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SEPTEMBER 2025

Sahayak Times

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

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*Festivals Mark New Beginnings...
So Should Your **Investments**.*

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This
Festive Season

MUTUAL FUND MEIN
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FROM THE EDITOR

Dear Investor,

As we move into September, the big question investors are asking is: Is the season lost? The Nifty is trading in a narrow band and the past few months have tested the patience of even the most seasoned investors. Yet, if history is any guide, periods of tariff disruption often sow the seeds of long-term opportunity.



Tariffs, while disruptive in the short run, invariably create avenues for domestic industries to strengthen. The current situation is no different. The Government has shown its intent of turning this crisis into an opportunity with rationalisation of GST into a 2-slab structure and the promise made by the PM of second generation reforms on Independence Day. What looks like a headwind today could well turn into the spark that accelerates India's growth story.

For investors, this is a reminder that volatility is not the enemy, but a prelude to opportunity.

On the macroeconomic front, the resolve to put the economy into high gear has never been stronger. India's GDP growth is estimated at 7.8%, placing us firmly among the fastest-growing economies in the world. More importantly, the inflation forecast has been revised lower to below 4.1%, well within the RBI's comfort zone. This combination of robust growth and contained inflation gives policymakers and markets a rare window of stability.

The data also points to strength in the real economy. The Manufacturing PMI has touched a 17-year high, signaling both resilience and expansion in industrial output. This renewed vigor in manufacturing bodes well not only for exports but also for employment generation and sustained domestic demand. The Services PMI also reached a 15-year high of 62.9 amid 49 state months of order growth. Complementing this, India has received a much-needed boost with the upgrade of its sovereign credit rating to BBB from BBB-. This upgrade is not just a symbolic victory but a recognition of structural reforms, fiscal discipline, and India's growing role in the global economy.

The FIIs have withdrawn a total of 1.3 lakh cr in the current year whereas the DIIs have invested 5.26 lakh cr in the current FY, and the market continues to maintain the same level despite the FII withdrawal. I just wonder what will happen when the FIIs too start investing and inject liquidity in the market, and the DIIs continue their sustained investing.

September also marks the start of the Festive Season and festive purchases. The GST rationalisation will boost consumption demand and this quarter should post good numbers.

So, is the season lost? I would argue, not at all. The near-term range-bound behaviour of the Nifty should not overshadow the stronger currents driving the economy. Tariffs, in fact, offer Indian industries the platform to innovate and grab market share globally. The macros are lining up favourably, and the market is merely taking its time to digest these changes before the next leg of growth begins.

Charles Schwab rightly said, "Missing the best days in the market can be much more costly than riding out the downturns."

Stay patient, stay invested, stay optimistic and have a great Festive Season ahead.

Happy Investing,
Sandeep Sahni
Editor



THE MONTH THAT WAS AUGUST 2025

ECONOMIC HIGHLIGHTS

- 01 India's Gross GDP growth surges to five quarter high of 7.8 percent in Q1FY26, beating estimates
- 02 India's GST collection rises 6.5% y-o-y to Rs 1.86 lakh crore in August
- 03 UPI soars! Sees record 20 billion transactions in August worth ₹25 lakh crore
- 04 Manufacturing activity expands to 17-year high with a PMI of 59.3 in August 2025
- 05 Gold prices rally to 3-week high of ₹10495 per grams; silver hits new peak above Rs 1.17 lakh/kg.
- 06 RBI keeps Repo Rate unchanged at 5.5% in August policy meet
- 07 Bank credit growth rises to 10.22% in August, highest in over three months
- 08 Car sales plunged in Aug as buyers awaited GST cuts; while india's largest carmaker Maruti sales fell 8% YoY to 1.31L units.
- 09 Net direct tax collection down 4% to nearly ₹6.63 trillion till August 11
- 10 DIs poured in ₹94,829 crore of fresh money into Indian equities in August

Search the news on **Google** to read more...

INDEX	As on 31-07-25	As on 31-08-25	Change (in %)
Nifty 50	24,768.35	24,426.85	-1.38%
Sensex	81,185.58	79,809.65	-1.69%
Nifty SmallCap 100	17,966.85	17,227.00	-4.12%
Nifty Mid Cap 100	57,400.55	55,727.40	-2.91%
Dow Jones (in \$)	44,130.98	45,546.50	3.21%
Nasdaq 100 (in \$)	23,218.12	23,415.42	0.85%
Shanghai Composite (in \$)	3,573.21	3,857.93	7.97%
Bitcoin \$	115,795.90	1,08,283.80	-6.49%
Brent crude oil (in \$)	72.53	68.12	-6.08%
USD/INR	87.59	88.17	0.66%
RBI 10 Year Govt. bond yield	6.37	6.59	3.42%
24k Gold/Gm (in INR ₹)	10,003	10,495	4.92%

