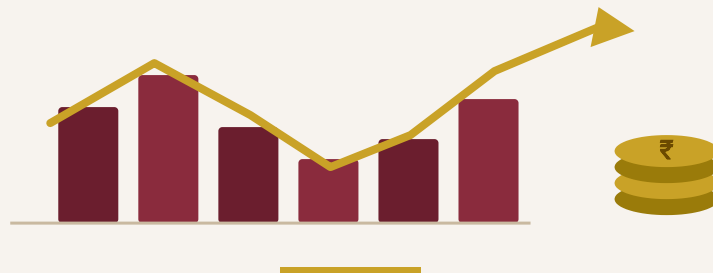




C O V E R S T O R Y

Two years of a sideways Nifty: a pause, or an opportunity?



“A falling market feels like a warning. For a long-term investor with surplus money, it can also be a starting line — as long as the plan comes first.”

22,422

NIFTY 50, CLOSE OCT 1, 2026

–15.0%

BELOW JAN 5, 2026 RECORD

19.2

NIFTY P/E VS ~23.3 10-YR AVG

INSIDE THIS ISSUE

Market at a Glance

Nifty, Sensex, midcap and smallcap up to Oct 1, 2026

Cover Story (4 pages)

Five-year highs and lows, recoveries and valuation

Investor Questions

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Mutual Fund Industry Update

Record SIP inflows in August; SEBI board decisions

Blog Highlights

Three reads from September, plus every recent post

What to Watch

RBI policy on Oct 7, AMFI data, Q2 results

From the editor's desk: The Nifty 50 ended September about 6% lower and has now fallen for eight straight weeks. Headlines feel heavy, but long-term wealth is built across cycles, not within a single month. This issue looks at what the last five years actually show, how long past recoveries took, and how a patient investor can think about a falling market with a plan in hand. As always: education first, and our team is here if you want a second opinion on your own numbers.



Deepak Gokul, CWM®

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Mutual Fund Distributor firm (ARN-328771)

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What moved the markets in September, and up to October 1, 2026

SENSEX 71,909.70 ▼ 570.59 (0.79%) Oct 1	NIFTY 50 22,421.95 ▼ 198.50 (0.88%) Oct 1	USD/INR ≈₹96 Weak rupee	RBI REPO RATE 5.25% Decision due Oct 7
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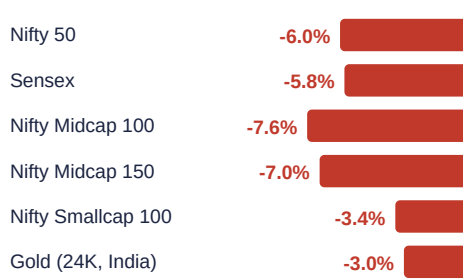
Sensex and Nifty are closing levels on Oct 1, 2026 (source: Business Standard, Investing.com). USD/INR is approximate; Brent was near \$100 (Business Standard). Snapshots, not live data.

How the indices performed

Index	September 2026	Oct 1 (1 day)	Latest level	Distance from record / 52-week high
Nifty 50	-6.0%	-0.88%	22,421.95	15.0% below Jan 5, 2026 record (26,373.20)
Sensex	-5.8%	-0.79%	71,909.70	Closed Aug at 76,957.27 (-6.6% since)
Nifty Midcap 100	-7.6%	-1.01%	≈58,700*	≈8.9% below Aug 26, 2026 record (64,450.90)*
Nifty Midcap 150	≈-7%	n/a	21,867.50 (Sep 30)	7.5% below Aug 26, 2026 record (23,647.50)
Nifty Smallcap 250	≈-3.5% to -4.2%	-1.18%	17,589.05	5.2% below 52-week high (18,551.00)

* Derived: Sep 30 close of 59,332.05 reduced by the reported Oct 1 fall of 1.01%. September changes: Nifty 50, Sensex, Midcap 100, Smallcap 100 from Navia monthly wrap; Midcap 150 (to Sep 28) and Smallcap 250 from Business Standard and Anand Rathi; records from Investing.com index data.

