

MONTHLY NEWS LETTER MARCH 2026

Golden Sparrow Consultancy
AMFI-Registered Mutual Fund Distributor

Address : AHMEDABAD | KESHOD
Phone : 0226971965
www.goldensparrowconsultancy.com



MONTHLY NEWS LETTER MAR 2026




What's Inside:


Welcome Note,

Nature does not hurry, yet everything is accomplished. In the garden of wealth, there are seasons for planting, seasons for waiting, and seasons for harvesting. This March, as the world celebrates the nurturing spirit of women, we look at our portfolios through a similar lens—one of patience and long-term vision.


If your investments haven't moved much in the recent past, don't mistake silence for lack of progress. Beneath the surface, your discipline is building a foundation that the future will reward.


 **Market Insights**
 February Snapshot
 & Key Data
 (Page 2)


 **Market Pulse**
 Why a 'Flat' Market is a
 Busy Market
 (Page 3)

 **Investor Education**
 The Bamboo Principle:
 Hidden Growth
 (Page 4)

 **Investor Case Study**
 From Kitchen Dabbas to
 Digital SIPs
 (Page 5)

 **Financial Wisdom**
 The Discipline of
 Embracing 'Boredom'
 (Page 6)

 **Money Mantra**
 Time IN the Market
 vs. Timing
 (Page 7)

 **Contact & Closing**
 Your Patience Score &
 A Note for March
 (Page 8)



"Real wealth isn't just made in the bull market; it is secured in the quiet market."

Golden Sparrow Consultancy

AMFI-Registered Mutual Fund Distributor

 hello@goldensparrowconsultancy.com  0226971965  www.goldensparrowconsultancy.com

Market Insights

February 2026 Market Snapshot

Monthly Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
<u>Sensex</u>	80,722.94	85,871.73	80,387.25	81,287.19	0.70%
<u>Nifty</u>	25,333.75	26,341.20	24,571.75	25,178.65	-0.61%
<u>Nasdaq</u>	25,333.75	26,341.20	24,571.75	25,178.65	-0.61%
<u>Gold</u>	\$5,395.58	\$5,451.20	\$4,404.12	\$5,277.90	-2.18%
<u>Crude</u>	\$63.97	\$67.76	\$60.90	\$67.25	5.13%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
<u>Sensex</u>	1.85%	11.05%	11.30%	10.61%	13.38%
<u>Nifty</u>	3.08%	13.80%	13.32%	11.62%	13.61%
<u>Nasdaq</u>	17.35%	33.59%	30.02%	13.80%	18.55%
<u>Gold (\$)</u>	53.07%	84.63%	42.42%	24.94%	15.75%
<u>Crude (\$)</u>	5.42%	-3.65%	-4.22%	1.78%	7.45%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE				
Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	15.06	20.67	18.07	17.83
Equity - Dividend Yield Fund	14.79	19.60	18.24	16.76
Equity - ELSS	12.69	17.00	14.57	15.46
Equity - Flexi Cap Fund	13.58	17.30	14.44	15.60
Equity - Focused Fund	13.82	17.01	13.97	15.36
Equity - Large & Mid Cap Fund	16.19	19.46	16.36	16.30
Equity - Large Cap Fund	14.11	16.01	12.97	14.15
Equity - Mid Cap Fund	18.35	22.45	18.80	17.93
Equity - Multi Cap Fund	14.65	19.52	16.85	16.64
Equity - Small cap Fund	12.91	19.31	19.68	18.24
Equity - Value Fund	14.93	19.69	16.87	16.09

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

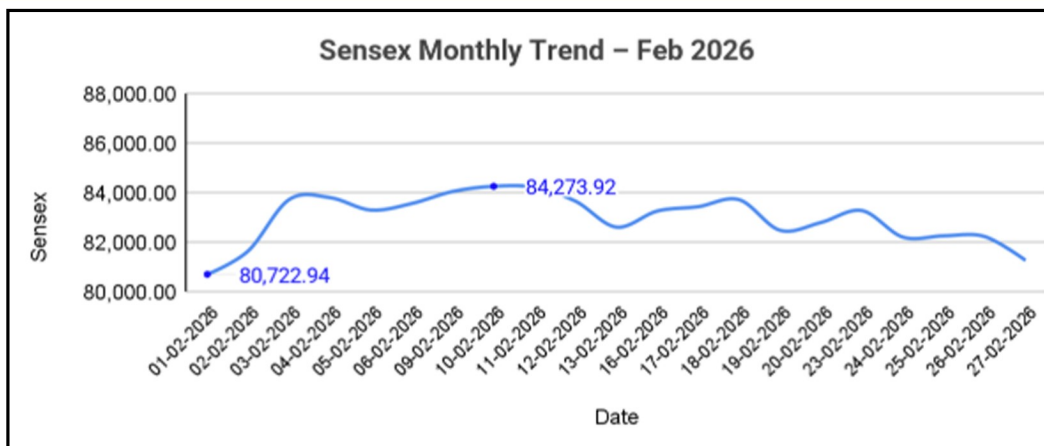
* All Sectoral, Thematic, Index & ETF Funds are excluded from the above list. Returns are not guaranteed.
 Financial Market Performance Snapshot Data Period - 01/02/2026 to 28/02/2026

