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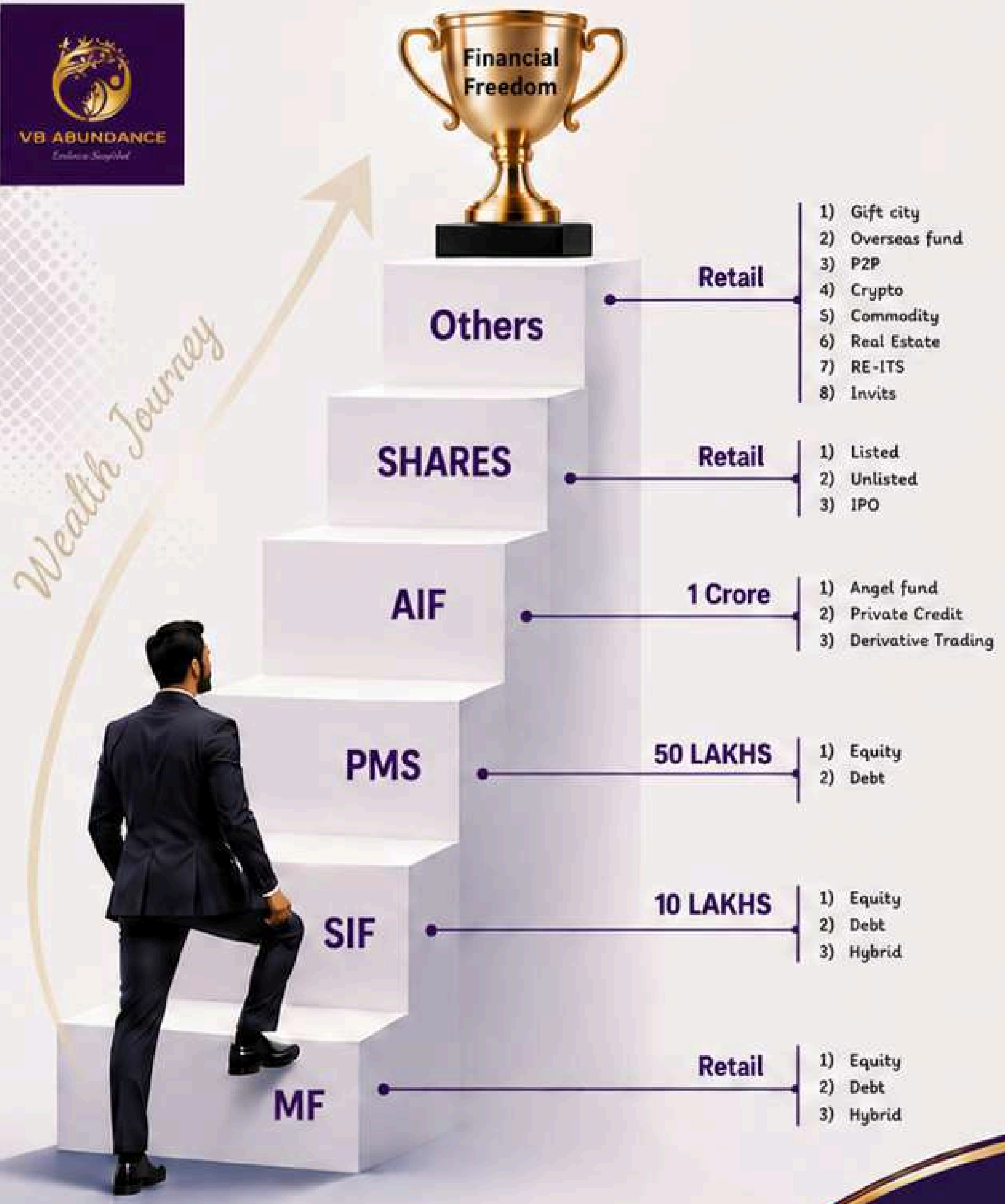

CERTIFIED ISO 9001:2015 COMPANY

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READY RECKONER & NEWSLETTER

August 2026

Product of the Month: **BOND** in Page 2

VIVEKANANDDAN AS

CFP, Independent Director | Chartered Family Office Consultant

vivek@vbabundance.com

99430 18682 | www.vbabundance.com

https://calendly.com/vb-abundance/vb-abundance-appointment?month=2026-01

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Our Leadership & Team

- Vivekananddan brings over 25 years of Extensive Experience in the Financial Services Industry, having held diverse Leadership and Advisory Roles across reputed Multinational Organizations. He is a Gold Standard CFP® Professional, Certified by the Financial Planning Standards Board (FPSB). He is the Founder of VB Abundance, a specialized Wealth Management and Financial Planning Firm. Additionally, he holds a valid Independent Director Certification from the Indian Institute of Corporate Affairs (IICA), making him well-qualified to participate in Boardroom Discussions and Advisory roles within listed Companies.

