

Your Gateway To Financial Wellness

MONTHLY NEWSLETTER

June 2025

A wrap-up of important market and product updates of the month
& upcoming events to watch out for



Your Gateway To Financial Wellness

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INDEX	Monthly Change
NASDAQ	6.57%
S&P 500	4.96%
FTSE	0.13%
DOW JONES	4.32%
SHANGHAI COMPOSITE	2.90%



The US Federal Reserve kept interest rates unchanged for the fourth consecutive time at 4.25 to 4.5%



Bank of England kept rates unchanged at 4.25%. The move comes as inflation remains at 3.4%, the highest level of price rises for more than a year and well above the target rate of 2%.



The European Central Bank has cut interest rates for the eighth time, bringing the current rate to 2.15%, as it seeks to boost the economy—widening the policy gap with the US Federal Reserve.



J.P. Morgan has revised its U.S. economic growth forecast for 2025 to 1.3%, down from 2% projected earlier this year, citing higher tariffs as a key factor contributing to negative economic shocks.



INDIAN INDICES & MARKETS

Index	Points	Monthly Change
NIFTY 50	25,517.05	3.10%
SENSEX	83,606.46	2.65%

FII & DII INFLOWS (Rs in Cr.)

CATEGORY	BUY AMT	SELL AMT	NET AMT
FII/FPI	349,580.23	342,091.25	7,488.98
DII	350,402.34	277,728.43	72,673.91

SECTORAL PERFORMANCE

NIFTY IT	38,950.00	4.36%
NIFTY BANK	57,312.75	2.80%
NIFTY AUTO	23,872.55	2.34%
NIFTY MIDCAP 150	21,988.65	4.09%
NIFTY SMALLCAP 250	17,797.80	5.37%



The RBI, in a surprise move, had cut the repo rate by 50 bps and reduced CRR by 100 bps to boost growth. This would lead to consumption growth due to a lower borrowing rate and would release 1.25 lakh crs of liquidity into the system. Most banks have slashed FD rates by 10-35 bps following the repo rate cut, and lending rates have also reduced.



Monsoon has arrived early in most states and has been at above normal levels, fueling agriculture growth, which would boost rural consumption and maintain inflation at lower levels.



Amid China's export curbs, India boosts rare earth and critical mineral strategy with an allocation of Rs.5000 Crs, through 1200 exploration projects, overseas investments, and legal reforms to power EV, defence, and energy sectors.



The World Bank has reduced India's GDP growth estimate to 6.3%, down from 6.7% projected in January, due to weaker exports and slower investment. It also lowered the global growth forecast to 2.3% for 2025, the slowest since 2008.



India's economy surged with a better-than-expected 7.4% growth in the Jan-March quarter, fueled by strong performances in agriculture and construction. This robust growth propelled the overall fiscal year 2024-25 to 6.5%.



India's private sector activity hit a 14-month high in June, driven by strong domestic and global demand. The HSBC Flash India Composite PMI rose to 61.0 in June from 59.3 in May, marking nearly 4 years of continuous growth, according to S&P Global.



India's retail inflation dropped to 2.82% in May — the lowest since Feb 2019, and 34 basis points lower than April, as per government data.



India fell from 63rd to 71st place on the WEF Energy Transition Index, despite progress in energy efficiency and clean energy investment. Still, India and China were noted for making the most significant improvements among major economies.



The number of Indian-owned companies in the UK grew by 23% year-on-year, reaching 1,197 in 2025. Their combined revenue hit GBP 72.14 billion.



INSIGHTS BY THE NUMBERS

This page contains global and domestic data which provides insights on markets, sectors, businesses and the economy

China's exports to US reduced by 34% - its export to other countries has increased by 11%

1 in 3 central banks, managing \$5 trillion, plan to boost gold exposure in 1-2 years.

Meta platforms is seeking to raise \$29 Bn from private capital firms, to build AI data centres in US

Advance-Dcline rate of BSE-listed stocks was more than 1 for the 4th consecutive month in June

India's foreign exchange reserves hit 8 month high at \$697.93 billion.

Mid-market Global Capability Centers (GCC) in India are projected to create 40,000 new jobs by the end of 2026

Net job additions in the US were strong in June, and was at 1,47,000.

Amazon india to invest ₹2k cr this year to boost operations infrastructure

The share of households in bank deposits dropped from 50.54% in FY 20 to 45.77% in FY 25. The Mutual Fund industry tripled its AUM from ₹22.26 Lakh Crs to ₹69.5 Lakh Crs during the same period.

Loan growth in India remained tepid despite rate cuts as disbursements till mid-June grew at 9.6% vs 19.1% a year ago.

EPF auto-claim limit raised from ₹1 lakh to ₹5 lakh for illness, education, housing, etc.



