



Financial Buzz

January 2026

News

December'25 Headlines

- Lok Sabha passes Bill to levy excise duty on tobacco
- RBI MPC Highlights: Interest rate cut 25 bps, Rs 1 lakh cr OMO and \$5 bn swap unveiled; GDP forecast raised to 7.3%
- Mexico approves up to 50% tariffs on Indian, Chinese imports
- India's \$175 billion pension industry resists new bond valuation rules
- Cabinet approves Census 2027 at cost of Rs 11,700 crore, enumeration to happen in 2 phases
- Lok Sabha passes SHANTI Bill to overhaul India's nuclear energy framework
- Net direct tax collections till December 17 at Rs 17.04 lakh crore, up 8% YoY
- ISRO's LVM3-M6 vehicle lifts off with heaviest BlueBird Block-2 satellite
- India successfully tests 3,500 km range K-4 missile from nuclear submarine
- INS Arighaat
- India conducts maiden flight test of 120-km range Pinaka guided rocket
- India surpasses Japan to become world's fourth-largest economy: Govt
- China mandates chipmakers to use at least 50% domestic equipment to boost self-reliance
- Cabinet approves 6-lane Nashik–Solapur–Akkalkot greenfield corridor at outlay of Rs 19,142 cr

Nifty 50

Top Gainers



Shriram Finance Ltd.

▲ 996 (+16.97%)



Hindalco Industries Ltd.

▲ 886 (+9.69%)



Tata Steel Ltd.

▲ 180 (+7.22%)



Wipro Ltd.

▲ 263 (+5.51%)



Maruti Suzuki India Ltd.

▲ 16697 (+5.01%)

Top Losers



Indigo

▼ 5059 (-14.27%)



Max Healthcare Institute Ltd.

▼ 1045 (-10.12%)



eternal

Eternal

▼ 278 (-7.35%)



**SUN
PHARMA**

Sun Pharmaceutical Industries Ltd.

▼ 1719 (-6.11%)



BAJAJ

Bajaj Finance Ltd.

▼ 986 (-4.89%)

Equity Update

India Indices

Nifty 50

▼ 26,129.60 (-0.28%)

Sensex

▼ 85,220.60 (-0.57%)

Bank Nifty

▼ 59,581.85 (-0.29%)

Nifty Mid Cap 100

▼ 60,484.50 (-0.92%)

Nifty Small Cap 100

▼ 17,713.95 (-0.65%)

Global Indices

DOW JONES (USD \$)

▲ 48,063.29 (+0.73%)

NASDAQ 100 (IN \$)

▼ 25,249.85 (-0.73%)

NIKKEI (IN JPY)

▲ 50,339.48 (+0.17%)

SHANGHAI COMP (IN CNY)

▲ 3,968.84 (+2.06%)

HANG SENG (IN HKD)

▼ 25,630.54 (-0.88%)

Commodity Update



Gold

↑ 135447 (+6.75)



Silver

↑ 235701 (+37.33%)



BRENT CRUDE OIL (IN \$) ↓ 60.85 (-3.72%)

Currency Update



USD \$ (INR)

