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# FINANCIAL

# BUZZ

**MARCH 2025**



- February month news
- Equity/ Debt update
- Monthly Gainers / Losers
- Sector wise performace
- Mutual fund recommendations

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

# February Headlines



- India's coffee exports crossed \$1 billion in 2024; Italy the top destination
- Karnataka Clean Mobility Policy 2025-2030 targets Rs 50,000 crore investments, 1 lakh jobs
- IIT-Madras' IRIS space chip for ISRO developed at fraction of commercial cost: director V Kamakoti
- DIIs pour in over Rs 1 lakh crore in less than two months of 2025 even as FIIs pull out over \$12 billion
- GDP growth during current fiscal estimated to be 6.3%: SBI research
- FII holdings hit lowest level since March 2024; sell shares worth \$11.4 billion in CY25
- Cash segment turnover slips below Rs 1 lakh crore to hit 15-month low, F&O volume lowest in two years
- Former RBI Governor Shaktikanta Das appointed second principal secretary to PM Narendra Modi
- India to get its first carbon market by mid-2026
- India's nominal GDP at \$3.9 trillion, poised to cross \$4 trillion by FY25: CEA Nageswaran
- India's April-January fiscal deficit widens to Rs 11.7 lakh crore
- Gross GST collections grow 9.1% to Rs 1.84 lakh crore in February

**February - 2025**

LIVE

CNN

# Equity Update - Feb'25

## Nifty 50

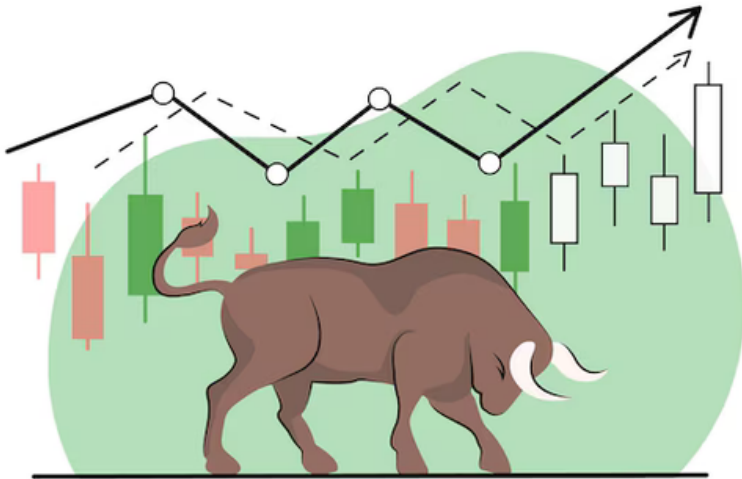

**Gainers**

Name	Jan 2025	Feb 2025	Change %
ShirRam Finance Ltd	543	617	+13.53
Bajaj Finance Ltd.	7885	8530	+8.18
Bajaj Finserv Ltd.	1736	1872	+7.85
Hindalco Industries Ltd.	594	634	+6.74
AXIS Bank Ltd.	986	1015	+2.99



**Losers**

Name	Jan 2025	Feb 2025	Change %
Power Grid Corporation of India Ltd.	301	250	-16.84
BEL	292	246	-15.86
Trent	5753	4851	-15.67
Tata Consultancy Services Ltd.	4112.00	3483	-15.30
Hero MotoCorp Ltd.	4339	3681	-15.17



# Equity Update

Index	31-01-2025	28-02-2025	Change %
NIFTY 50	23,508.00	22,124.70	-5.9
NIFTY SMALL CAP 100	16,910.00	14,700.20	-13.1
NIFTY MID CAP 100	53,712.00	47,915.20	-10.8
SENSEX	77,500.00	73,198.10	-5.6
US (INR)	86.53	87.46	-1.1
BITCOIN \$	102,424.20	84,381.20	-17.6
DOW JONES USD \$	44,544.66	43,840.91	-1.6
SHANGHAI COMPS\$	3,250.60	3,320.90	2.2
BRENT CRUDE OIL \$	75.67	72.81	-3.8
NASDAQ 100 IN\$	21,478.05	20,884.41	-2.8
GOLD IN Mini Futures	81,888	84,219	2.8
10 YEAR GOVT. BOND	6.69	6.72	0.4