September 2026 at a glance (% change)



Other numbers to know

- **Gold:** ₹1,50,250 per 10 g (24K, Sep 30); down about 3% in September.
- **Brent crude:** \$99.72 on Oct 1, up 1.7% on the day.
- **CPI inflation:** 4.82% in August (food 5.95%), up from 4.45% in July (MoSPI, released Sep 14).
- **10-year G-sec yield:** 7.15% (Sep 30).
- **US Fed:** raised rates by 0.25% to 3.75–4.00% on Sep 16, its first hike since 2023.
- **Foreign investors:** sold ₹17,131 crore (Sep 1–27, depository data via PTI); over ₹2.3 lakh crore sold in 2026 by early Sept.

What happened?

September was the weakest month for Indian equities since March. The Nifty 50 fell about 6% (from 24,080.40 on Aug 31 to 22,620.45 on Sep 30) and slipped a further 0.88% on Oct 1 to 22,421.95, its fourth straight daily fall and eighth straight weekly fall, a run not seen for roughly 25 years according to Business Standard. Midcaps fell more than the Nifty (about 7–8%). The Nifty is now back near its late-March 2026 low.

Why did it happen?

Three things worked together: expensive oil (Brent near \$100) that feeds inflation and weakens the rupee; higher global bond yields after the US Fed's rate hike; and steady foreign-investor selling. Expectations that the RBI may raise the repo rate at its Oct 5–7 meeting added to the caution, with a Business Standard poll showing 8 of 10 economists expect a 0.25% hike.

What it means for investors: A falling index does not mean a worse plan. It means the price of the same businesses is lower today than it was a month ago. If your goal is 5–7 or more years away, the more useful questions are whether your asset allocation is right and whether your SIPs are running. The cover story (page 5 onwards) looks at what history says about periods like this.

Record SIP inflows in August, before the September fall

SIP flows hit a new record

According to the Association of Mutual Funds in India (AMFI), SIP contributions reached a record **₹32,297 crore** in August 2026, up from ₹31,961 crore in July. Contributing SIP accounts stood at about **10.02 crore** (AMFI).

Equity inflows rise about 19%

Equity-oriented schemes took in **₹29,329 crore**, about 19% more than July. Debt-oriented schemes saw net outflows of ₹8,127 crore, and gold ETFs drew ₹2,597 crore. Total mutual fund inflows were ₹41,353 crore and industry assets stood at about ₹87.1 lakh crore at the end of August.

Our take: August's numbers came when markets were close to their highs. September data (AMFI releases it in the second week of October) will show how investors behaved during the 6% fall. SIP discipline in a down month is what the strategy is built for.

Equity category flows, August 2026

Category	Net flow (₹ crore)
Equity schemes (total)	+29,329
— Small cap funds	+7,973
— Mid cap funds	+6,989
— Flexi cap funds	+5,059
— Large cap funds	-1,147 (outflow)
Debt-oriented schemes	-8,127
Gold ETFs	+2,597
Industry AUM (end-Aug)	₹87.1 lakh cr

Source: AMFI monthly data for August 2026 (released Sep 10), as reported by Tribune India and DD India. Please refer to amfiindia.com for the official category-wise release.

Five-year fund returns by category

Fund category	Average 5-year return (annualised)	What to take from it
Large-cap funds	about 7.1%	Close to bank FD rates over this window; Nifty 50 index funds about 6.5%
Mid-cap funds	about 13.3%	Higher return, with sharper falls (midcaps fell ~7–8% in September)
Small-cap funds	about 14.6%	Highest return and highest volatility of the three

Source: Business Standard, “Slew of corrections dent largecap funds’ long-term return picture” (Oct 2, 2026). Returns depend heavily on the start and end dates; past performance may or may not be sustained in future.

