MONTHLY NEWSLETTER

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Introduction

Welcome to the Sept. Edition of Our Economic & Investment Insights Newsletter
Welcome to the September edition of our Economic & Investment Insights Newsletter. This issue marks a pivotal moment in the evolving economic and market landscape, where caution and optimism are both present. This edition brings together an in-depth analysis of economic indicators, sectoral movements, and market dynamics to help you navigate a moderating economic environment.

Purpose of the Newsletter
The newsletter offers a comprehensive 360-degree view of India’s macroeconomic backdrop, sectoral performance, liquidity conditions, and investment strategies. By linking granular data with strategic insights, we aim to equip investors, financial professionals, and policymakers with the clarity they need to make informed decisions.

What’s Inside This Issue?
1. Macroeconomic Overview:
India's macroeconomic overview as of September 2025 shows a resilient and growing economy with strong fundamentals. India's real GDP growth for the first quarter of fiscal year 2025-26 was robust at 7.8%, reflecting broad-based growth in manufacturing, construction, services, and agriculture sectors. For the whole fiscal year 2024-25, GDP grew by 6.5%, with projections for 2025-26 raised to around 6.7%, driven by monetary easing, GST reforms, and strong private consumption demand

2. Global Markets & Currency:
Globally, currency markets in September 2025 were influenced by a combination of US Federal Reserve policies, geopolitical tensions, and global economic data releases. The US Dollar maintained strength as Fed tightening expectations persisted, while other currencies experienced volatility due to regional economic and political developments [knowledge base].

3. Equity Market Performance:
September 2025 was a cautious month for Indian equities marked by moderate declines in large-cap indices and sharper drops in mid/small caps, sectoral rotations favoring consumption and IT, ongoing FII selling cushioned by DII buying, and emerging optimism toward quarter-end for a potential rally

4. Mutual Funds:
September 2025 was characterized by steady growth in mutual fund AUM, strong SIP flows, active sectoral allocation in equity funds emphasizing consumption and pharma, and cautious selling in debt funds amid tax outflows. Passive fund investments and retail participation continued to expand, reflecting evolving investor preferences.

Who Should Read This?
This newsletter is an invaluable tool for:
•Individual investors looking to build or reassess portfolios
•Wealth managers and advisors seeking data-backed allocation guidance
•Financial analysts interested in India’s economic and sectoral health
•Anyone seeking a structured, empirical approach to investing

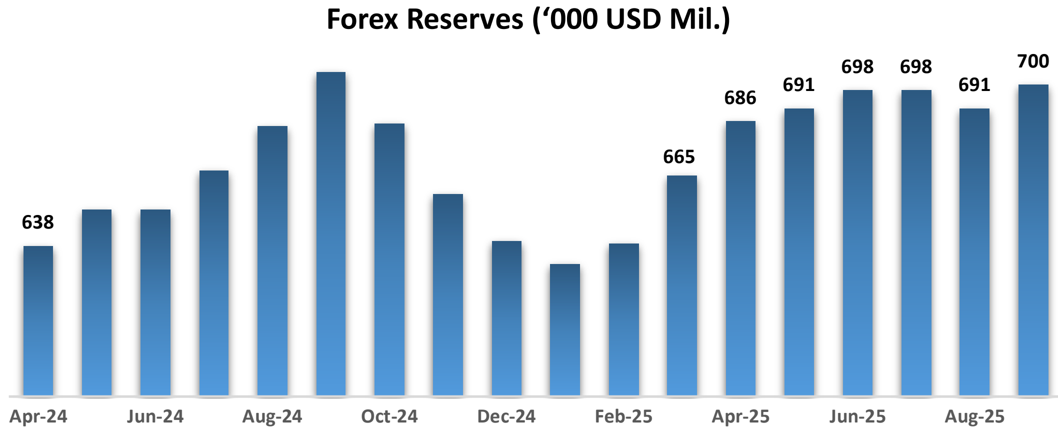
This is more than a monthly update—it’s a blueprint for navigating today’s investment climate with informed conviction and tactical precision.

INDIAN ECONOMY

Statistical Appendix		
Indicators	**Latest**	**Previous**
USD/INR	88.12	87.47
Sensex	80,268	79,810
Unemployment Rate	5.2	5.2%
Inflation Rate	1.54%	1.55%
Interest Rate	5.50%	5.50%
Balance of Trade (USD Bil.)	-32.15	-27.35
Manufacturing PMI	57.7	59.30
Services PMI	60.9	62.9
Cash Reserve Ratio	3.75%	4%
Consumer Confidence	96.90	96.50
Current Account	70.77	65.72
Current Account to GDP	67.35	62.68
Corporate Tax Rate	3.11	3.45

(Source: Trading Economics)

Forex Reserves ('000 USD Mil.)



(Source: Trading Economics)

(Source: Trading Economics)

Macroeconomic Indicators - Current Overview

- **USD/INR Improvement**: The rupee depreciated to **₹88.12/USD** from **₹87.47 in Sept. The** decline reflects **continued dollar strength** and **India's widening trade deficit,** both of which have added pressure on the currency.

- **Sensex Performance**: The **BSE Sensex** remained largely **flat**, rising slightly to **80,268** from **79,810**, a **0.57% gain**. While **trade negotiations with the U.S**. continue to create uncertainty and **rupee depreciation** may heighten **inflation risks, strong domestic fundamentals** are providing a stabilizing counterbalance.

