

NORTH



STELLA

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# ***Financial Buzz***

## ***October 2024***



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

**LATEST  
NEWS**

## September Headlines

- GST collections at Rs 1.75 lakh crore dip in August, but up 10% from last year
- India's coal production rises 6% to 384.08 MT in Apr-Aug
- India's demat count now exceeds population of countries like Russia, Mexico and Japan
- Chandrayaan-3 detects 250+ seismic signals of moonquakes from lunar south pole
- India's trade with the UAE is nearing \$100 billion
- Cabinet approves free health insurance for 70 plus senior citizens under Ayushman Bharat
- Government mandates RBI approval for cross-border mergers from Sep 17
- Government raises import tax on edible oils
- India likely to finalise \$3.9 billion deal for 31 MQ-9B predator drones with US: Report
- India signs Bilateral Investment Treaty with Uzbekistan at Tashkent
- Investment under PLI to cross Rs 2 lakh crore soon; to boost employment generation by 26%, says Minister Piyush Goyal
- India's iron ore production jumps by 7.4% in April-August
- India pledges Rs 474 million for construction of 12 high-impact projects in Nepal

**September - 2024**

**LIVE**  
**CNN**



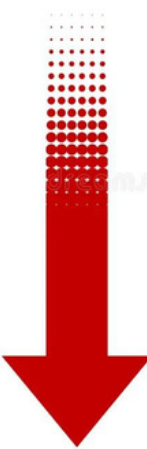
# Equity Update

## Nifty 50

### Gainers/Losers



Name	August 2024	September 2024	Change %
Bajaj Auto Ltd.	10891.00	12345.00	13.35
ShirRam Finance Ltd	3204.00	3576.00	11.62
Bajaj Finance Ltd.	7200.00	1973.00	10.68
Tata Steel Ltd.	152.00	168.00	10.34
JSW Steel Ltd.	941.00	1030.00	9.45
Tata Motors Ltd.	1111.00	974.00	-12.30
Oil And Natural Gas Corporation Ltd.	330.00	297.00	-10.02
Tata Consultancy Services Ltd.	4553.00	4268.00	-6.26
Dr. Reddy's Laboratories Ltd.	7031.00	6751.00	-3.98
Tech Mahindra Ltd.	1636.00	1577.00	-3.62





