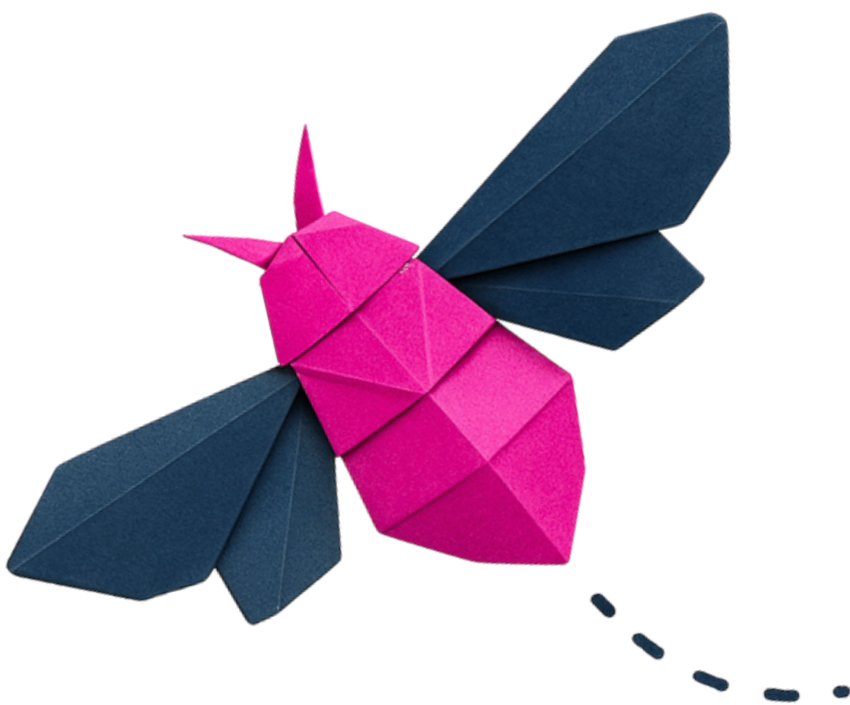


MONTHLY BEES BUZZ

Edition:
November 2025



Key Highlights

The AI Shift

- How to use ChatGPT from scratch — and a free surprise awaits!
- Improve your AI conversations with better questions and sharper insights.

Quick Reads Book Summary

- Key Lessons from The Wealthy Gardener
- The father shares lessons about wealth, purpose, discipline, and life with his son

Case Study

- A case study illustrating a grandfather's gift to his daughter that turned dreams into reality.



**Scan or Tap to Join
our WhatsApp
Community**

Connect with us and stay updated:
We look forward to having you!



Kolkata | Mumbai

HALL OF FAME

Vijayadashami at Our Workplace



A day filled with lights, laughter, and togetherness! 🌸
 At our office, **we're more than just a team**; we're a family that celebrates every moment, **supports each other**, and grows together. Here's to spreading smiles and success, this Vijayadashami and always!

This Vijayadashami, our **CEO, Bharat Bagla** performed a sacred havan for the **welfare and growth** of our company and its people. The ceremony reminded us that true prosperity lies not just in success, but in **harmony, gratitude**, and shared purpose.



CREDIBILITY

CIN **U72900MH2000PLC125786**

C.E. No. **12101004352**

PAN **AACCB3198B**

TAN **CALB05404A**

NSE **API97307643**

BSE **AP0109590198736**

ISO 9001: **25DQPH16**



FIFA
Saarathi Zaroori Hai

WB GST **19AACCB3198B1ZT**

MH GST **27AACCB3198B1ZW**

AMFI **ARN-0135**

MSME **UDYAM-WB-10-0002804**

APMI **APRN04143**

GLEI **64880Z0QVO74B932RY09**



Disclaimer: This report has been prepared based on data available to us and we have taken all precautions so that there are no errors and lapses. However, we do not assume any liability for actions taken, based on this report. Past performance may or may not be sustained in the future. Mutual fund investments are subject to market risks, read all scheme related documents carefully. Contact us for scheme-specific risk. The 'Investor Success Story' narrative involves creative liberties taken for storytelling purposes. It does not reflect real events or individuals.

