Shubhchintak
When advice matters, Experts count

MONTHLY NEWS LETTER SEPT 2025



Welcome Note,

This September, we celebrate the wisdom of Teachers' Day and the spirit of Navaratri. Both remind us of valuable lessons—patience, discipline, and renewal. Just as teachers guide us with knowledge, and Navaratri inspires us with strength and fresh beginnings, disciplined investing can help us stay on course and move step by step towards our financial goals.

What's Inside:

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

📈 **Market Pulse & Investor Perspective**
August's movements decoded—and what they mean for long-term investors.

📘 **Investor Education: Inflation—The Silent Thief**
Why FDs alone may not be enough, and how to stay ahead of rising prices.

🔍 **Understanding Mutual Fund Categories: Multi Cap Fund**
Learn how disciplined allocation across large, mid, and small caps works.

💖 **Investor Success Story: A Dream Passed On, A Dream Fulfilled**
How a father's disciplined SIP turned his daughter's foreign education dream into reality.

🍎 **Financial Wisdom Inspired by Teachers' Day**
Timeless money lessons from classrooms that apply to our financial lives.

Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com 9898398189 https://shubhchintak.investwell.app/app/#/login

Market Insights

Monthly Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
Sensex	81,074.41	81,803.27	80,495.57	79,809.65	-1.56%
Nifty	24,734.90	26,277.35	24,337.50	24,426.85	-1.25%
Nasdaq	20,830.64	21,803.75	20,560.17	21,455.55	3.00%
Gold	$3,290.83	$3,454.08	$3,281.55	$3,447.99	4.78%
Crude	$68.83	$68.95	$61.37	$63.72	-7.42%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
Sensex	9.03%	-3.10%	10.26%	15.62%	11.75%
Nifty	10.41%	-3.21%	11.21%	16.49%	11.85%
Nasdaq	13.84%	21.12%	21.77%	12.75%	16.21%
Gold ($)	20.62%	37.73%	26.00%	11.84%	11.76%
Crude ($)	-8.61%	-12.83%	-11.72%	19.14%	2.85%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE				
Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	-4.50	19.97	24.15	15.80
Equity - Dividend Yield Fund	-7.58	18.69	21.79	14.20
Equity - ELSS	-4.15	16.27	19.27	13.52
Equity - Flexi Cap Fund	-3.83	15.91	19.15	13.61
Equity - Focused Fund	-3.84	15.47	18.31	13.35
Equity - Large & Mid Cap Fund	-3.37	17.71	21.15	14.35
Equity - Large Cap Fund	-3.49	14.24	17.20	12.14
Equity - Mid Cap Fund	-3.33	20.19	24.43	15.68
Equity - Multi Cap Fund	-3.40	18.63	22.53	14.82
Equity - Small cap Fund	-5.74	19.75	27.29	16.95
Equity - Value Fund	-6.55	18.83	21.99	14.37

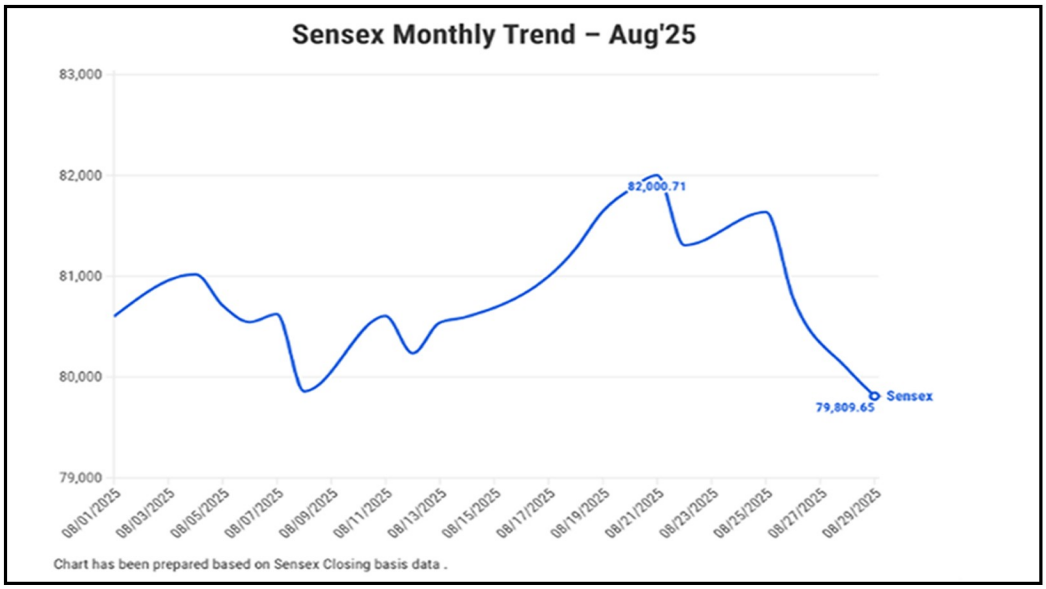
*Source: Investing.com/wsj.com/masterstrokeonline.com

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

Monthly Financial Market Performance Snapshot Data Period - 01/08/2025 to 31/08/2025

Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com **9898398189** **https://shubhchintak.investwell.app/app/#/login**

Market Pulse & Investor Perspective



📰 Key News That Moved the Markets in Aug

✅ ***Resurgent GDP Growth Surpasses Expectations***

✅ ***Consumer Sector Emerges as Sole Beacon Amid Broad Market Weakness***

✅ ***Escalating U.S. tariffs spark market turmoil***

✅ ***Massive FII/FPI outflow hits markets hard***

What It Means for Long-Term Investors

- External shocks often trigger short-term volatility, but strong domestic growth fundamentals continue to support India's long-term story.
- Sector resilience (like consumer demand staying strong in August) shows that selective opportunities exist even during market-wide weakness.
- GDP growth at 7.8% signals India's economic engine is still robust, which favors equity investors with a multi-year horizon.
- Periods of heavy foreign outflows often create attractive entry points for disciplined investors.

