

AUGUST 2025

A MONTHLY PERSONAL FINANCE NEWSLETTER BROUGHT TO YOU UNDER THE PERSONAL FINANCE LITERACY MISSION OF

This Independence Day,

Let's redefine what freedom truly means.

Begin your journey towards Financial Azadi –
The New Age of Independence.



Wealth is Freedom Plan for It!

Aapki
**Financial
Aazadi** ke liye



Contact team Sahayak today!

FROM THE EDITOR

Dear Reader,

As we celebrate India's 79th Independence Day, it's evident that the nation has come a long way. The first 53 years of Independence were marked by challenges in terms of growth, but post-1991, the country gained significant momentum. The real GDP growth truly began in the 21st century. India's GDP, which stood at \$476 billion in August 2000, has now grown to \$4.1 trillion, achieving a Compound Annual Growth Rate (CAGR) of 9%. Meanwhile, per capita income has surged from Rs. 16,500 in 2000 to Rs. 2,10,000 today.

The Sensex, too, has seen remarkable growth, moving from 4,477 in August 2000 to its current level of 80,500 — outperforming GDP growth with a CAGR of 12.25%. The chart below further shows this incredible transformation.

The macroeconomic environment today is far more favorable compared to August 2000. Forex reserves have grown from \$38 billion in 2000 to \$700 billion today, a testament to India's strengthening financial position. Additionally, the RBI repo rate, which was 14.00% in August 2000, now stands at 5.5%.

India has now become the 4th largest economy in the world and is poised to scale even greater heights. In fact, India is expected to contribute nearly 25% of global growth in the coming years. This growth is a reflection of the country's resilience in overcoming various challenges, making it one of the top 5 fastest-growing nations globally.

However, the markets are currently undergoing a period of extended time corrections. The Nifty index has delivered flat returns over the last year, but certain mutual funds have offered much healthier returns. The RBI's MPC meeting in August 2025 kept its GDP forecast at 6.5% and maintained a neutral monetary policy stance. Moreover, the FY26 CPI inflation forecast was reduced to 3.1%, well within the desired range of less than 4%.

While global factors, such as the ongoing tariff tensions with the U.S. (particularly under President Trump's policies), have been factored into market expectations, the outlook for India remains optimistic. Earnings growth in the first quarter was muted, but with inflation under control, interest rates on a downward trajectory, oil prices within range, a better-than-expected monsoon, and an early festive season, the second quarter is expected to see much better growth. An exciting development is happening in Uttar Pradesh. Once a part of the BIMARU states, Uttar Pradesh is now on track to become the first state to achieve a \$1 trillion economy in the next 2-3 years, growing at an impressive 16%, significantly outpacing the national GDP growth. Other states like Tamil Nadu, Karnataka, Maharashtra, and Gujarat are also vying for this same goal, aiming for a \$1 trillion GSDP before 2030. This regional growth will serve as the bedrock of India's broader economic miracle as we move toward Amrit Kaal by 2047.

The markets are likely to remain range-bound and undergo time corrections through the remainder of this calendar year and possibly extend till the close of FY26. This offers a prime opportunity for investors to accumulate units and position themselves for the wealth creation that will come from being in the right place at the right time. As Peter Lynch wisely said:

"Far more money has been lost by investors preparing for corrections, or trying to anticipate corrections, than has been lost in the corrections themselves."

Team Sahayak wishes you A HAPPY 79TH INDEPENDENCE DAY and prays for your Financial Freedom and True Financial Independence.

ASLI AZADI K LIYE - MUTUAL FUND MAIN SIP HAI NA.

Happy investing

SANDEEP SAHNI

Editor



NAME	August 2000	August 2025	CAGR
GDP in USD	476	4,100+	8.90%
Per Capita Income	16,500	2,10,000	10.71%
Nifty	1,390	24,600	12.18%
Sensex	4,477	80,500	12.25%
Forex Reserves (USD)	38	700	12.367%
Car Production	509,000	4,767,000	9.36%
Two-Wheelers	3,755,000	19,000,000	6.70%
Electricity	97846MW	476000MW	6.53%
RBI Repo Rate	14.00%	5.5%	Lowered
CPI Inflation	4%	2.8%	Improved
CAD as % GDP	-0.6%	-0.6%	Sustainable
Fiscal Deficit	5.1%	4.4%	Improved

THE MONTH THAT WAS JULY 2025

- 01 India's GST collections rise 7.5% y-o-y to Rs 1.96 lakh crore in July
- 02 US' new tariff list: India at 25%, exports to get hit, competitors in lower band
- 03 Manufacturing sector growth hits 16-month high in July on expansion in output, sales
- 04 UPI transactions hit record high of 19.47 bn in July; NPCI limits balance check to 50/day
- 05 India's net direct tax collection falls 1.3% during April 1-July 10
- 06 India's car sales to dealers drop to 18-month low in June, SIAM data shows
- 07 Chinese investment into Hong Kong surges to record high
- 08 \$4 trillion crypto market hits milestone on stablecoin bill push
- 09 FPIs offload Rs 17,741 crore in July, trend may reverse after trade tensions wane
- 10 Over 1.4 new lakh Jan Dhan accounts opened in 2 weeks: Finance Ministry

Search the news on [Google](#) to read more...

