MONTHLY NEWSLETTER JULY 2025

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Dear Investor,

As we step into the second half of 2025, it's a good time to reflect, realign, and reinvest. The past quarter has brought both challenges and opportunities, especially in equity and debt markets. This edition is packed with market insights, investor tips, and educational nuggets to guide your investment journey.

What's Inside:

- Market Snapshot & Trends
- Investor Perspective: June 2025 Rewind
- MF Categories Decoded
- Real Story: How SIP Changed a Life
- Smart Investing Tips

Let's invest in learning—because wise investors build wealth steadily!

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Market Insights

Monthly Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
Sensex	81,214.42	84,099.53	80,354.59	83,606.46	2.95%
Nifty	24,669.70	25,662.40	24,473.00	25,517.05	3.43%
Nasdaq	19,063.06	20,418.31	18,985.30	20,369.73	6.85%
Gold	$3,289.80	$3,451.62	$3,247.50	$3,312.59	0.69%
Crude	$60.66	$76.10	$60.66	$64.32	6.03%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
Sensex	7.00%	5.79%	16.40%	19.08%	11.65%
Nifty	7.92%	6.27%	17.37%	19.89%	11.79%
Nasdaq	5.48%	14.93%	22.69%	15.16%	15.11%
Gold ($)	26.25%	42.43%	22.39%	13.21%	10.94%
Crude ($)	-10.12%	-21.38%	-15.80%	30.91%	0.87%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE				
Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	5.41	26.02	28.04	15.96
Equity - Dividend Yield Fund	3.00	24.01	25.70	14.44
Equity - ELSS	4.93	21.94	23.08	13.73
Equity - Flexi Cap Fund	4.61	21.45	22.51	13.79
Equity - Focused Fund	5.46	20.92	21.70	13.52
Equity - Large & Mid Cap Fund	6.03	23.77	25.01	14.63
Equity - Large Cap Fund	5.43	19.65	20.55	12.29
Equity - Mid Cap Fund	5.64	27.00	28.87	16.18
Equity - Multi Cap Fund	5.91	24.82	26.60	15.14
Equity - Small cap Fund	4.25	26.27	33.19	17.48
Equity - Value Fund	3.43	24.95	26.25	14.75

*Source: Investing.com/wsj.com/masterstrokeonline.com

* All Sectoral, Thematic, Index & ETF Funds are excluded from the above list. Returns are not guaranteed.

Monthly Financial Market Performance Snapshot Data Period - 01/06/2025 to 30/06/2025

Don't time the market—spend time in the market!

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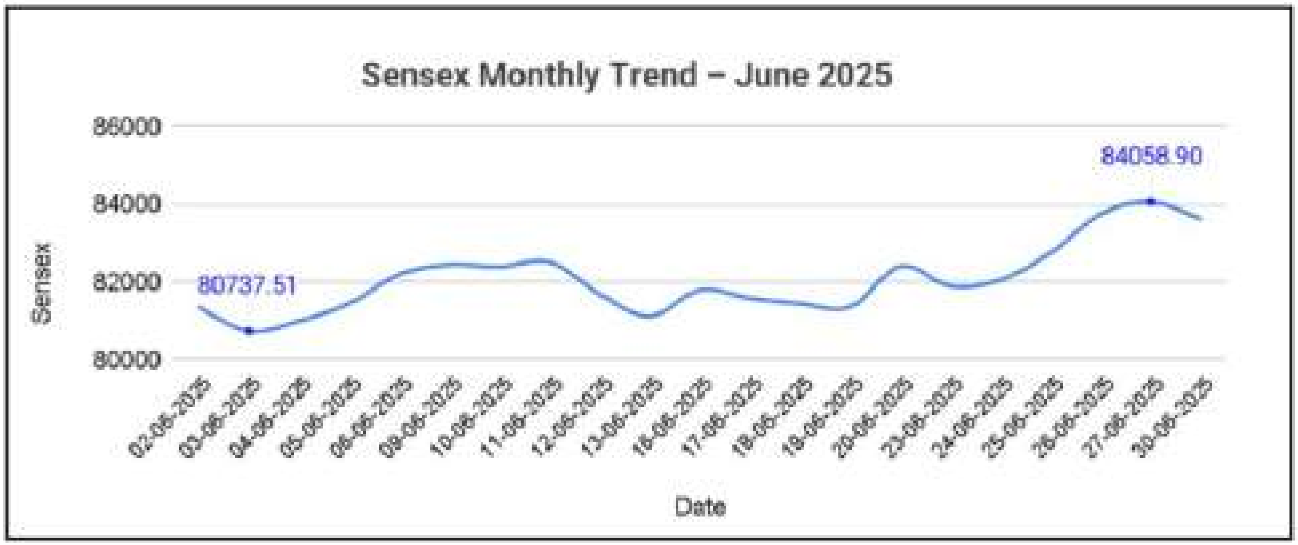
Market Pulse & Investor Perspective



Key News That Moved the Markets in June

✅ *Domestic Developments:*

- RBI slashes repo rate by 50 bps to 5.50% & cuts CRR by 100 bps to 3%, releasing massive li quidity into banks.
- FPIs injected over ₹13,000 crore into Indian markets during the last week of June.