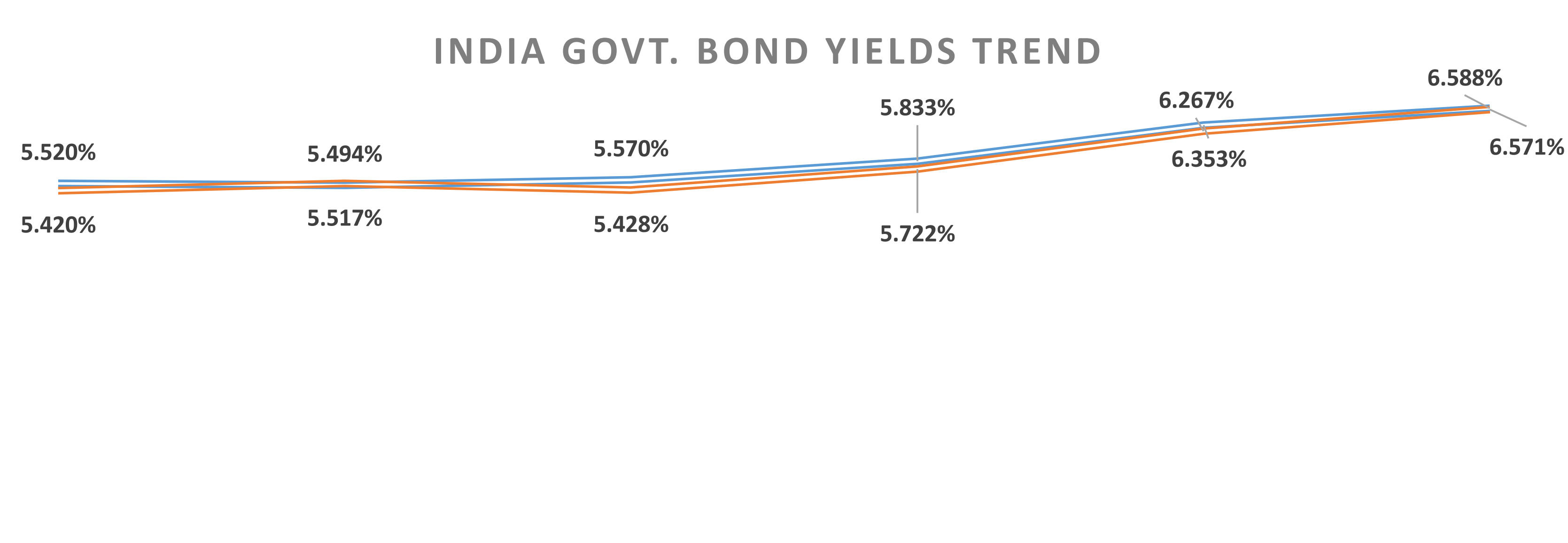
- **Inflation Trends: Inflation eased** marginally to **1.54%** from **1.55%**. With **food and fuel inflation moderating**, overall price levels remain well within the **RBI's 2–6% target band,** giving policymakers more flexibility.

- **PMI and Consumer Confidence**: Both the **Manufacturing PMI** and **Services PMI** fell slightly, indicating **a modest slowdown** but still showing a **robust expansion rate**—the **second-best reading** in **over two years. Factory output growth** outpaced **services activity**, though the pace of increase moderated across both sectors.

- **Balance of Trade: Deficit** widened sharply to **-32.15 USD bn** *(vs. -27.35)*, due to **rising imports** and **weaker exports** from **U.S. tariffs**.

- **Gold Reserves and Forex Reserves**: India is **increasing its gold reserves**, which is boosting **forex reserves**. This reflects **strategic reserve buildup**, enhancing **India's external sector** resilience amid global uncertainty.

- **Bond Yields Trend**: The **Indian bond market** showed **mixed signals** in September, with yields moving in a **narrow range** influenced by **fiscal data**, **inflation trends,** and **global monetary cues**. Early in the month, **yields softened** as optimism rose over **lower-than-expected GST revenue losses**, easing **fiscal slippage concerns** and **supporting long-term bond buying.** However, the **announcement of higher bond issuance** revived **supply concerns**, and **caution ahead of the RBI's October policy** pushed **yields higher** in the final days of the month.



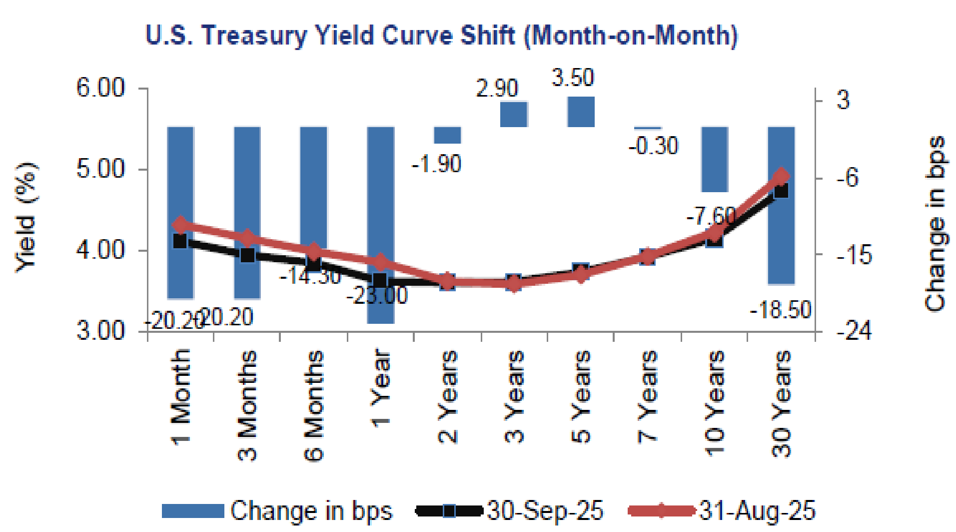
	3M Bonds	6M Bonds	1Y Bonds	2Y Bonds	5Y Bonds	10Y Bonds
Previous Month	5.520%	5.494%	5.570%	5.833%	6.353%	6.588%
Current Month	5.420%	5.517%	5.428%	5.722%	6.267%	6.571%

