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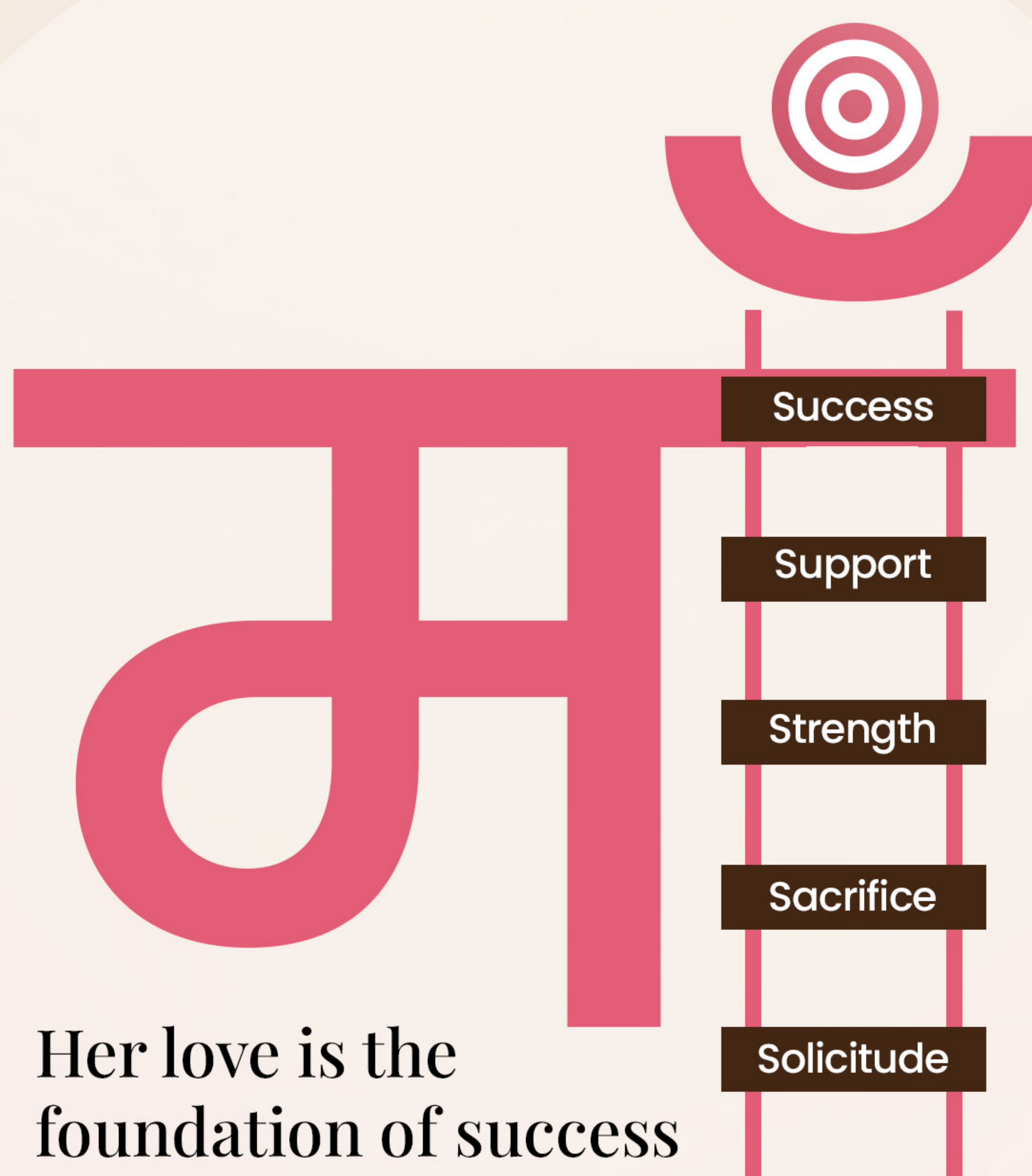
MAY 2026



Sahayak Times

PRESENTS

A MONTHLY PERSONAL FINANCE NEWSLETTER BROUGHT TO YOU UNDER THE PERSONAL FINANCE LITERACY MISSION OF



Her love is the
foundation of success

To the purest form of love -

HAPPY
Mother's Day



Disclaimer: This is for educational purposes only and should not be treated as investment advice. Investments are subject to market risk. Please read all documents carefully before investing.



From the Editor

Dear Reader,

A couple of months ago we were talking about India GoldiLock Moment and today India is being classified as being in a reverse Goldilocks due to the impact of Oil on the Fiscal deficit, Rupee breaching 95 against the dollar, IMD forecast of a weak monsoon and the FPI having pulled over \$21 billion since the start of the Iran War and the much discussed AI shock, where Indian IT sourcing model is now perceived to be a loser.



Despite the efforts of SEBI, AMFI and other regulatory agencies, the Fininfluencers seem to have an opinion on almost everything, right from when the War will end, the next War will start, the dynamics of the Oil Prices, the Gold and Silver rally, the Stock market valuations, the Bear forecasts, Why one sector will do well and Which one is overvalued, How to time the market, the 'Sell in May and Go away' theory and countless other aspects of market dynamics. It is not surprising for me to receive at least 20 to 25 Instagram forwards explaining the best course of action in the equity market in the current scenario. The 'Immature Investor' who has not seen the market cycle not experienced the market volatility often redeem their holdings and book their losses.

They try to time the market because they have 'Inside Information' from the social media or their learned uncle or discussion held on the Golf Course or at the morning walk, that 'Petrol and Diesel Prices, are liable to be increased after State Elections' or 'Why FPI's are selling' or 'This Time it is different and the War is going to escalate into a World War' or 'Oil will touch \$150 per barrel' or 'Gold is going to be \$25,000 an ounce by 2030' etc etc.

We strongly believe that it is virtually impossible to forecast or predict the market movement in the short run and thus one should not try and time the market. However, the past data shows that in case you miss the '10 best days of the market,' your portfolio is likely to underperform the benchmark by a significant margin.

Hence the only possible solution is to invest according to your time horizon and risk appetite, make appropriate asset allocation, maintain sufficient liquidity to meet emergencies and regular expenses, take optimal risk and let compounding do its magic over the long term. Don't enter the market for short term gains, review your portfolio periodically not only for deciding on the best Mutual Fund available but to review your goals, are you on track to achieve your goals and to rebalance the portfolio if required and consult your investment advisor regularly before making any investment decisions.

Geopolitical developments today are deeply intertwined with global economic outcomes and market behaviour. The evolving dynamics surrounding Iran and Israel, broader U.S. geopolitical positioning and the strategic role of OPEC continue to influence energy markets, inflation trajectories, interest rate cycles and capital flows. As the global economy seeks stability and recovery, these factors are shaping opportunities and risks across asset classes, sectors and economies worldwide. For investors and businesses alike, a nuanced understanding of these developments is essential.

After close to 20 months from previous high achieved in Sept 2024, the recent Middle East peace signals have led to a short rally in the markets with the Nifty close to 25,000 levels and Nifty midcap index having achieved a high on 7th May. The trend analyst have started talking about early signs of the resumption of the Bullish Momentum.

If you are a long term investor and your goals are some years away, Stay invested and continue investing as valuations are currently below the mean.

