

Financial Buzz

December 2025

- November month news
- Equity/Debt update
- Monthly Gainers / Losers
- Sector wise performance
- Mutual fund recommendations



News

November'25 Headlines

- India is set to triple rare earth magnets plan to \$788 million
- India's Gold ETFs draw \$850 million in October, second highest in Asia
- Karnataka cabinet approves Rs 518 crore start-up policy 2025-2030 to help create 25k AI, blockchain ventures
- Unemployment declines to 5.2% but urban joblessness inches up to 6.9% in Q2FY26
- Inflation falls to record low of 0.25% in October; food prices ease further
- Govt to launch nationwide migration survey from July 2026
- US clears \$93-mn sale of Javelin missiles and Excalibur precision artillery rounds to India
- India reopens tourist visa for Chinese citizens after 5-year freeze
- ISRO to launch US communication satellite using LVM3 rocket on commercial basis in December
- India, UAE decide to liberalise visa policies
- Fiscal deficit at 52.6% of FY26 target in April-October
- GST collections slow to a 12-month low of Rs 1.7 lakh crore in November
- UPI volumes remain above 20 billion in November, growth at a 3-month high

Equity Update - November'25

Nifty 50



Top Gainers

+14.48%

Asian Paints

+13.72%

ShirRam Finance Ltd

+8.33%

Sun Pharmaceutical
Industries Ltd.

+7.75%

Mahindra &
Mahindra Ltd.

+6.52%

Tech Mahindra Ltd.



Top Losers

Tata Motors Ltd.

-12.98%

Trent

-9.46%

Tata Steel Ltd.

-8.14%

Power Grid Corporation
of India Ltd.

-6.32%

Eternal

-5.55%

Equity Update



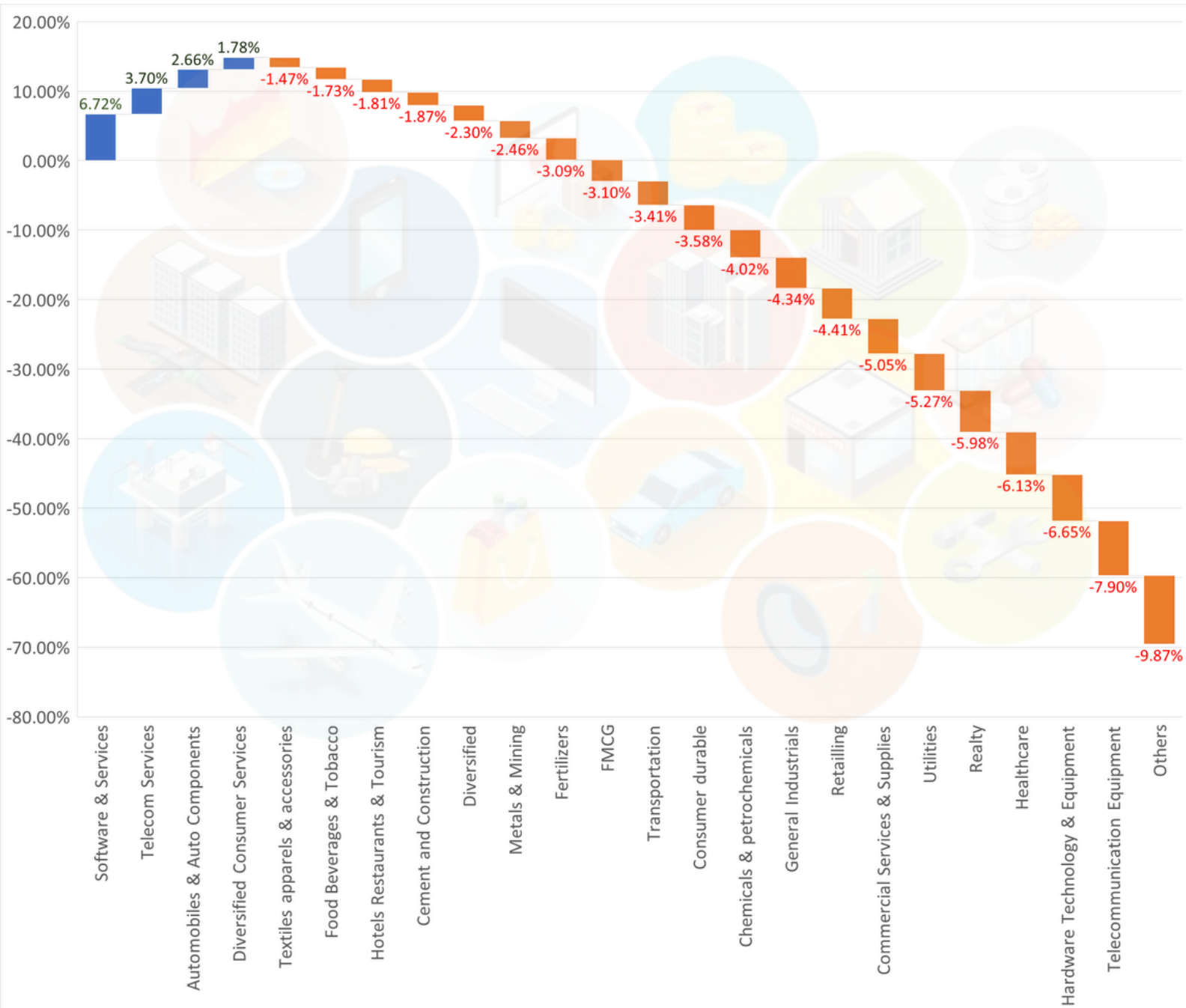
Index	31-10-2025	30-11-2025	Change %
NIFTY 50	25,722.10	26,202.95	1.87
NIFTY SMALL CAP 100	18,380.00	17,829.25	-3.00
NIFTY MID CAP 100	59,825.9	61,043.25	2.03
SENSEX	83,938.71	85,706.67	2.11
US (INR)	88.769	89.36	0.66
BITCOIN \$	1,09,602.8	90,374.20	-17.54
DOW JONES USD \$	47,562.87	47,716.42	0.32
SHANGHAI COMP\$	3,954.79	3,888.60	-1.67
BRENT CRUDE OIL \$	64.77	63.27	-2.77
NASDAQ 100 IN\$	25,858.13	25,434.89	-1.64
GOLD IN Mini Futures	1,21,332	126,883.00	4.58
10 YEAR GOVT. BOND	6.52	6.53	0.12

