



AMFI Registered Mutual
Fund Distributor
NOVEMBER 2025

Sahayak Times

PRESENTS

A MONTHLY PERSONAL FINANCE NEWSLETTER BROUGHT TO YOU UNDER THE PERSONAL FINANCE LITERACY MISSION OF



EVERY CHILD DREAMS BIG
THOSE DREAMS DESERVE A STRONG FOUNDATION

GIFT A SIP THIS CHILDREN'S DAY

**BECAUSE THE BEST GIFT ISN'T TOYS OR GADGETS,
IT'S THE FINANCIAL FREEDOM.**



Start an investment plan for your child.

Contact Team Sahayak Today!





FROM THE EDITOR

Dear Investor

There is an old market adage called the 'Halloween Effect' which essentially suggests that stock returns are significantly higher during the winter months (Nov to Apr) than in the summer months (May to Oct).

The recent bumper Diwali auto and FMCG sales numbers, return of FPIs in October, drop in the US interest rates, growth in GST numbers, forecast of lower inflation and better relative valuations as compared to the US, China and other emerging markets seem to indicate that the Halloween Effect shall play out in the winter months in India. Last year the fiscal and monetary tightening was planned but now the Govt. and the Central Bank is clearly focused on growth as is evident from monetary loosening and focus on credit growth.

There has been a recent IPO exuberance in the Indian Markets. Though primary market paper is always welcome, the point of concern is the IPO valuations and, that the entry point of small investors in this new age companies is the exit point of the promoters and VCs. Most IPOs are offers for sale by the promoters rather than raising a fresh capital for business purposes.

As I sit down to write this editorial, the Indian Women Cricket Team has lifted the Trophy and won the ICC Women's World Cup. This is the beginning of a new era for Indian women. Sports is representative of larger society. The confidence, self belief, ability to rise after 3 consecutive defeats and the 'Yes We Can' attitude displayed by the Indian Women is now the story of aspirational India and should go on to inspire and empower 50% of our population for greater participation in the building of Viksit Bharat. The success was not a one day effort but a lifetime of hard work against all odds by this enterprising team. We all applauded the triumph but it takes much more to succeed.

Success in sports is very much like success in investing. Both require a life time of diligent effort, the willingness to take risks, face the volatility and the ups and downs, not be bothered by the noise and the distractions, clear focus on goals, persistence and delayed gratification for the final success which is seen and applauded by everyone. We look forward to great achievements ahead both on the sports field and the market returns.

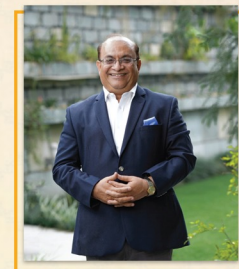
There is currently a lot in the price. Markets has been flat for more than a year whereas earnings have moved ahead. When markets don't go up for year, they automatically become 10 to 15% cheaper because the corporate earnings keep on improving. Global markets have been buoyant and the Indian Markets have not moved leading to better risk reward parameters for the Indian markets. The Nifty today is trading at a discount of almost 20% to the US markets as against a historic 15 to 20% premium. The relative valuation concerns thus have been addressed. It is now time for Alpha in the Indian market as a decent time correction, and also a price correction in certain sectors has taken place thus making the markets poised for a bigger high. Any investment done during this period should provide superior returns as markets recovers.

As we celebrate the Children's Day this month, don't forget to contact Team Sahayak for creating a Financial Plan for your Children's Education, Marriage and providing them Financial Independence at an early age. Its never too early to start, and let compounding do the magic. Teach your Children good money habits and make them Financial literate. We shall be glad to assist you as you guide them in their Investment journey.

Happy Investing!

Sandeep Sahni

Editor



ECONOMIC HIGHLIGHTS

- 01 US Fed delivered a 25-bps rate cut from 4.00% to 3.75% signalled a pause for the rest of the year.
- 02 Index of Industrial Production (IIP) grows 4.0% in Sept, from 3.2% in same month of 2024.
- 03 FPI's pump ₹6,480 cr into equities in Oct, after pulling ₹23,885 cr in Sept.
- 04 Auto sales rose in October, with two-wheeler sales reaching 2.8 million units, including over 1.2 lakh EVs.
- 05 The World Bank has upgraded its growth outlook for India from 6.3% to 6.5% for FY25-26.
- 06 Diwali sales this year reached a record ₹5.4 tn in goods, up 25% from last year an additional ₹65,000 cr from services.
- 07 UPI transactions hit new high this Diwali season, processed 754 mn payments worth ₹1.02 lakh cr.
- 08 Manufacturing PMI climbed to 59.2 in October from 57.7 in September.
- 09 RBI kept the repo rate unchanged at 5.50% with a neutral stance in its October meeting.
- 10 India's GST collections rose 9.1% (y-o-y) to ₹1.89 lakh crore in September 2025.

