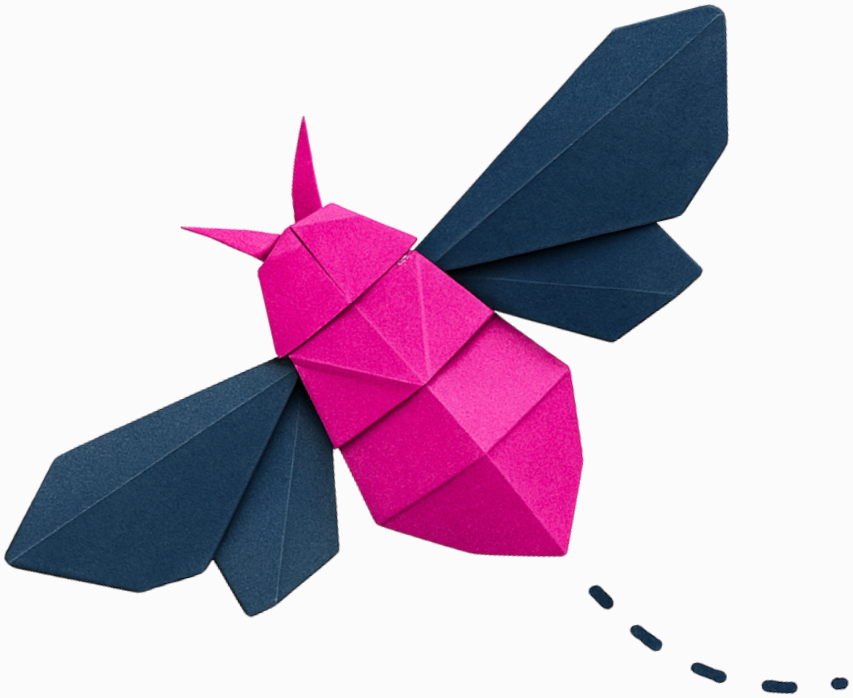
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BEES NetWork Ltd.
AMFI Reg. Mutual Fund Distributor

MONTHLY BEES BUZZ

Edition: September 2025



Key Highlights

Fund of Funds

- Invest in a basket of mutual funds instead of individual ones
- Professional asset allocation across equity, debt, overseas, or hybrid funds

Quick Reads
Book Summary

- Key Lessons from One Up on Wall Street
- Stupid investing mistakes to avoid

Case Study

- A case study illustrating how SIP can support you in funding your higher studies

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We look forward to having you!

Kolkata | Mumbai

HALL OF FAME



We are proud to announce that we has achieved an outstanding **CIBIL Rank 3**, a recognition that underscores our strong financial standing and commitment to maintaining the highest standards of trust and credibility in all our dealings.

Bharat Bagla CEO, was recently featured on the renowned **ET Now** show, 'Informed Investing Season 2.' This opportunity highlights our expertise in investment strategies and our ongoing dedication to sharing valuable insights with the broader financial community.



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CONTENTS

Pg 4 **Market Pulse**
-FIIs - DIIs - MF activity, sector moves, Nifty 50 performance

Pg 5 **Mutual Fund Monitor**
-Mutual fund categories' monthly returns

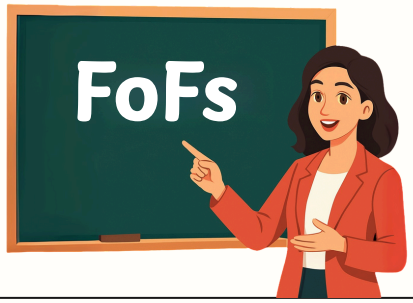
Pg 6 **Mutual Fund Performance**
-Consistent mutual fund performers across categories.
-NFOs launched -July



Pg 7 **Market Watch - Global**
-Nasdaq 100 and commodities performance

Pg 8 **Events Archive**
-A brief summary of all national and international events that occurred in July.

