Shubhchintak
When advice matters, Experts count

MONTHLY NEWS LETTER DEC 2025



Welcome Note,

December arrives with a quiet pause — a moment to look back at the year gone by and prepare for the one ahead. It's a time for reflection, gratitude, and setting intentions for a stronger financial future.

As we step into the final month of 2025, let's use this moment to reset our goals, review our progress, and re-invest our focus where it matters most.

Small, consistent steps today can set the tone for a re-warding 2026.

What's Inside:

📊 **Market Insights** November Performance at a Glance

📈 **Market Pulse & Investor Perspective:** Key Global & Domestic Highlights

📘 **Investor Education:** Year-End Portfolio Review Guide

💖 **Investor Story:** The Power of Staying the Course

🍎 **Financial Wisdom:** Lessons From the Year That Grew

💰 **Money Mantra:** Start 2026 with Smart Financial Habits

🔍 **Client Quiz:** Your Year-End Wealth Check

💡 *"Before the year ends, give your investments a new beginning."*

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Market Insights

November 2025 Market Snapshot

Monthly Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
Sensex	83,835.10	86,055.86	82,670.95	85,706.67	2.23%
Nifty	25,696.85	26,310.45	25,318.45	26,202.95	1.97%
Nasdaq	23,951.91	23,976.84	21,898.29	23,365.69	-2.45%
Gold	$4,002.28	$4,245.20	$3,928.66	$4,230.63	5.71%
Crude	$61.13	$61.30	$57.06	$59.45	-2.75%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
Sensex	5.22%	7.40%	10.75%	14.19%	12.61%
Nifty	5.87%	8.59%	11.79%	15.10%	12.69%
Nasdaq	22.25%	21.58%	26.77%	13.87%	16.42%
Gold ($)	28.61%	59.43%	33.74%	18.80%	14.80%
Crude ($)	-16.42%	-13.21%	-9.82%	5.38%	3.61%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE				
Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	4.78	19.73	22.75	16.47
Equity - Dividend Yield Fund	3.38	18.70	21.30	14.74
Equity - ELSS	4.12	16.37	18.23	14.15
Equity - Flexi Cap Fund	4.23	16.04	17.89	14.16
Equity - Focused Fund	4.83	15.56	17.63	13.85
Equity - Large & Mid Cap Fund	5.45	18.07	20.10	14.95
Equity - Large Cap Fund	6.94	14.41	16.25	12.88
Equity - Mid Cap Fund	4.59	21.34	22.91	16.24
Equity - Multi Cap Fund	3.73	18.48	21.38	15.10
Equity - Small cap Fund	-2.37	19.03	24.91	16.73
Equity - Value Fund	3.95	18.40	20.72	14.34

*Source: Investing.com/wsj.com/masterstrokeonline.com

* All Sectoral, Thematic, Index & ETF Funds are excluded from the above list. Returns are not guaranteed.

Monthly Financial Market Performance Snapshot Data Period - 01/11/2025 to 30/11/2025

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Market Pulse & Investor Perspective



📰 Key News That Moved the Markets in November 2025

1. **Sensex & Nifty hit new record highs — optimism returns**
   On November 27, 2025, both Nifty 50 and BSE Sensex touched fresh all-time highs, fueled by renewed earnings optimism, easing valuations and improving macroeconomic sentiment.

2. **Global cues weigh — volatile global markets, Fed uncertainty, currency movements**
   Mixed global signals — including debate over U.S. interest-rate policy and dollar strength — weighed on Indian markets, adding to uncertainty mid-month.

3. **Rupee-forex alert after FX regime update — potential volatility for imports/exports**
   The International Monetary Fund (IMF) recently re-classified India's FX regime as "crawl-like," reflecting increased rupee volatility, which stoked cautiousness among forex-sensitive sectors.

4. **Earnings rebound — improved corporate results driving renewed interest**
   Q2 results for many companies surprised positively, improving earnings visibility. This helped revive interest in fundamentally strong names, pushing broader market sentiment up.

🔍 What It Means for Long-Term Investors

- Strong market highs reaffirm that long-term fundamentals continue to outweigh short-term volatility.
- Renewed global bullishness on India strengthens the case for staying invested through cycles.
- Profit-booking dips highlight why SIP discipline matters more than timing the market.
- Global uncertainties underscore the need for diversified portfolios across equity, debt, and gold.

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Investor Education

Year-End Portfolio Review: Reflect, Reset, and Reinvest

A year-end portfolio review is like checking your compass before a new journey. Markets change, goals evolve, and life milestones shift — making it essential to ensure your investments still align with your long-term plans.

Here's a simple 4-step year-end checklist for investors:

1. Review Your Goals
Are your financial goals — child education, retirement, home purchase — on track?
Has anything changed in the last 12 months?



2. Check Asset Allocation
Market fluctuations may have shifted your equity-to-debt balance. Rebalancing helps keep risk in check.

