SAHAYAK®
3i Insurance Investment Inheritance

ARN No. 117295

SAHAYAK® ASSOCIATES
AMFI Mutual Fund Distributor
& SIF Distributor

MOVIE OF THE MONTH...
GOVERNOR (2026)

ON PAGE 11....

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THE SAHAYAK TIMES

SEPTEMBER 2026

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 Investor,

As we enter the festive season, the sentiment seems to be very poor and there is despondency all around due to Geopolitical concerns and ongoing wars. In a world where optimism is the most reasonable stance, have you ever wondered why there are some people who are eternal optimists but on the other hand most people are perennial pessimists. Even though optimism is about positivity and about feel good, and pessimism is about negativity and looking at the bleaker side of things, and even though, we all pray for, and want good things to happen to us, and to the world around us, The pessimists generally outnumber the optimists.

Nothing will ever remain the same, the ups and downs will always come in a cycle, but at every downturn, the pessimists have a ready answer, “I told you so” to prove their point. Historian Deirdre McCloskey says, “For reasons I have never understood, people like to hear that the world is going to hell.”

Part of this is natural. We’ve evolved to treat threats as more urgent than opportunities. But pessimism about the economy takes a different level of allure. Just say there’s going to be a recession and you will get retweeted. Say we’ll have a big recession & newspapers will call you. Say we’re nearing the next Great Depression and you’ll get on TV. But mention that good times are ahead, or markets have room to run, or that a company has huge potential, and the most common reaction from commentators and spectators alike is that you are either a salesman or comically aloof of risks.

Pessimism requires action – Move! Get out! Run! Sell! Hide!

Optimism is mostly a call to stay the course and enjoy the ride. So it’s not nearly as urgent.

I strongly believe in what a wise man said, "The world belongs to the Optimists, Pessimists are only spectators." Hence, "I'd rather be an optimist and a fool than a pessimist & right." I always look at the long term to overcome the short term turbulence.

Wealth effect may one of the most underappreciated macro stories. Indian households reportedly own 25000 tons of Gold worth $4 trillion, up an extraordinary 2 trillion in just 2 years which means household Gold is worth 2X the bank deposits. Retail Real Estate has gone up 2-3X in 10 years and the stock market 4x in the last 10 years from ₹108 lac Crores to ₹435 lac Crores. This surge in household wealth in the last few years is yet to give its full dividend, a phenomena which should start reflecting soon.

The corporate profit growth has accelerated from 7-8% to 18-20% with midcap profit growing around 20% and small cap 30%. After a long period of side ways markets, the Risk reward rates in Indian equities has improved considerably.
The first six months numbers are very encouraging with GST numbers and Advance tax numbers growing at double digits, auto sales also in double digits and exports expected to touch $1 trillion in the current Financial Year.

We wait for the geopolitical turbulence to settle down and the structural Bull Run to resume its journey, our only recommendations is to follow your asset allocation rule and don’t go light on equities.

Team Sahayak wish you a great festive season ahead!

Sandeep Sahni
Editor

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FOR THE QUARTER ENDED 30 SEPTEMBER 2026

ECONOMIC HIGHLIGHTS

01 GST Collections grow by 11.6% YTD FY27 to Rs. 12.46 lac Crores

02 Forex Reserves touch an all time high of $785.71 billion on FCNR receipts

03 Merchandise Exports up 15% in 1st 6 months of FY27

04 Crude oil import bill zooms by $24.5 bn in Apr- Aug to $66.8 Bn

05 Govt pegs H2 borrowing at ₹7.86 lac cr, down by ₹1.2 lac cr

06 US Fed raises its benchmark interest rate by 25 bps to 3.75% - 4.0%, with policymakers signalling the possibility of at least one more hike by the end of 2026

07 Corporate advance tax collections rose 18.09% to ₹4.16 lakh crore till September 17, 2026.

08 Sensex logs a 0.89% decline, Nifty Mdcap 100 gains by 10.5%, Small Cap 250 gains 20.67% in 6 months ending Sept 26.

09 Rupee depreciates to Rs.96.05 against the USD, decline of 2.69% in FY 27 till 30th Sept

10 PV Sales grow by 18.6% to 25.9 lac vehicles, 2W Sales increase by 20.05% to 114.13 lac units in the 1st 6 months of FY27.