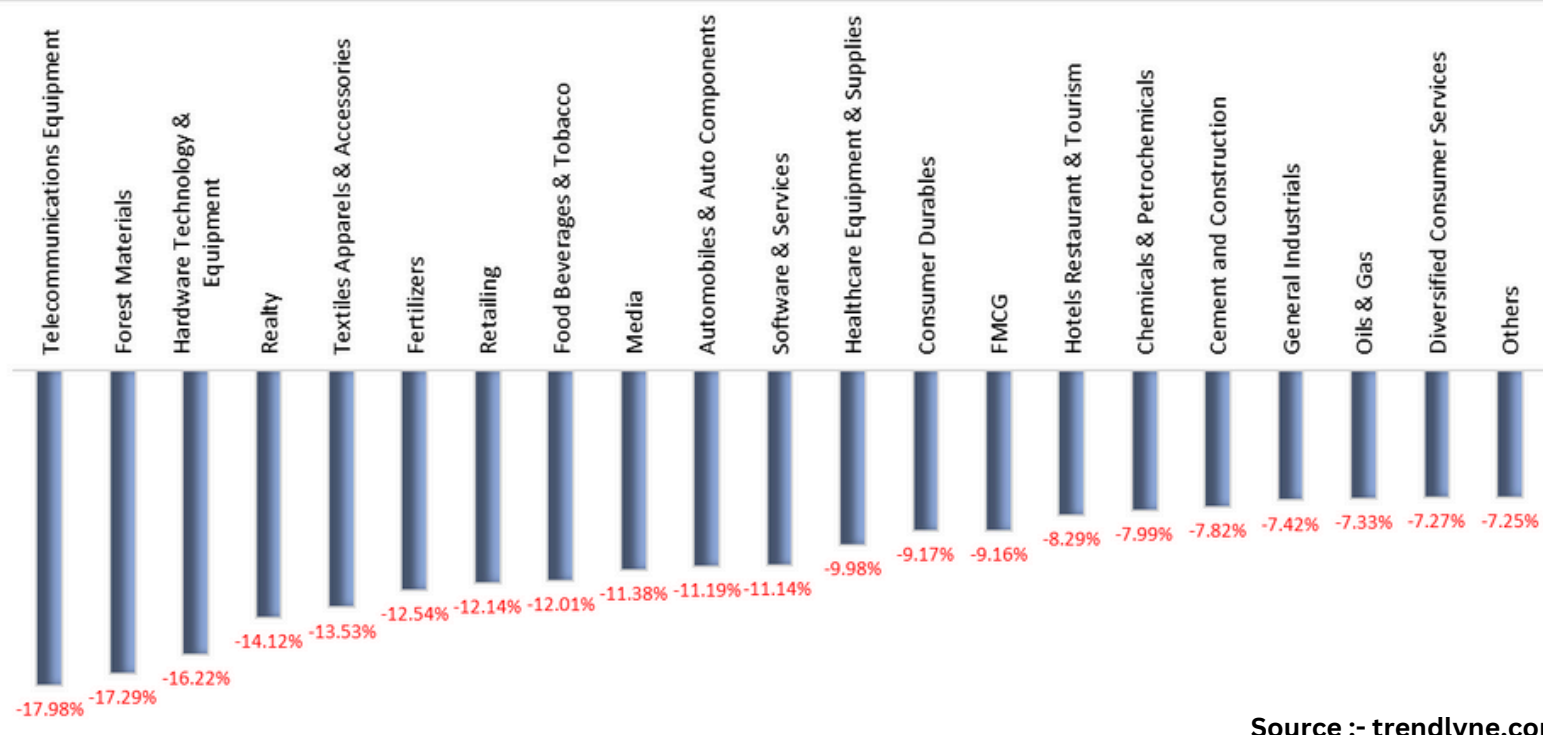
(Absolute returns)

