



Should we sell during the market correction?

Natural questions during correction?



What should I do?

Should I Stop
My Mutual Fund
SIPs?

Should I
withdraw from
Mutual Fund?



What should be the right questions?

- Why do i feel fear?
- Is the correction permanent?
- When do i require money?



Fear is natural for humans!



Have you ever tried Roller Coaster?



Equity or roller coaster, feeling's same!

- When it goes up, you feel excited.
- When it goes down, you feel scared!



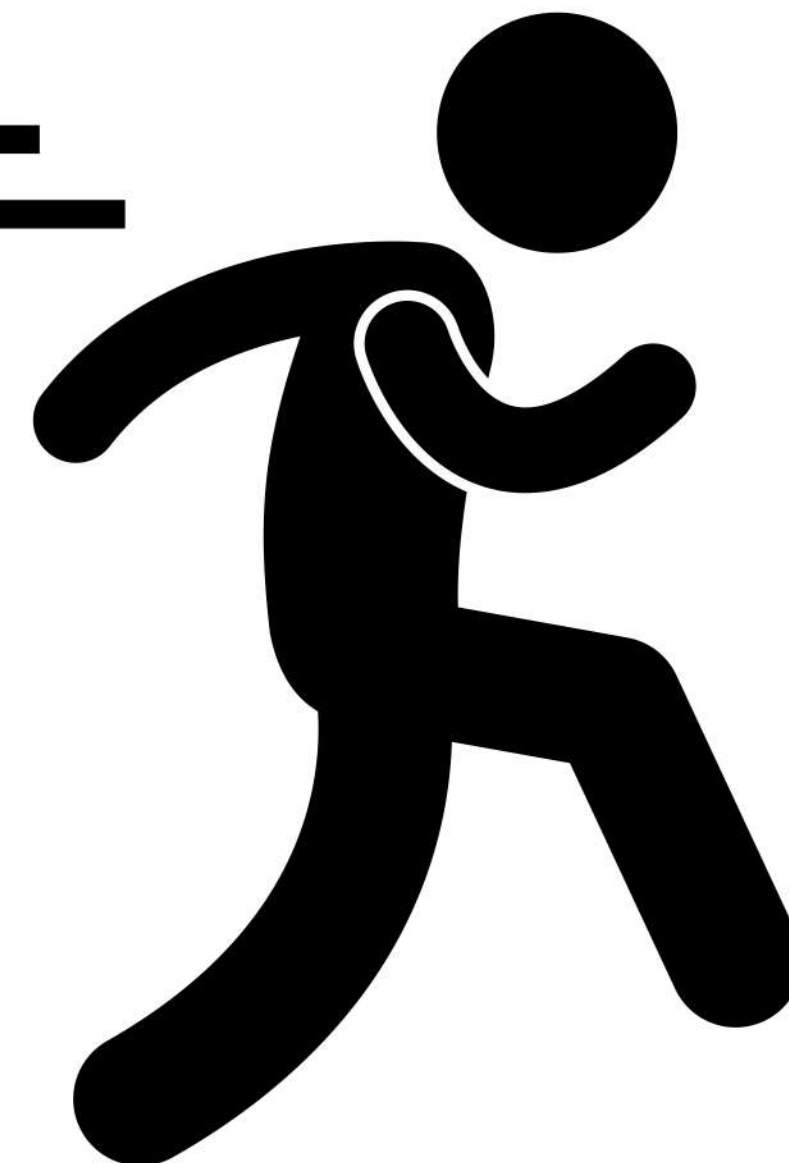
You only have two options!



Fight



Flight



Have you ever flight from roller coaster?

Jumping out of the roller coaster is

Not a good idea, Sirjee.

WHY?

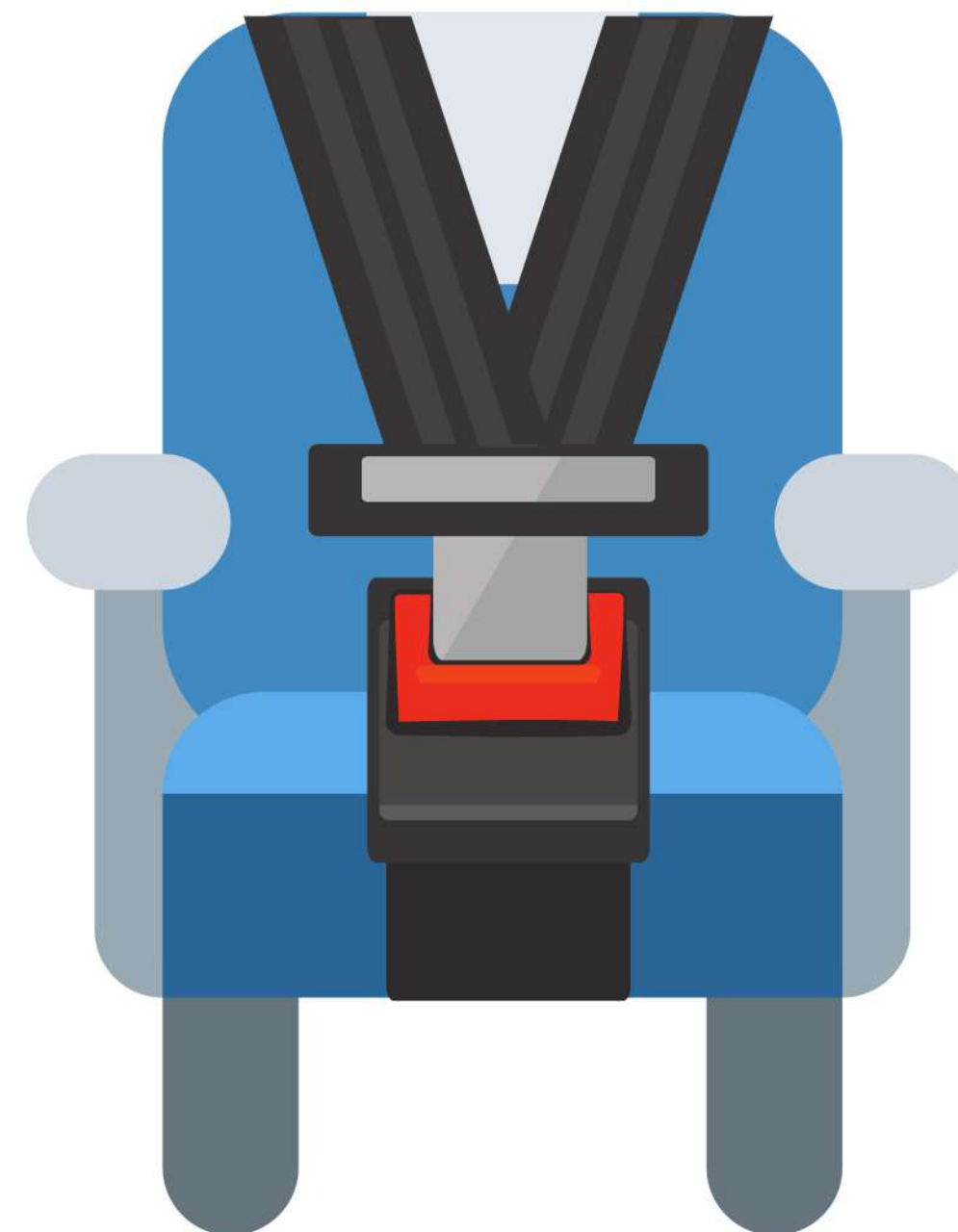
Sure shot receipe of failure!

100%
Guaranteed
LOSS!



What's right strategy?

- Being seated is the best option.
- Let the ride get over.
- You will enjoy at the end.