Index	As on 30-06-26	As on 30-09-26	Change (in %)
Nifty 50	23,865.75	22,710.10	-4.84%
Sensex	76,478.67	72,712.18	-4.92%
Nifty SmallCap 100	18,863.10	19,297.55	2.3%
Nifty Mid Cap 100	61,797.70	59,440.10	-3.82%
Dow Jones (in $)	52,319.20	51,349.92	-1.85%
Nasdaq 100 (in $)	30,276.35	30,339.33	0.21%
Shanghai Composite (in $)	4,094.40	3,840.20	-6.21%
Bitcoin $	58,558.86	83,280.30	42.22%
Brent crude oil (in $)	72.92	96.5	32.34%
USD/INR	94.80	96.159	1.43%
RBI 10 Year Govt. bond yield	6.76	7.153	5.81%
24k Gold/Gm (in INR ₹)	14,219	14957	5.19%

5 BEST PERFORMING NSE INDICES

Index	Return (in%)
Nifty India Internet	9.07%
Nifty IPO	7.42%
Nifty Pharma	7.38%
Nifty Mid Small Healthcare	5.68%
Nifty India Digital	4.66%

TOP 5 NIFTY 50 GAINERS

Stock	As on 30-06-26	As on 30-09-26	Change (in%)
Eternal	264.6	325	22.82%
HCL Tech	1071.80	1240	15.69%
Bajaj Auto	9716	10872	11.9%
Tech Mahindra	1404.7	1548	10.2%
Kotak Mahindra Bank	392.25	412	5.03%

5 WORST PERFORMING NSE INDICES

Index	Return (in%)
Nifty FMCG	-9.27%
Nifty Cement	-9.16%
Nifty Financial Services	-8.15%
Nifty Infra	-7.38%
Nifty Energy	-6.98%

TOP 5 NIFTY 50 LOSERS

Stock	As on 30-06-26	As on 30-09-26	Change (in %)
BSE	3865.60	3096	-20.04%
Trent	3282.60	2657	-17.55%
Max Healthcare	1129.25	932	-17.47%
Hindustan Unilever	2118.20	1880	-11.25%
HDFC Bank	797.95	716	-10.27%

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

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MUTUAL FUNDS CATEGORY WISE FUND PERFORMANCE

Category	3M	6M	1 Year	3 Year	5 Year	10 Year
Debt - Overnight Fund	1.24	2.55	5.14	5.95	5.63	5.26
Debt - Short Duration Fund	0.71	2.87	4.64	6.68	5.96	6.27
Equity - Contra Fund	-2.02	5.39	-2.12	11.26	12.1	14.12
Equity - Dividend Yield Fund	-2.73	5.45	-0.06	10.8	11.34	12.63
Equity - ELSS	-2.27	7.87	-1.07	9.69	9.25	12.42
Equity - Flexi Cap Fund	-0.94	10.27	1.1	10.47	9.42	12.43
Equity - Focused Fund	-1.3	10.44	1.8	10.52	9.32	12.07
Equity - Large & Mid Cap Fund	-1.88	9.72	1.93	11.94	11.01	12.84
Equity - Large Cap Fund	-3.14	4.31	-3.27	8.19	7.28	10.7
Equity - Mid Cap Fund	-1.01	13.64	6.43	14.54	13.82	14.73
Equity - Multi Cap Fund	0.15	14.27	5.21	12.74	11.75	13.66
Equity - Sectoral Fund - Banks & Financial Services	-4.69	6.55	2.46	10.26	9.34	10.97
Equity - Sectoral Fund - Consumption	-7.07	-2.07	-17.99	-4.55	3.23	8.2
Equity - Sectoral Fund - Infrastructure	-4.56	11.16	3.07	14.35	16.24	14.65
Equity - Sectoral Fund - Pharma & Health Care	6.02	21.43	19.43	20.35	14.17	13.5
Equity - Sectoral Fund - Technology	5.17	11.68	-6.09	3.72	3.06	15.56
Equity - Small cap Fund	3.68	25.59	12.48	14.65	14.98	16.05
Equity - Value Fund	-2.81	7.35	1.1	11.1	11.24	12.25
FoFs (Domestic / Overseas) - Gold	5.17	2.89	28.07	34.04	24.42	15.21
Hybrid - Aggressive Hybrid Fund	-1.73	6.36	0.15	9.29	8.54	10.63
Hybrid - Arbitrage Fund	1.38	2.73	5.86	6.51	5.92	5.56
Hybrid - Balanced Hybrid Fund	-0.49	6.72	2.32	--	--	--
Hybrid - Equity Savings	0	3.71	2.98	7.32	6.74	7.34
Hybrid - Multi Asset Allocation	-0.82	4.49	6.79	12.83	11.99	12.07
Nifty	-4.84	0.70	-10.33	4.64	5.57	10.2
Nifty Next 50	-0.01	8.21	4.35	14.98	10.36	14.53
Nifty 100	-3.12	-5.17	-7.42	6.40	6.25	12.3
Nifty 200	-2.28	1.53	-4.15	8.40	7.63	10.68
Active asset allocator long short SIF	2.85	--	--	--	--	--
SIF equity long short	1.03	--	--	--	--	--
SIF hybrid long short	-0.39	--	--	--	--	--

