



Monthly Newsletter

A MONTHLY WRAP-UP OF INDIAN FINANCIAL MARKET

MONTH ENDING : DECEMBER 2024

Happy

NEW YEAR

2025

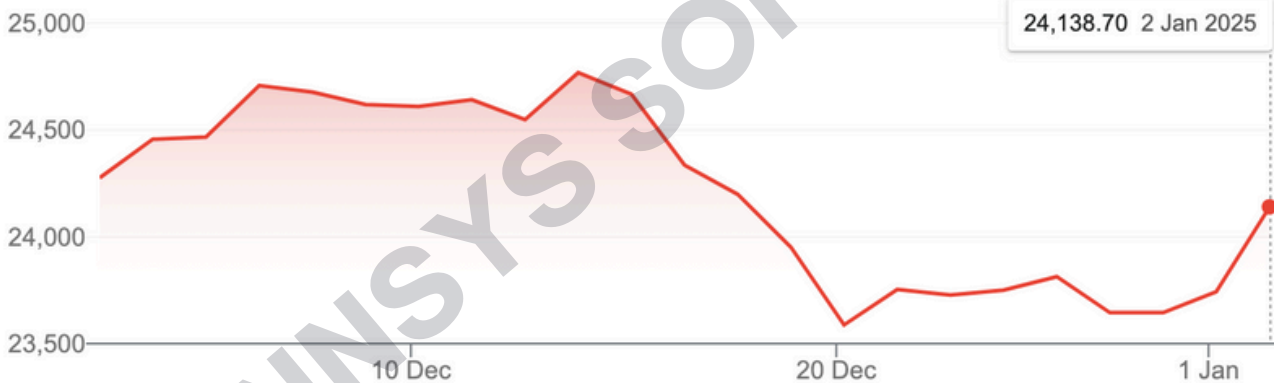
Market Summary > NIFTY 50

24,137.35

-138.70 (-0.57%) ↓ past month

2 Jan, 1:51 pm IST • Disclaimer

1D | 5D | **1M** | 6M | YTD | 1Y | 5Y | Max



Open	23,783.00	Low	23,751.55	52-wk high	26,277.35
High	24,151.90	Prev close	23,742.90	52-wk low	21,137.20

On one hand, sectors like PSU, Energy, and Large Caps saw notable losses, while on the other, Pharma, Small Caps, and Mid-Caps remained flat to slightly positive. As highlighted in our issue three months ago, the Pharma sector has continued to perform steadily, outpacing many other sectors.

The decline in Large Caps was primarily driven by Foreign Institutional Investors (FII) outflows. However, this was counterbalanced by domestic buying and strong retail support, particularly in Small and Mid-Cap stocks. In last month's issue, we recommended monitoring Large Cap, Mid Cap, and Flexi Cap Funds – a stance we continue to maintain in this edition.

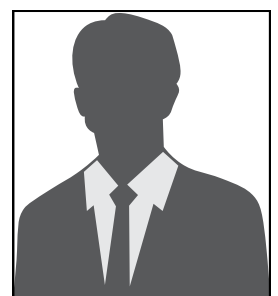
On the knowledge front, this issue covers India's projected journey from a developing nation to a developed one. We aim to reinforce the confidence of our readers in India's long-term growth potential and wealth-building capabilities. As investment experts, we continue to track key contributors to India's growth story, equipping our investors with the insights necessary for appropriate participation in this exciting phase.

Please read our different contents as given inside, and give your feedback, if any!

Once again, **Wish you a Very Happy and Prosperous New Year.**

Warm Regards,

Your Name, Company Name



Your Name
Designation
Company Name

Chapter 1 : Investment Gyan

The Indian Equity Market and Equity-Related Mutual Funds in 2024

The Indian equity market and equity-related mutual funds experienced a roller-coaster ride in 2024. The markets reached new highs in the first 7-8 months of the year, only to face a heavy correction in the last 3-4 months.

The NSE Nifty index hit an all-time high of 26,277.35 in September but then slipped into a correction phase, dropping by more than 10%. Despite this, the index ended the year with gains of 1,913.4 points, or 8.80%.

Top 5 Equity Categories in 2024:

As shown in the chart, Pharma, Tech, Small Cap, and Mid Cap stocks were standout performers in 2024. Throughout the year, we specifically highlighted these winning sectors and dedicated in-depth articles to each. Looking ahead, the data and underlying reasons continue to favor these categories. We believe these sectors will maintain strong momentum into 2025.

