

MAKE IT COUNT

2026


AMFI Registered Mutual
Fund Distributor
DECEMBER 2025

Sahayak Times

PRESENTS

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

Circulated amongst
more than
25k
Investors/IFAs/
Finance and insurance
professionals


सहायक



*Merry
Christmas*

Ho ho ho!

And A very

HAPPY NEW YEAR



*This Christmas, become a Santa for your loved ones
gift them something that lasts a lifetime.
Secure their future with an Insurance Policy,
Start a SIP in Mutual Funds,
And Plan your legacy with Estate Planning.*

CHOOSE MR. SAHAYAK
YOUR PERSONAL FAMILY CFO



*"Because the Best Gifts
Don't Fit Under a Tree."*

FROM THE EDITOR

Dear Investor,

December brings with it the warmth of festivities and the opportunity to reflect on the year gone by. The Indian Markets seem to be ending 2025 on a subdued note. While we are near an all time high India has been the worst performing emerging market in the world. Flat in US\$ terms, we have under performed by close to 20% in comparison to the other emerging markets, reflecting the worst relative performance for India since 1993.

On the positive side, India's growth story remains firmly on track. Q2 FY26 GDP coming in at 8.2% YoY has reinforced the country's position as one of the fastest-growing major economies. Both the RBI and OECD project FY26 GDP growth above 6.5%, underscoring strong economic momentum. Retail inflation continues to surprise favourably. With CPI expected to stay well below the 4% target, the RBI has already initiated a 25 bps policy rate cut, boosting liquidity, borrowing capacity, and real household purchasing power ahead of the New Year.

Despite FPI selling of close to \$15 billion, domestic SIP flows and local investors have kept the markets supported. The ongoing IPO boom, with fundraising poised to hit a historic ₹1.6–1.9 lakh crore in 2025, signals strong corporate confidence and deepening capital markets. The economy is also benefiting from an unusual seasonal tailwind: nearly 46 lakh weddings between November and mid-December are estimated to generate nearly ₹6.5 lakh crore in consumption across hospitality, fashion, jewellery, and travel—an effect already visible in rising services PMI numbers.

Macro buffers too remain healthy, oil at \$60, services exports and remittances continue to cushion the current account, while the CAD in Q1 FY26 was just 0.2% of GDP, supported further by structural reforms, rural measures, infrastructure push, and stable banking-system fundamentals. Relative to global markets, India today offers a superior risk–reward ratio, with solid domestic demand and policy stability providing balance despite global volatility.

However, even in a season of optimism, certain risks warrant attention. Merchandise imports surged to record levels, widening the trade deficit sharply and raising medium-term external-balance concerns. The rupee touching ₹90/\$ has made it one of Asia's weaker-performing currencies this year, pressured by the deficit, capital outflows, and tariff shocks. Proposed US outsourcing-related policy changes and tariffs have also created an overhang for IT and business-services exporters, which together account for a major share of India's service-sector strength. The recent yen carry trade reversal has introduced fresh volatility in global risk assets, while concerns of a narrow US AI-driven market bubble add to global uncertainty.

But as always, successful investing requires perspective. Market cycle reward resilience, discipline, and the ability to look beyond short-term fluctuations. India's structural foundations remain strong, and periods of consolidation often provide fertile ground for building long-term wealth. With growth momentum intact and valuation risks more balanced than earlier in the year, well-planned investments made during this phase may deliver meaningful returns over time.

I am entering 2026 far more positively than in 2025, markets are 20% cheaper, India has been out of fashion and has delivered the worse relative performance in 30 years, earnings are improving, there is no macro imbalance and domestic flows remain strong. India offers a good risk adjusted opportunity at the current levels.

As we celebrate Christmas and prepare to welcome the New Year, December is the perfect moment to review your family's financial goals. Whether it is securing your child's education, planning early financial independence, or strengthening your long-term wealth strategy, thoughtful planning now can make a lifetime of difference. On behalf of Team Sahayak, I extend my warm wishes to you and your family for a happy and prosperous 2026.

Make it Count!

