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Financial Buzz

October 2025

- September month news
- Equity/Debt update
- Monthly Gainers / Losers
- Sector wise performace
- Mutual fund recommendations

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News September'25 Headlines

- GST 2.0: From cars to namkeen, a quick guide on what all will get cheaper from September 22
- Karnataka government notifies Gig Workers Act with 1-5% welfare fee on aggregators
- Retail inflation rises to 2.07% in August
- Unemployment rate falls to a four-month low of 5.1% in August
- Bank of England holds rate at 4% as inflation remains high
- India–UAE trade hits $100 billion, but non-oil momentum slows
- Cabinet approves Rs 69,725-crore plan for shipbuilding, maritime development
- DIIs set new record with Rs 5.3 lakh-crore equities bought in 2025 so far, beats 2024 peak
- OECD lifts India's FY26 growth outlook to 6.7 percent, inflation seen below 3 percent
- US second-quarter GDP growth unexpectedly revised up to 3.8%
- Rs 2 lakh crore selloff by FIIs in 2025 so far and counting
- GST collections rise 9.1% to Rs 1.89 lakh crore in September
- Centre announces borrowing plan of Rs 6.77 lakh crore for H2FY26
- India's forex reserves drop by $396 million to $702.57 billion

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Equity Update - September'25

Nifty 50

Gainers

Eicher Motors Ltd.	7005	+14.79	EICHER
Bajaj Finance Ltd.	998	+13.79	BAJAJ FINANCE
Trent	4677	+11.71	TRENT LIMITED A TATA Enterprise
Adani Enterprises Ltd.	2505	+11.64	adani
JSW Steel Ltd.	1142	+11.31	JSW

Losers

Titan	3367	-7.21	TITAN
Asian Paints	2350	-6.69	asianpaints
Tata Consultancy Services Ltd.	2888	-6.36	tcs TATA CONSULTANCY SERVICES
Tech Mahindra Ltd.	1400	-5.47	Tech Mahindra
Hindustan Unilever Ltd.	2514	-5.47	Hindustan Unilever Limited