Category	2024	2023	2022	2021	2020
Equity: Sectoral-Pharma	39.64	34.65	-9.68	20.24	66.47
Equity: Mid Cap	26.58	39.77	2.58	45.04	24.33
Equity: Sectoral-Infrastructure	26.57	45.17	9.51	51.38	9.27
Equity: Small Cap	26.31	43.42	-0.06	63.13	30.52
Equity: Sectoral-Technology	25.51	30.14	-23.04	63.96	57.73

Bottom 5 Equity Categories in 2024:

Despite ranking among the bottom 5 categories, these sectors still delivered respectable returns of over 12%. The banking sector, however, was an exception, underperforming in 2024 due to various factors, including rising US interest rates and domestic inflation pressures. However, with the US announcing its first interest rate cut in December 2024, we anticipate 2-3 more cuts ahead. If the US continues on this path, there could be a possibility of the Reserve Bank of India (RBI) lowering rates as well. This would likely improve the operational efficiency of Indian banks and the financial system. Therefore, banking could emerge as a good contrarian investment for 2025

Category	2024	2023	2022	2021	2020
Equity: Sectoral-Banking	8.86	18.69	21.11	15.52	-4.55
Equity: Thematic-Energy	13.36	29.42	5.60	44.72	21.08
Equity: Thematic-MNC	13.75	23.88	-3.10	29.13	18.41
Equity: Large Cap	14.26	25.56	3.60	25.24	14.99
Equity: Thematic-ESG	15.84	23.43	-2.86	30.86	19.28

Key Categories to Focus in 2025

Based on the trends observed in 2024, the following 3 (three) categories are expected to remain attractive in 2025: We have compiled a list of mutual fund schemes under each of these categories, sorted based on their respective Risk-Reward Ratios (Sharpe and Sortino ratios).

- Pharma
- Small Cap
- Large & Mid Cap
- Banking

Pharma

Funds	Fund Risk Grade	Fund Return Grade	Riskometer	Standard Deviation	Sharpe Ratio	Sortino Ratio	Beta	Alpha	R-Squared
ICICI Prudential Pharma Healthcare and Diagnostics Fund	Low	High	Very High	14.92	1.14	2.11	0.91	3.97	0.95
SBI Healthcare Opportunities Fund - Regular Plan	Below Average	Above Average	Very High	14.23	1.10	1.61	0.87	3.27	0.95
Tata India Pharma & Healthcare Fund - Regular Plan	Average	Above Average	Very High	15.20	0.93	1.86	0.93	0.91	0.96
DSP Healthcare Fund - Regular Plan	Average	Above Average	Very High	15.48	0.90	1.64	0.91	0.97	0.89
UTI Healthcare Fund - Regular Plan	Average	Average	Very High	15.64	0.87	1.49	0.95	0.00	0.96

Small Cap

Funds	Fund Risk Grade	Fund Return Grade	Riskometer	Standard Deviation	Sharpe Ratio	Sortino Ratio	Beta	Alpha	R-Squared
Nippon India Small Cap Fund	Average	High	Very High	14.83	1.24	2.17	0.81	5.64	0.95
Invesco India Smallcap Fund - Regular Plan	Below Average	Above Average	Very High	14.53	1.23	1.93	0.75	5.94	0.85
Tata Small Cap Fund - Regular Plan	Below Average	Above Average	Very High	13.64	1.21	2.10	0.70	5.47	0.84
Bandhan Small Cap Fund - Regular Plan	Above Average	High	Very High	16.77	1.18	2.42	0.90	5.65	0.90
ITI Small Cap Fund - Regular Plan	Average	Average	Very High	14.78	1.18	1.72	0.77	5.33	0.86

Large & Mid Cap

Funds	Fund Risk Grade	Fund Return Grade	Riskometer	Standard Deviation	Sharpe Ratio	Sortino Ratio	Beta	Alpha	R-Squared
Motilal Oswal Large and Midcap Fund - Reg	Low	High	Very High	14.16	1.35	2.16	0.90	11.31	0.74
UTI Large & Mid Cap Fund - Reg	Average	Above Average	Very High	13.36	1.08	1.82	0.94	6.19	0.91
ICICI Prudential Large & Mid Cap Fund - Reg	Below Average	Above Average	Very High	12.61	1.07	1.80	0.88	5.88	0.88
Invesco India Large & Mid Cap Fund - Reg	Average	Above Average	Very High	13.93	1.06	1.70	0.96	6.43	0.86
HDFC Large and Mid Cap Fund - Reg	Average	Above Average	Very High	13.86	1.03	1.74	0.99	5.63	0.94

