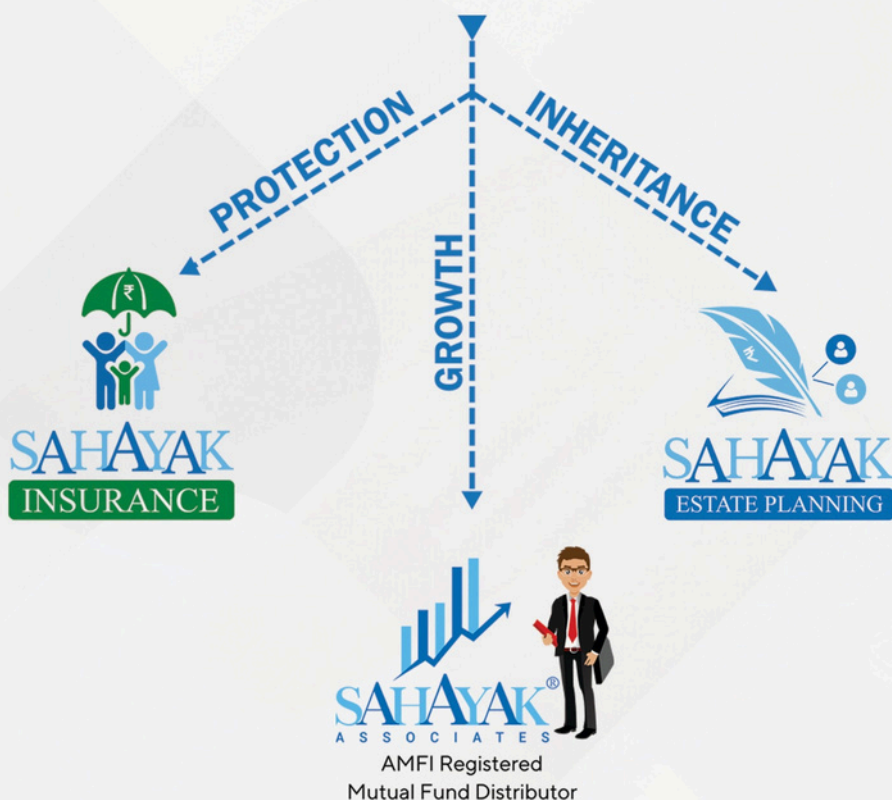




A TRUSTED PATHWAY TO



ALL UNDER ONE ROOF



**CONTACT TEAM SAHAYAK TODAY
YOUR PERSONAL FAMILY CFO**

FROM THE EDITOR

Dear Reader,

At the beginning of June, if someone had predicted that the Nifty would close the month at 25,500, most investors would have accepted that outcome with relief. Given the uncertainty that prevailed throughout the month, this closing figure stands as a testament to the strength and resilience of Indian equities.



Everything That Could Go Wrong, Did — Yet Markets Held Strong. From escalating geopolitical tensions in the Middle East to a surge in crude oil prices and fears of global trade disruptions, June was packed with potential headwinds. And yet, Indian markets held their ground. This stability highlights the power of India's structural fundamentals and the discipline of long-term investors.

Peter Lynch once said, "Far more money has been lost by investors trying to anticipate corrections than in the corrections themselves." June proved this wisdom right once again—staying invested turned out to be the best decision.

India's macroeconomic stability continues to shine. GDP growth remains robust and broadbased. Inflation is moderating and under control. The rupee has held steady against the U.S. dollar. The external sector remains resilient, the fiscal position is improving, and issues related to bad loans in the banking sector are largely resolved.

Corporate earnings, too, have exceeded expectations. Q4 results were strong across key sectors like BFSI, auto, and capital goods. A stabilizing Dollar Index brought relief to emerging markets. The RBI's 50 bps repo rate cut and CRR reduction are likely to fuel consumption, drive credit growth, and support overall liquidity in the economy.

Foreign Portfolio Investors (FPIs) continued their positive flows, while domestic investor participation through SIPs remained steady—showcasing strong confidence in Indian equities.

GST collections crossed ₹1.85 lakh crore, a significant milestone that reflects robust formal sector growth and improved tax compliance. Despite inflation concerns, consumer demand has remained resilient, further strengthening confidence in India's economic momentum.

The progress of the monsoon adds to the optimism. With rural demand likely to recover, sectors like FMCG, agricultural machinery (especially tractors), and rural-focused financial services are expected to benefit significantly in the coming quarters.

Meanwhile, the IPO market continues to reflect investor confidence and market depth. Several quality listings have received enthusiastic responses, reinforcing belief in India's long-term growth story and the maturity of our capital markets.

However, with valuation multiples already stretched, future rallies will need to be backed by solid earnings. Investors should now focus on earnings performance, execution of reforms, trends in rural consumption, capital expenditure visibility, and the sustainability of fund flows. From this point on, **performance—not perception—will drive market direction.**

Ending June at 25,500 is more than just a number. It's a powerful reminder of the value of staying the course. Markets weathered every possible negative narrative and still stood strong. Ultimately, investor behavior remains the most influential factor. Trying to time the market seldom works. Real wealth is created through **patience, discipline, and emotional control.**

So, what should you do now? Stick to your asset allocation strategy. Stay invested for the long term. Continue your SIPs with discipline. Let time and the magic of compounding work in your favor.