Happy Investing!
Sandeep Sahni
Editor



THE MONTH THAT WAS APRIL 2026

ECONOMIC HIGHLIGHTS

- Monthly gross GST revenue reached an all-time high in April, growing 8.7% year-on-year, driven by a 25.8% surge in import-related collections.
- Foreign portfolio investors dumped Indian equities at a record pace in April, with total 2026 outflows (₹1.92 lakh crore) already surpassing the entirety of 2025.
- IMF data for April 2026 shows India has nominally slipped to the 6th position globally, as the Rupee's depreciation against the Dollar compressed GDP in dollar terms.
- In a historic shift, the Bombay Stock Exchange captured 55.4% of the futures and options market share in April, surpassing the National Stock Exchange for the first time.
- Despite macro headwinds, broader markets outperformed significantly in April; the Nifty Microcap 250 jumped 16.2% while the Nifty 50 rose only 5.8%.
- India's manufacturing activity growth slowed sharply to 53.9 in March/April as the West Asia crisis drove up input costs for chemicals, fuel, and electrical components.
- Sustained capital outflows and rising Brent crude prices (hitting the \$110-\$125 range) pushed the Indian Rupee to historic lows during the month.
- The Reserve Bank of India held the repo rate at 5.25% in April, choosing to support liquidity for banking and real estate despite rising external inflation risks.
- Driven by surging energy costs, wholesale inflation rose to 3.88% in March/April, up from 2.13% in February.
- Overall auto retail sales hit a record 26.11 lakh units, marking a 12.94% year-on-year (YoY) increase.

[Search the news on Google to read more...](#)

Index	As on 30-03-26	As on 30-04-26	Change (in %)
Nifty 50	22,331.40	23,997.55	7.46%
Sensex	71,947.55	76,913.50	6.90%
Nifty SmallCap 100	15,203.80	18,007.15	18.44%
Nifty Mid Cap 100	52,650.00	59,784.85	13.55%
Dow Jones (in \$)	45,216.14	49,652.16	9.81%
Nasdaq 100 (in \$)	22,953.38	27,452.12	19.60%
Shanghai Composite (in \$)	3,923.29	4,112.16	4.81%
Bitcoin \$	66,726.40	76,325.00	14.39%
Brent crude oil (in \$)	107.39	108.17	0.73%
USD/INR	93.89	94.76	0.93%
RBI 10 Year Govt. bond yield	6.55	7.02	7.18%
24k Gold/Gm (in INR)	14,929	15,288	2.40%

5 BEST PERFORMING NSE INDICES

Index	Return (in%)
Nifty Realty	19.33%
Nifty Energy	15.17%
Nifty MNC	12.79%
Nifty Metal	12.45%
Nifty Media	11.28%

TOP 5 NIFTY 50 GAINERS

Stock	As on 30-03-26	As on 30-04-26	Change (in%)
Adani Enterprises Ltd.	1758.8	2408.4	36.93%
Trent	3295.8	4144.6	25.75%
Adani Ports	1321.60	1657.80	25.44%
Nestle	1174.80	1458.6	24.16%
Bajaj Auto	8781.50	9994.00	13.81%

5 WORST PERFORMING NSE INDICES

Index	Return (in%)
Nifty IT	-1.06%
Nifty PSU Bank	3.89%
Nifty Services Sector	4.94%
Nifty Pharma	5.71%
Nifty Bank	6.64%

TOP 5 NIFTY 50 LOSERS

Stock	As on 30-03-26	As on 30-04-26	Change (in %)
Kotak Mahindra Bank	353.4	383.30	8.46%
Bharti Airtel	1782.40	1886.80	5.86%
Dr. Reddy Labs	1254.90	1322.90	5.42%
ONGC	284.65	299.55	5.23%
TCS	2358.90	2473.90	4.88%

Source: investing.com, goodreturns.in, google.com, tradingview.com, ngenmarkets.in, trendlyne.com

Disclaimer: Past returns are not a guarantee of future performance. Kindly consult your financial advisor before making any investment decisions. Mutual fund investments are subject to market risks. Please read all scheme related documents carefully.

MUTUAL FUNDS CATEGORY WISE FUND PERFORMANCE

Category	3M	6M	1 Year	3 Year	5 Year	10 Year
Equity - Contra Fund	-4.45	-4.8	2.88	17.41	17.16	17.16
Equity - Dividend Yield Fund	-2.69	-1.82	5.43	16.9	16.75	16.75
Equity - ELSS	-2.81	-4.27	3.18	14.49	13.82	13.82
Equity - Flexi Cap Fund	-2.33	-3.91	4.22	14.76	13.54	13.54
Equity - Focused Fund	-2.79	-3.68	4.31	14.44	13.32	13.32
Equity - Large & Mid Cap Fund	-1.49	-3.09	6.46	17.11	15.63	15.63
Equity - Large Cap Fund	-4.68	-4.89	1.07	12.67	11.98	11.98
Equity - Mid Cap Fund	1.54	-0.88	11.64	20.97	18.16	18.16
Equity - Multi Cap Fund	-0.22	-2.55	7.47	17.9	16.39	16.39
Equity - Sectoral Fund - Banks & Financial Services	-4.86	-2.37	5.61	13.73	13.69	13.69
Equity - Sectoral Fund - Consumption	-1.39	-7.69	-0.69	12.24	13.58	13.58
Equity - Sectoral Fund - Infrastructure	5.36	2.58	13.69	22.81	22.31	22.31
Equity - Sectoral Fund - Pharma & Health Care	7.62	1.45	8.69	23.39	14.16	14.16
Equity - Sectoral Fund - Technology	-11.86	-15.04	-7.3	10.37	9.19	9.19
Equity - Small cap Fund	4.86	-0.8	12.54	19.31	18.96	18.96
Equity - Value Fund	-1.85	-1.61	6.57	17.31	15.98	15.98
Hybrid - Aggressive Hybrid Fund	-1.81	-2.79	3.06	13.11	11.86	11.86
Hybrid - Arbitrage Fund	1.33	2.86	5.76	6.7	5.76	5.76
Hybrid - Balanced Hybrid Fund	-1.07	-2.14	2.78	-	-	-
Hybrid - Equity Savings	-0.26	0.18	4.45	9.27	8.29	8.29
Hybrid - Multi Asset Allocation	-1.62	3.56	13.42	17	15.08	15.08
Debt - Overnight Fund	1.21	2.54	5.32	6.02	5.46	5.46
Debt - Short Duration Fund	0.68	1.56	4.62	6.66	5.9	5.9
FoFs (Domestic / Overseas) - Gold	-3.42	26.07	58.79	33.51	24.22	24.22
SIF Ex-Top 100 Long-Short	1.57	--	--	--	--	--
SIF Hybrid Long-Short	0.36	--	--	--	--	--
SIF Equity Long-Short	-0.72	--	--	--	--	--
Nifty	-6.43	-5.94	-0.38	10.35	11.26	11.26
Nifty Next 50	1.49	0.06	9.21	20.37	14.95	14.95
Nifty 100	-3.65	-3.15	3.04	13.39	12.37	12.37
Nifty 200	-2.39	-2.5	5.18	15.11	13.63	13.63