3. Evaluate SIP Progress
SIP investments thrive on consistency. Ensure all SIPs are active and aligned with goals. Consider increasing contributions from January.

4. Reinvest Bonuses Wisely
Year-end bonuses are a great opportunity to strengthen long-term investments.
A top-up in December can add significant value over time.

A yearly review ensures your investments stay aligned with your life and your future stays aligned with your dreams.

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Case Study/Investor Story

A Goal Missed Once, Now Back on Track

A couple of years ago, when the world was preparing for year-end celebrations, Amit received an email that made his heart sink – his company was downsizing.

With a sudden loss of income, even though he had some support from his emergency fund, the toughest decision was pausing the SIPs he had been running for his life goals, including his daughter's higher education.

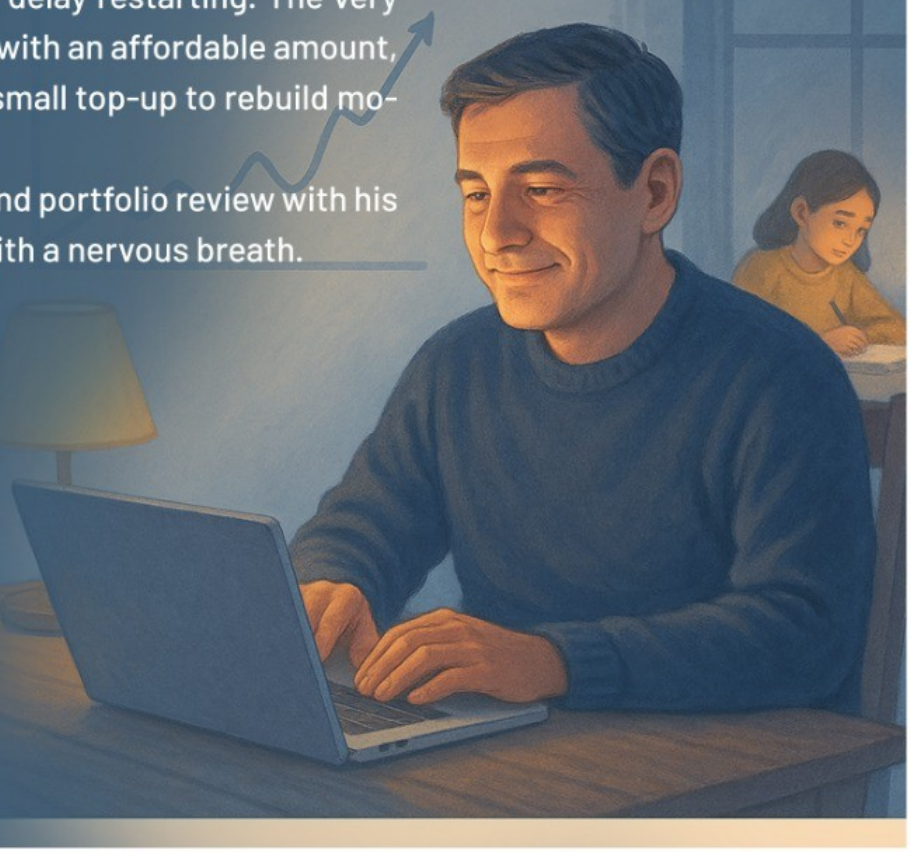
For months, the guilt stayed with him. Every time he saw his daughter studying, he wondered if he had unknowingly pushed her dreams further away.

But life has seasons – and when Amit finally found a new job, he promised himself he wouldn't delay restarting. The very next month, he resumed his SIPs with an affordable amount, and a few months later, added a small top-up to rebuild momentum.

This December, during his year-end portfolio review with his MFD, he opened the statement with a nervous breath.

What he saw felt like a quiet victory – the goal was back on track. A full year of "pause" hadn't ruined anything. Discipline after recovery had repaired more than he expected.

Amit leaned back with relief. The journey wasn't perfect...But it was moving forward. And sometimes, that's the real success.



"Success isn't about never pausing – it's about having the courage to begin again."

