

NORTH



STELLA

Financial Dreams. Delivered.

Financial Buzz

June 2024



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



May Headlines

India's services exports decline marginally in March to \$30 bn

India's April fuel use rises 6.1% year-on-year

India, UK agree to deepen counter-terror cooperation

Demand for work under MGNREGA jumps 48.8% month-on-month in April

RBI approves Rs 2.11 lakh crore dividend payout to govt for FY24

India successfully test-fires anti-radiation missile RudraM-II from Su-30MKI fighter jet

India's GDP growth may have moderated to 6.5% in January-March

India's peak power demand hits all-time high at 246 GW





Equity Update

NIFTY 50

Top 5 Gainers of the May 2024



Name	April 2024	May 2024	Change %
Mahindra & Mahindra Ltd.	2156.00	2506.00	16.23
Hero MotoCorp Ltd.	4543.00	5119.00	12.69
Adani Enterprises Ltd.	3054.00	3411.00	11.68
Adani Port and Special Economic Zone Ltd.	1324.00	1437.00	8.49
Britannia Industries Ltd.	4802.00	5179.00	8.46

NIFTY 50

Top 5 Losers of the May 2024

Name	April 2024	May 2024	Change %
Titan	3589.00	3241.00	-9.68
Tata Motors Ltd.	1007	923	-8.42
ShirRam Finance Ltd	2551.00	2354.00	-7.75
Dr. Reddy's Laboratories Ltd.	6204.00	5791.00	-6.65
Oil And Natural Gas Corporation Ltd.	282.00	264.00	-6.54