Source: masterstrokeonline.com, Ngenmarkets.in

As on 30th April 2026

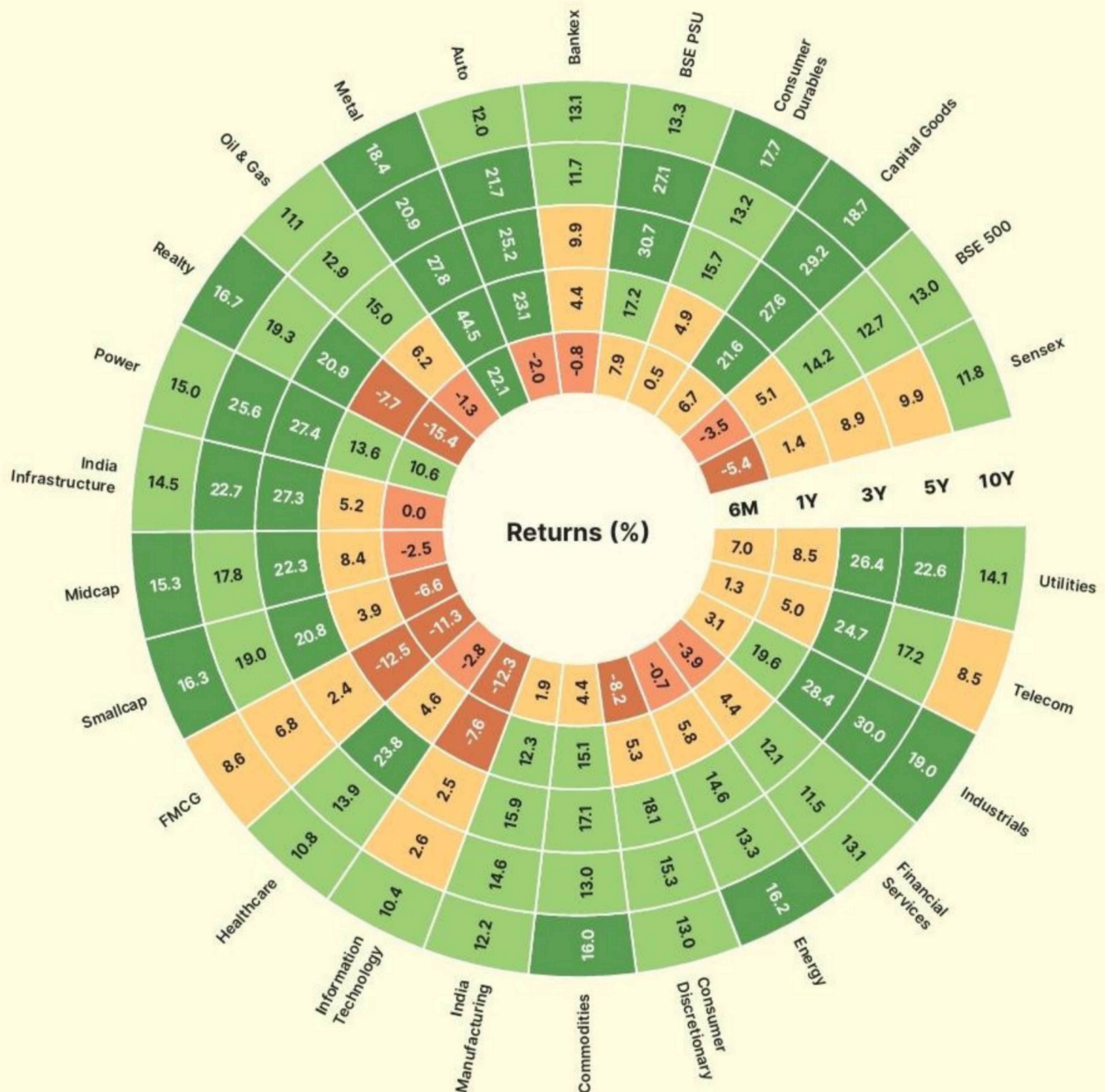
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CHART BUSTER

SECTOR SNAPSHOT

CHARTS TO HELP YOU MAKE SENSE OF THE CURRENT MARKET IN TERMS OF VALUATIONS AND RETURN POTENTIAL

Despite underperforming in the last six months and one year, the long-term returns of most indices remain healthy, thanks to a strong bull run



Data as of April 15, 2026 for major BSE indices. Returns for over a year have been annualised..

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Bull Case (Positives for the Market)

GST Collections Hit Record ₹2.43 Lakh Crore: Revenue reached an all-time high in April with 8.7% growth, signaling robust domestic consumption.

Broad Market Outperformance: While large caps were stable, the Nifty Microcap 250 surged 16.2% and Smallcaps rose 15.5% during the month.

Resilient GDP Growth Projections: The World Bank and RBI maintained a steady outlook, projecting India to grow between 6.6% and 6.9% for FY27.

Strong Remittance Growth Supports India's E resilient in FY26, with Q3 remittances rising 5.1% YoY to \$37.8 billion, while April–December net remittance receipts grew 11.3%, strengthening domestic consumption and helping keep the current account deficit within manageable levels.

India's GCC Ecosystem Nears \$100 Billion Revenue Milestone: India's Global Capability Centre (GCC) market revenue is projected to reach \$98.4 billion by FY26, highlighting the country's growing role as a strategic global operations and innovation hub for multinational enterprises

Healthy Auto sales no's in FY-26 a positive outlook for FY-27. April sales also posts healthy Auto despatch no's.

Recovery in Manufacturing and Services PMI in April.

Bank Non-Food credit growth @ 15.9% in FY-26. Healthy growth momentum in Services, Gold loan, Personal loan & Industrial Sectors.

BULLS VS BEAR



Bear Case (Negative for the Market)

Record FPI Outflows: Foreign investors pulled out ₹60,847 crore in April alone due to rising global geopolitical tensions.

Energy Vulnerability Exposes India to Global Supply Shocks: Rising geopolitical tensions highlighted India's dependence on imports across critical sectors such as energy, fertilisers, metals, and minerals, increasing the risk of supply disruptions, price volatility, and inflationary pressures on the economy.

Rupee Hits All-Time Lows: The Indian Rupee weakened toward the ₹94–₹95 mark against the Dollar, driven by capital outflows and high energy costs.

Manufacturing PMI Slumps: Factory activity growth hit a four-year low of 53.9 as the West Asia crisis increased raw material expenses.

Wholesale Inflation at 3-Year High: WPI inflation climbed to 3.88% in March/April, fueled by a sharp rise in fuel and power costs.

Rupee Depreciation Deepens Amid Global Uncertainty: The Indian rupee weakened nearly 5.5% between January and April 2026, touching a low of ₹95/USD, driven by rising oil import bills, geopolitical tensions in West Asia, and sustained foreign capital outflows.

Heavy FPI Outflows Weigh on Market Stability: Foreign investors pulled out over ₹60,847 crore from Indian equities in April 2026, extending the ongoing capital outflow trend and increasing pressure on domestic markets and currency stability.

Brent Crude remains elevated at near \$100 leading to inflationary pressure and supply disruption in the gas space.

COMPANY SIZE AS PER RANK

Company Ranking as on Marketcap	Company Name	Marketcap as on 30 th Apr 2026 (in ₹ Cr.)	Net Profit FY 2025-26 (in ₹ Cr.)
1	Reliance Industries Ltd	₹ 1,963,029.62	₹ 95,754.00
31	Bajaj Finserv Ltd	₹ 285,322.10	₹ 19,669.47
51	TVS Motor Company Ltd	₹ 167,399.35	₹ 2,379.81
101	LG Electronics India Ltd	₹ 107,653.27	₹ 2,203.35
251	Bandhan Bank Ltd	₹ 33,741.93	₹ 1,223.56
501	Concord Biotech Ltd	₹ 12,504.21	₹ 372.96
751	Suprajit Engineering Ltd	₹ 5,763.92	₹ 99.27
1001	Tatva Chintan Pharma Chem Ltd	₹ 3,050.70	₹ 5.71
1501	Vilas Transcore Ltd	₹ 1,037.96	₹ 34.17
2001	Haleos Labs Limited	₹ 456.96	₹ 18.73
2501	Cochin Minerals & Rutile Ltd	₹ 230.19	₹ 23.56

Source: screener.in, Data as on 30th April 2026

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NIFTY 50 MONTHLY RETURNS (2000 - 2026)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
MEDIAN	-0.60%	-0.40%	0.30%	1.15%	1.20%	1.60%	2.45%	0.75%	1.08%	1.95%	3.50%	2.15%	13.45%
SD	5.85%	4.31%	8.27%	5.61%	8.37%	5.55%	5.11%	4.84%	6.62%	8.24%	5.67%	4.45%	28.04%
Avg Return	-0.39%	-0.45%	-0.39%	1.62%	0.89%	1.40%	1.81%	1.31%	1.23%	0.73%	2.71%	2.75%	16.15%
Max Return	12.40%	7.00%	10.80%	15.00%	28.10%	12.60%	8.70%	14.40%	12.50%	17.50%	11.90%	16.40%	75.80%
Min Return	-16.30%	-8.30%	-23.20%	-8.00%	-17.40%	-17.00%	-9.40%	-8.80%	-13.30%	-26.40%	-9.30%	-4.30%	-51.80%