Search the news on Google to read more...

| Index | As on 30-09-25 | As on 31-10-25 | Change (in %) |
|------------------------------|----------------|----------------|---------------|
| Nifty 50 | 24,611.10 | 25,722.10 | 4.51% |
| Sensex | 80,267.62 | 83,938.71 | 4.57% |
| Nifty SmallCap 100 | 17,562.75 | 18,380.80 | 4.66% |
| Nifty Mid Cap 100 | 56,529.30 | 59,825.90 | 5.83% |
| Dow Jones (in \$) | 46,397.89 | 47,562.87 | 2.51% |
| Nasdaq 100 (in \$) | 24,679.99 | 25,858.13 | 4.77% |
| Shanghai Composite (in \$) | 3,882.78 | 3,954.79 | 1.85% |
| Bitcoin \$ | 1,14,037.00 | 1,09,243.20 | -4.20% |
| Brent crude oil (in \$) | 66.03 | 65.07 | -1.45% |
| USD/INR | 88.84 | 88.79 | -0.06% |
| RBI 10 Year Govt. bond yield | 6.57 | 6.53 | -0.61% |
| 24k Gold/Gm (in INR ₹) | 11,744 | 12,328 | 4.97% |

Source: investing.com, goodreturns.in, google.com, tradingview.com

5 BEST PERFORMING NSE INDICES

| Index | Return (in%) |
|----------------------|--------------|
| Nifty Realty | 8.16% |
| Nifty PSU Bank | 7.93% |
| Nifty Infrastructure | 5.44% |
| Nifty IT | 5.19% |
| Nifty Bank | 3.93% |

Source: <https://www.ngenmarkets.in>

TOP 5 NIFTY 50 GAINERS

| Stock | As on 30-09-25 | As on 31-10-25 | Change (in%) |
|--------------------------|----------------|----------------|--------------|
| Shriram Finance Ltd. | 616.1 | 738.3 | 19.83% |
| Hindalco Industries Ltd. | 762.0 | 861.4 | 13.05% |
| HCL Technologies Ltd. | 1,385.1 | 1,549.8 | 11.89% |
| Bharti Airtel Ltd. | 1,878.4 | 2,066.3 | 10.00% |
| Larsen & Toubro Ltd. | 3,659.0 | 3,987.5 | 8.98% |

Source: <https://www.trendlyne.com/>

5 WORST PERFORMING NSE INDICES

| Index | Return (in%) |
|-------------|--------------|
| Nifty Media | -4.15% |
| Nifty Auto | 0.21% |
| Nifty MNC | 0.73% |
| Nifty PSE | 1.36% |
| Nifty FMCG | 1.88% |

Source: <https://www.ngenmarkets.in>

TOP 5 NIFTY 50 LOSERS

| Stock | As on 30-09-25 | As on 31-10-25 | Change (in %) |
|---------------------------------|----------------|----------------|---------------|
| Hindustan Unilever Ltd | 2,514.4 | 2,469.6 | -1.78% |
| Dr. Reddy's Laboratories Ltd | 1,223.7 | 1,202.2 | -1.76% |
| Trent Ltd | 4,677.5 | 4,744.5 | 1.43% |
| HDFC Life Insurance Company Ltd | 756.4 | 746.6 | -1.30% |
| Adani Enterprises Ltd | 2,505.9 | 2,526.9 | 0.84% |

Source: <https://www.trendlyne.com/>

MUTUAL FUNDS CATEGORY WISE FUND PERFORMANCE

As on 31st October 2025

| Category | 6M | 1 Year | 3 Year | 5 Year | 10 Year |
|-----------------------------------------------------|-------|--------|--------|--------|---------|
| Equity - Contra Fund | 7.82 | 3.42 | 20.16 | 25.24 | 16.21 |
| Equity - Large Cap Fund | 6.41 | 5.11 | 14.64 | 18.27 | 12.61 |
| Equity - Mid Cap Fund | 11.81 | 4.07 | 21.26 | 25.63 | 16.25 |
| Equity - Small cap Fund | 12.96 | -1.23 | 20.27 | 28.22 | 17.12 |
| Equity - Dividend Yield Fund | 7.58 | 1.92 | 19.53 | 23.51 | 14.71 |
| Equity - ELSS | 7.69 | 2.96 | 16.71 | 20.51 | 14.08 |
| Equity - Flexi Cap Fund | 8.61 | 3.42 | 20.16 | 25.24 | 16.21 |
| Equity - Focused Fund | 8.05 | 3.83 | 15.82 | 19.79 | 13.81 |
| Equity - Large & Mid Cap Fund | 9.34 | 4.82 | 18.39 | 22.60 | 14.86 |
| Equity - Multi Cap Fund | 9.97 | 3.49 | 19.05 | 24.04 | 15.19 |
| Equity - Value Fund | 8.18 | 2.28 | 19.03 | 23.20 | 14.12 |
| Equity - Sectoral Fund - Banks & Financial Services | 7.79 | 11.57 | 16.48 | 21.03 | 13.69 |
| Equity - Sectoral Fund - Consumption | 7.41 | 1.72 | 14.93 | 20.64 | 14.37 |
| Equity - Sectoral Fund - Infrastructure | 10.73 | 0.08 | 23.94 | 30.81 | 15.97 |
| Equity - Sectoral Fund - Pharma & Health Care | 5.63 | 0.39 | 21.85 | 17.90 | 11.50 |
| Equity - Sectoral Fund - Technology | 9.64 | -0.05 | 16.30 | 19.18 | 16.66 |
| Hybrid - Aggressive Hybrid Fund | 6.70 | 5.03 | 14.49 | 17.48 | 11.93 |
| Hybrid - Arbitrage Fund | 2.62 | 6.24 | 6.80 | 5.43 | 5.68 |
| Hybrid - Balanced Advantage | 5.28 | 5.58 | 12.43 | 13.39 | 10.34 |
| Hybrid - Equity Savings | 4.50 | 6.31 | 9.91 | 10.56 | 8.12 |
| Hybrid - Multi Asset Allocation | 9.81 | 10.47 | 16.20 | 18.65 | 13.01 |
| Debt - Overnight Fund | 2.70 | 5.91 | 6.33 | 5.24 | 5.46 |
| Debt - Short Duration Fund | 3.06 | 7.96 | 7.52 | 5.96 | 6.65 |
| FoFs (Domestic / Overseas) - Gold | 28.36 | 51.12 | 32.98 | 17.32 | 14.96 |
| Nifty 50 | 5.97 | 6.25 | 12.56 | 17.11 | 12.30 |
| Nifty Next 50 | 11.26 | -0.12 | 17.81 | 20.51 | 13.43 |
| NIFTY 100 | 6.85 | 5.21 | 13.02 | 17.47 | 12.42 |
| Nifty 500 | 5.44 | 1.36 | 14.19 | 19.08 | 13.04 |

