



A Conversation Beyond Numbers

Last month, our **Interactive Meet with Sundar Sir** brought together an engaged audience for meaningful conversations around financial awareness, planning, and wealth creation. The thoughtful interactions and valuable perspectives made the session truly enriching, and we're grateful to everyone who joined us and contributed to the experience.

A glimpse into the moments that made it memorable.



Guiding Conversations Towards a Stronger Financial Future

Our recent **Interactive Meet with Sundar Sir** brought together our subscribers and community members from **YouTube, Facebook, and Instagram** for an engaging discussion on practical financial planning and wealth creation. The session explored key aspects of building a stronger financial future—from creating a **₹1 Crore corpus** and planning for **retirement**, to making the most of **SIPs**, managing **debt and loans**, and adopting effective **tax-planning strategies**.

Through interactive discussions and one-on-one conversations, participants gained valuable perspectives on making thoughtful financial decisions for the future—helping them **Grow** their wealth, **Prosper** through informed decisions, and **Sustain** what they build.

WHAT OUR PARTICIPANTS HAD TO SAY

"I really appreciated the straightforward and practical approach. The session focused on simple steps to get started, without overwhelming us with big numbers or product pitches. Sundar and Rama's family financial journey was especially relatable and easy to understand." — **Karthik, Chennai**

"The session helped me understand the importance of starting with the right financial foundation, especially health and term insurance. It also showed me that with the right guidance, it's never too late to start planning for the future." — **Suresh, Chennai**

● MARKET UPDATES

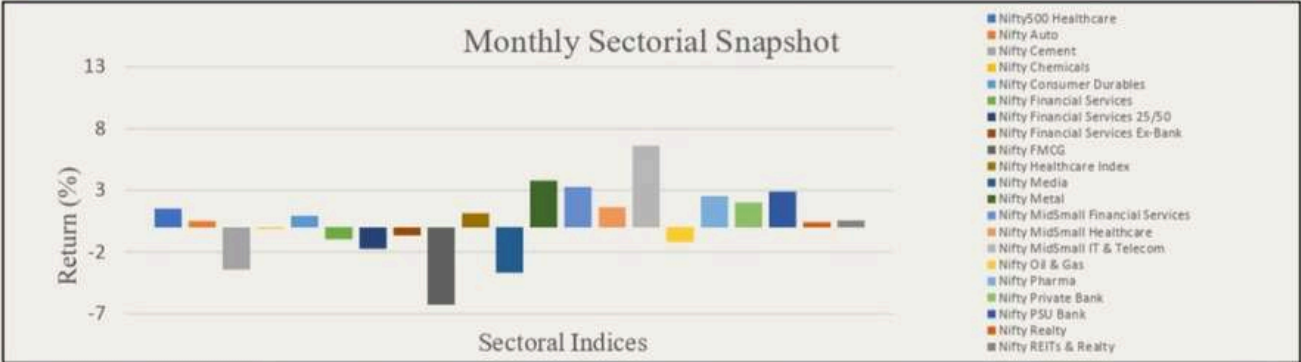
Markets continue to respond to changing economic conditions, global developments, and investor sentiment. While short-term movements may create uncertainty, they are a natural part of the investment journey. Staying informed and focused on long-term goals can help investors navigate changing market conditions with greater confidence.

August 2026 Monthly Market Snapshot

Monthly Domestic Market (India) Snapshot					
Index	Open	High	Low	Close	Change %
Sensex	78,883.34	79,143.15	76,752.32	76,957.27	-2.44%
Nifty 50	24,572.70	24,774.30	23,993.85	24,080.40	-2.00%
Nifty Bank	57,569.60	58,247.95	57,001.75	58,024.95	0.79%
Nifty IT	29,764.84	30,691.80	29,004.17	29,717.55	-0.16%
Nifty Midcap	18,188.75	18,500.95	18,083.45	18,491.45	1.66%
Nifty Smallcap	9,697.00	10,050.90	9,676.65	9,937.70	2.48%

