



HAPPY 78TH INDEPENDENCE DAY

Hello Friends, First of all, Wishing you all a very
Happy 78th Independence Day!

Let's take a moment to celebrate the spirit of India and the resilience that defines us. As we step into August, the market mood is cautiously optimistic after a rather gloomy July, where Nifty slipped from 25,500 to 24,560. Investors are now searching for positive cues to reignite momentum.

The volatility throughout July had less to do with domestic factors and more with global theatrics — notably, Trump's infamous letter spree to 150 countries, targeting multiple pharma companies, and pushing his bizarre policy experiments. Even the Oracle of Omaha, Warren Buffett, couldn't stay untouched by these trade war ripples. Buffett remarked that tariffs should not be wielded as a "Weapon," adding, "Balanced trade is good for the world." But well... it's America, and the world learns to adjust!

Back home, the Indian stock market has displayed remarkable resilience. Despite former President Trump's 25% tariff proposal on select Indian exports, the markets held their ground. Contrary to fears, investor sentiment didn't waver. Why?

Here's why India didn't overreact:

1. India-US trade deal talks are still alive and kicking.
2. Domestic Institutional Investors (DIIs) continue to provide strong support.
3. Indian markets are still attractively valued (discounted).
4. The Indian Growth Story — demographics, consumption, infrastructure — remains intact.

So yes, we are bullish on India's domestic growth narrative, and you should be too! The key is to be smart with asset allocation and position your portfolio in themes with long-term potential — think banking, consumption, and infrastructure.

To dive deeper into smart investing strategies, head over to our Investment Gyan section — because informed investing is smart investing.

What's Inside

1. Investment Gyan
2. Market Updates
3. Inspiring Investment Story

CHAPTER 1 - INVESTMENT GYAN

How to Think Clearly and Invest Wisely:

A Guide to Financial Decision-Making



Being a successful investor isn't just about crafting a sound financial strategy—it's also about developing mental resilience. Even the best strategies can fail when clouded by emotional or impulsive decisions. Recognizing your cognitive biases and behavioral patterns is critical to avoid costly mistakes and seize the right opportunities.

A **financial decision** refers to the process of choosing how to allocate, manage, or use financial resources to achieve personal or business goals. This includes evaluating options related to: Spending, Saving, Investing, Borrowing, Risk management. The quality of your financial decisions directly impacts your financial health and long-term stability.

There are three primary types of financial decisions:

1. Investment Decisions: These involve selecting the best avenues—like equity, debt, real estate, or mutual funds—to maximize returns. Key factors: expected returns, market trends, time horizon, and risk appetite. The focus is long-term wealth creation through smart asset allocation.

2. Financing Decisions: These relate to how capital is raised—via debt, equity, or a mix of both. The aim is to manage cost, risk, flexibility, and long-term solvency. For businesses, it means maintaining a capital structure that fuels growth without compromising stability.

3. Dividend Decisions: Companies decide whether to distribute profits as dividends or reinvest them. This depends on profitability, shareholder expectations, growth plans, and market outlook. A sound dividend policy enhances investor trust and supports sustainable growth.

6 Proven Mental Models to Make Better Financial Decisions

Here are seven actionable mental techniques to help you think clearly, plan effectively, and avoid common pitfalls:

1. Chunking: Break Big Goals into Manageable Tasks

Big financial goals often feel overwhelming. The solution? Break them into smaller, actionable steps—this is called chunking.

Example: Let's say your goal is to earn ₹1 crore annually within 5 years. Instead of obsessing over the total amount, divide it into income streams:

Income Source	1 Year Income	5 Year Target	Growth Strategy
Salary (Job or Business)	₹30 lakh	₹50–60 lakh	Skill upgrades, promotions, or business expansion
Investments (Stocks, MF)	₹1 lakh	₹5 lakh	SIPs, equity investing, dividend-paying stocks
Rental Income	₹0	₹4 lakh	Purchase or inherit property, rent it out
Digital Products (YouTube, Courses)	₹0	₹10–12 lakh	Build personal brand, monetize content/skills
Consulting/Freelancing	₹0	₹10–12 lakh	Weekend side gigs, domain consulting
Total Projected Income	₹31 Lakh	₹1.01 Crore	

By approaching the goal with realistic, incremental steps, the target becomes achievable.

