

DO YOU KNOW WHERE YOU STAND FINANCIALLY?

Not in the market.
Not by your portfolio's latest return.
But in your financial life.



Where is your money going?



What are you investing for?



Have your priorities changed?



Do you still understand what you own?

October is a good time to pause, look closely and ask better questions.

THE MONTH TO TAKE STOCK

Because better financial decisions often begin with better questions.

What's Inside:



Market Insights – September Snapshot & Trends
(Page 2)



Investor Education – Understanding Recency Bias
(Page 3)



Myths vs Facts – Should You Stop Your SIP When Markets Fall?
(Page 4)



Investor Success Story
(Page 5)



Financial Wisdom – More Money Doesn't Always Mean More Freedom
(Page 6)



Financial Checklist – Financial Checks This Festive Season
(Page 7)

Rajesh Minocha, CFP®
Financial Radiance

AMFI-Registered Mutual Fund Distributor

 rajeshminocha@financialradiance.com  9866461113  www.financialradiance.com



**Thought for the Month:**

“Clarity begins when you take the time to look closely.”

Market Insights

– September 2026 Snapshot

**Monthly Financial Market Performance Snapshot**

Particulars	Open	High	Low	Close	Change %
Sensex	76,994.11	77,231.87	72,064.00	72,480.29	-5.82%
Nifty	24,077.55	24,143.15	22,569.65	22,620.45	-6.06%
Nasdaq	26,370.89	27,288.79	25,802.96	26,861.06	1.86%
Gold	\$4,077.11	\$4,697.66	\$4,019.19	\$4,452.37	-6.65%
Crude	\$85.48	\$102.11	\$85.27	\$89.05	4.23%

**MF CATEGORY-WISE PERFORMANCE AT A GLANCE**

Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra Fund	-2.84	11.05	11.97	14.26
Equity - Dividend Yield Fund	-0.79	10.59	11.06	12.76
Equity - ELSS	-2.01	9.29	9.11	12.45
Equity - Flexi Cap Fund	0.85	10.35	9.36	12.61
Equity - Focused Fund	1.32	10.41	9.13	12.29
Equity - Large & Mid Cap Fund	1.04	11.75	10.84	13.04
Equity - Large Cap Fund	-3.7	8.13	7.15	10.82
Equity - Mid Cap Fund	5.42	14.3	13.56	14.94
Equity - Multi Cap Fund	4.81	12.58	11.95	14
Equity - Small cap Fund	12.49	14.47	14.92	16.37
Equity - Value Fund	0.69	10.9	11.08	12.3

**What This Means for You**

Markets rarely move in a straight line. September's numbers offer a snapshot of where markets stood, but the bigger picture matters more than any single month's movement.



Investor Takeaway: Look beyond the month's movement. Understand the larger investment journey.

*Source: Investing.com/wsj.com/masterstrokeonline.com

* All Sectoral, Thematic, Index & ETF Funds are excluded from the above list. Returns are not guaranteed.

Financial Market Performance Snapshot Data Period - 01/09/2026 to 30/09/2026

Rajesh Minocha, CFP®

Financial Radiance

AMFI-Registered Mutual Fund Distributor



rajeshminocha@financialradiance.com



9866461113



www.financialradiance.com

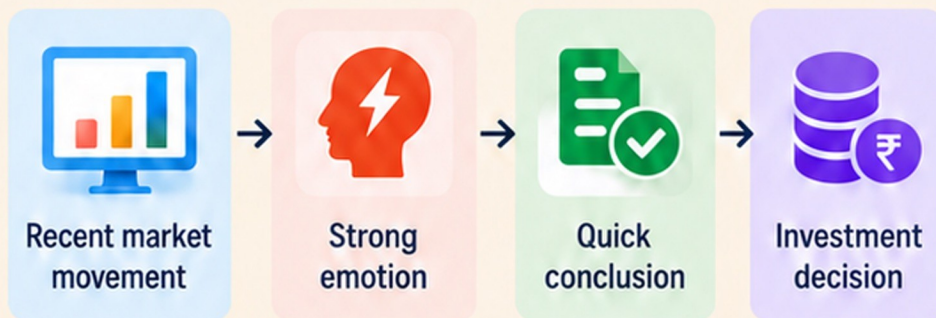
RECENCY BIAS

When the recent past influences today's decision.

Recency Bias is the tendency to give greater importance to recent events when making decisions.



THE INVESTOR TRAP



A recent fall can make further declines feel inevitable.



A recent rally can make further gains feel certain.

STEP BACK & ASK



What is my investment objective?



What is my time horizon?



Has my financial situation changed?

Recent events deserve attention. They don't always deserve control.



INVESTOR PERSPECTIVE

Don't let the latest market headline become the entire investment story.

Rajesh Minocha, CFP®
 Financial Radiance

AMFI-Registered Mutual Fund Distributor

✉ rajeshminocha@financialradiance.com ☎ 9866461113 🌐 www.financialradiance.com

MYTHS vs FACTS

Should You Stop Your SIP When Markets Fall?



MYTHS



Markets are falling, so I should stop my SIP for now.



Market falls can offer a buying opportunity through lower entry prices.



I can restart my SIP after markets recover.



Timing the market is difficult. You may miss the recovery phase.



Stopping my SIP will protect my money from further losses.



SIPs are designed for the long term and help average out costs over time.



I should wait for certainty before continuing my SIP.



Continuing your SIP can help you build wealth over the long term, despite short-term volatility.

