

Your Gateway To Financial Wellness

# **MONTHLY NEWSLETTER**

## **August 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	1.58%
S&P 500	1.91%
FTSE	0.60%
DOW JONES	3.20%
SHANGHAI COMPOSITE	7.97%



Trump administration proposes new rules to tighten international visa norms, including limiting the duration to 4 years. This would make Indian students to underprioritize US as a favoured higher education destination

US unemployment rate rises 4.3% amid uncertainty over Trump's policies. The job additions which was 79,000 in the month of July saw a sharp fall by 72% to 22,000 in August

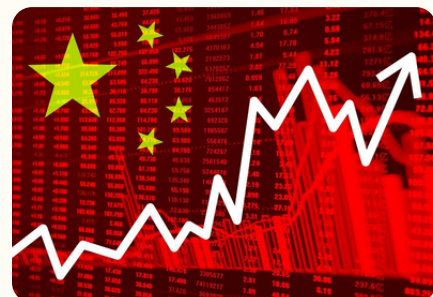
US's Manufacturing activity in August was down for the sixth straight month, driven by a pullback in production that shows manufacturing remains low

Higher price of imported goods is driving up inflation in the US and was the highest in 5 months in July.



The Bank of England has cut rates by a further 25 basis points to 4%.

Pressure on UK living standards poses new danger for UK PM. Real wage growth to inflation narrows on back of fresh spike in consumer prices. Inflation rose to 18-month high. Unemployment rate in the UK scaled a 4 Year high of 4.7%.



Chinese stocks rose to their highest level since 2015 extending a rally fuelled by a rotation of funds into equities. Tech and property stocks have been rallying leading to the turnover topping \$430 billion.



# INDIAN INDICES & MARKETS

Index	Points	Monthly Change
NIFTY 50	24,426.85	1.38%
SENSEX	79,809.65	1.69%

## FII & DII INFLOWS (Rs in Cr.)

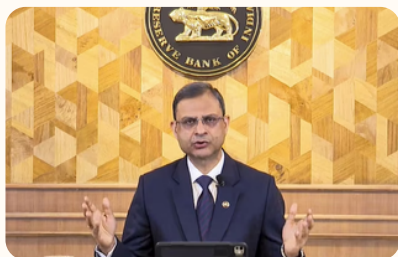
CATEGORY	BUY AMT	SELL AMT	NET AMT
FII/FPI	268,077.36	314,980.28	46,902.92
DII	293,563.09	198,734.54	94,828.55

## SECTORAL PERFORMANCE

NIFTY IT	35,181.25	0.34%
NIFTY BANK	53,655.65	4.12%
NIFTY AUTO	24,960.85	5.52%
NIFTY MIDCAP 150	20,750.30	2.86%
NIFTY SMALLCAP 250	16,506.15	3.72%



The implementation of a 50% tariff by the US on Indian exports starting August 27, 2025, has caused short-term fluctuations in Indian markets. Nevertheless, strong domestic policy measures, favorable GST rate reductions for consumers, strategic diversification of exports, and increasing global recognition of India's growth potential are helping to mitigate the impact and enhance optimism for the future.



**Reserve Bank of India's Monetary Policy Committee kept the key lending rate unchanged** at 5.5 percent, reiterating its "neutral" stance.



**Rating agency S&P upgraded India's rating after 18 years** and Fitch affirmed the outlook of India, despite the 50% tariff levy by the US, reflecting global confidence in India's economic fundamentals, resilience and policy credibility.





**India's growth struck a high of 7.8% in Q1.** Growth is expected to remain within 6.3 to 6.8%.



India is diversifying exports beyond the US, with improving ties with China marked by eased trade curbs, relaxed visas, and PM Modi's meeting with President Xi.



India's export diversification initiatives include an initial trade agreement with the Eurasian Economic Union (EAEU), trade agreements with the European Union (EU) and the South African Customs Union (SACU), the second phase of a free trade agreement with Australia, and new agreements with Qatar and Saudi Arabia.

**India is working on a Rs.20000 Cr, long term plan to shield its exporters** from global trade uncertainties and fluctuations.

The government took a shocking step of completely banning Real Money Gaming, pulling the curtains on the companies involved in Real-Money Gaming (RMG).



India has hired US lobbying firms Mercury Public Affairs and SHW Partners to seek tariff relief in Washington. Any progress in talks could ease market pressure from tariff uncertainty.



India's manufacturing PMI rose to 59.3 in Aug from 59.1 in July, marking the fastest growth in 17.5 years, driven by strong new orders and production.



# INSIGHTS BY THE NUMBERS

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

Govt estimates that around 45 crore people were losing close to Rs 20,000 Crs every year in online real-money gaming

India's exports to China rose 20% YoY to \$5.76B (₹50,112 cr) in the first 4 months of FY26, with May hitting the highest at \$1.63B.

