Shubhchintak
When advice matters, Experts count

MONTHLY NEWS LETTER JUNE 2025



June reminds us of life's essential balances—our environment, families, and well-being. With World Environment Day, Father's Day, and International Yoga Day, it's the perfect time to reflect not just on where our money goes, but what it stands for.

This edition brings you ideas to invest in the planet, your loved ones, and your own **financial wellness.**

What's Inside:

📊 Explore key market trends and mutual fund category performance

🎯 Discover Market Pulse & Investor Perspective.

🌱 Want to invest for a better planet? Discover the power of **ESG Funds**

🧓 Learn how **Retirement-Oriented Funds** can secure your golden years

💖 Read a heartwarming **Investor Success Story** inspired by father's love

🧘 Unlock simple yet powerful **Financial Wisdom** for balanced investing

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Market Insights

Monthly Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
Sensex	80,300.19	82,718.14	78,968.34	81,451.01	1.43%
Nifty	24,311.90	25,116.25	23,935.75	24,750.70	1.80%
Nasdaq	17,793.14	19,389.39	17,503.01	19,113.77	7.42%
Gold	$3,288.55	$3,438.59	$3,120.52	$3,289.40	0.03%
Crude	$58.08	$64.05	$55.19	$60.26	3.75%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
Sensex	2.07%	10.13%	13.60%	20.23%	11.34%
Nifty	2.57%	9.85%	14.28%	20.90%	11.37%
Nasdaq	-0.54%	14.21%	16.52%	15.03%	14.19%
Gold ($)	23.96%	41.33%	21.43%	13.74%	10.70%
Crude ($)	-12.03%	-22.18%	-19.66%	36.60%	-0.01%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE				
Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	9.21	22.95	29.51	15.48
Equity - Dividend Yield Fund	6.70	21.11	27.05	13.94
Equity - ELSS	9.02	18.78	24.23	13.31
Equity - Flexi Cap Fund	8.49	18.20	23.40	13.33
Equity - Focused Fund	9.81	17.89	22.78	13.10
Equity - Large & Mid Cap Fund	10.04	20.54	26.11	14.14
Equity - Large Cap Fund	8.79	16.45	21.41	11.84
Equity - Mid Cap Fund	9.91	23.74	30.22	15.67
Equity - Multi Cap Fund	9.41	21.78	27.75	14.75
Equity - Small cap Fund	9.87	23.43	35.42	17.00
Equity - Value Fund	7.51	21.82	27.54	14.34

*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 - 01/05/2025 to 31/05/2025

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

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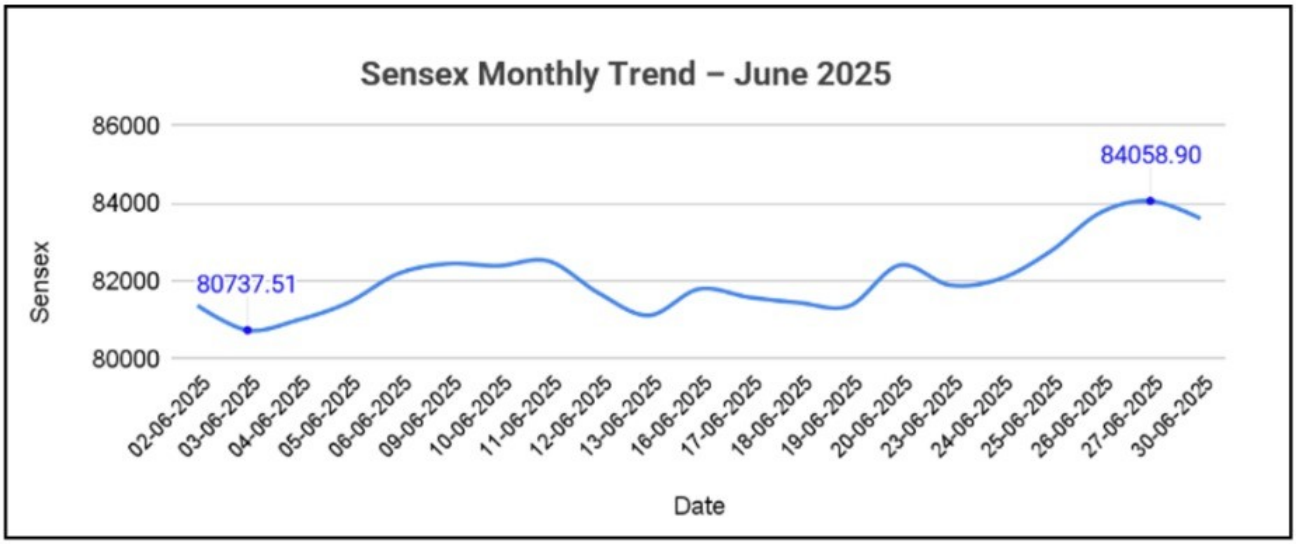
Market Pulse & Investor Perspective



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 concerns, 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

Topic: ESG Funds – Investing That Reflects Your Values

*In a world becoming more eco-aware, many investors are now looking beyond just returns. They want their money to support businesses that are **good for the planet, people, and the future.***

That's where ESG Funds come in.

What are ESG Funds?

These mutual funds invest in companies that meet standards across:

***E – Environmental :** Pollution control, clean energy, waste management*

***S – Social :** Employee welfare, diversity, community responsibility*

***G – Governance :** Ethical management, transparency, no frauds or scams*

Why Are They Gaining Popularity?