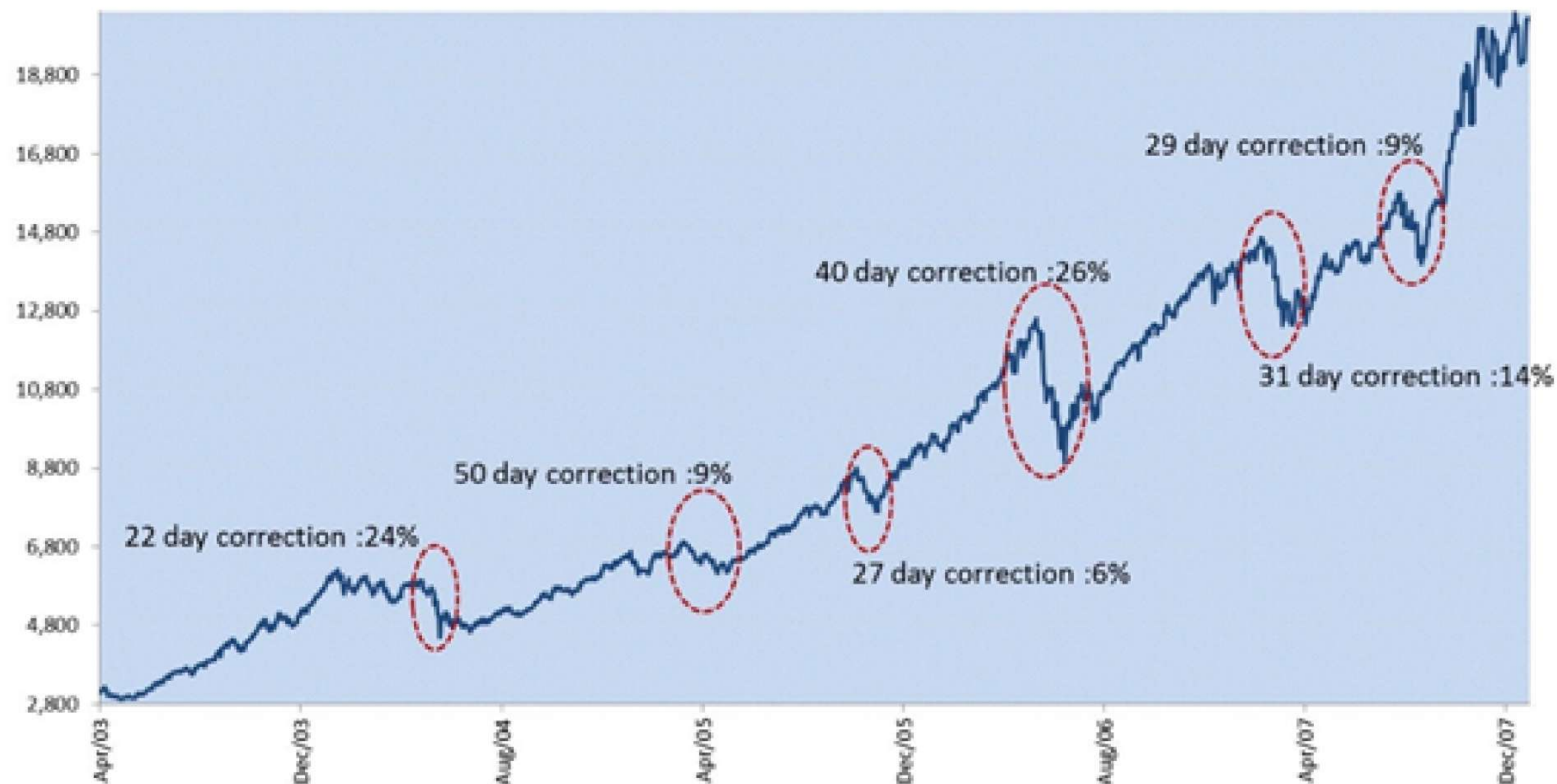


So as the case of Equity?

- During correction, you might get scared.
- Redeeming or stopping an SIP is sure shot recipe of LOSS.

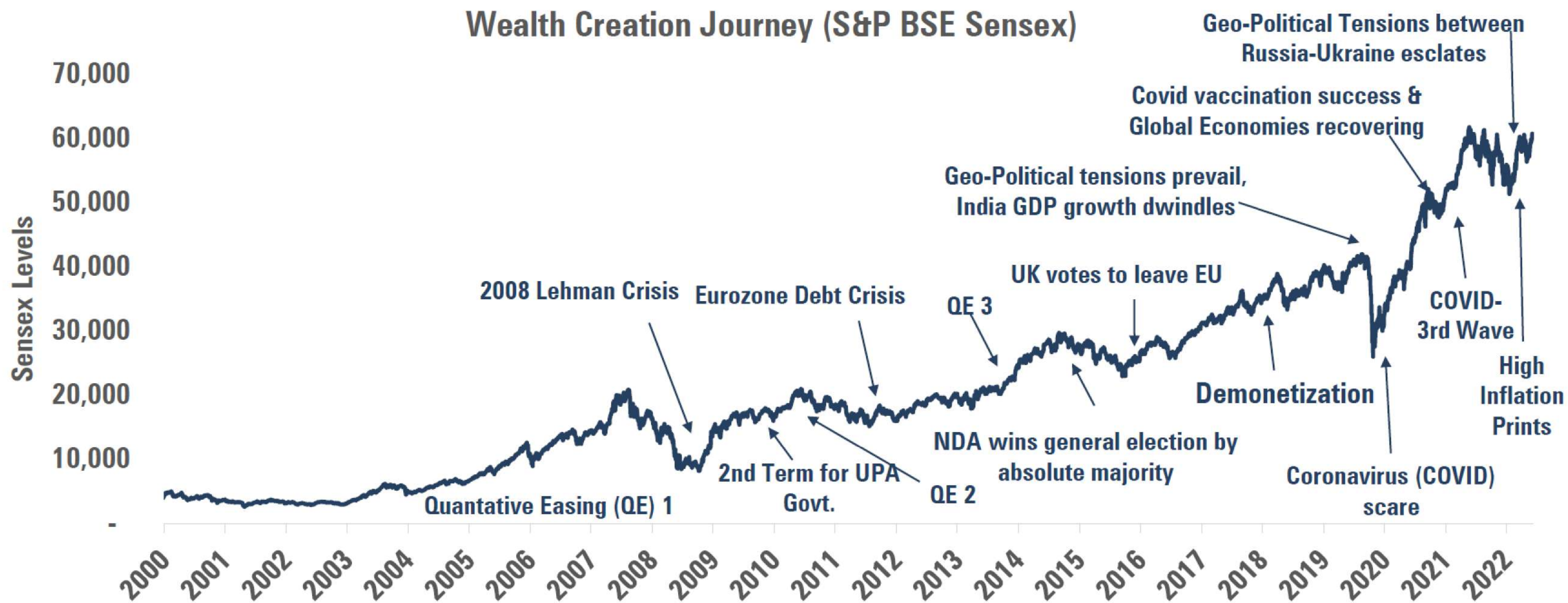


Fastest bull market - 2003 to 2007



Even the fastest bull market had many corrections

Equity delivered great returns despite all problems



Data Source : BSE. Data upto October 31,2022 has been considered. Past performance may or may not sustain in future. UPA: United Progress Alliance. GDP: Gross Domestic Product, EU: European Union. Sensex levels signify S&P BSE Sensex levels. NDA: National Democratic Alliance. Covid: Coronavirus Disease., QE: Quantitative Easing

Nobody can predict

- **When** shall there be a correction?
- **How much** will be the correction?
- **How long** will it take to recover?

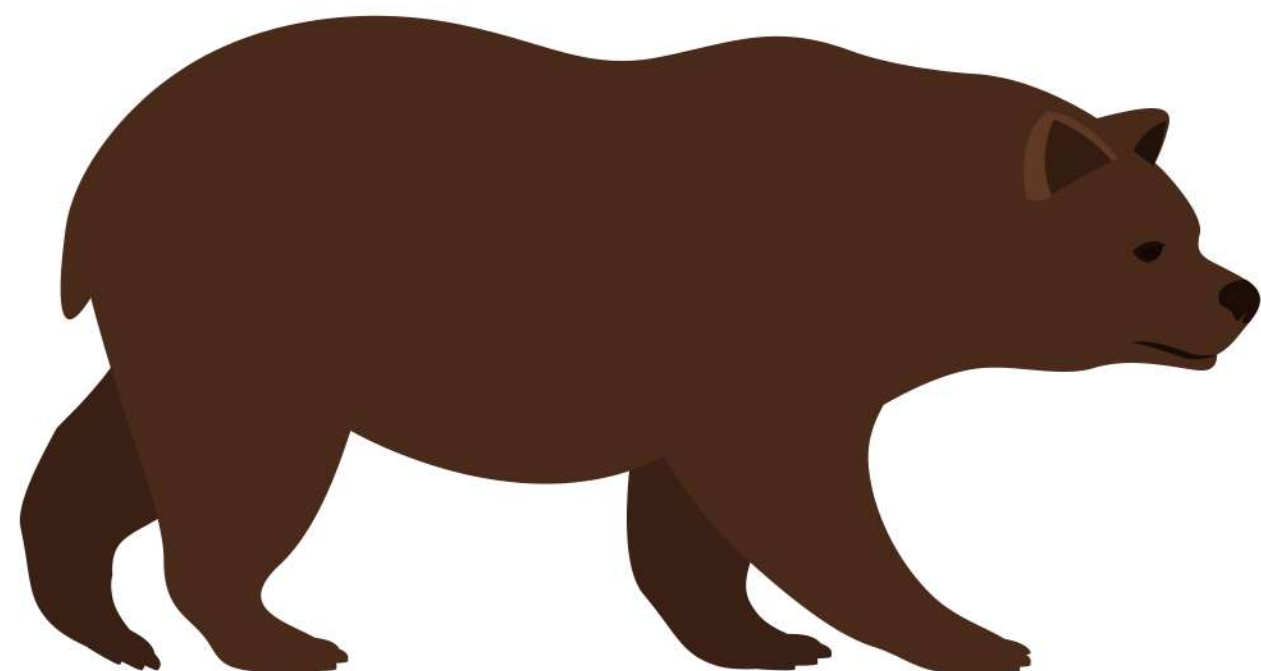


But we can predict one thing

Correction
is temporary!

