

MONTHLY **BEEES** BUZZ

JULY 2026



BEES NetWork Ltd.

(AMFI-Registered Mutual Fund Distributor)

Commercial House, 3rd Floor, 135, Canning Street, Kolkata 700001

info@bees.in | 9830022388 | www.BEES.in



MARKET INSIGHTS

JUNE 2026 SNAPSHOT



Monthly Financial Market Performance Snapshot

Particulars	Open	High	Low	Close	Change %
 Sensex	75,203.02	77,803.18	73,318.94	76,478.67	1.70%
 Nifty	23,654.50	24,261.60	23,070.15	23,865.75	0.89%
 Nasdaq	26,952.58	27,190.21	24,980.38	26,213.72	-2.74%
 Gold	\$4,521.91	\$4,546.44	\$3,944.23	\$4,005.95	-11.41%
 Crude	\$92.06	\$99.35	\$69.24	\$70.66	-23.25%



MF CATEGORY-WISE PERFORMANCE AT A GLANCE

Category	1 Year	3 Year	5 Year	10 Year
 Equity - Contra	-2.88	15.37	15	15.53
 Equity - Dividend Yield Fund	-0.62	15.07	14.18	14.29
 Equity - ELSS	-2.76	12.65	12	13.56
 Equity - Flexi Cap Fund	-0.81	13.27	11.87	13.57
 Equity - Focused Fund	-0.31	13.24	11.91	13.32
 Equity - Large & Mid Cap Fund	0.16	15.48	13.87	14.28
 Equity - Large Cap Fund	-3.83	11.06	10.23	11.88
 Equity - Mid Cap Fund	4.24	18.85	16.35	16.06
 Equity - Multi Cap Fund	1.76	16.32	14.48	14.97
 Equity - Small cap Fund	6.01	17.56	17.1	16.97
 Equity - Value Fund	0.6	15.22	13.8	13.59

WHAT THIS MEANS FOR YOU



Markets continue to respond to changing economic data, business performance, policy developments, and investor sentiment. While short-term movements attract attention, long-term outcomes are often influenced by how investors respond to changing conditions.

INVESTOR TAKEAWAY:



"The future is uncertain."

A disciplined process helps navigate uncertainty.



*Source: [Investing.com/ws/com/masterstrokeonline.com](https://www.investing.com/ws/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 - 01/06/2026 to 30/06/2026

BEES NetWork Ltd.

Commercial House, 3rd Floor, 135, Canning Street, Kolkata 700001

info@bees.in | 9830022388 | www.BEES.in

THE MOST EXPENSIVE WORD IN FINANCE: "LATER"

Many financial goals are postponed not because they are impossible—but because they are delayed.



"I'll start next year."



"I'll invest once expenses reduce."



"I'll think about it after the next salary hike."

WHAT OFTEN HAPPENS



Delayed beginnings



Reduced time horizons



Larger future contributions



A DIFFERENT PERSPECTIVE

Financial progress rarely requires perfection. It often begins with a **decision to start**.



PERSPECTIVE

The cost of postponing a financial decision is often invisible—until **time reveals it**.



BEES NetWork Ltd.

Commercial House, 3rd Floor, 135, Canning Street, Kolkata 700001

info@bees.in | 9830022388 | www.BEES.in

THE RAINY-DAY MYTH



Most people understand the importance of **setting aside money for emergencies.**



Yet many underestimate how quickly **unexpected situations can arise.**



A **medical event.**



A temporary **income disruption.**



An urgent **family requirement.**



WHAT EMERGENCY FUNDS REALLY PROVIDE



Financial
flexibility



Reduced dependence
on borrowing



Confidence during
uncertain periods



INSIGHT

“

The value of an **umbrella** is rarely appreciated on a sunny day.



BEES NetWork Ltd.

Commercial House, 3rd Floor, 135, Canning Street, Kolkata 700001

info@bees.in | 9830022388 | www.BEES.in

“HOW ANIL STAYED THE COURSE”



As Anil stepped out of the real estate developer's office with his wife, a wide smile spread across his face. The couple had just begun **exploring their dream of owning their first home**.



Life seemed to be moving in the right direction. He had a stable job, a growing family, and **clear goals for the future**.



Then, within a few months, everything changed. The COVID-19 outbreak severely impacted the hospitality industry, and Anil lost his job. Expenses began to pile up, and household finances came under pressure. For the first time in years, **uncertainty** became part of everyday life.



