

MENTOR WEALTH
39th Edition

WEEKLY BULLETIN



**Years Of
Togetherness**

**Strengthened
By Trust, Integrity & Secure Services**

FROM DREAMS TO GLORY

Lessons from India's Women Cricketers
for Your Financial Journey



Key Highlights



1.

India's Economic Pulse



GST ₹1.96T, India–NZ FTA,
Gold demand +10%, BFSI 50x,
India's 4Ds

2.

Feature Story



From Dreams to Glory – Lessons
from India's Women Cricketers

3.

Weekly Financial Ratio

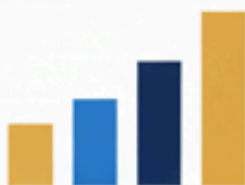


Turnover Ratio

4.



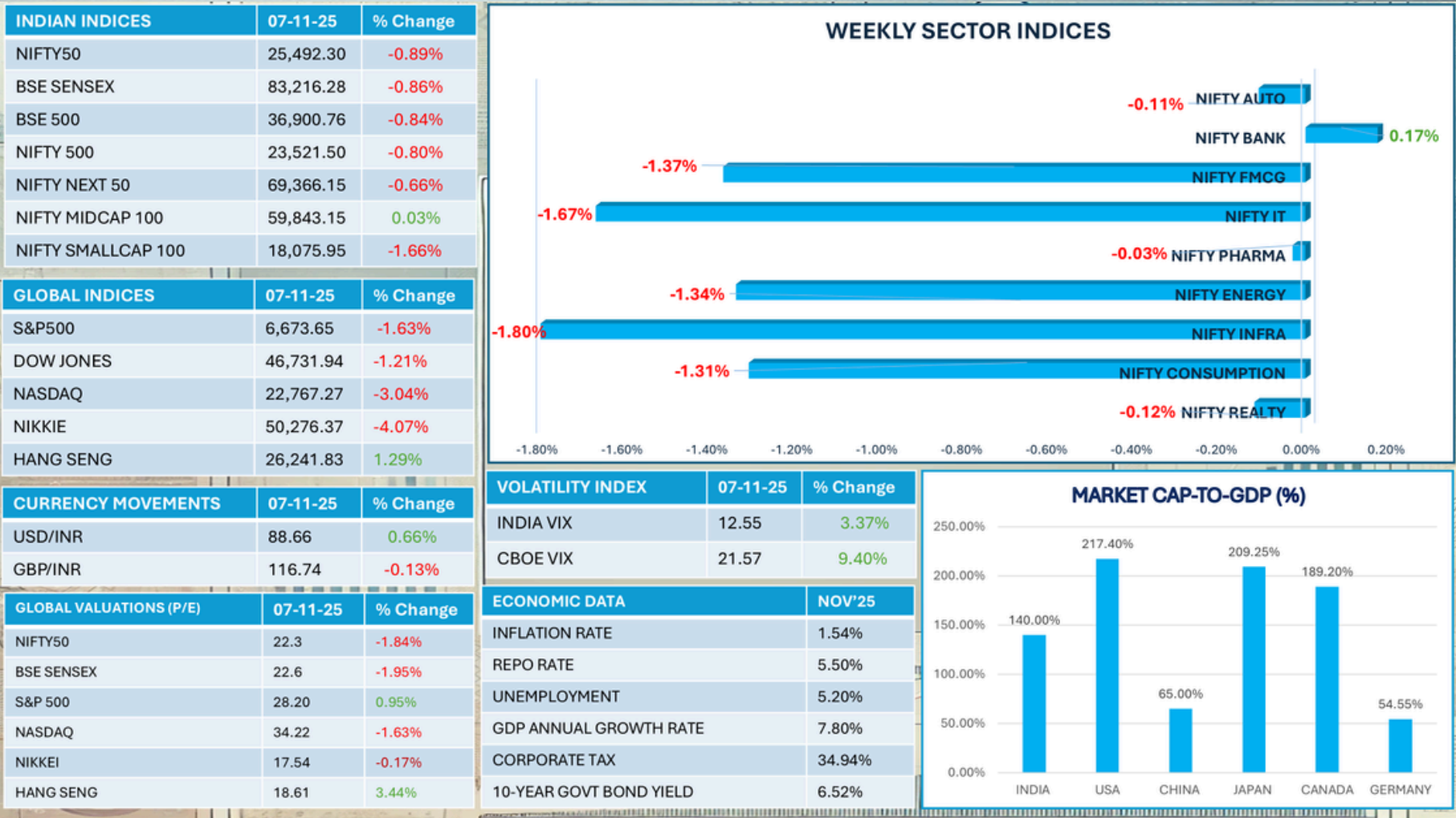
Weekly Term
Dispersion



Gold shines again | GST breaks record | BFSI boom continues.



MARKET SNAPSHOT



Market This Week: 07 Nov 2025

Indian Indices: Nifty 50 closed at 25,492.30 (–0.89%), Sensex at 83,216.28 (–0.86%), BSE 500 at 36,900.76 (–0.84%), Nifty 500 at 23,521.50 (–0.80%), Nifty Next 50 at 69,366.15 (–0.66%), and Nifty Smallcap 100 saw the sharpest fall at –1.66%.

Nifty Midcap 100 was the only gainer, inching up +0.03%.

Global Indices: Global markets also ended mostly lower — S&P 500 –1.63%, Dow Jones –1.21%, Nasdaq –3.04%, Nikkei –4.07%, while Hang Seng stood out, rising +1.29%.

Sectors: Banking was the lone positive performer with Nifty Bank +0.17%.

All other major sectors declined: Nifty Infra –1.80%, FMCG –1.67%, Auto –0.11%, IT –1.37%, Pharma –0.03%, Energy –1.34%, Consumption –1.31%, and Realty –0.12%.

Currency Movements: The Indian Rupee weakened slightly, closing at ₹88.66 per USD (+0.66%), while GBP/INR slipped –0.13% to ₹116.74.

Volatility: India VIX increased +3.37% to 12.55, while the global fear gauge CBOE VIX surged +9.40% to 21.57, indicating higher market uncertainty.