Pg 9 **Investor Education**
-An in-depth exploration of the world of Fund of Funds



Pg 10 **Case Study**
-A case study illustrating how SIP can support you in funding your higher studies

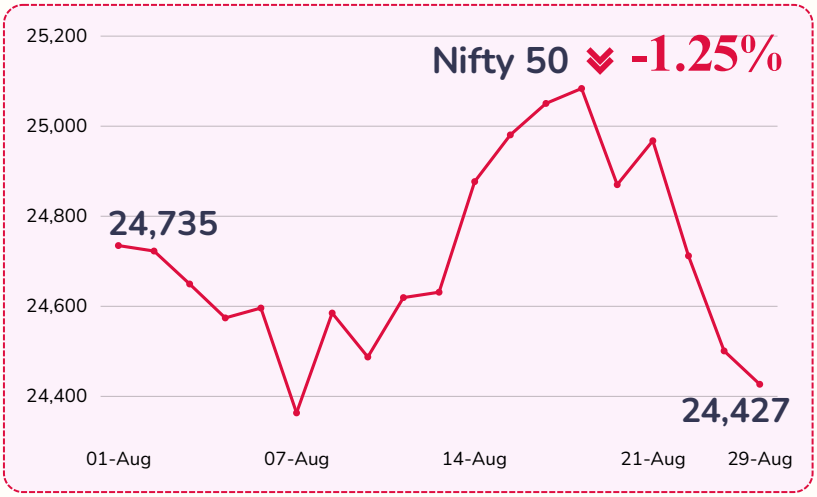


Pg 11 **Book Summary**
-This month, we explored the book One Up on Wall Street by Peter Lynch

Pg 12 **Fun Zone**
-Test your finance skills with our riddles and quiz.

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MARKET PULSE



Source: NSE | Data as of 31st Aug 2025

- Global recovery boosted sentiment
- GDP & GST reform buzz added optimism
- U.S. tariffs, weak earnings & global headwinds hurt
- FIIs pulled out ₹46,902 cr, weighing heavily

Sector Performance

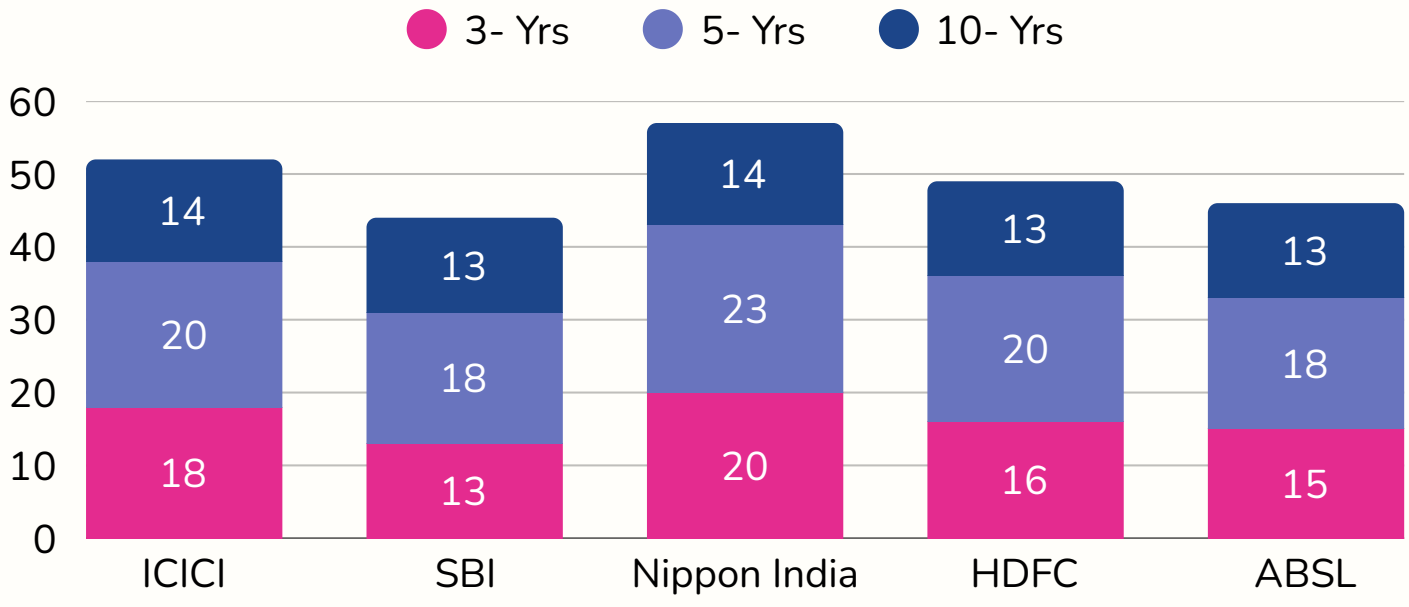
Nifty Auto	▲ +8.47%
Nifty Pharma	▼ -4.36%

