

Sahayak Times

PRESENTS

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

Breathe. Plan. Prosper.



International Yoga Day – 21st June
Wellness in Wealth, Balance in Life.

FROM THE EDITOR

Dear Reader,

I recently came across some interesting numbers. The largest equity mutual fund in India now manages over ₹1.25 Lac Cr. The largest small cap fund is now over ₹60,000 crores. When I started investing in MF around 2002 or so, the total mutual fund industry was ₹1.0 Lac Cr. Today, the total industry is more than ₹81 lac Cr. In less than 25 years, the total MF industry has gone up 80X and the total number of investors have gone up more than 150X.

Due to various reasons, digitisation, transparency, regulation to mention a few, It has become very convenient to invest in mutual funds, and it is becoming more of a habit, as can be seen from the numbers, wherein the FII are continuously selling the Indian market, and the DII continue to buy, and the SIPs continue to increase to almost ₹31,000 crore per month now. This is despite the turmoil which the markets have seen in the last year or so, with the ongoing wars, depreciation of the rupee, the oil prices going above \$100, all kinds of headwinds, which the market has been facing. In spite of that, the domestic investor continues to invest persistently. This is just the start of the financialization of savings.

We have seen the 'Recency bias' play out in the in the recent few months. Every investor that we come across wants to have exposure in International funds and precious metals. Despite the stated belief that you should not chase past returns, and preferably invest in those asset classes, and those sectors which have not given a return in the recent past, investors continue to clamour for asset classes which have outperformed in the recent past.

The AI theme, especially Korea and Taiwan have given almost 100% return in the last 1 year, which is the envy of most investors, because none of them have invested in those markets. Despite our continuous recommendation to have a diversified portfolio with 15 to 20% allocation to International markets, most Investors were not interested because of the healthy returns in the domestic markets.

In the last RBI MPC meeting, the outlook for FY27 was rather positive with a neutral stance, despite the strong headwinds due to the war. The GDP growth rate has been projected with a marginal decline of 0.3% from 6.9% to 6.6% projected earlier. The inflation numbers have also been increased slightly from 4.6% to 5.1%.

We have been discussing with clients of late, on how to prepare their portfolio for tomorrow. The India Growth Story stays resilient, the Governments push towards Amrit Kaal shall show results and we shall move towards Viksit Bharat. The resilience of the economy is well proven by the consistency in the GST numbers, in the direct tax numbers, and healthy earning growth in Q4, FY26. Wealth is created only by compounding in the long-term and the best returns come by staying invested as is visible from the chart. The data of the top 12 funds having a 25 years track record, shows the tremendous wealth created with median CAGR returns of 18% since inception.

Top 12 Mutual Funds More Than 25 Years Old

S. No.	Scheme Name	Inception Date	Category	RETURN %				
				1 Year	3 Year	5 Year	10 Year	Since Inception
1	HDFC ELSS Tax Saver (G)	31-03-1996	Equity - ELSS	-6.89	14.57	15.35	13.14	22.17
2	Nippon India Growth Mid Cap Fund (G)	08-10-1995	Equity - Mid Cap Fund	5.60	22.63	20.20	18.19	21.88
3	Aditya Birla SL Flexi Cap Fund-Reg (G)	27-08-1998	Equity - Flexi Cap Fund	1.25	15.22	11.78	13.75	20.56
4	Franklin India ELSS Tax Saver Fund (G)	10-04-1999	Equity - ELSS	-8.76	12.81	11.79	11.94	19.79
5	Franklin India Mid Cap Fund (G)	01-12-1993	Equity - Mid Cap Fund	-4.68	17.05	13.83	13.87	18.67
6	SBI Contra Fund-Reg (G)	05-07-1999	Equity - Contra Fund	-2.79	14.37	16.46	15.26	18.33
7	ICICI Pru ELSS Tax Saver Fund (G)	19-08-1999	Equity - ELSS	-2.97	12.22	11.48	12.47	18.22
8	Franklin India Large Cap Fund (G)	01-12-1993	Equity - Large Cap Fund	-4.03	10.25	8.09	10.17	18.21
9	HDFC Flexi Cap Fund (G)	01-01-1995	Equity - Flexi Cap Fund	-2.48	16.27	16.35	15.42	18.18
10	HDFC Large Cap Fund (G)	11-10-1996	Equity - Large Cap Fund	-6.13	10.05	10.95	12.17	17.83
11	Aditya Birla SL Equity Hybrid '95 Fund (G)	10-02-1995	Hybrid - Aggressive Hybrid Fund	-4.11	9.86	8.43	9.42	17.23
12	HDFC Balanced Advantage Fund(G)	11-09-2000	Hybrid - Balanced Advantage	-3.09	13.54	14.11	14.02	16.43
Average Return (%)				-3.26	14.07	13.24	13.32	18.96
Median Return (%)				-3.56	13.96	12.81	13.45	18.28

Don't write off Indian equity or you shall be doing so at your own peril.

