

Month ending November 2025



INVESTMENT OUTLOOK

Your Monthly Guide to Smarter Financial Decisions



UNLOCK YOUR FINANCIAL FREEDOM — STARTING TODAY

Most people want financial freedom. Very few actually take the first step.

Our special counselling sessions on Financial Freedom made one thing crystal clear: your money needs a plan, not guesswork

“Those who act early, win early”

From understanding inflation's silent bite to building long-term wealth through disciplined investing, the message is simple — those who act early, win early.

WE'RE HERE TO HELP YOU START

If you're serious about:

- growing your wealth without constant stress,
- protecting your family's financial future,
- learning smart, practical investing habits,
- or simply getting unbiased guidance tailored to your goals...

I invite you to connect with us for a quick conversation — no jargon, no sales pitches, just clarity. Let's map your journey to financial independence, one smart decision at a time

YOUR FINANCIAL FREEDOM IS NOT A DREAM. IT'S A PLAN. LET'S BUILD IT TOGETHER.

Best Wishes and Happy Investing,

Uddhav Tulshibagwale

AMFI Registered Mutual Fund Distributor

Udyam Investments

You can count on my unwavering commitment to support and guide your wealth journey with integrity.

WHAT'S INSIDE?

- 1. Investment Gyan:** Nifty & Sensex touched New High in November 2025. What is there in Store ahead?
- 2. New Year, New Vision:** What has changed in the Digital World of Investing? Is there any replacement of Hand Holding?
- 3. Market Update:** Data and Reports
- 4. Inspiring Investment Story:** A wealthy surprise to Meera by her Grandfather !





Udyam Investments is an AMFI Registered Mutual Fund Distributor Vide ARN: 1687

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While all efforts have been taken to make this newsletter as authentic as possible, we will not be responsible for any loss to any person/entity caused by any short-coming, defect or inaccuracy inadvertently or otherwise crept in the designing or printing of this NEWSLETTER

CHAPTER 1 : INVESTMENT GYAN

NIFTY & SENSEX touched a New High in November 2026 !! Whats ahead in New Year ?

NIFTY & SENSEX hit fresh all-time highs in November 2026, closing nearly 2% above the previous session.

On a year-on-year basis, NIFTY has gained 6.44% in absolute terms – modest, yes, but the real story is its resilience.

Despite every headwind thrown at it – tariff worries, global uncertainty, sluggish FII flows – the market refused to crack. Every pullback met strong buying. Every dip bounced back.

The message is clear: this market isn't soaring... it's enduring. And that's far more powerful. Indian markets are set for more highs as earnings strengthen and valuations turn reasonable

*Nifty outlook is Optimistic and is driven by calmer geopolitics, stable macros, and a recovering earnings cycle. In short: **NIFTY didn't just rise** – it proved its strength.*

“ Mutual Funds has increased exposure to select private banks and remains positive on NBFCs, infrastructure, insurance, consumption, and telecom”

26,032.20

+268.85 (1.04%) ↑ past month

2 Dec, 3:31 pm IST • [Disclaimer](#)

1D | 5D | 1M | 6M | YTD | 1Y | 5Y | Max



CHAPTER 2 : NEW YEAR - NEW VISION

Human Hand-Holding Beats the DIY Model in Today's Digital World



We live in a world where everything claims to be “Do It Yourself.” Open an app, click a button, watch a video — and apparently you can learn, fix, invest, build, or solve anything.

But reality?

People are overwhelmed. Information is everywhere, but wisdom is rare. Tools are abundant, but trust is scarce. And when stakes are high — health, money, career, family — the DIY model quietly breaks down.

That’s exactly where human handholding becomes priceless.

- *A real person understands your emotions, your fears, your unique situation.*
- *A real guide doesn’t just give instructions — they give confidence.*
- *A real advisor doesn’t throw data at you; they interpret what it means for you.*

In personal finance, especially, this matters even more.

Markets fluctuate. News disturbs. Algorithms don’t reassure you at 11 PM when markets crash — but a human advisor can. They help you stay disciplined, make better decisions, and avoid the costly mistakes that DIY users often learn the hard way.