Source :- Investing.com



# Top Sector - Feb'25

## Analysis Performance (%)



Source :- trendlyne.com



# Debt Update

Items	Jan-25	Feb-25	1 Month change	Apr-24	Change Apr 24 to Feb 25
Reverse repo	3.35%	3.35%	0.00	3.35%	0.00
Repo	6.50%	6.25%	0.25	6.50%	0.25
CRR	4.50%	4.50%	0.00	4.50%	0.00
SLR	18.00%	18.00%	0.00	18.00%	0.00
Mibor Overnight	7.29%	7.17%	0.12	6.75%	-0.42
Call ON	6.58%	6.31%	0.27	7.30%	0.99
Treps	6.55%	6.21%	0.34	6.63%	0.42
1 Yr TBILL	4.17%	4.08%	0.09	5.25%	1.17
10 Gsec	6.69%	6.72%	-0.03	7.19%	0.47
5 Year AAA	6.62%	6.64%	-0.02	7.20%	0.56
USD/INR	86.53	87.46	-0.93	83.45	-4.01

(Calculation is basis on difference in rates changes)

Source :- Investing.com & rbi.org.in

# TOP 26 SCHEMES TO INVEST IN

## EQUITY

### Equity Large Cap

	3 yrs return	5 yrs return	Corpus ( in cr )
ICICI Prudential Bluechip Fund	17.65	19.49	₹63,297 Cr
Nippon India Large Cap Fund	20.65	20.27	₹35,667 Cr
<b>Category Average</b>	<b>14.66</b>	<b>16.83</b>	

### Equity Large & Mid Cap

	3 yrs return	5 yrs return	Corpus
Motilal Oswal Large and Mid Cap Fund	24.42	21.19	₹7,625 Cr
Bandhan Core Equity Fund	23.61	21.91	₹7,574 Cr
<b>Category Average</b>	<b>17.06</b>	<b>19.2</b>	

### Equity Multi Cap

	3 yrs return	5 yrs return	Corpus
Nippon India Multicap Fund	24.52	23.76	₹37,594 Cr
DSP Multicap Fund	-	-	₹1,899 Cr
<b>Category Average</b>	<b>18.86</b>	<b>-</b>	

### Equity Flexi Cap

	3 yrs return	5 yrs return	Corpus
Parag Parikh Flexicap Fund	18.25	24.49	₹89,703 Cr
360 One Flexicap Fund	-	-	₹1,357 Cr
<b>Category Average</b>	<b>15.18</b>	<b>16.63</b>	

### Equity Mid Cap

	3 yrs return	5 yrs return	Corpus
Invesco India Mid Cap Fund	23.18	22.9	₹5,259 Cr
Motilal Oswal Mid Cap Fund	30.29	27.19	₹23,704 Cr
<b>Category Average</b>	<b>20.38</b>	<b>22.85</b>	



### Equity Small Cap

	3 yrs return	5 yrs return	Corpus
Tata Small Cap Fund	23.02	28.08	₹8,883 Cr
Nippon India Small Cap Fund	23.78	30.86	₹57,010 Cr
<b>Category Average</b>	<b>19.07</b>	<b>26.29</b>	

### Equity Tax Saver

	3 yrs return	5 yrs return	Corpus
Parag Parikh Tax Saver Fund	18.32	22.69	₹4,572 Cr
Tata India Tax Saver Fund	15.67	17.2	₹4,398 Cr
<b>Category Average</b>	<b>16.47</b>	<b>18.23</b>	

## Hybrid

### Hybrid - Balanced Advantage

	3 yrs return	5 yrs return	Corpus
Mirae Asset Balanced Advantage Fund	-	-	₹1,751 Cr
Tata Balanced Advantage Fund	10.78	12.76	₹10,109 Cr
<b>Category Average</b>	<b>11.34</b>	<b>11.82</b>	

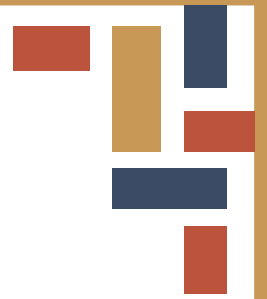
### Hybrid - Arbitrage

	3 yrs return	5 yrs return	Corpus
Tata Arbitrage Fund	6.36	5.43	₹12,921 Cr
Kotak Equity Arbitrage Fund	6.72	5.6	₹57,635 Cr
<b>Category Average</b>	<b>6.25</b>	<b>5.18</b>	

