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*Solutions Simplified*

**24 years**  
of Financial Advisory Services

**1000+**  
Customers directly benefitted



**AS VIVEKANANDDAN**

Certified Financial Planner

Personal Financial Planning Guide  
Author

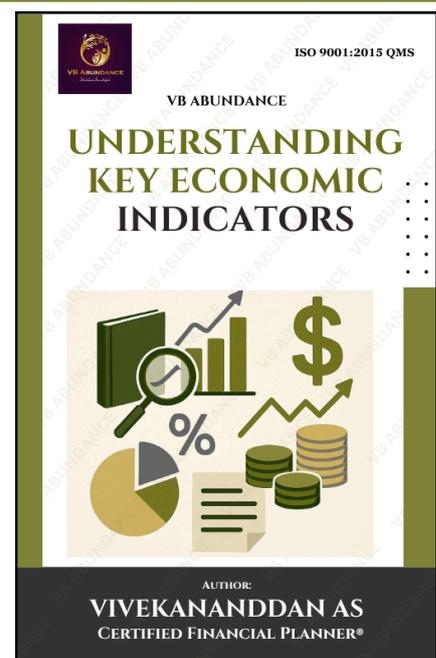


## Surprise Inside: Decode the Economy with Our New eBook!

We've got something special for you! At VB Abundance, we believe in empowering our clients with clarity. This month, we're thrilled to share an exclusive resource—our all-new eBook: Understanding Key Economic Indicators, crafted personally by Vivekananddan AS, Certified Financial Planner.

This easy-to-read guide breaks down India's economic signals—GDP, inflation, interest rates, and more—so you can align your investments with real-world trends.

We'll be sending it to your inbox shortly. Stay tuned—your financial decisions are about to get sharper!





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# MONTHLY NEWS LETTER JULY 2025



Dear Investor,

As we step into the second half of 2025, it's a good time to reflect, realign, and reinvest. The past quarter has brought both challenges and opportunities, especially in equity and debt markets. This edition is packed with market insights, investor tips, and educational nuggets to guide your investment journey.

## What's Inside:



Market  
Snapshot  
& Trends



Investor  
Perspective:  
June 2025 Rewind



MF Categories  
Decoded



Real Story:  
How SIP Changed  
a Life



Smart  
Investing  
Tips

**Let's invest in learning—because wise investors build wealth steadily!**

**AS VIVEKANANDDAN CFP®**

AMFI Registered Mutual Fund Distributor

**Mobile : 99430 18682**

[vivek@vbabundance.com](mailto:vivek@vbabundance.com)

Linkedin : <http://surl.li/hnjwd>

[www.vbabundance.com](http://www.vbabundance.com)



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## Market Insights

### Monthly Financial Market Performance Snapshot

Particulars	Open	High	Low	Close	Change %
<u>Sensex</u>	81,214.42	84,099.53	80,354.59	83,606.46	2.95%
<u>Nifty</u>	24,669.70	25,662.40	24,473.00	25,517.05	3.43%
<u>Nasdaq</u>	19,063.06	20,418.31	18,985.30	20,369.73	6.85%
<u>Gold</u>	\$3,289.80	\$3,451.62	\$3,247.50	\$3,312.59	0.69%
<u>Crude</u>	\$60.66	\$76.10	\$60.66	\$64.32	6.03%

### Financial Performance Trends Over Various Time Horizons

Particulars	6M	1yr	3yr	5yr	10yr
<u>Sensex</u>	7.00%	5.79%	16.40%	19.08%	11.65%
<u>Nifty</u>	7.92%	6.27%	17.37%	19.89%	11.79%
<u>Nasdaq</u>	5.48%	14.93%	22.69%	15.16%	15.11%
<u>Gold (\$)</u>	26.25%	42.43%	22.39%	13.21%	10.94%
<u>Crude (\$)</u>	-10.12%	-21.38%	-15.80%	30.91%	0.87%