(Absolute returns)

Source :- Investing.com

Top Sector - Nov'25

Analysis Performance (%)





Debt Update

Items	Oct-25	Nov-25	1 Month change	Apr-25	Change Apr 25 to Nov 25
Reverse Repo	3.35%	3.35%	0.00	3.35%	0.00
Repo	5.50%	5.50%	0.00	6.00%	-0.50
CRR	4.50%	4.50%	0.00	4.50%	0.00
SLR	18.00%	18.00%	0.00	18.00%	0.00
Mibor Overnight	6.10%	6.09%	-0.01	6.73%	-0.64
Call ON	5.09%	5.25%	0.16	5.90%	-0.65
Treps	5.66%	4.90%	-0.76	5.85%	-0.95
1 Yr TBILL	5.61%	5.46%	-0.15	3.85%	1.61
10 Gsec	6.52%	6.52%	0.00	6.35%	0.17
5 Year AAA	6.17%	6.19%	0.02	6.08%	0.11
USD/INR	88.76	89.35	0.59	84.59	4.76

(Calculation is basis on difference in rates changes)

Source :- Investing.com & rbi.org.in

TOP 26 SCHEMES TO INVEST IN

Regular Plan

EQUITY

Equity Large Cap

	3 yrs return	5 yrs return	Corpus (in cr)
ICICI Prudential Bluechip Fund	17.18	18.50	₹78,160 Cr
Nippon India Large Cap Fund	18.03	20.73	₹50,312 Cr
Category Average	13.88	15.47	

Equity Large & Mid Cap

	3 yrs return	5 yrs return	Corpus
Nippon India Vision Large & Mid cap Fund	19.41	19.97	₹6,866 Cr
Bandhan Core Equity Fund	21.91	22.01	₹12,784 Cr
Category Average	16.11	18.42	

