

# *Investor's Brief - April 2026*

## **Contents**

### **1. Monthly Wrap**

*Key events & market performance*

### **2. Q&A**

*Why does investing feel hard when it is the best time to invest?*

### **3. General Insight**



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## I. Monthly Wrap

- Nifty50 gained +7.48% in April 2026.** This was the first positive close in the last 5 months, previous one being in Nov 2025. Midcap & Small cap indices fared much better gaining +13.22% and +17.10% respectively.
- The Twin villains** – Indian Rupee (INR-USD) fell to record lows ~ ₹95/USD. Pressure on **crude prices** continue (\$116.18/barrel) due to the tensions in the Middle East. This took a toll on Indian markets, which corrected multiple times during the month (fell in early Apr, moved up during the middle and declined again towards the close). In the near term, we can expect similar volatility across equities, currencies and commodities.
- As far as **sectoral trends** are concerned; IT underperformed, Financials & cyclicals showed resilience, while Energy stocks benefited from oil spike. **As a MF investor in this Group, we have well diversified portfolios, to take care of the sectoral shifts.**
- RBI kept rates unchanged** – RBI kept Repo rate unchanged in its 8<sup>th</sup> April MPC meeting at 5.25% with the policy stance remaining ‘neutral’. It also announced that GDP growth for this year is projected at 6.9 per cent. This means the RBI is prioritizing stability over aggressive growth support in an uncertain global environment.
- Global Interest rates hit pause** – Major central banks (US Fed, ECB, BoE, BoJ) also kept rates steady but remained cautious. Inflation risks from oil and geopolitics still dominate policy stance.
- FII outflows continue** – FII’s were net sellers for ₹43,706 crores in April. Despite heavy FII selling, markets remained relatively resilient due to DII inflows.

### Equity Market performance

>1 year returns are Annualised (XIRR)

Nifty 50 Index - 23997.55

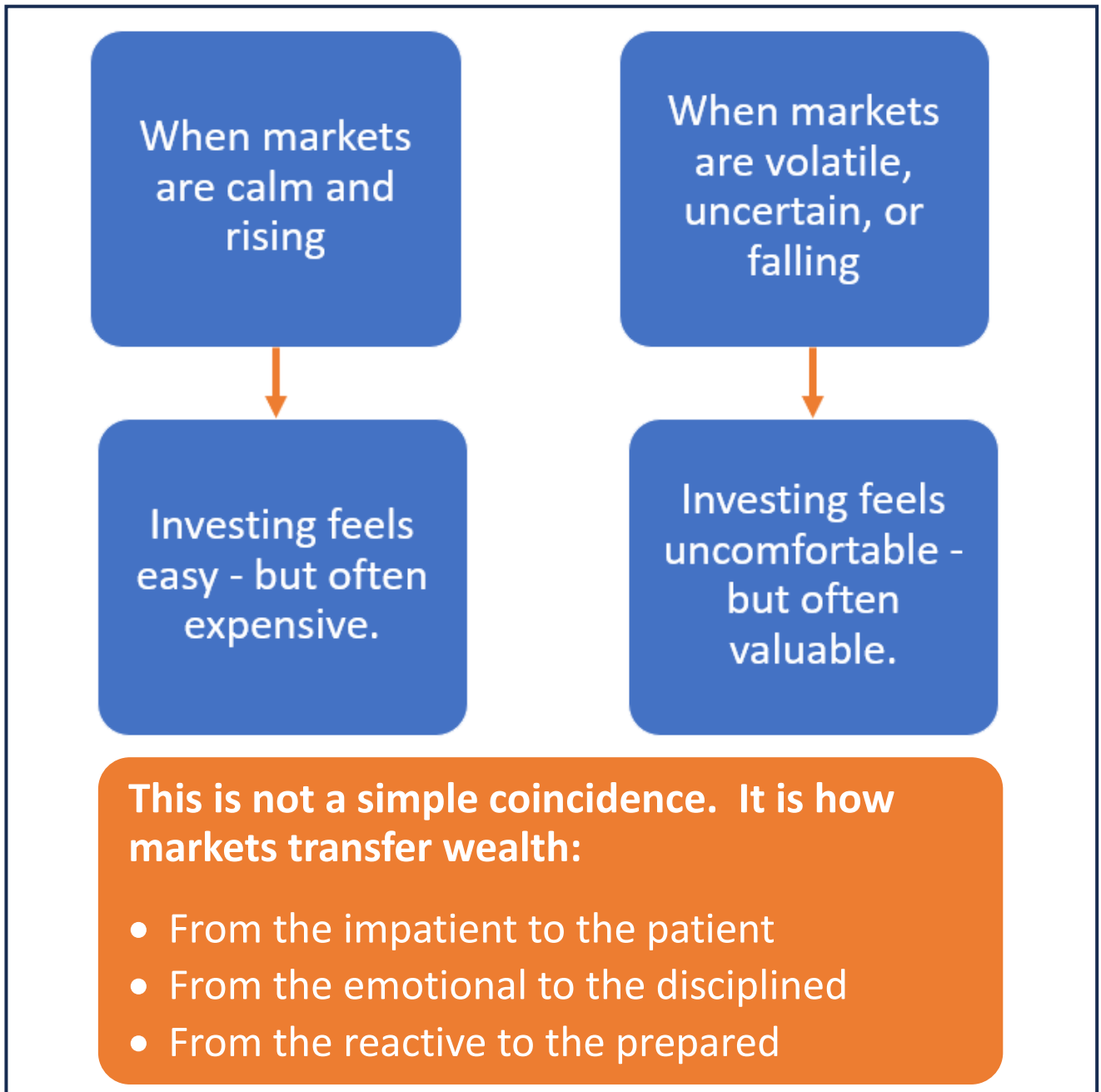
(as of 30th April 2026)