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2026	-3.10%	-0.56%	-11.31%	7.46%									
2025	-0.60%	-5.90%	6.30%	3.50%	1.70%	3.10%	-2.93%	-0.56%	0.16%	3.84%	1.70%	-0.28%	10.51%
2024	0.00%	1.20%	1.60%	1.20%	-0.30%	6.60%	3.90%	1.10%	2.30%	-6.20%	-0.30%	-2.00%	8.80%
2023	-2.40%	-2.00%	0.30%	4.10%	2.60%	3.50%	2.90%	-2.50%	2.00%	-2.80%	5.50%	7.90%	20.00%
2022	-0.10%	-3.10%	4.00%	-2.10%	-3.00%	-4.80%	8.70%	3.50%	-3.70%	5.40%	4.10%	3.50%	4.30%
2021	-2.50%	6.60%	1.10%	-0.40%	6.50%	0.90%	0.30%	8.70%	2.80%	0.30%	-3.90%	2.20%	24.10%
2020	-1.70%	-6.40%	-23.20%	14.70%	-2.80%	7.50%	7.50%	2.80%	-1.20%	3.50%	11.40%	7.80%	14.90%
2019	0%	-0.40%	7.70%	1.10%	1.50%	-1.10%	-5.70%	0.90%	4.10%	3.50%	1.50%	0.90%	12.00%
2018	4.70%	-4.90%	-3.60%	6.20%	0.00%	-0.20%	6.00%	2.90%	-6.40%	-5.00%	4.70%	-0.10%	3.20%
2017	4.60%	3.70%	3.30%	1.40%	3.40%	-1.00%	5.80%	-1.60%	-1.30%	5.60%	-1.10%	3.00%	28.60%
2016	-4.80%	-7.60%	10.80%	1.40%	4.00%	1.60%	4.20%	1.70%	-2.00%	0.20%	-4.70%	-0.50%	3.00%
2015	6.40%	1.10%	-4.60%	-3.60%	3.10%	-0.80%	2.00%	-6.60%	-0.30%	1.50%	-1.60%	0.10%	-4.10%
2014	-3.40%	3.10%	6.80%	-0.10%	8.00%	5.30%	1.40%	3.00%	0.10%	4.50%	3.20%	-3.60%	31.40%
2013	2.20%	-5.70%	-0.20%	4.40%	0.90%	-2.40%	-1.70%	-5.80%	6.10%	9.80%	-2.00%	2.10%	6.80%
2012	12.40%	3.60%	-1.70%	-0.90%	-6.20%	5.40%	0.70%	0.60%	8.50%	-1.50%	4.60%	0.40%	27.70%
2011	-10.20%	-3.10%	9.40%	-1.40%	-3.30%	1.60%	-2.90%	-8.80%	-1.20%	7.80%	-9.30%	-4.30%	-24.60%
2010	-6.10%	0.80%	6.60%	0.60%	-3.60%	4.40%	1.00%	0.60%	11.60%	-0.20%	-2.60%	4.60%	17.90%
2009	-2.90%	-3.90%	9.30%	15.00%	28.10%	-3.50%	8.00%	0.60%	9.00%	-7.30%	6.80%	3.30%	75.80%
2008	-16.30%	1.70%	-9.40%	9.10%	-5.70%	-17.00%	7.20%	0.60%	-10.10%	-26.40%	-4.50%	7.40%	-51.80%
2007	2.90%	-8.30%	2.00%	7.00%	5.10%	0.50%	4.90%	-1.40%	12.50%	17.50%	-2.30%	6.50%	54.80%
2006	5.80%	2.50%	10.70%	4.60%	-13.70%	1.90%	0.50%	8.60%	5.10%	4.30%	5.60%	0.30%	39.80%
2005	-1.10%	2.20%	-3.20%	-6.50%	9.70%	6.40%	4.10%	3.10%	9.10%	-8.90%	11.90%	6.90%	36.30%
2004	-3.70%	-0.50%	-1.60%	1.40%	-17.40%	1.50%	8.40%	0.00%	7.00%	2.40%	9.60%	6.20%	36.30%
2003	-4.70%	2.10%	-8.00%	-4.50%	7.80%	12.60%	4.60%	14.40%	4.50%	9.80%	3.80%	16.40%	71.90%
2002	1.50%	6.20%	-1.10%	-4.00%	-5.10%	2.80%	-9.30%	5.40%	-4.70%	-1.20%	10.40%	4.10%	3.30%
2001	8.60%	-1.50%	-15.00%	-2.00%	3.80%	-5.10%	-3.20%	-1.80%	-13.30%	6.40%	9.80%	-0.80%	-16.20%
2000	4.40%	7.00%	-7.60%	-8.00%	-1.90%	6.60%	-9.40%	4.60%	-8.80%	-7.80%	8.10%	-0.40%	-14.70%