Source: masterstrokeonline.com, ngnmarkets.in

Disclaimer: Past returns are not a guarantee of future performance. Kindly consult your financial advisor before making any investment decisions. Mutual fund investments are subject to market risks. Please read all scheme related documents carefully.



NIFTY 50 MONTHLY RETURNS (2000 - 2025)

| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Annual |
|-------------------|---------|--------|---------|--------|---------|---------|--------|--------|---------|---------|--------|--------|---------|
| MEDIAN | -0.45% | 0.20% | 0.70% | 1.15% | 1.20% | 1.60% | 2.45% | 0.75% | 1.05% | 1.95% | 3.80% | 2.20% | 13.45% |
| SD | 5.94% | 4.40% | 8.13% | 5.61% | 8.37% | 5.55% | 5.11% | 4.84% | 12.20% | 88.79% | 5.79% | 4.50% | 28.07% |
| Avg Return | -0.28% | -0.44% | 0.03% | 1.62% | 0.89% | 1.40% | 1.81% | 1.31% | -0.74% | 17.95% | 2.75% | 2.88% | 16.05% |
| Max Return | 12.40% | 7.00% | 10.80% | 15.00% | 28.10% | 12.60% | 8.70% | 14.40% | 12.50% | 451.42% | 11.90% | 16.40% | 75.80% |
| Min Return | -16.30% | -8.30% | -23.20% | -8.00% | -17.40% | -17.00% | -9.40% | -8.80% | -50.99% | -26.40% | -9.30% | -4.30% | -51.80% |