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

Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com **9898398189** **https://shubhchintak.investwell.app/app/#/login**

Investor Education

Inflation: The Silent Thief—Here's How to Stay Ahead

Groceries, fuel, education—prices never seem to stop climbing. That's inflation, silently reducing your money's power. At 6% inflation, a good-priced ₹100 today will need ₹179 just 10 years later.

Now here's the problem: bank FDs usually give 5–6%, and after tax, the real return is even lower. In short, your money feels "safe," but it's barely keeping pace with rising prices.

The smarter way forward? Let part of your savings work harder. Equity mutual funds, over time, can outpace inflation. Add debt for stability and gold for protection, and you've got a balanced plan to stay ahead.



"Don't let inflation quietly eat into your savings."

Don't let inflation eat into your future—blend safety with growth.

Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com **9898398189** **https://shubhchintak.investwell.app/app/#/login**

Understanding Mutual Fund Categories

Focus Category: Multi-Cap Funds

- **Definition:** Equity mutual funds that invest across large-cap, mid-cap, and small-cap companies, with a minimum of 25% in each category.

- **How it works:** Unlike Flexi Cap funds that freely shift allocations, Multi Cap funds must maintain a balanced exposure to all three market segments.

- **Who it may suit:** Investors seeking diversification across the market spectrum, without depending on a fund manager's allocation calls.

- **Considerations:** More exposure to mid- and small-cap stocks means higher volatility. Suitable horizon: 5+ years.



Track Record:

Category	Plan	Returns (%)					
		3 Months	6 Months	1 Year	3 Years	5 Years	10 Years
Equity - Multi Cap Fund	Regular	0.04	15.28	-3.4	18.63	22.53	14.82

Multi-cap funds may suit investors who want a disciplined spread across large, mid, and small caps in a single fund.

Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com 9898398189 https://shubhchintak.investwell.app/app/#/login

Case Study/Investor Story

A Dream Passed On, A Dream Fulfilled

Ankita screamed with joy and hugged her father. Tears rolled down Rajesh's face as his daughter secured admission to her dream foreign university.

For Rajesh, this was more than just a proud moment—it was the completion of a circle. As a young man, he too had dreamt of studying abroad, but his family couldn't afford it. That unfulfilled dream stayed with him, and he quietly resolved that his child would never have to face the same heartbreak.

> *My dream may have been incomplete, but my daughter's will fly high.*

From the day Ankita was born, Rajesh began saving through a systematic SIP in mutual funds. The amounts were small in the beginning, but he stayed consistent and increased his savings as his income grew. Over the years, this discipline has built a strong education corpus.

Today, when Ankita steps onto foreign soil to chase her dreams, Rajesh feels nothing but joy and gratitude. What was once his missed chance has now become his daughter's shining opportunity—all because of patient, goal-based investing.



Start early, save consistently—because dreams don't wait, but money can be ready when they arrive.

Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com **9898398189** **https://shubhchintak.investwell.app/app/#/login**

Financial Wisdom for Smart Investing

Teachers' Day – Money Lessons Worth Remembering



Your money can become your best student—if you teach it discipline.

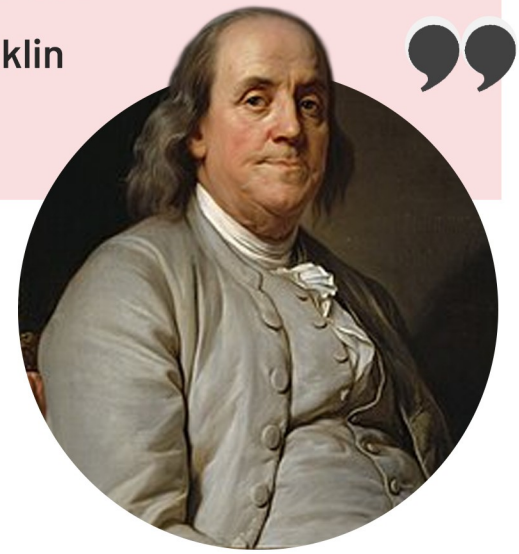
Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com **9898398189** **https://shubhchintak.investwell.app/app/#/login**

Contact and Closing

Quote of the Month:

"An investment in knowledge pays the best interest."

- Benjamin Franklin



Closing Note:

As we celebrate Teachers' Day, let's carry forward the lessons of discipline, patience, and lifelong learning into our financial journeys. Remember, the markets may move up and down, but steady investors who stay the course typically come out stronger. May this month bring you both wisdom and progress toward your goals.

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 taken for storytelling purposes. It does not reflect real events or individuals.**

Report as of 01/09/2025

Jyotiraja Sodha
Shubhchintak
AMFI-Registered Mutual Fund Distributor | ARN-18594
jyotiraja_sodha@hotmail.com 9898398189 https://shubhchintak.investwell.app/app/#/login