Happy Investing!
Sandeep Sahni
Editor



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THE MONTH THAT WAS NOVEMBER 2025

ECONOMIC HIGHLIGHTS

- 01 India's GST Collection were up by a modest 0.7% (y-o-y) & ₹1.70 lakh crore in Nov 2025.
- 02 India's economy surged to 6 Qtr. high with an 8.2% real GDP growth in July-Sept FY26: MoSPI.
- 03 Indian Markets at All-Time High after 14 Months, Nifty closed at 26202.95 on 28th Nov 2025.
- 04 India set to be among fastest-growing economies with 6.5% expansion in 2027: Moody's
- 05 Household savings up sharply, went up to ₹9.9 lakh crore or 6% of GDP in FY25.
- 06 DII inflows into the Indian stock market have crossed the ₹7 lakh crore mark for the first time.
- 07 Net direct tax collections rise 7% (y-o-y) to 12.92 lakh crore in April-November 2025.
- 08 India's manufacturing PMI drops to nine-month low at 56.6 in November 2025.
- 09 PV sales rise 20.7% (y-o-y) in November at 4,25,000 units.
- 10 Services PMI rises to record 59.8 in November 2025.

Index	As on 31-10-25	As on 30-11-25	Change (in %)
Nifty 50	25,722.10	26,202.95	1.87%
Sensex	83,938.71	85,706.67	2.11%
Nifty SmallCap 100	18,380.80	17,829.25	-3.00%
Nifty Mid Cap 100	59,825.90	61,043.25	2.03%
Dow Jones (in \$)	47,571.50	47,716.42	0.30%
Nasdaq 100 (in \$)	25,858.13	25,434.89	-1.64%
Shanghai Composite (in \$)	4,513.87	3,888.60	-13.85%
Bitcoin \$	1,10,288.00	90,949.36	-17.53%
Brent crude oil (in \$)	64.66	62.38	-3.53%
USD/INR	88.79	89.41	0.70%
RBI 10 Year Govt. bond yield	6.60	6.54	-0.91%
24k Gold/Gm (in INR ₹)	13,128	12,846	-2.14%

Search the news on Google to read more...

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

5 BEST PERFORMING NSE INDICES

Index	Return (in%)
Nifty IT	4.74%
Nifty PSU Bank	4.03%
Nifty Pharma	3.71%
Nifty Auto	3.60%
Nifty Bank	3.42%

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

TOP 5 NIFTY 50 GAINERS

Stock	As on 31-10-25	As on 30-11-25	Change (in%)
Asian Paints Ltd.	2,510.80	2,874.40	14.48%
Shriram Finance Ltd.	748.90	851.65	13.72%
Tech Mahindra Ltd.	1,424.40	1,517.30	6.52%
Mahindra & Mahindra Ltd	3,487.20	3,757.30	7.75%
Sun Pharmaceutical Industries Ltd	1,690.70	1,831.60	8.33%

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

5 WORST PERFORMING NSE INDICES

Index	Return (in%)
Nifty Realty	-4.69%
Nifty Media	-4.56%
Nifty PSE	-3.17%
Nifty Metal	-3.01%
Nifty Commodities	-2.10%

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

TOP 5 NIFTY 50 LOSERS

Stock	As on 31-10-25	As on 30-11-25	Change (in %)
Tata Motors Passenger Vehicles Ltd.	410.00	356.80	-12.98%
Trent Ltd	4694.30	4250.40	-9.46%
Tata Steel Ltd.	182.84	167.96	-8.14%
Power Grid Corporation of India Ltd.	288.15	269.95	-6.32%
Adani Enterprises Ltd.	2405.29	2280.20	-5.20%