SEBI developments: board meeting of September 24, 2026

- Common Advertisement Code:** one advertising framework for brokers, advisers, portfolio managers and AMCs (SEBI board decision, Sep 24). Mandatory prior approval is removed in favour of reporting within 3 working days of issue, and brand-level use of celebrities is now permitted. For investors: always read the scheme documents, not just the advertisement.
- Portfolio Managers Route for Investing in Mutual Fund Units (PRIM):** a new route for portfolio managers to invest client money in mutual fund units, with a ₹25 lakh minimum ticket and a management fee capped at 1% of client AUM. It is aimed at larger investors; SEBI requires activities of distributors and PRIM to be kept separate for non-accredited investors.
- Accredited investor framework widened** for alternative products, and a settlement-regulations update. These mainly affect high-net-worth investors and AIFs.

Source: SEBI press release PR No. 59/2026 (board meeting of Sep 24, 2026), sebi.gov.in.

For regular retail investors there is no new rule that needs immediate action. If you have updated your KYC, bank or nominee details recently, it is still worth confirming they are reflected on every folio. A periodic **portfolio review** can also help check that your funds still match your goals, risk profile and time horizon.

Three reads from deepakwealth.com, picked for this market

New articles from August 15 to October 2, 2026, not covered in the September issue.

SIP vs Lump Sum: What Actually Works Better in the Indian Market Right Now

Summary: Neither method wins every time. SIPs suit regular salary income and rupee-cost averaging; lump sums suit one-time money such as a bonus or sale proceeds.

Key takeaway: Most investors do best by combining both — monthly SIPs from income and lump sums from windfalls — rather than trying to time the market.

Why it matters now: It is the practical companion to this issue's cover story. [Read More →](#)

Should You Exit a Fund You've Held for 10+ Years If It's Underperforming Now?

Summary: Do not sell on one weak stretch. Compare rolling returns with the fund's benchmark (TRI) over 3–5 years and check whether the strategy or the fund manager has changed.

Key takeaway: A staggered exit, or redirecting new SIPs elsewhere, can be more tax-efficient than a full sale, provided the fund's process is still sound.

Why it matters now: Weak markets tempt investors to react. A fixed review checklist helps you act on facts, not feelings. [Read More →](#)

The 4% Withdrawal Rule: Does It Actually Work for Indian Retirees?

Summary: The classic 4% rule was built on US data. Indian research suggests lower starting rates (about 3.5–4.2% for lower tax brackets) and a more careful equity allocation, with annual reviews.

Key takeaway: On a ₹1 crore corpus, 4% gives ₹33,333 a month and 3.5% gives ₹29,167 — a small gap that compounds over 25–30 years. Use a flexible plan with SWP and yearly reviews.

Why it matters now: A sideways market is exactly when retirees feel sequence-of-returns risk. [Read More →](#)

Also on our blog: recent posts

- [What Is an ELSS Fund? Tax Benefits and Section 80C](#)
- [What to Do With Your ESOPs When You Switch Jobs](#)
- [New Tax Regime vs Old Tax Regime in 2026](#)
- [SIP Magic: How Small Monthly Investments Build Crores](#)
- [How to Reach ₹50 Lakhs in 10 Years: Flat vs Step-Up SIP](#)
- [Insurance vs Investment: Why You Shouldn't Mix the Two](#)
- [Why Are Chennai Residents Saving Less Despite Earning More?](#)
- [EPF + NPS + Personal Investments: One Retirement Plan](#)
- [Costly Loans to Avoid in India](#)
- [Car Loan or Full Cash Payment? A ₹10 and ₹15 Lakh Case Study](#)
- [10 Financial Planning Mistakes in Your 20s and 30s](#)
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- [How to Think About Risk Before You Design Your Portfolio](#)
- [Why Your SIP Returns Don't Match the Fund's Advertised Returns](#)
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- [Why Every Investor Needs a Nominee AND a Legal Heir Plan](#)
- [What Petrol and Diesel Price History Teaches About Inflation](#)
- [Child Education vs Retirement: Which Goal First?](#)
- [UPI Payments Above ₹2,000 to Attract 0.4% MDR from Oct 15, 2026](#)
- [Related: What Happens to Your SIP When the Market Crashes?](#)

Haven't read these yet?

