



# ABSOLUTE FINANCE 2.0

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***Unlocking Financial Wisdom:  
Navigate, Learn, Prosper with  
Absolute Finance!***



# OUR TEAM



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About the Absolute Finance 2.0 Magazine & A word from the team about their perspective behind this Magazine.

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A brief about the past week's movement in the Indian stock market within Indices & the most volatile stocks.

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**"Money is just a consequence. I always say: you have to do something you're passionate about, and if you do it well, the money will come."**

–Azim Premji



## ABOUT US

### ABSOLUTE FINANCE !

Welcome to Absolute Finance, where we're not just your guides on your financial journey; we're your partners in making the process enjoyable and engaging for all. We understand that finance can often seem like a daunting labyrinth of numbers and concepts, and we're here to break down those barriers. We're committed to bringing a touch of fun and excitement to your financial education.

So, come on board and join us at Absolute Finance, where we blend finance with fun, and make learning an enjoyable and enriching experience for everyone. Let's embark on this exciting adventure together, discovering the world of finance in a whole new light, because your financial future is for everyone, and we're here to make the journey both enlightening and entertaining!

### DID YOU KNOW?

*India's financial inclusion has increased significantly in recent years, with over 90% of adults now having a bank account.*

### WORD FROM TEAM

*Considering your current financial goals and aspirations, what steps are you taking to build a stable financial foundation for your future?*

At Absolute Finance, we aren't just about guiding you through your financial expedition; we're on a mission to empower you with the information and insights you need to navigate the complex world of finance. Plus, we promise to make it a hoot and a half! We know finance can feel like a never-ending maze, so we make it our goal to jazz up your learning experience and keep you entertained along the way.



*The real value of achieving goals lies not in the rewards you receive but in the person you become as a result of reaching your goals.*



## INDIAN INDICES

Index	Price	Change	%Chg
NIFTY 50	19047.30	190.00	1.01%
SENSEX	63782.80	634.65	1.01%
NIFTY BANK	42782.00	501.85	1.19%
NIFTY IT	30599.70	374.00	1.24%
S&P BSE Smallcap	36888.03	682.69	1.89%

Based on the closing of the week's Data, the index price change and percentage change for the top five Indian indices suggest that they have experienced positive growth this past week. The NIFTY 50 and SENSEX, which are two of the most widely followed Indian indices, both rose by 1.01%. The NIFTY BANK, NIFTY IT, and S&P BSE Smallcap all outperformed the NIFTY 50 and SENSEX, with gains of 1.19%, 1.24%, and 1.89%, respectively.

## MOST ACTIVE STOCKS

The most active stock in the past week was HDFC Bank, with a trading volume of 2,349.13 crores. HDFC Bank has also been the most active stock in the past 2-3 weeks, suggesting that there is strong investor interest in this stock.

The other three most active stocks in the past week were Axis Bank, Reliance, and Maruti Suzuki. These stocks all experienced positive price changes in the past week, suggesting that investors were bullish on these stocks.

Company	Price	Change	Val.(Cr.)
HDFC Bank	1,469.15	5.75	2,349.13
Axis Bank	1,002.75	30.70	1,329.29
Reliance	2,265.80	39.30	1,331.51
Maruti Suzuki	10,560.70	136.55	1,191.06

**Disclaimer:** This interpretation is not investment advice, it's merely information representing market stats on the Indian stock market's Indices and the most active stock for the past week.

**Any Decision made shall be based on one's own research and findings only.**





**"The goal isn't more money. The goal is living life on your terms."**

– Chris Brogan



# INDUSTRY HIGHLIGHTS

**Axis Bank Q2 Results:** Net profit jumps 10% to

Rs 5864 Crore, asset quality stays healthy:

The bank's gross non-performing asset (NPA) stood at 1.73 percent, down from 2.5 percent recorded in the same quarter last year



**Jubilant Foodworks Q2:** Net profit falls 26% to Rs 97.20 crore, revenue up 5.15%:

The Company inaugurated 60 new outlets across their various brands, leading to a total of 1,949 stores



Zerodha rival Groww turns profitable, revenue jumps 266% to Rs 1,277 crore in FY23:

In FY23, the Bengaluru-based fintech diversified its offerings like lending and UPI payments within its app



FII sold over \$1 billion worth of Indian stocks in these 6 sectors:

Sectors being involved Power, IT, Oil & gas, Financial service, FMCG and Construction.



