

INVEST GUIDE

AN INVESTOR EDUCATION INITIATIVE

APRIL 2026

The Planned Pause

COVER STORY

MICRO-RETIREMENT

Made Financially Secure



P12



P06



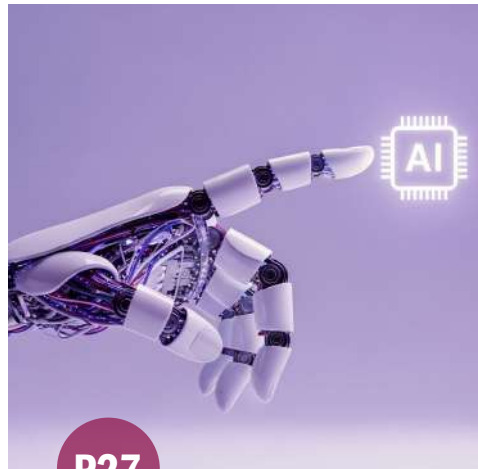
P18



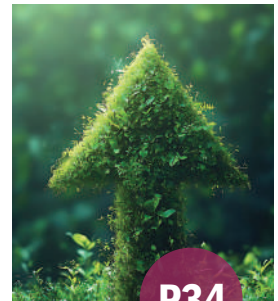
P23



P27



P34



P06

The Planned Pause
Micro-Retirement, Made Financially Secure

P12

Rent vs Returns

Should Property Owners Look Beyond Rental Income?

P18

Investing During Global Conflicts
Risk or Opportunity?

P23

**Sector Swings and the Case for
Diversification**

P27

Artificial Intelligence
The Silent Earnings Multiplier Across Sectors

P34

Market Update

S
T
I
N
E
T
I
N
G
C

Meet our Abchlor team - Pg 33

*Articles and insights by Suchismita Banerjee & Shrey Gandhi
Design by Aiman Panday*

CEO's DESK

By Abhinav Angirish

Dear Investors, Q4FY26 marked a transition from domestic strength to global-led volatility. The quarter began on a positive note with strong GST collections, improving PMI trends and a capex focused Union Budget supporting growth. Trade progress with the US and EU further strengthened sentiment, while inflation remained within the RBI's comfort range. However, March saw a sharp reversal as Middle East tensions drove crude prices higher, leading to currency pressure and FII outflows. Despite resilient domestic fundamentals, external factors particularly oil and capital flows began to drive markets, increasing near-term caution and volatility.



GDP Led Strength:

Domestic Fundamentals Remain Resilient

India's GDP growth remained resilient at 7.8% in Q3FY26, moderating slightly from 8.4% in Q2FY26 but improving from 7.4% in Q3FY25, reflecting sustained economic momentum. For the full year, FY26 growth is estimated at 7.6%, higher than 7.1% in FY25, supported by stable macro fundamentals. Nominal GDP is expected to grow at 8.6%. Looking ahead, the Economic Survey has revised FY27 growth upwards to 7-7.4%, indicating continued strength in India's growth trajectory.

GST Collections:

Sustained Fiscal Strength Reflects Economic Resilience

Fiscal and economic indicators remained supportive during the quarter. GST collections were robust, with January 2026 at ₹1.93 lakh crore (up 6.2% YoY) and February at ₹1.61 lakh crore (up 7.9% YoY), reflecting strong compliance and formalisation. Business activity also stayed expansionary through most of the period, with solid momentum in January and February before moderating in March. This early strength reassured markets that domestic demand and tax buoyancy remained resilient despite global uncertainties.

Supportive Monetary Policy and Benign Inflation Backdrop

Monetary conditions remained supportive during the early part of the quarter. The Reserve Bank of India held the repo rate steady at 5.25% in February, maintaining a neutral stance amid a balanced growth-inflation outlook. Inflation remained benign, with CPI at 2.75% in January and 3.21% in February, well within the 2-6% band and below the 4% target retained for five years. This reinforced expectations of stable and supportive monetary policy despite external uncertainties.

Union Budget 2026 Reinforces Investment-Led Growth Strategy

The Union Budget 2026-27 provided a strong domestic anchor, emphasizing growth and policy

continuity. Public capital expenditure was increased to ₹12.2 lakh crore alongside a continued focus on fiscal discipline. The government outlined key initiatives across manufacturing, infrastructure, semiconductors, biopharma, and digital infrastructure, including programs like Biopharma SHAKTI and Semiconductor Mission 2.0. The overall takeaway for markets was a clear commitment to investment-led growth and private sector participation rather than short-term populist measures.

AI Disruption: Near-Term Headwinds for IT Earnings

Rapid AI advancements led by Anthropic have raised concerns for Indian IT. Automation of coding and support functions may reduce billable volumes and compress margins, while increasing investment needs. Near term earnings growth could moderate, with recovery dependent on successful transition toward AI led services and outcome-based business models.

Q4FY26 Earning Preview & Market Implication

The ongoing US-Iran conflict is expected to weigh on corporate earnings in Q4FY26, with spillover effects into early FY27. Supply chain disruptions, particularly around the Strait of Hormuz, and potential damage to energy infrastructure may delay normalization in global oil markets. Earnings impact on the Nifty is estimated at ~1–2% for FY27E, while Small & Midcap companies could see relatively higher downgrades. However, the overall impact is likely to remain short term, spanning one to two quarters.

US-India Trade Talks Deferred Amid Tariff Uncertainty and Supreme Court Ruling

India and the US have deferred trade talks amid uncertainty after the US Supreme Court struck down Trump's tariff powers. The interim deal to cut tariffs from ~50% to 18% remains unclear, while new proposed global tariffs (~15%) add complexity. Both sides are pausing negotiations to reassess implications before finalising terms.

Progress in India-EU Trade Talks; India-UK Pact Remains Structural Positive

The India-EU trade agreement advanced materially during the quarter, including broad tariff reduction commitments in draft form. On the India-UK front, there was no fresh market-moving signing event during this quarter because

the India-UK CETA had already been signed in July 2025; however, it remained an important structural positive in the background, with India official reiterating it in March as part of its expanding FTA network. For markets, this meant continued medium term support for export-oriented sectors such as textiles, engineering goods, autos, alcohol beverages and other labour-intensive manufacturing segments.

Geopolitical Shock in March Shifts Market Narrative

March marked a sharp reversal as the U.S.-Israel-Iran conflict triggered a surge in crude prices with Brent above 119\$ /bbl intensifying inflation, current account, and currency risks for India. The rupee weakened past 95/USD, while FII outflows exceeded \$16 billion, pressuring equities and bonds. Growth forecasts were cut and inflation expectations rose. Despite government fuel duty cuts and RBI intervention to stabilise FX markets, sentiment deteriorated, with macro risks overtaking domestic growth optimism and shifting market focus toward external vulnerabilities.

Equity Market Strategy Navigating the way forward

Indian equities continue to offer a favourable medium-term opportunity, but the market has clearly transitioned into a more volatile and earnings-driven phase. Domestic fundamentals remain strong, supported by steady GDP growth, healthy GST collections, and a sustained push on capital expenditure. However, near-term market direction is increasingly influenced by external factors such as elevated crude prices, currency movement, and persistent FII outflows amid geopolitical uncertainty. In this backdrop, a balanced approach is advisable, focusing on domestic cyclicals like banks, infrastructure, and capital goods, while selectively participating in export-oriented themes.



Abhinav Angirish
Founder & CEO
InvestOnline.in





The Planned Pause

MICRO-RETIREMENT

Made Financially Secure

For decades, retirement was imagined as a distant milestone, a reward waiting at the far end of a long career. Work now, live later. But a growing section of India's young workforce is quietly challenging that script. Instead of postponing life until their sixties, professionals in their twenties and thirties are choosing intentional pauses, stepping away briefly to reset, upskill, travel, or rethink direction. This emerging idea, often called micro-retirement, is less about quitting work and more about redesigning how a career unfolds.

Take **Rohan Mehta**, a 27-year-old marketing professional from Bengaluru. After years of relentless deadlines, he realised success felt increasingly mechanical. His six-month break became a period of reflection and skill-building before returning to work with clearer priorities. Similarly, **Neha Kapoor**, a sales operations executive in Delhi, planned short career pauses between milestones once to pursue a certification and later to reassess her career path. Each decision was backed by budgeting and careful preparation, reflecting a growing belief that breaks can be strategic when financially planned.