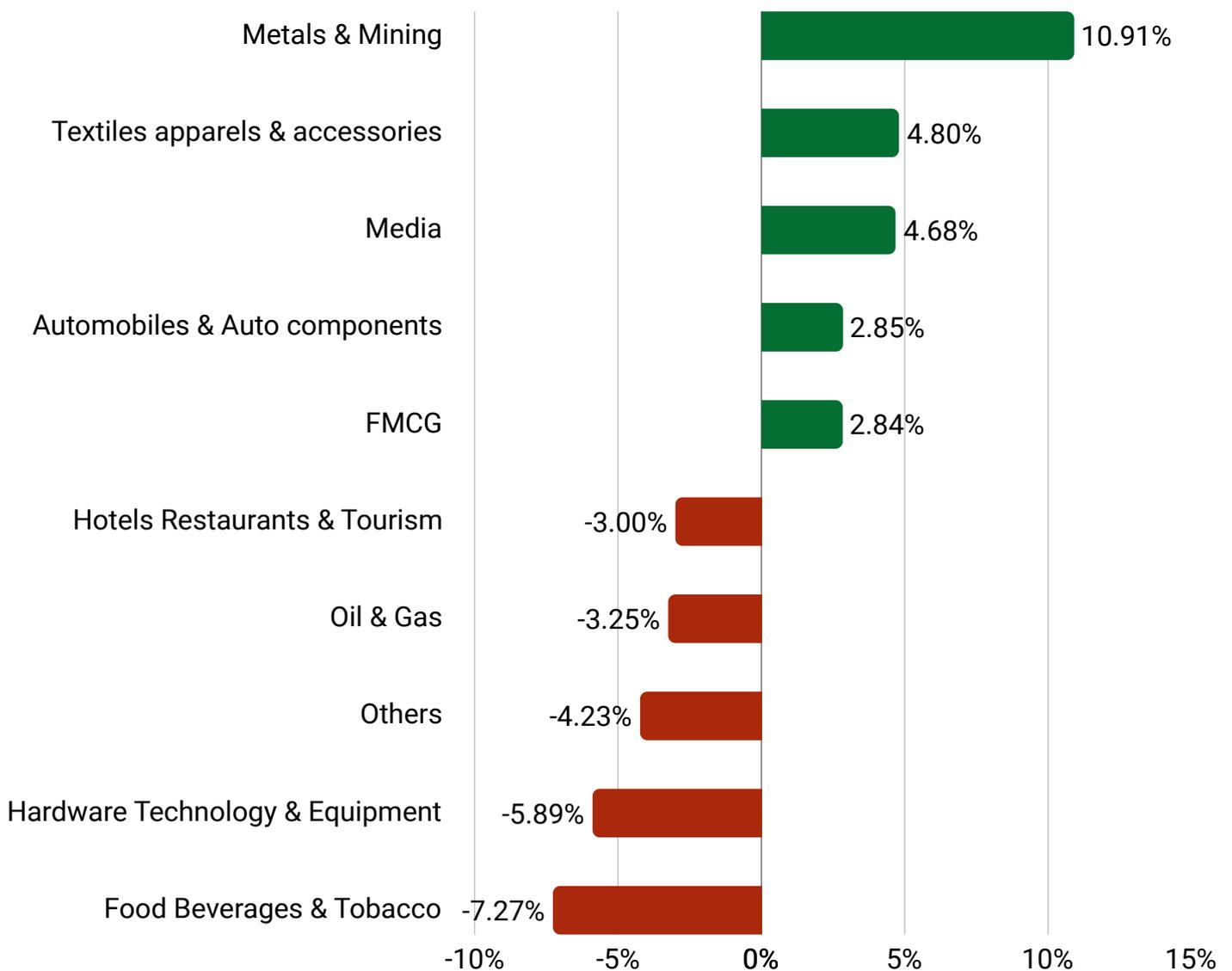
89.871 (+0.58%)



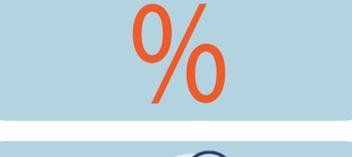
BITCOIN \$

87,612.7 (-3.06%)

Top Sector - Dec'25 Analysis Performance (%)



Debt Market Snapshot

	%	Change April'25 To Dec'25	
Reverse Repo	3.35%	0.00%	
Repo	5.25%	-0.75%	
CRR	4.50%	0.00%	
SLR	18.00%	0.00%	
Mibor Overnight	6.07%	-0.66%	
Call ON	5.56%	-0.34%	
Triparty	5.33%	-0.52%	
1 Yr Treasury Rate	3.48%	-0.37%	
10 Government Bond	6.58%	0.23%	
5 Year AAA	6.30%	0.50%	

TOP 26 SCHEMES TO INVEST IN

Regular Plan

EQUITY

Equity Large Cap

	3 yrs return	5 yrs return	Corpus (in cr)
ICICI Prudential Large Cap Fund	17.74	16.31	₹78,502 Cr
Nippon India Large Cap Fund	18.79	18.33	₹50,876 Cr
Category Average	15.19	13.70	

