

Financial Buzz

December

2023





November Headlines



India's power consumption grows 9.4% to 984.39 billion units in April-October



India's forex reserves rise by \$2.58 billion to \$586.11 billion



India's fuel demand rose 5.5% month-on-month in October



RBI likely to set cut-off yield on 10-year state bonds in 7.69%-7.72% band



India's trade deficit hits record high in October as gold imports double



India and EU sign MoU on semiconductor ecosystem



India to add \$5 billion aircraft carrier to fleet to counter China

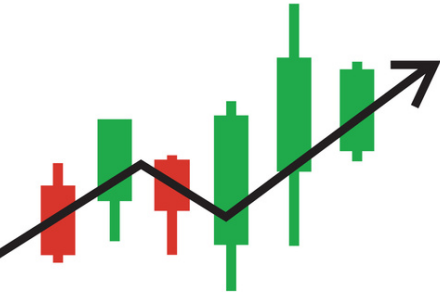


India's April-October steel imports from China at four-year high



India Q2 GDP: July-September growth at 7.6%, sharply above forecasts





Equity Update

NIFTY 50

Top 5 Gainers of the November 2023

Name	October 2023	November 2023	Change %
Bharat Petroleum Corp. Ltd.	349.25	435.70	24.75
Hero MotoCorp Ltd.	3088.35	3819.05	23.66
Eicher Motors Ltd.	3295.55	3896.90	18.25
Apollo Hospital	4819.90	5528.95	14.71
Bajaj Auto Ltd.	5314.05	6090.55	14.61

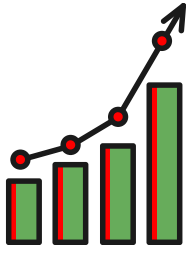


NIFTY 50

Top 5 Losers of the November 2023

Name	October 2023	November 2023	Change %
Cipla Ltd.	1200.00	1212.30	1.02
Kotak Mahindra Bank Ltd.	1739.40	1755.45	0.92
Nestle India Ltd.	24234.80	24236.00	0.01
State Bank Of India	565.55	564.75	-0.14
Bajaj Finance Ltd.	7492.65	7121.90	-4.95



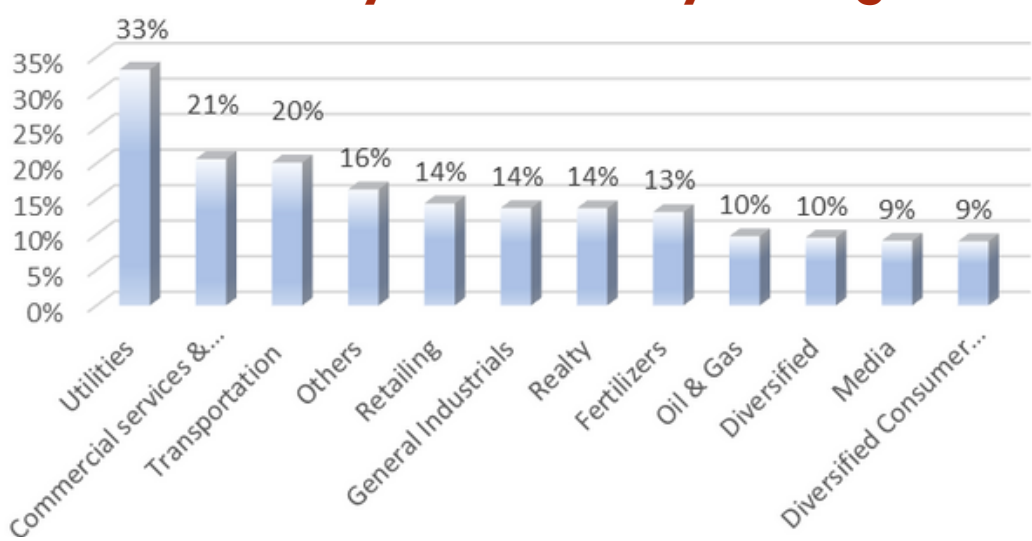


Equity Update

Index	31-10-2023	30-11-2023	Change %
NIFTY 50	19,079.60	20,133.15	5.5
NIFTY SMALL CAP	12,649.90	14,171.35	12.0
NIFTY MID CAP 100	38,876.95	42,908.90	10.4
SENSEX	63,874.93	66,988.44	4.9
US \$	83.256	83.357	0.1
BITCOIN \$	34,650.60	37,712.90	8.8
DOW JONES IN USD\$	33,052.74	35,950.96	8.8
SHANGHAI COMP \$	3,018.77	3,029.67	0.4
BRENT CRUDE OIL \$	85.02	80.86	-4.9
NASDAQ 100 IN \$	14,409.78	15,947.87	10.7
GOLD IN	61,077	62,559	2.4
10 YEAR GOVT BOND	7.369	7.279	-1.2