Micro-retirements are gaining popularity in India, with 85% of people believing they improve quality of life. Nearly 48% plan to take at least one career break, while 44% are open to taking multiple breaks during their lifetime.

The shift is not accidental; it mirrors the reality of modern work in India. With employees averaging nearly 46 working hours a week, many professionals report working beyond standard limits, while burnout and stress levels continue to rise. Surveys suggest that over half of Gen Z and millennials live paycheck-to-paycheck, and nearly half struggle to disconnect from work despite constant pressure to upskill. Micro-retirement, therefore, is not a rejection of ambition but a search for balance, a way to experience life alongside professional growth. Yet experts caution that the freedom to pause comes with responsibility. Without financial planning, career breaks can quietly disrupt long-term goals, making money management as important as the decision to step away itself.

The Rise of Micro-Retirement

Unlike traditional retirement, where people work for decades and then stop working entirely, micro-retirement offers a different way to balance work and life. It involves taking intentional breaks from work for a few weeks, months, or even a year to rest, travel, or pursue personal interests. While the idea may seem new, it is similar to sabbaticals that have long existed in professional culture. The difference lies in how frequently it is used and how people perceive it. Sabbaticals are rare and typically taken under special circumstances, whereas micro-retirement is becoming a conscious lifestyle choice, especially among younger professionals who prioritise flexibility and well-being.

A Cultural Shift at Work

75% of employees have adopted new work behaviours including flexible schedules and micro-retirements

The Financial Pressure Behind Career Pauses

Over half of India's young workforce lives paycheck-to-paycheck, despite continuous upskilling.



Try our SIP calculator on [InvestOnline.in](https://www.investonline.in) to find out how much wealth you can accumulate in 25 years by investing Rs 10,000 every month!

www.investonline.in | +91 777024447
wealth@investonline.in | +91 22 40713333 / 1800-2222-65

Investments in securities are subject to market risks, read all scheme related documents carefully.

A New Approach to Work-Life Balance

Instead of waiting until their 60s to enjoy life, many professionals now choose to take shorter breaks after working continuously for a few years. These pauses allow them to recharge, explore hobbies, travel, or simply step away from work pressures. Research suggests that taking time off to rest and relax can significantly improve mental health and overall productivity. Short breaks and periods of recovery help prevent burnout, boost well-being, and make individuals more engaged when they return to work. As a result, micro-retirement is gradually emerging as a practical way for modern professionals to maintain both career growth and personal balance.



REALITY CHECK - A Break Still Has a Cost

Even a 6–12-month career pause can impact:

- Monthly cash flow
- Long-term compounding
- Retirement corpus growth

Without planning, a short break today can translate into years of delayed financial goals later.

Planning the Finances for Micro-Retirement

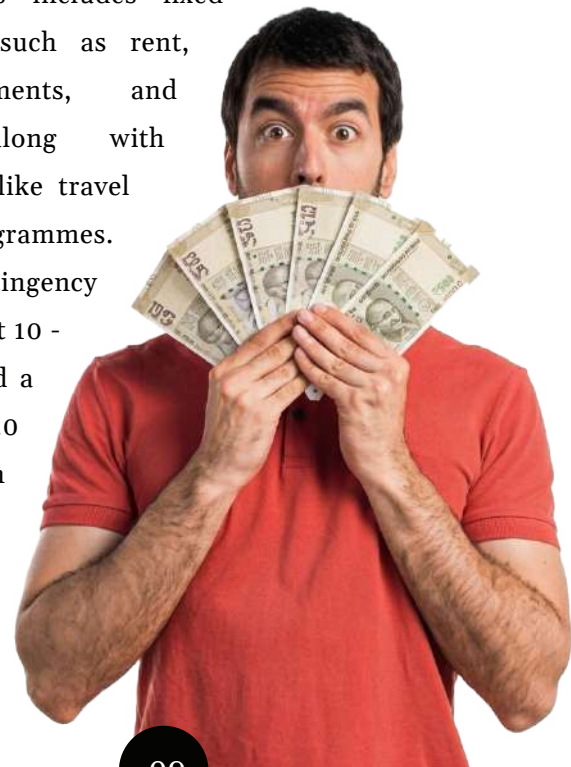
Financing a micro-retirement requires thoughtful planning and disciplined saving. While the idea of taking a break from work is appealing, it is important to ensure that your finances can support this pause without causing stress. Setting aside a dedicated fund for planned career breaks can help cover living expenses, travel, or personal pursuits during this period. Budgeting in advance, maintaining an emergency fund, and continuing

long-term investments are crucial steps. Many professionals also plan micro-retirements between career transitions to avoid income disruption. With the right financial strategy, a micro-retirement can become a refreshing pause rather than a financial burden.

If your sabbatical or micro-retirement involves stepping away from work completely, careful financial planning becomes essential. One practical approach is to create a dedicated “**Break Fund**” before taking time off. Unlike an emergency fund, this pool of money is meant specifically to cover living expenses and the purpose of the break, such as travel, courses, or personal projects. Ideally, the fund should cover around **15 - 18 months of expenses** if you plan to resign from your job, or **3 - 6 months** if the break is negotiated with your employer.

It is also important to consider opportunity costs like lost salary, missed promotions, and gaps in retirement savings. A sensible plan begins by defining the duration and purpose of the break and estimating all related expenses. This includes fixed commitments such as rent, loan repayments, and insurance, along with variable costs like travel or learning programmes.

Adding a contingency reserve of about 10 - 15 per cent and a buffer of 15 - 20 per cent can help manage uncertainties during the break.



Financial Checklist for Micro-Retirement

Before taking a micro-retirement, it is important to carefully evaluate your financial readiness so that the break remains stress-free. Here are some key factors to consider:

Savings and Investments

Assess whether you have enough savings and investments to sustain your lifestyle during the break. Ideally, your funds should cover **at least 6-12 months of expenses**, depending on the duration of your break.

Expense Planning

Estimate both **fixed costs (rent, EMIs, insurance) and variable expenses (travel, hobbies, learning programmes)** to ensure your finances can sustain the entire break period.

Debt Management

If you have credit card dues or short-term loans, it is advisable to clear them before taking a micro-retirement break to avoid financial strain. For long-term loans like home or education loans, ensure you have a structured repayment plan in place so that EMIs can be managed smoothly during the break.

Passive Income Sources

Having additional income streams such as dividends, rental income, freelancing, or side projects can help support expenses and reduce dependence on savings.

Build a Micro-Retirement Fund

Create a dedicated fund for your planned break. This money can be parked in **liquid mutual funds, fixed deposits, or high-yield savings accounts** to ensure stability and easy access when required.

Health Insurance Coverage

Since employer-provided insurance may stop during a career break, it is essential to have **adequate personal health insurance** in place.

Continue SIPs and Long-Term Investments

Try to keep your SIPs and retirement investments running even during your micro-retirement. This ensures your long-term goals - such as retirement or wealth creation remain on track and continue to benefit from the power of compounding. One of the biggest advantages of continuing SIPs is that **they allow you to stay invested through different market cycles**. Even during a career break, regular investments help you benefit from **rupee cost averaging**, where you buy more units when markets are low and fewer when markets are high. Over time, this can reduce the overall cost of your investments.

Emergency Fund Cushion

Apart from your micro-retirement fund, maintain a separate emergency fund to handle unexpected situations such as medical emergencies, family needs, or sudden travel. Ideally, this should cover at least 6 months of essential expenses.

THE COMPOUNDING TRUTH

“Taking a pause doesn't have to pause wealth creation. Structured investing allows money to continue growing even when income temporarily stops - turning career breaks into financially sustainable choices.”

Planning Your Break Without Compromising the Future

With changing work cultures, micro-retirement is increasingly being seen not as a rejection of work but as a way to pause and reassess life priorities. The important thing is to treat it like any other financial goal, much like buying a home or planning for retirement, and prepare for it with proper savings and planning.

A simple way to manage this is by creating different financial buckets for your goals. One can be for long-term priorities such as retirement, children's education, or buying a home; another for essential savings like emergency funds and insurance; and a third for lifestyle goals such as travel or personal pursuits. **Tools like the Goal Planner on InvestOnline.in can make this process easier by helping you choose from life-stage, risk-based, or time-based portfolios,**

curated to align with your financial goals and timelines. This structured approach ensures that your core financial goals remain protected even when you take a break from work.

