

Financial Buzz

September 2025

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



News

August'25 Headlines

- UPI crosses 700 million daily transactions, doubles in two years
- Modi govt clears Rs 67,000 crore defence push: Drones, night vision and supersonic edge for armed forces
- Bank of England cuts rates by 25 basis points to 4%
- Cabinet approves Rs 12,000 crore subsidy for Ujjwala Yojana consumers
- Demat accounts cross 20 crore mark; surpass populations of Bangladesh, Russia, Mexico, Japan
- Sebi proposes transmission of securities from nominee to heirs without tax tangle
- India's retail inflation eases to eight-year low of 1.55% in July
- Wholesale inflation falls to 25-month low of -0.58% in July
- AI startup Perplexity makes \$34.5 billion bid for Google's Chrome browser
- Rs 1.5 lakh crore selloff by FIIs so far in 2025 and counting
- GoM approves Centre's GST rate rationalisation proposal, backing the proposed two-slab structure
- Centre extends import duty exemption on cotton till December 31
- India, Japan to exchange 5 lakh people in five years under landmark human resource plan
- Fadnavis seals Rs 34,000 crore MoUs, promises 33,000 jobs; Maratha quota row takes centre stage
- DII buying breach Rs 5 lakh crore mark for second year
- GST growth slows to Rs 1.86 lakh crore in August, but collections remain above Rs 1.8 lakh crore