# Equity Update

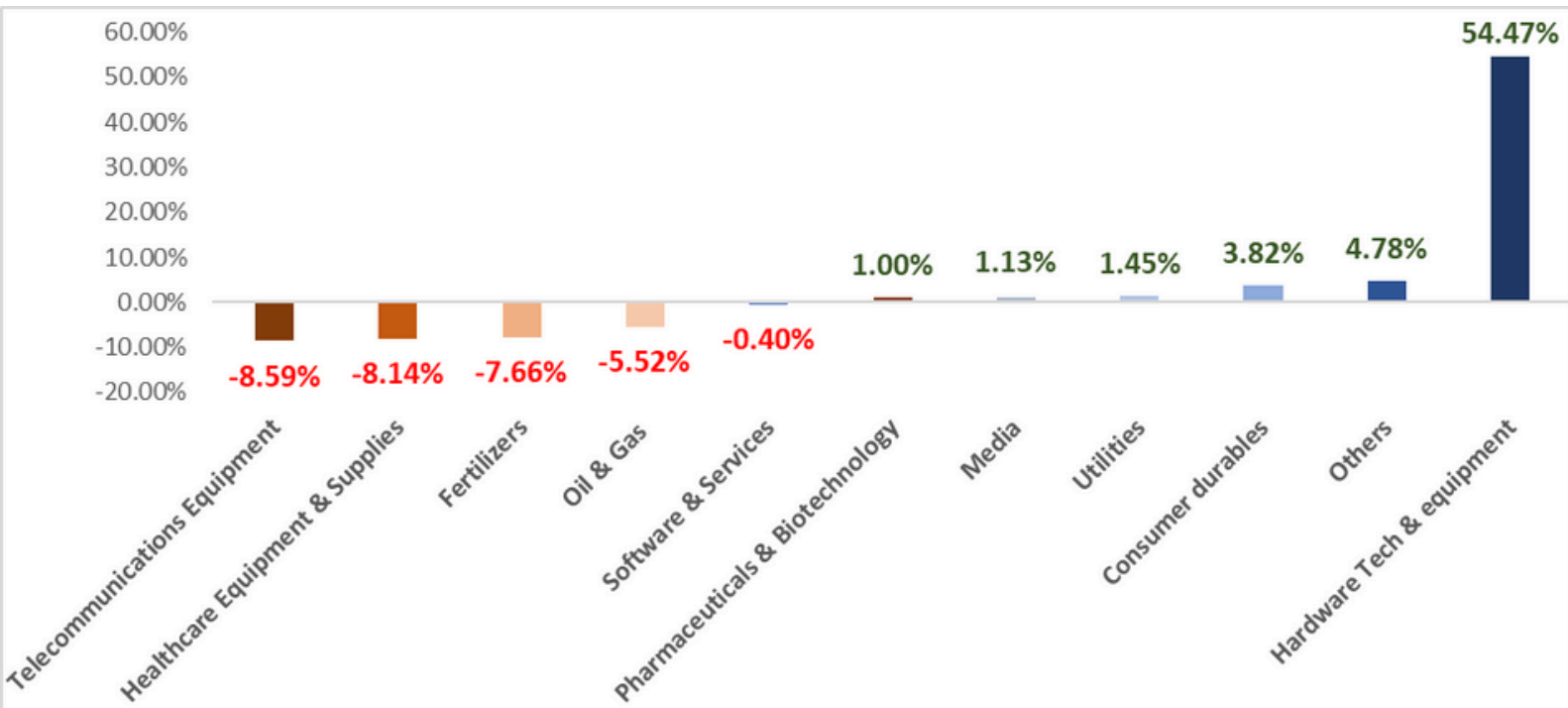
Index	31-08-2024	30-09-2024	Change %
NIFTY 50	25,235.90	25,810.85	2.3
NIFTY SMALL CAP 100	19,307.10	19,179.65	-0.7
NIFTY MID CAP 100	59,286.65	60,153.80	1.5
SENSEX	82,365.77	84,299.78	2.3
US \$	83.87	83.76	-0.1
BITCOIN \$	58,978.60	63,339.20	7.4
DOW JONES IN USD \$	41,563.08	42,330.15	1.8
SHANGHAI COMP\$	2,842.21	3,336.50	17.4
BRENT CRUDE OIL \$	78.80	71.7	-9.0
NASDAQ 100 IN\$	19,574.64	20,060.69	2.5
GOLD IN	71,195.00	74,844	5.1
10 YEAR GOVT BOND	6.86	6.75	-1.6

Source :- Investing.com



# Sector Analysis

## Last Month Performance (%)



Source :- trendlyne.com



8 simple Way

to save

Money



Saving is easier when you have a plan—follow these steps to create one

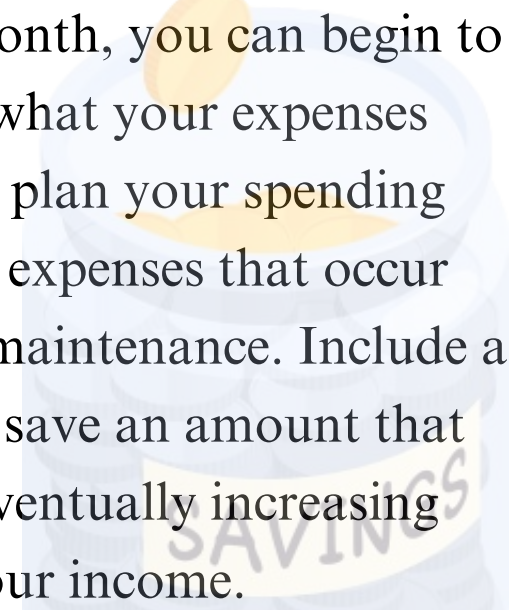
Sometimes the hardest thing about saving money is just getting started. This step-by-step guide can help you develop a simple and realistic strategy, so that you can save for all your short- and long-term goals.

## **1 Record your expenses**

The first step to start saving money is figuring out how much you spend. Keep track of all your expenses—that means every coffee, household item and cash tip as well as regular monthly bills. Record your expenses however is easiest for you—a pencil and paper, a simple spreadsheet or a free online spending tracker or app. Once you have your data, organize the numbers by categories, such as gas, groceries and mortgage, and total each amount. Use your credit card and bank statements to make sure you've included everything.

