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JULY 2026
VOL. 1

Anand Vaani

THE OFFICIAL NEWSLETTER OF ANAND INVESTMENT

Your Prosperity Our Priority

"BEST TIME TO PLANT A TREE WAS YESTERDAY, SECOND BEST TIME IS TODAY"

The Chapters of Our Story

01

1998 - 2006

Anand Vima Seva Kendra

02

2006 - 2022

Anand Investment

03

2022

Anand Financial Services Pvt. Ltd.

04

2026

Trusted by 2,400+ Clients

05

2036

empowering 10,000+ families with financial security and long-term wealth creation.

Editor's Note

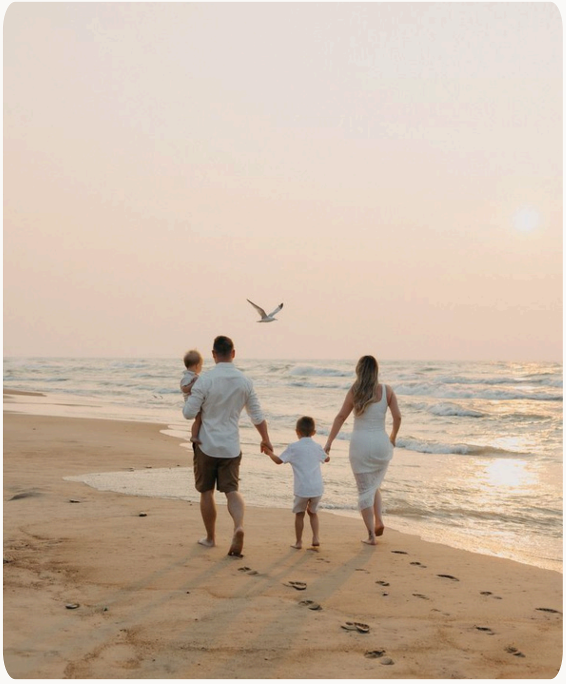
Rushikesh Kunkulol
Your Personal CFO for Life!!

It gives us immense pleasure to welcome you to the very first edition of the Anand Investment newsletter. This is more than a periodic update - it's a space where we get to sit across the table with you, the way we do in our offices, and talk about the things that matter: your money, your goals, and your future.
For over two decades, Anand Investment has stood beside families as more than a distribution firm. We see ourselves as an extension of your own family - your personal CFO - someone who looks at your financial life with the same care, the same stake in the outcome, and the honesty to tell you what you need to hear, not just what's convenient.
Our philosophy has never been transactional. Just as we recommend patience and consistency in your investments, we hold ourselves to the same standard in our relationships. A client, for us, is not a one-time engagement it is a bond we intend to grow, year after year, generation after generation.
Every recommendation, every review, every conversation is built around one question: will this help you grow? That single filter guides how we design portfolios, structure insurance, and plan for the milestones that matter to you.
Looking ahead, our vision is clear and, frankly, ambitious

"to walk alongside a minimum of 10,000 families on their journey to financial independence by 2036. "

It's a goal we hope you'll be part of, not as a number, but as a family we've had the privilege to serve.
As we move forward, we'd love for you to walk this journey with us - and bring along those closest to you. If a friend, relative, or colleague could use guidance on investments, insurance, or any aspect of their financial guidance, we'd consider it an honour to help.
As we close, we want to say thank you - to every client who has trusted us with their financial future, to our mentors, and to the entire team at Anand Investment. Above all, we remain grateful to the Almighty for this opportunity.

The Wake-Up Call Nobody Budgets For



Rohan was 34, fit, and like most of us convinced that hospital bills were "a someday problem." He had a basic health policy through his employer and never thought twice about it.

Then came a routine appendix surgery. Except it wasn't routine. A post-op infection turned a two-day hospital stay into ten. By the time he was discharged, the bill read ₹4.2 lakh.