Equity Update - August'25

Nifty 50



Hero MotoCorp Ltd. +19.41% 

Maruti Suzuki India Ltd. +17.31% 

Eicher Motors Ltd. +11.60% 

Titan +8.41% 

Bajaj Auto Ltd. +7.79% 

ShirRam Finance Ltd  -8.02%

Adani Enterprises Ltd.  -7.65%

IndusInd Bank Ltd.  -7.44%

Sun Pharmaceutical Industries Ltd.  -6.57%

Bharat Petroleum Corp. Ltd.  -6.41%

Equity Update



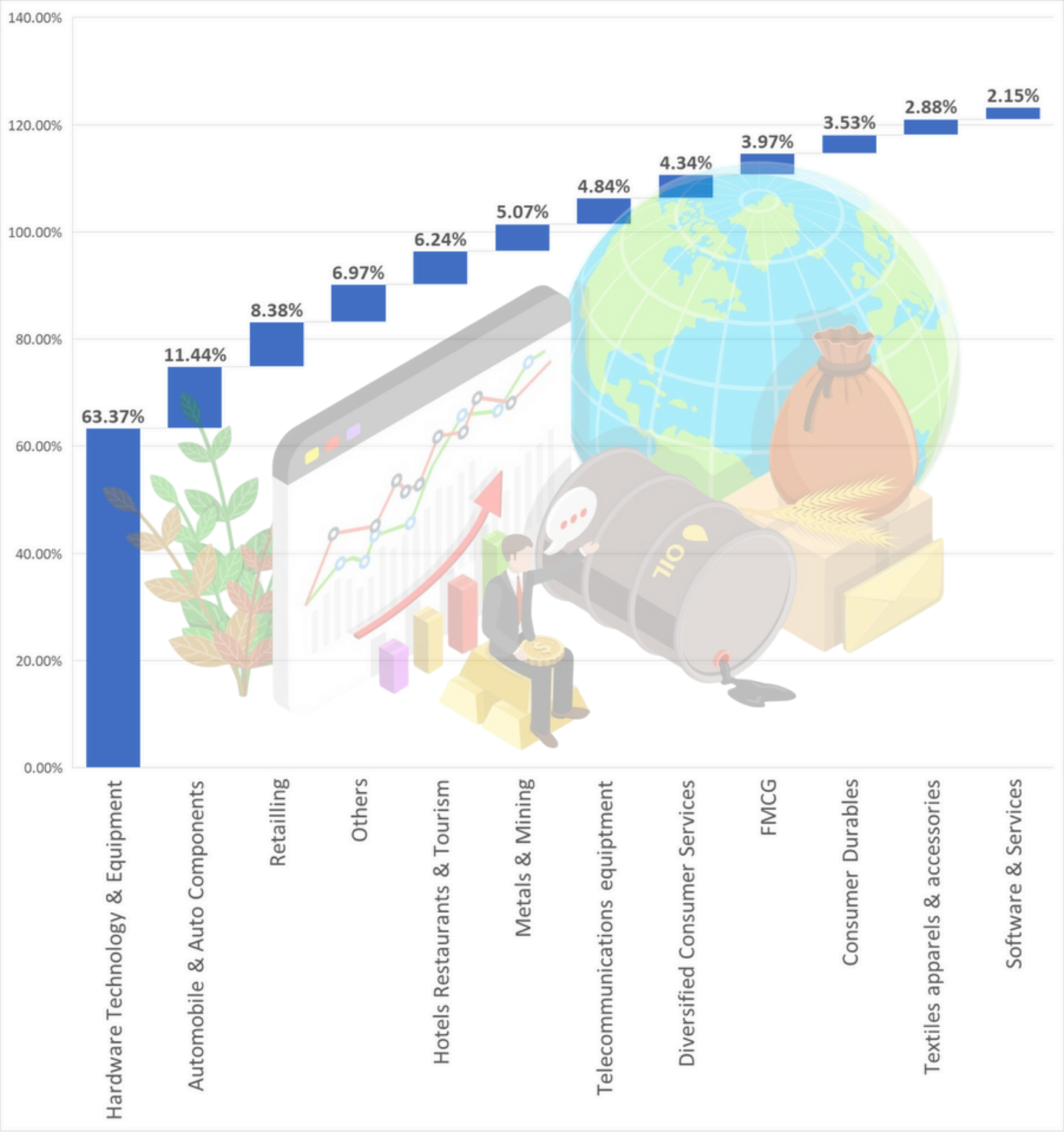
Index	31-07-2025	31-08-2025	Change %
NIFTY 50	24,768.35	24,426.85	-1.4
NIFTY SMALL CAP 100	17,966.85	17,227.00	-4.1
NIFTY MID CAP 100	57,400.55	55,727.40	-2.9
SENSEX	81,185.58	79,809.65	-1.7
US (INR)	87.52	88.17	0.7
BITCOIN \$	115,765.00	108,226.80	-6.5
DOW JONES USD \$	44,130.98	45,544.88	3.2
SHANGHAI COMP\$	3,573.21	3,857.93	8.0
BRENT CRUDE OIL \$	72.53	68.12	-6.1
NASDAQ 100 IN\$	23,218.12	23,415.42	0.8
GOLD IN Mini Futures	98,769.00	103,824.00	5.1
10 YEAR GOVT. BOND	6.38	6.59	3.3

(Absolute returns)

Source :- Investing.com

Top Sector - Aug'25

Analysis Performance (%)



Debt Update



Items	July-25	Aug-25	1 Month change	Apr-25	Change Apr 25 to Aug 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	5.49%	5.07%	-0.42	5.90%	-0.83
Treps	5.43%	5.32%	-0.11	5.85%	-0.53
1 Yr TBILL	4.12%	5.66%	1.54	3.85%	1.81
10 Gsec	6.37%	6.58%	0.21	6.35%	0.23
5 Year AAA	6.11%	6.35%	0.24	6.08%	0.27
USD/INR	87.52	88.17	0.65	84.59	3.58

(Calculation is basis on difference in rates changes)

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

TOP 28 SCHEMES TO INVEST IN

Regular Plan

EQUITY

Equity Large Cap

	3 yrs return	5 yrs return	Corpus (in cr)
ICICI Prudential Bluechip Fund	17.55	21.6	₹71,840 Cr
Nippon India Large Cap Fund	19	24.5	₹45,012 Cr
Category Average	13.87	18.80	