FII-DII-MF Activity

Cash		Mutual Funds	
DIIs - ₹94,828 Cr.	Buy	Equity - ₹55,375 Cr.	Buy
FIIs - ₹46,903 Cr.	Sell	Debt - ₹49,887 Cr.	Sell

Source: TejiMandi | Data as of 31st Aug 2025 | Note: We have taken NSE indices into consideration

Top 5 Large-Cap Funds: Returns across the years



Source: TejiMandi | Based on Rolling Return data ending Qtr 03/25 | Figures in %

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MUTUAL FUND MONITOR

Monthly Performance per Calendar Month

Categories	August	July	June	May	April	March
Large Cap	-1.09	-2.66	3.28	2.27	3.07	7.00
Large & MidCap	-1.33	-3.21	3.87	3.84	3.31	6.74
Flexi Cap	-1.84	-2.48	3.75	3.95	2.86	6.70
Multi Cap	-1.86	-2.16	3.81	5.23	2.51	7.33
Mid Cap	-2.35	-2.73	4.43	6.04	3.37	7.77
Small Cap	-3.29	-2.37	4.82	8.63	1.55	8.00
ELSS	-1.87	-2.25	3.47	3.91	2.54	7.08
Sectoral-Banking	-3.33	-3.24	3.58	2.94	5.53	7.56
Thematic-PSU	-4.56	-4.84	1.89	5.45	2.31	12.97
Sectoral-Technology	-0.46	-6.83	4.68	5.28	-0.83	-0.23
International	3.29	4.12	4.97	7.29	0.24	-5.81
Debt & Commodities	**August**	**July**	**June**	**May**	**April**	**March**
Long Duration	-2.48	0.52	-2.04	0.17	2.20	2.81
Low Duration	0.35	0.57	0.55	0.73	0.96	0.82
Short Duration	-0.06	0.57	0.18	0.99	1.36	1.08
Ultra Short Duration	0.42	0.53	0.56	0.6	0.71	0.74
Gold	3.77	2.62	0.64	0.82	5.15	5.25
Silver	6.39	3.96	8.46	3.13	-6.11	7.43

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.

