

## Market News

The government has opened a fresh window to import 140 tonnes of gold from the United Arab Emirates at a concessional rate agreed under the India-UAE Comprehensive Economic Partnership Agreement for 2023-24.

The gold tariff rate quota (TRQ) will be allocated to old and new applicants as per the revised simpler eligibility norms and lesser compliance burden for Indian importers, DGFT Santosh Sarangi said on Thursday, reported Business Today. Highlights Revenue

performance tepid impacted by ramp-downs on discretionary spending cuts Guidance for Q1 FY24 extremely weak Margin stable, expects it to sustain Order flow robust, disconnect between ordering and execution Attrition falling, net hiring negative Earnings trajectory to remain uninspiring, large buyback protects downside Wipro (CMP: Rs 374, Market Cap: Rs 205,472 crore) has delivered yet another weak quarter, very similar to what we had seen in Q3. We had then advised to avoid the stock till clarity emerges on

execution and growth. Tepid top...IRB Infra gains 4% on bagging infra project from Hyderabad civic bodyIRB Infra has emerged as the selected bidder for the project of Tolling, Operation, Maintenance and Transfer of Nehru Outer Ring Road in Hyderabad, Telangana. And IRB Infrastructure has secured an order from Hyderabad Metropolitan Development Authority. The shares of Shriram Finance Ltd dropped 6.57 percent in early trade today after the company recorded a consolidated net profit of Rs 1,288 crore for the fourth quarter of 2022-23, which is 18 percent higher as against Rs 1,091 crore reported in the year-ago period, according to a corporate filing. For the entire fiscal, the company's profit after tax climbed to Rs 6,020 crore, marking a steep surge of 122 percent as against Rs 2,721 crore clocked in FY22. The company said its board of directors has recommended a "final dividend of Rs 20 per equity share of a nominal face value of Rs 10 each fully paid up i.e. 200 percent, for the financial year 2022-23".



## Result Calendar



**DATE :- 02-MAY-23**

**COMPANY NAME :- AMBUJACEM**

**DATE :- 03-MAY-23**

**COMPANY NAME :- HAVELLS, TITAN**

**DATE :- 04-MAY-23**

**COMPANY NAME:- DABUR, TVSMOTOR, HEROMOTOCO  
HDFC,**

**DATE :- 05-MAY-23**

**COMPANY NAME :- MARICO, FEDERALBNK**



**MARKET-HUB**

Corporate Action only for information	Company Name	Type & Percentage	Record Date	Ex-Date
<b>Split</b>	SALASAR EXT	Old fv 10 New fv1	03-05-2023	03-05-2023
<b>Split</b>	COMFORT FINCAP	Old fv 10 New fv2	04-05-2023	04-05-2023
<b>Split</b>	APOLLO MICRO SY	Old fv 10 New fv1	04-05-2023	04-05-2023
<b>Rights</b>	SAMOR REALITY	Rights Ratio 1:1	02-05-2023	02-05-2023
<b>Dividend</b>	CRISIL	Interim 700.00	04-05-2023	04-05-2023
<b>Dividend</b>	STOVEC IND	Final 470.00	02-05-2023	02-05-2023
<b>Dividend</b>	CASTROL	Final 70.00	04-05-2023	04-05-2023

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Nifty Spot in Last Week:

As we saw the Price Movement in Nifty Spot in last week that In Upside is 18089.15  
in Downside 17612.50.



NIFTY WEEKLY CHART



BANKNIFTY WEEKLY CHART

Nifty Spot in Upcoming Week:

Nifty up side strong supply zone 18250 to 18600 down side strong demand zone17600  
to 17500 possibility.

Bank Nifty in Upcoming week:

Banknifty up side strong supply zone 43900 to 44100 down side strong demand zone  
41800 to 40700.

Recommendation for next week

Serial No.	Stock Name Cash segment	Above / Below / Add HOLD	CMP as on 29.04.2023	Trail SL	Buy Stop loss	Sell Stop loss	Target
1	ABCAPITAL (BUY)	CMP 167	167		155		195
2	AUBANK (BUY)	CMP 664	664		630		700-750
3	BATAINDIA(BUY)	AROUND 1450	1480		1419		1550

# Commodity Market

**COPPER:-** :- Investors can sell around 750-760 with sl 770 down side target 715 possibility.



**CRUDEOIL:-** Investors can buy around 6000-6100 with sl 5900 up side target will be 6600 TO 6700 possibility.



**SILVER:-** Investors can buy every deep around level 71000 to 70000 with stop loss 69400 up side target will be 77000 TO 79000 possibility.