- *Aligned with global trends of eco-friendly investing.*
- *Encourages responsible business behavior.*
- *Competitive past returns.*

Track Record:

Category	Plan	Returns (%)					
		3 Months	6 Months	1 Year	3 Years	5 Years	10 Years
Equity Thematic - ESG Fund	Regular	12.92	-0.82	10.00	16.39	20.10	12.17

Performance Date - 31/05/2025

"With ESG Funds, you're not just growing wealth—you're investing in a better world."

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Understanding Mutual Fund Categories

Focus on: Retirement-Oriented Funds

What Are They?

These are mutual funds designed to help you plan for a secure retirement. They usually offer:



- *Long-term lock-in*
- *Balanced allocation (Equity + Debt)*
- *Systematic withdrawal options*

Who Should Invest?

- *Working professionals thinking long-term*
- *Anyone who wants peaceful golden years without financial stress*

Track Record:

Category		Returns (%)					
	Plan	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years
Solution Oriented - Retirement Fund - Debt	Regular	6.00	3.43	8.94	9.94	8.89	8.23
Solution Oriented - Retirement Fund - Equity	Regular	13.20	0.41	9.74	17.66	20.78	11.87

Performance Date - 31/05/2025

"Your retirement deserves a plan. Start early, relax later!"

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Case Study/Investor Story

One SIP, A Lifetime of Dreams

It began with a dream—and a quiet promise.

When Riya was just 6, she walked up to her father, clutching a toy syringe and a stethoscope, and said with a sparkle in her eyes,"One day, **I'll become a doctor and give injections to everyone!"**

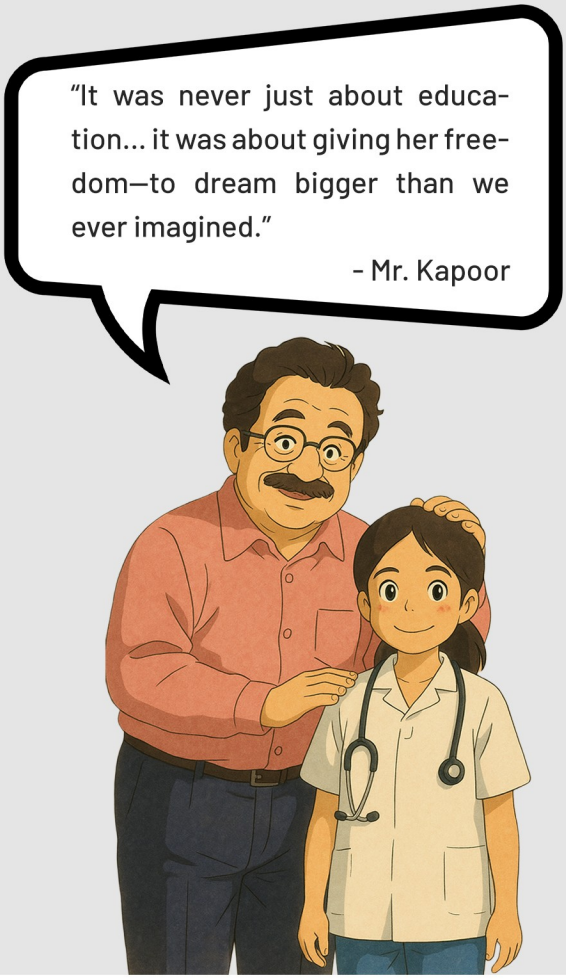
Mr. Kapoor smiled, said nothing, and that very night, spoke to his friend, a **Mutual Fund Distributor.** Together, they crafted a preparation. Mr. Kapoor opened a SIP, modest but meaningful, to build a fund for Riya's future.

For the next 12 years, he stayed committed—through job changes, rising expenses, and even a brief health scare. He never missed a single instalment.

Then came the moment of truth—Riya secured a full scholarship to a top international medical university.

With misty eyes and a full heart, Mr. Kapoor looked at the education fund he had built so carefully... and smiled.

"Let's not stop here," he said.
Today, he continues that same SIP—as long as he earns—so that when the time comes, he can support Riya in starting her own clinic or medical venture, debt-free and full of confidence.



"A SIP started with love can fund more than dreams—it can fund freedom, confidence, and a future without limits."

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Financial Wisdom for Smart Investing

Topic: Financial Wellness – The Yoga of Wealth

Like yoga balances body and mind, a healthy portfolio balances growth and safety.

Your 5-Step Wealth Wellness Routine:



1 Stretch Your Income
Budget smartly

2 Breathe Through SIPs
Invest calmly and regularly

3 Balance Asset Classes
Equity, debt, gold

4 Meditate Annually
Review your financial goals

5 Relax With Insurance
Secure your peace of mind

"Financial fitness is as vital as physical fitness. Align your money with your life goals."

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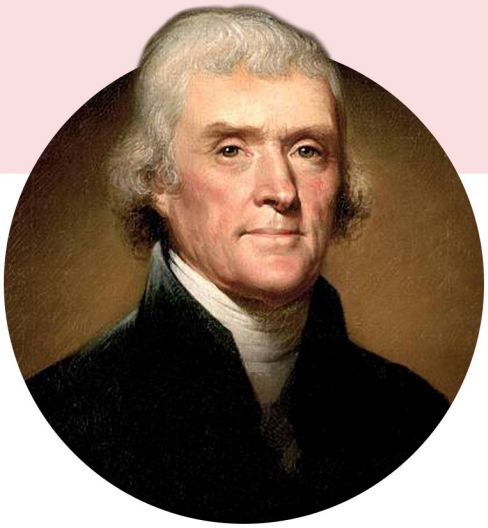
Contact and Closing

Quote of the Month:

Never spend your money before you have earned it.

- Thomas Jefferson



June celebrates harmony between self, family, and the world. As we honor nature, fathers, and well-being, let's align our investments with values that bring peace, purpose, and prosperity.

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 01/06/2025**

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