

INDIAN

STOCK MARKET JOURNAL

EMPOWERING TRADERS AND INVESTORS

STOCKS TO BET ON

10 Investments

That Will Make Your Future Stronger



**STOCK MARKET OUTLOOK
SEPTEMBER 2020**



Social Media Trends 2020



**EQUITABLE INTERNET ACCESS TO ALL
STILL A PIPE DREAM**



From The CEO's Desk



INDIAN STOCK MARKET JOURNAL

Special Edition | September 2020

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ISMJ, September Issue

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Full efforts has been made to ensure the authenticity and accuracy of the contents of the Yearbook, but we do not accept any liability for the errors if committed and the subsequent loss arising from the same, but we will make sure that the errors if occurred are recited and minimized in future editions and also would welcome the readers feedback.

We welcome your comments and suggestions for our future editions to make it more helpful month after month.

Dear Readers,

Since the number of cases of Coronavirus is increasing day by day; it is affecting the business scenario out here. Indeed the government has opened all the sectors, but people are still unable to go out and lead an everyday life. We hope the situation gets to calm down soon.

In this edition of ISMJ, we have explained why the gold prices are getting gloomy day by day, and what are the future expectations from the same. Here, we also have come up with a new form of trading, i.e. Algo-Trading. Also, we bring you the ten forms of investment that will make your future stronger.

Because of the Coronavirus outbreak, the world has started depending more on digitalization of almost everything. Here we talk about equitable internet access to all; it is still a pipe dream in many countries.

Along with all the topics deemed to be the future of markets, we also bring you Stock Market Outlook for September 2020, how Nifty and Bank nifty moves in the upcoming month. Hope you learn and grow.

We would like to thank you for appreciating our previous editions with your kind words. We would love to have your continuous feedback so that we improve our work. Please feel free to write to us at support@equitypandit.com. Happy investing!

Abhishek Parakh
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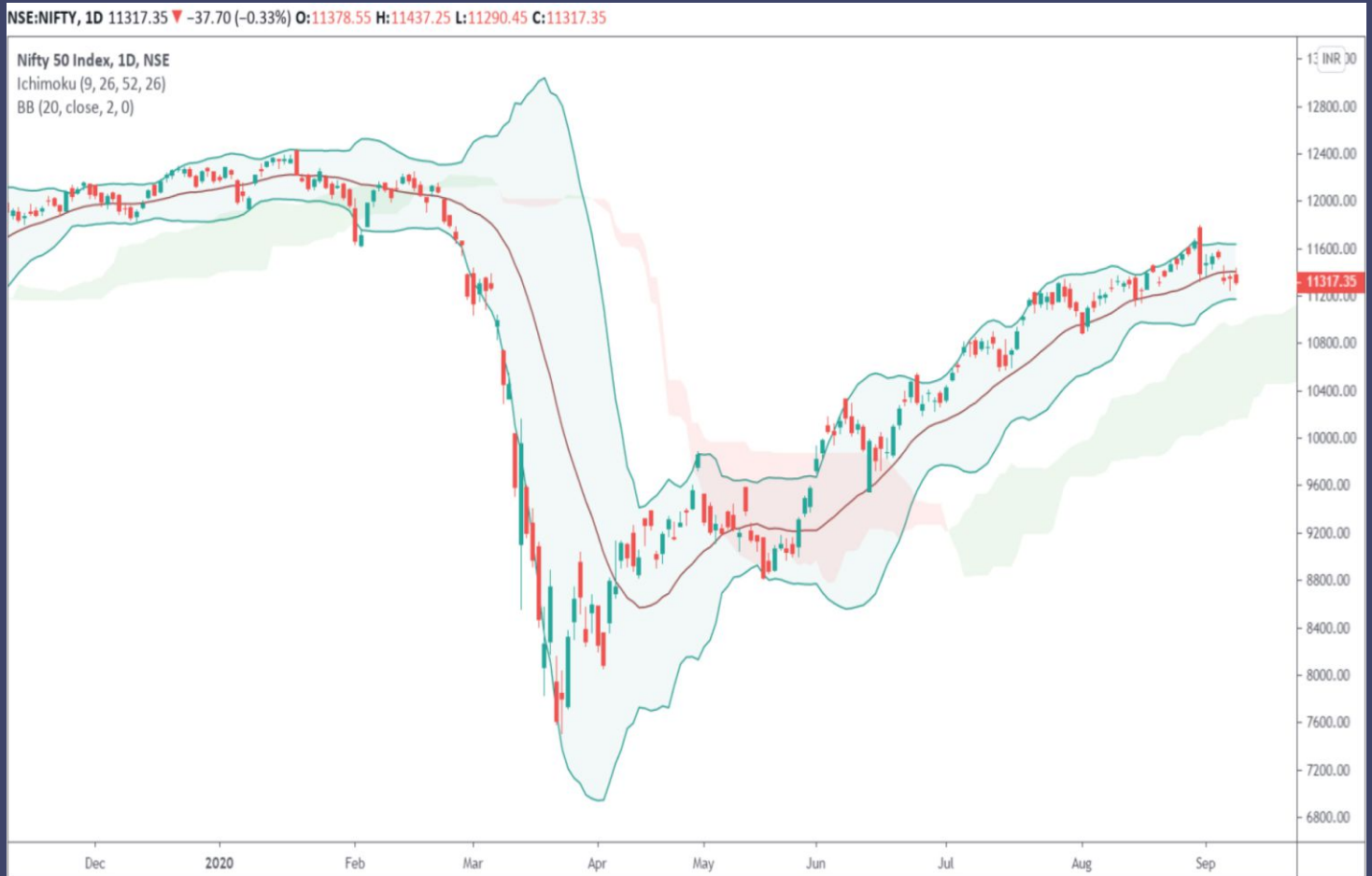
Stock Market Outlook For September 2020

A graphic for the Nifty 50 index, showing a hand pointing at a laptop screen with various financial charts and data points overlaid. The background is a mix of green and blue tones with abstract geometric patterns.

NIFTY

Recently markets witnessed a large weak phase in response to rising tension between India and China. Index on Tuesday session faced selling pressure near 11450 level.