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

As on 30-09-2026

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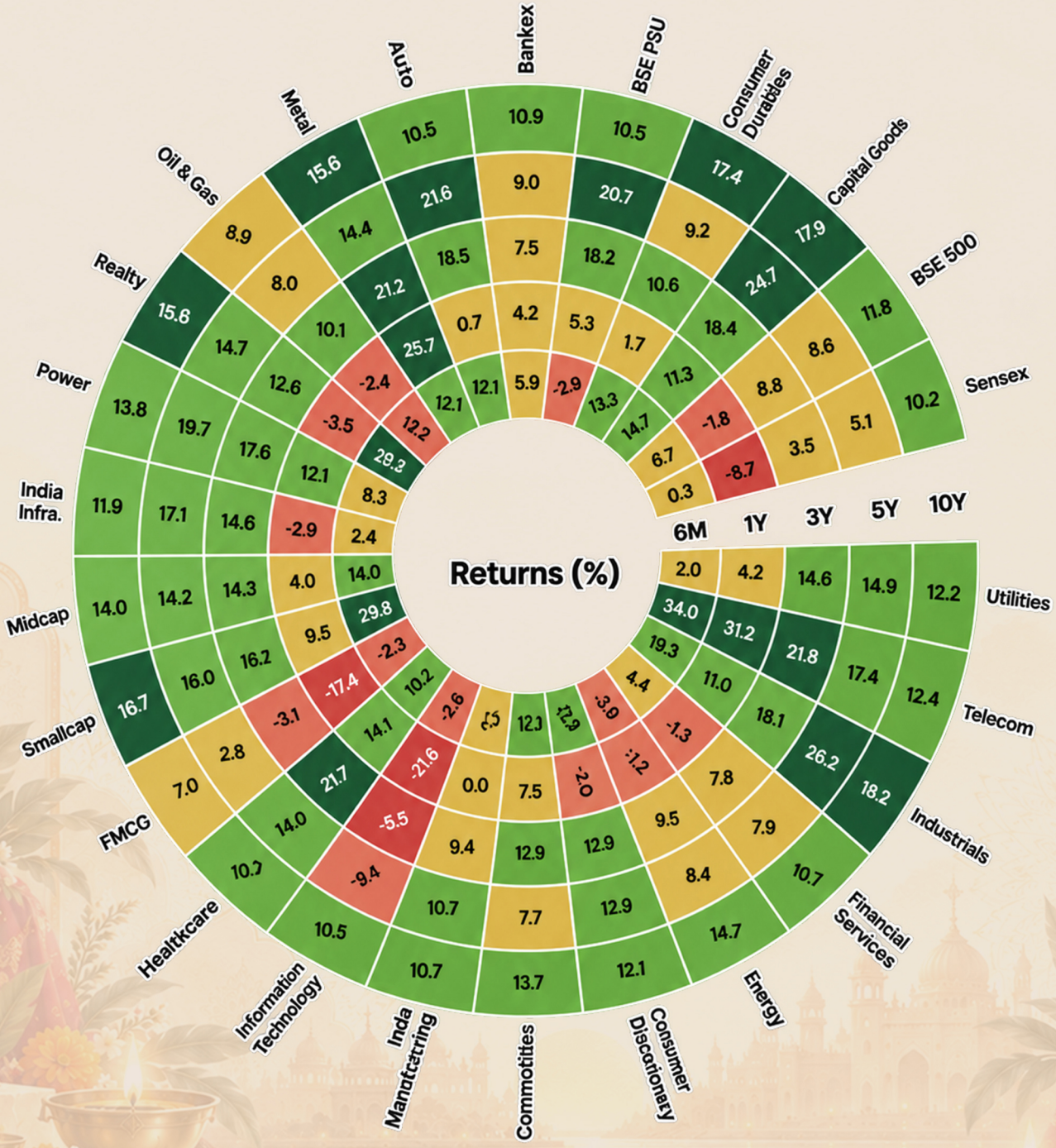
CHART BUSTER