Happy Investing!

Sandeep Sahni
Editor



THE MONTH THAT WAS MAY 2026

ECONOMIC HIGHLIGHTS

- India's retail inflation remained below the RBI's 4% target for the second consecutive month, printing at 3.48% in April 2026. Wholesale inflation surged to a 42-month high of 8.3% in April 2026, reflecting rising global energy costs and rupee depreciation.
- CV sales topped FY19 levels, reaching 10.80 lakh vehicles in FY26.
- India's defence exports reached an all-time high of ₹38,400 crore in FY26, recording 62.7% annual growth.
- India's economy continued to expand, with Manufacturing PMI rising to 56.6 and Services PMI to 58.9 in May 2026.
- Mutual Funds' equity investments jumped 58% to ₹48,247 crore in May.
- Industrial production grew 4.9% YoY in April, led by manufacturing growth of 6.2%.
- India's gross FDI inflows touched a record USD 94.5 billion in FY26, underscoring strong long-term investor confidence.
- Gross GST collections rose 3.2% YoY to ₹1.94 lakh crore in May 2026, demonstrating resilience in economic activity.
- Domestic air passenger traffic growth moderated sharply to 0.06% during January–April 2026.
- Corporate India reported stable FY26 earnings growth, with net sales rising 11.9% and EBITDA growing 11.3%.

Index	As on 30-04-26	As on 31-05-26	Change (in %)
Nifty 50	23,997.55	23,547.75	-1.87%
Sensex	76,913.50	74,775.74	-2.78%
Nifty SmallCap 100	18,007.15	18,138.80	0.73%
Nifty Mid Cap 100	59,784.85	61,723.80	3.24%
Dow Jones (in \$)	49,652.16	51,032.46	2.78%
Nasdaq 100 (in \$)	27,452.12	30,333.18	10.49%
Shanghai Composite (in \$)	4,112.16	4,068.57	-1.06%
Bitcoin \$	76,304.32	73,579.69	-3.57%
Brent crude oil (in \$)	114.01	92.05	-19.26%
USD/INR	94.91	96.05	1.20%
RBI 10 Year Govt. bond yield	7.02	7.00	-0.21%
24k Gold/Gm (in INR ₹)	15,273	15,074	-1.30%

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5 BEST PERFORMING NSE INDICES

Index	Return (in%)
Nifty Metal	4.74%
Nifty Pharma	4.63%
Nifty MNC	1.79%
Nifty Auto	1.63%
Nifty Commodities	0.56%

TOP 5 NIFTY 50 GAINERS

Stock	As on 30-04-26	As on 31-05-26	Change (in%)
Adani Enterprises	2408.4	2,937.40	21.96%
TATA Motors PV	341.55	393.9	15.33%
Grasim Industries	2,794.50	3,122.40	11.73%
Asian Paints	2,444.50	2,671.60	9.29%
Hindalco Industries	1,038.00	1,126.70	8.55%

5 WORST PERFORMING NSE INDICES

Index	Return (in%)
Nifty Consumer Durables	-6.20%
Nifty Oil & Gas	-4.20%
Nifty FMCG	-3.80%
Nifty PSU Bank	-3.80%
Nifty PSE	-3.78%

TOP 5 NIFTY 50 LOSERS

Stock	As on 30-04-25	As on 31-05-26	Change (in %)
ONGC	299.55	265.4	-11.40%
SBI	1,068.45	964.4	-9.74%
ITC	314.90	286.9	-8.89%
Power Grid Corp	318.35	290.55	-8.73%
Titan Company	4,385.20	4,074.90	-7.08%