*In a digital world full of screens and shortcuts, human support is not old-fashioned — it’s a competitive advantage. Because at the end of the day, people don’t just need information. They need someone who stands with them. **And that’s something no app, no bot, no DIY model can replicate.***






Want a more emotional, more formal, more corporate, or more humorous version? I can create that too.

CHAPTER 3 - MARKET UPDATE

Data & Reports

EQUITY MARKET SNAPSHOT - LAST ONE YEAR


Period	KEY INDIAN INDICES					
	SENSEX	NIFTY 50	Nifty Next 50	Nifty Midcap 150	Nifty Smallcap 250	Nifty 500
30th Nov 2025	85707.00	26203.00	69137.00	22395.00	16733.00	23933.00
1 Month	0.83%	0.57%	-1.57%	0.80%	-4.00%	0.50%
3 Months	6.65%	6.41%	3.70%	6.10%	0.00%	5.40%
6 Months	4.99%	5.51%	3.05%	5.40%	-1.30%	4.80%
1 Year	7.40%	8.59%	-2.25%	6.50%	-6.70%	4.90%
Current P/E	23.4	22.8	20.1	33.4	30.8	24.4
Current P/B	4.54	3.56	3.60	4.49	4.49	3.71

Period	KEY INTERNATIONAL INDICIES					
	USA 	UK 	HONG KONG 	JAPAN 	GERMANY 	
	NASDAQ 100	S&P 500	FTSE 100	Hang Seng	Nikkei 225	DAX
30th Nov 2025	25434.89	6849.09	9720.50	25858.89	50253.91	23836.79
1 Month	-2.62%	-0.60%	-0.37%	-1.61%	-2.05%	-1.19%
3 Months	9.49%	6.76%	6.62%	0.94%	19.12%	-0.83%
6 Months	19.06%	15.85%	11.52%	9.70%	30.76%	-0.40%
1 Year	21.52%	13.54%	17.29%	33.13%	31.53%	21.45%


COMMODITY MARKET SNAPSHOT - LAST ONE YEAR

Period	GOLD - MCX INR 10 GRAMS	%	SILVER - MCX INR 1 KG	%	CRUDE OIL USD / BRL	%
30th Nov 2025	₹ 1,26,216	-	₹ 1,64,215	-	\$63.19	-
1 Month	₹ 1,18,989	6.07%	₹ 1,45,795	12.63%	\$64.89	-2.62%
3 Months	₹ 1,01,669	24.14%	₹ 1,17,121	40.21%	\$68.11	-7.22%
6 Months	₹ 94,497	33.57%	₹ 97,470	68.48%	\$64.60	-2.18%
1 Year	₹ 76,470	65.05%	₹ 89,357	83.77%	\$73.87	-14.46%

OTHER MARKET INDICATORS

Country	India 	USA 	China 	Japan 	Germany 	UK 
GDP (USD Bil.)	USD 3913 Bn	USD 29185 Bn	USD 18744 Bn	USD 4026 Bn	USD 4660 Bn	USD 3644 Bn
10 yr Govt. Bond Yield	6.515%	4.018%	1.832%	1.807%	2.691%	4.447%
Global Currencies vs. INR	1.00	USD 1 / INR 89.35	Yuan 1 / INR 12.58	Yen 1 / INR 0.57	Euro 1 / INR 103.59	GBP 1 / INR 118.25
Latest Inflation Rate	0.25%	3.00%	0.20%	3.00%	2.30%	3.60%

