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Sahayak Times

PRESENTS

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



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FROM THE EDITOR

Dear Investor,

Having experienced the Bull and Bear markets since the late 80's, both as an investor and as a keen learner and student of the stock market, the only conclusion I have come to is that the market operates in cycles, every Bull Run is followed by a Bear market and the cycle goes on. Once every decade or so, there is a Black Swan event, wherein the market experiences a major correction in excess of 30%, to recover over the next market uptick.

In 1988, when I started my first job and began my investment journey, the Sensex was at 400. Now 38 years later, it is flirting with 80,000 since the last couple of years, after touching high of 86,000 in Sept 2024, thus giving a CAGR return of close to 15%, but alas, the last I checked my portfolio, it was showing only a 12% return. The market does its duty and gives the return, if you stay invested for a long time, but we the investors, thwart the plans by moving in and out of the market and trying to time the market.

Recently, I read a wonderful piece, put out as an Ad by one of the leading AMCs which really resonated with me as an investor and I am taking the liberty of sharing it below:



We Don't Know What Happens Next.

That's true every day. You're just feeling it now.

You checked your app this morning. You felt it in your stomach before the numbers loaded.

What you're feeling is not panic. It's something quieter and worse: the suspicion that maybe this time it's different. That the ground has shifted, and nobody told you what to do.

We know that feeling. We've seen it in the eyes of people who trusted us with their savings and wanted us to say something reassuring that we couldn't honestly say.

We don't know what happens next. We don't know when this ends, when it gets better, or if it gets worse first. We can't predict oil prices, geopolitics, or the next notification that turns your screen red.

But here are some truths we do know.

Every time it felt like the end of the world, it wasn't. Not in 2008, Not in 2020, Not today in 2026, or in the dozen crises in between. Every crash feels unique. The reasons keep changing. The fear doesn't.

Investors who lost the most were not the ones who stayed. They were the ones who left. The cost of selling at the bottom, of re-entering after the recovery, is almost always greater than that of sitting with discomfort. These chills that are running down your spine? This is what earns returns.

Your brain is lying to you right now. It's telling you to wait for clarity. But markets never send a notification saying. The danger is over, invest now "It's telling you to do something. Sell, pause, anything! Because action feels like control. But what you've lost is not money. It's the feeling of control.

And selling won't give it back.

So, what should you do? Not nothing. And not everything.

If you have SIPs running, don't stop them. This is the moment they were designed for. Continuing to invest when it's the hardest means buying more units at lower prices. Remind yourself, "I will not stop."

If you have idle money and 10 years, put it to work. Not all of it. Not recklessly. The best days in market history have almost all come within weeks of the worst days. You cannot capture one while perfectly avoiding the other.

If you're all in, know that this is not the first storm, and it won't be the last. Remind yourself that those who do better are not the ones who were wiser. They were calmer.

If you're unsure, call your MF Distributor or your advisor, if you're lucky enough to have one. They know your life, not just your portfolio. Their value is even greater in uncertain times. Not for predictions. For perspective. So you can outlast the discomfort. And make decisions you won't regret three years later.

If you must check your portfolio, check it less. Your phone will not stop buzzing. Group chats will not stop panicking. NAVs will not look good for a while. That's not a failure of your plan. It's what a plan looks like when being tested. Your only job right now? Let the plan keep working.

Does doing nothing work? One of the world's greatest investors, when asked how much he lost when stocks fell 50% in 2008, said "Nothing - because I did nothing." The markets recovered. He was still in them when they did.

You can't do much about what happens next, But you can decide whether you will stay the course while those around you are losing their nerve.

Staying is not comfortable.

Which is why, most people leave.

What about you? Will you be unaverage?

Let's not curse the market or blame it for not giving us the returns. Volatility is the nature of this beast and we had forewarned you before you started on your investment journey in Equity.

Stay the course, even if it is uncomfortable at the moment, there is always a Rainbow after the Storm.

Happy Investing!