GLOBAL EQUITY MARKET

Performance of Major International Markets (as on Aug 29,2025)		
Indices	**Country**	**1 Mth (%)**
United States		
Nasdaq 100	U.S	5.40
Dow Jones	U.S	5.61
Asia Pacific		
SET Composite Index	Thailand	3.04
Jakarta Composite	Indonesia	2.94
Straits Times Index	Singapore	0.71
KOSPI Index	South Korea	7.49
Nikkei Stock Avg 225	Japan	5.18
Taiwan SE Weighted Index	Taiwan	6.55
Shanghai Composite Index	China	0.64
BSE Sensex	India	0.57
S&P/ASX 200	Australia	-1.39
Europe		
FTSE 100	U.K.	1.78
CAC 40	France	2.49
DAX Index	Germany	-0.09

(Source: Trading View)

GLOBAL FIXED INCOME - U.S. TREASURY



(Source: Trading Economics)

United States

•U.S. stocks performed strongly in September 2025, with major indexes hitting new highs. The Dow Jones rose 5.4%, supported by solid corporate earnings and the Federal Reserve's quarter-point rate cut on Sept 17. The Nasdaq 100 gained 5.6%, helped by strong momentum in the technology sector. Investor sentiment stayed positive despite government shutdown fears, boosted by Fed easing, strong earnings, and stable inflation expectations. Since April's low, market capitalization has risen by over USD 14 trillion. Overall, September 2025 marked a clear "risk-on" shift for Wall Street, driven by Fed rate cuts, AI optimism, and strong performance across both large- and small-cap stocks.

Europe

• European stocks barely moved, with the. The FTSE 100 rose 1.78% due to steady banks and goods companies, aided by 2.1% inflation and a possible September rate cut. France's CAC 40 rose 2.49% from political issues, and Germany's DAX dropped -0.09% due to weak factories and rising energy costs. Exporters struggled with a stronger euro, but small companies held at +0.9%.

Asia

• In September 2025, Asian equity markets outperformed global peers, led by strong gains in China, Korea, and Taiwan. South Korea's KOSPI jumped 7.5%, Hong Kong's Hang Seng rose 7.1%, and Taiwan's TAIEX gained 6.6% on chip and tech strength. China's CSI 300 advanced 4.4% amid credit easing, while Japan's Nikkei 225 climbed 3.2% to a 34-year high. India's Nifty 50 rose 1.5%, and ASEAN markets were mixed. The rally was driven by the AI and semiconductor boom, dovish policies, and improved inflows after the Fed's rate cut. Despite mixed signals from China's economy, easing inflation and strong tech growth boosted investor confidence, with North Asia leading the region's recovery.

US Treasury

• Yields on the 10-year U.S. Treasury fell by 8 basis points, closing at 4.15% compared to August's 4.23%.

• The yield began September around 4.28%, driven by market expectations of continued Federal Reserve focus on inflation. As the month progressed, it eased slightly amid growing anticipation of a Fed rate cut later in the year, supported by signs of a moderating economic outlook and ongoing trade uncertainties.

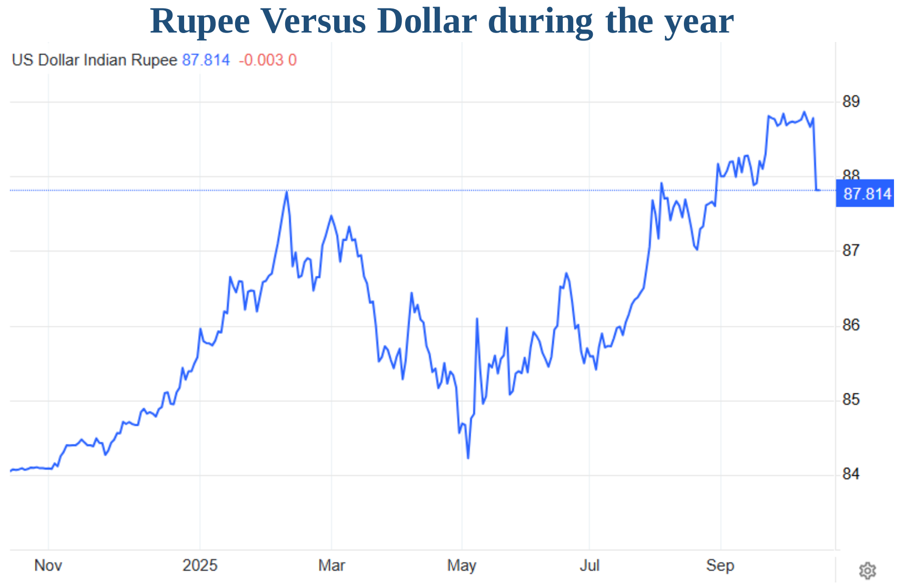
• The 10-year yield ended the month modestly lower than its early-September peak but remained above 4%, reflecting a cautious balance between economic resilience and potential policy easing.

CURRENCY

Performance of Major International Markets (as on Sept 30,2025)				
Currency	**Current Value (30-Sept-2025)**	**1 Month Ago**	**3 Months Ago**	**1 Year Ago**
U.S. Dollar	₹88.79	₹87.85	₹85.54	₹83.79
Pound Sterling	₹119.35	₹118.58	₹117.47	₹112.16
Euro	₹104.22	₹102.47	₹100.45	₹93.53
Yen (per ₹100)	₹60.00	₹60.00	₹59.00	₹59.00

(Source: Trading View)

