

MONTHLY BEES BUZZ

Edition:
August 2025

Key Highlights

Equity-Linked Savings Schemes

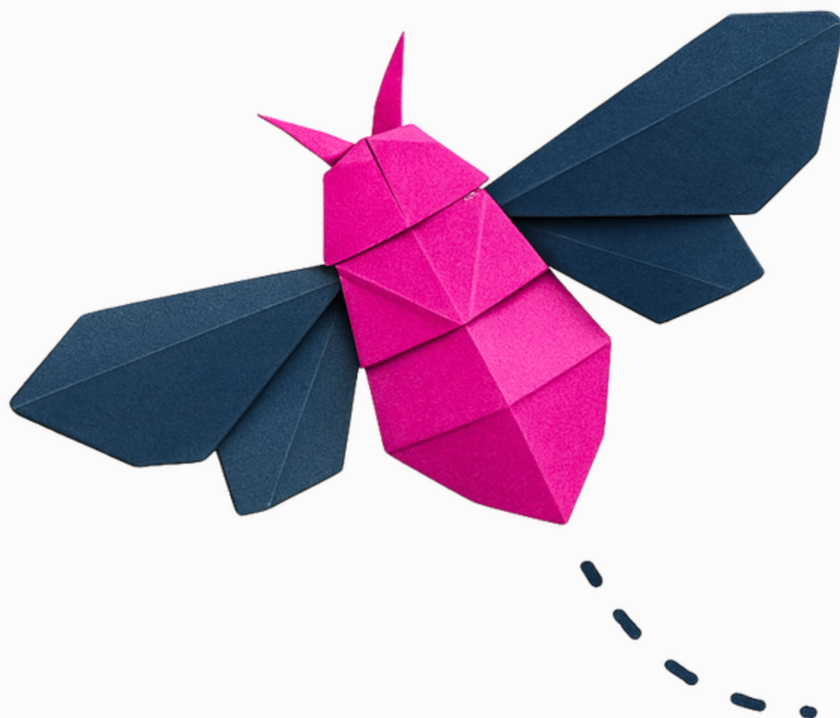
- Lock in savings today, unlock wealth tomorrow
- Triple advantage: Tax saving + Wealth creation + Liquidity

Quick Reads - Book Summary

- Key Highlights, Core Strategies, and Essential Concepts from Common Sense on Mutual Funds

Loan Against Mutual Funds

- Get liquidity from MF holdings without breaking investment journey.



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-Consistent mutual fund performers across categories.
-NFOs launched -July



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A brief summary of all national and international events that occurred in July.

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- An in-depth exploration of the world of ELSS (Equity Linked Savings Scheme)



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-Leveraging mutual funds for fast, affordable loan collateral



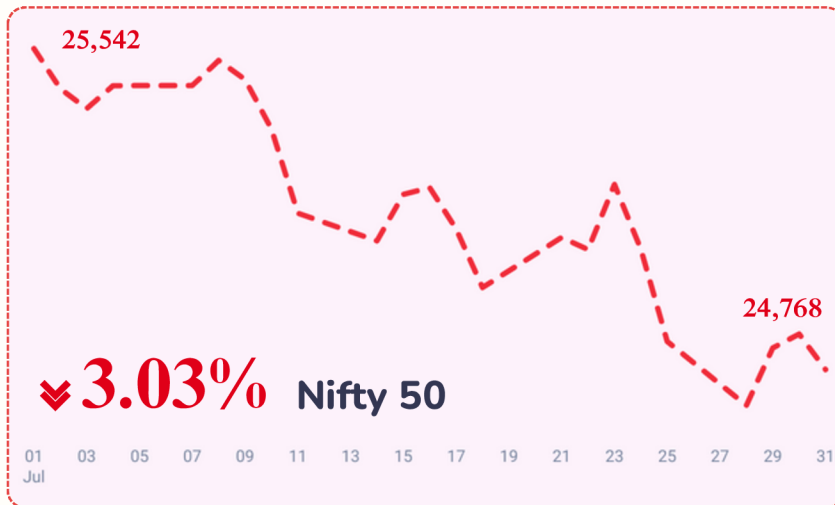
11 Book Summary

-This month, we explored the book Common Sense on Mutual Funds.