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

5 BEST PERFORMING NSE INDICES

NAME	Return (in%)
Nifty Auto	7.87%
Nifty Indian Consumption	3.62%
Nifty MNC	3.00%
Nifty IT	1.53%
Nifty Metal	-0.24%

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

TOP 5 NIFTY 50 GAINERS

NAME	As on 31-07-25	As on 31-08-25	Return (in%)
Hero MotoCorp Ltd	4260.7	5087.7	19.41%
Maruti Suzuki	12608.0	14791.0	17.31%
Eicher Motors	5468.5	6103.0	11.60%
ICICI Bank Ltd	1445.8	1481.4	2.46%
Bajaj Auto	8008.0	8631.5	7.79%

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

5 WORST PERFORMING NSE INDICES

NAME	Return (in%)
Nifty Realty	-3.54%
Nifty Bank	-2.91%
Nifty Services	-2.77%
Nifty PSE	-2.72%
Nifty Private bank	-2.53%

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

TOP 5 NIFTY 50 LOSERS

NAME	As on 30-06-25	As on 31-07-25	Return (in%)
Sun Pharmaceutical	1706.7	1594.5	-6.57%
Shriram Finance Ltd.	630.8	580.2	-8.02%
Adani Enterprises	2430.5	2244.7	-7.64%
HDFC Bank Ltd.	1009.1	951.6	-5.70%
IndusInd Bank	798.9	739.5	-7.44%

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

MUTUAL FUNDS CATEGORY WISE FUND PERFORMANCE

As on 31st August 2025

Category	6M	1 Year	3 Year	5 Year	10 Year
Equity - Contra Fund	12.87	-4.50	19.97	24.15	15.80
Equity - ELSS	11.19	-7.58	18.69	21.79	14.20
Equity - Flexi Cap Fund	13.26	-4.15	16.27	19.27	13.52
Equity - Focused Fund	13.79	-3.83	15.91	19.15	13.61
Equity - Large & Mid Cap Fund	12.88	-3.84	15.47	18.31	13.35
Equity - Large Cap Fund	14.91	-3.37	17.71	21.15	14.35
Equity - Mid Cap Fund	12.09	-3.49	14.24	17.20	12.14
Equity - Small cap Fund	17.92	-3.33	20.19	24.43	15.68
Equity - Multi Cap Fund	15.28	-3.40	18.63	22.53	14.82
Equity - Value Fund	13.29	4.82	15.80	18.83	12.92
Equity - Sectoral Fund - Banks & Financial Services	17.76	-8.68	22.90	28.20	15.24
Equity - Sectoral Fund - Consumption	13.22	1.35	23.52	18.00	11.77
Equity - Sectoral Fund - Infrastructure	13.66	2.07	18.93	22.76	12.87
Equity - Sectoral Fund - Pharma & Health Care	7.57	-8.84	16.21	21.14	16.48
Equity - Sectoral Fund - Technology	18.26	-5.74	19.75	27.29	16.95
Hybrid - Aggressive Hybrid Fund	11.95	-6.55	18.83	21.99	14.37
Hybrid - Arbitrage Fund	11.40	-1.02	14.14	16.56	11.61
Hybrid - Balanced Advantage	6.47	3.98	9.73	10.13	8.01
Hybrid - Equity Savings	10.69	3.99	14.93	17.17	12.51
Hybrid - Multi Asset Allocation	3.25	6.84	6.90	5.53	6.09
Debt - Liquid Fund	1.07	3.18	7.34	5.35	7.16
Debt - Long Duration Fund	3.98	7.65	7.18	5.79	6.55
Debt - Overnight Fund	2.83	5.93	6.36	5.15	5.50
Debt - Short Duration Fund	4.27	7.97	7.19	6.07	6.70
Nifty 50	9.19	-2.57	11.94	16.49	12.19
Nifty Next 50	11.39	-11.44	15.08	19.67	12.92
NIFTY 100	9.57	-4.17	12.05	16.82	12.24
Nifty 500	8.40	-7.24	13.12	18.44	12.93

