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Sahayak Times

PRESENTS

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

SAHAYAK gurukul

HAPPY NEW YEAR

2026

MAKE IT COUNT

365

DAYS

OPPORTUNITIES

CHANCES TO GET IT RIGHT





"MAKE EACH DAY COUNT"

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2025 - THE YEAR THAT WAS!

FROM THE EDITOR



Markets are normally characterized by two states Bullish & Bearish. Rarely is the in-between phase i.e. the 'hibernation phase' spoken about just as some animals enter the hibernation phase to survive harsh winters by slowing their body functions, markets too hibernate during economic uncertainties.

Despite the market only flirting with the all time high of Sept-2024, 2025 was the 10th year where the Nifty gave positive returns, lagging the strong rallies that swept across global markets. The Nifty climbed just over10% and the Sensex added 9%, as against Korea's 75% gains and Brazil's 34% upmove. Among sectors, public sector banks and metals led the winners, delivering returns of 30% and 29% respectively, while consumer-facing sectors and technology bore the brunt of the sell-off.

The Nifty has increased by more than 25000 points in the last 25 yeas despite major draw down in 2001, 2008, 2011 and 2015, only the four calender years in which the Nifty gave negative return in the 25 years, thus growing by a CAGR of 12.51%. Despite the strong under performance by mid cap and small cap in 2025 they still remain clear out performers giving 10 years CAGR returns of 17.9% & 14.7% respectively out performing the index substantially.

The year gone by was defined by resilience amid pressure. Markets navigated a complex mix of global tightening, geopolitical risks, and capital flow volatility, yet domestic fundamentals provided a strong counter balance.

One of the standout themes was the bull run in bullion adding the household wealth by close to $2 Trillion leading to tremendous 'Wealth Effect' and its positive impact on sentiments. Gold and silver emerged as preferred safe-haven assets as investors hedged against global uncertainty, geopolitical conflict, and currency volatility.

From a flows perspective, persistent FPI exits dominated 2025, with foreign investors pulling out nearly ₹1.6 trillion (US$18bn) the highest annual outflow on record. This led to a decline in foreign ownership in Indian equities to multi-year lows. The Tug of war between FII's and DII's continues helped by the monthly SIP figures which fluctuate slightly month-to-month but have consistently stayed robust and over ₹28,000 crore in recent months as investors prefer disciplined investing.

The Macro variables played a decisive role in 2025:

- Oil prices moderated at times, easing import pressure
- FX reserves remained adequate, providing external stability
- CAD stayed manageable but sensitive to energy and commodity prices
- Fiscal deficit and inflation trends improved gradually
- Government capex remained a key growth driver

The year was also shaped by major global events ongoing wars, the Gaza conflict, tensions involving Iran, and the lingering overhang of Trump-era tariff risks, all contributing to risk-off phases across global markets. With inflation under control, RBI reduced the rates by 125 basis points, but the yield did not reduce due to the continued heavy borrowing by the states at higher interest rates thus denying the benefit pass over to retail and corporate borrowers.

On the domestic front, IPO activity surged, reflecting liquidity, investor risk appetite, and confidence in India's long-term growth story, even as valuations trended towards mean valuations through small & midcaps are still a tad higher but still on the expensive side.

Currency markets told their own story. The Indian rupee weakened ~4.7% in 2025 falling to below the Rs.90 mark, its sharpest annual decline in three years, pressured by FII outflows and external imbalances. Despite these headwinds, India closed the year with strong structural footing, setting the stage for what lies ahead.

As and when the Emerging Markets step out of hibernation, India may emerge as a likely winner given strong fundamentals and recent underperformance moderating overall valuations.

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.

2026 – THE YEAR AHEAD?

The end of the previous year and the start of the New Year begins the deluge of forecasts. The best of forecast did not predict the happenings in Venezuela in the first week of January and the Trump threats to follow.

I am reminded here of a forecast. During the frenzied days of the dotcom boom, economist Kevin Hassett, who is now a front-runner to replace Jerome Powell as the Chair of the Federal Reserve, made an infamous forecastin 1999 that the Dow Jones will rise four-fold to 36,000 by 2002-04. In reality, it actually crossed 36,000 only in 2021! Thus forecast should be read with a pinch of salt.

As India enters 2026, the outlook is cautiously optimistic, supported by growth visibility, policy support, and domestic liquidity even as global risks remain elevated.

India's growth premium remains intact. Q2 FY25 GDP growth at 8.2% YoY reaffirmed India's position as the fastest-growing major economy. With government capex, resilient services, and improving manufacturing output, FY26 growth is expected to remain in the 6.5–6.8% range, despite global slowdown concerns.

A key positive is inflation cooling sharply, creating room for policy support. CPI forecasts for FY26 have been revised lower, with inflation trending well below the RBI's 4% target. This allowed the RBI to initiate rate cuts, supporting borrowing, liquidity, and household purchasing power.

Domestic liquidity through strong SIP inflows remains the market's structural anchor.

The banking system enters 2026 from a position of strength. Capital adequacy remains healthy, asset quality is at multi-decade lows (gross NPAs ~2.1%), and credit growth in the 11–12% range supports economic momentum.

High-frequency indicators reinforce domestic strength:

- UPI transactions hit record volumes
- GST collections crossed ₹1.84 lakh crore monthly average with consistent YoY growth, despite the GST rate cuts.
- Formalisation continues through rising tax compliance and filings
- Strong auto numbers and FMCG numbers should give a boost to consumption and then to private capex.
- GCCs continue to provide a major impetus to employment and capex.
- AI investment commitments by the Tech majors are already closed to $100 Billion.
- 5 major states vying for a $1Trillion economy by 2030 leading to healthy competition for growth.

Politically, India enjoys a stability premium. With no major national elections in 2026 and policy continuity intact, long-term investor confidence remains supported.

Structurally, India may be entering a Goldilocks phase stable politics, manageable inflation, policy support, low oil prices and reform momentum aligning together. If global conditions stabilise, FII flows have room to return, adding upside to equities.

However, risks cannot be ignored. Key challenges for the year ahead include:

- Forecasting risks, especially around geopolitical shocks such as a potential US-Venezuela conflict and its spillover effects.
- Rising tariff wars and protectionism, which could disrupt supply chains and earnings visibility.
- US slowdown or recession risk, combined with debt and fiscal stress, which could tighten global liquidity.
- Trade deficit pressures and export weakness, despite short-term improvements.
- Currency volatility, following the rupee's weakness in 2025.
- Valuation sensitivity in small and mid caps, where earnings growth must justify prices.
- Financial stability risks from unregulated assets like cryptocurrencies.
- US AI bubble risk, where any sharp correction could trigger global risk-off sentiment.

In this environment, earnings growth will be the deciding factor. Valuations alone will not sustain markets growth will.

Gold and silver remain relevant, not as trades, but as strategic portfolio stabilisers in a world still searching for balance.

Interesting times indeed and reminded of a quote "Successful Investing is about managing risk and not avoiding it,it is about staying invested rather than watching from the side lines"
Let's start the year with renewed hope & strategy to achieve greater heights and may this be your best year ever.

May God give us the wisdom to know what must be done & the courage to do it and Make it Count in 2026

Have a Great 2026!
Sandeep Sahni
Editor

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THE YEAR THAT WAS 2025

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ECONOMIC HIGHLIGHTS

01 India became the world's 4th-largest economy in 2025, overtaking Japan, with a GDP of approx $4.18 trillion.

02 RBI has raised India's GDP growth forecast form 6.8% to 7.3%, for FY2025-26.

03 India's forex reserves rise by $58 bn to $693.32 bn as of Dec 19 in CY2025.

04 India's MF industry achieved a record Rs 80.80 lakh crore in AUM marking a 18.7% (y-o-y) growth till Nov.

05 MCX gold hits fresh record of ₹1,39,550/10g in year-end surge, silver jumps to ₹2,35,247/Kg.

06 Transaction value surge for the UPI at record high at ₹266.68 lakh crore from Jan to Nov 2025.

07 RBI significantly reduced the repo rate, starting at 6.50% and ending the year at 5.25% as of December 2025.

08 SIPs inflow in MF top 3 trn for the first time in a calendar year till Nov 2025.

09 DIIs Hit Record 18.26% Ownership, DIIs Pump ₹7.72 Lakh Crore into Indian Markets in 2025.

10 Indian Demat Accounts at a record, Touch 21.28 Cr till Nov 2025.

Index	AS ON 31-12-24	AS ON 31-12-25	CHANGE (IN %)
Nifty 50	23,644.80	26,129.60	10.51%
Sensex	78,139.01	85,220.60	9.06%
Nifty SmallCap 100	18,769.20	17,713.95	-5.62%
Nifty Mid Cap 100	57,199.45	60,484.50	5.74%
Dow Jones (in $)	42,573.73	48,063.29	12.89%
Nasdaq 100 (in $)	21,197.09	25,249.85	19.12%
Shanghai Composite (in $)	3,351.76	3,968.84	18.41%
Bitcoin $	92,740.96	88,262.84	-4.83%
Brent crude oil (in $)	74.39	61.92	-16.76%
USD/INR	85.79	89.98	4.88%
RBI 10 Year Govt. bond yield	6.88	6.58	-4.36%
24k Gold/gm (in INR ₹)	7,756	13,489	73.92%

Search the news on Google to read more...

5 BEST PERFORMING NSE INDICES

Index	Return (in%)
Nifty PSU Bank	30.50%
Nifty Metal	29.10%
Nifty Auto	23.50%
Nifty Defence	19.30%
Nifty Mobility	17.70%

TOP 5 NIFTY 50 GAINERS

Stock	As on 31-12-24	As on 31-12-25	Change (in%)
Shriram Finance	577.83	996.20	72.40%
Maruti Suzuki	10,858.40	16,697.00	53.77%
Eicher Motors	4,821.90	7,312.50	51.65%
Hindalco	602.45	886.70	47.18%
SBI Life	1,390.40	2,034.90	46.35%

5 WORST PERFORMING NSE INDICES

Index	Return (in%)
Nifty Media	-20.50%
Nifty Realty	-16.60%
Nifty IT	-12.60%
Nifty Consumer durables	-12.10%
Nifty Tourism	-5.80%

TOP 5 NIFTY 50 LOSERS

Stock	As on 31-12-24	As on 31-12-25	Change (in %)
Tata Motors PV	740.15	370.36	-49.96%
Trent	7,123.35	4,279.00	-39.93%
ITC	4,094.80	3,206.20	-21.70%
HCL Tech	1,917.40	1,623.30	-15.34%
Infosys	1,880.00	1,615.40	-14.07%

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

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BULLS VS BEAR

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Bull Case
(Positives for the Market)

India's growth premium remains intact: India entered 2026 with strong growth visibility Q2 FY25 GDP stood at 8.2% YoY, keeping India the fastest-growing major economy. Government capex, services strength and improving manufacturing output supported confidence that FY25 growth would remain around 6.5–6.8%, despite global slowdown concerns.

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 in dec 2025, supporting borrowing, liquidity and real purchasing power for households.

Domestic liquidity as a structural anchor: One of the biggest positives entering 2026 was the structural shift in market ownership. Monthly SIP inflows stayed above ₹29,445 crore by Nov 2025, cushioning markets during FII selling phases. This domestic liquidity reduced drawdown risk and reinforced India's buy-on-dips market character.

Banking system strong & credit cycle supportive: Indian banks are well-capitalised and resilient, with RBI stress tests showing no breach of capital norms and asset quality at multi-decade lows (gross NPAs ~2.1%). Credit growth remains healthy (~11–12% YoY), supporting lending and sustaining economic momentum

UPI & GST signal strong domestic activity: UPI transactions hit a record 21.6 billion worth ₹28.25 trillion in Dec-25, while GST collections rose to ₹1.75 lakh crore (+6.1% YoY), highlighting resilient consumption, formalisation and sustained economic momentum.

