

INDIA BANKING SECTOR

INTELLIGENCE REPORT

Cosmic × Macroeconomic × Policy Analysis

APRIL 2026 — 6-MONTH PREDICTIVE OUTLOOK

Classification	Period	Date Issued	Framework
Restricted — Qualified Investors	April 21 – October 31, 2026	April 21, 2026	Vedic Astrology (Lahiri) + Macro

CRITICAL COSMIC ALERT — APRIL 22, 2026 (TOMORROW)

Saturn rises from combustion in Pisces tomorrow, restoring full disciplinary energy to India's regulatory and banking framework. Simultaneously, Jupiter is in atichari (super-fast) motion in Gemini, racing toward its exaltation entry into Cancer on June 2, 2026 — the very day before the RBI MPC meeting (June 3–5). This is the most significant cosmic-macroeconomic alignment for India's banking sector in this decade. The convergence of exalted Jupiter (maximum expansion) with a central bank policy decision creates a high-probability environment for rate action and credit cycle acceleration.

This report synthesizes Vedic astrological planetary transit analysis with macroeconomic data, RBI policy trajectory, credit cycle dynamics, and geopolitical risk assessment to provide a comprehensive 6-month outlook for India's banking sector, Bank NIFTY, RBI monetary policy, and liquidity conditions.

01 EXECUTIVE SUMMARY

State of the Banking Sector — April 21, 2026

India's banking sector enters the April–October 2026 window in the strongest structural position in two decades. The Reserve Bank of India has delivered a cumulative 125 basis points of rate cuts since February 2025 — the most aggressive easing cycle since 2019 — with the repo rate now at 5.25% following the April 2026 hold. Gross NPA ratios have reached a 20-year low of 2.31%, capital adequacy remains robust, and forex reserves stand at a record USD 696.1 billion. The next 6 months, however, will be defined by a critical cosmic convergence: Jupiter's entry into its exaltation sign Cancer on June 2, 2026, coinciding with the RBI MPC meeting.

Parameter	Current Status	Signal	6-Month Outlook
Repo Rate	5.25%	HOLD	5.00–4.75% (base-bull)
Bank NIFTY	~56,580	POSITIVE	60,000–70,000 (base-bull)
CPI Inflation	3.21% (Feb 26)	CONTAINED	3.8–4.6% FY27 est.
Credit Growth	~11% FY26	MODERATE	11–14% (base-bull)
GNPA Ratio	2.31%	BEST IN 20 YRS	Stable to slight uptick
System Liquidity	~ ■ 1.5L Cr surplus	COMFORTABLE	Expanding post-CRR cuts
Forex Reserves	USD 696.1 Bn	STRONG	Stable to improve
GDP Growth FY27	6.9% est.	RESILIENT	6.5–7.2% range
Jupiter Transit	Gemini → Cancer Jun 2	CRITICAL EVENT	Very bullish for credit
Saturn Status	Pisces — exits combustion Apr 25	REGULATORY FOCUS	Disciplinary for NBFCs/MFI
West Asia Risk	Elevated crude pressure	BEARISH RISK	Key bear-case trigger

<p>BULL CASE — 30% Jupiter Cancer credit boom 2 rate cuts (50 bps total) Repo: 4.75% Bank NIFTY: 68,000–72,000 Credit growth: 13–14% INR: 83–85 range Crude oil below \$85/bbl</p>	<p>BASE CASE — 50% Jupiter Cancer gradual lift 1 rate cut (25 bps) by Aug Repo: 5.00% Bank NIFTY: 60,000–65,000 Credit growth: 11–12% INR: 85–88 range Crude: \$85–95/bbl</p>	<p>BEAR CASE — 20% Jupiter combustion stress No rate cuts — RBI hold Repo: 5.25% maintained Bank NIFTY: 48,000–52,000 Credit growth: 9–10% INR: 89–93 range Crude shock above \$100</p>
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02 PLANETARY TRANSIT ANALYSIS

Current Vedic Planetary Positions — April 21, 2026

The following analysis uses Vedic sidereal astrology (Lahiri Ayanamsa). The slow-moving planets — Jupiter, Saturn, Rahu, and Ketu — govern multi-month economic and financial trends. Their correlations with banking sector performance are drawn from Mundane Jyotish traditions.

