

# **MONTHLY NEWS LETTER NOVEMBER 2025**

**Golden Sparrow Consultancy**

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## What's Inside:


### Welcome Note,


November brings a calm glow –a time to pause, reflect, and express gratitude.


This month, we celebrate Guru Nanak Jayanti, a reminder that wisdom and discipline guide our lives, and Children's Day, which inspires us to nurture brighter futures. Just as light shows the way and love shapes our purpose, thoughtful investing can help turn dreams into lasting achievements.


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for Your Child's Dream?



*This November, let wisdom guide your plans and love shape your investments.*

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# Market Insights

## October 2025 Market Snapshot

Monthly Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
<u>Sensex</u>	80,173.24	85,290.06	80,159.90	83,938.71	4.70%
<u>Nifty</u>	24,620.55	26,104.20	24,605.95	25,722.10	4.47%
<u>Nasdaq</u>	22,530.95	24,019.99	22,193.07	22,755.16	1.00%
<u>Gold</u>	\$3,858.84	\$4,381.60	\$3,819.51	\$4,002.28	3.72%
<u>Crude</u>	\$62.31	\$62.70	\$55.99	\$60.71	-2.57%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
<u>Sensex</u>	4.61%	5.73%	11.38%	16.20%	12.15%
<u>Nifty</u>	5.70%	6.27%	12.61%	17.18%	12.30%
<u>Nasdaq</u>	35.99%	31.11%	29.25%	16.81%	16.72%
<u>Gold (\$)</u>	21.70%	45.87%	34.82%	16.34%	13.36%
<u>Crude (\$)</u>	-14.65%	-13.68%	-11.26%	11.07%	2.72%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE				
Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	3.42	20.16	25.24	16.21
Equity - Dividend Yield Fund	1.92	19.53	23.51	14.71
Equity - ELSS	2.96	16.71	20.51	14.08
Equity - Flexi Cap Fund	3.42	16.40	20.29	14.10
Equity - Focused Fund	3.83	15.82	19.79	13.81
Equity - Large & Mid Cap Fund	4.82	18.42	22.61	14.86
Equity - Large Cap Fund	5.11	14.64	18.27	12.61
Equity - Mid Cap Fund	4.07	21.26	25.63	16.25
Equity - Multi Cap Fund	3.49	19.05	24.04	15.19
Equity - Small cap Fund	-1.23	20.27	28.22	17.12
Equity - Value Fund	2.28	19.03	23.27	14.33

\*Source: Investing.com/wsJ.com/masterstrokeonline.com

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

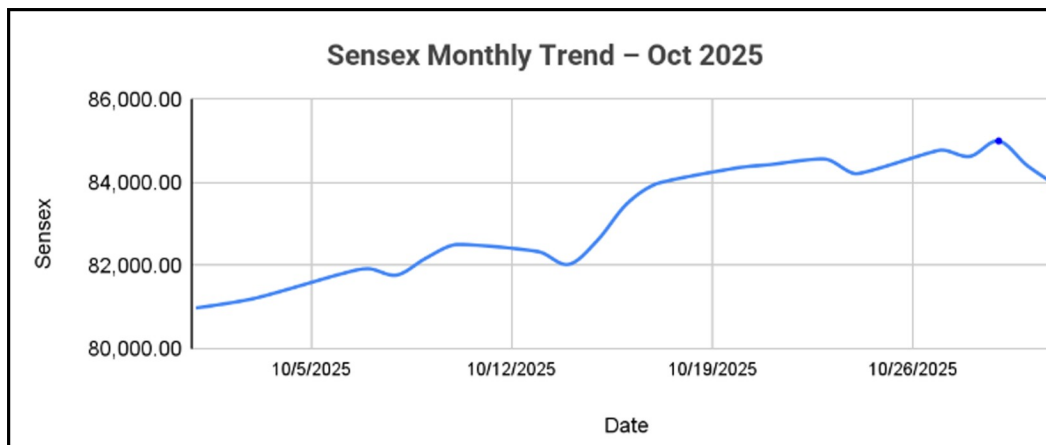
Monthly Financial Market Performance Snapshot Data Period - 01/10/2025 to 31/10/2025

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# Market Pulse & Investor Perspective



## Key News That Moved the Markets in October

**International Monetary Fund revises India's growth forecast upwards to 6.6% for 2025 despite global headwinds.**

*Implication: Creates a positive structural backdrop for Indian equity markets; supports long-horizon mutual fund investors.*

**Global growth expected to slow to about 3.1% by 2026, while falling crude prices and lower inflation may ease monetary pressures.**

*Implication: External risks persist, but easing inflation and energy costs could benefit domestic Indian equities and debt.*

**Record IPO fundraising in India in October – over ₹46,000 crore raised via 14 companies.**

*Implication: High primary market activity suggests domestic liquidity and investor participation remain strong; could boost equity market depth over time.*

**Foreign Institutional Investors (FIIs) reverse trend: after heavy outflows, they pumped over ₹3,000 crore into Indian equities in just seven trading sessions in October.**

*Implication: Return of foreign flows may ease a key headwind, benefiting long-term investors holding across market cycles.*

## What It Means for Long-Term Investors

**Volatility creates opportunities. For long-term investors, each correction is a chance to accumulate quality funds.**

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# Investor Education

## Investing for Your Child's Future Goals

Every parent dreams of giving their child the best education, opportunities, and a secure future. While love and care come naturally, planning for their financial needs requires time, patience, and discipline.