	As on 30-06-25	As on 31-07-25	Change (in %)
Nifty 50	25,517.05	24,768.35	-2.93%
Sensex	83,606.46	81,185.58	-2.90%
Nifty SmallCap 100	19,075.10	17,966.85	-5.81%
Nifty Mid Cap 100	59,741.20	57,400.55	-3.92%
Dow Jones (in \$)	44,094.77	44,130.98	0.08%
Nasdaq 100 (in \$)	22,679.01	23,218.12	2.38%
Shanghai Composite (in \$)	3,444.43	3,573.21	3.74%
Bitcoin \$	107,158.40	115,795.90	8.06%
Brent crude oil (in \$)	66.74	71.70	7.43%
USD/INR	85.7	87.59	2.21%
RBI 10 Year Govt. bond yield	6.32	6.37	0.79%
24k Gold/Gm (in INR ₹)	9726	10003	2.85%

Source: [investing.com](#), [goodreturns.in](#), [google.com](#), [tradingview.com](#)

5 BEST PERFORMING NSE INDICES

NAME	Return (in%)
Nifty FMCG	2.67%
Nifty Indian Consumption	-0.68%
Nifty MNC	-0.76%
Nifty Financial Services	-1.39%
Nifty Pharma	-1.67%

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

TOP 5 NIFTY 50 GAINERS

NAME	As on 30-06-25	As on 31-07-25	Return (in%)
Eternal Ltd.	264.15	307.8	16.52%
Hindustan Unilever Ltd	2294.6	2521.2	9.88%
Asian Paints Ltd	2341.1	2396.1	2.35%
ICICI Bank Ltd	1445.8	1481.4	2.46%
Hero MotoCorp Ltd	4237.1	4260.7	0.56%

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

5 WORST PERFORMING NSE INDICES

NAME	Return (in%)
Nifty FMCG	-11.53%
Nifty PSU Bank	-8.23%
Nifty Realty	-7.80%
Nifty Energy	-5.65%
Nifty PSE	-5.31%

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

TOP 5 NIFTY 50 LOSERS

NAME	As on 30-06-25	As on 31-07-25	Return (in%)
Trent Ltd.	6217.5	5018	-19.29%
HCL Technologies Ltd.	1728.6	1476.5	-14.58%
Tech Mahindra Ltd.	1687	1463.7	-13.24%
Tata Consultancy Services Ltd.	3462	3036.8	-12.28%
Shriram Finance Ltd.	706.85	630.85	-10.75%

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

MUTUAL FUNDS CATEGORY WISE FUND PERFORMANCE

As on 31st July 2025

	6M	1 Year	3 Year	5 Year	10 Year
Equity - Contra Fund	7.69	-0.89	21.92	26.15	15.48
Equity - ELSS	7.57	-1.12	17.88	21.49	13.25
Equity - Flexi Cap Fund	7.37	-1.07	17.31	21.10	13.25
Equity - Focused Fund	7.77	-0.08	17.04	20.21	13.06
Equity - Large & Mid Cap Fund	8.47	-0.10	19.48	23.57	14.10
Equity - Large Cap Fund	6.75	-0.90	15.49	18.73	11.81
Equity - Mid Cap Fund	9.39	-0.76	22.47	27.70	15.50
Equity - Small cap Fund	9.00	-1.35	22.81	32.12	16.91
Equity - Multi Cap Fund	8.83	0.25	20.65	25.17	14.63
Equity - Value Fund	6.84	-3.11	20.92	24.64	14.15
Equity - Sectoral Fund - Banks & Financial Services	14.34	9.62	18.14	22.00	12.57
Equity - Sectoral Fund - Consumption	5.28	-2.69	16.15	20.93	13.71
Equity - Sectoral Fund - Infrastructure	7.38	-7.55	26.31	31.57	14.91
Equity - Sectoral Fund - Pharma & Health Care	8.58	12.42	24.92	21.07	12.94
Equity - Sectoral Fund - Technology	-1.78	-4.04	15.44	22.20	16.68
Hybrid - Aggressive Hybrid Fund	7.09	1.78	15.47	18.19	11.44
Hybrid - Arbitrage Fund	3.17	6.64	6.78	5.40	5.72
Hybrid - Balanced Advantage	6.12	2.95	12.98	13.56	9.86
Hybrid - Equity Savings	4.68	5.08	10.15	10.79	7.92
Hybrid - Multi Asset Allocation	8.24	5.64	15.74	18.24	12.45
Debt - Liquid Fund	3.33	6.95	6.89	5.49	6.11
Debt - Long Duration Fund	2.96	7.09	8.83	5.26	7.51
Debt - Overnight Fund	2.86	6.03	6.35	5.11	5.52
Debt - Short Duration Fund	4.75	8.70	7.42	6.01	6.77
Nifty 50	4.52	-0.73	12.58	17.45	11.23
Nifty Next 50	4.82	-10.26	17.32	20.07	12.40
NIFTY 100	4.57	-2.47	12.94	17.71	11.36
Nifty 500	5.19	-2.61	15.52	20.43	12.41

