Eaglewood Capital

INDIA URBAN FOOD-BASKET INDEX

November 01st, 2025

Eaglewood Research Desk

Key Insights

- Our India Urban Food-Basket eased to ₹977 (-0.7% w/w), reversing the mid-month uptick and signalling that post-harvest softening across perishables has resumed. The broader basket reflects normalisation in urban food markets, with affordability holding broadly steady despite elevated but contained volatility.

- Supply fundamentals remain exceptionally strong, underpinned by robust Kharif output, healthy arrivals, and near-full reservoir levels (180 BCM vs 165 BCM last year). These buffers continue to stabilise retail prices across staples and proteins, ensuring a smooth transition into the Rabi cycle.

- Macro conditions are broadly supportive of disinflation. Softer Brent crude ($64.77/bbl), disciplined fiscal management, and steady industrial output are easing logistics and input costs, reinforcing a benign price environment without dampening consumption momentum.

- Policy outlook remains steady with a mild accommodative bias. While the rupee's slight weakness and shifting energy trade flows warrant caution, resilient domestic supply and anchored inflation expectations suggest the RBI will maintain its pause, with scope for a calibrated rate adjustment emerging early next year if current stability endures.

Weekly Index Pulse

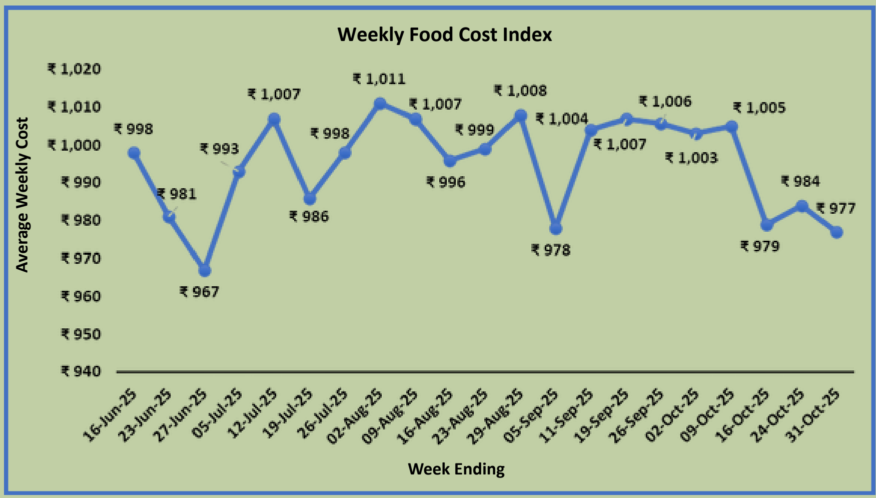
The week ending October 31 saw our proprietary India Urban Food-Basket Index ease to ₹977, marking a 0.7 per cent decline from the previous week's ₹984. The latest movement reverses the mild uptick observed mid-month, signalling that price trajectories across perishables have resumed a gradual softening. The broader pattern points to ongoing normalisation in urban food markets as post-monsoon supplies continue to stabilise.

The volatility reading rose to 58.33, noticeably above the long-term average of 50.21. The rise reflects a structured price adjustment across cities, aligned with typical post-harvest trends. Short-term fluctuations remain within normal bounds, suggesting a stable market correction.

Affordability edged down slightly to 1.47 per cent from 1.48 per cent in the previous week, indicating a minor easing in how far household budgets can stretch. Household purchasing power remains broadly steady, and the cumulative relief from key staples continues to offset category-level volatility. Affordability remains well within range, posing no strain on household budgets.

For consumers, grocery bills remain largely predictable, with week-to-week changes well within manageable limits. Policymakers may read the combination of softer headline prices and higher volatility as a transitional adjustment phase, where supply continuity is key to sustaining the current equilibrium. Investors, meanwhile, can view the current combination of contained prices and resilient demand as indicative of sustained urban consumption momentum heading into November.

In short, the latest readings reinforce a narrative of stabilisation rather than strain — prices have softened, volatility signals an orderly reset, and affordability remains within its comfort band. The next few weeks will hinge on how smoothly perishables transition into the early winter supply cycle, determining whether this equilibrium can hold through November.