NIFTY EQUITY SECTORAL INDICIES 30th Nov 2025

INDEX 	CURRENT	1 WEEK%	1 MONTH%	1 YEAR%	52W H 	FALL FROM 52 WEEK HIGH
NIFTY AUTO	27,774.60	0.80%	1.87%	18.63%	27,832.60	17.90%
NIFTY METAL	10,293.05	-0.90%	-1.66%	15.44%	10,837.45	15.22%
NIFTY BANK	59,752.70	0.68%	2.82%	14.49%	59,897.50	14.46%
NIFTY INFRASTRUCTURE	9,653.90	-0.40%	1.29%	11.44%	9,729.85	11.76%
NIFTY OIL & GAS	12,034.40	-1.42%	1.98%	10.17%	13,607.20	10.93%
NIFTY INDIA MANUFACTURING	15,305.00	-0.26%	0.50%	9.53%	-	9.36%
NIFTY INDIA CONSUMPTION	12,472.15	-0.22%	-1.03%	9.49%	12,716.20	9.30%
NIFTY100 ESG	5,177.65	-0.07%	1.39%	8.32%	-	8.44%
NIFTY HEALTHCARE INDEX	15,031.25	1.02%	1.14%	7.25%	15,112.50	6.67%
NIFTY PHARMA	22,998.30	1.37%	3.08%	4.72%	23,604.45	4.10%
NIFTY INDIA DIGITAL	9,419.70	-0.56%	0.36%	-1.25%	10,152.15	-1.11%
NIFTY ENERGY	35,548.3	-1.89%	-0.65%	-3.20%	38,093.50	-2.63%
NIFTY FMCG	55,595.80	0.31%	-1.48%	-3.88%	59,302.55	-4.09%
NIFTY CONSUMER DURABLES	37,881.60	-1.31%	-2.74%	-5.86%	44,426.55	-5.94%
NIFTY REALTY	903.15	-2.13%	-5.39%	-12.24%	1,137.50	-12.07%
NIFTY IT	37,405.50	0.98%	3.53%	-15.15%	46,088.90	-15.06%

Ratio of total market cap over GDP	
Recent 10 Year Maximum - 155%	
Recent 10 Year Minimum - 48.29%	
Current Market Cap / GDP- 143%	
Current Market Cap of India as on 30th Nov 2025 - INR 472.09 LAKHS CR.	
Current GDP: \$3.91 TRLN US dollars or INR 330 LAKHS CR.	

GDP Growth Figures	% of Growth
LATEST QUARTER (JAS 2025)	8.20%
PREVIOUS QUARTER (AMJ 2025)	7.80%
YEAR AGO (JAS 2024)	5.60%

FII's/FPI's Activities in Indian Equity Markets

FII / DII - ACTIVITIES IN INDIAN EQUITY MARKET (CASH)		
Month- Year	FII (Rs Crores) Net Purchase / Sale	DII (Rs Crores) Net Purchase / Sale
Nov-25	-₹ 17,500	₹ 77,084
Oct-25	-₹ 2,347	₹ 52,794
Sep-25	-₹ 35,301	₹ 65,343
Aug-25	-₹ 46,902	₹ 94,829
Jul-25	-₹ 47,667	₹ 60,939
Jun-25	₹ 7,489	₹ 72,674
May-25	₹ 11,773	₹ 67,642
Apr-25	₹ 2,735	₹ 28,228
Mar-25	₹ 2,014	₹ 37,586
Feb-25	-₹ 58,988	₹ 64,853
Jan-25	-₹ 87,375	₹ 86,592
Dec-24	-₹ 16,982	₹ 34,195
Last 12 Months	-₹ 2,89,051	₹ 7,42,759

COUNTRY WISE FPI AUC (Asset Under Custody) IN INDIAN MARKET		
Country Wise AUC (in cr.)	As on Oct 31, 2025	% of Holdings
UNITED STATES OF AMERICA	₹ 32,13,710	43.6%
LUXEMBOURG	₹ 5,45,135	7.4%
SINGAPORE	₹ 4,94,021	6.7%
IRELAND	₹ 4,58,192	6.2%
UNITED KINGDOM	₹ 3,44,932	4.7%
MAURITIUS	₹ 3,18,438	4.3%
NORWAY	₹ 2,86,645	3.9%
JAPAN	₹ 2,22,130	3.0%
FRANCE	₹ 1,82,649	2.5%
CANADA	₹ 1,79,222	2.4%
Other	₹ 11,31,116	15.3%
Total	₹ 73,76,190	100.0%