Source: masterstrokeonline.com, ngenmarkets.in

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.

NIFTY MONTHLY RETURNS (1994 - 2025)



Nifty Monthly Returns

	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%	2.35%	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%	5.13%	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%	1.79%	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%	-2.93%						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

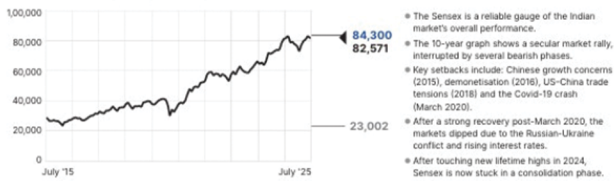
	VERY HIGH POSITIVE RETURNS GREATER THAN 5.00%		HIGH POSITIVE RETURNS 2.51% TO 5.00%		MODERATE POSITIVE RETURNS 0.51% TO 2.50%		MODERATELY NEGATIVE RETURNS -2.49% TO 0.00%
	NEAR-ZERO RETURNS 0.01% TO 0.50%		VERY HIGH NEGATIVE RETURNS LESS THAN -5.00%		HIGH NEGATIVE RETURNS -5.00% TO -2.50%		

MARKET BAROMETER

Trends and trails

Charts to help you make sense of the current market in terms of valuations and return potential

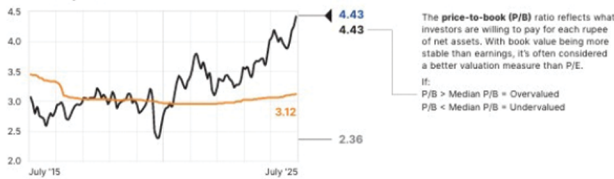
Sensex's 10-year journey



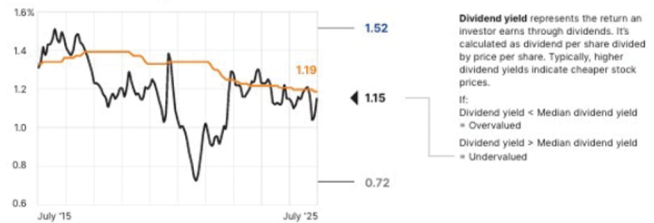
Sensex price-to-earnings ratio



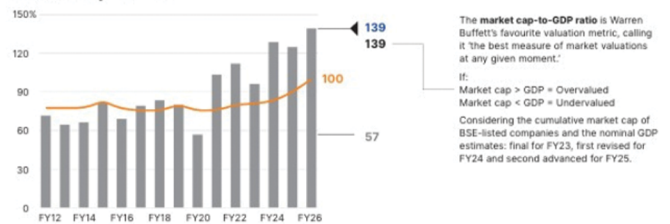
Sensex price-to-book ratio



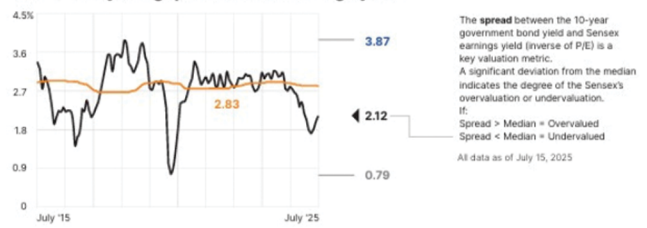
Sensex dividend yield



Market cap-to-GDP



10Y G-sec yield gap to Sensex earnings yield



BULLS VS BEAR

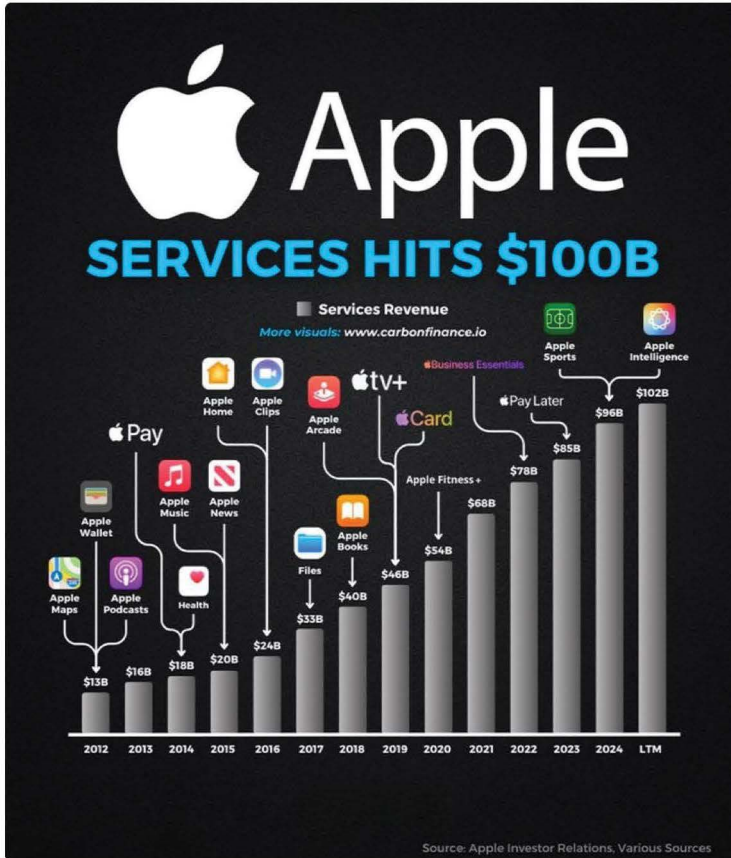
Bull Case (Positives for the Market)

- **Strong structural growth outlook:** The IMF projects India 6.4% GDP growth in FY 2025, far ahead of the U.S. at 2.0%. A domestic-driven recovery remains intact despite global headwinds.
- **Primary-market FPI confidence:** Foreign investors pumped ~\$1.7 bn (₹14,247 cr) into IPOs in July—highest in 7 months—signaling interest in fresh listings even as there's secondary-market caution.
- **Potential RBI easing:** Inflation cooled to 2.1% in June (lowest since 2019). The RBI's repo rate stands at 5.5%, with the possibility of another cut in August if disinflation continues. That would boost rate-sensitive sectors like financials and consumer staples.
- **Robust GST & Tax Collections:** July 2025 GST collections stood at ₹1.82 lakh crore, the second-highest ever, reflecting resilient consumption, formalization, and robust compliance. Direct tax collections also grew ~16% YoY for April-July, signaling strong corporate profitability and healthy salaried income growth.