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MUTUAL FUNDS PERFORMANCE

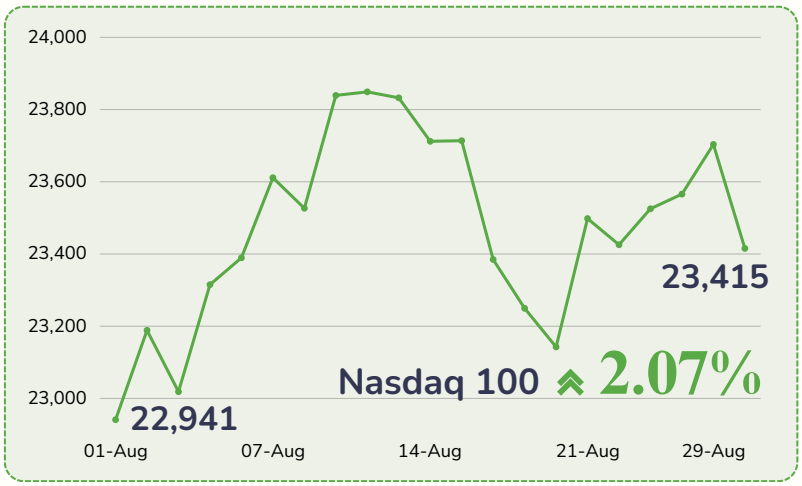
Point to Point Returns

Categories	1-Yr Return (%)	3-Yr Return (%)	5-Yr Return (%)	10-Yr Return (%)
Large Cap	-4.70	13.31	18.3	12.41
Large & MidCap	-8.84	16.26	21.54	14.32
Flexi Cap	-4.59	14.99	19.16	13.27
Multi Cap	-3.95	18.06	--	--
Mid Cap	-5.40	19.31	25.46	15.71
Small Cap	-8.17	19.65	28.22	16.71
ELSS	-4.76	15.68	20.12	13.57
Sectoral-Banking	3.78	14.02	20.12	12.13
Thematic-PSU	-15.46	28.71	30.26	14.70
Sectoral-Technology	-13.16	12.67	20.01	16.50
International	25.57	19.41	10.95	10.31
Debt & Commodities	**1-Yr Return (%)**	**3-Yr Return (%)**	**5-Yr Return (%)**	**10-Yr Return (%)**
Long Duration	3.18	7.22	5.30	7.17
Low Duration	7.65	7.08	5.87	6.54
Short Duration	7.83	7.13	6.00	6.70
Ultra Short Duration	7.10	6.79	5.54	6.02
Gold	40.01	24.49	13.3	13.12
Silver	36.20	27.51	--	--

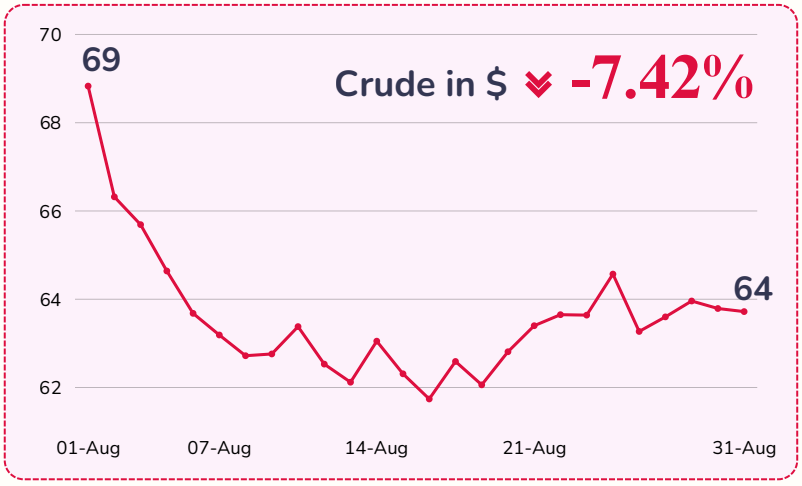
Source: MoneyControl | As of 31st Aug 2025, the return is point-to-point.

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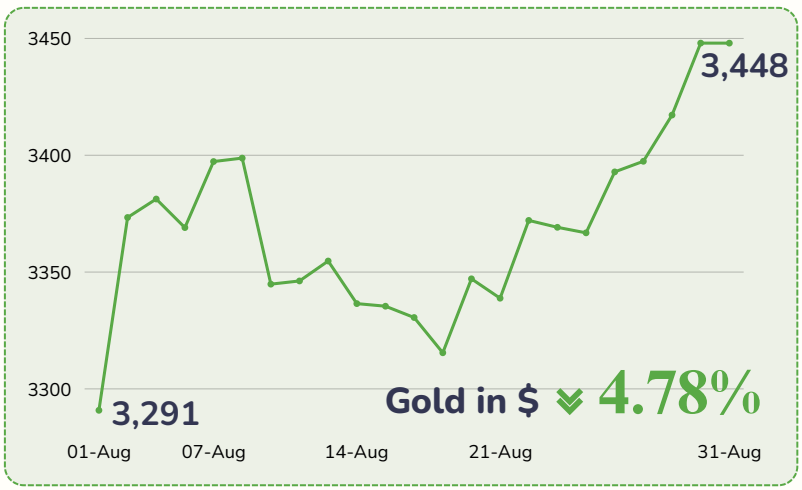
MARKET WATCH - GLOBAL



