



## Monthly Newsletter- February 2025

### News Highlights

#### **ITC share price adjusts by Rs 26 on NSE as stock trades ex-demerger of hotels biz**

The stock exchanges, BSE and NSE held a special trading session to discover the fair price of ITC Hotels stock. At the end of this special session, ITC share price was adjusted by ₹26 or 5.4% at ₹455.60 on NSE and by ₹27 or 5.6% at ₹455 on BSE. The Street expected ₹15-20 per share adjustment for the hotel business.

#### **RBI looks to retain stance on rupee amid volatility.**

The RBI will continue its currency market intervention strategy to manage excessive volatility and maintain macro-economic stability. The rupee hit a new low of 86.63 against the dollar amid speculation about a more flexible approach

#### **Gaza ceasefire deal reached by Israel and Hamas**

Israel and Hamas have reached a ceasefire agreement, bringing temporary relief after intense conflict. Mediated by regional powers, the deal aims to halt hostilities, address humanitarian concerns in Gaza, and pave the way for potential diplomatic resolutions amidst ongoing tensions.

#### **Hindenburg Research, whose reports wiped billions off Gautam Adani's wealth, shuts down**






Hindenburg Research, the US investment research firm renowned for its short-selling activities, has been officially disbanded, its founder Nate Anderson announced on January 15. This firm gained notoriety in India in recent times for its reports that significantly impacted billionaire Gautam Adani and his business interests, resulting in billions of dollars in losses.






#### **FPIs incessant selling continues; withdraw Rs 64,000 cr from equities in Jan**

The exodus of FPIs from the Indian equity markets continues unabated, as they withdrew Rs 64,156 crore (USD 7.44 billion) this month so far on depreciation of the rupee, rise in the US bond yields and expectation of a tepid earning season. This came after an investment of Rs 15,446 crore in the entire December, data with the depositories showed.



## Monthly Market Data

Name ▾	Daily ▾	1 Week ▾	1 Month ▾
 Nifty 50	-0.62%	+2.22%	-2.78%
 BSE Sensex	-0.57%	+2.24%	-2.73%
 Nifty Bank	-0.49%	+2.49%	-3.39%
 India VIX	+2.32%	-20.32%	+6.70%
 Dow Jones	-0.75%	-0.38%	+4.24%

Name ▾	Daily ▾	Weekly ▾	Monthly ▾
 S&P 500	-0.50%	+0.47%	+1.65%
 Nasdaq	-0.28%	+1.48%	+0.03%
 Small Cap 2000	-0.86%	+0.16%	+0.85%
 S&P 500 VIX	0.00%	-8.21%	+1.86%
 S&P/TSX	-1.07%	+0.96%	+1.83%

Source Investing.com

## Quote of the month

“A simple fact that is hard to learn is that the time to save money is when you have some.”