The present structure shows that nifty 50 trading near Bollinger middle band on the daily chart. A small red bearish body appeared on the candle on Tuesday session. The daily MACD is bearish and trades below its signal line.

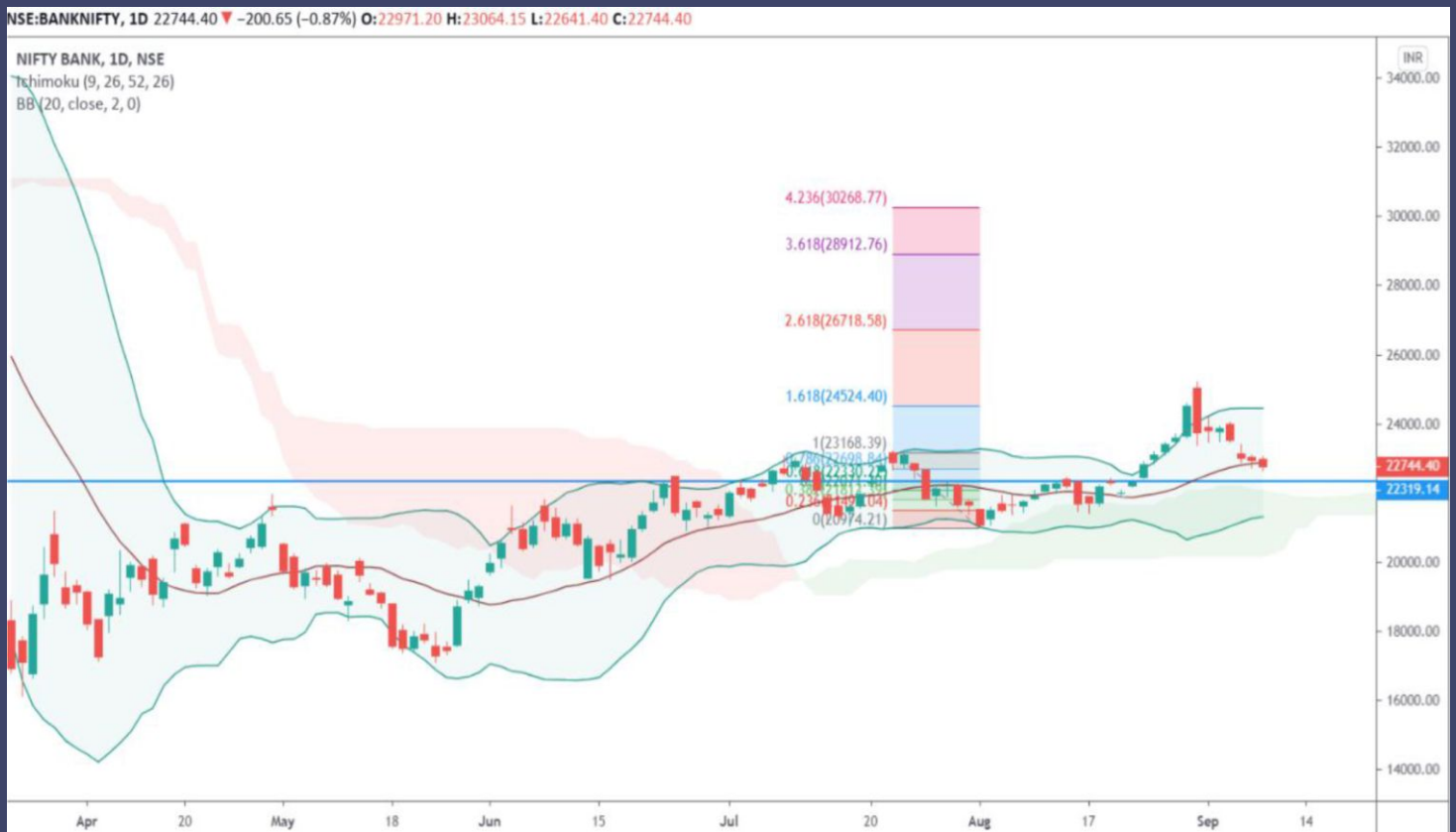


If we look from an immediate short-term angle, NIFTY will not have any sustainable up move unless this level of 11450 is taken out. On the other side level of 11250 would be crucial in the near term as any closing below this level will indicate a bigger degree down move. Only break below this level could take price toward 11100 level, on the other side break above 11450 level will move towards 11650 on upside. Traders should focus more on risk management in the current scenario and prefer hedged trades.

BANK NIFTY

The session on Tuesday saw BANKNIFTY resuming its downtrend along with the global peers and border tension as it ended with a deep cut.

The pattern analysis shows two developments here; first it has slipped below 200 EMA and middle band Bollinger on a daily scale. Secondly, the index formed a bearish candle on the daily chart and a Dark Cloud Cover on a weekly scale, which is posing a sign of a negative bias.



Stepping in the trade for upcoming days, the Index is expected to move towards 22300 level, which is 61.8% of retracement level. In contrast, the Ichimoku cloud upper zone will act as support. On the other side for fresh buying break above band Bollinger on closing basis required. It is also expected that volatility will remain at this level over the immediate short-term.

We recommend continuing to adopt a crucial view of the markets and avoid aggressive positions on either side.



SOCIAL MEDIA TRENDS 2020



Social Media Sees No Social Media Distancing

Whether addictive or productive or vindictive, it can be agreed that social media is impacting us significantly, perhaps now more than ever. Today we find users operating on any one of the many social media platforms for a variety of reasons be it e-commerce, marketing, entertainment and education. Despite the impact of the novel coronavirus pandemic across the globe, as far as social media usage is concerned, there is no social distancing here. Post the pandemic social media access by users has increased many folds. We are here talking about the latest social media trends in 2020.

Rising Trends in Social Media



Growth in Ephemeral Content

Ephemeral content is defined as the content that disappears after a specific time duration. Some of the most commonly known examples are Snapchat, Instagram and Facebook Stories and Twitter Fleets that last for only 24 hour.

The idea of short videos and temporary stories are perfect as the attention span of the people is very short. Marketers and influencers take advantage of the FOMO (Fear of Missing Out) method to attract viewers before the time slot expires. TikTok made the ideal use of short video buzz.

