Wealth Navigator

Your Monthly Financial Compass

FROM THE CEO'S DESK

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Markets moved. Your plan didn't have to.

Over the past month, the Nifty and Sensex worked their way out of a multi-week consolidation, the Reserve Bank of India held the repo rate steady, and the Rupee firmed up. None of this changes what you should be doing with your money. Here's a plain-language read on where things stand, and what it means for your plan.

WHERE THE MARKETS STAND

The Nifty 50 has climbed back above the 24,600 mark after breaking out of a range it had been consolidating in for several weeks, with the broader technical structure now looking more constructive. The RBI's Monetary Policy Committee held the repo rate steady, signalling comfort with the current growth-inflation balance, and the Rupee has strengthened to its firmest level in about a month. Corporate earnings for the quarter have come in broadly encouraging, and easing crude oil prices have added to the positive mood, even as global cues around trade and interest rates continue to warrant a watchful eye.

What This Means for You

A month of stabilising markets is not a signal to change course, any more than a month of volatility was a signal to panic. Short-term moves in the Nifty, the Rupee, or a rate decision are noise around a much longer story. The investors who build lasting wealth are rarely the ones reacting fastest to this week's headlines. They are the ones who stayed the course while their SIPs, allocation, and protection quietly did their job.

FOUR THINGS WORTH DOING THIS MONTH

- **Stay invested through the noise.** Resist the urge to pause SIPs after a rally or a dip. Timing the market consistently is far harder than time spent in the market.
- **Rebalance, don't reshuffle.** If a good run has skewed your equity allocation well above your target, trim back toward your original mix rather than chasing whichever category ran hardest.
- **Revisit protection alongside growth.** A stronger market is a good moment to check that your health and term cover still match your income and responsibilities, not just your investments.
- **Be selective with recent winners.** A fund or theme that has outperformed over one year deserves a closer look at consistency over three and five years, not an automatic allocation.

"Markets will always give you a reason to react. Discipline is choosing, month after month, not to."

GPS FINSERVE
Grow • Prosper • Sustain

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YOUR FINANCIAL NAVIGATION MADE EASY

A note this month

Welcome to the first edition of our monthly newsletter. In a world full of financial noise, lasting wealth comes from making thoughtful decisions consistently—not chasing trends. Each month, we'll share simple insights to help you Grow. Prosper. Sustain.

BUILDING YOUR FIRST ₹1 CRORE

Your First ₹1 Crore Isn't as Far Away as You Think

"A crore? That's for business owners, CEOs, or people who inherit wealth."

If you've ever thought that, you're not alone. The truth is, wealth isn't built through luck or one big investment. It's built through small, consistent steps taken over time. Every month, while life goes on, your SIP quietly keeps working. At first, the progress may seem slow. But with time, compounding begins to take over—your returns start earning returns, and your wealth starts growing faster. One day, you don't just have an investment portfolio—you have your first ₹1 Crore. The journey to ₹1 Crore doesn't begin when you earn more. It begins the day you decide to start.

YOUR PATH TO ₹1 CRORE

SIP AMOUNT	TIME PERIOD
5000	30 Years
15000	20 Years
25000	15 Years
45000	10 Years
125000	5 Years

Assuming 12% annual return

WHY INSURANCE IS THE FOUNDATION OF WEALTH

The Foundation Beneath Every Financial Plan

> ***Growing wealth is important. Protecting it makes it last.***
>
> Building wealth takes years of discipline. Protecting it takes just one thoughtful decision. A medical emergency or an unexpected life event can impact even the strongest financial plans. While investments help you achieve your goals, insurance ensures those goals remain protected when life takes an unexpected turn. Think of insurance as the safety net that allows your financial journey to continue, no matter what challenges arise.

> **Quick Reminder**
> Review your insurance coverage regularly to ensure it matches your current income, responsibilities, and financial goals.

THE BEST PROTECTION IS THE ONE YOU HOPE YOU'LL NEVER NEED.

> ***Health Insurance safeguards your savings. Term Insurance safeguards your loved ones.***
>
> Just like an umbrella before the rain or a seatbelt before the journey, insurance is a decision you make before life changes.

Protect Your Health. Secure Your Family's Future.