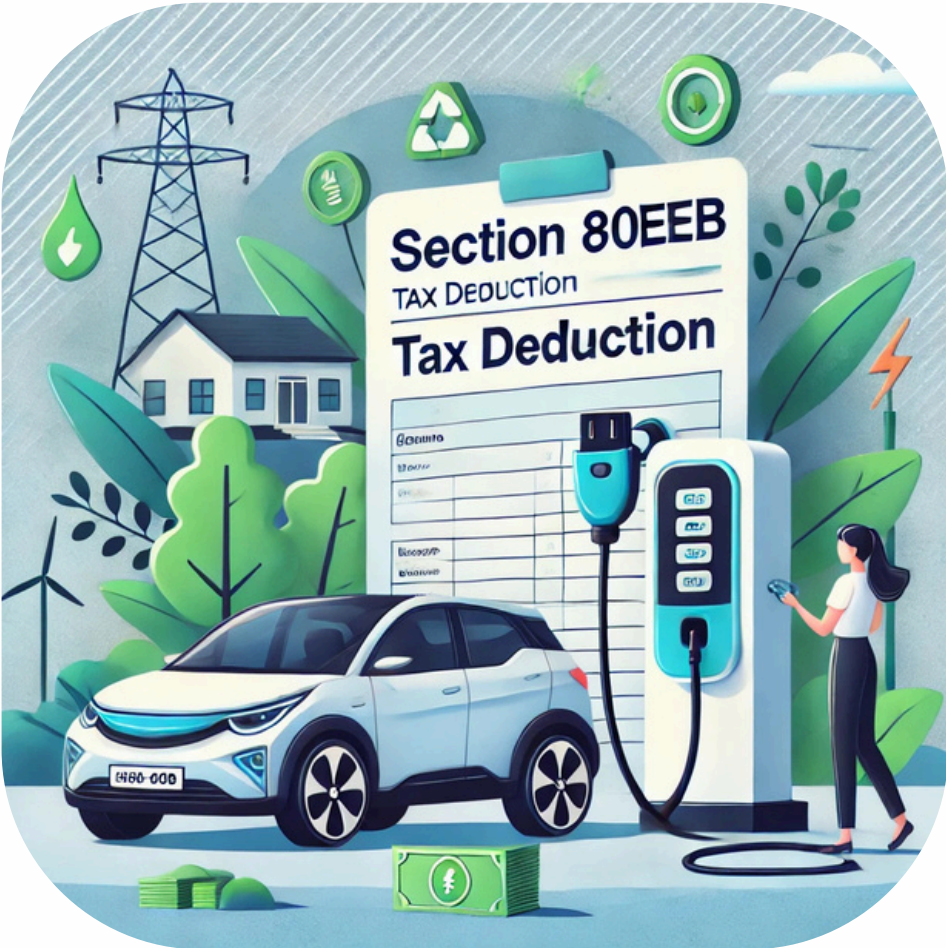


Joe Moore

## Tax saving tip of the month






### Section 80EEB

Section 80EEB of the Income Tax Act allows individual taxpayers to claim a deduction of up to ₹1.5 lakh on interest paid on loans taken for purchasing electric vehicles. This deduction encourages EV adoption while reducing taxable income.










## Top Gainers

Name ↕	Daily ↕	1 Week ↕	1 Month ↕
 Mirza International Ltd	+9.82%	+26.01%	+9.24%
 KRN Heat Exchanger and	+6.54%	+24.52%	+15.45%
 Allied Digital	+12.09%	+14.93%	+13.81%
 Saregama India Ltd	+8.00%	+12.24%	-4.25%
 Gabriel	+6.73%	+14.19%	-1.66%

## Top Losers

Name ↕	Daily ↕	1 Week ↕	1 Month ↕
 Jaiprakash Power	-7.21%	-1.86%	-16.24%
 Housing Urban Develop	-8.64%	-5.40%	-19.32%
 Samvardhana Motherson Int...	-8.42%	-4.97%	-18.37%
 Rail Vikas Nigam	-7.58%	+0.02%	-7.21%
 Jupiter Wagons	-7.72%	-13.27%	-31.50%






Source Investing.com

## FII & DII Activity

FII Rs Crores				DII Rs Crores		
Date	Gross Purchase	Gross Sales	Net Purchase / Sales	Gross Purchase	Gross Sales	Net Purchase / Sales
January 2025	242,699.59	330,074.25	-87,374.66	339,689.44	253,097.64	86,591.80

