GPS Finserve
Your Financial Navigation Made Easy

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WEALTH CREATION IS A JOURNEY, NOT A SHORTCUT



In a recent interview with Pesu Tamizha Pesu, Mr. G. Sundararajan shared his insights on wealth creation, investment discipline and long-term financial planning. Here are some key takeaways from his conversation.

In my 23 years of experience in wealth management, one lesson stands out: wealth creation is not about chasing returns but making the right financial decisions consistently.

Price Matters More Than Popularity

A good company bought at the wrong price may not generate good returns. Investors must understand the value of what they are buying rather than simply following market trends.

Equity Is About Owning Businesses

Equity investing is not merely about watching stock prices. It is about participating in real businesses. I personally prefer mutual funds for my long-term financial goals because they offer diversification and professional management.

Market Corrections Are Part of the Journey

Markets move in cycles. An SIP may create substantial wealth over 20 years, but the journey will never be a straight line. Investors must be prepared for volatility and avoid emotional decisions during market corrections.

Plan Before You Invest

Financial planning should begin with understanding your income, liabilities, insurance, emergency funds and future goals. Money required in the short term should be invested differently from money meant for long-term goals.

My Simple Financial Philosophy

I have always believed in a simple rule: if you earn ₹100, try to spend ₹80 and save ₹20 first.

While investing, never look at returns alone. Always balance three important factors:

- **Risk:** How much uncertainty can you accommodate?
- **Return:** What growth can you reasonably expect?
- **Liquidity:** How easily can you access your money?

I also strongly believe in maintaining financial liquidity, avoiding unnecessary debt and not allowing lifestyle upgrades to compromise long-term financial security.

The secret to wealth creation is not extraordinary intelligence. It is ordinary discipline practised consistently over a long period. - By Mr. G. Sundararajan, CFP

WATCH, LEARN & PARTICIPATE!

Watch Sundar Sir's full interview on *Pesu Tamizha Pesu* and answer this month's Wealth Navigator quiz question, featured at the end of this newsletter.
Watch. Answer. Win an exciting gift!

MARKET PULSE | BEYOND THE NOISE

Markets move with headlines, emotions, and global events. But successful investing is not about reacting to every movement — it's about understanding the bigger picture, staying disciplined, and keeping your financial goals in focus.

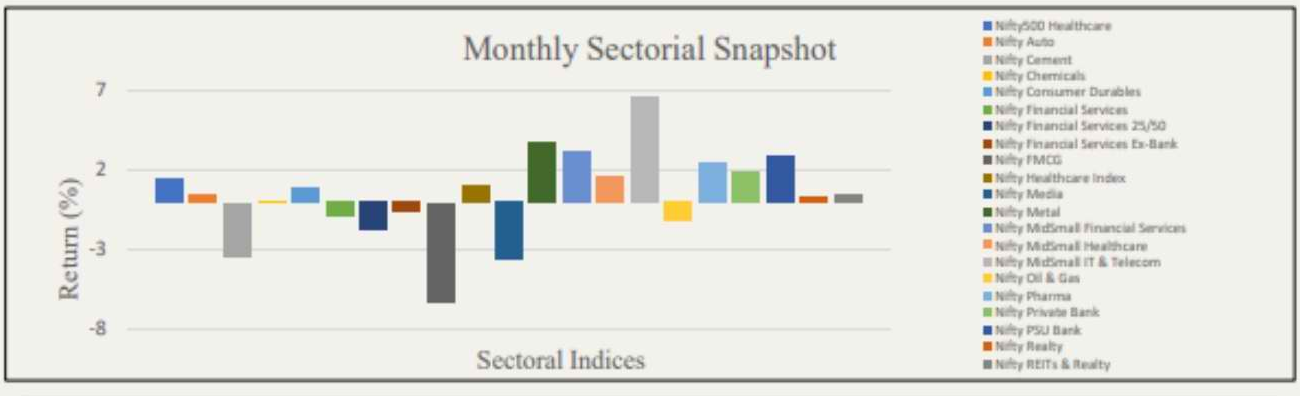
Because wealth is built through informed decisions, not impulsive reactions.