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 (2000 - 2025)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
MEDIAN	-0.45%	0.20%	0.70%	1.15%	1.20%	1.60%	2.45%	0.75%	2.00%	1.50%	3.80%	2.20%	13.45%
SD	5.94%	4.40%	8.13%	5.61%	8.37%	5.55%	5.11%	4.84%	6.75%	8.39%	5.79%	4.50%	28.14%
Avg Return	-0.28%	-0.44%	0.03%	1.62%	0.89%	1.40%	1.81%	1.31%	1.27%	0.61%	2.75%	2.88%	15.86%
Max Return	12.40%	7.00%	10.80%	15.00%	28.10%	12.60%	8.70%	14.40%	12.50%	17.50%	11.90%	16.40%	75.80%
Min Return	-16.30%	-8.30%	-23.20%	-8.00%	-17.40%	-17.00%	-9.40%	-8.80%	-13.30%	-26.40%	-9.30%	-4.30%	-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%	-0.56%					2.88%
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%








 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%	 HIGH NEGATIVE RETURNS -5.00% TO -2.50%	 VERY HIGH NEGATIVE RETURNS LESS THAN -5.00%	

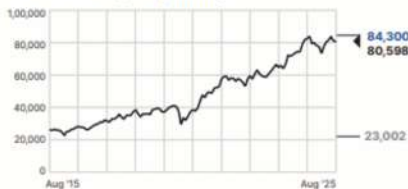
CHART BUSTER

TRENDS AND TRAILS

CHARTS TO HELP YOU MAKE SENSE OF THE CURRENT MARKET IN TERMS OF VALUATIONS AND RETURN POTENTIAL

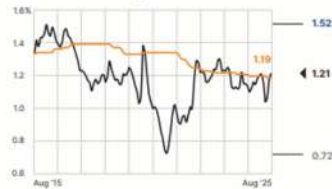
● Max ◀ Current ● Median ● Min

Sensex's 10-year journey



- The Sensex is a reliable gauge of the Indian market's overall performance.
- The 10-year graph shows a secular market rally, interrupted by several bearish phases.
- Key setbacks include: Chinese growth concerns (2015), demonetisation (2016), US-China trade tensions (2018) and the Covid-19 crash (March 2020).
- After a strong recovery post-March 2020, the markets dipped due to the Russian-Ukraine conflict and rising interest rates.
- After touching new lifetime highs in 2024, Sensex is now stuck in a consolidation phase.

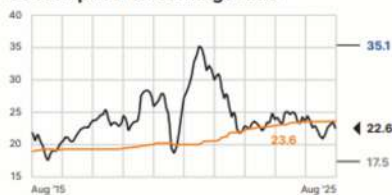
Sensex dividend yield



Dividend yield represents the return an investor earns through dividends. It's calculated as dividend per share divided by price per share. Typically, higher dividend yields indicate cheaper stock prices.

If:
Dividend yield > Median dividend yield = Overvalued
Dividend yield < Median dividend yield = Undervalued

Sensex price-to-earnings ratio



The price-to-earnings (P/E) ratio of the Sensex is a straightforward indicator of market valuation. Here's a general valuation guide:

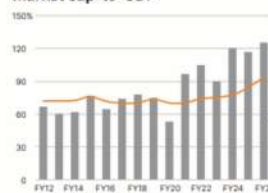
Deeply undervalued (attractive buy) | Fairly valued | Significantly overvalued (high-risk zone)

P/E < 12 | 12-16 | 16-20 | 20-24 | > 24

Undervalued | Overvalued

This chart uses standalone data for Sensex companies. If consolidated figures are considered, the P/E ratio would likely be lower.

Market cap-to-GDP



The market cap-to-GDP ratio is Warren Buffett's favourite valuation metric, calling it the best measure of market valuations at any given moment.

If:
Market cap > GDP = Overvalued
Market cap < GDP = Undervalued

Considering the cumulative market cap of BSE-listed companies and the nominal GDP estimates: final for FY23, first revised for FY24 and second advanced for FY25.

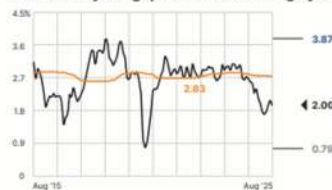
Sensex price-to-book ratio



The price-to-book (P/B) ratio reflects what investors are willing to pay for each rupee of net assets. With book value being more stable than earnings, it's often considered a better valuation measure than P/E.

If:
P/B > Median P/B = Overvalued
P/B < Median P/B = Undervalued

10Y G-sec yield gap to Sensex earnings yield



The spread between the 10-year government bond yield and Sensex earnings yield (inverse of P/E) is a key valuation metric.

A significant deviation from the median indicates the degree of the Sensex's overvaluation or undervaluation.