Equity Multi Cap

	3 yrs return	5 yrs return	Corpus
Nippon India Multicap Fund	20.62	25.54	₹50,048 Cr
DSP Multicap Fund	-	-	₹2,664 Cr
Category Average	17.25	-	

Equity Flexi Cap

	3 yrs return	5 yrs return	Corpus
Parag Parikh Flexicap Fund	21.08	20.23	₹1,29,783 Cr
360 One Flexicap Fund	-	-	₹2,106 Cr
Category Average	14.86	16.19	

Equity Mid Cap

	3 yrs return	5 yrs return	Corpus
HDFC Mid Cap Fund	24.34	25.62	₹92,169 Cr
Mahindra Manulife Mid Cap Fund	22.08	23.89	₹4,260 Cr
Category Average	19.80	21.81	

Equity Small Cap

	3 yrs return	5 yrs return	Corpus
Tata Small Cap Fund	14.55	23.70	₹11,410 Cr
Bandhan Small Cap Fund	28.18	26.42	₹17,380 Cr
Category Average	17.94	23.35	

Equity Tax Saver

	3 yrs return	5 yrs return	Corpus
Parag Parikh Tax Saver Fund	16.28	18.76	₹5,791 Cr
Tata India Tax Saver Fund	14.20	16.87	₹4,795 Cr
Category Average	15.48	17.02	

Hybrid

Hybrid - Balanced Advantage

	3 yrs return	5 yrs return	Corpus
Mirae Asset Balanced Advantage Fund	11.72	-	₹1,981 Cr
Tata Balanced Advantage Fund	10.32	11.21	₹9,857 Cr
Category Average	11.33	11.14	

Hybrid - Arbitrage

	3 yrs return	5 yrs return	Corpus
Tata Arbitrage Fund	7.05	5.74	₹20,154 Cr
ICICI Pru Equity Arbitrage Fund	7.12	5.83	₹32,623 Cr
Category Average	6.90	5.59	

Hybrid - Multi Asset

	3 yrs return	5 yrs return	Corpus
Bandhan Multi Asset Allocation Fund			₹2,523 Cr
DSP Multi Asset Allocation Fund	-	-	₹5,587 Cr
Category Average	-	-	

Debt

Hybrid - Short Term

	3 yrs return	5 yrs return	Corpus
UTI Short Duration Fund	7.41	6.85	₹3,374 Cr
ICICI Pru Short Term Fund	7.72	6.33	₹23,702 Cr
Category Average	7.16	5.85	