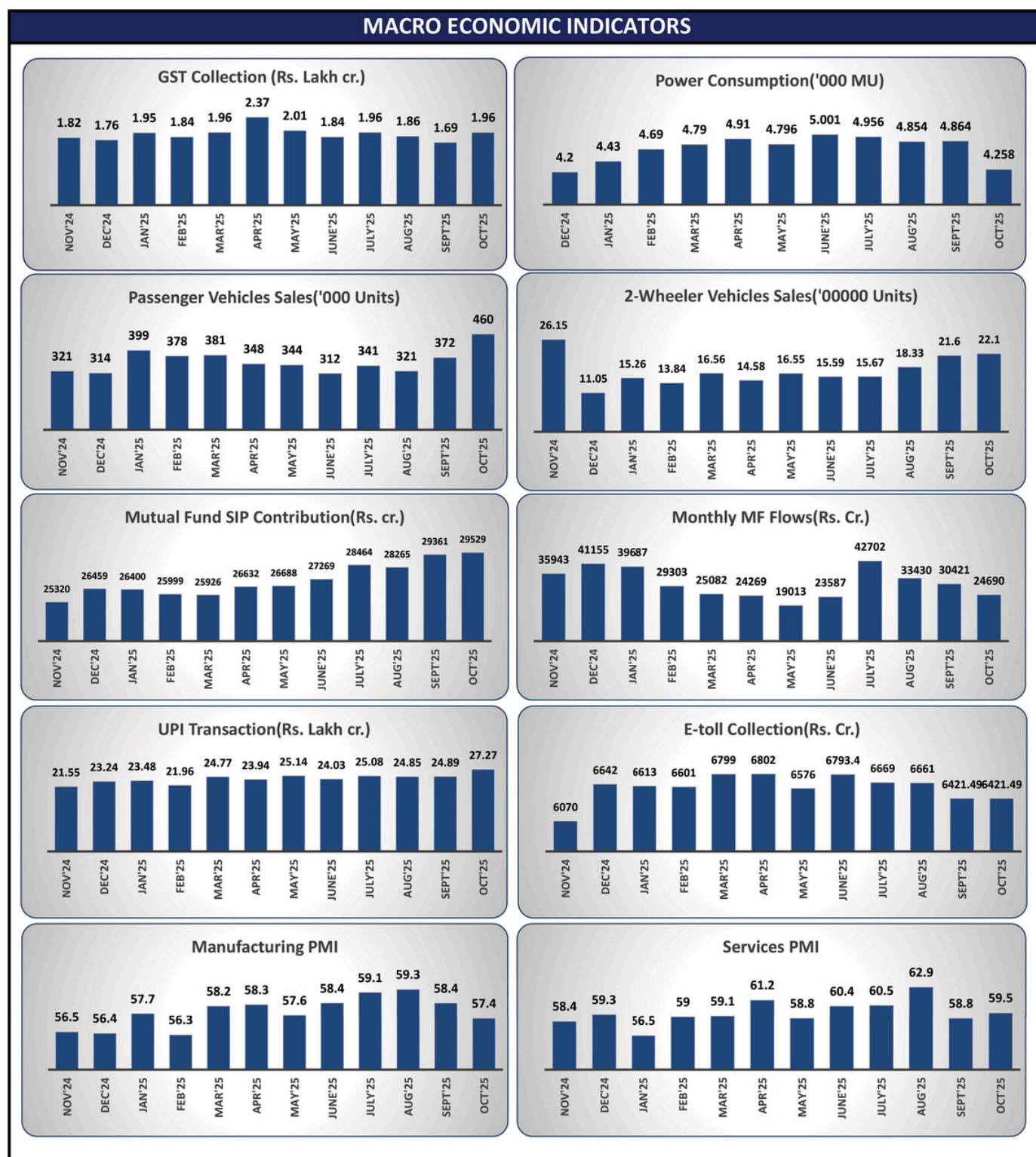
SECTOR WISE FPI AUC (Asset Under Custody) IN INDIAN MARKET		
Sector Wise AUC (in cr.)	As on Oct 31, 2025	% FPI Holdings
Financial Services	₹ 23,22,940	31.5%
Automobile and Auto Components	₹ 5,60,155	7.6%
Oil, Gas & Consumable Fuels	₹ 5,40,121	7.3%
Information Technology	₹ 5,15,320	7.0%
Healthcare	₹ 4,85,212	6.6%
Capital Goods	₹ 3,99,524	5.4%
Fast Moving Consumer Goods	₹ 3,84,785	5.2%
Telecommunication	₹ 3,78,887	5.1%
Consumer Services	₹ 3,18,091	4.3%
Power	₹ 2,49,823	3.4%
Top 10 Sector Holdings	₹ 61,54,858	83.4%
OTHERS	₹ 12,21,333	16.6%
FPI HOLDING IN INDIAN EQ MARKET	₹ 73,76,190	100.0%