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Annual |
|------|---------|--------|---------|--------|---------|---------|--------|--------|---------|---------|--------|--------|---------|
| 2025 | -0.60% | -5.90% | 6.30% | 3.50% | 1.70% | 3.10% | -2.93% | -0.56% | -0.51 | 4.51 | | | 7.89% |
| 2024 | 0.00% | 1.20% | 1.60% | 1.20% | -0.30% | 6.60% | 3.90% | 1.10% | 2.30% | -6.20% | -0.30% | -2.00% | 8.80% |
| 2023 | -2.40% | -2.00% | 0.30% | 4.10% | 2.60% | 3.50% | 2.90% | -2.50% | 2.00% | -2.80% | 5.50% | 7.90% | 20.00% |
| 2022 | -0.10% | -3.10% | 4.00% | -2.10% | -3.00% | -4.80% | 8.70% | 3.50% | -3.70% | 5.40% | 4.10% | 3.50% | 4.30% |
| 2021 | -2.50% | 6.60% | 1.10% | -0.40% | 6.50% | 0.90% | 0.30% | 8.70% | 2.80% | 0.30% | -3.90% | 2.20% | 24.10% |
| 2020 | -1.70% | -6.40% | -23.20% | 14.70% | -2.80% | 7.50% | 7.50% | 2.80% | -1.20% | 3.50% | 11.40% | 7.80% | 14.90% |
| 2019 | 0% | -0.40% | 7.70% | 1.10% | 1.50% | -1.10% | -5.70% | 0.90% | 4.10% | 3.50% | 1.50% | 0.90% | 12.00% |
| 2018 | 4.70% | -4.90% | -3.60% | 6.20% | 0.00% | -0.20% | 6.00% | 2.90% | -6.40% | -5.00% | 4.70% | -0.10% | 3.20% |
| 2017 | 4.60% | 3.70% | 3.30% | 1.40% | 3.40% | -1.00% | 5.80% | -1.60% | -1.30% | 5.60% | -1.10% | 3.00% | 28.60% |
| 2016 | -4.80% | -7.60% | 10.80% | 1.40% | 4.00% | 1.60% | 4.20% | 1.70% | -2.00% | 0.20% | -4.70% | -0.50% | 3.00% |
| 2015 | 6.40% | 1.10% | -4.60% | -3.60% | 3.10% | -0.80% | 2.00% | -6.60% | -0.30% | 1.50% | -1.60% | 0.10% | -4.10% |
| 2014 | -3.40% | 3.10% | 6.80% | -0.10% | 8.00% | 5.30% | 1.40% | 3.00% | 0.10% | 4.50% | 3.20% | -3.60% | 31.40% |
| 2013 | 2.20% | -5.70% | -0.20% | 4.40% | 0.90% | -2.40% | -1.70% | -5.80% | 6.10% | 9.80% | -2.00% | 2.10% | 6.80% |
| 2012 | 12.40% | 3.60% | -1.70% | -0.90% | -6.20% | 5.40% | 0.70% | 0.60% | 8.50% | -1.50% | 4.60% | 0.40% | 27.70% |
| 2011 | -10.20% | -3.10% | 9.40% | -1.40% | -3.30% | 1.60% | -2.90% | -8.80% | -1.20% | 7.80% | -9.30% | -4.30% | -24.60% |
| 2010 | -6.10% | 0.80% | 6.60% | 0.60% | -3.60% | 4.40% | 1.00% | 0.60% | 11.60% | -0.20% | -2.60% | 4.60% | 17.90% |
| 2009 | -2.90% | -3.90% | 9.30% | 15.00% | 28.10% | -3.50% | 8.00% | 0.60% | 9.00% | -7.30% | 6.80% | 3.30% | 75.80% |
| 2008 | -16.30% | 1.70% | -9.40% | 9.10% | -5.70% | -17.00% | 7.20% | 0.60% | -10.10% | -26.40% | -4.50% | 7.40% | -51.80% |
| 2007 | 2.90% | -8.30% | 2.00% | 7.00% | 5.10% | 0.50% | 4.90% | -1.40% | 12.50% | 17.50% | -2.30% | 6.50% | 54.80% |
| 2006 | 5.80% | 2.50% | 10.70% | 4.60% | -13.70% | 1.90% | 0.50% | 8.60% | 5.10% | 4.30% | 5.60% | 0.30% | 39.80% |
| 2005 | -1.10% | 2.20% | -3.20% | -6.50% | 9.70% | 6.40% | 4.10% | 3.10% | 9.10% | -8.90% | 11.90% | 6.90% | 36.30% |
| 2004 | -3.70% | -0.50% | -1.60% | 1.40% | -17.40% | 1.50% | 8.40% | 0.00% | 7.00% | 2.40% | 9.60% | 6.20% | 36.30% |
| 2003 | -4.70% | 2.10% | -8.00% | -4.50% | 7.80% | 12.60% | 4.60% | 14.40% | 4.50% | 9.80% | 3.80% | 16.40% | 71.90% |
| 2002 | 1.50% | 6.20% | -1.10% | -4.00% | -5.10% | 2.80% | -9.30% | 5.40% | -4.70% | -1.20% | 10.40% | 4.10% | 3.30% |
| 2001 | 8.60% | -1.50% | -15.00% | -2.00% | 3.80% | -5.10% | -3.20% | -1.80% | -13.30% | 6.40% | 9.80% | -0.80% | -16.20% |
| 2000 | 4.40% | 7.00% | -7.60% | -8.00% | -1.90% | 6.60% | -9.40% | 4.60% | -8.80% | -7.80% | 8.10% | -0.40% | -14.70% |

| | | | |
|--------------------------------------------------|-------------------------------------------|------------------------------------------------|------------------------------------------------|
| Very high positive returns greater than 5.00% | High positive returns 2.51% to 5.00% | Moderate positive returns 0.51% to 2.50% | Moderately negative returns -2.49% to 0.00% |
| Near-zero returns 0.01% to 0.50% | high negative returns -5.00% to -2.50% | Very high negative returns less than -5.00% | |



CHART BUSTER

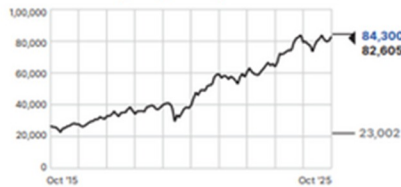


TRENDS AND TRAILS

● Max ◀ Current ● Median ● Min

CHARTS TO HELP YOU MAKE SENSE OF THE CURRENT MARKET IN TERMS OF VALUATIONS AND RETURN POTENTIAL

Sensex's 10-year journey



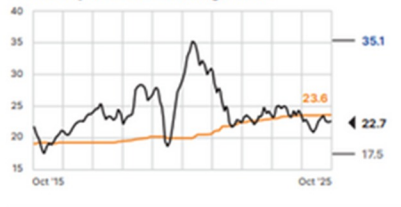
• The Sensex is a reliable gauge of the Indian market's overall performance.
• The 10-year graph shows a secular market rally, interrupted by several bearish phases.
• Key setbacks include Chinese growth concerns (2015), demonetisation (2016), US-China trade tensions (2018) and the Covid-19 crash (March 2020).
• After a strong recovery post-March 2020, the markets dipped due to the Russia-Ukraine conflict and rising interest rates.
• After touching new lifetime highs in 2024, Sensex is now stuck in a consolidation phase.