Happy Investing!

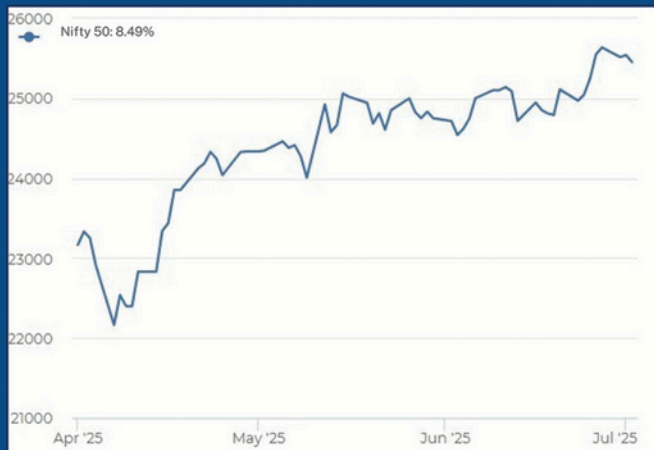
Sandeep Sahni

Editor

THE QUARTER THAT WAS APRIL-JUNE 2025

ECONOMIC HIGHLIGHTS

INDICES MOVEMENT, NIFTY 50



Q1 FY: 2025-2026

	As on 01-04-25	As on 30-06-25	CHANGE (in %)
Nifty 50	23,519.35	25,517.05	8.49%
Sensex	77,414.92	83,606.46	8.00%
Nifty Small Cap 100	16,095.70	19,075.10	18.51%
Nifty Small Cap 100	51,672.25	59,741.20	15.62%
Dow Jones (in \$)	42,001.76	44,094.77	4.98%
Nasdaq 100 (in \$)	19,278.45	22,679.01	17.64%
Shanghai Composite (in \$)	3,355.31	3,444.43	2.66%
Bitcoin \$	82,558.42	107,158.40	29.80%
Brent crude oil (in \$)	74.77	66.74	-10.74%
USD/INR	85.46	85.7	0.28%
RBI 10 Year Govt. bond yield	6.58	6.32	-3.95%
24k Gold/Gm (in INR ₹)	9,191	9,726	5.82%

Source: investing.com, goodreturns.in, google.com, tradingview.com

5 BEST PERFORMING NSE INDICES

NAME	RETURN (in%)
Nifty Realty	15.55%
Nifty Media	14.36%
Nifty Auto	12.80%
Nifty PSU Bank	12.13%
Nifty IT	12.06%

Source: <https://www.ngenmarkets.in>

TOP 5 NIFTY 50 GAINERS

Name	As on 01-04-25	As on 30-06-25	CHANGE (in %)
Jio Financial Services Ltd.	227.51	326.75	43.62%
Bharat Electronics Ltd	301.32	421.50	39.88%
IndusInd Bank Ltd.	649.85	872.10	34.20%
Eternal Ltd.	201.70	264.15	30.96%
Titan Company Ltd.	3063.35	3690.20	20.46%

Source: <https://www.trendlyne.com/>

5 WORST PERFORMING NSE INDICES

NAME	RETURN (in%)
Nifty FMCG	1.25%
Nifty Pharma	7.20%
Nifty Financial Services	9.49%
Nifty Commodities	10.01%
Nifty Consumption	10.13%

Source: <https://www.ngenmarkets.in>

TOP 5 NIFTY 50 LOSERS

Name	As on 01-04-25	As on 30-06-25	CHANGE (in %)
NTPC Ltd.	357.6	334.9	-6.35%
Tata Consultancy Services Ltd.	3606.15	3462	-4.00%
Sun Pharmaceutical Industries Ltd.	1734.7	1675.7	-3.40%
Coal India Ltd.	398.2	391.95	-1.57%
Oil And Natural Gas Corporation Ltd.	246.38	244.21	-0.88%

Source: <https://www.trendlyne.com/>

THE MONTH THAT WAS JUNE 2025

ECONOMIC HIGHLIGHTS

- 01 India's GST collection rises 6.2% YoY to Rs 1.85 lakh cr in June
- 02 Private sector business activity rises to 14-month high in June: PMI data
- 03 MSME Credit top ₹40 trn; growth in active loans slowdown in FY25: CRIF
- 04 US federal reserve leaves interest rates unchanged remains at 4.25% - 4.50%
- 05 NSE F&O expiry shifts to Tuesday, BSE to Thursday from September
- 06 India's gross direct tax collection for the FY 2025-26 rose by 4.86% to Rs 5.45 lakh cr as of June 19
- 07 As per UN, India population @1.46 Bn but fertility rate below replacement rate
- 08 Cash turnover rises to 9-month high as equity market volumes climb
- 09 Mutual fund SIP inflows at record high, rises marginally to Rs 26,688 crore
- 10 India's services hits 10-month high in June; driven by strong demand, export surge

Search the news on Google to read more...