SECTOR SNAPSHOT

Short-term returns across most sectors are turning firmly positive, reflecting a broad-based market recovery following an extended period of price correction



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

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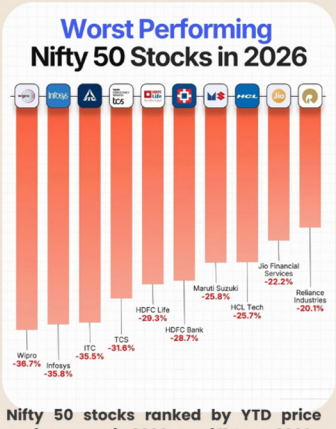

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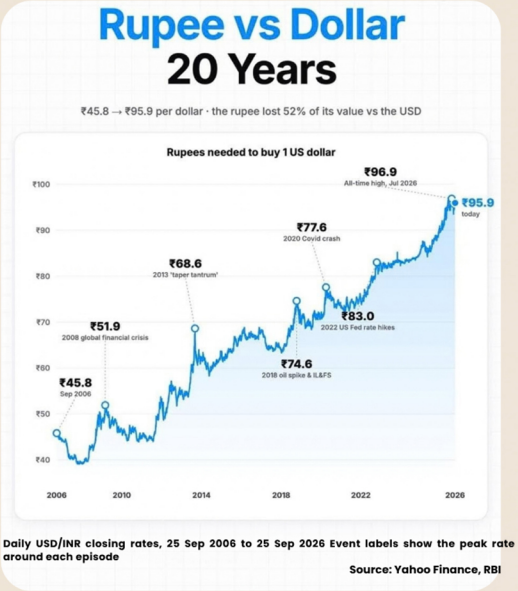

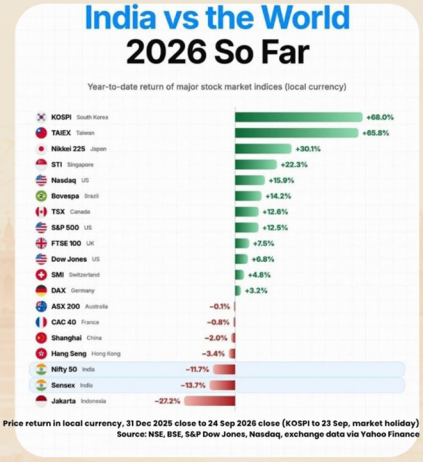

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BULLS VS BEAR

Bull Case
(Positives for the Market)

FX Reserves at historic high.

Strong GDP numbers despite global headwinds.

Revival of earnings cycle with corporate BSE 100 ROE at 19.2%.

High double digit growth in Advance Tax and corporate tax numbers indicating growth revival.

Strong credit cycle growth with 19% YoY credit growth. Banks well positioned for next lending cycle with historic low NPAs & well capitalised Balance Sheets.

Low corporate debt.

Signs of pick up in capex cycle.

PE below long term average.

DII flows continue to be strong .

Bear Case
(Negative for the Market)

Increasing yields.

Rising crude oil prices.

Increasing inflation.

FII flows continue to be weak with FII ownership at historic lows.

Global growth slowdown.

Geopolitical conflicts especially in Middle East.

Hawkish RBI due to increasing inflation.