2. Reframing: View the Problem Differently

Reframing helps you look at challenges from a new angle, often revealing creative and cost-effective solutions.

3. Fear Setting: Prepare for Worst-Case Scenarios

Fear setting helps you prepare for what could go wrong so you're not caught off guard.

Try this 7-step method:

1. Define the worst-case scenario
2. Identify how to repair the damage
3. List likely outcomes
4. Plan your recovery steps
5. Recognize what you're avoiding due to fear
6. Assess the cost of inaction
7. Ask: What am I waiting for?

This practice reduces anxiety and builds confidence to act wisely under uncertainty.

4. Mistake Board: Learn from Past Mistakes

Financial mistakes are bound to happen. The key is not repeating them. Keep a personal mistake board or diary where you list past errors like:

- Redeeming quality portfolios too early.
- Falling for unverified schemes tips.
- Investing in complex products without research or expert guidance.

Review this board regularly to stay self-aware and prevent recurring mistakes.

5. Inversion: Think in Reverse

Instead of: “*How do I grow my wealth?*” Try: “*How could I destroy my finances?*”. This approach brings clarity. Common destructive habits might include **Overspending**, **Chasing quick returns**, **Ignoring diversification**, **Accumulating bad debt**. By identifying what not to do, you build stronger financial discipline.

6. “This Happened Because...”: Find the Root Cause

This method focuses on root-cause analysis.

If your investment falls by 10%, don’t react emotionally. Ask: “Why did this happen?”

Possible causes could be:

- Temporary market correction
- Company fundamentals changing
- External risks like geopolitics or interest rate hikes

Understanding the real reason helps you make better, more rational decisions.

Check the Top Performing Fund Categories, *as on 05 August 2025*.

Category	3 Years	5 Years	10 Years
Equity: Small Cap	22.21	30.96	16.18
Equity: Mid Cap	21.64	27.27	15.13
Equity: Sectoral-Infrastructure	25.65	30.70	14.46
Equity: Thematic-Dividend Yield	19.34	23.19	14.03
Equity: Value Oriented	19.04	23.24	13.86
Equity: Thematic-Consumption	16.17	21.16	13.80
Equity: Large & MidCap	18.08	22.81	13.70
Equity: Thematic-PSU	33.03	31.79	13.66
Commodities: Gold	22.90	12.04	13.54
Equity: ELSS	17.27	21.22	13.00
Equity: Sectoral-Pharma	22.49	18.70	12.73
Equity: Thematic	18.63	22.44	12.50
Equity: Flexi Cap	16.50	19.95	12.46
Equity: Thematic-ESG	13.92	16.96	11.81
Equity: Large Cap	14.79	19.08	11.81
Hybrid: Aggressive Hybrid	14.77	17.60	11.41
Equity: Sectoral-Banking	16.97	22.86	11.28
Hybrid: Multi Asset Allocation	16.06	15.86	9.89
Equity: Thematic-MNC	9.86	14.77	9.51
Equity: International	16.53	10.63	9.23

Source: www.valueresearchonline.com

Final Thoughts

Financial decision-making isn’t just about calculators and spreadsheets—it’s also about mindset. With mental frameworks like chunking, reframing, fear setting, inversion, mistake tracking, statistical thinking, and root-cause analysis, you can unlock a more confident and clear approach to money.


And when it comes to navigating investment choices—especially in mutual funds—don’t hesitate to seek guidance from a certified Mutual Fund Distributor. Their role is not just to recommend funds, but to empower you with knowledge, discipline, and clarity on your financial journey.






Invest wisely. Think clearly. And remember—good decisions today create financial freedom tomorrow.