If:
Spread > Median = Overvalued
Spread < Median = Undervalued

All data as of Aug 14, 2025

Source: Wealth Insight

COMPANY SIZE AS PER RANK

Company Ranking as on Marketcap	Company Name	Marketcap as on 31th August 2025	Net Profit FY 2024-25
1	Reliance Industries	1832093.29	81309.00
31	Power Grid Corpn	260277.41	15521.44
51	HDFC Life Insurance	168361.97	1810.82
101	Union Bank	97786.47	18026.96
251	Chola Financial	33086.37	4739.88
501	Sanofi India	11791.31	396.40
751	Paras Defence	5414.67	61.49
1001	Veedol Corporat	2847.88	168.75
1501	Aeroflex Enter.	994.01	80.74
2001	FCS Software	413.71	3.73
2501	Bambino Agro Ind	203.44	9.21

Source: screener

As on 31-08-2025

CHART BUSTER

BULLS VS BEAR

Bull Case

(Positives for the Market)

- **GDP Growth Momentum Confirmed:** India's Q1 FY26 real GDP growth came in at a robust 7.8%, outperforming expectations and signaling strong momentum in economic activity, especially from government spending and domestic demand.
- **Record-High Manufacturing Activity:** India's manufacturing PMI for August soared to 59.3, the highest in 17.5 years—pointing to robust factory output, employment, and order books.
- **Reforms as Catalysts:** Proposed GST rationalization and tax reforms and proposed reforms related to EODB are expected to enhance consumption, ease inflation, reduce compliance and booster demand.
- **Fiscal and Capex Momentum:** Private sector capital investment is expected to climb 21.5 % to Rs 2.67 lakh crore in 2025-26, aided by strong macroeconomic fundamentals and a 100-basis-point policy rate cut, according to an article in the Reserve Bank of India's August bulletin.
- **Long-Term Growth Outlook:** Reports from EY and others reaffirm India's structural strengths—young demographics, high savings, fiscal sustainability—and its potential to become the world's second-largest economy (PPP) by 2038.
- **Banking & Financial Strength:** Credit growth above 10% YoY, improving asset quality, and strong deposit accretion suggest banks are entering a healthy growth phase. With stable NPAs and robust provisioning buffers, financials remain the backbone of the bull case.

Bear Case

(Negative for the Market)

- **Escalating U.S. Tariffs & Trade Friction:** The U.S. imposed steep tariffs on Indian exports, culminating in a 50% levy by August 27—hitting major sectors like textiles, gems, and leather. Markets and exports were rattled as a result.
- **Currency Volatility:** The rupee plunged to record lows (~₹88.3–₹88.31/USD) in August, pressured by trade tensions and global risk-off sentiment. A weaker rupee risks imported inflation, squeezes corporate margins, and raises external repayment costs
- **Foreign Portfolio Outflows:** Persistent FPI outflows have added to market stress, raising funding costs and undermining equity market confidence. The trend signals caution among global investors despite India's strong domestic fundamentals.
- **Climate & Natural Disaster Pressures:** Severe monsoon-induced flooding across parts of North and Central India disrupted agriculture, supply chains, and displaced millions of residents, posing risks to rural demand and consumption in the coming months.
- **Corporate Earnings Strains:** Metals, auto components, and FMCG firms face rising input costs and margin pressures. Some IT players also noted weaker deal pipelines, prompting analysts to trim FY26 earnings estimates.

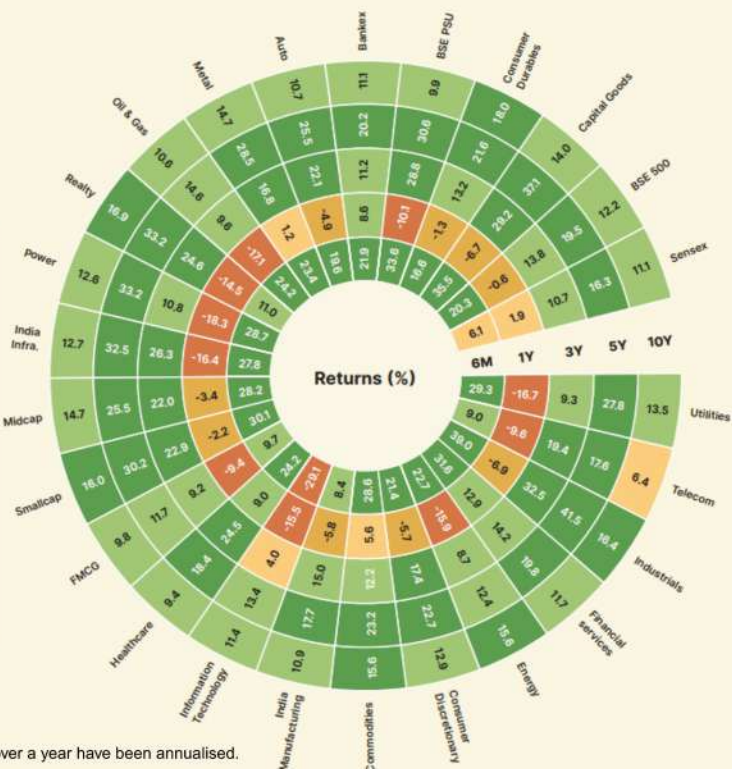
DISCLAIMER: MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS. PLEASE READ ALL THE SCHEME RELATED DOCUMENTS CAREFULLY.