Equity Large & Mid Cap

	3 yrs return	5 yrs return	Corpus
Motilal Oswal Large and Mid Cap Fund	26.5	28.74	₹12,628 Cr
Bandhan Large & Mid Cap Fund	22.97	25.93	₹10,231 Cr
Category Average	16.61	22.18	

Equity Flexi Cap

	3 yrs return	5 yrs return	Corpus
Parag Parikh Flexicap Fund	20.1	23.17	₹1,15,040 Cr
360 One Flexicap Fund			₹1,975 Cr
Category Average	15.29	19.77	

Equity Focused Fund

	3 yrs return	5 yrs return	Corpus
ICICI Prudential Focused Equity Fund	21.9	24.92	₹12,560 Cr
DSP focus fund	16.08	18.63	₹2,513 Cr
Category Average	15.29	19.77	

Equity Multicap Fund

	3 yrs return	5 yrs return	Corpus
Nippon India Multicap Fund	22.25	30.12	₹46,216 Cr
Kotak Multicap Fund	21.74		₹19,227 Cr
Category Average	18.07		

Equity Mid Cap

	3 yrs return	5 yrs return	Corpus
Motilal Oswal Midcap Fund	26.04	33.89	₹34,780 Cr
HDFC Mid Cap Fund	24.08	29.49	₹83,105 Cr
Category Average	19.52	26.16	

Equity Small Cap

	3 yrs return	5 yrs return	Corpus
Tata Small Cap Fund	20.02	30.18	₹11,416 Cr
Mirae Asset Small Cap Fund			₹2,165 Cr
Category Average	19.36	28.77	

Equity Tax Saver

	3 yrs return	5 yrs return	Corpus
Parag Parikh Tax Saver Fund	17.99	22.35	₹5,524 Cr
Tata ELSS Fund	14.21	19.74	₹4,472 Cr
Category Average	15.94	20.71	

Hybrid

Hybrid - Balanced Advantage

	3 yrs return	5 yrs return	Corpus
HDFC Balanced Advantage Fund	18.15	23.49	₹1,01,080 Cr
Baroda BNP Paribas Balanced Advantage Fund	13.2	14.26	₹4,332 Cr
Category Average	11.38	12.87	

Hybrid - Arbitrage

	3 yrs return	5 yrs return	Corpus
Invesco India Arbitrage Fund	7.19	5.81	₹25,150 Cr
Kotak Arbitrage Fund	7.23	5.86	₹72,274 Cr
Category Average	6.80	5.43	

Hybrid - Multi Asset

	3 yrs return	5 yrs return	Corpus
DSP Multi Asset Allocation Fund			₹3,878 Cr
UTI Multi Asset Allocation Fund	18.73	15.97	₹5,941 Cr
Category Average	15.46	15.85	