### Hybrid - Multi Asset

	3 yrs return	5 yrs return	Corpus
ICICI Pru Multi Asset Fund	18.69	22.46	₹52,761 Cr
Nippon India Multi Asset Allocation Fund	15.17		₹5,002 Cr
<b>Category Average</b>	<b>13.56</b>	<b>15.08</b>	





## Debt

### Hybrid - Short Term

	3 yrs return	5 yrs return	Corpus
UTI Short Duration Fund	6.25	5.97	₹2,338 Cr
ICICI Pru Short Term Fund	7.02	6.63	₹19,848 Cr
<b>Category Average</b>	<b>6.21</b>	<b>5.39</b>	

### Hybrid - Credit Risk

	3 yrs return	5 yrs return	Corpus
Nippon India Credit Risk Fund	6.9	8.19	₹980 Cr
UTI Credit Risk Fund	6.34	7.16	₹297 Cr
<b>Category Average</b>	<b>9.61</b>	<b>7.33</b>	

### Hybrid - Money Market

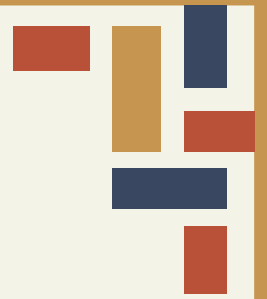
	3 yrs return	5 yrs return	Corpus
Axis Money Market Fund	6.81	5.96	₹17,124 Cr
ICICI Pru Money Market Fund	6.81	5.96	₹25,882 Cr
<b>Category Average</b>	<b>6.52</b>	<b>5.72</b>	

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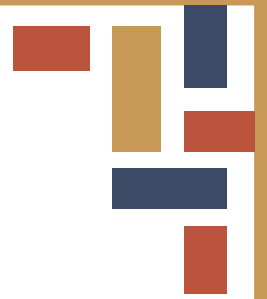
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# **Money Rules to Become Wealthy**

**10 Financial Principles for Success**



## What Is the 50/30/20 Rule?



**Balance is the key to successful money management.**

The 50/30/20 rule is a simple yet powerful way to allocate your income.

- **50% for Needs:** Half of your income should cover essential expenses such as rent, bills, utilities, and groceries. These are the items you cannot live without.
- **30% for Wants:** Set aside 30% for non-essential items. This includes dining out, entertainment, hobbies, and other fun activities that make life enjoyable.
- **20% for Savings and Debt Repayment:** The remaining 20% should go toward your future. Use it to pay off debts or boost your savings through investments.



## The Magic of Compound Interest: The Rule of 72

Have you ever wondered how long it takes for your investments to double? The Rule of 72 is here to help.



### How the Rule of 72 Works

Simply divide 72 by your annual interest rate to get an estimate of how many years it will take for your money to double.

**Example:** If you earn an 8% return, your money doubles in about 9 years ( $72 \div 8 = 9$ ).

## Accelerate Your Wealth with the Rule of 114

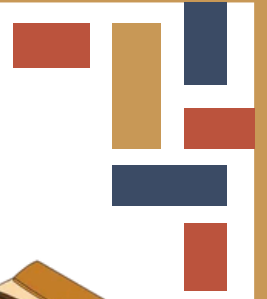
While the Rule of 72 tells you when your money doubles, the Rule of 114 shows you when it triples.



### How the Rule of 114 Works

Divide 114 by your annual interest rate to estimate when your money will triple in value.

**Example:** At a 6% return, your money triples in about 19 years ( $114 \div 6 \approx 19$ ).



## Smart Car Buying: The 20/4/10 Rule

Cars are necessary, but they can also be a major drain on your finances. The 20/4/10 rule is designed to help you make smart decisions when buying a vehicle.



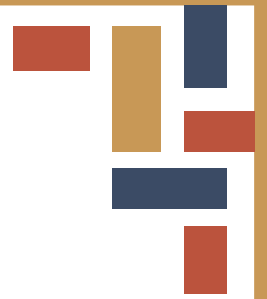
### Breaking Down the 20/4/10 Rule

- **20% Down Payment:** Always aim to put at least 20% down when buying a car. This reduces your overall loan amount and can lower your monthly payments.
- **4-Year Loan Term:** Keep your car loan term to 4 years or less. A shorter term means you pay less interest over time.
- **10% of Monthly Income:** Your total car expenses (including loan payments, insurance, and maintenance) should not exceed 10% of your gross monthly income.