### MF CATEGORY-WISE PERFORMANCE AT A GLANCE

Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	5.41	26.02	28.04	15.96
Equity - Dividend Yield Fund	3.00	24.01	25.70	14.44
Equity - ELSS	4.93	21.94	23.08	13.73
Equity - Flexi Cap Fund	4.61	21.45	22.51	13.79
Equity - Focused Fund	5.46	20.92	21.70	13.52
Equity - Large & Mid Cap Fund	6.03	23.77	25.01	14.63
Equity - Large Cap Fund	5.43	19.65	20.55	12.29
Equity - Mid Cap Fund	5.64	27.00	28.87	16.18
Equity - Multi Cap Fund	5.91	24.82	26.60	15.14
Equity - Small cap Fund	4.25	26.27	33.19	17.48
Equity - Value Fund	3.43	24.95	26.25	14.75

\*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 - 01/06/2025 to 30/06/2025



**Don't time the market—spend time in the market!**

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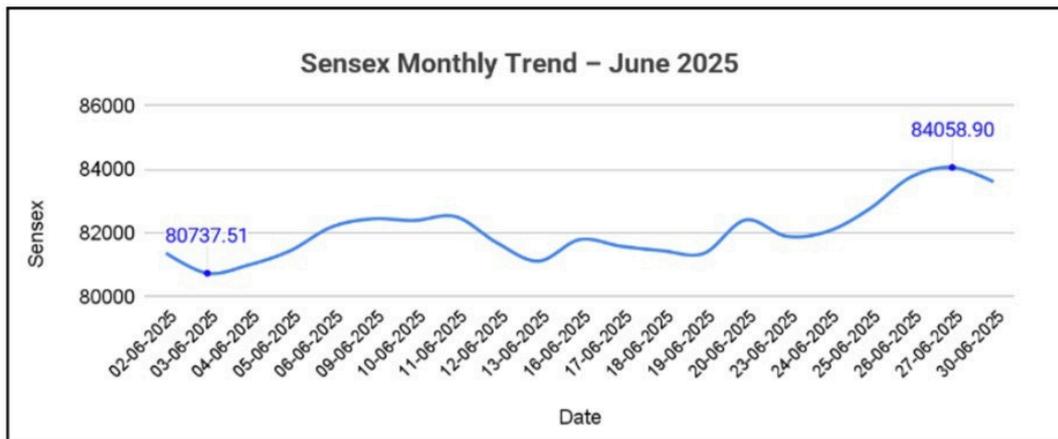
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## Market Pulse & Investor Perspective



### Key News That Moved the Markets in May

#### ✓ Domestic Developments:

- RBI slashes repo rate by 50 bps to 5.50% & cuts CRR by 100 bps to 3%, releasing massive liquidity 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

### What is Risk Profiling & Why It Matters?

Have you ever invested in a mutual fund just because a friend did?  
Let's pause and ask—"Is it right for you?"

**That's where Risk Profiling comes in. It helps you understand:**



Your capacity to take risks (based on income, assets, liabilities)



Your willingness to take risks (your comfort with volatility)



Your investment goals & time horizon

By combining these, you get a risk profile:  
**Conservative, Moderate, or Aggressive.**

#### 🎯 Why It Matters:

- 👁️ A conservative investor in a high-risk small-cap fund = stress!
- 👁️ An aggressive investor with only debt funds = missed growth!

Risk profiling ensures you invest in funds that match your comfort level and goals—not someone else's.



Always complete a risk profile assessment before choosing funds. It's like getting your measurements before stitching a suit—it has to fit you!

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## Understanding Value Funds

### What is a Value Fund?

Value Funds are a type of equity mutual fund that invests in companies that are fundamentally strong but currently trading below their intrinsic value. The market may temporarily ignore these stocks due to short-term issues, but have the potential to bounce back strongly over time.

### Key Features:

- Invests in stocks believed to be available at a discount.
- Requires patience and long-term horizon.
- May underperform in rising markets but tend to shine during **market corrections or recovery phases**.
- Often includes mature, stable businesses with sound fundamentals.

