

NORTH



STELLA

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# ***Financial Buzz***

## ***November 2024***



*Mutual fund investment are subject to market risks,read all scheme related documents carefully.*

# October Headlines

## LATEST NEWS

- India, US sign pact to cooperate on critical battery mineral supply chains
- FII assets in India crosses a trillion dollars; equity ownership at six month high
- India set to attract \$100 billion in UAE investments, says Piyush Goyal
- CBDT launches portal for public suggestions on Income Tax Act review
- India introduces RuPay card in Maldives amid strengthening bilateral talks
- Maharashtra to vote on Nov 20, result on Nov 23, announces EC
- UK pips China as 4th largest export market for Indian goods, Singapore comes close
- Noel Tata takes the reins at Tata Trusts
- Direct Tax-to-GDP ratio reaches record high of 6.64% in FY24; Collections surge 182% in 10 years
- US, Japan and S Korea join hands to support digital infrastructure in India
- India and Spain sign MoUs on infra, rail transport, culture and tourism
- India's gold imports jump 21.78% to \$27 billion in April-September

**October - 2024**

LIVE

CNN



# Equity Update

## Nifty 50

## Gainers/Losers

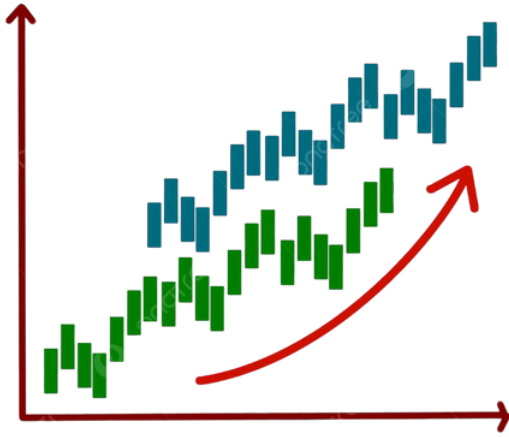
Name	September 2024	October 2024	Change %
ShirRam Finance Ltd	3576	820	4.1
Tech Mahindra Ltd.	1577	1608	1.99
Wipro Ltd.	541	551	1.91
ICICI Bank Ltd.	1273	1292	1.51
HDFC Bank Ltd.	1732	1735	0.21
IndusInd Bank Ltd.	1447	1055	-27.08
Bajaj Auto Ltd.	12345	9836	-20.33
Mahindra & Mahindra Ltd.	3094	11076	-16.33
Tata Consumer Products Ltd.	1196	1002	-16.24
Bharat Petroleum Corp. Ltd.	369	310	-16

BUY



SELL





# Equity Update

Index	30-09-2024	31-10-2024	Change %
NIFTY 50	25,810.85	24,205.35	-6.2
NIFTY SMALL CAP 100	19,179.65	18,602.60	-3.0
NIFTY MID CAP 100	60,153.80	56,112.85	-6.7
SENSEX	84,299.78	79,389.06	-5.8
US \$	83.76	84.06	0.4
BITCOIN \$	63,339.20	70,281.80	11.0
DOW JONES IN USD \$	42,330.15	41,763.46	-1.3
SHANGHAI COMPS	3,336.50	3,279.82	-1.7
BRENT CRUDE OIL \$	71.7	73.16	2.0
NASDAQ 100 IN\$	20,060.69	19,890.42	-0.8
GOLD IN	74,844	78,191	4.5
10 YEAR GOVT BOND	6.75	6.84	1.3

Source :- Investing.com



# Sector Analysis

## Last Month Performance (%)



Source :- [trendlyne.com](https://www.trendlyne.com)

# SIP CALCULATOR: SIP OR STEP-UP SIP



**HERE'S HOW YOU CAN SAVERS 1 CRORE IN 10 YEARS**

To accumulate Rs 1 crore in 10 years, investing in equity mutual funds through a systematic investment plan (SIP) is recommended. Even a modest monthly investment can grow significantly over time due to compounding. While equity investments involve risk, long-term investing can mitigate this risk and yield substantial returns.