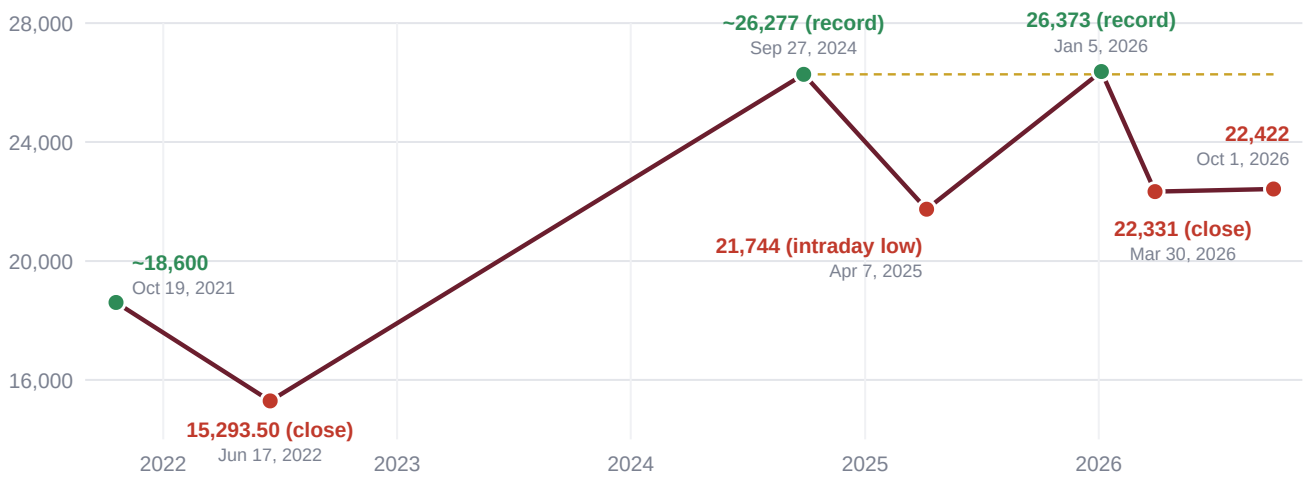
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Two years, almost no price gain: the Nifty’s five-year map

In simple words: The Nifty 50 closed at 22,421.95 on October 1, 2026. That is about 15% below its record of 26,373.20 (Jan 5, 2026), and below where it stood in September 2024 (about 26,200). Two years on, an investor who bought the Nifty 50 index in September 2024 is roughly 14–15% down on price. This page maps the highs and lows of the last five years so that today's level can be seen in context.

A five-year map of the Nifty 50



Schematic chart: straight lines join the selected dates; the actual daily path was far more volatile. Levels are index closes or intraday values as marked. Sources: NSE/Investing.com index data, Business Standard, 5paisa.

Lows and highs, date by date

When	Nifty 50 level	What was happening
Oct 2021	~18,600 (high)	Pre-2022 peak. Over the next eight months the Nifty fell about 17–18% as global rates rose.
Jun 17, 2022	15,293.50 (close)	Lowest point of the last five years. Sixth straight daily fall; recession and rate-hike fears. Smallcaps were down 30.6% and midcaps 20.4% from their peaks.
Oct 26, 2023	18,837.85 (intraday)	Lowest point of the last three years, during a pause in the 2023 rally.
Sep 27, 2024	~26,277 (record)	Then-record high before the current two-year pause began.
Apr 7, 2025	21,743.65 (intraday)	Lowest point of the last two years. US tariff shock and global sell-off.
Jan 5, 2026	26,373.20 (record)	New record, only 0.4% above the Sept 2024 peak: fifteen months for a 0.4% gain.
Mar 30, 2026	22,331 (close)	US-Israel-Iran conflict, sharply higher oil prices, heavy foreign selling; Nifty closed at its lowest since April 2025.
Oct 1, 2026	22,421.95	Back near the March lows; eight straight weekly declines.