Political stability premium: With no major national elections in 2026 and a strong mandate already in place, India enjoyed a political stability premium, unlike several global peers facing policy uncertainty. This supports long-term investor confidence.

Formalisation of the economy: Rising GST collections and ITR filings reflect rapid formalisation of the economy, bringing more businesses and income into the tax net. This improves revenue visibility, compliance, and policy effectiveness,strengthening long-term growth quality and investor confidence.

India's Goldilocks Moment — Stability, Reforms & Capital Upside: With political stability and no major elections, continued structural reforms, and deepening formalisation of the economy, India is entering a potential Goldilocks phase. As global conditions stabilise, FII flows have room to return, supported by strong domestic liquidity, improving policy visibility,and resilient growth.

Valuation comfort supports upside: With benchmark indices trading near their long-term mean valuations, downside risks from overvaluation are limited. Combined with political stability, ongoing reforms and strong domestic liquidity, this improves the risk-reward profile and supports earnings-led market upside.

Bear Case
(Negative for the Market)

Rising tariff wars & protectionism risk: A shift from open trade toward protectionist policies and tariff wars could disrupt global supply chains, raise input costs, and slow cross-border trade. For open, trade-linked economies, this increases export uncertainty, inflationary pressures and earnings risk, while dampening global growth and investor confidence.

US growth slowdown / recession & debt risk: A weakening US economy or recession, combined with rising US sovereign debt and fiscal stress, could disrupt global liquidity and risk appetite. Given the US's central role in global finance, such a scenario typically leads to FII outflows, dollar volatility, currency pressure and equity corrections in emerging markets, transmitting stress across global financial markets.

Trade deficit pressure and export weakness: Although India's merchandise trade deficit narrowed to $24.5 bn in Nov-25 from $41.7 bn in Oct-25 due to lower gold and oil imports, the FY26 cumulative deficit (Apr–Nov) remains wider YoY, keepingexternal balance and export momentum under pressure.

Indian rupee sharply weakened in 2025: The Indian rupee experienced its worst annual drop in three years, depreciating ~4.7% in 2025 and ending at ~₹89.87 per USD, illustrating steadydownward pressure on the currency. This was linked to persistent foreign equity outflows and external imbalances.

Persistent Foreign Institutional Investor (FII) outflows: Foreign portfolio investors (FPIs/FIIs) pulled out ~₹1.6 trillion (~US$18bn) from Indian equities in calendar 2025 — the highest annual outflow on record. foreign ownership in Indian equities fell to ~16.9% by Sept-2025, described as a 15-year low.

Business confidence drops: India's HSBC Services PMI fell to 58.0 in December, its weakest expansion in 11 months from 59.8 inNovember, showing moderation in sector activity also Composite PMI, including manufacturing activity which slowed to its weakest pace in two years, fell to 57.8 in December from 59.7 in November, marking an 11-month low.

Rise of new financial assets like cryptocurrencies and stablecoins: crypto and stablecoins are growing faster thanregulations, creating gaps in supervision flagged by global authorities, Central banks and regulators have warned that weak crypto and stablecoin rules can threaten financial stability

US AI bubble risk: The US market's rally is heavily concentrated in a few AI-led stocks with higher valuation any sharp correction could trigger global risk-off sentiment, leading to FII outflows and higher volatility in Indian equities.

Bond Yields Resist Policy Easing: Despite RBI cutting the repo rate by 125 bps in CY25 10-year govn. bond yield fell only modestly (~20–30 bps overall) and remained stubbornly high around ~6.5–6.6% this divergence creates risk for the economy by raising borrowing costs for long-term investment, dampening credit growth, and limiting the effectiveness of RBI's support for growth.

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CHART BUSTER

INDIA MISSES GLOBAL EQUITY SURGE, SELECT SECTORS SHINE IN 2025

NIFTY SECTORAL INDICES

Index	Dec 31, '25	% Chg	Dec 31, '24
PSU Bank	8,533	30.5	6,541
Metal	11,168	29.1	8,650
Auto	28,190	23.5	22,834
India Defence	7,747	19.3	6,494
Mobility	23,106	17.7	19,629
Financial Services	27,613	17.4	23,513
Bank	59,582	17.1	50,860
Transportation	25,815	16.1	22,232
Private Bank	28,721	15.9	24,780
Capital Markets	4,656	15.6	4,028
Oil & Gas	12,231	13.8	10,744
Infrastructure	9,616	13.6	8,464
Housing	11,770	6.6	11,037
Energy	35,326	0.4	35,188
Healthcare Index	14,640	-2.1	14,952
FMCG	55,476	-2.3	56,800
Pharma	22,724	-2.9	23,412
India Digital	9,423	-3.0	9,713
Core Housing	15,504	-5.4	16,387
India Tourism	8,604	-5.8	9,134
Consumer Durables	36,756	-12.1	41,806
IT	37,884	-12.6	43,338
Realty	878	-16.6	1,052
Media	1,445	-20.5	1,818

ASSET CLASS



Particulars	Dec 31, 25	% Chg	Dec 31, 24
Gold ($/oz)	4,308.6	64.2	2,623.8
Silver ($/oz)	71.7	148.5	28.9
Bitcoin/US$ FX Spot Rate	88,883.6	-5.1	93,686.6
Index	**Dec 31, 25**	**% Chg**	**Dec 31, 24**
SENSEX	85,221	9.1	78,139
Nifty 50	26,130	10.5	23,645
Nifty Midcap 150	22,277	5.4	21,141
Nifty Smallcap 250	16,685	-6.0	17,752
Nifty Microcap 250	22,546	-9.9	25,037

MONEY FLOW



YEAR	Inflows / Outflows (₹Crore)		
	FPI	Mutual Fund	DII
2019	98,591.8	56,956.9	-14,728.4
2020	1,62,176.6	-49,757.2	13,607.0
2021	23,953.8	76,840.8	17,734.1
2022	-1,05,631.7	1,83,926.0	91,084.3
2023	1,76,774.6	1,73,470.3	11,079.4
2024	-4,814.9	4,30,843.6	95,700.5
2025	-1,30,542.5	5,03,010.0	2,78,415.1



GLOBAL TALLY

Country / Index	Dec 31, '25	% Chg	Dec 31, '24
Korea [Kospi KS11]	4,214	75.6	2,399
South Africa [Jalsh]	1,15,832	37.7	84,095
Brazil [BOVESPA]	1,61,125	34.0	1,20,283
Hong Kong [HSI]	25,631	27.8	20,060
Japan [Nikkei 225]	50,339	26.2	39,895
Taiwan [TWII]	28,964	25.7	23,035
Germany [DAX]	24,490	23.0	19,909
Singapore [STI]	4,646	22.7	3,788
Indonesia [JKSE]	8,647	22.1	7,080
UK [FTSE 100]	9,919	21.4	8,173
US [Nasdaq]	23,419	21.3	19,311
China [SSEC]	3,969	18.4	3,352
US [S&P 500]	6,896	17.3	5,882
US [Dow Jones]	48,367	13.7	42,544
India [Nifty]	26,130	10.5	23,645
France [CAC 40]	8,123	10.1	7,381
India [Sensex]	85,221	9.1	78,139
Malaysia [KLSE]	1,680	2.3	1,642
Philippines [PSEI]	6,053	-7.3	6,529

NIFTY 500 COMPANIES

GAINERS	Dec 31, '25	% Chg	Dec 31, '24
Force Motors	20,566.0	215.8	6,512.5
L&T Finance	316.0	132.9	135.6
Hindustan Copper	518.3	109.0	248.0
Aditya Birla Capital	357.7	101.2	177.8
RBL Bank	315.8	99.9	158.0
GMDC	598.8	86.1	321.8
Laurus Labs	1,108.0	83.8	602.7
Authum Investment & Infra	3,133.4	83.8	1,704.7
Navin Fluorine Intl	5,920.0	82.4	3,245.8
MCX	11,136.0	78.6	6,234.1
LOSERS	**Dec 31, '25**	**% Chg**	**Dec 31, '24**
Tejas Networks	449.7	-62.1	1,185.7
Praj Industries	322.6	-60.7	821.2
Ola Electric Mobility	36.2	-57.7	85.7
Brainbees Solutions	286.9	-56.0	652.1
Vedant Fashions	582.1	-54.9	1,289.7
Cohance Lifesciences	528.6	-53.6	1,138.8
Whirlpool of India	899.1	-51.1	1,840.2
Newgen Software Tech	845.1	-50.3	1,701.8
Transformers & Rectifiers	285.3	-49.9	569.9
Reliance Infrastructure	164.5	-45.9	304.2

Compiled by: ETIG Database

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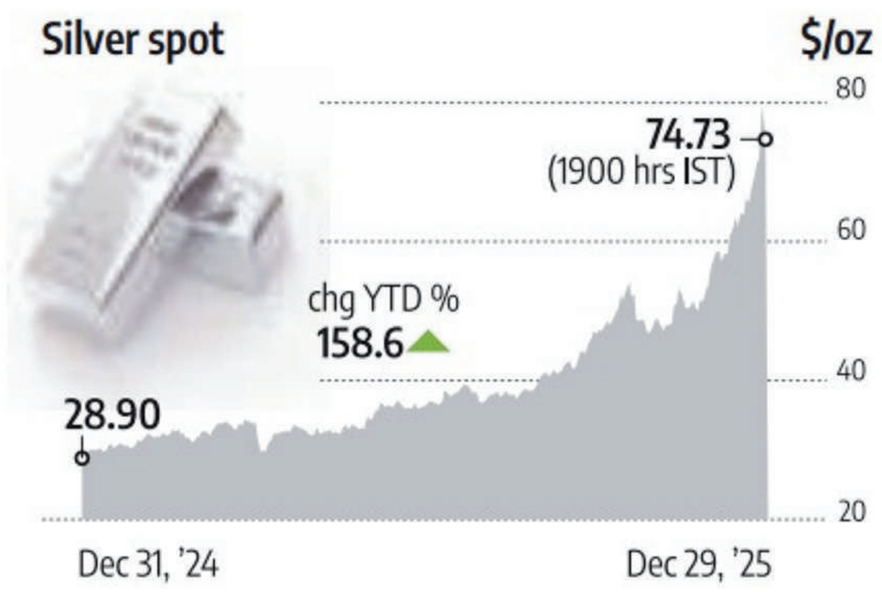
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Glitter rush





Source: Bloomberg, Compiled by BS Research Bureau

NIFTY 50 HEATMAP

(NIFTY 50 COMPANIES PERFORMANCE IN 2025)