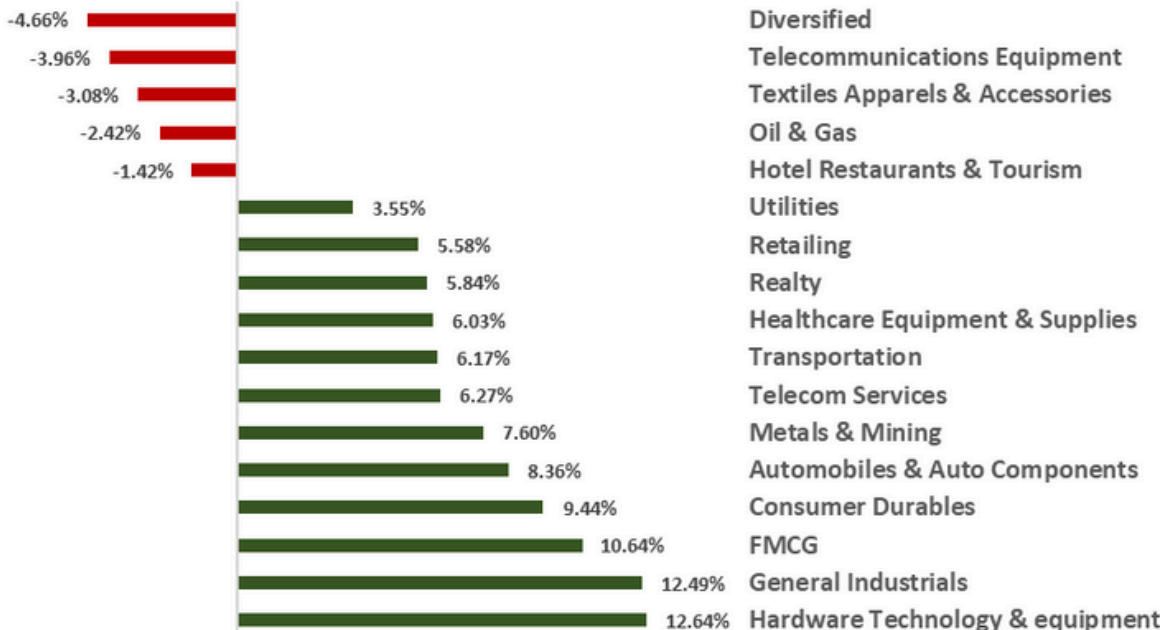


Equity Update

Source :- Investing.com

Index	30-04-2024	31-05-2024	Change %
NIFTY 50	22,604.85	22,530.70	-0.3
NIFTY SMALL CAP	17,011.80	16,696.70	-1.9
NIFTY MID CAP 100	50,868.20	51,705.70	1.6
SENSEX	74,482.78	73,961.31	-0.7
US \$	83.45	83.42	0.0
BITCOIN \$	60,666.60	67,530.10	11.3
DOW JONES IN USD \$	37,815.85	38,686.32	2.3
SHANGHAI COMP\$	3,104.82	3,086.81	-0.6
BRENT CRUDE OIL \$	86.33	81.62	-5.5
NASDAQ 100 IN\$	17,440.69	18,536.65	6.3
GOLD IN	70,969.00	71,700.00	1.0
10 YEAR GOVT BOND	7.19	6.99	-2.8

Sector Analysis - Monthly Changes



Source :-trendlyne.com



Debt Update

Items	April -24	May-24	1 Month change	Apr-23	1 year change
Reverse repo	3.35%	3.35%	0.00%	3.35%	0.0%
Repo	6.50%	6.50%	0.00%	6.50%	0.0%
CRR	4.50%	4.50%	0.00%	4.50%	0.0%
SLR	18.00%	18.00%	0.00%	18.00%	0.0%
Mibor Overnight	6.75%	6.55%	-0.20%	6.80%	-0.3%
Call ON	7.30%	6.69%	-0.61%	6.82%	-0.1%
Treps	6.63%	6.67%	0.04%	6.75%	-0.1%
1 Yr TBILL	5.25%	5.18%	-0.07%	4.91%	0.3%
10 Gsec	7.19%	6.99%	-0.20%	7.11%	-0.1%
5 Year AAA	7.20%	7.05%	-0.15%	4.51%	2.5%
USD/INR	83.45	83.42	0.03%	82.18	1.24%

Source :- Investing.com





'Success Story'

The Case Study

Case Clients: Aalok & Nirali

Age: 35 and 33

Occupation: Software engineer and Pharmacist

Primary goal: Get a financial plan in place, prepare to have kids, look at moving to one income





The Situation

Aalok and Nirali have had successful careers that they've truly loved. They're both 10+ years into their careers and have saved very well, but are unsure what they want to do in the future.

They've been married for a while now and have spent most this time working, but now want to focus on building a family.



Their challenge is that they want to make sure they start using their money efficiently to plan for their future. The last 10 years have been fun but they haven't spent much time making sure they optimise their finances, rather just saving what's leftover.





Plus, with a growing family comes new challenges. They want to see if one of them could work part time or even take a few years off to take care of their kids when they are young. They know they could easily live off one income as they both have high income jobs, but they want to know if they could provide for their kids, their kids' college, and still retire when they want to while travelling and not giving up everything they enjoy in life.

They've done a great job of utilising their company retirement programs plus they own a nice home, but other than that, the rest of their money is sitting in their savings account as they have been unsure of where and what to invest in.

Andrew and Elizabeth only know what they know. As they approach this new stage of life, they want an expert to help them make the right decisions for their family so they don't have to worry about it. They are going to be busy enough building a family and managing their jobs.



The Approach

Aalok and Nirali weren't sure where to start, so they wanted to hire a financial planner who has done this many times before for people just like them.

They wanted to be involved in the process and empowered to choose what is best for their family, and they wanted peace of mind knowing that the decisions were being made with professional guidance, knowing that they aren't going at it alone.





The Results

Aalok and Nirali were excited to get started with a financial planner who did more than just help with investments.

They received a comprehensive plan that incorporated:

- A low cost tax-efficient investment strategy for retirement

- Cash flow planning to help figure out how to use their surplus for college, retirement, and everything in between

- Life insurance analysis to make sure their family was protected against events that could drastically hurt their financial picture

- College savings plan utilising the best accounts for flexibility and taxes

- Automation for their investments and savings so they don't have to spend time manually doing this every month

- A plan to show what life would look like if one salary was at 50% and 0% so they could determine what the best strategy would be for them moving forward

NORTH



STELLA

Financial Dreams. Delivered.



Now Aalok and Nirali have a clear picture of where they are and where they're going. They're on track for all of their goals and feel empowered in their decisions.