Rajesh Minocha, CFP®

Financial Radiance

AMFI-Registered Mutual Fund Distributor

✉ rajeshminocha@financialradiance.com ☎ 9866461113 🌐 www.financialradiance.com

The Day They Learned to Invest With a Purpose

“Where should I invest my first salary?”

It was the first Friday after payday. Three young colleagues, Rohan, Neha and Arjun, were sitting over coffee, excited about their first salaries and already wondering what to do with them. **“I am thinking of investing in Crypto,”** said Rohan. **“My cousin says stocks are better,”** said Neha. Arjun laughed. **“Someone else told me about gold, FDs, bonds, and NPS. How are we supposed to know where to start?”**

Their conversation caught the attention of Mr. Sen, a senior colleague sitting nearby. He smiled. **“Perhaps you’re asking the wrong question.” “Don’t begin with Which product should I buy?”** he said. **“Begin with What am I investing for?”**

He explained that life brings different financial objectives: an emergency reserve, a car, a home, family responsibilities, retirement, and many dreams still waiting to be discovered. **“Give each objective a purpose. Then understand what may be appropriate for it.”**

Before leaving, he added: **“I know an MFD who has helped many people at your stage. Have a conversation with him. You don’t need to know everything before you begin.”** They followed his suggestion.

YEARS LATER...

Their careers grew, priorities changed and life took them to different cities. But the three friends stayed in touch. One evening, when they met again, someone mentioned that first payday conversation. They laughed at how confused they had been. Then Rohan said, **“Imagine if Mr. Sen hadn’t overheard us that day.”**

They realised that the most valuable thing he had given them wasn’t an investment product. It was a different way of thinking about money. That simple conversation had helped them move from earning their first salary to becoming informed investors.

THE LESSON

Your first investment decision doesn’t have to be about finding the perfect product. It can begin with understanding what you’re investing for.

Rajesh Minocha, CFP®

Financial Radiance

AMFI-Registered Mutual Fund Distributor

✉ rajeshminocha@financialradiance.com ☎ 9866461113 🌐 www.financialradiance.com

MORE MONEY DOESN'T ALWAYS MEAN MORE FREEDOM

A bigger salary feels like freedom.
Until the bigger salary comes with:

-  A bigger home loan.
-  A better car.
-  More subscriptions.
-  More lifestyle expenses.
-  And more commitments.

Income can increase while financial
freedom barely changes.

THINK OF FINANCIAL PROGRESS IN FOUR STEPS



FREEDOM
*The choices your financial
position eventually gives you.*



INVESTING
*What you set aside
for tomorrow.*



SPENDING
What you use today.



INCOME
What you earn.

The goal isn't to stop enjoying your income.

It's to ensure **today's lifestyle doesn't consume tomorrow's choices.**



WISDOM TO REMEMBER

*Income determines what comes into your life.
Financial choices determine what stays.*

Rajesh Minocha, CFP®

Financial Radiance

AMFI-Registered Mutual Fund Distributor

 rajeshminocha@financialradiance.com  9866461113  www.financialradiance.com

FINANCIAL CHECKS THIS FESTIVE SEASON

Festivals bring homes, families and finances together. While preparing for celebrations, take a few minutes to check the financial essentials that often get overlooked.



GOALS

- ☐ Do I know the key financial goals I am currently investing towards?
- ☐ Are my investments still aligned with their intended time horizons?



CASH FLOW

- ☐ Do I know how much I earn, spend and invest each month?
- ☐ Have festive expenses disturbed my regular investment commitments?



INVESTMENTS

- ☐ Do I understand what I currently own and why?
- ☐ Have I reviewed whether my investments remain appropriate for my circumstances?



FINANCIAL PROTECTION

- ☐ Are my insurance covers adequate for my family's circumstances?



FAMILY

- ☐ Does my family know where important financial documents and investments are recorded?



ONE FESTIVE REMINDER

Before adding something new to your financial life, make sure the things you already have are in order.

Celebrate freely. Spend consciously. Keep your financial foundations strong.



This checklist is for educational purposes and is not a substitute for individual financial or investment advice.

Rajesh Minocha, CFP®

Financial Radiance

AMFI-Registered Mutual Fund Distributor

✉ rajeshminocha@financialradiance.com ☎ 9866461113 🌐 www.financialradiance.com

TAKE STOCK. THEN MOVE FORWARD.

You don't need to make dramatic financial changes every month.

Sometimes, progress begins with something simpler:

-  Knowing your numbers.
-  Understanding your behaviour.
-  Questioning assumptions.
-  Reviewing what you already have.



Because small financial decisions, repeated over time, can shape much bigger outcomes

QUOTE OF THE MONTH

“ Small financial decisions, repeated over time, can create a very different future. ”

THIS MONTH'S THOUGHT



Take stock.
Stay informed.
Make informed choices.

START WITH A CONVERSATION →

Mutual Fund investments are subject to market risks. Read all scheme-related documents carefully. Past performance is not a guarantee of future returns and may or may not be sustained in the future. This report has been prepared based on data available to us and we have taken all precautions so that there are no errors and lapses. However, we do not assume any liability for actions taken based on this report. Contact us for scheme-specific risk. The 'Investor Story' narrative involves creative liberties for storytelling purposes.

Rajesh Minocha, CFP®

Financial Radiance

AMFI-Registered Mutual Fund Distributor

 rajeshminocha@financialradiance.com  9866461113  www.financialradiance.com