A Rise in Niche Technology Adoption

With the people lockdown at homes, businesses are targeting customers using niche technology. Some of the most trending technologies are Augmented Reality (AR) and Virtual Reality (VR). These technologies are expected to shape the future of social media apps by providing dynamic user experiences and simulation of real-world scenarios.

Although the implementation of Virtual Reality in social media platforms is currently at its infancy, Augmented Reality has seen a tremendous boost on top platforms such as Instagram and Snapchat. The popularity grew as the virtual interface embedded on these social media apps provided high-quality user experience to a broad audience.

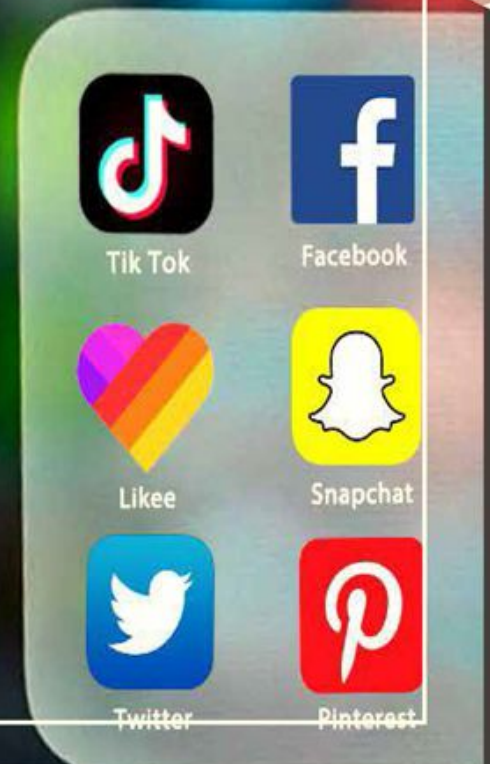


Performance of Niche Social Apps

The past several years have seen the launch of several niche social media platforms that have soon risen in the popularity charts. The well-known platforms such as Facebook and Instagram have long directed social media traffic in both popularity and growth. Today platforms such as LinkedIn have proved to be ideal for B2B companies for promotional purposes as well as to potential job seekers. TikTok that was launched in the year 2016 soon caught the imagination of people from all. It is predicted 2020 will see the birth of many more niche social media apps.

The Popularity of User Generated Content Especially Video

With the advent of smart technology, more and more people are generating content quickly. The popularity of food blogs and cooking videos by home cooking enthusiasts is mostly due to the ease of uploading the content and potential for creating mega followers. By the year 2022, it is expected that 82% of all online content will be in video format. This is a heads up to begin using video content to establish oneself in the domain. TikTok was a prominent example of growth in video content in a short period.

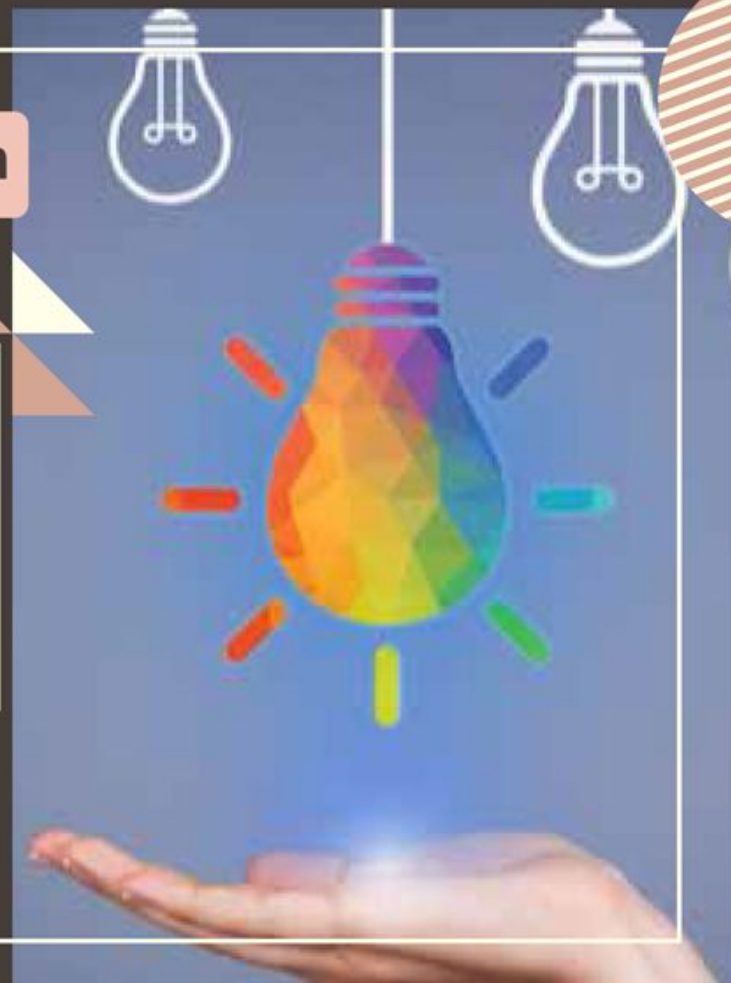


Influencer Marketing

While this method is nothing new, Influencer marketing is the primary factor behind big brands wanting to make use of popular role models to establish dominance. By associating with the influencers, the brands try to reach their millions of followers and expect a corresponding rise in their brand image and profits. Influencers are paid massive amounts to persuade and promote brands. This has proven to be less expensive than launching paid ad campaigns. The future is ripe for these influencers as businesses are willing to bet their money on them rather than known celebrities.

Personalization

The significant use of personalization is in the delivery of targeted social media ads. Social media platforms have started providing advanced targeting and customization options for marketers. These let you show the right ads to the right people at the correct times. The customers to offer their choices to be shown the products they like, and relevant ads.