It is also advisable to continue investments such as SIPs and contributions to the Public Provident Fund (PPF), even if the amounts are slightly lower during the break. Staying invested allows compounding to continue working over the long term. At the same time, keeping lifestyle inflation under control during your working years can make it easier to set aside money for planned breaks.

With clear goals, disciplined savings, and well-planned timelines, micro-retirement can offer the opportunity to take meaningful breaks while keeping long-term financial security firmly on track.

Your Alarm Knows It's April.

Do You?

A new financial year has begun. Start a SIP and give your money something productive to wake up to.

Start Your SIP in Minutes at InvestOnline.in

Download Our App



RENT VS RETURNS

Should Property Owners Look Beyond Rental Income?

For decades, real estate has been one of the most trusted wealth-building tools for Indian households. The logic seems simple - buy property, rent it out, and enjoy a steady stream of income as property values appreciate over time. For many families, owning a rental property has long symbolized financial security and stability

However, changing market dynamics are prompting investors to rethink this strategy. With relatively low rental yields in many cities and the rise of alternative investment avenues such as mutual funds, property owners are increasingly asking a crucial question:

Is rental income enough, or should investors look beyond property returns to grow their wealth more effectively?



The Reality of Rental Yields

What is Rental Yield?

Rental yield is a metric used to measure the return a property generates from rental income compared to its market value. It is expressed as a percentage and helps investors understand how profitable a property is as an income-generating asset. A higher rental yield indicates better income potential, while a lower yield may suggest that the property's price is high relative to the rent it earns.

Rental income is often the primary motivation behind purchasing investment property. But when evaluated as a percentage of the property's value, the income generated is often modest. This metric, known as rental yield, represents the annual rental income as a percentage of the property's market value. It helps investors evaluate how efficiently a property generates income.

Across India, residential rental yields typically range between 3% and 5% annually, depending on the city and property type.

In premium markets like Mumbai, the yield can be even lower because property prices are high relative to rents. For example, a ₹1 crore apartment in Mumbai may generate approximately ₹30,000–₹36,000 in monthly rent, which translates to roughly 3–4% gross yield before expenses.

Once costs such as maintenance, property taxes, brokerage, and vacancy periods are deducted, the net yield may fall to around 2–3%. For investors seeking high income from their assets, these numbers may appear less attractive.

How Rental Yield Is Calculated

Rental yield shows the return a property generates from rent relative to its value.

It is calculated as:

$$\text{Rental Yield (\%)} = (\text{Annual Rental Income} \div \text{Property Value}) \times 100$$

For example, if a property worth ₹50,00,000 earns ₹3,00,000 in annual rent, the rental yield will be 6%.

There are two types of rental yield:

Gross Rental Yield:

Based only on annual rent and property price.

Net Rental Yield:

Includes deductions for expenses such as maintenance, taxes, and insurance.

Factors Influencing Rental Yield

Rental yield is influenced by factors such as **location, property type, rental demand, infrastructure growth, and market conditions**. Prime city locations often offer **lower yields but better long-term appreciation**, while emerging areas may provide **higher rental income with relatively higher risk**.

While rental yield is a quick way to gauge a property's income potential, investors should balance **regular cash flow with long-term capital growth and their overall financial goals**.

Hidden Costs of Rental Property

While rental income may appear steady, it rarely comes without additional responsibilities and costs.

Property owners must account for several ongoing expenses, including:



Easily Manage & Monitor all your Stock Trades and Investments like a professional Investor with the DIY Portfolio

- Easy to use, just select your funds - everything else is done for you.

- Manage multiple portfolios



www.InvestOnline.in
wealth@investonline.in

+91 7777024447

+91 22 40713333 / 1800-2222-65

- » Maintenance and repair costs
- » Property taxes and society charges
- » Insurance and legal compliance
- » Brokerage fees for tenant changes
- » Occasional vacancy periods

These costs can significantly reduce the effective return from rental income. Additionally, property owners must invest time and effort in managing tenants, resolving disputes, and ensuring the property remains in good condition.

Another factor often overlooked is transaction cost. Buying property involves stamp duty, registration charges, and legal documentation, which can add 7- 10% to the acquisition cost in many states.

These factors mean that the actual return from rental property may be much lower than expected.

The Rental Yield Reality for Indian Properties

City	Gross Rental Yield
Kolkata	6.32%
Delhi	6.19%
Pune	5.24%
Bangalore	4.86%
Mumbai	3.61%

Source: Global Property Guide, May 2025

Upfront costs when buying property:

Cost Component	Typical Range
Stamp Duty	5-7% of property value
Registration Charges	1%
GST (under construction)	5% (1% for affordable housing)
Legal Fees	₹20,000 - 75,000
Brokerage	1-2%

Source: Puravankara, Bajaj Finserv

Vacancy Can Quietly Reduce Your Rental Returns

Rental income often looks steady on paper, but in reality, properties are not occupied all the time. Tenants move out, markets change, and finding a new tenant can take time. Even a vacancy of one or two months a year, along with brokerage costs, can significantly reduce your annual rental yield.

Capital Appreciation: The Real Driver

For many investors, the real wealth from property comes from capital appreciation rather than rental income. In several Indian cities, residential real estate has delivered long-term returns of around 8–12% annually, depending on location and market cycles.

However, appreciation is not guaranteed. It depends on factors such as infrastructure development, employment opportunities, demand and supply dynamics, and

government policies. While emerging micro-markets may witness faster price growth, established metro areas often see slower appreciation.

Therefore, investors relying on capital gains must carefully evaluate location, timing, and long-term growth prospects before investing.

Comparing Property Returns with Mutual Funds

When property investors evaluate the performance of their investments, another asset class often comes into the discussion: **mutual funds**.

Historically, equity mutual funds in India have delivered **12–15% annual returns over the long term**, depending on market cycles and fund categories.

Even diversified mutual funds typically generate around **10–12% annual returns**, significantly higher than the typical rental yield from residential property.

Moreover, mutual funds offer advantages such as:

Liquidity

Investments can be redeemed within days, unlike property, which may take months to sell.

Low entry barriers

Investors can start with as little as ₹500 per month through a Systematic Investment Plan (SIP).

Diversification

Mutual funds invest in a portfolio of securities, reducing risk compared to a single property asset

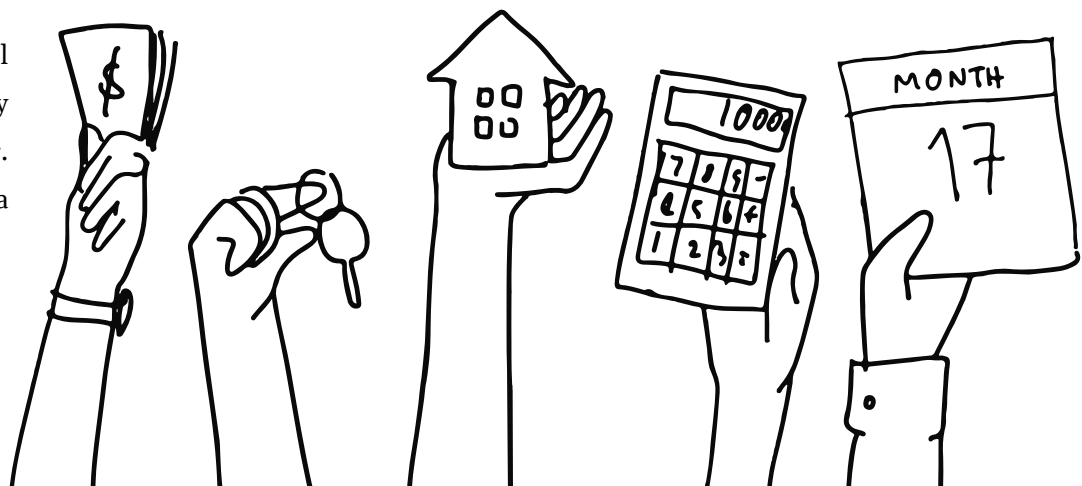
Beyond Rent - Why Diversification Matters for Property Owners

Real estate has long been a trusted investment for many Indians and continues to offer several advantages, including tangible ownership, potential long-term appreciation, the ability to leverage through home loans, and a steady rental income stream, particularly useful during retirement.

However, relying solely on rental income as a wealth-creation strategy may limit overall returns. This is why many investors today are adopting a more balanced or hybrid approach, continuing to hold property while allocating surplus funds to financial assets such as mutual funds.

