

Invest Regularly to Fulfill Dreams



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When Markets Don't Move, Smart Investors Do



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Maloo Investwise Pvt. Ltd. (erstwhile Maloo Finance & Investment Services) was established in 1992. Our purpose is to help our customers on their journey to fulfill their financial dreams. With more than 32 years of experience, Maloo Investwise is an esteemed and trusted financial service provider in Rajasthan.

We provide investment, mutual fund and diversified financial services through dynamic information management, benchmarking and continuous client reporting.

Founder and Pioneer



Award and Achievements



Dr. Ramesh Chand Maloo, founder of Maloo Investwise Pvt. Ltd. is a Certified Financial Planner (CFP) with over 30 years of experience in financial management

Awarded with NSE Market Achievers Award in 2018.



His Ph.D. theses "Analysis of Investment Opportunities- A comparative study of Mutual Funds, Equity, and traditional Investments." highlighted investment opportunities in open market

Awarded with the "Tarakki champion" Award in 2019



He has undergone a short term course on "Family Business: Organization, Strategies, Internationalization and Succession" From the prestigious IIM, Ahmedabad.

Awarded with CNBC TV 18, UTI MF, and ICRA's Best performing MFD Award erstwhile (Individual Financial Advisor Award) for north India cities (tier II)' 2018-19



He has also done short term course on leadership development program from ISB Hyderabad.

Awarded with MFRT Imperial Qualifier Award in Year 2013.



Company Strategy

Our Services

Vision

To build long-term relationship with our clients and provide them real time financial services through use of state-of-the-art technology and innovation.

Mission Statement

To ensure optimal financial growth for our clients.

Purpose

To provide active portfolio management and diversified financial services to our clients through dynamic information management, bench marking and continuous client reporting.

Online Investment

Our website and mobile app (IOS and Android) provide our clients with useful financial tools, calculators and articles for better financial planning and do-it-yourself online investment options.

Financial Solutions

We offer various financial products to help our clients achieve their financial goals;

Investment in Mutual Fund

We are Rajasthan's largest retail financial service provider offering a variety of financial products including mutual funds, life insurance, health insurance, postal schemes, bonds (capital gain, infrastructure, government and RBI) etc.

When Markets Don't Move, Smart Investors Do

Over the past 12 to 18 months, many investors have shared a similar concern:

"My portfolio hasn't really grown."

"Returns look flat."

"The market is not giving what it used to."

If you compare your portfolio value today with where it stood a year or a year and a half ago, it may appear that it has barely moved. Indices have largely remained range-bound. Mutual fund returns seem moderate. The sharp upward momentum that investors enjoy during bull markets has been missing.

At first glance, it feels like nothing is happening.

But in reality, something very important is happening.

This is not a stagnant phase. It is an **accumulation phase** — and accumulation phases are where future wealth is built.

UNDERSTANDING THE NATURE OF A SIDEWAYS MARKET

Markets move in cycles:

- Bull phases (strong upward momentum)
- Corrections (declines)
- Sideways consolidation
- Recovery and breakout

The last one to one & half years have largely been a consolidation phase. During such periods:

- Prices fluctuate within a range
- Valuations adjust
- Earnings gradually improve
- Sentiment remains neutral

For short-term participants, this phase feels unproductive. For long-term investors, however, this phase is highly valuable.

Because while prices may not be rising significantly, disciplined investors continue accumulating units at lower or reasonable levels.

A PRACTICAL EXAMPLE: THE POWER OF ACCUMULATION

Let us understand this with a simple real-life style example.

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

Scenario:

An investor starts a SIP of ₹10,000 per month in January 2024.

Over the next 18 months, the market remains volatile and range-bound.

| Month | NAV (₹) | SIP Amount (₹) | Units Purchased |
|-------|---------|----------------|-----------------|
| 1 | 100 | 10,000 | 100 |
| 3 | 95 | 10,000 | 105 |
| 6 | 90 | 10,000 | 111 |
| 9 | 85 | 10,000 | 117 |
| 12 | 80 | 10,000 | 125 |
| 15 | 88 | 10,000 | 113 |
| 18 | 92 | 10,000 | 108 |

Over 18 months:

- Total Investment = ₹1,80,000
- Average NAV \approx ₹88–90
- Total Units Accumulated \approx 2,050+ units

Now here is the key point:

At the end of 18 months, suppose NAV is still around ₹92.

