NEWSLETTER

JULY 2026



WELCOME NOTE

July quietly reminds us that the most meaningful things in life are built over time.

Whether it is health, relationships, personal growth, or financial well-being—lasting outcomes are rarely created instantly.

They are shaped by patience, consistency, and small, disciplined actions repeated over the years.

Investing often follows the same path.

THOUGHT FOR THE MONTH

"Strong foundations are built slowly—but they support everything above them."

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MARKET INSIGHTS

JUNE 2026 SNAPSHOT



Monthly Financial Market Performance Snapshot

Particulars	Open	High	Low	Close	Change %
Sensex	75,203.02	77,803.18	73,318.94	76,478.67	1.70%
Nifty	23,654.50	24,261.60	23,070.15	23,865.75	0.89%
Nasdaq	26,952.58	27,190.21	24,980.38	26,213.72	-2.74%
Gold	$4,521.91	$4,546.44	$3,944.23	$4,005.95	-11.41%
Crude	$92.06	$99.35	$69.24	$70.66	-23.25%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE

Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	-2.88	15.37	15	15.53
Equity - Dividend Yield Fund	-0.62	15.07	14.18	14.29
Equity - ELSS	-2.76	12.65	12	13.56
Equity - Flexi Cap Fund	-0.81	13.27	11.87	13.57
Equity - Focused Fund	-0.31	13.24	11.91	13.32
Equity - Large & Mid Cap Fund	0.16	15.48	13.87	14.28
Equity - Large Cap Fund	-3.83	11.06	10.23	11.88
Equity - Mid Cap Fund	4.24	18.85	16.35	16.06
Equity - Multi Cap Fund	1.76	16.32	14.48	14.97
Equity - Small cap Fund	6.01	17.56	17.1	16.97
Equity - Value Fund	0.6	15.22	13.8	13.59

WHAT THIS MEANS FOR YOU

Markets continue to respond to changing economic data, business performance, policy developments, and investor sentiment.
While short-term movements attract attention, long-term outcomes are often influenced by how investors respond to changing conditions.

INVESTOR TAKEAWAY:

"The future is uncertain.

A disciplined process helps navigate uncertainty.



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

* All Sectoral, Thematic, Index & ETF Funds are excluded from the above list.

Returns are not guaranteed. Financial Market Performance Snapshot Data Period - 01/06/2026 to 30/06/2026

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THE MOST EXPENSIVE WORD IN FINANCE: "LATER"



Many financial goals are postponed not because they are impossible—but because they are delayed.

> *"I'll start next year."*

> *"I'll invest once expenses reduce."*

> *"I'll think about it after the next salary hike."*

WHAT OFTEN HAPPENS



Delayed beginnings → Reduced time horizons → Larger future contributions



A DIFFERENT PERSPECTIVE

Financial progress rarely requires perfection.
It often begins with a decision to start.

PERSPECTIVE

The cost of postponing a financial decision is often invisible—until time reveals it.



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04 INVESTOR EDUCATION

THE RAINY-DAY MYTH



Most people understand the importance of **setting aside money for emergencies.**

Yet many underestimate how quickly **unexpected situations can arise.**

- A **medical event.**
- A temporary **income disruption.**
- An urgent **family requirement.**

WHAT EMERGENCY FUNDS REALLY PROVIDE

- Financial flexibility
- Reduced dependence on borrowing
- Confidence during uncertain periods

INSIGHT

> The value of an **umbrella** is rarely appreciated on a sunny day.



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05 CASE STUDY

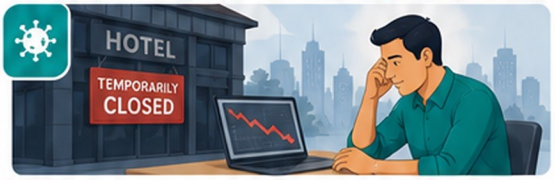
"HOW ANIL STAYED THE COURSE"



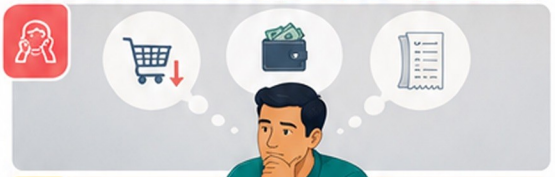
As Anil stepped out of the real estate developer's office with his wife, a wide smile spread across his face. The couple had just begun **exploring their dream of owning their first home.**



Life seemed to be moving in the right direction. He had a stable job, a growing family, and **clear goals for the future.**



Then, within a few months, everything changed. The COVID-19 outbreak severely impacted the hospitality industry, and Anil lost his job. Expenses began to pile up, and household finances came under pressure. For the first time in years, **uncertainty** became part of everyday life.



There were moments when stopping his long-term investments seemed like the obvious choice.
But Anil **chose differently**.



He cut unnecessary expenses, adjusted his lifestyle, and relied on his **emergency fund** whenever needed. Even though some monthly investments became smaller, he remained committed to the habit.



As economic activity gradually resumed, Anil's career regained momentum. Quietly in the background, his **investments continued growing.**



In 2026, as the couple prepared to move into their own home, Anil realised something important. The difficult years had tested his patience, but they had not broken his discipline. The investment corpus he had built over time helped **support one of life's most important milestones without disrupting his financial stability.**



THE REAL LESSON

Adversity may change the course of life, but disciplined decisions can help rebuild confidence, stability, and hope for the future.



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06 FINANCIAL WISDOM

THE DIFFERENCE BETWEEN WEALTH AND WEALTHY

WEALTH
What you have.

WEALTHY
How financially strong you are.



Many people measure wealth through visible possessions.


A larger house.


A luxury vehicle.


The latest upgrade.

But true financial strength often appears differently.

The ability to handle emergencies calmly.



The freedom to make choices.



The confidence to support family responsibilities.



WISDOM TO REMEMBER

Being wealthy is not always about what others can see—
it is often about what keeps you secure when nobody is looking.



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When advice matters, Experts count

07 FINANCIAL CLARITY CHECKLIST

HOW ORGANISED IS YOUR FINANCIAL LIFE?



01	Do my family members know where important financial documents are kept?	Yes	No
02	Have I updated nominations across major investments?	Yes	No
03	Do I maintain a list of important financial accounts?	Yes	No
04	Have I communicated key financial information to a trusted family member?	Yes	No
05	Would my family be able to locate important financial records if needed?	Yes	No
06	Have I reviewed these details within the last year?	Yes	No

IF 2 OR MORE ANSWERS ARE "NO"

It may be a good time to review how organised and accessible your financial information is.



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08 CLOSING + CTA

FINANCIAL CONFIDENCE COMES FROM CLARITY



Good financial decisions are not only about **investments**.

They are also about **awareness**, **preparation**, and **organisation**.

The more clarity you create today, the **fewer uncertainties** you may face tomorrow.

WHAT YOU CAN DO THIS MONTH

- Organise important **financial documents**
- Review **nominations**
- Update **family records**
- Maintain clarity around **major financial accounts**

A SIMPLE STEP FORWARD

If you would like to review your current investments and long-term financial alignment, you may consider a **review discussion**.

**Let's talk. Let's prepare
Let's build your tomorrow.**

QUOTE OF THE MONTH

"An investment in knowledge pays the best interest."

— Benjamin Franklin



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 Story' narrative involves creative liberties for storytelling purposes.

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