Such a strategy allows investors to benefit from both stability and growth. Rental income from property can help cover regular expenses, while investments in financial markets can generate wealth through compounding and long-term market participation.

At the same time, the traditional emotional attachment to property in India is gradually evolving. While owning real estate remains a symbol of financial security, modern wealth management increasingly emphasizes diversification across multiple



asset classes rather than concentrating wealth in a single investment.

Financial planners often recommend spreading investments across real estate, equity, debt, and other financial instruments to balance risk and return. For property owners who already have significant exposure to real estate, exploring alternative investments can help enhance overall portfolio growth while still retaining the benefits of property ownership.



Making the Right Investment Choice

Choosing between real estate and mutual funds ultimately depends on your **financial goals, risk tolerance, available capital, and investment horizon.**

Real estate offers tangible ownership, potential rental

income, and long-term appreciation, but it often requires significant capital and active management. Mutual funds, on the other hand, provide liquidity, diversification, and professional management, allowing investors to start with smaller amounts and benefit from compounding over time.

Factors such as age, income stability, desired level of involvement, and the need for flexibility also play an important role. Rather than choosing one over the other, many investors may benefit from combining both, using property for stability and financial assets for growth, to build a balanced and resilient portfolio. A thoughtfully diversified portfolio that blends different asset classes can help manage risk, adapt to changing market conditions, and create a more sustainable path toward wealth creation over time.



Kick - Start Your ₹4.65L Goal

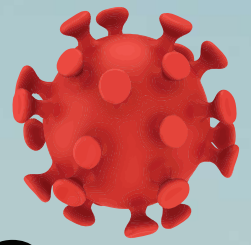
Start with a ₹2k SIP today

₹4.65L
Goal

Download Our App



NInvest Online
Technology Meets Trust



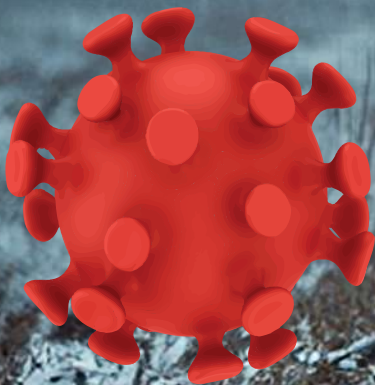
INVESTING DURING GLOBAL CONFLICTS

Risk or Opportunity?

Global financial markets do not operate in isolation; they are continuously influenced by geopolitical events that reshape economic expectations. Recent developments in the Middle East underscore how quickly uncertainty can translate into market volatility. However, the long-term narrative of markets has consistently been one of resilience and recovery. Events such as pandemics, wars, and political conflicts create uncertainty around economic growth, corporate earnings, trade flows, and commodity prices. As a result, equity markets often witness sharp corrections during the initial phase of such events as investors react to heightened risk and uncertainty.

However, historical evidence suggests that while crises trigger short-term volatility, markets generally recover once clarity begins to emerge regarding the economic impact. In many cases, these periods of stress have created some of the most attractive long-term investment opportunities.

An analysis of two major global disruptions in recent years, the COVID-19 pandemic in 2020 and the Russia-Ukraine war in 2022, provides valuable insights into how Indian equity markets respond to large-scale global shocks and how quickly they recover once stability returns.



COVID-19 Pandemic

One of the Fastest Market Corrections in History

The outbreak of COVID-19 in early 2020 triggered a global economic shutdown unprecedented in modern times. Lockdowns across major economies severely disrupted supply chains, travel, manufacturing activity, and consumer demand. As uncertainty around the scale and duration of the pandemic intensified, global financial markets reacted sharply.

Indian equities were no exception. Before the pandemic, the Nifty 50 had reached a peak of around 12,430 in January 2020, supported by stable macroeconomic conditions and improving earnings expectations.

However, as the pandemic spread globally and lockdowns were announced across several countries, markets witnessed an aggressive sell-off driven by panic and liquidity concerns. **Within a short span of time, the Nifty declined to around 7,511 on 24 March 2020, marking a correction of approximately 40% from its peak.**

The fall was primarily driven by several factors:

- Uncertainty regarding the duration and severity of the pandemic
- Global economic shutdown and collapse in demand
- Foreign institutional investor outflows across emerging markets
- Disruption in supply chains and corporate earnings visibility

Despite the magnitude of the correction, markets began recovering relatively quickly once global central banks and governments introduced large-scale monetary and fiscal stimulus measures.



The Reserve Bank of India, along with major global central banks, implemented liquidity support and interest rate reductions, while governments across the world announced stimulus packages to support economic activity.

As economic activity gradually resumed and corporate earnings started stabilizing, investor confidence returned to the markets. Over the following months, equities

staged a powerful recovery.

By October 2021, the Nifty had risen to nearly 18,600, representing a gain of approximately 147% from the March 2020 bottom. The recovery not only offset the entire decline but also pushed markets to new record highs. Nifty had given a CAGR return of approx. 56% during the period.

Illustration

To understand the potential benefits of investing during the COVID-19 crisis, consider a hypothetical scenario where an investor invested ₹5,00,000 in a diversified equity mutual fund on 23 March 2020, when markets were at the peak of the COVID-19 panic, and the Nifty 50 had fallen sharply.

Assuming the investment was held until 15 March 2026 (approximately six years) and generated a compounded annual return of 12%–15%, the wealth creation would look as follows.

Particulars	At 12% CAGR (₹)	At 15% CAGR (₹)
Initial Investment (Mar 2020)	5,00,000	5,00,000
Value after 1 Year	5,60,000	5,75,000
Value after 2 Years	6,27,200	6,61,250
Value after 3 Years	7,02,464	7,60,438
Value after 4 Years	7,86,760	8,74,503
Value after 5 Years	8,81,170	10,05,678
Value after ~6 Years (Mar 2026)	9,86,911	11,56,529

An investment made during one of the most severe market corrections in recent history could have nearly doubled at 12% CAGR and delivered over 2.3x returns at 15% CAGR in ~6 years.



From confusion to clarity - your goals, simplified. Our Goal Planner offers ready-curated baskets tailored to your risk profile, time horizon, and life stage. Visit our Goal Planner page and start planning smarter.

www.InvestOnline.in | ☎ +91 777024447
wealth@investonline.in | ☎ +91 22 40713333 / 1800-2222-65

Investments in securities are subject to market risks, read all scheme related documents carefully.

Russia-Ukraine War Geopolitical Shock and Market Resilience

Another important geopolitical event that impacted global markets in recent years was the Russia-Ukraine conflict, which began on 24 February 2022.

The invasion created significant uncertainty in global financial markets due to concerns over energy supply disruptions, rising crude oil prices, and escalating geopolitical tensions between major global powers.

Prior to the outbreak of the conflict, Indian markets were trading close to record highs. The Nifty had reached levels of around 18,350 in January 2022.

As the conflict escalated and commodity prices surged, markets reacted negatively in the short term. On the day of the invasion, the Nifty fell sharply to around 16,248, reflecting a correction of roughly 12% from recent highs.

The decline was driven by several macroeconomic concerns:

- » Surge in crude oil prices impacting inflation outlook
- » Global risk-off sentiment among investors
- » Foreign portfolio investor outflows from emerging markets
- » Rising uncertainty regarding global trade and economic growth

India's domestic economic recovery, resilient corporate earnings, and continued policy support helped restore investor confidence. Over the subsequent months, markets gradually stabilized and resumed their upward trajectory. By late 2023 in December, the Nifty had crossed the 21,000-mark, representing a recovery of approximately 30% from the correction levels seen during the conflict.



Illustration

Consider a scenario where an investor invested ₹5,00,000 in a diversified equity mutual fund on 24 February 2022, the day when the Russia-Ukraine conflict began, and global markets witnessed sharp volatility. The Russian invasion of Ukraine triggered a risk-off sentiment globally, and the Nifty 50 also experienced short-term pressure.

Assuming the investment was held until 15 March 2026 (approximately 4 years) and generated annual compounded returns of 12% and 15%, the potential corpus would be as follows:

Particulars	At 12% CAGR (₹)	At 15% CAGR (₹)
Initial Investment (Feb 2022)	5,00,000	5,00,000
Value after 1 Year	5,60,000	5,75,000
Value after 2 Years	6,27,200	6,61,250
Value after 3 Years	7,02,464	7,60,438
Value after ~4 Years (Mar 2026)	7,86,760	8,74,503

Even when investments are made during periods of geopolitical uncertainty, disciplined long-term holding can generate meaningful wealth creation. The compounding effect still delivers ~1.6x–1.75x returns, reinforcing that market shocks tend to be temporary, while compounding is permanent.