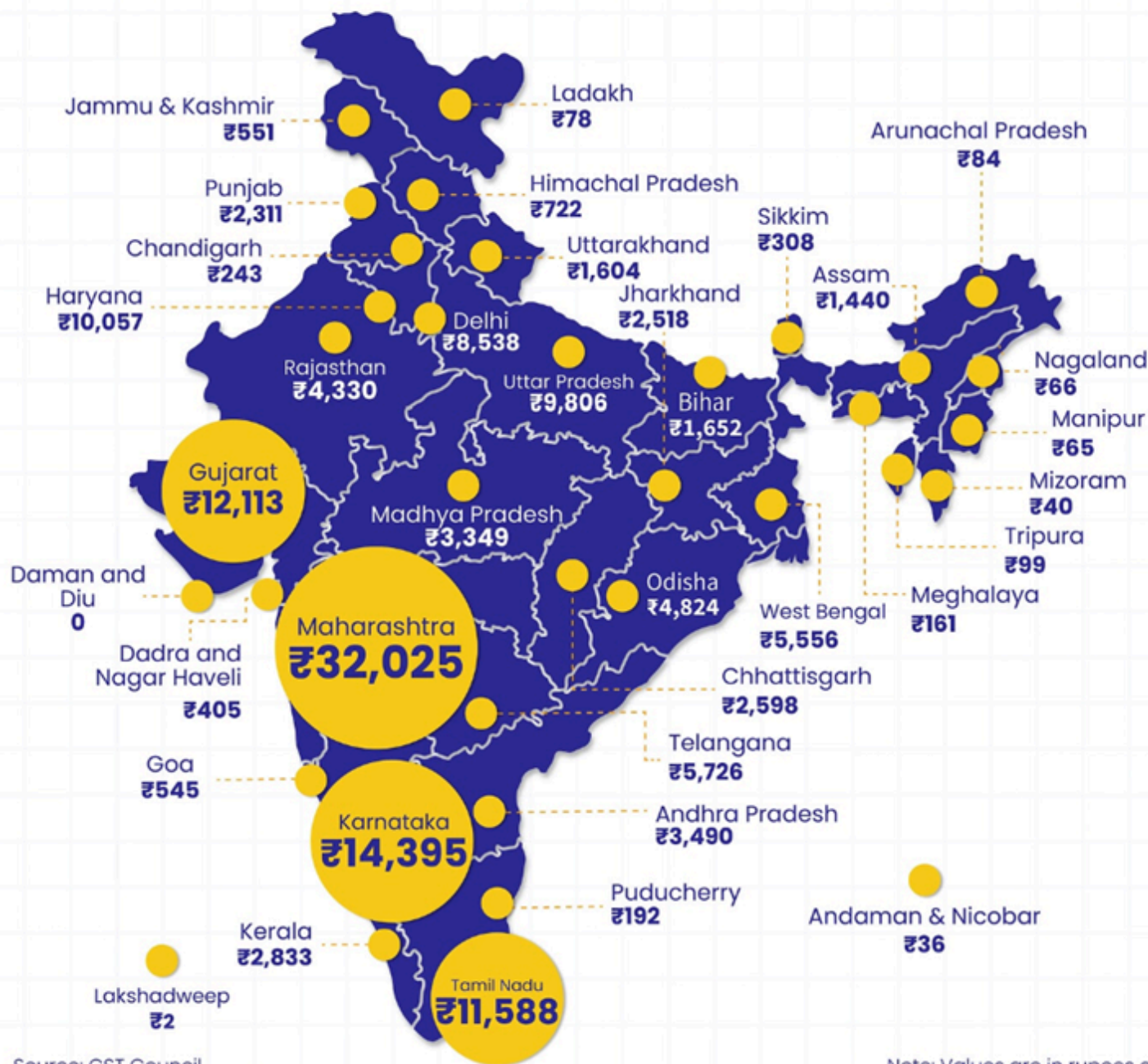
Economic Data (Nov 2025): Inflation Rate: 1.54%, Repo Rate: 5.50%, Unemployment: 5.20%, GDP Growth: 7.80%, Corporate Tax: 34.94%, 10-Year Govt Bond Yield: 6.52%

Market Cap-to-GDP Ratio: India’s ratio stood at 140%, below USA (217.40%), Japan (209.25%), and Canada (189.20%), but ahead of China (65%) and Germany (54.55%).



India Collects ₹1.96L Cr GST in October

Despite Tax Reductions



Source: GST Council

Note: Values are in rupees crore

Key Takeaway:
India's economy is showing solid momentum people are spending, businesses are growing, and our tax system is getting smarter.

- India's GST collection grew 4.6% compared to last year — showing strong spending this festive season.
- ☒ Why it matters:
- Boosted by shopping, services, and manufacturing.
- States like Maharashtra, Karnataka, and Gujarat saw double-digit growth.
- Better tech and AI tools helped reduce tax evasion.



India & New Zealand FTA Finalising Soon



**FTA talks
reach final stage**

**Piyush Goyal confident
of early conclusion**

**\$1.5 Billion current trade
set set rise**

**Boost for agriculture,
tech & innovation**

Source: Ministry of Commerce | Visual by Mentor Wealth



Are Central Banks Betting Big on Gold? Q3 Sees 10% Surge!