Mutual Fund CATEGORY AVG Performance across Industry - 30th Nov 2025

Equity Funds Category - AVG Performance across Industry %				
Category Type	1 Month	3 Months	6 Months	1 year
Sector - Financial Services	2.32	12.23	10.1	17.06
Large-Cap	0.80	6.27	5.92	7.83
Mid-Cap	0.66	5.63	6.74	5.71
Large & Mid- Cap	0.16	5.27	5.88	5.50
Contra	0.41	5.36	6.62	5.45
Sector - Healthcare	0.69	2.89	6.31	5.14
Focused Fund	0.16	5.15	5.27	4.87
Equity - ESG	0.56	5.24	4.59	4.82
ELSS (Tax Savings)	0.22	5.10	4.96	4.60
Flexi Cap	-0.01	4.96	5.65	4.45
Equity - Consumption	-1.17	1.92	6.42	4.40
Multi-Cap	0.06	5.04	5.50	4.33
Dividend Yield	0.60	6.07	5.28	3.75
Value	0.61	7.08	5.58	3.61
Sector - Energy	-1.25	4.03	0.77	3.38
Equity- Infrastructure	-0.99	4.08	2.70	0.30
Sector - FMCG	-1.02	4.42	-1.54	-1.56
Small-Cap	-1.89	2.54	3.33	-2.09
Sector - Technology	2.28	5.29	3.75	-6.91
Fixed Income Category- AVG Performance across Industry %				
Morningstar Category	1 MONTH	3 MONTHS	6 MONTHS	1 year
Credit Risk	0.59	2.01	3.37	10.71
Short Duration	0.51	1.76	2.64	8.20
Medium Duration	0.54	1.78	2.43	8.18
Floating Rate	0.50	1.69	2.64	7.88
Banking & PSU	0.50	1.77	2.30	7.88
Corporate Bond	0.54	1.53	2.02	7.75
Low Duration	0.50	1.49	3.03	7.48
10 yr Government Bond	0.43	1.59	0.37	7.42
Money Market	0.44	1.34	2.93	6.94
Ultra Short Duration	0.45	1.34	2.94	6.82
Medium to Long Duration	0.30	1.53	0.41	6.55
Dynamic Bond	0.13	1.64	0.09	6.33
Arbitrage Fund	0.51	1.38	2.88	6.33
Liquid	0.40	1.28	2.66	5.97
Government Bond	-0.11	1.38	-0.88	5.67
Long Duration	-0.49	1.61	-2.05	4.31
Balance Fund Category- AVG Performance across Industry %				
Category Type	1 Month	3 Months	6 Months	1 year
Equity Savings	0.49	2.84	4.20	6.88
Aggressive Allocation	0.20	4.36	4.66	6.31
Dynamic Asset Allocation	0.49	4.04	4.23	6.25
Conservative Allocation	0.29	2.09	1.84	6.21
Balanced Allocation	0.04	2.95	2.54	5.98

Source - Morning Star as on 30th Nov 2025

NOTE: This is not a single scheme fund performance. This is an average performance of all the funds in same category across the mutual fund industry. However, performance may be different for different scheme under same category. Please check with your advisor for the top performing funds in above category for last one year.



Source - Multiple websites as on 30th Nov 2025

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CHAPTER 4 - INVESTMENT INSPIRING STORY

A wealthy surprise to Meera by her Grandfather !

At 57, Mathews stands as a shining example of how disciplined financial planning can transform retirement into a phase of comfort, dignity, and joy. But his journey began just a few years ago, when he made a courageous decision—one that completely changed his financial future.