*PAST RETURNS ARE NOT A GUARANTEE OF FUTURE PERFORMANCE. KINDLY CONSULT YOUR FINANCIAL ADVISOR BEFORE MAKING ANY INVESTMENT DECISIONS.

INDEX WATCH

SECTOR SNAPSHOT

Despite underperforming in the last one year, the five-year returns of most indices remain healthy thanks to a strong bull run and partly due to a lower starting point



Data as of Aug 14, 2025. For major BSE indices. Returns for over a year have been annualised.
Source: Wealth Insight

CHART BUSTER

Earnings scoreboard

A snapshot of how various sectors and companies performed in Q1 FY26

Quarterly result update

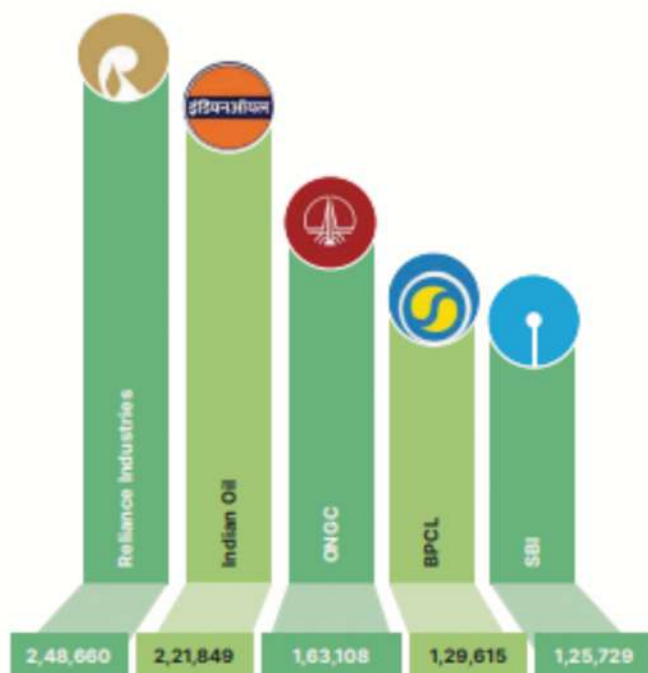
	Energy & Utilities	Financials	Technology	Consumer Staples	Industrials	Consumer Discretionary	Healthcare	Materials	Real Estate	Diversified
● QoQ ● YoY										
Revenue growth (%)	-2.4 0.4	-4.1 9.3	-0.1 11.0	4.8 11.6	-14.9 8.7	-1.3 9.0	0.9 10.5	-4.0 5.8	-12.0 30.1	-11.1 14.2
Operating profit growth (%)	2.7 15.2	-10.4 10.4	-1.8 12.8	4.3 0.6	-33.1 5.4	-12.3 -5.5	3.4 11.3	1.3 10.8	-37.4 22.0	-3.1 17.8
Profit after tax growth (%)	12.6 34.5	-5.4 6.6	-14.5 16.2	454.5 4.2	-40.1 4.3	-23.3 34.1	-0.3 95.3	-3.0 11.0	-18.4 29.6	42.1 14.3
Chg in op. profit margin (% pts)	0.5 1.3	- -	-0.3 0.3	-0.1 -1.3	-3.1 -0.4	-1.0 -1.2	0.4 0.1	0.7 0.6	-6.8 -1.1	0.8 0.3

Operating profit is represented by earnings before interest and tax (excluding other income). Profit after tax is adjusted for discontinued operations and exceptional items. Q1 FY26 data available for 1,758 companies as on Aug 14, 2025. Min m-cap ₹500 crore.