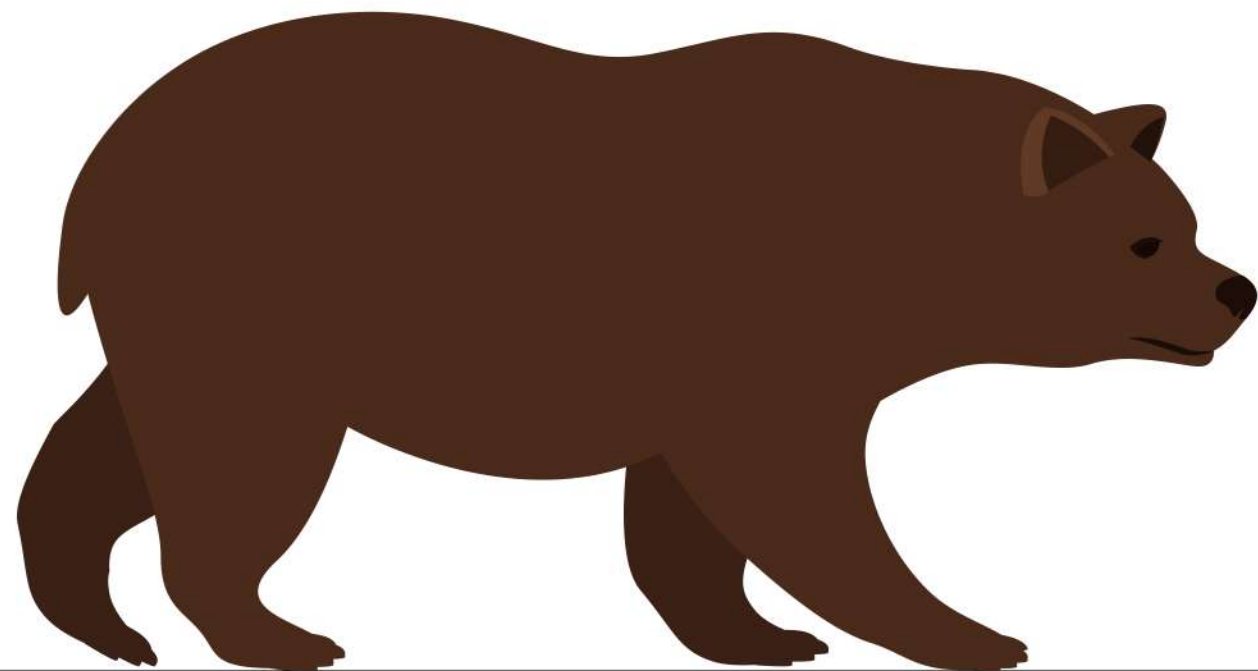
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Growth
is permanent!



1992 - Harshad Mehta scam

Sensex
plunged
54% in 1 year

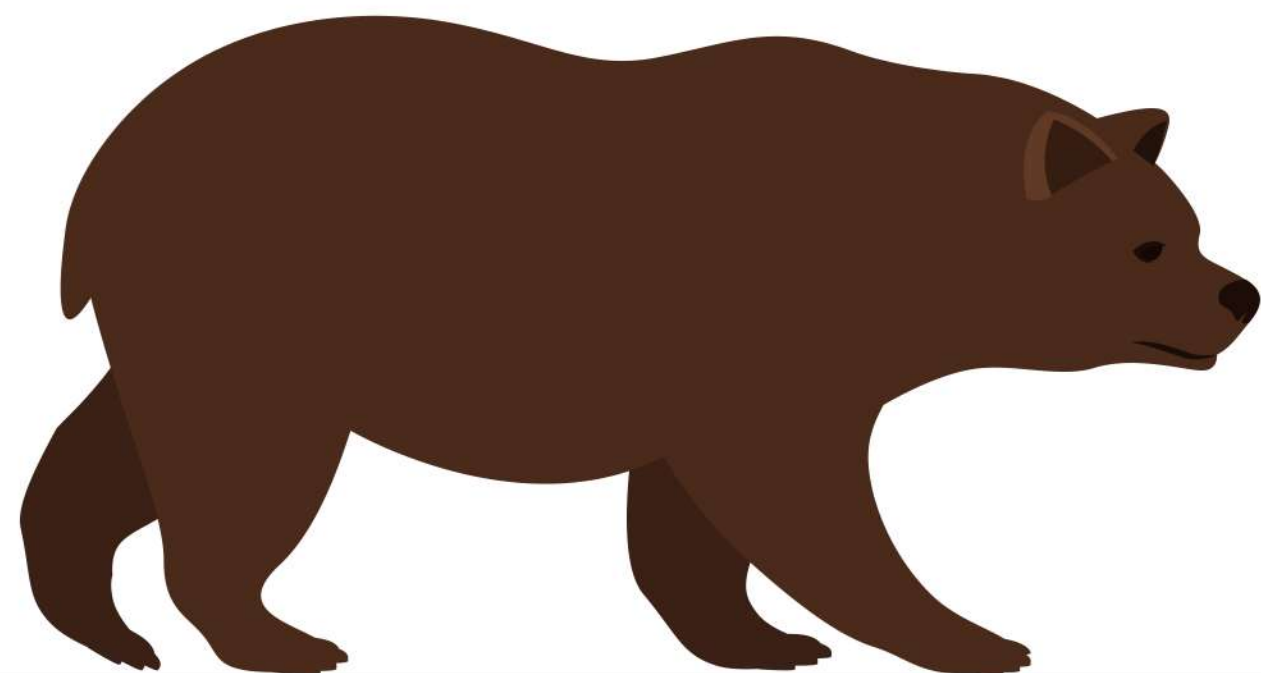


1992 - Harshad Mehta scam

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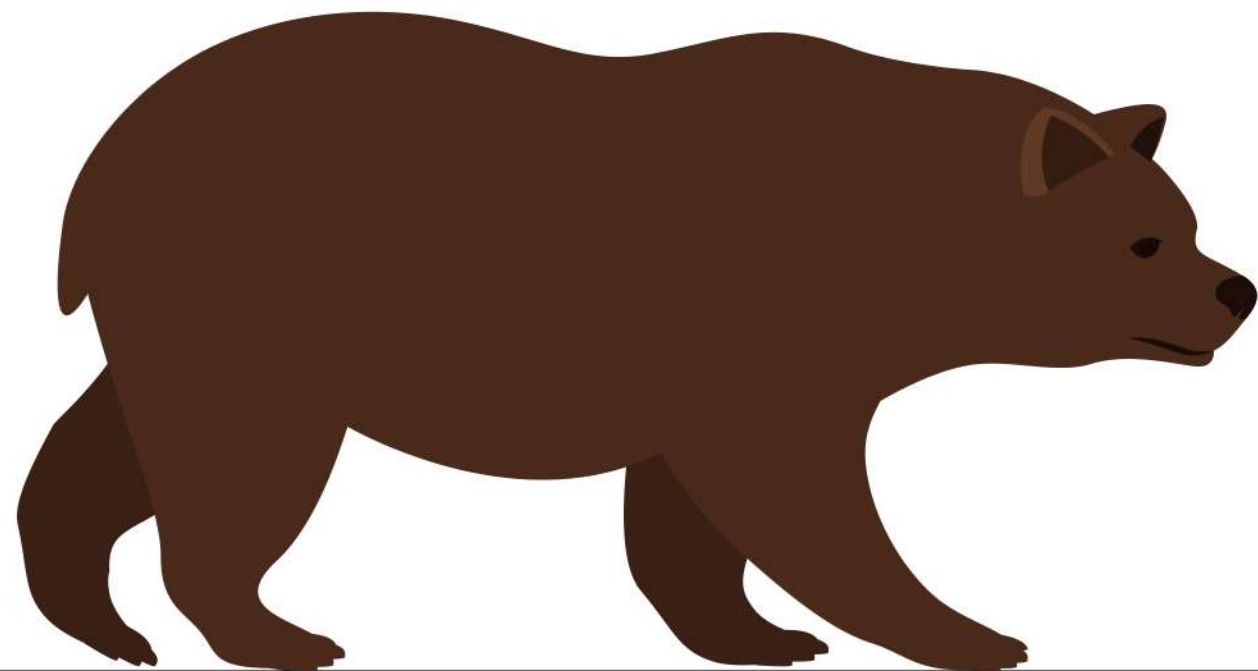
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Sensex
recovered
127% in 1.5 years



