Investor's Brief – July 2026

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I. Monthly Wrap

1. **Nifty50 closed positive for the second consecutive month, up +2.36%** in July 2026. MidCap150 index and the SmallCap250 index also were positive up by +1.60% and 1.13% respectively.

2. **IT sector made a strong surprise rally in July**, up by +16.8%. Auto, Energy, Oil & Gas, Metals & Capital goods also showed strong momentum while Real Estate, Banking & Financial Services lagged.

3. **Monsoon impact** - As per IMD, cumulative rainfall for June and July remains 13% below normal, with highly skewed geographic distribution. While Central India accounted to an overall 4% seasonal excess, **nearly 50% of Indian districts suffer from large deficit status;** with East, Northeast, and Southern Peninsula remaining heavily dry. Possible impact on FMCG, Auto (Tractors/2 wheelers) & Agro-chemical industries.

4. **ONE BIG factor** – Brent Oil moved up +28%, closing at $94.93 per barrel. This is sure to dominate the next few weeks, given the dynamic US-Iran conflict situation – a clear threat to Indian stock markets.

5. **Foreign Investors coming back?** – In July, FII sold net ₹5,799 crores against ₹49,029 crores in June. FII selling has been slowing down in the last 5 months (*blue bars below*) – a positive sentiment for Indian markets.

Equity Market performance | ***Nifty 50 Index - 24383.6***

>1 year returns are Annualised (XIRR) | *(as of 31st Jul 2026)*

*Nifty 50**	*1M*	*3M*	*6M*	*1Y*	*3Y*	*5Y*	*7Y*	*10Y*
Returns (%)	*2.36%*	*2.27%*	*-2.99%*	*-0.46%*	*8.51%*	*10.34%*	*13.09%*	*12.16%*

** Nifty 50 is a widely accepted benchmark index for Indian Equity market. Individual Mutual Fund performances may vary.*

II. Investor’s Q&A

Q: How to generate a second income on or before retirement?

A: For most of us, passive income begins after retirement, but it can begin much earlier too. A Systematic Withdrawal Plan (SWP) helps you create a second monthly income from your investments, provided it's planned wisely.

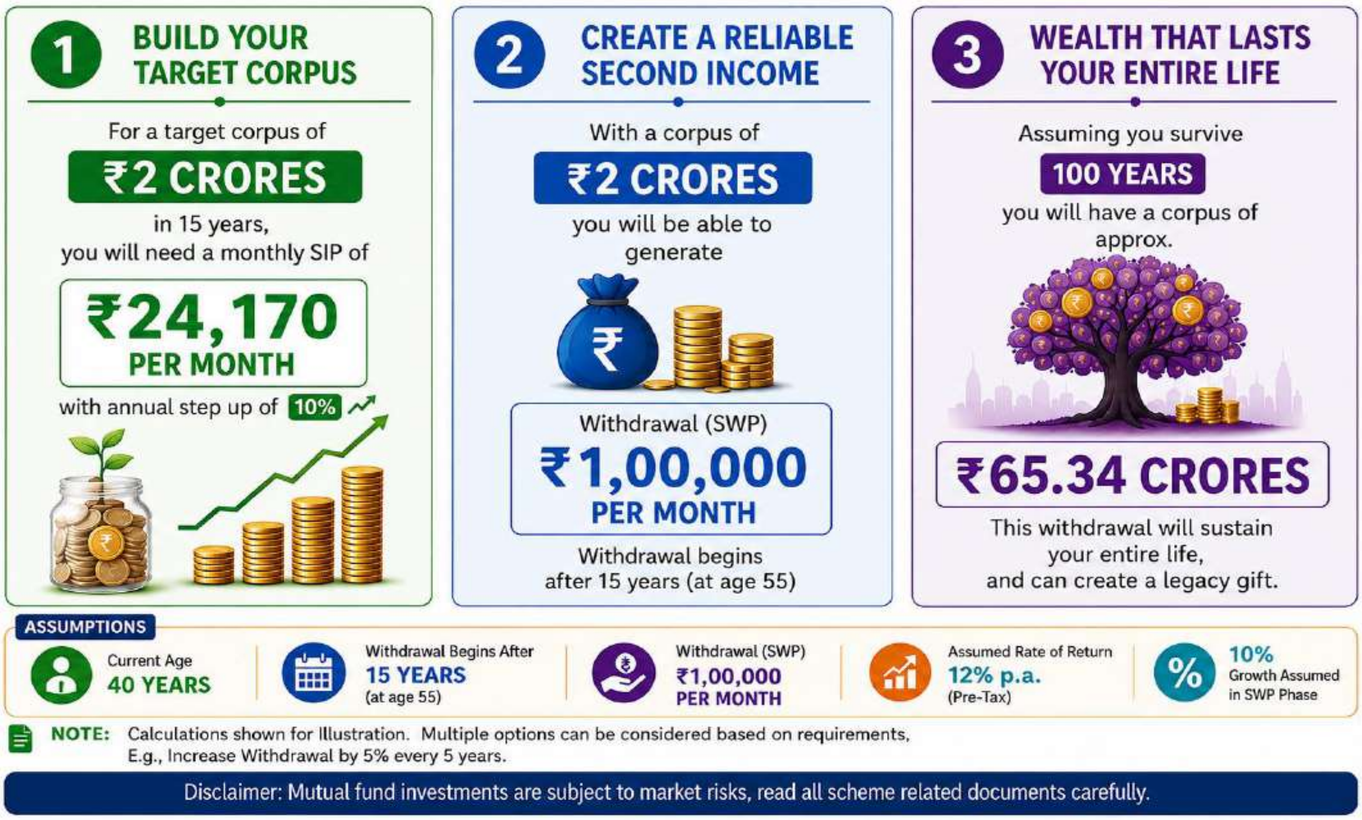
A simple framework:

- ✅ Step 1: Build a dedicated investment corpus
- ✅ Step 2: Keep the corpus invested
- ✅ Step 3: Start a sustainable SWP. Withdraw a fixed monthly amount for goals like:

Annual Expenses (E.g., Insurance Premium)	Career Transition / Job loss
Children Higher Education	Travel Budget
Lifestyle upgrades / Funding a Passion	Financial Freedom

- ✅ Step 4: Review annually

Illustration [SIP for next 15 years; SWP for rest of the life]



III. General Insight