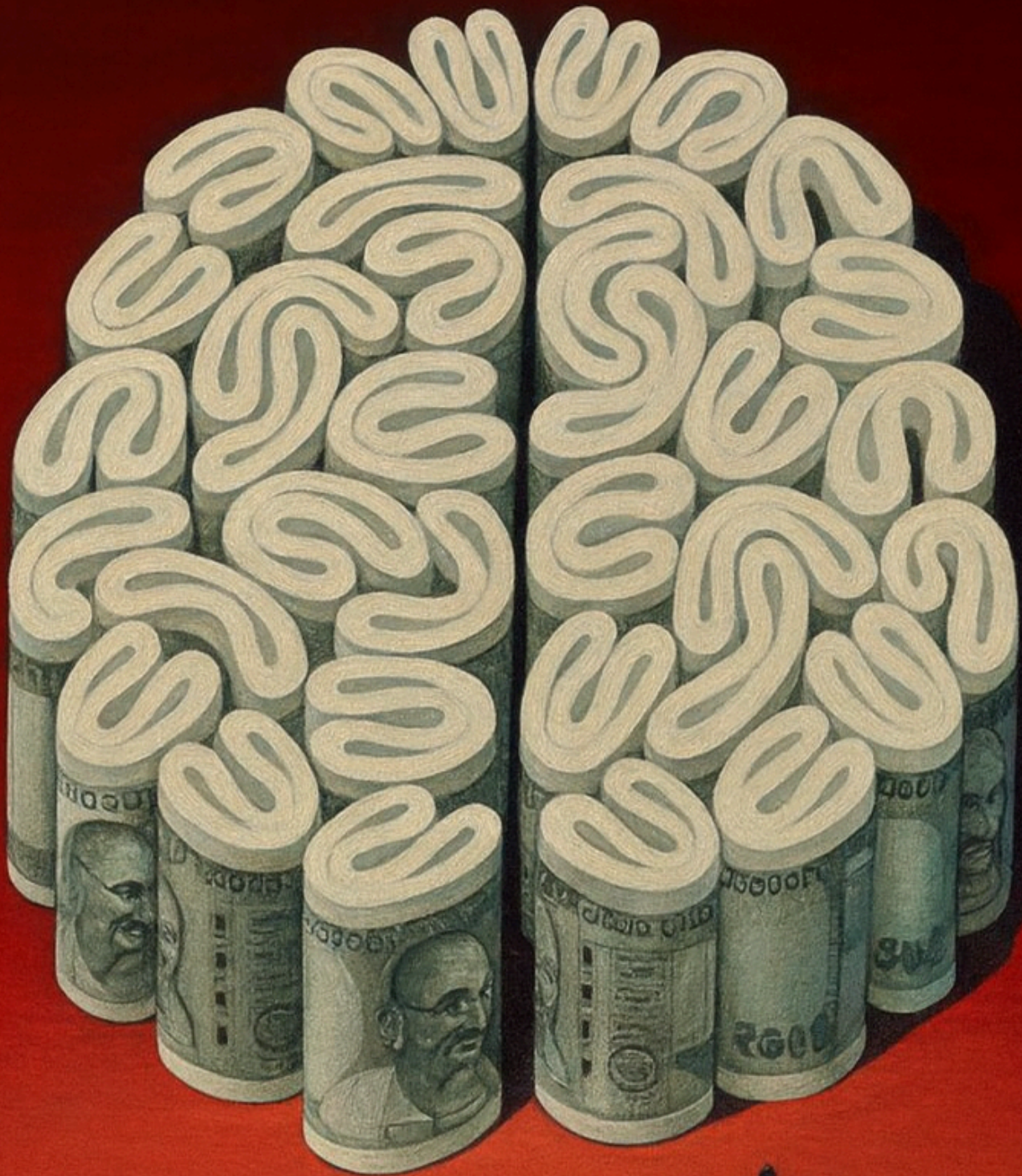
Hybrid - Credit Risk

	3 yrs return	5 yrs return	Corpus
Nippon India Credit Risk Fund	8.33	8.47	₹1,013 Cr
UTI Credit Risk Fund	7.28	9.26	₹261 Cr
Category Average	8.65	9.05	

Hybrid - Money Market

	3 yrs return	5 yrs return	Corpus
Axis Money Market Fund	7.52	6.16	₹24,194 Cr
ICICI Pru Money Market Fund	7.52	6.14	₹36,029 Cr
Category Average	7.22	5.92	

Don't Let Your Emotions Spoil Your Financial Planning



Some of us may be astute financial planners under ‘normal’ circumstances. However, that seemingly surefootedness tends to lose its grip – when we come across either a great buying tip or a panic sale. Suddenly, that financial plan is but a distant memory, and we’re posed to make a thoughtless decision that could cost us money. What happened? Why has our thought process changed? Some call it the lizard brain, it’s a part of our brain that oversees the choices that were necessary to keep ancient humans (and ancient lizards) alike. The fight or flight response – or quick and impulsive behaviour without conscious thinking – may have been absolutely perfect for ancient lizards to survive but that’s not the way financial planning should be approached. So let’s talk about a few ways to regain control of your decisions.



We Can't Let Our Lizard Brain Invest for Us

Investing requires you to work in a different state of mind than the lizard brain specializes in.

To invest well, you have to make a plan, pay attention to the long haul, and stay the course even when things get rocky.