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

MUTUAL FUNDS CATEGORY WISE FUND PERFORMANCE

As on 30th November 2025



Category	6M	1 Year	3 Year	5 Year	10 Year
Equity - Contra Fund	5.90	4.55	19.65	22.74	16.47
Equity - Large Cap Fund	5.47	6.87	14.37	16.25	12.88
Equity - Mid Cap Fund	6.43	4.52	21.34	22.91	16.24
Equity - Small cap Fund	3.17	-2.44	19.01	24.91	16.73
Equity - Dividend Yield Fund	4.68	3.34	18.70	21.30	14.72
Equity - ELSS	4.75	4.07	16.34	18.23	14.15
Equity - Flexi Cap Fund	5.42	4.17	16.02	17.89	14.16
Equity - Focused Fund	5.18	4.76	15.55	17.62	13.85
Equity - Large & Mid Cap Fund	5.80	5.38	18.04	20.10	14.94
Equity - Multi Cap Fund	5.30	3.64	18.43	21.38	15.10
Equity - Value Fund	5.13	1.62	15.17	18.19	14.21
Equity - Sectoral Fund - Banks & Financial Services	7.89	15.04	16.29	17.14	14.00
Equity - Sectoral Fund - Consumption	5.13	1.62	15.17	18.19	14.21
Equity - Sectoral Fund - Infrastructure	2.58	-0.54	22.32	27.28	15.69
Equity - Sectoral Fund - Pharma & Health Care	5.28	2.81	22.11	16.87	12.41
Equity - Sectoral Fund - Technology	5.10	-2.23	15.57	18.62	17.19
Hybrid - Aggressive Hybrid Fund	4.49	5.94	14.06	15.60	12.03
Hybrid - Arbitrage Fund	2.80	6.28	6.88	5.53	5.69
Hybrid - Balanced Advantage	4.15	6.46	12.21	12.34	10.48
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	2.67	5.82	6.32	5.28	5.45
Debt - Short Duration Fund	2.54	7.93	7.33	5.92	6.67
FoFs (Domestic / Overseas) - Gold	33.50	66.58	33.11	19.49	16.30
Nifty 50	5.87	9.54	12.13	15.09	12.67
Nifty Next 50	2.96	-1.59	17.15	17.89	13.41
NIFTY 100	5.39	5.39	7.63	12.62	15.35
Nifty 500	3.35	3.35	3.71	13.67	16.69

Source: masterstrokeonline.com, ngnmarkets.in

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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%	1.08%	1.95%	3.50%	2.20%	13.45%
SD	5.94%	4.40%	8.13%	5.61%	8.37%	5.55%	5.11%	4.84%	6.62%	8.24%	5.67%	4.50%	28.04%
Avg Return	-0.28%	-0.44%	0.03%	1.62%	0.89%	1.40%	1.81%	1.31%	1.23%	0.73%	2.71%	2.88%	16.15%
Max Return	12.40%	7.00%	10.80%	15.00%	28.10%	12.60%	8.70%	14.40%	12.50%	17.50%	11.90%	16.40%	75.80%
Min Return	-16.30%	-8.30%	-23.20%	-8.00%	-17.40%	-17.00%	-9.40%	-8.80%	-13.30%	-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%	0.16%	3.84%	1.70%		10.36%
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%



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CHART BUSTER

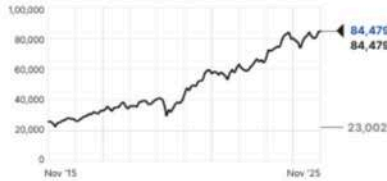


TRENDS AND TRAILS

● Max ◀ Current ● Median ● Min

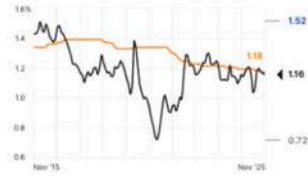
CHARTS TO HELP YOU MAKE SENSE OF THE CURRENT MARKET IN TERMS OF VALUATIONS AND RETURN POTENTIAL

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 market 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.

