

HDFC MF

Weekend Bytes

A weekly series from HDFC Mutual Fund

Balancing 9 Investing Personalities Within You



Is the average Indian investor aggressive or conservative? With the amount of money that lies in Fixed Deposits or the preference for Gold indicates conservativeness. But the trend of interest shown for F & O (derivative trading) and Cryptos indicates otherwise.

What is the reality?

The reality lies in between! And each of us contains a mix of investing personalities that can surface depending on market conditions, personal goals, and emotional states.

But then, how to achieve a balance?

Here are **9 investing personalities** you might recognize within yourself:

Personality	How they behave	How to aim for balance
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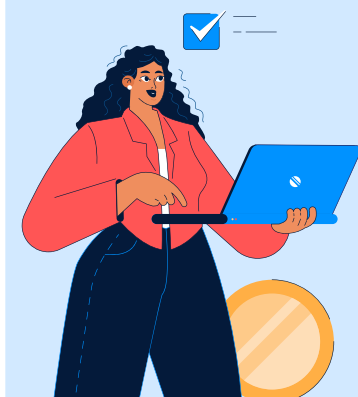
The Adventurer



Thrill-seeking and excited by new opportunities. Chases high return ideas, panics in crashes

Keep a small “*exploration bucket*” (say 5% of portfolio) and for the rest of the portfolio maintain **exposure to diversified funds**. This allows experimentation without risking long-term goals.

The Analyst



Data-driven and detail-oriented, the Analyst thrives on numbers, charts, and reports, but could wait too long for “*perfect*” data leading to missed opportunities.

Set deadlines for decisions, use SIPs for discipline.
For example: if you would have invested Rs 10,000 monthly in **SIP of HDFC Flexi Cap Fund** since inception your corpus would have grown to Rs ~21.6 crore* (Amount Invested Rs 36.8 lakh)*. SIP helps in discipline and could benefit from market cycles.

*As on 29th August, 2025.

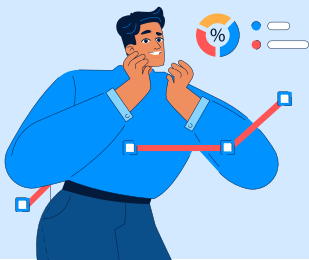
The Protector



Prefers safety and capital preservation, often leaning towards low-risk choices. Could miss long-term growth opportunities.

Consider **hybrid funds** as it blends equity and debt to reduce volatility.

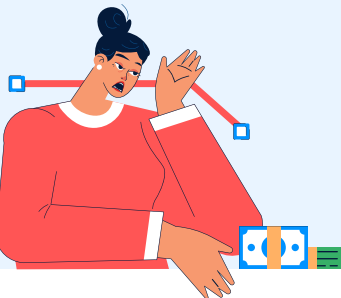
The Strategist



Prefers structured plans, could sometimes stick too rigidly to the plan, missing evolving opportunities

Periodic portfolio reviews annually or bi-annually, allow the plan to stay effective while adapting to market conditions. Taking guidance from an **expert** could be a great idea.

The Skeptic



Distrusts markets, often keeps cash idle

Start with small **SIPs** to build comfort and then gradually increase the exposure.

The Imitator



Follows others' actions- friends, family, or social media tips. Herd behaviour could lead to poor timing

Align your investments to **personal goals** and **risk profile**, not with current trends.

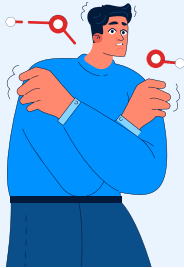
The Short-Term Chaser



Picks investments mainly because they performed well recently, ignoring the long-term plan.

Focus on **long-term consistency**. Avoid switching investments frequently, Prioritize steady growth.

The Worrier



Feels anxious about every market dip, checks the portfolio too often.

Review your portfolio

bi-annually or annually rather than daily. Focus on longer horizons (e.g. 5-10 years)

The DIY[^] investor



Like managing everything independently. Could get overwhelmed during market noise due to too much noise and information.

Invest via Mutual Funds as they have **team of experts** who track markets full-time, this could filter noise and brings consistency to your investments.