Nifty 50*	1M	3M	6M	1Y	3Y	5Y	7Y	10Y
Returns (%)	7.48%	-5.15%	-6.54%	-0.31%	11.13%	11.63%	11.94%	13.05%

\* Nifty 50 is a widely accepted benchmark index for Indian Equity market. Individual Mutual Fund performances may vary.

## II. Investor's Q&A

*Q: Why does investing feel hardest when it is actually the best time to invest?*



### How can investors' practically manage this?

- Invest even when it feels uncomfortable
- SIP/STP's are best suited to most investors, where emotions are taken out of the game
- Investors with higher risk appetite (or) those looking for higher ROI's can add during declines. The best opportunities come disguised as bad news.

### III. General Insight

# What if your Investments paid you Monthly?

Here's how a ₹50 Lakhs mutual fund portfolio can create ₹25,000 monthly income while still growing.



**THE MISCONCEPTION**

Most people think:

- Mutual Funds = SIP only = Long-term wealth

But they miss one powerful strategy...

**THE STRATEGY: SWP**  
Systematic Withdrawal Plan (SWP)

- Instead of withdrawing randomly
- You withdraw a fixed monthly income

**EXAMPLE:**

Portfolio ₹50 Lakhs	Monthly withdrawal ₹25,000	Annual withdrawal ₹3 Lakhs
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**HOW THIS WORKS**

If your portfolio grows around 10-12% annually (not guaranteed):

**RESULT:** You earn + You withdraw + You still grow

**THE POWER OF BALANCE**

Even after withdrawals:

in 10 years\*      in 20 years\*

\*Assumes consistent returns — actual results will vary

**KEY INSIGHT**

It's not just about investing (SIP)  
It's also about withdrawing smartly (SWP)

- Poor withdrawal planning = portfolio depletes faster
- Smart withdrawal planning = income + compounding

**INVEST WISELY. WITHDRAW SMARTLY. LIVE FREELY.**

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

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