Portfolio Value \approx 2,050 units \times 92 = ₹1,88,600

The return appears modest. The investor feels:

“Hardly any growth in 1.5 years.”

But now imagine the market enters a strong recovery phase.

If NAV rises to ₹130 over the next cycle:

Portfolio Value = 2,050 \times 130 = ₹2,66,500

That is a significant jump.

And where were those gains created?

Not in the recovery phase.

They were created in the accumulation phase — when NAV was 80, 85, 90 and the investor was buying more units.

The recovery simply unlocked the value of those accumulated units.



WHAT MOST INVESTORS OVERLOOK

During sideways markets, investors look only at:

- Portfolio value
- 1-year return
- Recent performance

But they ignore:

- Units accumulated
- Average cost reduction
- Long-term compounding potential

When NAV falls, investors feel uncomfortable.

But mathematically, falling NAV during accumulation is beneficial.

Lower prices today = Higher ownership tomorrow.

THE PSYCHOLOGY CHALLENGE

Sideways markets test patience more than falling markets.

When markets fall sharply, investors understand the situation.

When markets rise strongly, they feel rewarded.

But when markets move within a range, investors feel stuck.

This often leads to:

- Stopping SIPs
- Switching strategies
- Chasing trending themes
- Moving to "safe" options prematurely

Unfortunately, such actions interrupt the compounding process.

ACCUMULATION PHASE VS PERFORMANCE PHASE

Wealth creation happens in two clear stages:

Phase 1: Accumulation Phase

- Markets are flat or volatile
- Returns appear low
- Investors accumulate units
- Patience is required



Mutual fund investments are subject to market risks, read all scheme related documents carefully.

Phase 2: Performance Phase

- Markets rise strongly
- Portfolio value jumps
- Compounding becomes visible
- Confidence returns

Most investors enjoy Phase 2.

But Phase 2 is built during Phase 1.

Right now, we are likely in Phase 1.

WHY THIS IS GOOD FOR LONG-TERM INVESTORS

If your financial goals are:

- Retirement planning
- Children's higher education
- Long-term wealth creation
- Financial independence

and they are 5–10–15 years away, then lower markets early in your journey are beneficial.

Because:

- You accumulate more at lower cost
- Your future returns multiply on larger unit base
- Volatility early works in your favour

Volatility near retirement is risky.

Volatility during accumulation is an opportunity.

THE PERSPECTIVE SHIFT

Instead of asking:

“Why has my portfolio not grown much?”

Ask:

“How many units have I accumulated in the last 18 months?”

That shift changes your outlook completely.

Because wealth is not built in visible moments of growth —

It is built in silent periods of discipline.



FINAL THOUGHT

Markets move in cycles. Consolidation builds the base for expansion.

The last one to one & half years may not have delivered impressive headline returns. But they have delivered something equally important — opportunity to accumulate.

When markets don't move, smart investors do.

They continue their SIPs.

They stay disciplined.

They focus on long-term goals.

They prepare for the next growth cycle.

And when the next strong uptrend arrives, the benefit of accumulated units becomes clearly visible.

Long-term wealth creation is not about reacting to every phase.

It is about staying invested across all phases.

DISCLAIMER : Mutual Fund investments are subject to market risks. Please read all scheme-related documents carefully before investing. Past performance may or may not be sustained in the future and is not indicative of future returns. The illustrations above are hypothetical in nature and are for educational purposes only. They should not be construed as investment advice or a guarantee of returns. Investors should evaluate their risk profile, investment horizon, and financial goals before making any investment decisions



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WEALTH QUOTES

“Expect Volatility and Profit from It”

— Benjamin Graham




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