

NORTH



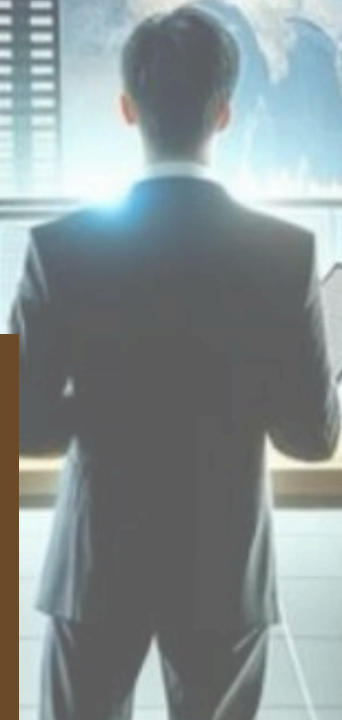
STELLA

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FINANCIAL

BUZZ

FEBRUARY 2025



- January 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.

January Headlines

● LIVE

BREAKING

NEWS

- PM Modi inaugurates 13-km section of Delhi-Meerut RRTS corridor
- India launches 2 new e-Student visa categories to attract international students for higher education
- Govt announces setting up of 8th Central Pay Commission for govt employees
- One Nation, One Pavilion: Six Indian states to share a joint space at the World Economic Forum in Davos
- Centre approves Rs 11,440-crore revival plan for debt-laden RINL
- India set to allow 1 million tons of sugar exports this year
- Indian Oil to rebalance crude buying after Russia sanctions
- Centre unveils Unified Pension Scheme for govt employees, effective April 1, 2025
- ISRO's 100th Mission: GSLV rocket successfully launches navigation satellite NVS-02
- No GST on penal charges levied by banks, NBFCs: CBIC
- Centre to set up National Critical Mineral Mission with Rs 34,300 crore outlay over seven years
- GST collection rises to nine-month high of Rs 1.96 lakh crore, up 12.3% in January

January - 2025

LIVE

CNN

Equity Update - Jan'25

Nifty 50

Gainers

Name	Dec 2024	Jan 2025	Change %
Bajaj Finance Ltd.	6823.00	7885.00	+15.57
Maruti Suzuki India Ltd.	3007.00	12310.00	+13.37
Tata Consumer Products Ltd.	914.00	1024.00	+12.02
Bajaj Finserv Ltd.	1568.00	1736.00	+10.71
Oil And Natural Gas Corporation Ltd.	239.00	262.00	+9.76



Losers

Name	Dec 2024	Jan 2025	Change %
Trent	7123.00	5753.00	-19.23
Dr. Reddy's Laboratories Ltd.	1388.00	1217.00	-12.33
Bharat Petroleum Corp. Ltd.	292.00	261.00	-10.72
Adani Port and Special Economic Zone Ltd.	1231.00	1099.00	-10.70
HCL Technologies Ltd.	1917.00	1725.00	-10.01