Sensex dividend yield



Dividend yield represents the return an investor earns through dividends. It's calculated as dividend per share divided by price per share. Typically, higher dividend yields indicate cheaper stock prices.
If:
Dividend yield > Median dividend yield = Overvalued
Dividend yield < Median dividend yield = Undervalued

Sensex price-to-earnings ratio



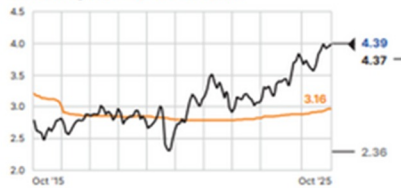
The price-to-earnings (P/E) ratio of the Sensex is a straightforward indicator of market valuation. Here's a general valuation guide:
Deeply undervalued (attractive buy) | Fairly valued | Significantly overvalued (high-risk zone)
P/E: 12 | 16 | 20 | 24
Undervalued | Overvalued
This chart uses standalone data for Sensex companies. If consolidated figures are considered, the P/E ratio would likely be lower.

Market cap-to-GDP



The market cap-to-GDP ratio is Warren Buffett's favourite valuation metric, calling it the best measure of market valuations at any given moment.
If:
Market cap > GDP = Overvalued
Market cap < GDP = Undervalued
Considering the cumulative market cap of 500-listed companies and the nominal GDP estimates: final for FY23, first revised for FY24 and second advanced for FY25.

Sensex price-to-book ratio



The price-to-book (P/B) ratio reflects what investors are willing to pay for each rupee of net assets. With book value being more stable than earnings, it's often considered a better valuation measure than P/E.
If:
P/B > Median P/B = Overvalued
P/B < Median P/B = Undervalued

10Y G-sec yield gap to Sensex earnings yield



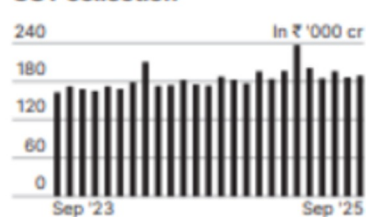
The spread between the 10-year government bond yield and Sensex earnings yield (inverse of P/E) is a key valuation metric.
A significant deviation from the median indicates the degree of the Sensex's overvaluation or undervaluation.
If:
Spread > Median = Overvalued
Spread < Median = Undervalued
All data as of October 15, 2025.

Source: Wealth Insight, As on 15th October 2025

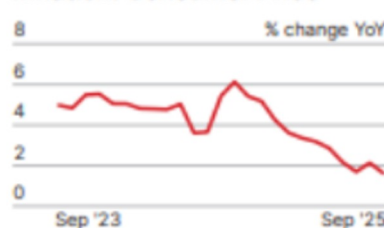


ECONOMIC METRICS

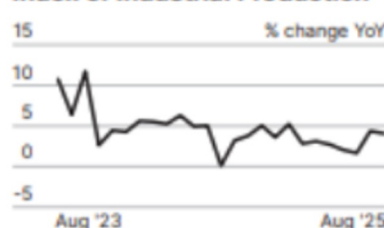
GST collection



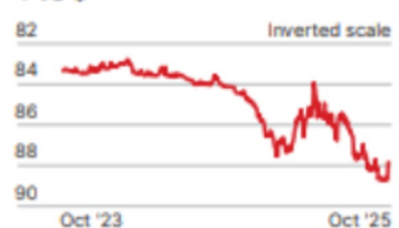
Inflation: Consumer Price



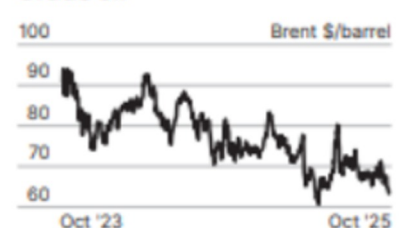
Index of Industrial Production



₹ vs \$



Crude oil



Source: Wealth Insight, 15th October 2025



Bull Case (Positives for the Market)

Strong growth momentum: The Reserve Bank of India (RBI) kept the repo rate unchanged at 5.50% and revised the FY26 GDP forecast upwards to ~6.8% from ~6.5% on oct 2025 meeting.Q1 FY26 growth came in at ~7.8% YoY, signalling healthy momentum in consumption and investment. Domestic demand remains resilient: rural demand strong;

Inflation under control → policy space: RBI lowered FY26 CPI forecast to 2.6% from 3.1%, core pressures easing gives central bank flexibility to remain neutral/supportive. Lower inflation also supports real incomes for households.

Robust GST: Gross GST collections (Oct-2025): ₹1.95 lakh crore, up ~4.6% YoY versus Oct-2024 (despite rate rationalisation implemented late-Sept). The rise points to sustained consumer and trade activity at the start of the festive season. With GST collections near the ₹2-lakh-crore mark, consumption activity at an aggregate level is robust – supportive for consumption-linked sectors.

Festive season tailwinds / domestic consumption uplift: Diwali sales in 2025 reached a record ₹6.05 trillion, comprising ₹5.40 trillion in goods and ₹65,000 crore in services, according to CAIT. This marks a 25% (Y-o-Y) growth from ₹4.25 trillion.

External sector resilience: Despite widening trade deficits, the current account deficit remains manageable due to strong services, exports and remittances.

BULLS VS BEAR



Bear Case (Negative for the Market)

Widening trade & external imbalances: India's merchandise trade deficit hit a ~13-month high in Sept 2025 (~US\$ 32.1 billion) driven by a sharp surge in imports (especially gold, silver) and slower export growth to key markets. while Exports to the US fell ~12% YoY following 50% tariffs on Indian goods – key sectors like textiles, leather,

Currency / capital-flow risk: The Indian Rupee hovered near ₹88.8/\$ in October 2025, down about 5.5 % YoY, reflecting sustained pressure from dollar demand and weak capital flows while FII (foreign institutional investor) outflows remain a watch-point; volatile global sentiments may trigger risk aversion.