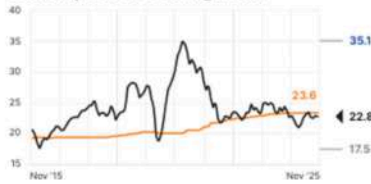
Sensex dividend yield



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

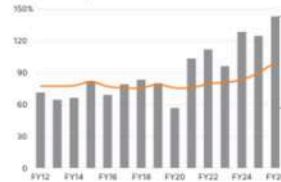


The price-to-earnings (P/E) ratio of the Sensex is a straightforward indicator of market valuation. Below is a general valuation guide:

P/E Ratio	Valuation
12	Deeply undervalued (attractive buy)
16	Fairly valued
20	Significantly overvalued (high-risk zone)
24	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

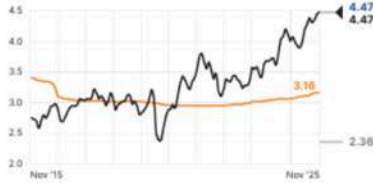


The market cap-to-GDP ratio is Warren Buffett's favourite valuation metric, calling it the best measure of market valuations at any given moment.

If:
Market cap > GDP = Overvalued
Market cap < GDP = Undervalued

Considering the cumulative market cap of BSE-listed companies and the nominal GDP estimates: final for FY23, first revised for FY24 and second advanced for FY25.

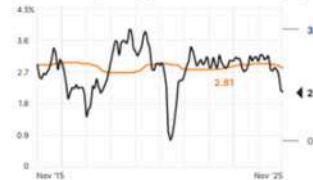
Sensex price-to-book ratio



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 November 13, 2025.

Source: Wealth Insight, All the data as of November 13, 2025

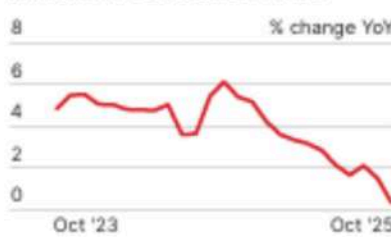


ECONOMIC METRICS

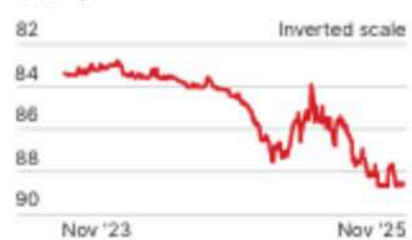
GST collection



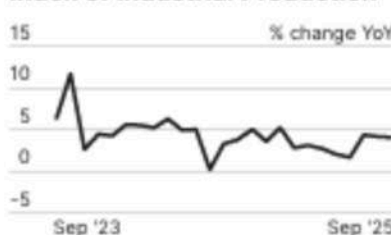
Inflation: Consumer Price



₹ vs \$



Index of Industrial Production



Crude oil



Source: Wealth Insight, All the data as of November 13, 2025

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Bull Case

(Positives for the Market)

GDP Growth Momentum Confirmed: Q2 FY26 GDP came in at 8.2% YoY. RBI now pegs FY26 GDP at 6.8%, while the OECD also projects around 6.7%, keeping India among the fastest-growing major economies globally.

Inflation at record lows – policy support: Retail inflation forecasts have been sharply lowered by RBI – FY26 CPI now at 2.0% (vs 2.6% earlier), with Q3 FY26 at 0.60% and Q4 FY26 at 2.90%. With inflation well below the 4% target, RBI has already cut policy rates by 25 bps, supporting borrowing, liquidity and real purchasing power for households.

Domestic liquidity & IPO boom: Despite FPI selling, domestic SIPs and local investors continue to support indices, keeping Nifty near record levels. IPO fundraising in 2025 is set to hit a historic ₹1.6–1.9 lakh crore, indicating strong corporate confidence and deepening domestic capital markets.

Domestic demand tailwinds (weddings season): ~46 lakh weddings between 1 Nov–14 Dec are expected to generate ~₹6.5 lakh crore of spending across jewellery, hotels, fashion, travel, etc. This is reflected in the HSBC India Services PMI, which rose further to 59.8 in Nov, signalling strong domestic demand.

Macro buffers still in place: Services exports and remittances continue to cushion the current account even as goods trade is under pressure; April–October merchandise exports are slightly higher YoY, while CAD in Q1 FY26 was just 0.2% of GDP. Government capex and reform measures (GST 2.0, infrastructure push, rural support) remain key structural tailwinds.

Favorable risk-reward: India continues to offer a superior risk-reward ratio compared to other major markets – backed by robust domestic demand, policy support, and stable macros like a manageable current account deficit and strong banking system.

