

MONTHLY NEWS LETTER

OCTOBER 2025

Golden Sparrow Consultancy
AMFI-Registered Mutual Fund Distributor

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MONTHLY

NEWS LETTER

OCT
2025



Welcome Note,

This October, as we celebrate Dussehra and Diwali, we are reminded that patience and discipline bring victory, and light always overcomes darkness. Just as festivals inspire fresh beginnings, consistent investing helps us secure tomorrow's prosperity while enjoying today's celebrations.

What's Inside:

 **Market Insights**
September performance decoded

 **Market Pulse**
Key events shaping October

 **Investor Education:**
The Power of SIP Top-Ups

 **Investor Story:**
A Twin Festival, A Double Joy



 **Financial Wisdom**
Diwali Lessons for Wealth Creation

 **Money Mantra**
Diwali Gift that Lasts

 **Client Quiz**
What's Your Diwali Corpus?



This Diwali, let your investments shine as brightly as the lights around you.

Market Insights

September 2025 Market Snapshot

Monthly Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
<u>Sensex</u>	79,828.99	83,141.21	79,818.38	80,364.49	0.67%
<u>Nifty</u>	24,432.70	25,448.95	24,432.70	24,611.10	0.73%
<u>Nasdaq</u>	21,086.57	22,801.90	21,033.05	22,660.01	7.46%
<u>Gold</u>	\$3,290.83	\$3,871.87	\$3,436.80	\$3,862.95	17.39%
<u>Crude</u>	\$63.71	\$66.19	\$61.23	\$62.31	-2.20%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
<u>Sensex</u>	3.68%	-4.78%	11.81%	16.09%	11.81%
<u>Nifty</u>	4.64%	-4.65%	12.92%	16.95%	11.93%
<u>Nasdaq</u>	30.81%	24.58%	28.92%	15.20%	16.85%
<u>Gold (\$)</u>	25.26%	46.63%	32.53%	15.43%	13.03%
<u>Crude (\$)</u>	-12.40%	-8.56%	-8.00%	9.18%	2.61%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE				
Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	-5.87	20.58	24.82	15.91
Equity - Dividend Yield Fund	-7.81	19.79	22.95	14.53
Equity - ELSS	-5.90	16.79	20.21	13.76
Equity - Flexi Cap Fund	-5.50	16.34	19.98	13.83
Equity - Focused Fund	-5.53	16.00	19.56	13.57
Equity - Large & Mid Cap Fund	-4.99	18.19	22.05	14.55
Equity - Large Cap Fund	-4.92	14.91	18.21	12.31
Equity - Mid Cap Fund	-5.58	20.26	24.77	15.85
Equity - Multi Cap Fund	-5.15	18.73	23.58	14.93
Equity - Small cap Fund	-7.70	19.35	27.40	16.95
Equity - Value Fund	-6.75	19.38	22.87	14.10

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

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

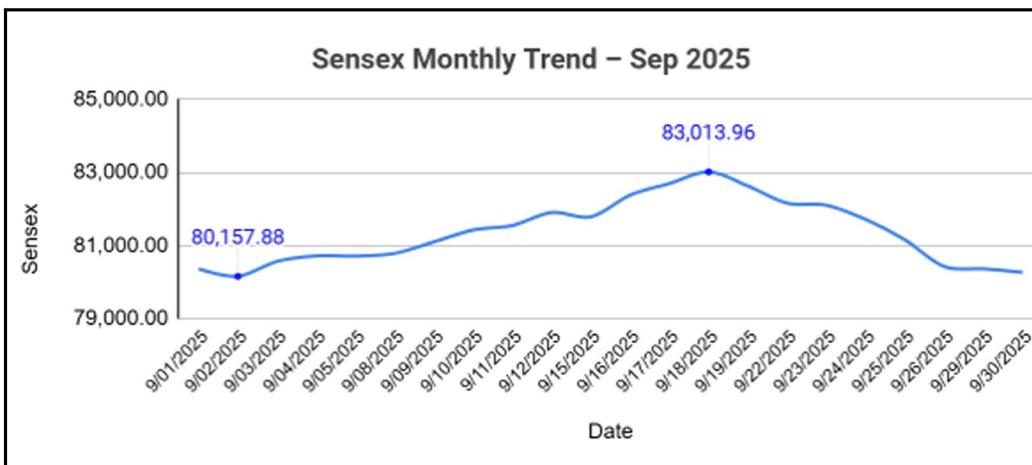
Monthly Financial Market Performance Snapshot Data Period - 01/09/2025 to 30/09/2025

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Market Pulse & Investor Perspective



Key News That Moved the Markets in September

1. Foreign Investors Pull Out Billions from Indian Equities

In September 2025, FPIs withdrew about \$2.7 billion from Indian stocks, marking the third consecutive month of outflows.