- **Resilient PMI & Manufacturing:** The Manufacturing PMI stayed above 60 in July for the second consecutive month—showing continued strength in factory orders, employment, and exports despite global friction.
- **Capex Revival & Infra Push:** continued to pick up in July, led by sectors like cement, capital goods, and renewables. Project announcements rose 9% YoY, and execution activity improved with pre-election infrastructure tailwinds.

Bear Case (Negative for the Market)

- **Tariff shock from US:** A new 25% tariff on Indian exports (effective August) and potential penalties weighed heavily. Key export sectors (textiles, pharma, auto-components) face margin pressure and uncertainty in trade ties.
- **Derivatives market reforms:** SEBI's crackdown and proposed reforms following a manipulation probe have unsettled many retail traders, potentially reducing speculative liquidity and adding caution to market mood.
- **FPI outflows & equity market stress:** In July, FPIs sold ₹31,988 cr in secondary equities and withdrew overall ₹31,988 cr, more than offsetting primary inflows and dragging markets down ~3% for the month.
- **Currency volatility & foreign yields:** The rupee depreciated ~2% in July (to ~₹87.60-87.70), pressured by FPI outflows and tariff risk. Bond yields abroad remain attractive, draining equity capital.
- **Margin Pressure & Earnings Misses:** Q1FY26 results disappointed across several sectors—FMCG firms faced input cost pressures, auto saw margin compression due to rising metal prices, and select IT companies reported slower deal wins—leading analysts to cut FY26.

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.

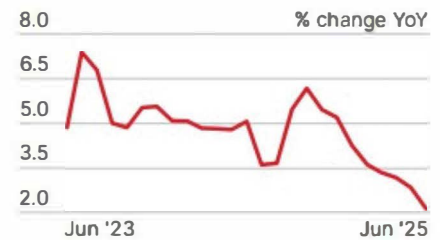


ECONOMIC METRICS

GST collection



Inflation: Consumer Price



COMPANY SIZE AS PER RANK

Company Ranking as on Marketcap	Company Name	Marketcap as on 31th July 2025	Net Profit FY 2024-25
1	Reliance Industries	1885884.85	81309.00
31	Wipro	254521.84	13218.00
51	Divi's Lab.	170258.06	2067.00
101	Jindal Steel	96398.43	4082.73
251	KPIT Technologi.	33071.36	839.61
501	JK Lakshmi Cem.	11478.22	270.88
751	Innova Captab	5302.41	127.40
1001	DCX Systems	2863.21	51.12
1501	Anuh Pharma	957.57	50.25
2001	Keltech Energies	408.41	24.27
2501	Dhunseri Tea	198.16	-61.39

Source: screener

As on 31-07-2025

‘HAPPY RAKSHA BANDHAN!’