Monthly International Market Snapshot					
Index	Open	High	Low	Close	Change %
Dow Jones (US)	52,759.06	54,744.33	52,754.90	53,185.90	0.81%
S&P 500 (US)	7,504.78	7,816.70	7,504.78	7,686.14	2.42%
Nasdaq (US)	25,452.66	26,875.52	25,420.35	26,370.89	3.61%
FTSE 100 (UK)	10,868.09	10,959.94	10,684.38	10,824.26	-0.40%
Nikkei 225 (Japan)	63,700.00	69,608.24	62,703.47	65,826.50	3.34%
Hang Seng (HK)	25,987.31	26,187.57	25,089.14	25,566.99	-1.62%

Sectoral Insights of the Month



Market Snapshot – Commodities & Debt Market

Commodities	Price
Gold (per 10 gm)	₹ 1,56,820 (24K)
	₹ 1,43,750 (22k)
Silver (per kg)	₹ 2,55,000
Crude Oil (WTI/Brent)	\$ 86.42/88.37

Debt Market and Securities	Rate
10-Year Indian Govt Bond Yield	6.95%
US Treasury Yield (10Y)	4.76%
RBI Repo Rate	5.25%

Why Your "Safe" Investments Could Be Costing You More Than You Think

For generations, we have been taught that gold, FDs, and guaranteed returns mean safety. But here's the question Sundar Sir explores in this video:



"Who really builds more wealth—the person buying the gold or the person owning the business that sells it?"

Are you really protecting your money—or simply protecting yourself from taking financial decisions?

In this powerful discussion, Sundar Sir talks about the difference between being a customer and an owner, the hidden impact of inflation on long-term savings, and why time can be one of your greatest advantages in building wealth.

He also shares practical perspectives on:

- **Gold vs Ownership** — Are you only buying assets, or can you participate in the businesses behind them?
- **The "Safety" Trap** — Why guaranteed returns may not always be suitable for long-term goals.
- **The Power of Starting Early** — How time and compounding can shape long-term wealth.
- **The ₹1 Crore to ₹10 Crore Journey** — How compounding can continue working even after reaching a milestone.
- **The 70% Rule** — A simple perspective on living within your means and investing for the future.

THE BIG QUESTION

Are you investing simply to feel safe—or investing to build the future you truly want?

Watch the Full Video

Scan the QR code to watch Sundar Sir's complete discussion on YouTube.



**BHARAT HERITAGE
ASSET FUND**

CATEGORY II AIF

Invest in India's Timeless Heritage. Build for Tomorrow.

A unique Category II AIF opportunity to participate in the country's growing cultural & heritage tourism ecosystem through a structured investment plan.

Why Cultural Tourism?

India's rich heritage, spiritual routes and rising interest in mindful travel are creating demand for an entire ecosystem — from hospitality and real estate to tourism infrastructure and experiences.

KEY TRENDS DRIVING THE OPPORTUNITY



01 Rising Travel Demand

Millennials & Gen Z are exploring spiritual getaways, wellness tourism and heritage experiences.



02 Infrastructure Growth

Government initiatives like PRASAD and Swadesh Darshan are boosting tourism infrastructure.



03 A Larger Economic Ecosystem

Tourism growth creates opportunities beyond travel — across real estate, hotels, retail, entertainment and infrastructure.

INTRODUCING

BHARAT HERITAGE ASSET FUND

A Category II AIF focused on capturing opportunities arising from India's cultural & heritage tourism growth.

THE FUND'S STRATEGY

Investing in a diversified ecosystem, not just tourism businesses.



Hotels & Hospitality

Tourism-led stays and experiences



Residential Real Estate

Homes and lifestyle spaces



Commercial Real Estate

Retail, office and mixed-use spaces



Tourism & Entertainment

Experiences, attractions and destination development



The fund aims to acquire majority or significant minority equity stakes and actively work with portfolio businesses to enhance value.