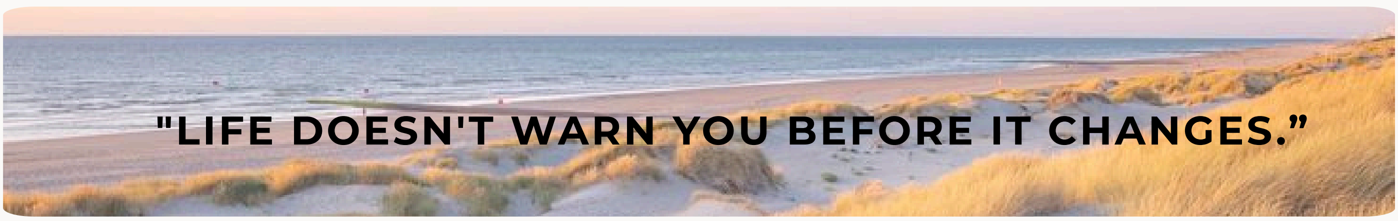
Here's the part that surprised him most: his employer policy covered only ₹3 lakh, and it ended the day he switched jobs three months later — something he hadn't even registered as a risk. The remaining ₹1.2 lakh came out of his savings, right when he was also paying off a personal loan.

"I always thought insurance was something you deal with after you need it," Rohan said. "I didn't realize the biggest risk wasn't the illness it was assuming my employer's cover was enough, and forever."

He's since bought a personal health policy that stays with him regardless of his job, with cover that actually matches what a serious hospitalization in his city would cost.

3 Lessons From Rohan's Story

1. **EMPLOYER COVER ISN'T YOUR SAFETY NET**
2. **"ENOUGH" COVER DEPENDS ON YOUR CITY, NOT A ROUND NUMBER. METRO HOSPITAL COSTS CAN BE 2-3X HIGHER THAN SMALLER CITIES.**
3. **READ THE EXCLUSIONS BEFORE THE EMERGENCY, NOT DURING IT**



July 2026 Market Wrap

Top 5 Nifty 50 Gainers — July

Stock	*Change (%)*
HCL Technologies	+25.67%
Bajaj Auto	+18.57%
Tech Mahindra	+17.56%
TCS	+16.45%
Eternal	+14.30%

Top 5 Nifty 50 Losers — July

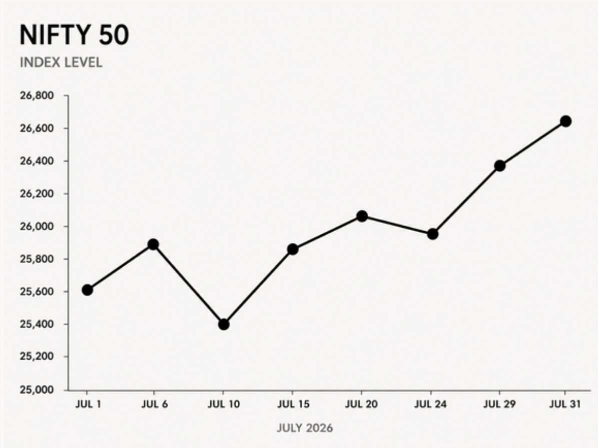
Stock	*Change (%)*
Dr. Reddy's Labs	-15.40%
Axis Bank	-8.63%
Trent	-8.43%
Adani Ports	-6.28%
HDFC Bank	-6.24%

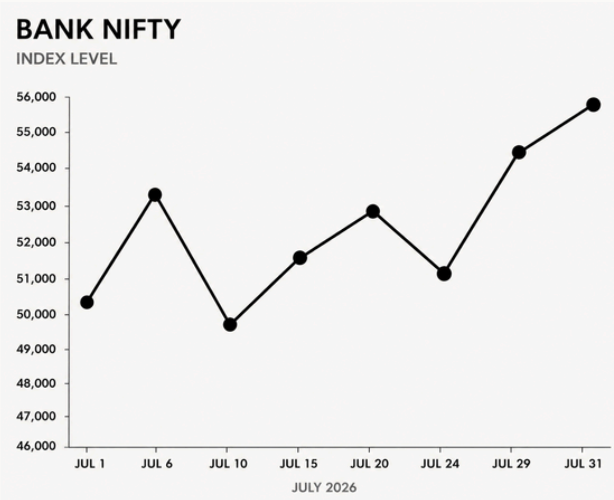
5 Best Performing NSE Indices — July

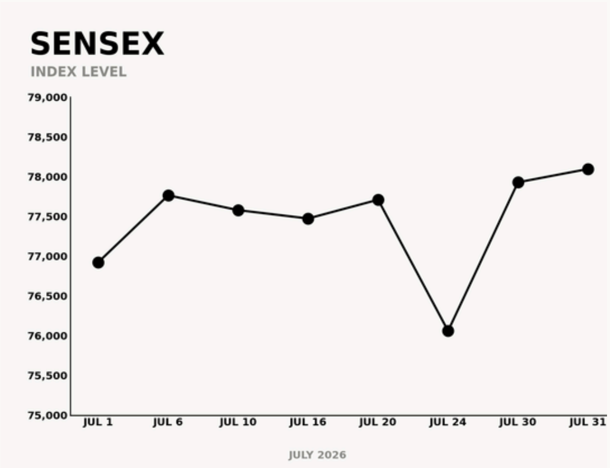
Index	*Return (%)*
Nifty IT	17.13%
Nifty Consumer Durables	10.19%
Nifty Media	9.48%
Nifty Auto	9.03%
Nifty Realty	9.02%