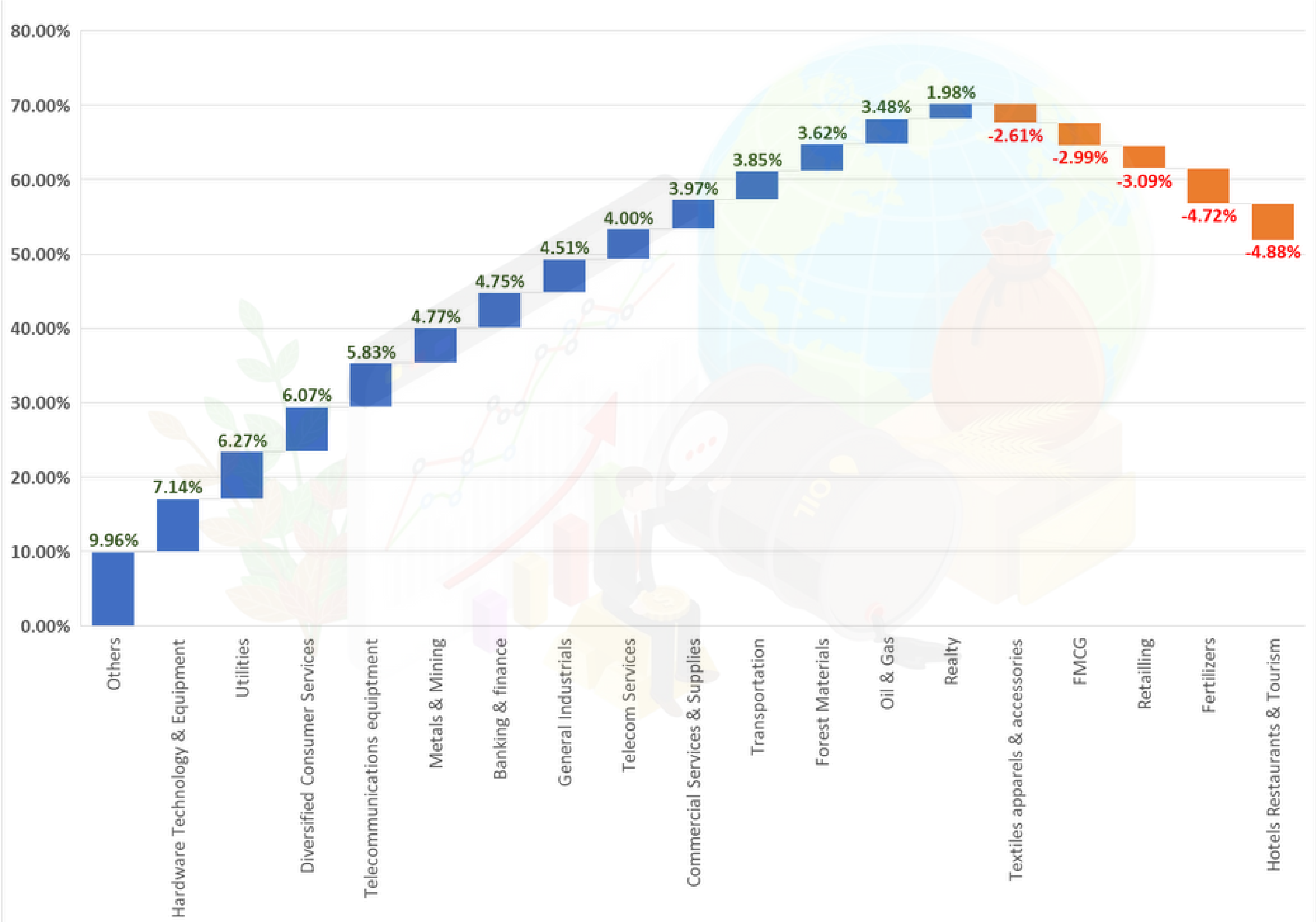
Equity Update

Index	31-08-2025	30-09-2025	Change %
NIFTY 50	24,426.85	24,611.10	0.8
NIFTY SMALL CAP 100	17,227.00	17,562.75	1.9
NIFTY MID CAP 100	55,727.40	56,529.30	1.4
SENSEX	79,809.65	80,267.62	0.6
US (INR)	88.17	88.84	0.8
BITCOIN $	108,226.80	114,048.5	5.4
DOW JONES USD $	45,544.88	46,397.89	1.9
SHANGHAI COMP$	3,857.93	3,882.78	0.6
BRENT CRUDE OIL $	68.12	67.02	-1.6
NASDAQ 100 IN$	23,415.42	24,679.99	5.4
GOLD IN Mini Futures	103,824.00	117265	12.9
10 YEAR GOVT. BOND	6.59	6.571	-0.3

(Absolute returns)

Source :- Investing.com

Top Sector - Sep'25
Analysis Performance (%)



Source :- trendlyne.com

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Debt Update

Items	Aug-25	Sep-25	1 Month change	Apr-25	Change Apr 25 to Sep 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	6.09%	6.11%	-0.02	6.73%	-0.62
Call ON	5.07%	5.69%	-0.62	5.90%	-0.21
Treps	5.32%	5.47%	-0.15	5.85%	-0.38
1 Yr TBILL	5.66%	5.57%	0.09	3.85%	1.72
10 Gsec	6.58%	6.57%	0.01	6.35%	0.22
5 Year AAA	6.35%	6.26%	0.09	6.08%	0.18
USD/INR	88.17	88.84	0.67	84.59	4.25

(Calculation is basis on diffrence in rates changes)

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

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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	18.54	21.22	₹73,035 Cr
Nippon India Large Cap Fund	19.52	24.55	₹45,012 Cr
Category Average	**15.14**	**18.19**	
Equity Large & Mid Cap			
	3 yrs return	5 yrs return	Corpus
Nippon India Vision Large & Mid cap Fund	20.92	23.4	₹6,177 Cr
Bandhan Core Equity Fund	23.86	24.94	₹10,231 Cr
Category Average	**17.32**	**21.44**	
Equity Multi Cap			
	3 yrs return	5 yrs return	Corpus
Nippon India Multicap Fund	21.88	30.08	₹46,216 Cr
DSP Multicap Fund	-	-	₹2,453 Cr
Category Average	**18.7**	**-**	
Equity Flexi Cap			
	3 yrs return	5 yrs return	Corpus
Parag Parikh Flexicap Fund	21.03	21.85	₹1,19,723 Cr
360 One Flexicap Fund	-	-	₹1,975 Cr
Category Average	**16.28**	**19.25**	
Equity Mid Cap			
	3 yrs return	5 yrs return	Corpus
HDFC Mid Cap Fund	24.99	28.95	₹84,855 Cr
Mahindra Manulife Mid Cap Fund	22.72	26.9	₹3,994 Cr
Category Average	**20.25**	**25.32**	