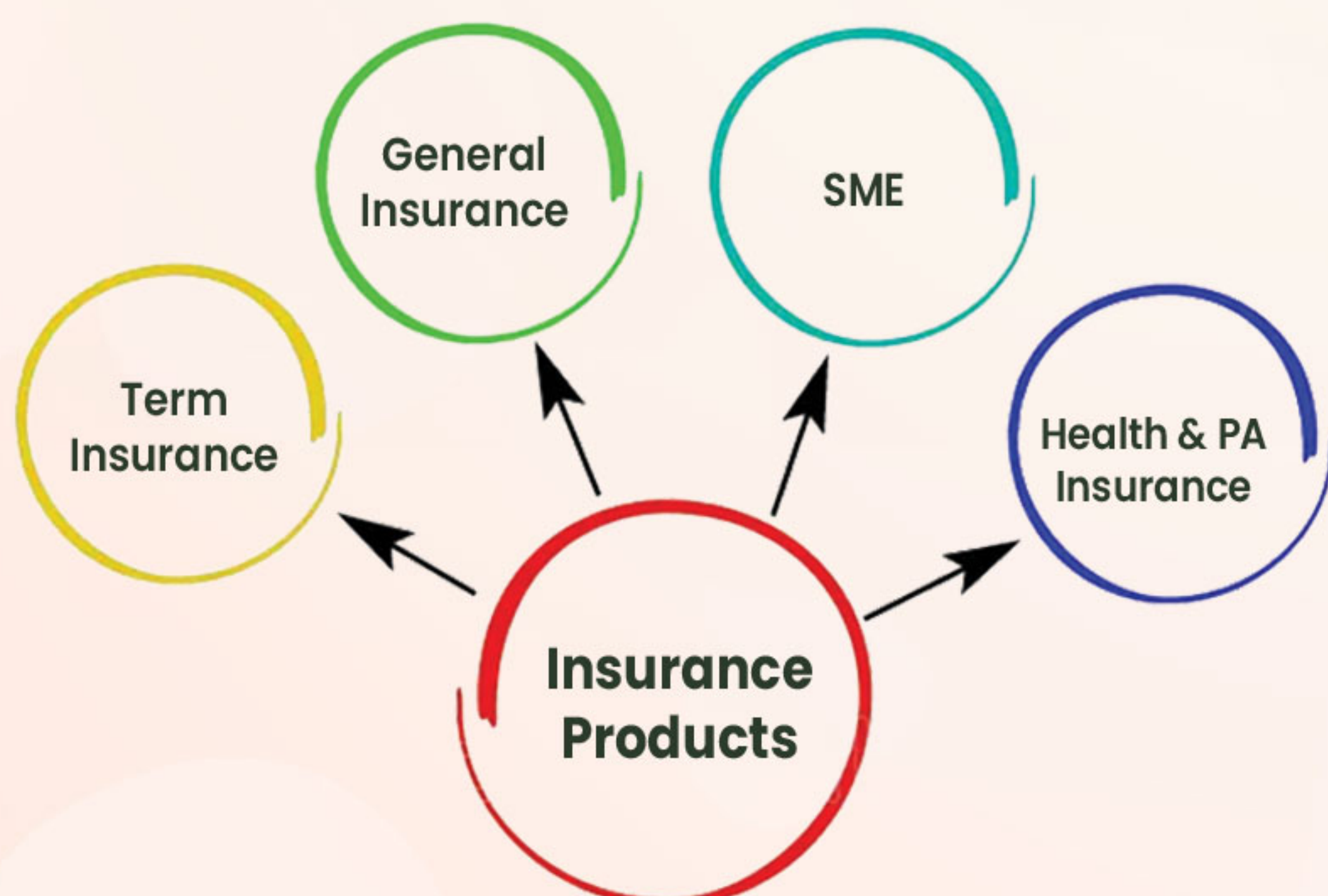
OUR NEW SERVICES



- 1 Have you got sufficient **Term Insurance**?
- 2 Have you got **Adequate Health & Critical Illness** cover?
- 3 Are you covered in case of an **Accident & Disability**?
- 4 Do have **House Insurance** to cover against natural calamities, war, flood, fire, theft etc.?
- 5 Is your **Business, Stocks, P&M, Transit and Vehicles** covered by Insurance?
- 6 Do you have a **Personal Indemnity insurance**?
- 7 Do you take **Travel Insurance** while travelling?

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and help you to cover the insurance gaps.

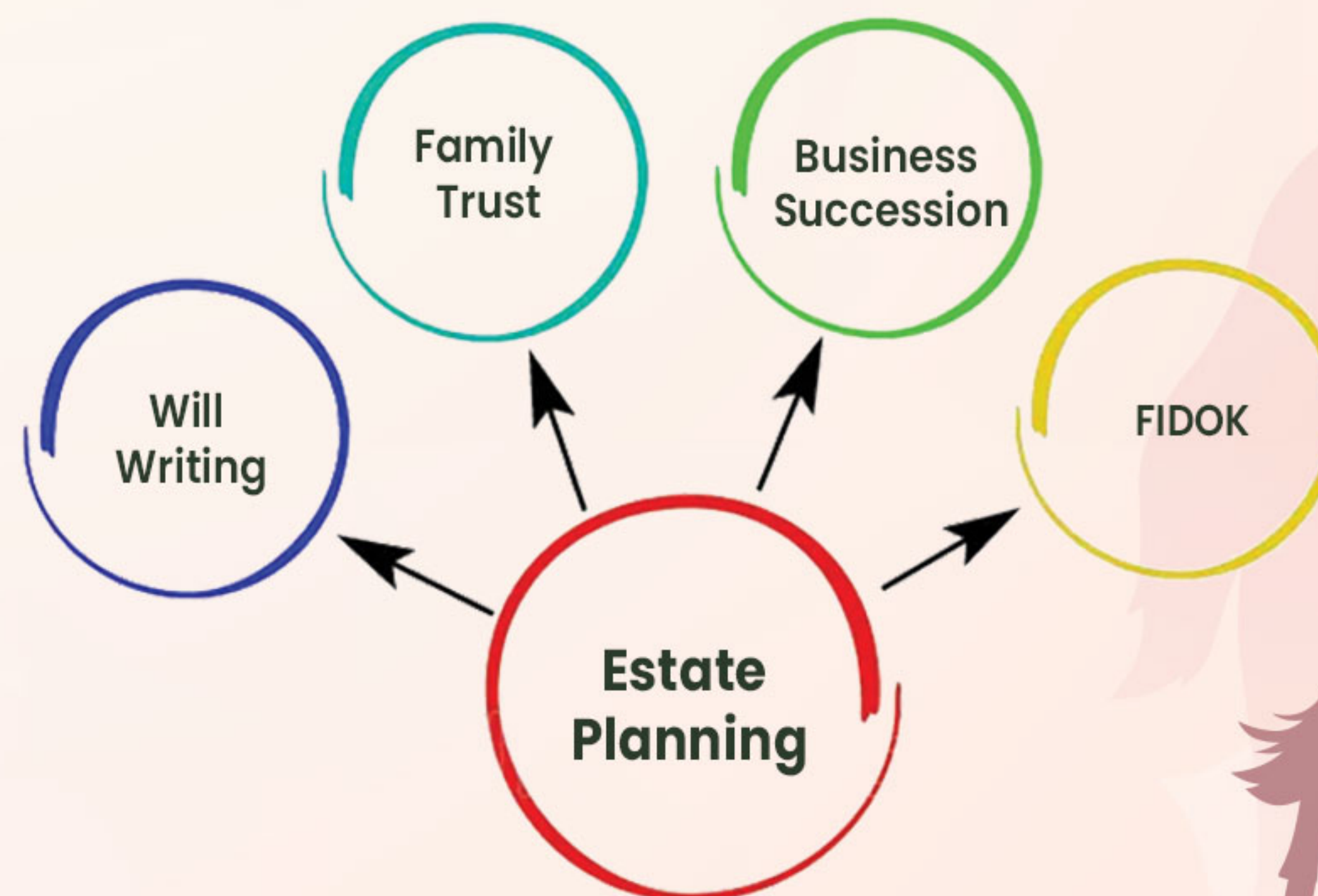
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- 1 Have you made a **Will**?
- 2 Have your family elders and other **family members made a Will**?
- 3 Have you done a comprehensive **Estate Planning**?
- 4 Is the Will an answer to your Inheritance plans or do you need a **Family Trust**?
- 5 Have you made a complete list of your Assets and liabilities and documented your **financial and non-financial assets(FIDOK)**?

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Movie of the Month...



THE SOCIAL NETWORK (2010)

The Social Network is a 2010 American biographical drama film directed by David Fincher and written by Aaron Sorkin. Based on the 2009 book The Accidental Billionaires by Ben Mezrich, the film portrays the founding of the social networking website Facebook.



Joke of the Month...





sandeep sahni

DAILY MOTIVATIONAL BLOG

MY TOP 5 BEST MOTIVATIONAL BLOGS OF THE MONTH...

- 1 Checklist
- 2 What is happiness?
- 3 Bluebird Event
- 4 Pandora's Box
- 5 Success Occurs When Opportunity Meets Preparations