BULLS VS BEAR



Bear Case

(Negative for the Market)

Record trade deficit & widening goods gap: Merchandise imports surged to \$76.1 bn (₹16.6% YoY) while exports fell ~12%, taking the monthly trade deficit to about \$41–42 bn – the highest on record. Over Apr–Oct FY26, the goods deficit widened to \$196.8 bn vs \$171.4 bn a year ago, raising medium-term external-balance concerns.

Rupee Under Pressure: The Rupee has broken past ₹90/\$, making it one of Asia's worst-performing currencies this year. The slide is linked to record trade deficits, tariff shock and capital outflows.

Services / IT policy overhang: The proposed US HIRE Act and related bills envisage a 25% outsourcing tax on payments to overseas service providers. Given the US accounts for over 50% of India's software-services exports, any implementation could pressure margins and growth expectations for IT and business-services exporters.

GST / fiscal & CAD outlook watchlist: Policy / trade uncertainty: National gross GST collections in Nov–25 were ₹1.70 lakh crore, up only 0.7% YoY. Analysts also warn that October's spike in gold imports could push Q3 FY26 CAD above 2.5% of GDP, limiting policy room if external conditions worsen.

Valuations & earnings risks: After a strong multi-year run, Indian equities trade at a premium to other EMs. Economists note that while Q2 GDP was very strong, high valuations, and margin headwinds from tariffs, currency depreciation and export slowdown are key reasons FPIs cite for booking profits near record index levels.

Yen carry trade reversal and AI valuation bubble: The recent yen carry trade reversal has triggered volatility in global risk assets as leveraged positions unwind, leading to sharp corrections across markets with high foreign participation. At the same time, concerns are rising that the US AI-driven tech rally is forming a valuation bubble, with stretched earnings expectations and narrow market leadership.

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COMPANY SIZE AS PER RANK

Company Ranking as on Marketcap	Company Name	Marketcap as on 30th Nov 2025	Net Profit FY 2024-25
1	Reliance Industries	2116951.83	94647.00
31	Asian Paints	275016.44	3639.97
51	TVS Motor Co.	174055.24	2537.85
101	Jindal Steel	106971.53	3003.73
251	Aster DM Health.	34737.40	349.25
501	Can Fin Homes	12117.01	881.40
751	MAS FINANC SER	5692.20	328.01
1001	Neogen Chemicals	2985.98	21.77
1501	Sterling Tools	1032.15	48.87
2001	Sinclairs Hotels	435.45	13.32
2501	Ambalal Sarabhai	218.96	12.80

Source: screener.in

As on: 30-11-2025

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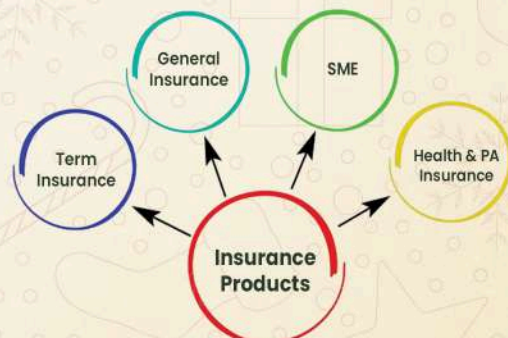
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- 3 Are you covered in case of an **Accident & Disability**?
- 4 Do have **House Insurance** to cover against natural calamities, war, flood, fire, theft etc.?
- 5 Is your **Business, Stocks, P&M, Transit and Vehicles** covered by Insurance?
- 6 Do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

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and help you to cover the insurance gaps.



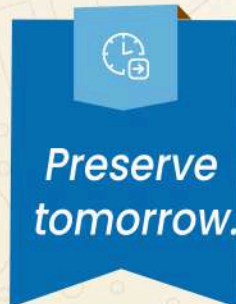
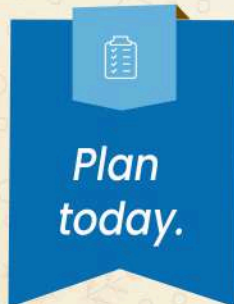
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- 2 Have your family elders and other family members made a **Will**?
- 3 Have you done a comprehensive **Estate Planning**?
- 4 Is the Will an answer to your Inheritance plans or do you need a **Family Trust**?
- 5 Have you made a complete list of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

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sandeep sahni

DAILY MOTIVATIONAL BLOG

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

- 1 Don't Argue with a Fool
- 2 Are you prepared for the favourable wind?
- 3 The Power of "Just One"
- 4 Direction not speed
- 5 The Good Life



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MOVIE OF THE MONTH...