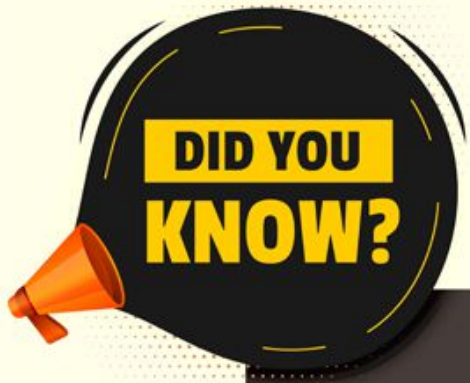


Social Listening Strategies

Social strategies and insights have become the main focus of brands and marketers. This includes surveying the impact of a campaign on people perception, social media outlooks, generating leads via both good prospects and rival brands dissatisfied Customers, continuously collecting feedback, starting new conversations and so on.

Social Media usage of the world's population is going to grow upwards with an average social media user spending approximately two and a half hours daily on various websites and apps. today the boundary between home and office has become blurred. This has enhanced the online footprint of people. The way ahead would be seeing many re-inventions of social media.





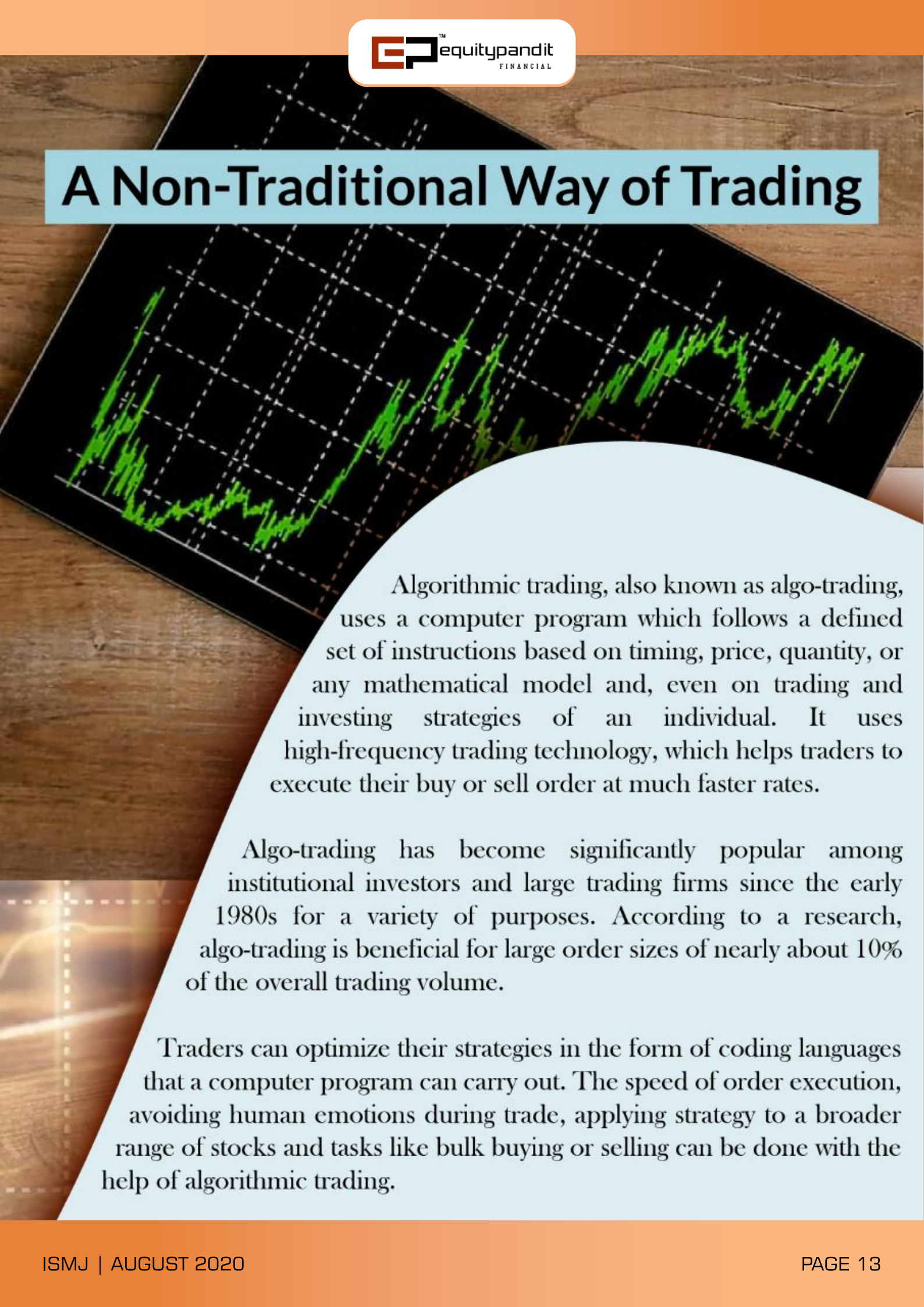
- Social media continues to grow apace around the world too, with active user accounts now equating to roughly 29% of the world's population
- In any given month, approximately 1.28 billion people are active on Facebook – roughly equivalent to the entire population of India, the world's second-most-populous country
- Daily limit of a Twitter user is 2,400 tweets per day
- 80% of Instagram users are outside of the US. Most Instagram users are between 18-29 years old
- Ninety million senior-level influencers and 63 million decision-makers use LinkedIn.



Algorithmic Trading



A Non-Traditional Way of Trading

A background image showing a tablet displaying a green line graph on a black grid, representing a financial chart. The tablet is resting on a wooden surface. A white curved shape is overlaid on the bottom right of the image, containing text.

Algorithmic trading, also known as algo-trading, uses a computer program which follows a defined set of instructions based on timing, price, quantity, or any mathematical model and, even on trading and investing strategies of an individual. It uses high-frequency trading technology, which helps traders to execute their buy or sell order at much faster rates.

Algo-trading has become significantly popular among institutional investors and large trading firms since the early 1980s for a variety of purposes. According to a research, algo-trading is beneficial for large order sizes of nearly about 10% of the overall trading volume.

Traders can optimize their strategies in the form of coding languages that a computer program can carry out. The speed of order execution, avoiding human emotions during trade, applying strategy to a broader range of stocks and tasks like bulk buying or selling can be done with the help of algorithmic trading.