Equity Large & Mid Cap

	3 yrs return	5 yrs return	Corpus
Nippon India Vision Large & Mid Cap Fund	20.66	17.77	₹6,896 Cr
Bandhan Large & Mid Cap Fund	22.68	20.09	₹13,636 Cr
Category Average	17.49	16.56	

Equity Multi Cap

	3 yrs return	5 yrs return	Corpus
Mirae Asset Multi Cap Fund	-	-	₹4,594 Cr
Nippon India Multi Cap Fund	20.75	22.95	₹50,352 Cr
Category Average	18.15	17.59	

Equity Flexi Cap

	3 yrs return	5 yrs return	Corpus
Parag Parikh Flexi Cap Fund	21.30	19.11	₹1,33,309 Cr
Helios Flexi Cap Fund	-	-	₹5,932 Cr
Category Average	16.23	14.45	

Equity Mid Cap

	3 yrs return	5 yrs return	Corpus
Mahindra Manulife Mid Cap Fund	23.93	22.24	₹4,295 Cr
HDFC Mid Cap Fund	24.88	24.12	₹92,642 Cr
Category Average	21.19	19.87	

Equity Small Cap			
	3 yrs return	5 yrs return	Corpus
Bandhan Small cap Fund	29.01	24.13	₹18,990 Cr
Tata Small cap Fund	14.33	21.94	₹11,324 Cr
Category Average	18.75	21.08	
Equity Tax Saver			
	3 yrs return	5 yrs return	Corpus
Parag Parikh Tax Saver Fund	16.41	16.95	₹5,915 Cr
Tata India Tax Saver Fund	15.19	14.84	₹4,748 Cr
Category Average	16.19	15.04	
Hybrid			
Hybrid - Balanced Advantage			
	3 yrs return	5 yrs return	Corpus
Mirae Asset Balanced Advantage Fund	12.41	-	₹2,021 Cr
Tata Balanced Advantage Fund	10.63	10.14	₹9,691 Cr
Category Average	11.87	10.25	
Hybrid - Arbitrage			
	3 yrs return	5 yrs return	Corpus
Tata Arbitrage Fund	7.01	5.81	₹20,013 Cr
Category Average	6.85	5.65	
Hybrid - Multi Asset			
	3 yrs return	5 yrs return	Corpus
DSP Multi Asset Allocation Fund	-	-	₹6,440 Cr
Bandhan Multi Asset Allocation Fund	-	-	₹2,702 Cr
Category Average			

Debt			
Hybrid - Short Term			
	3 yrs return	5 yrs return	Corpus
UTI Short Duration Fund	7.27	6.87	₹3,181 Cr
ICICI Pru Short Term Fund	7.62	6.31	₹20,935 Cr
Category Average	7.03	5.87	
Hybrid - Money Market			
	3 yrs return	5 yrs return	Corpus
Axis Money Market Fund	7.46	6.20	₹20,781 Cr
ICICI Prudential Money Market Fund	7.47	6.18	₹31,851 Cr
Category Average	7.16	5.95	
Hybrid - Dynamic Bond			
	3 yrs return	5 yrs return	Corpus
Bandhan Dynamic Bond Fund	6.33	4.51	₹2,435 Cr
ICICI Prudential All Seasons Bond Fund	7.48	6.29	₹14,929 Cr
Category Average	6.67	5.43	

A Foundational Lesson in Financial Discipline

– The NorthStella Perspective



At NorthStella Wealth Pvt Ltd, we believe that financial well-being begins not with products, but with perspective.

Early in one's professional journey, the first steady income often represents freedom and progress. However, without structure and intent, income alone does not translate into financial security. In the absence of a disciplined framework, spending tends to follow lifestyle aspirations rather than long-term financial objectives, while saving and investing are postponed for "later."

This reality becomes evident during moments of uncertainty.

An unexpected financial obligation—such as a medical emergency—can quickly expose the risks of unplanned finances. Even with a stable income, the absence of an emergency reserve can lead to stress, dependency, and compromised decision-making. Such experiences reinforce a fundamental truth we consistently observe in our advisory practice: financial vulnerability is more often a result of inadequate planning than inadequate earnings.