Hisaab Barabar (2024)

An Indian film in which ordinary banking transactions lead to unveiling deeper corruption and financial irregularities. Good for someone like you interested in the Indian financial system and scams.



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.

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Joke of the Month...

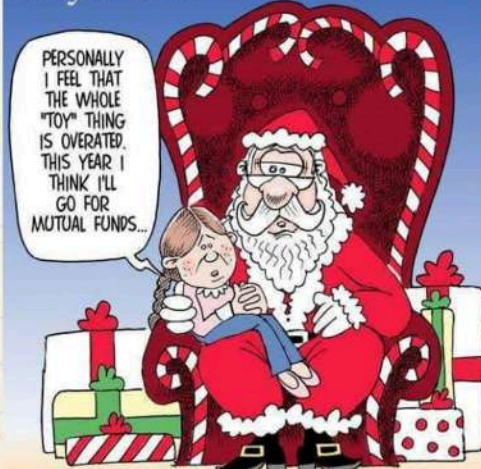


I am sorry aapka beta
trader nahi ban sakta



Kyuki market girne ke baad ab wo
long term investor ban gaya hai.

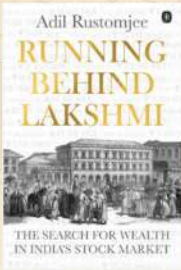
Merry Christmas



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BOOK TO BE READ...

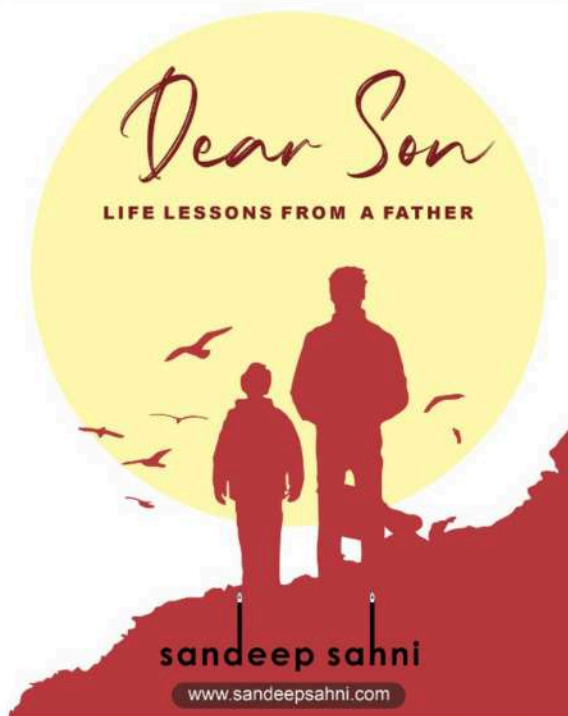


Running Behind Lakshmi by Adil Rustomjee

Running Behind Lakshmi traces 200 years of India's stock markets, revealing how booms, busts, and human behaviour shaped the nation's chase for wealth. A sharp, engaging look at how India invests.

HAVE YOU READ BOOKS WRITTEN BY OUR EDITOR?

Dear Son



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What My MBA Did Not Teach Me About Money

What My MBA Did Not Teach Me About MONEY



Sandeep Sahni

Sanjit Singh Paul

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Videos we are watching...

