

# MONTHLY NEWSLETTER

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*July'*  
*2025*



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# Table of Contents

**Introduction.....3**

**Economy.....4**

Indian Economic Overview.....4

Global Equity Market Performance.....5

Currency & Commodities Overview.....6

**India’s Consumption Story.....7**

Macro and Micro Trends .....7

Consumer Expenditure & Growth.....8

Inflation and Consumer Sentiment.....9

**Equity.....11**

Sector Performance.....11

FII and DII Liquidity Analysis.....11

**Mutual Funds.....12**

MF Industry Performance.....12

Mutual Fund Category Performance .....13

**Disclaimer.....14**

# Introduction

## Welcome to the July Edition of Our Economic & Investment Insights Newsletter

Welcome to the July edition of our Economic & Investment Insights Newsletter. This issue marks a pivotal moment in the evolving economic and market landscape, where caution and optimism are both present. This edition brings together an in-depth analysis of economic indicators, sectoral movements, and market dynamics to help you navigate a moderating economic environment.

## Purpose of the Newsletter

The newsletter offers a comprehensive 360-degree view of India's macroeconomic backdrop, sectoral performance, liquidity conditions, and investment strategies. By linking granular data with strategic insights, we aim to equip investors, financial professionals, and policymakers with the clarity they need to make informed decisions.

## What's Inside This Issue?

### 1. Macroeconomic Overview:

The Indian economy faces volatility, with the INR weakening against the U.S. dollar, while inflation remains within the RBI's target range.

The Sensex saw a decline due to domestic factors and global uncertainties. U.S. tariffs are expected to reduce India's GDP growth by 0.3%, but the country is boosting its gold reserves to strengthen economic resilience.

### 2. Global Markets & Currency:

U.S. equity markets have outperformed amid stronger trade relations, while European stocks reached record highs. Asia-Pacific markets were mixed, with Thailand's SET Composite Index leading. The INR weakened against the U.S. dollar, while the Euro declined due to U.S. economic data suggesting delayed rate cuts.

### 3. Equity Market Performance:

Market sentiment remains bearish, with sectors like Nifty Pharma and Healthcare performing well, while Nifty Defence, IT, and Realty saw losses. Foreign Institutional Investors (FII) recorded a net outflow of ₹47,667 crore, while Domestic Institutional Investors (DII) showed optimism with a net inflow of ₹60,939 crore.

### 4. Mutual Funds:

The Indian mutual fund industry saw strong growth, with AUM reaching ₹76.19 lakh crore in June 2025. Hybrid funds attracted record inflows, and SIP contributions remained steady at ₹25,000 crore. The QAAUM grew by 7.0%, with Banking & PSU Fund and Corporate Bond Fund among the top performers.

## Who Should Read This?

*This newsletter is an invaluable tool for:*

- Individual investors looking to build or reassess portfolios
- Wealth managers and advisors seeking data-backed allocation guidance
- Financial analysts interested in India's economic and sectoral health
- Anyone seeking a structured, empirical approach to investing

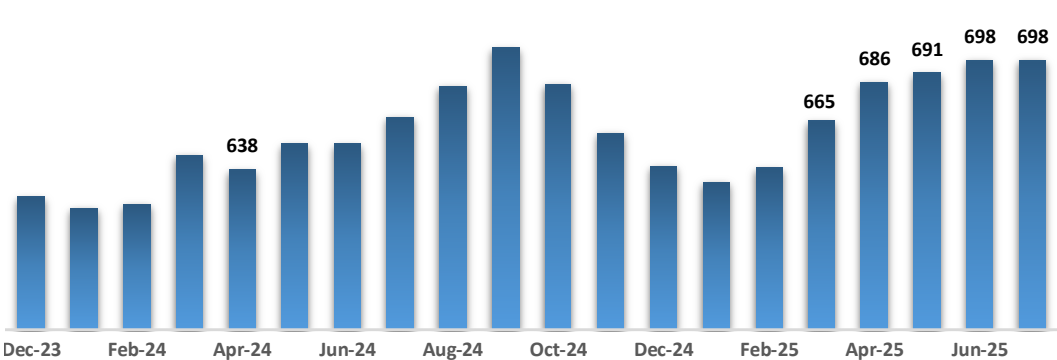
*This is more than a monthly update—it's a blueprint for navigating today's investment climate with informed conviction and tactical precision.*

INDIAN ECONOMY

Statistical Appendix		
Indicators	Latest	Previous
USD/INR	87.55	85.67
Sensex	81,186	83,686
Unemployment Rate	5.60	5.60%
Inflation Rate	2.1%	2.82%
Interest Rate	5.50%	5.50%
Balance of Trade (USD Bil.)	-18.78	-21.88
Manufacturing PMI	59.10	58.40
Services PMI	59.80	60.40
Cash Reserve Ratio		
Consumer Confidence	95.40	95.50
Current Account	70.77	65.72
Current Account to GDP	67.35	62.68
Corporate Tax Rate	3.11	3.45

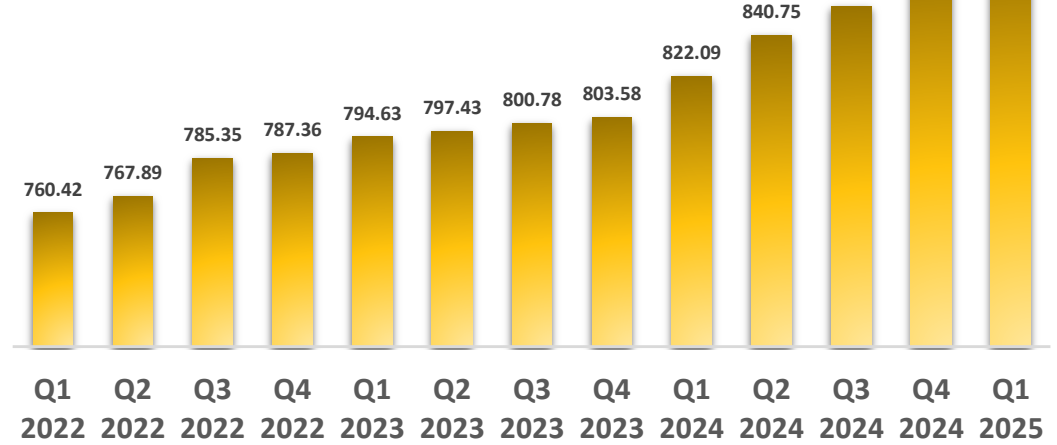
(Source: Trading Economics)

Forex Reserves ('000 USD Mil.)



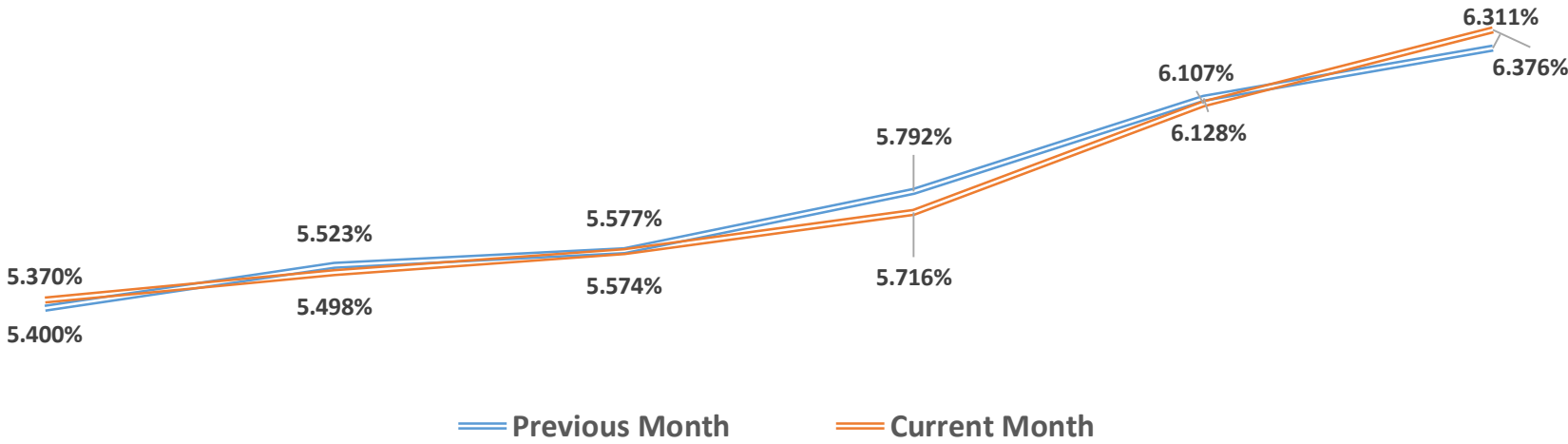
(Source: Trading Economics)