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-FII's - DII's - MF activity, sector moves, Nifty 50 performance

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-Mutual fund categories' monthly returns

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6 Mutual Fund Performance

-SIP returns decoded — category-wise mutual fund performance



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7 Market Watch - Global

-Nasdaq 100 and commodities performance

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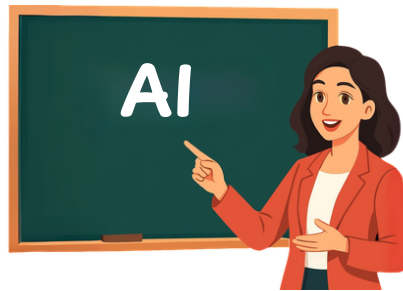
8 Events Archive

-A brief summary of all national and global events that occurred in October.

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9 The AI Shift

-An introductory guide to using ChatGPT — with a little surprise waiting for you!



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10 Case Study

-A grandfather's gift to his daughter that turned dreams into reality.



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11 Book Summary

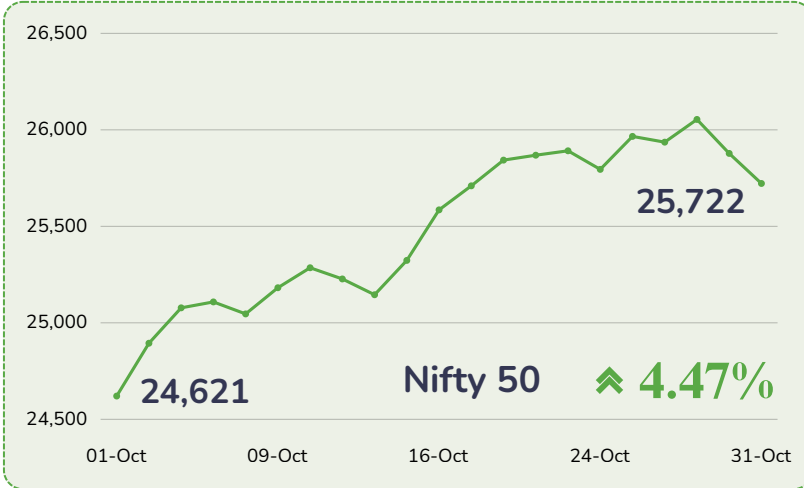
-Our feature this month is on The Wealthy Gardener, authored by John Soforic.

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12 Fun Zone

-Test your finance skills with our riddles and quiz.

MARKET PULSE



Source: NSE | Data as of 31st Oct 2025

- RBI kept the repo rate unchanged at 5.50% with a neutral stance.
- US tariffs on Indian exports were at 50%, with hints of a reduction.
- India agreed to reduce Russian oil imports and increase purchases from the US.
- Positive domestic fundamentals and supportive monetary policy underpinned the rise.

Sector Performance

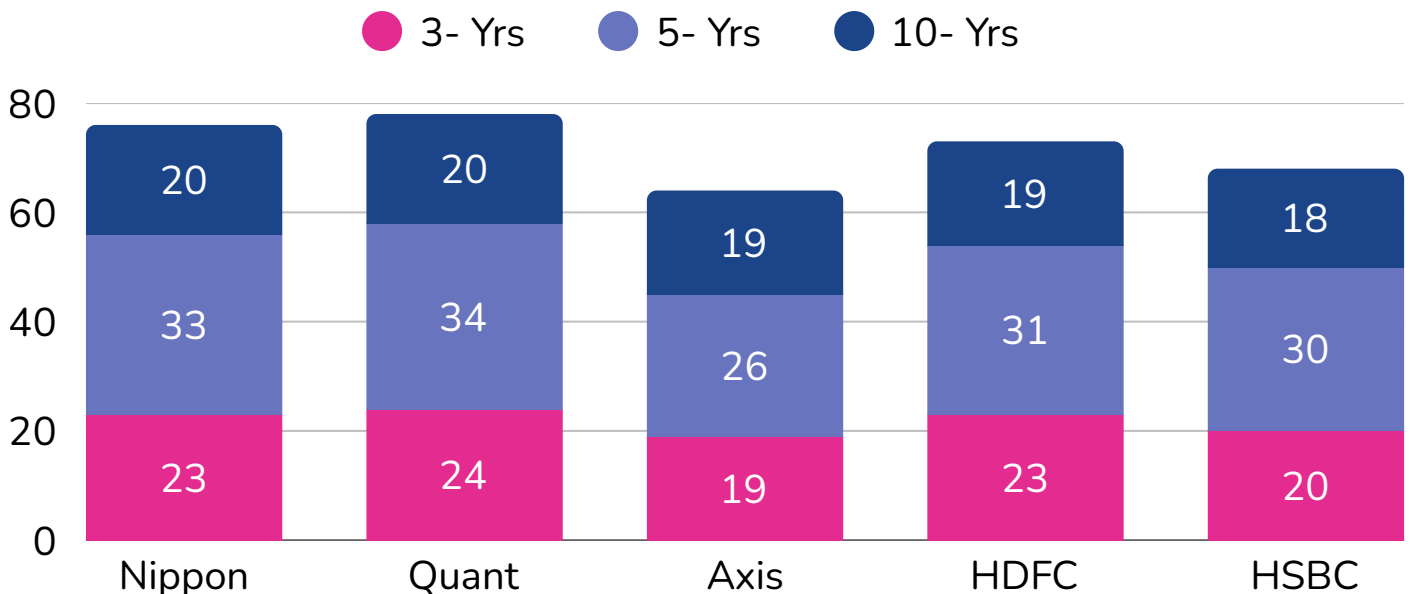
Nifty PSU Bank	▲ +10.74%
BSE Realty Index	▼ -1.52%