Raksha Bandhan has been celebrated by Gods and men alike since ages. Rakhi fables abound around Gods like Lord Yama, the Goddess Lakshmi, and Indirani (wife of the God-king Indra).

One of the most popular stories is that of Queen Draupadi and Lord Krishna. Queen Draupadi is often credited with having tied the first rakhi. According to legend, Draupadi tore a strip of her sari and bandaged a wound for Lord Krishna. Krishna promised her his protection in return. When the Kauravas tried to strip her after Yudhishtira lost a gambling bet, Lord Krishna ensured that the fabric of her sari kept multiplying so that she could not be disrobed read more...

Please visit our site.

<https://sandeepsahni.com/happy-raksha-bandhan-2/>

‘WHAT DOES FREEDOM MEAN TO YOU?’

What does Freedom actually mean to me?

At different life stages, it meant different things, Freedom is not a concept carved from stone; it is malleable and personal, always shifting shape depending on where you find yourself. Freedom means to have the right to do and say what you like. Freedom means self-determination.

It is what enables humanity to achieve its unlimited potential, without being beset by forced diktats or imagined constraints.

Freedom is not just what makes dreams come true, it makes dreaming possible. And it obliges every free person to free another. This is at least how the dictionary explains freedom read more...



Please visit our site.

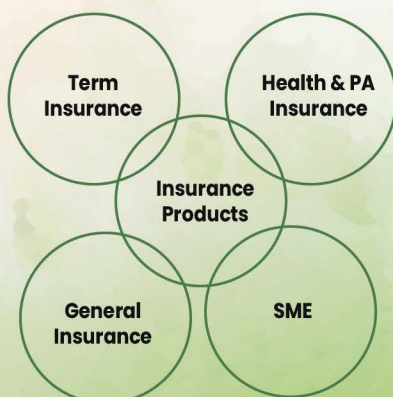
<https://sandeepsahni.com/what-does-freedom-mean-to-you-4/>

OUR NEW SERVICES



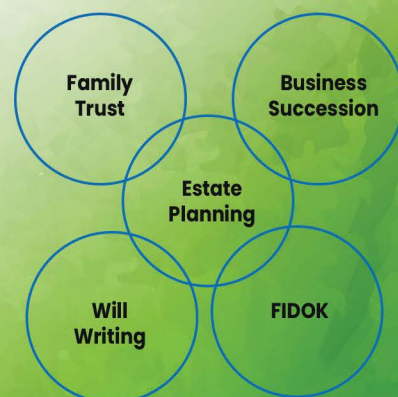
- 1 Have you got sufficient **Term Insurance**?
- 2 Have you got **Adequate Health & Critical Illness** cover?
- 3 Are you covered in case of an **Accident & Disability**?
- 4 Do have **House Insurance** to cover against natural calamities, war, flood, fire, theft etc.?
- 5 Is your **Business, Stocks, P&M, Transit and Vehicles** covered by Insurance?
- 6 Do you have a **Personal Indemnity insurance**?
- 7 Do you take **Travel Insurance** while travelling?

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



- 1 Have you made a **Will**?
- 2 Have your family elders and other family members made a **Will**?
- 3 Have you done a comprehensive **Estate Planning**?
- 4 Is the Will an answer to your Inheritance plans or do you need a **Family Trust**?
- 5 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.





DAILY MOTIVATIONAL BLOG

MY TOP 5 BEST MOTIVATIONAL BLOGS OF THE MONTH...

- 1 Stop Complaining...
- 2 Normalization of Deviance
- 3 Have You Found Your Gardener Yet?
- 4 Embraceable You
- 5 Can you sleep when the wind blows?



Scan QR to Read
Motivational Blogs

<https://sandeepsahni.com/blog/>

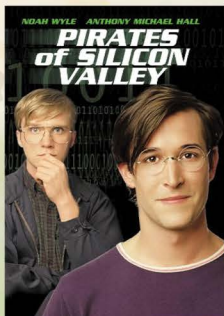
Do you want to read Daily Motivational Blog by our editor Sandeep Sahni.
Subscribe to our Motivational Newsletter

JOIN THE WHATSAPP GROUP TO GET DAILY MOTIVATIONAL BLOGS

Scan QR to Join the WhatsApp Group



MOVIE OF THE MONTH...