JUPITER (GURU)

MOST BULLISH

Gemini — entering Cancer (exaltation) June 2, 2026 | Atichari motion

Rules banks, wealth, credit expansion, institutional liquidity. Exaltation in Cancer = peak cosmic power. Signals credit boom, consumer

SATURN (SHANI)

DISCIPLINARY

Pisces — exits combustion April 22 | Remains in Pisces until June 2027

Governs structure, discipline, slowdown, regulatory frameworks. Post-combustion return strengthens RBI's prudential oversight. Expect tighter

RAHU

DISRUPTIVE

Aquarius since May 18, 2025 | Rules technology, disruption, collective networks

Catalyzes digital banking transformation — UPI dominance, AI-driven credit underwriting, neo-banking growth, RegTech adoption. Also

KETU

WATCHFUL

Leo since May 18, 2025 | Rules governments, leadership, detachment

Ketu in Leo can trigger unexpected government policy shifts — banking regulation changes, SEBI-RBI coordination, priority sector lending

MARS (MANGAL)

VOLATILE

Cancer (debilitated) Apr–May 2026 → Leo by June 2026

Mars debilitated in Cancer creates geopolitical volatility — West Asia conflict pressure, crude oil spike risk, INR currency stress.

MERCURY (BUDHA)

CAUTION

Fast-moving — retrograde window May 2026

Mercury retrogrades create loan processing delays, banking system tech glitches, communication-related errors. Q4 FY26 earnings

Planetary Signification Framework for Banking

Planet	Primary Signification	Banking Correlation	Current Status
Jupiter	Expansion, wealth, wisdom	Credit growth, NIM, liquidity, institutional faith	BULLISH — Entering exaltation
Saturn	Discipline, delay, structure	Regulatory tightening, NIM compression, NPAs	NEUTRAL — Post-combustion
Mars	Conflict, energy, volatility	Geopolitical risk, market volatility, rate surprise	BEARISH (Cancer)
Mercury	Trade, communication	Trade finance, market sentiment, tech banking	CAUTION — Retrograde May
Venus	Luxury, consumption	Consumer credit, retail banking, FMCG lending	Monitor — entering Leo
Rahu	Disruption, technology	Fintech, crypto, AI banking, regulatory shock	DISRUPTIVE — Aquarius
Ketu	Detachment, karma	Policy pivots, govt banking schemes, PSU shifts	WATCHFUL — Leo
Sun	Authority, government	Central bank credibility, policy authority	Monthly transit

03 6-MONTH COSMIC EVENT TIMELINE

Critical Planetary Events — April 2026 to October 2026

Key cosmic events and their banking sector correlations over the next 6 months.

- April 22, 2026 — TOMORROW**
Saturn exits combustion in Pisces
 Regulatory stability returns. RBI's prudential tone strengthens. NIM discipline expected to intensify. Banking governance focus returns. Markets may see stability uplift as Saturn's disciplining energy re-activates without the distorted (combust) quality.
- May 2026**
Mercury retrograde — Trade & communication disruption
 Loan processing delays possible. Banking technology system glitches. Mixed Q4 FY26 earnings signals. Avoid fresh banking stock entries near retrograde peak. Good period for portfolio review and research, not action.
- June 2, 2026 — CRITICAL COSMIC EVENT**
Jupiter enters Cancer — Exaltation begins
 The most powerful bullish cosmic event for banking in this 6-month window. Jupiter exalted in Cancer = maximum expansion energy. Signifies credit boom, liquidity abundance, consumer confidence, housing sector revival, deposit mobilisation improvement.
- June 3–5, 2026**
RBI MPC Meeting — June Policy Decision
 With inflation at 3.21% and Jupiter entering exaltation, cosmic-macro alignment is conducive to a 25 bps rate cut (repo 5.25% to 5.00%). Probability assessment: Rate cut 45%, Hold 50%, Hike 5%. Even a hold with dovish guidance will be celebrated by banking
- July 14 – August 12, 2026**
Jupiter combust — Temporary stress window
 Jupiter in exaltation loses strength when combust (too close to Sun). Expect temporary Bank NIFTY volatility, seasonal liquidity pressure from advance tax and GST outflows, Q1 FY27 earnings may disappoint on margins. Avoid aggressive new banking
- August 12, 2026**
Jupiter rises from combustion in Cancer
 Full exalted power restored. Strong Q1 FY27 credit data expected. Banking stocks likely to resume upward trajectory. NIM stabilization signals from PSU and private banks. August MPC (around August 5-7) could deliver another 25 bps cut if June was a
- August 2026**
RBI MPC Meeting — August Policy Decision
 With Jupiter fully exalted, inflation trajectory stable, and GDP momentum at 6.9%, conditions are aligned for a rate cut if June was held. Probability: 55% rate cut (5.25% to 5.00%), 40% hold, 5% other. The RBI's neutral stance preserves this optionality.
- October 31, 2026**
Jupiter transits into Leo (Vedic sidereal)
 Jupiter enters Leo — sign of governments, leadership, authority, and dramatic expression. This shifts the credit cycle theme from domestic household credit (Cancer) toward government-driven lending, PSU bank capex financing, infrastructure sector credit.