Nasdaq-100 rose mid-month on AI earnings strength, Fed rate-cut optimism and global sentiment, but late-month profit-taking and small-cap rotation trimmed gains despite resilient data.



WTI started August softer amid tariff fears and OPEC+ supply boost, rebounded late-month on Ukraine-Russia tensions and Labor Day-season U.S. demand, ultimately holding within $63–$65 range.

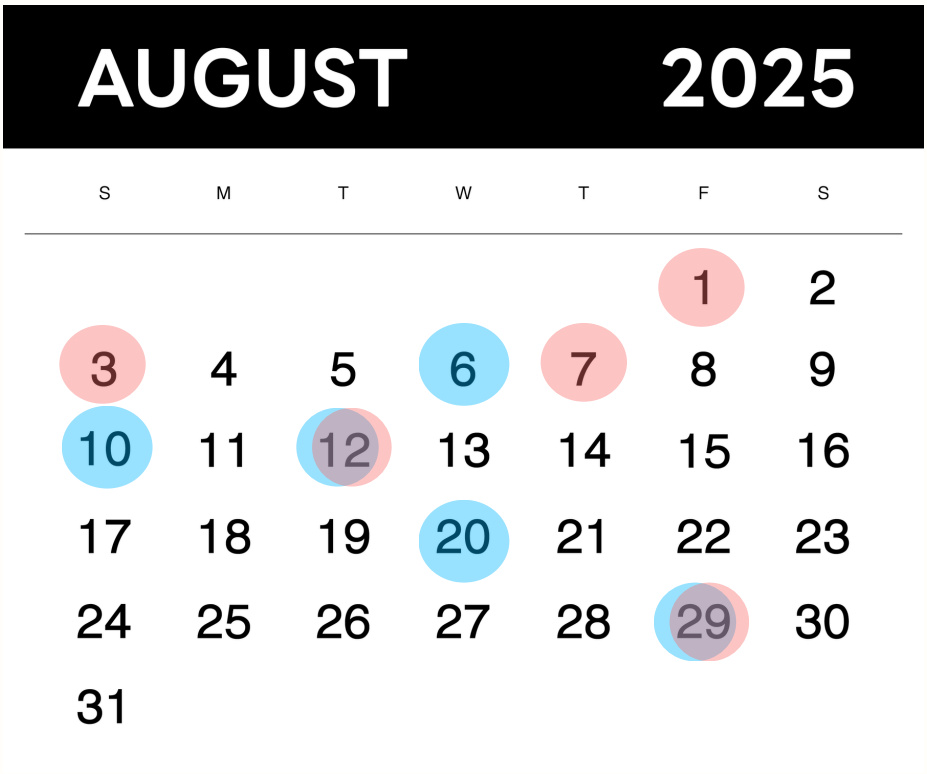


Gold rose in early August amid global tensions and tariff worries, but eased mid-month after strong U.S. data. It then ended sharply higher on safe-haven demand and hopes for a Fed rate cut.

Source: All the graph data is sourced from investing.com.| As on 31st August 2025

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EVENTS ARCHIVE



- Indian events

- Global events

6th Aug

- **RBI MPC -** meeting held repo rate maintained at 5.50%, policy stance remains neutral

10th Aug

- **Forex Reserve -** India's forex reserves decline sharply by $9.3 billion to $689 billion

12th Aug

- **CPI Data -** July 2025 CPI data released showing retail inflation at 1.55%, 8-year low .