Source Money Control.com


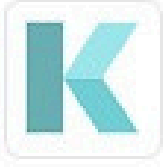
## Top Sectors

<b>Banks</b>  Bearish	M. Cap (Rs. Cr.) 4,787,898 (-0.69%)	Adv/Decline 10   30	Sector PE 17.23	Sector Earnings YOY ⓘ 80,815 (13.32%)
<b>Software &amp; IT Services</b>  Bearish	M. Cap (Rs. Cr.) 4,636,601 (-0.3%)	Adv/Decline 61   162	Sector PE 37.42	Sector Earnings YOY ⓘ 32,728 (11.41%)
<b>Finance</b>  Bearish	M. Cap (Rs. Cr.) 3,314,141 (-0.43%)	Adv/Decline 143   277	Sector PE 51.99	Sector Earnings YOY ⓘ 25,892 (20.83%)
<b>Automobile &amp; Ancillaries</b>  Bearish	M. Cap (Rs. Cr.) 3,106,168 (-0.48%)	Adv/Decline 57   132	Sector PE 32.27	Sector Earnings YOY ⓘ 15,011 (-2.2%)
<b>Healthcare</b>  Bearish	M. Cap (Rs. Cr.) 2,747,400 (-0.67%)	Adv/Decline 76   164	Sector PE 55.26	Sector Earnings YOY ⓘ 8,816 (6%)

Source Money Control.com









Running IPO's

Companies		Closes on	Price range
<div>  <div> <div>Chamunda Electricals Li...</div> <div>SME</div> </div> </div>		6 Feb, 4:50 PM	₹47 - ₹50
<div>  <div> <div>Ken Enterprises Limited</div> <div>SME</div> </div> </div>		7 Feb, 4:50 PM	₹94 - ₹94

Source Groww.com

Running NFO

<div>  <div> <div>Bank of India Money Market Fund Direct - Growth</div> <div>Low to Moderate Risk • Debt</div> </div> </div>	28 Jan '25	03 Feb '25
	Launch Date	Closing Date
<div>  <div> <div>Baroda BNP Paribas Energy Opportunities Fund Direct-Growth</div> <div>Very High Risk • Equity</div> </div> </div>	21 Jan '25	04 Feb '25
	Launch Date	Closing Date
<div>  <div> <div>LIC MF Multi Asset Allocation Fund Direct-Growth</div> <div>Very High Risk • Hybrid</div> </div> </div>	24 Jan '25	07 Feb '25
	Launch Date	Closing Date
<div>  <div> <div>Axis Nifty500 Momentum 50 Index Fund Direct-Growth</div> <div>Very High Risk • Equity</div> </div> </div>	24 Jan '25	07 Feb '25
	Launch Date	Closing Date
<div>  <div> <div>Kotak BSE Sensex Index Fund Direct-Growth</div> <div>Very High Risk • Equity</div> </div> </div>	27 Jan '25	10 Feb '25
	Launch Date	Closing Date
<div>  <div> <div>Kotak CRISIL-IBX AAA Bond Financial Services Index - Dec 20...</div> <div>Moderate Risk • Debt</div> </div> </div>	31 Jan '25	10 Feb '25
	Launch Date	Closing Date

Source Money Control.com

## Ask your MFD

**What is the  
benefit of staying  
invested in the  
long term?**

Staying invested long-term helps to harness compound growth, reduces the impact of market volatility, and increases the likelihood of achieving higher returns, making it a strategy for wealth accumulation.