- 10 Principles Every Investor Should Live By | Ft. Aashish Somaiyaa of WhiteOak Capital
- Truth About Mutual Fund Cycles
- "Stop Loving Your Stocks" Devina Mehra on the Biggest Investor Mistake | The Core Report
- Expectations For Recovery In IT Services & Consumption Remain Very Low: Nippon India Mutual Fund
- 40 Years of Stock Market Wisdom in 80 Minutes | Long-Term Investing ft. Basant Baheti
- The IPO Conundrum, Bitcoin & Top Sectors To Invest In: Samir Arora Answers It All On NDTV Profit
- India's ₹8 Trillion Bet: Is the Middle Class Paying the Price?
- How Much is Enough to be Financially Free? Raamdeo Agrawal Answers
- Why SIPs Alone Won't Make You Rich - Nilesh Shah Explains
- How to build a ₹10Cr+ Portfolio from ₹25,000 salary? | Ft Vishesh Gandhi

Search on Youtube to watch the videos...



Articles we are reading...

- India will be one of the biggest casualties of AI: Ha-Joon Chang
- 'Something bad is coming': Aswath Damodaran is ditching diversification, eyeing hard assets
- 'Stay invested in the stock market, everything is for the long haul'
- How rising variable pay is reshaping household financial planning in India
- Next decade will unlock growth in retail investing: Angel One CMD Thakkar
- Why is India so far behind China?
- Chakra-vriddhi: Why economists call it the eighth wonder and how people feared it as a force that could destroy lives
- Making sense of India's 8.2% growth - and IMF's 'C' on GDP d ..
- GDP growth vs corporate results reveal real lack of demand
- Howard Marks: "The Worst of Loans Are Made in the Best of Times"

Search on Google to read the articles...

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Gyan

Black Friday

Black Friday refers to the day after Thanksgiving (in the United States) and is known as the biggest shopping day of the year. It marks the beginning of the Christmas shopping season, with stores offering massive discounts, deals, and sales.

Kahaani

Finish Strong..

A new day, a new week, a new month, and it seems like the blink of an eye & we are already in December the final stretch of the year.

There is something magical about beginnings.

New projects, New habits, New dreams, New resolutions, New plans.

We love the fresh start. It feels clean, exciting, full of hope and possibility.

But if you observe life closely, beginnings don't change us.

Completions do.

Anyone can start, very few finish.

And those who learn the art of finishing strong build a character that quietly shapes their destiny. Let me explain.

The Middle is where most people disappear

Think of every new-year resolution, every online course, every gym membership, every habit tracker, every "I'll start on Monday" moment.

The first 10 days are exciting.

The next 10 become routine.

Then comes the dip — the boring middle — where progress feels invisible and motivation starts leaking.

This is exactly where most people check out.

Not because they lack talent, or desire or will or resources,

But because they've never trained the muscle called completion.

And without this muscle, we keep collecting unfinished loops — the emotional clutter of our lives.

Finishing Strong isn't about intensity, it's about identity.

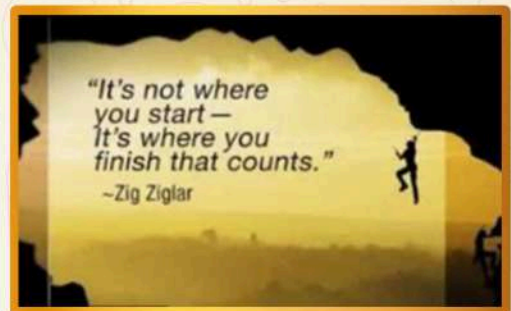
When you finish something — even something small — it sends a powerful internal message: "I am someone who completes what I begin."

This identity shift is more powerful than motivation, more reliable than willpower, and more stable than inspiration.

Every time you finish strong, you:

- ✔ Strengthen trust in yourself
- ✔ Build emotional discipline
- ✔ Close old loops
- ✔ Reduce mental clutter
- ✔ Increase your self-worth
- ✔ Expand what you believe you are capable TO READ MORE

Please visit our site: <https://sandeepsahni.com/finish-strong/>



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SAHAYAK OFFICE BUZZ...

27th November 2025
Celebration of achieving
400+ AuA



28th November 2025

TRAINING SESSION ON BUILDING A SALES MINDSET

~Mr. Manu Mehta, Founder Director at Fore
Solutions and Founder & Partner at Unlock More.