2. India's Manufacturing Growth Cools

The HSBC India Manufacturing PMI eased to 57.7 in September from 59.3 in August, partly due to rising input costs and export pressures.

3. Global Factory Weakness Amid U.S.-China Trade Headwinds

Factory activity in major economies declined in September, weighed by slowing demand from China and the U.S., exacerbated by ongoing tariff tensions.

What It Means for Long-Term Investors

► Stay invested during outflows

Foreign investor (FPI) outflows may create short-term volatility. But for SIP investors, such volatility is an opportunity – you buy more units when markets dip.

► Diversification is your buffer

Don't put all eggs in one sector. Spread investments across large, mid, small caps, and debt – that helps absorb shocks from any single sector.



"Stay invested through volatility—time in the market beats timing the market."

Investor Education

The Power of SIP Top-Ups

Every Diwali, we make efforts to upgrade our celebrations—bigger gifts, brighter lights, grander sweets. Why not upgrade our investments too?

By simply increasing your SIP by 10% each year on a monthly SIP of ₹10,000 for 20 years with 13% assumed return, you can almost double your future wealth compared to keeping it fixed. The table below shows the difference:



Type of SIP	Total Investment	Expected Future Value
Normal SIP	₹ 24,00,000	₹ 1,03,84,852
Step-Up SIP	₹ 68,73,000	₹ 2,05,07,893

Disclaimer: Illustration is for educational purposes only and based on assumed returns. Actual investment outcomes may vary depending on market conditions. Mutual Fund investments are subject to market risks.



Treat festive increments as a chance to top up your SIPs.

Case Study/Investor Story

A Twin Festival, A Double Joy

For Meera and Arjun, October 2025 was unlike any other. Their home glowed with Diwali diyas, but their hearts glowed even brighter—because next month, their daughter's wedding would light up their lives.

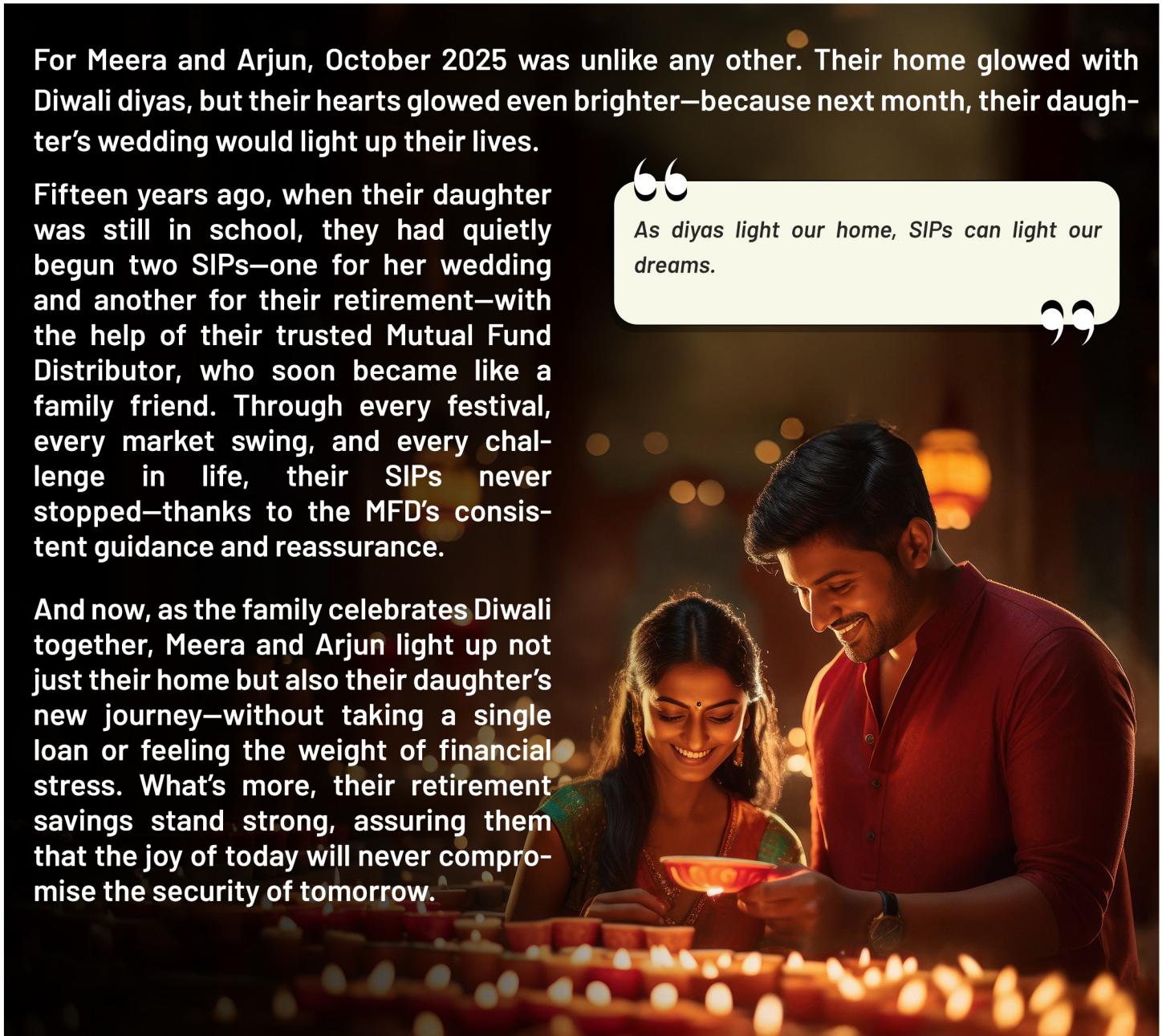
Fifteen years ago, when their daughter was still in school, they had quietly begun two SIPs—one for her wedding and another for their retirement—with the help of their trusted Mutual Fund Distributor, who soon became like a family friend. Through every festival, every market swing, and every challenge in life, their SIPs never stopped—thanks to the MFD's consistent guidance and reassurance.