SHRIRAM ₹1,020 75%	ADITYA BIRLA ₹894 51%	EICHER ₹7,349 50%	MARUTI SUZUKI ₹16,713 49%	SBI Life ₹2,046 46%
BAJAJ FINANCE LIMITED ₹976 41%	₹398 35%	TATA STEEL ₹182 33%	₹2,111 32%	JSW ₹1,170 29%
BAJAJ FINSERV ₹2,038 29%	Reliance ₹1,573 29%	TATA CONSUMER ₹1,173 27%	TITAN ₹4,049 24%	SBI ₹985 24%
₹2,217 24%	Mahindra ₹3,755 22%	HDFC Life ₹751 22%	adani Ports and Logistics ₹1,478 21%	asianpaints ₹2,756 20%
AXIS BANK ₹1,274 19%	Nestlé ₹1,292 19%	ADITYA BIRLA GRASIM ₹2,852 17%	₹4,136 13%	IndiGo ₹5,109 11%
HDFC BANK ₹991 11%	BAJAJ ₹9,585 10%	₹1,338 05%	Coal India ₹400 04%	UltraTech CEMENT ₹11,903 04%
eternal ₹284 03%	एनटीपीसी NTPC ₹336 0.73%	ओएनजीसी onoc ₹238 0.40%	₹2,323 0.04%	Cipla ₹1,502 -02%
Jio ₹296 -03%	Apollo ₹7,116 -04%	Tech Mahindra ₹1,607 -06%	MAX ₹1,048 -08%	Dr.Reddy's ₹1,252 -09%
adani Enterprises ₹2,254 -09%	SUN PHARMA ₹1,725 -09%	wipro ₹267 -11%	Infosys ₹1,630 -13%	₹268 -14%
HCL Tech ₹1,632 -15%	TATA MOTORS ₹368 -19%	tcs ₹3,225 -22%	ITC Limited ₹364 -25%	TRENT LIMITED ₹4,295 -39%

Source: portal.tradebrains.in

COMPANY SIZE AS PER RANK

COMPANY RANKING AS ON MARKETCAP	COMPANY NAME	MARKETCAP AS ON 31ST DEC 2025	NET PROFIT FY 2025-26
1	Reliance Industries	21,48,956.04	94,647.00
31	Bajaj Auto	2,67,641.50	7,593.38
51	LTIMindtree	1,80,241.77	4,721.50
101	Indian Hotels Co	1,06,707.61	2,107.22
251	Central Bank	34,847.94	4,282.67
501	Lemon Tree Hotel	12,240.19	271.12
751	Infibeam Avenues	5,796.26	224.98
1001	Network People	2,936.40	36.49
1501	Abans Financial	1,023.33	116.98
2001	Vipul Organics	438.04	4.56
2501	Ambalal Sarabhai	223.72	12.80

Source: screener.in, Data as on 31st December 2025

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25 BEST VIDEOS I WATCHED IN 2025

We live in an age of endless content, but meaningful content is rare. Over the years, I have become intentional about what I watch — not for entertainment alone, but for learning, reflection, and perspective.

In 2025, the videos I chose to watch were conversations, interviews, lectures, and deep discussions — many centred around investing, decision-making, human behaviour, leadership, and life philosophies. Some reaffirmed beliefs I already held; others disrupted them.

What stood out was not production quality, but depth. These videos carried lived experience, long-term thinking, and intellectual honesty. They reminded me that wisdom often comes from those who have endured cycles, mistakes, and uncertainty.

Watching these videos felt less like consumption and more like mentorship at scale. They offered frameworks instead of predictions, principles instead of shortcuts. In a world obsessed with outcomes, they spoke about process.



Many of these videos stayed with me long after they ended — influencing conversations, decisions, and reflections weeks later. That, to me, is the mark of good content: it doesn't end when the screen turns off.

I'm sharing these 25 videos not as recommendations alone, but as resources that shaped my thinking in 2025. If you find even one that helps you think clearer, act wiser, or stay calmer — it's worth your time.

Keep watching thoughtfully. Keep learning intentionally.

The right ideas, at the right time, can change everything.

1. How Ramesh Damani made his fortune | Money Mindset | Ep-1
https://www.youtube.com/watch?v=q25Yiu0xeVA

2. America's Addiction to Easy Money, with Ruchir Sharma
https://www.youtube.com/watch?v=noM3cIuQJb8

3. Howard Marks: 50 Years of Investing Wisdom in 50 Minutes (Priceless Lecture)
https://www.youtube.com/watch?v=e35C8XFGs0s

To read the full blog visit:
https://www.sahayakassociates.in/25-best-videos-i-watched-in-year-2025/

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25 BEST ARTICLES I READ IN 2025

Reading has never been about information alone for me — it has always been about perspective. Over the years, I have realised that the quality of what we read quietly shapes the quality of our thinking, our decisions, and eventually our lives.

In 2025, I continued my habit of reading consistently — articlesacross economics, investing, behaviour, psychology, public policy, and life itself. Some were written by seasoned thinkers,some by sharp observers, and some by people who simply articulated truths most of us feel but cannot express. What united them was not brilliance alone, but clarity of thought.

Many of these articles challenged comfortable beliefs. A few made me pause mid-sentence and rethink long-held assumptions. Some reinforced principles I already believed in — patience, long -term thinking, humility, and discipline. Reading them reminded me that learning does not always shout; often, it whispers.



Charlie Munger once said that continuous learning is what compounds over time.I have found that to be profoundly true. Articles read during early mornings, between meetings, during travel, or late nights became anchors — helping me recalibrate when noise felt overwhelming.

These readings did more than educate me; they grounded me. They helped me separate signal from noise,urgency from importance, and trends from fundamentals. In a world that rewards speed, reading taught me the value of slowness.

Sharing these 25 articles from 2025 is my way of acknowledging the authors whounknowingly contributed to my thinking this year. If even one article nudges you to reflect,question, or grow — the purpose is served.

Keep reading. Keep questioning. Keep learning.

Knowledge compounds quietly, but its impact lasts a lifetime.

1. How ‘the mother of all bubbles’ will pop - Ruchir Sharma
https://www.moneycontrol.com/news/opinion/ruchir-sharma-how-the mother-of-all-bubbles-will-pop-12890726.html

2. It is time to target alpha in market - Prateek Agrawal
https://www.thehindubusinessline.com/markets/it-is-time-to-target-alpha-in-market-prateek-agrawal/article69021546.ece

To read the full blog visit:
https://www.sahayakassociates.in/25-best-articles-i-read-in-year-2025/

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25 OF MY FAVOURITE BLOGS I WROTE IN 2025

Writing, for me, has never been about numbers, reach, or algorithms. It has always been about showing up — every day— with honesty, intention, and responsibility.



In 2025, I continued a practice I began many years ago: writing consistently, without waiting for motivation. Some days the words flowed easily; some days they did not. But discipline carried me forward when inspiration was absent.

These blogs were written during early mornings, between packed schedules, and often after long days. Each post was an attempt to simplify complex ideas — money, mindset, resilience, habits, and values — into something practical and relatable. Not to impress, but to serve.

What continues to humble me is the feedback. Messages from readers who say a blog helped them stay patient during a tough phase, make a better financial decision, or simply feel less alone — those momentsoutweigh any metric.

Writing has taught me clarity. When you write regularly, you cannot hide behind vague thinking. Every sentence forces structure. Every post demands accountability. Over time, this process sharpens not just communication, but character.

These 25 blogs are my personal favourites from 2025 — not because they performed the best, but because they reflect growth, learning, and sincerity. They represent ideas I believe in deeply and lessons life reinforced repeatedly this year.

If these words reach you at the right time and offer even a small shift in perspective, the effort is worth while.

Keep believing. Keep showing up.

Consistency, when guided by purpose, always finds its way.

1. The Seven Wonders
https://sandeepsahni.com/the-seven-wonders/

2. Invest 2% of your day on your dream
https://sandeepsahni.com/invest-2-of-your-day-on-your-dream/

3. The power of One....
https://sandeepsahni.com/the-power-of-one-2/

To read the full blog visit:
https://www.sahayakassociates.in/25-best-blogs-i-wrote-in-year-2025/

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25 BEST BOOKS I READ IN 2025

Harry S. Truman once said, “Not all readers are leaders, but all leaders are readers.”

You’ve no doubt seen a plethora of top 10 book lists published by Presidents, renowned CEOs, successful entrepreneurs & Officers.

I don’t believe it is a coincidence that so many great leaders prioritize reading.

No CEO wakes up one day with all the knowledge needed to become successful. Most great leaders are insatiable readers in constant pursuit of knowledge and personal development.

At any point of time I am reading 3-4 books and I love the Non-fiction books on my business subject of finance and money & the Self-help Genre.

The power of this genre is that they are personal accounts of real situations with tested solutions for others who are experie--ncing similar challenges.



The authors have done the hard work; they have tested, failed and triumphed, and they are gifting this knowledge to other for the cost of one or two specialty coffees and a few hours of reading time.

I am grateful for their willingness to share, and I will continue to prioritize reading, using the power of words to enhance my skills and grow.

For those who want to become better leaders & persons, and grow their businesses, I recommend designating a reading “Power Hour” several times a week.

Put it on your calendar as you would a meeting, find a quiet space and turn off all electronic devices.

Using insights from 'Atomic Habits,' perhaps you can stack this activity with another routine.

If you work out for half an hour five days a week, then spend 30 minutes reading as soon as you are finished.

If you have a long commute to work, maybe an audiobook or podcast would be a good fit.

Regardless of when, how long or where you read, just be sure you are routinely consuming content that will make you a better person.

For me, Reading isn't just a habit; it's also a master key to unlocking a future brimming with boundless possibilities—a journey every page invites you to join.

Start your reading journey today.

Begin a paragraph, then a page, then a chapter & soon you will be completing the book...

To read the full blog visit:
https://www.sahayakassociates.in/25-best-books-i-read-in-the-year-2025/

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OUR EDITIONS OF 2025...

JANUARY- 2025



MAY-2025



SEPTEMBER-2025



FEBRUARY-2025



JUNE-2025



OCTOBER-2025



MARCH-2025



JULY-2025



NOVEMBER-2025



APRIL-2025



AUGUST-2025



DECEMBER-2025



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25 Lessons from 2025...

(The stock marrket and life taught us)

1. Investing is a patience game.
2. Benign macros and falling interest rates don't necessarily lead to rising markets.
3. Buying at the right price is important.
4. Gold and silver can deliver unexpected returns.
5. It is not about timing the market, but time in the market.
6. Asset allocation is king.
7. Diversification is the best strategy.
8. Indian markets can underperform the other emerging markets.
9. Nominal and real GDP can converge.
10. The yen carry trade can unwind, leading to chaos.
11. Crypto are not a one-way ride.
12. History doesn't repeat itself, but it does rhyme.
13. Market leadership can be tested.
14. Staying the course can pay off.
15. Be selective amid elevated valuations.
16. Don't underestimate Trump.
17. The AI investment theme is here to stay.
18. Process matters more than predictions.
19. The next cycle will be about rotation, not direction.
20. Markets can be more resilient than we can be.
21. Volatility is the nature of this beast.
22. Don't react to the news. Ignore the noise.
23. Traditional diversification methods need to be rethought.
24. Wars last longer than we think.
25. No Action is the best Action - Avoid Action Bias.

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THE MONTH THAT WAS DECEMBER 2025

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ECONOMIC HIGHLIGHTS

01 GST collections in Dec rose 6.1% (y-o-y) to ₹1.75 lakh Cr.

02 UPI transaction volumes have hit record highs, with seeing 21.63 bn transactions (up 29% y-o-y) in Dec 2025

03 India manufacturing PMI slows to two-year low of 55.00 in Dec.

04 India's peak power demand surged to 236 Gigawatts (GW) in Dec 2025.

05 India's net direct tax collections rise 8% to ₹17.05 lakh Cr. till Dec 17, 2025.

06 The Fed Reserve cut interest rates by 25 basis points in December marking 3rd cut of the year.

07 Cabinet Clears Bill Seeking 100% FDI In Insurance Sector.

08 India services PMI slips to 11-month low of 58.0 in dec 2025.

09 Small business credit exposure has reached Rs 46 lakh crore, an increase of 16% as of September 30.

10 India's fuel consumption surge 5.3% (y-o-y) to 21.75 million metric tons in December 2025.

INDEX	AS ON 30-11-25	AS ON 31-12-25	CHANGE (IN %)
Nifty 50	26,202.95	26,129.60	-0.28%
Sensex	85,706.67	85,220.60	-0.57%
Nifty SmallCap 100	17,829.25	17,713.95	-0.65%
Nifty Mid Cap 100	61,043.25	60,484.50	-0.92%
Dow Jones (in $)	47,716.42	48,367.06	1.36%
Nasdaq 100 (in $)	25,434.89	25,462.56	0.11%
Shanghai Composite (in $)	3,888.60	3,968.84	2.06%
Bitcoin $	90,949.36	88,440.02	-2.76%
Brent crude oil (in $)	62.38	61.33	-1.68%
USD/INR	89.41	89.76	0.39%
RBI 10 Year Govt. bond yield	6.54	6.56	0.31%
24k Gold/gm (in INR ₹)	12,846	13,620	6.03%

Search the news on Google to read more...

