Mutual Fund Distributor

MONTHLY NEWS LETTER AUGUST 2025



August is a celebration of **freedom, protection, and divine beginnings.** As we honour **Independence Day, Raksha Bandhan**, and **Janmashtami,** it's a perfect time to reflect on protecting our loved ones and building financial freedom for the future.

This edition is all about turning symbolic traditions into **real financial action**—from SIPs that secure futures, to investments that align with personal values.

What's Inside:

📊 **Market Insights**
Key performance trends from equity, debt, and global markets.

🔍 **Understanding Mutual Fund Categories:** *Contra Fund* Learn about this unique strategy that thrives on market contrarianism.

📈 **Market Pulse & Investor Perspective**
July's movements decoded—how they impact long-term investors.

💖 **Investor Success Story: A Raksha Bandhan Gift That Grew Over Time**
How one brother's SIP gift became his sister's turning point.

📘 **Investor Education: Financial Freedom Explained**
Steps to Take Control of Your Money, Goals, and Future.

🌼 **Financial Wisdom Inspired by Lord Krishna**
Lessons from Krishna's life to bring balance and foresight to your finances.

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Market Insights

Monthly Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
Sensex	83,685.66	83,935.01	80,575.45	81,185.58	-2.99%
Nifty	25,551.35	25,608.10	24,598.60	24,768.35	-3.06%
Nasdaq	20,290.61	21,457.48	20,105.41	21,122.45	4.10%
Gold	$3,302.87	$3,439.09	$3,268.15	$3,288.66	-0.43%
Crude	$64.31	$70.02	$64.09	$68.82	7.01%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
Sensex	4.75%	-0.68%	12.14%	16.64%	11.19%
Nifty	5.36%	-0.73%	13.02%	17.47%	11.24%
Nasdaq	7.62%	20.02%	19.46%	14.47%	15.21%
Gold ($)	17.41%	34.46%	23.05%	10.73%	11.62%
Crude ($)	-6.28%	-13.04%	-11.73%	26.92%	3.94%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE				
Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	-0.89	21.92	26.15	15.48
Equity - Dividend Yield Fund	-4.80	20.06	23.94	13.98
Equity - ELSS	-1.12	17.88	21.49	13.25
Equity - Flexi Cap Fund	-1.07	17.31	21.10	13.25
Equity - Focused Fund	-0.08	17.04	20.21	13.06
Equity - Large & Mid Cap Fund	-0.10	19.48	23.57	14.10
Equity - Large Cap Fund	-0.90	15.49	18.73	11.81
Equity - Mid Cap Fund	-0.76	22.47	27.70	15.50
Equity - Multi Cap Fund	0.25	20.65	25.17	14.63
Equity - Small cap Fund	-1.35	22.81	32.12	16.91
Equity - Value Fund	-3.11	20.92	24.64	14.15

*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 - 01/07/2025 to 31/07/2025

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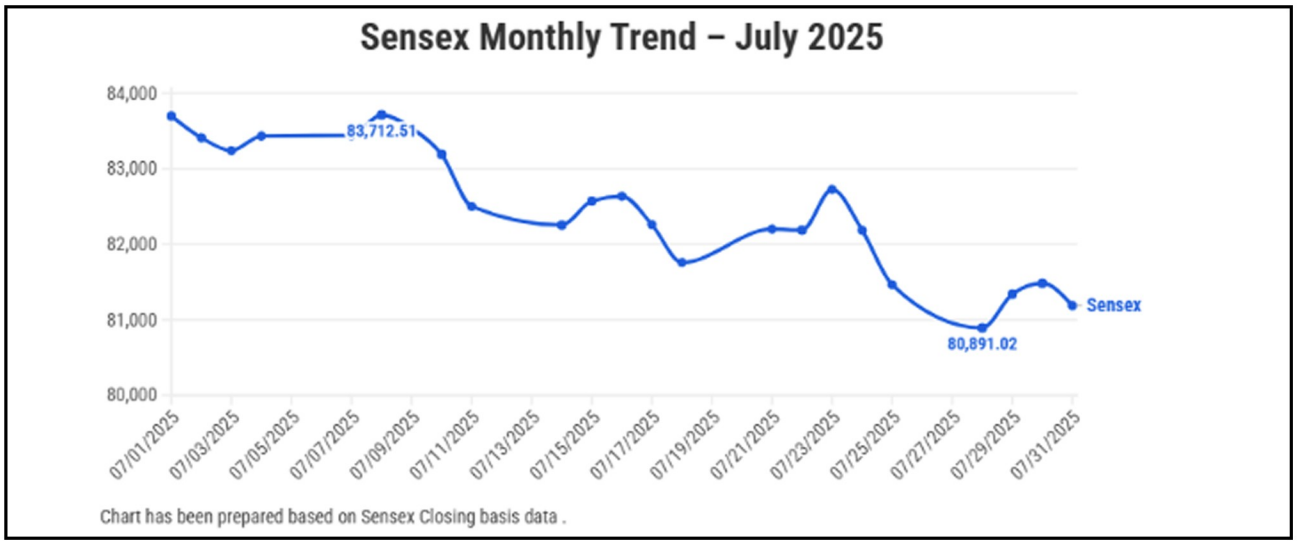
Market Pulse & Investor Perspective



Key News That Moved the Markets in July

✅ *Domestic Developments:*

- **U.S. Slaps 25% Tariff on Indian Exports:** Textiles, pharma, and auto sectors saw initial selling pressure.

SEBI Action on Jane Street: Derivatives manipulation may lead to a temporary dip in sentiment.