CHAPTER 2 - MARKET UPDATE

DATA & REPORTS

EQUITY MARKET SNAPSHOT - LAST ONE YEAR

Period	KEY INDIAN INDICES 					
	SENSEX	NIFTY 50	Nifty Next 50	Nifty Midcap 150	Nifty Smallcap 250	Nifty 500
31st July 2025	81185.58	24768.35	67096.15	21361.30	17144.25	22914.95
1 Month	-2.90%	-2.93%	-2.76%	-2.85%	-3.67%	-2.97%
3 Months	1.18%	1.78%	4.01%	7.49%	11.62%	4.02%
6 Months	4.75%	5.36%	6.29%	7.61%	8.16%	6.18%
1 Year	-0.68%	-0.73%	-10.28%	-2.29%	-4.48%	-2.62%
Current P/E	23.3	21.9	21.5	33.8	32.6	24.3
Current P/B	4.32	3.38	3.75	4.90	3.9	3.69

Period	KEY INTERNATIONAL INDICIES					
	USA 		UK 	HONG KONG 	JAPAN 	GERMANY 
	NASDAQ 100	S&P 500	FTSE 100	Hang Seng	Nikkei 225	DAX
31st July 2025	23218.12	6339.39	9132.81	24773.33	40723.50	24065.47
1 Month	2.38%	2.17%	4.24%	2.91%	0.58%	0.65%
3 Months	18.64%	13.83%	7.51%	12.00%	12.98%	6.97%
6 Months	8.10%	4.95%	5.29%	22.49%	2.91%	10.74%
1 Year	19.91%	14.80%	9.14%	42.83%	4.15%	30.02%
Current P/E	41.2	28.6	13.8	15.3	15.4	18.6
Current P/B	4.5	5.3	2.1	1.6	1.3	1.6



COMMODITY MARKET SNAPSHOT - LAST ONE YEAR

Period	GOLD - MCX INR 10 GRAMS	%	SILVER - MCX INR 1 KG	%	CRUDE OIL USD / BRL	%
31st July 2025	₹ 98,051	-	₹ 111,472	-	\$71.70	-
1 Month	₹ 95,604	2.56%	₹ 105,764	5.40%	\$67.61	6.05%
3 Months	₹ 95,339	2.84%	₹ 95,938	16.19%	\$63.12	13.59%
6 Months	₹ 81,877	19.75%	₹ 92,897	20.00%	\$76.76	-6.59%
1 Year	₹ 69,618	40.84%	₹ 83,504	33.49%	\$80.72	-11.17%

OTHER MARKET INDICATORS

Country	India 	USA 	China 	Japan 	Germany 	UK 
GDP (USD Bil.)	USD 3730 Bn	USD 27721 Bn	USD 17795 Bn	USD 4204 Bn	USD 4526 Bn	USD 3381 Bn
10 yr Govt. Bond Yield	6.377%	4.378%	1.705%	1.557%	2.721%	4.573%
Global Currencies vs. INR	1.00	USD 1 / INR 83.95	Yuan 1 / INR 11.54	Yen 1 / INR 0.58	Euro 1 / INR 94.91	GBP 1 / INR 111.76
Latest Inflation Rate	2.10%	2.70%	0.10%	3.30%	2.00%	3.60%

NIFTY EQUITY SECTORAL INDICIES 31st July 2025

INDEX 	CURRENT	1 WEEK%	1 MONTH%	1 YEAR%	52W H 	FALL FROM 52 WEEK HIGH
NIFTY BANK	55,961.95	-1.93%	-2.36%	8.67%	57,628.40	-2.89%
NIFTY AUTO	23,655.85	-1.79%	-0.91%	-11.00%	27,696.10	-14.59%
NIFTY FMCG	55,812.15	1.32%	1.69%	-9.72%	66,438.70	-15.99%
NIFTY IT	35,301.60	-2.31%	-9.37%	-13.43%	46,088.90	-23.41%
NIFTY METAL	9,285.45	-3.10%	-2.62%	-1.93%	10,322.05	-10.04%
NIFTY PHARMA	22,771.05	1.02%	3.32%	5.71%	23,907.90	-4.76%
NIFTY REALTY	912.35	-4.97%	-7.52%	-16.89%	1,140.40	-20.00%
NIFTY HEALTHCARE INDEX	14,880.25	0.92%	2.88%	9.27%	15,108.80	-1.51%
NIFTY CONSUMER DURABLES	38,263.80	-1.96%	-0.46%	-3.49%	44,426.55	-13.87%
NIFTY OIL & GAS	11,262.25	-2.77%	-4.56%	-15.07%	13,607.20	-17.23%
NIFTY INDIA CONSUMPTION	11,739.10	-0.36%	-0.88%	0.18%	13,057.60	-10.10%
NIFTY ENERGY	35,116.15	-2.59%	-3.97%	-20.02%	44,721.10	-21.48%
NIFTY INFRASTRUCTURE	9,066.20	-1.03%	-3.65%	-3.99%	9,704.20	-6.57%
NIFTY INDIA DIGITAL	8,885.75	-2.08%	-3.77%	-1.27%	10,152.15	-12.47%
NIFTY100 ESG	4,885.25	-1.39%	-2.57%	-1.76%	-	-
NIFTY INDIA MANUFACTURING	14,228.45	-1.53%	-2.20%	-5.82%	-	-