Scan QR to Read
Motivational Blogs

<https://sandeepsahni.com/blog/>

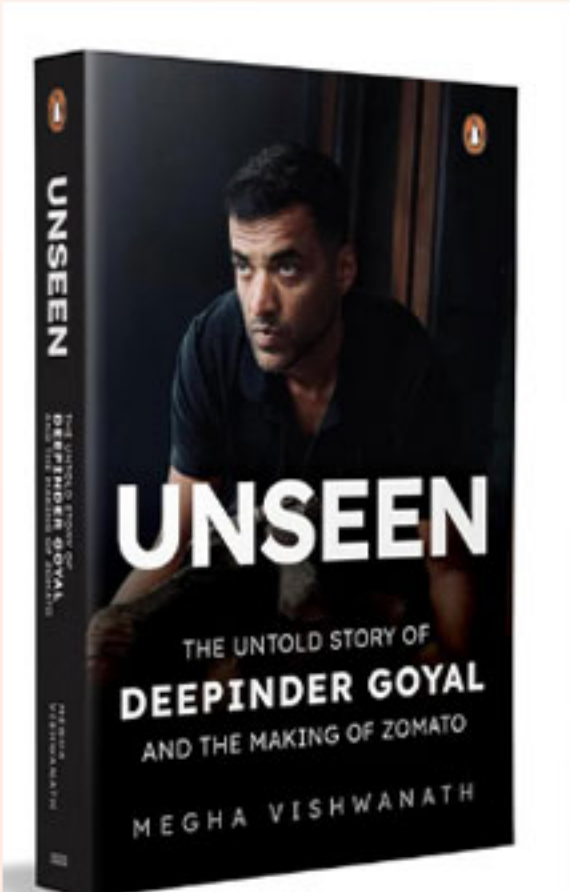
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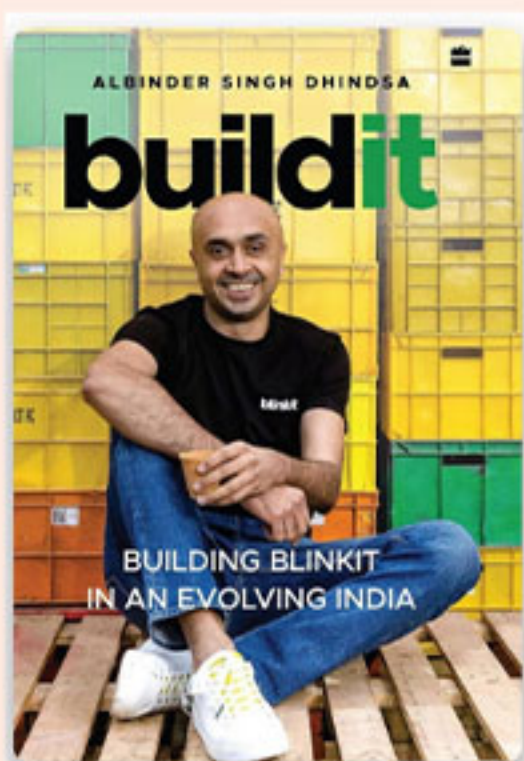


BOOK TO READ...



UNSEEN: THE UNTOLD STORY OF DEEPIKAR GOYAL AND THE MAKING OF ZOMATO

Unseen offers a rare glimpse into the mindset, struggles, and journey behind building a successful venture from the ground up. It inspires readers to embrace resilience, think differently, and understand the unseen efforts behind every success story.



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- Compounding Quality
- How India built pharmacy industry against all
- Market Euphoria Is Over
- Hiren Ved Loves Bad News? That's Where the Big Money Is Made | The BroadView with Nikunj Dalmia
- India Is The Last Bull Market Standing: Ruchir Sharma
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Articles we read in April 2026

- How India created a generation of brainwashed investors. And the macro disaster this has created
- Calling an entire generation of Indian investors "brainwashed" makes for a dramatic headline, but it misses how markets actually work. ~ Niranjana Avasthi
- Iran War Impact: Ruchir Sharma answers if Fed will hike interest rates
- Don't be a useful idiot - Vivek Kaul
- Long-Term Money by Morgan Housel
- Legendary investor Warren Buffett's real lesson is the one you never learnt
- Where can one invest in 2026-27?
- Bear markets: Shallow and deep by DEBASHIS BASU
- Rewiring power for a new era: India's energy transition is too cautious by Amitabh Kant
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Gyan

A market adage called "Sell in May and Go Away" begins in April. However, the data does not support this argument.

Kahaani

SLOWER, OLDER, SMARTER (SOS)

When a huge Airbus A380 was flying across the Atlantic, there happened to be a small fighter jet patrolling nearby. The fighter pilot slowed down, flew side by side with the Airbus, and then greeted the old Airbus captain with the communication radio:

"Hi, Captain Airbus, is long-distance flying boring? Take care! Let me show you a rare flight show!"

After speaking, the little fighter began to roll, accelerate, break through the sonic barrier, climb rapidly, dazzling, and then dive almost to sea level at a breath-taking speed.

After the dazzling performance, the fighter flew back to the Airbus. Asked: "How is it? Admire it?"

The old Airbus captain replied: "Wow! Very impressive! But now let's watch my performance!"

So, the fighter stared at the Airbus to see what he was performing, but nothing happened. It continued to fly straight at the same speed.

Five minutes later, the old Airbus captain said to the fighter: "How about the performance? Admire it?" The fighter pilot asked in confusion, "Ah? I didn't see any performances?"

The old Airbus captain smiled and said: "That's a pity, I just stood up, stretched my legs, walked to the back of the plane to go to the bathroom, then drank a cup of coffee and ate a cinnamon cake, can you?"

The moral of the story: When we were young, we pursued performance and speed. However, with age and wisdom, calmness cannot be underestimated. This is the so-called S.O.S. - Slower, Older, Smarter.

Most of us would have made mistakes in our investing career when we started off as we were after performance and momentum. However, we ultimately mature and learn from our mistakes only to realise that investing to create wealth is more about Consistency and Longevity.

We also realise that performance will always have its ups and downs in the short term but will ultimately catch up over the long run. Thus SOS holds true even for investing - 'SLOWER' to not run after short term performance, 'OLDER' for staying invested over longer periods and 'SMARTER' for investing consistently irrespective of the market situation without following the herd. Remember, most of your stress comes from the way you respond, not the way life or the market is. Adjust your attitude. Be positive and all the extra stress is gone.