1996 - Asian Crisis

Sensex
plunged
40% in 4 year

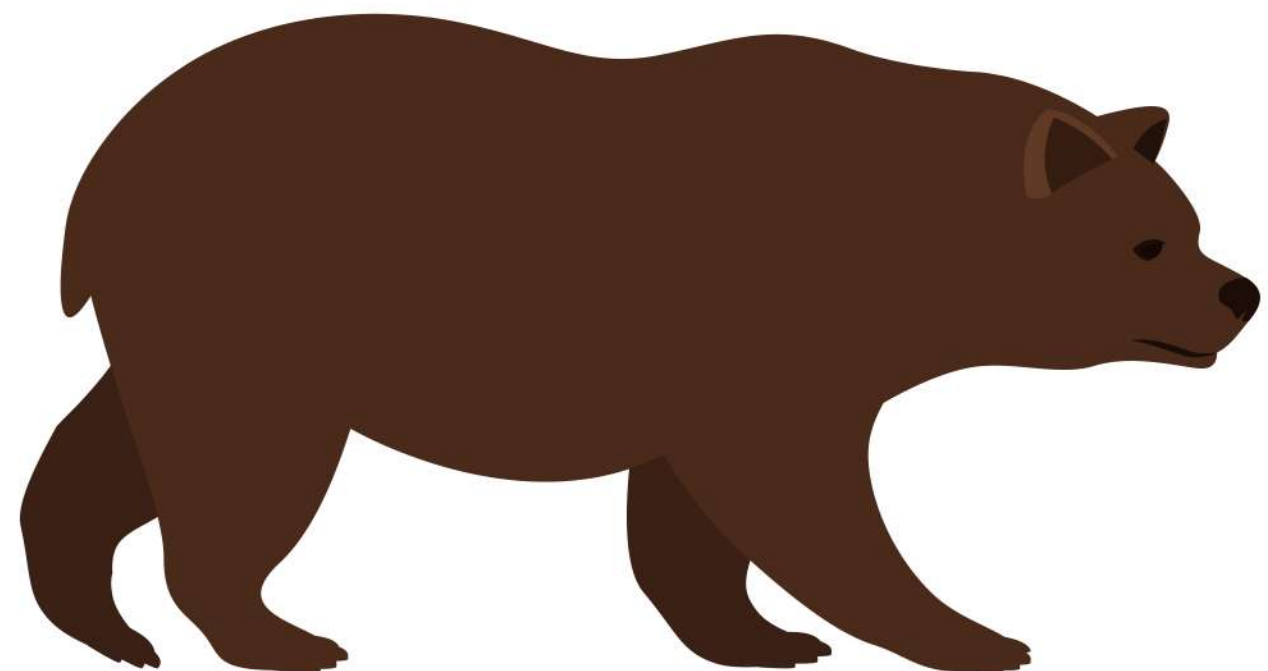


1996 - Asian Crisis

Sensex
plunged
40% in 4 year

&

Sensex
recovered
115% in 1 year

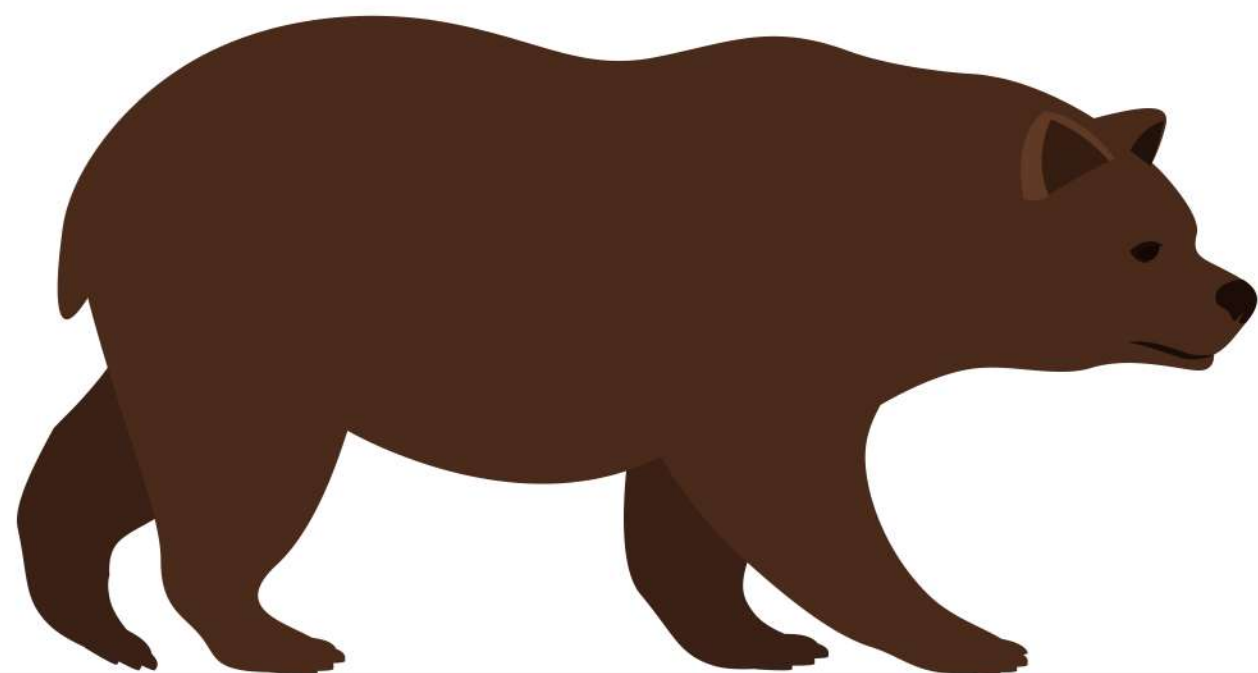


2000 - Technology bubble

Sensex

plunged

56% in 1.5 years

