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DON'T STOP YOUR SIP WHEN MARKETS FALL -
THAT'S WHEN IT WORKS THE HARDEST

DON'T STOP YOUR SIP
— That's When It Works the Hardest. —

MARKETS FALL
You buy more at lower prices.

MARKETS RISE
Your wealth grows stronger.

Stay Invested. Stay Patient. Stay Future-Ready.

Discipline today. Freedom tomorrow.

Sources: AMFI | SEBI | RBI | NSE | BSE | Value Research | Morningstar India

It was a Monday morning when Rakesh called his financial advisor.

"The markets have fallen again," he said. "Every month my SIP is buying into losses. I think I'll stop it for a while and restart once things improve."

His advisor paused for a moment before asking a simple question.

"If your favourite store announces a 30% discount on everything you wanted to buy, would you stop shopping—or would you buy more?"

Rakesh laughed.

"Of course I'd buy more."

"Then why do you want to stop buying quality investments when they are available at a discount?"

That one conversation changed his perspective.

Like thousands of investors, Rakesh believed that SIPs should perform well every month. When the portfolio value declined during a market correction, it felt as though his money was being wasted. In reality, the exact opposite was happening.

One of the greatest strengths of a Systematic Investment Plan (SIP) is that it continues investing regardless of market conditions. When markets rise, your SIP purchases fewer units

because prices are higher. But when markets fall, the same monthly investment buys more units at lower prices.

Those additional units often become the biggest contributors to wealth when markets recover.

History has repeatedly shown that every major market correction has eventually been followed by recovery. Whether it was the Global Financial Crisis of 2008, the COVID-19 crash in 2020, or subsequent periods of volatility, investors who remained disciplined and continued their SIPs benefited the most from the rebound.

Ironically, many investors do exactly the opposite. They stop investing when markets are down and return only after markets have already recovered. In other words, they stop buying when prices are low and resume buying when prices are high—a habit that quietly reduces long-term returns.

Think of an SIP as planting a tree.

Some days it rains.

Some days the weather is harsh.

Some days there is no visible growth at all.

Yet no one digs up the plant every few weeks to check whether the roots are growing. The tree flourishes because it is nurtured consistently through every season.

Investing works in much the same way.

Market volatility is not the enemy of long-term investors. Emotional decisions are.

Every correction tests an investor's patience, but it also creates opportunities that disciplined investors quietly capture. The wealth created over decades is often built on investments made during the most uncertain periods—when confidence was low and headlines were filled with fear.

So, the next time your SIP statement shows temporary losses, don't think of it as money disappearing.

Think of it as buying more ownership in India's best businesses at lower prices.

Markets will continue to rise and fall. That is their nature.

Your dreams, however—your child's education, your retirement, your family's financial independence—do not move with market cycles. Stay committed to them.

Because the SIP you are most tempted to stop during a falling market is often the one that works the hardest for your future.

Sources: AMFI, SEBI, RBI, NSE, BSE, Value Research, Morningstar India, and historical market data analysis.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISK. PLEASE READ THE OFFER DOCUMENT BEFORE INVESTING.



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INDIA WINS BACK GLOBAL INVESTORS: THE STORY BEHIND THE FII COMEBACK IN JULY 2026

After months of relentless selling, foreign investors are once again turning their attention to India. July 2026 marked a welcome shift in market sentiment as Foreign Institutional Investors (FIIs) returned as net buyers of Indian equities, signalling renewed confidence in the country's economic resilience and long-term growth story.

The comeback did not happen overnight. It was the result of a series of timely policy decisions, improving macroeconomic indicators, and India's ability to stand out amid an uncertain global environment.

One of the biggest concerns for foreign investors in the first half of 2026 was the weakness in the Indian Rupee. Currency depreciation can significantly reduce returns for overseas investors. Recognising this challenge, the Reserve Bank of India (RBI) introduced several measures to attract foreign currency inflows, including incentives for FCNR(B) deposits, external commercial borrowings, and a special forex swap facility. These initiatives strengthened India's foreign exchange reserves and helped restore confidence in the country's external position.