	As on 31-05-25	As on 30-06-25	CHANGE (in %)
Nifty 50	24,750.70	25,517.05	3.10%
Sensex	81,451.01	83,606.46	2.65%
Nifty Small Cap 100	17,883.30	19,075.10	6.66%
Nifty Small Cap 100	57,420.00	59,741.20	4.04%
Dow Jones (in \$)	42,270.07	44,094.77	4.32%
Nasdaq 100 (in \$)	21,340.99	22,679.01	6.27%
Shanghai Composite (in \$)	3,347.49	3,444.43	2.90%
Bitcoin \$	104,048.90	107,158.40	2.99%
Brent crude oil (in \$)	62.78	66.74	6.31%
USD/INR	85.55	85.7	0.18%
RBI 10 Year Govt. bond yield	6.21	6.32	1.77%
24k Gold/Gm (in INR ₹)	8920	9726	9.04%

Source: investing.com, goodreturns.in, google.com, tradingview.com

5 BEST PERFORMING NSE INDICES

NAME	RETURN (in%)
Nifty IT	5.09%
Nifty Infrastructure	4.77%
Nifty Metal	4.45%
Nifty Commodities	4.35%
Nifty Services	3.51%

Source: <https://www.ngenmarkets.in>

TOP 5 NIFTY 50 GAINERS

Name	As on 31-05-25	As on 30-06-25	CHANGE (in %)
Jio Financial Services Ltd.	286.65	326.75	13.99%
Grasim Industries Ltd	2545.8	2844.5	11.73%
Eternal Ltd.	238.31	264.15	10.84%
Hindalco Industries Ltd.	633.5	692.85	9.37%
Bharat Electronics Ltd.	384.6	421.5	9.59%

Source: <https://www.trendlyne.com/>

5 WORST PERFORMING NSE INDICES

NAME	RETURN (in%)
Nifty FMCG	-1.52%
Nifty PSU Bank	1.07%
Nifty Realty	1.58%
Nifty Energy	1.77%
Nifty PSE	1.91%

Source: <https://www.ngenmarkets.in>

TOP 5 NIFTY 50 LOSERS

Name	As on 31-05-25	As on 30-06-25	CHANGE (in %)
Tata Motors Ltd.	719.5	688	-4.38%
Bajaj Auto Ltd.	8607	8376	-2.68%
Hindustan Unilever Ltd.	2348.3	2294.6	-2.29%
Hero MotoCorp Ltd.	4309.3	4237.1	-1.68%
Coal India Ltd.	397.3	391.95	-1.35%

Source: <https://www.trendlyne.com/>

MUTUAL FUND CATEGORY WISE FUND PERFORMANCE

As on 30th June 2025








	6M	1 Year	3 Year	5 Year	10 Year
Equity - Contra Fund	-1.56	9.21	22.95	29.51	15.48
Equity - ELSS	-0.93	9.02	18.78	24.23	13.31
Equity - Flexi Cap Fund	-1.71	8.49	18.20	23.40	13.33
Equity - Focused Fund	-0.81	9.81	17.89	22.78	13.10
Equity - Large & Mid Cap Fund	-0.72	10.04	20.54	26.11	14.14
Equity - Large Cap Fund	0.42	8.79	16.45	21.41	11.84
Equity - Mid Cap Fund	-1.81	9.91	23.74	30.22	15.67
Equity - Multi Cap Fund	-1.70	9.41	21.78	27.75	14.75
Equity - Sectoral Fund - Banks & Financial Services	6.77	17.24	19.99	25.00	12.53
Equity - Sectoral Fund - Consumption	-3.81	8.34	18.00	22.38	13.88
Equity - Sectoral Fund - Energy & Power	0.01	0.41	23.16	30.37	16.75
Equity - Sectoral Fund - Infrastructure	-2.87	1.79	28.00	33.89	15.11
Equity - Sectoral Fund - Pharma & Health Care	-3.75	19.85	22.97	21.85	12.17
Equity - Sectoral Fund - Technology	-7.12	15.72	15.13	27.89	16.76
Equity - Small Cap Fund	-5.36	9.87	23.43	35.42	17.00
Equity - Value Fund	-1.84	7.51	21.82	27.54	14.34
Hybrid - Aggressive Hybrid Fund	0.93	9.77	16.05	20.33	11.38
Hybrid - Arbitrage Fund	3.35	6.86	6.55	5.15	5.73
Hybrid - Balanced Advantage	1.96	8.71	13.48	15.33	9.92
Hybrid - Equity Savings	2.72	8.58	10.32	11.90	7.90
Hybrid - Multi Asset Allocation	3.09	9.54	15.78	20.68	12.26
Debt - Liquid Fund	3.51	7.11	6.81	5.39	6.14
Debt - Overnight Fund	3.08	6.23	6.31	5.03	5.56
Debt - Short Duration Fund	5.16	9.41	7.48	6.41	6.83
Nifty 50	6.30	5.66	17.34	19.87	11.78
Nifty Next 50	0.28	-4.41	23.59	21.77	13.27
NIFTY 100	5.06	3.89	17.91	20.02	11.95
Nifty 500	1.47	0.79	19.57	21.98	12.74