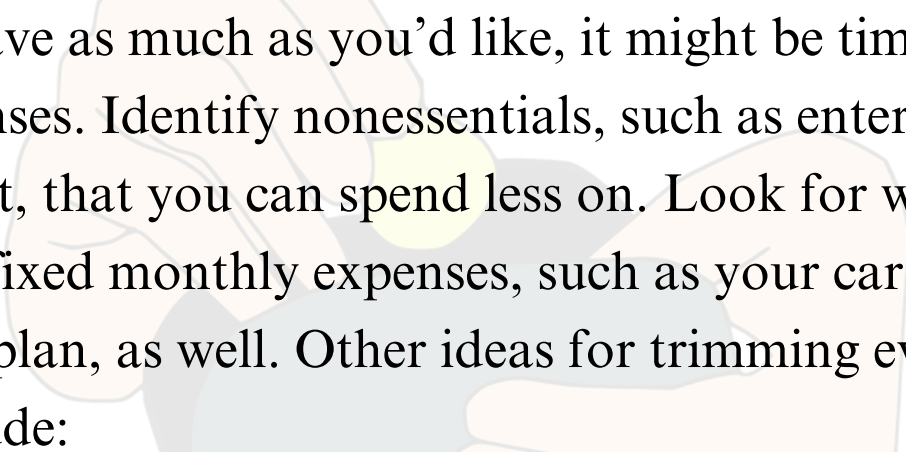
## 2. Include saving in your budget

Now that you know what you spend in a month, you can begin to create a budget. Your budget should show what your expenses are relative to your income, so that you can plan your spending and limit overspending. Be sure to factor in expenses that occur regularly but not every month, such as car maintenance. Include a savings category in your budget and aim to save an amount that initially feels comfortable to you. Plan on eventually increasing your savings by up to 15 to 20 percent of your income.



## 3. Find ways to cut spending

If you can't save as much as you'd like, it might be time to cut back on expenses. Identify nonessentials, such as entertainment and dining out, that you can spend less on. Look for ways to save on your fixed monthly expenses, such as your car insurance or cell phone plan, as well. Other ideas for trimming everyday expenses include:





### Search for free activities

Use resources, such as community event listings, to find free or low-cost entertainment.

### Review recurring charges

Cancel subscriptions and memberships you don't use—especially if they renew automatically.

### Eating out vs. cooking at home

Plan to eat most of your meals at home, and research local restaurant deals for nights that you want to treat yourself.

### Wait before you buy

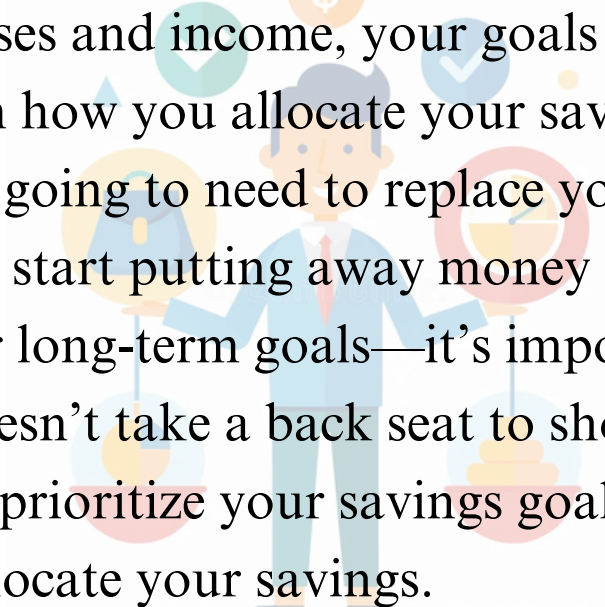
When tempted by a nonessential purchase, wait a few days. You may realize the item was something you wanted rather than needed—and you can develop a plan to save for it.

## 4 Set savings goals

One of the best ways to save money is to set a goal. Start by thinking about what you might want to save for—both in the short term (one to three years) and the long term (four or more years). Then estimate how much money you'll need and how long it might take you to save it.