Equity Update

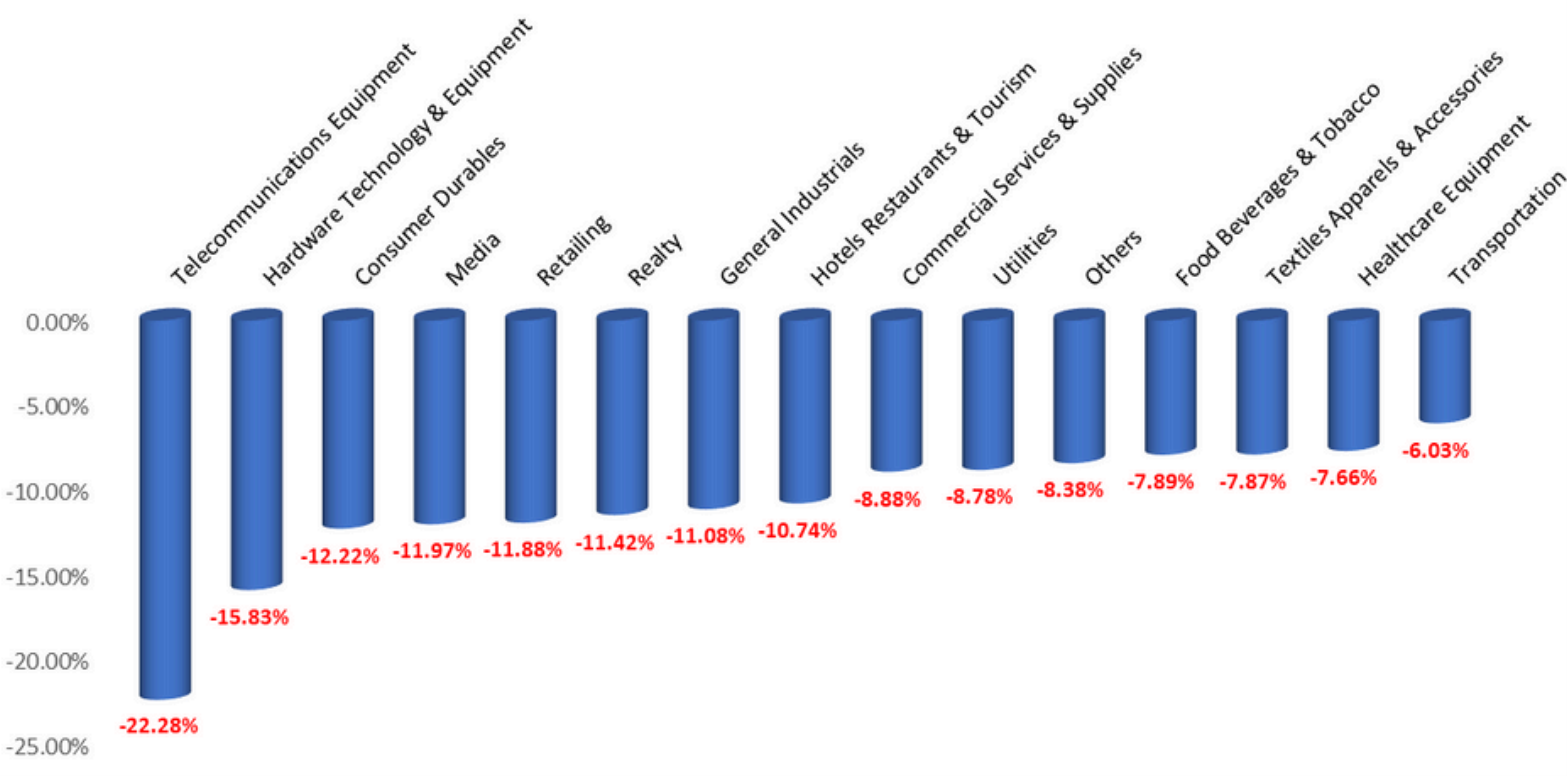
Index	31-12-2024	31-01-2025	Change %
NIFTY 50	23,644.80	23,508.00	-0.6
NIFTY SMALL CAP 100	18,769.20	16,910.00	-9.9
NIFTY MID CAP 100	57,199.45	53,712.00	-6.1
SENSEX	78,139.01	77,500.00	-0.8
US (INR)	85.55	86.53	1.1
BITCOIN \$	93,557.20	102,424.20	9.5
DOW JONES IN USD \$	42,544.22	44,544.66	4.7
SHANGHAI COMPS	3,351.76	3,250.60	-3.0
BRENT CRUDE OIL \$	74.64	75.67	1.4
NASDAQ 100 IN\$	21,012.17	21,478.05	2.2
GOLD INR	76,232	77,149	1.2
10 YEAR GOVT. BOND	6.76	6.69	-1.0

(Absolute returns)

Source :- Investing.com



Top Sector - JAN'25 Analysis Performance (%)





Debt Update

Items	Dec-24	Jan-25	1 Month change	Apr-23	Change Apr 23 to Jan 25
Reverse repo	3.35%	3.35%	0.00	3.35%	0.00
Repo	6.50%	6.50%	0.00	6.50%	0.00
CRR	4.50%	4.50%	0.00	4.50%	0.00
SLR	18.00%	18.00%	0.00	18.00%	0.00
Mibor Overnight	7.33%	7.29%	-0.04	6.80%	0.49
Call ON	6.71%	6.58%	-0.13	6.82%	-0.24
Treps	6.74%	6.55%	-0.19	6.75%	-0.20
1 Yr TBILL	4.16%	4.17%	0.01	4.91%	-0.74
10 Gsec	6.75%	6.69%	-0.06	7.11%	-0.42
5 Year AAA	6.72%	6.62%	0.00	4.51%	2.11
USD/INR	85.55	86.53	0.98	82.18	4.35