🌍 *Global Highlights:*

- Markets around the globe reacted positively after a ceasefire was inked between Israel and Iran after regional hostilities.

What It Means for Long-Term Investors

- **Fresh liquidity & cheaper loans** from RBI's actions can help fuel economic growth, creating a favorable backdrop for equities, especially cyclical sectors.
- **Rate cuts reduce debt stress** and support household spending—a positive sign for future company earnings.
- **Global calm via ceasefire** eases commodity price pressures, easing inflation con- cerns, and supporting emerging-market assets.

💡 *Short-term headlines make news. Long-term consistency builds wealth. Keep your SIPs going and let time reward your patience.*

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Investor Education

What is Risk Profiling & Why It Matters?

Have you ever invested in a mutual fund just because a friend did?
*Let's pause and ask—**"Is it right for you?"***

That's where Risk Profiling comes in. It helps you understand:

Your capacity to take risks (based on income, assets, liabilities)

Your willingness to take risks (your comfort with volatility)

Your investment goals & time horizon

By combining these, you get a risk profile:
Conservative, Moderate, or Aggressive.

🎯 Why It Matters:

- *A conservative investor in a high-risk small-cap fund = stress!*
- *An aggressive investor with only debt funds = missed growth!*

Risk profiling ensures you invest in funds that match your comfort level and goals—not someone else's.

💡 *Always complete a risk profile assessment before choosing funds. It's like getting your measurements before stitching a suit—it has to fit you!*

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Understanding Value Funds

What is a Value Fund?

Value Funds are a type of equity mutual fund that invests in companies that are fundamentally strong but currently trading below their intrinsic value. The market may temporarily ignore these stocks due to short-term issues, but have the potential to bounce back strongly over time.

Key Features:

- *Invests in stocks believed to be available at a discount.*
- *Requires patience and long-term horizon.*
- *May underperform in rising markets but tend to shine during **market corrections or recovery phases.***
- *Often includes mature, stable businesses with sound fundamentals.*

Ideal For:

- *Investors with a long-term view (5+ years).*
- *Those who can withstand periods of underperformance.*
- *Investors who prefer contrarian strategies.*

Track Record:

Category	Plan	Returns (%)					
		3 Months	6 Months	1 Year	3 Years	5 Years	10 Years
Equity - Value Fund	Regular	9.64	2.25	3.43	24.95	26.25	14.75

Performance Date - 30/06/2025

*Value funds are like buying quality stocks on sale. **Don't judge them by short-term returns—judge them by discipline and long-term value creation.***

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Case Study/Investor Story

One SIP, A Lifetime of Dreams

A Mother's Journey to Financial Freedom

Sheela, a 38-year-old schoolteacher, had never managed finances on her own. Life took a difficult turn when she lost her husband unexpectedly in 2015, leaving her with two young children and a future full of uncertainty.

A close friend connected her with a mutual fund advisor who patiently explained the basics of investing. Sheela began with a small SIP—more out of trust than understanding.

Month by month, she stayed consistent. Her confidence slowly grew, and so did her knowledge. What once felt overwhelming started to feel empowering. Eventually, she increases her contribution for achieving different goals in life.

> *I was scared and confused. I had no idea where to start—but I knew I had to take charge.*

Today, Sheela continues her SIPs regularly, and with each passing year, she moves closer to her dreams—educating her children and building a secure future and many more.

Takeaway:

For Sheela, investing wasn't just about returns. It was about regaining control, rebuilding courage, and restoring peace of mind.

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Tips for Smarter Money Decisions:

1. **Don't time the market.**
   Stay invested.
2. **Review portfolio**
   every 6–12 months.
3. **Align investments with goals.**
   not emotions.
4. **Use SIPs**
   For rupee cost averaging.
5. **Keep an emergency fund**
   of 3–6 months' expenses.

Bonus Tip: Avoid pausing SIPs during corrections—that's when they work best!

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Contact and Closing

Quote of the Month:

"Wars in old times were made to get slaves. The modern implement of imposing slavery is debt.

\- Ezra Pound

As we wrap up this edition of your monthly mutual fund newsletter, we hope it brought you not just market updates—but meaningful insights and motivation to keep moving forward in your financial journey.

Remember, investing isn't about chasing trends—it's about staying consistent, informed, and aligned with your goals. Whether you're a seasoned investor or just starting, every step matters.

Feel free to reach out to us with your queries, feedback, and wishing you a month filled with clarity, confidence, and smart decisions.
Until next time,

STAY INVESTED. STAY EMPOWERED.

Disclaimer:

This report has been prepared based on data available to us and we have taken all precautions so that there are no errors and lapses. However, we do not assume any liability for actions taken based on this report. Past performance may or may not be sustained in the future. Mutual fund investments are subject to market risks. Read all scheme-related documents carefully. Contact us for scheme-specific risk. The 'Investor Success Story' narrative involves creative liberties taken for storytelling purposes. It does not reflect real events or individuals. Insurance is the subject matter of solicitation.

* Report as of 01/07/2025

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