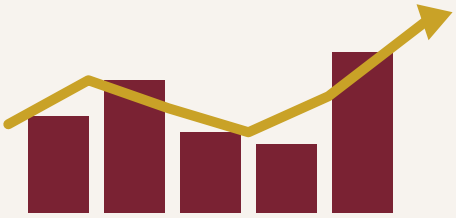
COVER STORY

Eight percent in one week: what the Diwali rally teaches about timing



“The market rarely announces its turning points. A plan made in advance is what lets an investor stay invested, and stay calm, in both directions.”

25,045	+8.6%	−5.0%
NIFTY 50, CLOSE NOV 9, 2026	NIFTY, WEEK ENDED NOV 6	BELOW JAN 5, 2026 RECORD

INSIDE THIS ISSUE

Market at a Glance
October in review and the rally to Nov 9

Cover Story (4 pages)
What drove the rally, the cost of waiting, and a plan from here

Mutual Fund Industry Update
AMFI September data, RBI hike, SEBI direct-plan default

Investor Questions & What to Watch
Should I book profit? Should I invest the rest now?

From the editor’s desk: A month ago, our October issue looked at a Nifty 15% below its record. Since then it has gained about 12%, with its best week since February 2021. Nothing in that sequence changes how a long-term plan should work: the investors who benefited were those who had a plan before the move, not those who guessed it. This issue looks at what happened, what it does and does not tell us, and how to think about money still waiting on the sidelines. As always: education first, and our team is here if you want a second opinion on your own numbers.


Deepak Gokul, CWM®
Founder, Deepak Wealth Framework Pvt Ltd · ARN-328771

MARKET AT A GLANCE

October was mixed, then the Nifty's best week since 2021

SENSEX · NOV 9	NIFTY 50 · NOV 9	USD/INR · NOV 9	RBI REPO RATE
81,106.65	**25,044.65**	**₹93.93**	**5.50%**
▲ 107 pts (0.13%)	▲ 58 pts (0.23%)	₹95.97 on Sep 30	Hiked 25 bps on Oct 7

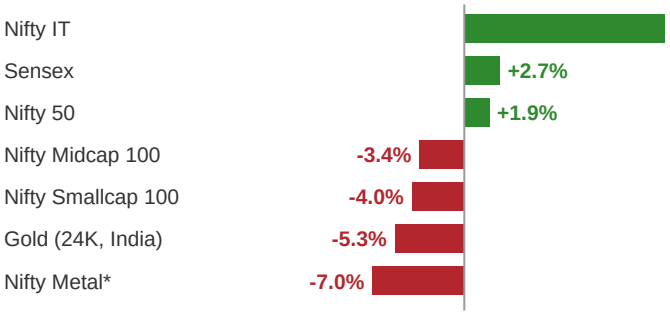
Levels are closing values (Nov 9 is the latest session; markets were shut on Nov 10 for Diwali Balipratipada). Sources: Kotak Neo, Nation Pathindia, Business Standard / TradingView, Navia, Businessworld. Snapshots, not live data.

How the indices performed

Index	Oct 30 close	October	Since Oct 30
Nifty 50	23,053.10	**+1.9%**	25,044.65 on Nov 9; +8.58% in the week to Nov 6
Sensex	74,459.53	**+2.7%**	81,106.65 on Nov 9; +8.82% in the week to Nov 6
Nifty Midcap 100	57,301.25	**≈ −3.4%**	Lagged the rally; +0.55% on Nov 9
Nifty Smallcap 100	18,463.60	**≈ −4.0%**	Lagged the rally; +0.10% on Nov 9
Nifty IT	n/a	**+17.7%**	Best month in over six years; −1.2% on Nov 9

October change for the Nifty and Sensex is measured from the Sep 30 closes (22,620.45 and 72,480.29). Mid and smallcap figures are approximate; sources differ by up to 0.7 percentage points depending on the index used.

October 2026 at a glance (% change)



*Nifty Metal figure is as of Oct 29 (Upstox). Gold: 24K per 10 g, about ₹1,50,250 (Sep 30, StartupTalky) to ₹1,42,260 (Oct 30, HDFC Sky); retail rates exclude taxes and vary by city and source.

