

Summary of the Article: Investment and Auspicious Timings – What Matters More?

India is a country with diverse religions, languages, festivals, traditions, and cultural beliefs. Many people follow auspicious timings (such as *Rahukalam*, *Yamagandam*, and *Nalla Neram*) before making important life decisions. Some investors also consider these factors when making investments. However, in the volatile world of stock markets, is it practical to rely on such beliefs? What should investors truly focus on when investing?

Key Points from the Article:

1. Auspicious Timings vs. Market Realities

- Many investors prefer investing on auspicious days like *Akshaya Tritiya* and *Diwali Muhurat Trading*.
- While following traditions is not wrong, it is unwise to avoid investing during *Rahukalam* or *Yamagandam* if a great opportunity arises.
- Instead of relying solely on good timings, investors should focus on market conditions, stock valuations, and financial planning.

2. Smart Investment Planning

- Investments should be based on market trends, income, available capital, and long-term financial goals.
- Systematic Investment Plans (SIPs), especially *Step-up SIPs*, allow investors to increase contributions annually, leading to substantial long-term wealth.
- Investors should set clear financial goals and align their investments accordingly.

3. Emotional Decisions Can Be Costly

- During market crashes, investors often panic and sell their holdings, missing future opportunities.
- Market cycles always follow a pattern: after a major fall, a rise is expected.
- Quality stocks, even when they drop during a downturn, often recover and provide high returns over time.

4. Understanding Market Cycles

- When the Sensex crossed **85,000 points in 2024**, many investors were willing to invest. However, as it dropped to **76,000 points**, investors hesitated.
- Fears related to **HMPV virus outbreaks** contributed to this hesitation.
- Political uncertainty, such as general elections, also influences market sentiment, leading to temporary dips.
- However, once stability is restored, markets tend to recover and reach new highs.

5. Example: Market Sentiment and Reality

- In 2024, before the Indian **general elections**, stock markets saw a decline due to political uncertainty.
- After election results, when the **Bharatiya Janata Party (BJP) retained power**, markets rebounded and reached new highs.

- This proves that market corrections due to sentiment are temporary, and long-term investors benefit from patience.

6. Why Investors Hesitate During Market Dips?

- Some investors wait for stocks to drop further before investing, fearing additional declines.
- Institutional investors (Foreign Portfolio Investors – **FPIs**) sometimes withdraw funds during volatile periods but later reinvest when stability returns.
- Rather than reacting emotionally, investors should analyze companies' financial health, revenue growth, production performance, competition, and debt levels before making decisions.

7. Investment Strategy – Focus on Fundamentals, Not Superstitions

- Avoid being influenced by market sentiment and temporary fears.
- Invest based on financial reports, company performance, and long-term potential.
- Institutional investors who withdraw funds eventually return, proving that sound investments yield long-term benefits.
- Following market trends and making calculated investments is always more beneficial than relying on superstitions like *Rahukalam* and *Yamagandam*.

Key Facts and Figures from the Article:

- In **2024**, the **Sensex** surpassed **85,000 points** but later dropped to **76,000 points**, leading to investor hesitation.
- **HMPV virus fears** affected market sentiment, causing temporary instability.
- The **2024 Indian general elections** created uncertainty, but once the ruling party retained power, markets rebounded.
- Institutional investors (**FPIs**) initially pulled out funds but later reinvested, showing confidence in the Indian market's long-term potential.

Conclusion

Rather than following superstitions and waiting for an "auspicious time" to invest, investors should focus on **market trends, financial planning, and economic fundamentals**. Successful investing requires a **rational approach**, patience, and proper research rather than emotional decisions.