How Investor Behaviour Shaped Two Real Portfolio Journeys

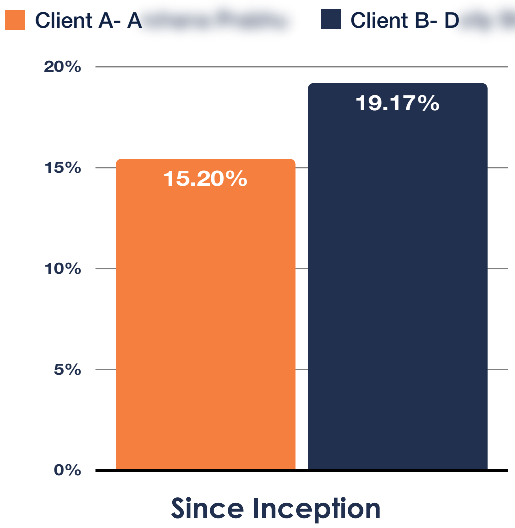
A look at how investor behaviour during market cycles shaped two real client outcomes

Market corrections often look orderly in hindsight, but they rarely feel that way while they are unfolding. We revisited two anonymised investor journeys within the same Care PMS Growth Plus Value strategy to understand how different approaches to additional allocations influenced long-term outcomes.

Investment Journey Snapshot

Particulars	Client A	Client B
Initial investment year	2018	2018
Initial investment	₹25,00,300	₹25,17,000
Additional allocations	None after inception	Staggered allocations
Net inflows	₹23,50,300	₹2,02,17,000
Portfolio value on June 2026	₹71,57,602.75	₹3,92,52,948.96

Return Experiance



Both investors participated in the same strategy and began during the same broad period. The difference was in how each journey evolved. One investor stayed invested after the initial allocation, while the other continued adding capital in a staggered manner across market cycles.

The return comparison uses XIRR, which adjusts for inflows and outflows. This is important because the final portfolio value alone does not tell the full story when investors add capital at different points.

No correction comes with a clear timetable. A staggered investment approach allows investors to add gradually when opportunities arise, while recognising that individual circumstances, liquidity needs and risk appetite will always differ.

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