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The Market Moved. Are You Still Waiting for the Right Time?

What a sudden market recovery tells us about waiting for "the right time"

"I'll Invest When Things Settle Down."

Sound familiar?





There is almost always a reason to wait. Markets look weak. The headlines are worrying. Holding back feels like the sensible thing to do.

Then the mood turns. Within a few days or weeks, the market recovers much of the ground it had lost.

No announcement. No warning. Nothing that said "now".

If your money was waiting for a better time, here is a question worth asking: would you have recognised that time when it arrived?

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The Right Time Never Feels Like the Right Time

Waiting is rarely carelessness. It usually sounds like good sense:



Here is where it gets difficult. When markets are low, the news is usually bad, and investing feels risky. When markets recover, prices are higher, and investing feels late.

So the comfortable moment keeps moving further away.



Waiting feels safe. But waiting is also a decision, and its cost never shows up on any statement.

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A Handful of Days Can Carry Years of Returns

Consider what history shows. One study looked at ₹1 lakh held in the Sensex from April 1979 to February 2026, a span of 10,896 trading days.[1]

If the investor...	₹1 lakh became approximately
✅ Stayed invested throughout	₹6.73 crore
❌ Missed the 5 best days	₹3.71 crore
❌ Missed the 10 best days	₹2.37 crore
❌ Missed the 20 best days	₹1.13 crore



A big difference over 47 years!

Twenty days, spread across nearly 47 years, separate the first row from the last.



When did those days come? Often soon after steep falls. Two of the largest single-day gains came on 18 May 2009, in the aftermath of the global financial crisis, and on 7 April 2020, in the middle of the Covid-19 sell-off.[1] These were the times when stepping aside felt most reasonable.

No one misses exactly the best days, of course. The point is simpler: market returns do not arrive in equal monthly instalments.

Markets move in bursts. And the bursts do not send invitations.

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You Don't Need the Right Day. You Need a Method.

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A sharp rise does not tell us what happens next. Markets may climb further, or give back part of the gains. Nobody knows, and that is exactly why a method can matter more than a prediction.

Three things to consider:

1. **Time before level.** The more useful question is not "where is the Sensex today?" but "when will I need this money?" Money needed soon and money meant for many years ahead call for different choices.



2. **Spread your entry.** A Systematic Investment Plan (SIP) invests a fixed amount at regular intervals. A Systematic Transfer Plan (STP) moves a lump sum gradually from one scheme into another. Both spread your investment across different market levels, so no single day carries too much weight. Neither removes market risk.



3. **Expect some discomfort.** Any amount invested in equity can show a fall at some stage. That is a normal part of the journey, not a sign that the decision was wrong.



A method lets you take part without having to predict.

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The Market Will Not Tell You When

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Every rally eventually becomes one more line on a long chart. There will be other falls, and other recoveries. None of them will be announced in advance.

So perhaps "Is this the right time?" was never the right question.

A better one may be:

"Is my money placed for the time I have?"

If you remember only one thing tomorrow, let it be this:

You cannot schedule the market's good days.
You can only decide whether you will be there for them.

A thought to act on: Take a moment to look at the money you have been holding back, and ask what it is waiting for. If it is meant for the long term, consider exploring a gradual way of investing it, in line with your financial objectives and risk profile.



Disclaimer: This communication is for educational and awareness purposes only and should not be construed as investment advice, recommendation or solicitation. Mutual fund investments are subject to market risks. Read all scheme-related documents carefully. Past performance is not indicative of future results. SIP and STP do not assure a profit or protect against loss in declining markets.

[1] **Source:** Dalal Street Investment Journal (DSIJ), analysis of daily BSE Sensex closing values from 3 April 1979 to 6 February 2026. Figures are based on the price index only and exclude dividends, costs and taxes. "Missed" scenarios assume a 0% return on the days concerned. An index cannot be invested in directly. Historical data is shown for illustration only.

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