

NORTH



STELLA

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# ***Financial Buzz***

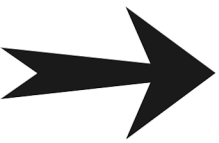
## ***January***

## ***2024***

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



## December Headlines



India's services PMI falls to one-year low of 56.9 in November



India to provide \$250 million LoC to Kenya for modernisation of its agriculture



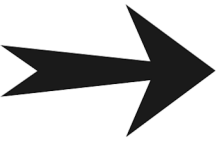
India successfully conducts training launch of short-range ballistic missile Agni-1



FPIs invest Rs 26,505-crore in equities in 1st six sessions of Dec



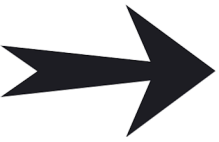
India's power consumption grows nearly 9% to 1,099.90 billion units in April-November



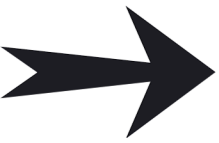
At \$4.16 trillion, India beats top 10 markets with 25% gain in valuation this year



Govt to extend RoDTEP scheme benefits to e-commerce exporters

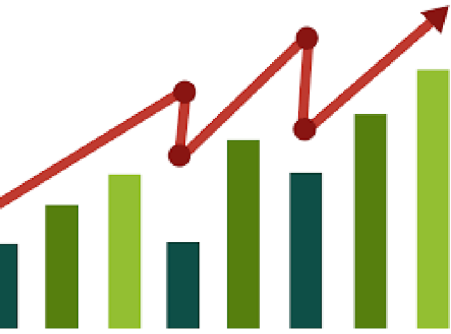


India's GDP growth to 'comfortably' exceed 6.5% in FY24, says FinMin



India's April-November fiscal deficit at Rs 9.07 lakh crore, 51% of FY24 target





# Equity Update

**NIFTY 50**

## Top 5 Gainers of the December 2023



Name	November 2023	December 2023	Change %
Adani Port and Special Economic Zone Ltd.	825.50	1024.35	24.09
Adani Enterprises Ltd.	2358.00	2848.95	20.79
Hindalco Industries Ltd.	515.65	614.85	19.24
NTPC Ltd.	261.20	311.15	19.08
UltraTech Cement Ltd.	9003.65	10503.05	16.65

**NIFTY 50**

## Top 5 Losers of the December 2023

Name	November 2023	December 2023	Change %
HDFC Life Insurance Co.	690.75	646.70	-6.38
Maruti Suzuki India Ltd.	10608.70	10302.35	-2.89
SBI Life Insurance Co.	1435.25	1432.60	-0.18
Dr. Reddy's Laboratories Ltd.	5788.15	5797.90	0.17
Bajaj Finserv Ltd.	1673.50	1685.80	0.73