Is Algorithmic Trading Profitable?

Yes! Algorithmic trading is profitable if you get a couple of things right which includes proper backtesting, validation methods and appropriate risk management techniques. It works on multiple strategies and multiple time-frames at the same time, which helps in sorting different options for the traders to execute their trades by saving time and effort to find the right trading option. Trades executed with effective risk management techniques will definitely result in profitable trading because no human emotions are involved and the trades executed are based on the prior market movements.

▲ Who Can Use It?

Traders who want to automate their trading on behalf of their strategies and who fully understand the rewards and risk involved in the use of algorithmic trading can use it. Generally, people who want to trade at faster rates of order execution by avoiding emotional decisions during trade prefer it. Even, experienced and professional traders and wealth managers use it for enhancing their trades more efficiently and effectively.

▲ Is Algo-Trading Allowed In India?

Algo-trading is not only legal in India, but it also accounts for nearly about 43% of the total trades executed on the National Stock Exchange (NSE). In the year 2008, the Securities and Exchange Board of India (SEBI) had allowed algo trading for the institutional investors. Since then, algo-trading has grown the number of trades executed on the Indian stock exchanges.

In the year 2012-13, SEBI has introduced the set of guidelines for using it in the securities market, which includes risk management measures and other checks for algo-trading. In 2016 August, SEBI proposed to strengthen the rules of algo-trading and to allow retail investors for using it, which determines a certain level of extent up to that retail investors would be allowed to use algo-trading.

Should You Use Algorithmic Trading?



The answer to this question depends on you.

If you are using algo-trading for backtesting your strategies and understanding more about the risk and reward that is associated with your strategies; it would be beneficial. If you are going to trade with algo-trading, make sure you must have the appropriate knowledge about how the program is going to respond in the market. Also, if it follows proper risk management techniques and other parameters during the trade that you have used in your coding is essential. If everything things seem right then, you can give a try to algorithmic trading.

Algo Trading Platforms

Some well known algo-trading platforms used by the traders which are available on both android and iOS are listed below. But, remember before using it be sure with the strategies you have coded are working or not then choose wisely.



Zerodha KITE App.
 (iOS rating- 3.6/5 and
 Android Rating- 4.2/5)



Upstox Pro App.
 (iOS rating- 2.6/5 and
 Android Rating- 3.9/5)



5Paise Mobile App.
 (iOS rating- 3.9/5 and
 Android Rating- 4.0/5)



Angel Broking Mobile App.
 (iOS rating- 3.8/5 and
 Android Rating- 4.1/5)




Sharekha Mobile App.
 (iOS rating- 2.8/5 and
 Android Rating- 4.0/5)



Motilal Oswal Trader App.
 (iOS rating- 3.9/5 and
 Android Rating- 3/5)

Are Gold Prices Getting Gloomy?

Let's See Where Is It Heading To...

The background of the page is a close-up photograph of gold jewelry, including a necklace with a green gemstone and a bracelet. The image is overlaid with a white text box and decorative blue and white striped patterns in the corners.

Gold is considered to be the most precious metal in the Indian culture, from weddings to festivals, no auspicious occasion goes without the use of this metal. It is also believed as the safest option of investment that families prefer for future events. Most of them look up for gold as an investment which can be used in the times of financial crisis.

The largest consumer of gold is India, and it alone accounts for a quarter of the world's total consumption of gold. Primarily gold is used in the form of jewellery and, secondarily for investments. The changes in the rates of gold are depends on many factors, including global market conditions, demand and supply, government gold reserves, currency fluctuations, interest rate trends.

FACTORS AFFECTING GOLD PRICES IN INDIA

A lot of factors contribute to determine the prices of gold; investors know what causes rise or fall in gold prices. Some common factors that cause a change in the prices of gold are:-

DEMAND AND SUPPLY



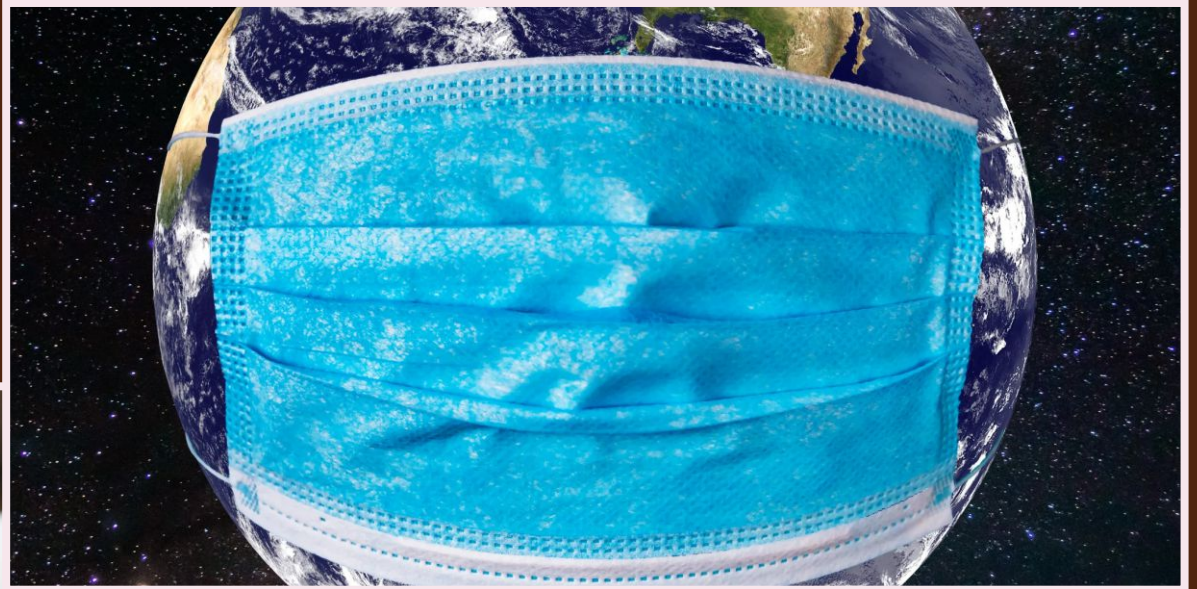
Gold is traded as a commodity, and it is noteworthy, that all the gold that has ever been mined in the world is still available. It is not confirmed how much gold is yet present on Earth and this, makes it a scarce resource. The gold that is mined every year is not very high, which results in higher prices as the demand for gold increases.