27th November 2025
Team Birthday Celebration

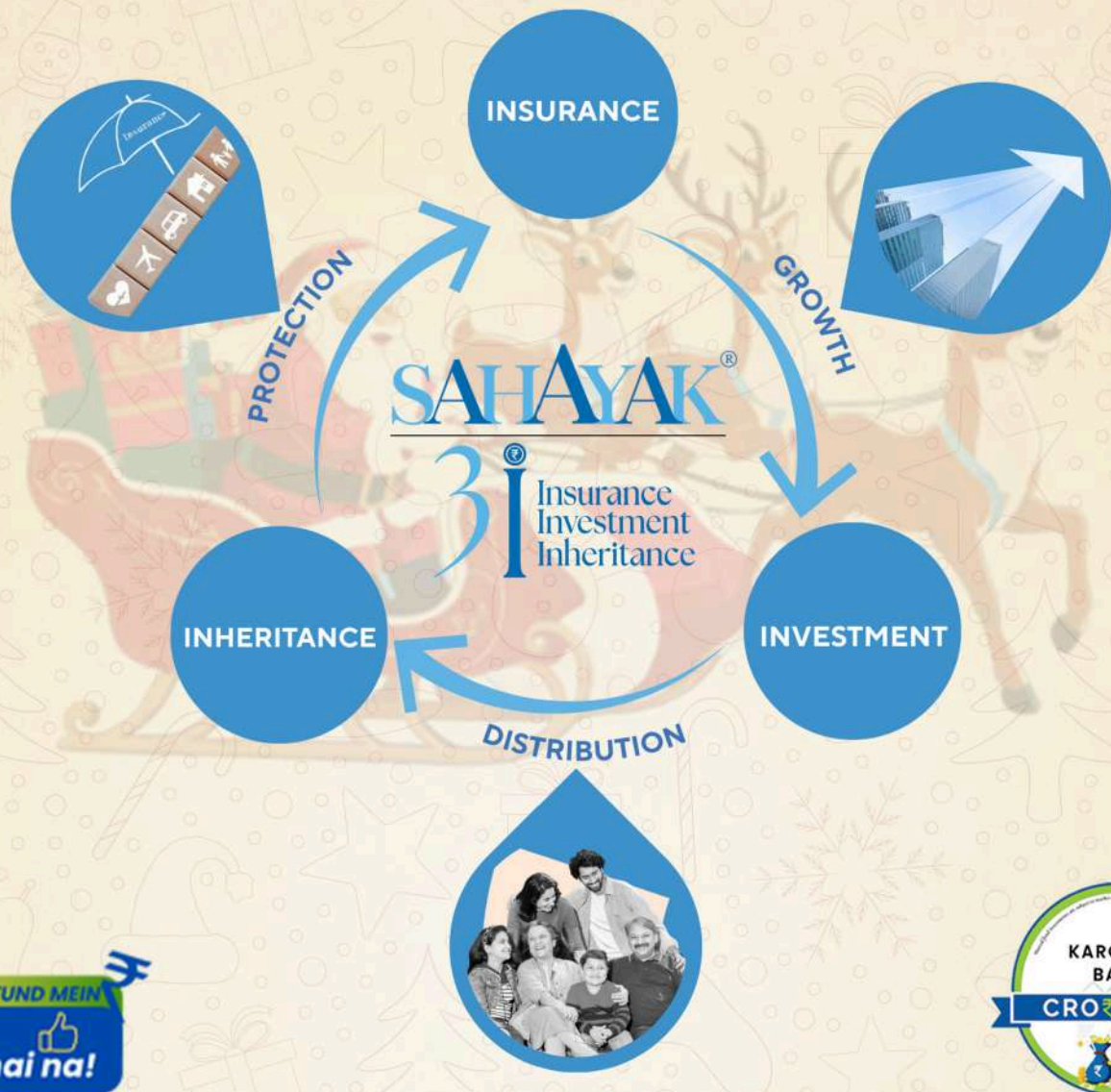


24th November 2025
SESSION ON SIF
~ Mr. Rishabh Ahuja from TATA MF



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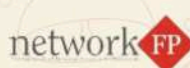


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