India Gold Reserves (Tonnes)



(Source: Trading Economics)

INDIA GOVT. BOND YIELDS TREND



	3M Bonds	6M Bonds	1Y Bonds	2Y Bonds	5Y Bonds	10Y Bonds
Previous Month	5.370%	5.523%	5.577%	5.792%	6.128%	6.311%
Current Month	5.400%	5.498%	5.574%	5.716%	6.107%	6.376%

Macroeconomic Indicators - Current Overview

- **USD/INR Improvement:** Despite an earlier perception of currency strength, the **Indian Rupee (INR)** has depreciated slightly to **87.55/USD**, compared to **85.67** in the previous month. This indicates a **marginal weakening** of the INR against the U.S. Dollar.
- **Sensex Performance:** In **July 2025**, the **BSE Sensex** witnessed heightened volatility, largely driven by **domestic economic factors** and **global trade tensions**. The Sensex declined by approximately 2.90% during the month, impacted by escalating **trade disputes** and a negative shift in **investor sentiment**.
- **Inflation Trends:** **Inflation** is **falling** and staying within the **RBI's target range (2–6%)**. This means prices are under control, giving the central bank more room to support the economy.
- **PMI and Consumer Confidence:** **Manufacturing PMI**, **Services PMI**, and **Consumer Confidence** is stable, meaning people feel about the same regarding the economy and their personal finances.
- **U.S. Tariffs:** The United States has imposed an **additional 25% tariff on Indian goods**, bringing the total **tariff rate to 50%**. **Moody's** has projected that this could reduce **India's GDP growth by approximately 0.3** percentage points,
- **Gold Reserves and Forex Reserves:** India is **increasing its gold reserves**, which is boosting **forex reserves**. This reflects strategic reserve buildup, enhancing India's external sector resilience amid global uncertainty.
- **Bond Yields Trend:** The **domestic bond market** is expected to remain steady, with **bond yields** trading within a narrow range. The **RBI's** shift from an **accommodative to a neutral monetary stance**, following recent **rate cuts**, is expected to keep **short- to mid-term interest rates** low. However, **long-term bond yields**, particularly for the **10-year bond** at around **6.37%**, are supported by **supply** and **fiscal concerns**, while ample **liquidity** is balanced by the withdrawal of **excess funds**..

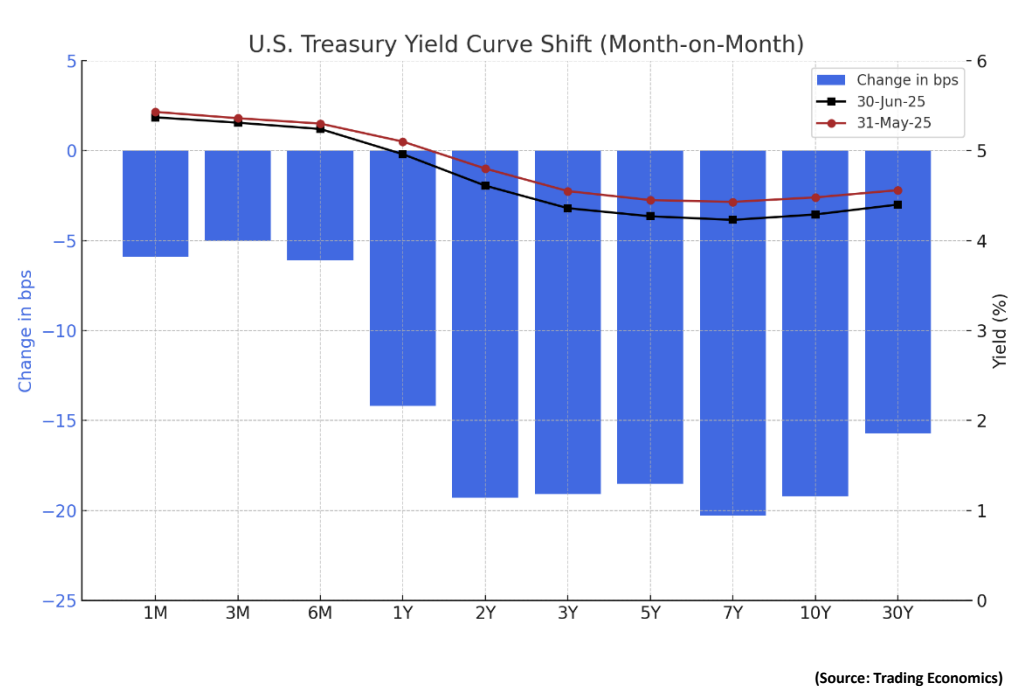


GLOBAL EQUITY MARKET

Performance of Major International Markets (as on June 30,2025)		
Indices	Country	1 Mth (%)
United States		
Nasdaq 100	U.S	2.38
Dow Jones	U.S	0.08
Asia Pacific		
SET Composite Index	Thailand	14.02
Jakarta Composite	Indonesia	8.04
Straits Times Index	Singapore	5.28
KOSPI Index	South Korea	5.66
Nikkei Stock Avg 225	Japan	1.44
Taiwan SE Weighted Index	Taiwan	5.78
Shanghai Composite Index	China	3.74
BSE Sensex	India	-2.90
S&P/ASX 200	Australia	2.35
Europe		
FTSE 100	U.K.	4.24
CAC 40	France	1.38
DAX Index	Germany	0.65

(Source: Trading View)

GLOBAL FIXED INCOME - U.S. TREASURY



United States

•U.S. equity markets rose as investor sentiment improved as political tensions eased, and markets gained more clarity on US trade and fiscal policies. The Trump administration announced new trade deals with Vietnam, Japan, and the European Union, along with the passage of the One Big Beautiful Bill Act (OBBBA), which helped reduce trade war risks, even though tariffs were set higher than before. , while US equities hitting all time high. Technology stocks led the way, with growth stocks outperforming value stocks. US markets gained 2%, driven by strong earnings reports supported the market despite rising yields and a stronger US dollar.

Europe

• In July 2025, European stocks hit near-record highs, with domestic-focused stocks outperforming exporters due to a stronger euro. The EU/US trade deal, setting tariffs at 15%, alleviated some uncertainty. Small-cap stocks outperformed large-caps for the first time since 2020, boosted by improved economic outlooks and Germany’s fiscal stimulus. Smaller markets like the Czech Republic, Greece, and Poland also saw strong gains. However, concerns over trade relations and political developments in Germany could dampen sentiment in the short term.

Asia

• In July 2025, Asia-Pacific markets showed mixed results. Thailand's SET Composite Index led with a 14.02% gain, Indonesia's Jakarta Composite rose 8.04%, Singapore's Straits Times gained 5.28%, South Korea's KOSPI climbed 5.66%, Japan's Nikkei rose 1.44%, Taiwan's SE Weighted Index surged 5.78%, China's Shanghai Composite grew 3.74%, while India's BSE Sensex dropped 2.90%, and Australia's S&P/ASX 200 rose 2.35%.Key drivers included trade policy progress, particularly the US-China tariff delay, strong corporate earnings, and a tech-led rally, though regional disparities and inflationary pressures posed challenges.

US Treasury

• Yields on the 10-year U.S. Treasury rose by 13 bps to close at 4.36% from the previous month’s close of 4.23%.

• Downward revisions in nonfarm payrolls for June and May, along with weak ISM data, reflected the growing impact of tariff threats and economic uncertainty on the labor market.

• Treasury buybacks of notes, bonds, and TIPS helped lower yields, but inflation concerns led to poor demand in a new 10-year note auction.

• However, losses were limited by optimism surrounding a trade deal with Japan and the potential for an agreement with the European Union, which triggered a risk-on sentiment across global equity markets and prompted a shift from bonds to equities.