India's GST collections stood at ₹1.86 lakh cr in August, up 6.5% YoY, compared to ₹1.96 lakh cr in July.

Number of Demat Accounts in the country cross 20Crs.

Jio tops global telecom charts with 480mn users, 191mn user on 5G, data consumption hits 185 exabytes in FY25.

Net collection of direct taxes so far, this year fell nearly 4% YOY, as tax rate cuts, large refunds and an extended deadline to file returns weighed.

Registration of companies in India jumped 37% Y-O-Y to 20170 registrations in August.

India's July exports rose 7.2% to \$37.2B, imports jumped 14.7% to \$64.6B, widening the trade deficit to \$27.4B (highest since Nov). Export growth was driven by electronics, gems & jewellery, engineering, and pharma, despite a sharp fall in fuel exports.

From October 4, RBI will launch a new system to clear cheques within hours, instead of up to two days.

India's 28 listed realty firms sold properties worth ₹52,842 cr in Apr–Jun. Top 5 developers — Prestige, DLF, Godrej, Lodha, and Signature Global — made up 71% of total sales.



# QUARTERLY RESULTS

Company	Revenue	Net Profit
Astral Ltd	1%	24%
TARC	850%	274%
Indiqube Spaces	27%	11%
Honasa Consumer	7%	2%
Karnataka Bank	0.75%	26%
Natco Pharma	2%	28%
NMDC	24%	0.20%
Oil India	2%	30%
Hindustan Aeronautics Ltd	10%	4%
Apollo Hospital	14%	40%
KEI Industries	25%	30%
Ashok Leyland	9%	18%
Max Healthcare	31%	30%
IRCTC	3%	7%
Texmaco Rail	21%	20%



# MUTUAL FUND CATEGORY RETURN : EQUITY

CATEGORY	YTD	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years
Equity : LargeCap	3.17	0.81	0.37	3.95	14	18.14	12.85
Equity : Large & Midcap	1.54	1.08	0.29	7.77	16.82	21.34	14.73
Equity : Flexi Cap	0.13	0.42	0.4	3.66	15.49	18.91	13.56
Equity : Multicap	0.55	0.6	0.87	2.67	18.54	--	--
Equity : Midcap	0.98	0.68	0.62	3.5	19.94	25.34	16.14
Equity : Smallcap	4.72	--	0.34	6.26	20.18	28.15	17.18
Equity : Value Oriented	0.78	0.73	0.42	7.66	19.26	21.96	14.92
Equity : ELSS	0.11	0.28	0.27	3.76	16.25	19.95	13.97
Equity : Sectoral Banking	6.62	2	3.17	3.74	14.25	20.02	12.75
Equity : Sectoral Infrastructure	1.2	0.05	0.6	7.26	22.93	28.74	15.71
Equity : Sectoral Pharma	3.64	1.15	3.11	0.07	22.93	17.99	12.17
Equity : Sectoral Technology	13.2	2.88	1.51	13.78	12.54	18.39	--
Equity : Thematic Energy	3.33	0.41	0.98	7.17	18.01	22.98	18.16
Equity : Thematic PSU	0.05	1.55	5.95	14.11	29.45	30.49	15.12
Equity : International	20.95	5.97	14.44	29.13	19.23	10.27	9.73

Returns as on 31st August 2025. Returns less than 1 year are absolute and above 1 year are annualised





## MF CATEGORY RETURN : HYBRID & DEBT

CATEGORY	YTD	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years
Hybrid : Aggressive	1.97	0.15	0.61	0.45	14.06	16.68	11.98
Hybrid: Equity Savings	3.51	0.36	1.14	4.08	9.66	10.26	8.1
Hybrid: Arbitrage	4.19	0.28	1.42	6.48	6.76	5.44	5.69
Hybrid: Dynamic Asset	1.98	0.08	0.36	0.09	11.39	12.52	9.53
Hybrid: Multi Asset	6.93	1.23	2.2	5.29	15.8	16.41	10.56
Debt : Long duration	0.99	2.66	4.09	3.03	7.18	4.91	7.13
Debt : Medium duration	5.53	0.27	0.49	8.15	7.27	6.71	6.87
Debt : Short duration	5.3	0.09	0.69	7.79	7.09	5.92	6.69
Debt : Low duration	5.2	0.35	1.5	7.65	7.07	5.86	6.54
Debt : Ultra short	4.75	0.43	1.56	7.11	6.78	5.54	6.02
Debt : Liquid	4.26	0.45	1.4	6.61	6.82	5.46	6.07
Debt : Money Market	5.18	0.44	1.63	7.63	7.18	5.83	6.59
Debt : Overnight	3.89	0.45	1.32	6.08	6.36	5.16	5.44
Debt: Corporate Bond	5.47	0.19	0.49	8.03	7.27	5.91	7.07
Debt : Credit Risk	7.77	0.14	1.14	10.4	8.39	9.2	6.45
Debt : Banking & PSU	5.26	0.16	0.44	7.72	7.07	5.79	7.18
Debt : Gilt	2.77	1.83	2.61	4.97	6.57	4.92	6.9
Commodities : Gold	35.47	6.21	9.27	42.55	25.98	13.6	13.23