Source: masterstrokeonline.com, Ngenmarkets.in

NIFTY MONTHLY RETURNS (1994 - 2025)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
MEDIAN	-0.45%	1.15%	0.05%	1.15%	1.20%	1.75%	2.40%	0.60%	1.70%	-0.20%	1.50%	3.30%	10.55%
SD	6.97%	5.59%	7.95%	6.22%	8.25%	6.05%	5.14%	5.44%	6.50%	7.84%	6.38%	4.60%	28.59%
Avg Return	-0.05%	0.72%	-0.09%	1.69%	1.09%	1.49%	1.94%	0.91%	0.95%	-0.36%	1.38%	3.28%	14.74%
Max Return	15.00%	17.00%	10.80%	15.00%	28.10%	13.50%	10.30%	14.40%	12.50%	17.50%	11.90%	16.40%	75.80%
Min Return	-16.80%	-8.30%	-23.20%	-9.30%	-17.40%	-17.00%	-9.40%	-9.50%	-13.30%	-26.40%	-12.80%	-5.10%	-51.80%
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2025	-0.60%	-5.90%	6.30%	3.50%	1.70%	3.10%							7.90%
2024	0.00%	1.20%	1.60%	1.20%	-0.30%	6.60%	3.90%	1.10%	2.30%	-6.20%	-0.30%	-2.00%	8.80%
2023	-2.40%	-2.00%	0.30%	4.10%	2.60%	3.50%	2.90%	-2.50%	2.00%	-2.80%	5.50%	7.90%	20.00%
2022	-0.10%	-3.10%	4.00%	-2.10%	-3.00%	-4.80%	8.70%	3.50%	-3.70%	5.40%	4.10%	3.50%	4.30%
2021	-2.50%	6.60%	1.10%	-0.40%	6.50%	0.90%	0.30%	8.70%	2.80%	0.30%	-3.90%	2.20%	24.10%
2020	-1.70%	-6.40%	-23.20%	14.70%	-2.80%	7.50%	7.50%	2.80%	-1.20%	3.50%	11.40%	7.80%	14.90%
2019	0%	-0.40%	7.70%	1.10%	1.50%	-1.10%	-5.70%	0.90%	4.10%	3.50%	1.50%	0.90%	12.00%
2018	4.70%	-4.90%	-3.60%	6.20%	0.00%	-0.20%	6.00%	2.90%	-6.40%	-5.00%	4.70%	-0.10%	3.20%
2017	4.60%	3.70%	3.30%	1.40%	3.40%	-1.00%	5.80%	-1.60%	-1.30%	5.60%	-1.10%	3.00%	28.60%
2016	-4.80%	-7.60%	10.80%	1.40%	4.00%	1.60%	4.20%	1.70%	-2.00%	0.20%	-4.70%	-0.50%	3.00%
2015	6.40%	1.10%	-4.60%	-3.60%	3.10%	-0.80%	2.00%	-6.60%	-0.30%	1.50%	-1.60%	0.10%	-4.10%
2014	-3.40%	3.10%	6.80%	-0.10%	8.00%	5.30%	1.40%	3.00%	0.10%	4.50%	3.20%	-3.60%	31.40%
2013	2.20%	-5.70%	-0.20%	4.40%	0.90%	-2.40%	-1.70%	-5.80%	6.10%	9.80%	-2.00%	2.10%	6.80%
2012	12.40%	3.60%	-1.70%	-0.90%	-6.20%	5.40%	0.70%	0.60%	8.50%	-1.50%	4.60%	0.40%	27.70%
2011	-10.20%	-3.10%	9.40%	-1.40%	-3.30%	1.60%	-2.90%	-8.80%	-1.20%	7.80%	-9.30%	-4.30%	-24.60%
2010	-6.10%	0.80%	6.60%	0.60%	-3.60%	4.40%	1.00%	0.60%	11.60%	-0.20%	-2.60%	4.60%	17.90%
2009	-2.90%	-3.90%	9.30%	15.00%	28.10%	-3.50%	8.00%	0.60%	9.00%	-7.30%	6.80%	3.30%	75.80%
2008	-16.30%	1.70%	-9.40%	9.10%	-5.70%	-17.00%	7.20%	0.60%	-10.10%	-26.40%	-4.50%	7.40%	-51.80%
2007	2.90%	-8.30%	2.00%	7.00%	5.10%	0.50%	4.90%	-1.40%	12.50%	17.50%	-2.30%	6.50%	54.80%
2006	5.80%	2.50%	10.70%	4.60%	-13.70%	1.90%	0.50%	8.60%	5.10%	4.30%	5.60%	0.30%	39.80%
2005	-1.10%	2.20%	-3.20%	-6.50%	9.70%	6.40%	4.10%	3.10%	9.10%	-8.90%	11.90%	6.90%	36.30%
2004	-3.70%	-0.50%	-1.60%	1.40%	-17.40%	1.50%	8.40%	0.00%	7.00%	2.40%	9.60%	6.20%	36.30%
2003	-4.70%	2.10%	-8.00%	-4.50%	7.80%	12.60%	4.60%	14.40%	4.50%	9.80%	3.80%	16.40%	71.90%
2002	1.50%	6.20%	-1.10%	-4.00%	-5.10%	2.80%	-9.30%	5.40%	-4.70%	-1.20%	10.40%	4.10%	3.30%
2001	8.60%	-1.50%	-15.00%	-2.00%	3.80%	-5.10%	-3.20%	-1.80%	-13.30%	6.40%	9.80%	-0.80%	-16.20%
2000	4.40%	7.00%	-7.60%	-8.00%	-1.90%	6.60%	-9.40%	4.60%	-8.80%	-7.80%	8.10%	-0.40%	-14.70%
1999	9.30%	1.60%	9.90%	-9.30%	15.80%	4.90%	10.30%	7.80%	0.10%	-6.20%	3.80%	7.60%	67.40%
1998	-10.70%	10.10%	5.30%	3.80%	-8.30%	-11.40%	-1.10%	-8.40%	6.10%	-8.90%	-0.80%	8.10%	-18.10%
1997	8.20%	2.70%	-3.00%	11.50%	-2.70%	13.50%	2.40%	-9.50%	1.70%	-3.40%	-5.60%	5.40%	20.10%
1996	-6.60%	17.00%	-0.70%	13.10%	-2.20%	2.90%	-7.10%	-1.30%	-8.30%	-3.70%	-8.70%	8.30%	-1.00%
1995	-9.40%	-5.30%	-2.40%	-4.90%	5.90%	-3.60%	3.40%	-2.30%	4.10%	-2.30%	-12.80%	5.40%	-23.20%
1994	15.00%	8.30%	-12.80%	-2.20%	3.20%	5.20%	2.30%	7.40%	-6.00%	-1.80%	-1.70%	-5.10%	9.10%