5 BEST PERFORMING NSE INDICES

INDEX	RETURN (IN%)
Nifty Metal	8.79%
Nifty Commodities	4.14%
Nifty PSU Bank	3.39%
Nifty PSE	2.46%
Nifty Auto	1.97%

TOP 5 NIFTY 50 GAINERS

STOCK	AS ON 30-11-25	AS ON 31-12-25	CHANGE (IN %)
Shriram Finance	851.65	996.20	16.97%
Hindalco Industries	808.40	886.70	9.69%
Tata Steel	167.96	180.08	7.22%
Coal India	376.15	399.00	6.07%
Wipro	249.53	263.28	5.51%

5 WORST PERFORMING NSE INDICES

INDEX	RETURN (IN%)
Nifty Media	-1.22%
Nifty Realty	-0.84%
Nifty Pharma	-0.80%
Nifty Services sector	-0.36%
Nifty Indian Consumption	-0.29%

TOP 5 NIFTY 50 LOSERS

STOCK	AS ON 30-11-25	AS ON 31-12-25	CHANGE (IN %)
InterGlobe Aviation	5,901.50	5,059.50	-14.27%
Max Healthcare Institute	1,162.80	1,049.40	-9.75%
Sun Pharmaceutical	1,831.60	1,719.70	-6.11%
Hindustan Unilever	2,466.60	2,315.90	-6.11%
Eternal	300.10	283.80	-5.43%

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

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MUTUAL FUND CATEGORY WISE FUND PERFORMANCE

CATEGORY	6 Month	1 Year	3 Year	5 Year	10Year
Equity - Contra Fund	2.28	5.56	20.31	20.74	16.48
Equity - Large Cap Fund	1.56	7.27	15.17	14.39	12.83
Equity - Mid Cap Fund	0.29	1.94	21.57	21.32	16.02
Equity - Small cap Fund	-3.01	-4.47	19.28	22.81	16.36
Equity - Dividend Yield Fund	1.81	5.05	19.45	19.57	14.90
Equity - ELSS	0.14	3.39	16.56	16.42	14.01
Equity - Flexi Cap Fund	0.55	3.02	16.51	16.06	14.05
Equity - Focused Fund	0.92	4.78	16.20	15.76	13.76
Equity - Large & Mid Cap Fund	0.41	4.16	18.57	18.43	14.77
Equity - Multi Cap Fund	0.22	2.29	18.76	19.37	14.87
Equity - Value Fund	1.85	4.67	18.99	19.10	14.32
Equity - Sectoral Fund - Banks & Financial Services	2.97	16.26	15.98	15.82	14.38
Equity - Sectoral Fund - Consumption	0.98	0.97	15.49	16.11	14.22
Equity - Sectoral Fund - Infrastructure	-2.07	-0.55	22.57	25.04	15.60
Equity - Sectoral Fund - Pharma & Health Care	-1.01	-3.88	22.18	14.85	11.73
Equity - Sectoral Fund - Technology	-0.28	-4.36	17.85	16.21	17.24
Hybrid - Aggressive Hybrid Fund	1.21	6.89	7.86	5.26	7.78
Hybrid - Arbitrage Fund	2.80	6.16	6.82	5.58	5.69
Hybrid - Balanced Advantage	1.83	6.46	12.54	11.52	10.46
Hybrid - Equity Savings	2.65	6.29	10.05	9.11	8.16
Hybrid - Multi Asset Allocation	8.38	15.41	16.69	16.76	13.41
Debt - Overnight Fund	2.66	5.70	6.23	5.32	5.44
Debt - Short Duration Fund	2.48	7.43	7.22	5.89	6.63
FoFs (Domestic / Overseas) - Gold	42.85	80.71	34.74	20.27	17.02
Nifty 50	3.84	10.51	13.05	13.23	12.93
Nifty Next 50	2.76	1.90	18.49	16.15	13.42
NIFTY 100	3.67	7.56	13.61	13.53	12.95
Nifty 500	2.67	5.59	15.73	15.55	13.76

Source: masterstrokeonline.com, Ngenmarkets.in

As on 31st December 2025

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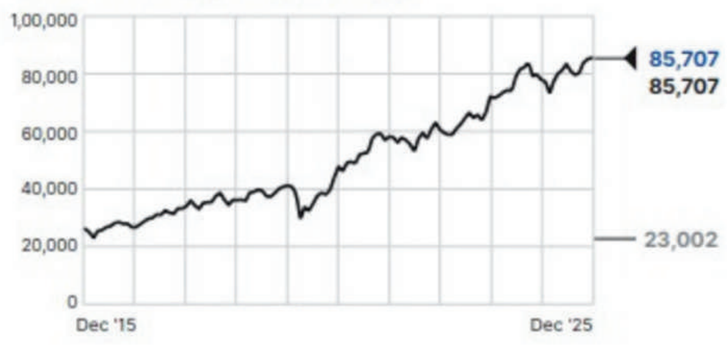
CHART BUSTER

TRENDS AND TRAILS

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

Max ◀ Current Median Min

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, the Sensex is now stuck in a consolidation phase.

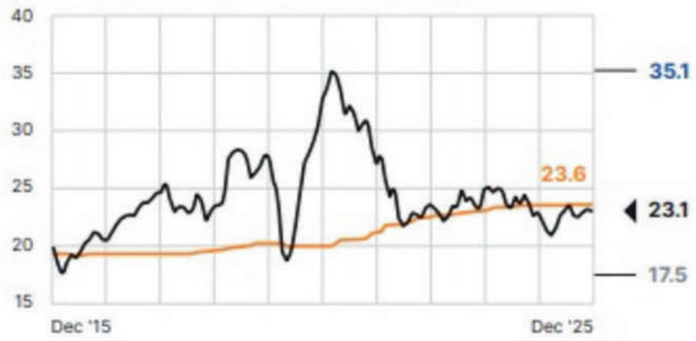
Sensex dividend yield



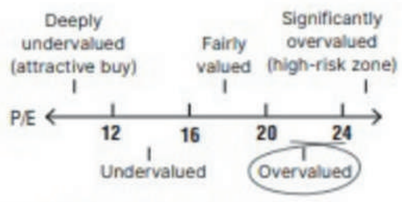
Dividend yield represents the return an investor earns through dividends. It is calculated as the dividend per share divided by price per share. Typically, higher dividend yields indicate cheaper stock prices.

If:
Dividend yield < Median dividend yield = Overvalued
Dividend yield > Median dividend yield = Undervalued

Sensex price-to-earnings ratio

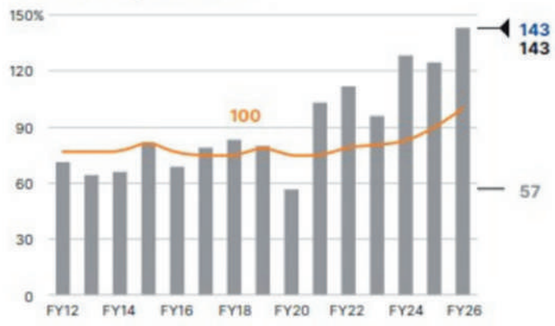


The **price-to-earnings (P/E)** ratio of the Sensex is a straightforward indicator of market valuation. Below is a general valuation guide:



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

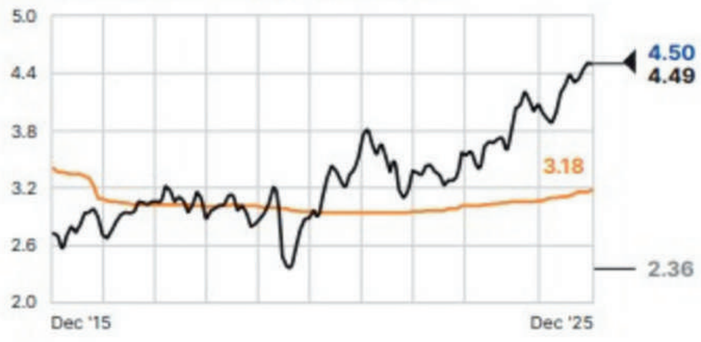


The **market cap-to-GDP ratio** is Warren Buffett's favourite valuation metric, calling it 'the best measure of market valuations at any given moment'.

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.

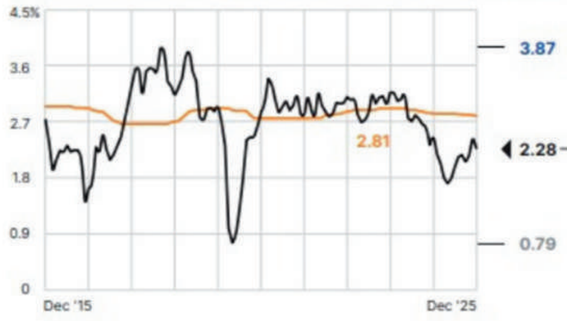
Sensex price-to-book ratio



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.

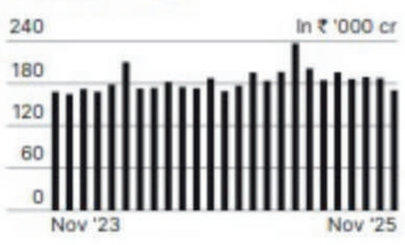
If:
Spread > Median = Overvalued
Spread < Median = Undervalued

All data as of December 15, 2025

Source: Wealth Insight, All the data as of 15th December, 2025

ECONOMIC METRICS

GST collection



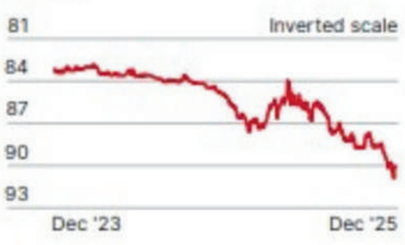
Inflation: Consumer Price



Index of Industrial Production



₹ vs $



Crude oil



Source: Wealth Insight, GST Collection as on Nov 2025, CPI as on Nov 25, IIP as on Oct 2025, USD/INR as on Dec 2025, Crude Oil Dec 2025



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CHART BUSTER

NIFTY 50 1996 V/S 2025

(ONLY 11 COMPANIES HAVE STAYED IN THE NIFTY 50 SINCE INCEPTION*)



*Source: finshots.in, *HDFC Ltd. was part of the Nifty 50 index until its merger with HDFC Bank Ltd. in July 2023*

Disclaimer: Some logos may be unavailable, and their names are displayed as text.