Banking

Funds	Fund Risk Grade	Fund Return Grade	Riskometer	Standard Deviation	Sharpe Ratio	Sortino Ratio	Beta	Alpha	R-Squared
Nippon India Banking & Financial Services Fund - Reg	Average	High	Very High	14.65	0.81	1.54	0.92	4.74	0.85
SBI Banking & Financial Services Fund - Reg	Below Average	Above Average	Very High	13.41	0.81	1.38	0.82	4.38	0.83
Baroda BNP Paribas Banking and Financial Services Fund	Average	Below Average	Very High	14.33	0.70	1.51	0.91	2.94	0.88
Tata Banking and Financial Services Fund - Regular Plan	Average	Average	Very High	14.68	0.67	1.45	0.90	2.75	0.82
HDFC Banking & Financial Services Fund - Reg	Average	Average	Very High	14.20	0.66	1.39	0.89	2.43	0.85

Data as on : As on 02 Jan 2025

Source : [Valueresearchonline.com](https://www.valueresearchonline.com)

Please call us freely to join our educative session if you want to learn about these Risk and Risk Reward ratios like - Beta, Sharpe, Sortino etc


Disclaimer: Mutual Fund investments are subject to market risks, read all scheme related documents carefully. The NAVs of the schemes may go up or down depending upon the factors and forces affecting the securities market including the fluctuations in the interest rates. The past performance of the mutual funds is not necessarily indicative of future performance of the schemes. The Mutual Fund is not guaranteeing or assuring any dividend under any of the schemes and the same is subject to the availability and adequacy of distributable surplus. Investors are requested to review the prospectus carefully and obtain expert professional advice with regard to specific legal, tax and financial implications of the investment/participation in the scheme.

Please refer the SEBI link at : <https://www.sebi.gov.in/filings/mutual-funds.html> to check the Scheme Offer Documents - SID / SAI / KIM






MARKET UPDATE

DATA & REPORTS

EQUITY MARKET SNAPSHOT - LAST ONE YEAR

Period	KEY INDIAN INDICES 					
	SENSEX	NIFTY 50	Nifty Next 50	Nifty Midcap 150	Nifty Smallcap 250	Nifty 500
31st December 2024	78215.00	23644.80	67975.25	21133.25	17745.70	22385.95
1 Month	-1.99%	-2.02%	-3.89%	1.08%	0.17%	-1.33%
3 Months	-7.22%	-8.39%	-11.83%	-5.28%	-3.61%	-7.67%
6 Months	-1.03%	-1.52%	-4.96%	1.45%	3.71%	-0.77%
1 Year	8.27%	8.80%	27.43%	23.75%	26.38%	15.22%
Current P/E	22.66	21.79	24.9	43.3	34.39	25.56
Current P/B	4.03	3.53	3.78	5.53	4.1	3.88







KEY INTERNATIONAL INDICIES

Period	USA 		UK 	HONG KONG 	JAPAN 	GERMANY 
	NASDAQ 100	S&P 500	FTSE 100	Hang Seng	Nikkei 225	DAX
31st December 2024	21012.17	5881.63	8173.02	20059.95	39894.54	19909.14
1 Month	0.39%	-2.50%	-1.38%	3.28%	4.41%	1.44%
3 Months	4.74%	2.07%	-0.78%	-5.08%	5.21%	3.02%
6 Months	6.75%	7.71%	0.11%	13.21%	0.79%	9.18%
1 Year	24.88%	23.31%	5.69%	17.67%	19.22%	18.85%
Current P/E	22.7	24.7	11.2	10.8	14.7	15.6
Current P/B	3.1	2.2	1.6	1.3	1.6	1.3



COMMODITY MARKET SNAPSHOT - LAST ONE YEAR

Period	GOLD - MCX		SILVER - MCX		CRUDE OIL	
	INR 10 GRAMS	%	INR 1 KG	%	USD / BRL	%
31st December 2024	₹ 75,791	-	₹ 85,534	-	\$74.64	-
1 Month	₹ 76,470	-0.89%	₹ 89,357	-4.28%	\$71.84	3.90%
3 Months	₹ 75,376	0.55%	₹ 90,387	-5.37%	\$71.70	4.10%
6 Months	₹ 71,443	6.09%	₹ 87,490	-2.24%	\$85.00	-12.19%
1 Year	₹ 63,115	20.08%	₹ 73,501	16.37%	\$76.91	-2.95%