CURRENCY

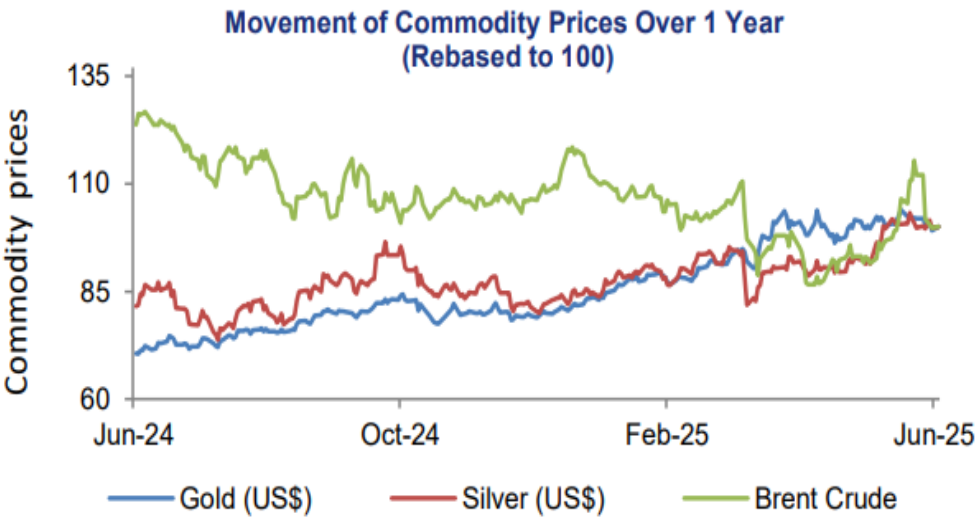
Performance of Major International Markets (as on July 30,2025)				
Currency	Current Value (31-July-2025)	1 Month Ago	3 Months Ago	1 Year Ago
U.S. Dollar	₹87.55	₹85.54	₹85.05	₹83.74
Pound Sterling	₹116.24	₹117.47	₹113.88	₹107.55
Euro	₹100.25	₹100.45	₹96.74	₹90.62
Yen (per ₹100)	₹59.00	₹59.00	₹60.00	₹55.00

(Source: Trading View)

Rupee Versus Dollar during the year



Performance of Various Commodities					
Returns (in %)					
Commodities	Last Closing (31-Jun-25)	1 Wk	1 Mth	6 Mth	1 Yr
Crude Brent (\$/Barrel)	75.03	4.45	5.47	-4.05	-9.36
Gold (\$/Oz)	3290.02	-2.31	-0.40	17.46	34.39
Gold (Rs/10 gm)	98068.00	-0.38	2.50	18.89	42.03
Silver (\$/Oz)	36.74	-5.99	1.83	17.37	26.52
Silver (Rs/Kg)	1100005	-4.20	4.05	18.04	32.83



Source: Refinitiv

INR

- The Indian rupee fell in spot trade against the U.S. dollar, pressured by a negative trend in domestic equities and foreign fund outflows that weighed on investor sentiment. Additional pressure stemmed from concerns over a potential steep tariff hike on Indian exports by the US. Losses were further exacerbated by a surge in crude oil prices and strong demand for the greenback.

EURO

- The euro fell against the U.S. dollar, weighed down by strong U.S. economic data suggesting the Federal Reserve may delay further interest rate cuts. The currency declined further following better-than-expected U.S. GDP figures for the second quarter of 2025 and the Fed’s decision to hold interest rates steady at its Jul meeting. Losses deepened after U.S. consumer prices rose in Jun 2025, reinforcing expectations of tighter monetary policy.

Crude

- Brent crude oil prices rose as investors reacted to geopolitical tensions and potential trade restrictions targeting Russian energy exports. Prices were further supported by the U.S. decision to shorten the deadline for Russia to finalize an agreement with Ukraine from 50 days to less than 12 triggering supply-side concerns. Additional gains were driven by robust seasonal demand and persistent geopolitical risks in the Middle East.

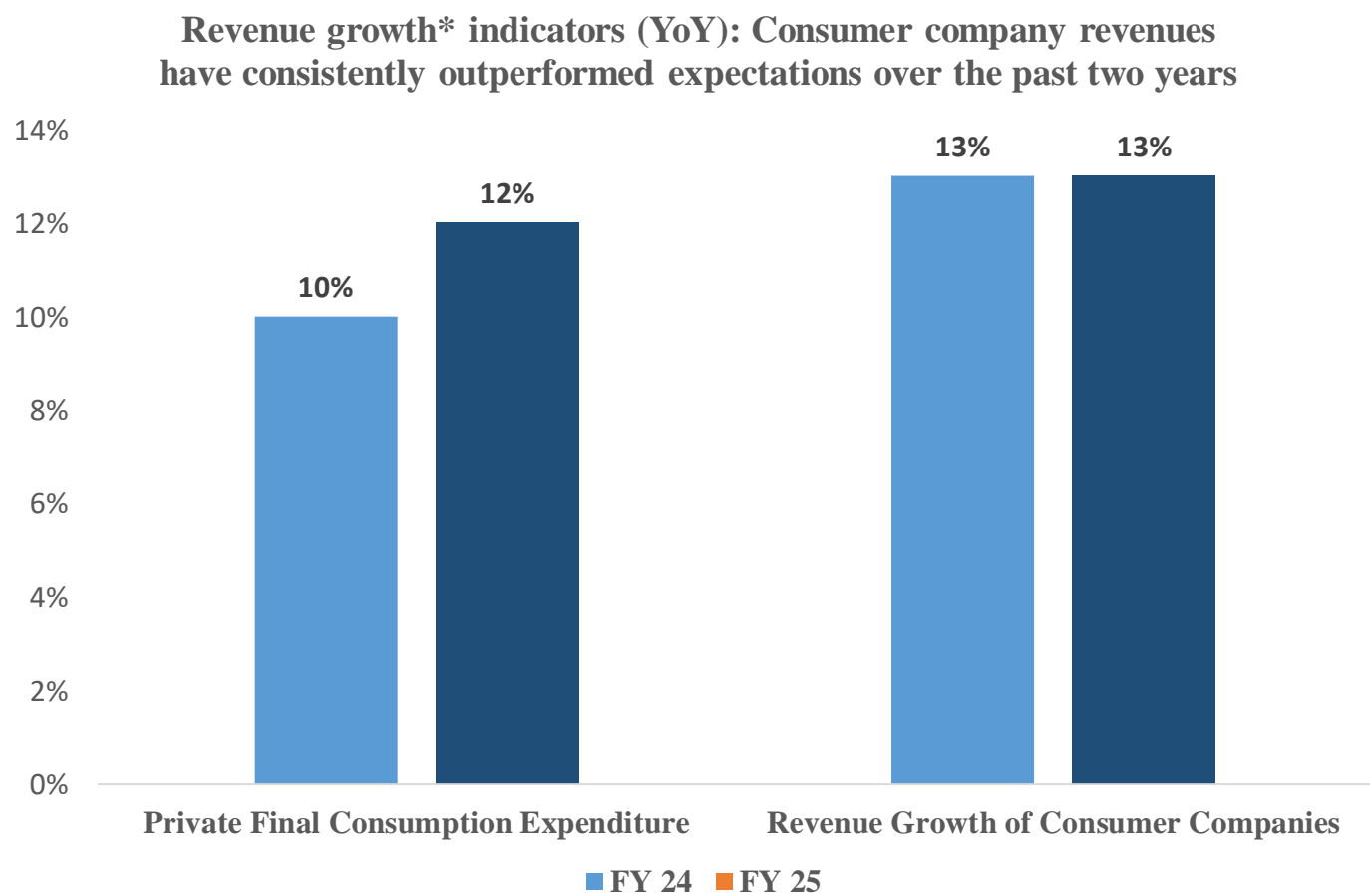
Gold

- Gold prices fell as optimism surrounding trade talks weakened their safe-haven appeal. The decline was further driven by reports of a potential U.S.–EU tariff agreement, which reduced demand for safe-haven assets and reflected shifting investor sentiment amid improving global trade prospects. Additionally, prices dropped after the U.S. Federal Reserve held interest rates steady on Jul 30, 2025, while strong U.S. economic data raised expectations that rate cuts may be delayed until later in the year. However, losses were limited following the U.S. President’s announcement of new tariffs on Canada and broader threats of tariffs against other trading partners, which dampened investor appetite for riskier assets.