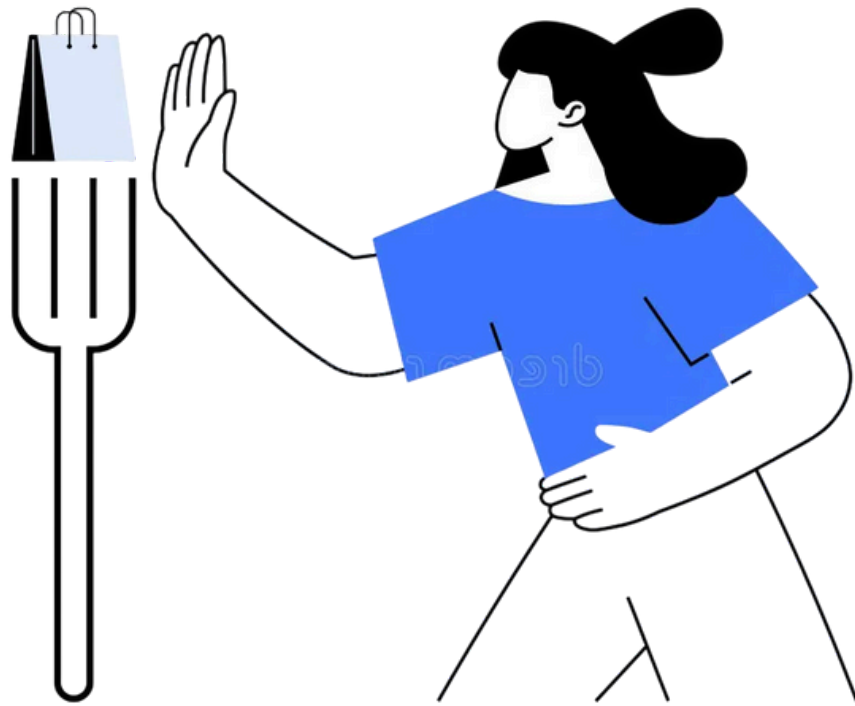
Your lizard brain, though, wants you to react quickly to whatever immediate threat you are facing.

In the abstract, you might not think about financial issues like losses to your portfolio as a threat; after all, it isn't the kind of life-or-death threat the lizard brain was developed to handle. However, losses are often experienced in a physiological way, as if they actually are a physical threat.

Because our body gets hyped up, we might find it difficult to stick with conscious thought and not let our emotions make decisions for us, which can lead to investing errors when left unchecked.

How to Regain Control of Your Decisions

Fortunately, we're not helpless against the tyranny of the lizard brain. Research suggests we can effectively regulate our emotions through cognitive change.



Cognitive change is when we adjust how we think about the situation (or ourselves) to help alter our emotional response to it.

The next time you receive an investment tip that sets your pulse racing, pause for a moment and try one or all of the following approaches to properly analyse the situation first and ensure that your on-the-spot emotions aren't clouding your long-term investment decisions.

Reset the emotion

Suppose you're experiencing a negative emotion, don't just give in. Instead, chin up and try to see the same emotion from a different angle. If it's regarding missing out on a bull run, remind yourself that feeling a bit frustrated is normal.



But instead of brooding, you can begin searching for individual stocks with strong fundamentals, where the 'correct' price discovery is yet to happen.

Relook at the problem

If a particular problem has been weighing you down, you ought to have a relook at the same issue.

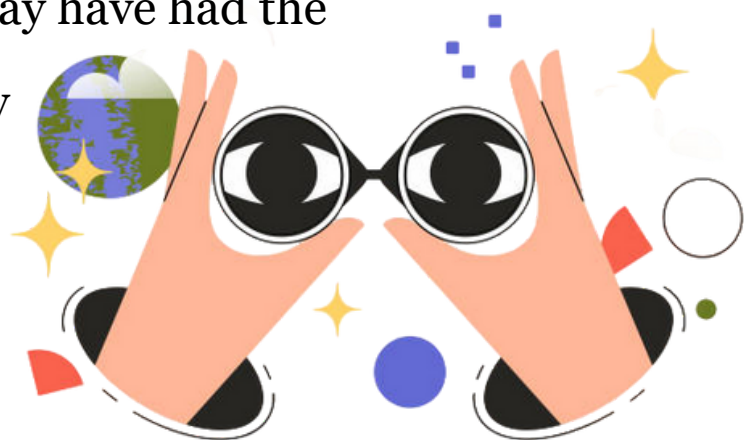
What if the problem, similar to the proverbial dark cloud, has a silver lining?