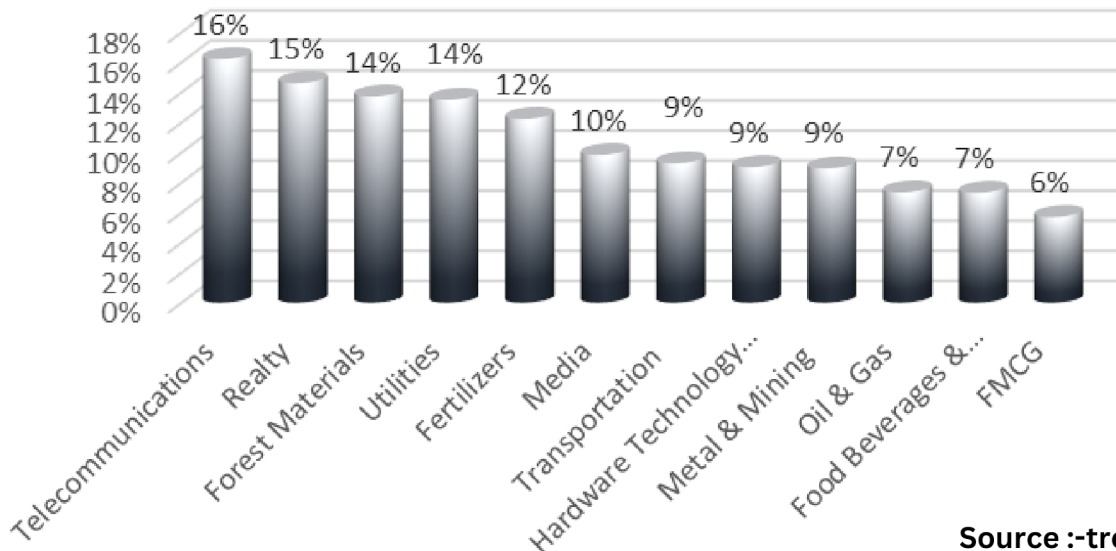


## Equity Update

Index	30-11-2023	31-12-2023	Change %
NIFTY 50	20,133.15	21,731.40	7.9
NIFTY SMALL CAP	14,171.35	15,143.65	6.9
NIFTY MID CAP 100	42,908.90	46,181.65	7.6
SENSEX	66,988.44	72,240.26	7.8
US \$	83.357	83.25	-0.1
BITCOIN \$	37,712.90	42,272.50	12.1
DOW JONES IN USD \$	35,950.96	37,689.54	4.8
SHANGHAL COMP\$	3,029.67	2,974.93	-1.8
BRENT CRUDE OIL \$	80.86	77.04	-4.7
NASDAQ 100 IN\$	15,947.87	16,825.93	5.5
GOLD IN	62,559	62,599.00	0.1
10 YEAR GOVT BOND	7.279	7.18	-1.4

Source :- Investing.com

## Sector Analysis - Monthly Changes



Source :-trendlyne.com



# Debt Update

Items	Nov-23	Dec-23	1 Month change	Apr-22	1 year change
Reverse repo	3.35%	3.35%	0.00%	3.35%	0.0%
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	6.90%	6.90%	0.00%	3.93%	2.97%
Call ON	6.80%	6.40%	-0.4%	3.40%	3.0%
Treps	6.75%	6.79%	-0.4%	3.84%	3.0%
1 Yr TBILL	5.16%	4.79%	-0.37%	4.76%	0.03%
10 Gsec	7.27%	7.18%	-0.09%	7.14%	0.04%
5 Year AAA	7.28%	7.06%	-0.22%	6.96%	0.10%
USD/INR	₹83.35%	₹83.25%	-0.10%	₹76.42	6.83%

Source :- Investing.com



# 2 inspirational stories to motivate you financially



## Start Small

**When Kiaan Desai became interested in personal finance, he read books and blogs, and listened to podcasts on the topic.**



**"I wanted to understand how people build wealth so they could choose to work or not work," says Kiaan**

**Dulin found that all the money experts were saying the same thing: It starts with saving money. But he was still skeptical.**





**"I didn't think that it really was this simple. I was certain there was a trick or secret no one was willing to share."**

**Regardless, he started squirreling money into Mutual Fund through SIP (Systematic Investment Plan)**



**"I was saving 5,000 Rs every month from my monthly salary. It felt pointless, but I did it anyway."**

**To his surprise, by the end of the year he had close to 64,047 Rs after growth and dividends. By the end of the second year, he was having 135,200/- . Kiaan was in disbelief.**



**"I realized it was that simple. Now I find every way I can to save money, even if it's five hundred rupees extra per month, because I know that it will grow into larger sums," he says.**



# Track Your Monthly Expenses

**Chandani grew up in poverty and was never taught how to manage money at home. But when she went to college and had to stretch her rupees and handle her own finances, she began using a money management app to track her spending.**