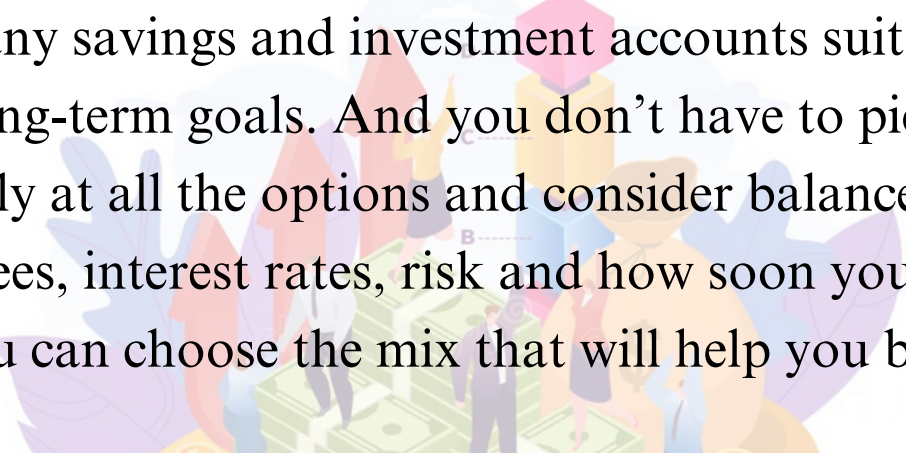
## 5. Determine your financial priorities

After your expenses and income, your goals are likely to have the biggest impact on how you allocate your savings. For example, if you know you're going to need to replace your car in the near future, you could start putting away money for one now. But be sure to remember long-term goals—it's important that planning for retirement doesn't take a back seat to shorter-term needs. Learning how to prioritize your savings goals can give you a clear idea of how to allocate your savings.



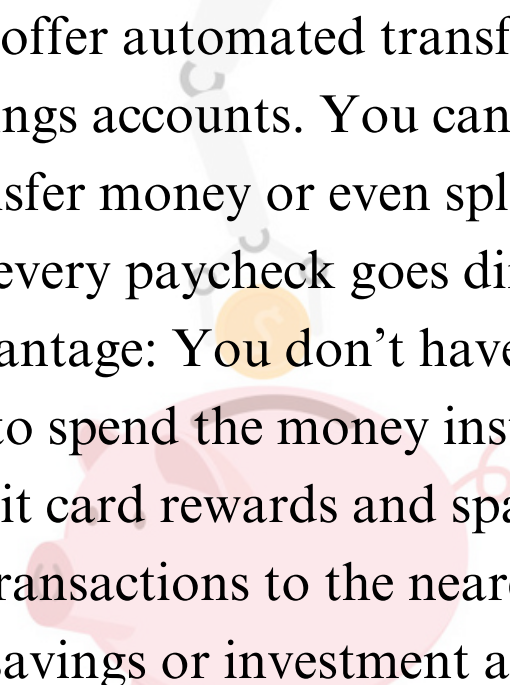
## 6. Pick the right tools

There are many savings and investment accounts suitable for short- and long-term goals. And you don't have to pick just one. Look carefully at all the options and consider balance minimums, fees, interest rates, risk and how soon you'll need the money so you can choose the mix that will help you best save for your goals.



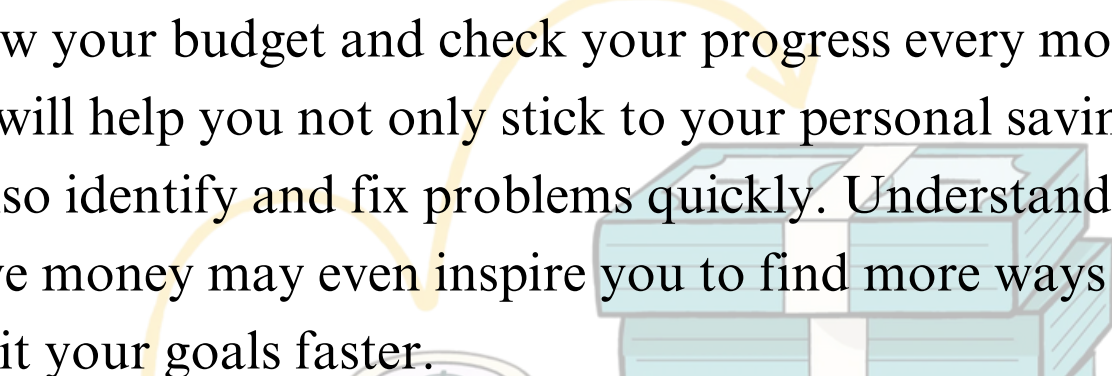
## 7. Make saving automatic

Almost all banks offer automated transfers between your checking and savings accounts. You can choose when, how much and where to transfer money or even split your direct deposit so that a portion of every paycheck goes directly into your savings account. The advantage: You don't have to think about it, and you're less likely to spend the money instead. Other easy savings tools include credit card rewards and spare change programs, which round up transactions to the nearest dollar and transfer the difference into a savings or investment account.