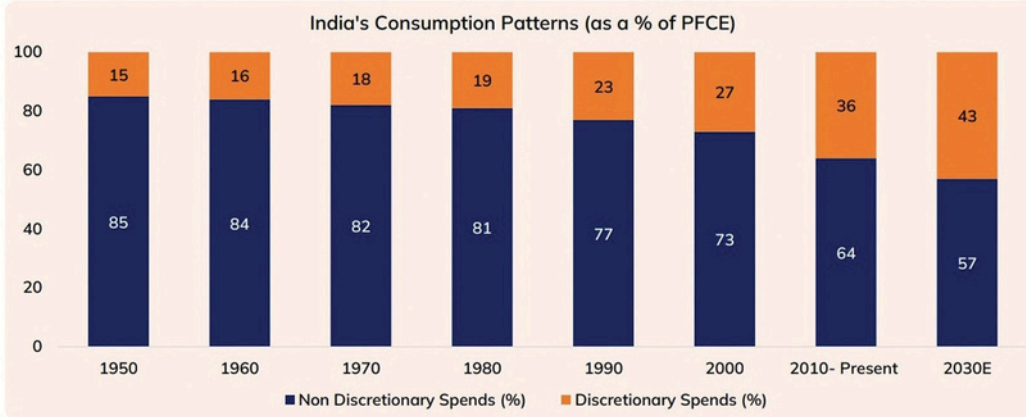
SCALE :

 VERY HIGH POSITIVE RETURNS GREATER THAN 5.00%	 HIGH POSITIVE RETURNS 2.51% TO 5.00%	 MODERATE POSITIVE RETURNS 0.51% TO 2.50%	 MODERATELY NEGATIVE RETURNS -2.49% TO 0.00%
 NEAR-ZERO RETURNS 0.01% TO 0.50%	 VERY HIGH NEGATIVE RETURNS LESS THAN -5.00%	 HIGH NEGATIVE RETURNS -5.00% TO -2.50%	

Disclaimer: Past returns are not a guarantee of future performance. Kindly consult your financial advisor before making any investment decisions. Mutual fund investments are subject to market risks. Please read all scheme related documents carefully.

CHART BUSTER

India's evolving consumption trends shows a shift away from basic necessities and more towards discretionary spending, which bodes well for the economic growth



Source: BOFA Global Research. Data is shown on Financial Year basis. PFCE: Private Final Consumption Expenditure. E: Estimates.

Collections Stumble

Trend in GST collections

	Gross GST mop-up (₹ trillion)	Y-o-Y change (in %)
Jan 2025	1.96	12.3
Feb 2025	1.84	9.1
Mar 2025	1.96	9.9
Apr 2025	2.37	12.6
May 2025	2.01	16.4
Jun 2025	1.85	6.2

