



INVEST SEARCH MONTHLY | DECEMBER 2025 EDITION

A NOTE FROM TEAM INVEST SEARCH

Happy New Year!

As we step into a brand-new year, December gave us the perfect moment to pause and reflect.

The year gone by brought its share of market movements, learning moments, and milestones but it also reinforced the value of patience, discipline, and clarity.

As we begin this new chapter, our focus remains on helping you stay aligned with your long-term goals, one thoughtful step at a time.

Warm regards,
Team Invest Search

#KnowYourMoney:

The Investor Checklist to Start the Year Right

A simple reset as the new year begins.

With a new year underway, many investors feel the urge to make quick changes. Instead of reacting to noise or predictions, a calm review can often be more powerful. Here's a simple checklist to help you begin the year with clarity.



Are your financial goals still relevant?

Life evolves, so do priorities. Take a moment to see if your goals still reflect what matters most today.



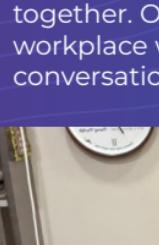
Are your SIP amounts aligned with your current income?

As income grows, even small increases can make a meaningful difference over the long term.



Is your asset allocation balanced?

Equity, debt, and gold each play a role. Balance helps manage risk across different market phases.



Is your emergency fund in place?

Stability outside your portfolio supports discipline within it.



Have you planned at least one portfolio review this year?

Reviews work best when done with intent, not urgency.

A clear checklist often delivers better outcomes than chasing forecasts.

Market Snapshot:

Looking Back at the Year That Was

Key numbers that shaped the markets.

As we closed December and wrapped up the year, different asset classes delivered varied outcomes from equities and bonds to gold, silver, and global markets.

This snapshot highlights how markets behaved across categories and reinforces an important reminder: returns differ across cycles, and diversification remains relevant over time.

	Start of 2025	End of 2025	% Change
Nifty 50	23,743	26,130	10.1%
Nifty 100	24,596	26,689	8.1%
Nifty Midcap 150	21,247	22,277	4.4%
Nifty Smallcap 250	17,909	16,685	-7.2%
Nifty 500	22,482	23,872	5.8%
Nifty Microcap 250	25,339	22,546	-11.5%
US S&P 500	5,882	6,896	17.3%
Nasdaq	21,012	25,463	21.2%
CCIL Bond Index	4,471	4,792	7.2%
Gold	80,539	1,35,519	68.3%
Silver	95,697	2,37,317	148.0%
Bitcoin	94,757	88,556	6.5%
USD/INR	85.60	89.80	-4.9%

	Start of 2025	End of 2025	% Change
India Repo Rate	6.50	5.25	-1.25
2 Year India Gsec	6.73	5.77	-0.97
10 Year India Gsec	6.78	6.57	-0.21
CPI	4.30	0.71	-3.59
US Fed Fund Rate	4.50	3.75	-7.2%
PCE Inflation	2.40	2.80	0.40
2 Yr US Gsec	4.24	3.45	-0.80
10 Yr US Gsec	4.56	4.11	-0.45
India's GDP (in USD Tn)	3.90	4.19	7.4%

Information provided is only for learning purpose.

Moments at Invest Search: December & Christmas Celebrations

December was also a time to slow down and celebrate together. Our Christmas gathering brought warmth to the workplace with festive décor, shared meals, and meaningful conversations.



Quote of the Month

*"Think ahead. Act today.
Your future self is
always watching."*

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