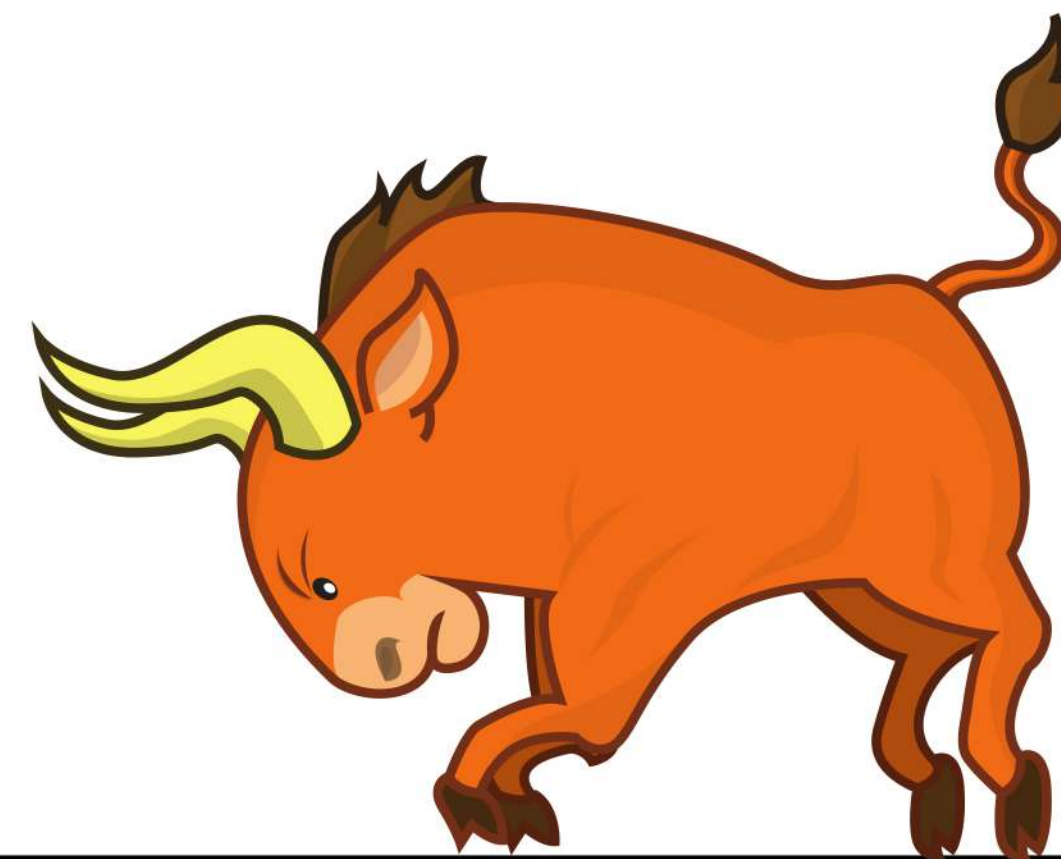
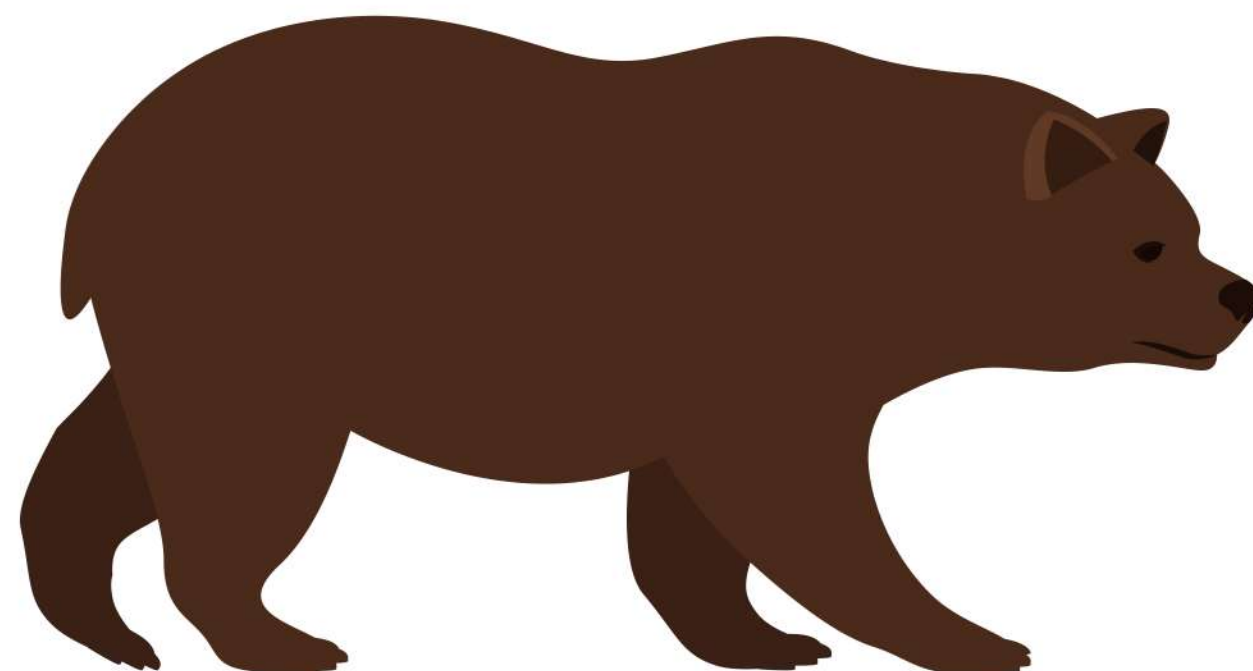


2000 - Technology bubble

Sensex
plunged
56% in 1.5 years

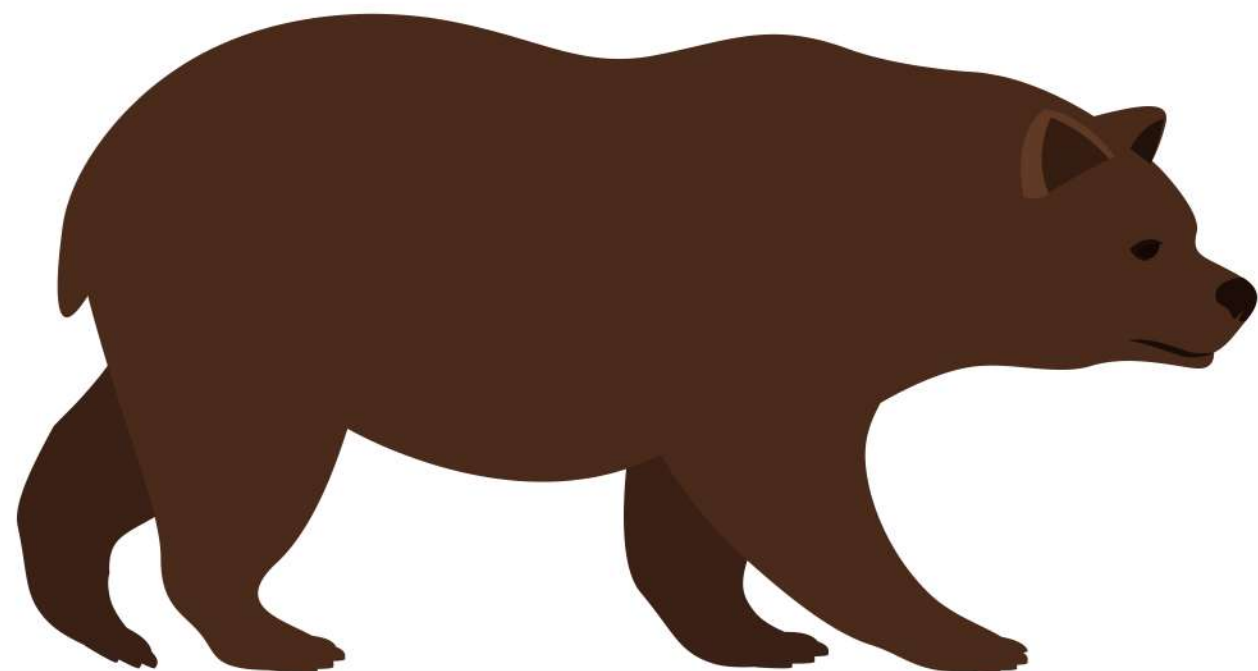
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Sensex
recovered
138% in 2.5 years