Other numbers to know

- **Gold:** about ₹1,43,570 per 10 g on Nov 8, after ₹1,50,980 on Oct 12.
- **Brent crude:** near $100 on Oct 1, $117.64 on Oct 30, then $96.84 on Nov 6 (Jan futures), its biggest weekly fall since 2020.
- **CPI inflation:** 5.54% in September (food 7.74%), up from 4.83% in August (MoSPI, Oct 12). October data is due Nov 12.
- **US Fed:** held at 3.75%–4.00% on Oct 28, with two members preferring a hike.
- **Foreign investors:** net sellers in October (₹34,843 crore, depository data), then record buyers of ₹45,960 crore in the week to Nov 6.

What happened? Why? What does it mean?

What happened: The Nifty ended October 1.9% higher, but under the surface it was a narrow month: IT surged while midcaps, smallcaps and metals fell. Then, in the week to Nov 6, the Nifty gained 8.58%, its best week since February 2021, and the index is now about 5% below its Jan 5 record, versus 15% below a month ago.

Why (reported facts): Crude oil fell sharply after US–Iran diplomatic reports and the US midterm results, the rupee gained for six sessions, foreign investors bought heavily, September-quarter earnings largely met or beat expectations, and traders covered short positions (Business Standard / TradingView).

> **What it means for investors (our view):** A sharp rally is not a reason to abandon a plan, and a sharp fall was never a reason to stop one. The move was led by large caps; mid and smallcaps have not yet joined in. The next pages look at what the rally does and does not tell us.

MUTUAL FUND INDUSTRY UPDATE

SIPs hit a record in September while fund assets fell with the market

SIP flows reach a new high

Monthly SIP contributions rose to a record **₹32,490 crore** in September 2026 (August: ₹32,297 crore), about 11% above September 2025, according to AMFI data released on Oct 12. Investors kept investing through a month in which the Nifty fell about 5.7%.

Equity inflows rise 31%

Equity-oriented schemes took in **₹38,307 crore**, up from ₹29,329 crore in August. Small-cap and mid-cap funds drew ₹16,873 crore between them. Total industry AUM fell about 5.1% to **₹82.64 lakh crore** (August: ₹87.08 lakh crore), mainly because of lower market values and large debt-fund outflows. Debt schemes saw net outflows of ₹1.83 lakh crore, led by liquid funds (₹95,743 crore), which often move around quarter-ends.

> **Our take:** Record SIPs in a falling month show that most regular investors held their nerve. Outflows from tax-saving ELSS funds (14th straight month) and large inflows into small and mid caps are worth a conversation with your adviser about concentration.

Equity category flows, September 2026

Category	Net flow (₹ crore)
Equity schemes (total)	**+38,307**
— Small-cap funds	**+9,039**
— Mid-cap funds	**+7,835**
— Flexi-cap funds	**+6,702**
— Large & mid-cap funds	**+4,271**
— Multi-cap funds	**+3,860**
— Large-cap funds	**+859**
— ELSS	**−662**
Hybrid schemes	**−457**
Gold ETFs	**+4,451**
Debt schemes	**−1.83 lakh cr**
Industry AUM (end-Sep)	₹82.64 lakh cr

Source: AMFI September 2026 data (released Oct 12) via Kotak Neo and Outlook Money; please refer to amfiindia.com for the official category-wise report. October data is expected this week.

Policy and regulation: three things to know

- **RBI raised the repo rate by 25 bps to 5.50% on Oct 7**, its first hike since February 2023, and changed its stance to “calibrated tightening”. The RBI now sees FY27 inflation at 5.2% and GDP growth at 7.1%, and said rate cuts are off the table in the near term. For investors, this affects loan EMIs, fixed-deposit rates and the outlook for debt funds. Source: RBI MPC statement (Oct 7), via Shoonya.
- **Direct plans to be the default on AMC platforms from Nov 1.** Press reports of remarks by the SEBI chairman (Oct 28) say fund houses must make direct plans the pre-selected option on their own websites and apps. Regular plans remain available through distributors, with clear disclosure of higher expenses; existing SIPs and units are not changed automatically. We could not locate the formal SEBI circular, so details may change. Please check the latest SEBI release.
- **Bank deposits in your demat consolidated statement:** the RBI said that by Dec 31, 2026, depositories can show bank deposit accounts in the CAS sent to demat holders through account aggregators.