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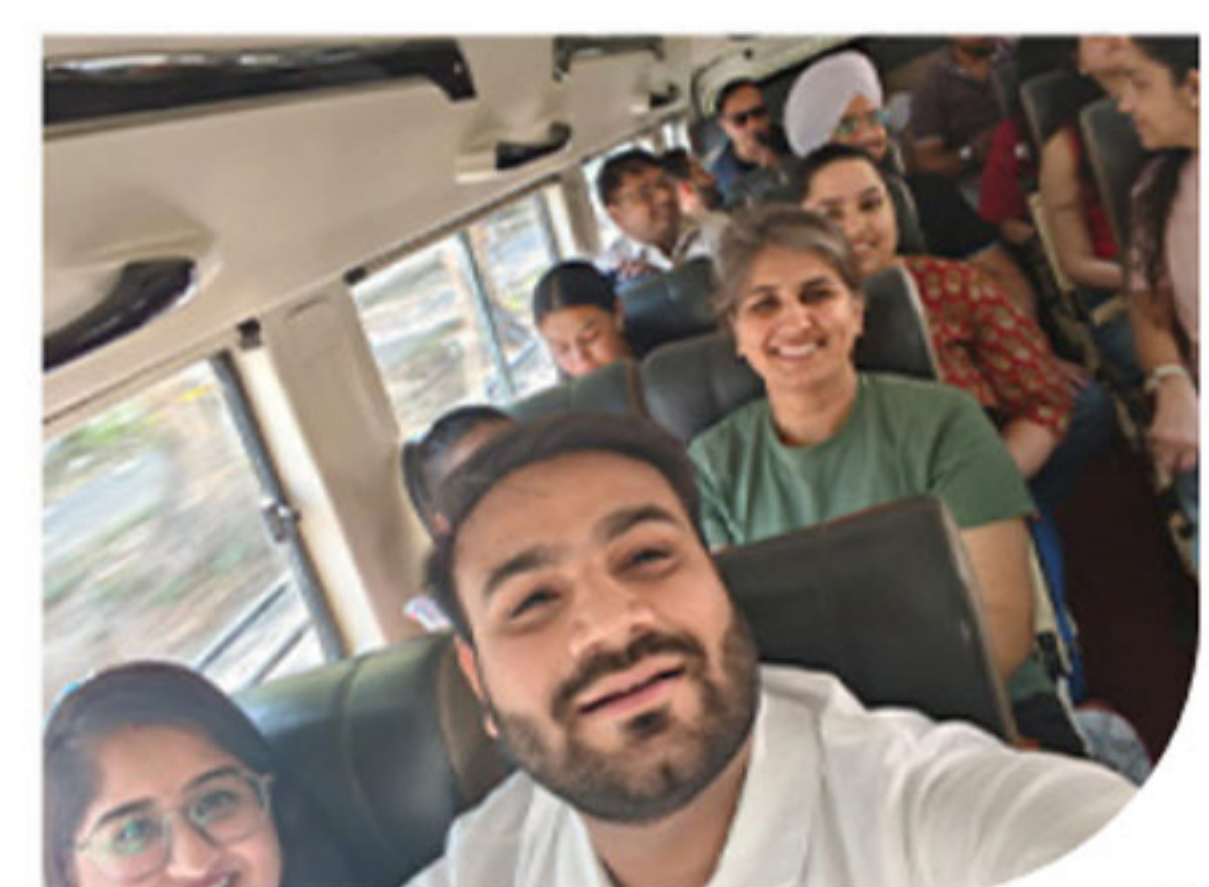
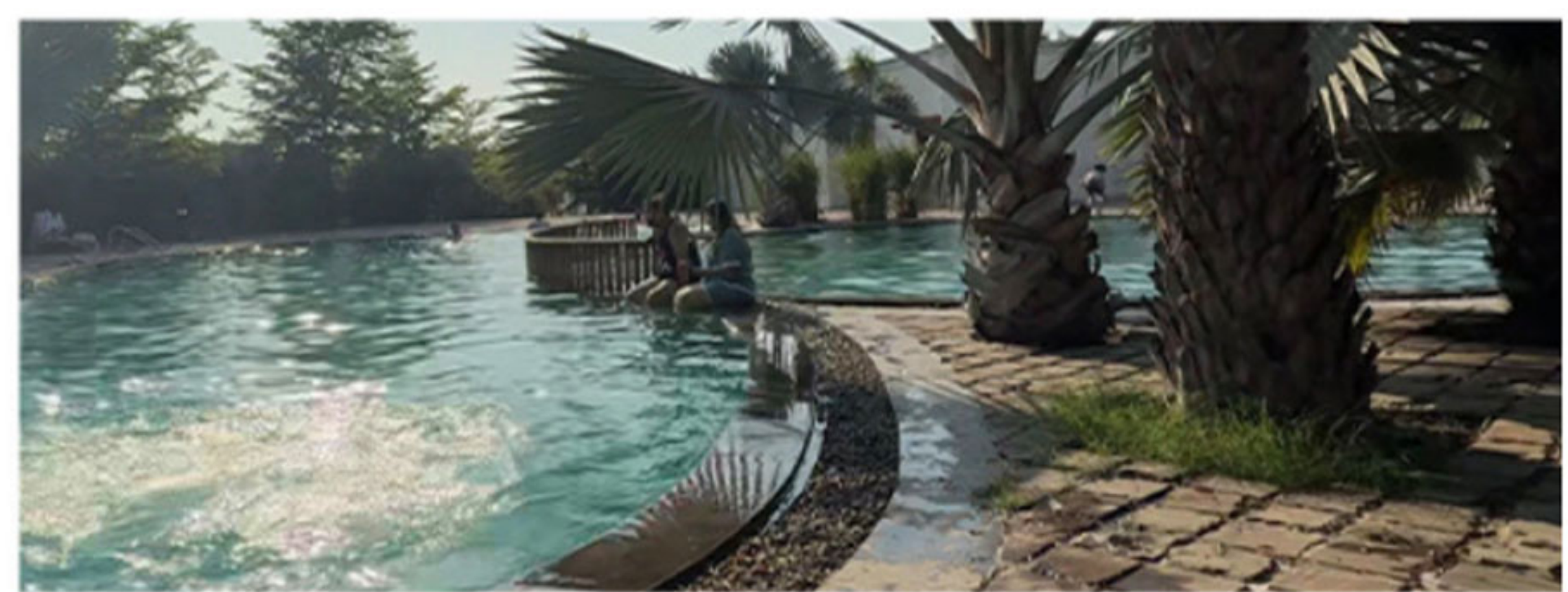


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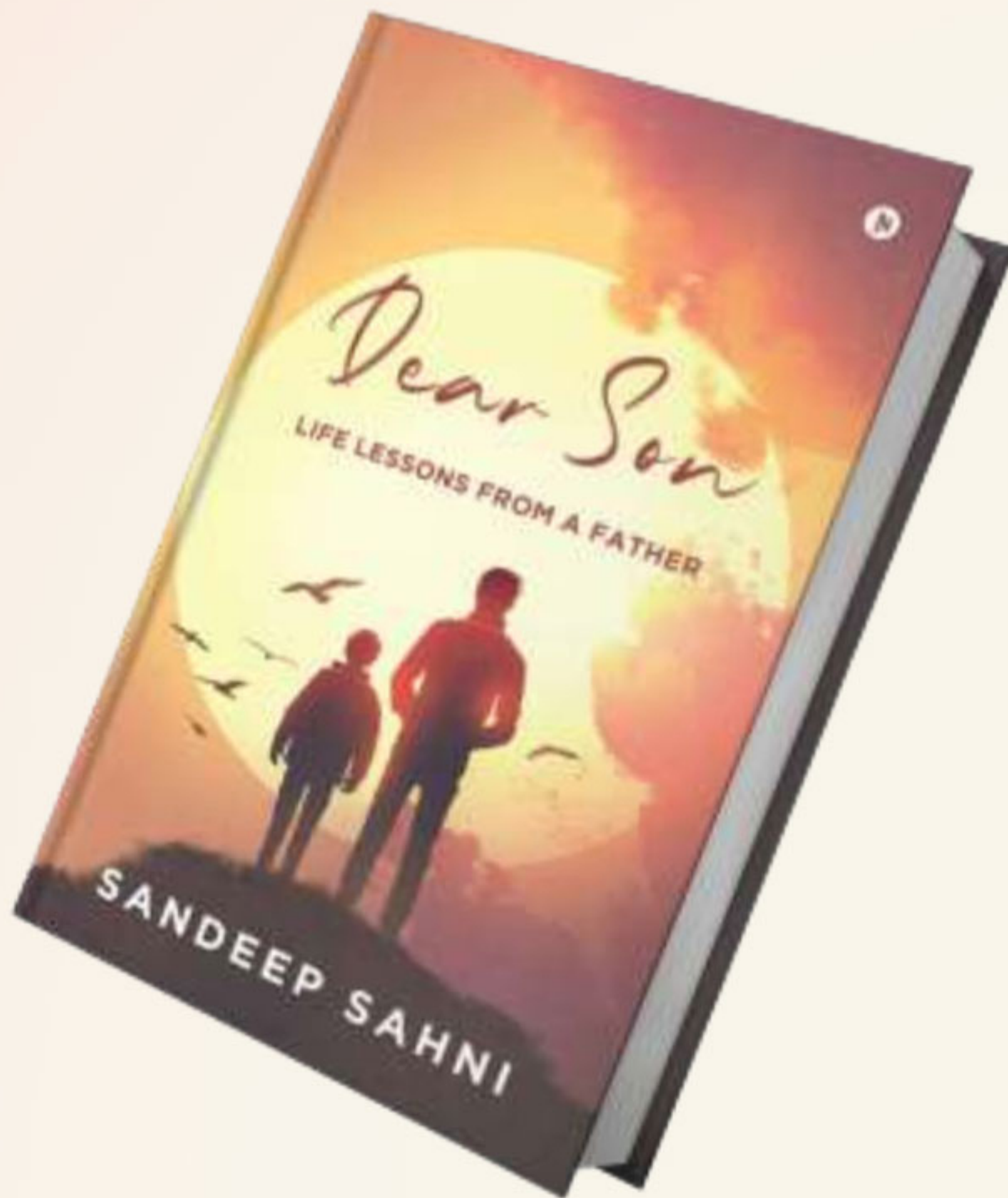