(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	15.7	18.38	₹63,264 Cr
Nippon India Large Cap Fund	18.23	18.87	₹35,700 Cr
Category Average	12.95	16.06	

Equity Large & Mid Cap

	3 yrs return	5 yrs return	Corpus
Motilal Oswal Large and Mid Cap Fund	21.34	22.16	₹9,001 Cr
Bandhan Core Equity Fund	20.78	21.41	₹7,641 Cr
Category Average	15.66	19.09	

Equity Multi Cap

	3 yrs return	5 yrs return	Corpus
Nippon India Multicap Fund	24.32	24.27	₹39,001 Cr
DSP Multicap Fund	-	-	₹1,869 Cr
Category Average	18.6	-	

Equity Flexi Cap

	3 yrs return	5 yrs return	Corpus
Parag Parikh Flexicap Fund	17.58	23.73	₹87,539 Cr
360 One Flexicap Fund	-	-	₹1,332 Cr
Category Average	13.75	16.49	

Equity Mid Cap

	3 yrs return	5 yrs return	Corpus
Invesco India Mid Cap Fund	21.58	24.25	₹5,649 Cr
Motilal Oswal Mid Cap Fund	28.2	27.64	₹26,421 Cr
Category Average	18.99	23.19	



Equity Small Cap

	3 yrs return	5 yrs return	Corpus
Tata Small Cap Fund	20.26	27.5	₹9,699 Cr
Nippon India Small Cap Fund	21.94	30.9	₹61,974 Cr
Category Average	17.84	26.86	

Equity Tax Saver

	3 yrs return	5 yrs return	Corpus
Parag Parikh Tax Saver Fund	16.52	22.26	₹4,507 Cr
Tata India Tax Saver Fund	13.8	16.61	₹4,641 Cr
Category Average	14.45	17.89	

Hybrid

Hybrid - Balanced Advantage

	3 yrs return	5 yrs return	Corpus
Mirae Asset Balanced Advantage Fund	-	-	₹1,779 Cr
Tata Balanced Advantage Fund	10.37	12.52	₹10,217 Cr
Category Average	10.81	11.8	

Hybrid - Arbitrage

	3 yrs return	5 yrs return	Corpus
Tata Arbitrage Fund	6.3	5.44	₹12,675 Cr
Kotak Equity Arbitrage Fund	6.66	5.6	₹54,913 Cr
Category Average	6.19	5.17	

Hybrid - Multi Asset

	3 yrs return	5 yrs return	Corpus
ICICI Pru Multi Asset Fund	18.3	21.04	₹51,027 Cr
Nippon India Multi Asset Allocation Fund	15.2		₹4,850 Cr
Category Average	12.99	14.71	



Debt

Hybrid - Short Term

	3 yrs return	5 yrs return	Corpus
UTI Short Duration Fund	6.43	7.39	₹2,338 Cr
ICICI Pru Short Term Fund	6.99	6.79	₹19,700 Cr
Category Average	6.36	6.12	

Hybrid - Credit Risk

	3 yrs return	5 yrs return	Corpus
Nippon India Credit Risk Fund	6.91	5.4	₹981 Cr
UTI Credit Risk Fund	6.33	3.42	₹308 Cr
Category Average	9.18	6.71	

Hybrid - Money Market

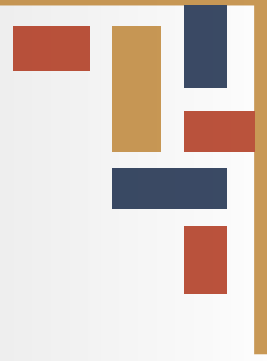
	3 yrs return	5 yrs return	Corpus
Axis Money Market Fund	6.73	5.98	₹15,464 Cr
ICICI Pru Money Market Fund	6.73	5.96	₹25,286 Cr
Category Average	6.44	5.72	

NORTH



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How to

Be the



First Millionaire

in Your Family

Overcoming Financial Obstacles



Understand the power of goal setting, networking, and resilience in wealth creation. Join us in transforming your financial future and setting a new standard in your family lineage.