> **What it means for you:** Whether you invest through a distributor or directly, the plan matters more than the plan type. If you are unsure which of your schemes still fit your goals, a **portfolio review** can show you what you hold, why you hold it, and what it costs.

DEEPAK WEALTH BLOG HIGHLIGHTS

From our blog: what we published in October

Four articles from October 2026 that connect to this month's questions about midcaps, portfolio quality, safety and habits. Publish dates are as shown on each article.

Mid-Cap and Small-Cap Funds: Opportunity or Overexposure Right Now? (Oct 4)

Looks at the heavy inflows into mid and small-cap funds, how their valuations compared with their own history on Oct 1, and why an investor should set a maximum share for them in advance.

Key takeaway: Decide your cap for mid and small-cap exposure before the market tempts you. In the article's illustration, a 50% small-cap share of a ₹10 lakh portfolio would lose 20% if small caps fell 40%.

Why it matters now: Midcaps and smallcaps fell in October while the Nifty rose; this is the moment to check your total exposure.

Read more →

What Is Mutual Fund Portfolio Overlap, and Why Does It Matter? (Oct 3)

Explains how funds can hold many of the same stocks, how overlap is measured, and why owning many funds does not always mean real diversification.

Key takeaway: Count what you own underneath, not the number of funds. The article's example of six shared stocks shows how a 30% overlap arises.

Why it matters now: After a narrow, large-cap-led rally, similar funds may be giving you the same exposure.

Read more →

Deepfake Investment Scams: How Fake Financial Experts and Videos Can Fool Investors (Oct 5)

Describes how fake videos and fake experts are used to lure investors, with figures from official reporting on cyber fraud and SEBI's action against misleading content.

Key takeaway: Verify before you invest: check the registration of anyone who gives tips, and never act on a video alone.

Why it matters now: Sharp rallies attract tips and fake "opportunities". Caution matters more when markets are exciting.

Read more →

Rich Mindset vs Poor Mindset: 10 Parameters (Oct 31)

Compares ten money habits, such as saving before spending and keeping an emergency fund, and treats them as changeable behaviours, not fixed traits.

Key takeaway: Habits compound. The article's illustration (10% assumed return, not guaranteed) shows that starting five years earlier can leave roughly ₹26 lakh more for ₹3 lakh more invested.

Why it matters now: The Diwali rally is a reminder that steady habits matter more than reacting to a good or bad week.

Read more →

Also in October: ELSS and Section 80C · ESOPs when you switch jobs · NPS exit rules after 15 years · Building a ₹1 crore NPS corpus · Recovering money after digital payment fraud

> **One number to know: 8.58%.** That is how much the Nifty gained in the week to Nov 6, 2026, its best week since February 2021 (Business Standard / TradingView). It followed a month in which the index gained only 1.9%. Averages hide how unevenly returns arrive.

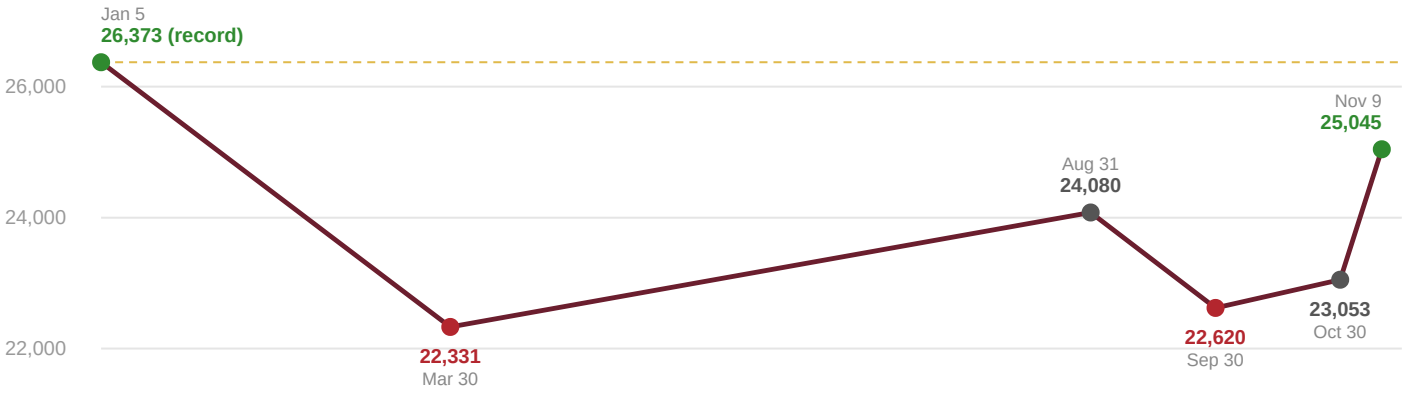
Blog summaries are brief introductions only; please read the full articles on deepakwealth.com for details, assumptions and risks.