The best part about it all is that they finally have peace of mind around their finances and feel ready to have a family knowing that one of them can stay at home with the kids and raise them themselves.

Source : All Street Wealth





Top Fund To Invest In

Equity

Equity Large Cap

	3 yrs return	5 yrs return	Corpus (in cr)
ICICI Prudential Bluechip Fund	19.76	18.05	₹54,904 Cr
Nippon India Large Cap Fund	22.91	18.01	₹26,138 Cr
Category Average	16.56	16.15	

Equity Large & Mid Cap

	3 yrs return	5 yrs return	Corpus (in cr)
Motilal Oswal Large and Mid Cap Fund	24.08	-	₹4,036 Cr
UTI Large & Mid Cap Fund	21.53	20.5	₹2,978 Cr
Category Average	20.21	19.76	



Equity Flexi Cap

	3 yrs return	5 yrs return	Corpus (in cr)
Parag Parikh Flexicap Fund	20.69	24.03	₹63,934 Cr
HDFC Flexicap Fund	24.59	20.1	₹52,874 Cr
Category Average	17.3	16.97	

Equity Mid Cap

	3 yrs return	5 yrs return	Corpus (in cr)
Mahindra Manulife Mid Cap Fund	26.51	26.66	₹2,433 Cr
Motilal Oswal Mid Cap Fund	35.33	28.26	₹9,819 Cr
Category Average	24.03	24.07	

Equity Small Cap

	3 yrs return	5 yrs return	Corpus (in cr)
Axis Small Cap Fund	23.19	26.09	₹20,137 Cr
ICICI Pru Small Cap Fund	24.93	25.71	₹7,659 Cr
Category Average	24.61	26.98	



Equity Tax Saver

	3 yrs return	5 yrs return	Corpus (in cr)
Parag Parikh Tax Saver Fund	20.13	-	₹3,361 Cr
Tata India Tax Saver Fund	17.1	16.39	₹4,197 Cr
Category Average	18.29	18.17	

Hybrid

Hybrid - Balanced Advantage

	3 yrs return	5 yrs return	Corpus (in cr)
Edelweiss Balanced Advantage Fund	12.67	14.54	₹11,136 Cr
Tata Balanced Advantage Fund	12.22	12.81	₹9,107 Cr
Category Average	11.94	12.06	



Hybrid - Arbitrage

	3 yrs return	5 yrs return	Corpus (in cr)
Invesco Arbitrage Fund	5.99	5.41	₹16,150 Cr
Kotak Equity Arbitrage Fund	5.96	5.43	₹43,515 Cr
Category Average	5.45	5.05	

Hybrid - Multi Asset

	3 yrs return	5 yrs return	Corpus (in cr)
ICICI Pru Multi Asset Allocator Fund	22.43	19.76	₹39,535 Cr
Nippon India Asset Allocator FOF	18.3		₹222 Cr
Category Average	14.12	14.67	



Debt

Hybrid - Short Term

	3 yrs return	5 yrs return	Corpus (in cr)
UTI Short Duration Fund	7	7.94	₹2,680 Cr
ICICI Pru Short Term Fund	5.86	6.96	₹18,252 Cr
Category Average	5.46	6.07	

Hybrid - Credit Risk

	3 yrs return	5 yrs return	Corpus (in cr)
Nippon India Credit Risk Fund	8.4	4.61	₹1,024 Cr
UTI Credit Risk Fund	10.78	-0.68	₹392 Cr
Category Average	9.19	5.31	

Hybrid - Money Market

	3 yrs return	5 yrs return	Corpus (in cr)
Axis Money Market Fund	5.87	-	₹8,369 Cr
ICICI Pru Money Market Fund	5.85	5.91	₹22,485 Cr
Category Average	5.6	5.75	



IPO Update!

Le Travenues Technology Ltd IPO

Ipo Date

June 10, 2024 to June 12, 2024

Price Band

₹88 to ₹93 per share

Total Issue Size

79,580,900 shares

Listing At

BSE, NSE



NORTH



STELLA

Financial Dreams. Delivered.



NFO Update!