COMPANY SIZE AS PER RANK

Company Ranking as on Marketcap	Company Name	Marketcap as on (in ₹ Cr.)	Net Profit
1	Reliance Industries Ltd	₹ 16,14,161	₹ 88,167
31	Bharat Electronics ltd	₹ 2,84,204	₹ 6147.74
51	SBI Life Insurance	₹ 172,420	₹ 2600.90
101	GE Vernova T&D	₹ 1,07,541	₹ 1,305
251	Voltas	₹ 35,899	₹ 442
501	Kirloskar Brothers	₹ 13,920	₹ 377
751	Tourism Finance Corporation	₹ 6,783	₹ 154
1001	Welspun Specialty Solutions	₹ 3,652	₹ 29
1501	Punjab Chemicals & Crop Protection	₹ 1,281	₹ 64
2001	Priority Jewels	₹ 557	₹ 18
2501	Soma Textiles	₹ 264	₹ 9

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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%	2.17%	-1.24	-6.06				
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%

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OUR NEW SERVICES

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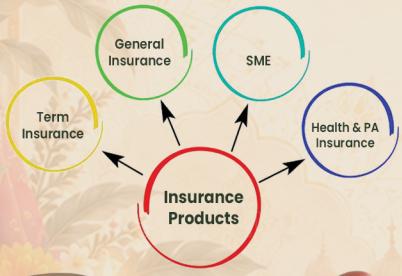
SAHAYAK INSURANCE

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?

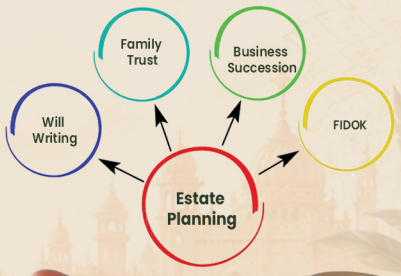
Contact Team Sahayak Today,
Share your current Insurance policies
and Team Sahayak will do a
FREE INSURANCE REVIEW
and help you to cover the insurance gaps.
To avail Insurance Appointment Booking Services,
Scan QR Code given below:



SAHAYAK ESTATE PLANNING

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)**?

Avail of the
"**Sahayak Will Writing & Estate Planning Services**"
and plan your Inheritance so that you,
Leave a Legacy and not a Mess.
To avail Will Writing & Estate Planning Appointment Booking Services,Scan QR Code given below:



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HUM AAPKE DWAR
AAP HAMARE MEHMAAN

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Invite us to your house or visit our office and we shall conduct a **Personal Finance Workshop** exclusive for you, your family and close friends at your doorstep.

SCAN TO BOOK A MEETING
WITH MR. SAHAYAK - YOUR PERSONAL FAMILY CFO

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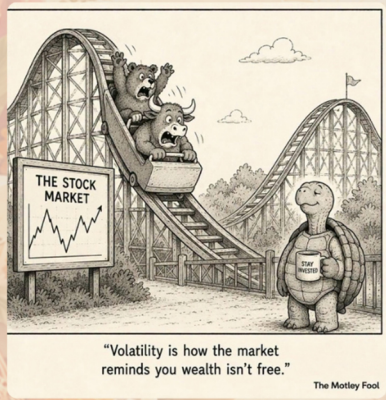
MOVIE OF THE MONTH...
GOVERNOR (2026)

The Silent Saviour is a 2026 Hindi financial-political drama starring Manoj Bajpayee as an IAS officer appointed as the RBI Governor during India's economic crisis of the early 1990s.

The film explores the challenges of *inflation, dwindling foreign-exchange reserves, economic instability and difficult policy decisions*. It offers an engaging look at how critical financial decisions can shape the economic future of a nation.

*A compelling watch for those interested in India's economic history and financial decision-making

JOKE OF THE MONTH...



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sandeep sahni

SAHAYAK gurukul

DAILY MOTIVATIONAL BLOG

MY TOP 10 BEST MOTIVATIONAL BLOGS OF THE QUARTER...

1. Small Improvements
2. Need for Approval vs Pursuit of mastery
3. Don't lose the child in you
4. Don't rely on the map alone
5. Are you managing a problem or solving it?
6. Start Subtracting
7. 'You start dying slowly'
8. Be a Finisher
9. An unexamined Life
10. A Thought Worth Reflecting On

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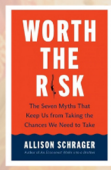
BOOKS TO BE READ



Worth the Risk shows you how to stop fearing risk and start using it to your advantage. Drawing on economics and real-life stories, Allison Schrager busts the seven myths that keep us from bold moves, whether that's changing careers, investing, or starting a business. Learn to measure risk clearly, protect yourself from the downside, and take the chances that lead to a richer, more fulfilling life.

The Alpha Bets gives you a front-row seat to the minds of 21 of India's most respected investors. Discover how they find opportunities, evaluate businesses, manage risk, and build portfolios that beat the market. Whether you're a first-time investor or a seasoned market watcher, learn to think like the experts and pick winning stocks.