🌍 *Global Highlights:*

- **Fed Holds Rates Steady:** No rate cuts expected soon amid strong U.S. data.
- **Global Volatility:** Trade tensions and Fed signals triggered short-term market swings world-wide.

What It Means for Long-Term Investors

- **Stick to Fundamentals –** Short-term noise doesn't change long-term growth potential.
- **Diversify Smartly –** Sector and global diversification helps reduce risk.
- **Avoid Knee-Jerk Reactions –** Markets often recover from temporary shocks.

"Stay invested through volatility—time in the market beats timing the market."

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Investor Education

Financial Freedom – What Does It Mean?

*Financial freedom means having **control over money**, being prepared for **life's uncertainties**, and having the **confidence to live life on one's terms.***

5 Steps to Financial Independence:



Start Early:
Begin investing as soon as possible—let the power of compounding work its magic.

Control Debt:
Avoid lifestyle debt. Pay off high-interest liabilities first.

Invest for Your Goals:
Match your dreams—like home, vacation, or retirement—with the right mutual fund strategies.

Build an Emergency Fund:
Set aside 3-6 months of expenses in liquid funds or savings accounts.

Protect What Matters:
Ensure you have adequate health and life insurance—so your journey isn't derailed by the unexpected.

"Financial freedom is the real independence—earn, invest, and protect your future with intent."

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Understanding Mutual Fund Categories

Contra Funds – Investing Against the Tide

What Are Contra Funds?

*Contra Funds are equity mutual funds that follow a **contrarian investment strategy**—they invest in sectors or stocks that are **currently undervalued** or **out of favor** but have strong long-term potential.*
*These funds operate counter to prevailing market trends, relying on **in-depth research**, patience, and **conviction** to identify value where others may see risk.*

Key Features:

✅ ***Contrarian Approach:*** *Buys undervalued or neglected sectors*
✅ ***Potential for High Gains:*** *As markets rotate, underperformers may become winners*
✅ ***High Risk, High Reward:*** *Best suited for long-term investors with strong risk appetite*

Track Record Snapshot (Illustrative):

Category	Plan	Returns (%)					
		3 Months	6 Months	1 Year	3 Years	5 Years	10 Years
Equity - Contra Fund	Regular	5.4	7.69	-0.89	21.92	26.15	15.48

Performance as of 31st July 2025. Past performance may not sustain in the future.



"Be brave, be patient—Contra Funds reward those investors having long-term investment perspective and see opportunity where others see risk."

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Case Study/Investor Story

A Raksha Bandhan Gift That Grew Over Time

It's been five years, but Priya still remembers that special Raksha Bandhan—the festival when sisters tie a rakhi on their brothers' wrists, and in return, receive a token of love and protection.

That year, she was expecting the usual—her favorite chocolates and a stylish new dress. But Rohan, her elder brother, surprised her with something else.

He handed her a small envelope. No glitter. No ribbon. Just a handwritten note:

"This year, I'm gifting you something different—a SIP. It won't sparkle today, but one day, it will light up your future."

Priya blinked, puzzled. "A SIP? Like... a finance thing?"
Rohan smiled. "Yes. It's like a seed. You won't see much now. But give it time."
She laughed and tucked the note away—unsure, but touched.

Fast forward five years.
Now 23, Priya had completed her graduation and was dreaming of a diploma in fashion design. But she hesitated—family finances were tight.That's when Rohan reminded her of the SIP. Together, they checked the corpus. It had grown. Silently. Steadily. Sufficiently.
And it was just enough.

She enrolled that very week. Soon, she began freelancing. Within months, she had her first client—along with a confident new spark in her eyes.

That Raksha Bandhan, when she tied the rakhi again, she handed Rohan a letter.
"This time, I'm starting a SIP—for myself. But I wouldn't have known where to begin, if you hadn't started mine."
Rohan chuckled, eyes misty. "Now that you've started flying, let me give you a little more wind," he said—and announced topping her SIP.
It wasn't just a financial gesture. It was **love, belief, and foresight**—wrapped into one.



📌 *Takeaway:*

The best Rakhi protection? Financial empowerment. Chocolates may fade, but a SIP can fuel dreams for years.

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Financial Wisdom for Smart Investing

What Lord Krishna Teaches Us About Money

This Janmashtami, let's explore how Krishna's timeless wisdom applies to modern financial life.



1 ***Dharma (Duty):***
Regular investing is your financial duty

2 ***Detachment:***
Don't panic with market swings—stay focused

3 ***Timeliness:***
Start early like Krishna did with his life's purpose

4 ***Guidance:***
Just like Arjuna needed Krishna, take advice from an MFD

5 ***Balance:***
Diversify your portfolio—no one path leads to success

"Like Krishna guided Arjuna, let disciplined investing guide your financial Kurukshetra."

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Contact and Closing

Quote of the Month:

"True freedom is not just living independently—it's living without financial worry." — Inspired by the spirit of Independence Day



Closing Note:

August is more than festivals—it's a reminder to **protect, empower,** and **liberate**—ourselves and our loved ones. Whether it's tying a rakhi, celebrating Janmasthami, or saluting the nation on Independence Day, let your financial habits echo these values.

Let's invest with purpose, protect what matters, and walk freely toward a prosperous tomorrow.

📞 **REACH OUT FOR PERSONALIZED INVESTMENT PROPOSALS THIS FESTIVE SEASON.**

Disclaimer:

Mutual Fund investments are subject to market risks. Read all scheme-related documents carefully. Past performance is not a guarantee of future returns and may or may not be sustained in the future. 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.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.

Report as of 01/08/2025

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