Kotak Special Opportunities Fund

Open Date

June 10, 2024

Close Date

June 24, 2024

Type of scheme

An open-ended equity scheme following special situations theme.

Minimum Investment

Rs.100/- and any amount thereafter

Aditya Birla Sun Life Quant Fund

Open Date

June 10, 2024

Close Date

June 24, 2024

Type of scheme

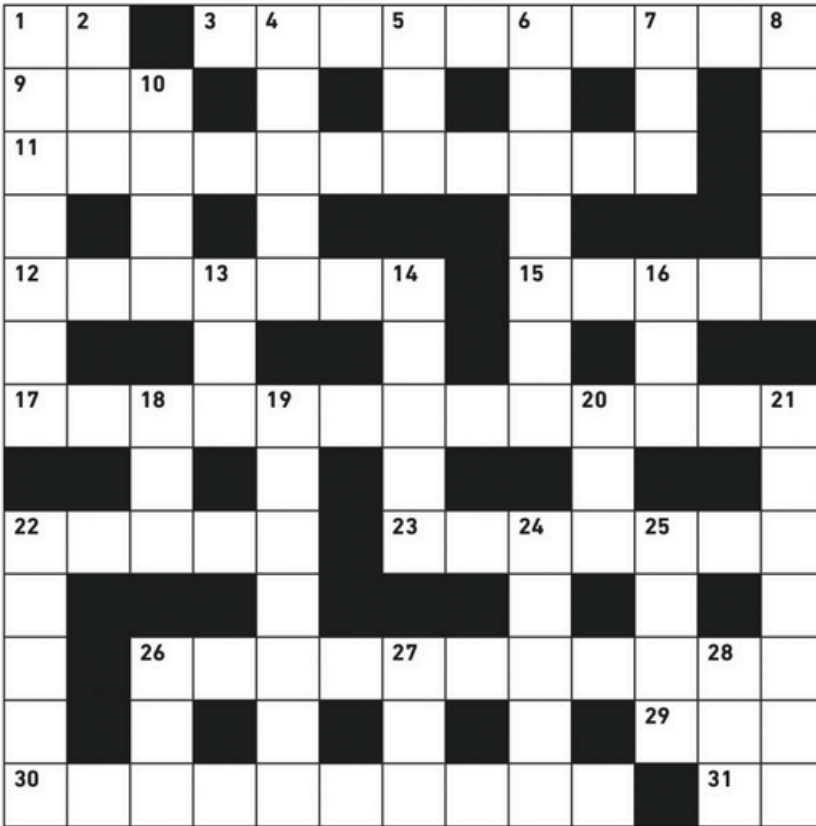
An open-ended equity scheme following Quant based investment theme

Type of scheme

Minimum of Rs. 500/- & in multiplies of Rs.1/



Crossword puzzle



ACROSS

- 1. Narnia creator Lewis
- 3. **Some time off?**
- 9. Prepare to fire
- 11. **How someone is feeling?**
- 12. Root vegetable
- 15. Imbided
- 17. **Vineyard vengeance?**
- 22. Nestle close
- 23. Carmex or Chapstick?
- 26. **Crime evidence? (corpus delicti)**
- 29. Stooge with bangs
- 30. **Exam schedule?**
- 31. Money or music abbr.

DOWN

- 1. Moneymaker
- 2. Make a lap
- 4. Sports center
- 5. Not working
- 6. Pureeing need
- 7. "Kookie" Byrnes
- 8. Palindromic paddle boat
- 10. Atlas contents
- 13. Matched collection
- 14. "The worst!"
- 16. Increase with "up"
- 18. Time past
- 19. Harrison Ford role
- 20. Police alert
- 21. Russian pooch
- 22. Banana_____
- 24. Clouds of smoke
- 25. Minuscule amount
- 26. Dawber or Grier
- 27. In good shape
- 28. Bespectacled dwarf

Solution of May 2024 crossword puzzle



NORTH



STELLA
Financial Dreams. Delivered.

F-68, Profit Centre, Opposite Panchsheel Heights, Mahavir Nagar, Kandivali West, Mumbai-400067

customerservice@northstella.in | www.northstella.in | 9820190462 |    /northstellawm

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