To find out which companies are included in each of the sectors, visit <https://www.valueresearchonline.com/stocks-screener/>

Top 5 by revenue

In ₹ crore



Top 5 by profit after tax

In ₹ crore



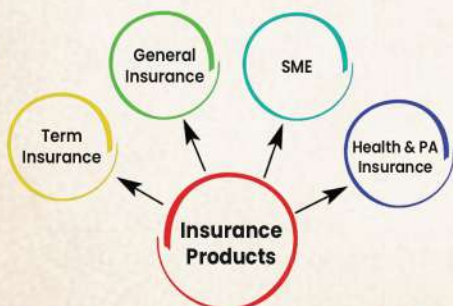
Source: Wealth Insight

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- 5 Is your **Business, Stocks, P&M, Transit** and **Vehicles** covered by Insurance?
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- 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**)?

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DAILY MOTIVATIONAL BLOG

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

- 1 Let's Start Talking Again
- 2 The Ben Franklin Effect
- 3 What do you See?
- 4 Don't Worry, Be Happy
- 5 Know What NOT to Do..

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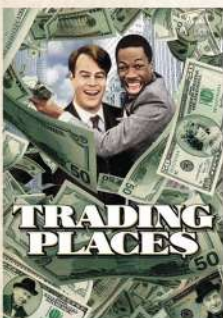
<https://sandeepsahni.com/blog/>

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MOVIE OF THE MONTH...



Trading Places (1983)



A witty comedy where a broker and a hustler swap lives in a millionaire's experiment. Blending humor with finance, it highlights how opportunity and environment shape success—a fun watch for anyone curious about money and markets.

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Hum Aapke Dwar



JOKE OF THE MONTH...

INVESTMENTS AND RETIREMENT PLANNING



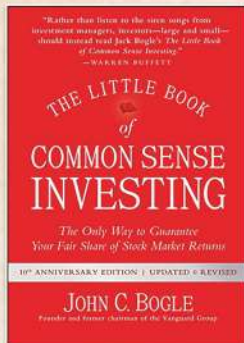
"According to the latest statistics, an early retirement is any time before death."

I did some financial planning and it looks like I can retire at 95... And live comfortably for 7 minutes 25 seconds.



"There was an unexpected correction on Wall Street today after a leading analyst used the word 'irregardless' instead of 'regardless.'"

BOOK TO BE READ...

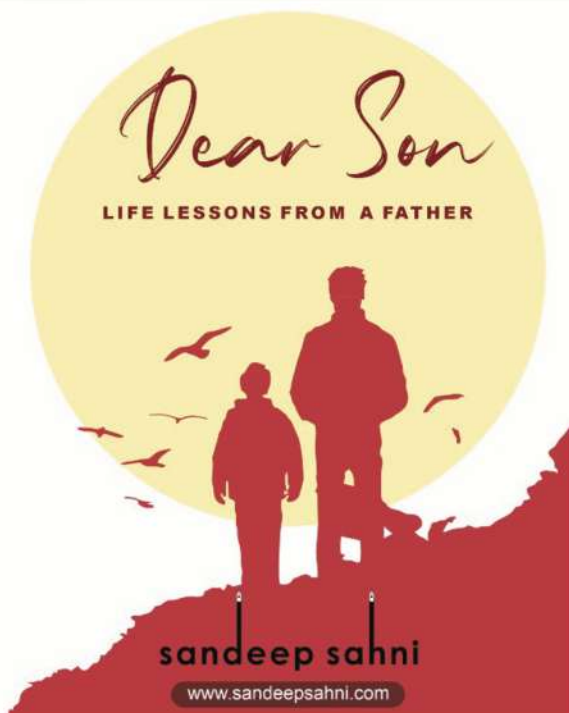


The Little Book of Common Sense Investing – John C. Bogle

Written by the founder of Vanguard, this classic advocates low-cost index funds as the smartest way to build long-term wealth. With simple principles and timeless wisdom, Bogle shows how patience and discipline often outperform complex strategies. A must-read for anyone serious about investing.

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Dear Son



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What My MBA Did Not Teach Me About Money

What My MBA Did Not Teach Me About MONEY



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- Why Emotions Might Be Your Best Financial Advisor | Moneywise
- 8 Habits of Wealthy People That Changed My Life | Money Mindset | Sonia Shenoy
- Being "Different" with NJ Mutual Fund| A 'Different' & Innovative Solution for HNWLs
- Winning Stock Portfolio for 2030 | \$10B Fund CEO Insights – The Wealth Couch | Rahul Jain Latest
- 18 Tiny Habits That Made Me a Millionaire
- Dave Ramsey: You Only Need To Know These 5 Rules
- The Most Reliable Path to Financial Freedom - Scott Galloway
- Warren Buffett: How Many Stocks Should You Own In Your Portfolio?
- If the US economy collapses, who wins? Growing India Podcast ft Neelkanth Mishra, Axis Bank

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Articles we are reading...

