

JANUARY 2026

Golden Sparrow Consultancy
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MONTHLY NEWS LETTER

JAN 2026



What's Inside:

Welcome Note,

As we step into 2026, we wish you and your family a very Happy New Year.

A new year doesn't always need a new financial strategy – it often needs better execution.

This edition focuses on making smarter moves with the same long-term goals by strengthening discipline, refining habits, and avoiding unnecessary distractions. Because in investing, consistent actions taken year after year matter far more than frequent changes.

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"A new calendar doesn't need a new strategy – just better execution."

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Market Insights

December 2025 Market Snapshot

Monthly Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
<u>Sensex</u>	86,065.92	86,159.02	84,150.19	85,220.60	-0.98%
<u>Nifty</u>	26,325.80	26,325.80	25,693.25	26,129.60	-0.75%
<u>Nasdaq</u>	23,172.34	23,704.08	22,692.00	23,241.99	0.30%
<u>Gold</u>	\$4,223.93	\$4,550.11	\$4,163.01	\$4,315.09	2.16%
<u>Crude</u>	\$59.27	\$60.26	\$54.90	\$57.33	-3.27%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
<u>Sensex</u>	1.93%	9.06%	11.89%	12.28%	12.55%
<u>Nifty</u>	2.40%	10.51%	13.01%	13.32%	12.64%
<u>Nasdaq</u>	14.10%	20.36%	30.46%	12.52%	16.59%
<u>Gold (\$)</u>	30.26%	64.46%	33.24%	17.87%	15.06%
<u>Crude (\$)</u>	-19.40%	-19.89%	-10.72%	3.50%	4.45%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE				
Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	5.56	20.31	20.74	16.48
Equity - Dividend Yield Fund	5.05	19.45	19.57	14.90
Equity - ELSS	3.39	16.56	16.42	14.01
Equity - Flexi Cap Fund	3.02	16.51	16.06	14.05
Equity - Focused Fund	4.78	16.20	15.76	13.76
Equity - Large & Mid Cap Fund	4.16	18.57	18.43	14.77
Equity - Large Cap Fund	7.27	15.17	14.39	12.83
Equity - Mid Cap Fund	1.94	21.57	21.32	16.02
Equity - Multi Cap Fund	2.29	18.76	19.37	14.87
Equity - Small Cap Fund	-4.47	19.28	22.81	16.36
Equity - Value Fund	4.67	18.99	19.10	14.32

*Source: Investing.com/wsJ.com/masterstrokeonline.com

* All Sectoral, Thematic, Index & ETF Funds are excluded from the above list. Returns are not guaranteed.

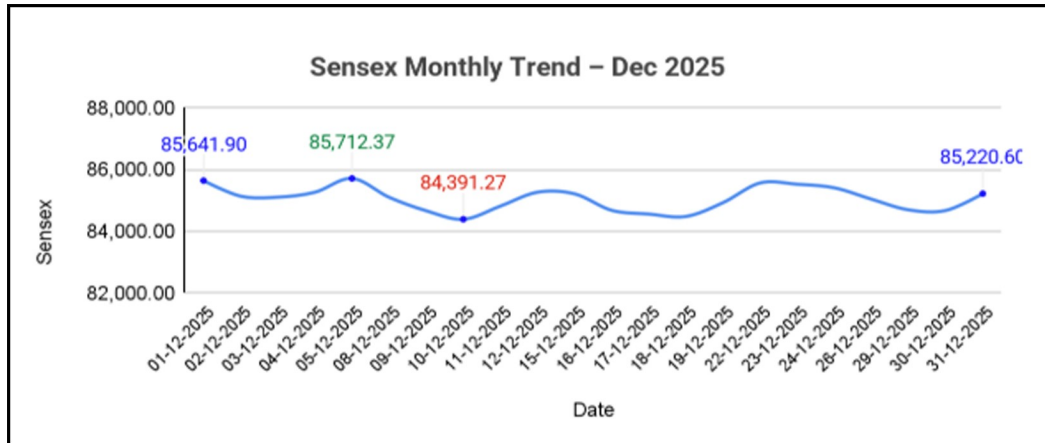
Financial Market Performance Snapshot Data Period - 01/12/2025 to 31/12/2025

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Market Pulse & Investor Perspective



Key News That Moved the Markets in December 2025

- Global central banks maintained a cautious stance, signalling rate stability but no immediate cuts.
- Gold prices remained firm as global investors sought safety amid interest-rate uncertainty and geopolitical risks.
- Silver saw higher volatility, reacting to mixed cues from industrial demand expectations and global growth outlook.
- Consistent domestic mutual fund and SIP inflows provided stability amid FII volatility.



What It Means for Long-Term Investors

Market consolidation is a healthy phase after strong rallies and helps reset expectations. Interest-rate uncertainty reinforces the need to stay focused on long-term goals rather than attempting to time the market. Strong domestic SIP participation continues to provide resilience to Indian equity markets. Precious metals continue to act as a hedge during periods of equity consolidation and global uncertainty.



Gold and silver may not be return drivers every year – they can be portfolio stabilisers over cycles.

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Investor Education

Smarter Investing in 2026: What to Continue, What to Improve

*A new year often tempts investors to make drastic changes – switching funds, chasing last year's performers, or overreacting to predictions. But long-term wealth is usually built by **refining habits**, not reinventing strategies. As you enter 2026, here's a smarter way to review your approach:*

Continue

- Goal-based SIP investing
- Staying invested through market cycles
- Long-term focus over short-term noise

Improve

- Annual SIP top-ups aligned with income growth
- Asset allocation review to manage risk
- Portfolio alignment with evolving life goals

Avoid

- Performance chasing
- Frequent portfolio reshuffling
- Decisions driven by headlines or emotions



Wealth improves when habits improve – not when strategies keep changing.