EVENTS WE DID IN 2026

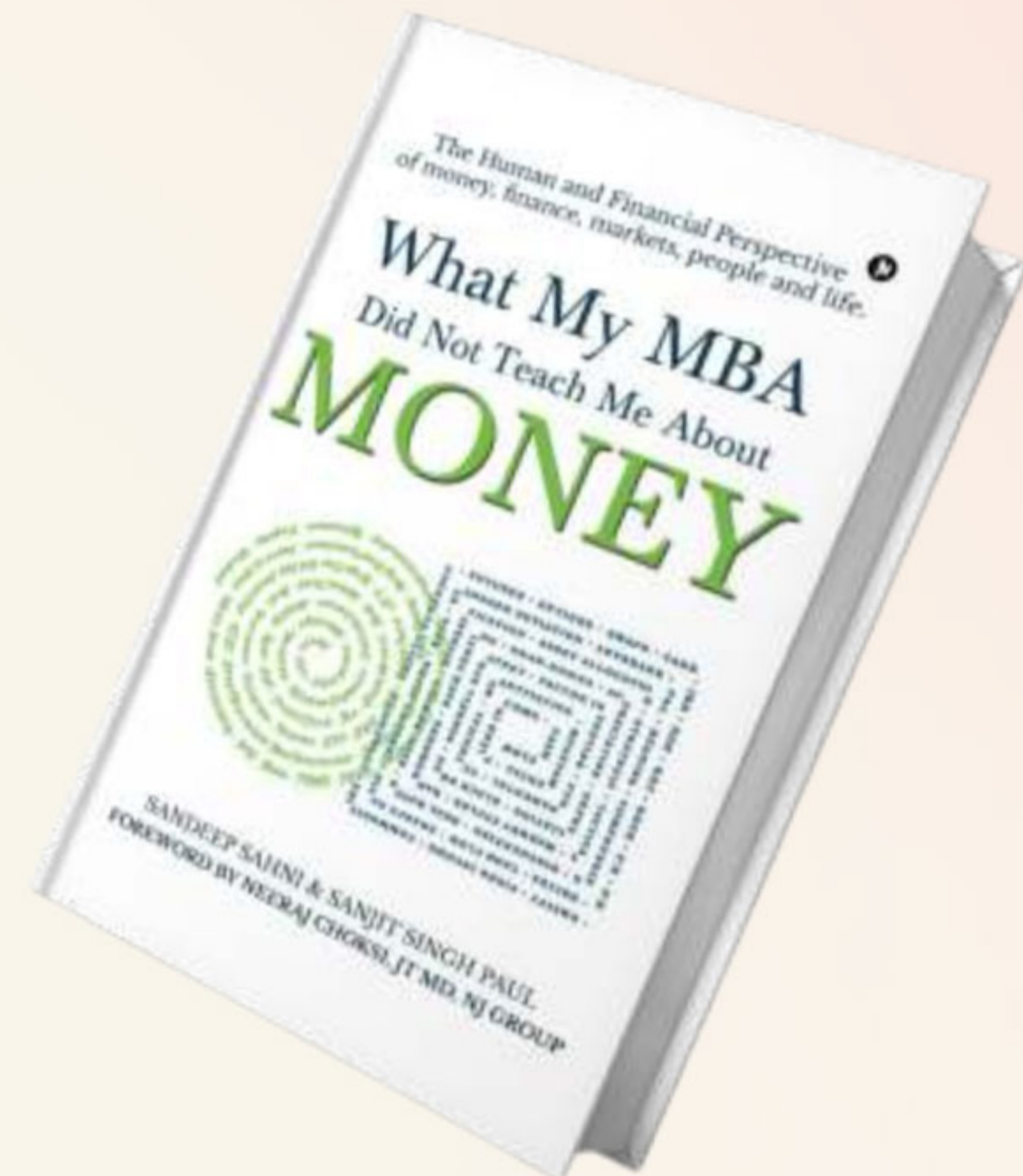
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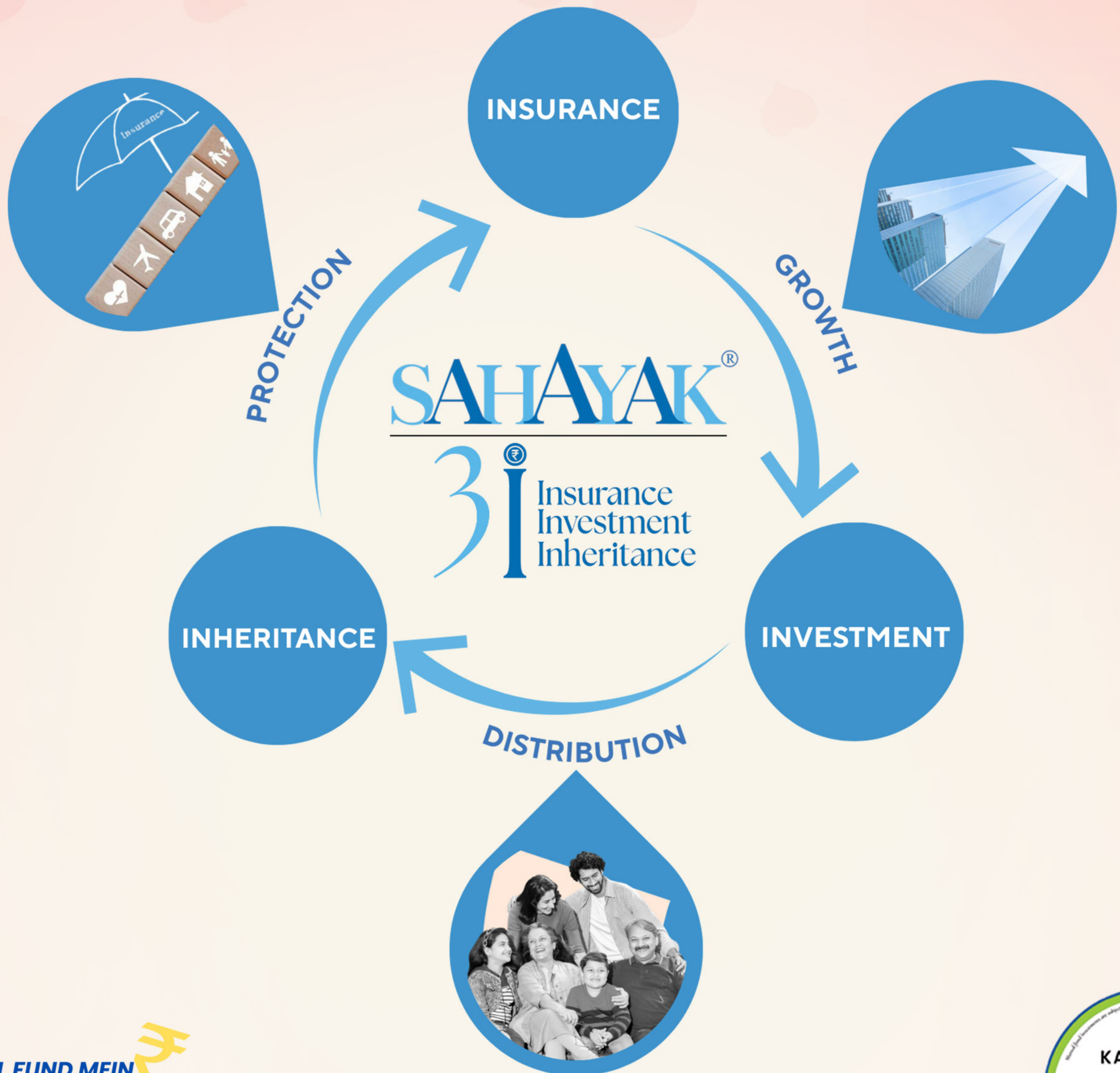
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