- 'Disaster in the making': Nobel economist warns US headed for 'Wile E. Coyote' moment
- How will Trump's 50% tariffs on India impact its economy?
- Achieve your goals with 'chemistry of investing'
- The Ghost of Rakesh Jhunjhunwala: Shankar Sharma on India's big bull
- Was it just real money gaming or was it gambling?
- Devina Mehra: Why the US plays fast and loose with India but not China
- Trump's crypto cheer lifts Bitcoin, but core risks still loom
- Why's Perplexity offering \$34.5 bn to buy Chrome?
- Swinging Four Of Geopolitics
- A quick guide for NRIs wanting to invest in Indian Mutual Funds
- FPIs on a selling-spree, take out Rs 35,000 crore in Aug, highest in 6 months

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What Investor See

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Returns

What Advisor See



#AdvisorZarooriHai

Kahaani

A Teacher's Three Secrets to Living A Good Life

We know Ben Graham as the father of value investing and the first real teacher of the subject. His book, *The Intelligent Investor*, has changed the lives of many, particularly Warren Buffett's, who was one of Graham's students at Columbia Business School.

Graham played a significant role in shaping Buffett's career and investment philosophy. But as Buffett has mentioned at several occasions, Graham's influence on him extended well beyond lessons on analyzing financial statements.

In a short article in the *Financial Analysts Journal*, remembering Graham after his death in 1976, Buffett emphasized what he learned from the three things Graham said he hoped — even at the age of 80 — to do every day. He wrote – Several years ago Ben Graham, then almost 80, expressed to a friend the thought that he hoped to do every day "something foolish, something creative and something generous."

Let's talk about each of these.

The word "foolish" often carries a negative connotation, but the implied meaning here has more to do with humility and a willingness to forgo self-importance than anything else. Like this is what Buffett wrote to shareholders in his 1989 letter – Charlie and I have both total job security and financial interests that are identical with those of our shareholders. We are willing to 'look' foolish as long as we don't feel we have 'acted' foolishly.

And this is what he wrote in his 2017 letter –

Though markets are generally rational, they occasionally do crazy things. Seizing the opportunities then offered does not require great intelligence, a degree in economics or a familiarity with Wall Street jargon such as alpha and beta. What investors then need instead is an ability to both disregard mob fears or enthusiasms and to focus on a few simple fundamentals.

A willingness to look unimaginative for a sustained period – or even to look foolish – is also essential.

On the aspect of "creativity," Buffett wrote this about Graham –

A remarkable aspect of Ben's dominance of his professional field was that he achieved it without that narrowness of mental activity that concentrates all effort on a single end. It was, rather, the incidental by-product of an intellect whose breadth almost exceeded definition.

That's the thing about creativity – the willingness and the ability to get over the narrowness of your mind and perceive the world in new ways, to find hidden patterns, to make connections between seemingly unrelated phenomena, and to generate solutions.

Maria Popova of Brainpickings defines creativity this way –

Creativity is a combinatorial force: it's our ability to tap into our 'inner' pool of resources – knowledge, insight, information, inspiration and all the fragments populating our minds – that we've accumulated over the years just by being present and alive and awake to the world and to combine them in extraordinary new ways.

Coming to the third aspect of "generosity" that Graham aimed to practice in his daily life, Buffett has often told us I benefited enormously from the intellectual generosity of Ben Graham, the greatest teacher in the history of finance.

And here is what he wrote in his 1976 remembrance –

...his third imperative – generosity – was where he succeeded beyond all others. I knew Ben as my teacher, my employer and my friend. In each relationship – just as with all his students, employees and friends – there was an absolutely open-ended, no-scores-kept generosity of ideas, time and spirit. If clarity of thinking was required, there was no better place to go.

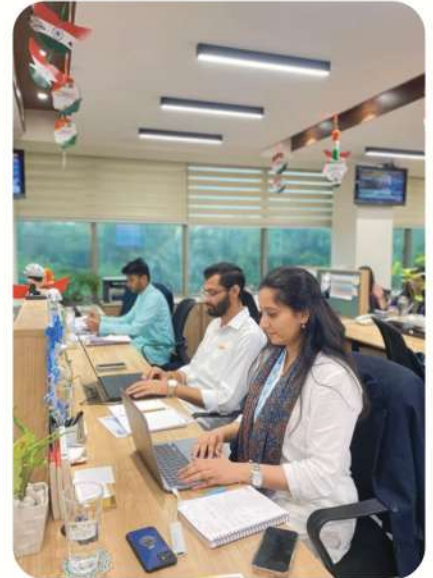
And if encouragement or counsel was needed, Ben was there. Walter Lippmann spoke of men who plant trees that other men will sit under. Ben Graham was such a man.