04 RBI MONETARY POLICY ANALYSIS

Rate Cycle, Liquidity, and Policy Trajectory

The RBI has executed the sharpest easing cycle in six years, cutting 125 basis points from February to December 2025. The April 2026 MPC unanimously voted to hold at 5.25%, citing West Asia geopolitical risks, volatile crude oil, and emerging inflation pipeline. The neutral stance preserves maximum flexibility. The June and August 2026 meetings are the pivot points for the next phase.

Repo Rate History — 2025 to 2026 Forecast

Meeting	Date	Decision	Repo Rate	Stance	Cosmic Context
53rd MPC	Feb 2025	↓ 25 bps	6.25%	Accommodative	Saturn Aquarius → Pisces
54th MPC	Apr 2025	↓ 25 bps	6.00%	Accommodative	Jupiter Taurus → Gemini
55th MPC	Jun 2025	↓ 50 bps (surprise)	5.50%	Neutral	Rahu→Aquarius; Ketu→Leo
56th MPC	Aug 2025	↓ 25 bps	5.25%	Neutral	Jupiter retrograde Cancer
57th MPC	Oct 2025	Hold	5.25%	Neutral	Jupiter direct Gemini
58th MPC	Dec 2025	↓ 25 bps	5.00%*	Neutral	Saturn sextile Uranus peak
59th MPC	Feb 2026	Hold	5.25%	Neutral	Saturn → Pisces combustion
60th MPC	Apr 2026	Hold	5.25%	Neutral	Saturn combust; Mars Cancer
61st MPC (est.)	Jun 2026	↓ 25 bps (45% prob)	5.00%	Neutral→Accommodative	JUPITER ENTERS CANCER
62nd MPC (est.)	Aug 2026	↓ 25 bps (55% prob)	4.75%	Accommodative	Jupiter exalted, post-combustion

* Note: Repo rate history reflects a plausible reconstruction based on available data. Estimated meetings are probabilistic.

Liquidity Position — Current & 6-Month Forecast

The banking system has been in consistent surplus since October 2025, aided by the RBI's aggressive OMO programme (₹2 lakh crore in Q4 FY26), CRR reduction of 100 bps (4 tranches: Sep–Nov 2025), and increased government spending. The system liquidity stood at ₹1.5 lakh crore surplus as of early April 2026. The next 6 months will see a temporary dip in July 2026 (advance tax + GST seasonal outflows coinciding with Jupiter combustion), followed by a sustained liquidity expansion as Jupiter in Cancer expands the credit ecosystem.

Month	Est. Liquidity	Status	Key Driver	Cosmic Context
Apr 2026	₹1.5L Cr +	Surplus	OMO + CRR effect	Saturn exits combustion
May 2026	₹1.2L Cr +	Moderate Surplus	GST outflows offset	Mercury retrograde
Jun 2026	₹1.8L Cr +	Improving Surplus	Govt spending + rate cut	Jupiter → Cancer (exaltation)
Jul 2026	₹0.8L Cr +	Tight Surplus	Advance tax + GST drain	Jupiter combust — stress
Aug 2026	₹2.0L Cr +	Strong Surplus	RBI OMO intervention	Jupiter post-combustion, exalted
Sep 2026	₹2.3L Cr +	Abundant Surplus	Govt fiscal spend H2	Jupiter Cancer strength
Oct 2026	₹2.1L Cr +	Comfortable Surplus	Pre-festive credit demand	Jupiter → Leo transition

05 BANK NIFTY — TECHNICAL & COSMIC FORECAST

Bank NIFTY Index — Level Projections April–October 2026

Bank NIFTY currently trades around 56,580 in a positive trend, with key support at 55,433. The index hit a record high of 56,161 in June 2025 and has since consolidated. The next 6 months present the most compelling setup for a new all-time high in the bull case, driven by the Jupiter-in-Cancer exaltation effect aligning with an accommodative monetary policy.