Private investment / capex execution risk: While government capex is strong, private sector investment remains patchy and concentrated in a few industries. Potential execution risk persists any policy shock (tariff moves, global slowdown) could dampen corporate earnings revision and investor sentiment.

Corporate Earnings Risks: Given strong run-up in markets, valuations are elevated in parts; margins could face pressure from input cost inflation, currency depreciation, and weaker export demand.

Policy / trade uncertainty: Recent volatility in markets stems from unclear trade policies and tariff changes. Any new import or export restrictions – like higher duties or sudden rule shifts – could hurt export-driven industries and weaken investor confidence.

Disclaimer: Mutual fund investments are subject to market risks. Please read all the scheme related documents carefully.
*Past returns are not a guarantee of future performance. Kindly consult your financial advisor before making any investment decisions.

COMPANY SIZE AS PER RANK

| Company Ranking as on Marketcap | Company Name | Marketcap as on 31st Oct 2025 (₹ Cr) | Net Profit FY 2024-25 (₹ Cr) |
|---------------------------------|---------------------|--------------------------------------|------------------------------|
| 1 | Reliance Industries | 2009977.58 | 94647.00 |
| 31 | Avenue Supermart | 270060.63 | 2706.58 |
| 51 | Adani Green | 178566.68 | 2196.00 |
| 101 | United Spirits | 105280.39 | 1514.00 |
| 251 | SJVN | 34582.20 | 818.02 |
| 501 | Olectra Greentec | 12420.43 | 139.21 |
| 751 | Bajaj Electrical | 5811.85 | 106.22 |
| 1001 | S H Kelkar & Co. | 3108.94 | 73.01 |
| 1501 | Eimco Elecon (I) | 1036.16 | 48.60 |
| 2001 | Tiger Logistics | 442.99 | 27.03 |
| 2501 | Kritika Wires | 225.80 | 10.13 |

Source: screener.in

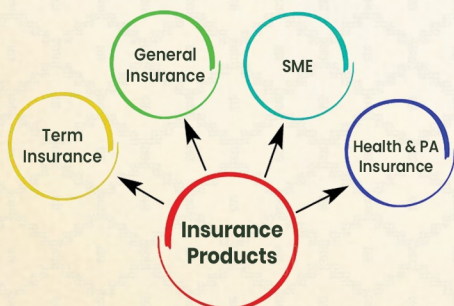
As on: 31-10-2025

OUR NEW SERVICES



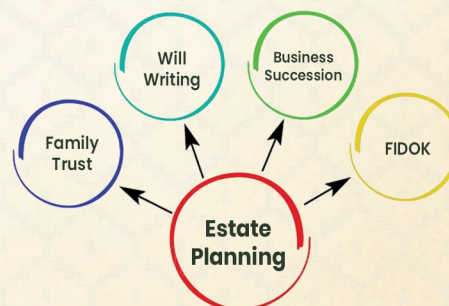
- 1 Have you got sufficient Term Insurance?
- 2 Have you got **Adequate Health & Critical Illness** cover?
- 3 Are you covered in case of an **Accident & Disability**?
- 4 Do have **House Insurance** to cover against natural calamities, war, flood, fire, theft etc.?
- 5 Is your **Business, Stocks, P&M, Transit and Vehicles** covered by Insurance?
- 6 Do you have a **Personal Indemnity insurance**?
- 7 Do you take **Travel Insurance** while travelling?

Contact Team Sahayak Today,
Share your current Insurance policies
and Team Sahayak will do a
FREE INSURANCE REVIEW
and help you to cover the insurance gaps.



- 1 Have you made a **Will**?
- 2 Have your family elders and other family members made a **Will**?
- 3 Have you done a comprehensive **Estate Planning**?
- 4 Is the Will an answer to your Inheritance plans or do you need a **Family Trust**?
- 5 Have you made a complete list of your Assets and liabilities and documented your financial and non-financial assets (**FIDOK**)?

Avail of the
"Sahayak Will Writing & Estate Planning Services"
and plan your Inheritance so that you,
Leave a Legacy and not a Mess.



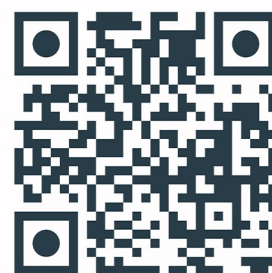


sandeep sahni

DAILY MOTIVATIONAL BLOG

MY TOP 5 BEST MOTIVATIONAL BLOGS OF THE MONTH...

- 1 'Light the Lamp'
- 2 The Joy of Giving
- 3 Dare to Fail
- 4 The Power of Appreciation
- 5 Be the First



Scan QR to Read
Motivational Blogs

<https://sandeepsahni.com/blog/>

Do you want to read Daily Motivational Blog by our editor Sandeep Sahni.
Subscribe to our Motivational Newsletter

STAY BLESSED FOREVER A CHANNEL FOR DAILY MOTIVATIONAL BLOGS

Scan to join the Daily Motivational Blogs Channel



MOVIE OF THE MONTH...