This example again illustrates that periods of geopolitical shocks often create temporary volatility rather than permanent destruction of long-term equity wealth, rewarding investors who stay invested rather than reacting emotionally to short-term market disruptions.

Current Global Situation

Rising Tensions in the Middle East

Global markets are currently navigating another phase of geopolitical uncertainty following escalating tensions in the Middle East involving the United States, Israel, and Iran.

Such developments typically influence financial markets through several transmission channels, including rising crude oil prices, disruptions to global trade routes, and increased risk aversion among investors.

For an oil-import-dependent economy like India, higher crude oil prices can impact inflation, fiscal balances, and currency stability. Consequently, equity markets often react negatively in the short term when geopolitical tensions in oil-producing regions escalate.

However, history suggests that markets tend to adjust to geopolitical developments relatively quickly once the economic implications become clearer.

Conclusion

Global conflicts and crises are recurring features of financial markets, often creating periods of heightened volatility. However, history shows these events rarely change the long-term trajectory of economic growth and corporate earnings.

highlight that corrections during crises are typically temporary, while recoveries tend to be strong.

For long-term investors, such phases are not just risks; they can be opportunities to invest at attractive valuations.

Market volatility can be unsettling, but it should not derail a disciplined investment approach. Staying invested through SIPs helps navigate short-term fluctuations while strengthening long-term wealth creation through rupee cost averaging. Continuing or starting SIPs during volatile phases can be a prudent step toward building sustainable wealth over time, with focus firmly on long-term goals rather than temporary market movements.



The experiences of the COVID-19 pandemic and the Russia-Ukraine war

SECTOR SWINGS and the Case for Diversification

In a market driven by trends and themes, recent corrections are reminding investors of a timeless truth - don't put all your eggs in one basket.

For years, sectoral investing has had its moment in the spotlight. From the rise of technology to the boom in export-led industries, investors have increasingly turned to thematic opportunities, seeking higher returns by backing specific sectors poised for growth.

And for a while, it worked.

Technology funds rode the digital wave. Manufacturing and export-oriented sectors gained from global demand shifts. Concentrated bets delivered outsized returns, reinforcing the appeal of focused investing.

But markets, as always, have a way of restoring balance.





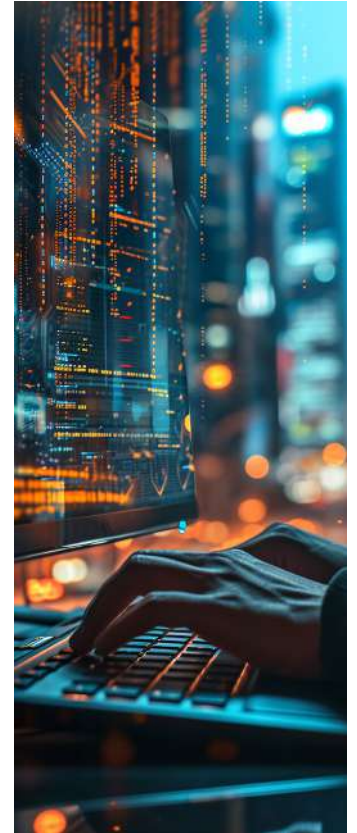
When Momentum Reverses

The early months of 2026 offered a sharp reminder of how quickly sentiment can shift.

The technology sector, long considered a market favorite, witnessed a steep correction. The Nifty IT index fell significantly from its peak, with one of its sharpest monthly declines in years. Concerns around global demand, evolving business models, and the impact of emerging technologies triggered a reassessment of valuations.

At the same time, the textile sector faced its own set of challenges. Rising import tariffs and global trade frictions weighed on export-driven companies, dampening growth expectations and investor confidence.

Two very different sectors. Two very different triggers. Yet, the outcome was strikingly similar - sharp declines that caught concentrated portfolios off guard.



The Nifty IT index declined nearly 28–30% from its 2025 peak, with a sharp ~19.5% fall in February 2026, reflecting concerns around global demand and evolving technology trends.

At the same time, the textile sector faced pressure due to rising global trade tensions and import tariffs, impacting export-driven companies and weakening investor sentiment.

In this context, the impact on fund categories also varied significantly.

Technology-focused mutual funds saw their 3-month category average returns fall to around -19%, closely mirroring the sector's decline.

In comparison, flexi cap funds, with diversified exposure across sectors, recorded a relatively moderate ~ -6% category average return over the same period.

The Double-Edged Sword of Sectoral Bets

Sectoral and thematic funds are built on conviction. They aim to capture the growth potential of a specific sector, be it technology, infrastructure, or exports.

When that idea plays out, the rewards can be substantial. But there's a flip side.

Because these funds are heavily concentrated, they tend

to move in lockstep with the sector they represent. When the cycle turns, there is little cushion. Losses can be swift and often more pronounced than in the broader market.

It's not a flaw in the strategy; it's the nature of it. High conviction, by design, comes with high sensitivity.

Diversification: The Quiet Stabiliser

In contrast, diversified funds rarely make headlines during bull runs. They don't chase a single story. Instead, they participate in many.

By spreading investments across sectors - banking, consumer goods, pharmaceuticals, infrastructure- they create balance within the portfolio.

So, when one sector stumbles, another can steady the ship.

The current market correction is putting mutual fund portfolios to the test. Investors in sectoral technology funds are likely to experience sharper volatility, as their performance closely mirrors the Nifty IT index.

In contrast, investors in diversified funds may still feel some impact, but it is typically more moderate. This is because exposure to a mix of sectors, such as banking, capital goods, and consumption, helps cushion the overall portfolio.

The Risk We Often Overlook

One of the most underestimated aspects of investing is concentration risk.

It doesn't always feel risky when markets are rising. In fact, during strong sectoral rallies, concentrated portfolios often appear smarter, sharper, and more rewarding. Until they aren't.

When a portfolio is heavily tilted toward a single theme, its performance becomes dependent on a narrow set of factors - global demand, policy changes, or industry-specific disruptions. Another important aspect that thematic investors should keep in mind is liquidity and cost.

Sectoral and thematic mutual funds often come with exit loads, which means frequent entry and exit can eat into

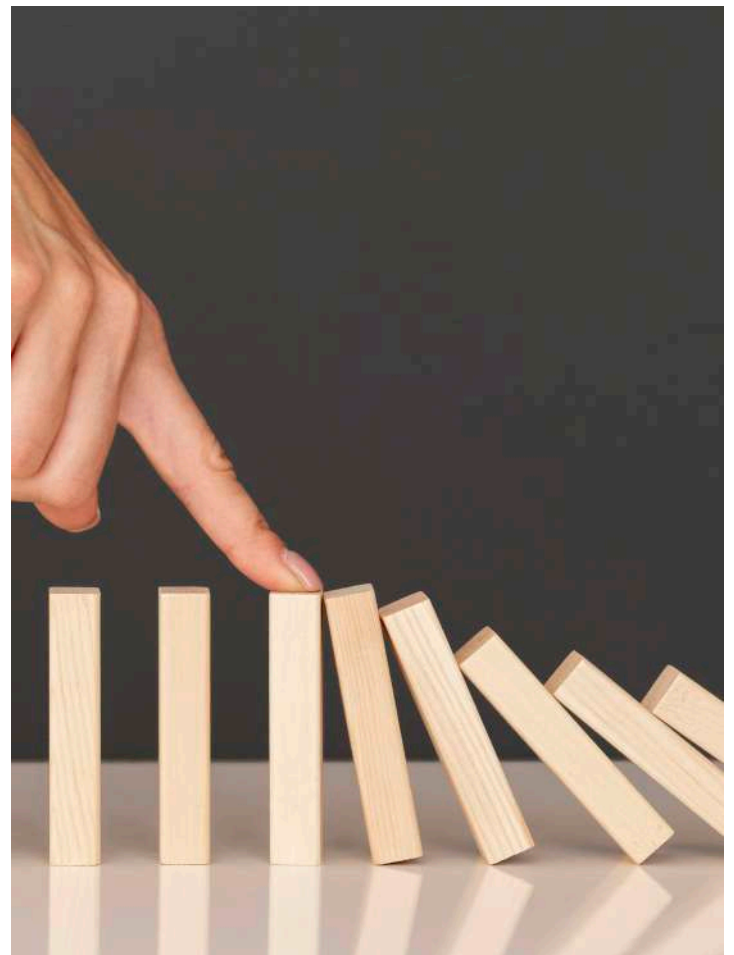
returns. Timing these funds becomes crucial - not just from a market perspective, but also from a cost standpoint.