COVER STORY

The Nifty in 2026: a record, a fall, and a rebound

In simple words: The Nifty 50 closed at 25,044.65 on Nov 9, 2026. That is about 5% below its Jan 5 record of 26,373.20, about 11% above its Sep 30 close, and about 12% above its Mar 30 close of 22,331. In one week the index recovered much of what it had lost over many months. This page maps the year so far.

2026 so far: key closing levels of the Nifty 50



Schematic chart: straight lines join selected closing levels; the actual path was far more volatile. Sources: NSE / Investing.com index data, Business Standard, Kotak Neo, Nation Pathindia, TradingView News. Dates are 2026.

Key dates, one line each

Date	Nifty 50	What was happening
Jan 5	26,373.20	All-time record close.
Mar 30	22,331	US–Iran conflict, sharply higher oil, heavy foreign selling.
Aug 31	≈ 24,080	Last close before the September fall.
Sep 30	22,620.45	Worst September for the Nifty since 2018 (−5.7%): Brent near $100, Fed rate hike, weak rupee.
Oct 30	23,053.10	Month +1.9%; Brent at $117.64; foreign investors net sellers in October.
Nov 6	25,030.35	Week +8.58%: crude falls, record foreign buying, short covering.
Nov 9	25,044.65	Modest gain (+0.23%) after seven winning sessions; the Diwali Muhurat session on Nov 8 closed at 24,986.40.

> **The point of this page:** Between Sep 30 and Nov 9 the index travelled from a six-month low area to within 5% of its record in about six weeks. Nothing about September's headlines would have told an investor that.

COVER STORY

What drove the rally, and what we do not know

What the reports say (facts)

Driver	What was reported
Crude oil	Brent fell nearly 18% from its Oct 30 high of $117.64 to $96.84 (Jan 2027 contract) on Nov 6, its biggest weekly percentage drop since 2020. Reports attributed this to US–Iran diplomatic engagement and the US midterm election results.
Foreign investors	FPIs bought a record ₹45,960 crore of Indian equities in the week to Nov 6, after net selling of ₹34,843 crore in October (depository data).
Domestic institutions	DIIs were net sellers of ₹24,197 crore in the same week, their largest weekly net selling on record, partly offsetting the foreign buying.
Short covering	Nifty futures rose 8.4% while open interest fell 17.6%, which suggests many traders closed bets against the market.
Earnings and rupee	September-quarter results largely met or beat expectations. The rupee gained six sessions in a row, to ₹93.93 on Nov 9 (₹94.93 on Oct 30).

Sources: Business Standard and TradingView News (Nov 6 market report), Nation Pathindia (Oct 30 and Nov 8 reports), Kotak Neo (Nov 9), Navia (October wrap). Flow figures use different bases and may be revised.

The rally was narrow

Large caps did the work. In October the Nifty Midcap 100 fell about 3.4% and the Smallcap 100 about 4.0%, while IT stocks jumped 17.7%. On Nov 6 the Midcap 150 slipped 0.09% and the Smallcap 250 fell 0.85% even as the Nifty gained 2%. A mid or smallcap-heavy fund can lag a rising Nifty for months, so check how your own funds are positioned.

What we do not know

- **Whether the rally continues.** A strong week does not tell us what comes next. Nobody can know this, and we do not forecast index levels.
- **Whether the crude fall lasts.** Brent is still near $97, close to where it was on Oct 1, and depends on geopolitical developments.
- **How durable the foreign buying is.** Foreign investors were net sellers through most of 2026 before this week.