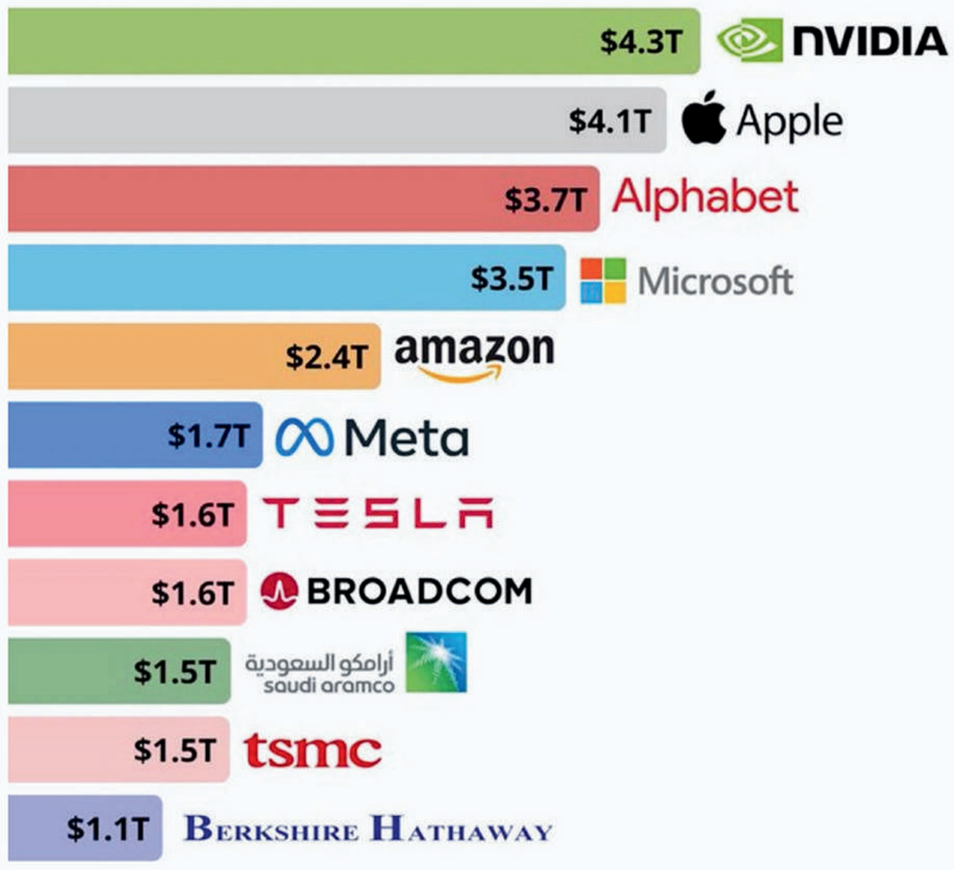
India's 100% GDP Growth In 10-Years Stuns the World

Chained real GDP in 2025 U.S. dollars (inflation-adjusted)

	Countries	2015 GDP	2025 GDP	Change
01	India	$2.1T	$4.3T	105%
02	United States	$18.3T	$30.3T	66%
03	China	$11.1T	$19.5T	76%
04	Germany	$3.4T	$4.9T	44%
05	Japan	$4.4T	$4.4T	0%
06	United Kingdom	$2.9T	$3.7T	28%
07	France	$2.4T	$3.3T	38%
08	Italy	$1.8T	$2.5T	39%
09	Canada	$1.6T	$2.3T	44%
10	Brazil	$1.8T	$2.3T	28%
11	Russia	$1.4T	$2.2T	57%
12	South Korea	$1.5T	$1.9T	27%
13	Australia	$1.2T	$1.9T	58%

Source - IMF Data

THE $1 TRILLION CLUB



Source: Investwise.in, ($) Market Cap as of 17 Dec, 2025

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25 YEARS OF WEALTH CREATION (2000 - 2025)

INDEX	AS ON 31-12-2000	AS ON 31-12-2025	CAGR
Nifty 50	1,263.55	26,129.60	12.88%
Sensex	3,972.12	85,220.60	13.05%
S & P 500	1,320.28	6,894.24	6.83%
NASDAQ Composite	2,470.52	23,419.08	9.41%
Dow Jones (in $)	10,758.32	48,063.29	6.17%
Brent crude oil (in $)	28.50	61.33	3.11%
RBI 10 Year Govt. bond yield*	44.94	89.76	2.81%
USD/INR*	10.88	6.58	-1.99%
24k Gold/gm (in INR ₹)*	440	13620	14.72%
MF AUM (in lakh cr)*	1.03	80.80	19.06%
Market cap in($ billion)*	225	5,400	13.56%
Nominal GDP in ($ trillion)*	0.48	4.30	9.17%
Forex reserve in ($ billion)*	39.63	696.61	12.15%

**The data presented is for illustration purposes only. Actual figures may vary depending on the source, methodology, and date of publication*

Source: tradingview.com, ycharts.com, bookmyforex.com, investing.com, forbesindia.com, tv9hindi.com, rediff.com

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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%	2.15%	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%	4.45%	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%	2.75%	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%	-0.28%	10.51%
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%

Near-zero returns
0.01% to 0.50%

Moderately negative returns
-2.49% to 0.00%

high negative returns
-5.00% to -2.50%

Very high negative returns
less than -5.00%

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TOP 15 FUNDS IN THE LAST 25 YEARS

CATEGORY	SEBI CLASSIFICATION	NAV (31-12-2000)	NAV (31-12-2025)	VALUE OF 25,000 SIP PM AS ON 31-12-2025	VALUE OF 1 LAKH INVESTED ON 01-01-2000 AS ON 31-12-2025	CAGR
Nippon India Growth Midcap Fund	Mid Cap Fund	24.20	4,224.45	25.45 Cr	1.74 Cr	22.94%
Franklin India Mid Cap Fund (G)	Mid Cap Fund	19.64	2,811.62	21.64 Cr	1.43 Cr	21.96%
HDFC Flexi Cap Fund - (G)	Flexi Cap Fund	18.88	2,078.46	17.54 Cr	1.10 Cr	20.69%
HDFC ELSS Tax Saver Fund - (G)	ELSS	17.52	1,458.51	14.05 Cr	83.28 L	19.35%
Nippon India Vision Large & Midcap Fund - (G)	Large & Midcap Fund	18.34	1,501.73	13.87 Cr	81.89 L	19.275%
Franklin India Flexicap Fund	Flexicap Fund	20.97	1,665.74	13.53 Cr	79.36 L	19.12%
HDFC Largecap Fund - (G)	Largecap Fund	15.20	1,180.2	13.31 Cr	77.71 L	19.02%
DSP Large & Midcap Fund - (G)	Large & Midcap Fund	8.50	644.17	13.05 Cr	75.77 L	18.90%
HDFC Value Fund - (G)	Value Fund	12.01	771.3	11.47 Cr	64.28 L	18.12%
Franklin India ELSS Tax Saver Fund - Regular (G)	ELSS	25.13	1,500.23	10.83 Cr	59.68 L	17.77%
Aditya Birla SL Flexicap Fund - (G)	Flexicap Fund	33.06	1,893.33	10.50 Cr	57.32 L	17.58%
ICICI Pru Large & Midcap Fund - (G)	Large & Midcap Fund	20.40	1,052.58	9.69 Cr	51.64 L	17.09%
Franklin India Largecap Fund - (G)	Large Cap Fund	22.43	1,064.48	9.09 Cr	47.50 L	16.70%
ICICI Pru Technology Fund (G)	Sectoral : Infotech	4.71	209.22	8.64 Cr	44.45 L	16.39%
HDFC Large & Midcap Fund - (G)	Large & Midcap Fund	14.33	*349.17*	5.51 Cr	24.34 L	13.62%
Nifty 50	Index	1,371.7	*26,129.6*	*4.61 Cr*	19.04 L	12.51%
Nifty 500	Index	912.85	*23,871.55*	*5.81 Cr*	26.17 L	13.95%

Source: Ngenmarkets.in, Data as on 31st December 2025

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CHART BUSTER

THE ASSET ALLOCATION QUILT
(CALENDAR YEAR 2016-25)

RETURN(%)

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	10 years CAGR (%)
G-sec 15.0	Small-cap 57.1	Gold 8.4	S&P 500 31.8	Small-cap 27.9	Small-cap 59.1	Gold 11.7	Small-cap 47.3	S&P 500 26.8	Gold 70.8	Mid-cap 17.9
S&P 500 12.5	Mid-cap 52.7	G-sec 8.0	Gold 21.1	Gold 27.6	Mid-cap 48.7	Large-cap 6.0	Mid-cap 42.4	Mid-cap 26.6	S&P 500 22.9	Gold 17.2
Corporate bond 12.0	Large-cap 33.3	Corporate bond 5.0	G-sec 12.0	Mid-cap 26.3	S&P 500 29.1	Credit risk 5.4	S&P 500 25.1	Small-cap 24.9	Large-cap 10.1	Small-cap 14.7
Credit risk 12.0	S&P 500 12.3	Credit risk 5.0	Large-cap 10.9	S&P 500 19.0	Large-cap 26.5	Mid-cap 3.6	Large-cap 23.2	Gold 19.2	Credit risk 8.3	Large-cap 14.4
Gold 10.9	Credit risk 8.0	Real estate 4.8	Corporate bond 10.0	Large-cap 16.8	Credit risk 8.6	Corporate bond 2.9	Gold 12.3	Large-cap 13.2	Corporate bond 7.0	S&P 500 13.7
Real estate 9.6	Corporate bond 7.0	T-Bill 4.1	Credit risk 8.0	G-sec 12.8	Corporate bond 4.9	Real estate 2.7	Credit risk 9.3	G-sec 10.5	G-sec 5.0	Credit risk 8.5
Mid-cap 6.8	Real estate 6.4	Large-cap 2.6	T-Bill 4.2	Corporate bond 12.3	Real estate 3.1	G-sec 2.6	G-sec 7.7	Credit risk 8.8	T-Bill 4.3	G-sec 7.6
Large-cap 5.0	Gold 6.0	S&P 500 2.4	Real estate 4.2	Credit risk 11.4	G-sec 2.2	T-Bill 2.5	Corporate bond 7.0	Corporate bond 7.6	Mid-cap 3.1	Corporate bond 7.5
T-Bill 4.7	T-Bill 4.0	Mid-cap -12.9	Mid-cap 0.9	T-Bill 3.1	T-Bill 2.0	Small-cap -1.0	T-Bill 4.3	T-Bill 4.6	Real estate 0.9	T-Bill 3.7
Small-cap 3.3	G-sec 2.0	Small-cap -23.6	Small-cap -8.4	Real estate 1.2	Gold -2.7	S&P 500 -10.0	Real estate 2.0	Real estate 3.0	Small-cap -6.0	Real estate 3.7

Domestic stock market returns as on 12 December, 2025; T-Bill: treasury bills; G-secs: government securities; for large cap, we have used BSE 100 Total Return Index (TRI); for mid cap, BSE 150 MidCap TRI; for small cap, BSE 250 SmallCap TRI; for T-Bills, CCIL T-Bill Liquidity Weight data as of 30 November 2025; for G-secs, CCIL All Sovereign Bond Index data as of 30 November 2025; for corporate bonds, Crisil Corporate Bond Composite Index data as of 1 December 2025; for credit risk, Crisil Composite Credit Risk data as of 1 December 2025; for international, S&P 500 data (converted to rupee returns) as of 12 December 2025; for gold, since last year we have switched from World Gold Council data to Nippon India ETF Gold BeES data - as of 12 December 2025 - as latter represents transaction-based prices and due to divergence between WGC and domestic gold ETF data; for real estate, RBI House Price Index up to Q2 of FY2025-26 provisional data (showing 9-month return). The base year of HPI has changed to 2022-23 from 2010-11 from this year.