SAHAYAK OFFICE BUZZ...



15TH AUGUST 2025

INDEPENDENCE DAY AT SAHAYAK: HONORING FREEDOM, SECURING FUTURES



27TH AUGUST 2025

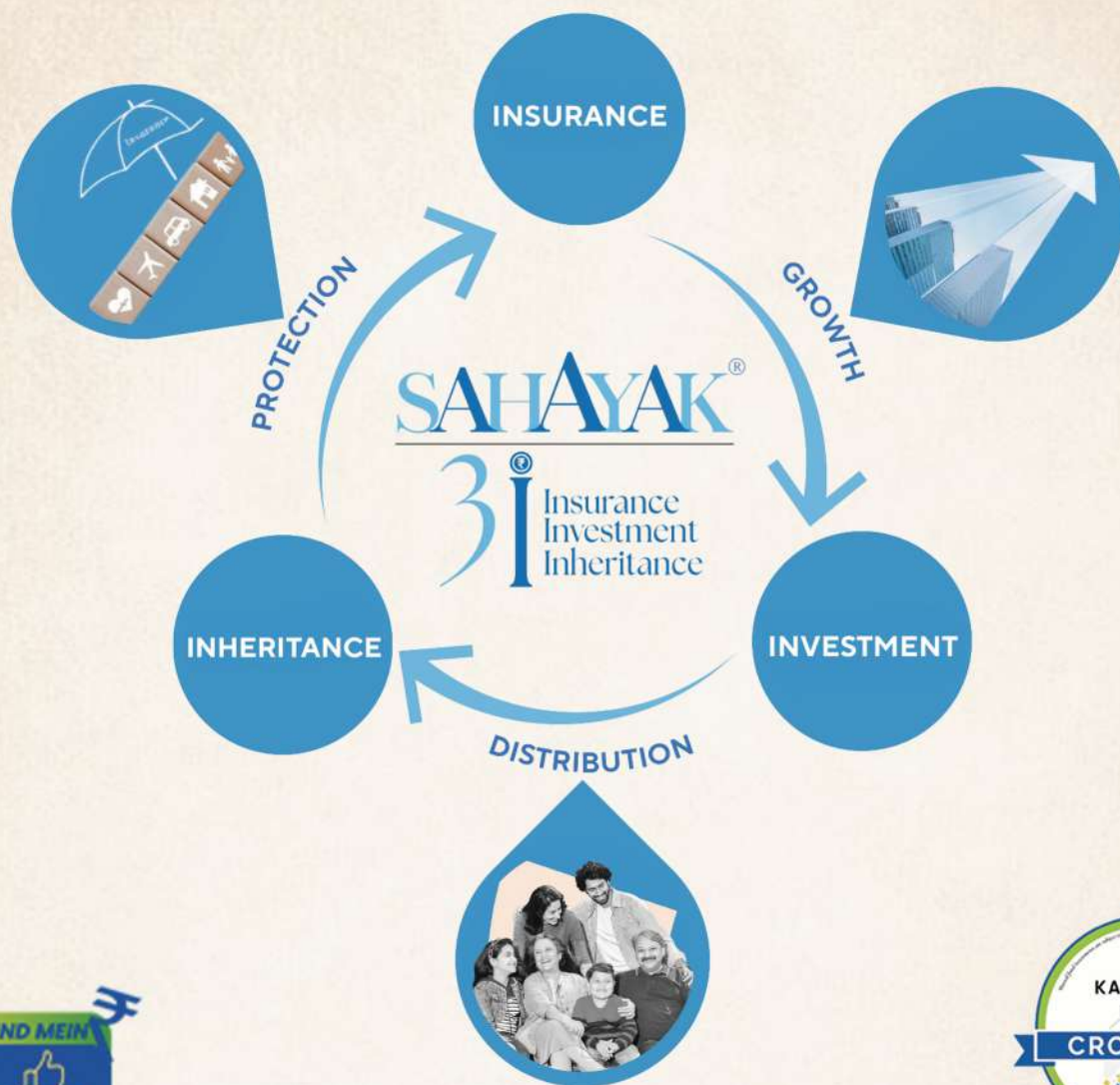
**WELCOMING BAPPA, EMBRACING BLESSINGS –
CELEBRATING WISDOM, PROSPERITY & NEW BEGINNINGS**



08TH AUGUST 2025

**EXPLORING GENERATIVE AI WITH
TATA MUTUAL FUND**



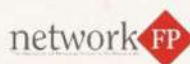


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