Rupee Versus Dollar during the year

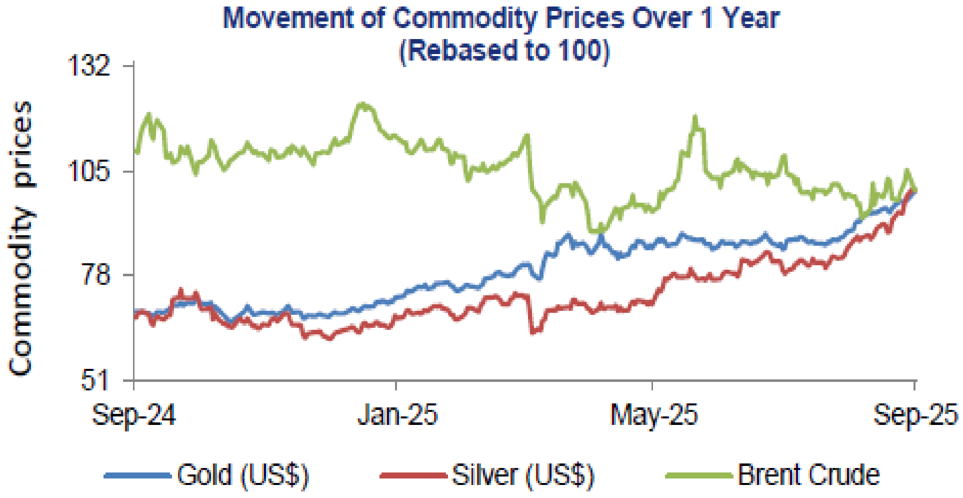


(Source: Trading Economics)

Performance of Various Commodities					
					Returns (in %)
Commodities	**Last Closing (31-Jun-25)**	**1 Wk**	**1 Mth**	**6 Mth**	**1 Yr**
Crude Brent ($/Barrel)	68.85	0.41	0.85	-10.77	-5.67
Gold ($/Oz)	3858.18	2.51	11.94	23.54	46.45
Gold (Rs/10 gm)	101967.00	3.03	3.98	20.26	42.26
Silver ($/Oz)	39.67	2.18	7.97	27.34	37.53
Silver (Rs/Kg)	141918.00	5.17	20.81	40.94	58.50

(Source: Trading Economics)

Movement of Commodity Prices Over 1 Year (Rebased to 100)



Source: Refinitiv

INR

• The Indian Rupee (INR) fell in spot trade against the U.S. dollar in September 2025 due to foreign outflows and investors assessed the impact of the U.S. President's H-1B visa fee hike on Indian remittances, amid heightened risk-averse sentiment. The domestic currency faced additional pressure from ongoing tariff issues between India and the U.S.

EURO

• The euro strengthened against the U.S. dollar in September 2025. Early in the month, the dollar gained on strong U.S. data and higher bond yields. However, a weaker-than-expected August jobs report and the Federal Reserve's rate cut in mid-September reduced the dollar's momentum. Slightly higher U.S. inflation data also supported the euro. Backed by the ECB's stable policy stance and an improved inflation outlook in Europe, the euro posted moderate gains and remained fairly stable throughout the month.

Crude

• Brent crude oil prices rose in September 2025 amid supply concerns caused by the Russia-Ukraine war and rising tensions in the Middle East. Prices gained further after Russia imposed a partial diesel export ban until the end of 2025, following Ukrainian drone attacks on its refineries. A drop in U.S. crude inventories also supported prices.
OPEC+ announced a smaller-than-expected production increase of 137,000 barrels per day starting in October, helping prices stay in the $67–70 per barrel range. However, seasonal demand slowdown and weak global growth limited major gains. Overall, Brent crude traded in a narrow range as geopolitical risks and supply issues balanced slower demand.

Gold

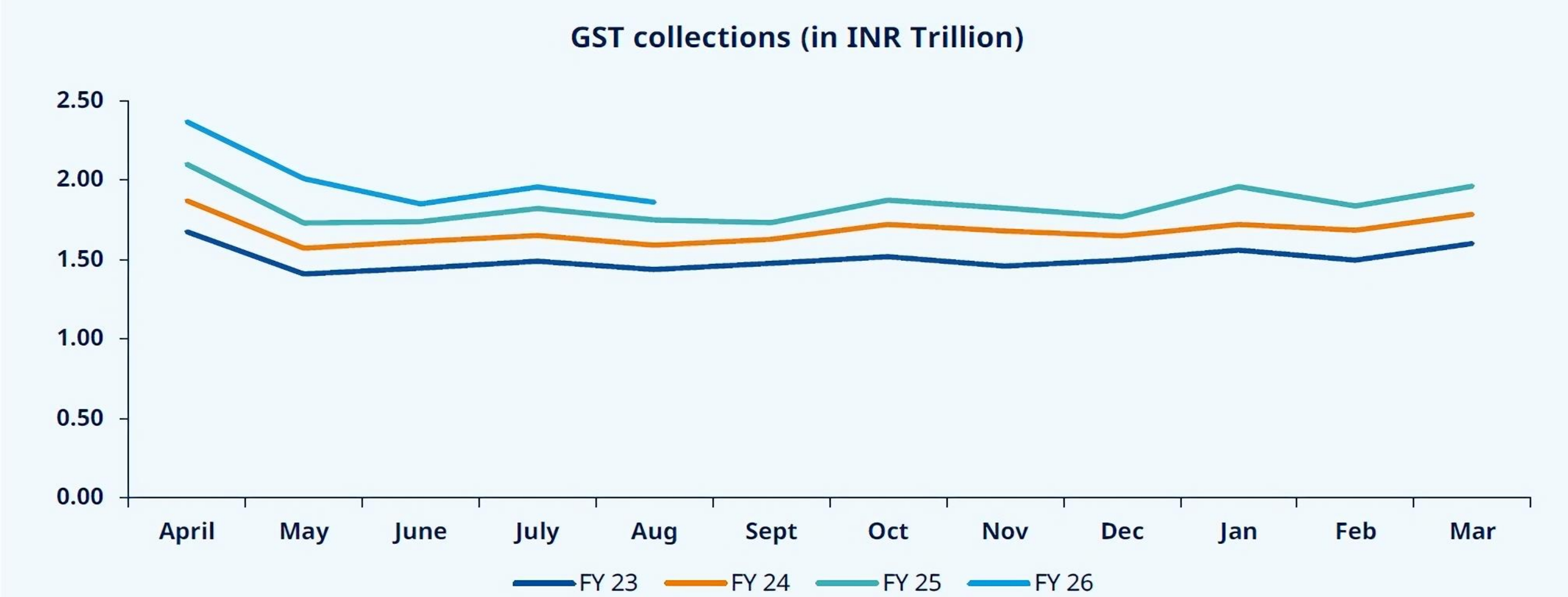
• Gold prices rose sharply in September 2025, gaining 12.5% to reach a record high near $3,863 per ounce. The rally was driven by expectations of U.S. Federal Reserve rate cuts, a weaker U.S. dollar, and rising geopolitical tensions in Europe and the Middle East. Weak U.S. jobs data and ongoing economic concerns further boosted rate-cut expectations. Safe-haven demand increased as investors sought stability amid market uncertainties, while central banks and global investors bought actively. In India, festive-season demand and a weaker rupee, which made imports costlier, also pushed domestic prices higher, making gold one of the strongest-performing assets of the month.