There were moments when stopping his long-term investments seemed like the obvious choice.

But Anil **chose differently**.



He cut unnecessary expenses, adjusted his lifestyle, and relied on his **emergency fund** whenever needed. Even though some monthly investments became smaller, he remained committed to the habit.



As economic activity gradually resumed, Anil's career regained momentum. Quietly in the background, his **investments continued growing**.



In 2026, as the couple prepared to move into their own home, Anil realised something important. The difficult years had tested his patience, but they had not broken his discipline. The investment corpus he had built over time helped **support one of life's most important milestones without disrupting his financial stability**.



THE REAL LESSON

Adversity may change the course of life, but disciplined decisions can help rebuild confidence, stability, and hope for the future.



BEES NetWork Ltd.

Commercial House, 3rd Floor, 135, Canning Street, Kolkata 700001

info@bees.in | 9830022388 | www.BEES.in

THE DIFFERENCE BETWEEN WEALTH AND WEALTHY

WEALTH

What you have.



WEALTHY

How financially strong you are.



VS



Many people measure wealth through **visible possessions**.



A larger house.



A luxury vehicle.



The latest upgrade.



But **true financial strength** often appears differently.



The ability to handle **emergencies calmly**.



The freedom to **make choices**.



The confidence to support **family responsibilities**.



WISDOM TO REMEMBER



Being wealthy is not always about what others can see—
it is often about what keeps you secure when nobody is looking.



BEES NetWork Ltd.

Commercial House, 3rd Floor, 135, Canning Street, Kolkata 700001

info@bees.in | 9830022388 | www.BEES.in

HOW ORGANISED IS YOUR FINANCIAL LIFE?



	01 Do my family members know where important financial documents are kept?	☒ Yes	☐ No
	02 Have I updated nominations across major investments?	☒ Yes	☐ No
	03 Do I maintain a list of important financial accounts ?	☒ Yes	☐ No
	04 Have I communicated key financial information to a trusted family member ?	☒ Yes	☐ No
	05 Would my family be able to locate important financial records if needed?	☒ Yes	☐ No
	06 Have I reviewed these details within the last year ?	☒ Yes	☐ No



IF 2 OR MORE ANSWERS ARE "NO"

It may be a good time to review how **organised** and **accessible** your financial information is.



BEES NetWork Ltd.

Commercial House, 3rd Floor, 135, Canning Street, Kolkata 700001

info@bees.in | 9830022388 | www.BEES.in

FINANCIAL CONFIDENCE COMES FROM CLARITY

Good financial decisions are not only about **investments**.

They are also about **awareness**, **preparation**, and **organisation**.

The more clarity you create today, the **fewer uncertainties** you may face tomorrow.



WHAT YOU CAN DO THIS MONTH



Organise important
financial documents



Review **nominations**



Update **family records**



Maintain clarity around
major financial accounts



A SIMPLE STEP FORWARD

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



Let's talk. Let's prepare
Let's build your tomorrow.



QUOTE OF THE MONTH

*"An investment in knowledge
pays the best interest."*

— Benjamin Franklin



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.

BEES NetWork Ltd.

Commercial House, 3rd Floor, 135, Canning Street, Kolkata 700001

info@bees.in | 9830022388 | www.BEES.in

SIP PERFORMANCE

BY FUND CATEGORY

Categories	1 Year	3 Years	5 Years	10 Years
Contra	-0.3	6.0	12.8	15.8
Dividend Yield	2.3	6.2	12.4	14.4
ELSS	3.2	5.7	10.9	13.7
Flexi Cap	5.5	6.9	11.3	13.6
Focused	6.5	7.1	11.3	13.3
Hybrid Agg.	3.6	6.4	10.0	11.9
Large & Mid Cap	7.3	8.7	13.1	14.6
Large Cap	-0.6	4.5	8.9	11.7
Mid Cap	13.6	11.5	16.1	17.3
Multi Cap	10.6	9.2	13.6	15.6
Small Cap	22.6	11.3	16.0	18.5
Value	5.6	7.0	12.5	14.3

Source : AdvisorKhoj

SIPs are very long term commitments and should be done with a lot of understanding and right expectations.

- Choose your category right
- Choose your scheme well

The future belongs to those who
believe in the beauty of their dreams

Eleanor Roosevelt

BEES NetWork Ltd.

Commercial House, 3rd Floor, 135, Canning Street, Kolkata 700001

info@bees.in | 9830022388 | www.BEES.in