Investment Structure

A DISCIPLINED PLAN FOR LONG-TERM GROWTH

₹10 Lakhs

Investment per quarter

10 Quarters

Investment period

₹1 Crore

Total target investment

15-20%

Target returns

10 QUARTERS • ₹10L EACH • ₹1 CR TOTAL INVESTMENT • 15-20% TARGET RETURNS

The Bigger Picture

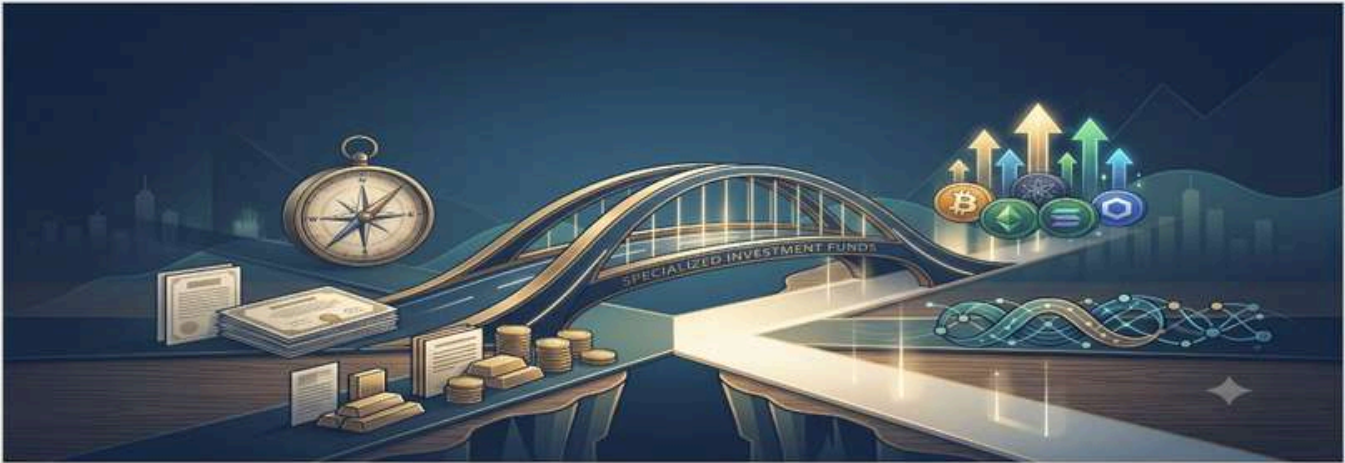
India has always had the heritage. Now, the ecosystem around it is becoming an investment opportunity.

BHARAT HERITAGE ASSET FUND aims to participate in this transformation by investing across the infrastructure and businesses that support India's evolving cultural tourism landscape.

[Explore the Opportunity →](#)

Target returns are indicative and not guaranteed. Investment is subject to the terms, conditions, risks and eligibility requirements specified in the fund documents.

● SIF: WHEN INVESTING NEEDS A MORE SPECIALISED APPROACH



A New Investment Avenue: Understanding SIFs

The investment world continues to evolve. **Specialized Investment Funds (SIFs)** offer a more specialised approach within a SEBI-regulated framework, with greater flexibility in investment strategies.

With a minimum investment threshold of **₹10 lakh at the PAN level**, subject to applicable rules, SIFs open up new possibilities for eligible investors.

The key question isn't what's new—it's where it fits in your portfolio.

