

market

STOCKS ON CIRCUIT FILTER

Company	H/L	Price	Company	H/L	Price	Company	H/L	Price
BSE			Brilliant Se	L 6.50	Yashraj Contain	H 30.35		
H1214 Mills	H276.25	1214	Ruchi Infra	L 66.40	ASL Resources	L 28.75		
Nipco Foods	H215.00	215	NPL Cement	L 67.35	Reliance Comm	L 29.50		
SJ Corporation	H 757.35	757	Fortune Fin	L 66.35	Res Techno	L 29.50		
Quantum GoldETF	H290.24	290	Vipul	L 66.00	Rajendra Infra	L 29.45		
Yashwanth	H 49.00	49	Met Infra	L 67.75	Met Infra	L 30.15		
Kanani Ind	H 275.00	275	Kandragi Spin	L 67.95	Rajendra Mech	L 28.55		
Shri Ram	H 25.00	25	I Draga	L 67.95	Intouch Tech	L 28.55		
Harcos Ind	H 352.25	352	Biotech Cement	L 66.05	Indochem	L 28.55		
Jaybhargav Tech	H 352.25	352	Kandragi Spin	L 67.95	Windsor Mech	L 28.55		
Shri Ram	H 25.00	25	I Draga	L 67.95	Windsor Mech	L 28.55		
Simples Rex	H 341.45	341	Kaveri Telecom	H 59.65	Kinetic Motor	L 27.35		
Splash Media	H 358.95	358	Saksoft	H 59.65	Tata Global	L 27.15		
NIPCO Foods	H 215.00	215	Agri Infra	L 67.75	Met Infra	L 30.15		
Auto Gears	H 275.00	275	Grabal Alok Imp	H 57.95	Sampada Chem	L 26.95		
Quantum GoldETF	H290.24	290	Arise Agr	H 56.60	Agri Optibrite	L 26.55		
Yashwanth	H 49.00	49	Arise Agr	H 56.60	Agri Optibrite	L 26.55		
Kanani Ind	H 275.00	275	Arise Agr	H 56.60	Agri Optibrite	L 26.55		
Shri Ram	H 25.00	25	Arise Agr	H 56.60	Agri Optibrite	L 26.55		
Harcos Ind	H 352.25	352	Arise Agr	H 56.60	Agri Optibrite	L 26.55		
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Trust Funds Advisors

The festival season is on. It's also the time when the maximum number of new real estate projects get launched. Developers use this season to their advantage because they know that you will be most keen to make a real estate investment during these auspicious days.

But don't rush in blindly just because you want to buy something before this holy time period finishes. Here are 5 tips to keep in mind before you buy property this festive season.

First, there is a preface to the current environment in real estate. Many developers are still in a financially weak condition. The situation in the market is still a little fragile. Just because the stock market is going up does not mean that normal conditions have returned to the real estate sector as well. Keep this in mind as you build their the following 5 tips:

● **Choose your builder wisely:** The real estate sector, globally and in India, is notorious for developers who take investors' money and then run away. Make sure that you go with a reputed builder who has been developing properties for a while and has an operating history.

Don't just go with any builder, it might be worth paying a premium to work with someone who has built their reputation over a few decades.

If you have not heard of your developer, always ask your developer what properties they have developed, and if possible, speak to customers who bought properties at these developments to learn from their experience.

● **Ask for a construction-linked pay**

Buying property this Diwali

Developers use this season to their advantage because they know people are keen on making a purchase during the auspicious time. So don't rush in blindly

As discussed, the financial conditions of various developers are still not totally safe. So, rather than give them money at their will, ask for a construction-linked payment plan.

This way, you know that your installments are actually going towards financing the development, rather than being used for other unknown purposes. Beware of time-linked payment plans, and if you have the option, stay away from such plans.

● **Penalties for delays:** As it happens, many if not most of the projects launched last Diwali have not even seen construction begin. Yet, many

customers have paid their installments on time with nothing to show for.

Understand what rights you have in case of delays. Ask for a definitive date for when construction should begin. If you are dealing with a small builder who does not have a long operating history, make sure that the contract gives you adequate protection against the builder just sitting on your money and delaying the project's completion.

● **Location:** Don't be in a rush to buy property just because the price looks tempting and it's an auspicious time. Recognise that the single most important factor in buying real estate is usually the location of the property.