OTHER MARKET INDICATORS

Country	India 	USA 	China 	Japan 	Germany 	UK 
GDP (USD Bil.)	USD 3730 Bn	USD 27361 Bn	USD 17795 Bn	USD 4213 Bn	USD 4456 Bn	USD 3340 Bn
10 yr Govt. Bond Yield	6.793%	4.576%	1.685%	1.094%	2.362%	4.568%
Global Currencies vs. INR	1.00	USD 1 / INR 85.79	Yuan 1 / INR 11.71	Yen 1 / INR 0.54	Euro 1 / INR 88.97	GBP 1 / INR 107.64
Lastest Inflation Rate	5.48%	2.70%	0.20%	2.90%	2.20%	2.60%

NIFTY EQUITY SECTORAL INDICIES 31st December 2024

INDEX 	CURRENT	1 WEEK%	1 MONTH%	1 YEAR%	52W H 	FALL FROM 52 WEEK HIGH
NIFTY HEALTHCARE INDEX	14,951.70	3.33%	5.84%	40.24%	15,049.40	-0.65%
NIFTY PHARMA	23,412.25	3.78%	5.27%	38.87%	23,907.90	-2.07%
NIFTY CONSUMER DURABLES	41,805.80	0.67%	4.06%	34.35%	44,426.55	-5.90%
NIFTY REALTY	1,052.35	-2.08%	3.16%	33.78%	1,157.35	-9.07%
NIFTY INDIA DIGITAL	9,713.40	0.53%	1.89%	32.84%	10,152.15	-4.32%
NIFTY INDIA MANUFACTURING	13,822.55	0.18%	-1.92%	25.28%	-	-
NIFTY AUTO	22,834.00	0.65%	-2.29%	22.80%	27,696.10	-17.56%
NIFTY IT	43,337.80	-0.76%	0.44%	21.41%	46,088.90	-5.97%
NIFTY INDIA CONSUMPTION	11,362.60	0.50%	-0.74%	18.98%	13,057.60	-12.98%
NIFTY INFRASTRUCTURE	8,463.50	-0.49%	-3.10%	15.87%	9,704.20	-12.79%
NIFTY OIL & GAS	10,744.25	-0.03%	-3.24%	12.24%	13,607.20	-21.04%
NIFTY100 ESG	4,689.55	-0.22%	-1.97%	11.52%	-	-
NIFTY METAL	8,649.90	-1.90%	-4.25%	8.13%	10,322.05	-16.20%
NIFTY BANK	50,860.20	-0.73%	-2.30%	5.44%	54,467.35	-6.62%
NIFTY ENERGY	35,188.25	0.29%	-6.12%	4.90%	45,022.15	-21.84%
NIFTY FMCG	56,799.65	0.64%	-1.97%	-0.86%	66,438.70	-14.51%

Ratio of total market cap over GDP	
Recent 10 Year Maximum - 155%	
Recent 10 Year Minimum - 48.29%	
Current Market Cap / GDP- 143%	
Current Market Cap of India as on 31st December 2024 - INR 443.47 LAKHS CR.	
Current GDP: \$3.73 TRLN US dollars or INR 310 LAKHS CR.	

GDP Growth Figures	% of Growth
LATEST QUARTER (JAS 2024)	5.40%
PREVIOUS QUARTER(AMJ 2024)	6.70%
YEAR AGO (JAS 2023)	8.10%

FII's/FPI's Activities in Indian Equity Markets

FII / DII - ACTIVITIES IN INDIAN EQUITY MARKET (CASH)		
Month- Year	FII (Rs Crores)	DII (Rs Crores)
	Net Purchase / Sale	Net Purchase / Sale
Dec-24	-₹ 16,982	₹ 34,195
Nov-24	-₹ 45,974	₹ 44,484
Oct-24	-₹ 1,14,446	₹ 1,07,255
Sep-24	₹ 12,612	₹ 30,857
Aug-24	-₹ 21,369	₹ 48,279
Jul-24	₹ 5,408	₹ 23,486
Jun-24	₹ 2,037	₹ 28,633
May-24	-₹ 42,214	₹ 55,733
Apr-24	-₹ 35,692	₹ 44,186
Mar-24	₹ 3,314	₹ 56,312
Feb-24	-₹ 15,963	₹ 25,379
Jan-24	-₹ 35,978	₹ 26,744
Last 12 Months	-₹ 3,05,247	₹ 5,25,542