## Build a Safety Net with the 3X Emergency Rule

Life is unpredictable. An emergency fund acts as a safety net to help you handle unforeseen expenses without derailing your financial goals.





## What the 3X Emergency Rule Means

- **Save 3 Months' Worth of Expenses:** At a minimum, you should have enough money to cover three months of living expenses. This fund should be easily accessible in case of emergencies like job loss or unexpected medical bills.
- **Consider a 6-Month Buffer:** If your job is unstable or you face higher risks, saving up to six months' worth of expenses is even better.

## How to Build Your Emergency Fund

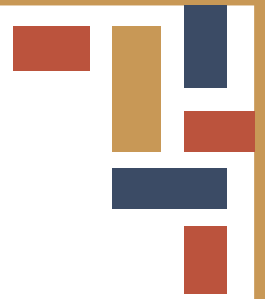
1. **Start Small:** Begin by setting aside a fixed amount each month.
2. **Automate Your Savings:** Set up automatic transfers to a high-yield savings account.
3. **Review Regularly:** Adjust your emergency fund as your expenses and income change.

**An emergency fund is not just about saving — it's about securing your future and giving you the freedom to take risks with your investments.**

## Balancing Risk and Reward: The 100-Minus-Age Rule

As you grow older, your investment strategy should shift. The 100-minus-age rule is a simple guideline for balancing risk.





## How It Works

Subtract your age from 100 to determine the percentage of your portfolio that should be invested in stocks. The rest should be allocated to safer investments like bonds.

- **Example:** If you're 25, aim for 75% in stocks and 25% in bonds.
- **For a 50-year-old:** Allocate 50% in stocks and 50% in bonds.

## Why It's Important

This rule helps you manage risk as you age. **You have a longer time horizon in your 20s, so you can take on more risk with stocks.** As you get older, shifting toward bonds protects your savings from market volatility and reduces the chance of significant losses right before retirement.

## Understanding Investment Returns: The 10–5–3 Rule

Different asset classes have different historical returns. The 10–5–3 rule provides a simple overview.



### Breaking Down the 10–5–3 Rule

- **Stocks/Equity Funds:** Historically, these return around 10% per year over the long term.
- **Bonds/Debt:** These typically offer about a 5% return.
- **Savings Accounts:** Generally yield about 3% per year.



## Guard Against Inflation: The Rule of 70

Inflation can slowly erode your purchasing power over time. The Rule of 70 helps you understand this impact.



### How the Rule of 70 Works

Divide 70 by the annual inflation rate to see how many years it takes for prices to double.

- **Example:** At 3% inflation, prices double in about 23 years ( $70 \div 3 \approx 23$ ).
- **At 7% inflation:** It takes about 10 years ( $70 \div 7 \approx 10$ ).

## Planning for Retirement: The 4% Withdrawal Rule

Retirement planning is one of the biggest financial challenges many people face. The 4% withdrawal rule helps you determine how much you need to save.



### What the 4% Withdrawal Rule Means

This rule suggests that you can withdraw 4% of your retirement portfolio each year without depleting it too soon.

- **Example:** If you need \$40,000 a year in retirement, you should aim to have around \$1,000,000 saved ( $40,000 \div 0.04 = 1,000,000$ ).





## Growing Your Wealth: The Rule of 144

If you want to see your money quadruple, the Rule of 144 is a handy tool.



### Understanding the Rule of 144

Divide 144 by your annual interest rate to estimate how long it will take for your investments to quadruple.

- **Example:** At a 9% return, your money could quadruple in about 16 years ( $144 \div 9 \approx 16$ ).

## Protecting Your Loved Ones: The 10–15X Life Insurance Rule

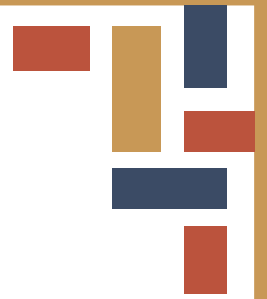
Life insurance isn't just about protecting your income — it's about securing your family's future. The 10–15X life insurance rule gives you a clear guideline.



