PLAN YOUR DREAMS.in

NAVARATRI: THE BATTLE WITHIN

What Navaratri can teach us about investor behaviour



01 EVERY INVESTOR FACES A BATTLE.

Not every battle comes from a falling market.
Sometimes, it begins with a thought.



"Maybe I should wait."

"What if the market falls further?"

"Why isn't my investment doing what that fund is doing?"

"Everyone is investing in this. Should I?"

"I should probably do something now."

These moments are familiar to many investors. Because investing is not only about understanding markets. It is also about understanding and managing our own reactions to them.

Navaratri reminds us of something timeless:

Strength is not merely the ability to face adversity.
It is the ability to remain steady while facing it.
And in investing, that strength can matter.

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in

02 THE BATTLE OF PROCRASTINATION & IMPATIENCE

PLAN YOUR DREAMS.in

THE FIRST BATTLE: *"I'LL DO IT LATER."*

Investing is often postponed for perfectly understandable reasons. There may be current expenses, competing priorities or other financial commitments. There is always another month to begin. And "later" feels harmless because nothing appears to be lost today. But time that passes cannot be invested retrospectively.

Procrastination says:

"I'll start when the timing feels right."

Impatience says:

"Why isn't my investment generating the return I expected?"

One delays the beginning. The other struggles to give the journey enough time. Both can pull attention away from the long-term nature of investing.

The better question is:

"What action is appropriate for my circumstances, and what time horizon does it require?"

A long-term journey needs both the courage to begin and the patience to continue.



Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in

PLAN YOUR DREAMS.in

03 THE BATTLE OF FEAR & GREED

WHEN MARKETS MOVE, EMOTIONS MOVE TOO.

A market correction can make an investor question everything.
A strong rally can create the confident feeling:
"Maybe I should invest more before I miss out."

Fear and greed may seem like opposites. But they can produce something similar: **IMPULSIVE DECISIONS.**

Fear can push an investor toward:
"Get out before it falls further."

Greed can push an investor toward:
"Get in before it rises further."

Neither reaction necessarily considers the original objective, investment horizon or suitability.



A disciplined pause can change the question.

Instead of: "What is the market doing?"

Ask: "Has anything changed in my reason for investing?"

That shift can help separate market movement from personal decision-making.

Markets will move.
Your decisions don't have to move with every movement.

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in

PLAN YOUR DREAMS.in

04 THE BATTLE OF THE CROWD & OVERCONFIDENCE

EVERYONE SEEMS TO KNOW SOMETHING.

One asset class is being discussed constantly.
One investment has delivered impressive recent returns.
The temptation is powerful:
"If everyone is doing it, perhaps I should too."

This is the urge to follow the crowd.



Then comes another subtle trap: OVERCONFIDENCE.

A few successful decisions can make us believe we understand what comes next. But markets are uncertain. Recent performance does not tell us what an investment will deliver next. And popularity does not automatically make an investment suitable for every investor.

Before following the crowd, pause and ask:

- What is the objective?
- What is the risk?
- What is the time horizon?
- Does this investment have a suitable role in my overall portfolio?

The crowd can influence attention. It should not replace judgement.

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in

PLAN YOUR DREAMS.in

05 THE VICTORY



THE REAL VICTORY IS LEARNING TO MASTER THE BATTLE WITHIN.

It may be learning to recognise the moments when our own emotions are trying to make the decision for us.

When fear says:	"Exit."	→	Pause.
When greed says:	"Chase."	→	Pause.
When procrastination says:	"Later."	→	Reflect.
When impatience says:	"Why not yet?"	→	Remember the horizon.
When the crowd says:	"Everyone is doing it."	→	Ask: "Is it right for me?"

Because the investment journey is shaped not only by what we invest in, but also by how we behave along the way.

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in

06 CLOSE

PLAN YOUR DREAMS.in

THIS NAVARATRI, CELEBRATE A DIFFERENT KIND OF STRENGTH.



- The strength **to begin.**
- The discipline **to continue.**
- The patience **to wait.**
- The wisdom **to pause.**
- The courage **to think for yourself.**

BECAUSE THE BIGGEST INVESTMENT BATTLES AREN'T ALWAYS ABOUT THE MARKET.
SOMETIMES, THEY'RE WITHIN US.

Disclaimer:
This communication is for educational and awareness purposes only and should not be construed as investment advice, recommendation or solicitation. References to Navaratri and its symbolism are used only as an inspirational context and do not imply any assurance or expectation of investment outcomes. Mutual fund investments are subject to market risks. Read all scheme-related documents carefully. Investment decisions should consider individual objectives, risk appetite, financial circumstances and investment horizon. Past performance is not indicative of future results.

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in