Ratio of total market cap over GDP	
Recent 10 Year Maximum - 155%	
Recent 10 Year Minimum - 48.29%	
Current Market Cap / GDP- 113%	
Current Market Cap of India as on 31st July 2025 - INR 450 LAKHS CR.	
Current GDP: \$3.89 TRLN US dollars or INR 396 LAKHS CR.	

GDP Growth Figures	% of Growth
LATEST QUARTER (JFM 2025)	7.40%
PREVIOUS QUARTER(OND 2024)	6.20%
YEAR AGO (JFM 2024)	8.40%

FII's/FPI's Activities in Indian Equity Markets

FII / DII - ACTIVITIES IN INDIAN EQUITY MARKET (CASH)		
Month- Year	FII (Rs Crores)	DII (Rs Crores)
	Net Purchase / Sale	Net Purchase / Sale
Jul-25	-₹ 47,667	₹ 60,939
Jun-25	₹ 7,489	₹ 72,674
May-25	₹ 11,773	₹ 67,642
Apr-25	₹ 2,735	₹ 28,228
Mar-25	₹ 2,014	₹ 37,586
Feb-25	-₹ 58,988	₹ 64,853
Jan-25	-₹ 87,375	₹ 86,592
Dec-24	-₹ 16,982	₹ 34,195
Nov-24	-₹ 45,974	₹ 44,484
Oct-24	-₹ 114,446	₹ 107,255
Sep-24	₹ 12,612	₹ 30,857
Aug-24	-₹ 21,369	₹ 48,279
Last 12 Months	-₹ 356,177	₹ 683,583

COUNTRY WISE FPI AUC (Asset Under Custody) IN INDIAN MARKET		
Country Wise AUC (in cr.)	As on June 30, 2025	% of Holdings
UNITED STATES OF AMERICA	₹ 3,230,451	43.5%
SINGAPORE	₹ 517,135	7.0%
LUXEMBOURG	₹ 556,237	7.5%
IRELAND	₹ 450,664	6.1%
MAURITIUS	₹ 324,417	4.4%
UNITED KINGDOM	₹ 360,207	4.9%
NORWAY	₹ 284,880	3.8%
JAPAN	₹ 228,319	3.1%
CANADA	₹ 182,710	2.5%
FRANCE	₹ 159,147	2.1%
Other	₹ 1,124,691	15.2%
Total	₹ 7,418,858	100.0%

SECTOR WISE FPI AUC (Asset Under Custody) IN INDIAN MARKET		
Sector Wise AUC (in cr.)	As on June 30, 2025	% FPI Holdings
Financial Services	₹ 2,343,322	31.6%
Information Technology	₹ 607,777	8.2%
Oil, Gas & Consumable Fuels	₹ 542,676	7.3%
Automobile and Auto Components	₹ 510,983	6.9%
Healthcare	₹ 490,839	6.6%
Capital Goods	₹ 394,124	5.3%
Fast Moving Consumer Goods	₹ 381,081	5.1%
Telecommunication	₹ 367,820	5.0%
Consumer Services	₹ 313,844	4.2%
Power	₹ 247,251	3.3%
Top 10 Sector Holdings	₹ 6,199,717	83.6%
OTHERS	₹ 1,219,141	16.4%
FPI HOLDING IN INDIAN EQ MARKET	₹ 7,418,858	100.0%

