

MONTHLY BEES BUZZ AUGUST 2026



BEES NetWork Ltd.

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NEWSLETTER – AUG 2026

Freedom is one of life's greatest privileges.

It allows us to dream, choose our own path, support the people we care about, and face the future with confidence.

Financial well-being quietly strengthens that freedom.

This month, as we celebrate Independence Day and Raksha Bandhan, let us also reflect on another form of independence—the ability to make financial decisions with confidence and protect the dreams that matter most.



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Thought for the Month:

True financial freedom isn't about having everything. It's about having choices.

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Market Insights – July 2026 Snapshot



Monthly Financial Market Performance Snapshot

Particulars	Open	High	Low	Close	Change %
 Sensex	76,545.21	78,664.92	75,474.43	78,094.64	2.02%
 Nifty	23,897.65	24,530.90	23,606.30	24,383.60	2.03%
 Nasdaq	26,039.51	26,316.81	24,425.34	25,373.85	-2.56%
 Gold	\$4,008.49	\$4,202.67	\$3,959.69	\$4,042.67	0.85%
 Crude	\$70.62	\$92.24	\$67.57	\$84.64	19.85%



MF CATEGORY-WISE PERFORMANCE AT A GLANCE

Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra Fund	0.16	14.19	14.61	14.99
Equity - Dividend Yield Fund	2.81	13.7	13.67	13.66
Equity - ELSS	0.59	11.84	11.69	13.04
Equity - Flexi Cap Fund	2.78	12.57	11.74	13.08
Equity - Focused Fund	3.25	12.47	11.72	12.76
Equity - Large & Mid Cap Fund	3.55	14.5	13.37	13.8
Equity - Large Cap Fund	0.31	10.42	10.3	11.45
Equity - Mid Cap Fund	7.11	17.81	15.55	15.61
Equity - Multi Cap Fund	4.89	14.98	13.62	14.56
Equity - Small cap Fund	7.37	16.16	15.33	16.44
Equity - Value Fund	3.02	13.6	13.35	12.97



What This Means for You

Markets continue to respond to changing economic conditions, corporate earnings, policy developments, and investor sentiment. While short-term fluctuations are inevitable, long-term wealth creation often depends more on investor behaviour than on market movements themselves.



Investor Takeaway:



Markets may influence returns.



Your financial decisions influence outcomes.

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

* All Sectoral, Thematic, Index & ETF Funds are excluded from the above list. Returns are not guaranteed.
Financial Market Performance Snapshot Data Period – 01/07/2026 to 31/07/2026

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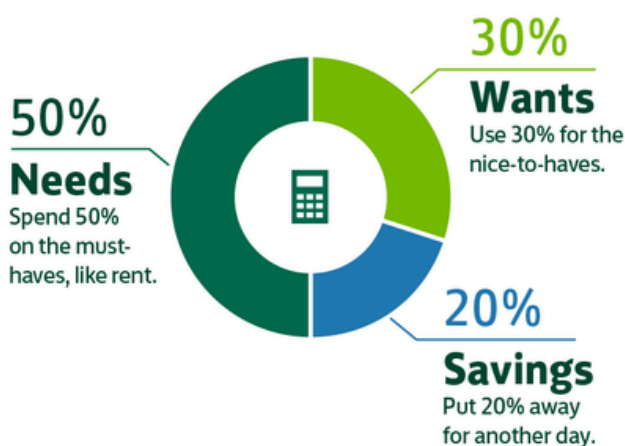


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SIP PERFORMANCE BY FUND CATEGORY

Categories	1 Year	2 Years	3 Years	5 Years	10 Years
Business Cycle	11.0	5.4	7.8	13.6	14.5
Contra	3.9	2.7	6.6	13.1	16.0
Dividend Yield	5.7	3.6	6.6	12.5	14.5
ELSS	6.7	3.6	6.3	11.1	13.9
Flexi Cap	9.1	5.3	7.5	11.6	13.9
Focused	10.2	5.9	7.8	11.5	13.5
Hybrid Agg.	6.2	4.5	6.8	10.1	12.0
Large & Mid Cap	10.0	6.6	9.0	13.3	14.8
Large Cap	3.8	2.9	5.5	9.4	11.9
Mid Cap	15.3	9.8	11.7	16.2	17.5
Multi Cap	13.3	7.6	9.3	13.5	15.6
Small Cap	23.7	11.2	11.1	15.8	18.4
Value	7.6	4.5	7.1	12.4	14.3

Source : AdvisorKhoj



“
A RETIREMENT
WELL-FINANCED IS
A FUTURE WELL-
LIVED.”

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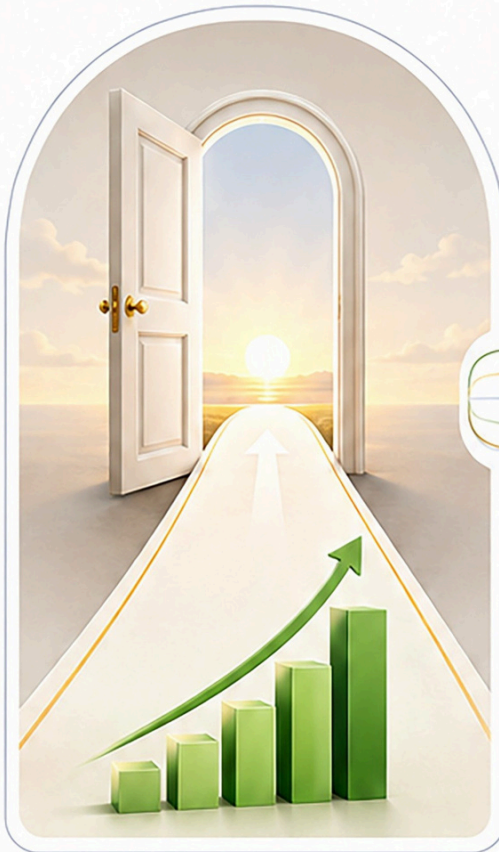
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What Financial Freedom Really Means

Financial freedom is often misunderstood.
It isn't simply about becoming wealthy or retiring early.
More often, it is about having the ability to make
life's important decisions without financial pressure.