[^]DIY: Do-it-yourself

Balancing Your Inner Investors

You might recognize yourself in more than one of these personalities, and that's normal. At different times, different investors take charge. Sometimes the Adventurer takes charge, sometimes the Worrier, and sometimes the Strategist. The key is to recognize which one is influencing your decision and aim for balance.

A disciplined long-term approach, supported by professional advice and solution like SIP (Systematic Investment Plan) could help balance these traits and keep you on track towards your financial goals.

Tip

Next time you make an investing decision, pause and ask yourself: *Which personality is driving me right now?*



Performance

A. HDFC Flexi Cap Fund - SIP Performance - Regular Plan - Growth Option

	Since Inception*	15 year SIP	10 year SIP	5 year SIP	3 year SIP	1 year SIP
Total Amount Invested (₹ in lacs)	36.80	18.00	12.00	6.00	3.60	1.20
Market Value as on August 29, 2025 (₹ in lacs)	2,160.81	70.85	31.94	10.46	4.83	1.25
Returns (%)	20.93	16.60	18.62	22.45	20.14	8.35
Benchmark Returns (%)#	14.96	14.41	15.26	15.18	13.51	1.81
Additional Benchmark Returns (%)##	13.72	13.25	14.03	13.04	11.52	3.29

Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return) for Regular Plan - Growth Option. The above investment simulation is for illustrative purposes only and should not be construed as a promise on minimum returns and safeguard of capital. SIP - Systematic Investment Plan.

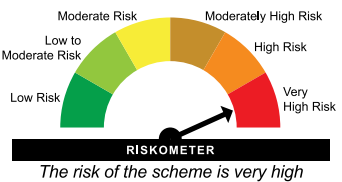
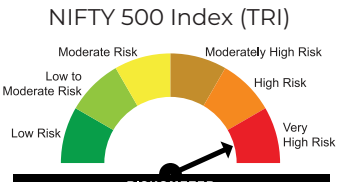
B. HDFC Flexi Cap Fund - Performance - Regular Plan - Growth Option

NAV as on August 29, 2025 ₹1,970.161 (per unit)

Period	Scheme Returns (%)	Benchmark Returns (%)#	Additional Benchmark Returns (%)##	Value of investment of (₹) 10,000		
				Scheme (₹)	Benchmark (₹)#	Additional Benchmark (₹)##
Last 1 Year	3.98	-4.41	-2.01	10,397	9,560	9,800
Last 3 Years	21.60	14.67	12.49	17,980	15,080	14,236
Last 5 Years	27.33	20.36	17.92	33,443	25,248	22,786
Last 10 Years	15.97	14.18	13.23	44,021	37,663	34,668
Since Inception*	18.79	12.37	11.64	1,970,161	357,994	293,520

Common notes for the above table A & B: Past performance may or may not be sustained in future and is not a guarantee of any future returns.* Since Inception date:- January 1, 1995. #NIFTY 500 Index (TRI) ##Nifty 50 Index (TRI). The scheme is managed by Ms. Roshni Jain since July 29, 2022. Returns greater than 1 year period are compounded annualized (CAGR). As NIFTY 50 TRI data is not available since inception of the scheme, additional benchmark performance is calculated using composite CAGR of NIFTY 50 PRI values from January 1, 1995 to June 29, 1999 and TRI values since June 30, 1999. Different plans viz. Regular Plan and Direct Plan have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged in the Regular Plan. Load is not taken into consideration for computation of performance. Returns as on August 29, 2025.

For performance of other funds managed by fund manager, Please [click here](#).

HDFC Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap & small cap stocks.) is suitable for investors who are seeking*: <ul style="list-style-type: none"> To generate long-term capital appreciation / income Investment predominantly in equity & equity related instruments 	Riskometer #  <p>The risk of the scheme is very high</p>	Name of the Benchmark and Riskometer NIFTY 500 Index (TRI)  <p>The risk of the benchmark is very high</p>
<p>*Investors should consult their financial advisers, if in doubt about whether the product is suitable for them. #For latest Riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.hdfcfund.com Scheme and Benchmark Riskometer as on August 29, 2025.</p>		

Views expressed above are indicative and should not be construed as investment advice or as a substitute for financial planning. Due to the personal nature of investments, investors are advised to seek professional advice before investing.

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,
READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**

Mission: To be the wealth creator for every Indian

Vision: To be the most respected asset manager in the world