FII-DII-MF Activity

Cash	Mutual Funds
DIIs - ₹52,794 Cr. ▲ Buy	Equity - ₹20,196 Cr. ▲ Buy
FIIs - ₹-2,346 Cr. ▼ Sell	Debt - ₹-37Cr. ▼ Sell

Source: Trendlyne | Data as of 31st Oct 2025 | Note: We have taken NSE indices into consideration

Top 5 Smallcap Funds: Performance Over the Years



Source: Advisorkhoj | Trailing Returns | As of 31st Oct 2025

MUTUAL FUND MONITOR

Monthly Performance per Calendar Month

Categories	Oct.	Sep.	August	July	June	May
Large Cap	4.65	1.09	-1.09	-2.66	3.28	2.27
Large & MidCap	4.59	0.53	-1.33	-3.21	3.87	3.84
Flexi Cap	4.51	0.83	-1.84	-2.48	3.75	3.95
Multi Cap	4.43	0.76	-1.86	-2.16	3.81	5.23
Mid Cap	5.03	0.65	-2.35	-2.73	4.43	6.04
Small Cap	4.23	0.78	-3.29	-2.37	4.82	 8.63
ELSS	4.27	0.82	-1.87	-2.25	3.47	3.91
Sectoral-Banking	6.18	3.22	-3.33	-3.24	3.58	2.94
Thematic-PSU	3.21	6.22	-4.56	-4.84	1.89	5.45
Sectoral-Technology	 6.91	-3.07	-0.46	-6.83	4.68	5.28
International	2.26	5.76	3.27	 4.12	4.97	7.29
Debt & Commodities	Oct.	Sep.	August	July	June	May
Long Duration	0.34	1.62	-2.48	0.52	-2.04	0.17
Low Duration	0.52	0.52	0.35	0.57	0.55	0.73
Short Duration	0.63	0.61	-0.06	0.57	0.18	0.99
Ultra Short Duration	0.47	0.49	0.42	0.53	0.56	0.61
Gold	3.98	12.61	3.77	2.62	0.64	0.82
Silver	2.97	 20.05	 6.39	3.96	 8.46	3.13

Note: Bees indicate the top-performing category of the month.

Source: Value Research | Returns are calculated on a monthly calendar basis as of the end of each month for the year 2025.

MUTUAL FUNDS PERFORMANCE

SIP Performance by Fund Category

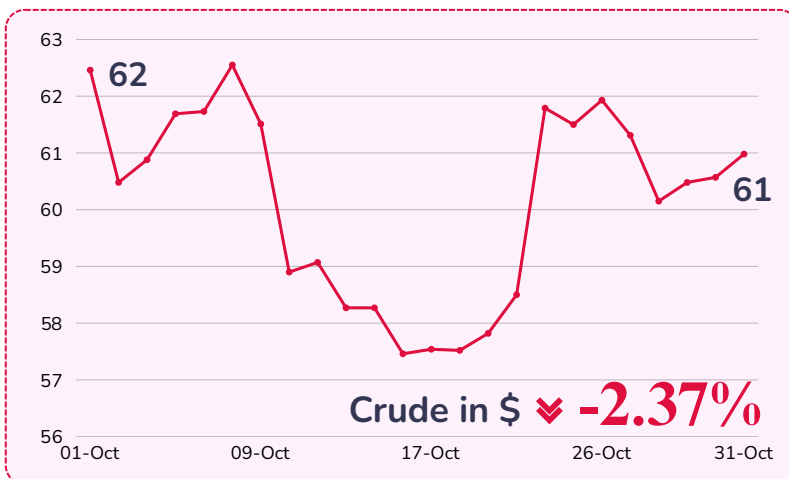
Categories	1-Yr Return (%)	3-Yr Return (%)	5-Yr Return (%)
Large Cap	13.25	13.98	13.99
Large & MidCap	14.84	17.24	17.37
Flexi Cap	13.29	15.28	15.58
Multi Cap	14.08	17.22	17.46
Mid Cap	15.69	19.66	19.85
Small Cap	13.24	16.99	19.63
ELSS	12.05	15.41	15.63
Sectoral-Banking	19.4	16.6	16
Thematic-PSU	18.42	23.9	 27.46
Sectoral-Technology	7.24	13.52	13.23
International	27.67	18.19	12.91
Debt & Commodities	1-Yr Return (%)	3-Yr Return (%)	5-Yr Return (%)
Long Duration	3.79	7.55	4.8
Low Duration	7.41	7.19	5.86
Short Duration	7.98	7.52	5.99
Ultra Short Duration	6.92	6.9	5.64
FoF- Gold	48.78	31.76	17.36
FoF- Silver	 49.75	 34.75	NA