Sandeep Sahni

Editor

THE MONTH THAT WAS JUNE 2026

ECONOMIC HIGHLIGHTS

- 01** GST Collections Jump 13.9% YoY to ₹1.95 Lakh Crore in June, Highest Growth in Eight Months.
- 02** India's Forex Reserves Rise to US\$672.6 Billion, Reinforcing External Sector Stability.
- 03** FPIs Invest Record ₹39,640 Crore (US\$4.2 Billion) in Government Bonds During June.
- 04** Industrial Output Expands 5.1% YoY in May, Led by Manufacturing and Electricity Sectors.
- 05** Retail Inflation Climbs to 3.93% in May, Driven by Rising Food and Fuel Prices.
- 06** RBI Retains Repo Rate at 5.25%, Announces Measures to Attract Foreign Capital and Support the Rupee.
- 07** India's GDP Grows 7.8% YoY in Q4 FY26, Taking Full-Year FY26 Growth to 7.7%.
- 08** Manufacturing PMI Eases to 54.2 in June, Marking a Three-Month Low Amid Softer Demand.
- 09** Total Exports Rise 15.8% YoY in May; Merchandise Exports Hit Record Monthly High.
- 10** Investment Rate Remains Strong at 32% of GDP in FY26, Reinforcing India's Long-Term Growth Outlook.

Index	As on 31-05-26	As on 30-06-26	Change (in %)
Nifty 50	23,547.75	23,865.75	1.35%
Sensex	74,775.74	76,478.67	2.28%
Nifty SmallCap 100	18,138.80	18,863.10	3.99%
Nifty Mid Cap 100	61,723.80	61,797.70	0.12%
Dow Jones (in \$)	51,032.46	52,319.20	2.52%
Nasdaq 100 (in \$)	30,333.18	30,276.35	-0.19%
Shanghai Composite (in \$)	4,068.57	4,094.40	0.63%
Bitcoin \$	73,579.69	58,558.86	-20.41%
Brent crude oil (in \$)	92.05	72.92	-20.78%
USD/INR	96.05	94.80	-1.30%
RBI 10 Year Govt. bond yield	7.00	6.76	-3.47%
24k Gold/Gm (in INR ₹)	15,074	14,219	-5.67%

5 BEST PERFORMING NSE INDICES

Index	Return (in%)
Nifty Realty	11.11%
Nifty Private Bank	8.33%
Nifty Bank	8.08%
Nifty Financial Services	7.79%
Nifty PSU Bank	6.55%

TOP 5 NIFTY 50 GAINERS

Stock	As on 31-05-26	As on 30-06-26	Change (in%)
InterGlobe Aviation Ltd.	4,405.00	5,368.40	21.87%
Max Healthcare Institute Ltd.	965.1	1,129.25	17.01%
Trent Ltd.	2,816.00	3,282.60	16.57%
Bajaj Finance Ltd.	908.25	1,004.75	10.62%
Shriram Finance Ltd.	947.15	1,042.15	10.03%

5 WORST PERFORMING NSE INDICES

Index	Return (in%)
Nifty IT	-17.18%
Nifty Metal	-8.58%
Nifty Commodities	-4.28%
Nifty Energy	-1.06%
Nifty PSE	-0.65%

TOP 5 NIFTY 50 LOSERS

Stock	As on 31-05-26	As on 30-06-26	Change (in %)
Wipro	204.25	170.39	-16.58%
Hindalco Industries Ltd.	1,126.70	956.6	-15.10%
Infosys	1,160.90	1,000.40	-13.83%
ONGC	265.40	234.90	-11.49%
Tata Steel	208.02	188.06	-9.60%