### What the Life Insurance Rule Tells You

Most experts advise that you should have life insurance coverage equal to 10 to 15 times your annual income. For families with young children or higher financial needs, some recommend up to 20 times your income.

- **Example:** If you earn \$50,000 a year, consider a policy worth between \$500,000 and \$750,000.



## Managing Debt Wisely: The 40% EMI Rule

Debt can be a major obstacle to wealth building. The 40% EMI rule helps you keep debt in check.



### How the 40% EMI Rule Works

Your total monthly loan payments (EMIs) should not exceed 40% of your monthly income.

**Example:** If you earn \$4,000 a month, aim to keep your total EMI payments under \$1,600.

## The 10/10/10 Decision Filter

When making financial choices, ask:

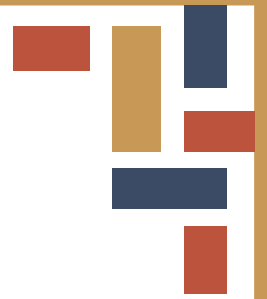
- How will I feel about this in 10 minutes?
- How will I feel about this in 10 months?
- How will I feel about this in 10 years?



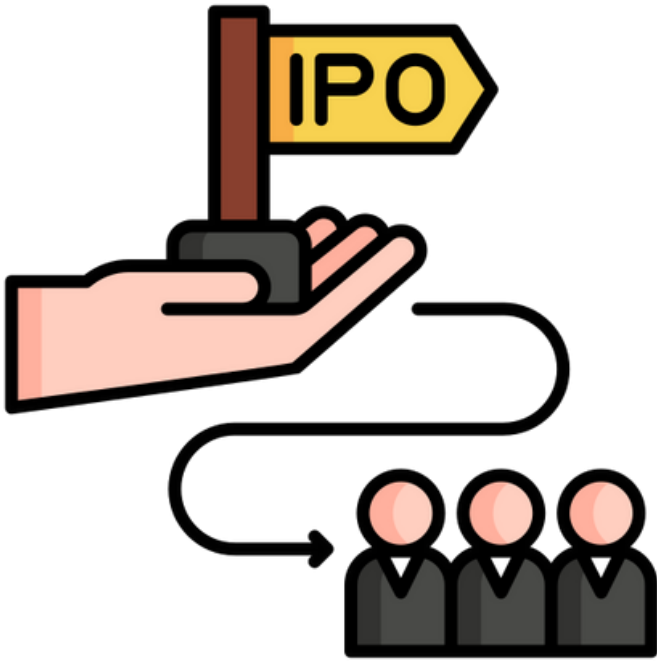
This filter prevents both impulsive spending and excessive frugality that sacrifices present happiness for distant goals.



# NFO Update!



Fund Name	Open Date	Close Date	Risk	Type
ICICI Prudential BSE Liquid Rate ETF	05-Mar-2025	10-Mar-2025	Low Risk	Open ended
Motilal Oswal Active Momentum Fund	24-Feb-2025	10-Mar-2025	Very High Risk	
Mirae Asset BSE 200 Equal Weight ETF Fund of Fund	25-Feb-2025	11-Mar-2025		
Mirae Asset BSE Select IPO ETF Fund of Fund	25-Feb-2025	11-Mar-2025		
Bandhan CRISIL-IBX Financial Services 3-6 Months Debt Index Fund	06-Mar-2025	11-Mar-2025	Low to Moderate Risk	
Axis Nifty500 Value 50 ETF	10-Mar-2025	12-Mar-2025	Very High Risk	
Kotak Nifty Midcap 150 ETF	03-Mar-2025	17-Mar-2025		
Kotak Nifty Midcap 150 Index Fund	03-Mar-2025	17-Mar-2025		
360 ONE Silver ETF	10-Mar-2025	20-Mar-2025		
HDFC Nifty Top 20 Equal Weight Index Fund	05-Mar-2025	21-Mar-2025		



