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MONTHLY NEWSLETTER

NEWSLETTER

JUNE 2026



Welcome

June 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.

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THOUGHT FOR THE MONTH

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



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Market Insights

May 2026 Snapshot



MONTHLY FINANCIAL MARKET PERFORMANCE SNAPSHOT

	OPEN	HIGH	LOW	CLOSE	CHANGE %
Sensex	77,257.27	78,384.70	74,134.48	74,775.74	-3.21%
Nifty	24,063.55	24,482.10	23,262.55	23,547.75	-2.14%
Nasdaq	24,977.79	27,094.80	24,913.12	26,972.62	7.99%
Gold	$4,626.45	$4,773.83	$4,366.41	$4,539.67	-1.88%
Crude	$107.93	$109.57	$89.35	$92.06	-14.70%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE

Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	-1.33	16.11	15.31	15.49
Equity - Dividend Yield Fund	0.87	15.82	15.04	14.56
Equity - ELSS	-1.87	13.16	12.24	13.53
Equity - Flexi Cap Fund	0.1	13.67	12.19	13.56
Equity - Focused Fund	0.31	13.44	12.07	13.26
Equity - Large & Mid Cap Fund	1.75	16.21	14.32	14.27
Equity - Large Cap Fund	-2.56	11.34	10.31	11.76
Equity - Mid Cap Fund	6.31	20.3	17.14	16.31
Equity - Multi Cap Fund	2.73	17.09	14.75	15.08
Equity - Small cap Fund	5.41	18.27	17.4	17.02
Equity - Value Fund	1.54	16.17	14.28	13.77



WHAT THIS MEANS FOR YOU

Markets may continue to experience phases of volatility influenced by global developments, policy expectations, and investor sentiment.

Despite short-term fluctuations, long-term participation through disciplined investing continues to remain an important driver of wealth creation.

INVESTOR TAKEAWAY:

Temporary market movements may create noise—

But long-term investing is often shaped by consistency, not headlines.

*Source: Investing.com | WSJ.com | Masterstroke Online

* All Sectoral, Thematic, Index & ETF Funds are excluded from the above list. Returns are not guaranteed.
Financial Market Performance Snapshot Data Period: 01/05/2026 to 31/05/2026

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Investor Perspective

Small Actions, Long-Term Impact

Most meaningful outcomes in life are rarely created overnight.

A healthy body develops through daily habits.

A tree grows through years of nurturing.

A secure financial future is often built through consistent investing.



WHAT INVESTORS OFTEN UNDERESTIMATE

- The impact of small but regular contributions
- The value of staying invested during uncertain periods
- How discipline compounds quietly over time

A MORE CONSISTENT APPROACH

- Continue investments regularly
- Focus on long-term direction rather than short-term movement
- Review goals periodically without reacting emotionally
- Allow time and discipline to work together

PERSPECTIVE

Financial progress often looks slow at first—until consistency starts compounding visibly.



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Investor Education

The Hidden Cost of Waiting

Many investors delay important financial decisions while waiting for the "right time."

Some wait for **markets** to **stabilise**.

Others wait for **income** to **increase** or **uncertainty** to reduce.

But what often goes unnoticed is that **waiting itself carries a cost.**



WHAT DELAY CAN IMPACT



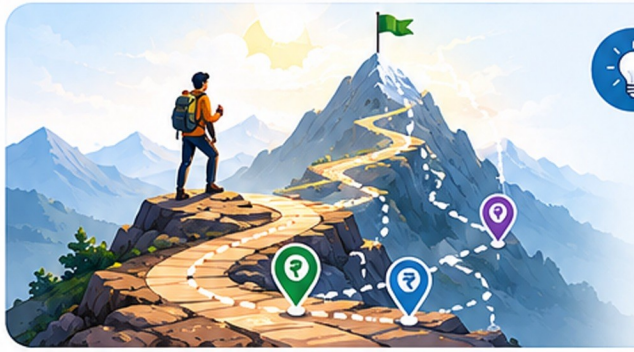
Less time for compounding



Higher future investment requirements



Greater pressure closer to financial goals



A SIMPLE REALITY

Perfect conditions rarely arrive.
Long-term wealth is often built not by perfect timing—
but by **starting and staying consistent.**

INSIGHT

In investing, time in the market often matters more than timing the market.



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CASE STUDY

"The Scooter Outside the Coaching Centre"



Every evening, Mr. Roy would park his old scooter outside the coaching centre and wait quietly near the tea stall across the road.

Around him, parents arrived in cars and SUVs. His son, Arjun, sometimes wished they had a better vehicle too.

But Mr. Roy never said much.
What Arjun didn't see was the discipline quietly running in the background.

For years, Mr. Roy had continued his SIPs consistently, avoided unnecessary upgrades, and stayed invested despite market ups and downs.

There were difficult months when stopping investments would have felt easier.
But he continued.

Years later, Arjun walked out of the same coaching centre holding an admission letter from a reputed university.

- The education expenses were already arranged.
- No last-minute stress.
- No heavy borrowing.

No compromise on dreams.



While riding home on the same old scooter, Arjun finally understood:

The scooter was never a limitation.

It was the reason his future stayed uninterrupted.

THE REAL LEGACY

**Sometimes the greatest financial decisions are not the most visible ones—
they are the ones that quietly help turn long-preserved dreams into reality.**



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FINANCIAL WISDOM

Discipline Works Quietly



Yoga rarely transforms health in a single day.

Its strength lies in consistency—small efforts repeated patiently over time.

Investing often works the same way.



The Challenge

Most investors expect visible progress too quickly.

But meaningful financial outcomes are usually built gradually—often unnoticed in the early years.

WISDOM TO REMEMBER

Discipline may feel ordinary in the present—but over time, it often creates **extraordinary outcomes.**



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FINANCIAL BALANCE CHECKLIST

Is Your Financial Discipline Still Intact?



- Am I continuing investments regularly despite market fluctuations? ◯
- Have I avoided interrupting long-term investments unnecessarily? ◯
- Are my financial goals clearly defined? ◯
- Am I investing according to my time horizon and risk profile? ◯
- Have I avoided emotionally-driven investment decisions recently? ◯
- Have I reviewed my progress periodically? ◯

If 2 or more answers are "No"

It may be a good time to review whether your investments remain aligned with your long-term financial direction.



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Consistency Creates Strength



Strong health, meaningful relationships, a greener future, and long-term wealth all share one common principle:

Consistency.

Not intensity for a few days—
But discipline maintained over long periods of time.

WHAT YOU CAN DO THIS MONTH

- Continue SIPs consistently
- Review long-term goals periodically
- Avoid reacting emotionally to market noise
- Stay focused on long-term financial direction

A Simple Step Forward

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

> "Success is the sum of small efforts, repeated day in and day out."
>
> — Robert Collier

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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