Mutual Fund
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MONTHLY NEWS LETTER MAY 2025



Dear Investors,

Welcome to the May edition! As the sun shines bright and the children's schools close for summer, it's the perfect time to relax and reflect. This issue is packed with simple, smart ideas to use the vacation period to your financial advantage, especially when it comes to get future-ready for your child's education.

What's inside:

- How to turn holidays into learning moments
- Child-focused investment strategies
- Summer-saving habits for a brighter future Let's turn vacation time into value time!

News Highlights of the Month:

- SEBI Explores Higher MF Limits in REITs & InvITs; Equity Classification Under Review
- MF Industry's AAUM Rises 21% YoY, Dips 1.25% MoM in March
- DigiLocker starts giving access to Mutual Fund & Demat Holdings
- Direct Tax Collection Rises 13.6% in FY25, Beats Initial Estimates

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Market Insights

Monthly Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
Sensex	76,882.58	80,661.31	71,425.01	80,242.24	4.37%
Nifty	23,341.10	24,457.65	21,743.65	24,334.20	4.25%
Nasdaq	17,221.55	17,716.52	14,784.03	17,446.34	1.31%
Gold	$3,123.36	$3,500.33	$2,956.60	$3,288.59	5.29%
Crude	$71.16	$71.97	$54.78	$58.08	-18.38%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
Sensex	1.07%	7.73%	12.04%	18.93%	11.50%
Nifty	0.53%	7.65%	12.47%	19.80%	11.52%
Nasdaq	-3.59%	11.42%	12.25%	14.44%	13.44%
Gold ($)	19.86%	43.95%	20.14%	14.31%	10.75%
Crude ($)	-17.42%	-28.90%	-17.85%	46.45%	-0.28%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE				
Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	6.93	20.36	28.22	15.43
Equity - Dividend Yield Fund	4.67	18.32	26.23	13.98
Equity - ELSS	5.52	15.91	22.76	13.26
Equity - Flexi Cap Fund	5.39	15.20	22.19	13.34
Equity - Focused Fund	6.08	15.15	21.38	13.00
Equity - Large & Mid Cap Fund	6.83	17.10	24.52	14.07
Equity - Large Cap Fund	6.66	14.53	20.26	11.96
Equity - Mid Cap Fund	6.29	19.11	28.42	15.50
Equity - Multi Cap Fund	4.98	18.10	25.94	14.57
Equity - Small cap Fund	1.36	17.52	32.71	16.33
Equity - Value Fund	4.37	18.57	26.23	14.26

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

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

Monthly Financial Market Performance Snapshot Data Period - 01/04/2025 to 30/04/2025

Pro Tip: Don't time the market—spend time in the market!

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Investor Education

SIPs for Your Child – A Gift That Grows With Them

This summer, while you plan fun trips and family time, also plan something that will last much longer—a financial head start for your child.

Did You Know?

A simple monthly SIP in an equity mutual fund can grow significantly over time. Here's what your investment might look like at 12% annual returns:

SIP Amount	SIP Period (Yrs)					
	5	7	10	12	15	18
₹10,000	₹8,11,036	₹12,88,013	₹22,40,359	₹30,80,956	₹47,59,314	₹71,17,286
₹15,000	₹12,16,554	₹19,32,020	₹33,60,538	₹46,21,434	₹71,38,971	₹1,06,75,929
₹20,000	₹16,22,072	₹25,76,027	₹44,80,718	₹61,61,912	₹95,18,628	₹1,42,34,572
₹25,000	₹20,27,590	₹32,20,034	₹56,00,897	₹77,02,390	₹1,18,98,285	₹1,77,93,215
₹50,000	₹40,55,181	₹64,40,067	₹1,12,01,794	₹1,54,04,780	₹2,37,96,570	₹3,55,86,431

**For Illustration Purposes Only. Returns are not guaranteed.*



Great Option:

Explore Children's Gift Funds—mutual funds designed with education and long-term goals in mind. These funds come with a lock-in till your child turns 18.

This Summer, Invest in Memories AND Milestones

Start small, dream big—for your little one's big future.

Pro Tip: Link the SIP date to your child's birthday—it becomes a joyful annual reminder of a gift that grows over time!

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Understanding Mutual Fund Categories

Children's Gift Funds



What Are They?

*Children's Gift Funds are **goal-based mutual fund schemes** specially created to help parents plan and invest for their child's long-term future—like higher education, study abroad, or entrepreneurial dreams.*



Smart Lock-in Feature

*These funds come with a **lock-in period until the child turns 18**, ensuring the investment remains untouched and grows steadily over time. This acts as both **protection and discipline** in goal preparation.*

How Do They Work?