Rupee falls 2 paise to 83.18 against US dollar:

On Monday, the rupee closed 4 paise lower at 83.16 against the US dollar. Forex markets were closed on Tuesday on account of Dussehra

*Disclaimer: Click on the Images for the references*



**FII:** Foreign Institutional Investors for India are those foreign bodies who invest in Indian market.

**"In the stock market, the more homework you do, the more you understand, the more you analyze, the less risk you take."** –Harshad Mehta



**Founder of Indiacharts:** Rohit Srivastava says Markets are likely to see a dead cat bounce in the next 2-3 days. Traders should not short at the moment. "But after the pullback, it will be a sell-on-rise market largely,"



**Emkay Global Financial:** Hold Tata Communications; target of Rs 1840

Emkay Global Financial recommended hold rating on Tata Communications with a target price of Rs 1840 in its research report dated October 25, 2023.



**Laurus Labs:** CDMO opportunity and faith in disruptive tech make this company a good pick:

The company also has a goal of investing 10% of its profit in disruptive technologies.



**Technical View:** Nifty reclaims 19,000 but is on a slippery slope.

As long as the index stays below the critical breakdown level of 19,250.

## Terminologies

**Dead Cat Bounce:** Refers to a short-term, small, and temporary recovery in the market

**Sell-on-Rise:** A market in which investors sell stocks as soon as Price rises

**CDMO:** Contract Development and Manufacturing Organization

*Disclaimer: Click on the Images for the references*



The news about the recommendations for holding certain stocks are based on analysis by the firms, one should not rely just on this and do their own research before making any decision.

"Success is not about making money; it's about making a difference."

–Naveen Jain



# MERGERS & ACQUISITIONS

## Shyam Metals arm gets NCLT nod to acquire Mittal Corp

An Indian bankruptcy court has allowed the acquisition of steel maker Mittal Corp Ltd by an affiliate of the listed firm Shyam Metals and Energy Ltd.



## Choice Hotels makes \$7.8 billion Wyndham offer public after merger talks break down

Wyndham rejected Choice Hotels' takeover bid, the Wall Street Journal reported, citing company executives.



## India is the shining star of Asia now: Tyler Dickson, Investment Banking Head, Citi Bank

While global macroeconomic headwinds drive volatility in markets, India saw strong merger and acquisition (M&A) activities in 2023.



## India M&A deals dip 57% to \$66 billion in January–September–2023

India-focused M&A activity fell to a three-year low and stood at \$65.6 billion in the first nine months of 2023.

## Terminologies

**Takeover bid:** An offer to purchase a controlling interest in a company

**Mergers:** The combination of two or more companies into a single new company

**Acquisition:** The purchase of one company by another

*Disclaimer: Click on the Images for the references*



Mergers and acquisitions are like puzzle pieces coming together, where one company buys or joins forces with another to become stronger or grow faster.





## Hyphen SCS

*(Logistics, Real Estate, Hyperlocal, Marketplace)*



**Hyphen SCS is building India's largest Warehousing & Fulfilment future-ready platform. To Completely Digitize, Optimize & Automate Warehousing & Fulfilment across the Indian subcontinent.**

### Key Offerings:

- One-Stop Solution for all your warehousing needs
- Data-Driven Decision-Making by offering more than 40 parameters for searching and filtering warehouses
- The platform streamlines the process of scheduling visits, leasing, or buying warehouses
- Offering the flexibility to book part of a warehouse
- Provides curated options for ancillary services like manpower, infrastructure, equipment, compliances, logistics, 3PL (Third-Party Logistics), distribution, insurance, and Warehouse Management Systems (WMS)