Average 10-item basket prices across 21 cities from 16-Jun-25 to 31-Oct-25

Catalysts In Motion

This week's food-basket readings suggest a continuation of the stabilisation trend, with minor corrections balancing out across categories.

Vegetable prices remain stable, with tomatoes easing and potatoes holding steady. Onions showed marginal fluctuation, and secondary staples such as ginger and garlic stayed subdued. The pattern reflects a steadying of supply flows from post-monsoon harvest belts, effectively reducing volatility and ensuring a steady balance in the staples market.

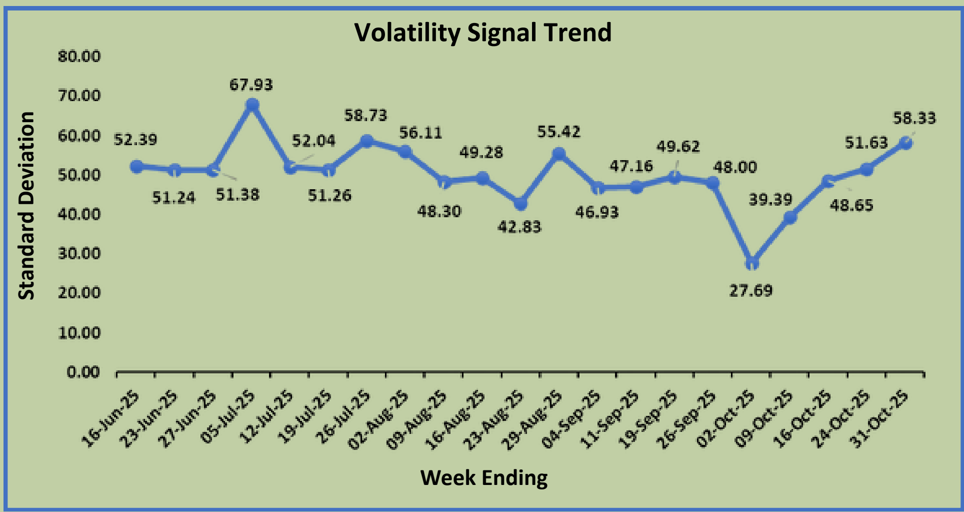
Pulses maintained their soft tone, with both chickpeas and red lentils holding recent declines. Improved market arrivals and measured trading have helped anchor prices, reinforcing pulses' role as a consistent buffer against household inflation pressures.

Animal proteins and dairy continued their divergent but orderly course. Chicken prices stabilised near recent lows, while eggs eased slightly after a brief surge. Milk prices remained unchanged, preserving their position as a dependable anchor within the protein basket. The mixed movement across these categories underscores a balanced recalibration phase, marked by steady supply and restrained demand-side pressures.

Beyond the domestic basket, several macro catalysts are shaping the broader inflation backdrop. India's rice exporters are ramping up deals with other emerging markets following a strong monsoon and robust harvests, reflecting confidence in upstream supply stability. In the edible-oils segment, Russia has overtaken Ukraine as India's largest sunflower-oil supplier — a structural shift in sourcing patterns that has so far helped contain imported inflation despite volatile global trade conditions.

At the same time, India's refining and import behaviour continues to evolve amid shifting geopolitics. The country's top refiner, Indian Oil Corp, has resumed purchases of Russian crude from non-sanctioned entities despite renewed pressure from Washington, which recently imposed sanctions on Rosneft and Lukoil, Russia's largest oil producers. Following these sanctions, several Indian refiners — including Mangalore Refinery and Petrochemicals Ltd, HPCL-Mittal Energy Ltd, and Reliance Industries — have temporarily halted Russian oil purchases. Against this backdrop, Indian Oil's move underscores a pragmatic procurement strategy aimed at maintaining supply continuity even as global energy markets contend with mounting political and logistical uncertainty.