# GO FOR A MUTUAL FUND SYSTEMATIC INVESTMENT PLAN OR SIP

If you want to accumulate a substantial corpus of a crore in a decade, the systematic investment plan or SIP could be your best friend. In a systematic investment plan, you invest a fixed amount of money at regular intervals, usually monthly, to build a considerable amount over ..

Now, you might wonder where to invest. To amass a crore in a decade, you have to invest in equity mutual funds. Equity investments typically offer higher returns than debt instruments. While they are riskier, equities have the potential to generate significant returns over the long term.



Don't get worked up by the recent volatility in the market. The longer you remain invested the risk of volatility will be lower. When you stay invested over the long term, some years of low or negative returns and some years of impressive returns will make the average returns quite reasonable. So, the longer you stay invested in equity mutual funds, the better return you will get.

Even after the market upheavals of the past decade, including the COVID-19 pandemic, 10-year SIP return for large-cap equity funds averages 12.19%. For flexi cap funds, the 10-year SIP return averages 13.8%. While equity investments are often considered risky, let's assume the returns as 9-12% to be on the conservative side.





<b>Expected Rate of Return</b>	<b>SIP amount per month</b>
9 %	₹ 52,400
10 %	₹ 50,100
11 %	₹ 47.500
12 %	₹ 44,700

You need to invest Rs 52,400 every month for 10 years, assuming a 9% return on your investment.

If you get a 10% return from your investment, you have to invest roughly Rs 49,700 every month into an equity mutual fund SIP for a period of 10 years.

To gather Rs 1 crore in a decade, you can invest Rs 44,700 every month for 10 years if you get a slightly higher return of 12% on your investment.

It is clear that you need to invest a hefty amount every month for 10 years to reach the Rs 1 crore goal. However, despite 12% return, investing Rs 45000 for next 10 years this may be difficult for many individuals. This is when a step-up SIP can be beneficial.

## **STEP-UP SIP: HOW TO ACCUMULATE RS 1 CRORE IN 10 YEARS**



In step-up SIP, you increase your monthly SIP amount every year by a certain percentage as your income grows. For instance, you start a monthly SIP of Rs 10,000 now. After a year, you will increase the amount by 10%. You will invest Rs 11,000 per month from the second year. Similarly, from the third year, you will start investing Rs 12,100 every month and so on.

To amass Rs 1 crore in 10 years, you can start investing a smaller amount and gradually increase it every year.

Here's how you can invest

Rate of step up every year	Investment every month if you get 9% return	Investment every month if you get 10% return	Investment every month if you get 11% return	Investment every month if you get 12% return
0 %	₹ 52,400	₹ 50,,100	₹ 47,500	₹ 44,700
5 %	₹ 43,100	₹ 41,000	₹ 39,100	₹ 37,200
7.5 %	₹ 39,000	₹ 37,200	₹ 35,400	₹ 33,800
10 %	₹ 35,200	₹ 33,600	₹ 32,100	₹ 30,600

As the table shows, if you get 12% from your investment and you can increase your investment annually by 10%, you can start your SIP journey with just Rs 30,600. If you are hiking your SIP by 7.5% every year, you can start investing with 33,800 per month, assuming your investment grows at a rate of 12%. To make it easier for you, we have calculated how much you need to invest every month to become a crorepati when you are increasing your SIP amount annually. It is clear that when your time horizon is fixed, the return from SIP will depend on the investment amount and rate of interest you get every year.

## TOP 24 SCHEMES TO INVEST IN

## EQUITY

## Equity Large Cap

	3 yrs return	5 yrs return	Corpus ( in cr )
ICICI Prudential Bluechip Fund	16.46	19.22	₹66,207 Cr
Nippon India Large Cap Fund	19.2	19.94	₹34,432 Cr
Category Average	13.85	17	

## Equity Large &amp; Mid Cap

	3 yrs return	5 yrs return	Corpus
Motilal Oswal Large and Mid Cap Fund	24.9	25.9	₹6,500 Cr
SBI Large & Mid Cap Fund	17.64	21.79	₹29,234 Cr
Category Average	17.26	21.58	