Start an SIP early—with affordable contributions—and witness a meaningful corpus build up by the time your child turns 18. Delaying by just a few years can significantly reduce the final corpus. The table below shows how your monthly SIP amount and the child's current age impact the wealth built by age 18 (assuming a 13 % annual return):

### Corpus at Age 18 by Various SIP Amounts

Child Current Age (Years)	Various SIP Amounts		
	₹10,000	₹25,000	₹40,000
0	₹79,18,587	₹1,97,97,144	₹3,16,75,430
2	₹59,87,622	₹1,49,69,056	₹2,39,50,489
4	₹44,75,182	₹1,11,87,955	₹1,79,00,728
6	₹32,90,719	₹82,26,798	₹1,31,62,877
8	₹23,63,111	₹59,07,778	₹94,52,445
10	₹16,36,658	₹40,91,645	₹65,46,632



**Disclaimer:** Illustration is for educational purposes only and based on assumed returns. Returns are not guaranteed, and actual results may differ based on market performance. Mutual Fund investments are subject to market risks; read all scheme-related documents carefully.



**The earlier you start, the lighter the burden later**

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# Case Study/Investor Story

## The 18th Gift

Tanisha was a little tense after her Class XII results and was lost in thought about choosing the right career path and college. In all the stress, she had almost forgotten that it was her 18th birthday.

When she stepped into her home that evening, she was stunned. Her parents had decorated the house with balloons and lights, her friends and neighbors were waiting with smiles, and a cake with a shining "18" candle sat on the table. It was a warm family celebration indeed – but the real surprise was yet to come.

After the celebration, her parents handed her an envelope with a gentle smile. Inside was not a greeting card or cash – it was an **investment statement**.

For the past 15 years, her parents had been contributing regularly to an SIP in her name. Month after month, through all of life's ups and downs, they had stayed disciplined. The statement showed a corpus large enough to fund her higher education or even support her dream of starting something of her own.

As Tanisha looked at the numbers, her eyes filled with tears – not because of the amount, but because she realized how deeply her parents had planned for her dreams.

"This," she whispered, "is the best gift ever."

It wasn't just an investment; it was love that had grown silently with time.

*"Some gifts fade with time. Others grow stronger – just like this one."*



*An SIP started early for a child's future can turn care into lifelong confidence.*

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# Financial Wisdom

## Guidance That Builds Generations



- **Knowledge is the first investment:**  
Teach children the value of saving early.
- **Consistency compounds results:**  
Continue SIPs through all market cycles.
- **Balance brings stability:** Diversify across asset classes, just like balancing studies and play.
- **Gratitude sustains growth:**  
Celebrate progress, not just outcomes.
- **Guidance lights the way:**  
A trusted advisor helps keep goals on track.



*The greatest wealth we can pass on to our children is the wisdom to handle it wisely.*

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# Money Mantra

## Teach Your Child the Value of Saving

This Children's Day, start a new lesson – one that can last a lifetime.

Introduce your child to the joy of saving and show them how money grows with time and discipline.

You can even help them begin a **Micro SIP** – a simple, affordable way to learn the magic of compounding. Starting with something as small as **₹100** a month can plant the seed of financial wisdom early on.

As they watch their savings grow, they'll discover that wealth isn't built in a day – it's built with patience, purpose, and habit.



*The best way to teach children about money is to let them experience the joy of growing it.*

### Client Quiz –

On Rohit's first birthday, his grandfather gifted him ₹2 lakh. Rohit's father decided to invest the amount in an equity mutual fund (assumed return – 13%) as a one-time investment in Rohit's name.

Question:

What could be the approximate corpus value by the time Rohit turns 18?

a) ₹5 lakh b) ₹16 lakh c) ₹1 crore d) ₹8 lakh

(Answer on Page 8)





## Contact and Closing

### Quote of the Month:



**"It's crucial that people understand the importance of financial literacy, because it's actually life-saving."**

**- Mellody Hobson**



#### **Closing Note:**

November reminds us that love, knowledge, and patience are the greatest gifts we can offer. As we celebrate our children and reflect on the wisdom of great teachers, let's remember — true prosperity lies not in what we buy for them, but in what we build for them.

**Answer to Quiz: ₹16 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.

**Report as of 01/11/2025**

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