Health Insurance + ₹1 Crore Term Insurance

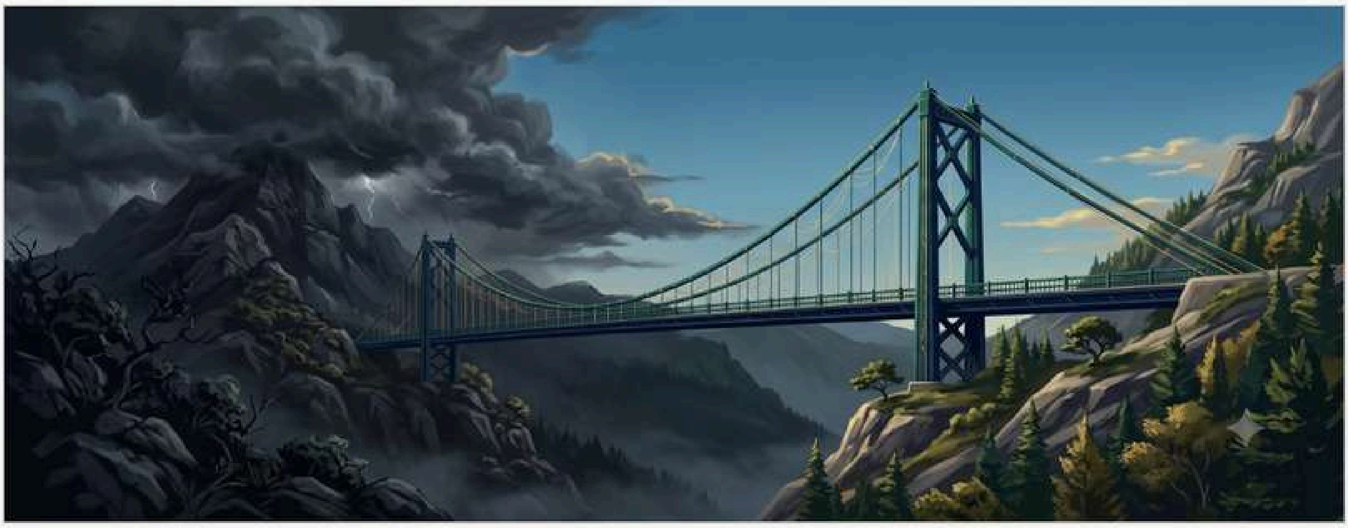
WHY BONDS DESERVE A PLACE IN EVERY PORTFOLIO

True prosperity isn't just about growing wealth—it's about growing it with confidence.

Imagine building a house using only bricks, without any concrete to hold them together. The structure may stand, but every storm puts it to the test. Your investment portfolio works the same way. While equities help create wealth, bonds provide the stability that keeps your financial plan on course during uncertain market conditions. They offer predictable income, lower volatility, and help balance your overall portfolio.

Did You Know?

Many successful investors allocate a portion of their portfolio to bonds—not for higher returns, but for greater stability.



A Portfolio Built to Cross Every Market

ISSUER	RATING	FACE VALUE	COUPON	PAYOUT	MATURITY
NATIONAL HIGHWAYS INFRA TRUST	AAA	₹ 300	7.90%	HALF YEARLY	25-Oct-35
Ugro Capital Limited	A+	₹ 10,000	9.99%	MONTHLY	16-Jun-29
KOSAMATTAM FINANCE LIMITED	A	₹ 1,000	9.25%	MONTHLY	27-May-29
Muthoot Capital Services Ltd.	AA-	₹ 1,00,000	9.25%	QUARTERLY	30-Jun-28
Muthoot Capital Services Limited	A+	₹ 1,00,000	10.00%	MONTHLY	17-Jun-27
MUTHOOT FINCORP LIMITED	AA	₹ 1,00,000	8.75%	MONTHLY	06-Mar-29
MUTHOOT FINCORP LIMITED	AA	₹ 1,00,000	8.85%	MONTHLY	29-Oct-28
MUTHOOT FINCORP LIMITED	AA	₹ 1,00,000	8.80%	MONTHLY	12-Dec-28
IIFL Samasta Finance Ltd	AA-	₹ 10,000	9.15%	MONTHLY	27-Jul-29
Incred Financial Services Ltd.	AA-	₹ 1,00,000	8.80%	QUARTERLY	12-Jun-28

Kindly note that the minimum investment for these opportunities is ₹ 200000

WEALTH DASHBOARD

Time Rewards Patience

The most successful mutual funds didn't create wealth overnight. They did so through decades of disciplined investing and the power of compounding. The snapshot below highlights a few long-standing equity mutual funds and how they have rewarded investors who stayed invested through different market cycles.

"Great wealth is built over years, not months."

EQUITY MUTUAL FUND PERFORMANCE (AS ON 31 JULY 2026)

SCHEME NAME	AMOUNT	NAV	INCEPTION	CAGR	YEAR	TIMES(X)
Nippon India Growth Mid Cap Fund	10	4515.70	Oct-95	21.39%	32	452
Aditya Birla Sun Life Flexi Cap Fund	10	1952	Aug-98	20.75%	28	195
HDFC Flexicap Fund	10	2059.83	Jan-95	18.39%	32	206
ICICI Pru Large & Mid Cap Fund - Reg	10	1052.17	Jul-98	18.07%	28	105
ICICI Prudential Multi-Asset Fund- Reg	10	814.44	Oct-02	20.38%	24	81

Wealth Insight

The common factor among these funds isn't just strong returns—it's **time**. Investors who remained disciplined over decades benefited from the power of compounding, even through periods of market volatility.

MARKET PERFORMANCE SNAPSHOT

Investment Insight

No single asset class outperforms every year.

Equity funds drive long-term wealth creation, while debt funds help preserve capital and reduce portfolio volatility. A balanced allocation between growth and stability is often the foundation of successful investing.