Striking the Right Balance

This doesn't mean sectoral funds have no place in a portfolio. They do, but with boundaries.

Most financial experts recommend limiting sector exposure, treating it as a tactical allocation rather than a foundational one. A well-structured portfolio often follows a simple approach: a diversified core for stability, complemented by selective sectoral bets for growth.

This balance allows investors to participate in opportunities without becoming overly dependent on them.



A Lesson in Market Cycles

Every market phase brings its own narrative. At times, it's technology. At other sectors, it's infrastructure, manufacturing, or global trade.

But cycles are inevitable.

Sectors that lead in one phase may lag in another. External factors - like tariffs, policy shifts, or global slowdowns can reshape entire industries almost overnight.

The recent corrections across technology and textiles are not anomalies. They are reminders. Reminders that markets are dynamic. That leadership rotates. And that no single sector remains immune forever.

Investor Strategy in a Changing Market

For SIP investors, the current correction is less a signal to stop and more a moment to reassess. Continuing SIPs can support long-term cost averaging, especially when exposure to sectoral funds remains limited.

However, where thematic allocations dominate, redirecting incremental investments toward diversified equity funds may help restore balance. For instance, allocating to Flexi Cap funds can be a practical approach, as they offer the flexibility to invest across market caps and sectors, adapting to changing market conditions.

This allows investors to stay invested while reducing concentration risk and maintaining a more resilient portfolio.

Industry experts note that while AI is not replacing the role of Indian IT, it is reshaping it, shifting the focus from cost arbitrage to intelligence-led capabilities driven by integration, data, and execution.

The broader takeaway for investors is simple: sectoral funds can enhance returns during favourable cycles, but maintaining portfolio balance remains essential, especially when market cycles turn.

Balance Wins, Always

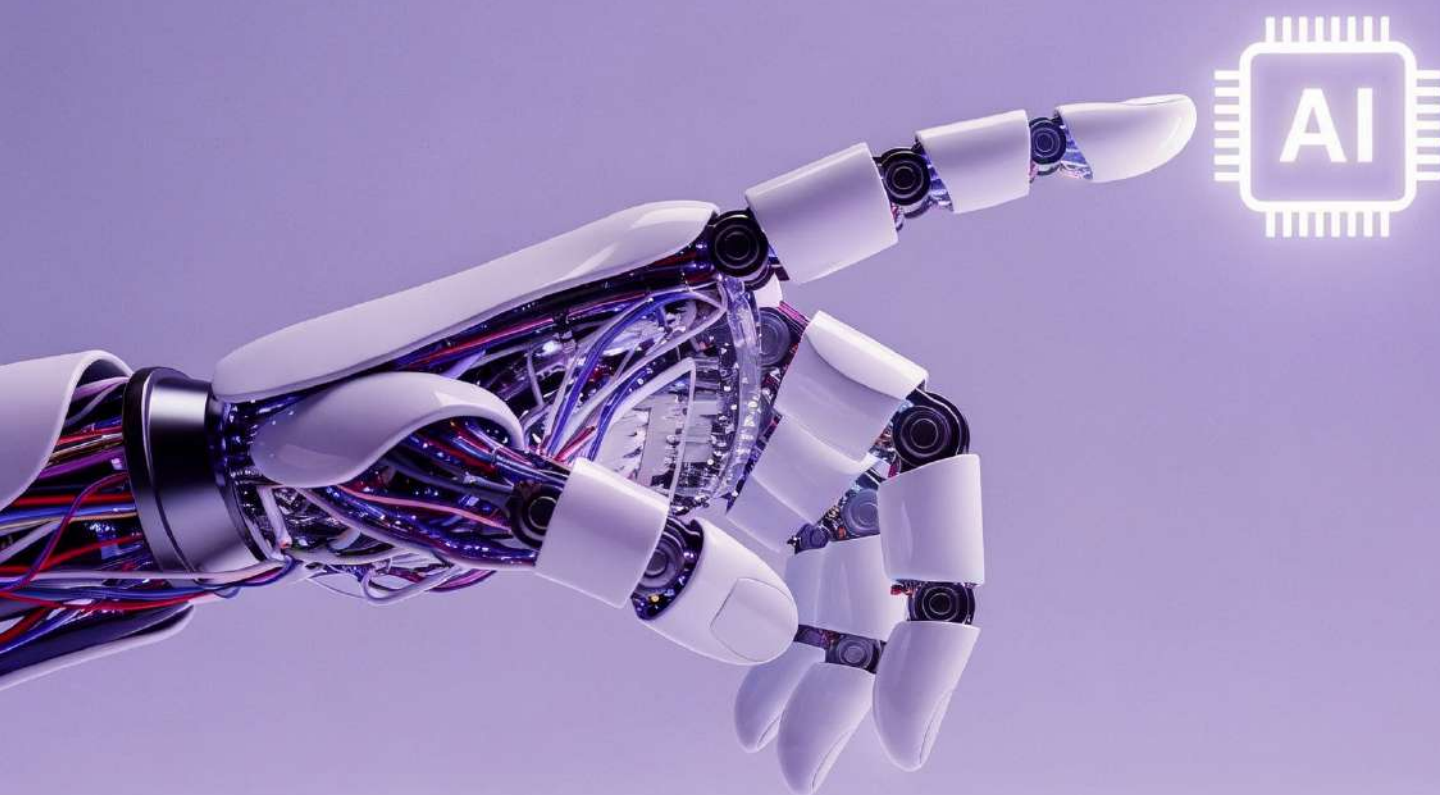
As markets evolve and sectors move through cycles, one principle continues to stand the test of time: balance matters. Sectoral investments can enhance returns, but only when used judiciously. Left unchecked, they can expose portfolios to sharp and sudden risks.

Diversification, on the other hand, remains a steady ally. Not flashy, not trend-driven, but reliable. Because in the end, successful investing isn't just about growing wealth. It's about protecting it along the way.



ARTIFICIAL INTELLIGENCE

The Silent Earnings Multiplier Across Sectors



Key facts briefly

India AI market

Expected to reach USD 30 billion by 2030; CAGR estimated at 30%-35%.

Enterprise AI adoption

According to IBM's Global AI Adoption Index and multiple industry surveys, over 60-65% of Indian enterprises are actively using or piloting AI solutions, placing India among the top global adopters of enterprise AI.

Public policy support

India's AI Mission approved with a budget outlay of Rs 10,371.92 crore over five years, including public AI compute infrastructure of 10,000+ GPUs.

Digital infrastructure

India's data-center capacity has crossed 1.1 GW in 2024 across major cities such as Mumbai, Chennai, Delhi NCR, Hyderabad, and Bengaluru. Capacity is projected to

expand to 4-5 GW by 2030, supported by rapid cloud adoption, AI workloads, and hyperscale investments.

Sectoral adoption snapshot

FY24 AI adoption rates were 68% in BFSI, 52% in pharma and healthcare, 43% in FMCG and retail, 28% in manufacturing, 20%-22% in infrastructure and transport, and 10%-12% in media and entertainment.