Source: valueresearch | As of 31st Oct 2025,

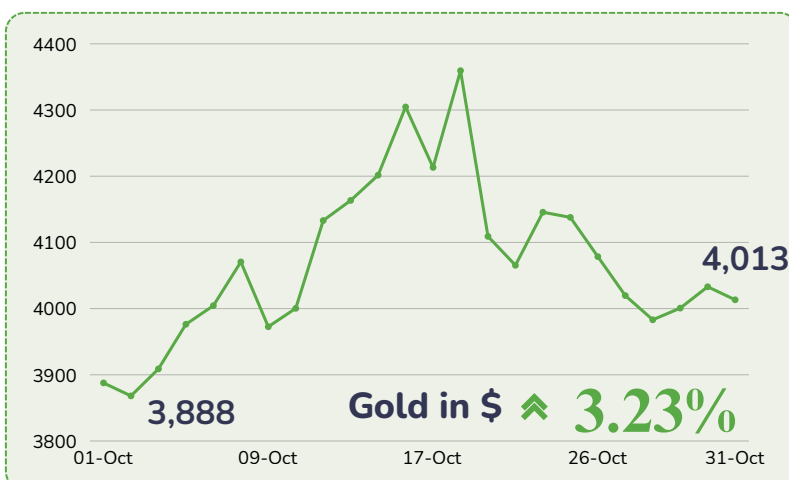
MARKET WATCH - GLOBAL



Driven by strong tech and AI stocks. A brief dip from U.S.-China trade tensions was offset by easing inflation and a Fed rate cut, which revived sentiment. Robust earnings and sustained AI optimism kept the overall tone positive.



Facing an oversupply from sustained OPEC+ production and discounted Russian exports, prices fell. Weak demand prospects from trade tensions and a strong dollar added further downward pressure.



Gold found support from persistent inflation, geopolitical tensions, and a Federal Reserve rate cut. However, these gains were limited by a strengthening US dollar and significant profit-taking by investors.

Source: All the graph data is sourced from investing.com. | As on 31st October 2025

EVENTS ARCHIVE

OCTOBER 2025

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

● - Indian events

● - Global events

01st Oct

- **RBI Interest Rate** - MPC kept the key repo rate unchanged at 6.5% (by a 5-1 majority); Stance shifted to 'Neutral'

13th Oct

- **Inflation Data (Sep'25)** - Headline inflation eased to 1.54% y/y (99-month low); food disinflation led the fall

14th Oct

- **Growth Upgrade** - IMF revises India's FY 2025-26 growth forecast upward to 6.6%, citing strong private consumption despite rising U.S. tariff pressure.

15th Oct

- **Trade (Sep '25)** - Exports \$36.38bn, imports \$68.53bn; trade deficit \$32.15bn (wider y/y).

24th Oct

- **Adani Group** - Government backed a ~\$3.9 billion LIC investment plan to stabilize Adani Group amid U.S. fraud allegations and liquidity strain.

02nd Oct

- **US Non-Farm Payrolls** - Total Nonfarm Payroll Employment increased by 254,000 in September; Unemployment Rate fell to 4.1%

08th Oct

- **IMF World Economic Outlook** - Projected Global Real GDP Growth for 2024 and 2025 at 3.2%.