5 Worst Performing NSE Indices — July

Index	*Return (%)*
Nifty Private Bank	-1.53%
Nifty Financial Services	0.24%
Nifty Bank	0.46%
Nifty FMCG	0.93%
Nifty PSU Bank	1.47%







SOURCE :NSE MONTHLY DATA (NAVIA MARKETS, UPSTOX), VERIFIED JULY 2026 CLOSE. INDEX RETURNS REFLECT FULL-MONTH CHANGE; STOCK GAINERS EXACT, LOSERS EXACT; WORST-INDEX LIST RANKED BY FULL RETURN SPREAD WITHIN NIFTY 50 SECTORAL INDICES

Rewiring Finance Belief

❌ YOU NEED A LOT OF MONEY TO START INVESTING.

✔ YOU CAN START WITH JUST A SMALL AMOUNT THROUGH A SIP. IT'S NOT THE SIZE OF YOUR INVESTMENT THAT MATTERS, BUT STAYING CONSISTENT MONTH AFTER MONTH

❌ ALL MUTUAL FUNDS ARE RISKY.

✔ RISK DEPENDS ENTIRELY ON THE TYPE OF FUND YOU CHOOSE. EQUITY FUNDS CARRY MORE RISK BUT HIGHER GROWTH POTENTIAL, WHILE DEBT FUNDS ARE MORE STABLE AND SAFER. YOU CAN PICK BASED ON HOW MUCH RISK YOU'RE COMFORTABLE WITH.

❌ INSURANCE IS MEANT TO GROW YOUR MONEY.

✔ INSURANCE EXISTS TO PROTECT YOUR FAMILY FINANCIALLY IF SOMETHING UNEXPECTED HAPPENS TO YOU, NOT TO BUILD WEALTH. PURE PROTECTION PLANS LIKE TERM INSURANCE ARE USUALLY THE CHEAPEST AND MOST EFFECTIVE FOR THIS PURPOSE.

❌ YOUNG, HEALTHY PEOPLE DON'T NEED INSURANCE YET.

✔ BEING YOUNG AND HEALTHY IS ACTUALLY THE BEST TIME TO BUY INSURANCE. PREMIUMS ARE LOWEST AT THIS STAGE, AND WAITING UNTIL YOU'RE OLDER OR UNWELL CAN MAKE COVERAGE MORE EXPENSIVE OR HARDER TO GET.

Chhoti Kahani, Bada Gyaan

THE FARMER WHO KEPT HIS WORD

In a small village near the river, there lived a farmer named Hari. He was known not because he was rich, but because he always kept his word, no matter how small the promise.

One year, a terrible drought hit the village. Crops dried up and wells ran low. A traveling merchant offered Hari a deal: "Grow me ten sacks of wheat by next season, and I'll pay you double the usual price. But you must deliver exactly what you promise."

Hari agreed with just a handshake. No paper, no contract just his word.

That season was harder than anyone expected. The rains came late, and Hari could only harvest eight sacks instead of ten. His neighbors told him, "Just give him eight and say that's all you promised. No one would blame you after such a hard year."

But Hari shook his head. "I gave my word for ten sacks. I must find a way to make it right not make excuses."

So Hari took two sacks of wheat from his own family's food store wheat they needed for winter and added them to the eight, making ten full sacks. His wife worried, "What will we eat?"

"We will manage," Hari said. "My word must not break. If I am honest only when it's easy, I am not truly honest at all."When the merchant arrived and saw all ten sacks, he was stunned.

Other farmers had given him only half of what they'd promised. "Why did you not do the same?" he asked. Hari replied,

"Because honesty isn't something I practice only when times are good. If my word changes with the weather, it was never really my word at all."

Moved by this, the merchant paid Hari double as promised, and gave him extra grain to help his family through winter. From then on, he trusted Hari with every deal often before even checking the harvest because he knew Hari's word never wavered.

We are here to provide guidance and support.

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