12 Fun Zone

-Test your finance skills with our riddles and quiz.

MARKET PULSE



Source: NSE

- Aggressive FII selling triggered by new U.S. tariffs
- Mixed corporate earnings dampening investor confidence
- Underperformance of key stocks weighing on indices
- Shift to defensive sectors amid policy uncertainty
- Brief manufacturing support unable to offset negative sentiment

Sector Performance

Nifty Pharma ▲ +3.32%

Nifty India Defence ▼ -12.33%

FII-DII-MF Activity

Cash

DIIs - **60,939** ▲ Buy

FIIs - **47,667** ▼ Sell

Mutual Funds

Equity - **49,205** ▲ Buy

Debt - **17,295** ▼ Sell

Source: TejiMandi | Data as of July 2025 | Note: We have taken NSE indices into consideration

Net MF Buying & Selling - As of 31st July 2025

Stock Name	Approx. Buy Value(In ₹ cr)
SBI	10,520
Infosys	5,617
TCS	4,315
Reliance	4,026
Axis Bank	3,872

Source: rupeevest

Stock Name	Approx. Sell Value(In ₹ cr)
Interglobe Aviation	2,378
Eternal	1,602
Hindustan Petroleum	975
Hindalco	961
NTPC	917

MUTUAL FUND MONITOR

Equity	July	June	May	April	March	February
Large Cap	-2.66	3.28	2.27	3.07	7.01	-6.89
Large & MidCap	-3.21	3.87	3.84	3.31	6.74	-8.99
Flexi Cap	-2.48	3.75	3.95	2.86	6.71	-7.94
Multi Cap	-2.16	3.81	5.23	2.51	7.33	-9.05
Mid Cap	-2.73	4.43	6.04	3.37	7.77	-10.24
Small Cap	-2.37	4.82	 8.63	1.55	8.11	-12.04
ELSS	-2.25	3.47	3.91	2.54	7.08	-7.68
Sectoral-Banking	-3.24	3.58	2.94	 5.53	7.56	-3.59
Thematic-PSU	-4.84	1.89	5.45	2.31	 12.97	-11.99
Sectoral-Technology	-6.83	4.68	5.28	-0.83	-0.23	-11.53
International	 4.12	4.97	7.29	0.24	-5.81	-0.14
Debt & Commodities						
Long Duration	0.52	-2.04	0.17	2.21	2.81	-0.49
Low Duration	0.57	0.55	0.73	0.96	0.82	0.53
Short Duration	0.57	0.18	0.99	1.36	1.08	0.43
Ultra Short Duration	0.53	0.56	0.61	0.71	0.74	0.52
Gold	2.62	0.64	0.82	5.15	5.25	 3.21
Silver	3.96	 8.46	3.13	-6.11	7.43	0.09

Note: Bees indicate the top-performing category of the month.

Source: Value Research | Returns are calculated on a monthly calendar basis as of the end of each month for the year 2025.

MUTUAL FUNDS PERFORMANCE

Funds	1-Yr Return (%)	3-Yrs Return (%)	5-Yrs Return (%)
Eq: Large & Mid Cap Fund	1.40%	16.10%	18.90%
Eq: Mid Cap Fund	2.00%	20.80%	25.50%
Eq: Multi Cap Fund	8.40%	14.70%	18.10%
Eq: Small Cap Fund	4.00%	15.60%	27.10%
Eq: Value Fund	-1.20%	17.90%	23.00%
Eq: ELSS	7.70%	15.70%	19.00%
Eq: Contra Fund	1.10%	21.00%	25.60%
Eq: Dividend Yield Fund	-4.20%	18.70%	22.30%
Eq: Focused Fund	4.70%	15.70%	19.80%