23rd Oct

- **UK | Oil-Sanctions** - UK stocks hit record highs as U.S. sanctions on Russian oil majors lifted energy shares, even as domestic manufacturing orders saw their steepest drop since 2020.

29th Oct

- **Rate cut-** Federal Reserve cuts interest rate by 25 bps, ends QT from Dec

30th Oct

- **U.S.-China Summit** - Trump and Xi agreed to cut tariffs and suspend rare-earth export controls, easing months of trade tensions

THE AI SHIFT

Stop Googling. Start Chatting: How ChatGPT Is the Future of Everyday Help.



What Exactly Is ChatGPT?

ChatGPT is an AI-powered assistant created by OpenAI.

Think of it like a super-smart digital helper that you can chat with — just like you would message a friend or colleague.



How Does ChatGPT Work?

ChatGPT works by understanding your question, searching its learned knowledge from millions of books and conversations, and then predicting the best possible answer word by word.



OpenAI is offering **ChatGPT Go free** for one year to Indian users who sign up during a limited-time promo period starting **4th November 2025**.

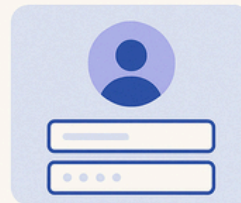


Visit ChatGPT

Go to chat.openai.com
or download the ChatGPT app.
Available for both mobile and desktop

Create a Free Account

Sign up using your email
or Google login.
It's completely free to start!



Start Chatting

Type your question —
just like chatting with a friend.
Ask anything from finance to recipes!

Refine Your Queries

Be specific for
better answers.

✗ Tell me
about
investing.

✓ Explain how
SIPs work for
someone in
their 40s with
₹20,000
monthly
savings.



How to Get the Most Out of ChatGPT

- **Be Specific:** Add background (age, goals, location, etc.).
- **Ask Follow-ups:** It remembers context within the chat.
- **Try Different Roles:** "Act as my financial advisor." OR "Act as my grammar coach."

Addressing Common Myths

- ✗ "It replaces human jobs." → It assists, not replaces. You still decide what to keep or change.
- ✗ "It's only for tech people." → If you can type a WhatsApp message, you can use ChatGPT.
- ✗ "It's not accurate." → Treat it as a smart first draft — always verify key information.

CASE STUDY

Smart Planning for a Secure Tomorrow



It was in November 2000 that Mr. Gopal Verma, a retired school teacher from Lucknow, received the happiest news of his life — he had become a grandfather. After years of waiting, his family had finally grown, and his heart was full of joy.

A beautiful granddaughter, Siya, had just arrived. Filled with immense joy and pride, Gopal Verma decided to secure her future in a meaningful way. He had carefully saved ₹1,00,000 over his decades of teaching.

One of his close friends, a seasoned financial advisor, suggested, “Don’t just keep it in a fixed deposit. Invest it in the Nifty 50 Index Fund and forget about it.” The markets were reeling from the effects of the dot-com bubble, and uncertainty was everywhere. Gopal didn’t know much about investing, but he trusted two things — his friend’s advice and the power of patience. He made that investment and quietly moved on with life.

25 years later, in 2025, Siya—now 25 and a qualified dentist—is ready to open her clinic. Her parents had spent most of their savings on her education. As they discussed how to help her, her mother suddenly remembered: “Your Dadaji had set aside something for you when you were born.”



When Siya opened that old file, she didn’t just see numbers — she saw her grandfather’s blessings turning into purpose. That one act of love, left untouched for 25 years, had quietly grown into nearly ₹1.75 crore — the foundation of her dream clinic and proof that compounding can turn dreams into reality.

Mr. Gopal Verma never tracked the markets. He didn’t check daily prices or time his entry and exit. He simply gave his dreams the gift of money, and compounding quietly did its magic.

What started as a gesture of love became the seed capital for Siya’s dream clinic a reminder that sometimes, the greatest inheritance isn’t wealth, but wisdom.