COUNTRY WISE FPI AUC (Asset Under Custody) IN INDIAN MARKET		
Country Wise AUC (in cr.)	As on November 30, 2024	% of Holdings
UNITED STATES OF AMERICA	₹ 30,72,624	42.7%
SINGAPORE	₹ 5,41,132	7.5%
LUXEMBOURG	₹ 5,36,738	7.5%
IRELAND	₹ 4,28,738	6.0%
MAURITIUS	₹ 3,27,325	4.6%
UNITED KINGDOM	₹ 3,58,563	5.0%
NORWAY	₹ 2,65,602	3.7%
JAPAN	₹ 2,18,542	3.0%
CANADA	₹ 1,79,677	2.5%
FRANCE	₹ 1,45,476	2.0%
Other	₹ 11,13,575	15.5%
Total	₹ 71,87,992	100.0%

SECTOR WISE FPI AUC (Asset Under Custody) IN INDIAN MARKET		
Sector Wise AUC (in cr.)	As on November 30, 2024	% FPI Holdings
Financial Services	₹ 20,80,522	28.9%
Information Technology	₹ 7,14,024	9.9%
Automobile and Auto Components	₹ 5,21,496	7.3%
Oil, Gas & Consumable Fuels	₹ 5,04,606	7.0%
Healthcare	₹ 4,81,947	6.7%
Fast Moving Consumer Goods	₹ 4,21,944	5.9%
Capital Goods	₹ 3,94,142	5.5%
Consumer Services	₹ 3,32,209	4.6%
Power	₹ 2,84,054	4.0%
Telecommunication	₹ 2,79,231	3.9%
Top 10 Sector Holdings	₹ 60,14,175	83.7%
OTHERS	₹ 11,73,817	16.3%
FPI HOLDING IN INDIAN EQ MARKET	₹ 71,87,992	100.0%

Mutual Fund CATEGORY AVG Performance across Industry - 31st December 2024

Equity Funds Category - AVG Performance across Industry %				
Category Type	1 Month	3 Months	6 Months	1 year
Sector - Healthcare	3.61	1.6	21.56	41.18
Mid-Cap	1.1	-4.41	3.3	28.29
Contra	-1.02	-5.75	3.62	26.91
Small-Cap	0.06	-3.01	5.68	26.90
Equity- Infrastructure	-1.96	-8.12	-4.69	26.63
Sector - Technology	1.2	3.4	19.04	26.15
Large & Mid- Cap	0.01	-4.99	2.61	24.31
Multi-Cap	-0.43	-4.96	3.35	23.31
Flexi Cap	-0.4	-5.37	2.22	20.99
Value	-2.04	-7.12	0.37	20.41
Focused Fund	-1.09	-6.17	1.99	20.21
ELSS (Tax Savings)	-0.74	-5.73	1.67	19.80
Dividend Yield	-2.05	-8.17	-0.01	19.75
Equity - ESG	-1.78	-7.81	1.16	15.61
Large-Cap	-2.06	-8.05	-1.04	14.39
Sector - Financial Services	-2.14	-4.68	-2.17	6.98
Sector - FMCG	-2.75	-9.25	4.8	6.45

Fixed Income Category- AVG Performance across Industry %				
Morningstar Category	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR
Long Duration	0.3	0.23	3.49	9.61
10 yr Government Bond	0.27	1	4.18	8.71
Government Bond	0.37	0.75	3.89	8.61
Dynamic Bond	0.28	0.61	3.61	8.32
Floating Rate	0.41	1.49	3.95	8.08
Medium to Long Duration	0.26	0.81	3.63	8.06
Medium Duration	0.35	1.3	3.75	7.78
Credit Risk	0.1	1.33	3.39	7.49
Short Duration	0.32	1.37	3.71	7.46
Corporate Bond	0.19	1.17	3.54	7.41
Arbitrage Fund	0.52	1.61	3.25	7.32
Banking & PSU	0.25	1.18	3.44	7.23
Low Duration	0.35	1.4	3.27	7.07
Ultra Short Duration	0.38	1.46	3.13	6.82
Money Market	0.4	1.38	3.02	6.72
Liquid	0.43	1.33	2.97	6.64

