



Weekly Wealth Report

28 JULY 2025

Issue 203, Weekly Wealth Newsletter: 28th July 2025 – 4th August 2025

(Weekly Wealth Newsletter and it's a Private Circulation from Creating Wealth Company)

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5 Costly Mistakes Every Investor to Avoid



Last week a batchmate from Engineering reached out for help. He is a senior partner in an IT Firm, sharp business acumen, smarter career moves, good wealth but scattered investments, inconsistent returns, underperforming assets and the high fee he pays eroding his wealth.

In this edition of the Weekly Wealth Newsletter, I want to delve into these common mistakes that are wealth destroyers.

1. Chasing Returns - His Portfolio has many Thematic Funds and sector specific funds lacks diversification, has more timing risks (Entry and Exit) and its cyclical, not consistent performers.

Thematic funds tend to rise faster but also fall harder during market corrections. They behave like momentum bets, not core investments.

2. Overdiversification - His portfolio has 28 Number of Funds with 14 Asset Management Companies. More fund does not mean higher returns. It is overlapping.

He lost the benefit of choosing quality because your portfolio starts mimicking an index with extra costs. When you have too many investments, you don't know which ones are driving performance. Tracking too many SIPs, statements, and holdings becomes time-consuming.

3. **Chasing Past Returns - Investing in the "best-performing fund" of last year thinking it will repeat.** Markets are cyclical; past winners often underperform next. Different sectors perform at different times. A fund that did well last year may underperform in the current market cycle.

4. **Panic Selling during corrections - Selling investments when markets fall.** Fear takes over during corrections or crashes. Every time he sold, Markets recovered with time; his fear-led selling turns paper losses into real losses.

Corrections are normal and healthy, not abnormal. After selling, you need to decide when to buy back, most investors miss the right moment

5. **Ignoring Taxes when selling - Tax Cuts into Your Returns.** He looked only at gross returns, not net returns after tax.

For example, selling equity funds or stocks before 1 year triggers Short-Term Capital Gains (STCG) at 20% tax. Selling after 1 year triggers Long-Term Capital Gains (LTCG) tax at 12.5% (after ₹1.25 lakh exemption).

[Call us @ 78100 79946 for Recommendation and to review your Portfolio Reviews](#)

Weekly Market Pulse

Domestic equity markets declined for the third consecutive week, with key benchmark indices BSE Sensex falling by 0.88% on Friday.

The fall was broad-based as the mid-cap segment and the small cap segment both closed the week in the red.

Domestic equity markets declined there are Earnings Impact & mixed Q1 Results, Valuation and Credit Concerns

Financials, IT, Auto & Energy led the decline: Bajaj Finance and Finserv fell by 5-6% due to MSME stress despite strong Q1 profits.

Only Nifty Pharma ended positive (+0.5%); other sectors posted declines up to 2%

Sun Pharma, SBI Life, Dr Reddy's, and Cipla were among the rare gainers; INR weakens, hitting ~86.58/USD

FPIs remained cautious—shifted interest to IPOs and avoided secondary market trades, though net July inflows reached ₹3,839 crore

DII continued buying steadily, offsetting some of the FPI downtrend.

In coming week, U.S. Fed meeting, trade deadlines, and FPI behaviour are key catalysts.

S No	Index	Jan 1st 2025	25th July 2025	Net Return for the year
1	BSE Sensex	78507	81463	3.63%
2	BSE 150 Sensex Mid Cap	16044	15946	-0.61%
3	BSE 250 Sensex Small Cap	7134	6961	-2.49%
4	BSE Sensex 500	35352	36129	2.15%

[Mutual Fund Corner](#)

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- 1. Fund follows the bottom-up approach for stock picking where investment decisions based on the specific sector criteria rather than Macro Economic Factors.**
- 2. The fund objective is to construct a portfolio potential long term capital appreciation and can weather multiple market cycles**
- 3. Diversification - By Investing across Market Capitalisation and Sectors the scheme diversify the risk and generate alpha**
- 4. Flexibility allows the fund to be more responsive than reactive**
- 5. Investors who are looking at long term opportunities can explore this fund without any bias**

To invest in SIP & in Mutual Funds Click the link and start your investments instantly (You can also call us @ 7810079946)

<http://www.assetplus.in/partner/sathishkumar>

This week Media Publications

Will Silver yield better returns than Gold?



<https://www.youtube.com/watch?v=3y7P7YkN04w>

How you can own a Home without a EMI?



https://www.youtube.com/watch?v=yPXbX_tHDj8

Smart Investing options for NRI Investors



<https://www.youtube.com/watch?v=BDI-UuXbTUM>

6 Investing Details every NRI must know before you Invest



<https://www.youtube.com/watch?v=rhqQTUFMFXU>

Why Reviewing and Rebalancing are Important to Investments?



<https://www.youtube.com/watch?v=oj-8uvRjrYQ>

Do you require an Advisor for your Investments?



<https://www.youtube.com/watch?v=v8CgWYIF1Fk>

Quote for the Week!

Don't be in a hurry to get rich

40 years ago there was a third member of the Buffett/Munger investment partnership – Rick Guerin.

Guerin was wiped out in the 1970s bear market (he was highly leveraged and got hit with margin calls). Buffett later commented:

"Charlie and I always knew that we would become incredibly wealthy. We were not in a hurry to get wealthy; we knew it would happen. Rick was just as smart as us, but he was in a hurry."

Lesson number 1 – never be in a hurry to get rich. One way to try and accelerate the 'getting rich' process is through leverage. Leverage magnifies gains and losses. It can work wonders 9 years out of 10, but in year 10, you get wiped out. The best way to avoid this problem? Don't use leverage.

Lesson number 2 – don't get too greedy. A mid-to-high single digit return, earned over decades, is a good outcome for most of us. A 20% compound return is fantastic, if you can sustain it. But can you? For most of us the answer is probably no.

Know your limits. Be patient. Avoid leverage.

**"The stock market rewards patience, not panic.
Consistent growth beats short term speculation, every
single time."**

**Wealth creation is a marathon, not a sprint.
Trying to get rich quickly often leads to mistakes. Real
wealth is built patiently, especially in stock market
investing.**

All you want to learn about Mutual Funds

Kickstart your Investment Journey of 2025 from here

The banner features a dark blue background with a man in a suit on the right. Text on the left includes: 'WELCOME TO THE WORLD OF MUTUAL FUNDS - BEGINNER (TAMIL)', 'You'll Learn:' followed by three bullet points, '8 CHAPTERS', 'WORTH ₹4999, NOW JUST ₹2499+', 'LAUNCH OFFER!', 'USE CODE SATHISHSPEAKS2025', and 'TO GRAB IT FOR ₹1999 FIRST 100 REGISTRATIONS ONLY!'. On the right, it says 'LAUNCHING ON CHRISTMAS 25th DEC' and 'Sathish Speaks' with a tree logo. At the bottom right, contact info '+91 63795 18807' and 'webinar.sathishspeaks.com' are listed, along with Google Play and App Store download buttons.

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Key Highlights:

1. Key entry and exit points of the stock market
2. 6-point filter to select a high-performing stock
3. Learn macro-economic trends in stock picking

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Top 10 Mutual Funds to Invest in 2025



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