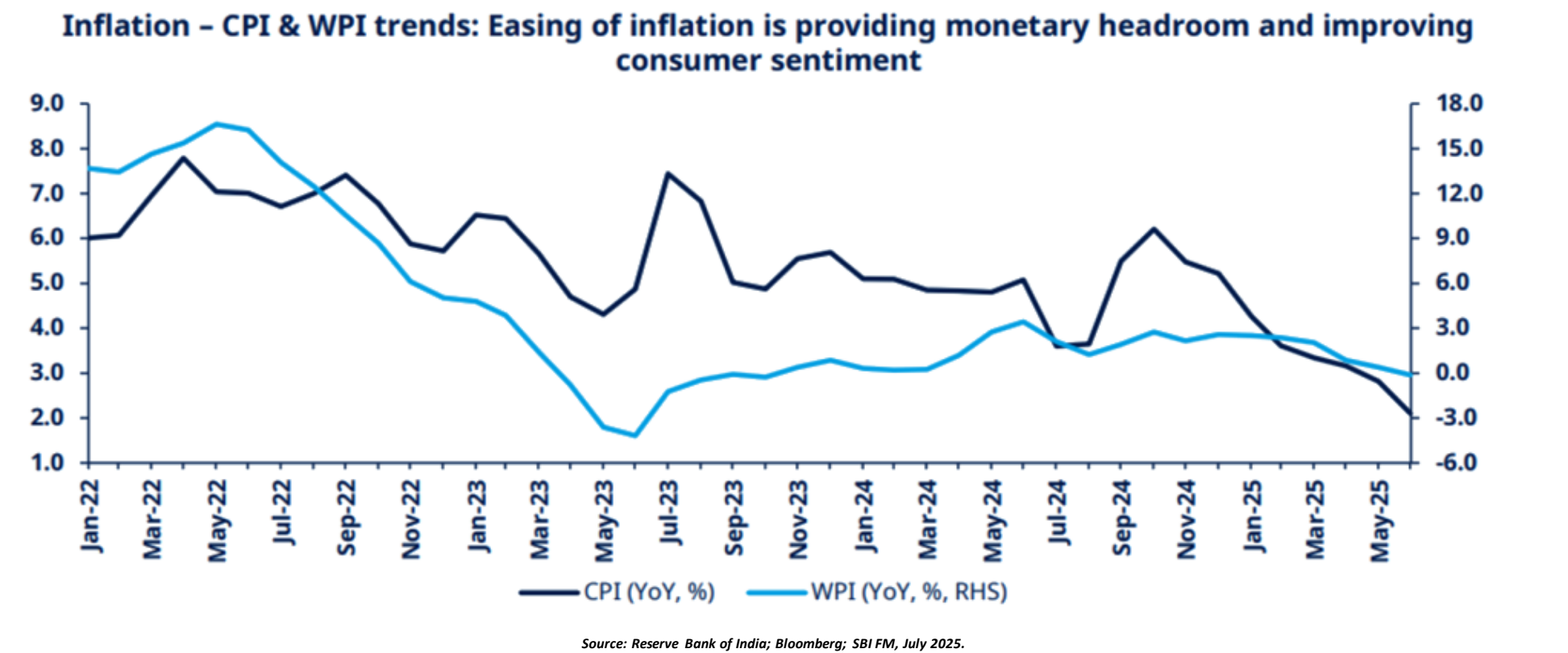
## India’s consumption story: Macro scale, micro edge

India’s consumption engine offers a unique combination of scale and complexity, creating fertile ground for bottom -up stock pickers. Private consumption accounts for nearly 58% of India’s GDP, positioning it as the primary driver of economic activity. This makes the consumption sector a critical component of the country’s growth narrative and a key area for investment focus.

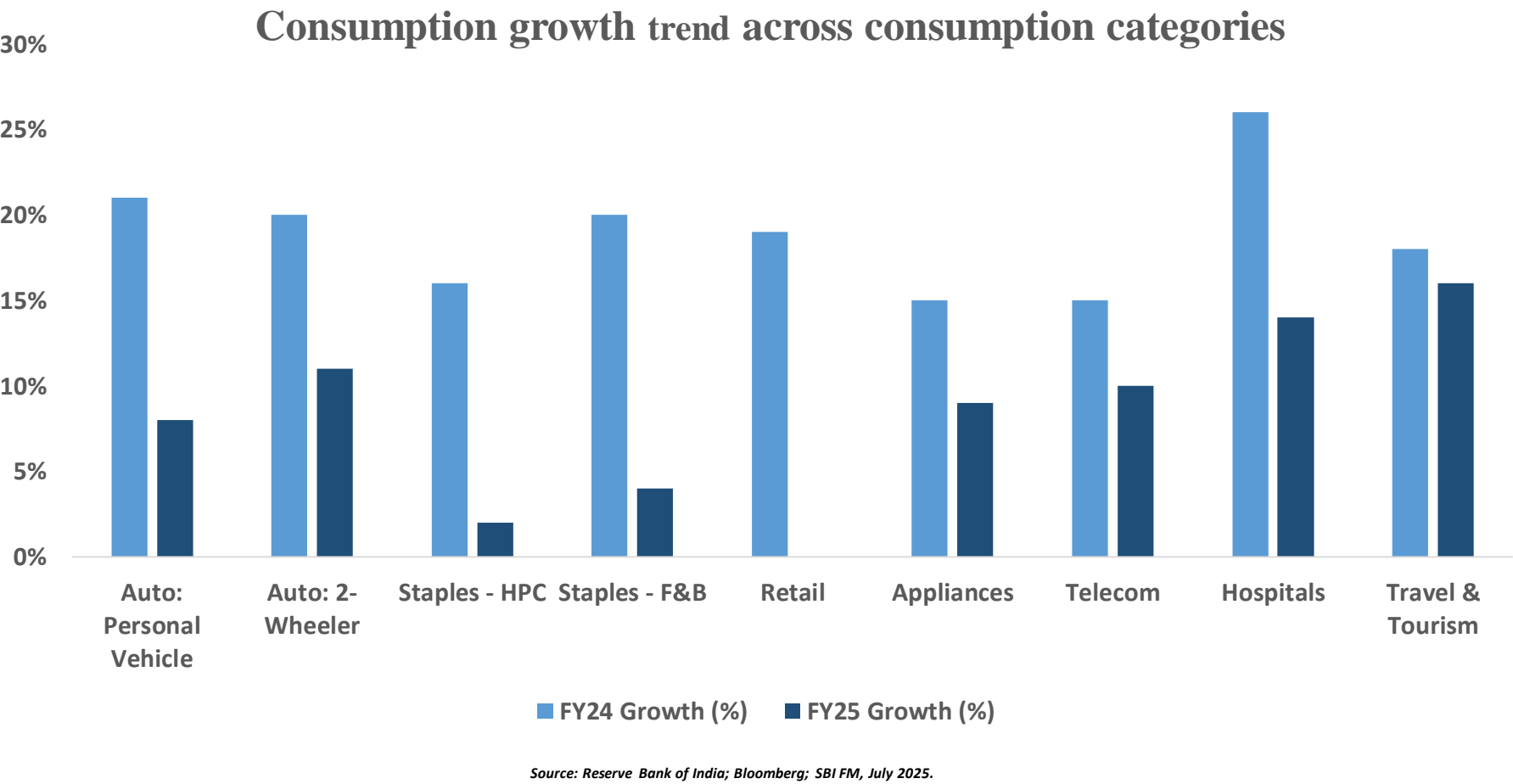
In FY2024 (April to March), despite global macro headwinds and soft sentiment, India’s consumption growth exceeded the previous year’s, with revenue growth among consumer-oriented companies defying consensus expectations of a broad-based slowdown.