2008 - Lehmen crisis

Sensex
plunged
61% in 1 year

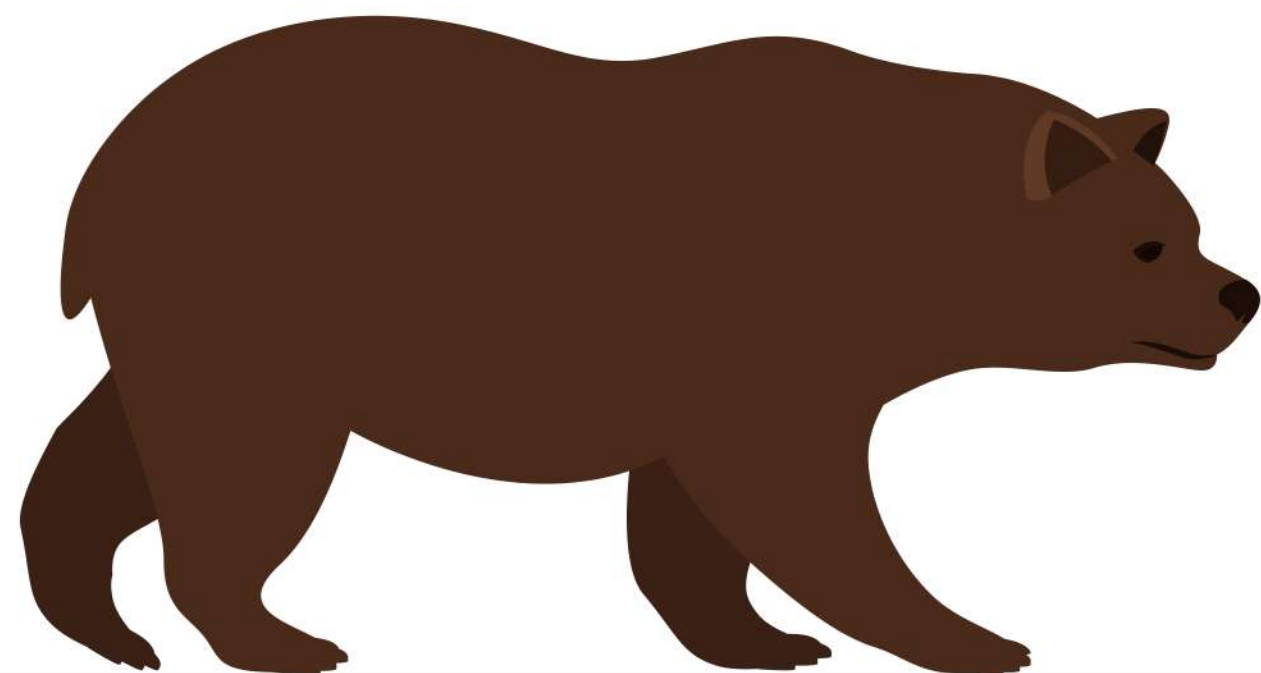


2008 - Lehmen crisis

Sensex
plunged
61% in 1 year

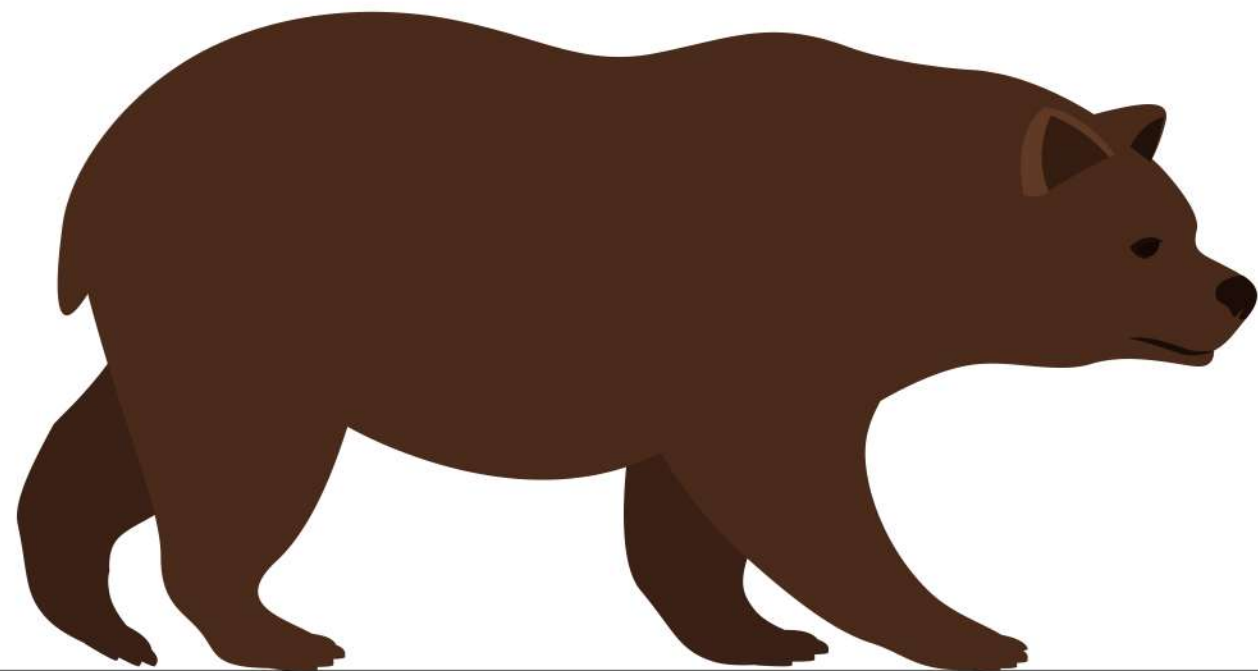
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Sensex
recovered
157% in 1.5 years