Source: MoneyControl

NFOs launched in July 2025

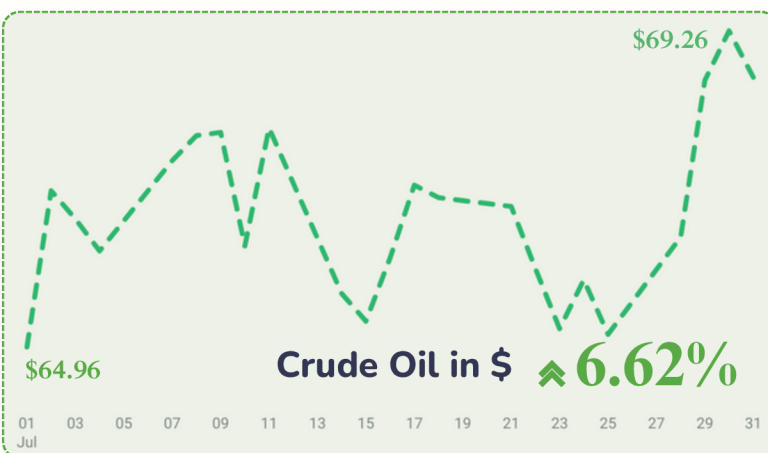
Fund name	Category	Issue Open	Issue Close	Min. Investment
Axis Services Opportunities	Equity	Jul 4, 2025	Jul 18, 2025	₹100
JM Large & Mid Cap	Equity	Jul 4, 2025	Jul 18, 2025	₹1,000
Quant Equity Savings	Hybrid	Jul 7, 2025	Jul 21, 2025	₹5,000
ICICI Prudential Active Momentum	Equity	Jul 8, 2025	Jul 22, 2025	₹5,000
SBI Nifty100 Low Vol 30 Index	Equity	Jul 8, 2025	Jul 22, 2025	₹5,000
Bandhan Multi-Factor	Equity	Jul 10, 2025	Jul 24, 2025	₹1,000
360 ONE Multi Asset Allocation	Hybrid	Jul 30, 2025	Aug 13, 2025	₹1,000
Bank of India Mid Cap	Equity	Jul 31, 2025	Aug 14, 2025	₹5,000

Source: AMFI

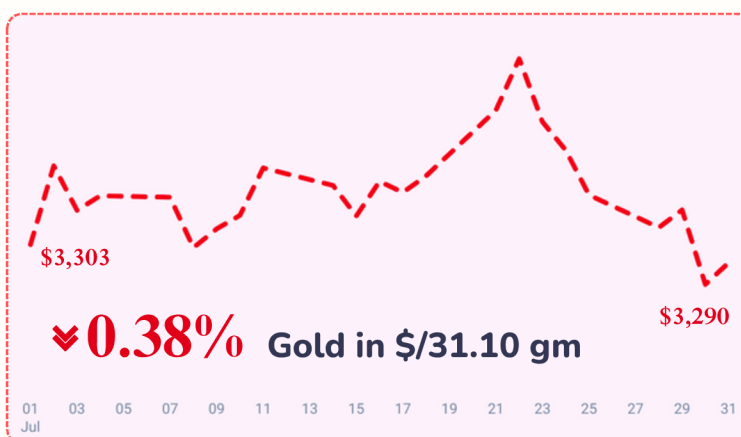
MARKET WATCH - GLOBAL



Strong tech earnings, AI-driven demand, and positive U.S. data boosted gains, though volatility from changing rate expectations and weak semiconductor results briefly slowed momentum.



Crude prices were bolstered by OPEC+ cuts, Middle East tensions, and strong US-China demand but faced pressure from rising output and tariff uncertainty. Tight supply and demand optimism provided some underlying support.



Prices lost momentum after an early safe-haven rally, as a stronger U.S. dollar and easing geopolitical tensions curbed demand. However, continued institutional accumulation signaled a sustained bullish outlook.