**Investor**

**Mr. Advisor**

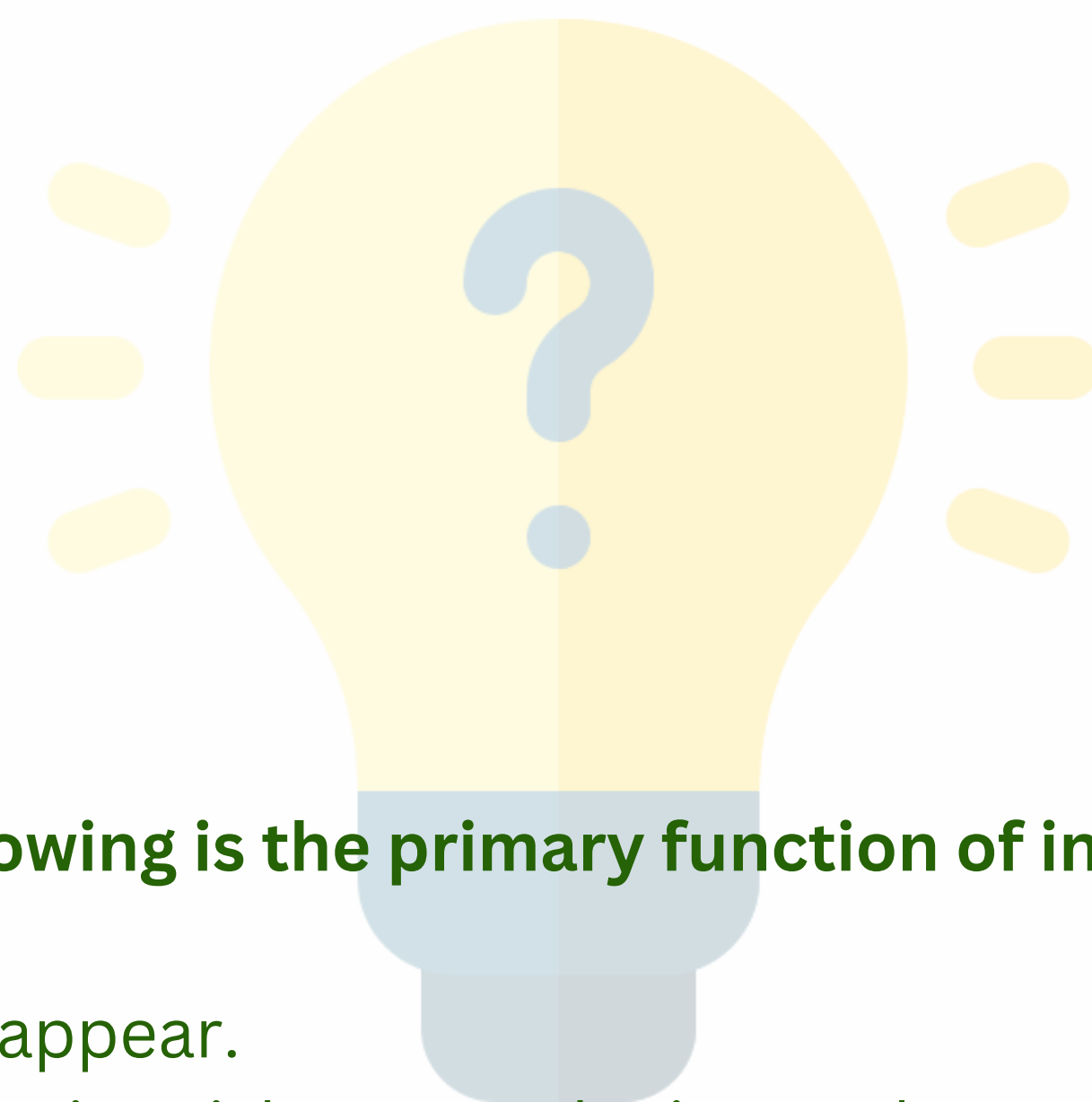


## Financial Quiz

**What is the term used for spreading investments across different assets to reduce risk?**

- A) CONSOLIDATION**
- B) COMPOUNDING**
- C) DIVERSIFICATION**
- D) APPRECIATION**

**Correct Ans: C) Diversification**



**Which of the following is the primary function of insurance?**

- A) Making risk disappear.
- B) Pooling and sharing risk among the insured.
- C) Making someone else pay for an accident or loss.
- D) Don't know.

**\*Summit your answer ↓**

[https://docs.google.com/forms/d/1PFFgLlffFv69dLsvjlWd4Hq-auev1Ef0Zlv\\_i20g8yc/edit](https://docs.google.com/forms/d/1PFFgLlffFv69dLsvjlWd4Hq-auev1Ef0Zlv_i20g8yc/edit)



## WEALTH CREATION IDEAS

Monthly SIP Amount

Rs 10,000

Tenure

25 Years

Total Investment

Rs 30,00,000

Expected Future Value

at 12% p.a.

at 15% p.a.