Source: Mint research; Bloomberg; BSE; Value Research; others mentioned in footnotes

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CHART BUSTER

SECTORAL INDICES
ANNUAL PERFORMANCE

(CALENDAR YEAR 2016-25)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Bank	-39.2%	7.4%	40.5%	6.3%	18.4%	-2.8%	13.5%	21.2%	12.3%	5.3%	16.8%
IT	-11.2%	4.4%	12.2%	23.8%	8.4%	54.9%	59.6%	-26.0%	24.1%	22.0%	-11.7%
Auto	-0.3%	10.7%	31.4%	-23.1%	-10.7%	11.5%	19.0%	15.3%	47.6%	22.6%	21.8%
Pharma	9.3%	-14.2%	-6.3%	-7.8%	-9.3%	60.6%	10.1%	-11.4%	33.6%	39.1%	-2.6%
Metals	-31.3%	45.2%	48.5%	-19.9%	-11.2%	16.2%	69.7%	21.8%	18.7%	8.4%	21.8%
Energy	-0.7%	19.7%	38.7%	0.6%	11.0%	6.4%	33.7%	14.3%	29.4%	5.1%	-0.4%
Realty	-15.0%	-4.2%	109.8%	-33.0%	28.5%	5.1%	54.3%	-10.8%	81.3%	34.4%	-15.8%
PSU Bank	-32.9%	4.1%	24.1%	-16.6%	-18.3%	-30.6%	44.4%	70.7%	32.3%	14.5%	26.1%
Infra	-8.9%	-2.1%	34.1%	-12.7%	2.5%	12.2%	35.6%	6.1%	39.1%	15.9%	12.9%
Media	10.3%	-0.8%	32.7%	-25.9%	-29.7%	-8.6%	34.6%	-10.2%	19.9%	-23.9%	-22.4%
FMCG	0.3%	2.8%	29.4%	13.6%	-1.3%	13.5%	10.0%	17.5%	29.0%	-0.3%	-4.1%
Nifty 50	-4.1%	3.0%	28.6%	3.2%	12.0%	14.9%	24.1%	4.3%	20.0%	8.8%	10.2%

Source: Investwise.in, Nifty sectoral Indices, 2025 returns till 12 Dec, 2025*

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26 Tasks every PFP (Personal Finance Professional) Must Do in **2026** to Raise The Game

1. Treat your business like a business – Invest in your business.
2. Make a Business plan – Create a 1 year, 3year and 5 year Rolling Plan and have S.M.A.R.T. goals.
3. Revisit your Vision Mission statement.
4. Do a SWOT Analysis of your business.
5. Review your Values that you abide by in your business.
6. Revisit your Brand and what it signifies.
7. Identify things you will not do.
8. Follow the 3i model – Insurance, Investment and Inheritance for a comprehensive solution to clients.
9. Identify and focus on your Growth drivers.
10. Fill the gaps in Infrastructure and Team required to achieve business goals.
11. Adopt the Client First policy – offer solutions not products.
12. Create a Blue team at your work – one who will question every hypotheses that you follow.
13. Follow the 777 Discipline – 7 new prospect meetings, 7 client reviews and 7 hour training and upskilling every week.
14. Create 'Lollipop moments' – do that little extra for clients.
15. Create an Operations Manual – Standardize and automate, create templates & Pro tools.
16. K.I.S.S. - Keep it Super Simple
17. Review your Business Performance every quarter and rebalance as required
18. Don't ignore your Personal Finance – pay yourself first.
19. Show up on bad days.
20. Attend minimum 3 Outstation conferences and 100 hrs of personal upskilling a year.
21. Remember Every small bit matters - Everything above zero compounds.
22. Take one 'Think Week' break a year.
23. Ignore the noise – Focus on what matters.
24. Don't fall into the 'Productivity Paradox' – don't work longer and get less done.
25. Raise the bar - Become a Better Person.
26. Spend time with family.

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26 Things I Will Do In 2026

1. Read at least 26 books
2. Publish 3 Books (manuscripts are ready, just need to give it a final shape)
3. Send out a motivational blog
4. Take a "Think Week" break in the first quarter.
5. Take a minimum of three holidays:
   - one with family
   - one with friends
   - one just with wife
6. Conduct 12 IAPs
7. Coach for a minimum of 100 hours to inspire coaches to achieve their potential
8. Walk a minimum of 3 million steps or on an average of 10000 steps a day
9. Do Yoga on 150 days in a year
10. Donate 10% of time effort and earnings to charity – (tithing)
11. Make a budget and track all spending
12. Invest 40% of earning for the future goals
13. Make a business plan
14. Create a vision board to visualize all goals
15. Make a 1,3,5,10 year life plan – Define ____ Ikagai
16. Read 25000 words a day
17. Attend 6 outstation conferences and 26 webinars
18. Obtain at least two certifications related to work
19. Create a passive income
20. Lose 8-10 kgs and by portion control and healthy eating.
21. Read or listen to content that promotes a growth and abundance mindset
22. Decide on things that I will not do and follow it strictly.
23. Create a routine for regular family Meets.
24. Clear all debts – Be debt free
25. 3 Comprehensive Health check ups and consultations.
26. Create a "ME" timetable and a "WE" timetable with family and friends

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26 Productivity Hacks For An Amazing 2026

1. Spend time in rooms where you feel like the dumbest one in the room. Small hit to the ego huge boost to growth.
2. Create an 'Idea Folder' where you post interesting ideas
3. Create a happiness Jar and every time you are happy post a note in the jar and relieve the memory when you are feeling down.
4. Journal every night for 10 minutes – write down all you did, achieved and missed
5. Spend 15 minutes every evening preparing for the tasks for next day
6. Develop and Master an elevator pitch
7. Keep Prospecting – If you don't ask you don't get
8. Read 10 pages per day on the subject of your choice
9. Praise someone when you notice something nice about them
10. Go for a 15 minute walk after lunch and dinner and 30 minutes walk before breakfast
11. Take a "Think Week" break
12. First 60 minutes at work should be totally non digital
13. Deliver more than you promise
14. Spread positivity – Be an encourager
15. Have a "ME" time routine – spend time with yourself
16. Don't sweat the small stuff... and it's all small stuff.
17. Keep reinventing yourself – evolve constantly to stay relevant
18. Be bold – confidence attracts success
19. Do detailing – the Devil lies in the detail
20. Act like a King – Demand respect by showing self respect
21. Be punctual – Don't make people wait
22. Always give more in value than what you get in return
23. Follow the "Tithing" Principle – Give 10% of your time, effort and wealth to charity
24. Take calculated risks
25. Be happy
26. Don't imitate others – their goals are different

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26 Things to remember in 2026

1. Prayer is not enough, you need action.
2. Faith is not enough, you need work.
3. Dreaming is not enough, you need planning.
4. Planning is not enough, you need execution.
5. Talking is not enough, you need results.
6. Talent is not enough, you need discipline.
7. Ideas are not enough, you need implementation.
8. Passion is not enough, you need persistence.
9. Desire is not enough, you need direction.
10. Knowledge is not enough, you need wisdom.
11. Motivation is not enough, you need consistency.
12. Good intention is not enough, you need follow-through.
13. Hope is not enough, you need strategy.
14. Support is not enough, you need responsibility.
15. Energy is not enough, you need focus.
16. Effort is not enough, you need results.
17. Potential is not enough, you need development.
18. Apologies are not enough, you need change.
19. Reading is not enough, you need understanding.
20. Learning is not enough, you need application.
21. Loyalty is not enough, you need honesty.
22. Vision is not enough, you need execution.
23. Love is not enough, you need respect.
24. Skills are not enough, you need humility.
25. Confidence is not enough, you need competence.
26. Competence is not enough, you need focused action.

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26 Don't forget these responses in 2026

1. Distance is the best response to disrespect.
2. Silence is the best response to ignorance.
3. Growth is the best response to doubt.
4. Success is the best response to mockery.
5. Smiling is the best response to hate.
6. Maturity is the best response to provocation.
7. Kindness is the best response to cruelty.
8. Progress is the best response to envy.
9. Peace is the best response to chaos.
10. Confidence is the best response to criticism.
11. Forgiveness is the best response to betrayal.
12. Walking away is the best response to toxicity.
13. Focus is the best response to distraction.
14. Calmness is the best response to pressure.
15. Wisdom is the best response to foolishness.
16. Patience is the best response to delay.
17. Self-control is the best response to anger.
18. Humility is the best response to arrogance.
19. Prayer is the best response to uncertainty.
20. Time is the best response to confusion.
21. Hope is the best response to hardships.
22. Positivity is the best response to negativity.
23. Upskilling is the best response to growth.
24. Faith is the best response to fear.
25. Giving is the best response to receiving.
26. Learning is the best response to ignorance.

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26 Prayers For Your Most Amazing New Year

1. That you recall how strong you are.
2. That you turn uncertainty into creativity.
3. That you use messy times to grow.
4. That you prefer honour to fame.
5. That you transform fear into faith.
6. That you trust your truth.
7. That you do work that moves the world.
8. That you adore your loved ones.
9. That you seek out beauty daily.
10. That you do no evil.
11. That you never stop improving.
12. That you become too kind.
13. That no one can ever step on you.
14. That you be more gentle with yourself.
15. That you see wisdom as wealth.
16. That you live up to your potential.
17. That you leave the safe shores & embark on new adventures.
18. That you make the world a better place.
19. That you Keep your inner child alive.
20. That you find the happiness within.
21. That you ask for what you want.
22. That you prioritise what matters to you most.
23. That you achieve the peak of your health.
24. That you decide on how much is enough.
25. That you become a lifelong learner.
26. That you achieve all that your heart desires.

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2026

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Videos we watched in Dec 2025

- *Why wait a decade, when we can reform India in 3 years? | Growwing India Podcast ft. Amitabh Kant*
- *Saturday School - Pitch to Win*
- *Growth Shift, Market Leadership, IT | Netra | December'25 | Webinar | Sahil Kapoor | DSP Mutual Fund*
- *Kalpen Parekh Reveals Secrets to Surviving Market Volatility | Sonia Shenoy Podcast*
- *How to Achieve Your Goal — Vivekananda's Method That Never Fails*
- *Sankaran Naren's Top Long-Term Investing SECRETS Revealed | Sonia Shenoy Podcast*
- *Market Guru Aashish Somaiyaa: What 2026 Holds For Markets?*
- *Can India Really Outperform Emerging Markets In 2026; Hiren Dasani Explains*
- *2 Companies Control Your Life (And You Don't Even Know) | How Capitalism Is Failing Indian Consumers*
- *US vs India Tariff War Explained*

Search on Youtube to watch the videos...

Articles we read in Dec 2025

- *Chronicles of circular deals; experts cautious*
- *What We Say Is Good Isn't What We Buy*
- *The Quantum Computing Race: Is India in it to Win it?*
- *Was Piketty right to call for a wealth tax?*
- *Indian equities underperform peers by widest margin in three decades*
- *Four US economic policy shifts of 2025 and their impact on global markets*
- *How to lose money in the markets: 2025 edition*
- *Should you invest yourself or let professionals do the job for you?*
- *STOCKGRO AND STOXO : Levelling the Playing Field for India's Retail Investors*
- *Investing in 2026: It is no different from the years gone by—but here's advice for the New Year*

Search on Google to read the articles...

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

Scan QR to Subscribe

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EVENTS WE DID IN 2025...