MUTUAL FUND CATEGORY RETURN : EQUITY

CATEGORY	YTD	1 Month	3 Months	1 Year	3 Years	5 Years	10 Years
Equity : LargeCap	6.18	3.28	8.86	4.48	20.05	21.35	12.46
Equity : Large & Midcap	1.93	3.87	11.4	1.55	23.52	25.07	14.59
Equity : Flexi Cap	3.06	3.75	10.88	4.78	21.32	21.98	13.45
Equity : Multicap	2.17	3.81	11.98	6.06	25.01	--	--
Equity : Midcap	2.39	4.43	14.45	5.02	27.74	29.57	16.28
Equity : Smallcap	1.03	4.82	15.62	3.74	27.28	33.73	17.34
Equity : Value Oriented	2.87	3.15	8.96	2.56	24.33	26.3	14.93
Equity : ELSS	3.24	3.47	10.23	4.79	22.28	23.47	13.81
Equity : Sectoral Banking	13.44	3.58	12.51	10.82	23.43	24.11	12.31
Equity : Sectoral Infrastructure	2.88	3.48	12.19	1.71	31.23	32.23	15.39
Equity : Sectoral Pharma	3.16	3.56	5.79	16.99	24.93	22.06	12.74
Equity : Sectoral Technology	6.71	4.68	9.31	9.58	17.09	26.78	17.69
Equity : Thematic Energy	6.8	2.6	8.74	1.07	23.82	26.53	17.13
Equity : Thematic PSU	6.91	1.89	9.89	3.08	38.96	33.1	14.75
Equity : International	10.6	5.04	13.16	19.53	18.04	11.52	8.56

Returns as on 30th June 2025. Returns less than 1 year are absolute and above 1 year are annualised



MF CATEGORY RETURN : HYBRID & DEBT

CATEGORY	YTD	1 Month	3 Months	1 Year	3 Years	5 Years	10 Years
Hybrid : Aggressive	4.19	2.8	8.51	6.63	18.64	19.29	11.96
Hybrid: Equity Savings	3.71	1.23	4.26	7.04	11.33	11.37	8.07
Hybrid: Arbitrage	3.28	0.53	1.53	6.73	6.61	5.32	5.71
Hybrid: Dynamic Asset	3.75	2.02	6.2	5.89	14.78	14.22	9.54
Hybrid: Multi Asset	6.88	2.18	7.22	8.68	17.63	17.85	10.2
Debt : Long duration	3.14	2.04	0.29	7.21	9.02	5.52	7.6
Debt : Medium duration	5.04	0.02	2.49	9.4	8.11	6.9	7.05
Debt : Short duration	4.77	0.18	2.54	8.88	7.39	6.1	6.81
Debt : Low duration	4.22	0.55	2.25	7.98	7.1	6.12	6.59
Debt : Ultra short	3.74	0.56	1.89	7.29	6.75	5.49	6.07
Debt : Liquid	3.31	0.48	1.56	6.91	6.79	5.38	6.12
Debt : Money Market	4.12	0.61	2.12	7.84	7.18	5.78	6.63
Debt : Overnight	2.96	0.43	1.39	6.28	6.34	5.07	5.47
Debt: Corporate Bond	5	0.04	2.67	9.28	7.62	6.11	7.22
Debt : Credit Risk	6.92	0.34	3.31	11.16	8.67	9.33	6.56
Debt : Banking & PSU	4.79	0.01	2.49	8.9	7.42	5.98	7.3
Debt : Gilt	4.21	1.23	1.43	8.43	7.59	5.41	7.34
Commodities : Gold	24.73	0.64	6.69	31.19	22.12	13.41	12.33

Returns as on 30th June 2025. Returns less than 1 year are absolute and above 1 year are annualised



FIXED DEPOSITS

Company	Tenure in months	Cumulative	Monthly	Quarterly	Half Yearly	Annual	Sr Citizen
MAHINDRA FINANCE	12	6.60%	6.40%	6.45%	6.50%	6.60%	0.25% Addition
	24	7.00%	6.80%	6.80%	6.90%	7.00%	
	36	7.00%	6.80%	6.80%	6.90%	7.00%	
	48	7.00%	6.80%	6.80%	6.90%	7.00%	
	60	7.00%	6.80%	6.80%	6.90%	7.00%	
HDFC BANK	15	6.25%				6.25%	0.50% Addition
	18	6.35%				6.35%	
	36	6.45%				6.45%	
	60	6.40%				6.40%	
BAJAJ FINANCE	12-14	6.60%	6.41%	6.44%	6.49%	6.60%	0.35% Addition
	15 – 23	6.75%	6.55%	6.59%	6.64%	6.75%	
	24 – 60	6.95%	6.74%	6.78%	6.83%	6.95%	
SHRIRAM FINANCE	12	7.35%	7.11%	7.16%	7.22%	7.35%	0.50% Addition
	18	7.40%	7.16%	7.20%	7.27%	7.40%	
	24	7.50%	7.25%	7.30%	7.36%	7.50%	
	36	8.00%	7.72%	7.77%	7.85%	8.00%	
	60	8.00%	7.72%	7.77%	7.85%	8.00%	
	50 (JUBILEE)	8.00%	7.72%	7.77%	7.85%	8.00%	
	0.05% Additional for Women Depositors						
PNB HOUSING FINANCE LTD	12 – 23	7.00%	6.78%	6.82%	6.88%	7.00%	0.25% Addition
	24 – 35	7.00%	6.78%	6.82%	6.88%	7.00%	
	36 – 47	7.10%	6.87%	6.91%	6.97%	7.10%	
	48 – 59	7.10%	6.87%	6.91%	6.97%	7.10%	
	60	7.10%	6.87%	6.91%	6.97%	7.10%	
ICICI HOME FINANCE	12	6.85%	6.60%	6.65%	-	6.85%	0.25% Addition
	24	7.10%	6.85%	6.90%	-	7.10%	
	36	7.15%	6.90%	6.95%	-	7.15%	
	48	7.15%	6.90%	6.95%	-	7.15%	
	60	7.15%	6.90%	6.95%	-	7.15%	



