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Economic & Business

Market Performance & Investor Sentiment:

Continued Market Downturn: Indian benchmark equity indices (Sensex and Nifty) extended their decline for the fourth consecutive day. On Monday, the Nifty 50 settled 0.63% lower at 24,680.9, while the BSE Sensex shed 0.7% to close at 80,891.02. This downward trend continued into early trade on Tuesday.

Reasons for Decline: The downturn is primarily attributed to:

Uncertainty around the expected India-US trade deal: Investors are cautious about the outcome of the ongoing trade discussions.

Persistent outflows from Foreign Institutional Investors (FIIs): FIIs have been net sellers of Indian equities for the sixth consecutive day, pulling out significant funds in July. This is partly due to a strengthening US dollar and climbing US Treasury yields, leading some global investors to rebalance portfolios towards the US.

Weak first-quarter results from some major companies: Q1 results from companies like Kotak Mahindra Bank have contributed to the negative sentiment.

Rupee Weakens: The Indian rupee has also weakened against the US dollar, influenced by weak domestic equities, rising global crude oil prices, and sustained FII outflows.

Corporate Earnings & IPOs:

Mixed Q1 Results: Several companies have released their first-quarter results (for April-June 2025).

Kotak Mahindra Bank: Reported a significant decline in consolidated net profit for Q1 FY26 (down 39.96% YoY to ₹4,472.18 crore) and a dip in standalone net profit (down 7.6% to ₹3,281.7 crore). This was largely due to increased provisions and higher-than-expected non-performing loan formation.

IndusInd Bank: Its Q1 profit dropped 72% to ₹604 crore, with worsening asset quality.

Bank of Baroda: Net profit was in line with estimates at ₹4,540 crore for Q1.

GAIL (India): Reported a 2.6% decline in revenue and an 8% drop in net profit.

New IPOs Open:

Aditya Infotech: Its ₹1,300 crore IPO opened for bidding today (July 29) with a price band of ₹640 to ₹675 per share. The company, a major player in video surveillance products, aims to use proceeds to pay off debt.

Laxmi India Finance: Its IPO for ₹254.26 crore also opened today with a price band of ₹150 to ₹158 per share.

Shanti Gold International: Its IPO is on its last day of bidding.

Other Economic Developments:

Circular Economy Meet in Gurgaon: Gurgaon is hosting a two-day "India Circular Economy Forum 2025" (ICEF 2025) from July 30-31. The forum focuses on mitigating risks and exploring opportunities for businesses in the transition to





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a circular economy, aligning India's economic growth with global sustainability mandates.

Industrial Growth Slows: India's industrial output growth slowed to a 10-month low of 1.5% in June, with mining and power sectors weighing down the Index of Industrial Production (IIP).

RBI Dividend and Fiscal Strength: The finance ministry noted that India's fiscal strength is evident, with the FY25 deficit narrowing to 4.8% of GDP, partly aided by a record ₹2.7 lakh crore RBI dividend. Robust tax collections also contributed.

Analyst Views and Market Outlook:

Analysts suggest that the current market weakness might continue in the short term, with key support levels for Nifty and Sensex being closely watched.

Recommendations for specific stocks to buy or sell are being issued by various brokerage firms, reflecting the volatile market conditions.

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MCQS

1. What was the percentage decline of the Nifty 50 on Monday, July 28, 2025?

- a) 0.7%
- b) 0.63%
- c) 1.5%
- d) 39.96%

Answer: b) 0.63%

The news states, "On Monday, the Nifty 50 settled 0.63% lower at 24,680.9..."

2. Which of the following is NOT listed as a primary reason for the recent market downturn in India?

- a) Uncertainty around the expected India-US trade deal.
- b) Persistent outflows from Foreign Institutional Investors (FIIs).





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- c) Strong first-quarter results from some major companies.
d) Weak first-quarter results from some major companies.

Answer: c) Strong first-quarter results from some major companies.

The news explicitly states that "Weak first-quarter results from some major companies" contributed to the negative sentiment, making "strong first-quarter results" an incorrect reason for the downturn.

3. Kotak Mahindra Bank reported a consolidated net profit for Q1 FY26 (April-June 2025) that was down by approximately what percentage year-on-year?

- a) 7.6%
b) 2.6%
c) 39.96%
d) 72%

Answer: c) 39.96%

The news states, "Kotak Mahindra Bank: Reported a significant decline in consolidated net profit for Q1 FY26 (down 39.96% YoY to ₹4,472.18 crore)..."

4. What is the approximate issue size of the Aditya Infotech IPO that opened for bidding on July 29, 2025?

- a) ₹254.26 crore
b) ₹604 crore
c) ₹1,300 crore
d) ₹4,472.18 crore

Answer: c) ₹1,300 crore

The news mentions, "Aditya Infotech: Its ₹1,300 crore IPO opened for bidding today (July 29)..."

5. What is the name of the two-day event focused on the circular economy being hosted in Gurgaon from July 30-31?

- a) India Economic Summit
b) Global Sustainability Forum
c) India Circular Economy Forum 2025 (ICEF 2025)
d) Business Opportunity Expo

Answer: c) India Circular Economy Forum 2025 (ICEF 2025)

The news states, "Gurgaon is hosting a two-day 'India Circular Economy Forum 2025' (ICEF 2025) from July 30-31."

6. India's industrial output growth slowed to a 10-month low in June. What was this growth rate?

- a) 4.8%
b) 2.7%
c) 1.5%
d) 11 crore

Answer: c) 1.5%

The news reports, "India's industrial output growth slowed to a 10-month low of 1.5% in June..."

7. What was India's fiscal deficit as a percentage of GDP for FY25, which contributed to the finance ministry's note on India's fiscal strength?

- a) 2.7%
b) 4.8%
c) 1.5%
d) 39.96%

Answer: b) 4.8%

The news states, "the FY25 deficit narrowing to 4.8% of GDP, partly aided by a record ₹2.7 lakh crore RBI dividend."





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