What global brokerages are saying (their opinions, not ours)

Firm	Reported view (Nov 9–10, 2026)
Citi	Raised its Nifty target to 28,000 from 26,000 (about 12% above the 24,986 level cited), now running to December 2027, using an 18x earnings multiple (earlier 17x). It expects Nifty earnings to grow about 15–16% a year over FY26–FY28, and cites firmer earnings, lower crude and a possible shift of global money away from crowded AI trades.
HSBC	Upgraded Indian equities to “Overweight”, citing domestic demand, a resilient macro backdrop and earnings, after months of lagging other emerging markets.
Jefferies	Says foreign inflows have turned positive, about $8.2 billion since mid-October.

Sources: Business Today and WebIndia123 (Citi, Nov 9–10), Goodreturns (HSBC and Jefferies, Nov 10), Bloomberg headline of Nov 9. Reported second-hand; please check the original broker reports. The sources we read did not state Citi’s formal India weighting, so we have not quoted one. Targets are opinions, are revised often and are not a plan; Citi itself lists Middle East tensions and a consumption slowdown as risks.

> **Two honest readings:** The optimistic one says crude is easing, earnings are holding up and foreign money is returning. The cautious one says inflation is at 5.54%, the RBI has just raised rates, domestic institutions were selling, and the rally is concentrated in a few segments. Both can be true at once, which is why asset allocation, not prediction, is the practical answer.

COVER STORY

The cost of waiting for a “better” entry

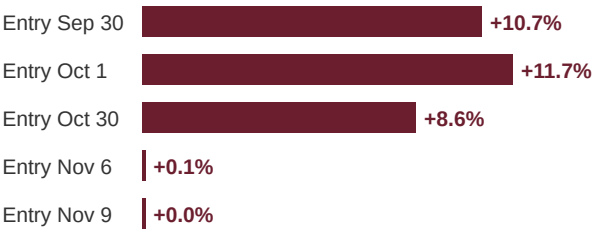
In simple words: Our October issue, written with the Nifty at 22,421.95 on Oct 1, looked at how to invest in a weak market. A natural thought at that level is to wait for something lower. The table below shows what happened to a hypothetical ₹10 lakh invested in the index on different dates, valued at the Nov 9 close. It is a fair question to ask in hindsight, but it was not answerable at the time: on Oct 1 nobody knew whether the next move was 5% down or 10% up.

₹10 lakh in the Nifty 50, value on Nov 9

Entry date	Nifty level	Value on Nov 9	Change
Sep 30	22,620.45	₹11.07 lakh	**+10.7%**
Oct 1	22,421.95	₹11.17 lakh	**+11.7%**
Oct 30	23,053.10	₹10.86 lakh	**+8.6%**
Nov 6	25,030.35	₹10.01 lakh	**+0.1%**
Nov 9	25,044.65	₹10.00 lakh	+0.0%

Illustration only: index price movement, ignoring costs, taxes and dividends. Not a fund or a forecast.

Same data, as bars



The earlier the entry in this window, the larger the gain. That is only visible in hindsight.

Be fair in both directions: Someone who invested everything on Nov 6 is not “wrong”, and someone who invested on Oct 1 was not “smart”. What matters is whether the money was surplus, whether the horizon was 5–7 years or more, and whether the entry method was decided in advance.

SIP vs lump sum in a falling market: a worked example

Suppose you had put ₹30,000 into the index in two ways, with the money in the bank on Aug 31: (A) all at once on Aug 31 at about 24,080, or (B) as three monthly SIP instalments of ₹10,000 on Aug 31, Sep 30 and Oct 30.

Method	Avg. cost per index unit	Value on Nov 9	Gain
(A) ₹30,000 lump sum on Aug 31	24,080	₹31,201	+4.0%
(B) ₹10,000 × 3 monthly SIPs	23,235	₹32,336	**+7.8%**

Illustration only, using Nifty closing levels (about 24,080 on Aug 31; 22,620.45 on Sep 30; 23,053.10 on Oct 30) and the Nov 9 close of 25,044.65. SIPs do not always beat lump sums: in a market that rises steadily from day one, a lump sum would win.

What this shows: In a falling-then-recovering market, regular instalments bought more units at the lower levels and lowered the average cost. This is why we say: **do not stop your SIPs, even when the headlines are poor.** Read more in our blog on **what happens to your SIP when the market crashes**.

COVER STORY

So what should you do after a big rally?