And now, as the family celebrates Diwali together, Meera and Arjun light up not just their home but also their daughter's new journey—without taking a single loan or feeling the weight of financial stress. What's more, their retirement savings stand strong, assuring them that the joy of today will never compromise the security of tomorrow.

“

As diyas light our home, SIPs can light our dreams.

”



 **Always tag SIPs to specific goals—festivities feel lighter when finances are brighter.**

Financial Wisdom for Smart Investing

🎯 Financial Wisdom – Diwali Lessons for Wealth Creation

- **Light up small diyas daily** : SIP discipline builds big light over time.
- **Firecrackers burst fast** : avoid impulsive, speculative investments.
- **Rangoli needs planning** : so does your portfolio allocation.
- **Cleaning home** : cleaning portfolio review your investments regularly.
- **Sharing sweets spreads joy** : diversify investments to spread risk and rewards.



Like Diwali, wealth is built on preparation, discipline, and celebration.



Money Mantra – This Diwali, Gift Wealth that Lasts

This Diwali, as lights brighten your home and sweets fill your table, think about lighting up your financial future too.

Instead of spending the entire festive bonus or gifts, set aside a part for your **SIP**.

And when it comes to your children, remember—gadgets and toys fade, but a **SIP in their name today** can grow into a priceless gift for tomorrow. Because financial gifts don't just bring joy once... they keep growing.



Wealth Quiz:

“Rohan, 15 years ago started a SIP at the time of Diwali with a monthly contribution of ₹10,000, with 13% assumed return, how much will it grow to?”

- a)** ₹25 lakh
- b)** ₹51 lakh
- c)** ₹1 crore
- d)** ₹75 lakh

(Answer on Page 8)



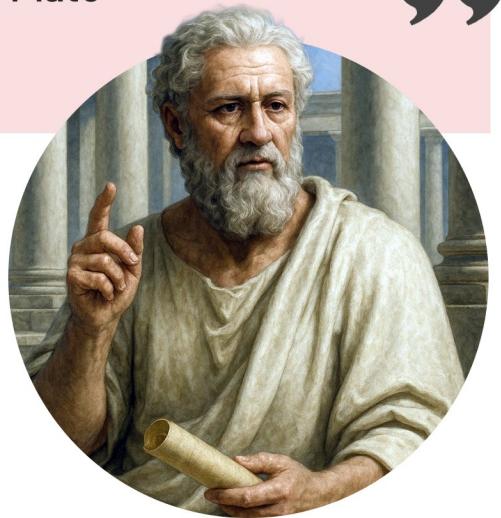
Contact and Closing

Quote of the Month:



The greatest wealth is to live content with little—and invest the rest wisely.

— Plato



Closing Note:

As the festival of lights fills our homes with brightness, let's also illuminate our financial future with discipline, patience, and planning. True prosperity lies not only in celebrating today but also in preparing for tomorrow.

Answer to Quiz: ₹51 lakh (Option b).



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.