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JANMASHTAMI

The Wisdom to Act. The Patience to Stay the Course.

Timeless lessons from Lord Krishna's wisdom, applied to the journey of investing.

Focus on the Action, Not the Outcome

One of the enduring ideas in Lord Krishna's teachings is the importance of right action without being consumed by the outcome.

Investing carries a similar lesson.

We cannot control:

- what the market will do tomorrow
- when the next correction will arrive
- which year will deliver the highest return
- how markets will behave in the short term

But we can control:

- Whether we begin.
- How consistently we invest.
- Whether our investment remains aligned with our purpose.



Trying to predict every market movement can turn investing into a constant search for the "right time."
A disciplined approach focuses instead on doing what is appropriate and staying committed to the intended investment horizon.

You may not control the market's outcome.
You can control the quality and consistency of your actions.

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Stay Steady Through Changing Times

Lord Krishna's teachings also emphasise **equanimity**, remaining balanced through success and setbacks. Markets demand a similar temperament.



Some phases may bring:

- Strong growth
- Sharp corrections
- Extended periods of uncertainty

Our portfolio may look exciting in one phase and uncomfortable in another. But reacting differently to every market movement can make a long-term investment journey difficult to sustain.

Instead, investors can focus on three questions:

Has my objective changed?	Has my financial situation changed?	Does my investment remain suitable for my needs?

If the answers remain broadly unchanged, short-term market movements may not by themselves require a change in long-term investment decisions.

> *Markets change their mood.*
> *A disciplined investor doesn't have to change direction with every mood swing.*

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The Journey Matters More Than the Moment



A meaningful investment journey, like any meaningful pursuit, takes time.
There will be moments when progress feels fast.
There will be moments when nothing seems to happen.
There may even be periods when the journey appears to move backwards.
But one difficult phase does not define the entire journey.

Purpose gives direction.

Discipline gives continuity.

Time gives the journey room to unfold.

This Janmashtami, perhaps the most meaningful financial action is not trying to predict what happens next.
It is to ask:

> *"Am I taking the right action for my future, and am I giving it enough time?"*

Whether you are:

- Beginning your investment journey
- Continuing an existing SIP
- Reviewing your existing investments

take the next step with purpose.

This Janmashtami,
Act with Purpose.
Stay with Discipline.
Give it Time.

May this auspicious occasion inspire not just a new beginning, but the wisdom to stay committed to what truly matters.

Disclaimer

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