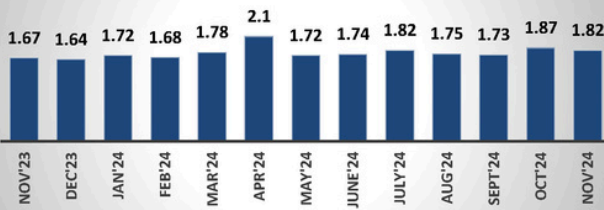
Balance Fund Category- AVG Performance across Industry %				
Category Type	1 Month	3 Months	6 Months	1 year
Aggressive Allocation	-0.63	-4.27	2.11	17.66
Balanced Allocation	-0.25	-2.19	3.75	14.37
Dynamic Asset Allocation	-0.47	-3.47	1.53	12.82
Equity Savings	0.06	-0.72	2.93	10.69
Conservative Allocation	-0.39	-0.99	2.55	9.60

Source - Morning Star as on 31st December 2024

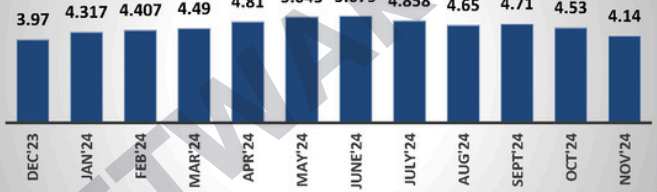
NOTE: This is not a single scheme Fund Performance, this is an Avg. Performance of all the funds in same Category across the MF Industry. However, Performance may be different for different scheme under same category. Please check with your advisor for the TOP Performing funds in above category for last one year)

MACRO ECONOMIC INDICATORS

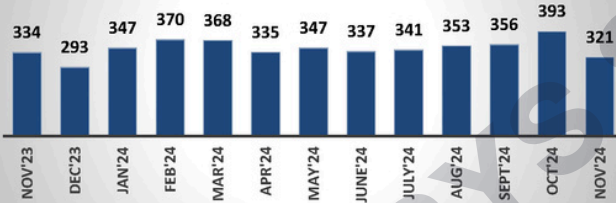
GST Collection (Rs. Lakh cr.)



Power Consumption('000 MU)



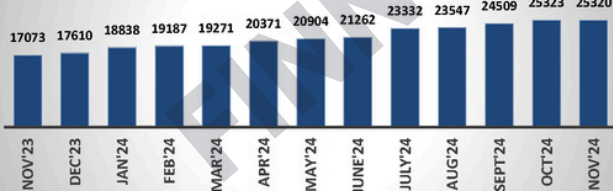
Passenger Vehicles Sales('000 Units)



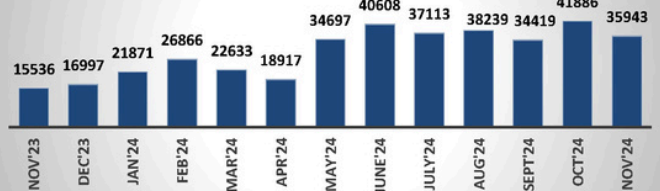
2-Wheeler Vehicles Sales('00000 Units)



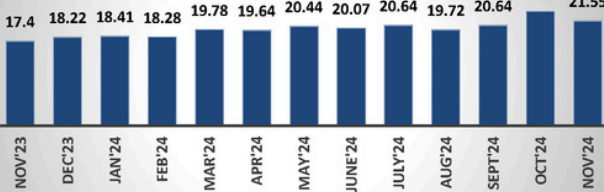
Mutual Fund SIP Contribution(Rs. cr.)



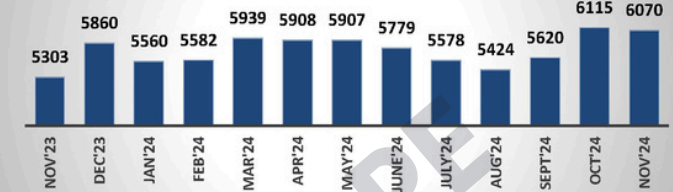
Monthly MF Flows(Rs. Cr.)