- Global central banks increased gold buying by 10%.
- Digital gold (ETFs & online platforms) jumped 134% YoY to 221 tonnes.
- Driven by inflation fears, low interest rates, and global uncertainties

The Shine is Back

Gold purchased by central banks

Period	Amt in tonnes
Q3-2025	220
Q2-2025	172
Q1-2025	242
Q4-2024	365
Q3-2024	200



Gold Demand Surges Globally

+10% Central Bank Buying | +134% Digital Gold Growth



Takeaway:

Gold isn't just tradition anymore – it's smart diversification. Add some sparkle to your portfolio!



India's \$10 Trillion Destiny – The 4Ds

The 4Ds Powering India's \$10 Trillion Future



Together, they'll make India a developed economy.

- **Development:** Massive infrastructure & urban growth
- **Diversification:** Expanding industries beyond IT
- **Digitalisation:** Tech-driven innovation & inclusion
- **Decarbonisation:** Green growth for a sustainable future

India's BFSI Sector Grows 50x in 20 Years!

BFSI Market Cap = ₹91 Trillion in 2025 📈

50x growth in 20 years | Powered by digital banking, reforms & investments.



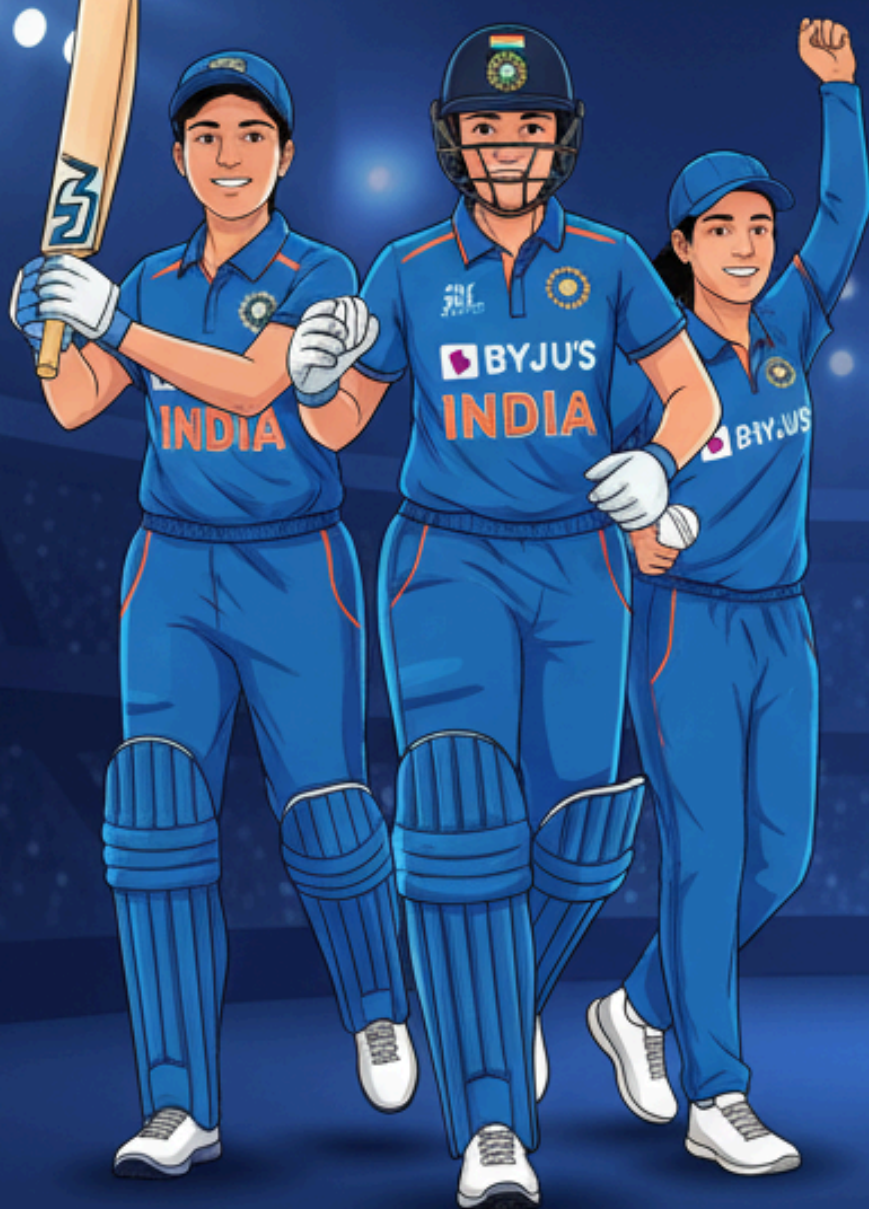
Investor Takeaway

India's BFSI boom isn't slowing down, it's the backbone of India's trillion-dollar future. Staying invested means staying ahead

- India's financial market cap reached ₹91 trillion in 2025 a 50x jump since liberalisation.
- Growth driven by financialisation of savings and regulatory reforms.
- Key sectors: Digital Banking, Insurance, and Mutual Funds.
- The sector outperforms the broader market, contributing to India's financial rise.



FROM DREAMS TO GLORY: LESSONS FROM INDIA'S WOMEN CRICKETERS FOR YOUR FINANCIAL JOURNEY



