Mutual Fund Distributor

MONTHLY NEWS LETTER

01 MARCH - 31 MARCH, 2026

Welcome Note

Markets don't move in straight lines—and neither does wealth creation.

April marks the beginning of a new financial year. It's a natural checkpoint—not to react to recent market movements, but to realign with long-term financial priorities.

In the short term, markets may fluctuate in response to global cues, economic data, or shifts in sentiment. But over time, outcomes tend to follow discipline, patience, and consistency.

As we step into FY 2026–27, this edition focuses on one simple idea: **Progress in investing is often quiet—but rarely accidental.**



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Thought for the Month

"Wealth is not built in moments of certainty—but in periods of discipline."

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MARKET INSIGHTS

March 2026 Snapshot

MONTHLY FINANCIAL MARKET PERFORMANCE SNAPSHOT

Particulars	Open	High	Low	Close	Change %
Sensex	78,543.73	80,632.55	71,774.13	71,947.55	-8.40%
Nifty	24,659.25	24,989.35	22,286.40	22,331.40	-9.44%
Nasdaq	22,322.12	22,906.72	20,690.25	21,590.63	-3.28%
Gold	$5,301.75	$5,419.25	$4,098.87	$4,695.91	-11.43%
Crude	$72.28	$113.28	$69.23	$102.09	41.24%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE

Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	-3.28	16.50	15.25	15.23
Equity - Dividend Yield Fund	-2.08	15.41	15.26	14.32
Equity - ELSS	-4.52	12.91	11.39	12.99
Equity - Flexi Cap Fund	-3.61	13.37	11.36	13.05
Equity - Focused Fund	-3.70	12.93	10.87	12.83
Equity - Large & Mid Cap Fund	-2.19	15.51	13.25	13.72
Equity - Large Cap Fund	-4.37	11.83	9.82	11.61
Equity - Mid Cap Fund	0.58	18.60	15.59	15.47
Equity - Multi Cap Fund	-2.46	15.77	13.92	14.18
Equity - Small cap Fund	-2.38	15.98	16.60	15.84
Equity - Value Fund	-1.75	15.72	13.81	13.37

INVESTOR TAKEAWAY

Market phases change frequently.
Your investment strategy shouldn't.

*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*

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ADVISOR LENS

Navigating the Current Market Phase



What's Happening Right Now

- Markets are showing phases of volatility
- Global uncertainties are influencing sentiment
- Sector leadership may be shifting

What Investors Often Do in Such Phases

- Reduce or stop SIPs
- Wait for "clarity" before investing
- Shift portfolios based on recent performers

What a Structured Approach Looks Like

- Continue SIPs consistently
- Use volatility for staggered investing
- Stay aligned with asset allocation
- Review goals—not daily market movements



A SIMPLE PERSPECTIVE

Short-term uncertainty is part of the journey.

Long-term wealth is built by staying through it - not avoiding it.

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INVESTOR EDUCATION

Why Volatility is the Entry Fee for Long-Term Returns

Volatility often feels uncomfortable. But in investing, discomfort and opportunity often travel together.

Markets don't reward investors for avoiding fluctuations - they reward those who stay invested despite them.

A Simple Truth

If markets moved only upward smoothly, there would be little opportunity to build wealth efficiently.

INVESTOR INSIGHT

Volatility is not a problem to solve. It is a condition to accept.

Understanding the Role of Volatility

It creates opportunities to accumulate at different levels

It reflects price discovery - not permanent loss

It separates emotional decisions from disciplined ones

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INVESTOR SUCCESS STORY

Data-Driven Upgrade

A Small Habit, A Big Turning Point



Rohit never thought much about investing. For him, life was about managing the present—monthly expenses, family needs, and the occasional small indulgence. Yet, a quiet worry lingered in the background. What about retirement? What about enjoying life without constantly thinking about money? He began to notice something unsettling—every goal came with a compromise. Either delay it, scale it down, or depend on borrowing.

Around this time, he met his friend Sumit, who had recently started his journey as a Mutual Fund Distributor, helping families work towards financial independence. Sumit didn't overwhelm him with complex plans or big promises—just a simple suggestion: start a monthly SIP.

In the beginning, it didn't feel significant. There were months when markets fell, and his investments didn't seem to grow. At times, Rohit even questioned whether it was worth continuing. But Sumit encouraged him to stay consistent. Years passed quietly. No excitement. No dramatic milestones.

Then one day, without any sudden trigger, things felt… different.

A vacation? Planned without hesitation. An emergency? Managed without stress. Future goals? No longer uncertain.

Rohit realised that investing wasn't about chasing visible, linear returns— it was about building wealth silently, with discipline and patience.

CLOSING INSIGHT

Consistency may feel ordinary today - but it often creates extraordinary outcomes over time.

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FINANCIAL WISDOM

The Comfort Trap in Investing

Investors naturally seek comfort—stable returns, predictable growth, and low uncertainty. But wealth creation rarely happens inside comfort zones.

The Comfort Trap Looks Like

- **Avoiding equity due to short-term volatility**
- **Preferring "safe" but low-return options for long-term goal**
- **Delaying investments until markets feel stable**

WISDOM TO REMEMBER

Discomfort in the short term often leads to comfort in the long term.



The Reality

Comfort today may lead to compromise tomorrow.

Long-term goals-like retirement or child education-require growth, not just stability.

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PORTFOLIO CHECKLIST

A 1-Minute Portfolio Health Check

If 2 or more answers are "No"

It may be a good time to review your portfolio.

Take a moment to reflect:

01

Investment Discipline

- ☐ Am I investing regularly (SIP/STP)?
- ☐ Have I continued my investments without interruption despite market noise?

02

Asset Allocation

- ☐ Do I know my equity-debt allocation?
- ☐ Is it aligned with my goals and risk profile?

03

Behaviour Check

- ☐ Am I consistently following a structured investment plan?
- ☐ Have I avoided making impulsive investment decisions recently?

04

Goal Alignment

- ☐ Are my investments linked to specific financial goals?
- ☐ Have I reviewed them in the last 6–12 months?

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CLOSING NOTE

Starting the Financial Year with Clarity

A new financial year is not about predicting markets.
It is about preparing your portfolio.

Markets will move. Narratives will change. But disciplined investors focus on alignment—not noise.

What You Can Do This Month

- Review your current investments
- Review your asset allocation
- Check alignment with financial goals
- Continue or increase SIPs where appropriate

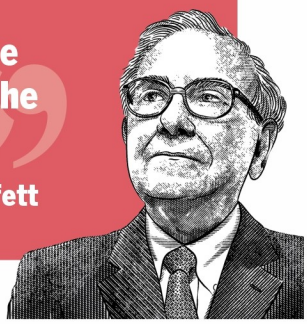
A Simple Step Forward

If you would like to review your portfolio alignment for FY 2026–27, you may consider scheduling a discussion.

QUOTE OF THE MONTH

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

— Warren Buffett



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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