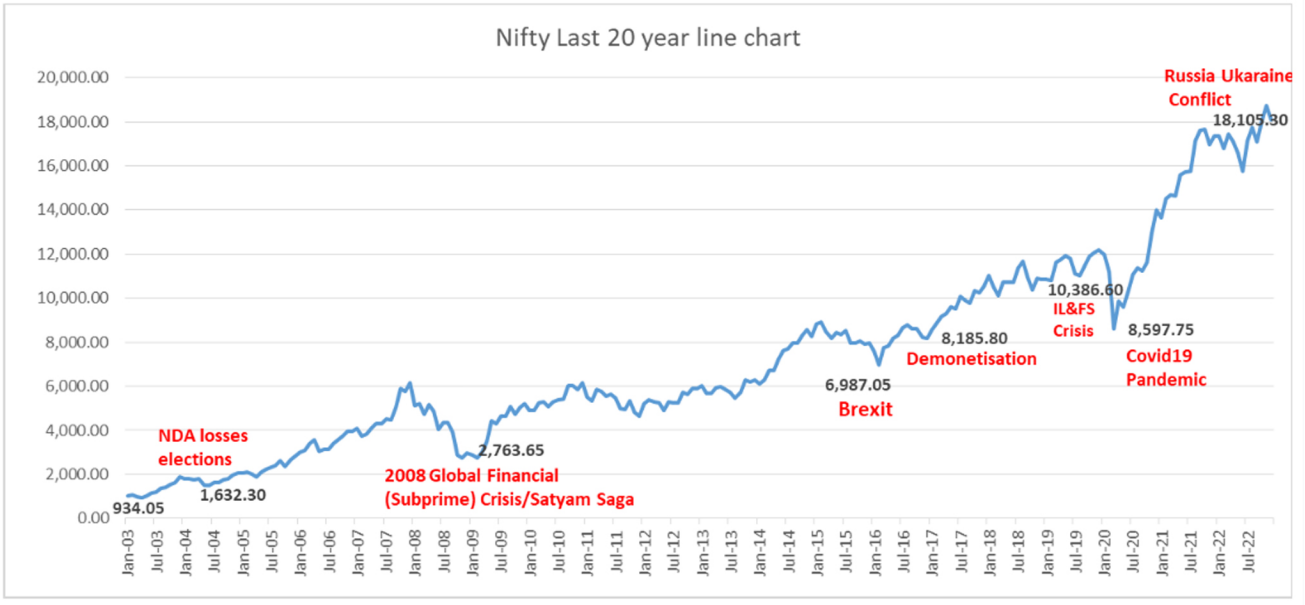
Should You Redeem or Stop Investments amid Market turmoil?

Current Scenario: There may be events and news in the markets that may have shaken the confidence of many investors. This is nothing new. There have always been instances where investor sentiments took a hit because of some event.

However, some relatively new investors may not be comfortable in the present situation and may be wondering whether to stop their SIP contributions or redeem their long-term investments.

Let us take a look at what has happened in the Indian stock market over the last 2 decades.



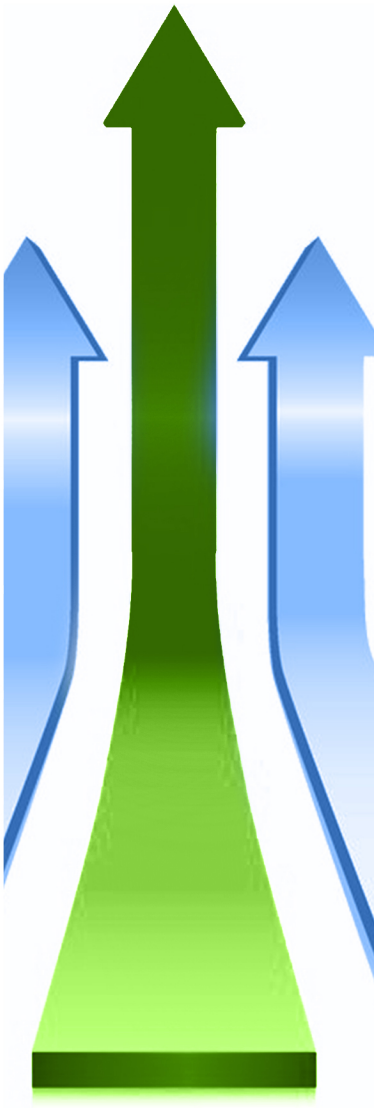
At the start of Jan '03 Nifty was at around 1100 and closed at 18,100 on 31st Dec '22. This gives us a Nifty CAGR return of 14.3% over the past 21 years. However, it is evident from the graph above that the journey has not been plain sailing. Many expected and unexpected social, economic and political events have caused the markets to remain stagnant, slow down and even crash as many of us might be aware. We do not have to look too far back to remind us what happened when the pandemic struck in early 2020. Most of the time the markets made a strong comeback and continued on its upward trend.