**GOLD:-** Investors can buy in deep around level 58400 with stop loss 57050 up side target will be 61000 to 63000 possibility.





# Currency Market (Cash Levels)

**USDINR:-** If not Spot close above 83.05 then we are bearish sell on rise down side target 81.00 to 80.50 possibility.



**GBPINR: -** Investors can sell on rise to 103.00 to 103.60 range with sl 104.40 down side target 97.00 possibility, Investors can buy in deep around 96.00 with stop loss of 95.00 up side target will be 102.50 possibility.



**EURINR:-** Investors can sell on rise 91.00 to 91.25 range with sl 92.30 down side target 87.50 to 86.50 possibility.



**JPYINR:-** Investors can sell on rise around 60.85 to 61.25 range with sl 62.50 down side target 58.00 possibility.

Currency CASH LEVEL	DEMAND ZONE LEVEL		CLOSE	SUPPLY ZONE LEVEL	
	D2	D1		S1	S2
USDINR	80.50	81.00	81.83	82.50	83.00
GBPINR	100.50	101.00	101.92	103.00	104.00
EURINR	88.50	89.00	89.91	90.50	92.00
JPYINR	58.50	59.50	60.21	61.50	62.50

Premium / Discount (USD/ INR) Based on Forward Rates	
Duration	Premium
One month Forward	0.13
Three month Forward	0.28
Six month	0.76
One year	1.79

RBI reference Rates	
Currency	Rates
USD	81.78
GBP	102.02
Euro	90.08
100 Yen	60.36

## In your 40s and haven't saved enough? It's not as bad as you think

Published by Mr. Dev Ashish (an RIA) on, may 27 2023 this is interesting article. We have taken it from Money Control.  
<https://www.moneycontrol.com/news/business/personal-finance/in-your-40s-and-havent-saved-enough-its-not-as-bad-as-you-think-8587511.html>

Many of us put off investments and savings till we reach our 40s. Then, we panic. A person in her 40s has usually worked for over 20 years but often enough, many find that they have not saved enough for their future. Many have this complaint despite doing well in their careers and earning a good salary.

While beginning the process of investing in your 40s isn't ideal, it isn't as bad as it may look at first either.

Better late than never

You need to play a bit of catch-up no doubt when you start late. But the good part is that there are quite a few things in your favour.

Another good thing that my friend managed to do was that he closed his home loan just a few months ago. So he indeed had a lot more surplus money with him now as the regular instalments towards repaying the loan are not part of his expenses.

What to do if you start late

A typical person in her early 40s would still have nearly 15 more years to go in her corporate/earning career. This is a good enough a time period to have equity in her portfolio. So apart

from the mandatory employee' provident fund (EPF) contributions, it's better to allocate the remaining surplus (or at least a major chunk of it) to equities.

Where to invest? Pick one or two large-cap index funds. If picking one, then go for either a Nifty-based or Sensex-based fund.

If you have a slightly higher risk appetite, then also include the Nifty Next50 index fund. Add one or two flexicap or large and midcap funds. That's about it.

You can also consider having a pure midcap fund, international fund and a bit of gold allocation. But it's not that urgent when beginning. These can come in a bit later.

Top up your SIP; invest bonuses, don't spend them

Make sure you keep increasing your regular investment periodically. Your income will (hopefully) increase every year. So why should your investments stagnate? Just try to invest a bit more every year by increasing systematic investment plan (SIP). You will be surprised how much larger your portfolio becomes eventually.

Make sure that in addition to regular monthly investments you also pump in your bonuses, incentives and other windfalls into your savings. Spending a bit of this extra money is perfectly okay. But a major chunk should go towards savings when you are starting late.

You might feel that if you are late, you need to take a lot of risks to compensate for the delay. That is not true at all. Taking on more risk doesn't guarantee better results. It might in fact backfire big time. So don't make that mistake.

Get yourself a financial advisor

The 20s or the 30s could be a good time to go on your own and invest directly. But when you are in your 40s, time is running out. Do not hesitate in talking to a good investment advisor.

DIY investing is glamorous to talk about. But if you are already late to investing, then you cannot afford to experiment a lot and



go wrong. You have less time so you need to be a bit careful. Talk to an expert if you have doubts.

How to invest in your 50s?

That was about starting in your 40s. But if you are a bit older, like in the early 50s, then don't delay this any further. Let's be honest: you are already a little too late. But do what you can without further delay.

And does it make sense to clear all your loans before you start investing?

Being free of debt is divine. But if you are in your 40s and have a loan or two, then don't wait until you are debt-free to begin building wealth.

That's about it. But the important thing is to not delay things any further. Start when you can. Do what you should.

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