COMMODITIES & CURRENCY

PARTICULARS	31ST MAY 25	30TH JUNE 25	% CHANGE
10 YEAR G-SEC	6.20%	6.31%	1.77%
GOLD (10GM)	98,200	98,970	0.78%
BRENT CRUDE	5,368.94	5,794.85	7.93%
USD/INR	85.52	85.71	0.22%

IPOs LISTED IN JUNE

NAME	ISSUE SIZE	ISSUE PRICE	LISTING PRICE	LISTING GAIN/LOSS %
Aegis Vopak Terminals Ltd	₹ 2,800 Cr	₹ 235	₹ 220	6.38%
Schloss Bangalore Ltd	₹ 3,500 Cr	₹ 435	₹ 406	6.67%
Prostarm Info Systems Ltd	₹ 168 Cr	₹ 105	₹ 125	19%
Scoda Tubes Ltd	₹ 220 Cr	₹ 140	₹ 140	-
Oswal Pumps Ltd	₹ 1,387.34 Cr	₹ 614	₹ 634	3.26%
Arisinfra Solutions Ltd	₹ 499.60 Cr	₹ 222	₹ 205	7.66%



EVENTS IN JULY

Date	Scheduled Events
8th July 2025	Bank of Australia Monetary Policy Meeting
24th July 2025	European Central Bank Monetary Policy Meeting
30th July 2025	Federal Reserve Monetary Policy Meeting
31st July 2025	Bank of Japan Monetary Policy Meeting

TO WATCH OUT FOR IN JULY

- The tariff rates which are to be sent to the various countries will be the cynosure of all eyes in the month. If the rates are favourable, it would be a positive for the respective countries and also for the US's inflation, which would support the equity markets globally.
- The bone of contention of the US-India trade pact now is the rate at which India would settle on agricultural and dairy products. It appears that only a mini deal will be arrived at by the 9th July deadline, and the final deal could get delayed
- The Q1 corporate results that are awaited will be another major expectation for the markets. Positive results would boost the markets, and the growth guidance will set the path for the rest of the year.
- Monsoon has hit most parts of the country early. In June 2025, India experienced above-average southwest monsoon rainfall, with total precipitation exceeding the long-period average (LPA) by 8.9 percent. This represented the earliest complete coverage since 2020 and contributed to a significant year-on-year increase of 11 percent in kharif crop sowing. The further progress of the monsoon will also be a determinant of the market movement going forward. Monsoon is expected to continue to be above normal.



OUR NEW TEAM MEMBER AT YOUR SERVICE

The Dhanavruksha family expanded with the addition of a new member in June.



Akash joins us as Associate – Wealth Management at Chennai, bringing over 2 years of part-time experience with Dhanavruksha.

A Commerce graduate from Loyola College, he will now manage our Social Media and Digital Strategies while supporting business development.

Our Article published in Leading Business Journals in the Month.

Equity vs debt: What's the best asset allocation strategy in bull and bear markets? – Mint.

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CURRENT TAXATION OF ASSET CLASSES

Asset Class	Period Of Holding (for LTCG)	Short Term Capital Gain Tax	Long Term Capital Gain Tax
Equity Shares / Equity Mutual Funds/Hybrid Funds (with >65% in Indian Equity)	>12 Months	20%	12.5% (If gains exceeds 1.25 Lakhs)
Hybrid Funds (>35% and < 65% Indian equity) & FOF with <65% Debt Sold from 23rd July 2024 and onwards	>24 Months	Slab Rate	12.5%
Debt Funds^	NA	Slab Rate	Slab Rate
Sale of listed Bonds / Debentures/Gold & Silver ETFs	>12 Months	Slab Rate	12.5%
OFS Equity Shares	>24 Months	20%	12.5%
Real Estate	>24 Months	Slab Rate	For Properties Bought Before July 23, 2024: 12.5 (without indexation) or 20% (with indexation). For Properties Bought After July 23, 2024: Flat 12.5% LTCG tax (without indexation).
Gold, Silver, all foreign assets including global funds	>24 Months	Slab Rate	12.5%
REITs/Invits	>12 Months	20%	12.5%

^—Capital Gains upto 12 lacs in a year from Debt Mutual Funds can be utilized to claim a rebate under section 87A, but this applies only to investments made after April 2023.

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