Mutual Fund CATEGORY AVG Performance across Industry - 31st July 2025

Equity Funds Category - AVG Performance across Industry %				
Category Type	1 Month	3 Months	6 Months	1 year
Sector - Healthcare	3	7.36	8.03	10.22
Sector - Financial Services	-3.14	3.26	12.62	7.25
Contra	-1.36	6.24	8.07	0.17
Multi-Cap	-2.05	6.74	7.28	-0.36
Large & Mid- Cap	-2.42	6.18	7.33	-0.45
Focused Fund	-2.26	4.93	6.49	-0.65
Flexi Cap	-2.07	5.67	6.64	-1.32
Large-Cap	-2.59	2.97	6.13	-1.37
Mid-Cap	-2.46	8.17	7.96	-1.40
ELSS (Tax Savings)	-2.18	5.17	6.55	-1.43
Sector - FMCG	-1.02	4.42	-1.54	-1.56
Small-Cap	-1.49	11.38	7.61	-1.63
Equity - ESG	-2.67	3.57	4.8	-2.16
Value	-2.6	4.24	4.43	-5.02
Dividend Yield	-2.37	3.83	3.93	-5.39
Equity- Infrastructure	-2.75	7.4	6.5	-7.71
Sector - Technology	-6.27	3.2	-9.35	-9.53
Sector - Energy	-2.29	3.03	8.6	-9.81

Fixed Income Category- AVG Performance across Industry %				
Morningstar Category	1 MONTH	3 MONTHS	6 MONTHS	1 year
Credit Risk	0.65	1.91	6.69	11.05
10 yr Government Bond	0.2	0.79	4.68	9.41
Short Duration	0.57	1.78	4.81	8.92
Medium Duration	0.57	1.51	4.69	8.86
Floating Rate	0.54	1.76	4.67	8.63
Corporate Bond	0.57	1.54	4.63	8.6
Banking & PSU	0.56	1.62	4.66	8.48
Medium to Long Duration	0.45	0.51	4.16	8.13
Dynamic Bond	0.38	0.18	4.03	8.08
Government Bond	0.42	-0.11	3.9	7.97
Low Duration	0.48	1.67	3.98	7.59
Money Market	0.48	1.68	3.75	7.24
Ultra Short Duration	0.46	1.59	3.56	7.08
Arbitrage Fund	0.48	1.39	3.16	6.61
Long Duration	0.54	-1.22	2.77	6.39
Liquid	0.4	1.36	3	6.26

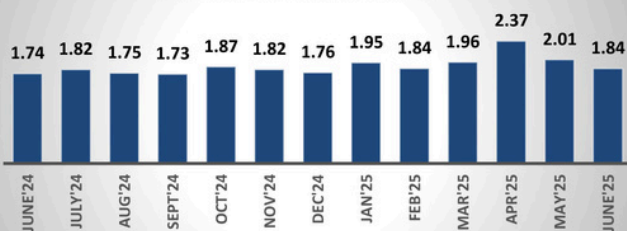
Balance Fund Category- AVG Performance across Industry %				
Category Type	1 Month	3 Months	6 Months	1 year
Conservative Allocation	-0.14	1.48	4.27	5.73
Equity Savings	-0.18	2.39	4.10	4.66
Balanced Allocation	-1.42	2.86	5.50	4.38
Dynamic Asset Allocation	-1.04	3.10	5.07	1.63
Aggressive Allocation	-1.46	4.21	6.29	1.44

Source - Morning Star as on 31st July 2025

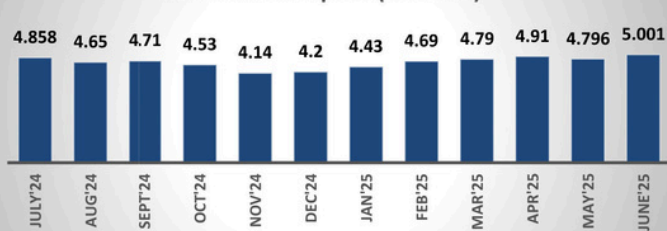
NOTE: This is not a single scheme fund performance. This is an average performance of all the funds in same category across the mutual fund industry. However, performance may be different for different scheme under same category. Please check with your advisor for the top performing funds in above category for last one year.