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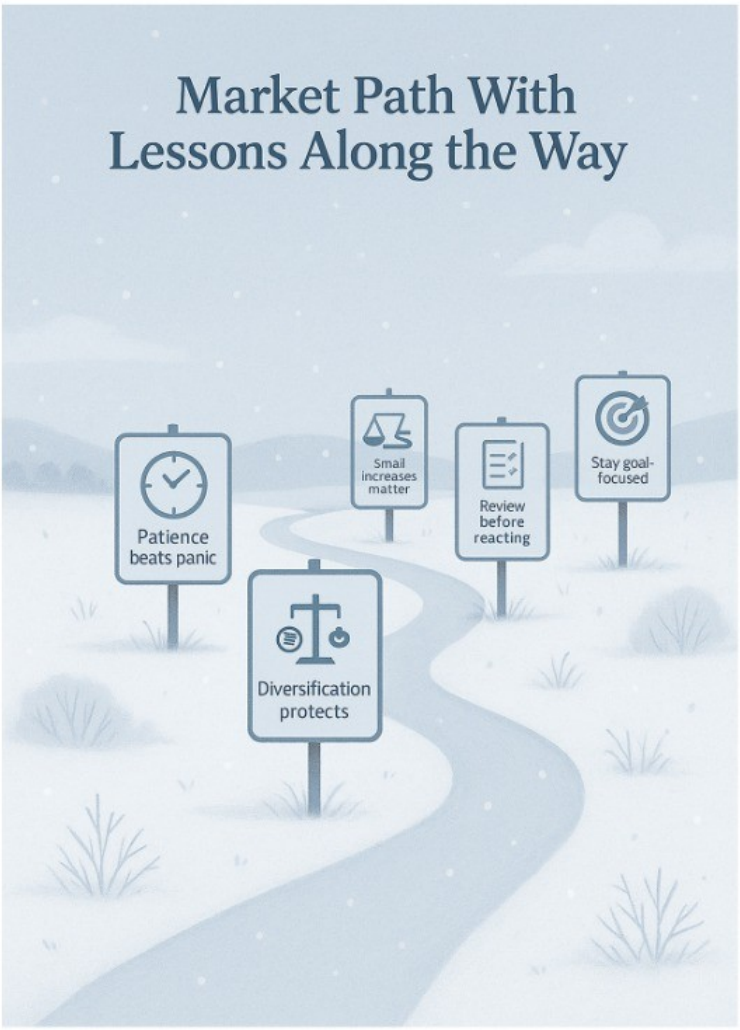
Financial Wisdom

Market Lessons: What 2025 Has Taught Investors So Far



Patience beats panic : Volatility is temporary; discipline isn't.

Small increases matter : Even a simple SIP top-up each year accelerates long-term goals.

Diversification protects : Equity, debt, and gold take turns leading — balance matters.

Review before reacting : Decisions made in emotion rarely age well.

Stay goal-focused : Markets fluctuate, but well-planned goals stay steady.

A year may change, but successful habits stay timeless.

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Money Mantra

Start 2026 with Smart Financial Habits

The New Year brings resolutions – but most fade before February.

Financial habits, however, stay with us for decades. Here are simple habits to begin 2026 on the right note:



1. Increase SIP by 10%
Your income grows – your investments should too.

2. Build a 3–6 Month Emergency Fund
Peace of mind is priceless.

3. Avoid Lifestyle Inflation
Let your wealth grow faster than your expenses.

4. Review Your Insurance Coverage
Protect before you invest.

5. Set One Big Financial Goal for 2026
Clear goals create clear discipline.

Resolutions fade. Financial discipline builds wealth.

Quiz –
When Neha got her first job at 25, her father suggested one simple habit:

"Invest ₹10,000 every month – don't think too much, just stay consistent."

She wasn't sure why. She wasn't earning much. But she trusted him and began a small SIP of ₹10,000.

Fast forward 10 years, at 12% return, approximately how much can it grow to?
a) ₹12 lakh b) ₹22 lakh c) ₹26 lakh d) ₹20 lakh

(Answer on Page 8)

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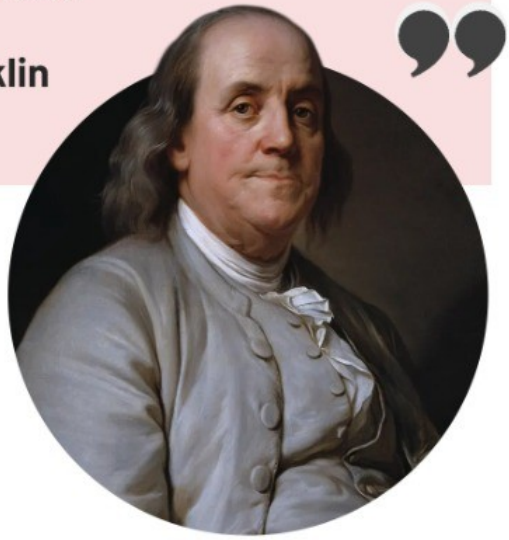
Contact and Closing

Quote of the Month:

"An investment in knowledge pays the best interest."

– Benjamin Franklin



Closing Note

As 2025 comes to an end, take a moment to acknowledge your progress – every SIP continued, every financial decision made with care, every step toward your goals.

May 2026 bring clarity, confidence, and continued prosperity.

Answer to Quiz: b) ₹22 lakh

Disclaimer:

Mutual Fund investments are subject to market risks. Read all scheme-related documents carefully. Past performance is not a guarantee of future returns and may or may not be sustained in the future. This report has been prepared based on data available to us and we have taken all precautions so that there are no errors and lapses. However, we do not assume any liability for actions taken based on this report. Contact us for scheme-specific risk. The 'Investor Story' narrative involves creative liberties for storytelling purposes.

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