R. Balan

Real Estate

V. Malar Selvi

Capital Markets

P.Kousalya

Customer Relationship Manager

Insurance

K. Harshini

Junior Financial Planner

S.Gokul

Relationship Manager

Investments

N. Jayashree

IT Supporter

AS VIVEKANANDDAN CFP® & Independent Director
VB ABUNDANCE LLP
AMFI-Registered Mutual Fund Distributor
vivek@vbabundance.com 9943018682 www.vbabundance.com

VB ABUNDANCE LLP - BONDS

RECOMMENDED PRODUCTS AT A GLANCE

9001:2015

Why should bonds be a part of your portfolio?
Bonds provide a **regular income** through periodic interest payments, making them a reliable investment option.

Who should invest in bonds?
Investors who are looking for a **regular stream of income.**
Example: A parent planning for their child's school fees can invest in bonds to receive regular interest income, making it easier to manage recurring education expenses.

Illustration :

Investment Amount	:	₹10,00,000
Coupon Rate	:	8.85 % p.a.
Maturity	:	October 2028

Cashflow Date	Cashflow Amount	Record Date	Principal Amount	Interest Amount	Cashflow Date	Cashflow Amount	Record Date	Principal Amount	Interest Amount
30-Jun-2026	7274	15-Jun-2026	0	7274	29-Feb-2028	7012.3	14-Feb-2028	0	7012.3
1-Jul-2026	0		0	0	31-Mar-2028	7495.9	16-Mar-2028	0	7495.9
31-Jul-2026	7516.4	16-Jul-2026	0	7516.4	30-Apr-2028	7254.1	15-Apr-2028	0	7254.1
31-Aug-2026	7516.4	16-Aug-2026	0	7516.4	31-May-2028	7495.9	16-May-2028	0	7495.9
30-Sep-2026	7274	15-Sep-2026	0	7274	30-Jun-2028	7254.1	15-Jun-2028	0	7254.1
31-Oct-2026	7516.4	16-Oct-2026	0	7516.4	31-Jul-2028	7495.9	16-Jul-2028	0	7495.9
30-Nov-2026	7274	15-Nov-2026	0	7274	31-Aug-2028	7495.9	16-Aug-2028	0	7495.9
31-Dec-2026	7516.4	16-Dec-2026	0	7516.4	30-Sep-2028	7254.1	15-Sep-2028	0	7254.1
31-Jan-2027	7516.4	16-Jan-2027	0	7516.4	29-Oct-2028	1007012.3	14-Oct-2028	1000000	7012.3
28-Feb-2027	6789	13-Feb-2027	0	6789					
31-Mar-2027	7516.4	16-Mar-2027	0	7516.4					
30-Apr-2027	7274	15-Apr-2027	0	7274					
31-May-2027	7516.4	16-May-2027	0	7516.4					
30-Jun-2027	7274	15-Jun-2027	0	7274					
31-Jul-2027	7516.4	16-Jul-2027	0	7516.4					
31-Aug-2027	7516.4	16-Aug-2027	0	7516.4					
30-Sep-2027	7274	15-Sep-2027	0	7274					
31-Oct-2027	7516.4	16-Oct-2027	0	7516.4					
30-Nov-2027	7274	15-Nov-2027	0	7274					
31-Dec-2027	7516.4	16-Dec-2027	0	7516.4					
31-Jan-2028	7495.9	16-Jan-2028	0	7495.9					