MANTHAN 2.0
(THE SAHAYAK TEAM OFFSITE @BESTWESTERN KASAULI)







T.E.A.M L.E.A.P
(OFFSITE LONAVALA)






EMPOWERING HOMEMAKERS THROUGH FINANCIAL INDEPENDENCE





OUR ANNUAL EVENT
(THE PINNACLE 4.0 - THE SAHAYAK INVESTOR CONCLAVE)








NJ NEXTGEN EVENT 2025







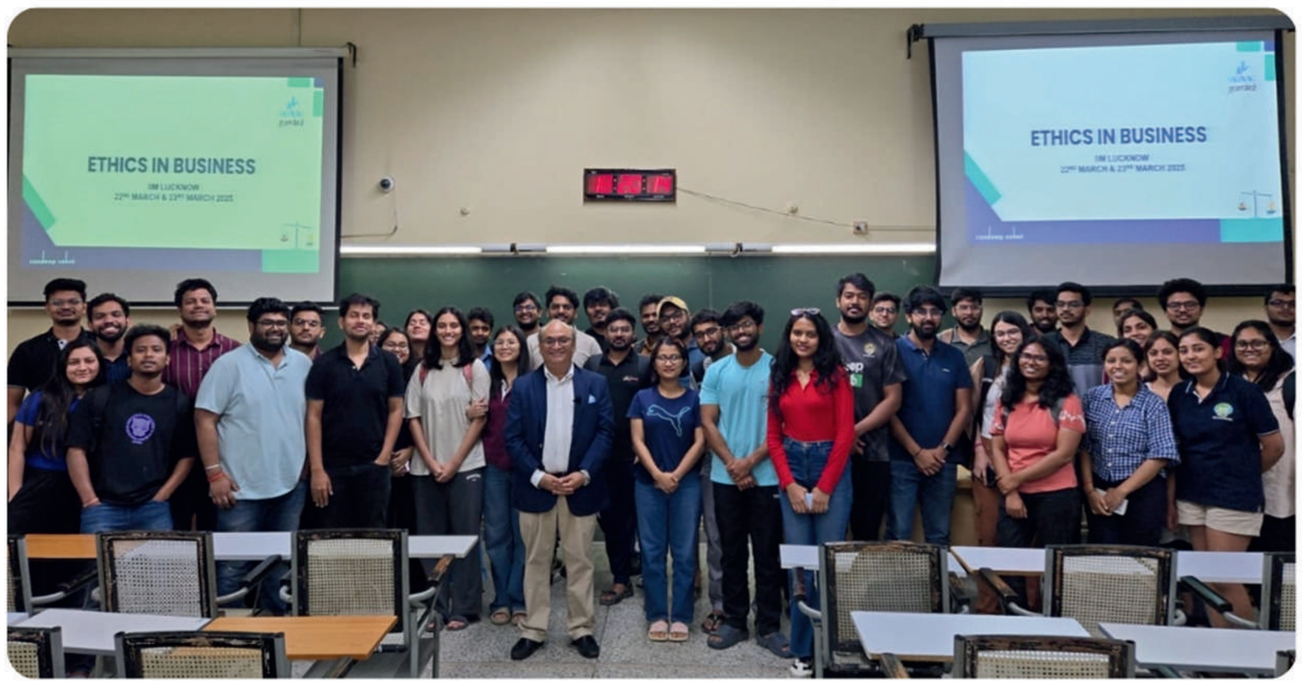
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EVENTS WE DID IN 2025...

ETHICS IN BUSINESS
(IIM LUCKNOW)



PERSONAL FINANCE WORKSHOP
(ROUNDGLASS FOUNDATION)



PRESENTATION ON MONEY SECRETS FOR MSMES
(PHD HOUSE CHANDIGARH)









परिवर्तन का उत्सव – उड़ान
(WOMEN ENTREPRENEURS)





STREE SAMARTHYA
(THE SUMMIT FOR HOLISTIC STRENGTH)



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SAHAYAK OFFICE BUZZ 2025

FESTIVAL CELEBRATION AT OFFICE










TEAM TRAINING SESSION







TEAM BIRTHDAY CELEBRATIONS







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SAHAYAK OFFICE *Buzz* 2025

ACHIEVEMENT AND MILESTONES

400 CR AUA ACHIEVEMENT







NJ PBT 2025 AWARD CEREMONY





VIP VISITS TO OUR OFFICE IN 2025

















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sandeep sahni

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DAILY MOTIVATIONAL BLOG



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

1. All is not lost
2. Reflections..
3. Why?
4. The power of Association
5. New Year's Resolution

Scan QR to Read
Motivational Blogs

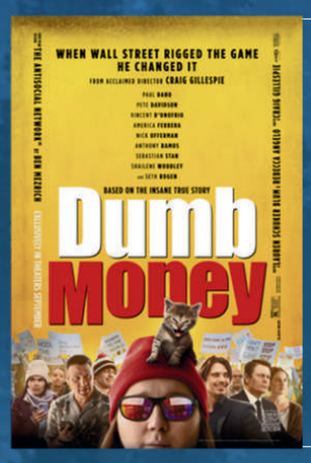
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MOVIE OF THE MONTH...



Dumb Money (2023)

A timely drama about the 2021 GameStop short squeeze where retail investors challenged hedge funds using social media and trading apps. Great for understanding modern market dynamics and community-driven investing.

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Gyan

January Barometer

A theory that the stock market's performance in January predicts how it will perform for the rest of the year.

Kahaani

The 10-10-10 Rule

I'm always on the lookout for tools that allow me to act more decisively when faced with bigger decisions in my personal and professional lives.

The 10-10-10 Rule—a simple decision-making framework created by author and speaker Suzy Welch—is one of my favorite new tools I've come across.

The idea is that you pause and evaluate your decision across three timeframes:

10 Minutes: How will you feel about this decision in 10 minutes?
10 Months: How will you feel about this decision in 10 months?
10 Years: How will you feel about this decision in 10 years?

The 10-10-10 Rule functions as a neat, structured approach that allows you to create new perspective on the short and long-term impact of a decision or course of action.

If you're going to make an impulsive short-term decision, the 10-10-10 Rule forces you to consider the long-term ramifications.

The most valuable things in life come from playing long-term games, so while there are some cases where acting for the short-term will be appealing, choosing to make big decisions that take into account your 10 year future self is the best approach.

Warren Buffett, the world's most famous investor, credits some of his best decision making to 10-10-10 Rule.

So, the next time you're faced with a bigger decision, walk through this exercise:

With each potential course of action, how will you feel about it in 10 minutes? 10 months? 10 years?

Do that and you'll find yourself making better decisions that compound positively toward the future you are trying to build.
Use the Rule to make great decisions.

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Joke of the Month...





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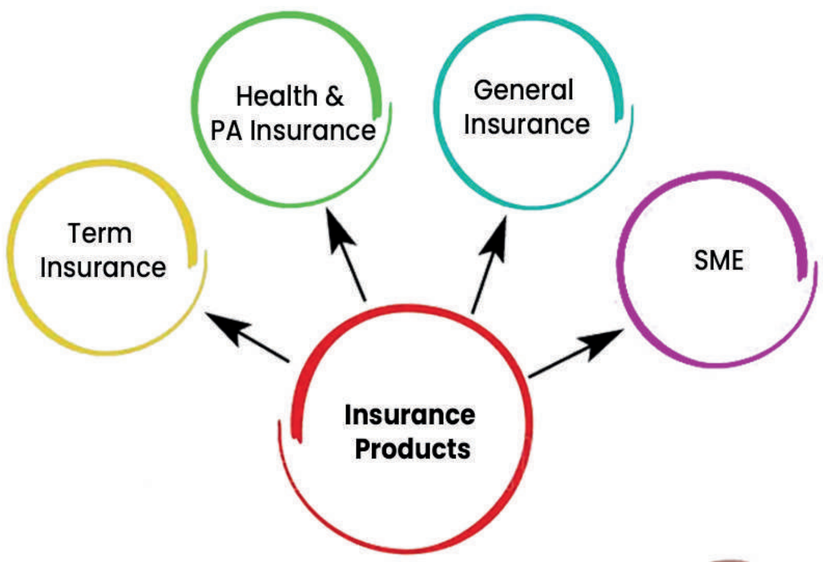
OUR NEW SERVICES

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SAHAYAK INSURANCE 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.

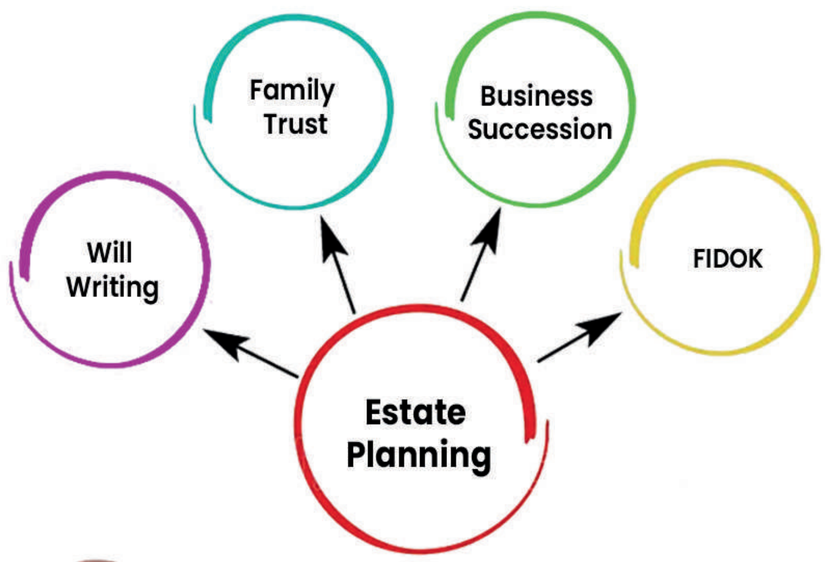


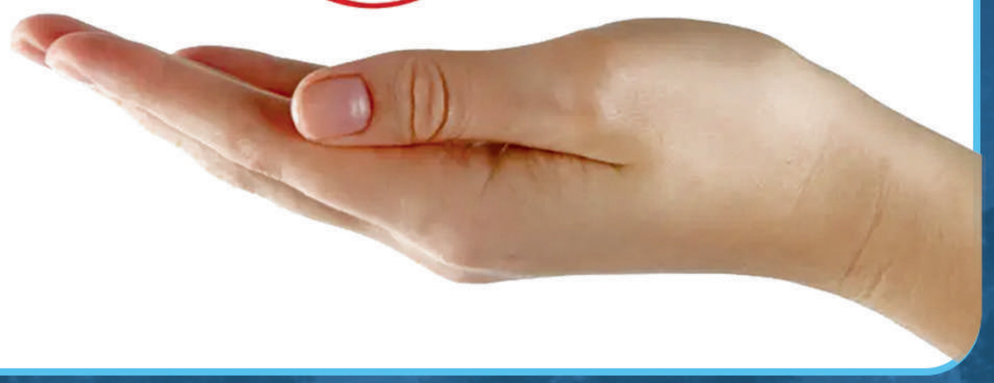


SAHAYAK ESTATE PLANNING SERVICES

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.



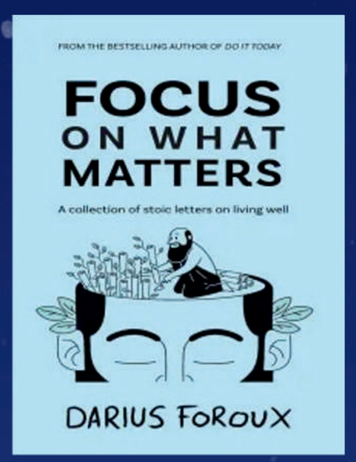


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BOOK TO BE READ...