20th Aug

- **GST Extension -** CBIC extends GSTR-3B filing deadline to August 27 for Mumbai region due to weather

29th Aug

- **GDP Data -** Q1 FY26 GDP growth reported at 7.8%, beating expectations of 6.5%

01th Aug

- **Copper Tariffs -** US imposed 50% tariffs on semi-finished copper products and derivatives from China effective this date

3rd Aug

- **Employment Data -** July jobs report showed only 73,000 payroll additions, well below expectations

7th Aug

- **China Forex Reserves -** Foreign exchange reserves: $3.204 trillion; US trade surplus: $23.74 billion (down from $26.57B)

12th Aug

- **Russia's GDP Release -** Q2 2025 GDP: 1.1% YoY (vs 4.0% in Q2 2024); Q1 2025: 1.4% YoY

29th Aug

- **Core PCE Inflation -** July Core PCE: 2.9% YoY (vs 2.8% June); PCE Index: 2.6% YoY; Personal income: +0.4% monthly

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INVESTOR EDUCATION:

Diversification Made Simple

Think of Fund of Funds as the investment equivalent of a well-curated music playlist – instead of picking individual songs (stocks), you're getting expertly assembled collections from different albums (funds).

What Exactly is a Fund of Funds?

A Fund of Funds (FoF), quite literally, does what it says on the tin: it's a mutual fund that invests in other mutual funds rather than directly in stocks or bonds. Instead of your fund manager picking individual securities, they're selecting the best mutual fund schemes across the market to create a diversified portfolio.

Think of it as investing with a safety net beneath your safety net. Where a regular mutual fund spreads risk across multiple stocks, an FoF spreads risk across multiple funds – each of which is already diversified. It's like having several expert fund managers working for you simultaneously, with another expert deciding which of these experts deserves your money.



Anatomy of Fund of Funds (FoFs) in India

Regulatory Framework
- Regulated by SEBI
- Must follow diversification & risk norms
- Governed by Mutual Fund Regulations

FoF Categories
- Equity FoFs (equity funds)
- Debt FoFs (debt funds)
- Hybrid FoFs (mix of both)
- Overseas FoFs (foreign funds)

Key Components
- Investors (retail & institutional)
- FoF Manager (selects funds)
- Underlying Funds (diverse schemes)
- Custodian & Trustee (asset safety)

Investment Process
- Pool capital from investors
- Due diligence on fund selection
- Allocate strategically across funds
- Periodic rebalancing

Taxation on FoFs: Understanding Long-Term vs Short-Term Gains

Equity and debt Fund of Funds (FoFs) are taxed at 12.5% for long-term gains if held over 24 months, with no exemptions or indexation. Short-term gains (≤24 months) are taxed at the investor's income slab rate.

For instance, if you invest ₹1,00,000 in a FoFs and sell it after 2 years for ₹1,50,000, you pay 12.5% tax on the ₹50,000 gain, which is ₹6,250. But if you sell it before 2 years, the ₹50,000 gain is taxed as per your income slab rate, which could be 30%, resulting in ₹15,000 tax. This shows the advantage of holding FoFs beyond 24 months to benefit from the lower tax rate.

The Verdict: FoFs in Your Portfolio

FoFs are useful for investors who prefer professional fund selection and monitoring. They offer benefits like curation, ongoing monitoring, and diversification, but come with added costs.

If the benefits outweigh the costs, FoFs can simplify investing and encourage long-term discipline. Ultimately, FoFs acknowledge that professional expertise can lead to better outcomes than managing investments alone.

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CASE STUDY

From Small Savings to Big Dreams



When Ananya was born, her mother looked at her and memories flooded back days spent longing for good schools, fresh books, and the freedom to chase her dreams. As a child, she often studied by candlelight, sharing tattered textbooks with siblings, while her own parents worked late into the night just to provide the basics.