Pirates of Silicon Valley

This cult classic chronicles the early days of Apple and Microsoft, capturing the rivalry, rebellion, and raw ambition of tech pioneers Steve Jobs and Bill Gates. Pirates of Silicon Valley offers a fascinating look at how two college dropouts changed the world forever—blending innovation, ego, and entrepreneurship. A must-watch for business minds and tech dreamers alike.

Invite us to your house or visit our office and we shall conduct a Personal Finance Workshop exclusive for you, your family and close friends at your doorstep.

Call now to reserve a time slot at +91 9827804694 and register through the Google Form.



Scan QR to
BOOK A MEETING

BOOK YOUR SLOT
NOW WITH
YOUR PERSONAL FAMILY CFO



Mr. Sahayak



JOKE OF THE MONTH...



"Trust me: cattle futures are the last place you want to invest."



WATCHING A TENNIS MATCH



WATCHING THE STOCK MARKETS

BOOKS TO READ

SMART MONEY
MANAGEMENT FOR
A SWEETER LIFE

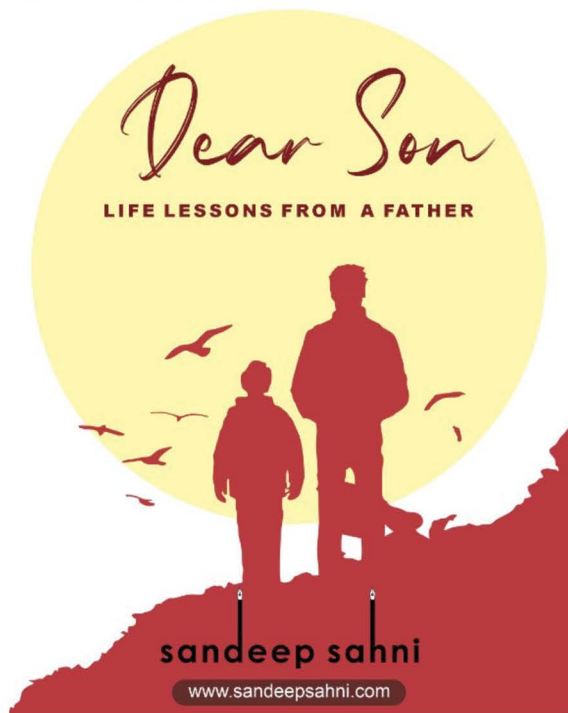
**Mango
Millionaire**

RADHIKA GUPTA
WITH NIRANJAN AVASTHI

Mango Millionaire

A refreshing blend of rural grit and entrepreneurial spirit, Mango Millionaire tells the inspiring true story of a farmer who turned a simple fruit into a fortune. This book is a powerful reminder that success doesn't always come from cities or suits—it can grow from the soil beneath our feet. A must-read for aspiring entrepreneurs and believers in the power of passion and persistence.

HAVE YOU READ BOOKS WRITTEN BY OUR EDITOR?



Scan QR to Place Order

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



Sandeep Sahni

Sanjit Singh Paul

www.sahayakassociates.in



Scan QR to Place Order

If you have already got one, leave us a *review* on **Amazon/Flipkart**.

Each one Counts!



Videos we are watching...

- ▶ Sir Chris Hohn | Podcast | In Good Company | Norges Bank Investment Management
- ▶ Daniel Kahneman: Algorithms Make Better Decisions Than You [The Knowledge Project Ep. 238]
- ▶ Devina Mehra's Market View | 'Have A Slightly Overweight Call On India' | Business News | ET Now
- ▶ Lewis Howes: "You're NOT Broke — You're Carrying a Money Wound!" (Here's How to Finally Feel Free)
- ▶ Former Pepsi CEO: The Hidden Cost of Rising to the Top | Indra Nooyi
- ▶ Dark Truth of Gurgaon Real Estate Ft. Vishal Bhargava | Indian Business Podcast
- ▶ Losing out on HDFC Bank taught me value of patience | Thrive by Groww Podcast ft. Raamdeo Agrawal
- ▶ Why Shankar Sharma Sold 50% of His India Portfolio
- ▶ 'IT & Consumption Not Performing Very Well' | Samir Arora Share Market Insights Amid Volatility
- ▶ What Saurabh Mukherjea Thinks Of Trump Tariffs' Impact On Stock Market, Sectors To Bet & Key Stocks

Search on Youtube to watch the videos...



Articles we are reading...