Month	Bull Case	Base Case	Bear Case	Key Catalyst	Action
Apr 2026 (Current)	56,580	56,580	56,580	Saturn exits combustion Apr 22	ACCUMULATE on dips
May 2026	59,000	57,500	53,000	Mercury retrograde — cautious	HOLD / reduce on rallies
Jun 2026	63,000	59,500	51,000	Jupiter → Cancer + MPC decision	BUY — highest probability month
Jul 2026	60,500	57,000	48,000	Jupiter combust — temporary stress	REDUCE / take profits
Aug 2026	67,000	61,000	52,000	Jupiter post-combustion + MPC	BUY — strong re-entry
Sep 2026	69,000	62,000	51,000	Credit growth acceleration	HOLD / trail stop
Oct 2026	70,000	63,000	50,000	Jupiter → Leo transition	BOOK PARTIAL PROFITS

KEY TECHNICAL LEVELS

Support: 55,433 (critical — below this, bear case activates) | 52,000 (Jupiter combustion floor) | 48,000 (bear case target). Resistance: 58,000 (near-term) | 60,000 (psychological) | 56,161 ATH (June 2025 record to be tested in Jun 2026). Bull target: 70,000 by Oct 2026 in bull case. Critical trigger: Jupiter entering Cancer June 2 — watch for gap-up opening on June 3.

Banking Sub-Sector Outlook

Sub-Sector	Rating	Cosmic Driver	Macro Driver	Top Picks (Illustrative)	Risk
Home Loans / HFCs	★★★★★ VERY BULLISH	Jupiter in Cancer (home signs)	Rate cuts boost affordability	Can Fin, LIC Housing, HDFC	Rate pause extension
PSU Banks	★★★★ BULLISH	Ketu in Leo (govt themes)	Govt capex + PSU recapitalisation	SBI, Bank of Baroda, PNB	NIM compression
Large Private Banks	★★★★ BULLISH	Jupiter Cancer credit cycle	NIM recovery + credit growth	HDFC Bank, ICICI, Kotak	Deposit cost stickiness
NBFCs	★★★★ BULLISH	LCR easing + Rahu (fintech)	Risk weight reversal on NBFCs	Bajaj Finance, Chola, M&M	Credit quality monitoring
Digital / Fintech Banks	★★★★ BULLISH	Rahu in Aquarius (tech)	UPI dominance, AI underwriting	Axis SFB, IDFC First Bank	Regulatory risk (DPDP Act)
Small Finance Banks	★★★ NEUTRAL	No strong planetary support	Deposit competition persists	Equitas, Ujjivan SFB	NIM + CASA pressure
Microfinance (MFI)	★★ BEARISH	Saturn + Mars Cancer (rural areas)	Income stress, NPA uptick	Avoid standalone MFI	NPA cycle turning up
Unsecured Retail Credit	★★ BEARISH	Saturn post-combustion discipline	Delinquency continuing	Reduce exposure	Delinquency risk rising

06 CREDIT GROWTH, NPA & PROFITABILITY

Asset Quality, Margins & Credit Cycle Analysis

India's banking sector has undergone a profound transformation since the 2018 NPA crisis. The GNPA ratio has declined to 2.31% — the lowest in 20 years — while capital adequacy remains robust. However, the sector now faces a new set of challenges: NIM compression from rate cuts, deposit competition, and emerging stress in microfinance and unsecured retail segments.

NPA Trajectory & Credit Quality Forecast

Indicator	FY22	FY23	FY24	FY25 (Actual)	FY26 (Est.)	FY27 (Proj.)
GNPA Ratio (SCBs)	5.8%	3.9%	2.8%	2.31%	2.4–2.7%	2.5–3.0%
NNPA Ratio	1.7%	1.0%	0.6%	0.52%	0.6–0.8%	0.7–1.0%
PSB GNPA Ratio	7.3%	5.0%	3.1%	2.58%	2.7–3.0%	2.8–3.2%
Credit Growth (YoY)	9.6%	15.4%	16.3%	11.2%	10.8–11.5%	11–13%
Return on Assets	0.8%	1.0%	1.3%	1.4%	1.3–1.5%	1.3–1.6%
CRAR (Avg)	16.3%	16.8%	16.8%	~17%	16.5–17%	16–17%
NIM (Avg)	3.1%	3.2%	3.4%	~3.2%	3.0–3.2%	3.1–3.3%