Index levels are price levels and exclude dividends. Three-year and two-year lows are intraday values.

Not every market, and not every index, is flat. And recoveries can take a long time

Which indices are actually at their highs?

The “sideways market” is mostly a **large-cap** story. The Nifty Midcap 100 and Midcap 150 both set fresh records on August 26, 2026 (64,450.90 and 23,647.50), five weeks before this issue. They then fell 7–8% in September. Smallcaps have been choppy: the Nifty Smallcap 250 traded between 14,143 and 18,551 over the last 52 weeks and closed on Oct 1 at 17,589, about 24% above its 52-week low.

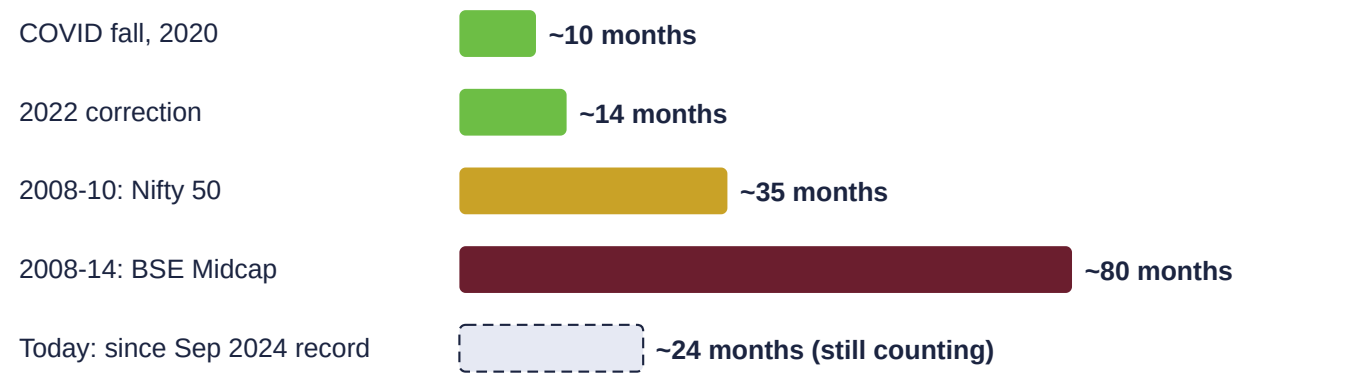
Index	Record / 52-week high	52-week low	Oct 1, 2026
Nifty 50	26,373.20 (record, Jan 5, 2026)	22,182.55	22,421.95
Nifty Midcap 100	64,450.90 (record, Aug 26, 2026)	52,032.85	≈58,700
Nifty Midcap 150	23,647.50 (record, Aug 26, 2026)	19,218	21,867.50 (Sep 30)
Nifty Smallcap 250	18,551.00 (52-week high)	14,143.45	17,589.05

Sources: Investing.com, Anand Rathi, TickJournal index data as of Oct 1, 2026. The Smallcap 250 figure is the 52-week high, not the all-time high. Midcap 52-week lows are from NSE data (via Torus Digital) as of Jun 12, 2026; the March 2026 sell-off lies inside the window.

Honest history: falls can last longer than anyone expects

It would be wrong to say markets always bounce back quickly. In 2008 the Nifty fell more than 50% in about eight months. It took roughly **three years** to get back to its January 2008 level, and the BSE Midcap index needed **over six years**: after its January 2008 peak (10,246) the index crossed the 10,000 mark again only on September 12, 2014, more than six years later. The 2022 correction, by contrast, was recovered in roughly 14 months.

Months taken to recover the previous peak



Approximate durations from peak to the date the previous peak was regained, compiled from index history and Business Standard. Today's bar measures months since the Sept 2024 record; the Nifty has since touched a new high (Jan 2026) but is again below it.

Why this matters: The lesson is not “buy and everything will be fine soon”. The lesson is that **time horizon decides everything**. Money you need within five years should not depend on equity markets recovering on schedule. Money you will not touch for five to seven years or more is the money that can afford to wait through a slow recovery.