**Knowing how much she spent in all areas**

**Meals**



**Entertainment**



**Travel**



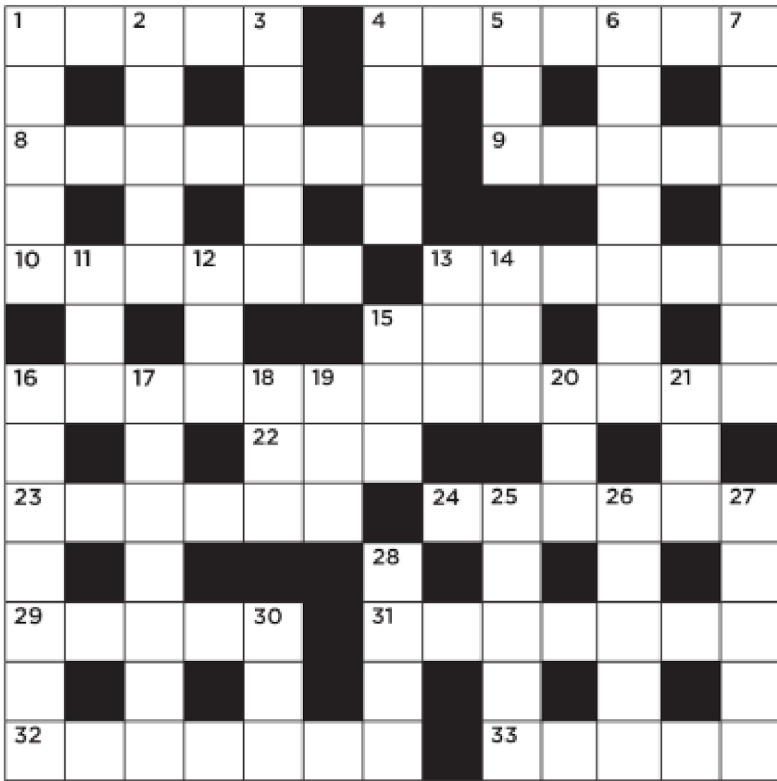
**“When I graduated and got my first job, I was already comfortable with living within my means. That experience in college fundamentally changed my attitude toward money,”** says Chandani, now working in an IT company.

**“If you don’t track where your money is going, you’ll never be able to master your personal finance situation. You also don’t have to use a fancy program if you don’t want to. You can start with your bank and credit card statements and a blank sheet of paper. It’s that simple,”** she says.





# Crossword puzzle



### ACROSS

- 1. Thick cookie
- 4. Brief documentary film
- 8. 1986 Ally Sheedy movie
- 9. Additional
- 10. CT's favorite spice
- 13. Cheat
- 15. Not me, but ...
- 16. Goldfish are said to have this
- 22. Bond creator Fleming
- 23. Deficiency
- 24. Type of energy
- 29. Imbibe
- 31. A T-shirt, for example
- 32. Myopic
- 33. Play a trick on a roommate

### DOWN

- 1. Breakfast meat
- 2. Leggy wading bird
- 3. Two-spot
- 4. Location
- 5. "See ya!"
- 6. Devoured
- 7. Swap
- 11. University of North Texas, for short
- 12. Banged Stooge
- 13. Speak sweetly
- 14. Attila the \_\_\_\_
- 15. Yang partner
- 16. Video game parlors
- 17. Filling in
- 18. Author Anaïs
- 19. Price place
- 20. \_\_\_\_ Paulo
- 21. Onassis who wed Jackie
- 25. Elm, cherry, and maple, for example
- 26. Flick
- 27. Military academy student
- 28. Secondhand
- 30. Caboodle sidekick?

## Solution of December 2023 crossword puzzle

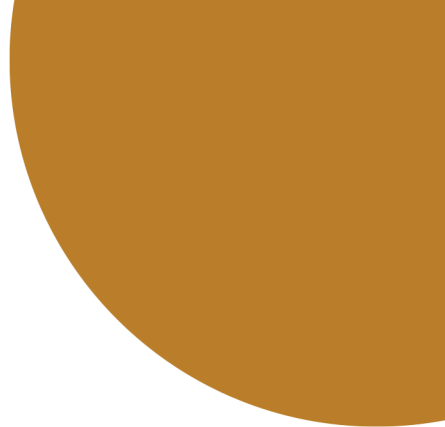


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