INFLATION



The main reason why investors prefer to hold gold rather than currency is that it can hold its purchasing power as compared to the currency and therefore, used to hedge inflation. So, if the inflation is high, the demand for the gold will increase, and as a result, prices of gold will rise higher.

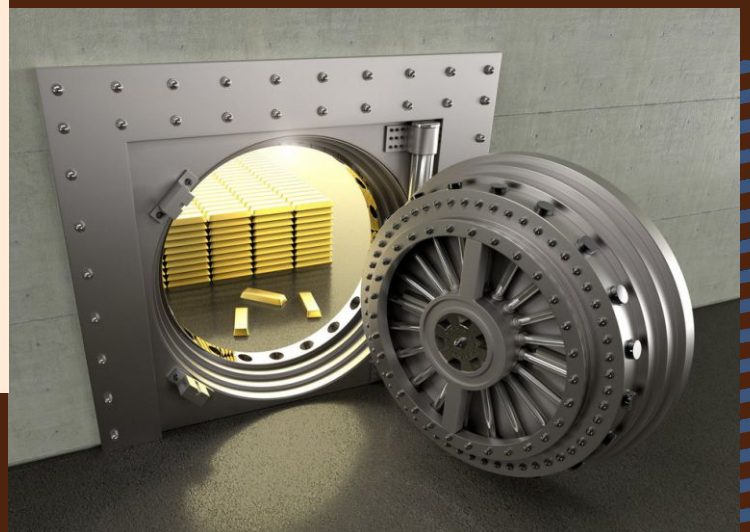
GLOBAL MOVEMENTS



Any global event or movement in the market can affect the gold prices, be it the gold being on import duty, currency fluctuations, or the political aspects. Any impact globally, will also affect gold prices in India.

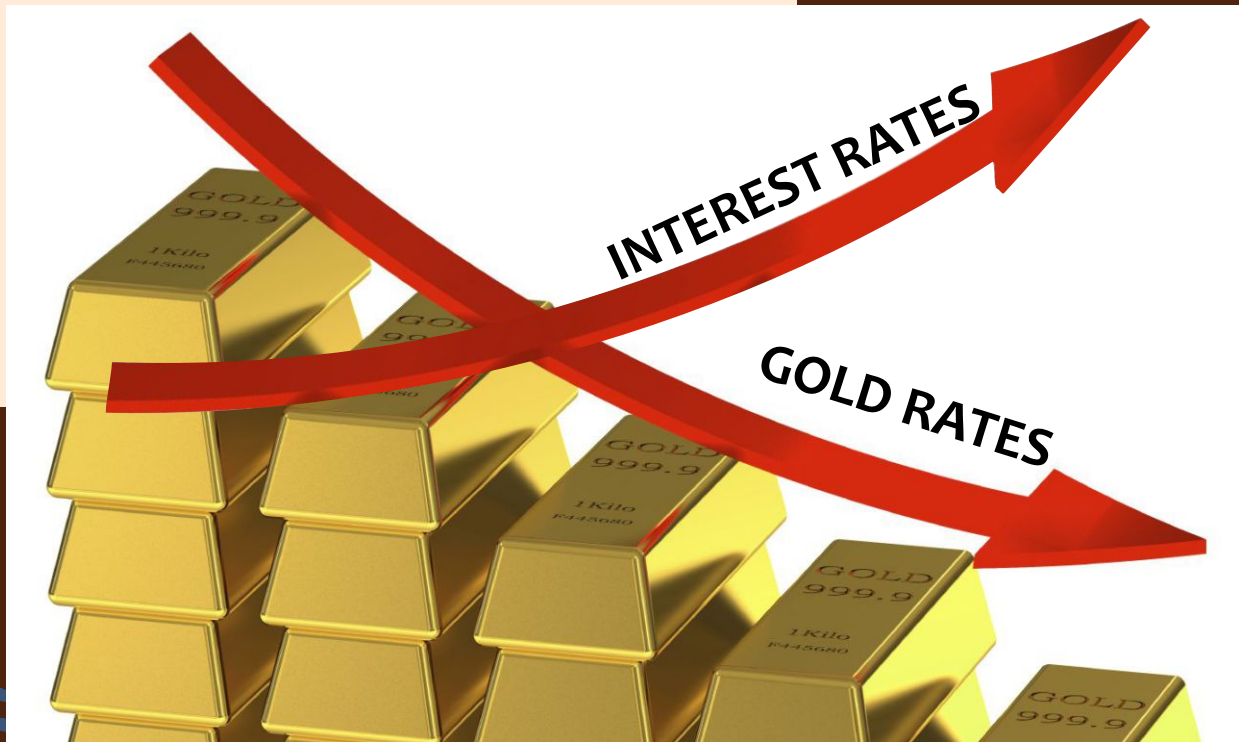
GOVERNMENT GOLD RESERVES

The government holds gold reserves, and it can buy or sell gold through its Central Banks. US Central Bank is Federal Bank of America and Reserve Bank of India (RBI) is the central bank of India. When the central banks of the countries hold and procure gold, the prices of gold goes higher and thus, cash flow in the market is increased while the supply of gold goes down.



INTEREST RATES

Prices of gold have an inverse relationship with interest rates. If the interest rates fall, people tend to break their deposits and buy gold which causes an increase in demand.



This results in higher gold prices. Similarly, if the interest rates rise, people sell their gold and invest in deposits to earn high interest.



IMPACT OF CORONAVIRUS ON GOLD PRICES

Since March 2020, most countries have imposed nationwide lockdowns to prevent the spread of deadly coronavirus, which has caused a lot of economic disruption as businesses were shut down, imports and exports were cancelled.

The government of many countries has announced several economic relief packages to support people. Interest rates have been down, and investors are moving away from risky assets which have increased the safe-haven appeal of the gold.

WHY HAVE THE PRICES OF GOLD RAISED AFTER LOCKDOWN?