Our answer is the same as it was a month ago, because it never depended on the Nifty level. Here is how we think about it. These are general principles; your own plan depends on your goals, risk profile and time horizon.

If you have SIPs running

Keep them going. They are the foundation. Consider a step-up each year in line with your income.

If you have a lump sum waiting

If the money is surplus, fits your asset allocation and is for a horizon of **5–7 years or more**, our approach is to invest about **75% now and move the remaining 25% through an STP over 3–6 months**. The market is closer to its high than a month ago, so phasing in part of the money is more sensible, not less. Money needed within five years should not depend on equity.

If you are tempted to sell after the gain

Ask why. Selling because your goal needs the money, or because equity has grown beyond your target allocation, is a sound reason. Selling because the market "looks high" without a plan to re-enter is guesswork, and it can trigger tax.

Five-step check after a rally

1. **Goal first.** Which goal is this money for, and in how many years?
2. **Allocation.** Has equity grown above your target mix? Rebalancing, not predicting, is the tool.
3. **Concentration.** Is most of your gain from one segment, such as large caps or IT?
4. **Cash.** Is your emergency fund (6–12 months) intact, and are insurance covers in place?
5. **Method.** Is each new rupee going in by a rule (SIP, STP, lump sum) decided in advance?

> **Myth vs Reality.** *Myth:* "The market has gone up 10% so I have missed it." *Reality:* A long-term investor's return comes from years in the market, not from one entry date. What can be missed is a plan.

Investor self-test: tick what applies to you

☐	I know which goal each of my investments is for.
☐	My money for equity is not needed for at least 5–7 years.
☐	I have an emergency fund of 6–12 months of expenses and adequate health and term cover.
☐	My SIPs are running and have not been paused during the recent fall.
☐	I know my current equity percentage and my target, and I review it at least once a year.
☐	Any lump sum waiting on the sidelines has a written plan: how much now, how much by STP, over how many months.
☐	I can hold my equity investments through another 20% fall without selling.

How to read it: Six or more ticks usually means you have a sound base. Fewer than five is a good prompt to review your plan.

> **A practical next step:** If you are unsure how much of a waiting lump sum should go in now, or whether your portfolio has drifted from its target after this rally, our team can walk through your numbers with you. **Review Your Investment Portfolio →** or try our **SIP calculator**.

FINANCIAL PLANNING CORNER

Investor Questions of the Month

Q1. The market has risen sharply. Is it too late to invest?

No one can say where the market goes next. Ask whether the money is surplus, whether you can stay invested for 5–7 years or more, and whether it fits your asset allocation. For a lump sum, our approach is to invest about 75% now and the other 25% through an STP over 3–6 months, while SIPs continue.

Q2. Should I book profits after the Diwali rally?

Only if there is a reason beyond the rise itself: a goal that needs the money soon, or an equity share above your target. Selling with no plan to come back is market timing, and gains may attract tax; please check current rules with a tax adviser.

Q3. The RBI has raised the repo rate. What happens to my loan and my debt funds?

Floating-rate loans linked to the repo rate may see higher EMIs or longer tenures, and FD rates can rise over time. Debt fund prices react to rate changes, and longer-maturity funds are more sensitive, so match a fund's maturity to your horizon.

Q4. Why do investors earn less than their fund, even in a good fund?

Because returns depend on when you buy and sell, not just on the fund. Someone who stops a SIP in a fall, switches to last month's best performer, or invests everything after a rally can earn less than the fund's own return. This is why SIP returns often differ from the figure a fund advertises; see our blog on **why SIP returns don't match fund returns**.

Q5. How can a mutual fund distributor help with investor behaviour?

Fund choice is only part of the job. A good distributor helps you set goals and time horizons, match funds to your risk profile, keep SIPs running in a fall, stay calm in a sharp rally, and review and rebalance once a year. They also handle paperwork, nominations and reminders. We cannot predict markets or promise returns; the aim is to help you follow a plan you made when you were calm.

Deepak Wealth View: this month's takeaways

- A sharp rally changes the price of the market, not the destination of your goals. Look at your plan first, the screen second.
- The rebound was narrow and fast. Do not assume every fund in your portfolio shares it.
- Waiting for a "better" entry cost an October-1 sideline investor about 11.7% in index terms. Equally, no one should chase. Use a rule: SIP, STP or a 75/25 split.
- Higher rates and 5.5% inflation are reminders to keep emergency funds and short-term money in suitable debt instruments, not equity.