Debt

Hybrid - Short Term

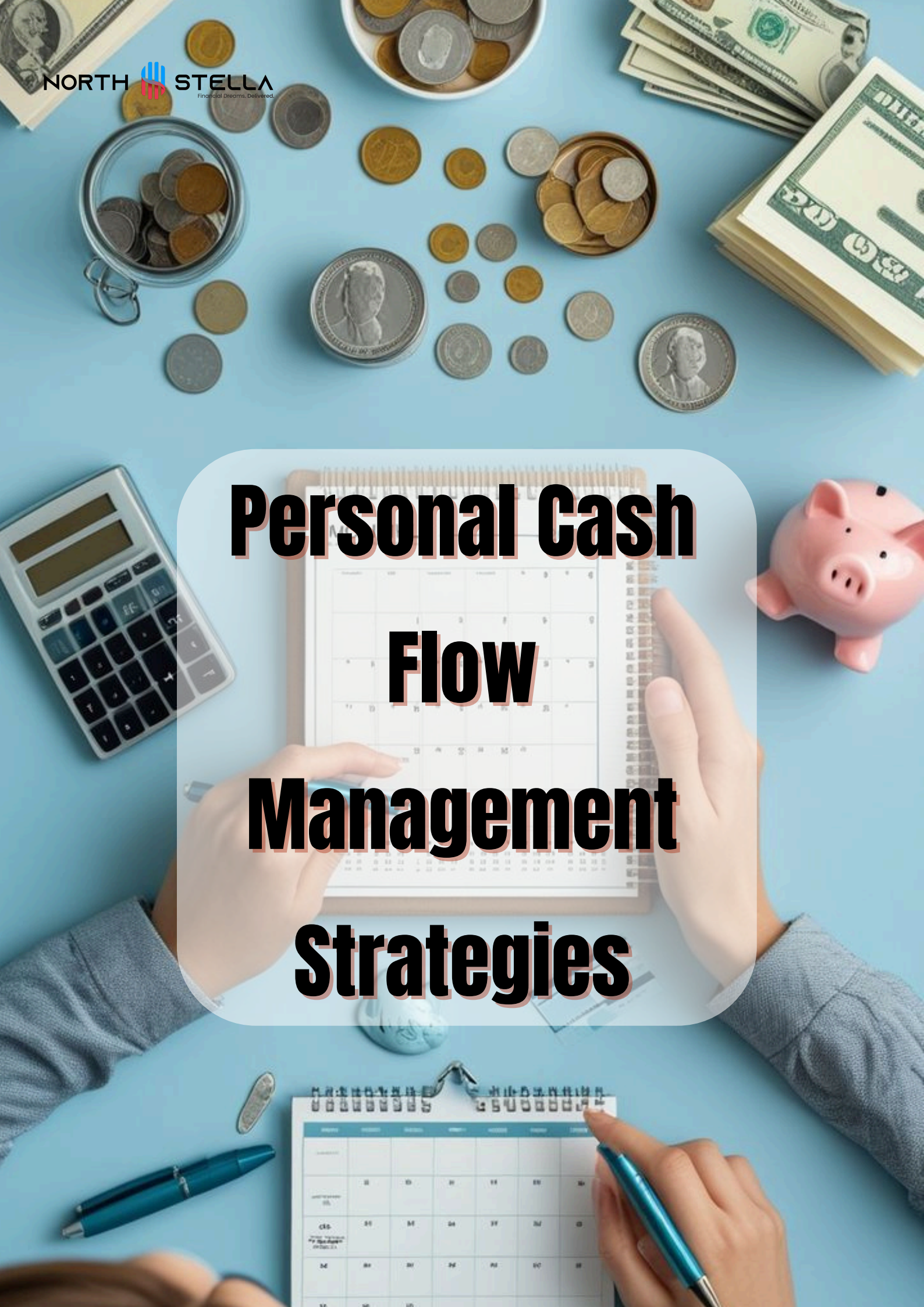
	3 yrs return	5 yrs return	Corpus
ICICI Prudential Short Term Fund	7.62	6.51	₹22,314 Cr
SBI Short Term Debt Fund	7.34	5.9	₹16,387 Cr
Category Average	7.14	6.02	

Hybrid - Credit Risk

	3 yrs return	5 yrs return	Corpus
Nippon India Credit Risk Fund	8.17	8.75	₹990 Cr
Baroda BNP Credit Risk Fund	7.77	9.67	₹192 Cr
Category Average	8.46	9.23	

Hybrid - Money Market

	3 yrs return	5 yrs return	Corpus
Axis Money Market Fund	7.47	6.07	₹20,721 Cr
ICICI Pru Money Market Fund	7.49	6.04	₹37,887 Cr
Category Average	7.17	5.84	



Personal Cash Flow Management Strategies



“Cash flow” is a term often associated with business, but successfully managing cash is also a critical element of personal finances.

When you understand where your money is coming from, where it’s going and what you can do with the rest, it can help you stay on track toward achieving your financial goals. An Ameriprise financial advisor can help you balance immediate cash flow needs with longer-term priorities. Here are five steps to manage your cash flow:

1. Create a budget

Being smart about managing your cash starts with knowing how much money is coming in and going out of your household each month.