● FEATURED SIF STRATEGIES

SIF Name	AMC Name	ISIN	Inception date	AUM in Crore	NAV	Returns				Exit Load
						1 Mon	3 Mons	6 Mons	SI/B'mark*	
Equity Ex-Top 100 L-S										
ISIF Equity Ex-Top 100 L-S Fund	ICICI	INF109K30034	05-Feb-26	2,195	10.4	1.70%	4.00%	5.60%	4.2%/10.6%	<1 year - 1%
Altiva Equity Ex- Top 100 L-S Fund	Edelweiss	INF754K30136	15-Jun-26	956	11.2	4.20%	NA	NA	8.7%/5.3%	<90 Days - 0.5%
qsif Equity Ex-Top 100 L-S Fund	Quant	INF866L20183	13-Nov-25	420	11.5	6.70%	14.30%	23.70%	14.6%/6.9%	<15 Days - 1%
DynaSIF Equity Ex-Top 100 L-S Fund	360 One	INF579M30133	29-Jun-26	130	11.2	10.10%	NA	NA	11.9%/4.3%	<3 Month - 0.5%
WSIF Equity Ex-Top 100 L-S Fund	Wealth	INF2F0030015	11-May-26	48	10.8	1.90%	7.30%	NA	7.9%/5.6%	Nil
Equity Ex-Top 100 L-S Total AUM				3,749						
Nifty MidSmallcap 400 TR INR		Index				3.20%	4.80%	10.90%		--
Equity L-S										
qsif Equity L-S Fund	Quant	INF666L20027	08-Oct-25	758	11.1	3.10%	8.30%	14.10%	11.2%/2.7%	<15 Days - 1%
ISIF Equity L-S Fund	ICICI	INF109K30075	02-Jun-25	400	10.9	6.00%	NA	NA	8.7%/6.6%	<12 Month - 1%
Diviniti Equity L-S Fund	ITI	INF00XX30019	01-Dec-25	317	934.9	1.40%	1.60%	-4.00%	6.6%/0%	<3 Month - 0.5%
DynaSIF Equity L-S Fund	360 One	INF579M30018	02-Mar-25	343	10.7	0.10%	3.30%	6.90%	6.9%/-0%	<3 Month - 0.5%
Titanium Equity L-S Fund	Tata	INF277K30070	27-May-26	276	10.6	3.00%	3.20%	NA	5.8%/4.8%	<1 Month - 1%
Sapphire Equity L-S Fund	Franklin	INF090130014	29-Apr-25	205	1,014.70	2.00%	1.00%	NA	1.5%/3.5%	<12 Month - 1%
Arthaya Equity L-S Fund	Union	INF582M30012	19-Mar-26	133	10	0.40%	NA	NA	0.5%/4.3%	<1 year - 1%
Arudha Equity L-S Fund	Bandhan	INF194K33358	30-Mar-26	91	10.5	0.80%	3.70%	NA	7%/15.3%	<30 Days - 0.5%
WSIF Equity L-S Fund	Wealth	INF2F0030072	11-May-26	34	10.6	0.60%	5.80%	NA	6.1%/3.8%	Nil
Summit Equity L-S Fund	Invesco	INF205K30014	24-Jul-26	202	10.6	5.80%	NA	NA	6.5%/2.8%	<3 Month - 0.5%
Equity L-S Total AUM				2,758						
Nifty 500 TR INR		Index				1.90%	2.9			--

★ Recommended

Explore the opportunity. Understand the strategy. Find the right fit.



ISSUER	RATING	FACE VALUE	COUPON	PAYOUT	MATURITY
NATIONAL HIGHWAYS INFRA TRUST	AAA	₹ 300	7.90%	Half Yearly	25-Oct-35
MUTHOOT FINCORP LIMITED	AA	₹ 1,00,000	8.85%	Monthly	29-Oct-28
IIFL Samasta Finance Ltd	AA-	₹ 10,000	9.15%	Monthly	27-Jul-29
VIVRITI CAPITAL LIMITED	A+	₹ 10,000	9.25%	Quarterly	04-May-28
Muthoot Mcred Ltd.	A	₹ 10,000	9.30%	Monthly	07-Aug-29

Looking for Stability in Your Portfolio?

Bonds can play an important role for investors looking to balance their portfolios and potentially generate regular income.

Depending on your **financial goals, investment horizon, risk appetite, and income requirements**, bonds may offer an opportunity to diversify beyond traditional investment options.

This Month's Perspective

Not every investment needs to chase growth. Some investments have a role in bringing balance.

Considering Bonds?

Speak to us to understand the available options and whether they may be suitable for your financial plan.

• 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

- *Start or increase your SIP*
- *Review your investment portfolio*
- *Check Health Insurance coverage*
- *Ensure you have adequate Term Insurance*
- *Build an Emergency Fund*
- *Review your financial goals*

Ready to Take the Next Step?

-  Call us or WhatsApp us
-  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?

*Scan here to
follow us on Youtube*



"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."

GPS FINSERVE

Grow • Prosper • Sustain

Your Financial Navigation Made Easy

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