Three lessons from slow recoveries

- **Recoveries are uneven.** After the 2008 crash, large caps healed in about three years while midcaps took over six. Diversifying across market caps does not remove risk, but it changes when and how it shows up.
- **Rallies and relapses both happen inside a long pause.** From the Mar 30, 2026 close (22,331) the Nifty rose about 8% to its August 31 close of 24,080, then gave it all back by October 1. Staying invested through both swings is what a long horizon asks of you.
- **The investor's edge is time, not timing.** The calendar, not a forecast, decides whether a slow recovery is a problem. If the money is not needed for five to seven years or more, a two-year pause is one chapter, not the whole story.

Valuation check: what is cheap, and what is not

When prices fall and earnings do not fall as fast, valuations become more reasonable. Long-term investors have often found that stretches when prices looked uncomfortable were the ones that rewarded patience later (past experience, not a promise). That does not make any single day a “bottom”, but it does make this a moment worth studying carefully.

Same index, different entry dates (price only)

If you had invested in the Nifty 50 on...	Level	Change to Oct 1, 2026	Comment
Jun 17, 2022 (five-year low, close)	15,293.50	+46.6%	About 9.3% a year over 4.3 years, before dividends
Apr 7, 2025 (two-year low, intraday)	21,743.65	+3.1%	Even a well-timed low has needed more time
Sep 27, 2024 (then-record high)	~26,277	-14.7%	Two years on, still below the entry price

Hindsight example: nobody can pick exact lows. Price change only; dividends excluded. Past performance may or may not be sustained in the future.

Is the Nifty cheap, relative to its own history?

Nifty 50 valuation measure	Oct 1, 2026	10-year average	Reading
Price-to-earnings (P/E)	19.2	23.3	About 18% below average
Price-to-book (P/B)	2.75	3.62	About 24% below average
Dividend yield	1.23%	1.0%–2.0% range	Mid-range
Lowest P/E in the last 10 years	17.15	Mar 23, 2020	Covid-crash low

Source: CraytheOn and indexpe.in, Oct 1, 2026 data. These are third-party trackers; NSE factsheet figures may differ slightly. The Feb 2021 P/E peak of 42 was inflated by depressed Covid-year earnings.

Reading valuation fairly: A P/E below average is a useful signal, not a guarantee. Markets can stay below average for a long time, and “cheap” can become “cheaper” (the Nifty P/E touched 17.15 in March 2020, below today’s 19.2, so valuations can fall further if earnings or sentiment weaken). Mid and small caps hit records only five weeks ago, so valuations are not equally low across the market. A diversified allocation matters more than any one index reading.

Why 75% now and 25% by STP? An illustrative comparison

Suppose you have ₹6 lakh of surplus money, needed only after 5–7 years or more. Three options: invest everything today; invest ₹4.5 lakh (75%) today and move ₹1.5 lakh (25%) by STP in six equal monthly instalments; or stagger all of it over six months. The table uses three *made-up* paths for a fund’s NAV (starting at 100):

If the NAV...	Path (start → month 6)	100% today	75% now + 25% STP	100% staggered
A. Falls further, then recovers	100 → 105	₹630,000 (+5.0%)	₹642,891 (+7.1%)	₹681,566 (+13.6%)
B. Rises steadily from day one	100 → 115	₹690,000 (+15.0%)	₹681,237 (+13.5%)	₹654,950 (+9.2%)
C. Keeps falling for six months	100 → 80	₹480,000 (-20.0%)	₹498,152 (-17.0%)	₹552,606 (-7.9%)

Illustrative figures only, not a forecast. The STP and staggered columns assume the waiting money earns 6.5% a year in a liquid fund (before tax; actual returns vary). SIPs continue in all cases and are not included here.

Investing most of it now keeps the benefit if the market turns up quickly (Scenario B): 75% of the money works for the full period.