Watch and learn: popular with our audience



YouTube · SWP explained (Tamil)
How a systematic withdrawal plan can provide monthly income from a corpus, and its risks. 62K views.
Watch →



YouTube · Mutual fund tax (Tamil)
How LTCG, STCG, the ₹1.25 lakh limit, SIPs and switches are taxed. 14K views.
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Reel · Small SIP today, big legacy tomorrow
SIP and SWP basics. 195K plays.
Watch →



Reel · Smart money choices
Good vs bad investments and spending. 162K plays.
Watch →



Reel · Smart ways to buy gold this Diwali
Where to buy and how to think about gold. 149K plays.
Watch →

Views and plays as of Nov 11, 2026. Our Tamil videos are hosted by Deepak and Uma: Uma asks the questions a family would ask, and Deepak answers. Follow us: **YouTube @deepakgokulcwm** · **Instagram @deepakgokulcwm** · **Instagram @wealthwithuma**. Any figures shown in these videos are illustrations; returns are not guaranteed.

> **Connect it to your plan:** If you are unsure how much of your waiting money should go in now, or whether your portfolio still matches your goals, a personalised **portfolio and asset-allocation review** can help you decide with your numbers in front of you.

WHAT TO WATCH NEXT MONTH

Is your financial plan on track?

Development	Why it matters for investors
India CPI for October (due Nov 12)	September was 5.54%, a 23-month high driven by food. A further rise would strengthen the case for tighter policy.
AMFI October data (mid-November)	Will show whether SIPs and equity inflows held up in a mixed month, and how fund assets recovered.
RBI MPC meeting (Dec 2–4; decision expected Dec 4)	The RBI has said the next move is a hike or a pause. The outcome affects EMIs, deposit rates and debt funds.
Crude oil and US–Iran developments	Brent near $97 is the main swing factor for inflation, the rupee and foreign flows.
SEBI direct-plan default and disclosure rules	Watch for the formal circular and how disclosure of regular-plan costs is applied.

Dates are as reported by MoSPI (via Business Today), 5paisa (RBI calendar) and our own tracking; please confirm on the official RBI, MoSPI and AMFI calendars.

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 strong or weak market sensibly, our team can help you review your plan.

Book a Consultation | Review Your Portfolio | Visit Our Website | Read Our Blogs

Disclaimer: Mutual Fund investments are subject to market risks, read all scheme related documents carefully. This content is for illustrative and educational purposes only and does not constitute investment advice or a recommendation to buy or sell any security. Index levels, valuations, fund flows and economic data are sourced from publicly available data as cited, may be approximate, and may vary from officially reported figures; please verify time-sensitive data with AMFI, SEBI, RBI, MoSPI or NSE/BSE before relying on it. Historical index movements and the scenarios shown are for explanation only; past performance may or may not be sustained in the future, and no returns are guaranteed. Illustrative examples are hypothetical and ignore costs, taxes and dividends. Tax-related information is based on rules understood to be in force at the time of writing and is subject to change; please consult a qualified tax advisor. We deal in Regular Plans.

Sources: Kotak Neo, Nation Pathindia, Business Standard / TradingView News, Navia, Upstox (market reports, Oct 29–Nov 9); Outlook Money (AMFI Sept data); MoSPI via Business Today (CPI, Oct 12); RBI MPC statement of Oct 7 via Shoonya; Federal Reserve statement (Oct 28); HDFC Sky and Goodreturns (gold); 5paisa (RBI calendar, Sep 30 Nifty close); Moneylife, INDmoney and press reports (SEBI direct-plan default); Business Today, WebIndia123 and Goodreturns (Citi, HSBC, Jefferies views).



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Chartered Wealth Manager (CWM®) · NISM-Series-XVII: Retirement Adviser Certified · IRDAI Licensed Insurance Advisor · Founder, Deepak Wealth Framework

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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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Uma Rani

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Uma co-founded the firm with Deepak and helps families, especially salaried households, understand money in plain, everyday language. On our videos she asks the questions a normal family would ask, and Deepak answers. A physiotherapist and yoga therapist by training, she also shares money and well-being content on Instagram at **@wealthwithuma**.