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Equity Small Cap			
	3 yrs return	5 yrs return	Corpus
Tata Small Cap Fund	19.42	29.31	₹11,637 Cr
Bandhan Small Cap Fund	28.53	29.84	₹14,562 Cr
Category Average	**19.71**	**27.63**	

Equity Tax Saver			
	3 yrs return	5 yrs return	Corpus
Parag Parikh Tax Saver Fund	17.49	20.26	₹5,639 Cr
Tata India Tax Saver Fund	15.65	19.29	₹4,550 Cr
Category Average	**16.91**	**19.97**	

Hybrid

Hybrid - Balanced Advantage			
	3 yrs return	5 yrs return	Corpus
Mirae Asset Balanced Advantage Fund	12.5	-	₹1,881 Cr
Tata Balanced Advantage Fund	10.96	12.34	₹9,749 Cr
Category Average	**12.03**	**12.56**	

Hybrid - Arbitrage			
	3 yrs return	5 yrs return	Corpus
Tata Arbitrage Fund	6.96	5.65	₹19,150 Cr
ICICI Pru Equity Arbitrage Fund	7.04	5.73	₹32,573 Cr
Category Average	**6.79**	**5.47**	

Hybrid - Multi Asset			
	3 yrs return	5 yrs return	Corpus
Bandhan Multi Asset Allocation Fund			₹2,125 Cr
DSP Multi Asset Allocation Fund	-	-	₹3,878 Cr
Category Average	**-**	**-**	

Debt			
Hybrid - Short Term			
	3 yrs return	5 yrs return	Corpus
UTI Short Duration Fund	7.56	7.02	₹3,231 Cr
ICICI Pru Short Term Fund	7.85	6.54	₹22,387 Cr
Category Average	**7.45**	**6.04**	
Hybrid - Credit Risk			
	3 yrs return	5 yrs return	Corpus
Nippon India Credit Risk Fund	8.43	8.73	₹983 Cr
UTI Credit Risk Fund	7.43	9.41	₹266 Cr
Category Average	**8.76**	**9.22**	
Hybrid - Money Market			
	3 yrs return	5 yrs return	Corpus
Axis Money Market Fund	7.54	6.11	₹14,611 Cr
ICICI Pru Money Market Fund	7.55	6.07	₹34,020 Cr
Category Average	**7.24**	**5.88**	

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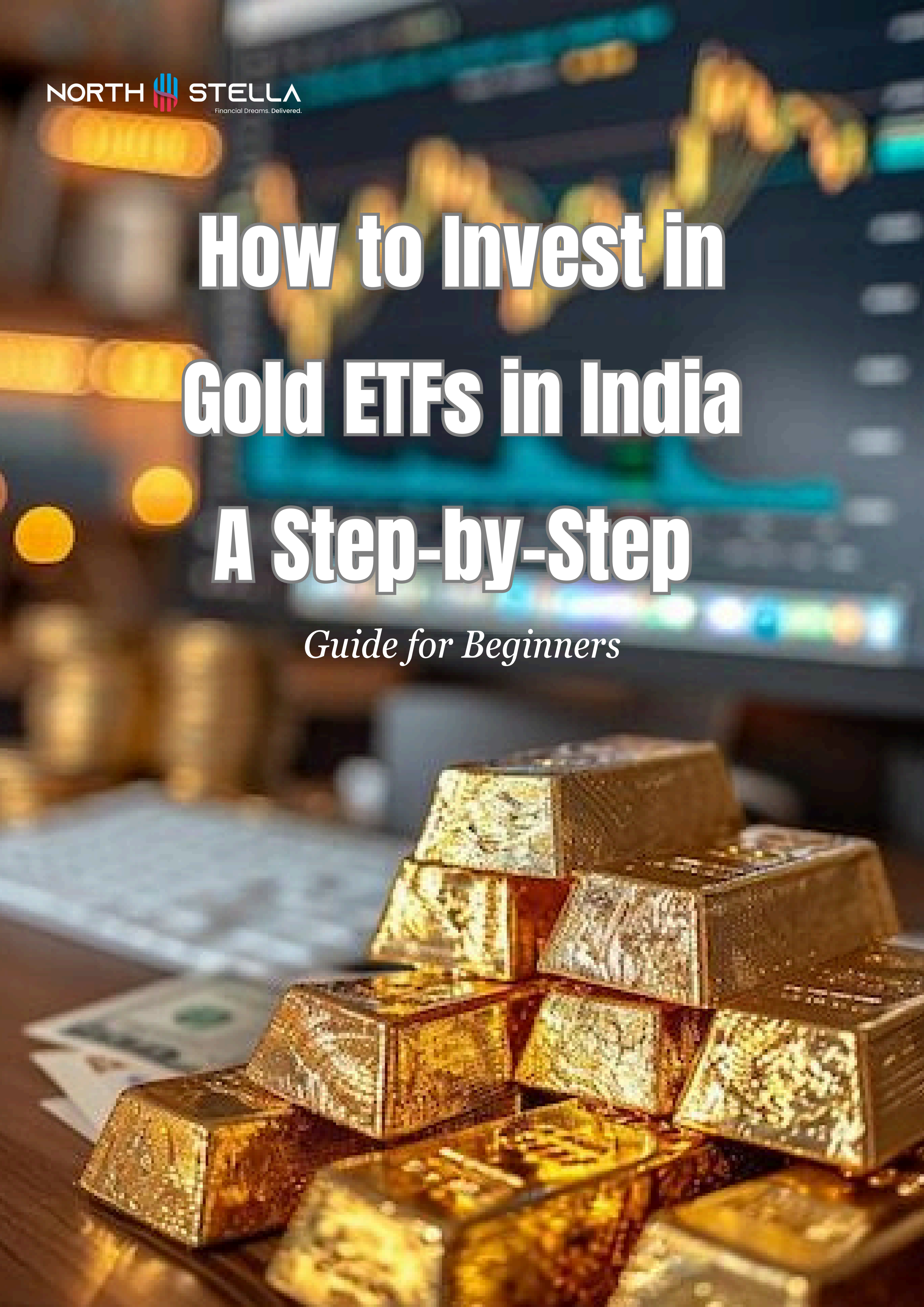
How to Invest in Gold ETFs in India A Step-by-Step