Can you see yourself living there, or someone renting this property? Is it close to civic amenities and is the planned connectivity convenient?

● **Don't buy to flip:** Don't assume that you will easily be able to flip your property to another buyer for a premium just on the back of paying your booking amount and some installments.

In the near-term, there could be an oversupply of apartments. Also, keep in mind that there are thousands of other people who are already sitting on apartments which they want to sell.

Buy a property if it makes economic sense for you as an investment, or as a residential home. Don't gamble. Reuters

Steering clear of the irrationality trap

Avoid these common investor mistakes

Anyone taken as an individual is tolerably sensible and reasonable but as a member of crowd, he at once becomes a blockhead.

— Friedrich von Schiller, (1759-1805)

German philosopher Last year's financial meltdown has brought chinks in the frontiers of efficient market hypothesis in focus.

EMH, which was wedded to the notion of rational behaviour on the part of investors, almost attained a dogma status in 1970s. Since then, time and again, the market proved its irrational behaviour whether in the form of the 1987 crash in which the Dow Jones Industrial Average crashed by

Steering clear of the irrationality trap

than if they were to be in isolation. Irrespective of their intelligence, culture, education, background etc, they think similar to the crowd.

Crowd behaviour is commonly seen in financial markets. For instance, market participants have the tendency to closely observe the winners — especially when the good performance repeats couple of times.

In the late 1990s, there was a mad rush for tech companies. It is not that people were not aware of unjustified valuations. But the fear that they would be left behind as underperformers without accommodating tech scrips in their portfolios drove them to pay exorbitant prices, till the bubble burst. Since then, a mighty bull market has passed in the BSE Sensex, but a majority of the tech companies have not seen their 2000 highs.

Hence, investors should have their own philosophy of investment rather than being part of the crowd.

● **Anchoring:** This occurs when agents form their expectations of an objective variable by only partially adjusting from some given starting value. When investors anchor, they end up under-react to new information

TRENDS

Company	% chng	Company	% chng	Company	% chng
UP 7 Days		Mafatlal Int	21.51	Nestiva Int	11.19
Chemplast Samma	10.62	Swin Mills	21.51	Anil Buildwell	11.09
Indbank Merchl	10.45	Indbank Merchl	21.51	Indbank Merchl	11.09
Interword Div	46.61	Pansoon Home	21.37	Sharyans Resour	10.92
Dazcel Confid	46.61	Morgan Vent	21.37	TVS Sriachara	10.90
Shri Ram	25.00	Arise Agr	56.60	Agri Optibrite	26.55
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SECTORAL INDEXES

Index	Value	% chng
BSE Sensex	17200	+7.71
Nifty	5120	+0.55
S&P CNX Nifty	5090	+0.55
BSE Midcap	5075	+0.55
BSE Smallcap	5045	+0.55

SECTORAL INDEXES

Index	Value	% chng
BSE Auto	6603.19	-0.92
BSE Capital Goods	13790.74	-0.15
BSE Chemicals	2592.49	0.55
BSE Congl	47.21	-1.30
BSE Health Care	514.05	1.01
BSE IT	514.05	1.01
BSE Media	2592.49	0.55
BSE Metals	2592.49	0.55
BSE Oil & Gas	13790.74	-0.15
BSE Power	3063.15	-0.42
BSE Real Estate	3063.15	-0.42
BSE Telecom	3063.15	-0.42
BSE Textile	3063.15	-0.42
BSE Transport	3063.15	-0.42
BSE Utilities	3063.15	-0.42

52-WEEK HIGH/LOW

Company	Price	Company	Price
High		Low	
UP 7 Days		Mafatlal Int	21.51
Chemplast Samma	10.62	Swin Mills	21.51
Indbank Merchl	10.45	Indbank Merchl	21.51
Interword Div	46.61	Pansoon Home	21.37
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DELIVERY SPIKE OVER PREVIOUS DAY

Company	Qty	Price	Company	Qty	Price
Isat Refineries	7833712	1570213	8569939	37.12	0.86
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RISING VOLUME, RISING DELIVERY AND FALLING PRICE

Company	Traded	Price	Company	Traded	Price
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BULK DEALS ON BSE

Company	Qty	Price	Company	Qty	Price
Isat Refineries	7833712	1570213	8569939	37.12	0.86
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