### Target Market:

B2B (Warehouse Owners & Manufacturers)

**Client Segment :** Consumer Electronics, E-Commerce, FMCG, Logistics

**Target Companies :** Start-Ups, Small Enterprise, Medium Enterprise & Large Enterprise

**Target Geography :** India

### Legal Name:

Hyphen SCS private limited

**Headquarters:** Noida, Uttar Pradesh, India

**Business Model:** B2B

**Founding Year:** 2022

**No. of Employees:**

21 to 40

### Core Team:

Arun Pandit

(Co-Founder)

Pauneet Nanda

(Co-Founder)

### Revenue Stream:

- Commission on transaction
- Physical Commerce
- Renting / Leasing
- Fee-For-Service



**Leasing:** It refers to Getting into a contract of renting a property for a longer period of time



# FINANCIAL TIPS

- **Build an Emergency Fund:** Aim to save at least three to six months' worth of regular living expenses in an easily accessible account to cover unexpected emergencies.
- **Set Financial Goals:** Define specific, measurable financial goals for yourself, whether it's saving for a vacation, paying off student loans, or building a retirement fund. This way it doesn't seem a burden when his expenses are due.
- **The Rule of 80/20:** In the context of time management, the Pareto Principle suggests that 80% of results come from 20% of efforts. Focus on the most productive 20% of your tasks that contribute to the 80% of your outcomes.
- **10% compounding magic:** If you invest Rs. 2000 every month for 30 years compounding\* 10% annually, you will be left with Rs. 4.5cr In the end of 30th year.

## PEOPLE & PLACES

**The Blurred Lines Between Goldman C.E.O.'s Day Job and His D.J. Gig, now clear that David Solomon won't be continuing his DJing.**

David Michael Solomon is an American investment banker and the chief executive officer of Goldman Sachs. David Solomon brushes off DJing as a minor hobby. He will no longer perform at high-profile events, picking Wall Street over South Beach, a representative from the second-largest investment bank confirmed to CNN.

Goldman Sachs



**Compounding:** when you earn interest on both the money you've saved and the interest you earn



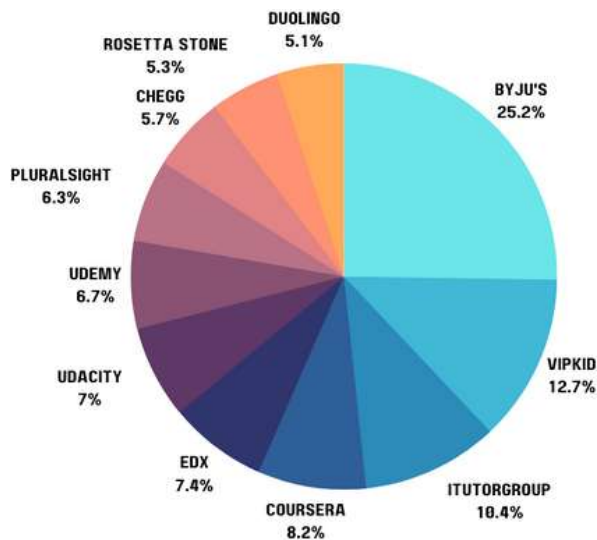
# INDUSTRY INSIGHTS

## ***Industry of the Edition: Ed-Tech Industry***

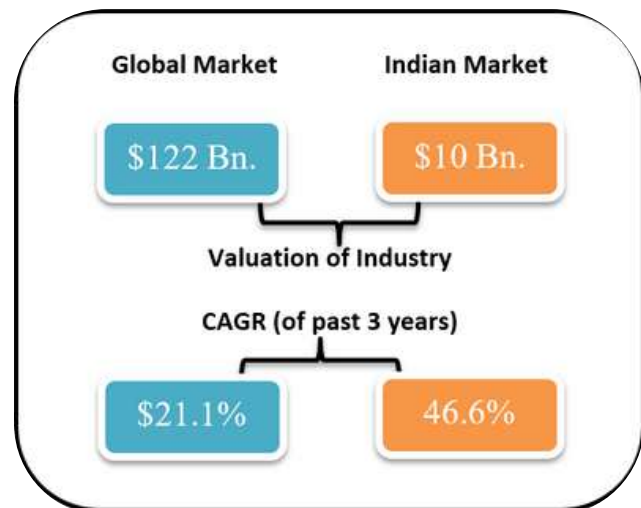
### About:

The Edtech industry is one of the fastest-growing industries in the world, with a global market size of over USD 120 billion in 2022. The industry is driven by a number of factors, including the increasing demand for personalized learning, the growing popularity of online education, and the rising adoption of digital technologies in schools and universities.

### Competitors share:



### Industry Landscape:



### Current trends in the Industry:

- Education CRM
- Learning Management System (LMS)
- Students Information System (SIS)
- Virtual reality (VR) and augmented reality (AR)

### Growth Prospect:

Growth Projection of Industry shows Good potential and seems a good Investment option in terms of growth rate.



**CAGR:** *Compounded Annual Growth Rate means annual growth rate of an investment over a specified period of time*



## Subscription Models: Are They Right for Your Business?

[Click to visit the Article](#)



The article is well-written and informative, offering a comprehensive overview of the:

- Subscription model,
- Its advantages
- Limitations.

It also delves into the successful implementation of this model.

The author, Elie Ofek, is a Harvard Business School professor and expert on the subscription model.

He provides valuable insights into the topic, such as:

- Importance of choosing the right subscription model for your business and your customers, and
- The need to make a careful transition from a traditional one-off payment system.

The article is also well-balanced, covering both the positive and negative aspects of the subscription model. For example, Ofek notes that while subscriptions can provide companies with more stable and predictable revenue streams, they can also lead to “subscription fatigue” among consumers.

### Subscription Model:



**Freemium:** It is a kind of service where there is two plans offered for same catagory that are Free Plan & Premium Plan.



**"Wealth is the transfer of money from the impatient to the patient."**  
–Warren Buffett



## Non-Fungible Tokens (NFTs)

Non-Fungible Tokens (NFTs) are unique digital assets that represent ownership or proof of authenticity of a specific item or piece of content, using blockchain technology. Unlike cryptocurrencies like Bitcoin or Ethereum, which are fungible (meaning one unit is interchangeable with another), NFTs are non-fungible, meaning each token has a distinct value and cannot be exchanged on a one-to-one basis with any other token.

 **Blockchain Simplified**

### Examples of Fungible & Non-Fungible Tokens

Fungible	Non-Fungible
Dollar 	Cryptokitties 
Bitcoin 	Art 
Ethereum 	House/Property 

*In early March 2021, a group of NFTs by digital artist Beeple sold for over \$69 million. The sale set a precedent and record for the most expensive digital art sold at the time. The artwork was a collage comprised of Beeple's first 5,000 days of work.*





## **WORDQUEST**

Find the Word!

### **1. ESBACTEAHELN**

(Hint: Financial Statement that is based on accounting equation)

### **2. ICGNGOENONRC**

(Hint: Companies should be accounted for as if they will continue in future)

### **3. NRPPEICIL of VISOMNASCETR**

(Hint: The principle states the estimates should always be made as modestly as possible)

### **4. SRYETUARCKSOT**

(Hint: The portion of shares that company keeps in its pocket )

### **5. AILACTENUGTBIGD**

(Hint: Decision taken to determine the long-term financial health of company)

### **6. FCIREVDOIAINTSI**

(Hint: Practice of spreading out your money across different investments to reduce risk)

### **7. TLROPIOOF**

(Hint: Collection of bonds, shares, individual owns, commodities, cash & cash equivalents )

MORE THEN LITERATURE

*UPLOAD YOUR ANSWERS HERE -*

**CLICK**

**HERE**

Any Suggestions you have or any query please feel free to write it to us through the same link



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