

2026

BENEFIT from INSIGHT

JANUARY 2026 DIARY

The Year of Investment

After 18 months of consolidation, Indian equity markets present a rare opportunity. Despite record domestic inflows exceeding ₹10 lakh crore, valuations have reset meaningfully.

Market Correction: The Setup

Understanding the current market dynamics reveals a unique opportunity for strategic investment.



18-Month Consolidation

Indian equity markets have undergone a significant period of re-evaluation and stability.



Record Domestic Inflows

Over ₹10 lakh crore invested, demonstrating strong local investor confidence.



Broad Market Correction

Two-thirds of Nifty 500 stocks saw corrections between 15-50%, normalizing valuations.



Unusual Value Disconnect

Quality businesses now trade at larger discounts than many newly listed companies.

Quality at a Discount: The Opportunity

Market Reality

Two-thirds of Nifty 500 stocks corrected
Quality businesses down 15-50% from peaks

The Disconnect

High-quality profit generators trading at larger discounts than newly listed or capital-intensive businesses

Historical Rarity

This valuation gap between quality and price is unusual and presents unique accumulation potential

Bajaj Finance

Business Growth: 26% profit CAGR, 21% revenue CAGR

5-Year Returns: 92%

Promoter stake diluted 3%+ for expansion capital

Bajaj Auto

Business Growth: 7% profit CAGR, 11% revenue CAGR

5-Year Returns: 170%

Promoters increased stake during challenging export conditions

- ❑ Markets reward reasonable valuations, ownership conviction, and future expectations — not just growth alone.



Positioning for Long-Term Wealth Creation

1

Continue Regular Investing

Benefit from attractive 2026 prices for the next decade

2

Maintain Long-Term Discipline

Avoid excessive short-term analysis that weakens conviction

3

Focus on Quality Alignment

Seek businesses with strong promoters, healthy cash flows, reasonable valuations

"2026 should be seen as a year of investment rather than a year of immediate returns. Patient investors who accumulate quality during uncertainty can create meaningful wealth over the next four to five years."

We wish you and your family a happy and healthy 2026.

— From Fund Manager Desk

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