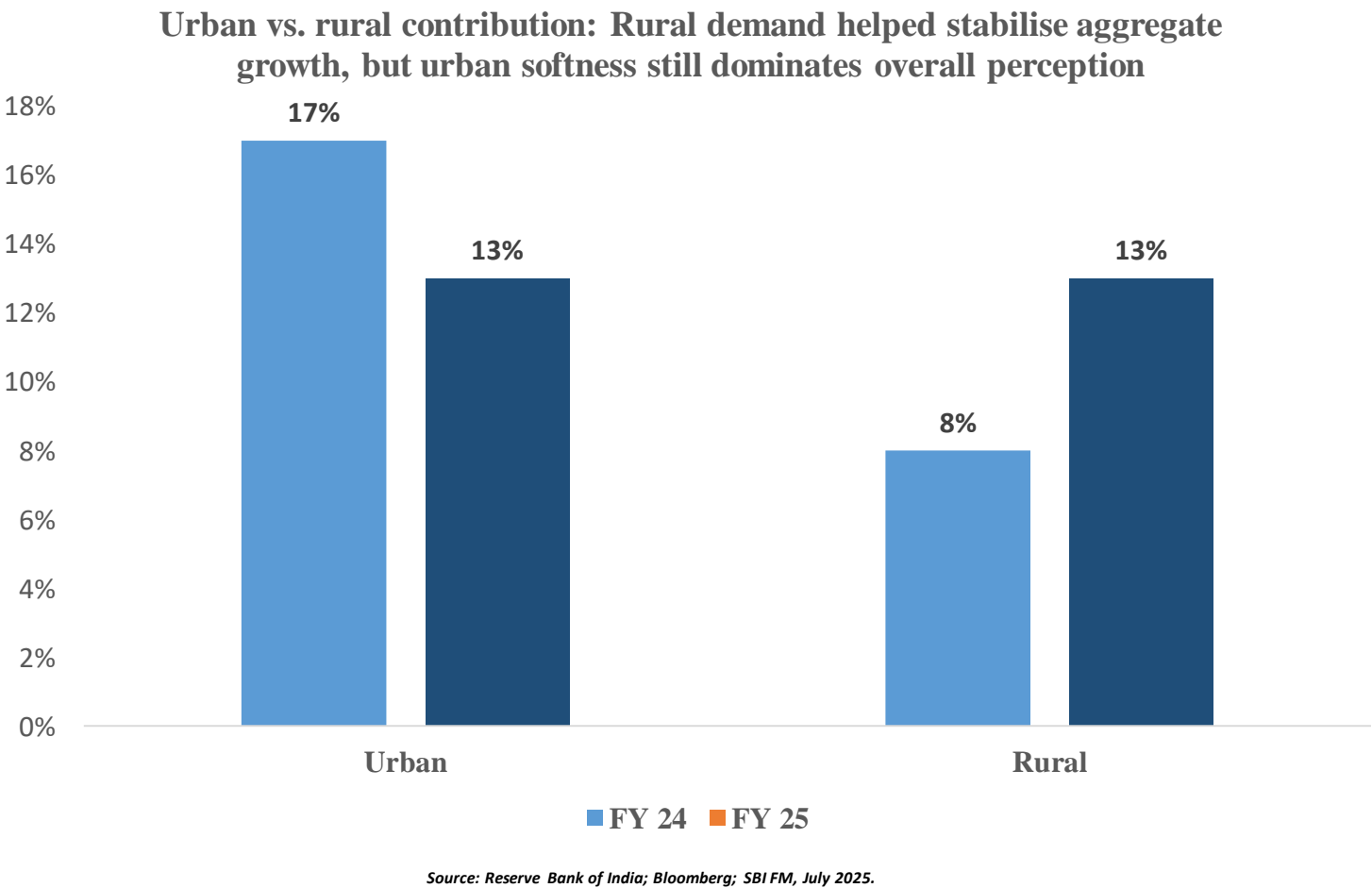
Several macroeconomic factors have underpinned this momentum. Headline CPI eased to 2.1% YoY, a 78-month low, creating scope for further monetary accommodation.



Further, fiscal measures, including higher minimum support prices, rural cash transfers, and adjustments to income tax slabs, have supported household disposable income. A favorable monsoon and moderating food inflation have contributed to a recovery in rural demand. While the macro backdrop remains supportive, the more compelling opportunity lies in the dispersion within the consumption complex. Revenue growth across segments has been uneven—driven not by structural weakness, but by differentiated demand trends across categories and geographies, Services and low-ticket essentials have gained ground, partially offsetting weakness in discretionary and durable goods.



Urban–rural divergence persists: rural demand is showing signs of recovery, while moderation in urban demand disproportionately affects sentiment, given urban areas’ ~40% higher revenue share.



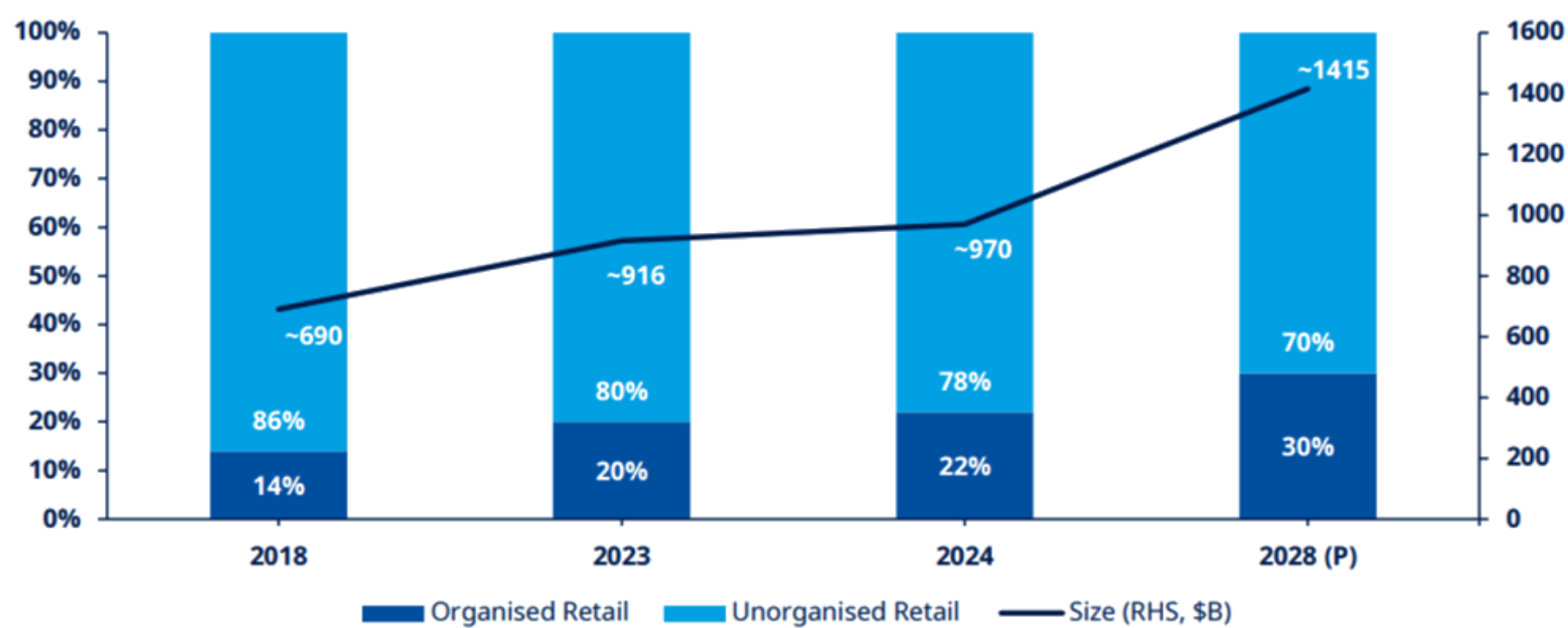
In addition, digital acceleration continues to create new winners—particularly among companies adapting to consumer platformisation<sup>5</sup> and premiumisation . This internal complexity reinforces the importance of bottom-up stock selection. In our view, investors relying solely on top-down allocations may overlook key growth pockets or misallocate to structurally weaker sub-segments.



From low base to high growth: Untapped categories in consumer market

India’s strong domestic demand, supportive macroeconomic fundamentals, and low per capita consumption levels present a compelling long-term opportunity for investors. Despite short-term external headwinds, the structural case for Indian consumption remains intact—driven by rising incomes, urbanization, formalization, and favorable demographics. A particularly attractive segment lies in home appliances and consumer electronics, where penetration remains significantly below global averages, even compared to other emerging economies. For instance, per capita cement consumption in India stands at approximately 290 kg, far below the global average of ~540 kg. As urbanization accelerates and housing demand rises, this gap is expected to narrow. In key appliance categories—such as refrigerators, washing machines, air conditioners, and microwaves—India’s household usage levels remain significantly below the G20 average, highlighting a large untapped addressable market. India’s retail sector is projected to grow at a CAGR of ~9%, reaching USD 1.4 trillion by CY2028P7 . Within this, organized retail is gaining share, driven by digitization, rising incomes, and improving supply chains.