Becoming the first millionaire in your family is an ambitious and admirable goal. It's a journey that requires discipline, strategic planning, and a mindset shift. Here are key steps to guide you on this path to financial success.

1. Educating Yourself



Financially Knowledge is power, especially in the world of finance.

Begin by educating yourself on financial basics, investment strategies, and the economic market. Resources can include books, online courses, podcasts, and seminars. Understanding how money works is the foundation of building wealth.

2. Develop a Strong Work Ethic



Success doesn't come without hard work. Be prepared to put in the time and effort required to achieve your goals. This might mean working extra hours, taking on side jobs, or furthering your education to enhance your earning potential.

3. Create Multiple Income Streams



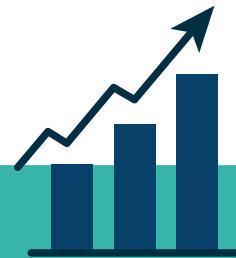
Relying on a single source of income can be risky. Look for opportunities to diversify your income. This could include investing in stocks, real estate, starting a side business, or pursuing freelance work.

4. Live Below Your Means



Accumulating wealth isn't just about how much you earn, but also how much you save and invest. Adopt a frugal lifestyle and prioritise saving over spending. This means budgeting wisely, avoiding unnecessary debts, and making conscious spending choices.

5. Invest Wisely Investing



Invest Wisely Investing is crucial in building wealth. Whether it's the stock market, real estate, or starting your own business, the key is to start early and invest wisely. Do thorough research or consult with a financial advisor to make informed decisions.



6. Set Clear Goals and Plan



Set Clear Goals and Plan Having clear, measurable financial goals is essential. Whether it's saving a certain amount, earning a specific income, or reaching a net worth milestone, set your goals and create a detailed plan to achieve them.

7. Network and Seek Mentorship



Building a network of supportive and like-minded individuals can be invaluable. Seek mentors who have achieved financial success and can provide guidance and advice based on their experiences.

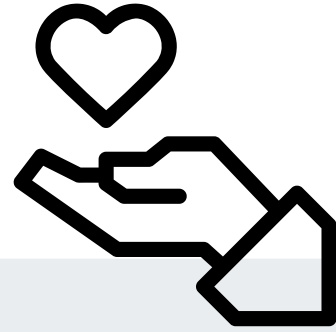
8. Stay Resilient and Adapt



Stay Resilient and Adapt The road to becoming a millionaire will likely have its share of challenges. Stay resilient, learn from failures, and be willing to adapt your strategies as necessary.



9. Give Back As you build your wealth



Give Back As you build your wealth, consider ways to give back. This could be through philanthropy, mentoring others, or investing in community projects. Giving back not only helps others but can also be fulfilling and enriching for you.

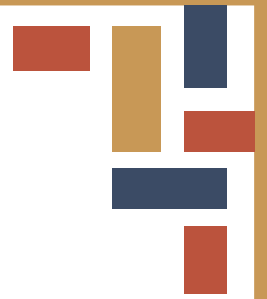
10. Stay Educated and Informed



Stay Educated and Informed Finally, continue to educate yourself and stay informed about financial trends and opportunities. The world of finance is always evolving, and staying up-to-date is key to making smart financial decisions.

Becoming the first millionaire in your family is more than just accumulating wealth; it's about setting a precedent and establishing a legacy. With determination, smart financial practices, and a willingness to learn and grow, you can achieve this remarkable milestone. Remember, it's not just about the destination but also about the journey and the person you become in the process.

By Nucleus



NFO Update!