Together, these signals indicate that while core food prices remain stable, shifts in supply chains, trade flows, and energy inputs warrant close monitoring ahead of the early winter demand cycle



Volatility trend across 21 cities from 16-Jun-25 to 31-Oct-25

Signals From The Ground

India's food-supply fundamentals remain firm, supported by a healthy Kharif harvest outlook, improving sowing conditions, and ample water availability. Despite isolated disruptions from excess rainfall in parts of the east, national-level indicators continue to point to a well-anchored supply environment capable of sustaining urban food-price stability through late October.

- **Kharif Sowing and Crop Prospects:** Kharif acreage has expanded modestly from last year, with the 2025 season reported as "highly satisfactory." Major procurement plans for pulses and oilseeds in states such as Telangana, Odisha, Maharashtra, and Madhya Pradesh reinforce expectations of resilient output and consistent rebuilding of reserves. Vegetable sowing has also progressed smoothly, underpinned by favourable soil-moisture conditions and well-aligned acreage targets.

- **Market Arrivals:** Wholesale inflows of rice, pulses, and oilseeds remain healthy, reflecting strong post-harvest movement into key markets. These arrivals are helping cushion urban retail prices and contribute to the continued stability of staple segments.

- **Buffer Stock Management:** National grain inventories remain comfortably above prescribed buffer norms, with full coverage across all DCP states. The storage system is well-equipped to manage supply flows efficiently, providing a dependable safeguard against short-term price shocks.

- **Water Reserves:** Live storage across India's major reservoirs stands at over 180 billion cubic metres (BCM), above last year's level of 165 BCM. This near-optimal capacity ensures ample irrigation support for ongoing and upcoming Rabi sowing, providing a strong agronomic foundation for sustained production momentum.

- **Rainfall and Irrigation Conditions:** Cumulative monsoon rainfall remains near-normal, aided by surpluses in central and southern regions. While excess precipitation in parts of eastern and north-eastern India may briefly affect harvest and transport activity, reservoir and groundwater levels remain robust, ensuring a secure supply backdrop heading into the winter season.

Forward Outlook

Urban inflation is gradually stabilizing, with both domestic and external inputs aligning toward a low-volatility environment. Supply-side buffers — from healthy Kharif arrivals to near-full reservoir levels — continue to cushion urban food prices, but the real story lies in the evolving macro backdrop that's further anchoring this ongoing moderation.

The rupee, trading at ₹88.83/USD, continues to face mild weakness in recent sessions, though the RBI's active forward-market interventions and proposed digital reforms for faster cross-border settlements signal the central bank's intent to smooth volatility. Notably, Brent crude slipped from last week to $64.77 per barrel. The subdued oil trajectory should translate into lower logistics and input costs in the weeks ahead, helping to anchor retail inflation within the comfort band.

Fiscal conditions remain broadly supportive. The Centre's April–September fiscal deficit at ₹5.73 trillion (36.5% of the FY26 target) reflects disciplined expenditure alongside buoyant revenue flows. A strong October GST collection of ₹1.96 trillion underlines robust consumption momentum and healthy formal-sector demand — a positive signal for growth, though continued vigilance is warranted to ensure it doesn't translate into demand-pull inflation pressures as the festive base fades.

On the production side, industrial output rose 4% year-on-year in September, pointing to steady manufacturing and infrastructure activity. The growth in goods output reinforces supply-chain resilience, which in turn helps mitigate inflationary bottlenecks at the consumer end. Complementing this, DP World's $5 billion investment commitment in logistics infrastructure is poised to enhance supply efficiency — a structural tailwind for moderating distribution costs and supporting long-term price stability.

External conditions remain mixed but largely benign for inflation. Global gold demand surged 3% year-on-year to a record 1,313 tonnes, led by India and China, yet domestic bullion markets have cooled post-festival, with Indian dealers now offering $10–$12 per ounce discounts amid profit-booking. This retreat in gold premiums mirrors a broader easing in consumer-level price exuberance — a healthy correction following weeks of festival-driven intensity.