Source: NSE & Investing.com

EVENTS ARCHIVE

JULY 2025

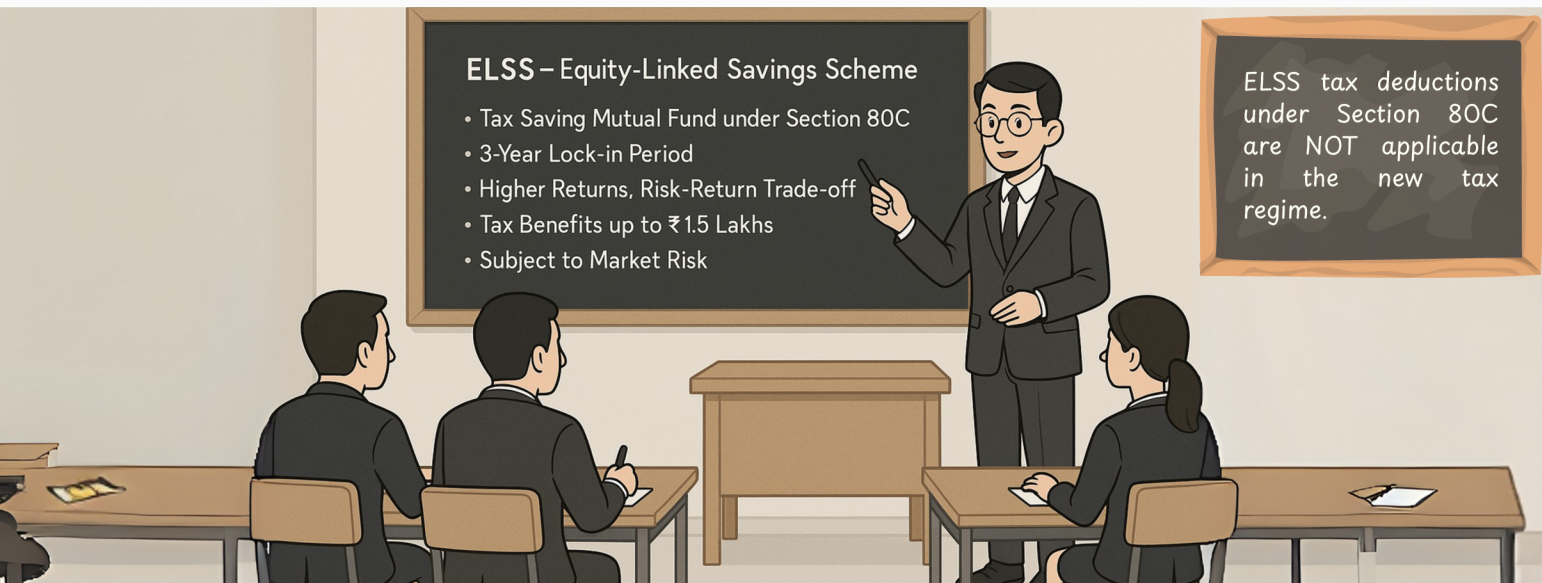
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

 -Blue dots represent Indian events  -Red dots represent global events

- **New Financial Rules Effective-** Stricter GST compliance, no GSTR-3B amendments allowed after filing.
- **Manufacturing PMI Data** - hit 59.2, highest in 17.5 yrs.
- **Asian Development** - India's FY 2025 GDP forecast revised down to 6.5% amid US tariff concerns.
- **CPI Data** - Retail inflation eased to 1.55% lowest in 8 years due to favorable base effect & lower food prices.
- **Forex** - Reserves fell by \$1.18 billion for the week ending July 18
- **Tariff Announcement** - 25% tariff on most Indian exports effective Aug 7, with additional 25% (total 50%) from Aug 27.

- **Japan** - Ruling coalition lost majority for the first time in decades, shifting Japan's political balance.
- **EU** - Additional customs duties and export restrictions on US goods; set to take effect Aug 7, if no resolution is reached.
- **IMF Outlook** - 2025 global growth forecast at 3.0%; inflation easing but US inflation remains above target; updated global accounting norms.
- **United States - Brazil** - 40% tariff announced; combined with earlier measures to total 50% effective Aug 1, 2025, impacting trade flows.
- **US AI Action Plan** - Strategy unveiled to maintain AI leadership, with export controls on advanced tech.