GST 2.0: A reform to accelerate India's growth trajectory

India's GST, introduced in 2017, was a landmark reform aimed at unifying the country's complex indirect tax system. In 2025, the reform has entered its second phase—GST 2.0—bringing a simplified structure, broader compliance, and sectoral benefits across the economy.

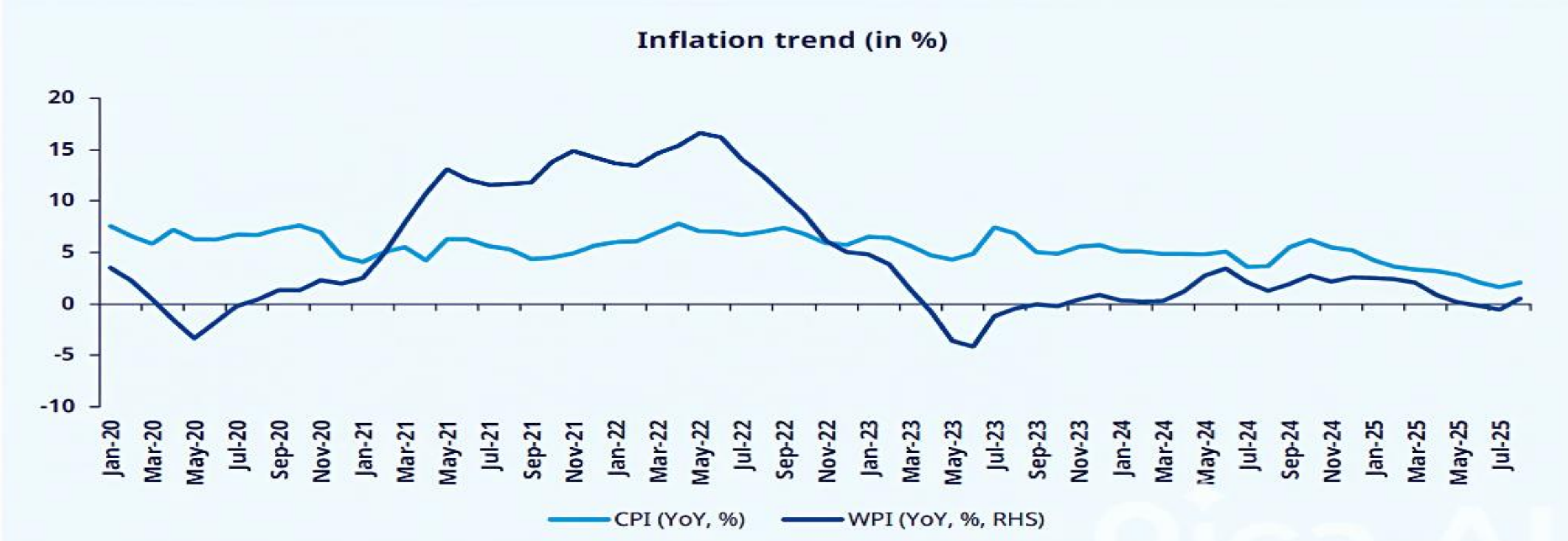
The transition from a four-slab system to a dual-rate structure (5% and 18%), with a special 40% rate for luxury and "sin goods4", has significantly reduced complexity for businesses. This simplification is particularly beneficial for micro, small and medium-sized enterprises (MSMEs), which previously struggled with classification and compliance burdens. The new structure has made it easier for businesses to plan, price, and pass on benefits to consumers.

Despite global headwinds and seasonal demand fluctuations, GST collections rose 6.5% year-on-year in August 2025, indicating strong domestic demand and improved tax compliance. GST 2.0 is set to boost the consumption and compliance.



Note: India's financial year (FY) begins in April and ends in March.

While inflation has remained within the RBI's target range, global commodity prices have been volatile. GST reform also is expected to have a positive impact on inflation management. By reducing GST rates on essential items such as cement, small cars, and medical devices, the government has helped keep inflation in check.



Note: CPI is Consumer Price Index, while WPI is Wholesale Price Index.

Moreover, GST has accelerated the formalization of the economy. The integration of digital payments and real-time invoice matching has led to greater transparency and reduced tax evasion. Digital payments—a proxy for formal economic activity—have shown robust double-digit growth in both volume and value terms, reflecting the increasing penetration of digital commerce and compliance. SBIFM expects GST 2.0 to enhance these trends.