Looking ahead, the week is likely to mirror a delicate balance between easing domestic cost pressures and a complex external backdrop. Households can expect continued stability in essential prices, supported by firm food reserves, steady energy costs, and a broadly stable rupee. For policymakers, the focus will rest on sustaining these gains through efficient procurement, vigilant fiscal management, and close monitoring of global commodity shifts. Investors, meanwhile, may read the current environment — marked by resilient consumption, rising industrial output, and steady fiscal momentum — as an encouraging signal of underlying economic strength. How these threads align over the coming weeks will determine whether the present phase of stability can extend deeper into the early Rabi season, defining the trajectory of inflation and growth through November.

Key Implications

This week's easing in the food-basket index strengthens the case for continued price stability, reinforcing confidence in the domestic disinflation trend. With supply fundamentals well-entrenched and cost-side pressures easing on the back of softer crude and healthy arrivals, the inflation outlook remains comfortably within the policy band. Household purchasing power remains steady, pointing to resilience behind the recent moderation.

At the margin, the external environment remains the main swing factor. The rupee's mild weakness and ongoing shifts in energy sourcing underscore the need for continued policy vigilance, even as global commodity prices turn supportive. For now, the balance of evidence argues for an extended pause, allowing the Reserve Bank to consolidate the gains from a stable price base while tracking global cost pass-throughs.

Should current trends hold through the Rabi transition and logistics costs continue to ease, conditions could align for a measured policy recalibration early next year. "For now, steady inflation and resilient supply chains support a stable policy outlook

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Disclaimer

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Methodology and Scope

Each week, we record the retail prices of ten everyday food items – from two kilos of onions to a dozen eggs, across 21 major Indian cities. By fixing these quantities and sourcing prices from the Blinkit app, we obtain a consistent benchmark of what urban families pay at checkout. Since food items comprise roughly 45% of India's CPI basket, even small swings in prices for these staples can reverberate through inflation metrics and influence the RBI's policy decisions.

By publishing this index weekly, we capture price inflections driven by factors like monsoon disruptions, supply bottlenecks, or currency swings well before they appear in official monthly CPI data. This week's update integrates the Aug 23 price point into our July series, producing precise week-over-week variances for more reliable trend analysis. We also monitor exchange rates and global oil prices—key non-food factors accounting for the remaining 55% of the CPI, ensuring our inflation assessment is exhaustive.

Appendix

This Urban Food-Basket Index tracks weekly changes in the prices of 10 common food items to provide early signals on inflation. The basket was formulated using standard quantities that an average household might purchase. Prices are collected from 21 cities nationwide via the Blinkit grocery app, using consistent product SKUs for each item.

A simple average across these cities is then calculated to yield the national basket cost. Week-on-week movements in the index (starting with a base measurement on June 16, 2025) are analyzed to identify emerging price trends and potential inflation risks.

Cities	Tomato (1Kg)		
	Price	Qty	Std. Price
Delhi	29	500	58
Lucknow	35	500	70
Jaipur	30	500	60
Kanpur	33	500	66
Varanasi	30	500	60
Bangalore	21	500	42
Chennai	9	500	18
Hyderabad	22	500	44
Kochi	30	500	60
Kolkata	32	500	64
Patna	40	500	80
Bhubaneshwar	35	500	70
Ranchi	23	500	46
Mumbai	23	500	46
Ahmedabad	23	500	46
Surat	23	500	46
Pune	22	500	44
Vadodara	22	500	44
Indore	23	500	46
Raipur	26	500	52
Jabalpur	28	500	56

Cities	Onion (2Kg)		
	Price	Qty	Std. Price
Delhi	34	1000	68
Lucknow	31	1000	62
Jaipur	30	1000	60
Kanpur	29	1000	58
Varanasi	32	1000	64
Bangalore	31	1000	62
Chennai	31	1000	62
Hyderabad	30	1000	60
Kochi	35	1000	70
Kolkata	34	1000	68
Patna	32	1000	64
Bhubaneshwar	32	1000	64
Ranchi	31	1000	62
Mumbai	32	1000	64
Ahmedabad	37	1000	74
Surat	27	1000	54
Pune	27	1000	54
Vadodara	30	1000	60
Indore	23	1000	46
Raipur	28	1000	56
Jabalpur	27	1000	54