Guide for Beginners



With the growing shift towards digital investing, **Gold Exchange Traded Funds (ETFs)** have become a popular choice for Indian investors looking to gain exposure to gold without dealing with its physical form. Gold ETFs combine the security of gold with the convenience of stock market investing. In this guide, we explain **how to invest in Gold ETFs,** how they work, and the key benefits and considerations.

What is a Gold ETF?

A Gold ETF is an exchange-traded fund (ETF) that aims to track the domestic physical gold price. They are passive investment instruments that are based on gold prices and invest in gold bullion. One Gold ETF unit is equal to 1 gram of gold and is backed by physical gold of very high purity. These ETFs are listed on stock exchanges like NSE and BSE and are traded like stocks.

How Does a Gold ETF Work?

- Gold ETFs invest in 99.5% pure physical gold.
- The fund house holds the gold in secure vaults.
- The NAV of the ETF fluctuates based on the domestic gold price.
- Investors benefit from the price movement of gold without physically owning it.

How to Invest in Gold ETFs in India: Step-by-Step

1

Open a Demat and Trading Account

- Required to buy/sell ETFs since they are traded on the stock exchange.
- Can be opened with a SEBI-registered broker.

2

Choose a Gold ETF Scheme

- Look for ETFs offered by different AMCs.
- Compare based on tracking error, expense ratio, and past performance. You are recommended to seek advice from your financial advisor.

3

Place a Buy Order

- Log into your trading platform.
- Search the ETF by its symbol .
- Enter the quantity and place a buy order during market hours.

4

Settlement and Holding

- Once the transaction is complete, ETF units are credited to your Demat account.
- You can sell them any time during trading hours, just like stocks.

Benefits of Investing in Gold ETFs

- No Storage Hassles: No risk of theft or purity issues
- High Liquidity: Easily tradable on exchanges during market hours
- Price Transparency: Real-time gold price tracking
- Cost-Effective: Lower expense ratio compared to physical gold or gold mutual funds
- Regulated & Secure: SEBI-regulated, backed by physical gold held in vaults

Important Points to Consider

- Gold ETFs do not offer SIP options directly (some brokers provide workarounds)
- There may be brokerage charges and transaction fees
- Tracking error can slightly affect returns versus actual gold price
- Suitable for investors with medium to long-term horizons

Conclusion

Investing in Gold ETFs is a smart and efficient way to gain exposure to gold in a digital and regulated format. With the added advantage of liquidity, transparency, and lower costs, Gold ETFs serve as a convenient hedge against inflation and market volatility. As always, align your gold allocation with your overall financial goals. (You are recommended to seek advice from financial advisor before you take any/refrain from any action).