Source: investing.com, goodreturns.in, NSE, BSE, 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	-4.26	-6.57	-1.33	16.11	15.31	15.49
Equity - Dividend Yield Fund	-2.69	-3.31	0.87	15.82	15.04	14.56
Equity - ELSS	-2.23	-5.88	-1.87	13.16	12.24	13.53
Equity - Flexi Cap Fund	-1.07	-4.63	0.1	13.67	12.19	13.56
Equity - Focused Fund	-1.29	-4.29	0.31	13.44	12.07	13.26
Equity - Large & Mid Cap Fund	-0.49	-3.41	1.75	16.21	14.32	14.27
Equity - Large Cap Fund	-4.57	-7.34	-2.56	11.34	10.31	11.76
Equity - Mid Cap Fund	3.14	0.28	6.31	20.3	17.14	16.31
Equity - Multi Cap Fund	1.56	-2.06	2.73	17.09	14.75	15.08
Equity - Sectoral Fund - Banks & Financial Services	-5.38	-5.7	1.55	12.29	11.52	12.95
Equity - Sectoral Fund - Consumption	-1.51	-8.39	-4.54	9.93	11.85	13.05
Equity - Sectoral Fund - Infrastructure	4.53	4.27	6.43	22.06	20.53	16.54
Equity - Sectoral Fund - Pharma & Health Care	6.47	4.39	9.83	23.98	13.81	13.42
Equity - Sectoral Fund - Technology	2.94	-14.48	-10.78	8.6	8.23	14.61
Equity - Small cap Fund	7.44	2.51	5.41	18.27	17.4	17.02
Equity - Value Fund	-1.41	-3.13	1.54	16.17	14.28	13.77
Debt - Overnight Fund	1.27	2.46	5.11	5.77	5.49	5.37
Debt - Short Duration Fund	0.33	1.2	3.76	6.51	5.84	6.39
FoFs (Domestic / Overseas) - Gold	-2.84	25.5	67.07	37.43	24.48	16.71
Hybrid - Aggressive Hybrid Fund	-1.78	-3.97	0.1	12.01	10.86	11.43
Hybrid - Arbitrage Fund	0.93	2.49	5.41	6.55	5.68	5.55
Hybrid - Balanced Hybrid Fund	-0.24	-2.49	1.05	-	-	-
Hybrid - Equity Savings	-0.48	-0.67	2.95	8.62	7.75	7.89
Hybrid - Multi Asset Allocation	-1.52	2.36	11.86	16.63	14.3	13.02
Hybrid Long-Short SIF	4.4	-	-	-	-	-
Active Asset Allocator Long-Short SIF	2.15	-	-	-	-	-
Equity Long-Short SIF	-0.39	-	-	-	-	-
Nifty	-6.42	-10.12	-4.64	8.77	9.4	11.65
Nifty Next 50	1.96	2.68	6	19.04	13.66	13.54
Nifty 200	-3.08	-	-0.27	13.06	12.12	13.65
Nifty 100	-4.79	-	-2.17	11.18	10.71	12.9

Source: masterstrokeonline.com, Valueresearch.in

As on 31-05-2026

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CHART BUSTER

Sector snapshot

Short-term returns are firmly negative for most sectors, but the three- and five-year lens reveals where the real wealth has been built



Data as of May 14, 2026 for major BSE indices. Returns for over a year have been annualised.

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CHART BUSTER



Bull Case (Positives for the Market)

DII buying and retail SIP strength : Domestic institutions and SIP flows remained strong, with DIIs net-buying substantial sums and monthly SIP inflows near record levels, supporting market liquidity.

Net FDI recovery : Net FDI rebounded in FY26 to materially higher levels (gross inflows ~\$94.5bn), reflecting sustained strategic investor interest.

Government receipts ready : GST collections and tax receipts continued to post near-record monthly numbers, underpinning fiscal stability.

India entered the current phase of global turbulence with much stronger fundamentals than in previous episodes

Private consumption remains strong; urban consumption is expected to be supported by services sector momentum, GST rationalisation and stable employment conditions.

Manufacturing and services PMIs indicate continued expansion; business expectations remain positive despite global uncertainties.

Merchandise exports recorded strong growth in April despite higher freight and insurance costs; services exports continue to show resilience and benefit from healthy global demand.

Foreign exchange reserves stand at a healthy \$682.3 billion.

FDI flows remain strong, reflecting continued investor interest in India.

Services trade surplus and inward remittances provide support to the external account.

BULLS VS BEAR



Bear Case (Negative for the Market)

Large FPI outflows: Foreign portfolio investors sold heavily in May producing net equity outflows and pressuring market breadth.

