



Market News

Indian rupee hit a fresh record low against the US dollar for the fourth straight session on July 14 after faster-than-expected June inflation data fueled the speculations that the Federal Reserve may raise key interest rates by as much as one percentage point in the upcoming meeting. This month, the domestic currency has dropped to record lows seven times.

At 9.20am, the rupee was trading at life low of 79.77, down 0.17% from its previous close of 79.64. On the other hand, the 10 Year bond yield rose 4 basis points to 7.38 percent from its previous close of 7.338 percent. Bond yield and bond prices move in opposite directions.

Oil prices rose in early Asian trading on Friday amid uncertainty around how aggressive the U.S. Federal Reserve will be in hiking interest rates to combat rampant inflation.

Brent crude futures for September delivery rose 80 cents, or 0.8%, to \$99.90 a barrel by 0007 GMT, while WTI crude rose 69 cents, or 0.7%, to \$96.47 a barrel. The Fed's most hawkish policymakers on Thursday said

they favoured another 75-basis-point interest rate increase at the U.S. central bank's policy meeting this month, not the bigger rate raise that traders had raced to price in after a report Wednesday showed inflation was accelerating.

ACC Limited, one of the country's top cement manufacturers, on July 14 reported a 60 percent decrease in consolidated profit after tax of Rs 227 crore for the second quarter ended June 2022 from Rs 569 crore in the corresponding quarter of the previous financial year.

On a sequential basis, profit declined by 42.6 percent from Rs 396 crore in the previous quarter. The company follows a January-December financial year.

L&T Infotech on July 14 reported a consolidated profit after tax (PAT) of Rs 633.50 crore for the quarter ended June 2022, up 27.64 percent from Rs 496.30 crore a year back.

On a sequential basis, profit for the quarter was almost flat compared to the reported profit of Rs 637 crore in the March quarter.

Results & Corporate Action

Result Calendar	
Date	Company Name
19 July 2022	HDFCLIFE, HINDUNILVR, AUBANK, ICICGL, AMBUJACEM, L&TFH, POLYCAB
20 July 2022	OFSS, INDUSINDBK, SYNGENE, WIPRO, TATACOMM, HAVELLS,
21 July 2022	PERSISTENT, CANFINHOME, PVR SRF, MPHASIS,
22 July 2022	HDFCAMC, BANDHANBK, ATUL, CROMPTON, ULTRACEMCO
23 July 2022	ICICIBANK, KOTAKBANK, NAVINFLUOR



Corporate Action	Company Name	Type & Percentage	Record Date	Ex-Date
BONUS	AKI India	Bonus Ratio 3:10	20-07-2022	19-07-2022
BONUS	Panath Infinity	Bonus Ratio 1:2	19-07-2022	19-07-2022
BONUS	Rajnish Wellnes	Bonus Ratio 2:1	22-07-2022	21-07-2022
SPLITS	Ontic Finserve	OLD FV 10 NEW FV1	~~	21-07-2022
SPLITS	Maral Finance	OLD FV 10 NEW FV1	~~	21-07-2022
SPLITS	Hindustan Foods	OLD FV 10 NEW FV2	~~	21-07-2022
SPLITS	Renaissance	OLD FV 10 NEW FV2	~~	19-07-2022
SPLITS	Kotak Sensex	OLD FV 10 NEW FV1	~~	21-07-2022
SPLITS	Shanti Educatio	OLD FV 10 NEW FV1	~~	21-07-2022
DIVIDEND	Blue Dart	Final 350	~~	18-07-2022
DIVIDEND	HCL Tech	Interim 500	20-07-2022	19-07-2022
DIVIDEND	Federal Bank	Final 90	~~	19-07-2022
DIVIDEND	Thirumalai Chem	Final 250	~~	19-07-2022
DIVIDEND	Hind Zinc	Interim 1070	21-07-2022	20-07-2022
DIVIDEND	M&M Financial	Final 180	~~	20-07-2022
DIVIDEND	Larsen	Final 1100	22-07-2022	21-07-2022
DIVIDEND	Taparia Tools	Final 525	22-07-2022	21-07-2022
DIVIDEND	Dabur India	Final 270	~~	21-07-2022
DIVIDEND	Tech Mahindra	Final 300	~~	21-07-2022
DIVIDEND	Bajaj Consumer	Final 400	~~	22-07-2022



Nifty Spot in Last Week:-

As we saw the Price Movement in Nifty Spot in last week that In Upside is 16248.55 in Downside 15858.20.