VB ABUNDANCE LLP – RISK MANAGEMENT

RECOMMENDED PRODUCTS AT A GLANCE

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PRODUCT NAME	OBJECTIVE	KEY BENEFITS	SUITABLE FOR
Galaxy Promise – Signature	To provide comprehensive health insurance protection with premium stability, extensive medical coverage, and wellness-focused benefits for individuals and families.	• Stable premium (until claim or age limit) • Covers medical expenses, including consumables • Unlimited sum insured restoration • Early coverage for select lifestyle diseases • Wellness rewards and health check-ups	• Individuals • Families • Young professionals • Anyone looking for comprehensive health coverage and long-term financial protection
Axis Max Life Smart Secure Plus Plan (Term Insurance)	To provide financial security for your family's future with affordable life insurance protection.	• High life cover at an affordable premium • Financial protection for your family • Flexible policy term and payout options • Option to enhance cover with riders • Tax benefits as per applicable laws	• Young professionals • Salaried individuals • Parents and family breadwinners • Anyone looking for affordable, long-term life protection
Tata AIA Criti MediCare	To provide financial support against critical illnesses and major medical expenses.	• Coverage for critical illnesses • Lump sum benefit on diagnosis of covered illnesses • Helps manage high medical treatment costs • Affordable premiums • Tax benefits as per applicable laws	• Working professionals • Individuals with family responsibilities • People seeking protection from critical illness expenses • Anyone looking to strengthen their health and financial security
Tata AIA Fortune Pro (ULIP Plan)	To build long-term wealth while providing life insurance protection.	• Life insurance cover • Market-linked investment growth • Flexible fund switching • Tax benefits as per applicable laws • Goal-based financial planning	• Young professionals • Salaried individuals • Parents planning for future goals • Investors seeking wealth creation with life cover

Investments are subject to market risks

VB ABUNDANCE LLP – INVESTMENTS

RECOMMENDED PRODUCTS AT A GLANCE

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Category	Product Name	Product Type	Objective	Key Feature / Description	Key Benefits	Investment Details / Action	Suitable for
Mutual Fund	1. DSP Multi Asset Allocation Fund – Reg(G) 2. Franklin India Opportunities Fund – Reg(G)	1. Hybrid 2. Equity Thematic	1. Asset Allocation 2. Special Situation Themes	1. Allocates across equity, debt, commodities, and other assets. 2. The fund perdominantly invests across three themes, Make in India, Sustainable living and Digitalization.	1. Reduces risk through diversification 2. Captures emerging opportunities.	**Investment option:** SIP/ Lumpsum **Investment horizon:** 5+ years	1. Moderately Aggressive investors 2. Aggressive investors
SIF	1. Qsf Equity Long – Short Fund 2. Qsf Ex Top 100 Long-Short Fund 3. Altiva Hybrid Long-Short Fund	1. Equity 2. Equity 3. Hybrid	1. Growth with hedged equity exposure. 2. Unlock alpha beyond the top 100 stocks. 3. Hybrid long-short approach	1. Aims to generate risk-adjusted returns by taking advantage of both rising and falling market opportunities. 2. Invests beyond the top 100 companies to drive long-term growth with limited short positions for risk management. 3. Generate capital appreciation and income through diversified equity, arbitrage, derivatives, and fixed income strategies.	1. Reduced volatility through long-short investing. 2. Potential for higher alpha. 3. More stable returns in volatile markets.	**Investment option:** Rs. 10 lakhs onwards **Investment horizon:** 5+ years	Moderately Aggressive investors to Aggressive investors
BONDS	1. Andhra Pradesh State Beverages Co. Ltd. 2. Muthoot Fincorp Limited.	1. Government Bond 2. Corporate Bond	1. State-backed operations 2. NBFC lending	1. **Coupon rate** – 9.15% p.a. **Interest payout** – Quarterly **Maturity** – 4 years 4 months (52 months) 2. **Coupon rate** – 8.85% p.a. **Interest payout** – Monthly **Maturity** – 2 years 3 month (27 months)	1. Credit Rating – AA, Secured 2. Credit Rating – AA, Secured	1. **Investment option:** Rs. 10 lakhs onwards **Investment horizon:** 4+ years 2. **Investment option:** Rs. 5 lakhs onwards **Investment horizon:** 2+ years	1. Conservative investors 2. Moderate investors
PMS	1. Buoyant Opportunities PMS 2. Abakkus PMS	1. Flexi-cap 2. All Cap Approach	1. Flexible, opportunity-based investing 2. Fundamental quality investing	1. Actively picks stocks across sectors based on market opportunities and trends. 2. Focuses on high-quality businesses with strong management and long-term growth potential.	1. High growth potential with moderate downside protection. 2. Stable compounding with strong downside protection.	**Investment option:** Rs. 50 lakhs onwards **Investment horizon:** 5+ years	Hyper Aggressive investors
AIF	1. Carnelian Bharat Amritkaal Fund 2. Neo Infra Income Opportunities Fund	1. Category III AIF 2. Category II AIF	1. India Transformation 2. Infrastructure Income	1. Invests in companies benefiting from India's long-term stuctural growth and transformation across sectors. 2. Invests in infrastructure-linked debt and income-generating opportunities to provide regular yield potential.	1. Long-term India growth with thematic upside. 2. Stable income potential with lower volatility.	**Investment option:** Rs. 1 Crore onwards **Investment horizon:** 5+ years	Hyper Aggressive investors
GIFT CITY	Tata India Dynamic Equity Fund (Inbound) – GIFT IFSC	Dynamic Equity	Flexible Allocation	Dynamically shifts exposure between equity and debt based on market conditions, aiming to manage downside risk while capturing upside opportunities. Operates under GIFT IFSC offshore framework, enabling global investor participation with India-focused exposure.	Access to India's growth with better risk-adjusted returns over the long term.	**Investment option:** $500 onwards **Investment horizon:** 5+ years	Aggressive Investors