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	-9.07	-4.86	-2.39	15.05	15.03	15.33
Equity - Dividend Yield Fund	8.56	-2.2	-0.36	14.73	14.17	14
Equity - ELSS	10.63	-2.57	-2.15	12.5	12.11	13.43
Equity - Flexi Cap Fund	12.21	-0.73	--	13.26	12.01	13.48
Equity - Focused Fund	12.7	-0.77	0.54	13.17	12.11	13.22
Equity - Large & Mid Cap Fund	12.71	-0.05	0.74	15.41	13.99	14.15
Equity - Large Cap Fund	8.35	-4.53	-3.08	10.85	10.39	11.75
Equity - Mid Cap Fund	15.62	3.98	4.65	18.9	16.38	15.95
Equity - Multi Cap Fund	14.8	2.03	2.31	16.3	14.56	14.84
Equity - Sectoral Fund - Banks & Financial Services	13.9	-0.01	3.2	13.74	12.81	12.94
Equity - Sectoral Fund - Consumption	12.88	-2.82	-2.74	9.64	11.92	12.98
Equity - Sectoral Fund - Infrastructure	16.13	7.07	5.11	20.56	19.91	16.07
Equity - Sectoral Fund - Pharma & Health Care	17.24	12.42	11.6	22.28	13.85	13.89
Equity - Sectoral Fund - Technology	4.79	-17.33	-17.16	5.5	5.32	14.23
Equity - Small cap Fund	21.34	9.64	6.42	17.77	17.01	16.9
Equity - Value Fund	10.85	-1.23	0.77	14.99	13.86	13.42
Hybrid - Aggressive Hybrid Fund	8.61	-1.35	0.04	11.62	10.74	11.35
Hybrid - Arbitrage Fund	1.46	2.93	5.79	6.67	5.8	5.59
Hybrid - Balanced Hybrid Fund	6.47	2.22	2.44	--	--	--
Hybrid - Equity Savings	4.02	0.78	3.25	8.43	7.73	7.88
Hybrid - Multi Asset Allocation	5.19	0.84	9.43	14.99	13.8	12.77
Debt - Overnight Fund	1.26	2.21	5.28	5.95	5.53	5.34
Debt - Short Duration Fund	2.34	2.74	5.24	6.99	6.18	6.49
FoFs (Domestic / Overseas) - Gold	-6.51	3.3	45.26	33.9	22.63	14.53
Active Asset Allocator Long-Short SIF	3.42	--				
SIF Hybrid Long-Short	5.07	--	--	--	--	--
SIF Equity Long-Short	7.72	--	--	--	--	--
Nifty	6.19	-7.89	-5.5	8.36	9.47	11.62
Nifty Next 50	16.33	3.44	4.62	17.91	13.26	13.12
Nifty 100	8.17		-3.12	10.69	10.71	12.79
Nifty 200	9.51		-1.7	12.29	11.97	13.48

Source: masterstrokeonline.com, Ngenmarkets.in, Value Research

As on 30-06-2026

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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

War and volatility are now nibbling at multi-year gains



Data as of June 12, 2026 for major BSE indices. Returns for over a year have been annualised.

CHART BUSTER



Bull Case (Positives for the Market)

BULLS VS BEAR



Bear Case (Negative for the Market)

Healthy FDI inflows of \$7.4 Billion in April 2026 against \$1.6 billion LY.

Bank NPAs at Multi decadel low of 1.8% as of March'26.

Advance tax numbers of ₹1.78 lakh Crores indicate Robust Economic Momentum.

GST collections remained robust: June GST collections increased 13.9% YoY to ₹1.95 lakh crore, indicating healthy economic activity and better tax compliance.

RBI maintained policy stability: The repo rate was kept unchanged at 5.25%, providing policy certainty while introducing measures to support capital inflows and the rupee.

Sovereign Wealth Funds continue to invest in India. HY CY 26 investment at \$3.5 Billion to 20% over LY

PV Sales at close to 4 Lakh Units, up 24.1% YoY showing strong momentum.

Multiple high-frequency indicators reflect that the Indian economy has remained resilient in the face of the West Asia war and tariff assault by the US.

A quick retreat in global crude oil prices following the US-Iran peace deal has significantly improved the country's short-term economic outlook.

Healthy growth in Bank credit, up 17.5% YoY and consistent growth in merchandise exports hold good for the future.

Private sector growth moderated: India's Composite PMI slipped to a 3-month low, reflecting slower expansion in manufacturing and services.

Rupee and external risks persisted: RBI continued measures to support foreign capital inflows amid currency volatility and external headwinds.

Impact of El Nino and Subdued monsoon may impact rural consumption and other parameters.