Cities	Potato (1kg)		
	Price	Qty	Std. Price
Delhi	37	1000	37
Lucknow	29	1000	29
Jaipur	31	1000	31
Kanpur	29	1000	29
Varanasi	32	1000	32
Bangalore	52	1000	52
Chennai	55	1000	55
Hyderabad	49	1000	49
Kochi	46	1000	46
Kolkata	69	1000	69
Patna	31	1000	31
Bhubaneshwar	31	1000	31
Ranchi	29	1000	29
Mumbai	41	1000	41
Ahmedabad	49	1000	49
Surat	47	1000	47
Pune	43	1000	43
Vadodara	49	1000	49
Indore	27	1000	27
Raipur	32	1000	32
Jabalpur	33	1000	33

Cities	Garlic (200gm.)		
	Price	Qty	Std. Price
Delhi	31	200	31
Lucknow	36	200	36
Jaipur	30	200	30
Kanpur	31	200	31
Varanasi	34	200	34
Bangalore	19	100	19
Chennai	33	200	33
Hyderabad	39	200	39
Kochi	25	100	25
Kolkata	28	200	28
Patna	30	200	30
Bhubaneshwar	33	200	33
Ranchi	29	200	29
Mumbai	38	200	38
Ahmedabad	33	200	33
Surat	47	200	47
Pune	38	200	38
Vadodara	31	200	31
Indore	25	200	25
Raipur	21	100	21
Jabalpur	19	100	19

Cities	Ginger (200gm.)		
	Price	Qty	Std. Price
Delhi	34	200	34
Lucknow	37	200	37
Jaipur	28	200	28
Kanpur	32	200	32
Varanasi	30	200	30
Bangalore	32	200	32
Chennai	25	200	25
Hyderabad	29	200	29
Kochi	32	200	32
Kolkata	27	200	27
Patna	33	200	33
Bhubaneshwar	31	200	31
Ranchi	27	200	27
Mumbai	28	200	28
Ahmedabad	30	200	30
Surat	29	200	29
Pune	28	200	28
Vadodara	29	200	29
Indore	33	200	33
Raipur	32	200	32
Jabalpur	34	200	34

Cities	Chicken (1kg)		
	Price	Qty	Std. Price
Delhi	184	450	409
Lucknow	179	450	398
Jaipur	195	500	390
Kanpur	184	500	368
Varanasi	181	500	362
Bangalore	165	450	367
Chennai	142	450	316
Hyderabad	142	450	316
Kochi	152	450	338
Kolkata	165	450	367
Patna	148	500	296
Bhubaneshwar	195	500	390
Ranchi	189	500	378
Mumbai	175	500	350
Ahmedabad	135	500	270
Surat	195	450	433
Pune	146	450	324
Vadodara	195	500	390
Indore	182	450	404
Raipur	195	500	390
Jabalpur	189	500	378

Cities	Eggs (15 Qty.)		
	Price	Qty	Std. Price
Delhi	97	10	146
Lucknow	93	10	140
Jaipur	134	10	201
Kanpur	91	10	137
Varanasi	132	10	198
Bangalore	94	10	141
Chennai	106	12	133
Hyderabad	122	10	183
Kochi	122	15	122
Kolkata	110	12	138
Patna	95	12	119
Bhubaneshwar	125	10	188
Ranchi	114	12	143
Mumbai	97	10	146
Ahmedabad	108	12	135
Surat	90	10	135
Pune	89	10	134
Vadodara	165	12	206
Indore	99	10	149
Raipur	92	10	138
Jabalpur	133	12	166

Cities	Milk (2 Ltrs)		
	Price	Qty	Std. Price
Delhi	30	500	120
Lucknow	29	500	116
Jaipur	27	500	108
Kanpur	29	500	116
Varanasi	29	500	116
Bangalore	27	500	108
Chennai	28	500	112
Hyderabad	29	500	116
Kochi	27	450	108
Kolkata	30	500	120
Patna	29	450	116
Bhubaneshwar	30	500	120
Ranchi	27	500	108
Mumbai	29	500	116
Ahmedabad	29	500	116
Surat	28	500	112
Pune	29	500	116
Vadodara	29	500	116
Indore	28	500	112
Raipur	28	500	112
Jabalpur	28	500	112