# IPO Update!

Name	Date	Price Band	Lot Size
<b>Main Board IPO</b>			
Avanse Financial Services Limited	<b>Coming Soon</b>		
Arisinfra Solutions Limited			
<b>SME IPO</b>			
PDP Shipping & Projects Limited	10 To 12 March 2025	₹135 per share	1,000 Shares
Super Iron Foundry Limited	11 To 13 March 2025	₹108 per share	1,200 Shares
Paradeep Parivahan Limited	17 To 19 March 2025	₹93 to ₹98 per share	1,200 Shares

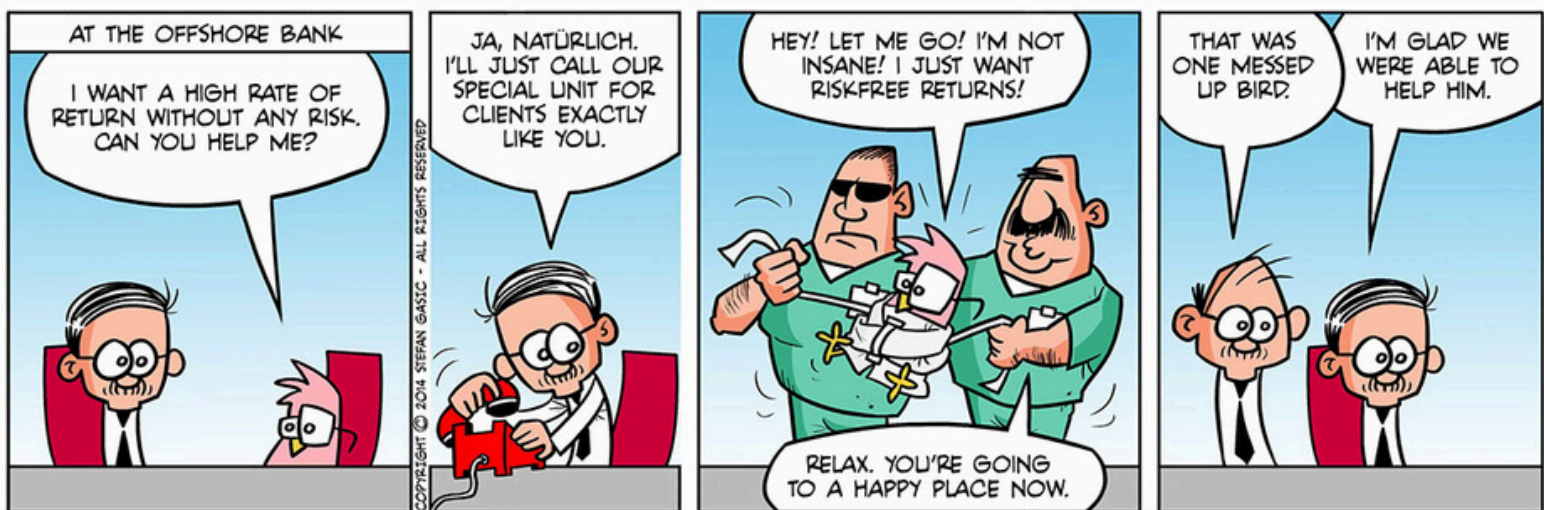


# Sudoku Puzzle

# Solution of Feb 2025 Crossword Puzzle

	7			2		4	6	
	6					8	9	
2			8			7	1	5
	8	4		9	7			
7	1						5	9
			1	3		4	8	
6	9	7			2			8
	5	8					6	
4	3			8			7	

P	R	I	N	C	E	V	A	L	I	A	N	T	
I		V		R		I		E		P	E	A	
L	L	A	M	A			P	E	N	A	L	T	Y
A		N		S						E		L	
F	L	A	S	H	G	O	R	D	O	N		O	
S			K			P	U	N		T	O	R	
			D	I	C	K	T	R	A	C	Y		
B	E	A		H	I	E			O			B	
O		B	R	E	N	D	A	S	T	A	R	R	
X		B						Y		N		E	
I	L	L	E	G	A	L			R	E	V	U	E
N	E	E		E		P		I		I		Z	
G	A	S	O	L	I	N	E	A	L	L	E	Y	



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