Moderation in Q1 corporate earnings due to the impact of high oil prices and other Geo political factors.

Continued FPIs Equity Outflows in H1 CY26 leading to record low FPI holding in Indian Equities.

Rupee continues to be under pressure despite moderation in Oil prices and other Geo political Risks.

India continues to be laggard in the Global Bull Run in H1 2026.

COMPANY SIZE AS PER RANK

Company Ranking as on Marketcap	Company Name	Marketcap as on 30TH JUNE 2026 (in ₹ Cr.)	Net Profit FY 2025-26 (in ₹ Cr.)
1	Reliance Industries Ltd	₹ 17,64,371.94	₹ 77,853.65
31	Bajaj Auto	₹ 2,75,566.77	₹ 10,787.47
51	Varun Beverages	₹ 1,72,632.52	₹ 3,182.36
101	Indian Bank	₹ 1,09,804.50	₹ 11,704.02
251	Astral	₹ 36,658.62	₹ 551.24
501	Azad Engineering	₹ 13,400.76	₹ 132.88
751	Aarti Pharma	₹ 6,322.90	₹ 176.81
1001	Panacea Biotec	₹ 3,380.99	₹ 19.67
1501	Emkay Tools	₹ 1,109.82	₹ 58.72
2001	Vinyl Chemicals	₹ 474.93	₹ 12.59
2501	Innovators	₹ 233.96	₹ 13.57

Source: screener.in, Data as on 30th June 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%	1.35%							
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%

VERY HIGH POSITIVE RETURNS
GREATER THAN 5.00%

HIGH POSITIVE RETURNS
2.51% TO 5.00%

MODERATE POSITIVE RETURNS
0.51% TO 2.50%

NEAR-ZERO RETURNS
0.01% TO 0.50%

MODERATELY NEGATIVE RETURNS
-2.49% TO 0.00%

HIGH NEGATIVE RETURNS
-5.00% TO -2.50%

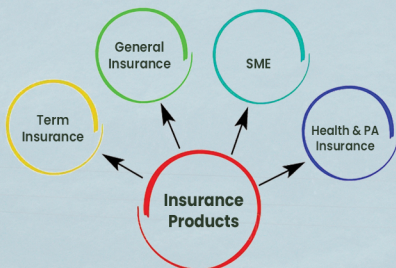
VERY HIGH NEGATIVE RETURNS
LESS THAN -5.00%

OUR NEW SERVICES



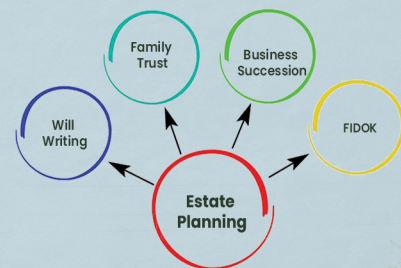
- 1 Have you got sufficient **Term Insurance**?
- 2 Have you got **Adequate Health & Critical Illness** cover?
- 3 Are you covered in case of an **Accident & Disability**?
- 4 Do have **House Insurance** to cover against natural calamities, war, flood, fire, theft etc.?
- 5 Is your **Business, Stocks, 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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- 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 HUMMINGBIRD PROJECT (2019)

The Hummingbird Project (2019) is a techno-thriller directed by Kim Nguyen. It follows two cousins (Jesse Eisenberg and Alexander Skarsgård) who attempt to build a perfectly straight, 1,000-mile fiber-optic cable from Kansas to New Jersey. Their goal? To shave trading times by 16 milliseconds and secure a fortune in high-frequency trading.

JOKE OF THE MONTH...





sandeep sahani

DAILY MOTIVATIONAL BLOG

MY TOP 5 BEST MOTIVATIONAL BLOGS OF JUNE...

- 1 Never Miss Twice Rule..
- 2 Everyday Leadership
- 3 The 33% Rule
- 4 The Quiet Strength of a Father – Remembering Dad on Father's Day
- 5 Stop wearing a mask



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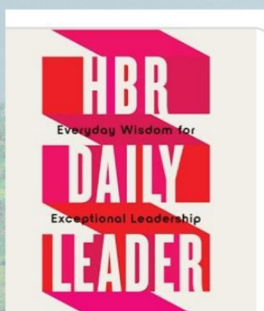
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BOOK TO BE READ...