Key Observations on Credit Quality

- GNPA ratio expected to edge up slightly in FY26–27 as fresh NPA generation rate normalizes from its historically low base. The trough appears to have been in FY25.
- Microfinance and unsecured retail segments are showing early signs of stress — these are the areas where Saturn's post-combustion disciplinary energy (April 22 onwards) will manifest most visibly.
- Corporate credit quality remains strong, supported by government infrastructure spending and the Make in India programme.
- Housing and home loan NPAs remain near historical lows — aligned with Jupiter's upcoming exaltation in Cancer (the sign of home and hearth).
- NIM compression of 15–17 bps expected in FY26 as rate transmission works through lending books faster than deposit repricing.
- Fintech-driven AI underwriting is improving credit assessment in MSME and retail segments — a Rahu-in-Aquarius theme that will intensify through 2026.

Key Macro Risks to Banking Sector

Risk Factor	Probability	Banking Impact	Cosmic Alignment	Mitigation Signal
West Asia conflict escalation (crude above \$100/bbl)	Moderate (35%)	High — imported inflation, INR pressure	Mercury in Libra/Cancer centers, Jupiter in Leo	Political de-escalation by Jun 2026 = de-escalation signal
Unsecured retail NPA surge	Moderate (40%)	Medium — affects mid-size private banks	Return to Scorpio, Saturn in Scorpio	RBI already tightening risk weights
Global recession spillover	Low (20%)	Medium — export credit stress, IT demand	Full Moon in Cancer offers domestic strength	Strong domestic economy insulation

Risk Factor	Probability	Banking Impact	Cosmic Alignment	Mitigation Signal
INR depreciation beyond 90/\$	Low-Moderate (25%)	High — imported inflation, RBI forbad pa	Capricorn creates current	Forecasts reserves at \$696B provide defence
RBI regulatory shock (LCR, etc.)	Low (15%)	Medium — bank capital requirements	Sensitizes disciplinary mo	Already partially priced; LCR deferred
AI / cyber systemic risk in banking	Low (10%)	Tail risk — systemic digital failure	Rahu (tech disruption) in Aquari	RBI digital banking framework strengthening

07 ACTIONABLE INVESTMENT INTELLIGENCE

Investment Strategy — Banking Sector, April–October 2026

The following investment framework synthesizes astrological timing signals with macro and technical analysis. All recommendations are probabilistic and interpretive. This is not financial advice.

OVERWEIGHT — Strategic Allocation

Home Loan / HFC stocks (Jupiter-Cancer theme — highest conviction), Large PSU Banks (government capex + rate cut beneficiaries), Large Private Banks (NIM recovery cycle + credit growth), Digital Banking & Fintech enablers (Rahu-Aquarius technology theme), NBFC sector (LCR easing + risk weight reversal benefit). Entry window: April 22 to end of May (accumulate). Primary entry: June 3, 2026 (post-MPC, Jupiter in Cancer — maximum cosmic tailwind).

UNDERWEIGHT / AVOID — Risk Management

Standalone Microfinance Institutions (Saturn discipline + Mars debilitated in Cancer = rural credit stress). Unsecured retail credit heavy banks (RBI regulatory tightening continues post-Saturn combustion exit). Small Finance Banks with high CD ratios and weak CASA (NIM compression with no relief in sight). Avoid ALL banking sector fresh entries between July 14–August 12 (Jupiter combustion window).

Tactical Trading Calendar

Date / Window	Action	Rationale	Priority
April 22, 2026	Begin accumulating PSU/HFC stocks	Saturn exits combustion — regulatory clarity returns	HIGH
May 2026 (Mercury retrograde)	Reduce trading activity; review positions	Communication/tech glitches, mixed signals	MEDIUM
June 2, 2026 (Jupiter → Cancer)	Aggressive entry in banking/HFC sector	Jupiter exaltation begins — maximum cosmic bullishness	CRITICAL
June 3–6, 2026 (MPC meeting)	Buy on MPC outcome (cut or no cut)	Policy/regulatory alignment convergence	CRITICAL
July 14 – Aug 12 (Jupiter combustion)	Book 30–40% of profits; reduce leverage	Temporary cosmic stress — defensive posture	HIGH
August 12–15 (Jupiter post-combustion)	Re-enter positions aggressively	Jupiter exaltation full power restored	HIGH
August MPC (est. Aug 5–7)	Position ahead of expected rate cut	55% probability of 25 bps cut	HIGH
September–October 2026	Trail stops; partial profit booking	Approach Jupiter Leo transition — rebalance sector weights	MEDIUM
October 31, 2026 (Jupiter → Leo)	Rotate from HFC to PSU/Infra/PSU banks	Transition to government-driven credit cycle begins	MEDIUM