Source - HDFC MF

IPO

<table>
<tr><th>Company Name</th><th>IPO Date</th><th>Issue Price Band</th><th>Lot Size</th><th>Retail (Min)</th><th>HNI (Min)</th></tr>
<tr><td colspan="6">MainBoard IPO</td></tr>
<tr><td>Rubicon Research Ltd.</td><td>9th Oct to 13th Oct 2025</td><td>₹461 to ₹485 per share</td><td>30 Shares</td><td>₹14,550</td><td>₹2,03,700</td></tr>
<tr><td>Canara Robeco Asset Management Co.Ltd.</td><td>9th Oct to 13th Oct 2025</td><td>₹253 to ₹266 per share</td><td>56 Shares</td><td>₹14,896</td><td>₹2,08,544</td></tr>
<tr><td>Canara HSBC Life Insurance Co.Ltd.</td><td>10th Oct to 14th Oct 2025</td><td>₹100 to ₹106 per share</td><td>140 Shares</td><td>₹14,840</td><td>₹2,07,760</td></tr>
<tr><td colspan="6">SME IPO</td></tr>
<tr><td>SK Minerals & Additives Ltd.</td><td>10th Oct to 14th Oct 2025</td><td>₹120 to ₹127 per share</td><td>1,000 Shares</td><td>₹2,54,000</td><td>₹3,81,000</td></tr>
<tr><td>Sihora Industries Ltd.</td><td>10th Oct to 14th Oct 2025</td><td>₹66 per share</td><td>2,000 Shares</td><td>₹2,64,000</td><td>₹3,96,000</td></tr>
<tr><td>Riddhi Display Equipments Ltd.</td><td colspan="5" rowspan="2">Upcoming...</td></tr>
<tr><td>Shipwaves Online Ltd.</td></tr>
</table>

NFO

Scheme Name	Scheme Type	Date	Minimum Subscription Amount
Motilal Oswal Consumption Fund	Open Ended	01^{st} Oct to 15^{th} Oct 2025	₹ 500.0
ICICI Prudential Conglomerate Fund		03^{rd} Oct to 17^{th} Oct 2025	₹ 100.0
Kotak Gold Silver Passive FOF		06^{th} Oct to 20^{th} Oct 2025	₹ 100.0

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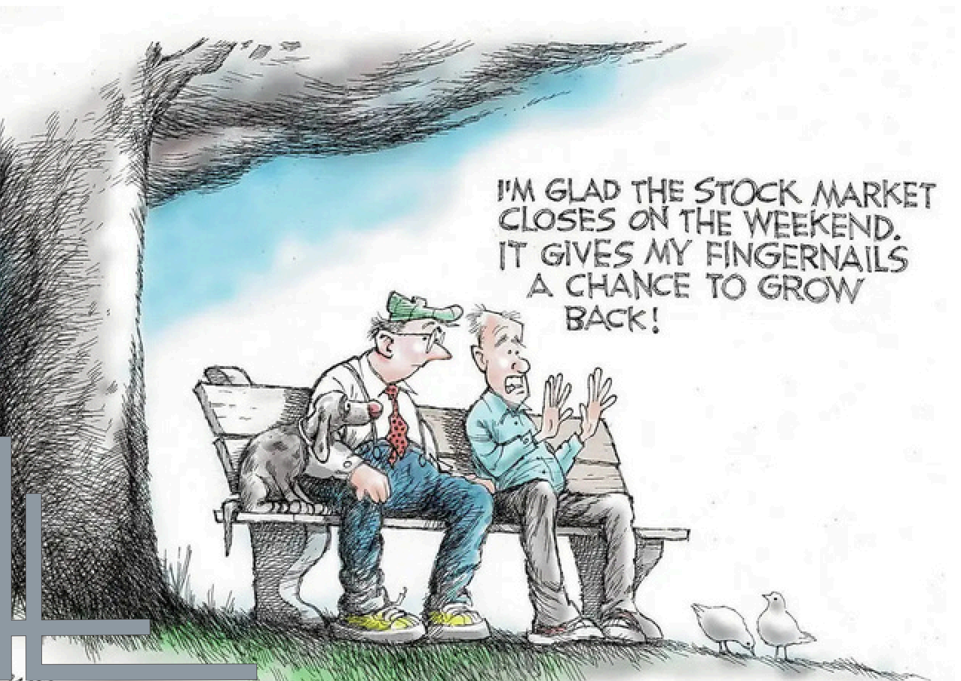
Sudoku Puzzle

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



Sudoku Puzzle Answer Septermber'25

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

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