motilal oswal
Wealth Management

Solid Research
Solid Relationships

Debt Weekly Market Wrap

Data as on 07th November 2025

Debt Market Update

Security	31-10-2025	07-11-2025
GSEC 10Y	6.53%	6.52%
GSEC 5Y	6.17%	6.15%
SDL 10Y	6.61%	6.61%
AAA PSU 10Y	6.85%	6.85%
AAA PSU 5Y	6.70%	6.70%
Bank Perps	7.20%	7.20%
AAA PVT 10Y	7.55%	7.55%
AAA PVT 5Y	7.75%	7.75%
CD	5.98%	5.98%
CP A1+	6.60%	6.60%
Tax Free	5.25%	5.25%

Policy Name	Rates	Change
Repo Rate	5.50%	⟺
Reverse Repo Rate	3.35%	⟺
Standing Deposit Facility (SDF)	5.25%	⟺
Marginal Standing Facility Rate (MSF)	5.75%	⟺
Cash Reserve Ratio (CRR)*	3.25%	↓
Statutory Liquidity Ratio (SLR)	18.00%	⟺

**The RBI will reduce the CRR by 100 bps to 3.00% in four staggered stages of 25 bps starting September 6, releasing Rs 2.5 lakh crore liquidity by Dec 2025.*

Debt Mutual Fund Update

Debt Mutual Funds	1 Week*	3 Month*	6 Month*	1 Year	3 Year	5 Year	10 Year
Overnight Fund	5.1	5.3	5.3	5.9	6.3	5.2	5.5
Liquid Fund	5.7	5.5	5.7	6.4	6.7	5.5	6.1
Ultra Short Duration Fund	5.9	5.5	6.1	6.8	6.9	5.6	6.1
Low Duration Fund	6.3	5.7	6.5	7.4	7.2	5.8	6.4
Medium Duration Fund	10.7	5.9	6.1	8.3	7.8	6.7	6.7
Dynamic Bond	7.0	3.1	1.3	6.1	7.2	5.5	6.8
Corporate Bond Fund	8.6	5.5	6.0	8.1	7.7	5.9	7.1
Credit Risk Fund	9.4	7.0	7.2	10.5	8.8	9.1	6.4
Banking and PSU Fund	8.0	5.5	5.9	7.8	7.5	5.8	7.1
Floater Fund	8.6	5.7	6.2	7.9	7.8	6.2	7.1

*Source: ACE MF I *Annualized returns*