October 2026 Monthly Market Snapshot

Monthly Domestic Market (India) Snapshot					
Index	**Open**	**High**	**Low**	**Close**	**Change %**
Sensex	72,480.29	74,849.75	71,292.88	74,459.53	2.73
Nifty 50	22,620.45	23,175.25	22,179.90	23,053.10	1.91
Nifty Bank	54,633.05	56,065.50	53,626.15	54,686.95	0.10
Nifty IT	27,704.80	33,138.60	27,653.40	32,606.90	17.69
Nifty Midcap	17,028.70	17,179.20	15,871.15	16,513.30	-3.03
Nifty Smallcap	9,632.95	9,771.80	8,766.80	9,363.55	-2.80

Monthly International Market Snapshot					
Index	**Open**	**High**	**Low**	**Close**	**Change %**
Dow Jones (US)	50,906.05	52,927.88	50,546.54	51,770.31	1.70
S&P 500 (US)	7,651.54	7,844.52	7,527.56	7,580.07	-0.93
Nasdaq (US)	26,861.06	27,722.75	25,177.33	25,437.00	-5.30
FTSE 100 (UK)	10,606.00	10,892.38	10,367.25	10,729.78	1.17
Nikkei 225 (Japan)	66,753.72	70,798.62	61,462.61	63,290.11	-5.19
Hang Seng (HK)	24,613.27	24,637.65	22,803.77	23,294.42	-5.36

Sectoral Insights of the Month



Market Snapshot – Commodities & Debt Market

Commodities	Price
Gold (per 10 gm)	1,38,930 (24K)
	1,27,350 (22k)
Silver (per kg)	2,00,000
Crude Oil (WTI/Brent)	$ 102.95/113.43

Debt Market and Securities	Rate
10-Year Indian Govt Bond Yield	7.41%
US Treasury Yield (10Y)	4.93%
RBI Repo Rate	5.50%

Mutual Fund Insights: Performance with Perspective

Every fund tells a different story. Explore the latest equity and debt mutual fund performance across multiple time horizons to gain insights into market trends and investment opportunities.

Invest Smart. Stay Informed. Think Long Term.

Mutual Fund Category Performance Snapshot

Equity Mutual Fund Snapshot					
Category name	Return (%)				
	1 Month	6 Months	1 Year	3 Years	5 years
Equity - Contra Fund	-1.27	-2.65	-8.39	11.51	11.36
Equity - Dividend Yield Fund	-1.79	-3.78	-6.64	10.83	10.61
Equity – ELSS	-1.31	-1.93	-7.17	9.75	8.66
Equity - Flexi cap Fund	-1.78	0.32	-4.72	10.65	8.85
Equity - Focused Fund	-1.14	0.74	-4.20	10.93	8.57
Equity - Large & Mid Cap Fund	-1.86	-1.00	-4.98	12.05	10.09
Equity - Large Cap Fund	0.54	-1.44	-7.31	9.15	7.17
Equity - Mid Cap Fund	-3.45	-0.69	-2.74	14.02	12.40
Equity - Multi Cap Fund	-2.75	1.34	-2.35	12.43	10.97
Equity - Small Cap Fund	-5.95	4.39	1.81	12.58	13.20
Equity - Thematic Fund - MNC	-3.92	-2.28	-3.58	6.09	6.27
Equity - Thematic Fund - Other	-2.70	-0.12	-2.97	12.42	10.31
Equity - Value Fund	-2.39	-3.57	-6.14	10.87	10.27
ETFs - Index	-0.27	-2.18	-6.06	10.16	8.47
Index Fund – Nifty	1.90	-3.41	-10.48	7.01	6.05
Index Fund - Nifty Next 50	-2.93	-2.72	-3.37	15.43	10.00