Continuing geopolitical tensions remain the biggest uncertainty; the duration and intensity of the conflict are unknown.

Rising crude oil and energy prices are weighing on growth and pushing up inflation; Higher fuel and input costs are beginning to pass through to domestic prices.

Disruptions top trade routes and supply chains are increasing costs and hindering economic activity.

Inflation is projected to rise towards the upper tolerance band during FY27; risks of second-round effects through wages and inflation expectations remain.

The forecast of a sub-normal southwest monsoon poses risks to agricultural output; Rural demand could be affected.

El Niño remains a significant uncertainty for both growth & inflation.

Risk-off sentiment, inflation concerns and debt sustainability worries are creating volatility across global markets; Emerging market currencies, including peers of India, remain under pressure.

COMPANY SIZE AS PER RANK

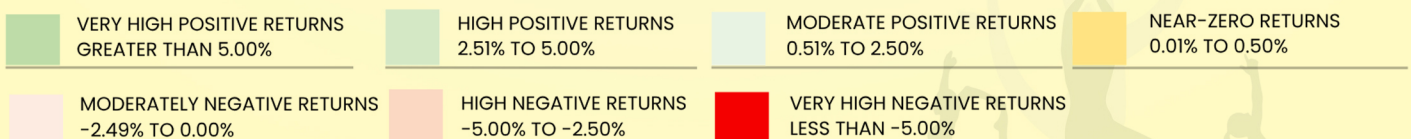
Company Ranking as on Marketcap	Company Name	Marketcap as on 31ST MAY 2026(in ₹ Cr.)	PAT 12 Months (in ₹ Cr.)
1	Reliance Industries Ltd	₹ 1787377.24	₹ 80775.00
31	Bajaj Finserv Ltd	₹ 281856.88	₹ 9935.38
51	BSE	₹ 165534.50	₹ 2485.03
101	GAIL (India)	₹ 107831.69	₹ 7582.47
251	Tata Inv. Corpn.	₹ 33898.86	₹ 433.68
501	rcon Intl.	₹ 12598.15	₹ 595.47
751	PSG Ventures	₹ 5825.69	₹ 176.81
1001	Aarti Pharma	₹ 3060.85	₹ 138.36
1501	Kapston Services	₹ 1041.99	₹ 28.02
2001	Freshara Agro	₹ 450.01	₹ 37.51
2501	Indian Wood Prod	₹ 223.89	₹ 5.28

Source: screener.in, Data as on 31st may 2026

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NIFTY 50 MONTHLY RETURNS (2000 - 2026)

Nifty Monthly Returns													
	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%	-1.87%								
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



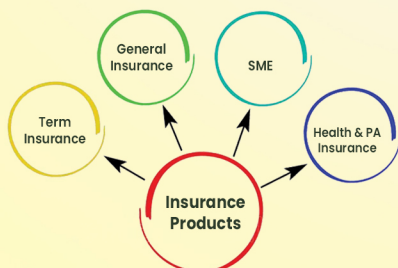
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- 2 Have you got **Adequate Health & Critical Illness** cover?
- 3 Are you covered in case of an **Accident & Disability**?
- 4 Do have **House Insurance** to cover against natural calamities, war, flood, fire, theft etc.?
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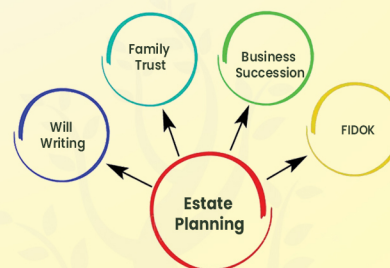
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- 2 Have your family elders and other **family members made a Will**?
- 3 Have you done a comprehensive **Estate Planning**?
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- 5 Have you made a complete list of your Assets and liabilities and documented your **financial and non-financial assets(FIDOK)**?

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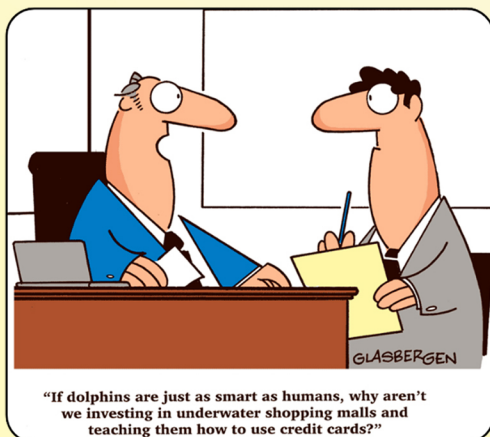
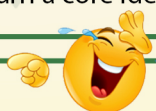


MOVIE OF THE MONTH...