HBR DAILY LEADER

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BLOGS TO BE READ

THE IMPORTANCE OF GURU

When Swami Vivekananda first visited Ramakrishna Paramahansa he asked 'I have read the Bhagavad Gita and other scriptures several times, I lecture and give discourses on the Gita and Ramayana. Do I still need harbor of a saint; do I still need a guru?' Ramakrishna didn't reply to Vivekananda's question.

After a few days Ramakrishna called upon Vivekananda and handed him a parcel to be delivered at a nearby village a few hours away by the sea route. Early morning the boat and sailor would be ready and all he needed to do was to go to the village and deliver the parcel to the designated person. Vivekananda agreed and decided to start early. He found the boat and the sailor ready to put out to sea. Suddenly, upon sitting in the boat, Vivekananda realized that he didn't know the road to the village. He inquired of the sailor who had no clue, either. Vivekananda decided to go back to his guru to ask him the shortest way to the village.

Upon this Ramakrishna said, 'Narendra, this is my reply to the question you asked me when we met the first time: Today, you have the medium (the boat), you have the resource (the sailor), you have the road (the sea), you know what to do (deliver the parcel) and you also know where to go but you don't know the way. Likewise you have read all the scriptures, and you can conduct wonderful discourses on them. However, to realize the wisdom of scriptures one needs a guru, someone who has already traversed that path so that he can guide you through the journey and encourage you to not give up.'

Choose a Guru(Mentor/Advisor) wisely and stay blessed forever.
Happy Gurupurnima!

To read the blog visit :

<https://sandeepsahni.com/the-importance-of-guru/>



Videos we watched in June 2026....

- Aswath Damodaran (NYU) | Private Credit Is the Biggest Loser When AI Corrects | #15
- Truth About the American Profit Machine: Rockefeller's Ruchir Sharma on the tech-driven stock rally
- Can't believe I almost missed this brilliant interview. | Linas Beliūnas
- The China Plus One Shift Could Create India's Next Boom! | Ft. Neelkanth Mishra | Shristi Sahu
- On TV everyday we hear how FII's are selling India because of its high valuations... | Samir Arora on X
- Raamdeo Agrawal on India's Evolving Investment Landscape | Passive Funds Conclave 2026 | CNBC TV18
- Deregulation, Civil Service Reform & India's Growth Story | Manish Sabharwal
- Alpha In A Fragile World: Structural Bets, Valuation Traps & Surprise Winners | Global Wealth Summit
- Investing in an Age of Disruption, Hyper-Competition & Elevated Valuations | Moneycontrol
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- 'Think of yourselves like stocks': WhatsApp chief Kunal Shah's advice for youth - what he means
- Semiconductors: Can India have its own Silicon Valley?
- Indian Equities To Bounce Back; Says Morgan Stanley's Ridham Desai; Spots 4 Winning Sectors | NDTV Profit
- Is India Now Unstoppable? by R. Gopalakrishnan
- To list, or not to list, that is our question by Ishaat Hussain & R Gopalakrishnan
- FAD FOMO FADE 3 – the global AI frenzy
- India must realise that resilience isn't an economic strategy – it needs a clear economic philosophy by Freddy Thomas
- The SpaceX IPO is not about the valuation - it is about having near zero corporate governance and shareholder rights! | Devina Mehra on LinkedIn
- Very detailed perspective on impact on AI on IT services industry | Vikas Khemani on X
- From Gold to Oil: Are the Foundations of Dollar Dominance Beginning to Shift? By Brig Advitya Madan

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Gyan

HOUSE MONEY EFFECT

A behavioral bias where investors take higher risks after making gains, feeling like they're "playing with the house's money." It often leads to overconfidence and poor financial decisions. Recognizing it helps control risk-taking.

Kahaani

DO YOU HAVE THE COURAGE TO ACT?

Warren Buffett once said, "Be fearful when others are greedy & greedy when others are fearful."