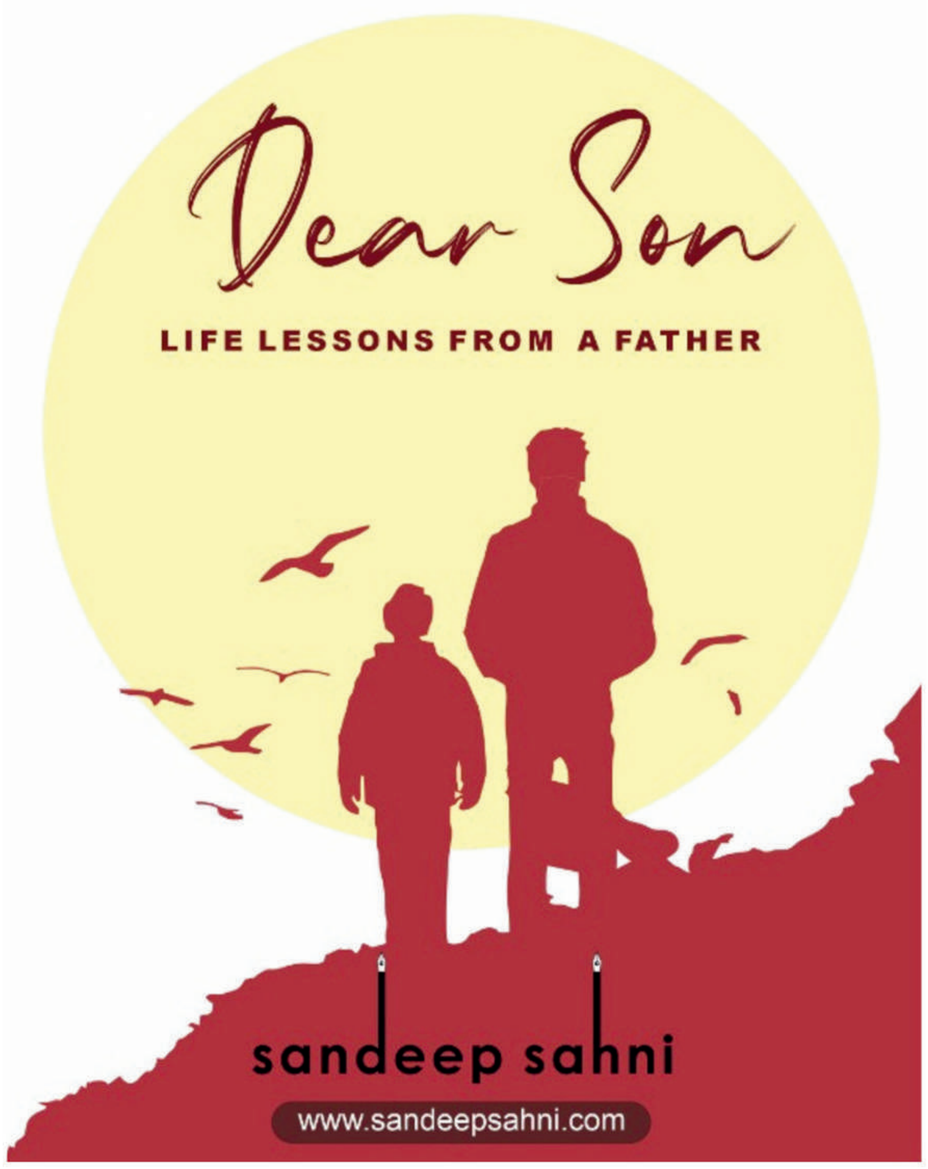


FOCUS ON WHAT MATTERS - DARIUS FOROUX

Focus on What Matters shows that success comes from doing less, not more. Darius Foroux teaches how to cut distractions and focus on what truly counts. Read it if you feel busy but unfulfilled. You gain clarity, focus, and the discipline to work on what really moves your life forward.

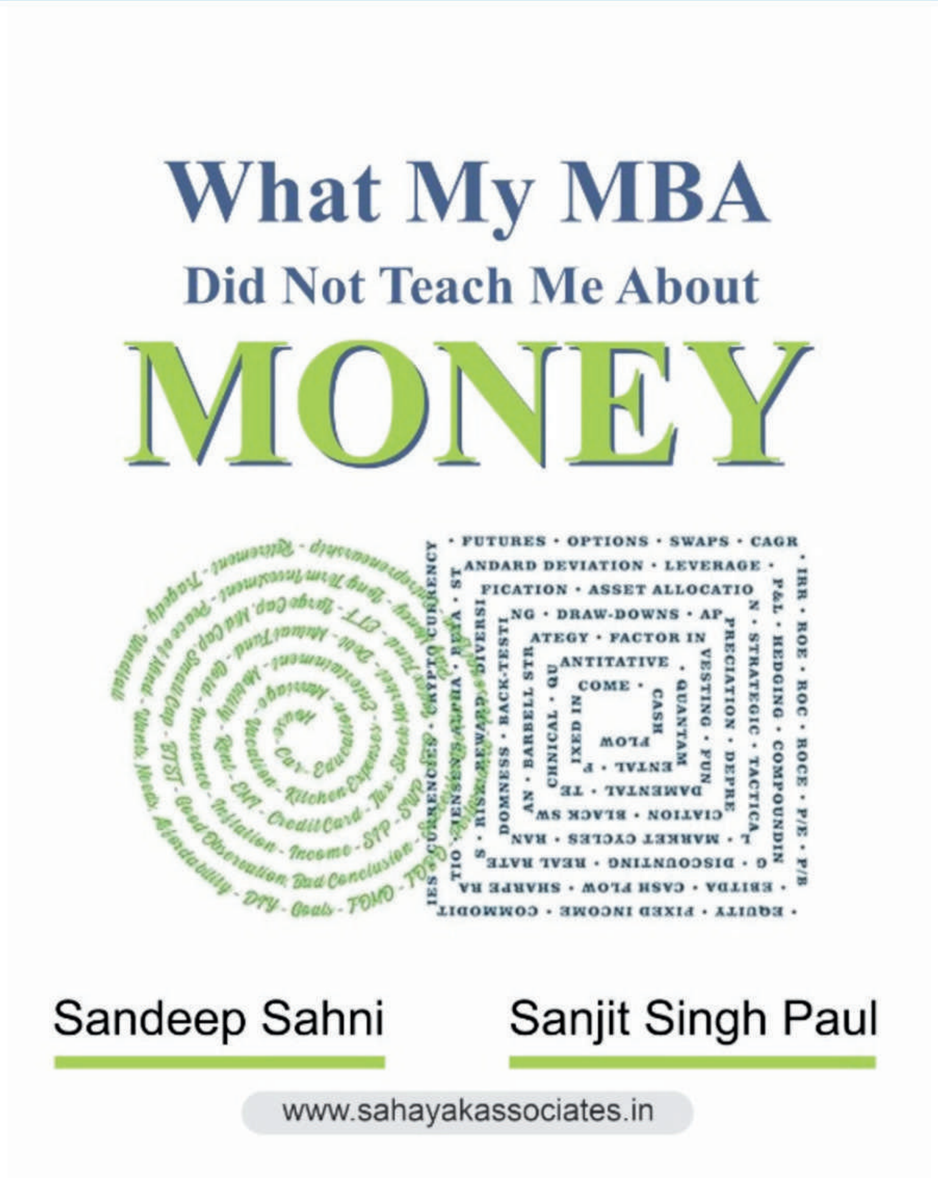
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Dear Son



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What My MBA Did Not Teach Me About Money



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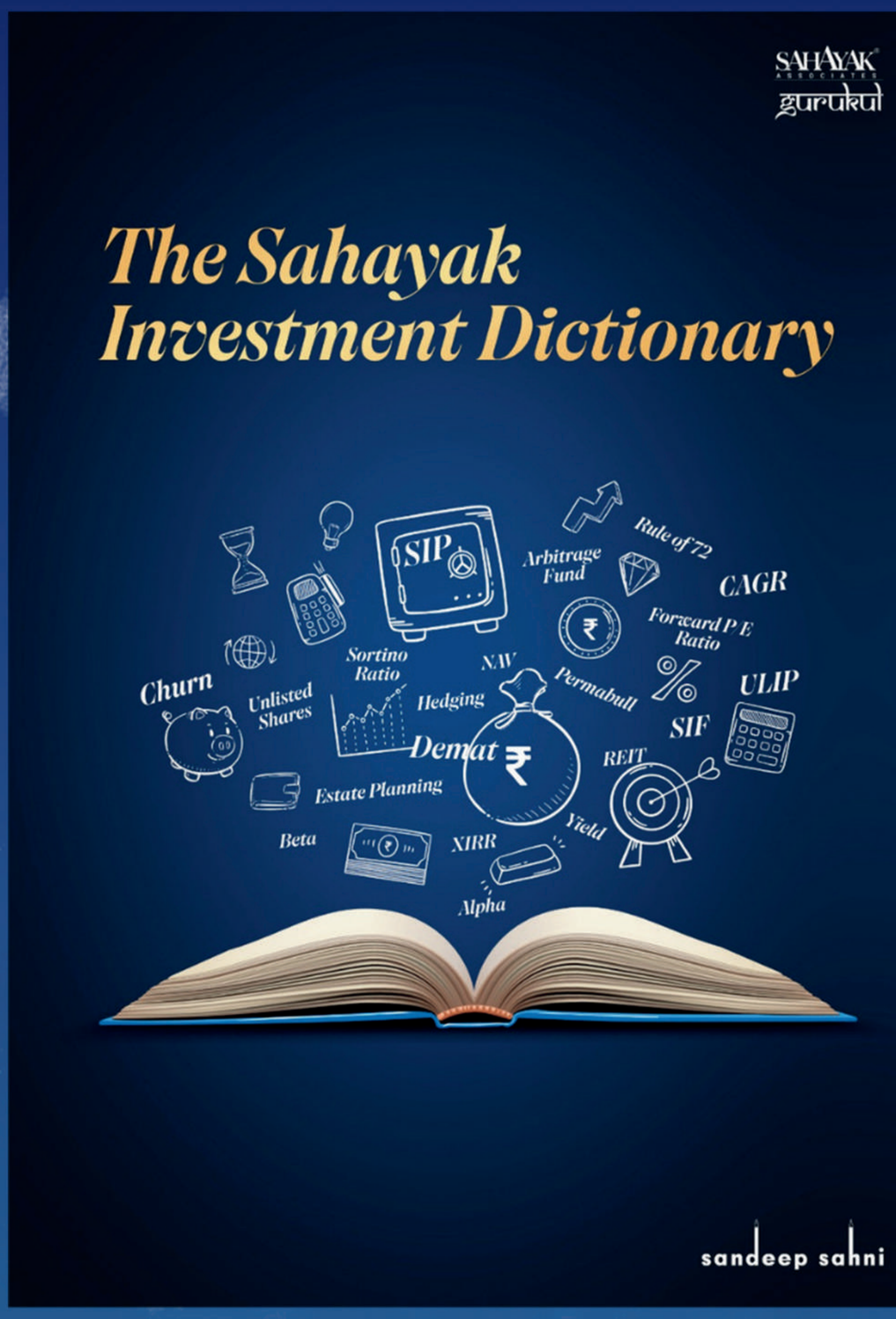
Each one Counts!

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BOOK LAUNCH ANNOUNCEMENT

THE SAHAYAK INVESTMENT DICTIONARY
(INVESTING BECOMES POWERFUL WHEN IT BECOMES SIMPLE)



SAHAYAK® gurukul

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Are you confused by 'XIRR' 'CAGR' and 'Naked Call' and
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sandeep sahni



Sandeep Sahni

Sandeep is a personal finance strategist, an entrepreneur and, an ex-corporate. He has been successfully investing for 30+ years and directs portfolios for 500+ HNI clients globally. His gift is breaking down complex subjects to demystify financial myths. An alumnus IIM Lukhnow, SRCC and Asian Paints, he regularly blogs, conducts investor awareness programs, and mentors young adults to become "successful humans". You can connect with him at *sandeepsahni@sahayakassociates.in*

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