



## Market News

Indian rupee erased intraday losses and ended 22 paise higher at 73.86 per dollar, amid volatile trade saw in the domestic equity market.

It opened flat at 74.10 per dollar against previous close of 74.08 and traded in the range of 73.82-74.27.

The Sensex was up 21.12 points or 0.04% at 52344.45, and the Nifty was down 8 points or 0.05% at 15683.40.

Oil prices fell for a second consecutive day on Friday as the US dollar soared on the prospect of interest rate hikes in the United States, but were nevertheless on track to finish the week flat - only slightly off multi-year highs.

Reliance Industries (RIL), India's largest company by market capitalisation, will conduct its 44th annual general meeting (AGM) virtually on June 24, 2021, at 2 pm, a press release has said.

The annual report will also be available on the company website [www.ril.com](http://www.ril.com). The oil-to-telecom conglomerate said it will send its FY21 annual report, along with the board's report, auditors' report and other documents required in electronic mode to the members of the company.

The company has fixed June 17, 2021, as the cut-off date for the purpose of determining the members eligible to vote on the resolutions set out in the notice of the AGM or to attend the AGM.

RIL fixed June 14 as the record date for determining the members eligible to receive a dividend for the financial year 2020-21. The dividend, if declared at

the AGM, will be paid within a week from the conclusion of the meeting.

The company released its latest annual report on June 2. Chairman and Managing Director Mukesh Ambani said that post a record fundraising round, RIL has a "strong balance sheet with high liquidity" that will support growth for its businesses.

Nazara Technologies share price slipped 12 percent intraday on June 18. The Rakesh Jhunjhunwala-backed firm on June 16 signed a binding term sheet to acquire a majority stake in Arrakis Tanitim Organizasyon Pazarlama San Tic Ltd Sti (Publishme), the largest mobile game publishing agency in the Middle East and Turkey.

Nazara will invest around Rs 20 crore to acquire a 69.82 percent stake by way of primary and secondary transaction through its subsidiary, the company said in a release.

A term sheet is a agreement, typically nonbinding, that broadly lays out the terms and conditions of an investment. It serves as a template for more detailed and legally binding documents.

The public issue of Dodla Dairy has seen a subscription of 45.62 times as the offer received bids for 38.80 crore equity shares against IPO size of 85.07 lakh equity shares on June 18, the final day of bidding.

The qualified institutional buyers have put in bids for 84.88 times of their reserved portion and that of non-institutional investors 73.26 times so far. TVS group companies as well as investors Sundaram Clayton and TVS

## Results & Corporate Action

Result Calendar	
Date	Company Name
21 Jun 2021	NAUKRI
22 Jun 2021	BEL,NMDC
23 Jun 2021	APOLLOHOSP
24 Jun 2021	ASHOKLEY,ONGC,
25 Jun 2021	IGL

				
Corporate Action	Company Name	Type & Percentage	Record Date	Ex-Date
Bonus	<u>Aarti Ind</u>	Bonus Ratio (1:1)	23-06-2021	22-06-2021
SPLITS	<u>G G Engineering</u>	Old Fv 10 New Fv 2	..	21-06-2021
SPLITS	<u>Inventure Grow</u>	Old Fv 10 New Fv 1	..	24-06-2021
DIVIDEND	<u>Supreme Ind</u>	Final (850%)	..	21-06-2021
DIVIDEND	<u>Sky Industries</u>	Final (10%)	..	21-06-2021
DIVIDEND	<u>Info Edge</u>	interim (80%)	22-06-2021	21-06-2021
DIVIDEND	<u>Bhansali Eng</u>	Final (100%)	..	22-06-2021
DIVIDEND	<u>Vinati Organics</u>	Final (600%)	..	24-06-2021
DIVIDEND	<u>Torrent Power</u>	Final (55%)	25-06-2021	24-06-2021
DIVIDEND	<u>Adani Ports</u>	Final (250%)	25-06-2021	24-06-2021
DIVIDEND	<u>Adani Total Gas</u>	Final (25%)	25-06-2021	24-06-2021
DIVIDEND	<u>Vimta Labs</u>	Final (100%)	28-06-2021	25-06-2021
DIVIDEND	<u>Supreme Petro</u>	Final (125%)	..	25-06-2021