BOOK SUMMARY

The Wealthy Gardener: Life Lessons on Prosperity Between Father and Son - John Soforic

Best For: Young adults beginning their financial journey

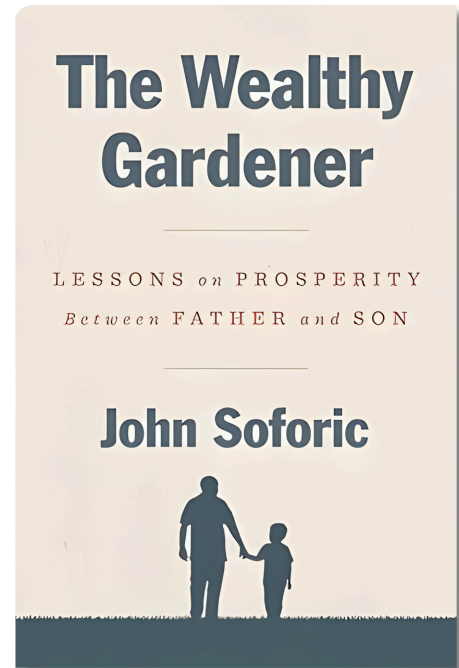
Wealth and Growth Simplified

The Wealthy Gardener isn't just a book about wealth it's a life manual for anyone who wants to achieve financial independence without compromising personal growth.

Told through conversations between a father and his son, it reveals timeless lessons on building wealth, mastering your mindset, and living with purpose. If you're tired of traditional "get-rich-quick" advice and want actionable steps to create lasting prosperity, this book is for you.

Key Principles for Lasting Financial Success

- **Embrace Life's Phases:** Understand and appreciate each stage of life, from learning to earning to enjoying.
- **Master Yourself First:** Develop self-discipline and a growth mindset to build lasting wealth.
- **Set Long-Term Goals:** Commit to a "five-year crusade" to achieve significant financial objectives.
- **Cultivate Healthy Money Habits:** Prioritize saving and living below your means over seeking higher income.
- **The Power of Delayed Gratification:** Building wealth requires resisting the urge to spend impulsively. Learning to delay gratification and save for the future is one of the most powerful tools in wealth-building.



Essence:

The Wealthy Gardener is a blend of storytelling and financial wisdom, offering timeless lessons on wealth-building through discipline, mindset, and patience. Presented as a father's guidance to his son, it emphasizes that true prosperity is achieved through consistent, value-driven efforts over time.



“Wealth is not the same as riches. Riches are what you can spend, wealth is what you keep.”



Why You Should Read The Wealthy Gardener

It stands out as more than just a book on money—it's a guide to building a fulfilling, purpose-driven life through discipline, wisdom, and time. John Soforic weaves life lessons and financial principles into an engaging story that inspires readers to master their mindset, stay patient with progress, and focus on long-term growth. Instead of promising shortcuts, it teaches how consistent effort, gratitude, and meaningful work sow the real seeds of prosperity.

FUN ZONE

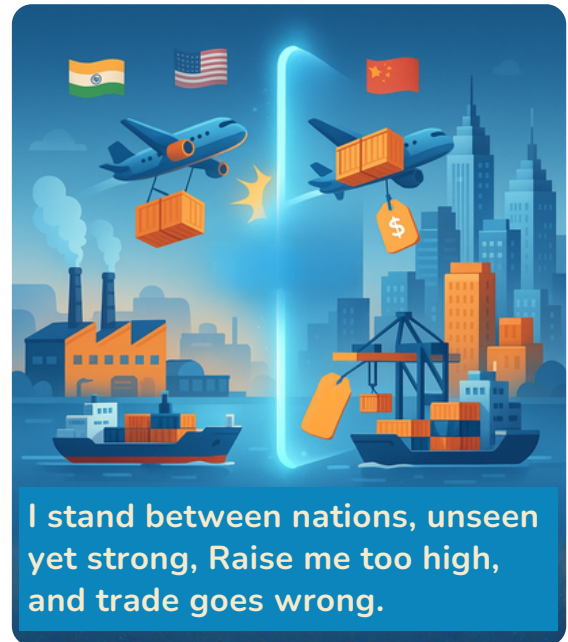
RIDDLE SECTION

Riddle 1



I sneak in quietly when you swipe abroad, A small percent — yet I hit hard.

Riddle 2



I stand between nations, unseen yet strong, Raise me too high, and trade goes wrong.

QUIZ SECTION



Quiz 1

If your monthly expense is ₹40,000 today and inflation averages 6% per year, what will your expense be after 5 years?



Quiz 2

You invested ₹1,00,000 in an equity mutual fund and sold it after 8 months at ₹1,20,000. What will be the (STCG)?



Quiz 3

You invest ₹5,000 per month in a SIP for 3 years at 12% annual return, while your friend invests ₹1,80,000 lump sum at the same rate — who ends with more?

Tap here to send your answers to us.



Answers of Last edition

Image 1 - Emergency fund.
 Image 2 - Credit card.

Quiz 1 - ₹70,336
 Quiz 2 - 1.5
 Quiz 3 - 10