Case Study/Investor Story

The Day Ramesh Drove It Home

Standing inside the car showroom along with his family, waiting for the keys, Ramesh felt a quiet sense of pride. Four years ago, this moment had felt distant.

Back then, when he first spoke about buying a car, a close friend had suggested the easy route – “Why wait? Just buy it on EMI.”

The car was tempting. The EMI looked manageable.

But something made Ramesh pause.

Instead of rushing, he chose to plan.

With guidance from a Mutual Fund Distributor, Ramesh invested the amount he had set aside as a down payment and began a disciplined SIP equal to the EMI he would have paid.

The idea was simple – if he could afford an EMI, he could afford to invest the same amount.

The next four years weren't glamorous.

There were crowded buses and metros, occasional ride-sharing, and moments when convenience felt compromised.

But the SIP never stopped.

Today, as the sales executive handed him the delivery papers, Ramesh realised something powerful – the car was entirely his.

No EMIs.

No interest.

No financial stress.

In fact, his disciplined planning even allowed him to choose an upgraded model.

As he drove out of the showroom with his family, Ramesh knew patience had rewarded him quietly – not just with a car, but with confidence.



“Sometimes, waiting costs less than rushing.”

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Financial Wisdom

The 2026 Investor Checklist:

A simple reset to keep your financial journey on track

As a new year begins, investors are often tempted to make big changes. But smart investing in 2026 doesn't require bold moves – it requires clarity and alignment. Before reacting to predictions or headlines, take a moment to walk through this simple checklist. Sometimes, a calm review is all it takes to move forward with confidence.

✓ Checklist for a Smarter 2026

✓ Are your financial goals still relevant?

Life changes – review whether your goals still match your priorities.

✓ Are your SIP amounts aligned with your income today?

Even small increases can strengthen long-term outcomes.

✓ Is your asset allocation balanced?

Equity, debt, and gold each play a role – balance helps manage risk.

✓ Is your emergency fund intact?

Stability outside the portfolio protects discipline within it.

✓ Have you scheduled at least one portfolio review this year?

Review with purpose – not with panic.

Start 2026 by organising what already works – clarity today creates confidence tomorrow.



A clear checklist often delivers better results than chasing forecasts.

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Money Mantra

The Boring Test

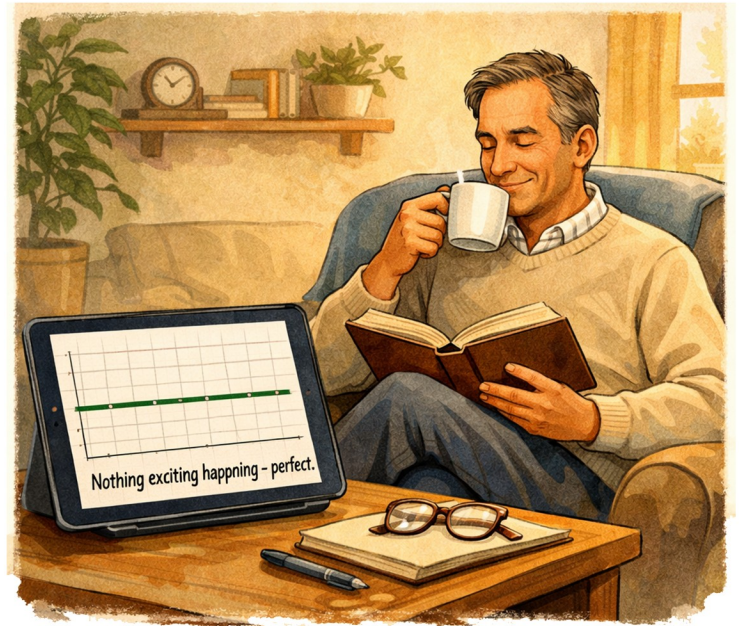
If your investment strategy feels boring, repetitive, and uneventful – congratulations.

You're probably doing it right.

Wealth is rarely built through excitement, constant action, or dramatic moves. It's built quietly – through habits that don't demand attention but reward patience.

In 2026, don't chase thrill.
Chase consistency.

Because the most successful investors are often the ones with the least exciting stories – until years later.



 *If your investments don't demand daily attention, they're likely working exactly as intended.*

Client Quiz

An investor has been running a disciplined SIP for long-term goals. Markets turn volatile in early 2026. What is the smartest action?

- a) Stop the SIP and wait for stability
- b) Switch to last year's top-performing fund
- c) Continue the SIP and review goals calmly
- d) Redeem partially to "protect gains"

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Contact and Closing

Quote of the Month:



"The stock market is a device for transferring money from the impatient to the patient."

- Warren Buffett




Closing Note

As the new year begins, remember that successful investing is rarely about bold predictions or perfect timing.

It is about clarity, discipline, and staying the course – year after year.

May 2026 bring you calm decisions, consistent habits, and steady progress toward your goals.

Answer to Quiz:  c) Continue the SIP and review goals calmly

Explanation:

Market volatility is a normal part of investing. Stopping, switching, or redeeming investments based on short-term movements often disrupts long-term plans. Continuing disciplined SIPs and periodically reviewing goals helps investors stay aligned with their objectives, allowing compounding to work over time.

Disclaimer:

Mutual Fund investments are subject to market risks. Read all scheme-related documents carefully. Past performance is not a guarantee of future returns and may or may not be sustained in the future. This report has been prepared based on data available to us and we have taken all precautions so that there are no errors and lapses. However, we do not assume any liability for actions taken based on this report. Contact us for scheme-specific risk. The 'Investor Story' narrative involves creative liberties for storytelling purposes.

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