MACRO ECONOMIC INDICATORS

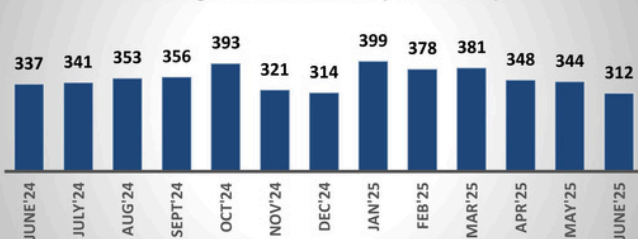
GST Collection (Rs. Lakh cr.)



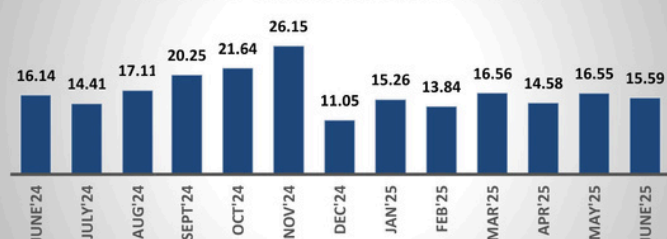
Power Consumption('000 MU)



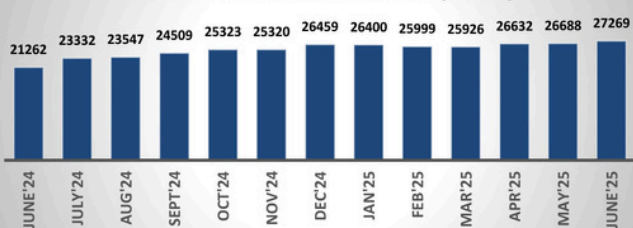
Passenger Vehicles Sales('000 Units)



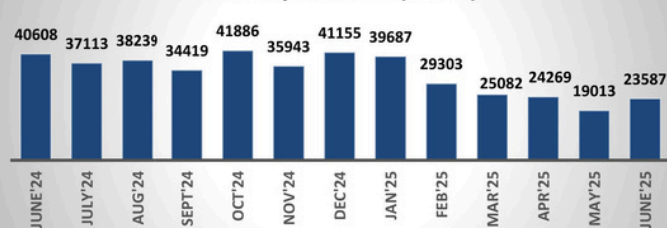
2-Wheeler Vehicles Sales('00000 Units)



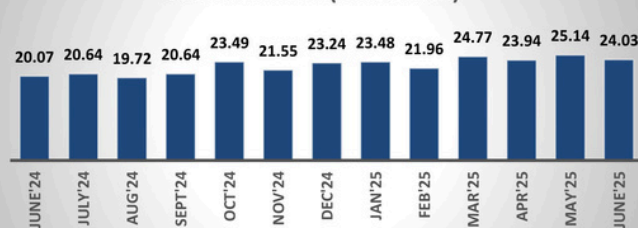
Mutual Fund SIP Contribution(Rs. cr.)



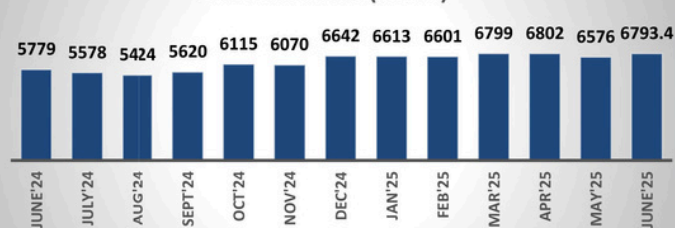
Monthly MF Flows(Rs. Cr.)