The 25% STP buys at lower prices if the fall continues or wobbles first (A and C), and it softens regret without leaving most of the money on the sidelines.

Nobody knows which path is coming, so the 75/25 split is a balance: most of the money is invested while prices are well below the record, and a smaller part is phased in for protection. Investors with a lower risk tolerance may prefer a larger STP share; those with a long horizon and strong risk capacity may invest more today. Either way, **keep your SIPs running**.

How a long-term investor can use a weak market, step by step

The DWF Five-Step Lump Sum Check

#	Step	What to do
1	Protect first	Keep 6–12 months of expenses in an emergency fund, and money for goals due within about five years in low-risk instruments. Only then think about surplus.
2	Check the horizon	Is the money needed after 5–7 years or more? If not, equity is the wrong place for it, however low the index looks.
3	Decide the equity share	Use your risk profile and goals to set how much goes into equity. A weak market is a reason to rebalance towards your target, not to go all-in.
4	Deploy 75% + 25%	Deepak Wealth approach for suitable investors in a market this far below its high: invest about 75% now and move the other 25% through an STP over 3–6 months . Adjust the split to your risk profile.
5	Keep SIPs running and review	Do not pause SIPs in a falling market. Review the plan once a year and rebalance if allocations drift.

Is a lump sum right for you? A quick self-test

Question	Yes / No
1. Do I have an emergency fund of at least 6 months of expenses?	
2. Is this money free of any need for the next 5–7 years or more?	
3. Is it my own surplus (not borrowed, and not meant for a near-term goal)?	
4. Can I stay invested if this money falls 20% in the next 12 months?	
5. Do I know which funds it is going into, and why?	
6. Is it in line with my asset allocation, not my instinct about “the bottom”?	

How to read it: six “yes” answers suggest you are well placed to follow the 75% now + 25% STP approach. Three or more “no” answers suggest fixing those gaps first, or moving a larger share through an STP.

Who should be most careful

- Anyone retiring or needing the money within five years.
- Investors without an emergency fund or health cover.
- Anyone borrowing to invest.
- Investors who already hold mostly mid and small caps; a record high five weeks ago means the risk is not gone there.

What you can do right now

- Continue every SIP; consider a step-up if income has grown.
- List all surplus cash and mark which goal each rupee belongs to.
- Check your current equity-debt split against your target.
- Run the retirement stress-test from our September issue on your own numbers.

Not sure how much to invest, and how fast?

A goal-based plan can estimate how much of your surplus belongs in equity, how to phase it in, and how it fits with your retirement and other goals. Our team can walk you through it.

[Book a Financial Planning Consultation](#)[Review Your Investment Portfolio](#)

Related reading: [SIP vs Lump Sum](#) · [What Happens to Your SIP When the Market Crashes?](#) · [SIP Calculator](#)

Investor Questions of the Month

Q1. Is it a good time to invest a lump sum when the market is down?

Lower prices and a Nifty P/E of about 19 against a 10-year average of about 23 make today's entry point more reasonable relative to the index's own history. But no one can identify the exact bottom. If the money is surplus, is not needed for at least 5–7 years, and fits your asset allocation, our approach is to invest about **75% now and the remaining 25% through an STP over 3–6 months**, while your regular SIPs continue without a break. The exact split depends on your risk profile and how much volatility you can tolerate.

Q2. Should I stop my SIP when the market falls?

Usually not. A SIP buys more units when prices are low, which lowers your average cost over time. Stopping during a fall means missing the cheapest purchases. SIP contributions hit a record in August 2026 and contributing accounts crossed 10 crore; investors who keep going through the fall are using the method as designed.

Q3. How long can a market fall last?

It varies a lot. The Covid fall of 2020 recovered in under a year, the 2022 correction in roughly 14 months, and the 2008 crash took about three years for the Nifty and over six years for midcaps. This is why equity money should have a long horizon.

Q4. What does the Nifty P/E tell me, and what does it not?