Golden Sparrow Consultancy

AMFI-Registered Mutual Fund Distributor

hello@goldensparrowconsultancy.com 0226971965 www.goldensparrowconsultancy.com

Market Pulse & Investor Perspective



Key News That Moved the Markets in Feb'26

Sensex and Nifty ended the month lower amid heightened volatility.

IT sector corrected sharply on AI disruption and earnings concerns.

Global cues remained volatile due to U.S. macro data and tech uncertainty.

Select global corporates reiterated long-term India growth commitment.



What It Means for Long-Term Investors

- Short-term volatility does not equal structural weakness.
- Sector leadership may shift; diversification becomes critical.
- AI disruption may pressure valuations but reward adaptable businesses.
- Market corrections can create staggered accumulation opportunities.
- Portfolio discipline matters more than market timing.

 Market movements may change monthly – long-term outcomes depend on staying aligned with goals.

Golden Sparrow Consultancy

AMFI-Registered Mutual Fund Distributor

 hello@goldensparrowconsultancy.com  0226971965  www.goldensparrowconsultancy.com

Investor Education

The Bamboo Principle: Why Silent Phases Matter

The Chinese Bamboo tree is a marvel of nature. For the first four years after planting, you see nothing—not even a single green shoot. You water it, fertilize it, and protect it daily, but to the naked eye, there is zero growth.

Then, in the fifth year, it suddenly bursts through the soil and grows **80 feet tall in just six weeks**.

The Lesson: Did the bamboo grow 80 feet in six weeks? No. It grew 80 feet in five years. During the "silent" years, it was developing a massive root system to support its future height.



- Your SIPs over the last few months are your "roots."
- Every flat month is a month where you are accumulating units at lower costs.
- Without the silent foundation, the vertical growth of the 5th year wouldn't be possible.



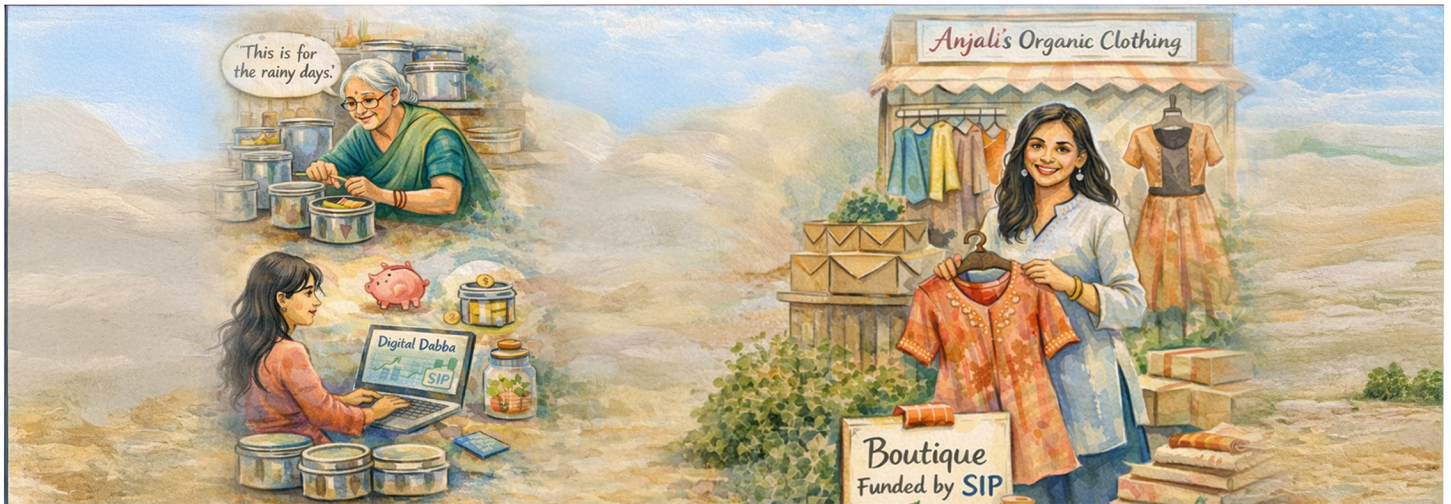
*Don't judge a seed by the harvest you see today;
judge it by the roots you are building for tomorrow*