Most Children's Gift Funds follow a hybrid investment strategy:

- *Equity – For long-term capital growth*
- *Debt – For capital protection and lower volatility*

This mix provides growth with balance, which is perfect for future-oriented goals.

Track Record:

Category	Plan	Returns (%)					
		3 Months	6 Months	1 Year	3 Years	5 Years	10 Years
Solution Oriented - Children's Fund	Regular	1.52	-2.53	7.69	12.66	16.83	10.84

Returns as of 30/04/2025

Pro Tip: "A Children's Gift Fund isn't just an investment—it's a long-term commitment to your child's dreams. Start early, stay consistent, and let time do the magic."

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Case Study/Investor Story

How Amit made his dream of Exotic Vacations a reality for a lifetime

Last week, during a casual tea break, two colleagues—Amit and Bharat —were chatting when Bharat heard something unexpected. Amit had just applied for 12 days' leave for a family vacation to a beautiful, exotic destination. Surprised and curious, Bharat asked, "That sounds amazing! How did you plan this?"

Amit smiled and shared the secret—two years ago, he started a customized SIP with help from a Mutual Fund Distributor to create a vacation corpus that allows him to take a relaxing family trip every alternate year, without disturbing other financial goals. It was a limited-period SIP for 20 years, designed to support alternate-year withdrawals, so he could enjoy holidays even till the age of 80 and also leave a substantial corpus beyond that.



Bharat was amused and inspired by how a simple and disciplined SIP, with expert guidance, could turn into a lifetime of beautiful memories. He immediately asked for the MFD's contact to create a personalized plan of his own!

A smart SIP today can fund your family's holidays for decades, even lifelong. Reach out to us for your customized proposal."

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Financial Wisdom for Smart Investing

Topic: Summer Money Lessons for Kids (and Parents!)

Use the vacation to teach kids about money:



1. Set up a piggy bank or minor bank account
2. Teach budgeting through holiday shopping
3. Share stories about how investing works
4. Show them how your SIPs grow
5. Open a minor mutual fund account (with you as guardian)

Learning about money early sets them up for a secure tomorrow.

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FAQs

On Children-Focused Investments

Q: Can I start a SIP in my child's name?

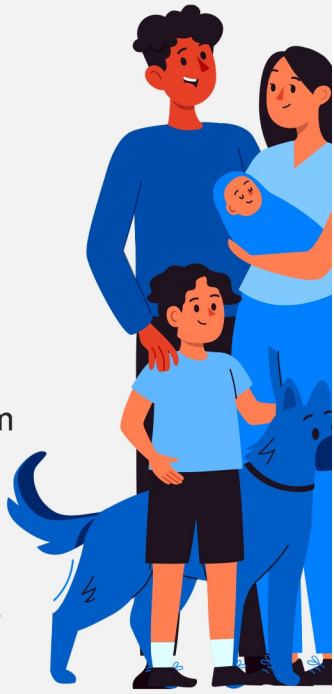
✅ Yes, you can invest as a guardian until they're 18.

Q: Are Children's Funds tax-free?

✅ No, capital gain tax is applicable.

Q: Can I withdraw early?

✅ No, these funds typically have a lock-in until the child turns 18.



Q: What if I need the money earlier?

✅ Consider parallel investments with liquidity (like short-term debt funds).

Q: What's the difference between a regular mutual fund and a Children's Gift Fund?

✅ A regular mutual fund has no lock-in, while Children's Gift Funds are designed for minors with a lock-in until the child turns 18, encouraging long-term savings.

Q: Can I invest in a Children's Fund if my child is already a teenager?

✅ Yes, even if your child is in their teens, a 5–7 year investment can still support important goals like college education or skill development.

Q: What documents are needed to open a mutual fund in a child's name?

✅ Typically, you'll need the child's birth certificate, guardian's PAN and KYC documents, and a minor's bank account (or joint account with guardian).

Q: What happens when the child turns 18?

✅ Once your child becomes an adult, the fund ownership can be transferred to them after completing a few formalities, giving them full control of their investments.

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Contact and Closing

Timeless Financial Wisdom:

Financial literacy is not an end in itself, but a step-by-step process. It begins in childhood and continues throughout a person's life all the way to retirement. Instilling the financial-literacy message in children is especially important, because they will carry it for the rest of their lives."

- **George Karl,** former NBA coach



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. For more details on risk factors, terms & conditions, please read the sales brochure carefully. Terms & conditions apply.

** Report as of 01/05/2025*

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