For example, bearish markets can be an excellent time to adopt a contrarian attitude and buy fundamentally-strong stocks for the long-term.

Change your point of view

Sometimes, negative emotions can make it really hard for us to see the BIG picture. Some of us may have had the experience of helping friends/ family through moments of desolation and even panic by pointing at solutions that were already present but something they couldn't see.



Thus, try to take a step back and view your situation from the perspective of an objective observer. For example, if you're feeling miserable that your bet on a certain stock has gone wrong, take a moment and ask yourself if your research on the company's fundamentals is justified. If you are convinced that your research is rock-solid, buy some more of the same stock because the market will surely turn around sometime soon.

When our emotions get going, we tend to want to respond. By taking the time to reframe the situation, you can give your conscious brain a chance to catch up to your emotions before you act.

Happy investing!

IPO



Company Name	IPO Date	Issue Price Band	Lot Size	Retail (Min)	HNI (Min)
MainBoard IPO					
ICICI Prudential Asset Management Co.	12 th Dec to 16 th Dec 2025	₹2061 to ₹2165 per share	6 Shares	₹12,990	₹2,07,840
KSH International	16 th Dec to 18 th Dec 2025	₹365 to ₹384 per share	39 Shares	₹14,976	₹2,09,664
SME IPO					
Stanbik Agro	12 th Dec to 16 th Dec 2025	₹30 per share	4,000 Shares	₹2,40,000	₹3,60,000
Neptune Logitek	15 th Dec to 17 th Dec 2025	₹126 per share	1,000 Shares	₹2,52,000	₹3,78,000
MARC Technocrats	17 th Dec to 19 th Dec 2025	₹88 to ₹93 per share	1,200 Shares	₹2,23,200	₹3,34,800
Global Ocean Logistics India	17 th Dec to 19 th Dec 2025	₹74 to ₹78 per share	1,600 Shares	₹2,49,600	₹3,74,400
Phytochem Remedies (India)	18 TH Dec to 22 nd Dec 2025	₹98 per share	1,200 Shares	₹2,35,200	₹3,52,800
Shyam Dhani Industries	22 nd Dec to 24 th Dec 2025	₹65 to ₹70 per share	2,000 Shares	₹2,80,000	₹11,20,000

NFO



Scheme Name	Scheme Type	Date	Minimum Amount
Union Consumption Fund	Open Ended	01 st Dec to 15 th Dec 2025	Rs. 1000
Abakkus Flexi Cap Fund		08 th Dec to 22 nd Dec 2025	Rs. 500
Edelweiss Silver ETF Fund of Fund		08th Dec to 22 nd Dec 2025	Rs. 100
Tata BSE Multicap Consumption 50:30:20 Index Fund		09 th Dec to 23 rd Dec 2025	Rs. 5,000
Axis Gold and Silver Passive FOF		10 th Dec to 22 nd Dec 2025	Rs. 100

Sudoku Puzzle

3	4			6		2		9
2		8	4	9				6
	2		3	1				
		4				1		
				2	5		4	
9				5	1	4		3
4		3		7			6	8

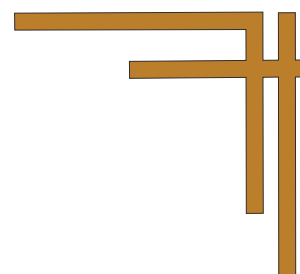
Sudoku Puzzle Answer November'25

1	5	6	2	3	9	7	8	4
7	4	3	8	5	6	9	2	1
9	8	2	1	4	7	5	6	3
3	7	5	4	1	2	8	9	6
6	1	4	9	7	8	2	3	5
2	9	8	3	6	5	4	1	7
4	6	9	7	8	3	1	5	2
5	2	1	6	9	4	3	7	8
8	3	7	5	2	1	6	4	9

INVESTMENTS AND FINANCIAL PLANNING



**"My investing club has been meeting for four years.
So far we've invested \$500 in stocks, \$100
in bonds and \$3000 in coffee and cake."**



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Mutual fund investment are subject to market risks,read all scheme related documents carefully.