## 8. Watch your savings grow

Review your budget and check your progress every month. That will help you not only stick to your personal savings plan, but also identify and fix problems quickly. Understanding how to save money may even inspire you to find more ways to save and hit your goals faster.



**Source - Better Money Habits**

## TOP 24 SCHEMES TO INVEST IN

## EQUITY

## Equity Large Cap

	3 yrs return	5 yrs return	Corpus ( in cr )
ICICI Prudential Bluechip Fund	18.21	21.37	₹64,223 Cr
Nippon India Large Cap Fund	19.86	22.06	₹32,884 Cr
Category Average	14.86	19.35	

## Equity Large &amp; Mid Cap

	3 yrs return	5 yrs return	Corpus
Motilal Oswal Large and Mid Cap Fund	24.72	-	₹5,811 Cr
SBI Large & Mid Cap Fund	18.14	18.14	₹28,172 Cr
Category Average	17.85	23.2	

## Equity Flexi Cap

	3 yrs return	5 yrs return	Corpus
Parag Parikh Flexicap Fund	16.76	25.97	₹78,490 Cr
360 One Flexicap Fund	-	-	₹987 Cr
Category Average	15.6	20.08	

## Equity Mid Cap

	3 yrs return	5 yrs return	Corpus
Mahindra Manulife Mid Cap Fund	23.66	29.64	₹3,293 Cr
Motilal Oswal Mid Cap Fund	34.22	33.21	₹15,940 Cr
Category Average	21.25	28.19	

## Equity Small Cap

	3 yrs return	5 yrs return	Corpus
Axis Small Cap Fund	20.06	28.61	₹23,772 Cr
Nippon India Small Cap Fund	27.69	36.85	₹61,000 Cr
Category Average	21.55	32.26	

## Equity Tax Saver

	3 yrs return	5 yrs return	Corpus
Parag Parikh Tax Saver Fund	17.85	24.54	₹4,152 Cr
Tata India Tax Saver Fund	16.67	20.36	₹4,806 Cr
Category Average	16.58	21.69	



## Hybrid

### Hybrid - Balanced Advantage

	3 yrs return	5 yrs return	Corpus
Mirae Asset Balanced Advantage Fund	-	-	₹1,735 Cr
Tata Balanced Advantage Fund	11.47	14.2	₹10,208 Cr
Category Average	11.75	13.82	

### Hybrid - Arbitrage

	3 yrs return	5 yrs return	Corpus
Tata Arbitrage Fund	5.88	5.33	₹11,802 Cr
Kotak Equity Arbitrage Fund	6.27	5.45	₹53,423 Cr
Category Average	5.78	5.04	

### Hybrid - Multi Asset

	3 yrs return	5 yrs return	Corpus
ICICI Pru Multi Asset Allocator Fund	19.88	22.7	₹48,201 Cr
Nippon India Asset Allocator FOF	17.36	-	₹256 Cr
Category Average	13.68	16.31	

## Debt

### Hybrid - Short Term

	3 yrs return	5 yrs return	Corpus
UTI Short Duration Fund	5.79	5.88	₹2,651 Cr
ICICI Pru Short Term Fund	6.25	6.94	₹19,611 Cr
Category Average	5.7	6.16	

### Hybrid - Credit Risk

	3 yrs return	5 yrs return	Corpus
Nippon India Credit Risk Fund	6.49	5.03	₹1,020 Cr
UTI Credit Risk Fund	6.07	0.73	₹330 Cr
Category Average	8.8	6.51	

### Hybrid - Money Market

	3 yrs return	5 yrs return	Corpus
Axis Money Market Fund	6.33	5.93	₹14,299 Cr
ICICI Pru Money Market Fund	6.31	5.89	₹24,631 Cr
Category Average	6.02	5.65	