Returns as on 31st August 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	7.00%	6.79%	6.82%	6.88%	7.00%	0.50% Addition
	24	7.25%	7.02%	7.06%	7.12%	7.25%	
	36	7.60%	7.35%	7.39%	7.46%	7.60%	
	60	7.60%	7.35%	7.39%	7.46%	7.60%	
	50 (JUBILEE)	7.60%	7.35%	7.39%	7.46%	7.60%	
	0.05% Additional for Women Depositors						
PNB HOUSING FINANCE LTD	12 – 23	6.85%	6.64%	6.68%	6.74%	6.85%	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	6.75%	6.50%	6.55%	-	6.75%	0.25% Addition
	24	6.85%	6.60%	6.65%	-	6.85%	
	36	6.90%	6.65%	6.70%	-	6.90%	
	48	7.00%	6.75%	6.80%	-	7.00%	
	60	7.00%	6.75%	6.80%	-	7.00%	



# COMMODITIES & CURRENCY

PARTICULARS	31ST JULY 25	31ST AUGUST 25	% CHANGE
10 YEAR G-SEC	6.37%	6.58%	3.29%
GOLD (10GM)	1,01,580	1,06,625	4.96%
BRENT CRUDE	6,345.64	6,006.14	5.35%
USD/INR	87.49	88.17	0.77%

## SECTORAL INSIGHTS

- Automobile stocks surged during the month, driven by optimism surrounding the anticipated GST cut, which coincides perfectly with the festive season, thereby benefiting the sector.
- Bank stocks were beaten down the most among major sectors in August.
- Infrastructure, Healthcare, and PSU stocks also were down 3-4% in the month
- Gold and Silver continued to accelerate upwards in the month

## BONDS

SECURITY	CREDIT RATING	YIELD
PSU -NHAI 2038 (SECURED)	AAA BY CRISIL, CARE & ICRA	7.10%
SHRIRAM FINANCE LIMITED 2027 (SECURED)	AA+ BY CRISIL & IND RATINGS	7.67%
HIGH YIELD - PIRAMAL FINANCE LIMITED 2031 (SECURED)	AA BY ICRA & CARE	9.20%

**Note : Other bonds are also available. Rates and availability could change based on demand. Bonds with higher yields are also available but carry higher risk**



# GIFT CITY FUNDS - For NRIs

- **GIFT City Funds offer a host of benefits like seamless investing without the need to be in India while investing, investments and redemption in USD and favourable taxation to NRI investors and Foreign Nationals from any country.**
- **Particularly, US & Canada NRIs investors can invest in Mutual Fund schemes in India when not in India, in USD, without the hurdle of paying tax on accrued notional gains every year.**
- No TDS(Tax Deducted at Source) on redemption proceeds. On fund management charges and other charges, GST will not be levied

## GIFT CITY FUNDS ON OFFER

Fund Name	Brief about the Fund
<b>Gifty City Fund AIFs investing in Stocks &amp; Other Assets(Non-MF)</b> <b>Minimum investment - USD 150,000</b>	
ValueQuest GIFT Fund	Invests 75% of the money in a concentrated portfolio of listed Indian high growth stocks(15-20) and upto 25% into anchor investments in to-be listed companies
Motilal Oswal Founders Strategy	The fund predominantly aims to invest in Indian businesses where the founders' stake would be more than 26%. The fund aims to invest in businesses whose owners have a long horizon and have displayed quality of governance
WSB Real Estate Debt Fund III	Typical investments in non-convertible, optionally convertible, compulsorily convertible debentures, etc, fully secured by underlying collateral. Quarterly payouts made(tentatively 3.25-3.5% per quarter)
<b>Gifty City Funds investing in Mutual Funds(Min- USD 150,000)</b>	
HDFC AMC	HDFC Flexicap Fund, Midcap Opportunities Fund, Smallcap Fund & HDFC Balanced Advantage Fund
Mirae AMC	Invest in a Mix of Mirae Largecap Fund, Midcap Fund, Nifty Smallcap250 Momentum Quality 100 ETF FOF, Consumer Fund & Nifty Manufacturing ETF FOF