At the same time, the Government continued its efforts to make India a more investor-friendly destination. Policy reforms aimed at simplifying investment rules, easing tax regulations for foreign investors, and improving capital market accessibility sent a strong message that India remains committed to attracting long-term global capital.

Corporate earnings also played an important role. The June quarter results from several leading companies exceeded market expectations, particularly in the banking, information technology, manufacturing and capital goods sectors. These strong earnings reinforced the belief that India's economic momentum remains intact despite global geopolitical tensions and slowing growth in many developed economies.

Valuations were another key attraction. After the sharp correction witnessed earlier this year, many fundamentally strong Indian companies were available at more reasonable prices. Global fund managers, always looking for quality businesses at attractive valuations, viewed this as an opportunity to increase their exposure to India.

The global investment landscape also worked in India's favour. As investors looked to



diversify away from expensive technology-heavy markets and reduce concentration risk, India's diversified economy—backed by domestic consumption, infrastructure spending, manufacturing growth and financial sector strength—offered an attractive alternative. Several global brokerages have indicated that this trend could continue over the coming quarters if economic fundamentals remain supportive.

While the return of FIIs is undoubtedly encouraging, investors should remember that foreign capital is often influenced by global events such as interest rate decisions, geopolitical developments and currency movements. FII flows can reverse quickly, creating short-term volatility.

However, India's long-term investment story is no longer dependent solely on foreign money. Strong domestic participation through systematic investment plans (SIPs), rising financial awareness, healthy corporate balance sheets and sustained economic reforms have created a much stronger foundation than in previous market cycles.

The return of foreign investors in July 2026 is therefore more than just a monthly statistic—it is a reaffirmation that India continues to be one of the world's most compelling investment destinations. For long-term investors, the lesson remains unchanged: temporary market fluctuations may come and go, but disciplined investing in a growing economy continues to create wealth over time.

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ONE SPARK CAN CHANGE EVERYTHING: IS YOUR BUSINESS PREPARED FOR A FIRE?



Every business owner dreams of growth. They invest years building a reputation, earning customer trust, expanding inventory and creating employment. But sometimes, all it takes is a single electrical short circuit or an unexpected fire to bring years of hard work to a standstill.

In recent years, India has witnessed several fire incidents affecting shops, warehouses, offices and manufacturing units. While investigations often point to electrical faults, overheating equipment, gas leaks or human error, the outcome is almost always the same—substantial financial losses and disrupted livelihoods.

For many businesses, the greatest challenge isn't the fire itself—it's recovering from the financial setback that follows.

This is where a Fire Insurance Policy becomes an essential part of responsible business planning.

Contrary to popular belief, modern fire insurance protects businesses against much more than just fire. Under the Standard Fire & Special Perils Policy, businesses can receive financial protection against a range of unforeseen events including lightning, explosions, storms, floods, riots, malicious damage, impact by vehicles and other specified perils, depending on the policy terms.

The policy can cover the building, stock, raw materials, finished goods, furniture, fixtures, machinery and equipment, helping businesses

recover without bearing the entire financial burden themselves.

Consider a garment retailer whose festive inventory is destroyed just weeks before the season begins, or a warehouse storing goods worth several lakhs that catches fire due to an electrical malfunction. Imagine an office where computers, servers and years of important records are lost overnight. Such incidents can severely affect cash flow, customer commitments and business continuity.

For small and medium-sized enterprises, these losses can be particularly devastating. Unlike large corporations, many SMEs may not have the financial reserves to rebuild immediately.

A Fire Insurance Policy ensures that while the physical damage may be unavoidable, the financial impact can be significantly reduced.

Business experts often describe insurance as one of the most important risk management tools. It doesn't prevent accidents, but it helps businesses recover faster, protect employees' livelihoods and continue serving customers.