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NEWSLETTER

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PAGE 1

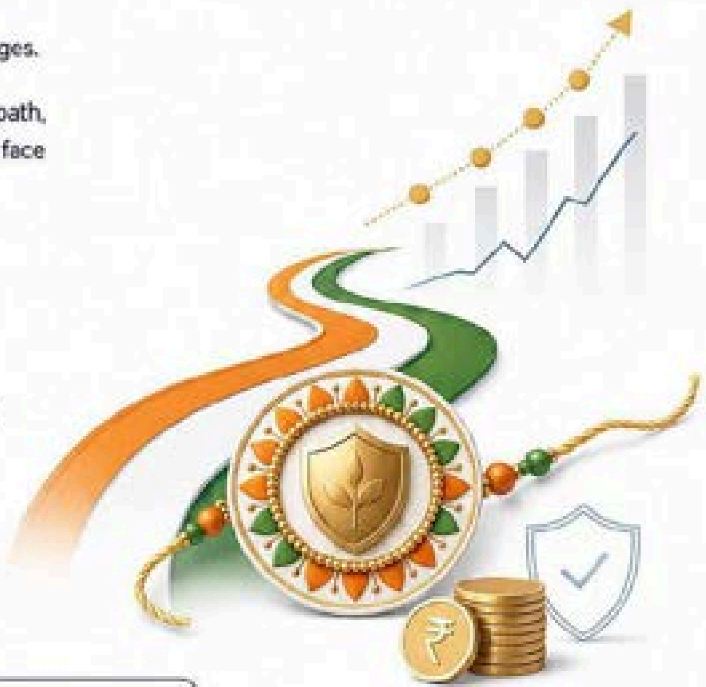
NEWSLETTER – AUG 2026

Freedom is one of life's greatest privileges.

It allows us to dream, choose our own path, support the people we care about, and face the future with confidence.

Financial well-being quietly strengthens that freedom.

This month, as we celebrate Independence Day and Raksha Bandhan, let us also reflect on another form of independence—the ability to make financial decisions with confidence and protect the dreams that matter most.



What's Inside:

- Market Insights – July Snapshot & Trends (Page 2)
- Investor Perspective – What Financial Freedom Really Means (Page 3)
- Investor Education – Protecting Wealth Beyond Investing (Page 4)
- Case Study - Congratulations! Your Salary Increased. Did Your Wealth? (Page 5)
- Financial Wisdom – The Difference Between Excitement and Progress (Page 6)
- How Financially Independent Are You? (Page 7)
- Closing Note – Freedom Deserves a Strong Foundation (Page 8)

Thought for the Month:

True financial freedom isn't about having everything. It's about having choices.

PAGE 2

Market Insights – July 2026 Snapshot

Monthly Financial Market Performance Snapshot

Particulars	Open	High	Low	Close	Change %
Sensex	76,545.21	78,664.92	75,474.43	78,094.64	2.02%
Nifty	23,897.65	24,530.90	23,606.30	24,383.60	2.03%
Nasdaq	26,039.51	26,316.01	24,425.34	25,373.85	-2.56%
Gold	$4,008.49	$4,202.67	$3,959.69	$4,042.67	0.85%
Crude	$70.62	$92.24	$67.57	$84.64	19.85%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE

Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra Fund	0.16	14.19	14.61	14.99
Equity - Dividend Yield Fund	2.81	13.7	13.67	13.66
Equity - ELSS	0.59	11.84	11.69	13.04
Equity - Flexi Cap Fund	2.78	12.57	11.74	13.08
Equity - Focused Fund	3.25	12.47	11.72	12.76
Equity - Large & Mid Cap Fund	3.55	14.5	13.37	13.8
Equity - Large Cap Fund	0.31	10.42	10.3	11.45
Equity - Mid Cap Fund	7.11	17.81	15.55	15.61
Equity - Multi Cap Fund	4.89	14.98	13.62	14.56
Equity - Small cap Fund	7.37	16.16	15.33	16.44
Equity - Value Fund	3.02	13.6	13.35	12.97

What This Means for You

Markets continue to respond to changing economic conditions, corporate earnings, policy developments, and investor sentiment. While short-term fluctuations are inevitable, long-term wealth creation often depends more on investor behaviour than on market movements themselves.