Four Thousand Weeks offers a refreshing take on time: the average life lasts only about four thousand weeks, so how we spend them matters. Oliver Burkeman challenges the endless chase for productivity hacks and shows why trying to do it all leaves us anxious. Embrace your limits, choose what truly matters, and start building a life that feels meaningful and well spent

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BLOGS TO BE READ

DIWALI- THE FESTIVALS OF LIGHT

॥तमसो मा ज्योतिर् गमय॥

"हे ईश , हमें अज्ञान के अंधकार से ज्ञान के प्रकाश की ओर ले चलिए |"

On this auspicious Festival of Lights, May Lord Ram shower his blessings on us with energy to move away from the darkness of ignorance, towards the light of knowledge, intellect & wisdom.

This Diwali,

Let's Celebrate light over darkness,

Let's celebrate awareness over ignorance,

Let's celebrate good over evil,

let's give and be the reason someone celebrates today.

On this Festival of lights,

Let's celebrate the festival called life.

From my family to yours,

May the Celebrations during Diwali, the festival of lights,

bring you & your family,

Joy & the divine blessings of Good Health, Happiness & Prosperity.

With gleam of Diyas & echo of the chants, may happiness & contentment fill your life.

Stay blessed forever !

To read the blog visit :
https://sandeepsahni.com/the-importance-of-guru/

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Videos we watched in June 2026....

- "Most investors Get This Wrong"
- Be shamless in sales | Sindhi Mindset
- Legendary Investor : The bond Market Is lossing Patience With America
- COVER STORY: GURCHARAN DAS ON THE HOUSE OF TATA — FAMILY, POWER & THE FUTURE OF TATA
- What They Don't Tell You About Stock Market Volatility | Vishal Khandelwal on Sonia Shenoy Podcast
- Oil Shock, Debt, AI & The Future of Global Economy | Express Adda
- Can India Ever Create Enough Jobs?|Neelkanth Mishra |World Bank | Exclusive
- Why India Is Short Of Employers | Manish Sabharwal, TeamLease
- Are GDP Numbers Accurate Or Not? Surjit Bhalla | Montek Ahluwalia
- The Shift Every Growing MFD Needs to Make | Abhishek Gupta | Unscripted #5

Search on Youtube to watch the videos...

Articles we read in June 2026....

- Outsiders can have a clearer view of a busniess than its managers
- The Dauphin discount: Love the founder
- What China, Russia want & India wishes
- Us Debt can kill the AI Boom
- Shall We Repeal the Laws of Economics – Part III
- By India, for India: Sovereign AI layer for theatre commands
- The 'hold' rating for securities: what explains why it even exists?
- Factory floor or family office? Why India's young are leaving family businesses
- When will FIIs return to the Indian equity market? Bernstein has an answer
- 6 Traits That Made Warren Buffett

Search on Google to read the articles...

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Gyan

OCTOBER EFFECT

The term "October Effect" comes from famous historical superstition due to the crashes like 1929 and 1987. The October effect suggests that stocks decline in October, yet data shows that October has delivered average gains of roughly 0.8% to 1.4% depending on the index and timeframe.

Kahaani

WINNER'S GAME VS. LOSER'S GAME

At a recent speaking event, I was asked by an audience member to share one piece of advice I wish I could tell my younger self.

Specifically, they asked for the non-obvious advice I've found most difficult to internalize and live by, despite knowing its importance.

My response:

No unforced errors.

Three words. And I've spent years learning why they're so hard to live by.

In his 1970 book, Extraordinary Tennis for the Ordinary Player, scientist Simon Ramo broke down the difference between amateur and professional tennis:

Amateur tennis is a Loser's Game: 80% of points are lost on unforced errors. You win by avoiding errors and waiting for your opponent to make errors.
Professional tennis is a Winner's Game: 80% of points are won on incredible shots. You win by hitting beautiful, elegant shots.
I haven't played tennis since I was a kid, but this is a mental model that extends well beyond the confines of the court.

The model has two core implications:

You have to know what game you're playing. There's negative value in attempting to hit magnificent shots if you're playing a Loser's Game. You increase your error rate and risk knocking yourself out of the game. You're better off keeping it simple and avoiding mistakes.
The game you're playing might change as you ascend through its levels. Just like in tennis, what starts out as a Loser's Game can become a Winner's Game. You may be rewarded for playing conservatively early on, but aggressively later.
But here's an important truth it took me too long to learn:

Most games in life are Loser's Games.