**Nifty Spot in Last Week:-**

As we saw the Price Movement in Nifty Spot in last week that In Upside is 15901.6 in Downside 15450.90



NIFTY WEEKLY CHART



BANKNIFTY WEEKLY CHART

**Nifty Spot in Upcoming Week:-**

Nifty down side 15400 support and up side 15800 is resistance.

**Bank Nifty in Upcoming week:-**

Banknifty down side 33900 support and up side 34800 is resistance.

**Recommendation for next week**

Serial No.	Stock Name Cash segment	Above Below / Add HOLD	CMP as on 19.06.2021	Trail SL	Buy Stop loss	Sell Stop loss	Target
1	ROHLTD(BUY)	ABOVE 93.30	87.35		85		132
2	BIOCON (BUY)	ABOVE 402	398		389		425
3	SUNTV (BUY)	AROUND 515-17	549		499		600

# Commodity Market

**COPPER:-** Sell on rise with sl 745 upside target 670 possibility.



**CRUDEOIL:-** buy in deep with sl 4850 upside target 5600 possibility.



**SILVER:-** Investors can sell on rise with stop loss 69100 down side target will be 66000 possibility.



**GOLD:-** Investors can sell on rise with stop loss 47800 down side target will be 45950 possibility.



# Currency Market (Cash Levels)

**USDINR:-** Investors can buy in deep with stop loss 73.40 upside target will be 74.50 to 75.00 possibility.



**GBPINR: -** Investors can buy in deep with stop loss 101.80 upside target will be 103.50 to 104.00 possibility.

**EURINR :-** Investors can sell on rise with stop loss 89.06 down side target will be 87.50 possibility.



**JPYINR:-** Investors can buy in deep with stop loss 66.40 upside target will be 67.60 possibility.



Currency CASH LEVEL	DEMAND ZONE LEVEL		CLOSE	SUPPLY ZONE LEVEL	
	D2	D1		S1	S2
USDINR	73.00	73.50	73.95	74.50	75.00
GBPINR	101.50	102.00	102.77	103.30	104.00
EURINR	87.00	87.50	88.09	89.00	89.50
JPYINR	66.00	66.50	67.13	67.50	68.00

## Currency Corner

Premium / Discount (USD/ INR) Based on Forward Rates	
Duration	Premium
One month Forward	0.25
Three month Forward	0.55
Six month	1.35
One year	3.05

RBI reference Rates	
Currency	Rates
USD	74.14
GBP	103.03
Euro	88.25
100 Yen	67.35

## 10 Good Money Habits That Can Change Lives

The year 2020 was tough (COVID-19). The second wave in the year 2021 seems to be even more lethal. During these times, people have realized that good money habits can prove to be saviors.

Whenever humanity comes under stress, people tend to resort to basics. Food, shelter, health, family takes priority. But to better manage these pressing matters, people need sufficient money.

People do jobs and business to earn money. But this money must also be spent in a certain way.

Generally, people spend all of their income on food, bills, fees, entertainment, travel, etc. These are also needful things, but it is not a complete list. Including few more specific expense heads is necessary. We will talk about those expense heads and more in this article.

If we can keep our spending under control, it preps us for building other good money habits. These habits can give control of spending in our hands:

### 1. Start recording all expenses

The roots of all good finance habits are in expense control. How to control the expenses? The first step is to start recording every spending. One will have to do this data-entry task again and again for years to come. It is not easy. Out of all habits, it is the toughest. But its effectiveness is also proven.