High frequency indicators – economic activity (in %)

	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25
GST e-way bills	19.2	12.9	18.5	16.9	16.3	17.6	23.1	14.7	20.2	23.4	18.9	19.3	25.8
GST Revenue	10.3	10	6.5	8.9	8.5	7.3	12.3	9.1	9.9	12.6	16.4	6.2	7.5
Toll Collection	9.4	6.8	6.5	7.9	11.9	9.8	14.8	18.7	11.9	16.6	16.4	15.5	14.8
Electricity Demand	4	-5	-0.8	-0.4	3.7	5.1	1.3	2.4	5.7	2.8	-4.8	-2.3	2
Petroleum Consumption	10.7	-3.1	-4.4	4.1	10.6	2	3	-5.2	-3.1	0.2	0.7	1.4	-4
Digital Payments – Volume	36.7	34.9	36.3	40.3	30.1	33.1	33	26.7	30.8	30	29.2	28.3	29
Digital Payments – Value	22.1	16.7	21.5	27.5	9.5	19.6	18.6	9.5	17.3	18.4	12.6	17.4	16.9

Notes: The y-o-y growth (in %) has been calculated for all indicators. The heatmap is applied to data from April 2023 to July 20 25. The heatmap translates the data range for each indicator into a colour gradient scheme with red denoting the lowest values an d green corresponding to the highest values of the respective data series. For digital payments data, zero growth is taken as t he lower bound. Sources: Reserve Bank of India; Goods and Services Tax Network (GSTN); RBI; Central Electricity Authority (CEA); and Ministry of Petroleum and Natural Gas, SBI Funds Management Limited, August 2025. For illustrative purposes only.

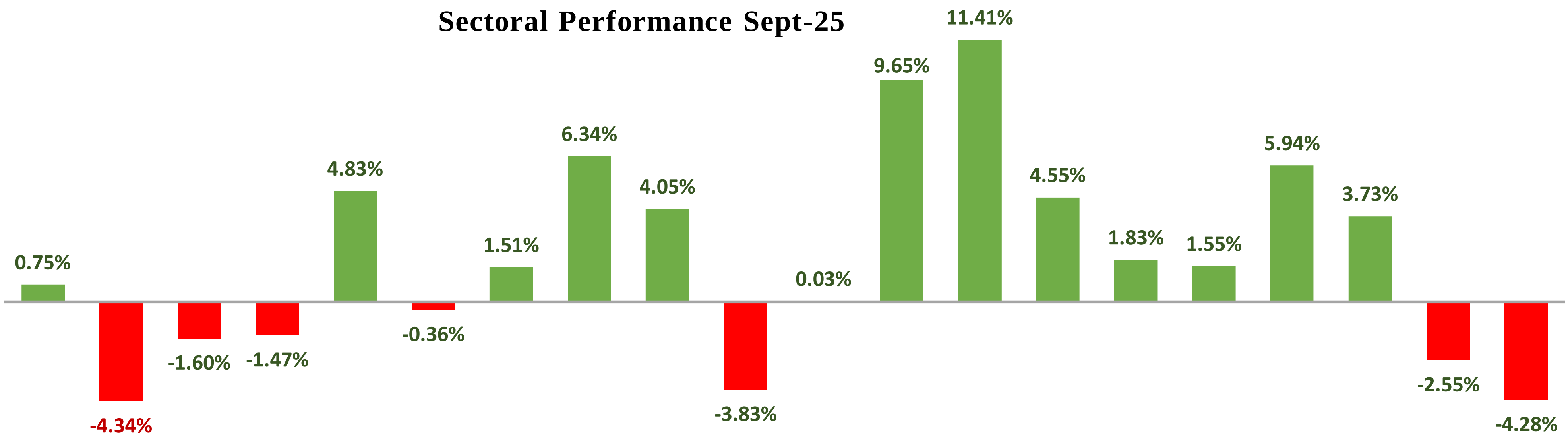
GST 2.0 is not just a small change — it's a major step forward in India's economic system. The reform focuses on making taxes simpler, helping citizens, and making business easier.

The path ahead may have challenges. The government will need to manage fiscal impacts, ensure smooth transition for businesses, and maintain cooperation among states. The success of GST 2.0 will depend on effective implementation, fair behavior by businesses, and the GST Council's ability to adapt to new issues. If done right, GST 2.0 could become a landmark reform that makes India's economy stronger, fairer, and more competitive in the 21st century.

In summary, GST 2.0 represents a significant step in the evolution of India's indirect tax framework. The changes are aimed at simplifying business operations, supporting compliance, and improving transparency. While its full economic impact will depend on effective implementation and broader macroeconomic conditions, the reform is expected to influence consumption patterns, fiscal revenues, and the pace of formalisation over time.

Equity

Sectoral Performance Sept-25



	Nifty 50	Nifty IT	Nifty Pharma	Nifty Healthcare	Nifty Commodity	Nifty Realty	Nifty Infra	Nifty Auto	Nifty Energy	Nifty Consumer Durables	Nifty Consumption	Nifty Metal	Nifty PSU Banks	Nifty Oil & Gas	Nifty Bank	Nifty Private Bank	Defence	Nifty Manufacturing	Nifty FMCG	Nifty Media
Sep-25	0.75%	-4.34%	-1.60%	-1.47%	4.83%	-0.36%	1.51%	6.34%	4.05%	-3.83%	0.03%	9.65%	11.41%	4.55%	1.83%	1.55%	5.94%	3.73%	-2.55%	-4.28%

(Source: Trading View)

Market & Sectoral Overview

Top Gainers

PSU banks surged 11.4% on expectations of higher credit growth, strong foreign inflows, and government support. Metals, auto, and defence also gained, supported by policy reforms, robust demand, and festive-season optimism.

Laggards:

IT declined 4.3% due to higher US H-1B visa fees and global demand concerns. Media, consumer durables, and FMCG underperformed amid weak sentiment, rising costs, and subdued festive-season demand.

Key Takeaways:

The overall market sentiment was bullish, reform-driven and cyclical sectors led the market rally, while defensive and export-oriented stocks lagged. Overall, domestic policies, global trade events, and capital flows strongly influenced sector performance.