Cities	Chana Dal (500gm)		
	Price	Qty	Std. Price
Delhi	57	500	57
Lucknow	58	500	58
Jaipur	57	500	57
Kanpur	71	500	71
Varanasi	71	500	71
Bangalore	57	500	57
Chennai	57	500	57
Hyderabad	57	500	57
Kochi	60	500	60
Kolkata	58	500	58
Patna	71	500	71
Bhubaneshwar	71	500	71
Ranchi	71	500	71
Mumbai	59	500	59
Ahmedabad	62	500	62
Surat	65	500	65
Pune	58	500	58
Vadodara	69	500	69
Indore	75	500	75
Raipur	70	500	70
Jabalpur	70	500	70

Cities	Masoor Dal (500gm)		
	Price	Qty	Std. Price
Delhi	59	500	59
Lucknow	59	500	59
Jaipur	65	500	65
Kanpur	73	500	73
Varanasi	73	500	73
Bangalore	67	500	67
Chennai	63	500	63
Hyderabad	63	500	63
Kochi	63	500	63
Kolkata	61	500	61
Patna	75	500	75
Bhubaneshwar	75	500	75
Ranchi	75	500	75
Mumbai	60	500	60
Ahmedabad	60	500	60
Surat	68	500	68
Pune	59	500	59
Vadodara	76	500	76
Indore	72	500	72
Raipur	73	500	73
Jabalpur	73	500	73

Source:Blinkit

National Average	
16-Jun-25	₹ 998
23-Jun-25	₹ 981
27-Jun-25	₹ 967
05-Jul-25	₹ 993
12-Jul-25	₹ 1,007
19-Jul-25	₹ 986
26-Jul-25	₹ 998
02-Aug-25	₹ 1,011
09-Aug-25	₹ 1,007
16-Aug-25	₹ 996
23-Aug-25	₹ 999
29-Aug-25	₹ 1,008
05-Sep-25	₹ 978
11-Sep-25	₹ 1,004
19-Sep-25	₹ 1,007
26-Sep-25	₹ 1,006
02-Oct-25	₹ 1,003
09-Oct-25	₹ 1,005
16-Oct-25	₹ 979
24-Oct-25	₹ 984
31-Oct-25	₹ 977

Volatility	
16-Jun-25	52.39
23-Jun-25	51.24
27-Jun-25	51.38
05-Jul-25	67.93
12-Jul-25	52.04
19-Jul-25	51.26
26-Jul-25	58.73
02-Aug-25	56.11
09-Aug-25	48.30
16-Aug-25	49.28
23-Aug-25	42.83
29-Aug-25	55.42
04-Sep-25	46.93
11-Sep-25	47.16
19-Sep-25	49.62
26-Sep-25	48.00
02-Oct-25	27.69
09-Oct-25	39.39
16-Oct-25	48.65
24-Oct-25	51.63
31-Oct-25	58.33

Affordability %	
16-Jun-25	1.50%
23-Jun-25	1.47%
27-Jun-25	1.45%
05-Jul-25	1.49%
12-Jul-25	1.51%
19-Jul-25	1.48%
26-Jul-25	1.50%
02-Aug-25	1.52%
09-Aug-25	1.51%
16-Aug-25	1.50%
23-Aug-25	1.50%
29-Aug-25	1.51%
05-Sep-25	1.46%
11-Sep-25	1.51%
19-Sep-25	1.51%
26-Sep-25	1.51%
02-Oct-25	1.51%
09-Oct-25	1.51%
16-Oct-25	1.47%
24-Oct-25	1.48%
31-Oct-25	1.47%