Investor Takeaway:

- Markets may influence returns.
- Your financial decisions influence outcomes.

*Source: investing.com/wsj.com/masterstrokeonline.com

* All Sectoral, Thematic, Index & ETF Funds are excluded from the above list. Returns are not guaranteed.
Financial Market Performance Snapshot Data Period - 01/07/2026 to 31/07/2026

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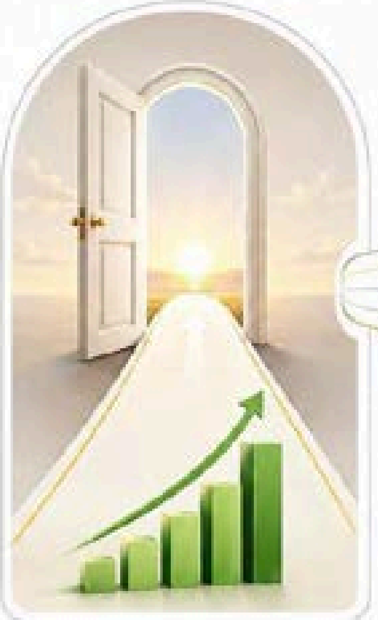
What Financial Freedom Really Means

Financial freedom is often misunderstood.
It isn't simply about becoming wealthy or retiring early.
More often, it is about having the ability to make life's important decisions without financial pressure.



It Means Having the Freedom To...

- ✓ Choose opportunities instead of compromises.
- ✓ Support your family when they need you.
- ✓ Pursue dreams without depending on debt.
- ✓ Face uncertainty with greater confidence.
- ✓ Live according to your priorities—not your liabilities.

Many people spend years chasing income.
The real objective is to build choices.

Perspective

Financial freedom isn't measured only by the size of your portfolio.
It's measured by the freedom your portfolio gives you.

PAGE 4

Don't Let a Scam Steal Your Financial Freedom

As digital transactions become a part of everyday life, financial frauds have become increasingly sophisticated. A single moment of carelessness can undo years of hard-earned savings.

While technology has made investing and banking more convenient, it has also made staying alert more important than ever.

OTP / PIN – Never share your OTP or PIN

Fake KYC Messages – Verify before you act

Fraudulent UPI Requests – Receiving money doesn't require approvals

Unrealistic Returns – Too good to be true? It probably is.

Stay One Step Ahead

Never share your OTP or PIN
Banks, mutual fund companies, and financial institutions never ask for your OTP, PIN, CVV, or passwords over phone calls, messages, or emails.

Verify Every UPI Request
Receiving money never requires entering your UPI PIN. If someone asks you to "approve" a payment request to receive money, it's a fraud.

Beware of Fake KYC Updates
Fraudsters often send messages claiming your KYC needs immediate updating. Always verify such requests through the official website or your financial institution.

Question Unrealistic Investment Returns
Promises of guaranteed high returns, insider tips, or "double your money" schemes are common warning signs. If an opportunity sounds too good to be true, it probably is.

Investor Insight
Building wealth takes years. Losing it can take just one careless click.
Stay informed. Stay alert.

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PAGE 5

Congratulations! Your Salary Increased. Did Your Wealth?

Raj couldn't stop smiling after receiving his annual appraisal letter. A 30% salary hike felt like a dream after a year of hard work. To celebrate, he upgraded his smartphone, exchanged his old car for a new one, and started enjoying more weekend getaways with his family & friends. Life felt better than ever.

Years passed, and every salary increment brought another lifestyle upgrade. Yet, one evening, while reviewing his finances, Raj was surprised to find that although his income had nearly doubled, his savings had barely grown. The dream home he once envisioned still seemed distant, and many of his long-term goals remained exactly where they were years ago.

During a Raksha Bandhan family gathering, Raj shared his disappointment with his sister. She listened patiently and introduced him to her Mutual Fund Distributor. Instead of discussing returns or recommending products, the distributor asked Raj a simple question:

> "Every time your salary increased, did your investments increase too?"