MONTH	FII (INR Crore)			DII (INR Crore)			NIFTY
	Buy Amount	Sell Amount	Net Amount	Buy Amount	Sell Amount	Net Amount	
Sept-25	2,78,843	3,14,145	-35,301	3,26,751	2,61,408	65,344	24,611 (30 Sept, 2025)
Aug-25	2,68,077	3,14,980	-46,903	2,93,563	1,98,735	94,829	24,426 (31 Aug, 2025)

(Source: Moneycontrol)

Liquidity Analysis

FII

- **Net Outflows**: In Sept 2025, FIIs recorded a net outflow of ₹35,301 crore from Indian equities (gross buys: ₹278,843 crore; gross sells: ₹314,145 crore). This continued the selling pressure from July, with cumulative outflows exceeding ₹1,00,000 crore over the three months, signaling persistent caution among foreign investors.

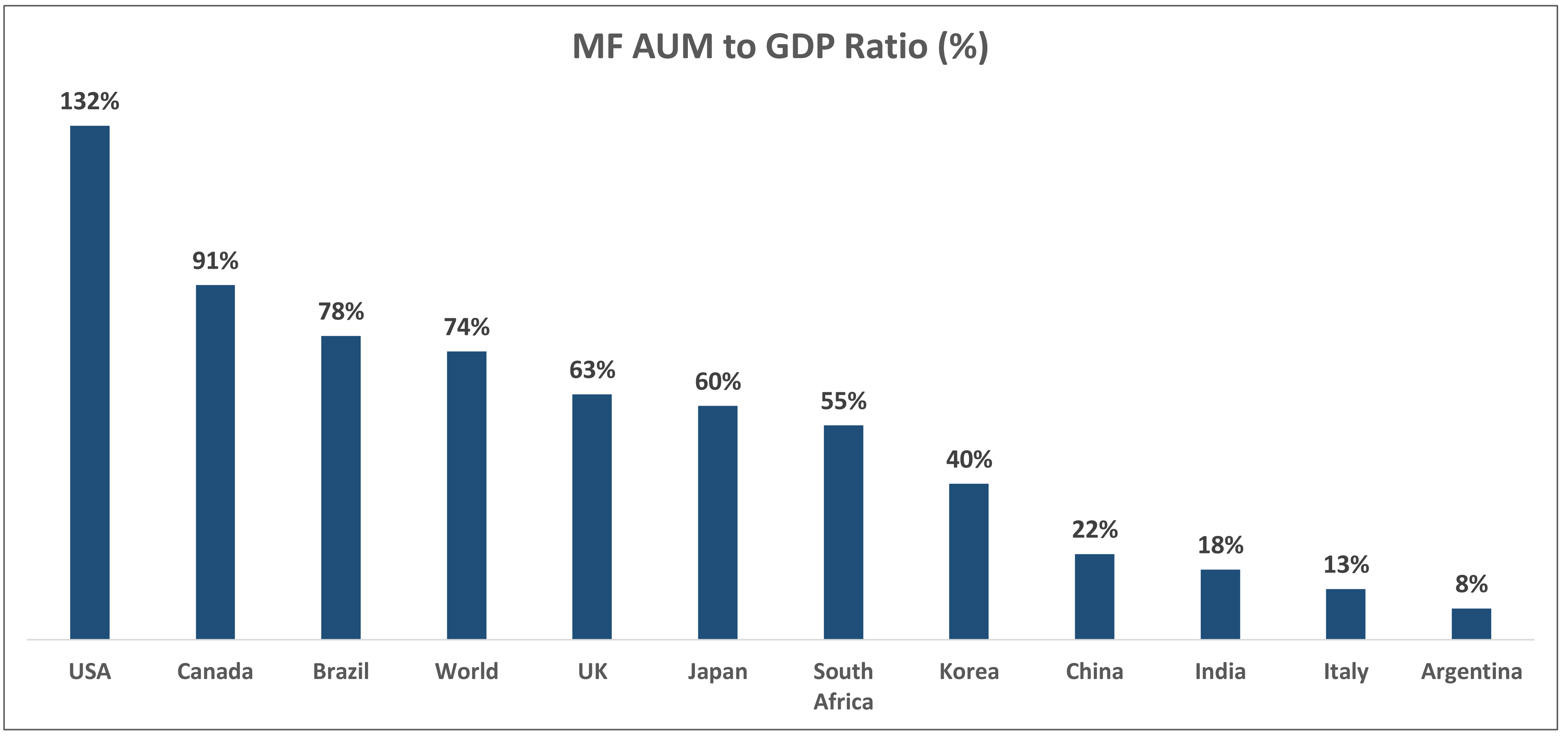
- **Global Rotation & Currency Pressure:** Investors shifted to cheaper Asian markets like China and South Korea, while rupee weakness, U.S. policy changes, and global uncertainties added to foreign selling.

DII

- **Strong Inflows:** DIIs absorbed the FII selling with net purchases of ₹54,344 crore in Sept 2025 (gross buys: ₹3,26,751 crore; gross sells: ₹2,61,408 crore) underscoring domestic resilience.

- **Focus on Domestic Strength:** DIIs rotated into PSU banks, autos, and metals, driven by reforms, festive demand, and credit growth expectations, while steady retail participation through SIPs maintained market liquidity and stability.

MF Industry at Glance



The **Mutual Fund AUM to GDP ratio** reflects how deeply **mutual funds** are integrated into a country's **economy**. The **US**, with a **132% ratio**, has the world's most **mature mutual fund market** driven by high **financial literacy, retirement investments**, and strong **institutional participation**. In contrast, **India's ratio** of **18–20% (2025)** is much lower but **growing fast**, supported by **SIP inflows**, **digital adoption**, and **regulatory push**. India's **mutual fund industry** has expanded nearly **threefold** in five years, showing **strong momentum**. The gap highlights India's vast **potential for long-term growth** as **investment awareness** and participation continue to rise.