Average Price of Items

Food Item	16-Jun-25	23-Jun-25	27-Jun-25	05-Jul-25	12-Jul-25	19-Jul-25	26-Jul-25	02-Aug-25
Tomato (1kg)	₹ 58	₹ 56	₹ 58	₹ 62	₹ 66	₹ 61	₹ 75	₹ 87
Onion (2kg)	₹ 61	₹ 61	₹ 61	₹ 63	₹ 65	₹ 66	₹ 64	₹ 62
Potato (1kg)	₹ 33	₹ 32	₹ 32	₹ 33	₹ 34	₹ 34	₹ 33	₹ 33
Ginger (200gm.)	₹ 22	₹ 20	₹ 20	₹ 21	₹ 21	₹ 21	₹ 22	₹ 24
Garlic (200gm.)	₹ 39	₹ 39	₹ 39	₹ 39	₹ 39	₹ 38	₹ 39	₹ 38
Chicken (1kg)	₹ 365	₹ 360	₹ 352	₹ 360	₹ 373	₹ 362	₹ 365	₹ 366
Eggs (15Qty.)	₹ 160	₹ 159	₹ 152	₹ 154	₹ 156	₹ 152	₹ 148	₹ 147
Milk (2ltr.)	₹ 122	₹ 115	₹ 115	₹ 123	₹ 115	₹ 113	₹ 113	₹ 114
Chana Dal (500gm.)	₹ 65	₹ 65	₹ 65	₹ 66	₹ 67	₹ 65	₹ 65	₹ 66
Masoor Dal (500gm.)	₹ 73	₹ 74	₹ 73	₹ 72	₹ 73	₹ 74	₹ 74	₹ 73

Average Price of Items

Food Item	09-Aug-25	16-Aug-25	23-Aug-25	29-Aug-25	05-Sep-25	11-Sep-25	19-Sep-25	26-Sep-25
Tomato (1kg)	₹ 83	₹ 85	₹ 86	₹ 74	₹ 63	₹ 54	₹ 50	₹ 54
Onion (2kg)	₹ 61	₹ 62	₹ 65	₹ 67	₹ 63	₹ 62	₹ 60	₹ 62
Potato (1kg)	₹ 33	₹ 33	₹ 34	₹ 33	₹ 34	₹ 34	₹ 34	₹ 34
Ginger (200gm.)	₹ 26	₹ 28	₹ 30	₹ 31	₹ 30	₹ 30	₹ 30	₹ 30
Garlic (200gm.)	₹ 39	₹ 40	₹ 38	₹ 38	₹ 38	₹ 38	₹ 35	₹ 38
Chicken (1kg)	₹ 368	₹ 352	₹ 350	₹ 367	₹ 352	₹ 376	₹ 355	₹ 376
Eggs (15Qty.)	₹ 146	₹ 146	₹ 146	₹ 148	₹ 148	₹ 153	₹ 144	₹ 153
Milk (2ltr.)	₹ 114	₹ 112	₹ 112	₹ 112	₹ 113	₹ 116	₹ 115	₹ 115
Chana Dal (500gm.)	₹ 63	₹ 65	₹ 65	₹ 66	₹ 64	₹ 67	₹ 68	₹ 67
Masoor Dal (500gm.)	₹ 73	₹ 73	₹ 73	₹ 74	₹ 73	₹ 73	₹ 73	₹ 73

Average Price of Items

Food Item	02-Oct-25	09-Oct-25	16-Oct-25	24-Oct-25	31-Oct-25			
Tomato (1kg)	₹ 54	₹ 57	₹ 52	₹ 57	₹ 54			
Onion (2kg)	₹ 62	₹ 62	₹ 57	₹ 57	₹ 61			
Potato (1kg)	₹ 34	₹ 35	₹ 34	₹ 37	₹ 40			
Ginger (200gm.)	₹ 28	₹ 31	₹ 30	₹ 30	₹ 30			
Garlic (200gm.)	₹ 38	₹ 40	₹ 35	₹ 35	₹ 31			
Chicken (1kg)	₹ 379	₹ 377	₹ 367	₹ 362	₹ 363			
Eggs (15Qty.)	₹ 153	₹ 122	₹ 157	₹ 161	₹ 152			
Milk (2ltr.)	₹ 114	₹ 115	₹ 115	₹ 115	₹ 114			
Chana Dal (500gm.)	₹ 62	₹ 68	₹ 65	₹ 64	₹ 64			
Masoor Dal (500gm.)	₹ 71	₹ 72	₹ 68	₹ 67	₹ 67			