Debt Mutual Fund Snapshot					
Category name	Return (%)				
	1 Month	6 Months	1 Year	3 Years	5 years
Debt - Credit Risk Fund	-1.20%	5.83%	7.03%	8.57%	8.92%
Debt - Liquid Fund	5.14%	6.11%	6.23%	6.68%	6.19%
Debt - Money Market Fund	3.69%	6.24%	6.03%	6.90%	6.32%
Debt - Ultra Short-Term Fund	3.45%	5.86%	5.80%	6.57%	6.01%
Debt - Ultra Short to Short Term Fund	1.77%	5.40%	5.27%	6.69%	6.06%
Debt - Overnight Fund	5.40%	5.10%	5.15%	5.90%	5.67%
Debt - Floating Interest Rates Fund	-0.51%	5.13%	5.02%	7.05%	6.30%
Debt - Index Fund	-1.45%	4.63%	4.38%	7.08%	5.87%
Debt - Medium Term Fund	-4.71%	4.33%	4.01%	6.94%	6.12%
Debt - Short Term Fund	-2.18%	4.32%	3.79%	6.56%	5.87%
Debt - Banking and PSU Debt Fund	-2.80%	4.35%	3.67%	6.50%	5.78%
Debt - Corporate Bond Fund	-3.30%	4.23%	3.60%	6.61%	5.78%
Debt - Dynamic Term Fund	-6.57%	2.87%	2.32%	5.93%	5.19%
Debt - Medium to Long Term Fund	-7.72%	3.00%	2.23%	5.79%	4.94%
Debt - Gilt Fund	-7.79%	2.97%	1.60%	5.36%	4.77%
Debt - 10 Year Const. Maturity Gilt Fund	-12.40%	1.67%	1.21%	6.30%	5.08%
Debt - Long Term Fund	-14.24%	1.32%	0.16%	5.29%	4.76%

BEYOND THE TOP 100



SIF – Equity Ex-Top 100 Long-Short Strategy

Explore a different dimension of equity investing with exposure to companies beyond India's top 100 and the flexibility to take both long and short positions.

KEY BENEFITS

1. Emerging Opportunities

Access to a wider universe of mid-cap and small-cap companies beyond the top 100.

2. Market Flexibility

Ability to take long and short positions through derivatives across different market conditions.

3. Potential to Benefit from Falling Prices

Short positions offer the potential to gain from selected stocks declining in value.

4. Active Management

Greater flexibility for fund managers to adjust portfolio positions based on market opportunities.

UNDERSTANDING THE STRUCTURE

Minimum 65%:

Investment in equity and equity-related instruments of companies outside the top 100.

Up to 25%:

Unhedged short exposure through derivatives in eligible stocks outside the large-cap universe.

Minimum Investment:

₹10 lakh aggregate across SIF strategies per PAN, subject to applicable exemptions.