Source :- Investing.com

Sector Analysis - Monthly Changes



Source :-trendlyne.com

Debt Update

Items	Oct-23	Nov-23	1 Month change	Apr-22	1 year change
Reverse repo	3.35%	3.35%	0.00%	3.35%	0.00%
Repo	6.50%	6.50%	0.00%	4%	2.5%
CRR	4.50%	4.50%	0.00%	3%	1.5%
SLR	18%	18%	0.00%	18%	0.0%
Mibor Overnight	6.84%	6.90%	0.87%	3.93%	2.97%
Call ON	6.74%	6.80%	0.89%	3.4%	3.4%
Treps	6.76%	6.75%	0.14%	3.84%	2.9%
1 Yr TBILL	5.44%	5.10%	-6.59%	4.76%	0.34%
10 Gsec	7.35%	7.27%	-1.08%	7.14%	0.13%
5 Year AAA	7.34%	7.28%	-0.81%	6.96%	0.32%
USD/INR	₹83.25%	₹83.35%	0.12%	₹76.42	6.93%

Source :- Investing.com



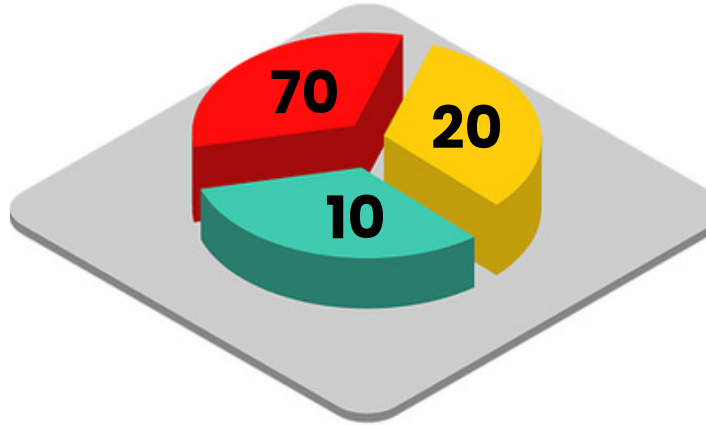


Budgeting

Budgeting is a great way to gain control over your income. But with seemingly endless ways to divide your money, it can be helpful to follow one of the many budgeting guidelines out there. "It doesn't have to be a bajillion categories, and really time consuming. There are ways to make this actually digestible and easier," says Dani Pascarella, CFP® professional and the founder of OneEleven Financial Wellness.

A newer plan among these guidelines is the 70-20-10 budget, which can act as a foundation for a more detailed budget down the line. Here's everything you need to know to determine if this plan is the right fit for you.

What is the 70-20-10 budget?



Like other budgeting guidelines such as the 50-30-20 rule, the 70-20-10 budget offers a loose budgeting plan that simplifies what can be a complicated process. The 70-20-10 budget guideline divides your post-tax income into three categories: monthly spending, saving, and debt repayment and donating.

Use 70% of your income on wants and needs

Unlike most budgets, which separate your cost of living and discretionary spending into two different categories, the 70-20-10 budget condenses both into one category. Because there is no line separating your needs from your wants, it might be helpful to figure out what percent of your spending is fixed, such as rent or utilities, and work out what percent of your spending money is still available.



Set aside 20% for savings and investments

The 70-20-10 budget has you putting 20% of your income away into investments or savings. You can put your income towards an emergency fund if you don't already have one, or take advantage of compound interest through a high-yield checking account.



The remaining 10% should be dedicated to paying off debts.

If you have outstanding debts, it's a good idea to pay them off first. The interest that you pay on debts will normally be far greater than the interest you earn on savings, so by clearing your debts you give your saving power a boost for your new goals.



Once your debts are in order, a good place to start is creating an emergency fund.

Remember, the 70-20-10 budget isn't set in stone. You can tailor the budget to suit your needs. If 60% covers your essential outgoings maybe increase your 'goals' chunk to 20% and hit your target sooner. The most important thing is to stick to your plan and be patient so make sure it's realistic and manageable so you don't lose your motivation.