In 2018, when Mathews turned 55, he received the maturity proceeds from his PPF and Fixed Deposits. Instead of letting the funds sit idle, he took a bold step: he committed the entire amount—₹50 lakh—towards building a structured retirement income plan.

Mathews had a clear vision. Although he was still working and planned to retire at 60, he wanted to start building a stable income stream early and let his corpus grow in the meantime. His investment horizon was five years, after which he wished to begin drawing regular income.

The Strategy: Smart Allocation, Steady Discipline

With a **Moderately aggressive risk profile**, Mathews invested in a well-thought-out combination of:

- **Balanced Advantage Funds**
- **Multi-Asset Funds**
- **Aggressive Hybrid Funds**

The objective was two-fold:

1. **Growth in the first five years** through market participation
2. **Stable monthly income thereafter** through a Systematic Withdrawal Plan (SWP)

He invested the entire ₹50 lakh as a lumpsum, patiently waited for five years without touching the corpus, and allowed the funds to compound.

The Power of Patience: Five Years Later

By the end of the fifth year, Mathews' portfolio had grown significantly. Just as planned, he started an SWP of **1% per month**, which meant:

✓ **₹50,000 monthly income**

✓ Starting in 2023

✓ Without disturbing the long-term growth potential of the portfolio.

And the results were remarkable. Below is the snapshot of the portfolio as on 30th November 2025:

Scheme Name	Investment Date	Lumpsum Amount	Income Start Date (SWP start date)	No of Installments	Monthly SWP Amount	Total Withdrawal Amount till date	Current Value as on 30/11/2025	Return (%)
ICICI Pru Multi Asset Fund Gr	7/20/2018	₹10000000	10-08-2022	40	₹100000	₹4000000	₹2715837.26	17.44
SBI Multi Asset Allocation Reg Gr	7/20/2018	₹10000000	10-08-2022	40	₹100000	₹4000000	₹1934496.31	12.87
HDFC Balanced Advantage Fund Gr	7/20/2018	₹10000000	10-08-2022	40	₹100000	₹4000000	₹2455079.98	16.04
Kotak Aggressive Hybrid Fund Reg Gr	7/20/2018	₹10000000	10-08-2022	40	₹100000	₹4000000	₹2167091.41	14.36
DSP Aggressive Hybrid Fund Reg Gr	7/20/2018	₹10000000	10-08-2022	40	₹100000	₹4000000	₹1982812.92	13.19
		₹50000000			₹500000	₹2000000	₹11255318	14.78

Today: Living His Retirement Dream

Mathews has been receiving ₹50,000 every month for the last 34 months, a total income of about ₹20 lakh—while his original investment continues to thrive.

Despite receiving regular income, his portfolio has grown to a whopping ₹1.12 crore.

- ◆ Capital invested: ₹50 lakh
- ◆ Income withdrawn: ₹20 lakh
- ◆ Current corpus value: ₹1.12 crore
- ◆ Total wealth created: Corpus doubled plus income received

This is the true magic of disciplined investing combined with a well-crafted SWP strategy.

A Growing Corpus = Growing Income

With his investments more than doubling over seven years, Mathews is now planning to increase his monthly income to ₹70,000 from January 2026, which is about 7.5% of his current corpus.

This upgrade is not just possible—it is financially comfortable because his portfolio growth has been strong and sustainable.

The Happiness of a Planned Retirement

Today, Mathews is not just financially secure; he is financially confident. The SWP income takes care of his monthly needs, the portfolio continues to grow, and retirement no longer feels like a burden—it feels like freedom.

His journey proves a powerful truth:

It's never too late to plan for retirement, but the right guidance, the right asset allocation, and the courage to invest can turn even a late start into a success story.

Mathews' story continues to inspire countless investors who dream of a peaceful and dignified retirement.

Note: The above story is for illustration purposes only and is based on past fund performance, which does not guarantee future returns. Mutual fund investments are subject to market risks, and investors should read all scheme-related documents carefully before investing. The returns mentioned are based on assumed fund performance and may vary depending on market conditions. It is advisable to consult a financial advisor to assess personal financial goals and risk appetite before making any investment decisions.

Contact Us

You can contact us for all your investment related queries through any mode of communication.



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