MADE IN INDIA : A TITAN STORY (2026) ON AMAZON PRIME

Made in India: A Titan Story is a biographical drama series that chronicles the underdog tale of how Titan Company was built. It details how visionary leader Xerxes Desai and J.R.D. Tata battled global humiliation, smugglers, and bureaucracy to manufacture a world-class, indigenous watch from scratch and turn a core idea into national pride.

Joke of the Month...





sandeep sahni

DAILY MOTIVATIONAL BLOG

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



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- 1 What Do You Want To Wish For?
- 2 The Questions You Ask
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BOOK TO BE READ...



CHANAKYA AND THE ART OF GETTING RICH BY RADHAKRISHNAN PILLAI

Chanakya and the Art of Getting Rich by Radhakrishnan Pillai translates the ancient teachings of Chanakya's Arthashastra into a modern, practical guide for wealth creation, business management, and financial discipline. It emphasizes ethical practices, strategic thinking, and a holistic approach to prosperity.

BLOGS TO BE READ

HAPPY FATHER'S DAY!

Besides providing emotional and financial security, A father is also one of the best solutions provider that you will ever find; be it your career, finances, or even your love life, depending on how close you are to your dad.

Fathers teach their children many basic things in life: how to read a book, throw a ball, tie a necktie, ride a bike, or drive a car.

More importantly, they also help instill time-honored values in their children, such as hard work, respect, honesty, and good citizenship.

But how often do we acknowledge that or how often do we tell our parents how important they are to us?

Father's Day perhaps is one such occasion that gives us an opportunity to acknowledge his role and to express it well, perhaps with a gift.

Celebrate Father's Day with your Dad, spend some quality time with him, have a meal with him, take him shopping or sightseeing on a holiday, Give a Gift he will cherish.

Salute to the man who taught me to be a 'Successful Human' & the values that truly matter.

I try and celebrate Father's Day every day!

I Love you, Dad
Happy Father's Day!
Stay blessed forever.



TO READ THE BLOG VISIT :

<https://sandeepsahni.com/happy-fathers-day/>



Videos we watched in May 2026....



Can India Fight Back? Markets, Technology, China & USA ! by G2GAjay



Mattel CEO Ynon Kreiz (PAR'26) highlighted Barbie the Movie as an example of originality during his keynote speech to the #WhartonUndergrad Class of 2026. | The Wharton School



Surjit Bhalla Explains What Is Really Wrong With Indian Economy | The Core Report



Ep. 1 Baat Chit with Experts | Smart Investing Insights with Nirmay Choksi & Rushikesh Kunkulol



The clip that's making a lot of news from Express Adda with Ruchir Sharma | Anant Goenka on X



Instead of watching a 2-hour movie, watch Warren Buffett's most iconic 1 hour investing lecture | Sunil Gurjar, CFTe on X



International Investing for Beginners EP. 1 | Complete Breakdown of Global Markets | Sonia Shenoy



1 In 5 Indian Billionaires Are From THIS Sector | Nikhil Kamath Clips



50 Years of Devina Mehra's Reading Distilled Into Just 50 Minutes | The BroadView



Right Funds, Still Loosing ? Episode - 5 | MyFinPortfolio

Search on Youtube to watch the videos...



Articles we read in May 2026....



The Topology of Indian Underperformance



How Urban India's Weekend Obsession Became A \$50 Million Market | NDTV



The Thirst of Intelligence



What's The Secret Sauce Of India's Century-Old Business Families?



The Global Bond Rout Is Accelerating. Here's What to Know.



India Loses All Spots In World's Top 100 Companies As Equity Crash Bites



India missed out on AI, and now its run as market darling may be over



When 'this too shall pass' doesn't by Dharendra Kumar on X



This is the most important metric in global finance today | Himanshu Sinha | LinkedIn



Why India Inc Isn't Investing in the Growth Story by By Vivek Kaul

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Gyan

DOOR CRASHER

A product or service offered at a very low price to attract customers, usually in a sale event. The goal is to drive traffic and increase overall sales.

Kahaani

THE PERILS OF A BEAR RUN

I am amazed at the current height of negativity in the market amidst 'Predictions' of doom and 'Maybe this time it is different.'