2010 - Correction

Sensex
plunged
28% in 1 year

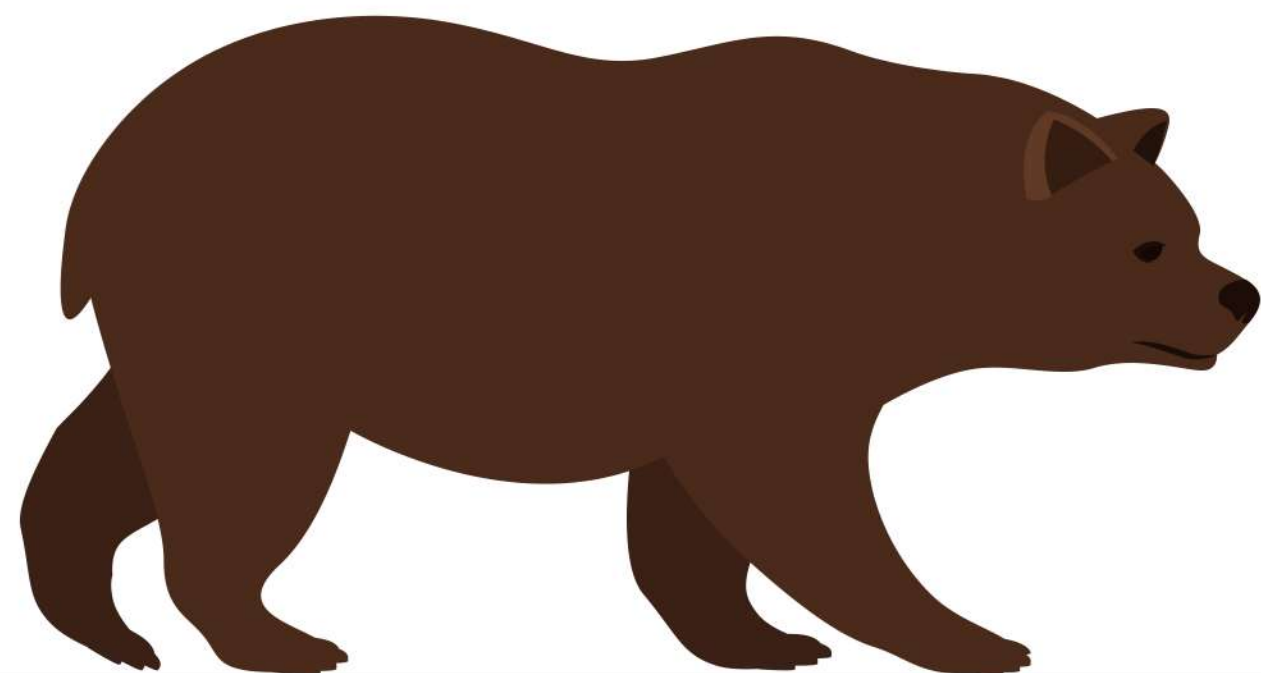


2010 - Correction

Sensex
plunged
28% in 1 year

&

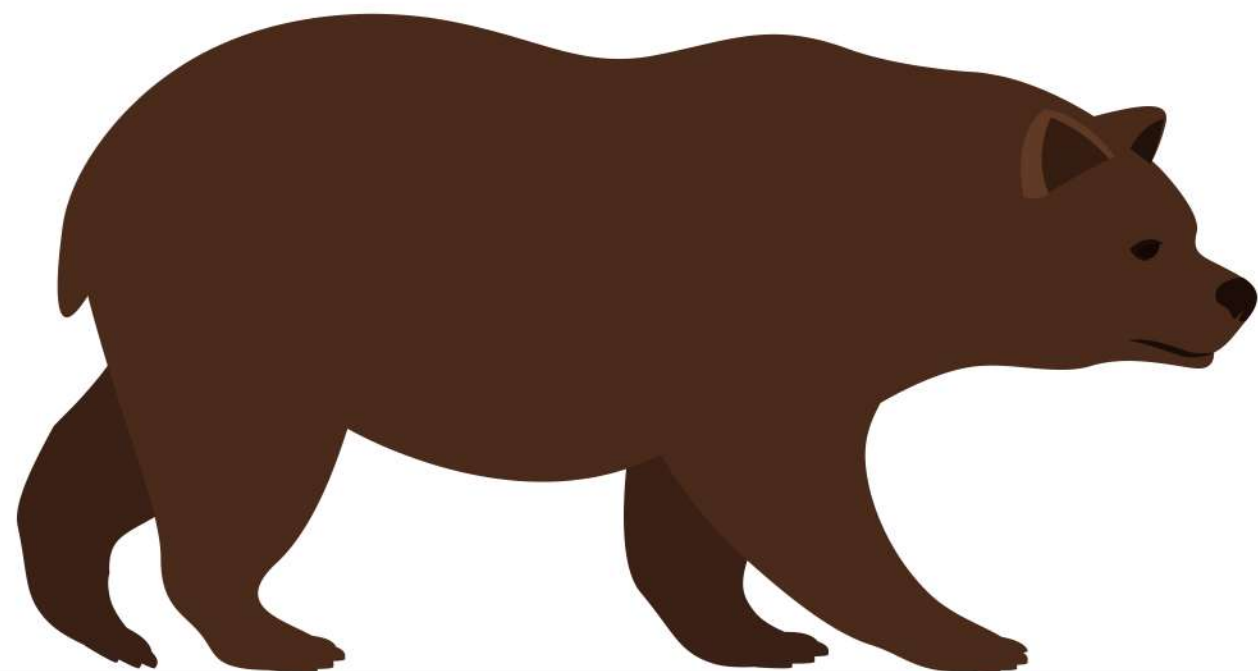
Sensex
recovered
96% in 3 years



2020 - Covid

Sensex
plunged
35% in 3 months

&

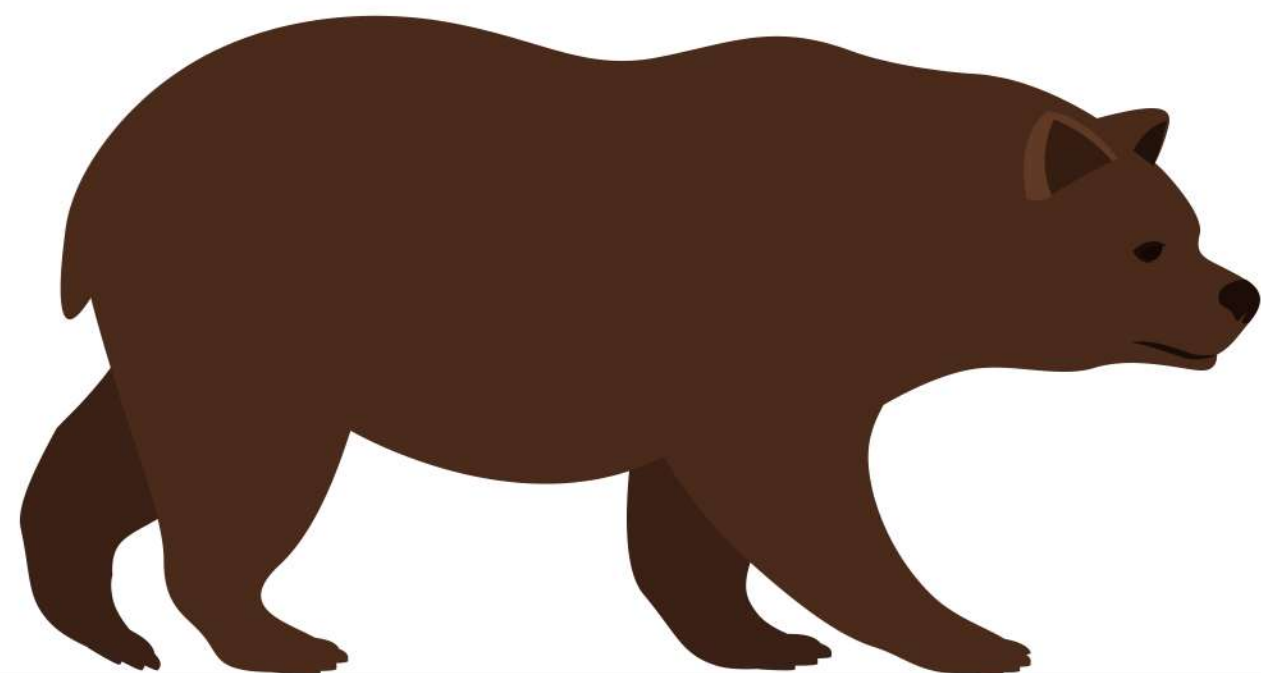


2020 - Covid

Sensex
plunged
35% in 3 months

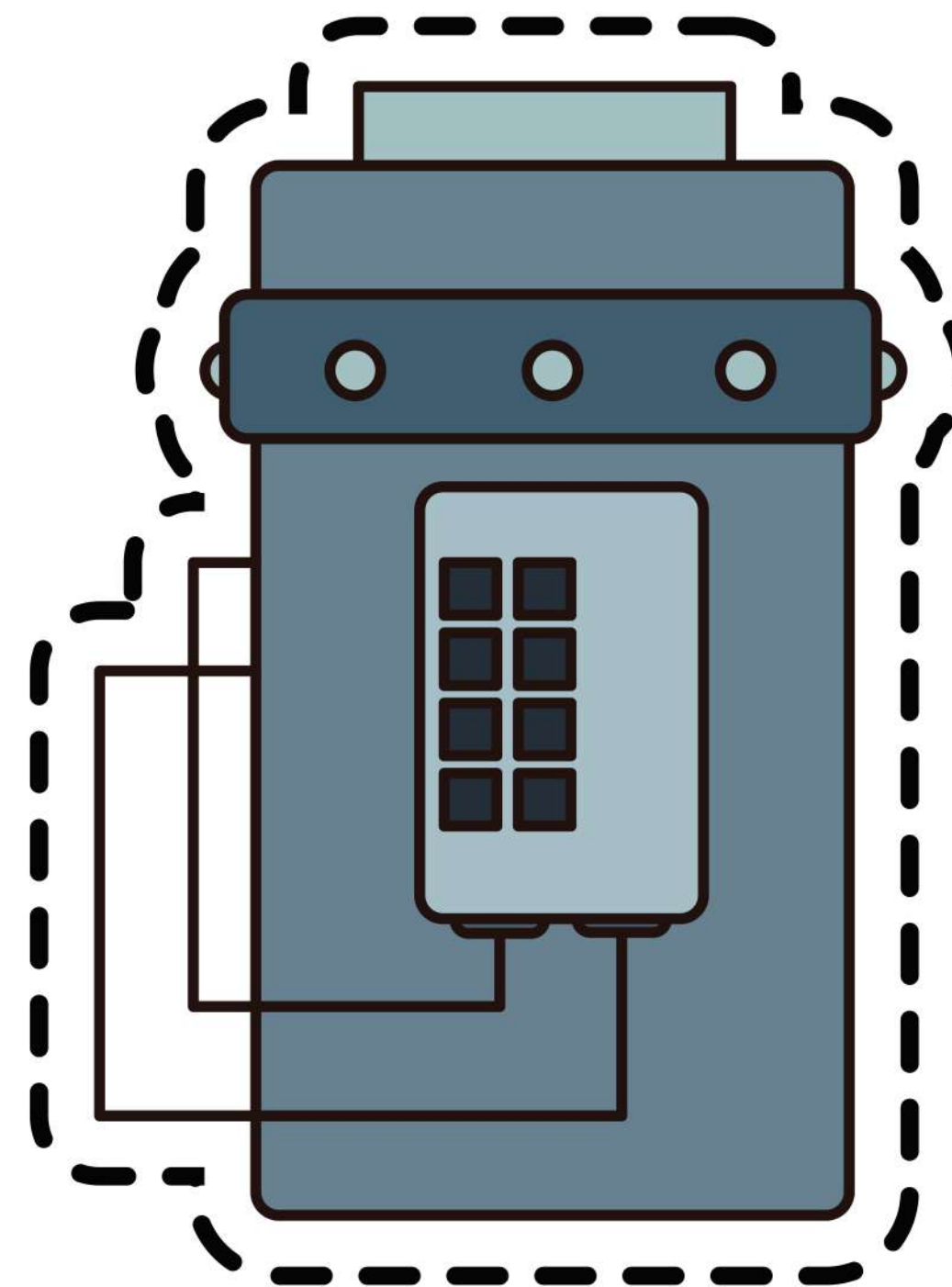
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Sensex
recovered
108% in 16 months



Million dollar question!