At NorthStella, our approach begins with clarity.

We encourage individuals and families to first understand their cash flows, identify spending leakages, and align financial behavior with clearly defined life goals. This process forms the foundation of our cooperative planning philosophy—where savings, protection, and investments work together in a structured and disciplined manner.

By adopting principles such as paying yourself first, building contingency reserves, and investing systematically, financial decisions shift from reactive to intentional. Over time, this discipline leads to stronger financial resilience, improved liquidity, and the confidence to pursue long-term goals without unnecessary compromise.

When financial systems replace ad-hoc decisions, money transforms from a source of uncertainty into a strategic tool—one that supports stability, flexibility, and long-term independence.

Our Belief

At NorthStella Wealth Pvt Ltd, we firmly believe that:

True financial wellness is not defined by how much one earns, but by how thoughtfully and consistently one plans.

Our Commitment

Our mission is to guide families toward lasting financial wellness through structured advice, transparent communication, and long-term partnerships. By focusing on discipline over speculation and planning over prediction, we aim to help one million families navigate their financial journey with confidence and clarity.

NorthStella Wealth Pvt Ltd

Guiding you toward your true financial north.

Mainboard



Amagi Media Labs

Issue Size: ₹1,789Cr

Price Band: ₹343 – ₹361

Lot Size: 41 Shares

Date: 13th Jan 2026 To 16th Jan 2026

Listing Date: 21st Jan 2026



Shadowfax Technologies

Issue Size: ₹1,907 Cr

Price Band: ₹118 – ₹124

Lot Size: 120 Shares

Date: 20th Jan 2026 To 22nd Jan 2026

Listing Date: 28th Jan 2026

SME



Narmadesh Brass Industries

Issue Size: ₹45 Cr

Price Band: ₹515

Lot Size: 240 Shares

Date: 12th Jan 2026 To 16th Jan 2026

Listing Date: 21st Jan 2026



GRE Renew Enertech

Issue Size: ₹40 Cr

Price Band: ₹100 to ₹105

Lot Size: 1,200 Shares

Date: 13th Jan 2026 To 16th Jan 2026

Listing Date: 21st Jan 2026

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INDO SMC

Issue Size: ₹92 Cr

Price Band: ₹141 to ₹149

Lot Size: 1,000 Shares

Date: 13th Jan 2026 To 16th Jan 2026

Listing Date: 21st Jan 2026



Armour Security India

Issue Size: ₹27 Cr

Price Band: ₹55 to ₹57

Lot Size: 2,000 Shares

Date: 14th Jan 2026 To 19th Jan 2026

Listing Date: 22nd Jan 2026



Aritas Vinyl

Issue Size: ₹38 Cr

Price Band: ₹40 to ₹47

Lot Size: 3,000 Shares

Date: 16th Jan 2026 To 20th Jan 2026

Listing Date: 23rd Jan 2026



KRM Ayurveda

Issue Size: ₹77 Cr

Price Band: ₹128 to ₹135

Lot Size: 1,000 Shares

Date: 19th Jan 2026 To 21st Jan 2026

Listing Date: 27th Jan 2026

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Bandhan Gold ETF FOF

Date: 12th Jan 2026 To 20th Jan 2026

Scheme type: Open ended

Minimum Amount: Rs. 1000/-



Bandhan Silver ETF FOF

Date: 12th Jan 2026 To 20th Jan 2026

Scheme type: Open ended

Minimum Amount: Rs. 1000/-



Kotak Dividend Yield Fund

Date: 05th Jan 2026 To 19th Jan 2026

Scheme type: Open ended

Minimum Amount: Rs. 100/-



Mahindra Manulife Innovation Opportunities Fund

Date: 09th Jan 2026 To 23rd Jan 2026

Scheme type: Open ended

Minimum Amount: Rs. 1000/-



The Wealth Company Gold ETF FOF

Date: 09th Jan 2026 To 23rd Jan 2026

Scheme type: Open ended

Minimum Amount: Rs. 5000/-



Sudoku Puzzle

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

Sudoku Puzzle Answer December'25

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



**“When I lose weight, I always gain it right back.
It’s the same for losing money, right?”**

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