They spoke with a financial advisor and started a SIP. Every month, no matter what happened, Ananya's mother put away a small amount.

Sometimes her father's job changed, sometimes things were tough, but they never stopped. The SIP kept growing, little by little.



As Ananya grew, her journey had challenges. Sometimes she fell sick, and her parents sat close, helping her keep up with schoolwork. When she needed extra tuition or supplies, her parents skipped outings and found ways to save, making sure Ananya never missed anything important.

Ananya enjoyed learning and earned praise from her teachers. Her dream of becoming a doctor grew with every biology lesson.

When costly entrance exams and college fees arrived, her parents used the SIP savings. They afforded coaching and books, sending Ananya to medical college. Watching her study, they felt proud their sacrifices

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BOOK SUMMARY

One Up on Wall Street
by Peter Lynch

Best For: Beginner to intermediate investors

The Stupid Investing:

Peter Lynch warns against common "stupid" investing mistakes like trying to time the market, chasing hype, and buying complex stocks without understanding them. He stresses that simple, patient, and disciplined investing in businesses you know is key to long-term success. Avoiding these pitfalls helps investors grow wealth steadily.

Key Investing Lessons from *One Up on Wall Street*

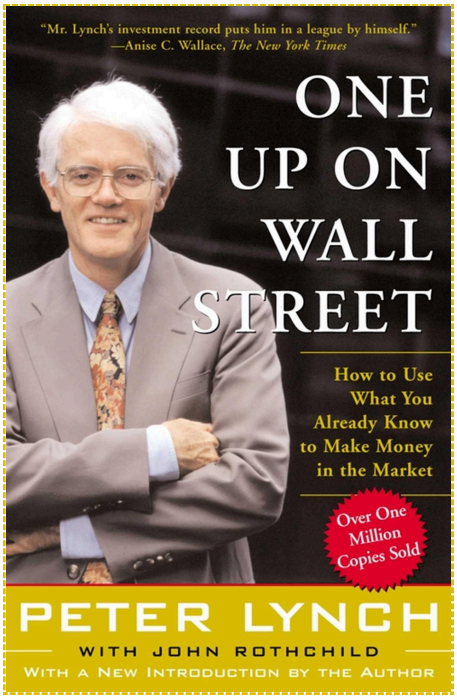
Simple Businesses
Look for simple, understandable businesses with strong growth potential.

Thorough Research
Do thorough research on companies and their fundamentals before investing.

Patience
Hold investments long-term to realize their full value.

Market Timing
Avoid trying to time the market; focus on company performance.

Diversification
Diversify to manage risk but avoid over-diversification.



Essence:

Individual investors can outperform professional fund managers by using their personal knowledge and everyday experiences to identify promising investment opportunities early.

> "Never buy a stock just because it's rising; buy it because you truly understand and believe in the business."

Peter Lynch advocates for investing in simple, understandable businesses with strong growth potential, conducting thorough research, and practicing patience with long-term holdings.

The book emphasizes avoiding market timing and over-diversification, encouraging investors to focus on company fundamentals and maintain discipline to achieve consistent, long-term success in the stock market.

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FUN ZONE

RIDDLE SECTION

Riddle 1



Riddle 2



QUIZ SECTION

Quiz 1

You invest ₹500 using margin to purchase ₹1,000 worth of stock. If the stock's value falls by 50%, how much of your original ₹500 investment remains after selling?

Quiz 2

If inflation is 6%, how much does your money need to grow by to maintain purchasing power next year?

Quiz 3

If a mutual fund earns an annual return of 8%, how much will ₹10,000 grow to in 3 years with no withdrawals?

Tap here to send your answers to us.

Answers of Last edition

Image 1 - **Inflation.**
Image 2 - **You are back to your starting point.**

Quiz 1 - **NAV = ₹100**
Quiz 2 - **Real Rate of Return = 1.89%**
Quiz 3 - **Return % = 10%**

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