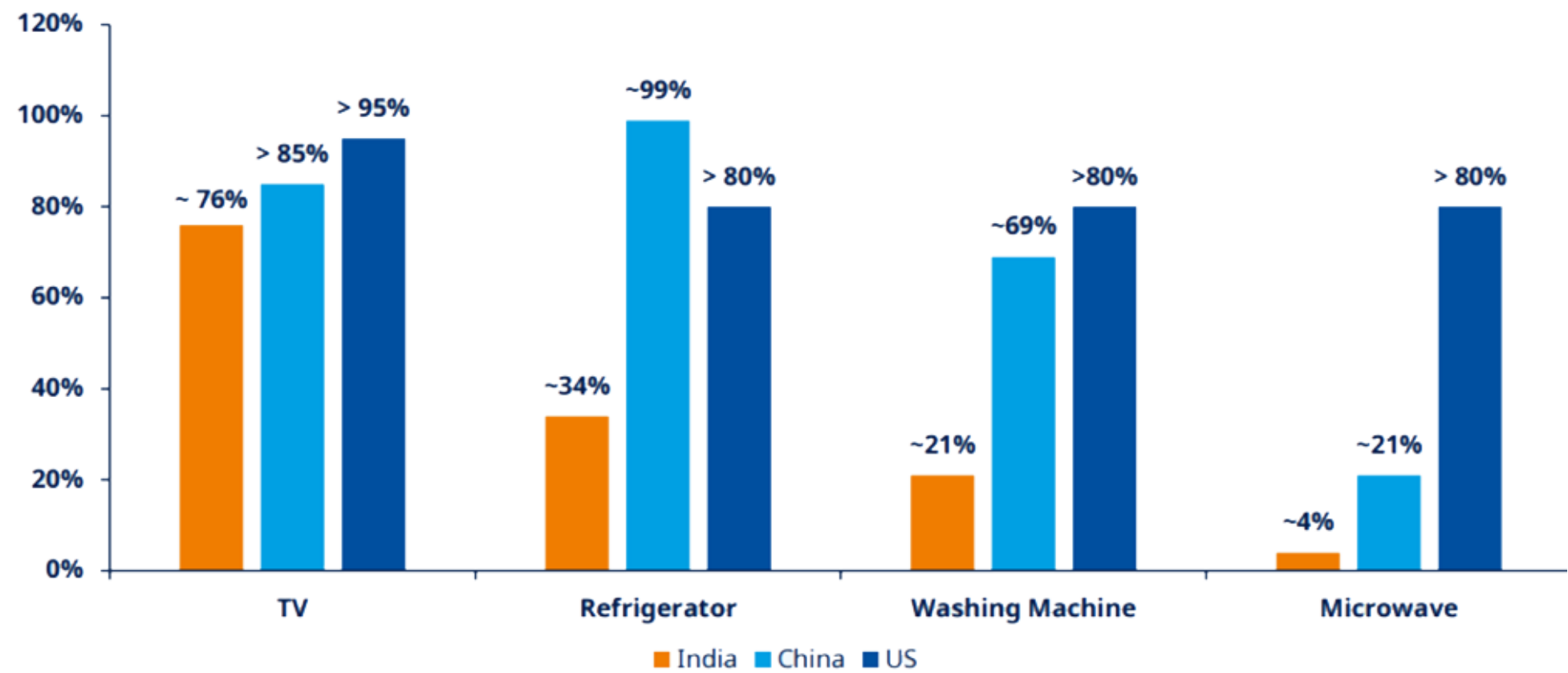
Retail market in India:



Source: Reserve Bank of India; Bloomberg; SBI FM, July 2025.

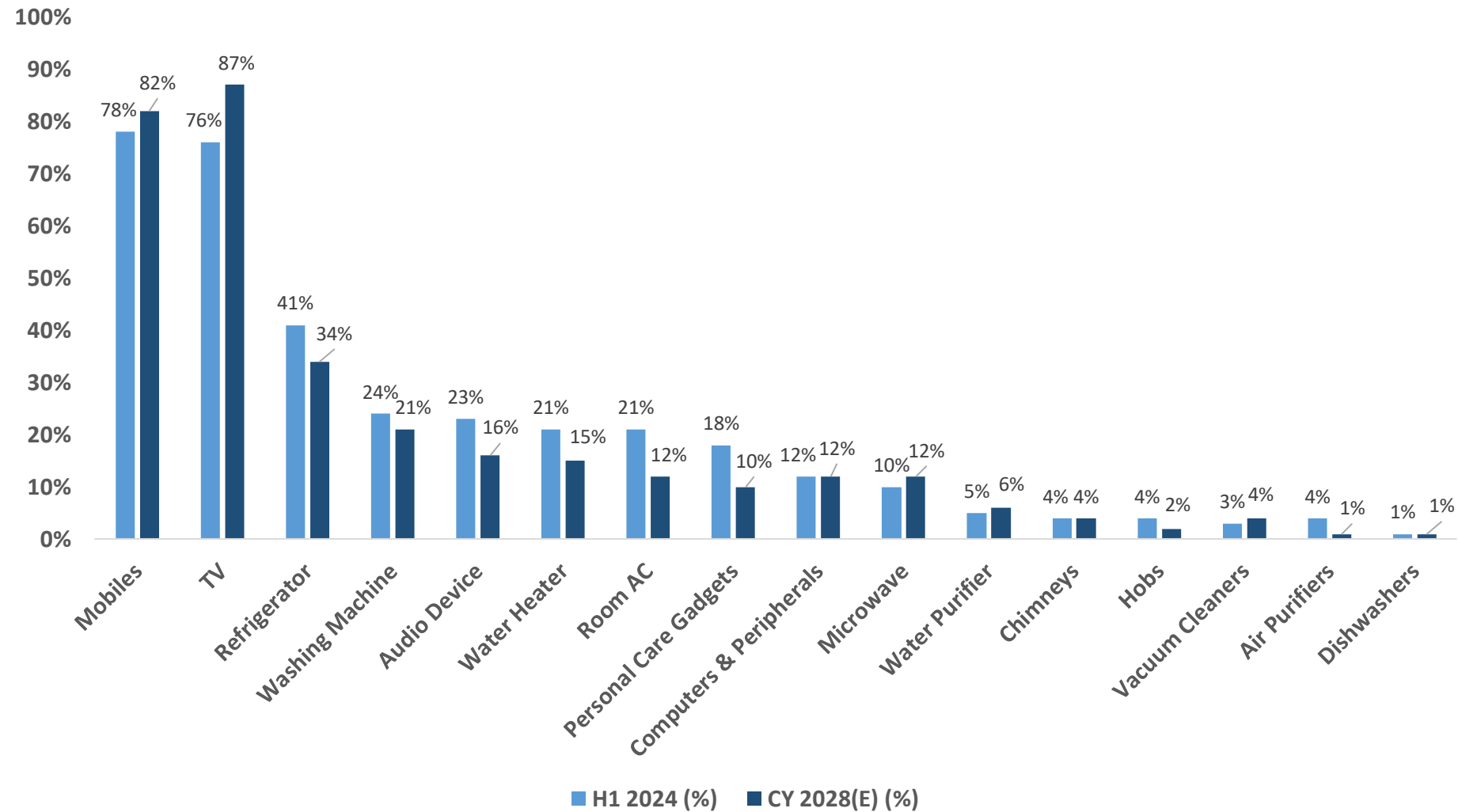
India continues to trail global benchmarks across multiple appliance categories, offering a long runway for growth fueled by increased market reach.

Adoption of key home appliances – India vs global benchmarks



Source: Reserve Bank of India; Bloomberg; SBI FM, July 2025.

Emerging appliance & electronics market (B2C) – by category



Source: Reserve Bank of India; Bloomberg; SBI FM, July 2025.

The limited market presence of durable goods and appliances presents a bottom-up opportunity to invest in businesses positioned to capture first-cycle adoption and volume-led growth. These include appliance and electronics manufacturers, consumer financing and retail lending platforms, building materials companies exposed to urban and semi-urban housing and organized retail and distribution networks.

Supported by disinflation, credit availability, and policy tailwinds, these segments offer structural earnings growth potential as India moves from low base to high growth.