## Equity Flexi Cap

	3 yrs return	5 yrs return	Corpus
Parag Parikh Flexicap Fund	16.42	24.7	₹82,441 Cr
360 One Flexicap Fund	-	-	₹1,084 Cr
Category Average	14.76	18.26	

## Equity Mid Cap

	3 yrs return	5 yrs return	Corpus
Mahindra Manulife Mid Cap Fund	23.59	28.03	₹3,442 Cr
Motilal Oswal Mid Cap Fund	33.25	32.47	₹18,604 Cr
Category Average	21.03	26.7	

## Equity Small Cap

	3 yrs return	5 yrs return	Corpus
Axis Small Cap Fund	20.87	27.37	₹24,766 Cr
Nippon India Small Cap Fund	29.19	36.04	₹62,260 Cr
Category Average	22.39	31.43	

## Equity Tax Saver

	3 yrs return	5 yrs return	Corpus
Parag Parikh Tax Saver Fund	17.7	22.87	₹4,362 Cr
Tata India Tax Saver Fund	15.8	18.62	₹4,926 Cr
Category Average	15.89	19.75	

## Hybrid

### Hybrid - Balanced Advantage

	3 yrs return	5 yrs return	Corpus
Mirae Asset Balanced Advantage Fund	-	-	₹1,770 Cr
Tata Balanced Advantage Fund	11.05	13.25	₹10,453 Cr
Category Average	11.31	12.82	

### Hybrid - Arbitrage

	3 yrs return	5 yrs return	Corpus
Tata Arbitrage Fund	6	5.38	₹11,672 Cr
Kotak Equity Arbitrage Fund	6.37	5.5	₹53,683 Cr
Category Average	5.89	5.08	

### Hybrid - Multi Asset

	3 yrs return	5 yrs return	Corpus
ICICI Pru Multi Asset Allocator Fund	18.92	20.93	₹50,496 Cr
Nippon India Asset Allocator FOF	17.36	-	₹283 Cr
Category Average	13.21	15.19	

## Debt

### Hybrid - Short Term

	3 yrs return	5 yrs return	Corpus
UTI Short Duration Fund	5.86	5.88	₹2,651 Cr
ICICI Pru Short Term Fund	6.39	6.86	₹19,922 Cr
Category Average	5.86	6.11	

### Hybrid - Credit Risk

	3 yrs return	5 yrs return	Corpus
Nippon India Credit Risk Fund	6.54	5.13	₹1,020 Cr
UTI Credit Risk Fund	5.96	0.95	₹330 Cr
Category Average	8.96	6.53	

### Hybrid - Money Market

	3 yrs return	5 yrs return	Corpus
Axis Money Market Fund	6.44	5.93	₹14,299 Cr
ICICI Pru Money Market Fund	6.42	5.89	₹27,974 Cr
Category Average	6.13	5.65	

# NFO



## NFO Update!

Fund Name	Open Date	Close Date	Risk	Type
Aditya Birla Sun Life Mutual Fund	04-Nov-2024	12-Nov-2024	<b>Very High</b>	<b>Open ended</b>
Axis CRISIL-IBX AAA Bond Financial Services - Sep 2027 Index Fund	08-Nov-2024	21-Nov-2024		
Bajaj Finserv Consumption Fund	08-Nov-2024	22-Nov-2024		
Motilal Oswal Nifty MidSmall Financial Services Index Fund	06-Nov-2024	12-Nov-2024		
Motilal Oswal Nifty MidSmall Healthcare Index Fund	06-Nov-2024	12-Nov-2024		
Motilal Oswal Nifty MidSmall India Consumption Index Fund	06-Nov-2024	12-Nov-2024		
Motilal Oswal Nifty MidSmall IT and Telecom Index Fund	06-Nov-2024	12-Nov-2024		