Baazaar (2018)



"Yahan paisa Bhagwan nahi, par Bhagwan se kam bhi nahi."

Set in Mumbai's stock market, Baazaar follows Rizwan Ahmed's rise and moral conflict under mentor Shakun Kothari — a stark reminder that in finance, every decision has a price.



Invite us to your house or visit our office and we shall conduct a **Personal Finance Workshop** exclusive for you, your family and close friends at your doorstep.

BOOK YOUR SLOT
NOW!
WITH
YOUR PERSONAL FAMILY CFO

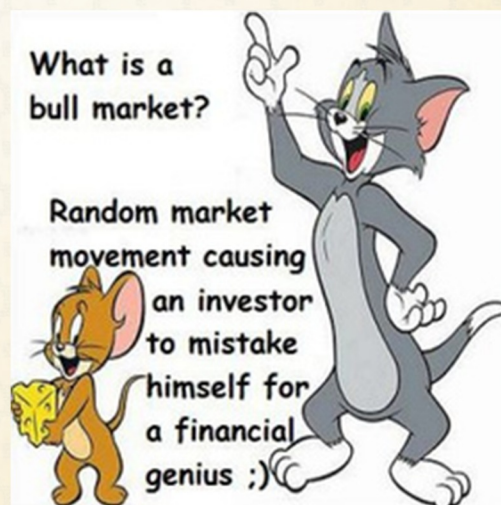


Scan QR to

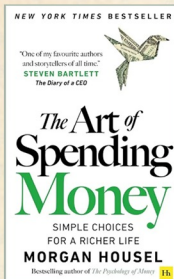
BOOK A METTING

CALL NOW TO RESERVE A TIME SLOT AT +91 98278 04694 / +91 98882 20088

Joke of the Month...



BOOK TO BE READ...

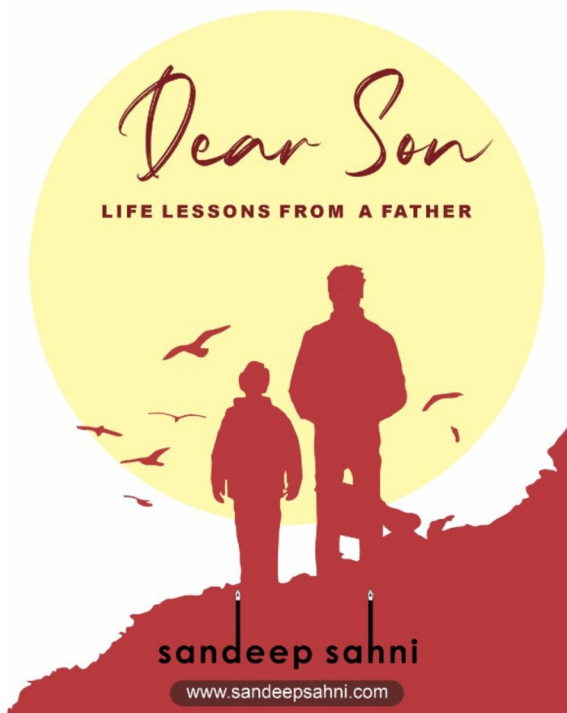


The Art of Spending Money – Morgan Housel

From the author of "The Psychology of Money", Morgan Housel explores how to spend wisely – balancing saving for tomorrow with living for today. A thoughtful guide to finding joy, purpose, and freedom in the way we use money.

HAVE YOU READ BOOKS WRITTEN BY OUR EDITOR?

Dear Son



Scan QR to Place Order

What My MBA Did Not Teach Me About Money

What My MBA Did Not Teach Me About MONEY



Sandeep Sahni

Sanjit Singh Paul

www.sahayakassociates.in












Scan QR to Place Order

If you have already got one, leave us a *review* on **Amazon/Flipkart**.

Each one Counts!









Videos we are watching...

-  Mis-sold: Full Documentary | Not all investments give you returns, some take them away
-  Gold, Geopolitics & Markets: Manish Chokhani & Ramesh Damani Discuss On NDTV Profit IGNITE
-  'Markets Are Still a Test Match' Nilesh Shah Reveals His Ideal Portfolio At NDTV Profit Ignite
-  BCG's Rajiv Gupta on AI's impact: 'I Am The Last Generation To Have A Career As A Generalist'
-  If You're Over 60: How To Protect Capital & Grow 6-8% Safely with Charlie Munger Way
-  Ruchir Sharma on AI Investments and U.S. Growth
-  Why GST 2.0 Marks a Turning Point in India's Tax Reform Journey | Open Dialogue | Episode 38
-  The Art of Storytelling | Palki Sharma Upadhyay
-  Diwali Market Special | Aashish Somaiyaa On Themes & Top Bets For Samvat 2082
-  How Morgan Stanley's Ridham Desai Sees The Indian Stock Market In Samvat 2082

Search on Youtube to watch the videos...



Articles we are reading...

-  Ray Dalio Warns of Soaring Debt and 'Civil War' Brewing in US
-  'Boomerang generation': India's middle class is back under one roof, warns CEO
-  Equities less than 12 months? Good luck, says Morgan Stanley's Ridham Desai
-  Markets log best month since March; Nifty gained 4.5% in October
-  Gold-stocks jugalbandi: Ruchir Sharma explains why both are booming in a world flooded with liquidity
-  Aspirational growth: What should India do to achieve an 8% growth path?
-  With inflation easing, GST cuts and rising asset values, India's witnessing a quiet wealth revolution
-  Diwali gift to oneself, a new deal with money
-  Will the United States Dollar Be Dethroned?
-  The Art of Spending Money

Search on Google to read the articles...

