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**SMART INVESTING STARTS HERE**

# CSL DHAN PATRIKA

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**MARKET VOLATILITY  
FEAR vs SIPDISCIPLINE**

## Did you know?

Investors feel confident starting a SIP when markets rise because returns look positive and investing feels rewarding. **But when markets fall, fear takes over and many stop their SIP, thinking they are avoiding loss. This is emotional, not logical, because SIP is meant for long-term wealth creation.** In reality, falling markets are when SIP works best—lower NAV means the same amount buys more units. Those who continue investing during bear phases accumulate more at cheaper prices and benefit greatly when markets recover. Rising markets make you feel good; falling markets make disciplined investors rich.

### The moment every sip investor faces,

You start a SIP of ₹5,000 per month.

Portfolio grows. You feel confident.

Then market falls 25%. Your ₹1,20,000 invested shows ₹1,02,000.

Fear begins.

News channels make noise: **Market Crash!**

Friends say: Stop investing for now.

And this is where two types of investors are created:

- Those who stop SIP (fear-driven)
- Those who continue SIP (discipline-driven)

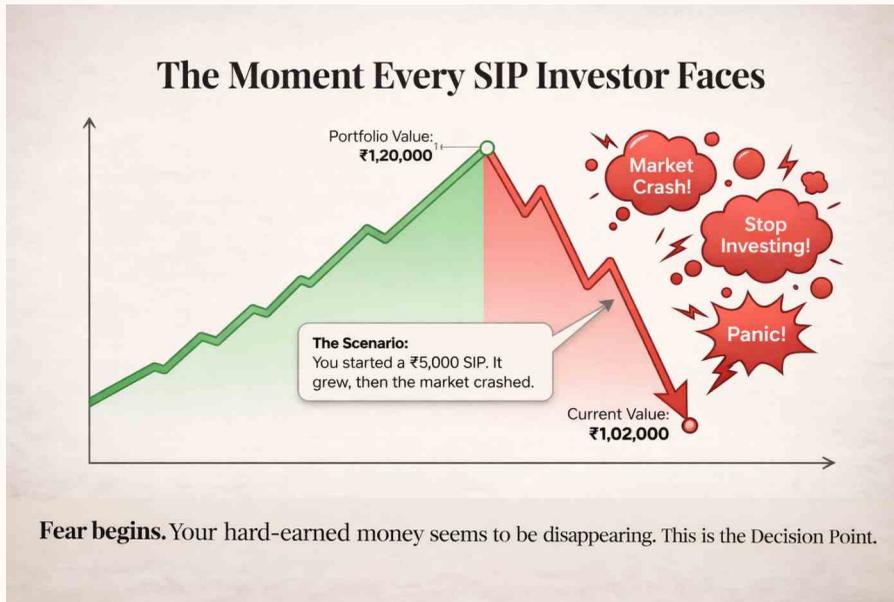
## TIME REWARDS ONLY ONE OF THEM.

### The Behavior Matrix

Factors	Fearful Investor	Disciplined Investor
Emotion	Panic	Patience
SIP Action	Stops	Continues
Units Accumulated	Less	More
Average Cost	High	Low
Long-term Wealth	Lower	Higher

Every bear market has been temporary.  
Every recovery has been powerful.

## WHAT'S THE LOGIC BEHIND HOW SIP WORKS DURING MARKET FALL?



During a market fall, SIP works through a powerful concept called **rupee cost averaging**. Since you invest a fixed amount every month, a lower market means a lower NAV (price) of mutual fund units. When the NAV drops, your same SIP amount buys **more units** than before. If the market stays down for several months, you continue accumulating a larger number of units at these cheaper prices. Later, when the market

recovers and NAV rises again, the value of all those extra units increases significantly. This is why market declines are not harmful for SIP investors—in fact, they create the best opportunity to build wealth quietly over time.

When NAV is high → you get fewer units

When NAV is low → you get more units



During bear markets, NAV stays low for months. This means you keep collecting **extra units at cheaper price**. These extra units create wealth when market recovers.

## What most people do - biggest mistake!

Market Condition	Investor Reaction
Market rising	Start SIP
Market falling	Panic
Market crash	Stop SIP
Market recovery	Restart SIP at higher NAV

Conclusion - They stop buying when things are cheap and buy when expensive. This destroys long-term wealth creation.

## What disciplined sip investors do?

Disciplined SIP investors do not react to market falls with fear; they respond with patience and understanding. Instead of focusing on the temporary drop in portfolio value, they recognize that lower markets mean mutual fund units are available at cheaper prices. They continue their SIP with the mindset that they are buying more for the same amount, which will benefit them when markets recover. **Their attention stays on how many units they are accumulating, the long-term financial goal they started for, and the investment process itself—rather than getting influenced by short-term emotions or negative market news.**



## Why time is the real hero in SIP?

Time is the real hero in SIP because it gives your investment the space it needs to recover, grow, and compound. Market falls are temporary, but given enough time, markets recover and move higher. At the same time, compounding begins to work—your returns start generating further returns. This is why experts say that staying

invested for a long time (time in the market) creates far more wealth than trying to guess the perfect moments to enter or exit (timing the market).