Budget 2026-27: Strong Push for AI & Digital Infrastructure

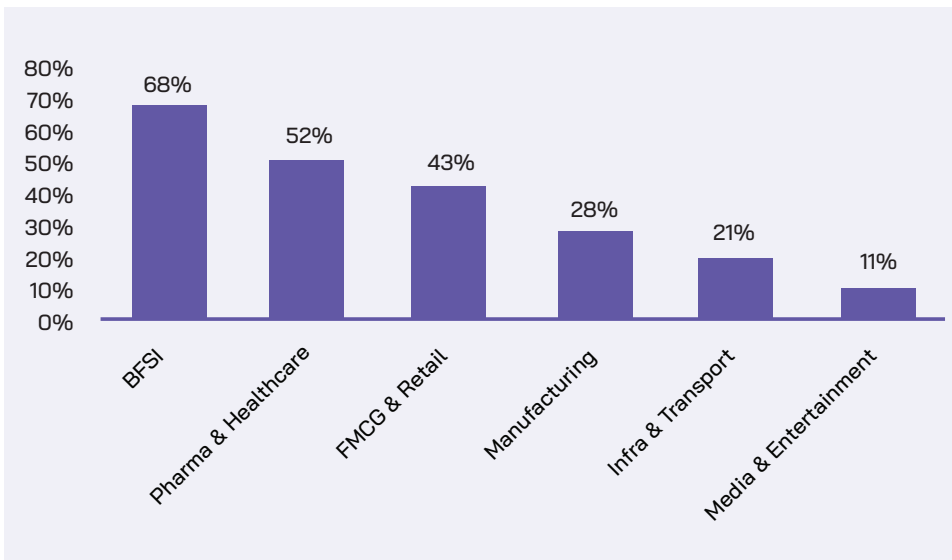
Union Budget 2026-27 prioritizes AI as a strategic growth driver through ₹1,000 crore for the India AI Mission, incentives for data centers, and ISM 2.0 for semiconductor capabilities. Enhanced electronics manufacturing support and a Deep Tech Fund under the ₹1 lakh-crore RDI initiative aim to accelerate AI innovation, computing infrastructure, and domestic technology ecosystems.

Artificial intelligence is shifting from being a technology theme to becoming a full economic and market theme. For Indian equities, AI matters not just because software companies can sell new tools, but because the technology can raise productivity, improve capital efficiency, compress turnaround times, and enable entirely new business models across the economy. That is why AI should be viewed as a cross-sector earnings lever rather than as a narrow IT trend.



The macro backdrop is increasingly supportive. According to the NASSCOM-BCG assessment referenced by the Government of India, the Indian AI market is expected to reach USD 30 billion by 2030, growing at a 30%-35% CAGR. In parallel, the Cabinet approved the Indian AI Mission, which carries a five-year outlay of Rs 10,371.92 crore and includes plans for public AI compute infrastructure of 10,000 or more GPUs. This matters for listed equities because AI adoption needs an enabling stack: compute, cloud, data centres, software, cybersecurity, sensors, industrial automation, and skilled services. As this stack is built, value creation broadens beyond one sector and starts spreading across the market.

AI Adoption by Key Indian Sectors



Source: Team Lease Digital's FY24 data

IT
 One of the Key Beneficiaries remains IT services. Indian IT companies are already embedded in global digital transformation spending, and AI gives them a fresh layer of deal opportunities in data modernization, model deployment, enterprise copilots, cloud migration, and cybersecurity. AI can help these companies raise wallet share with existing clients while also improving internal productivity in coding, testing, and maintenance. Even if traditional services face pricing pressure, AI-led offerings can support higher value engagements and a better revenue mix. India also has a structural advantage in talent: the government noted in late 2025 that the country hosts more than 1,800 Global Capability Centres, including over 500 focused on AI.

BFSI

BFSI is likely to be among the earliest and deepest adopters. AI is already being used for underwriting, fraud detection, collections prioritization, customer service, and personalized product recommendations. TeamLease Digital's FY24 adoption snapshot showed BFSI leading key Indian sectors with a 68% AI adoption rate. For listed banks, insurers, brokers, and exchanges, the long-term positive is clear: lower cost-to-income ratios, faster decisioning, better risk filters, and sharper cross-sell. In capital markets specifically, AI can improve surveillance, compliance monitoring, settlement analytics, research workflows, and investor engagement, making the overall Indian equity ecosystem more efficient and scalable.

Auto & Capital Goods

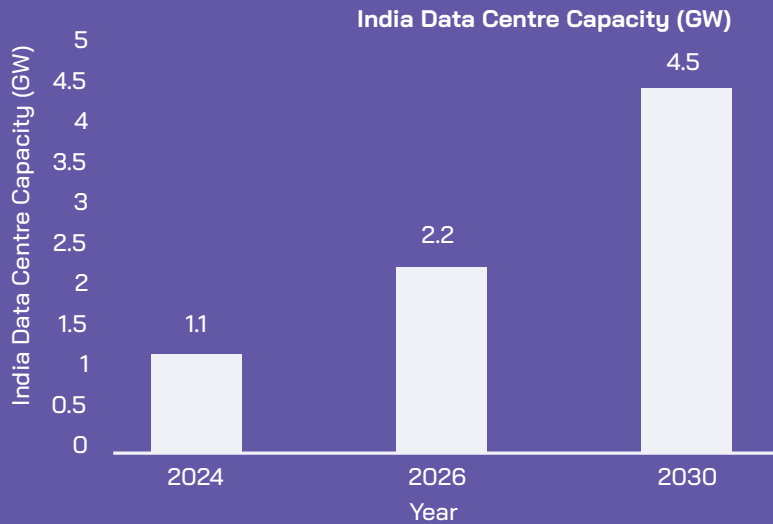
Auto and capital goods should benefit from manufacturing intelligence. AI can improve predictive maintenance, robotics, quality control, demand planning, and supply-chain optimization. While the popular narrative often focuses on autonomous vehicles, the more immediate value in India is factory-level productivity: lower rejection rates, better machine uptime, faster design cycles, and improved procurement planning. Manufacturing adoption in TeamLease Digital's FY24 dataset stood at 28%, leaving substantial room for penetration. This suggests the upside is not only from current use cases but also from a long runway of adoption.

FMCG, Consumer Durable & Media

FMCG, consumer durables, and media are consumer-facing sectors where AI can improve both growth and profitability. TeamLease Digital's FY24 data showed AI adoption at 43% in FMCG and retail, compared with only 10%-12% in media and entertainment. For FMCG companies, AI can sharpen

Infrastructure, Power & Defence

Infrastructure, power, and defence form second-order beneficiaries because AI growth requires physical assets. Data centres, transmission systems, cooling infrastructure, industrial parks, warehousing, and smart buildings all become more relevant in an AI-intensive economy. India's data center capacity has crossed 1.1 GW in 2024 across major cities such as Mumbai, Chennai, Delhi NCR, Hyderabad, and Bengaluru. Capacity is projected to expand to 4-5 GW by 2030, supported by rapid cloud adoption, AI workloads, and hyperscale investments. That scale-up supports the case for companies exposed to electrical equipment, cooling solutions, EPC, industrial construction, cables, transformers, and power management. In defence, AI can expand demand for surveillance, autonomous systems, electronic warfare, and decision support tools, benefiting companies with domestic technology capabilities.



demand forecasting, optimize inventory, personalize promotions, and improve distribution efficiency, especially in a diverse market like India. Consumer durable companies can use AI in both smart products and factory operations, supporting premiumization and after-sales service. Media companies can use AI for content recommendation, ad targeting, and production efficiency. These applications may not transform revenue overnight, but they can steadily improve monetization and margin quality.



Did you know that by investing just ₹10,000 every month, you can potentially accumulate a corpus of ₹3.24 crore* in 25 years?

*return assumed at 15%. Terms and conditions apply.

InvestOnline.in | +91 7777024447
wealth@investonline.in | +91 22 40713333 / 1800-2222-65

Investments in securities are subject to market risks, read all scheme related documents carefully.

Pharma & Healthcare

Pharma and healthcare may emerge as one of the most powerful long-term beneficiaries. TeamLease Digital estimated FY24 AI adoption in pharma and healthcare at 52%, already ahead of several sectors. AI can accelerate drug discovery, optimize clinical trial design, improve demand forecasting, support diagnostics, and reduce administrative load in hospitals. For Indian pharma companies, AI can shorten research cycles and make manufacturing more reliable. For healthcare providers and diagnostic chains, it can improve throughput, reporting quality, and patient management. This is especially relevant in India, where scalable technology can help extend quality healthcare at a lower cost.

Metals

Metals and commodity-linked businesses may appear less obvious, but AI can still add value through energy optimization, yield improvement, predictive maintenance, and logistics planning. In sectors where margins are cyclical and operating leverage is high, even modest efficiency gains can have a meaningful impact on profitability. The same logic applies to utilities and power producers, where AI can help forecast loads, improve renewable integration, reduce downtime, and optimize grid operations.