This is where creating a household budget — also known as an expense management strategy — comes in.

Ultimately, a good budget should help you track your income, regulate your spending and prioritize saving so that you can stay on top of your cash flow. In the long run, you'll also be able to identify bigger spending patterns and potential opportunities to save.

2. Save systematically



Systematic saving is the process of automatically setting aside a specific amount of income toward your savings goals on a regular basis — and revisiting those strategies often to identify ways to save more toward your goals.

This cash flow management strategy can help you prioritize putting money away because of the automated nature of the transaction and because your savings is treated as a fixed line item in your overall budget.

Many employees unintentionally use the systematic saving approach when they opt into their employer's 401(k) plan. But it's also a strategy that can easily be applied to your personal finances. A tried-and-true technique is to set up automatic withdrawals through your employer's payroll system, your bank, credit union or brokerage firm.

3. Reduce debt outlays

Not all debt is bad, but too much can put a dent in your cash flow and make it harder to achieve your goals.



If freeing up cash by reducing or eliminating debt is a priority, you can use several different strategies, like loan consolidation or the debt avalanche and snowball methods, to tackle your financial liabilities effectively.

4. Keep a cash reserve for liquidity



A cash reserve is a critical part of cash flow management as it can help you cover the cost of an emergency or job loss without disrupting your ability to meet your other financial obligations. Generally, a healthy cash reserve should be 3-6 months of living expenses.

However, that number may differ depending on your situation, life stage and the needs that could arise.

Importantly, a cash reserve should give you liquidity and keep up with inflation. To do that, consider a three-tiered structure for your emergency fund:

When you need the money

Investment solutions to consider

Immediately

Checking account, high-yield savings or deposit account, cash management account, sweep account

**In 1-3
months**

Money market funds, investment certificates

**In 3-12
months**

Treasury bills, CDs, investment certificates, ultra-short bond funds, individual bonds

5. Make excess cash work for you



Once you strike the right cash flow balance between your savings, spending and debt obligations, consider how to put surplus cash toward your financial goals.

For example, you may consider contributing the maximum amount to your retirement accounts. Or you may decide to use excess cash to fund a new brokerage account or as a downpayment for a home. Whatever you decide, you'll want to ensure that any remaining overflows are working for you and, at a minimum, are earning returns that outpace the rate of inflation.

Source : ameriprise.com

IPO

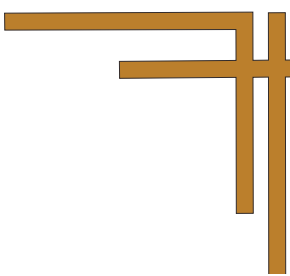


Company Name	IPO Date	Issue Price Band	Lot Size	Retail (Min)	HNI (Min)
MainBoard IPO					
Euro Pratik Sales Ltd.	September 16, 2025 to September 18, 2025	₹235 to ₹247 per share	60 Shares	₹14,820	₹2,07,480
VMS TMT Ltd.	September 17, 2025 to September 19, 2025	₹94 to ₹99 per share	150 Shares	₹14,850	₹2,07,900
Ivalue Infosolutions Ltd.	September 18, 2025 to September 22, 2025	₹284 to ₹299 per share	50 Shares	₹14,950	₹2,09,300
SME IPO					
L.T.Elevator Ltd.	September 12, 2025 to September 16, 2025	₹76 to ₹78 per share	1,600 Shares	₹2,49,600	₹3,74,400
TechD Cybersecurity Ltd.	September 15, 2025 to September 17, 2025	₹183 to ₹193 per share	600 Shares	₹2,31,600	₹3,47,400
Sampat Aluminium Ltd.	September 17, 2025 to September 19, 2025	₹114 to ₹120 per share	1,200 Shares	₹2,88,000	₹4,32,000
JD Cables Ltd.	September 18, 2025 to September 22, 2025	₹144 to ₹152 per share	800 Shares	₹2,43,200	₹3,64,800
Infinity Infoway Ltd.	Coming Soon..				