**Reach out to us to know more about GIFT City Funds and other Gift City products**



# IPOs LISTED IN AUGUST

NAME	ISSUE SIZE	ISSUE PRICE	LISTING PRICE	LISTING GAIN/LOSS %
Anlon Healthcare Ltd.	₹121.03 Cr	₹91	₹ 92	1.10%
Vikran Engineering Ltd.	₹772 Cr	₹97	₹ 99	2%
Mangal Electrical Industries Ltd.	₹400 Cr	₹561	₹ 556	0.89%
Patel Retail Ltd.	₹242.66 Cr	₹255	₹ 271.85	8%
Gem Aromatics Ltd.	₹451.25 Cr	₹325	₹ 333.1	2.5%
Vikram Solar Ltd.	₹2,079.37 Cr	₹332	₹ 338	1.81%
Shreeji Shipping Global Ltd.	₹410.71 Cr	₹252	₹ 271.85	8%
Regaal Resources Ltd.	₹306 Cr	₹102	₹ 141	38.24%
BlueStone Jewellery & Lifestyle Ltd.	₹1,540.65 Cr	₹517	₹ 510	1.32%
All Time Plastics Ltd.	₹400.6 Cr	₹275	₹ 314.30	14.29%
JSW Cement Ltd.	₹3,600.00 Cr	₹147	₹ 153	4%
Highway Infrastructure Ltd.	₹130 Cr	₹70	₹ 117	67%
Sri Lotus Developers & Realty Ltd.	₹792 Cr	₹150	₹ 178	18.67%
M&B Engineering Ltd.	₹650 Cr	₹385	₹ 385	--
National Securities Depository Ltd.	₹4,010.95 Cr	₹800	₹ 880	10%
Laxmi India Finance Ltd.	₹254.26 Cr	₹158	₹ 137.52	12.96%
Aditya Infotech Ltd.	₹1,300 Cr	₹675	₹ 1015	50.8%
Shanti Gold International Ltd.	₹360.11 Cr	₹199	₹ 229.10	15%



# EVENTS IN SEPTEMBER

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Date	Scheduled Events
3 & 4th September 25	56 <sup>th</sup> GST Council Meeting
11 <sup>th</sup> September 25	European Central Bank Monetary Policy Meeting
17 <sup>th</sup> September 25	Federal Reserve Monetary Policy Meeting
18 <sup>th</sup> September 25	Bank of England Monetary Policy Meeting
19 <sup>th</sup> September 25	Bank of Japan Monetary Policy Meeting
22 <sup>nd</sup> September 25	Reduced GST rates come into effect
30 <sup>th</sup> September 25	Reserve Bank of India Monetary Policy Meeting

## TO WATCH OUT FOR IN SEPTEMBER

- Sectors like Insurance, Consumption, Cement and Auto, which are the major beneficiaries of GST cut are likely to have a good run in the short to medium term.
- The decision on rate cut by the Federal Reserve will be a major event to watch out for in the month. A 25 basis point cut is nearly certain, if not 50 bp and this is essential to boost the struggling US job market with lower interest rates.
- With the nearing of the festival season, companies that are into Automobiles, Farm Equipment and Consumer Durables could see good growth. The other beneficiaries of the GST cut include daily essentials, medical equipments , educational tools, etc
- IMD forecasts above normal rainfall in September which could turn positive for agri and allied sectors which are already beneficiaries of the GST cut





## IN THE MONTH AT DHANAVRUKSHA

- We at Dhanavruksha firmly believe in the need and rationale of the spouse being part of the Financial Planning process and decisions. This would make the Wealth Management exercise complete with more constructive perspectives and ideas coming from the spouse. More importantly, it is important for the couple to know each other's investments and insurance details and their overall wealth to face any financial crisis proactively and to seamlessly take control of the assets and finances in the absence of the other. To expedite this we are making ourselves available for Financial Planning sessions at large residential apartments, which we encourage to be attended as a couple
- **We are delighted to inform that we have launched this initiative** by conducting a Financial Planning session at **Appaswamy Mapleton Apartment, Pallikaranai, where over 15 couples participated.** Unlike a general awareness program, this was a focused and personalized session, designed to address each family's financial needs and guide them with tailored advice. Helping families make informed financial decisions in such close-knit settings inspires us to keep driving financial empowerment .





# 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	<b>For Properties Bought Before July 23, 2024:</b> 12.5 (without indexation) or 20% (with indexation). <b>For Properties Bought After July 23, 2024:</b> 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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## DHANAVRUKSHA

Wealth Management | Equities, Mutual Funds, Portfolio Management  
Services, AIFs, NPS, Bonds, Deposits, Unlisted Shares.  
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