Equity Mutual Fund Snapshot					
Category name	Return (%)				
	1 Month	6 Months	1 Year	3 Years	5 Year
Equity - Contra Fund	1.92%	0.03%	0.76%	14.16%	14.63%
Equity - Dividend Yield Fund	1.89%	0.64%	3.47%	13.51%	13.71%
Equity - ELSS	1.93%	2.58%	1.55%	11.79%	11.78%
Equity - Flexi cap Fund	2.11%	4.35%	3.66%	12.53%	11.83%
Equity - Focused Fund	2.28%	4.34%	4.25%	12.47%	11.83%
Equity - Large & Mid Cap Fund	1.75%	5.06%	4.58%	14.41%	13.43%
Equity - Large Cap Fund	2.52%	0.09%	1.19%	10.36%	10.42%
Equity - Mid Cap Fund	1.61%	9.62%	8.18%	17.62%	15.64%
Equity - Multi Cap Fund	1.72%	7.53%	5.79%	14.81%	13.70%
Equity - Small Cap Fund	1.12%	15.97%	8.52%	15.96%	15.44%
Equity - Thematic Fund - Global	-25.36%	31.78%	39.85%	21.77%	10.10%
Equity - Thematic Fund - MNC	2.41%	8.45%	8.07%	8.81%	9.09%
Equity - Thematic Fund - Other	1.35%	6.50%	6.88%	14.88%	13.45%
ETFs - Index	2.54%	1.75%	4.47%	11.87%	11.80%
Index Fund - Nifty	2.30%	-3.28%	-1.04%	7.93%	9.71%
Index Fund - Nifty Next 50	2.95%	8.71%	9.84%	17.45%	13.34%

Equity Mutual Fund Snapshot

Debt Mutual Fund Snapshot					
Category name	Return (%)				
	1 Month	6 Months	1 Year	3 Years	5 Year
Debt - Banking & PSU	2.84%	6.09%	4.92%	6.90%	5.98%
Debt - Corporate Bond	2.99%	6.21%	4.96%	7.07%	6.00%
Debt - Credit Risk	5.02%	9.10%	7.99%	8.96%	9.15%
Debt - Dynamic Bond	-0.61%	5.44%	3.48%	6.37%	5.69%
Debt - Floater Fund	4.67%	6.96%	5.87%	7.45%	6.44%
Debt - Git Fund	-5.11%	5.07%	2.43%	5.98%	5.32%
Debt - 10yr Const Dur Git	0.86%	5.81%	3.87%	7.19%	5.99%
Debt - Index Fund	4.76%	5.32%	4.96%	5.64%	5.20%
Debt - Long Duration Fund	-8.50%	4.47%	1.88%	6.09%	5.72%
Debt - Low Duration Fund	4.85%	6.24%	5.67%	6.85%	6.08%
Debt - Medium Duration Fund	3.20%	6.65%	5.59%	7.36%	6.48%
Debt - Medium to Long Duration Fund	-0.16%	5.88%	3.63%	6.26%	5.53%
Debt - Money Market Fund	5.52%	6.51%	6.02%	6.95%	6.19%
Debt - Overnight Fund	3.77%	3.77%	4.04%	4.48%	5.56%
Debt - Short Duration Fund	3.18%	6.04%	4.99%	6.93%	6.12%
Debt - Ultra Short Duration Fund	5.32%	6.50%	5.89%	6.66%	5.95%

Debt Mutual Fund Snapshot

Returns shown are category-level snapshots and are intended for informational purposes only. Past performance does not guarantee future results.

YOUR FINANCIAL JOURNEY STARTS WITH ONE CONVERSATION

Every Financial Goal Begins with a Plan.

Whether you're taking your first step towards building wealth, planning for retirement, protecting your family, or simply looking for clarity in your investments, we're here to guide you every step of the way.

At **GPS Finserve**, we believe financial planning isn't about selling products—it's about helping you make informed decisions with confidence.
If you'd like to review your existing investments or discuss your financial goals, we'd be happy to connect.

QUICK ACTION CHECKLIST

Your Financial To-Do List

☐ Start or increase your SIP
☐ Review your investment portfolio
☐ Check your Health Insurance coverage
☐ Ensure you have adequate Term Insurance
☐ Build an Emergency Fund
☐ Review your Progress

Ready to Take the Next Step?

📊 **Need help choosing the right investment?**
📈 **Want to start your first SIP?**
🛡 **Looking for Health or Term Insurance?**
💼 **Planning your retirement or child's education?**

📞 **+91 91508 74841**
Call us | 💬 **WhatsApp us**

Our Solutions

- 📈 **Mutual Funds**
- 🏢 **Bonds & Fixed Deposits (FDs)**
- 🛡 **Term & Health Insurance**
- 💼 **AIF | SIF | PMS**
- 📊 **Unlisted Equity**

📺 **Scan the QR Code to explore our YouTube channel**, Where we regularly share simple, practical insights on investing, insurance, mutual funds, and personal finance.

Stay informed. Stay confident.

"Financial success isn't about making one perfect decision—it's about making the right decisions consistently. We look forward to being a part of your journey. See you in next month's edition."

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Grow • Prosper • Sustain
Your Financial Navigation Made Easy