Fund Name	Open Date	Close Date	Risk	Type
Kotak BSE Sensex Index Fund	27-Jan-2025	10-Feb-2025	Very High Risk	Open ended
Motilal Oswal Innovation Opportunities Fund	29-Jan-2025	12-Feb-2025		
HDFC Nifty100 Quality 30 Index Fund	31-Jan-2025	14-Feb-2025		
SBI Nifty IT Index Fund	04-Feb-2025	17-Feb-2025		
Union Gold ETF	10-Feb-2025	17-Feb-2025	High Risk	
Bajaj Finserv Multi Cap Fund	06-Feb-2025	20-Feb-2025	Very High Risk	
HSBC Financial Services Fund	06-Feb-2025	20-Feb-2025		
Mahindra Manulife Value Fund	07-Feb-2025	21-Feb-2025		

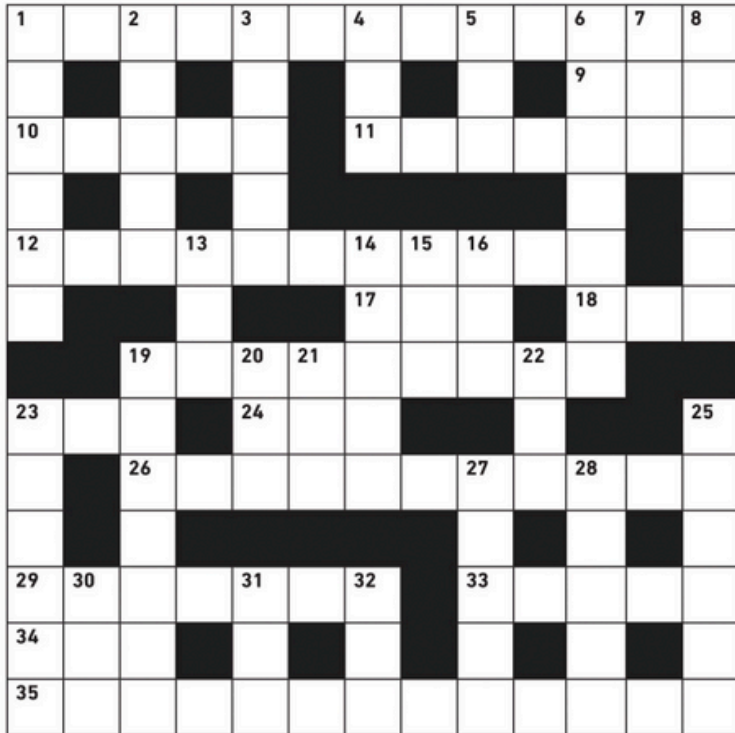


IPO Update!

Name	Date	Price Band	Lot Size
Main Board IPO			
Ajax Engineering Limited	10 Feb - 12 Feb 2025	₹599 to ₹629 per share	23 Shares
Hexaware Technologies Limited	12 Feb - 14 Feb 2025	₹674 to ₹708 per share	21 Shares
Arisinfra Solutions Limited	Coming Soon		
SME IPO			
Chandan Healthcare Limited	10 Feb - 12 Feb 2025	₹151 to ₹159 per share	800 Shares
PS Raj Steels Limited	12 Feb - 14 Feb 2025	₹132 to ₹140 per share	1,000 Shares
Voler Car Limited	12 Feb - 14 Feb 2025	₹85 to ₹90 per share	1,600 Shares
Maxvolt Energy Industries Limited	12 Feb - 14 Feb 2025	₹171 to ₹180 per share	800 Shares



Crossword puzzle



ACROSS

- 1. Nordic hero in Camelot
- 9. Green legume
- 10. Camel cousin
- 11. Punishment
- 12. Sci-fi adventurer
- 17. Humor that elicits groans
- 18. Rocky crest
- 19. Detective with a two-way watch radio
- 23. Arthur of TV fame
- 24. Go quickly
- 26. Intrepid reporter
- 29. Not allowed
- 33. Theatrical production
- 34. Formerly
- 35. Home of Walt Wallet and Skeezix

DOWN

- 1. Rice dish, in plural
- 2. Mother of Eric and Don Jr.
- 3. Best Picture, 2006
- 4. Notable guest
- 5. Sportscaster Berman
- 6. In abundance
- 7. Profit after expenses
- 8. Swift of song
- 13. Hit the slopes
- 14. ____ for
- 15. Classic Capek play
- 16. Genetic fingerprint
- 19. Engages in casually
- 20. Michael of SNL
- 21. Relations
- 22. Barracks bed
- 23. Gloved activity
- 25. Buoyant
- 27. Turkey neighbor
- 28. Smithy's tool
- 30. Michele of Glee
- 31. Hand sanitizer, usually
- 32. Care dispenser

Solution of Jan 2025 Crossword Puzzle



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