Source: Finance ministry

Investment Lull

Value of new projects announced (₹ trillion), quarterly

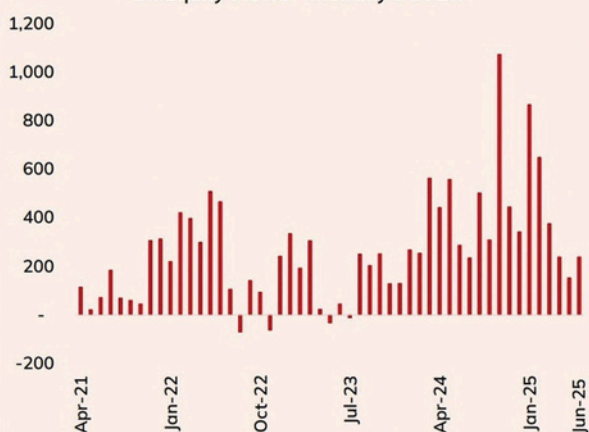
25 – Government Private



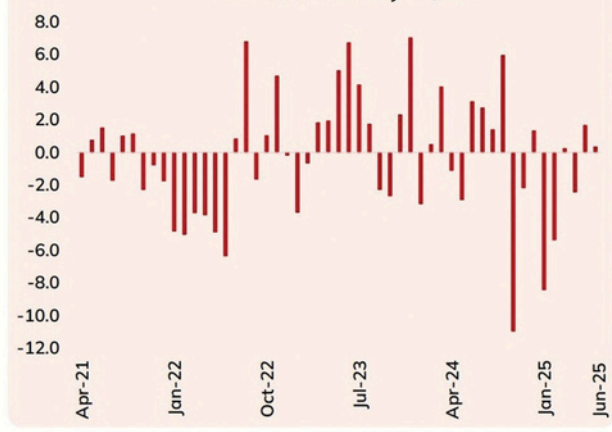
Source: CMIE CapEx

DII flows remain strong but have moderated from its highs. FPI flows though recovered but global risks could stall the trend thereby impacting the market sentiments

DII Equity Flows - Monthly INR Bn



FII Flows - Monthly - \$ Bn



Data as on June 12, 2025. Data Source: Equirus Research. FII: Foreign Institutional Investors, Bn: Billion, DII: Domestic Institutional Investors.

CHART BUSTER

BULLS VS BEAR

Bull Case (Positives for the Market)

- **Expansionary Policy:** The RBI has cut the repo rate by 100bps and slashed CRR by 100bps—injecting roughly ₹2.5 trillion into banks—to lower borrowing costs and boost credit, all while keeping inflation around in comfortable zone. These moves aim to revive credit demand and support India's ~6.5% GDP growth.
- **Sustained GST & Direct Tax Growth:** Robust tax collection continues to reflect healthy formalization of the economy and strong consumption patterns.
- **Rising Cash turnover and SIPs:** Equity cash segment turnover rose for a fourth straight month in June while SIP inflows at record high, to Rs 26,688 cr signalling an upcoming bullish movement.
- **Strong Corporate Earnings Trajectory:** Q1FY26 earnings are expected to show broad-based growth, especially in BFSI, Auto, and IT sectors, reinforcing investor sentiment.
- **Purchasing Managers' Index:** PMI hits at its fastest pace in 14 months of 61 in June, signalling a sharp and above-trend expansion across manufacturing and services.
- **Rupee Stability & Lower Crude Prices:** Stable INR and declining Brent crude provide a tailwind for import-heavy sectors and support the current account balance.

Bear Case (Negative for the Market)

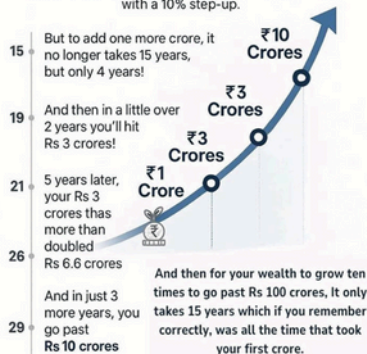
- **Global Uncertainty:** Concerns over US interest rate path, European recession fears, and rising geopolitical risks continue to weigh on global risk sentiment.
- **Policy limits:** With three rate cuts totalling 100 bps, RBI has less room to manoeuvre in case of future slowdowns.
- **Valuation Premium Risks:** Indian markets trading at a premium to global peers could face correction if earnings fail to meet high expectations.
- **Global Bond Yield Surge:** Rising global bond yields could attract flows away from emerging markets, putting pressure on equity and currency markets.
- **Uncertain FII Activity:** FIIs were net sellers in early June 2025, but turned aggressive buyers in the latter half. Overall, June ended with a net FII inflow of approximately ₹7,489 crore into Indian equities.

Disclaimer: Past returns are not a guarantee of future performance. Kindly consult your financial advisor before making any investment decisions. Mutual fund investments are subject to market risks. Please read all scheme related documents carefully. Only for educational purpose.

Why a ₹1 Crore Portfolio Should Be Your #1 Priority...

HAVING A ₹1 CRORE PORTFOLIO SHOULD BE YOUR #1 PRIORITY — WEALTH CREATION EXPLODES AFTER THAT!

Reaching your first crore takes 15 years. If you have 10,000 Rs per month SIP that grows at 14% annually with a 10% step-up.



All this is possible because of magic of compounding

LARGEST COMPANIES in leading economic regions by market cap

U.S.		China	
Microsoft	\$3.5 T	Tencent 腾讯	\$591 B
NVIDIA	\$3.5 T	ICBC 中国工商银行	\$333 B
Apple	\$2.9 T	Alibaba	\$272 B
Amazon	\$2.3 T	中国农业银行	\$271 B
Alphabet	\$2.1 T	建设银行	\$250 B
Meta	\$1.7 T	中国建设银行	\$246 B
BROADCOM	\$1.2 T	中国银行	\$245 B
BERNHARD HATHAWAY INC.	\$1.1 T	PetroChina	\$222 B
TESLA	\$1.0 T	招商银行	\$206 B
Walmart	\$754 B	中信银行	\$171 B
TOTAL: \$20.0 T		TOTAL: \$2.8 T	
EU + UK		India	
Novo Nordisk	\$357 B	Reliance Industries Limited	\$225 B
SAP	\$345 B	HDFC BANK	\$189 B
ASML	\$306 B	ICICI Bank	\$145 B
HERMES	\$283 B	airtel	\$128 B
LVMH	\$269 B	SBI	\$118 B
prosus	\$236 B	Infosys	\$82 B
AstraZeneca	\$232 B	MILC	\$77 B
LOREAL	\$232 B	BAJAJ FINSERV	\$69 B
Shell	\$219 B	Union Bank	\$63 B
TOTAL: \$2.7 T		TOTAL: \$1.2 T	