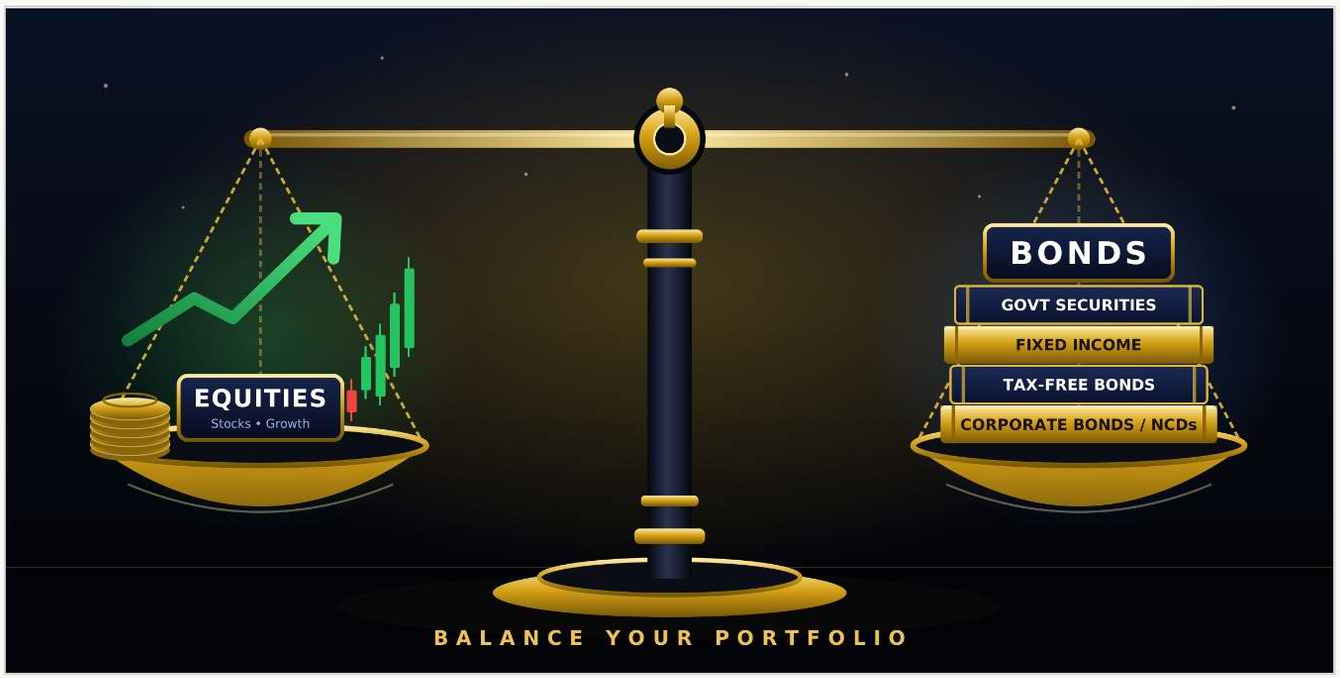
THE TAKEAWAY

More opportunities. Greater flexibility. A differentiated investment approach.

A strategy worth understanding for investors seeking exposure beyond conventional equity funds.

Beyond Growth: Invest in Balance. Plan for Tomorrow.

A smart investment strategy is about more than chasing returns — it's about balancing growth, stability, and potential income. Bonds can complement your portfolio by offering income-generating opportunities alongside other investments.



ISSUER	RATING	FACE VALUE	COUPON	MATURITY	PAYOUT
NATIONAL HIGHWAYS INFRA TRUST	AAA	300	7.90%	25-Oct-35	Half Yearly
Muthoot Fincorp Ltd.	AA	1000	8.75%	24-Sep-29	Monthly
Capri Global Capital Ltd	AA+	1000	8.80%	30-Apr-29	Monthly
Incred Financial Services Ltd.	AA-	100000	8.80%	12-Jun-28	Quarterly
Indel Money Ltd.	A-	10000	10.50%	17-Apr-29	Monthly
Navi Finserv Ltd	A+	10000	10.30%	31-May-28	Monthly

THIS MONTH'S PERSPECTIVE

Markets fluctuate. Smart strategies look beyond the moment.
Diversification and thoughtful planning can help align your investments with your financial goals, time horizon, and risk appetite.

Ready to Explore Bonds?

Discover bond investment opportunities and understand how they may fit into your financial plan.
Build with purpose. Balance with confidence.

Behavioural Insight: The Bandwagon Effect

Financial decisions are shaped not only bypersonal needs and available resources but also by the behaviour of people around us. When a particular choice becomes popular, it may begin to appear more attractive simply because many others seem to be making the same decision.



This tendency is known as the Bandwagon Effect. It describes how individuals may adopt a behaviour, preference, or decision because they observe others doing so.