Rs 1.89 Cr

Rs 3.28 Cr

### Montly SIP Amount : ₹ 10,000

Rate of return	SIP Period (Years)				
	5	10	15	20	25
10 %	₹ 7 Lacs	₹ 20 Lacs	₹ 40 Lacs	₹ 72 Lacs	₹ 1.24 Crore
12 %	₹ 8 Lacs	₹ 22 Lacs	₹ 47 Lacs	₹ 91 Lacs	₹ 1.70 Crore
15 %	₹ 8.5 Lacs	₹ 26 Lacs	₹ 61 Lacs	₹ 1.32 Crore	₹ 2.75 Crore

### Montly SIP Amount : ₹ 25,000

Rate of return	SIP Period (Years)				
	5	10	15	20	25
10 %	₹19 Lacs	₹ 50 Lacs	₹ 1 Crore	₹ 1.81 Crore	₹ 3.1 Crore
12 %	₹ 20 Lacs	₹ 56 Lacs	₹ 1.18 Crore	₹ 2.29 Crore	₹ 4.25 Crore
15 %	₹ 21 Lacs	₹ 65 Lacs	₹ 1.54 Crore	₹ 3.31 Crore	₹ 6.89 Crore

### Montly SIP Amount : ₹ 50,000

Rate of return	SIP Period (Years)				
	5	10	15	20	25
10 %	₹ 38 Lacs	₹ 1 Crore	₹ 2 Crore	₹ 3.61 Crore	₹ 3.21 Crore
12 %	₹ 40 Lacs	₹ 1.12 Crore	₹ 2.37 Crore	₹ 4.59 Crore	₹ 8.51 Crore
15 %	₹ 43 Lacs	₹ 1.31 Crore	₹ 3.08 Crore	₹ 6.69 Crore	₹ 13.78 Crore



## MF CATEGORY WISE PERFORMANCE AT GLANCE

Category	Average Return (%)	Maximum Return (%)	Minimum Return (%)	Median Return (%)
Fund of Funds-Overseas	4.08	16.4	-3.63	3.99
ETFs	-1.5	9.19	-12.88	-1.54
Fund of Funds-Domestic-Silver	7.78	8.25	7.45	7.7
Fund of Funds-Domestic-Gold and Silver	7.96	7.98	7.93	7.96
Fund of Funds-Domestic-Gold	7.61	7.87	7.24	7.61
Equity: Thematic-International	3.78	7.58	-1.49	3.59
Index Fund	-2.72	3.85	-14.63	-0.81
Fund of Funds-Domestic-Equity	-3.63	3.59	-12.99	-2.88
Hybrid: Multi Asset Allocation	-1.19	2.24	-9.13	-0.8
Fund of Funds-Domestic-Hybrid	-1.11	1.75	-4.06	-1.22
Debt: Gilt Fund with 10 year constant duration	0.88	0.95	0.82	0.86
Debt: Credit Risk	0.66	0.94	0.43	0.64
Fund of Funds-Domestic-Debt	0.43	0.94	-2.55	0.68
Debt: Medium Duration	0.72	0.92	0.57	0.69
Hybrid: Conservative	-0.36	0.89	-2.55	-0.27
Debt: Dynamic Bond	0.63	0.88	0.37	0.64
Debt: Medium to Long Duration	0.67	0.88	0.56	0.67

\*The report has been prepared on the data available with us and we have taken all precautions so that there are no errors & lapses. However we do not assume any liability for actions taken on the basis of this report. Past performance may or may not sustain in the future

\*Report as on 31.01.2024

**\*Mutual fund are subject to market risk, please read the offer document carefully before investing.**

SARV Insights Private Limited  
**AMFI Registered Mutual Fund Distributor**  
418, P6, Ocean Complex, Sector 18 Noida - 201301  
858888-4692/0120-4400465  
info@sarvinsights.com