ELSS FUNDS: TAX-SAVING MADE EASY



Lock in savings today, unlock wealth tomorrow

Tax season doesn't have to be a scramble. While most investors reach for the usual suspects, fixed deposits, PPF, or insurance policies, there's a smarter way to save tax and build wealth simultaneously. Enter ELSS (Equity Linked Savings Scheme) funds, the only tax-saving instrument that lets you participate in India's growth story while claiming that precious ₹1.5 lakh deduction under Section 80C.

The Smarter Choice for Tax and Growth

ELSS funds are not just tax savers; they're wealth builders. They offer immediate tax relief of up to ₹1.5 lakh annually, with a short 3-year lock-in period, the shortest among all 80C options. Most importantly, they invest in equities, India's top-performing asset class over the long term.

Consider this: while your PPF earns around 7-8% annually, ELSS funds have delivered average returns of 13-15% over rolling 10-year periods. That extra 5-7% annually can transform your retirement corpus from comfortable to extraordinary.

Built for the Long Game

The three-year lock-in isn't a limitation, it's a feature. It forces discipline, preventing you from panic-selling during market downturns when your investing instincts are weakest. This mandatory patience has historically rewarded investors handsomely.

Smart Money Moves

Don't wait until March start a ₹12,500 SIP in January to maximize your ₹1.5 lakh ELSS limit. ELSS funds offer tax savings and wealth creation, making them a smart entry into equity investing.

Choose funds with consistent performance, experienced managers, and low fees from the 38 available options.

Beyond the Lock-in

Your ELSS investment today isn't just about this year's tax benefit's about building the foundation for financial independence. In a world where inflation erodes the purchasing power of conservative investments, ELSS funds offer the growth potential needed to stay ahead of rising costs.

Tax savings are immediate, but wealth creation is forever. Make ELSS your partner in both.

Our analysis shows that ELSS funds have delivered positive returns in over 90% of all three-year rolling periods since 2000.

INVESTOR EDUCATION

Loan Against Mutual Funds - Liquidity Without Selling

Imagine this scenario: Your equity portfolio has grown beautifully over five years, and suddenly you need ₹5 lakh for a medical emergency or a business opportunity. What do you do? Sell your mutual fund units and lose out on future growth, or explore a smarter alternative?

Loan Against Mutual Funds (LAMF) - a financing option that lets you unlock liquidity without breaking your investment journey.

Smart Usage Tips

- **Emergency Use:** Best suited for temporary liquidity needs rather than lifestyle financing.
- **Short-term Borrowing:** Ideal when you expect cash flows within 6-12 months to repay the loan.
- **Arbitrage Opportunities:** If you can deploy the borrowed funds at returns higher than the interest cost, it could work in your favour.
- **Tax Planning:** Avoid breaking your long-term capital gains tax advantage by selling units prematurely.

Which Mutual Funds Are Eligible?

Eligible Mutual Funds

- **Diversified Equity Funds**
Funds spread across multiple sectors for better diversification
- **Hybrid Funds**
Combination of equity and debt for balanced risk and return.
- **Debt Funds**
Invest primarily in fixed-income instruments like bonds and treasury bills for stable returns with lower risk.

Generally Not Eligible

- **Sectoral/Thematic Fund**
Fund focused on one specific sector or theme.
- **Small-Cap Funds**
Funds investing the smaller companies with Higher Volatility.
- **International Funds**
Funds investing in global Markets outside India

What is a Loan Against Mutual Funds?

Think of it as a secured loan where your mutual fund units serve as collateral. Banks and Non-Banking Financial Companies (NBFCs) offer loans against your mutual fund holdings, typically ranging from 50% to 70% of the current market value of your portfolio.

Unlike personal loans that come with sky-high interest rates (often 12-20% per annum), loans against mutual funds are secured facilities with more reasonable rates, usually between 9-14% per annum.



The Framework -



SUBMIT

Submit your mutual fund portfolio statements to the lender.