# NFO



## NFO Update!

Fund Name	Open Date	Close Date	Risk	Type
Axis Nifty500 Value 50 Index Reg-G	04-Oct	18-Oct	<b>Very High</b>	<b>Open ended</b>
Bandhan Nifty 500 Momentum 50 Index Reg-G	14-Oct	24-Oct		
Bandhan Nifty 500 Value 50 Index Reg-G	14-Oct	24-Oct		
ICICI Pru Nifty200 Value 30 ETF-G	30-Sep	14-Oct		
ICICI Pru Nifty200 Value 30 Index Reg-G	30-Sep	14-Oct		
Mirae Asset Nifty LargeMidcap 250 Index Reg-G	10-Oct	18-Oct		

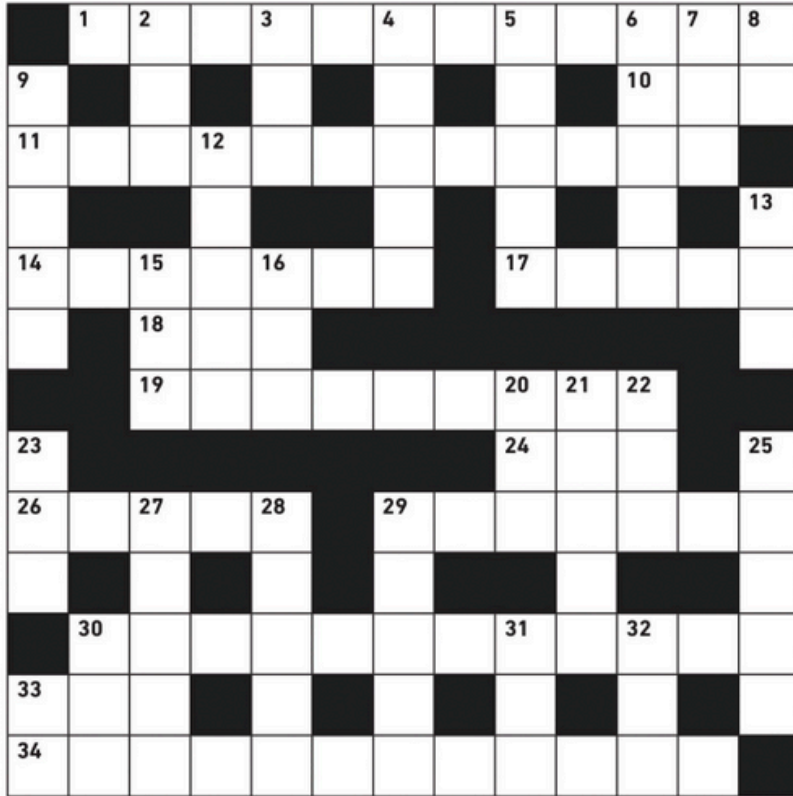


# IPO Update!

Fund Name	Date	Price Band	Lot Size
Garuda Construction and Engineering Limited	October 8, 2024 to October 10, 2024	₹92 to ₹95 per share	157 Shares
Shiv Texchem Limited IPO	October 8, 2024 to October 10, 2024	₹158 to ₹166 per share	800 Shares
Pranik Logistics Limited	October 10, 2024 to October 14, 2024	₹73 to ₹77 per share	1600 Shares
Hyundai Motor India Limited	<b>Upcoming</b>		
Afcons Infrastructure Limited			



# Crossword puzzle



## ACROSS

1. Brash American chess grandmaster who became world champion
10. "\_\_\_\_\_ the land of the free ..."
11. **Major U.K. labor dispute**
14. Shapely shrubbery
17. "It's possible"
18. List-ending abbr.
19. **American political scandal**
24. Ocasek of the Cars
26. Like a queen
29. % and #
30. **Winter Olympics locale**
33. Is able
34. **New NASA program launched**

## DOWN

2. Queen Sugar channel
3. Saloon
4. Suspicious
5. Play a guitar
6. Old-fashioned, dull
7. Triple-wide boot
8. B&O, for one
9. Jaws town
12. Madonna musical
13. Quilting party
15. Church seating
16. Take steps
20. Frank Sinatra film, The Man with the Golden \_\_\_\_\_
21. Leg bone
22. Author Umberto
23. Brown in the kitchen
25. Orgs.
27. Togo neighbor
28. Brief blunder
29. Paulson or Palin
30. Maple goo
31. Action star Li
32. Crony
33. Author Lewis

## Solution of September 2024 Crossword Puzzle





NORTH



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