NIFTY WEEKLY CHART



BANKNIFTY WEEKLY CHART

Nifty Spot in Upcoming Week:-

Nifty up side strong supply zone 16400 to 16650 down side strong demand zone 15780 to 15750.

Bank Nifty in Upcoming week:-

Banknifty up side strong supply zone 35500 to 36000 down side strong demand zone 34400 to 34200.

Recommendation for next week

Serial No.	Stock Name Cash segment	Above Below / Add HOLD	CMP as on 15.07.2022	Trail SL	Buy Stop loss	Sell Stop loss	Target
1	LI(BUY)	CMP 1685	1685		1630		1800
2	SYNGENE(BUY)	CMP 614	614		590		700
3	SUNTECK(BUY)	HOLD 511	506		480		580

Commodity Market

COPPER:- sell on rise with sl 670 down side target 615 possibility.



CRUDEOIL:- Investors can sell on rise with sl 8360 down side target 7150 possibility.



SILVER:- Investors can sell on rise with stop loss 58000 down side target will be 53300 possibility.



GOLD:- Investors can sell on rise with sl 51100 down side target 49500 possibility.



Currency Market (Cash Levels)

USDINR:- up side 80.50 to 80.60 is strong resistance
down side 78.75 strong support.



GBPINR: - Investors can sell on rise with sl 96.75
down side target 92.70 possibility.



EURINR:- Investors can sell on rise with sl 81.25
down side target 77.50 possibility.



JPYINR:- Investors can buy in deep with stop loss
56.50 down side target will be 59.00 possibility.



Currency CASH LEVEL	DEMAND ZONE LEVEL		CLOSE	SUPPLY ZONE LEVEL	
	D2	D1		S1	S2
USDINR	78.75	79.00	79.88	80.25	80.50
GBPINR	93.00	94.00	94.55	95.50	96.00
EURINR	78.50	79.50	80.18	80.80	81.50
JPYINR	56.50	57.00	57.41	58.20	58.50

Currency Corner

Premium / Discount (USD/ INR) Based on Forward Rates	
Duration	Premium
One month Forward	0.22
Three month Forward	0.46
Six month	1.26
One year	2.95

RBI reference Rates	
Currency	Rates
USD	79.87
GBP	94.40
Euro	80.01
100 Yen	57.53

Why new earners should create long-term wealth and how to go about it

The earlier one starts investing, the more time an investment gets to grow and benefit from the power of compounding. This helps achieve large-ticket financial goals with a much lower investment.

The lack of financial literacy among new earners often leaves them clueless about long-term wealth creation. Lower salaries during the initial years of their working lives often lead them to focus on immediate lifestyle and income upgrades, leaving investments for wealth creation for later years.

However, investments made during the initial working years can have a long-term positive impact on financial health. Here are some wealth-creating financial moves for new earners:

Prepare a financial plan

Financial planning is the process of creating a money management strategy to achieve various financial goals based on one's cashflows, investment horizon and risk appetite. A financial plan provides clear direction to one's investments, ensures regular investments at optimal risk, and helps instil financial discipline.

One should start the process of creating a financial plan by estimating the amounts required for each financial goal, the presumed rate of return, the time left for achieving a goal, and the inflation rate. Then, use online resources to calculate the monthly contributions required to achieve those financial goals.

HEAD OFFICE

B/230-231, International Trade Center, Majura Gate, Ring Road, Surat-2.(Guj.) India Ph: 0261- 40 60 750, 246 27 90
Fax : 0261-246 27 91 www.markethubonline.com E-Mail : info@markethubonline.com

IA SEBI Registration no.:INA000005333

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