India has wider scope for penetration

Products	India	China	USA
Auto	4%	15%	81%
Outbound Trips	6%	9%	42%
Air Conditioners	8%	60%	90%
Refrigerators	18%	94%	100%
Smartphone Users	37%	54%	83%
Internet Users	58%	60%	95%

COMPANY SIZE AS PER RANK

Company Ranking as on Marketcap	Company Name	Marketcap as on 31st May 2025	Net Profit FY 2024-25
1	Reliance Industries	2043199.77	79941.00
31	JSW Steel	258337.78	3312.00
51	Hyundai Motor I	174533.93	5559.01
101	Bajaj Housing	100821.22	1957.57
251	AWL Agri Busine.	33388.75	1191.89
501	Westlife Food	11842.54	11.38
1000	Tasty Bite Eat.	2791.81	21.97
1500	Arihant Capital	942.70	75.66
2000	Aaron Industries	400.94	7.82
2500	Ecoplast	191.60	9.19

Source: screener

As on 31-05-2025

OUR NEW SERVICES



- 01 Have you got Sufficient **Term Insurance**?
- 02 Have you got **Adequate Health & Critical Illness** cover?
- 03 Are you covered in case of an **Accident & Disability**?
- 04 Do have **House Insurance** to cover against natural calamities, war, flood, fire, theft etc.?
- 05 Is your **Business, Stocks, P&M, Transit and Vehicles** covered by Insurance?
- 06 Do you have a **Personal Indemnity insurance**?
- 07 Do you take **Travel Insurance** while travelling?

Contact Team Sahayak Today,
Share your current Insurance policies
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FREE INSURANCE REVIEW
and help you to cover the insurance gaps.



- 01 Have you made a **Will**?
- 02 Have your family elders and other family members made a **Will**?
- 03 Have you done a comprehensive **Estate Planning**?
- 04 Is the Will an answer to your Inheritance plans or do you need a **Family Trust**?
- 05 Have you made a complete list of your Assets and liabilities and documented your financial and non-financial assets(**FIDOK**)?

Avail of the
"Sahayak Will Writing & Estate
Planning Services"
and plan your Inheritance so that you,
Leave a Legacy and not a Mess.





sandeep sahani

“Daily Motivational Blog

My Top 5 Best Motivational Blogs of the Month..

- ‘Nothing is written’
- ‘Create your own Destiny’
- Get out of your comfort Zone
- ‘Do Good’
- Choose to Forgive!



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Financial Literacy for the Month...

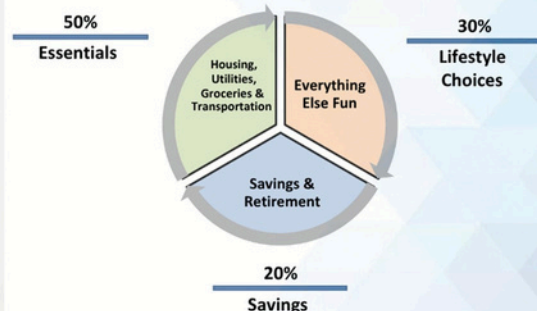
Seven types of income

Earned The most common type. This is money made from working a job	Profit Money made from selling a product or service for a profit	Interest Earned by lending money to others, typically through a savings account	Rental Earned by renting out real estate properties you own.
Capital gains When you sell assets such as stocks for more than you bought them	Dividend Some companies pay dividends as a reward to shareholders.	Royalty Earned by owning and licensing intellectual property, such as patents or copyrights.	

8 THINGS YOUR FINANCIAL PLAN SHOULD INCLUDE



The 50-30-20 Rule For Budgeting





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Mr. Sahayak



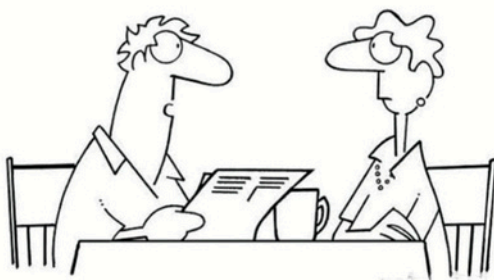
Movie of the Month...



The Founder (2016)

Ray, a salesman, meets the owners of McDonald's, a burger joint in Southern California. He realises the potential of the place and decides to make it the biggest restaurant business in the world.

Joke of the Month...