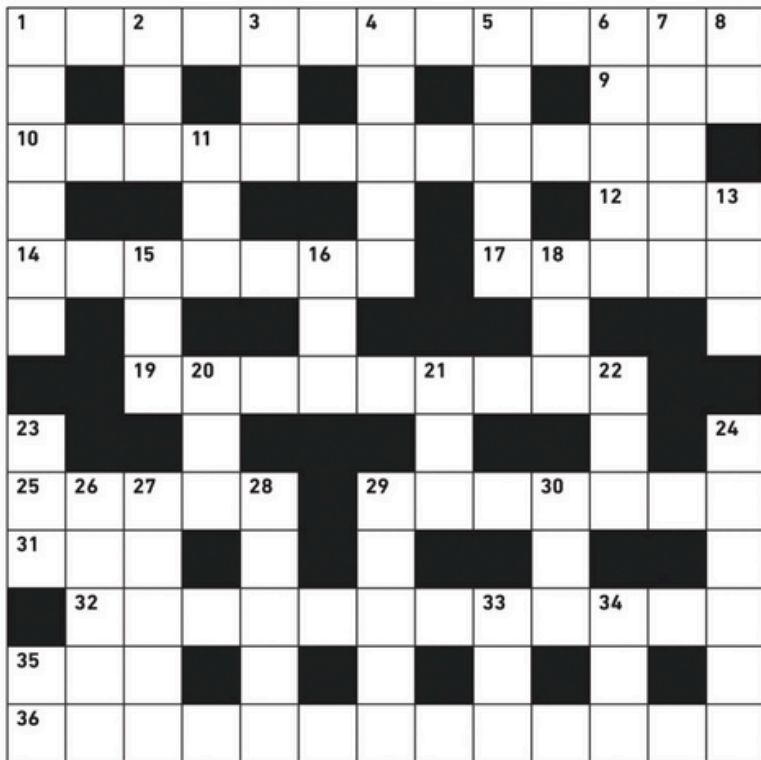


# IPO

## IPO Update!

Fund Name	Date	Price Band	Lot Size
Niva Bupa Health Insurance Company Limited	November 7, 2024 to November 11, 2024	₹70 to ₹74 per share	200 Shares
Zinka Logistics Solution Limited	November 13, 2024 to November 18, 2024	₹259 to ₹273 per share	54 Shares
Neelam Linens and Garments (India) Ltd	November 8, 2024 to November 12, 2024	₹20 to ₹24 per share	6000 Shares
Mangal Compusolution Limited	November 12, 2024 to November 14, 2024	₹45 per share	3000 Shares
Onyx Biotec Limited	November 13, 2024 to November 18, 2024	₹58 to ₹61 per share	2000 Shares
Rosmerta Digital Services Limited	November 18, 2024 to November 21, 2024	₹140 to ₹147 per share	1000 Shares
NTPC Green Energy Limited	<b>Upcoming</b>		
Avanse Financial Services Limited			

# Crossword puzzle



## ACROSS

- 1. **Predatory social wasps**
- 8. Dir. opposite of NE
- 9. Right this minute
- 11. See 3 Down
- 10. **Home of some Real Housewives**
- 13. Caustic cleaner
- 12. Slithery swimmer
- 15. Swiss peak
- 14. Video game icons
- 16. Agent, for short
- 17. Late
- 18. Hubbub
- 19. **Imaginary bovine**
- 20. E.T. transport
- 21. Self-conceit
- 22. Actor Wheaton
- 23. Road curve
- 24. Gave heads-up
- 25. Skedaddle
- 26. Secret supply
- 27. Expressed awe
- 28. Steve Irwin's widow
- 29. Thick, spicy soup
- 29. Toyota model
- 30. Belonging to us
- 31. \_\_\_\_\_ Paulo
- 32. **Snoopy's best friend?**
- 33. Hanks blockbuster
- 34. Palindromic Yoko
- 35. That woman
- 35. Grad-to-be (abbr.)
- 36. **Grimm girl**

## DOWN

- 1. Assistant
- 2. Meadow
- 3. Web address ending
- 4. Lifting aids in trunks
- 5. Dracula, for one
- 6. Long key right of center
- 7. Played (with)

# Solution of November 2024 Crossword Puzzle





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