It Means Having the Freedom To...



✓ Choose opportunities
instead of compromises.



✓ Support your family
when they need you.



✓ Pursue dreams
without depending on debt.



✓ Face uncertainty with
greater confidence.



✓ Live according to your
priorities—not your liabilities.



Many people spend years chasing income.
The real objective is to build choices.



✦ Perspective

Financial freedom isn't measured only by the size of your portfolio.
It's measured by the freedom your portfolio gives you.

Don't Let a Scam Steal Your Financial Freedom

As digital transactions become a part of everyday life, financial frauds have become increasingly sophisticated. A single moment of carelessness can undo years of hard-earned savings.

While technology has made investing and banking more convenient, it has also made staying alert more important than ever.



OTP / PIN

Never share your OTP or PIN



Fake KYC Messages

Verify before you act



Fraudulent UPI Requests

Receiving money doesn't require approvals



Unrealistic Returns

Too good to be true? It probably is.

Stay One Step Ahead



Never share your OTP or PIN

Banks, mutual fund companies, and financial institutions never ask for your OTP, PIN, CVV, or passwords over phone calls, messages, or emails.



Verify Every UPI Request

Receiving money never requires entering your UPI PIN. If someone asks you to "approve" a payment request to receive money, it's a fraud.



Beware of Fake KYC Updates

Fraudsters often send messages claiming your KYC needs immediate updating. Always verify such requests through the official website or your financial institution.



Question Unrealistic Investment Returns

Promises of guaranteed high returns, insider tips, or "double your money" schemes are common warning signs. If an opportunity sounds too good to be true, it probably is.



Investor Insight

Building wealth takes years. Losing it can take just one careless click. Stay informed. Stay alert.

Congratulations! Your Salary Increased. Did Your Wealth?

Raj couldn't stop smiling after receiving his annual appraisal letter. A 30% salary hike felt like a dream after a year of hard work. To celebrate, he upgraded his smartphone, exchanged his old car for a new one, and started enjoying more weekend getaways with his family & friends. Life felt better than ever.



Years passed, and every salary increment brought another lifestyle upgrade. Yet, one evening, while reviewing his finances, Raj was surprised to find that although his income had nearly doubled, his savings had barely grown. The dream home he once envisioned still seemed distant, and many of his long-term goals remained exactly where they were years ago.

During a Raksha Bandhan family gathering, Raj shared his disappointment with his sister. She listened patiently and introduced him to her Mutual Fund Distributor. Instead of discussing returns or recommending products, the distributor asked Raj a simple question:

“ Every time your salary increased, did your investments increase too? ”

Raj paused. For the first time, he realised that while he had upgraded his lifestyle with every raise, he had rarely upgraded his investments.

That conversation changed his approach towards money. He decided that every future salary increment would be accompanied by a corresponding increase in his monthly investments. His lifestyle continued to improve, but this time, his wealth began growing alongside it.

A decade later, Raj wasn't just earning more—he was financially stronger. His dream home had become a reality, his retirement goals were progressing steadily, and he had the confidence of knowing that his income and investments had grown together.



The Real Lesson

A higher income can improve your lifestyle.
Increasing your investments can improve your future.

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The Difference Between Excitement and Progress

Excitement often attracts attention.

Progress quietly creates results.

In investing, excitement may come from chasing trends, reacting to headlines, or seeking quick gains.

Progress comes from moving steadily towards meaningful financial goals.



Excitement Looks Like...

- Constantly searching for the next opportunity.
- Measuring success every week.
- Reacting to every market movement.



Progress Looks Like...

- Achieving financial goals.
- Reducing financial stress.
- Growing confidence over time.
- Creating lasting financial security.



✈ Wisdom to Remember

**Excitement creates moments.
Progress creates futures.**



How Financially Independent Are You?

Take a minute to reflect.



✓ Could I manage my household expenses if my regular income stopped for six months?

☐


✓ Are my investments linked to clearly defined financial goals?

☐


✓ Have I updated nominations across my major investments?

☐


✓ Do I understand why I own each investment?

☐


✓ Could my family locate my financial information if needed?

☐


✓ Have I reviewed my investments during the past year?

☐


✚ If 2 or More Answers Are "No"

It may be a good time to review whether your financial arrangements are aligned with your long-term objectives.



Remember:

Financial independence is not built in a day. It is strengthened through informed decisions made over time.

Freedom Deserves a Strong Foundation

Freedom is not created by a single decision.

It is built through hundreds of thoughtful decisions made over the years.

Every investment made with purpose, every financial responsibility fulfilled, and every informed choice brings us one step closer to greater confidence and peace of mind.



What You Can Do This Month

- ✓ Review your financial goals.
- ✓ Update nominations wherever required.
- ✓ Organise important financial records.
- ✓ Continue investing with your long-term objectives in mind.



A Simple Step Forward

If you would like to review your investments and financial goals, you may consider a discussion with your Mutual Fund Distributor.



Quote of the Month

“Freedom is nothing but a chance to be better.”

— Albert Camus



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.