For latest Updates,  **SUBSCRIBE**
to the **Sahayak Gurukul** Youtube Channel.



Scan QR to Subscribe



Gyan

Halloween Strategy

The Halloween strategy is a market timing strategy. It is based on the hypothesis that stocks perform better from Oct 31 (Halloween) to May 1 than the rest of the year. The Halloween strategy posits that it is prudent to buy stocks in November, hold them through the winter months, and sell them in April while investing in other asset classes from May through October.

Kahaani

#Law of the Farm

Centuries ago, a King was sitting in his cabinet meeting discussing about the poor economy of his country. One economist said, "Sir, we can't do anything about it. It's the Law of Supply and Demand."

The King said, "I'm the King. I will repeal that Law!" The Cabinet kept quiet, but one brave soul said, "Sir, you cannot repeal the Law of Supply and Demand. It's like the Law of Gravity."

And the King said, "I'm the King. I will also repeal the Law of Gravity!"

Obviously, this story is purely fictional. But the message that comes out is clear – You cannot repeal some laws that govern this universe.

Like the Law of Gravity, and...The Law of the Farm.

What does the Law of the Farm mean?

It means that a farmer cannot expect to harvest a great crop unless he carefully plans for the development of that crop and works diligently and consistently over a long period of time.

So, a farmer needs to –

Prepare the soil, Fertilize the soil, Plant the seed,

Water it and nourish it continually as it grows, Tend to the weeds

Protect it from insects and diseases,

Monitor it constantly to know exactly when the best time to harvest will be.

These things take ongoing effort throughout the whole process.

The farmer cannot plant a crop, do nothing for six months, and then expect to have a great harvest magically.

There are natural laws and principles that govern agriculture and determine the harvest. But, ironically, in social and corporate cultures, we somehow think we can dismiss natural processes, cheat the system, and still win the day. And there's a great deal of evidence that seems to support that belief.

Most students would rather cram their textbooks in one night than learn gradually for a year before sitting in exams.

Most of us with worn and unfit bodies would want to get lean and fit by exercising vigorously for just a few hours and days.

Most companies would dump a lot of money on projects and expect them to reap rewards instantly. In the stock market, most of us would want our stocks – mostly bought on tips and borrowed conviction – to fly and earn us fast returns.

There's no effort that most of us would want to put to earn a rich harvest in the future. We wish for results in quick time.

Warren Buffett wrote this in his 1985 letter to shareholders-"No matter how great the talent or effort, some things just take time: you can't produce a baby in one month by getting nine women pregnant."

As on the real farm, success in life, business, and investing comes from regular disciplined, regular effort.

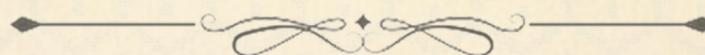
Like a farmer cannot expect to reap a bumper crop by being lazy for six months and then "cramming" to catch up, the greatest successes are built slowly and deliberately through focused, consistent, high-quality efforts on a regular basis.

This too shall pass,

Please remember, in life as in farming, a rich harvest would come to you not from finding easy shortcuts, but from disciplined, focused effort, directed tirelessly toward a desirable goal.

Try putting the Law of the Farm to work in your life and you'll be amazed with the results over time.

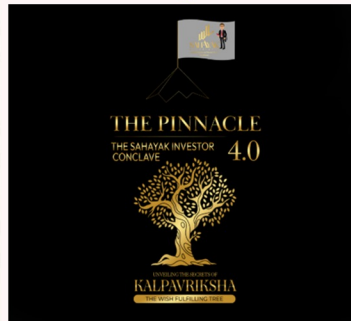
Stay Blessed Forever.





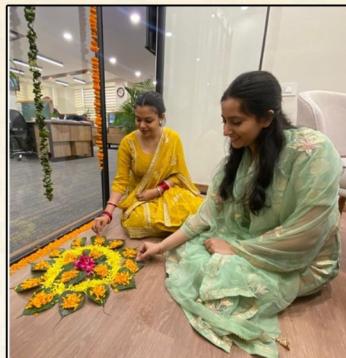
OUR ANNUAL EVENT

THE PINNACLE 4.0 – THE SAHAYAK INVESTOR CONCLAVE



SAHAYAK OFFICE BUZZ...

18th October 2025
Sahayak family celebrating diwali 2025



29th October 2025
Presentation on Money Secrets for MSMEs
By Mr. Sandeep Sahni



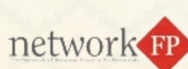


Proud to be NJ Partner



FINANCIAL
PRODUCTS
DISTRIBUTORS
NETWORK

Memberships



Do you want to reach out to more than 25k
Investors / IFAs.

Contact us for your Advertisement in
SAHAYAK TIMES

Mail us at newsletter@sahayakassociates.in



First Floor, PHD House, Sector 31-A,
Chandigarh-160030

newsletter@sahayakassociates.in

+91 9914146888/ 01724662688

www.sahayakassociates.in

@sahayakassociates