### 2. First Budget Then Spend

We know that expense control is essential. But how to do it in a foolproof way? Execution of it is possible through another habit. How? By preparing and updating an expense budget once every year. The budgeted value for each expense head gives us a reference. Expending beyond the budgeted number will count as overspending.

### 3. Review Expenses

All the hard work done in the above two steps become pointless without its review. Build a habit of reviewing your expense report once every six months. The bigger goal behind doing this exercise is to prevent overspending. Reviewing the expense report highlights the overflowing expense heads.

### 4. Prepayment of Debt

Bank debts like home loans or education loans are often large values. Hence it takes time for repayment. Depending only on EMI payment to bring the loan to zero is a slow process.

To speed it up, we must build the habit of loan prepayment. We must try to make at least one prepayment each year.

#### 5. Pay Bills on Time

We receive bills with a constant frequency. Hence it is possible to keep it organized. But we often handle it shabbily. Why? Because we tend to forget paying them on time. What is the solution? First, list down all your bill and then categorize them. How to do it? Base it upon their frequency of occurrence (monthly, quarterly, annually). Also, note their last due date. Keep a habit of reviewing this list once every month and pay them as you do it.

#### Prepare For the Worse

In the next step, we will try to keep ourselves prepared for potential financial emergencies. It can be medical and non-medical. It is a known fact that when an emergency strikes, the money flows out incessantly. We cannot stop it, but we can prepare ourselves for such times.

Achieve it with the following two habits:

#### 6. Keep Emergency Cash

We keep facing minor emergencies regularly. These are mainly unplanned and unavoidable events of life. Most of them demand money outflow. The money should come from our accumulated emergency fund. Start a habit of putting aside 1.5% of your monthly income into the emergency wallet. Let the size of the wallet grow over time.

#### 7. Keep Family Insured

When the emergency is major, our cash wallet may prove insufficient. That is where the insurance planning will help. A typical Indian family must keep these insurance covers handy: life, health, and motor insurance.

The size of life and health covers must be sufficient. Buying a minor cover just for namesake will not help. Make a habit of reviewing the size of life cover and medical cover your need once each two years. With age and standard of living, the insured amount must grow. Make sure that your insurance policies provide the needful cover as reviewed.

#### Save and Invest

All that we did in the above seven (7) steps was to increase our ability to save more money. If savings are more, we can invest and make it grow faster. Ultimately everything boils down to investments. We are building good habits to give ourselves the ability to invest the money.

#### 8. Save Tax

One of the major leaks in our wealth is the 'income tax.' But there are ways to reduce our tax burden. The first step is to become aware of one's income tax liability based on the tax slabs. The next step will be to buy the tax savings instruments. These spendings will then qualify for "tax deductions." In turn, they will reduce our tax liability. We must build a habit of claiming the maximum tax deduction possible.

#### 9. Identify Financial Goals

Till step #8 what we have done will ensure enough cash deposits (savings) in our bank account. It is better to invest the idle cash. But before that, we must know why we are



investing money. To realize it, we must identify all financial goals of life. That will give a definite direction to our money-related activities.

In this concept, we must build a habit of listing down any forthcoming (big or small) requirements of life. Once the activity is listed, quantify it in terms of its financial cost. Example: Higher education of child might cost Rs.25 Lakhs after ten years from now.

#### 10. Build Investment Portfolio

We must invest the accumulated savings. The best step forward will be to create two separate investment portfolios. First, one should be focused only on retirement corpus building. The second one should be catering to all other goals.

Why two portfolios? Because mixing retirement with other goals might lead to confusion. Immediate financial goals will look more urgent than retirement planning. Hence retirement gets ignored, and focus is more elsewhere. In this regard, two separate portfolios can do the trick.

Once we are saving enough and are also aware of the future goals, we are ready to follow an investment strategy. For the majority, using mutual funds as their preferred investment vehicle will help. But for people who can take more risks can include stocks in their portfolios.

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