P/E compares the index price with the earnings of its companies. A P/E below its long-term average suggests prices are lower relative to earnings, but it does not predict when prices will rise. Earnings growth, interest rates and global conditions also matter, so use P/E as one input, not a timing tool.

Q5. Why did Indian markets fall in September 2026?

Mainly because of expensive crude oil (Brent near \$100), higher global bond yields after the US Fed's rate hike on Sept 16, weakness in the rupee (about ₹96 to the dollar), and continued foreign-investor selling. Fears that the RBI may raise the repo rate also weighed on sentiment.

Deepak Wealth View — this month's takeaways

- A fall in the index changes the price of equity, not the destination of your goals. Look at your plan first, the screen second.
- The “sideways” phase is mainly a large-cap story. Mid and small caps hit records in August, so check what you actually own before assuming everything is cheap.
- Past recoveries ranged from under a year to over six years. Match your money to your time horizon, and keep short-term needs out of equity.
- If you have a lump sum, our approach in a market this far below its high is about 75% invested now and 25% through an STP over 3–6 months. Whatever you do, SIPs must continue.
- Keep SIPs running, protect your emergency fund and health cover, and review your portfolio at least once a year.

Connect it to your plan: If you are unsure how much of your surplus should go in now, how much through an STP, or whether it belongs to another goal, a personalised [portfolio and asset-allocation review](#) can help you decide with your numbers in front of you.

Myth vs Reality. *Myth:* “I should wait until the market clearly bottoms out, then invest.” *Reality:* Lows are usually obvious only in hindsight. June 2022 and April 2025 both felt like the start of something worse at the time. A pre-decided plan (a fixed lump sum, an STP, or a mix) removes the need to guess.

Is your financial plan on track?

Development	Why it matters for investors
RBI Monetary Policy Committee, Oct 5–7 (decision due Oct 7)	The repo rate is 5.25%. A Business Standard poll shows 8 of 10 economists expecting a 0.25% hike. The outcome affects loan EMIs, debt fund returns and bank stocks.
AMFI September data (second week of October)	Will show whether SIP inflows held up through the 6% fall, and whether investors added to equity funds.
Q2 FY27 corporate earnings season (from the second week of October)	Earnings growth is what supports valuations. IT results often set the tone first.
India CPI inflation for September (second week of October)	August was 4.82%. Oil and food prices decide whether pressure on interest rates continues.
UPI merchant fee (MDR) starts Oct 15	0.4% on merchant payments above ₹2,000 (capped at ₹300), paid by merchants. P2P transfers stay free, and recurring payments such as SIPs through UPI AutoPay remain exempt.
Crude oil, the rupee and foreign-investor flows	Brent near \$100, USD/INR near 96 and over ₹2.3 lakh crore of foreign selling in 2026 remain the main swing factors for equities.

Dates are as reported by Business Standard, NPCI-related news and our own blog; please confirm exact schedules on the official RBI, AMFI and NPCI websites.

Is your financial plan on track?

Markets will keep changing. Your financial goals should stay the focus. If you would like to understand whether your investments are aligned with your goals, risk profile and time horizon, and how to use a weak market sensibly, our team can help you review your plan.

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Sources: Business Standard (market closes Sep 30 and Oct 1, 2026; RBI poll; large-cap fund returns); Navia monthly wrap (Sept 2026); Investing.com and TickJournal (index data); Anand Rathi (Smallcap 250); AMFI (Aug 2026 data) via Tribune India, DD India, Outlook Money; MoSPI via Business Today (CPI); Federal Reserve (Sep 16 FOMC statement); SEBI press release PR No. 59/2026; StartupTalky (gold); CraytheOn (Nifty P/E); 5paisa (Jun 17, 2022 close); Kotak Neo and Business Standard (2008 and BSE Midcap recovery).



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Deepak Gokul specialises in goal-based financial planning, child education planning, SIP investments, mutual fund advisory, and retirement planning for families across the globe. With his Chartered Wealth Manager (CWM®) certification and specialised training in retirement advisory, Deepak helps clients build long-term wealth through structured, disciplined financial planning.

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