If you get a chance to travel
back to those corrections,
will you invest or withdraw?



And the obvious answer is..

YES!

It's our natural behavior!

All past corrections feel like

LOST OPPORTUNITY

All current and future corrections feel
like

BIG PROBLEM



SIP of Rs. 10,000 - Midcap (Stopped vs Continued)

Fund Name	Nav Date	Nav	Units	No of Installments	Investment Amount	SIP value as on 01-04-2020	XIRR
Axis MidCap Reg Gr	01-04-2020	32.07	19896.92	60	₹ 6,00,000	₹ 6,38,094	2.43%
ABSL MidCap Gr	01-04-2020	191.29	2306.99	60	₹ 6,00,000	₹ 4,41,304	-11.97%
ICICI Pru MidCap Gr	01-04-2020	63.23	7171.32	60	₹ 6,00,000	₹ 4,53,443	-10.92%
Nippon India Growth Fund Gr	01-04-2020	812.753	623.69	60	₹ 6,00,000	₹ 5,06,903	-6.60%
SBI Magnum MidCap Reg Gr	01-04-2020	52.1362	8701.98	60	₹ 6,00,000	₹ 4,53,688	-10.90%
Fund Name	Nav Date	Nav	Units	No of Installments	Investment Amount	SIP value as on 01-04-2023	XIRR
Axis MidCap Dir Gr	03-04-2023	73.22	24622.69	96	₹ 9,60,000	₹ 18,02,873	15.33%
ABSL MidCap Gr	03-04-2023	437.77	3291.418	96	₹ 9,60,000	₹ 14,40,884	9.92%
ICICI Pru MidCap Gr	03-04-2023	157.7	9965.355	96	₹ 9,60,000	₹ 15,71,537	12.02%
Nippon India Growth Fund Gr	03-04-2023	2087.594	844.97	96	₹ 9,60,000	₹ 17,63,954	14.81%
SBI Magnum MidCap Reg Gr	03-04-2023	143.6	12015.1	96	₹ 9,60,000	₹ 17,25,369	14.27%

Past performance may or may not sustain in the future. All schemes with regular plan and growth option is considered for the above calculation.

SIP of Rs. 10,000 - Flexicap (Stopped vs Continued)

Fund Name	Nav Date	Nav	Units	No of Installments	Investment Amount	SIP value as on 01-04-2020	XIRR
ABSL Flexi Cap Gr Reg	01-04-2020	520.37	984.034	60	₹ 6,00,000	₹ 5,12,062	-6.20%
Canara Robeco Flexi Cap Gr	01-04-2020	108.92	5421.226	60	₹ 6,00,000	₹ 5,90,480	-0.63%
PGIM India Flexi Cap Reg Gr	01-04-2020	10.2	51140.75	60	₹ 6,00,000	₹ 5,21,636	-5.48%
DSP Flexi Cap Reg Gr	01-04-2020	31.631	18109.23	60	₹ 6,00,000	₹ 5,72,813	-1.82%
Edelweiss Flexi Cap Reg Gr	01-04-2020	10.766	49817.4	60	₹ 6,00,000	₹ 5,36,334	-4.40%
Fund Name	Nav Date	Nav	Units	No of Installments	Investment Amount	SIP value as on 01-04-2023	XIRR
ABSL Flexi Cap Gr Reg	03-04-2023	1092.62	1362.352	96	₹ 9,60,000	₹ 14,88,533	10.71%
Canara Robeco Flexi Cap Reg Gr	03-04-2023	217.27	7327.361	96	₹ 9,60,000	₹ 15,92,016	12.33%
PGIM India Flexi Cap Reg Gr	03-04-2023	24.64	68368.21	96	₹ 9,60,000	₹ 16,84,593	13.70%
DSP Flexi Cap Reg Gr	03-04-2023	62.55	24671.11	96	₹ 9,60,000	₹ 15,43,178	11.58%
Edelweiss Flexi Cap Reg Gr	03-04-2023	22.816	68685.77	96	₹ 9,60,000	₹ 15,67,134	11.95%

Past performance may or may not sustain in the future. All schemes with regular plan and growth option is considered for the above calculation.

What does Negative return in SIP mean?

It means you get

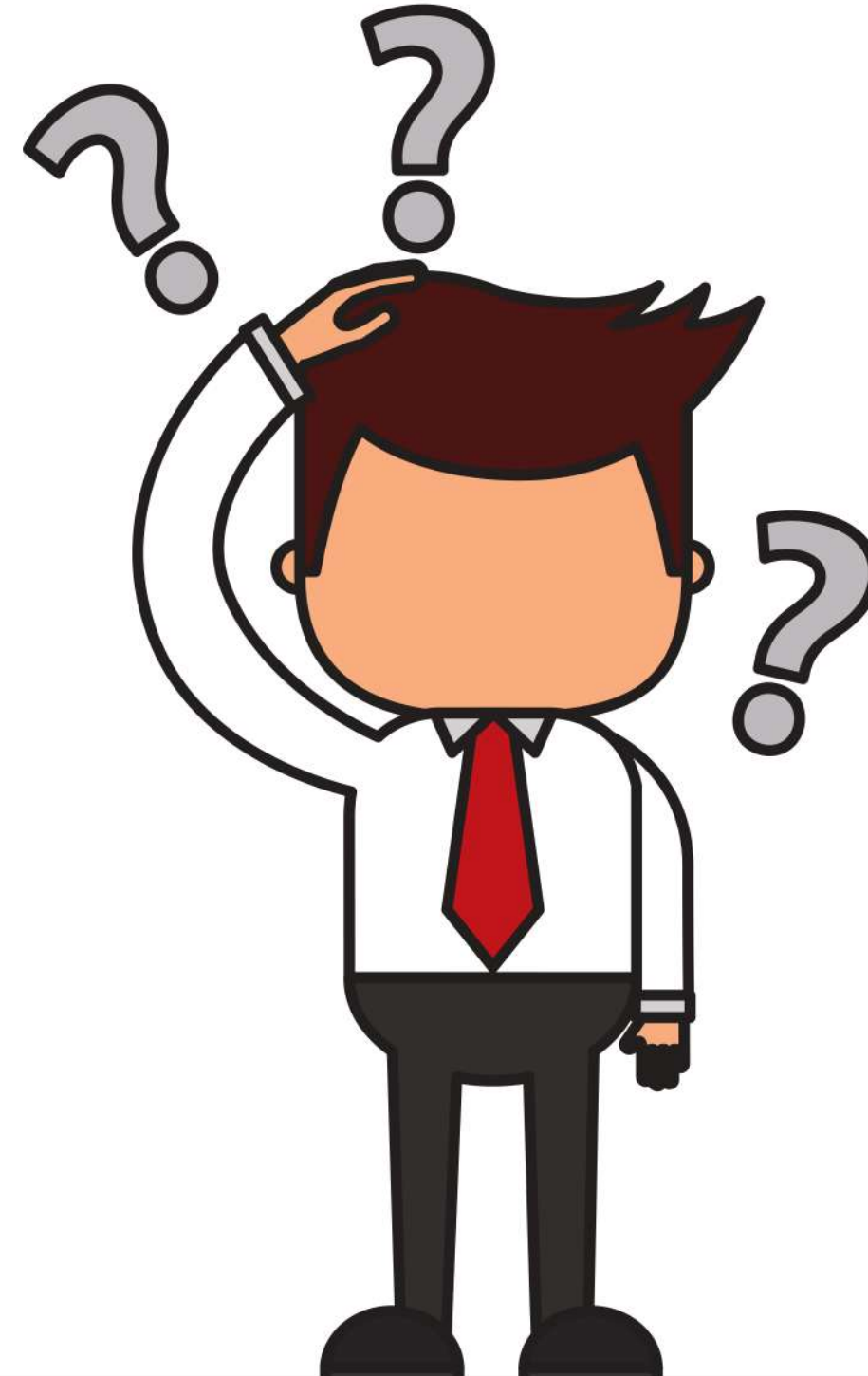
MORE UNITS

for your installments

DISCOUNT

What about everyone!

But everyone is selling
and talking about
STOPPING an SIP!



Legendary advice from the legend!

Be greedy when
others are fearful,
and be fearful when
others are greedy.

WARREN BUFFETT





THANK
YOU

WISHING YOU HAPPY INVESTING!