

Is It Time to Invest Globally or Stay in India?

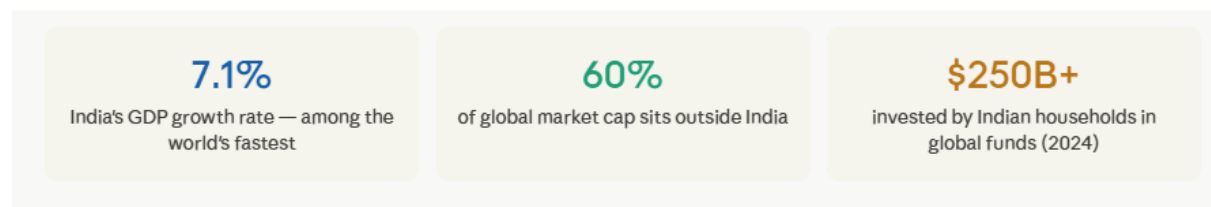
**Your money only knows one country.
Should that change?**

India is booming. But the world is also growing. Here's the honest answer every investor needs to hear and it might surprise you.

Picture this: You're at a family dinner. Your cousin says he just made 40% returns investing in US tech stocks last year. Your uncle says India is the fastest-growing major economy on the planet. You smile and nod but quietly wonder: **am I doing this right? Should I be investing abroad too?**

First why are people even asking this?

Because the world has changed. Five years ago, investing in global markets felt complicated something only the ultra-rich did. Today, you can buy a piece of Apple, Google, or a Japanese automaker right from your phone. The walls have come down. And with that comes a question that every smart investor should ask: is all my money in one basket?



The case for staying in India

Let's be honest — India's story is extraordinary. We are in the middle of a once-in-a-generation growth phase. A young population, rising consumption, digital infrastructure, and government push for manufacturing — these are not just buzzwords. They are wealth-creation engines.

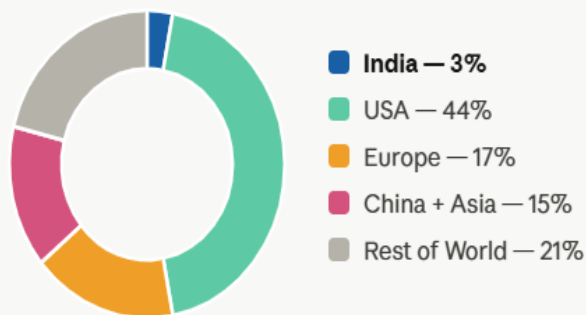
"When the country grows, companies grow. When companies grow, your portfolio grows. India is in that phase right now."

For most retail investors, India-focused funds have delivered strong, consistent returns over the past decade. You understand the market. You feel the growth around you — in the malls, on the highways, in the startup your neighbour just joined. That connection matters.

The case for going global

But here is the thing nobody tells you at the dinner table: **India is only 3% of the world's stock market.** The remaining 97% Apple, Microsoft, Amazon, European luxury brands, Japanese robotics companies sit outside our borders. If you only invest in India, you are voluntarily ignoring 97% of the world's wealth-creation opportunity.

Global stock market share where the world's wealth actually lives



India vs Global — the honest comparison

STAYING IN INDIA

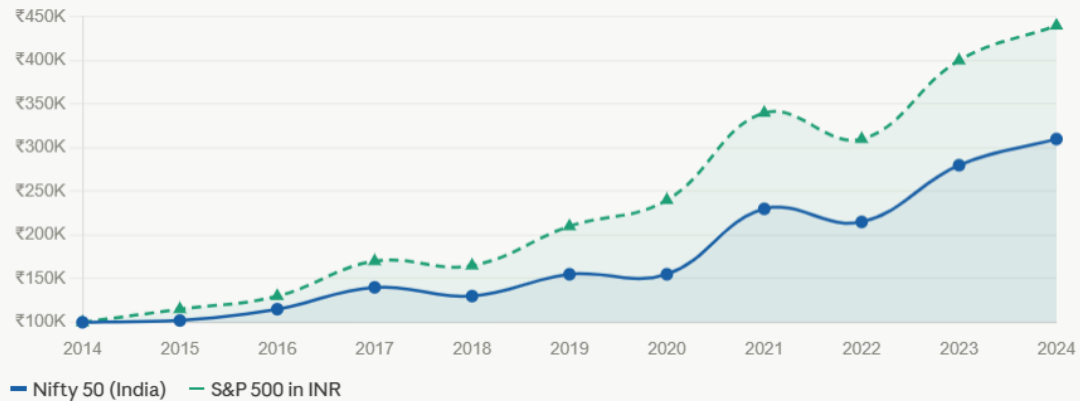
- Strong domestic growth story
- You understand the companies and sectors
- Rupee returns — no currency risk
- Government policy tailwinds
- Best for: Long-term core portfolio

GOING GLOBAL

- Access to tech, health & innovation giants
- Rupee weakens = global investment gains
- Diversification across economies
- Hedge against India-specific risk
- Best for: Satellite/diversification layer

10-year performance: Nifty 50 vs S&P 500 (in INR terms)

Indexed growth of ₹1 Lakh invested (2014–2024)



So, what is the right answer?

Both. Not one or the other. The smartest investors in the world don't choose between their home country and the world they invest in both. Think of your portfolio like a meal. India is your main course nutritious, familiar, and filling. Global investing is the variety it protects you when one dish isn't available, and sometimes surprises you with the best flavour of the season.

One last thought

Your parents invested only in fixed deposits and gold. Your generation invests in mutual funds. The next step? The world. Not because India isn't enough — it absolutely is — but because the world is also yours to grow with. You've already taken the first bold step by investing. The second step is simply making sure your money has a passport too.

"Diversification is the only free lunch in investing." Harry Markowitz, Nobel Prize winner in Economics

All figures are illustrative. Past performance is not a guarantee of future returns. Global investments carry currency and geopolitical risk. Please consult your advisor before rebalancing your portfolio. Data reference: NSE, S&P, World Bank 2024.