- ☰ Sir Chris Hohn | Podcast | In Good Company | Norges Bank Investment Management
- ☰ Devina Mehra: The Indian IT services model has finally begun to falter... or has it?
- ☰ Why Brands' Gen Z Obsession Costs Them
- ☰ AI Tempers Trump Tariffs
- ☰ India needs more Apples: Replicating Apple's model to attract top brands
- ☰ Is it time to replace the bond market with something suited to the 21st century?
- ☰ F&O Market: The real issues and the socioeconomic benefits questioned
- ☰ America is going back on all the things that made it great. India's must seize the opportunity
- ☰ Coiled for a comeback: Credit revival likely faster this time due to stronger fundamentals
- ☰ Very Bad Advice
- ☰ MF industry shows exuberance, but financials lag macroeconomic tailwinds

Search on Google to read the articles...

FOR LATEST UPDATES,
 TO THE
SAHAYAK GURUKUL
YOUTUBE CHANNEL.



Scan QR to Subscribe



Gyan

Red Chip

A red-chip company is one that does most of its business in China, and which the Chinese government has a considerable stake in the firm.

Kahaani

The Circle of Competence



This story is about two remarkable athletes.

You've probably heard of one. The other, maybe not.

Michael Phelps is regarded as one of the greatest Olympians of all time. With 23 Olympic gold medals, he redefined the world of swimming. With long arms, enormous wingspan, and an efficient dolphin kick, his body seemed designed for the water. For over a decade, Phelps was virtually untouchable in the pool.

Now, meet Hicham El Guerrouj. He may not be a household name, but he's a legend in the world of athletics. A Moroccan middle-distance runner, El Guerrouj held the world record in the mile, the 1,500 metres, and the 2,000 metres for years. At the 2004 Athens Olympics, he won gold in both the 1,500 and 5,000 metres, which is a feat last accomplished over 80 years before him.

So, here are two world-class athletes: one is a master of water, and the other, of land.

Now, this is where it gets interesting.

Phelps is 6 feet 4 inches in height. El Guerrouj is 5 feet 9 inches. Despite the seven-inch difference, both athletes wear the same length inseam on their pants. You may wonder how is that so? Well, this is because Phelps has a long torso and relatively short legs, which are perfect for swimming. El Guerrouj, on the other hand, has long legs and a shorter torso, which are ideal for running.

Their physiques tell you that they were made for different races. But imagine if they had switched. Suppose Phelps had decided to try his hand at distance running. With his tall, heavier frame, he'd be at a natural disadvantage. Every stride would burn more energy, and every lap would be a strain. He might be fit, disciplined, and driven, but he wouldn't win. The same goes for El Guerrouj. Put him in a pool next to elite swimmers, and he'd struggle from the start. His legs, so useful on a track, would offer little advantage in water. His shorter torso would reduce his buoyancy and stroke efficiency. No matter how hard he trained, he simply wasn't built for that environment.

Both men are extraordinary. But their success came from competing in the domain that matched their strengths.

And that brings me to the lesson I want to share with you today, which is about the powerful idea of "circle of competence," and which works wonderfully well in investing.

You see, we often think that success in investing is about intelligence and owning the next hot idea. But more often, it comes down to something much simpler and far less glamorous. And that is the idea of staying inside your circle of competence.

It's a phrase made famous by the legendary investors Warren Buffett and Charlie Munger. Your circle of competence is the area where you truly understand what you're doing. It's the industry you've studied, the kind of business you can explain clearly, or the investment product you know inside out. It's not built on opinions or tips, but on real knowledge, often earned through years of reading, thinking, and observing.

And here's the thing that even a lot of experienced investors don't understand: your circle of competence doesn't need to be big.

As Charlie Munger once said:

"I think about things where I have an advantage over other people. I don't play in a game where the other people are wise and I'm stupid. I look for a place where I'm wise and they're stupid. You have to know the edge of your own competency. I'm very good at knowing when I can't handle something."

Then, as Warren said:

"Risk comes from not knowing what you're doing."

In other words, venturing beyond your understanding is akin to gambling, not intelligent investing.

Happy Investing!

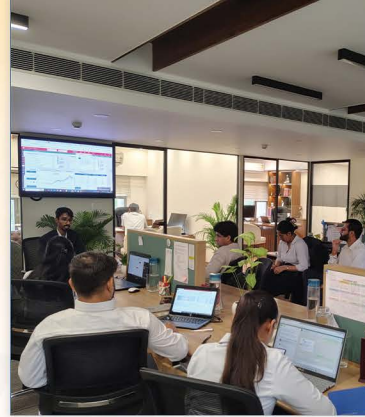




4TH JULY 2025

HOW TO PRESENT YOURSELF IN FRONT OF A CLIENT

CONDUCTED BY
MR. ANSHUMAN



28TH JULY 2025

RESEARCH TEAM PRESENTATION ON RESEARCH TOOLS

CONDUCTED BY
MR. MUKUL KUMAR

TEAM SAHAYAK CELEBRATES A MOMENT OF PRIDE AND ACHIEVEMENT!