Unlocking of the nation has raised the hopes of investors that the economy would recover at faster rates. And so, investors all over the globe have started buying undervalued, high-quality stocks with resumed operations of companies. However, the hopes of the recovery got dampened, and investors have started looking at a haven for their funds. Since gold is considered to be a perfect hedge against inflation and economic crisis, the price of the gold in the international markets have increased. As a result gold prices in India have also been influenced.

THE DILEMMA OF SHOULD AND SHOULD NOT?



The high demand of gold is increasing its prices, and some analysts also believe that factors like low rates of interest, high liquidity, and economic impact of the lockdown will have a lasting effect on the markets. And thus, the gold prices would likely to touch the sky over the next two years.

Gold is a good investment during the pandemic situation, but, it has risks associated with it too. So, investors should ensure that they have understood the entire scenario before investing. Questions like investing in gold at such high prices should be made or not, or, the rise in gold price bubble will burst soon, should be kept in mind before investing.

10 Investments

That Will Make Your Future Stronger



Why Investments?

In today's world, investments are essential because working hard for money to earn from a job is not enough for you to lead a comfortable lifestyle or to fulfil your dreams and goals. For that, you need your money to work hard for you as well, and that could be only possible for you by investing your money smartly to get good returns out of it.

It may seem a little confusing to choose the right plan for your investments, but, it should depend on the individual's risk profile, time horizon and other factors. Some investment platforms offer excellent options for you to start your journey of investments towards wealth accumulation and accomplishing your financial goals. Many investors want to make their investments in such a way that the returns on their investments are high and quick as possible without the risk of losing principal money. Even some believe that their money will get doubled in a few months or years with little or no risk.



The background image shows a person in a blue suit watering a small green plant in a tan pot. The pot sits on a wooden surface surrounded by several tall stacks of gold coins. The scene is overlaid with large, semi-transparent red and grey geometric shapes.

Top 10 Investment Options

1

EQUITIES

A hand is shown pointing at a smartphone screen that displays various financial charts and data, including a bar chart and a line graph. The background is a blurred image of a stock market display with colorful lights.

Investing in stocks is considered to be one of the top investments that an individual can make. It might not be everyone's cup of tea as it's a volatile asset class, and there is no guarantee of returns if you don't have any prior knowledge about it. But, if you pick the right stock, and the correct entry strategy nobody can stop you from taking your profits. But remember, exit is also not that natural, as timing plays a vital role to book your profits. You can also diversify across different sectors to reduce the risk to a certain extent. To invest in equity, you should have a Demat account to buy or sell shares in which you want to invest.

2

EQUITY MUTUAL FUNDS

Mutual Funds are quite popular among working professionals and making investments in it is pretty straight forward. Through mutual funds investment, you can access the best of all and generate an excellent income. As per the rules of SEBI (Securities and Exchange Board of India), Mutual Fund Regulations, an equity mutual fund scheme must invest at least 65% of its assets in equity and equity-related instruments. An equity fund can be actively managed or passively managed.



3

DEBT MUTUAL FUND

Investors who want steady returns can make their investments in Debt Mutual Fund Schemes, as they are less volatile and considered to be less risky compared to equity funds. Debt mutual funds primarily invest in fixed-interest generating securities like corporate bonds, government securities, treasury bills, commercial paper and other money market instruments. However, these mutual funds are not risk-free. They carry risks such as interest rate risk and credit risk.



4 NATIONAL PENSION SYSTEM

It is a long term retirement-focused investment product managed by the Pension Fund Regulatory and Development Authority (PFRDA). National Pension System (NPS) is a mix of equity, corporate bonds, fixed deposits, liquid funds and government funds, among others.



5 PUBLIC PROVIDENT FUND

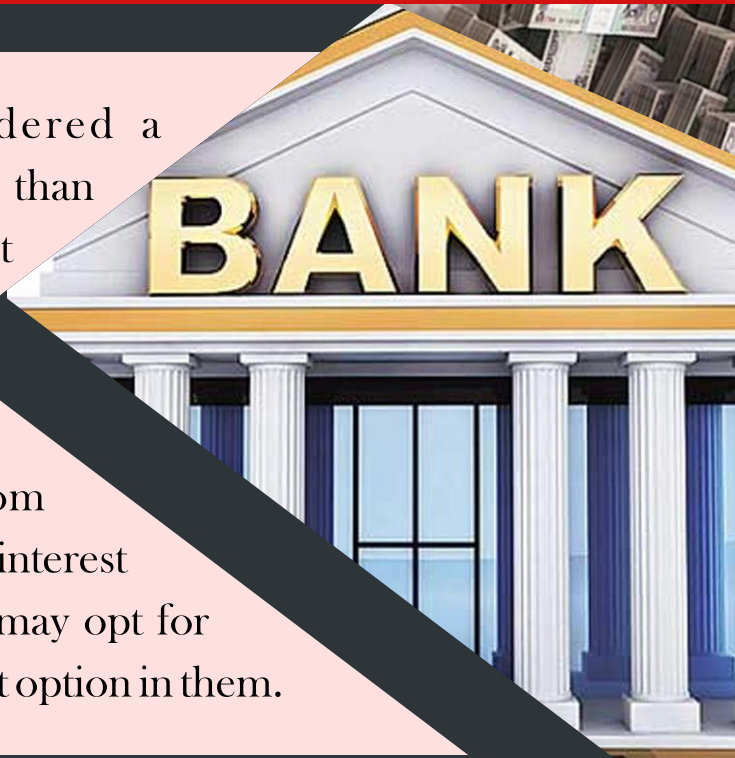
It is one of the investments that people turn into as Public Provident Funds (PPFs) has a long term tenure of 15 years and therefore, the impact of compounding of tax-free interest is enormous, especially in the later years. The interest earned and the principal invested is backed by a sovereign guarantee, which makes it a safe investment.



6

BANK FIXED DEPOSIT

Bank Fixed Deposit (FD) is considered a comparatively safer choice for investing than equity and mutual funds. Under the deposit insurance and credit guarantee corporation (DICGC) rules, each depositor in a bank is insured up to a maximum of Rs 5 lakh with effect from February 4, 2020, for both principal and interest amount which was Rs 1 lakh earlier. One may opt for monthly, quarterly, half-yearly, yearly interest option in them.