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History suggests volatility was always a part of the equity market and there are numerous occasions when the market corrected for a short or medium period, forcing some impatient investors out of the market by booking negative returns. But those who remain unfazed and stay patiently invested are rewarded.

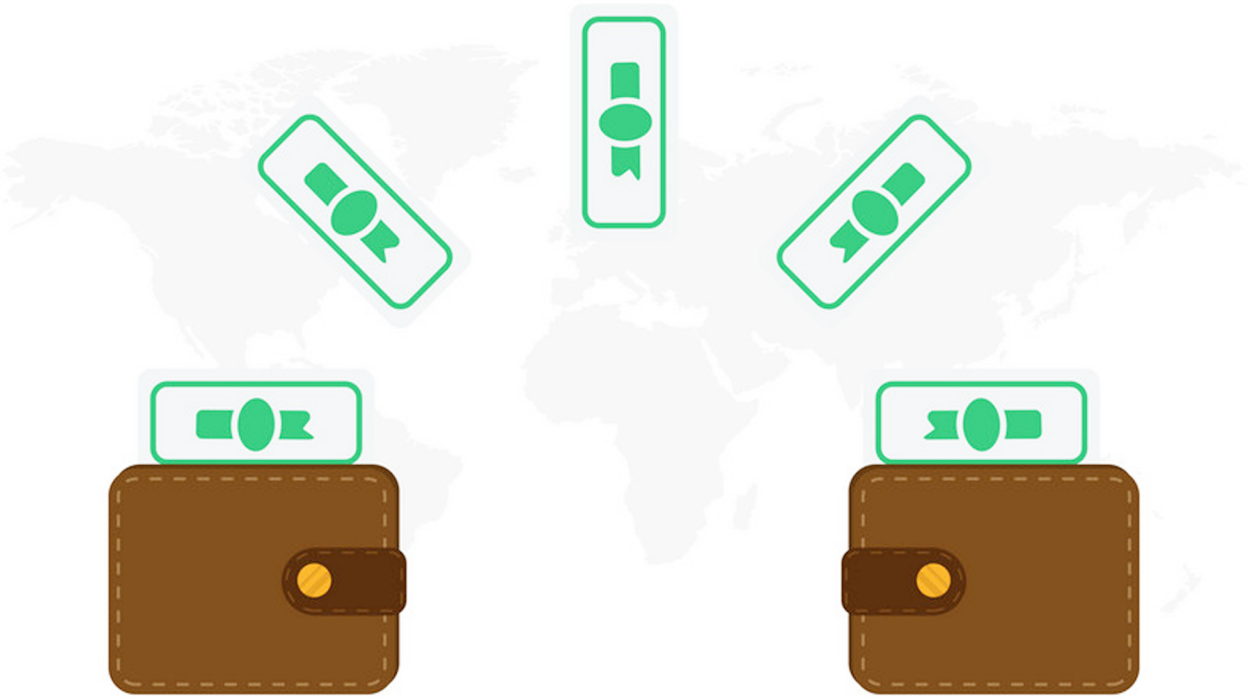
Category	Plan	1 Year	3 Year	5 Year	10 Year
Equity - Contra	Regular	5.81	36.77	12.9	15.17
Equity - Dividend Yield Fund	Regular	1.29	33.5	11.24	13.16
Equity - ELSS	Regular	-0.63	29.34	9.97	14.23
Equity - Flexi Cap Fund	Regular	-2.27	28.93	10.81	14.11
Equity - Focused Fund	Regular	-1.37	28.82	10.15	14.13
Equity - Large & Mid Cap Fund	Regular	-0.66	31.24	10.88	15.03
Equity - Large Cap Fund	Regular	-0.82	26.97	10.22	12.62
Equity - Mid Cap Fund	Regular	0.35	34.86	11.66	17.67
Equity - Multi Cap Fund	Regular	0.37	33.86	12.45	15.89
Equity - Small cap Fund	Regular	1.61	44.6	12.99	19.42
Equity - Value Fund	Regular	2.28	34.53	9.64	15.17



Data performance date - 25/03/2023. Source: masterstrokeonline.com
Sectorial Fund, Index Fund & ETF excluded from the above list.

Equity market linked investments have created wealth for those who have patience and have disciplined approach in their investments. Investors are encouraged to hold on to their investments until their objectives are fulfilled.

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> **The stock market is a device for transferring money from the impatient to the patient.**
>
> - Warren Buffett

CALL US TO KNOW MORE

Disclaimer: Mutual Fund investments are subject to market returns. Please read the scheme related documents carefully. The above is for illustration purposes only. Return above one year annualised. Every effort has been made to provide information that is current and accurate but inadvertent errors in information may occur. Report date - 25/03/2023

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