Everyone is busy painting a murky picture;

How India has missed the AI bus and all 'Experts' are talking about and explaining the impact of rising Bond yields, inflation beyond RBI comfort zone, falling ₹, impact of rising oil prices on fiscal deficit & CAD etc etc, 'Forecast' of \$ @ ₹125, Gold @ ₹500000, Sensex @ 50000 and 'Inside information' from the insiders and persons who matter.

Go to your favourite watering hole in the evening to down your stress with the help of your favourite tippie and the 'doomsdayers' and 'I told you sayers' start taunting and haunting you and I can only quote famous couplet by Faiz Ahmed Faiz :

दिल ना उमीद तो नहीं नाकाम ही तो है,
लंबी है गम की शाम मगर शाम ही तो है

In the last 15 days, I have heard every possible reason for SIP stoppage, redemption, no fresh investment and let me tell you, the investors don't say that the current market condition and economy are to blame and I am only left remembering these words:

रुखसत हुआ तो
आँख मिला कर नहीं गया,
वो क्यूँ गया है
ये भी बता कर नहीं गया

So much so that my regular paan wallah has started adding more Gulukand to my meetha paan, explaining it by saying that I need more sweetness in these bitter times. Apart from his regular 'Tips' he has now started sharing his experience of the Harshad Mehta time, Y2K, housing bubble, DeMon, Covid etc etc and how most of his clients have already encashed and shifted to \$, Gold and Int'l funds.

My presence at his outlet somehow triggers his 'Guru' gyaan and he starts his knowledge sharing soliloquy, and I invariably end up losing another group of my fans, who till sometime ago used to take me to the side, to partake my gyaan or share their latest windfall, but now start a whisper campaign on seeing me approach, for my post dinner mouth freshener. If someone approaches and asks the reason for my solitude and silence, I just murmur:

"हज़ारों जवाबों से अच्छी है मेरी खामोशी, न जाने कितने सवालों की आबरू रखे"

{My silence is better than a thousand answers. If I start answering then it will throw up several more questions which will beg answers}

Ahhh, the perils of a Bear run and poor sentiment - you don't only lose some AUM but also your fan club.

Any optimism or logic immediately gets rewarded with a disdainful look and advice that at least now, one should stop being a charlatan.

I have always claimed myself only to be a humble 'Mutual Fund Distributor' and have always added that "Mutual funds are subject to market risks. Please consult your advisor before Investing" And never claimed to be an 'Expert' on anything but have somehow now been classified as a unsolicited novice and saboteur.

Even the "Buy when others are fearful" the famous investing principle popularized by legendary investor Warren Buffett is replied with disdain and quotes of "Never Catch a Falling Knife" and don't get caught in a 'Value trap' and every uptick is just a 'Dead cat bounce.'

माना कि तेरी दीद के
क्राबिल नहीं हूँ मैं !
तू मेरा शौक देख
मिरा इतिज़ार देख !!

{I understand that I am not worthy of your gaze; but at least have a look at my keenness, have a look at my anticipation }

I think my favourite cricketer who regularly espouses, 'Mutual Fund Sahi Hai' may have also lost a couple of million followers on his social media handles without realising that his bad cricket form is not to be blamed. But, the only thing I can do is to do some more research and try to convince myself that past data shows when

'Others are fearful' and 'There is blood on the street,' the beginning of the end may be round the corner.

As I await the return of the 'Structural Bull Run' and my Fan Club, I console myself with the thought that,

जिनके ना आते थे जवाब उनके सलाम आने लगे

मेरा वक्त क्या बदला

मेरे नीम के पेड़ पर भी आम आने लगे

Finally, the only advice I can offer to a few who are still willing to give me an audience, and listen to me is, my favourite saying, 'Stay Blessed Forever.'

SAHAYAK OFFICE BUZZ

DELHI-NCR OFFICE OPENING



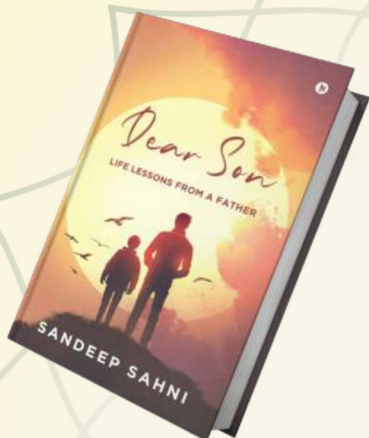
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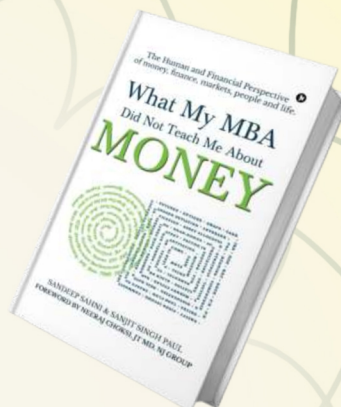
FRIDAY YOGA SESSIONS