Raj paused. For the first time, he realised that while he had upgraded his lifestyle with every raise, he had rarely upgraded his investments.

That conversation changed his approach towards money. He decided that every future salary increment would be accompanied by a corresponding increase in his monthly investments. His lifestyle continued to improve, but this time, his wealth began growing alongside it.

A decade later, Raj wasn't just earning more—he was financially stronger. His dream home had become a reality, his retirement goals were progressing steadily, and he had the confidence of knowing that his income and investments had grown together.

The Real Lesson | A higher income can improve your lifestyle. Increasing your investments can improve your future.

PAGE 6

The Difference Between Excitement and Progress

Excitement often attracts attention.
Progress quietly creates results.
In investing, excitement may come from chasing trends, reacting to headlines, or seeking quick gains.
Progress comes from moving steadily towards meaningful financial goals.

Excitement Looks Like...

- Constantly searching for the next opportunity.
- Measuring success every week.
- Reacting to every market movement.

Progress Looks Like...

- Achieving financial goals.
- Reducing financial stress.
- Growing confidence over time.
- Creating lasting financial security.

Wisdom to Remember

Excitement creates moments.
Progress creates futures.

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PAGE 7

How Financially Independent Are You?

Take a minute to reflect.

- ✓ Could I manage my household expenses if my regular income stopped for six months? ☐
- ✓ Are my investments linked to clearly defined financial goals? ☐
- ✓ Have I updated nominations across my major investments? ☐
- ✓ Do I understand why I own each investment? ☐
- ✓ Could my family locate my financial information if needed? ☐
- ✓ Have I reviewed my investments during the past year? ☐

If 2 or More Answers Are "No"

It may be a good time to review whether your financial arrangements are aligned with your long-term objectives.

Remember:

Financial independence is not built in a day.
It is strengthened through informed decisions made over time.

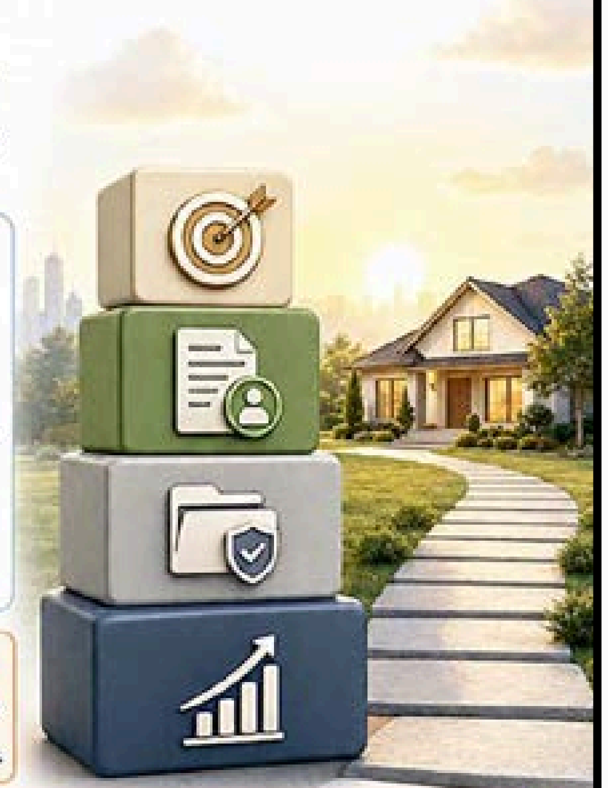
PAGE 8

Freedom Deserves a Strong Foundation

Freedom is not created by a single decision.

It is built through hundreds of thoughtful decisions made over the years.

Every investment made with purpose, every financial responsibility fulfilled, and every informed choice brings us one step closer to greater confidence and peace of mind.



What You Can Do This Month

- Review your financial goals.
- Update nominations wherever required.
- Organise important financial records.
- Continue investing with your long-term objectives in mind.

A Simple Step Forward

If you would like to review your investments and financial goals, you may consider a discussion with your Mutual Fund Distributor.

Quote of the Month

"Freedom is nothing but a chance to be better."
— Albert Camus

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OUR CLIENT SAYS...

THANK YOU!

We continuously evolve our portfolio construction approach to serve our clients better. Through disciplined research and strategic selection, we have curated a focused set of high-quality options in this reckoner, designed to strengthen and sustain your long-term wealth.

- Vivekananddan

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