Source - Paul Kim, Business Insider

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 **AXIS MUTUAL FUND**

Join India's Journey to \$5 Trillion Economy#

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MANUFACTURING
FUND

(An open-ended equity scheme representing the India manufacturing theme)

**NFO
Period**

01st December 2023

15th December 2023

Source : https://www.rbi.org.in/Scripts/BS_SpeechesView.aspx?id=1385

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**Unlock Your Financial Potential: Introducing
Motilal Oswal Small Cap Fund – Your Path to Smart
Investing and Future Prosperity!"**

MOTILAL OSWAL
MUTUAL FUND

Think **Big,** Start Small

Motilal Oswal Small Cap Fund

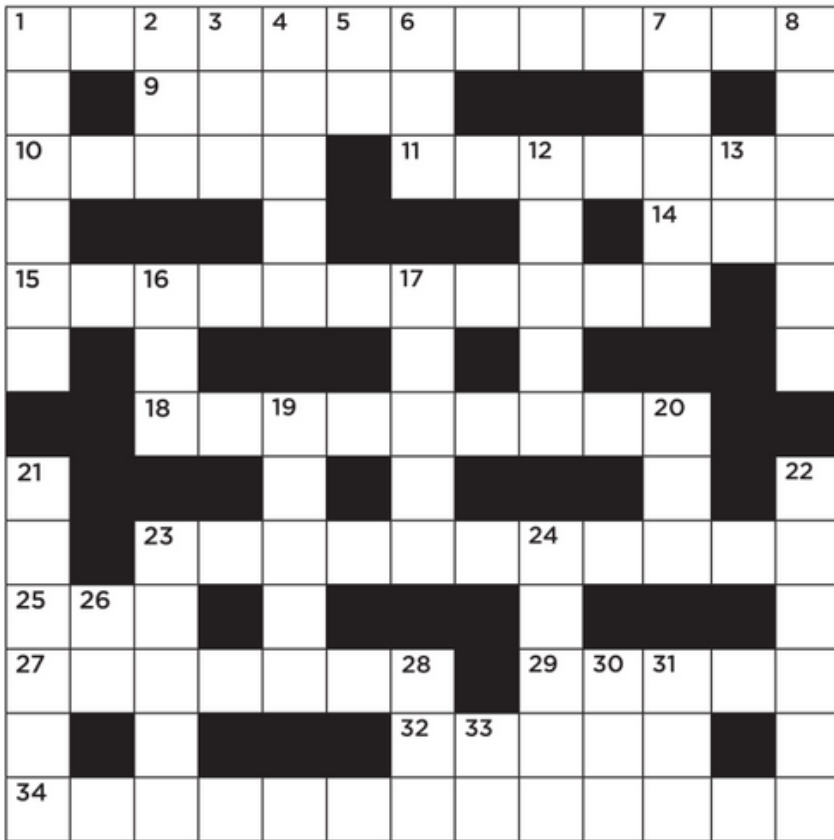
An open-ended equity scheme predominantly investing in small cap stocks

**NFO Period
5th-19th December, 2023**

The poster features a yellow background with a silhouette of a lion and its cub on a rock. A small yellow sphere is positioned next to the fund name. The Motilal Oswal Mutual Fund logo is in the top left corner.



Crossword puzzle



ACROSS

- 1. 2003, for swimming
- 9. Mute Marx
- 10. Religious teacher
- 11. Unconscious learning
- 14. Lupino of old Hollywood
- 15. 2010, for figure skating
- 18. 1981, for running
- 23. 1976, for the decathlon
- 25. Polite form of address
- 27. Young thespian's dream
- 29. Dominican Republic neighbor
- 32. Warner who played Charlie Chan
- 34. 1997, for football

DOWN

- 1. Learn thoroughly
- 2. Half a Latin dance
- 3. Son of Noah
- 4. Disney redhead
- 5. Short compilation of songs
- 6. British bathroom
- 7. Eye fixer
- 8. *Valley of the Dolls* author
- 12. Colorful parrot
- 13. *The Wizard of ____*
- 16. A rainbow, for example
- 17. Work out
- 19. Tournament unit
- 20. Likely heir
- 21. Admit wrongdoing
- 22. *The ____ Game*
- 23. QB with five Super Bowl wins
- 24. Hawke or Coen
- 26. Stephen King bestseller
- 28. Anna Faris sitcom
- 30. ____ Arbor
- 31. Infamous Amin
- 33. Sixth note of the major scale

Solution of November 2023 crossword puzzle

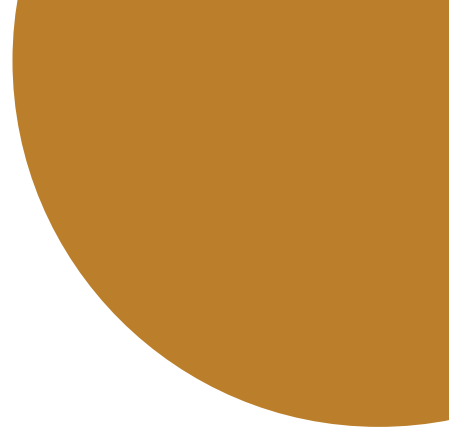


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F-68, Profit Centre, Opposite Panchsheel Heights, Mahavir Nagar, Kandivali West, Mumbai-400067

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

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