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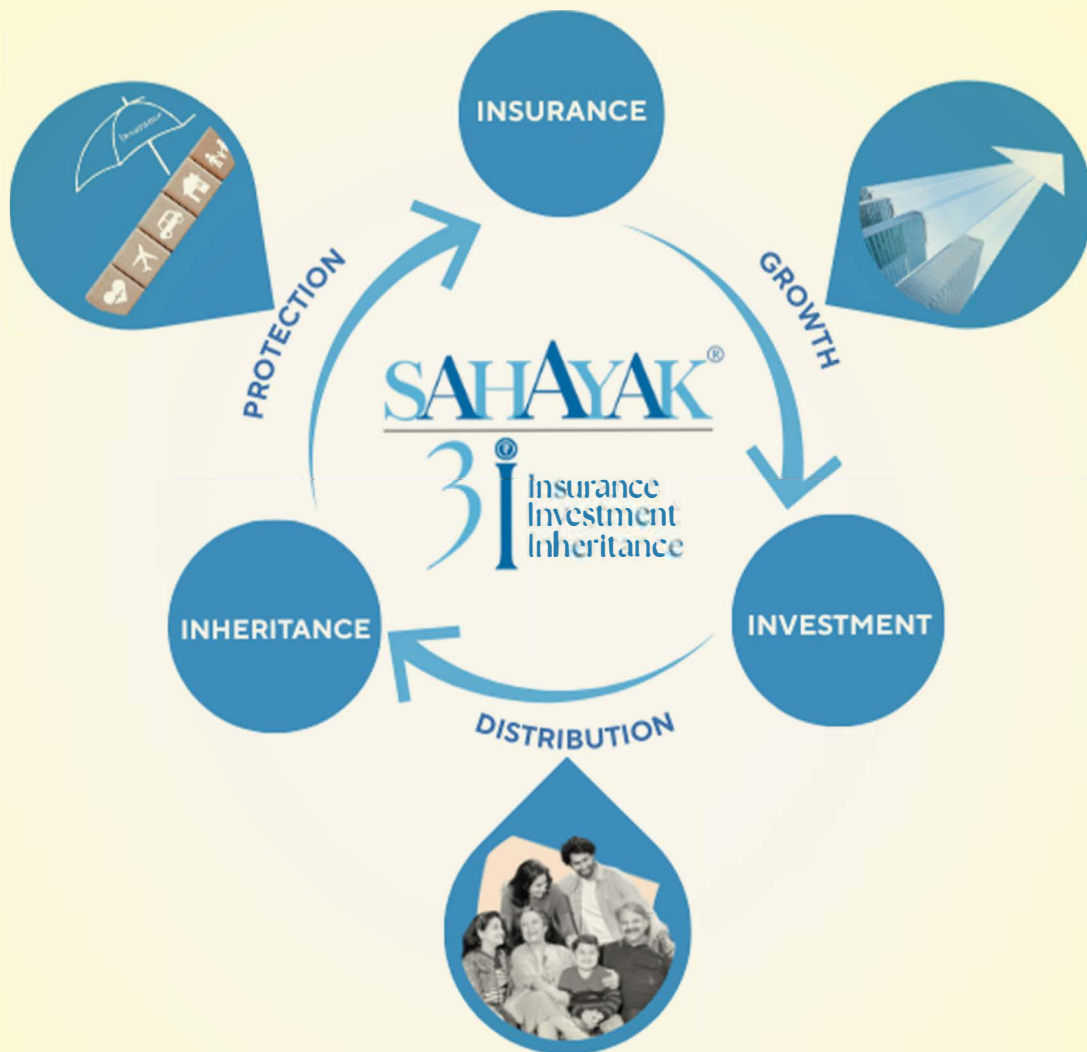


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MUTUAL FUND MEIN



SIP hai na!

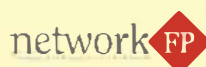


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