## HISTORY PROVES THIS!

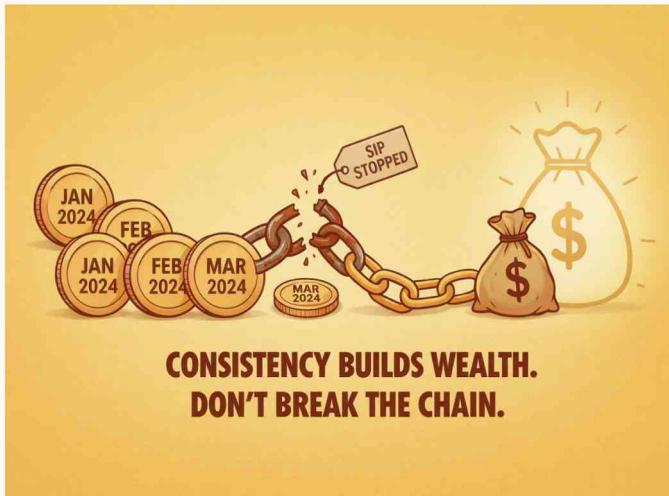


History clearly shows that the periods which felt the most frightening for investors later turned out to be the most rewarding for disciplined SIP investors. During the 2008 global financial crisis, markets fell sharply and panic was everywhere. Many investors stopped investing, but those who continued their SIP kept buying mutual fund units at very low prices. As the market recovered strongly over the next few years, especially by 2014, the value of those low-cost units multiplied significantly, creating substantial wealth. A similar pattern was seen during the 2020 COVID crash, where markets fell rapidly in a short time. SIP investors who stayed invested accumulated more units at cheaper NAVs and benefited greatly when markets bounced back within the next two years. **These examples prove an important truth: the scariest market phases often create the biggest opportunities for long-term SIP investors.**

### **Why stopping SIP for can cost you your financial goals,**

Stopping your SIP, even for a short period, can quietly damage your long-term financial goals because you miss the chance to invest consistently through market ups and downs. SIP works best when it runs without interruption, especially during market falls when you get more units at lower prices. Pausing your SIP breaks this cycle, reduces the power of compounding, and results in fewer accumulated units over time. This small gap today can translate into a significantly lower corpus in the future, putting goals like education, retirement, or wealth creation at risk.

## GOLDEN RULE OF SIP INVESTING!



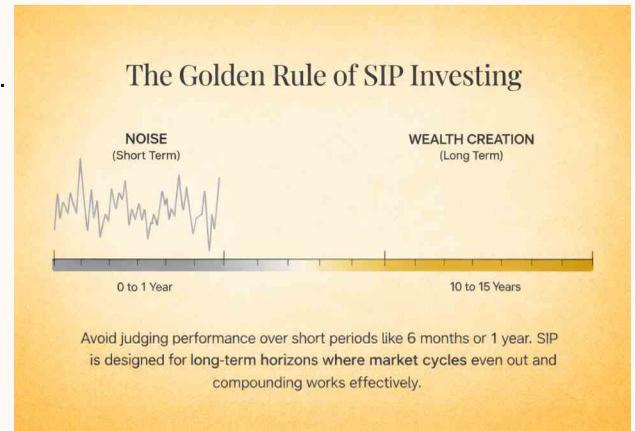
### The golden rule of SIP investing is to:

1. avoid judging its performance over short periods like 6 months or 1 year, because markets naturally move up and down in the short term.
2. SIP is designed for long-term wealth creation, where time allows market cycles to even out and compounding to work effectively.
3. When you stay invested consistently for 10–15 years, the temporary ups and downs become insignificant, and the true power of disciplined investing starts to show.
4. This is why SIP, when combined with time and consistency, turns regular small investments into meaningful long-term wealth.

## WHAT SHOULD YOU DO WHEN MARKET FALLS?

### When markets fall, the most important action is:

1. Stay calm and stick to your SIP without interruption, because this is the phase where you accumulate more units at lower prices.
2. Avoid checking your portfolio daily, as short-term fluctuations can create unnecessary fear and emotional decisions.
3. Instead of relying on social media noise or market rumours, speak to your financial advisor who understands your long-term goals.
4. If your finances allow, consider increasing your SIP through a top-up, as investing more during low markets can significantly benefit you in the future.
5. Above all, trust the investment process, because market falls are temporary but disciplined investing is permanent



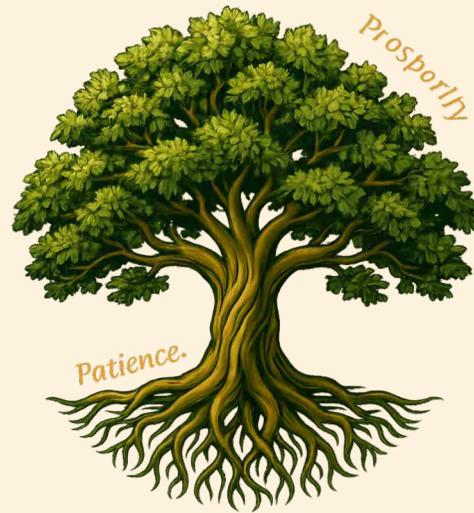
## FINAL LEARNINGS !

Bear markets don't test your knowledge — they test your emotions. SIP doesn't demand prediction — it demands discipline.

The next time markets fall, don't worry about “Market *kabtheekhoga?*” Instead, ask yourself “Kya meri SIP *sahichalrahihai?*” Because real wealth is not created by reacting to fear, but by continuing the process with patience.

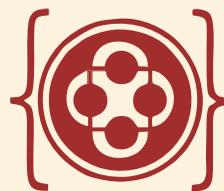
IN THE TRUE BATTLE OF **MARKET VOLATILITY VS. SIP DISCIPLINE.**, TIME ALWAYS DECLARES THE DISCIPLINED INVESTOR AS THE WINNER.

# The Winner is the Disciplined Investor Trust the process.



**In the true battle of Market Volatility vs. SIP Discipline,  
Time always declares the disciplined investor as the winner**

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