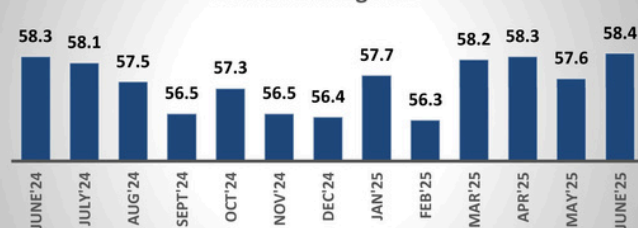
UPI Transaction(Rs. Lakh cr.)



E-toll Collection(Rs. Cr.)



Manufacturing PMI



Services PMI



Source - Multiple websites as on 31st July 2025

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CHAPTER 3 - INSPIRING INVESTMENT STORY

Client Success Story: Rajeev's Inspiring Journey from Dreams to Financial Freedom

This is a very good and inspiring story about a person Mr. Rajeev, a 48-year-old working professional and a devoted father. In 2017, when he was 40, Rajeev approached us with a specific and heartfelt goal — to save for his daughter's engineering education. She had just completed her 10th grade and would need the funds by 2026, when she was expected to begin her engineering degree.

After understanding his financial position, time horizon, and aggressive risk appetite, we suggested a goal-based investment strategy. Since he had a 9-year window, equity mutual funds were the ideal choice for long-term wealth creation.

We recommended a Systematic Investment Plan (SIP) of ₹25,000 per month in a well-diversified equity mutual fund portfolio. Rajeev understood that success in equity investing depends on discipline, patience, and staying invested through market cycles. He remained consistent with his SIP, avoiding panic during short-term market volatility.

Now, in 2025 — a year before his target — Rajeev has already achieved his financial goal. The combination of disciplined investing, compounding, and positive market performance helped him reach the milestone ahead of time. Below is the snapshot of her portfolio as on 31st July 2025:

Fund Name	Launch Date	SIP Start Date	SIP Amount	Nav	Units	No of Installments	Investment Amount	SIP value as on 31-07-2025	XIRR
Nippon India Multi Cap Gr Gr	25-03-2005	6/12/2017	5000	299.35	3976.11	98	490000	1190250	21.00
HDFC Flexi Cap Gr	01-01-1995	6/12/2017	5000	1969.163	580.49	98	490000	1143084	20.03
Kotak Midcap Fund Reg Gr	30-03-2007	6/12/2017	5000	136.131	8940.06	98	490000	1217019	21.44
DSP Large & Mid Cap Reg Gr	16-05-2000	6/12/2017	5000	611.035	1678.22	98	490000	1025454	17.33
Kotak Large & Midcap Fund Gr Reg	05-09-2004	6/12/2017	5000	339.902	3063.4	98	490000	1041256	17.69
			25000				2450000	5617063	19.50

What makes this journey even more rewarding is that if Rajeev continues his SIP for one more year, he stands to create a larger corpus than originally planned. This extra buffer can support additional educational expenses, living costs, or even future academic plans.

Key Takeaways:

- Goal clarity: Rajeev started with a clear, time-bound objective.
- Right asset allocation: Equity mutual funds were matched to his long-term goal and risk profile.
- Consistency matters: SIPs worked effectively due to his commitment to regular investing.

Rajeev's story is a powerful reminder that it's never too late to begin your investment journey. With the right guidance, a focused goal, and financial discipline, **you can achieve — and even exceed — your life goals.**

Note: The above story is for illustration purposes only and is based on past fund performance, which does not guarantee future returns. Mutual fund investments are subject to market risks, and investors should read all scheme-related documents carefully before investing. The returns mentioned are based on assumed fund performance and may vary depending on market conditions. It is advisable to consult a financial advisor to assess personal financial goals and risk appetite before making any investment decisions.

Contact Us

You can contact us for all your investment related queries through any mode of communication.



UDYAM

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Since 1991

AMFI Registered Mutual Fund Distributor

Mutual Fund Disclaimer: Mutual Fund investments are subject to market risks. Read all scheme related documents carefully. The NAVs of the schemes may go up or down depending upon the factors and forces affecting the securities market including the fluctuations in the interest rates. The past performance of the mutual funds is not necessarily indicative of future performance of the schemes. The Mutual Fund is not guaranteeing or assuring any dividend under any of the schemes and the same is subject to the availability and adequacy of distributable surplus.

Contact us :



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