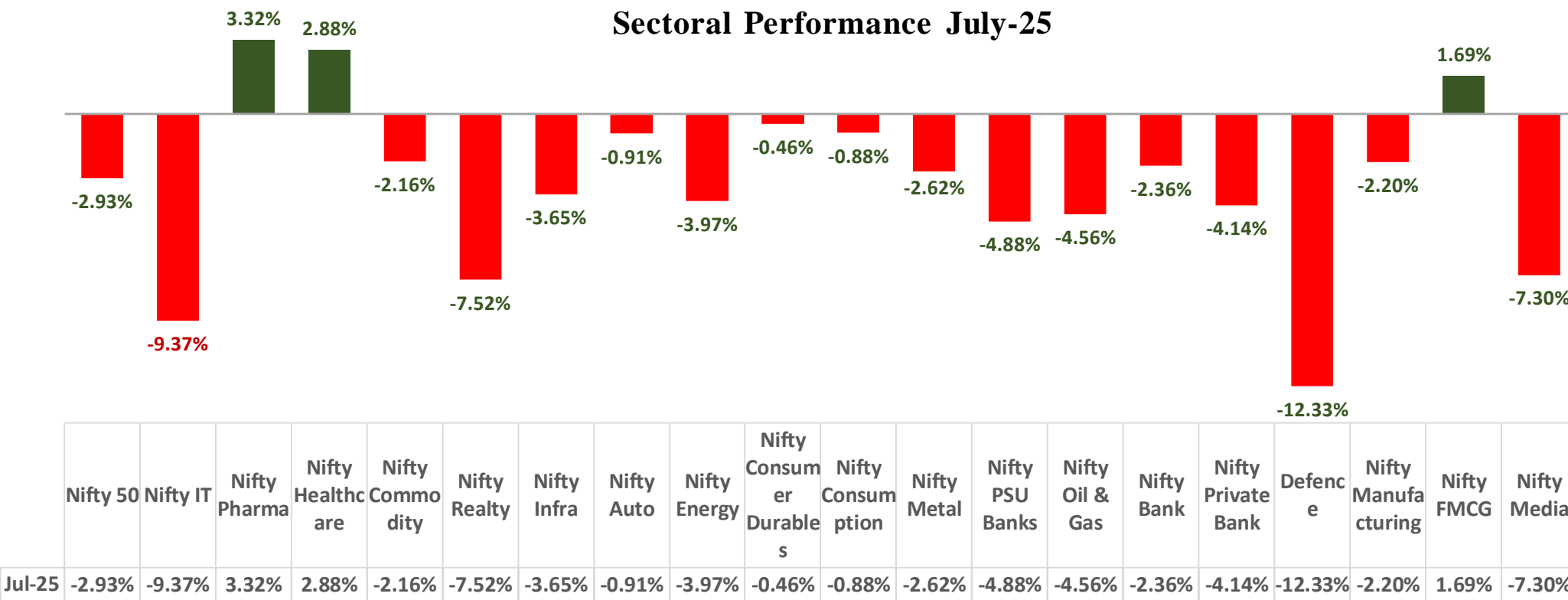
Conclusion: A Strategic View on India's Consumption Market

India’s consumption story remains one of the most exciting growth narratives globally, driven by strong macroeconomic fundamentals, rising incomes, and changing consumer behaviors. Despite recent challenges in urban demand, rural areas have stepped up to help stabilize overall growth. The macroeconomic environment, including easing inflation and supportive government policies, adds further confidence to the outlook.

From an investment standpoint, India's consumption market offers significant potential, but it's important to approach it with nuance. While the macro picture is promising, the real opportunities lie in understanding the diverse growth dynamics at a micro level. Sectors like automotive, retail, and home appliances are poised for growth, but performance will vary depending on the region and the consumer segment.

Rural markets are proving to be a major growth engine, making it critical for investors to focus on bottom-up stock selection rather than relying solely on top-down views. The rise of digital platforms and organized retail also provides new avenues for growth, particularly in segments like appliances and electronics where India still trails global benchmarks.

In short, India’s consumption sector presents a promising but complex investment landscape. By staying attuned to the rural-urban divide, digital transformation, and key emerging sectors, investors can tap into the long-term growth potential of one of the world’s largest and most dynamic consumer markets.



(Source: Trading View)

Market & Sectoral Overview

Top Gainers

Nifty Pharma (+3.32%), Nifty Healthcare (+2.88%), and Nifty FMCG (+1.69%) were the top gainers, as investors shifted towards defensive sectors like Pharma and Healthcare amidst global concerns.

Laggards:

On the contrast, the market performance was largely negative, with the biggest laggards being Nifty Defence (-12.33%), Nifty IT, Nifty Realty, and Nifty Media. These sectors faced selling pressure due to foreign outflows and stretched valuations.

Key Takeaways:

The overall market sentiment was bearish, with broad declines across most sectors, except those considered more stable or defensive.

MONTH	FII (INR Crore)			DII (INR Crore)			NIFTY
	Buy Amount	Sell Amount	Net Amount	Buy Amount	Sell Amount	Net Amount	
July-25	2,84,139	3,31,805	-47,667	3,21,828	2,60,889	60,939	24,768 (31 June, 2025)
June-25	3,49,580	3,42,091	7,488	3,50,402	2,77,728	72,673	25,551 (30 June, 2025)

(Source: Moneycontrol)

Liquidity Analysis

FII

- **Mixed flows:** After Buying ₹7,488 cr early in the month of june , they reversed course in the month of july selling ₹47,667 cr into Indian equities
- **Rising U.S. Interest Rates:** The increasing interest rates in the U.S. likely led to capital outflows from emerging markets, including India, as investors sought higher returns from safer assets like U.S. government bonds.
- **Weakening Rupee:** A depreciating Indian Rupee may have made Indian assets less attractive to foreign investors, contributing to the outflows.

DII

- **Optimism in the Indian Market:** The domestic market likely showed good performance, with institutional investors capitalizing on market growth and stability in June.
- **Healthy Corporate Earnings:** Positive corporate earnings results for Indian companies could have been a key factor for increased investment by DIIs.
- **Favorable Economic Indicators:** Strong economic data in terms of GDP growth, inflation, and fiscal deficit could have encouraged domestic investors to increase their positions.

## MF Industry at a glance in Q1FY26

•**AUM Growth:** The total Assets Under Management (AUM) of the Indian mutual fund industry reached **Rs.76.19 lakh crore** in July 2025, a little changed from **Rs.76.35 lakh crore** in June 2025 (a -0.21% month-on-month decrease) The AUM crossed **Rs.60 lakh crore** in June 2024 and surpassed **Rs.70 lakh crore** within a year.

•**Quarterly Average AUM (QAAUM):** QAAUM for Q1FY26 grew by **7.0%**, from **Rs.67.42 lakh crore** in March 2025 to **Rs.72.14 lakh crore** in June 2025.

•**Net Inflows:** June 2025 saw net inflows of **Rs.49,095 crore**, a **69% increase** from **Rs.29,108 crore** in May 2025, compared to a net outflow of **Rs.43,637 crore** in June 2024.