LENDER EVALUATES

The lender evaluates your holdings to assess loan eligibility



PLEDGE YOUR UNITS

Your mutual fund units are pledged (not sold) to the lender



LOAN DISBURSEMENT

The loan amount is disbursed to your account



CONTINUE EARNING RETURNS

You continue earning returns on your investments while paying interest on the loan

The Bottom Line

A Loan Against Mutual Funds lets you access liquidity without disrupting your investment discipline, making it a valuable financial tool when used wisely.

“Borrow with purpose, invest with patience, and let your wealth grow without disruption”

BOOK SUMMARY

Common Sense on Mutual Funds

by John C. Bogle

Best For:

Both beginners and experienced investors

Key Highlights:

Advocates for low-cost index funds emphasises long-term strategies and explains fundamental investing concepts.

Core Strategies & Key Concepts:

1. Cost Matters:

High fees, especially in actively managed funds, erode returns over time. Bogle stresses the importance of minimising costs to maximise wealth.

2. The Four Dimensions of Investing:

- **Return:** Set realistic expectations.
- **Risk:** Align with your tolerance.
- **Cost:** Keep fees low.
- **Time:** Invest with a long-term perspective.

3. Simplicity Over Complexity:

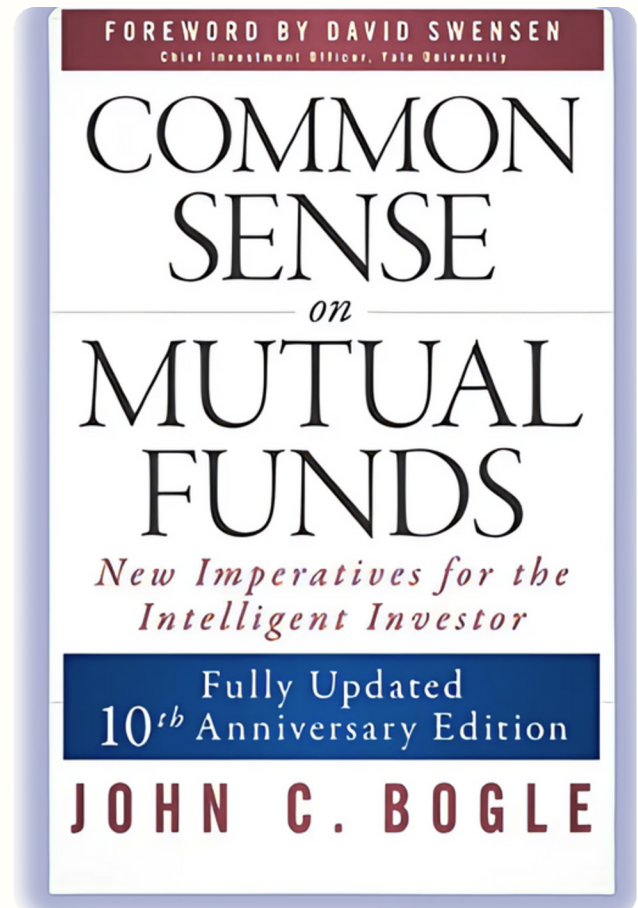
Bogle favours broad-based index funds for instant diversification at low costs, avoiding complex strategies.

4. Asset Allocation:

Start with a mix of two-thirds stocks and one-third bonds, adjusting based on age and risk tolerance.

Success = Low Costs + Broad Diversification + Long Time Horizon + Discipline

The book's core "hack" is that simplicity consistently beats complexity in investing. While Wall Street profits from making investing seem complicated, Bogle proves that the most boring approach buying everything through index funds and holding forever—is also the most profitable for individual investors



Investing isn't about beating others at their game. It's about your own **independence**, your own **strategy**, your own patience and discipline.

FUN ZONE

I make your gains look smaller when prices rise. What am I?



If your stock doubles and then halves, are you back where you started?



QUIZ!



Quiz 1

A mutual fund scheme has AUM of ₹500Cr. and total outstanding units of 5Cr. The NAV is?



Quiz 2

If inflation is 6% and your investment returns 8%, your real rate of return is?



Quiz 3

If a mutual fund's NAV increases from ₹20 to ₹22 in a year, what is the return %?



Note – Please share your answers with us via Instagram DM by scanning the QR code.

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