You don't get rewarded for complex, magnificent shots. You get rewarded for consistently showing up and staying in the game. For being reliable. For figuring it out. For doing what you say you're going to do.

You get rewarded for avoiding unforced errors.

I've wrestled with this reality at every stage of my life.

When I arrived at Stanford on a baseball scholarship in 2009, I was convinced that everything had changed.

During my freshman fall, I strained, pressed, and grunted in an effort to put everything I had into each perfect pitch.

But the results were horrific. The worst I'd experienced in my baseball career to date. I got behind in counts, walked batters, and gave up a whole lot of hits. It was discouraging.

That all changed when an assistant coach pulled me aside and offered one piece of advice:

"You're playing the wrong game."
What he meant: I had achieved success in my career by consistently throwing strikes. By making the hitters beat me. Now, I was attempting to throw perfect pitches with maximum intensity. I was trying to beat the hitters.

With his advice, I was back on track. I never blew anyone away, but I had a successful college baseball career.

By simply refusing to beat myself. No unforced errors.

This experience is a common one because there are forces that conspire against you:

Every time you grow to enter a new room, you feel imposter syndrome start to build, and you convince yourself that the game has changed:

What got me here won't get me there. Now I need to do something dramatic to prove I belong.

So, you press. You strain. You force complexity into something that once felt simple.

But remember, the sum of consistent, boring, ordinary performances adds up to something extraordinary.

The two questions I often ask myself:

What type of game are you playing? Most games of life—professional, personal, health, and more—are Loser's Games. You get rewarded for showing up consistently, not showing up magnificently. Has the game really changed, or just your perception of it? With each new room comes the temptation to change the way you play. But it's very rare that you need to. You're in this room for a reason. You earned it.
Act like it. The next time you feel the urge to do something dramatic, to prove you belong, come back to the mantra:

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EQUITY NET SALES WINNER 2025-26

LAUNCH OF NEW BOOK HEYY 18

A SESSION ON DECODING THE FINANCIAL LEXICON

INDEPENDENCE DAY

BIRTHDAY'S CELEBRATION

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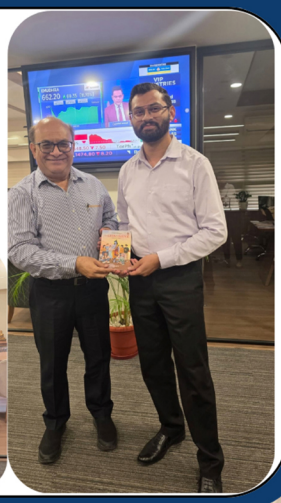
APMI 3RD ANNUAL CONFERENCE 2026 MUMBAI

MORNING STAR INVESTMENT CONFERENCE

MORNING STAR INVESTMENT CONFERENCE

BIRTHDAY'S CELEBRATION

FAREWELLS



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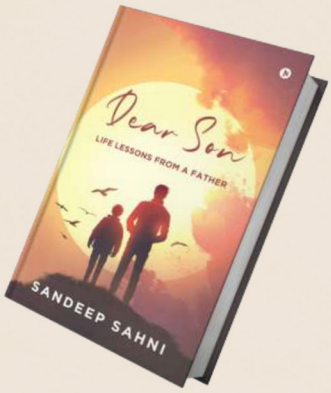
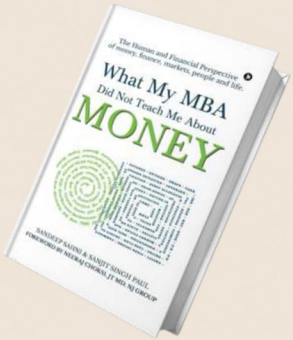
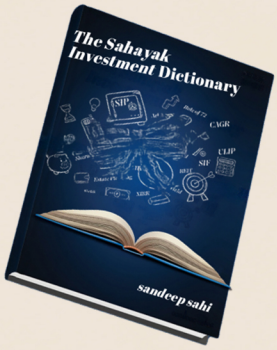


DEAR SON
LIFE LESSON FROM A FATHER



WHAT MY MBA
DID NOT TEACH ME ABOUT MONEY



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