Start Small, Dream Big

Every great innings begins with a single run — just like every investment journey starts with a small SIP.



Consistency Wins Matches

Staying committed, even a tough days, builds a long success. Regular investing works the same way



Patience is Power

Great players trust patience your investments time grow- That's where the real magic happens.



Teamwork & Diversification

No one wins alone. Balance your portfolio across asset classes for a stronger, more resilient game plan.

**Discipline, patience, and teamwork
the same values that create champions on the field also build
champions in finance.**

Weekly Financial Ratio



PORTFOLIO TURNOVER RATIO EXPLAINED

High Turnover



- Frequent buying & selling
- Aims to capture short-term opportunities
- May lead to higher costs & tax impact

Low Turnover



- Fewer trades, long-term focus
- Lower costs and stable growth
- Ideal for long-term investors

Key Takeaway: Balanced Turnover = Stability + Efficiency

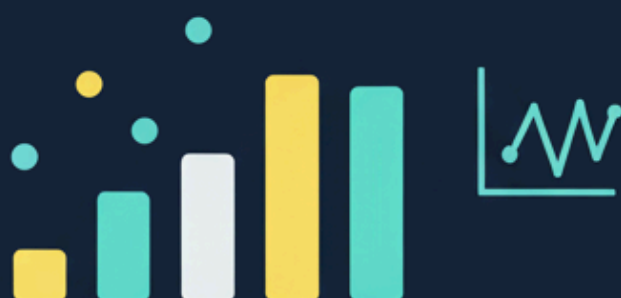




UNDERSTANDING DISPERSION IN MUTUAL FUNDS

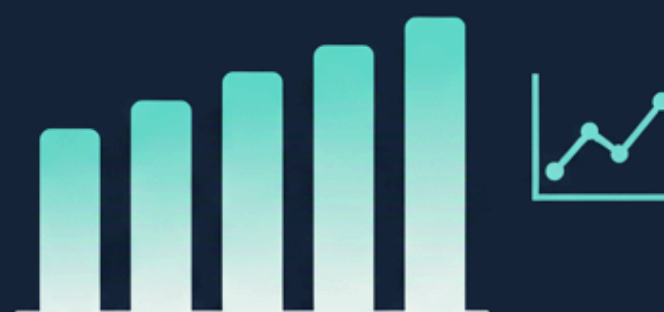
A Simple Way to Compare Consistency Among Funds.

HIGH DISPERSION



Big differences between fund returns. Higher risk, but but higher potential gains.

LOW DISPERSION



Consistent performance among funds. Lower risk, more predicable returns.

Key Takeaway:

Lower dispersion means more predictable and consistent fund performance



QUOTE:

Invest for the long haul. Don't get too greedy and don't get too scared- Shelby M.C. Davis



Thank you

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