7

SENIOR CITIZENS' SAVING SCHEME

Senior Citizens' Saving Scheme (SCSS) is the first choice of most retirees and a must-have in the portfolios of investors. It can be availed from a post office or a bank by anyone above 60 years of age. It has a five-year tenure and can be extended further by three years once the scheme matures. The interest rate on SCSS is payable quarterly and is fully taxable, and the upper limit of investment is Rs 15 lakh.



8

PRADHAN MANTRI VAYAVANDANA YOJANA

The Pradhan Mantri Vayavandana Yojana Scheme (PMVVY) offers pension income payable monthly, quarterly, half-yearly and yearly as opted by an individual aged 60 years and above to provide them with an assured return of 7.4 per cent per annum. The minimum amount of pension is 1,000 per month and a maximum of Rs 9,250 per month. A maximum amount of Rs 15 lakh can be invested, and the tenure of the scheme is of 10 years and is available till March 31, 2023.



9

REAL ESTATE

Many investors believe that their house is the most significant investment of their lives. If you do not intend to live in it, the second property you buy can be your investment. Investment in real estate delivers returns in two ways which are in the form of capital appreciation and rentals. The other risk associated with real estate investment comes after the regulatory approval, which is addressed to the real estate regulator.



 10 **GOLD**

Gold is considered to be a perfect hedge against inflation and economic crisis and believed as the safest option of investment that families prefer for their future events. Gold is traded as a commodity, and all the gold that has ever been mined in the world is still available. It is not confirmed how much gold is yet present on Earth and thus, makes it a scarce resource. The gold that is mined every year is not very high, which results in higher prices as the demand for gold increases. Hence, investments in gold should be made in the portfolios of investors.

Equitable Internet Access To All

Still A Pipe Dream



A research by British computer scientist Tim Berners-Lee in 1989-90 resulted in the World Wide Web when he linked hypertext documents into an information system, accessible from any node on the network, Internet has come a long way.

Today the World Wide Web has engulfed us in its durable mesh in more ways than one. It has evolved so much that we cannot imagine a day without it. We are online for both professional and personal pursuits accessing everything from emails, social media, e-commerce transactions to entertainment, and so on.

But the issue of equal access to all remains a distant dream. The availability or non-availability of the World Wide Web is due to a variety of reasons. Least of them are the issues of network and processing capability or geographical location we are currently in.

This article sheds light on the current state of affairs about the accessibility of Internet to a larger population and the way forward. The need for equitable Internet access was never more as crucial as it is now during the COVID crisis and lockdown therein.



The Current State of Affairs

Restrictions and Censorship

China



China has adopted strict censorship measures that ban articles against the Chinese government. It even monitors internet access to prevent protests and control dissidents.

Ethiopia - a country with a small population and with which only a fraction of the population having access to the Internet uses an anti-terror legislation to place severe restrictions on the generation of online content. Disobeying the limit receives a penalty and even conviction.

Ethiopia



Cuba



Citizens in Cuba though having access to 3G network today find it is too costly. Besides, due to censorship of critical content does not help the cause of equitable internet access.

Vietnam has not banned access, but there is still strict monitoring on how information is disseminated. Political controversies and anything deemed anti-ethical by the government is taken down.

Vietnam



North Korea



North Korea's case is the worst with the internet access available to a small fraction of the population limited to military personnel and government. Even they can view only 30 odd websites praising the government leader in North Korea.

The Iranian government has, on the other hand, imposed a ban on social media platforms like YouTube, Twitter, Facebook claiming that western influences can be harmful to the citizens and are anti-Islamic.

Iran

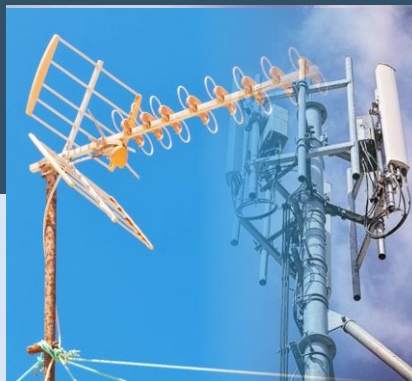


Access Based on Gender



Gender inequality is also one of the many reasons that exclude women from accessing the Internet. In some of the less developed countries like Africa that is estimated to provide internet access only to one in four persons, women are not able to access web accounts for about 52% of the population.

Absence of Proper Infrastructure



This is another major problem in most of the underdeveloped countries. Some level of Internet connectivity exists, but the absence of quality infrastructure has made the matter worse. This has become more evident now in pandemic times when work from home has become a norm, and a good quality internet could be the lifeline for people.

The Need of the Hour

Rural expansion

It is essential as another initiative to spread awareness and availability to remote rural locations, to facilitate basic processes such as an online transaction. Even the developed nations comprise of population and households without connections. Most people turn to nearby schools and cafes for free Wi-Fi supply

Education

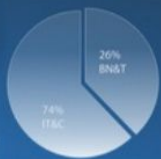
Education can be key in underdeveloped countries internet access to poor and to women is not provided on account of age-old biases.

Even before the pandemic struck and drastically altered our lives, the Internet was established as the most prominent means of worldwide connection and communication. Today it is used for not only communication but for education, business and so on. By restricting access to this lifeline, many countries are taking opportunities away from their citizens. The chance to learn, explore, research and improve their lives is a right for all.

Projected sales of main products in 2013



Distribution of market share among the major industry players



Distribution of market share among the major industry players IT & C and BN & T are 74% and 26% percent respectively. A further change in the economic situation in the market will be characterized by a more equal distribution of market share major players

Share of market activity



Changes in the activity of the active and passive market is uncertain. Established positive trends in various market segments

Projected sales of main products in 2013



Stocks to Bet on for September 2020



Reliance Industries Ltd.



Bajaj Finserv



Britannia Industries



Infosys



Bajaj Auto Limited

Exclusive Recommendation By:
EquityPandit Financial Services Pvt. Ltd.
 (SEBI Registration Number INA000006688)



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