Risk & Concerns related to AI

There are, of course, risks. AI raises concerns around data privacy, cybersecurity, model bias, regulation, and job displacement. It will also require meaningful capital expenditure in computers, cloud, and digital systems. Some business models may face disruption before they adapt. Yet, for markets, the more important point is that such disruption is not purely destructive; it also reallocates profits toward faster adopters, enablers, and

companies with superior execution. Historically, equity markets reward productivity revolutions after an initial adjustment phase.



Conclusion & Overall Impact on the Indian Equity Market

For Indian equities, therefore, the balance of probabilities remains positive. AI can expand addressable markets for IT, improve underwriting and distribution in BFSI, lift efficiency in auto and capital goods, trigger a fresh infrastructure and power capex cycle, deepen healthcare innovation, and improve consumer sector execution. In short, AI is not just another theme for Indian investors; it is shaping up as a broad-based earnings multiplier. The risks are real, but the opportunity set is larger, more durable, and more market-wide. Over the next decade, companies that treat AI as a core strategic capability rather than a side experiment are likely to emerge as the biggest winners in the Indian stock market.

From diapers to degrees,
**Expenses grow faster than
kids do.**



Degrees ₹1 lakh - ₹20 lakhs p.a

School fees ₹50,000 - ₹15 lakhs p.a

Infant Care ₹50,000 - ₹3 lakhs p.a

*Secure their future with
InvestOnline.in*

Download Our App



InvestOnline
Your Gateway to eMutual Funds

TRUST. TALENT. TEAMWORK

MEET OUR ABCHLOR STARS



Together beyond desks, united by purpose
Team InvestOnline comes alive in moments like these. Celebrating milestones, strengthening bonds, and growing stronger as one, because great journeys are always built together.



Performance of Select Mutual Fund Schemes as on 30th March 2026
 (Returns up to one year are absolute and returns for more than one year are on Rolling Return Basis)

Fund Performance - Large Cap

Equity Diversified – Pure Large Cap	1yr	3yr	5yr	10yr	15yr
BANDHAN LARGE CAP FUND REG (G)	-2.36	13.27	10.89	12.00	10.00
SBI BLUE CHIP FUND (G)	-3.17	10.71	10.10	11.62	12.38
ICICI Prudential Large Cap Fund (G)	-2.96	13.93	13.24	13.76	12.56
HDFC Large cap Fund (G)	-5.43	11.43	12.16	12.68	10.93

Fund Performance - Mid Cap

Equity Diversified – Mid Cap	1yr	3yr	5yr	10yr	15yr
EDELWEISS MID CAP FUND REG (G)	2.45	21.8	17.98	17.59	18.07
INVESCO INDIA MIDCAP FUND REG (G)	2.30	22.34	17.69	17.16	17.57
HDFC MIDCAP FUND (G)	3.89	21.81	19.69	17.40	17.98
KOTAK MIDCAP FUND (G)	3.23	17.98	16.28	17.10	17.34

Fund Performance - Tax Saving

Equity Tax Saving	1yr	3yr	5yr	10yr	15yr
HSBC TAX SAVER EQUITY FUND (G)	-2.32	15.45	12.28	12.87	11.82
HDFC ELSS TAX SAVER FUND REG (G)	-4.11	16.25	16.48	13.47	11.87
BARODA BNP PARIBAS ELSS TAX SAVER FUND REG (G)	-0.69	15.63	11.26	11.97	13.10
DSP ELSS TAX SAVER FUND (G)	-4.97	15.86	13.77	14.81	14.24

Market Update

Best Performance Of January to March 2026

A GROUP		B GROUP	
Company Name	-	Company Name	PFOCUS DBOL
CMP 30-Mar-26	-	CMP 30-Mar-26	329.50 116.10
Price On 1-Jan-26	-	Price On 1-Jan-26	229.32 81.59
% Change	-	% Change	43.69 42.30

Worst Performance Of January to March 2026

A GROUP		B GROUP	
Company Name	ESCORTS ACC	Company Name	BHARATRAS SPECIALITY
CMP 30-Mar-26	2,738.65 3,820.60	CMP 31-Dec-25	2226.10 112.60
Price On 1-Jan-26	1,253.30 1,740.40	Price On 1-Oct-25	9990.00 140.25
% Change	-28.32 -27.99	% Change	-77.72 -19.71



Track the latest updates on Indian and Global financial markets on your smartphone. Check your investment portfolio and market watchlist for the latest Sensex, NIFTY, and other index prices.

www.InvestOnline.in | +91 7777024447
wealth@investonline.in | +91 22 40713333 / 1800-2222-65

Investments in securities are subject to market risks, read all scheme related documents carefully.

Some Recently Announced IPOs

Company Name	GSP Crop Science	Innovision	Rajputana Stainless
Listing Date	24-Mar-26	20-Mar-26	19-Mar-26
Issue Price	320	519	122
Listing Price	328	467.7	122
Listing Gain	2.50%	-9.88%	0.00%
Current Price	337.9	322.9	102.4
Current Gains	5.59%	-37.78%	-16.07%

SOME RECENTLY ANNOUNCED BONUS

Company Name	Bonus Ratio	Year 2026 Date	
		Record	Ex Bonus
CWD Ltd	4:1	02-Jan-26	02-Jan-26
Magnanimous Trade & finance Ltd	23:1	02-Jan-26	02-Jan-26
Pro Fin Capital Services Ltd	1:1	02-Jan-26	02-Jan-26
Orient Technologies Ltd	1:10	05-Jan-26	05-Jan-26

INDICES PERFORMANCE January to March 2026

Index	Close 30-Mar-26	Prev. Close 1-Jan-26	% Change
Auto	52613.98	63,149.30	-16.68%
Metal	36815.93	37,115.17	-0.81%
Midcap	40537.34	47,081.61	-13.90%
Oil & Gas	25559.49	28,685.36	-10.90%
SmallCap	43218.12	51,515.35	-16.11%
Bankex	56580.74	66,909.85	-15.44%
CDS	52619.02	59,963.66	-12.25%
CGS	64243.38	67,259.78	-4.48%
FMCG	16774.27	19,741.98	-15.03%
HCI	41778.38	43,735.00	-4.47%

Some Recently Announced Split

Company Name	Old FV	New FV	Split Date
AVAX APPARELS AND ORNAMENTS LTD.	10	5	25-Mar-26
UNIMODE OVER	10	1	24-Mar-26
V2 RETAIL	10	1	24-Mar-26
HINDUSTHAN URBAN INFRA.	10	2	12-Mar-26
TANFAC INDUSTRIES	10	5	06-Mar-26
IDBI GOLD ETF	100	1	05-Mar-26
SILVER TOUCH TECH.	10	2	05-Mar-26
MEERA INDUSTRIES	10	5	05-Mar-26
SRI ADHIKARI BROS.	10	1	04-Mar-26
VARVEE GLOBAL LTD	10	5	27-Feb-26

Net Inflows / Outflows January to March 2026

Mar-26	Equity Rs. in Crores			Debt Rs. in Crores		
	Gross Purchase	Gross Sale	Net Purchase/Sales	Gross Purchase	Gross Sale	Net Purchase/Sales
FII INVESTMENTS	9,18,922.16	10,44,400.00	-1,25,477.84	63,544.36	66,134.38	-2,590.02
MUTUAL FUND INVESTMENTS	7,97,925.87	6,68,929.92	1,28,995.95	9,45,183.17	12,22,243.24	-2,77,060.07



Track the latest updates on Indian and Global financial markets on your smartphone. Check your investment portfolio and market watchlist for the latest Sensex, NIFTY, and other index prices.

InvestOnline.in | +91 7777024447
wealth@investonline.in | +91 22 40713333 / 1800-2222-65

Investments in securities are subject to market risks, read all scheme related documents carefully.

Let Her Score Her Dream Support Girl Child Education

An Abchlor Foundation Initiative



Download Our App



InvestOnline
Your Gateway to eMutual Funds



Investments in Financial Markets and Securities are subject to market risks.
Please read risks and disclaimers in detail: www.invonl.in/tc

ABCHLOR INVESTMENTS PVT. LTD.

H. O. Address:

409, Laxmi Mall, Link Road, Andheri (W), Mumbai - 400053.

Tel: +91 22 4071 3322, Fax: + 91 22 4071 33 44, Email: pms@abchlor.com, Web: www.InvestOnline.in

Branch Address:

L9, Neco NX, Vimaan Nagar, Pune - 411014

Tel: +91 20 2663 3344, Fax: +91 20 2663 2001 Email: pune@abchlor.com