MF Industry - Annual Average AuM (INR Crore)

Fund House / AMC	AuM Size	AMC Count	AuM FY 24-25	%
Big	> 1,00,000 Crore	16	58,57,528	90%
Medium	> 10,000 Crore	15	6,33,529	9%
Small	< 10,000 Crore	15	39,732	1%
Total	—	**46**	**65,30,789**	**100%**

The **mutual fund industry** in India, is dominated by **16 big AMCs** managing **₹58.57 lakh crore** (90% of the total ₹65.3 trillion AUM), highlighting a **highly concentrated market**. **Medium AMCs** contribute **9%** with **₹6.33 lakh crore**, while **small AMCs** manage only **1%** with **₹39,732 crore**. This distribution underscores the **significant influence of larger fund houses** in the industry.

Mutual Fund Category Performance at a Glance

Category	No. of Schemes	AUM (Rs. Cr)	1W (%)	1M (%)	3M (%)	6M (%)	1Y (%)	2Y (%)	3Y (%)	5Y (%)	10Yr
Debt											
Banking and PSU Fund	23	79,657	0.17	0.91	1.28	3.2	7.89	8.0	7.54	5.86	7.12
Corporate Bond Fund	21	2,03,044	0.16	0.9	1.3	3.38	8.2	8.3	7.75	5.93	7.06
Credit Risk Fund	14	19,957	0.19	0.82	1.65	4.69	10.57	8.9	8.83	9.16	6.4
Dynamic Bond Fund	22	37,194	0.07	0.98	0.49	1.54	6.46	8.4	7.41	5.72	6.73
Floater Fund	12	50,857	0.13	0.76	1.34	3.32	7.95	8.1	7.82	6.23	7.09
Gilt Fund	23	40,088	-0.15	1	-0.16	0.31	5.3	8	7.26	5.29	7.0
Gilt Fund with 10 year constant duration	5	4,979	0.16	0.58	0.31	1.68	7.81	9.3	8.54	5.46	7.81
Liquid Fund	38	4,79,741	0.1	0.47	1.42	2.96	6.65	7	6.92	5.57	6.05
Long Duration Fund	11	20,054	-0.11	1.3	-0.11	0.13	4.88	8.2	7.94	5.07	6.73
Low Duration Fund	22	1,41,531	0.11	0.59	1.42	3.44	7.48	7.5	7.21	5.84	6.56
Medium Duration Fund	13	25,675	0.18	0.87	1.31	3.36	8.39	8.7	7.87	6.72	6.66
Medium to Long Duration Fund	13	11,732	0.07	0.89	0.45	1.58	6.6	8.1	7.35	5.43	6.19
Money Market Fund	24	3,18,608	0.09	0.51	1.41	3.34	7.42	7.6	7.25	5.82	6.48
Overnight Fund	35	1,15,844	0.1	0.45	1.33	2.7	5.95	6.3	6.34	5.2	5.46
Short Duration Fund	24	1,35,166	0.16	0.78	1.3	3.31	8.06	8.2	7.58	6.01	6.76
Ultra Short Duration Fund	25	1,24,218	0.16	0.78	1.3	3.31	8.06	7.2	7.58	6.01	6.71
Equity											
Contra Fund	3	71,090	1.5	0.71	1.74	9.48	0.26	19.1	20.6	24.98	16.03
Dividend Yield Fund	10	32,242	1.58	0.91	1.8	8.7	-1.57	18.4	20.23	23.36	14.49
ELSS Fund	43	2,48,810	1.56	0.29	1.38	9.01	-0.18	19.2	17.53	20.29	13.86
Flexi Cap Fund	43	5,08,440	1.55	0.35	2.19	10.02	0.52	19.7	17.12	20.15	13.93
Focused Fund	28	1,63,093	1.53	0.57	2.19	9.5	0.7	18.2	16.82	19.77	13.6
Large Cap Fund	33	3,95,506	1.99	1.05	2.78	8.24	2.34	17.1	15.73	18.03	12.46
Large & Mid Cap Fund	32	3,07,286	1.39	0.45	1.7	10.73	1.05	20	19.12	22.32	14.56
Mid Cap Fund	30	4,33,817	1.01	-0.18	-1.07	13.61	-0.01	21.9	21.59	25.7	15.97
Small Cap Fund	30	3,56,802	0.92	-1.48	-2.02	11.39	-4.59	15.8	20.08	28.08	16.87
Value Fund	24	1,33,116	1.4	0.52	0.93	9.01	-1.05	20.04	20.18	23.24	14.4
Hybrid											
Arbitrage Fund	32	3,11,506	0.16	0.56	1.36	2.74	6.46	7	6.79	5.46	5.67
Aggressive Hybrid Fund	31	2,41,448	1.26	0.72	1.99	8.11	3.01	17	15.32	17.47	11.87
Conservative Hybrid Fund	18	29,522	0.43	0.76	1.06	3.64	5.48	10.4	9.31	9.3	7.64
Dynamic Asset Allocation	35	39,420	1.16	0.78	1.7	6.31	3.33	12.9	12.43	12.48	9.7
Equity Savings Fund	23	51,822	0.67	0.73	2.03	5.18	5.6	10.3	10.26	10.43	8.01
Multi Asset Allocation Fund	29	1,50,562	0.8	3.28	5.97	11.89	10.7	20.1	18.36	18.67	12.98
Solution Oriented Scheme											
Retirement Fund	29	25,574	1.02	0.72	1.42	7.16	3.37	16.2	13.35	13.26	9.84
Children's Fund	12	24,331	1.37	0.4	1.13	8.37	1.5	14.5	14.4	17.2	11.46

(Source: Advisorkhoj)

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