HDFC MUTUAL FUND
BHAROSA APNO KA

HDFC MF

Weekend Bytes

A weekly series from HDFC Mutual Fund

“They made such high returns! Why didn’t I invest in that?”

hdfcfund.com

HDFC Mutual Fund: SEBI Registration Number: MF/044/00/6

One scroll through social media can be enough to make you question your financial choices. Someone proudly shares a standout return, a trending sector, or a brilliant decision they made years ago—and suddenly your progress feels slow.

But that snapshot hides the full story.

You rarely see how much risk they took, how long they stayed invested, what else they held, or how many decisions didn't work out. Social media amplifies the best outcomes, not the process behind them.

This is where FOMO (Fear of Missing Out) steps in. A stock trends, a sector rallies, and your question quietly shifts from *"Does this align with my goals?"* to *"Am I missing out?"* Often, that shift pushes investors into choices that don't suit their risk appetite, time horizon, or financial objectives.

HDFC MUTUAL FUND
BHAROSA APNO KA

For Illustration:

To make this idea clearer, imagine two friends—Priyal and Soham—starting their investment journey together. Both invest ₹1,00,000 on January 01, 2010.

Priyal: **Build once, stay invested**

After assessing her risk profile, Priyal creates a simple, diversified allocation:

50% Large Cap	**30%** Mid Cap	**20%** Small Cap

And then she stays committed to this mix throughout.

Soham: **Chase last year's winner**

Soham prefers to switch lanes. Each year he looks at the previous year's best-performing segment and shifts his entire portfolio into that segment—Large, Mid, or Small Cap—whichever ranked number one.

	Priyal	Soham
Investment	₹1,00,000	₹1,00,000
Invested in	Stayed put in a combination of Large, Mid, Small caps	Kept chasing the winner from each segment
Final Value (as of August 31, 2026)	**₹7,02,093.50**	**₹4,52,211.93**

Source: MFI360 Explorer and internal calculations. As on Aug 31, 2026. For the above calculations, Large Cap is represented by Nifty 100 TRI, Mid Cap by Nifty Midcap150 TRI and Small Cap by Nifty Smallcap 250 TRI. Data from Dec 31, 2009 to Aug 31, 2026. **Past performance may or may not be sustained in the future and is not a guarantee of any future returns. HDFC AMC/Mutual Fund is not guaranteeing or promising or forecasting any returns.**

Calendar Year wise ranking of various market segments

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
LargeCap	1	3	1	3	3	2	3	1	1	3	3	1	3	3	1
MidCap	2	1	2	2	2	1	2	2	2	2	2	2	2	2	2
SmallCap	3	2	3	1	1	3	1	3	3	1	1	3	1	1	3

Heatmap key: Ranks 1 2 3

Source: MFI360 Explorer and internal calculations. As on Aug 31, 2026. **Past performance may or may not be sustained in the future and is not a guarantee of any future returns. HDFC AMC/Mutual Fund is not guaranteeing or promising or forecasting any returns.**

Markets keep changing. What does well today may not do well tomorrow.
Soham keeps moving to last year's winner, while Priyal stays invested in her chosen mix.
By the time Soham moves in, the winner may already be changing.
Chasing yesterday's winner may mean missing tomorrow's opportunity.
Sometimes, staying invested matters more than staying ahead.

Taxes and loads are not included here for simplicity—adding them would widen the gap further.

Key takeaway

Your investment choices don't need to be the trendiest or the ones that look impressive in screenshots. They need to reflect your goals, your time horizon, and your tolerance for risk.

Before following the next buzzworthy idea, pause and ask:

What am I investing for?

When do I need the money?

What level of risk can I comfortably handle?

Feeling that you have missed out on an investment isn't the real problem.

Losing sight of your own financial journey is.

Stay patient. Stay disciplined.
Stay on your path.

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