Every business that owns physical assets should evaluate its insurance needs. This includes retail shops, offices, warehouses (godowns), factories, restaurants, clinics, educational institutions, showrooms and commercial establishments. Even businesses operating from rented premises should consider insuring their stock, furniture, machinery and equipment.

Many business owners postpone purchasing insurance because "nothing has happened so far." However, risk is not measured by the past—it is measured by what could happen tomorrow.

In today's competitive business environment, protecting assets is just as important as creating them.

A Fire Insurance Policy is not merely a compliance document or an annual expense. It is a financial safety net that safeguards years of investment, protects business continuity and provides peace of mind when the unexpected occurs.

After all, rebuilding a business takes time—but recovering from an uninsured loss can take much longer.

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WHY INDIA IS ONCE AGAIN THE WORLD'S FAVOURITE INVESTMENT DESTINATION

For decades, global investors have searched for economies that can deliver sustainable growth, political stability and long-term wealth creation. In 2026, India is once again emerging as one of the most preferred investment destinations—not just because of its strong economic fundamentals, but also because of the confidence shown by its own investors.

The story of India's capital markets today is no longer driven only by Foreign Institutional Investors (FIIs). Increasingly, it is being powered by millions of Indian households who have embraced equity investing through mutual funds and Systematic Investment Plans (SIPs). This combination of strong domestic participation and renewed foreign interest is creating a powerful foundation for long-term growth.

One of the biggest reasons global investors are returning to India is the country's economic resilience. While many developed economies continue to grapple with slow growth, high inflation and geopolitical uncertainty, India remains one of the fastest-growing major economies in the world. Robust GDP growth, rising consumption, government-led infrastructure spending and continued manufacturing expansion have strengthened India's investment appeal.

Corporate India has also delivered encouraging results. Strong earnings from sectors such as banking, financial services, capital goods, defence, infrastructure and information technology have reinforced investor confidence. Global fund managers increasingly view India as a market capable of delivering consistent earnings growth over the next decade.

Equally important is India's stable policy environment. Continuous reforms such as GST, digitalisation, Production Linked Incentive (PLI) schemes, ease of doing business initiatives and improvements in the financial ecosystem have made India more attractive for long-term global capital.

However, perhaps the most remarkable transformation has taken place within India itself.

A decade ago, Indian markets were heavily dependent on foreign institutional investors. Today, domestic investors have become one of the strongest pillars of market stability.

Every month, lakhs of investors continue investing through SIPs, irrespective of market volatility. Monthly SIP contributions have reached record levels, reflecting growing financial awareness and a shift from traditional savings instruments towards equity-based wealth creation.

This growing equity culture has fundamentally changed the structure of Indian markets.

Unlike earlier years, when heavy FII selling could trigger prolonged market declines, today's markets receive strong support from domestic mutual funds, pension funds, insurance companies and retail investors. This domestic liquidity often absorbs foreign selling, reducing volatility and making Indian markets more resilient.

The confidence of Indian investors is backed by changing demographics. A young working population, rising disposable incomes, greater access to digital investment platforms and increasing financial literacy have encouraged more families to participate in capital markets than ever before.

Global investors closely observe these trends.

When they see Indian investors confidently investing in their own economy month after month, it reinforces the belief that India's growth story is not driven by speculation but by strong domestic conviction.

Looking ahead, India's investment journey appears well supported by multiple structural drivers—rapid urbanisation, digital transformation, manufacturing growth, infrastructure development, renewable energy, and an expanding middle class with rising purchasing power.

The return of foreign investors is certainly encouraging, but the real strength of Indian markets lies in the confidence of its own citizens.

Today, India is no longer merely an emerging market attracting global capital.

It is becoming a nation where domestic investors and global institutions are investing together in the country's future.

The Bottom Line

India's biggest strength is no longer just its economic growth.

It is the growing belief of millions of Indians who continue investing every month, creating a powerful partnership between domestic savings and global capital.

When global investors and Indian investors move in the same direction, the future of India's capital markets looks brighter than ever.

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