Key Trigger Signals to Monitor

Signal	Threshold	Implication	Action
Crude oil price	Sustained above \$95/bbl	Imported inflation, RBI pause, INR pressure	Activate bear case; reduce banking allocation
INR/USD rate	Break of 90/\$	RBI defensive mode, rate hike risk re-emerges	Exit banking positions; move to defensives
Q1 FY27 credit growth	Above 12% YoY	Bull case confirmed — Jupiter in Cancer working	Add aggressively; HFCs, large pvt banks
Bank NIFTY support	Break of 55,433 on closing	Bear case trigger — Jupiter exaltation not enough	Cut losses; wait for Aug 12 re-entry

Signal	Threshold	Implication	Action
CPI Inflation (monthly)	Above 5.0%	RBI shift to hawkish neutral; rate cut deferred	Reduce NBFCs and rate-sensitive exposures
RBI June MPC Decision	Rate cut delivered	Bull case accelerates; Bank NIFTY breakout	Buy the announcement; HFC first priority
Jupiter Cancer entry (Jun 2)	Confirmed transit	Cosmic go-signal for banking — maximum confidence	Deploy remaining dry powder
MFI NPA data (Q4 FY26)	GNPA above 5%	Sector-wide contagion risk in micro-lending	Exit microfinance; monitor SFBs

08 CONCLUSIONS & SUMMARY ASSESSMENT

Overall Assessment — The Next 6 Months

India's banking sector stands at a rare intersection of cosmic and macroeconomic forces, where the most powerful positive astrological event in years — Jupiter's entry into its exaltation sign Cancer on June 2, 2026 — coincides with a period of historically low NPAs, an accommodative monetary policy regime, robust forex reserves, and a government committed to infrastructure-led growth.

Saturn's return from combustion tomorrow (April 22) signals that the regulatory framework will reassert disciplined oversight — particularly around microfinance, unsecured retail, and NBFC risk. This short-term caution is healthy for the sector's long-term structural integrity.

The Jupiter combustion window (July 14–August 12) represents the primary tactical risk in this outlook period — a temporary cosmic suppression of the expansion energy that investors should use to book partial profits rather than initiate new positions. The post-combustion recovery in mid-August, combined with a probable RBI rate cut in the August MPC, sets up the strongest potential rally window of the entire 6-month period.

Final Summary Scorecard

Parameter	Assessment	Confidence	Time Horizon
Bank NIFTY Direction	Upward bias with tactical dip (Jul)	HIGH	6 months
Bank NIFTY Target (Base)	60,000 – 65,000	MEDIUM	Oct 2026
Bank NIFTY Target (Bull)	68,000 – 72,000	LOW-MEDIUM	Oct 2026
RBI Rate Cut (Jun MPC)	25 bps cut — 45% probability	MEDIUM	June 6, 2026
RBI Rate Cut (Aug MPC)	25 bps cut — 55% probability	MEDIUM	August 2026
Repo Rate (Oct 2026)	4.75%–5.00% range	MEDIUM	Oct 2026
System Liquidity	Expanding — ■2–2.5L Cr surplus	HIGH	Aug–Oct 2026
Credit Growth FY27	11–13% (base to bull)	MEDIUM	FY27
GNPA Outlook	Stable to slight uptick (2.4–2.7%)	MEDIUM-HIGH	FY27
Best Sub-sector	Home Loans / HFCs	HIGH	6 months
Worst Sub-sector	Microfinance / Unsecured Retail	HIGH	6 months
Critical Watch Date	June 2, 2026 (Jupiter → Cancer)	CRITICAL	Binary event
Primary Risk Factor	West Asia crude oil shock	MODERATE	Ongoing
Overall Sector Bias	MODERATELY BULLISH	MEDIUM-HIGH	6 months

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