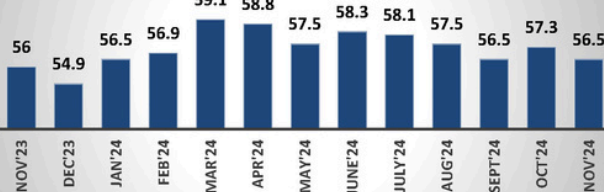
UPI Transaction(Rs. Lakh cr.)



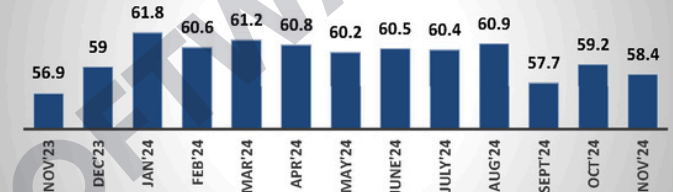
E-toll Collection(Rs. Cr.)



Manufacturing PMI



Services PMI



Source - Multiple websites, as on 31st December 2024

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WHY 'SWP' IS THE BEST MONTHLY INCOME PRODUCT ?

Read this special **Investment Journey** of Dr V Ramamurthy , from FDs to a Steady Monthly Income product- '**SWP : Systematic Withdrawal Plan**'

In 2018, we were introduced to Dr. V. Ramamurthy, a 60-year-old retired physician, by one of our esteemed investors. At that time, Dr. Ramamurthy was in the process of planning his financial future post-retirement. Like many others in his position, he was considering traditional investment avenues such as Fixed Deposits and Post Office Monthly Income Schemes to secure a steady income after his retirement.

During our initial discussions, we recognized his need for regular income but also saw an opportunity to introduce him to a more rewarding investment strategy. We explained the benefits of a Systematic Withdrawal Plan (SWP) as a tailored solution for his financial goals. Unlike traditional options, mutual funds do not give any guaranteed SWP could provide him with consistent returns while also offering capital appreciation with an exposure to Market Risk.

Dr. Ramamurthy was initially hesitant to take this market Risk in his investments, as it was an unfamiliar territory for him. However, after a thorough explanation of the SWP mechanism and a demonstration of how it aligned with his needs, he decided to trust our expertise and gave the plan a chance.

Fast forward to today, Dr. Ramamurthy has not only celebrated his 60th birthday with financial confidence but also witnessed the tangible growth of his investment. The Rs. 40 lakhs he entrusted to the SWP has grown impressively to Rs. 65 lakhs over the years. This growth reflects not only the power of smart investment strategies but also the importance of personalized financial planning.

Fund Name	SWP Start Date	Investment Amount	No of Installments	SWP Start Date	Monthly SWP Amount	SWP Annual % on capital	Total Withdrawal Amount	Current Value as on 10-12-2024	Absolute Growth	Return (%)
ICICI Pru Balanced Advtg Gr	10-10-2018	10,00,000	74	10-11-2018	₹ 6,000	7.20%	₹ 4,44,000	₹ 13,66,006	81.00%	11.92
HDFC Balanced Advtg Gr	10-10-2018	10,00,000	74	10-11-2018	₹ 6,000	7.20%	₹ 4,44,000	₹ 14,57,644	90.16%	12.90
Invesco India Balanced Advantage Gr	10-10-2018	10,00,000	74	10-11-2018	₹ 6,000	7.20%	₹ 4,44,000	₹ 19,59,501	140.35%	17.58
Mirae Asset Aggressive Hybrid Reg Gr	10-10-2018	10,00,000	74	10-11-2018	₹ 6,000	7.20%	₹ 4,44,000	₹ 16,40,872	108.49%	14.73
Total		40,00,000			₹ 24,000	7.20%	₹ 17,76,000	₹ 64,24,023	105.00%	14.28

Dr. Ramamurthy often expresses his gratitude for the guidance he received, which has ensured both his financial security and peace of mind in retirement. His journey is a testament to how well-informed investment decisions, made with professional advice, can transform financial goals into reality. We take immense pride in having played a part in Dr. Ramamurthy's financial journey and remain committed to helping many others achieve similar success through thoughtful and effective investment planning.

Note : Products shown in the above table is an actual presentation of the schemes invested by my investor; however the name of the investor is changed here for privacy reason. The above schemes are shown here just to illustrate the features of SWP(Systematic Investment Plan), and should not be treated as my recommendation. Please refer to <https://www.sebi.gov.in/filings/mutual-funds.html> for complete offer documents, SID, SAI or KIM of any Mutual Fund schemes



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