### Ideal For:

- Investors with a long-term view (5+ years).
- Those who can withstand periods of underperformance.
- Investors who prefer contrarian strategies.

### Track Record:

Category	Plan	Returns (%)					
		3 Months	6 Months	1 Year	3 Years	5 Years	10 Years
Equity - Value Fund	Regular	9.64	2.25	3.43	24.95	26.25	14.75

Performance Date - 30/06/2025



Value funds are like buying quality stocks on sale. Don't judge them by short-term returns—judge them by discipline and long-term value creation.

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## Case Study/Investor Story

### One SIP, A Lifetime of Dreams

#### ***A Mother's Journey to Financial Freedom***

Sheela, a 38-year-old schoolteacher, had never managed finances on her own. Life took a difficult turn when she lost her husband unexpectedly in 2015, leaving her with two young children and a future full of uncertainty.

A close friend connected her with a mutual fund advisor who patiently explained the basics of investing. Sheela began with a small SIP—more out of trust than understanding.

Month by month, she stayed consistent. Her confidence slowly grew, and so did her knowledge. What once felt overwhelming started to feel empowering. Eventually, she increases her contribution for achieving different goals in life.

Today, Sheela continues her SIPs regularly, and with each passing year, she moves closer to her dreams—educating her children and building a secure future and many more.

*I was scared and confused. I had no idea where to start—but I knew I had to take charge.*

#### **Takeaway:**

For Sheela, investing wasn't just about returns. It was about regaining control, rebuilding courage, and restoring peace of mind.



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## Financial Wisdom for Smart Investing

### Tips for Smarter Money Decisions:



1

**Don't time the market.**  
Stay invested.

2

**Review portfolio**  
every 6–12 months.

3

**Align investments with goals.**  
not emotions.

4

**Use SIPs**  
For rupee cost averaging.

5

**Keep an emergency fund**  
of 3–6 months' expenses.



**Bonus Tip:** Avoid pausing SIPs during corrections—that's when they work best!

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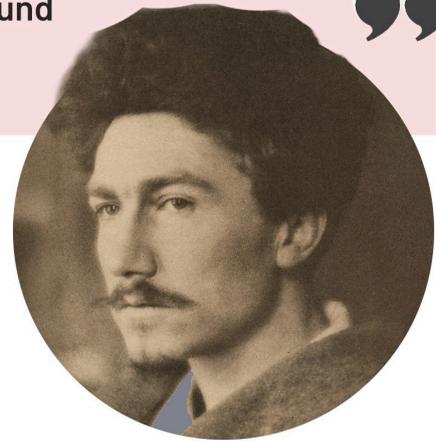
## Contact and Closing

### Quote of the Month:



"Wars in old times were made to get slaves. The modern implement of imposing slavery is debt.

- Ezra Pound



As we wrap up this edition of your monthly mutual fund newsletter, we hope it brought you not just market updates—but meaningful insights and motivation to keep moving forward in your financial journey.

Remember, investing isn't about chasing trends—it's about staying consistent, informed, and aligned with your goals. Whether you're a seasoned investor or just starting, every step matters.

Feel free to reach out to us with your queries, feedback, and wishing you a month filled with clarity, confidence, and smart decisions.

Until next time,

**STAY INVESTED. STAY EMPOWERED.**

#### **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.

\* Report as of 01/07/2025

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“

”

Mr Vivekanandan sir is very professional at his work. His team members (ms subiksha ) are also doing a great work and is regularly keeping in touch with us . Thank u for the wonderful service u r providing us



**Bavani Sree**

Doctor

## What our clients say...



“

”

Excellent services. staffs are very good in explaining details. Over all super and wishes



**Sagadevan S**

Safety Engineer



“

”

It was really a great experience. I really thank the team and Vivekanandan sir for guiding throught the investments and the knowledge which he have shared.



**Pooja Shri**

IT Professional

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