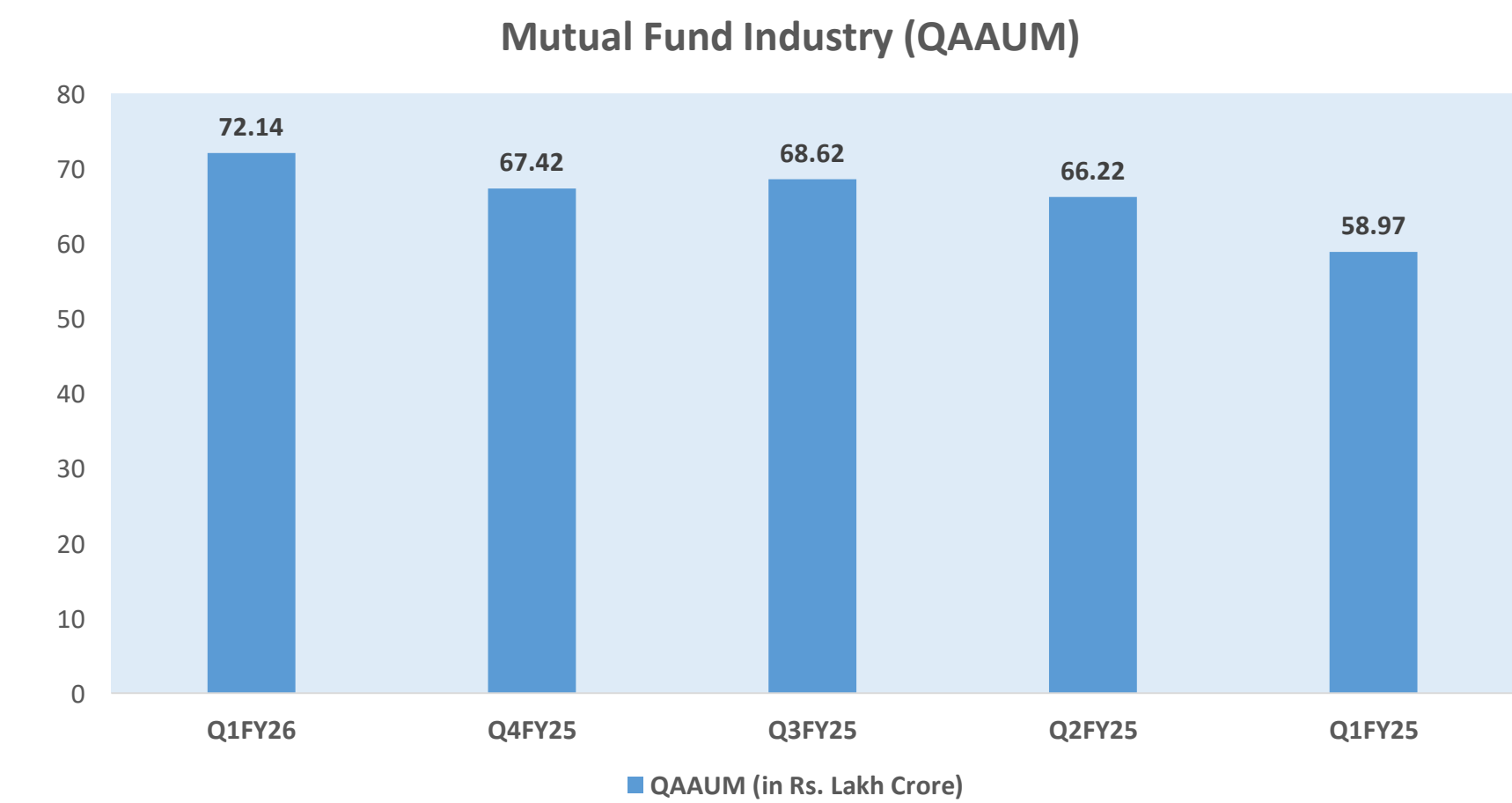
•**Hybrid Funds:** Record-breaking inflows of **Rs.23,223 crore** in June 2025, driven by:

- Arbitrage funds: **Rs.15,585 crore**
- Multi-asset allocation funds: **Rs.3,210 crore**
- Balanced advantage funds: **Rs.1,886 crore** Investors preferred hybrid schemes for their balanced risk-reward profile amid market volatility.

•**SIP Contributions:**

- Monthly SIP contributions remained above **Rs.25,000 crore** for the ninth consecutive month, reaching a record **Rs.27,269 crore** in June 2025.
- Cumulative SIP contributions for H1 2025 stood at **Rs.1.59 lakh crore**, with a **2% month-on-month increase** and a **28% year-on-year increase**.

## QAAUM grew 7.0% on a quarterly basis and on a yearly basis surged 22.3%



•**Sequential Growth (Q1FY26):**

- The **QAAUM** increased by **7.0%** from Rs. 67.42 lakh crore in **March 2025** to Rs. 72.14 lakh crore in **June 2025**.

•**Yearly Growth (Q1FY26):**

- The **QAAUM** grew by **22.3%** compared to Q1FY25, where it was Rs. 59.97 lakh crore.

### Top 5 AMCs with Highest Sequential Growth:

- 1.Angel One Mutual Fund: 945.2%
- 2.Unifi Mutual Fund: 550.5%
- 3.Old Bridge Mutual Fund: 35.6%
- 4.Zerodha Mutual Fund: 29.6%
- 5.Trust Mutual Fund: 25.7%



Mutual Fund Category Performance at a Glance

Category	No. of Schemes	AUM (Rs. Cr)	1W (%)	1M (%)	3M (%)	6M (%)	1Y (%)	2Y (%)	3Y (%)	5Y (%)	10Yr
Debt											
Banking and PSU Fund	22	82,083	1.3	3.60	6.20	9.0	8.40	7.50	7.40	5.90	7.23
Corporate Bond Fund	21	2,06,178	0.4	3.60	6.30	9.30	8.8	8.20	7.7	6.1	7.16
Credit Risk Fund	14	20,233	5.6	5.9	8.2	10.7	9.50	8.6	7.9	7.5	6.5
Dynamic Bond Fund	22	37,171	-0.24	-0.09	-0.09	7.8	7.9	8.1	7.7	5.9	6.96
Floater Fund	12	51,906	4.3	5.4	7.6	9.2	8.5	8.2	7.9	6.4	7.15
Gilt Fund	23	41,830	-0.46	-0.41	-1.34	5.8	6.7	7.7	7.6	5.6	7.26
Gilt Fund with 10 year constant duration	5	4,822	-0.3	-0.3	0.35	4.38	9	8.8	8.3	5.6	8.02
Liquid Fund	38	5,59,045	0.11	0.45	1.53	3.3	6.95	7.10	6.9	5.5	6.09
Long Duration Fund	11	20,250	-0.47	-0.32	-1.77	2.24	5.97	8.8	7.79	5.3	6.99
Low Duration Fund	22	1,41,606	0.1	0.48	1.8	4.11	7.81	7.5	7.1	5.9	6.56
Medium Duration Fund	13	25,478	-0.02	0.43	1.56	4.76	8.94	8.3	7.7	6.81	7.13
Medium to Long Duration Fund	13	11,711	-0.22	-0.06	0.2	3.67	7.38	7.8	7.27	5.43	6.42
Money Market Fund	24	3,30,962	0.11	0.49	1.79	4.03	7.72	7.7	7.16	5.74	6.54
Overnight Fund	35	1,03,045	0.1	0.44	1.34	2.83	6.17	6.5	6.35	5.12	5.52
Short Duration Fund	24	1,36,495	0.4	0.36	1.68	4.53	8.53	8.10	7.4	6.03	6.81
Ultra Short Duration Fund	25	1,33,226	0.11	0.48	1.7	3.71	7.25	7.3	6.83	5.58	6.28
Equity											
Contra Fund	3	71,149	-1.69	-3.5	2.9	4.24	1.58	20.3	20.4	25.32	15.41
Dividend Yield Fund	10	33,083	-1.52	-3.56	2.87	2.77	-2.14	17.8	18.8	23.1	13.53
ELSS Fund	43	2,57,077	-1.82	-3.27	4.27	4.3	1.62	17.8	16.7	20.64	12.86
Flexi Cap Fund	40	4,93,136	-1.51	-2.92	4.59	4.14	1.99	18.3	16.24	20.28	12.88
Focused Fund	28	1,61,871	-1.71	-2.98	4.08	4.25	2.45	16.2	15.89	19.47	12.5
Large Cap Fund	33	3,97,205	-1.4	-3.14	2.23	4.2	1.78	15.2	14.53	18.08	11.44
Large & Mid Cap Fund	32	3,00,185	-1.59	-3.24	5.33	5.42	2.98	18.8	18.32	22.67	13.83
Mid Cap Fund	30	4,29,760	-1.79	-3.04	8.12	6.62	3.05	22.5	21.1	26.4	15.01
Small Cap Fund	30	3,54,104	-2.53	-3.52	10.25	4	1.35	18.2	21.18	30.28	16.3
Value Fund	24	1,32,264	-2	-3.66	4.07	3.30	-0.59	20.1	19.63	23.65	13.81
Hybrid											
Arbitrage Fund	32	2,93,144	0.16	0.49	1.42	3.14	6.62	7.3	6.77	5.44	5.71
Aggressive Hybrid Fund	31	2,39,293	-1.19	-2.2	3.43	4.63	3.98	15.6	14.65	17.61	11.21
Conservative Hybrid Fund	18	29,414	-0.43	-0.58	1.39	3.77	6.19	10.2	9.01	9.41	7.57
Dynamic Asset Allocation	35	38,993	-1	-1.79	2.35	3.73	3.24	11.5	11.66	12.34	9.25
Equity Savings Fund	23	46,957	-0.23	-0.46	2.19	3.77	5.96	10	9.84	10.52	7.75
Multi Asset Allocation Fund	29	1,33,305	-0.59	-0.95	3.5	6.13	8.16	17.4	16.39	17.52	12.27
Solution Oriented Scheme											
Retirement Fund	29	25,929	-1.06	-2.09	2.9	4.3	4.4	15.2	12.53	13.26	9.49
Children's Fund	12	24,087	-1.62	-2.47	4.31	3.39	2.98	13.3	13.74	15.66	11.1

(Source: AdvisorKhoj)



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