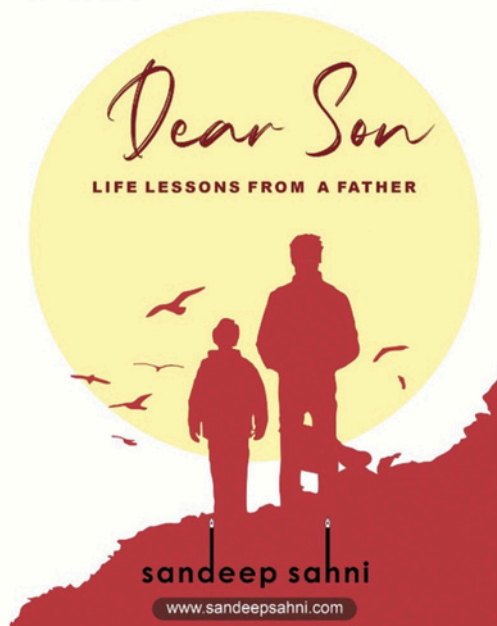
"Liquidity. That's when you look at your investments and wet your pants."

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TO THE BOTTOM LINE
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BETWEEN SPREADSHEETS
WITHOUT LOSING THEIR BALANCE
AND THEY ARE CERTIFIED TO DO IT IN PUBLIC:-)

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Dear Son



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What My MBA Did Not Teach Me About **MONEY**



Sandeep Sahni

Sanjit Singh Paul

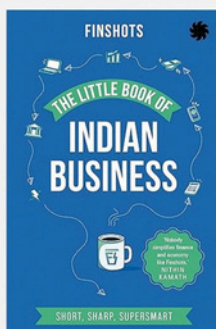
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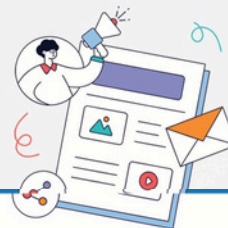
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The Little Book Of Indian Business

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- India's Mutual Fund revolution: Direct plans surge as young investors take charge
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GYAN

Flight to Quality

Flight to quality occurs when investors in aggregate begin to shift their asset allocation away from riskier investments and into safer ones, for instance out of stocks and into bonds. Uncertainty in the financial or international markets usually causes this herd-like behavior.

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KAHAANI

False Economy

I recently spoke with an architect friend about the problems one of his clients was going through. While they had originally interviewed my friend for the project, they wanted someone right away and thought he was too expensive for what they needed. Unfortunately, they currently find themselves buried in costly problems that he's now solving for them with rebuilding and reworking.

Was this a poor choice or just bad luck? If we play out the same scenario 100 times — where we rush through the selection of a consultant, picking the cheapest immediately available option — how many times do you think it ends

In economics, this is called 'False Economy', i.e. an action that saves money at the beginning but which, over a longer period of time, results in more money being spent or wasted than being saved.

Some examples of false economy include, Purchasing cheaper products that don't last as long or may require more maintenance than the more expensive alternatives, like buying cheap shoes, cheap paint, cheap automobiles, cheap

One way to visualize this is through the lessons from billiards. We become so focused on making the first shot that we fail to consider how we position the ball for the next shot. When we go to take the next shot, it's harder than it had to be.

Consider a few simple ways we put ourselves in a bad position.

We over leverage our business. Everything works great until it doesn't. When things inevitably change, we find ourselves ill-positioned. What seemed like an advantage becomes a nightmare.

We try to save money in the wrong places. We invest in an FDR assuming it to be low risk and incur the biggest risk of losing the purchasing power of money and not achieving the financial goal.

We balk at the fees of a specialist senior lawyer with years of relevant experience and opt for an ordinary hour lawyer who says the right things. Inevitably, we find ourselves paying for them to learn the lessons that command the heavy fees of a specialist.

We do the same when it comes to purchases. Often, we opt for the 'cheaper' option only to realize our mistakes. As the saying goes, buy it right or buy it twice. Cheaper in the moment rarely works out to cheaper overall.

We win the moment at the cost of the decade. Examples of this are everywhere. For example, we skip necessary maintenance to spend less, we monetize buffers and margins of safety. In the process, the smallest shock can cause massive damage.

We fail to take care of ourselves. We don't eat healthy, sleep right, or exercise enough. When problems come, we're ill-positioned to deal with them.

We try to save time. We cut corners on a job and cringe when we have to fix our mistakes.

Being in a position to capitalize when times are bad requires doing different things when times are good. This goes against humannature — we don't want to look like an idiot by doing contrarian stuff when times are good even if doing so offers an unstoppable advantage when times eventually get tough.

Good times eventually come to an end. As Warren Buffett says, "Only when the tide goes out, do you discover who's been swimming naked."

The main lesson here is to always put yourself in the best position possible no matter the future conditions. Not only does this mean avoiding costly problems, but it also means putting yourself in a position to perpetually play offense.

Brilliance might appear to win in the moment, but positioning wins in the end.

Sun Tzu said it right when he proclaimed, "Every battle is won before it's ever fought."

This lesson goes beyond war.

Don't fall into the lure of the 'False Economy' and stay blessed forever.



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Topic: Alternative Investment Funds (AIF) & GIFT City – India's Financial Powerhouse. We thank the speakers and WhiteOak Capital team.

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SAHAYAK RESEARCH TEAM SESSION

Topic: Portfolio Review Utility
An insightful session conducted by our Research Analyst, Mr. Mukul Kumar.



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