NFO

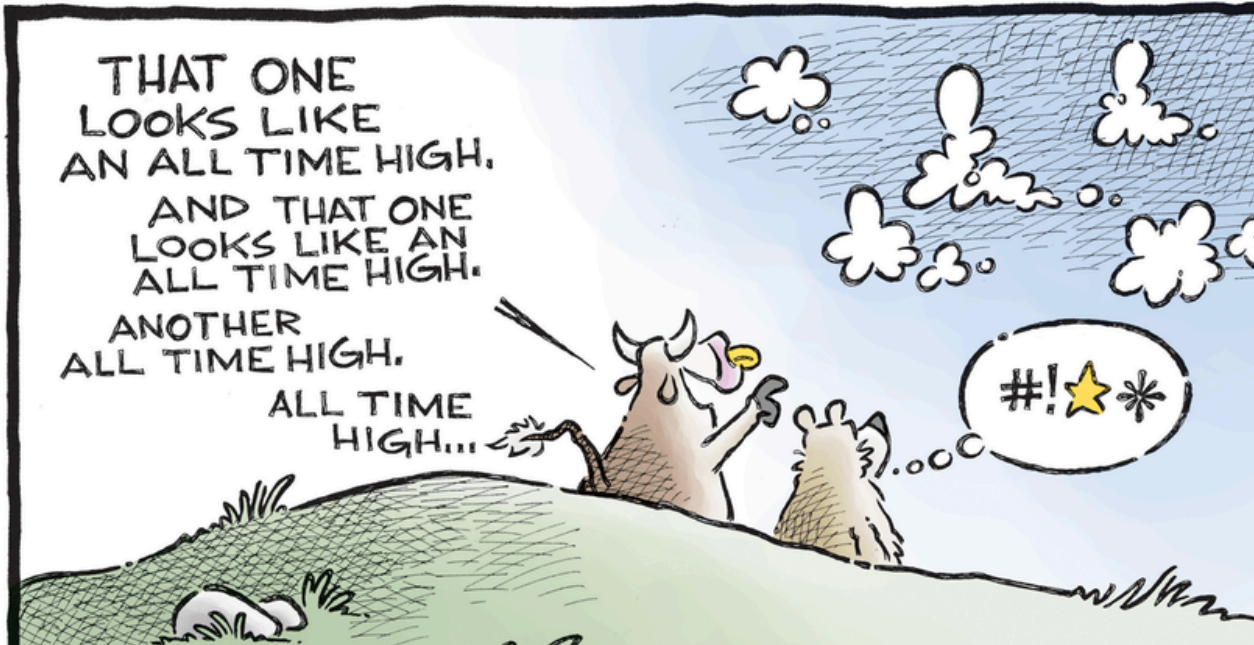


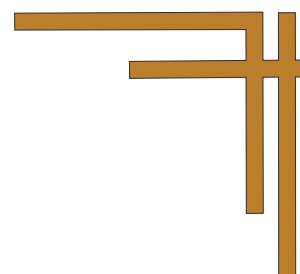
Scheme Name	Scheme Type	Date	Minimum Subscription Amount
Bandhan BSE India Sector Leaders Index Fund	Open Ended	03 rd Sep to 17 th Sep 2025	₹ 1000
HDFC Diversified Equity All Cap Active FOF		10 th Sep to 24 th Sep 2025	₹ 100
Tata Nifty Next 50 Index Fund		12 th Sep to 26 th Sep 2025	₹ 5000



Sudoku Puzzle

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





F-68, Profit Centre, Opposite Panchsheel Heights, Mahavir Nagar, Kandivali West, Mumbai-400067

customerservice@northstella.in | www.northstella.in | 9820190462 |    /northstellawm

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