During the festive season, this influence can be seen in purchasing trends, gifting habits, and spending on celebrations. Social gatherings and online platforms may create the impression that certain purchases are expected or necessary. As a result, individuals may reconsider their original plans to align with what appears popular.

Three factors commonly contribute to this behaviour: the assumption that popular choices must be worthwhile, the desire to fit in with others, and the fear of missing out on experiences or opportunities. These influences can gradually shift attention away from individual needs towards external expectations.

How Social Influence Shapes Decisions

The Bandwagon Effect is closely connected to the way people process social information. When individuals are uncertain about a decision, they may look to the behaviour of others for guidance.

Informational influence	When a person lacks information to evaluate a choice, others' decisions may offer a useful signal. If many people choose the same product or participate in the same activity, an individual may infer they possess information that makes the choice worthwhile.
The desire for social acceptance	People may also adjust their behaviour to align with the expectations of their social groups. Spending patterns, gift choices, and participation in celebrations can become influenced by what friends, colleagues, or relatives consider customary.
Perceived consensus	Repeated exposure to the same opinion or behaviour can make it appear more widely accepted than it may actually be. Social media can reinforce this impression by repeatedly displaying popular products, elaborate celebrations, or widely discussed financial opportunities.

From Consumer Behaviour to Investment Behaviour

The Bandwagon Effect can also influence investment-related decisions. In financial markets, attention surrounding a particular asset, sector, or investment theme may grow as more people discuss or participate in it. However, the number of people discussing an investment does not establish its suitability, underlying value, or future performance. An investment decision requires consideration of factors beyond social interest, including:

Investment objective	Time horizon	Available information	Portfolio context

Making Independent Financial Decisions

Independent financial decisions require evaluating choices based on personal needs, priorities, and potential risks rather than simply following popular trends.

During the festive season and when investing, popularity should not replace careful consideration of individual circumstances.

THE DAY RKM SCHOOL'S TEACHERS STARTED PLANNING THEIR FIRST ₹1 CRORE.



Teachers plan lessons for every student, every term, every year. But who plans for the teacher?

This October, on Teachers' Day, we set out to change that. We sat down with the teachers of **RKM School** for one purpose: to turn their hard-earned salaries into real, lasting wealth.

The room was full of questions, ideas and *"I wish I'd known this earlier!"* moments.

5 Big Ideas That Got Everyone Talking

1. "Your money is melting."
Prices rise quietly every year. Money that only sits in savings buys less each year. Investing is how you stay ahead.

2. "₹1 Crore is not luck. It's a habit."

A small amount, invested every month, for many years, is how it gets built. Start early and stay patient.

3. "The Rule of 72."
This simple trick shows how fast money can double. Divide 72 by the yearly return you expect, and you get the approximate number of years it takes. At an assumed 12% a year, that is about 6 years. *(Illustrative only; actual returns are not guaranteed.)*

4. "Every rupee needs a job."
Children's education. A dream home. A wedding. A peaceful retirement. When every rupee has a goal, investing stops feeling like guesswork.

5. "Don't gamble with your family's future."
Term insurance and health cover come first. They keep one bad day from wiping out years of savings.

Loved what we did for RKM School? Let's do it for you. We'll bring the same fun, money-wisdom session to your team or family, friends. Contact us.



THE SMART READER CHALLENGE

Think you've explored our latest newsletter?

1. **What is Mr Sundar's golden rule for spending and saving?**

Scan the QR code and submit your answers to participate in the gift contest.

STAY CONNECTED WITH GPS FINSERVE

Your Wealth Journey Starts Here!

Explore our latest insights on financial planning, mutual funds, and wealth creation through our YouTube channel.

Learn Smart. Invest Wise. Grow Wealth.

"Knowledge Guides You. Smart Decisions Grow You."

GPS FINSERVE

Grow • Prosper • Sustain

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