

Investor's Brief – July 2026

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I. Monthly Wrap

- 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.
- 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.
- 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.
- 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.
- 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

>1 year returns are Annualised (XIRR)

Nifty 50 Index - 24383.6

(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.

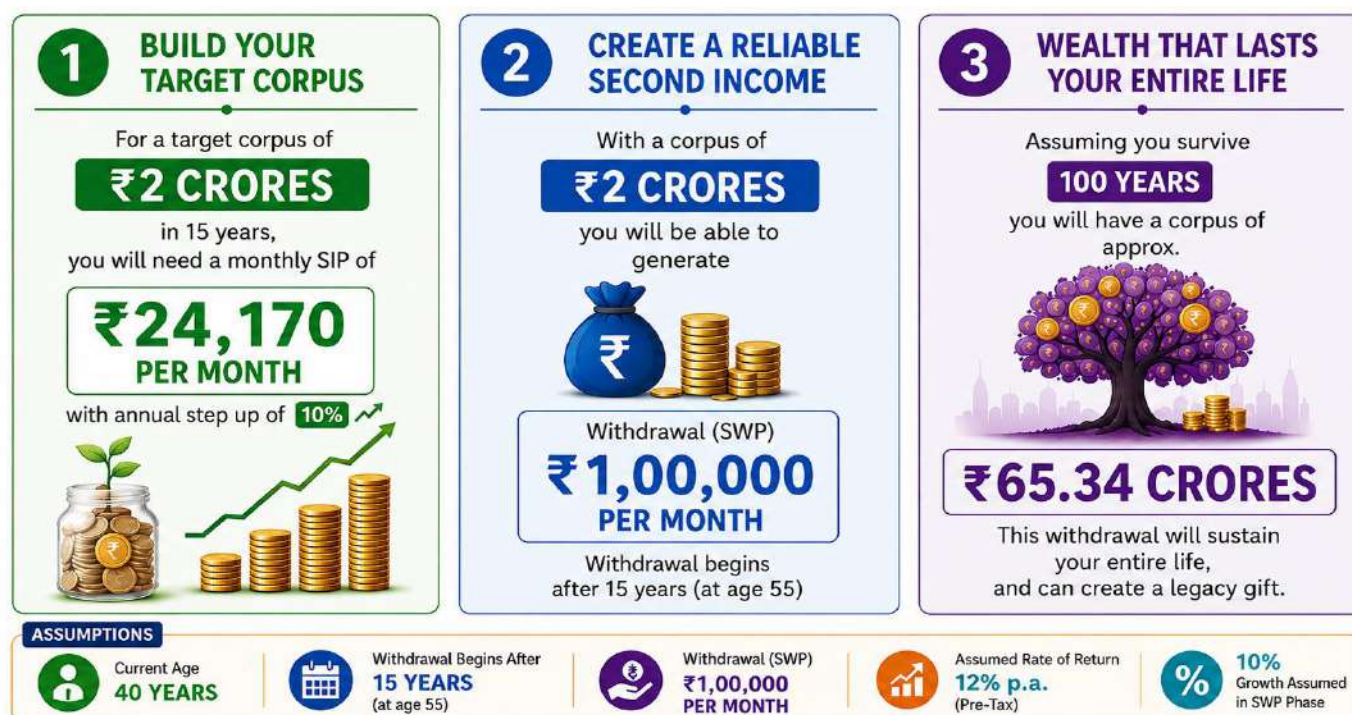
A simple framework:

- ✓ 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]



NOTE: Calculations shown for Illustration. Multiple options can be considered based on requirements. E.g., Increase Withdrawal by 5% every 5 years.

Disclaimer: Mutual fund investments are subject to market risks, read all scheme related documents carefully.

III. General Insight

5 DAYS OR 10 YEARS ?

Every graph tells a different story ...

NIFTY 50 in 5 DAYS

↓ -1%



NIFTY 50 in 5 YEARS

↑ +52%



NIFTY 50 in 10 YEARS

↑ +2,590%



... Times tells the complete one.

Want To Invest For The Long Term?

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Investment in securities market is subject to market risks. Read all the related documents carefully before investing. Past performance is not indicative of future terms. This communication is for informational purposes only.