Everyone in the investment business loves to repeat it, but it's much easier to repeat the quote during calm seas than it is to live by the quote during storms.

This blog is about how you operate in the storms—an open letter on the most important human trait: Courage - the courage to take action when the opportunity knocks the door and there is a storm outside.

Over the course of the last few weeks, global financial markets have been thrown into chaos by the announcement of new American tariff policies that threaten to disrupt businesses, trade & the current world order.

This blog is about the interesting human behavior which is oft repeated but not learnt from.

As I did my regular scan of the financial markets the last few weeks, I couldn't help but think about that famous Buffet quote mentioned above.

The Nifty, S&P 500, Nasdaq were down 10% - 15%, as were most markets worldwide, with a lot of volatility thrown in - really a dramatic decline in just a short time.

Fear was flowing in every investors mind.

So, where were all the people who are supposed to be greedy while others were fearful?

Well, as it turns out, it's much easier to repeat the quote during calm seas than it is to live by the quote during storms.

Courage is not about the spotlight, It's not about the glamorous Hollywood moments, It's not about perfection.

Courage is who you are when it's inconvenient, when no one is watching, when the rewards are uncertain, when the outcomes are unpredictable and when there is storm raging.

It's easy to declare our values, principles, and virtues in times of peace—it's hard to live by them in times of war.

It's easy to be a loyal friend on a bright summer day.

How will you show up when winter comes?

It's easy to think long-term when the future is bright.

How will you show up when the horizon gets dark?

It's easy to be brave when you have nothing to lose.

How will you show up when you have everything on the line?

Courage is a Choice;

Talent & intelligence are abundant, but alas, courage is not.

Just remember at these times that, 'There's someone out there living the life you want simply because they had the courage to act, they aren't smarter than you, they aren't more talented than you, they just took action when you didn't.'

They recognized that fear comes from inexperience, not incapability.

We're afraid because we haven't done it yet, not because we can't do it.

Inexperience is the problem to be solved, and it's only solved through having the courage to act.

The worst prison in the world is having the talent & intelligence to achieve something great, but lacking the courage to go out & do it.

The regret from inaction is always worse than the regret from action.

But here's the most empowering thought: 'Courage is not born, it is chosen.'

Every single day, you get to choose how you show up during the storm, how you face challenges life throws at you.

The challenges do not get any easier—if anything, they get harder as we rise—but we need to get stronger, we need grow, we need to change, we need to act.

The stoic philosopher Seneca once wrote:

"It is not because things are difficult that we do not dare; it is because we do not dare that things are difficult."

A life of meaning, purpose, character & success cannot be built by taking the easy path at the inflection point.

When the time comes,

Choose to dare, Choose the hard path, Choose courage & stay blessed forever.

PS :This is not an investment advice. Please consult your financial advisor before investing.

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NIKHIL SHAH, NJ CAPITAL NORTH REGION SALES HEAD



OFF TOPIC WITH NEEPA SHARMA AND SAHAYAK GURUKUL

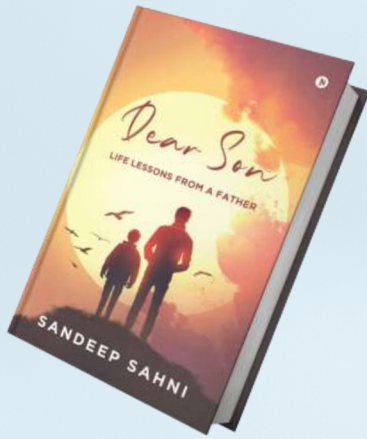


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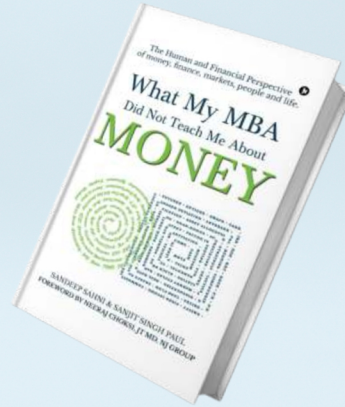
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