Golden Sparrow Consultancy

AMFI-Registered Mutual Fund Distributor

hello@goldensparrowconsultancy.com 0226971965 www.goldensparrowconsultancy.com

Investor Success Story



THE 'KITCHEN GOLD' TRANSITION: A LEGACY OF THE DIGITAL DABBA

Growing up, Anjali watched her grandmother, Nani, tuck away ₹100 and ₹500 notes into various steel dabbas in the kitchen. "This is for the rainy days," Nani would say. That habit—disciplined, quiet, and consistent—saved the family during many small crises.

When Anjali started her first job, she wanted to honor that legacy but in a modern way. She started a "Digital Dabba"—a monthly SIP in a diversified equity fund.

For the first few years, like Nani's jars, the growth felt slow. The urge to stop and spend the money often surfaced. But Anjali remembered Nani: "You don't open the jar until the dream is ready." The balance didn't excite her in the early years. But she trusted the habit more than the numbers.

The Result: Ten years later, Anjali didn't just have a "rainy day fund." Her consistent SIPs, compounded over time, provided the seed capital for her own boutique organic clothing brand. Today, she is a successful entrepreneur.

The steel dabbas of the past have become the digital portfolios of today. The method changed, but the magic ingredient remained the same: **Unshakeable Consistency**.

💡 "Legacy isn't just about what you leave behind; it's the habits you pass forward."

Golden Sparrow Consultancy

AMFI-Registered Mutual Fund Distributor

✉ hello@goldensparrowconsultancy.com ☎ 0226971965 🌐 www.goldensparrowconsultancy.com

Financial Wisdom

The Discipline of Embracing 'Boredom'

Successful investing is often compared to watching paint dry or grass grow. If you are looking for excitement, the stock market is the wrong place.

Why do investors fail during flat periods?

Action Bias: We feel that if we aren't "doing something" (buying/selling), we aren't winning.

Comparison Trap: Seeing others chase "hot trends" while your portfolio stays steady.

The Fatigue Factor: Months of no growth feels like a failure, even if the economic fundamentals of the country are improving.



The Wisdom: Long-term investors understand that sideways markets are consolidation phases, not crises.



The goal of investing is to fund your life, not to provide daily entertainment. If your portfolio is "boring," you are probably doing it right.

Money Mantra

Time in the Market > Timing the Market

Most investors lose more money trying to anticipate a market recovery than they do in the actual downturn.

Waiting for the "perfect time" to invest is like waiting for all the traffic lights in the city to turn green before you start your car. You'll never leave the driveway.

Client Quiz:

What is your "Patience Score"?

When the market stays flat for a prolonged period, you:

- a) Stop your SIP.
- b) Check your portfolio every day.
- c) Increase your SIP or stay the course.

How often do you review your goals (not your returns)?

- a) Only when the market crashes.
- b) Every week.
- c) Once a year with my advisor.

If a "hot tip" promises 20% in a month, you:

- a) Invest immediately.
- b) Research it for a day, then invest.
- c) Ignore it and stick to your plan.



Contact and Closing

Quote of the Month:



"Patience is not the ability to wait, but the ability to keep a good attitude while waiting."

- Joyce Meyer



Closing Note : *As we close our March edition, remember that the most successful investors aren't necessarily the ones with the best "tips"—they are the ones with the best temperament. Whether you are building a business, a family, or a portfolio, the secret is the same: stay the course, even when it feels like nothing is happening.*

Answer to "Patience Score" (Page 7)

Mostly Cs: You are a "Master Planter." You understand that growth takes time.

Mostly Bs: You are a "Watchful Gardener." Be careful not to over-analyze; trust the process.

Mostly As: You are a "High-Speed Sprinter." Remember, wealth is a marathon. Let's connect to realign your strategy.

Explanation: *Long-term wealth is built on behavior. Choosing 'C' in all scenarios shows an understanding that market cycles are temporary, but discipline is permanent.*

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.

Golden Sparrow Consultancy

AMFI-Registered Mutual Fund Distributor

 hello@goldensparrowconsultancy.com  0226971965  www.goldensparrowconsultancy.com