**NJ
PBT
2025**

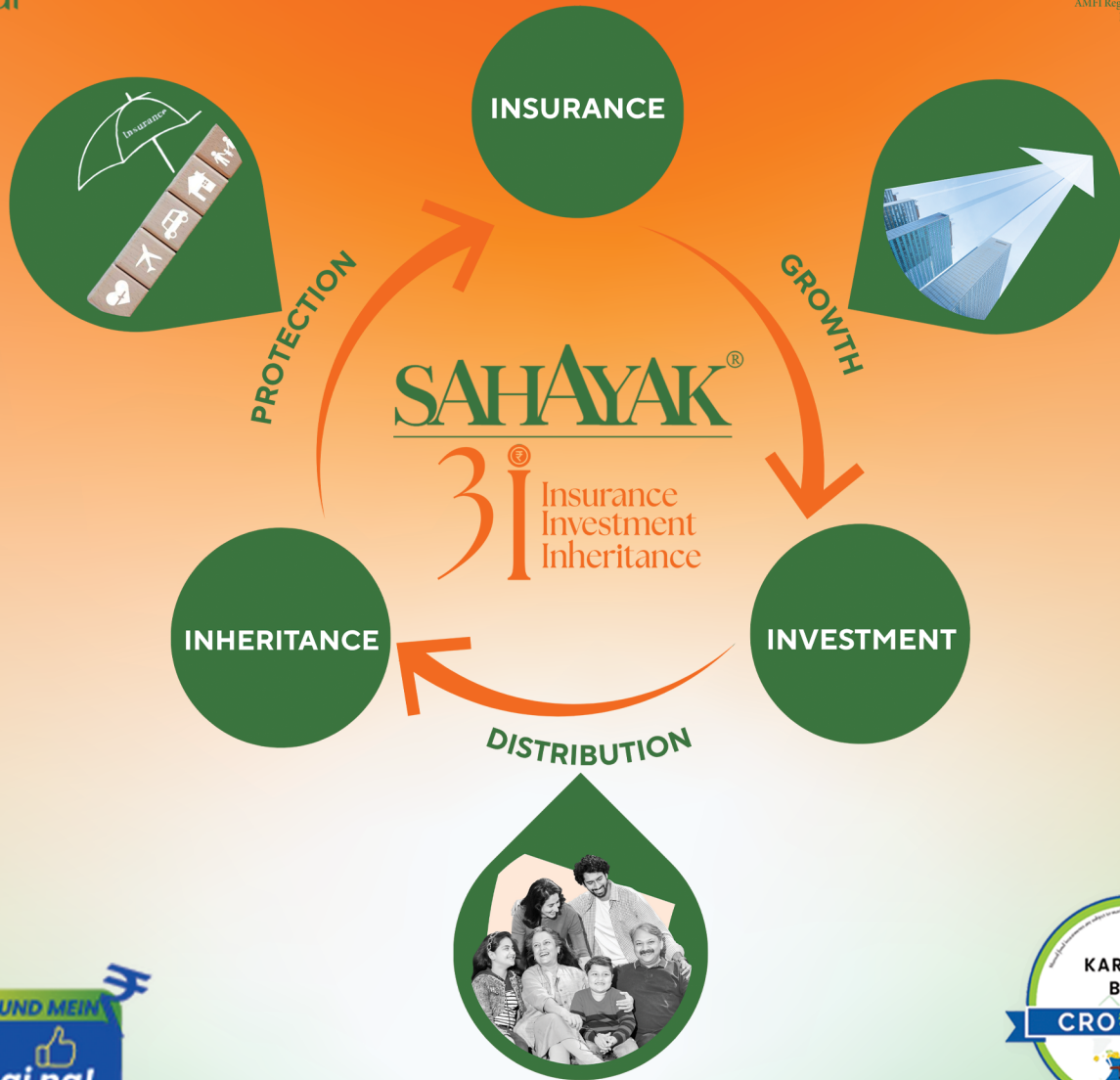
EMPOWERING HOMEMAKERS THROUGH FINANCIAL INDEPENDENCE

26TH JULY 2025



T.E.A.M L.E.A.P OFFSITE LONAVALA 19 TO 21 JULY 2025





Proud to be NJ Partner



FINANCIAL
PRODUCTS
DISTRIBUTORS
NETWORK

Memberships



Do you want to reach out to more than 25k
Investors / IFAs.

Contact us for your Advertisement in
SAHAYAK TIMES

Mail us at newsletter@sahayakassociates.in

First Floor, PHD House, Sector 31-A,
Chandigarh-160030

newsletter@sahayakassociates.in

+91 9914146888/ 01724662688

www.sahayakassociates.in

[@sahayakassociates](#)