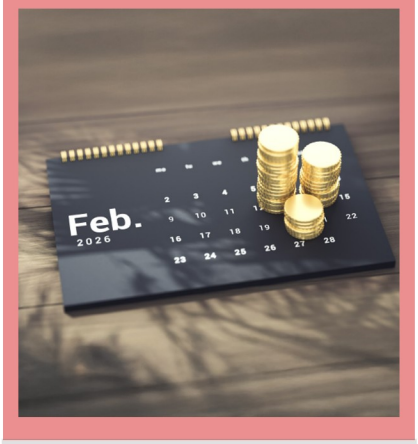
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MONTHLY NEWS LETTER FEB 2026



Welcome Note,

Investing success is rarely shaped by single events. It is built through consistent actions taken over time. This February edition focuses on long-term goals, steady discipline, and the value of staying invested — even when attention is drawn elsewhere.
Because consistency remains one of the most powerful forces in long-term investing.

What's Inside:

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

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🔍 **Engagement Corner** A Thought for Long-Term Investors (Page 8)

"Long-term goals don't need constant changes — they need consistent commitment."

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Market Insights

January 2026 Market Snapshot

Monthly Financial Market Performance Snapshot					
Particulars	Open	High	Low	Close	Change %
Sensex	85,255.55	85,883.50	81,088.59	82,269.78	-3.50%
Nifty	26,173.30	26,373.20	24,919.80	25,320.65	-3.26%
Nasdaq	23,481.49	23,988.27	22,916.83	23,461.82	-0.08%
Gold	$4,329.42	$5,595.46	$4,310.01	$4,865.35	12.38%
Crude	$57.36	$66.25	$55.70	$65.45	14.10%

Financial Performance Trends Over Various Time Horizons					
Particulars	6M	1yr	3yr	5yr	10yr
Sensex	1.34%	6.15%	11.37%	12.19%	12.71%
Nifty	2.23%	7.71%	12.76%	13.18%	12.84%
Nasdaq	11.08%	19.54%	26.52%	12.41%	17.66%
Gold ($)	47.94%	73.70%	36.15%	21.39%	15.84%
Crude ($)	-7.99%	-10.87%	-6.09%	4.67%	6.85%

MF CATEGORY-WISE PERFORMANCE AT A GLANCE				
Category	1 Year	3 Year	5 Year	10 Year
Equity - Contra	8.70	20.20	19.97	16.70
Equity - Dividend Yield Fund	8.42	19.36	19.69	15.71
Equity - ELSS	6.64	16.48	15.90	14.30
Equity - Flexi Cap Fund	6.82	16.60	15.72	14.43
Equity - Focused Fund	7.76	16.37	15.34	14.17
Equity - Large & Mid Cap Fund	8.32	18.68	17.86	14.99
Equity - Large Cap Fund	8.40	15.28	14.16	13.10
Equity - Mid Cap Fund	8.22	21.57	20.47	16.38
Equity - Multi Cap Fund	6.57	18.90	18.53	15.12
Equity - Small cap Fund	2.20	18.61	21.55	16.67
Equity - Value Fund	8.26	18.99	18.58	14.78

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

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

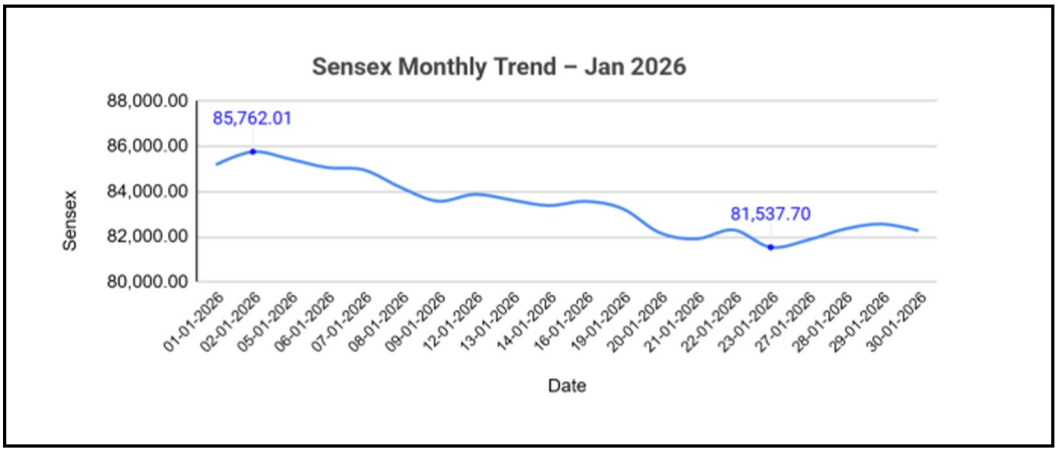
Financial Market Performance Snapshot Data Period - 01/01/2026 to 31/01/2026

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Market Pulse & Investor Perspective



📰 Key News That Moved the Markets in January 2026

- Sustained FII Selling Pressures Indian Equities
- Domestic Flows Cushion Market Volatility
- Gold Records a Strong Rally on Global Uncertainty
- Silver Outperforms with Sharp Gains

🔍 What It Means for Long-Term Investors:

FII selling reflects short-term global risk management and does not necessarily alter long-term fundamentals of quality investments.

Strong domestic participation highlights the growing role of long-term Indian investors in market stability.

Gold's rally reinforces its role as a portfolio hedge during periods of equity uncertainty.

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

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Investor Education

Common Investor Mistakes During Budget Season

Mistakes	Smarter Approach
✗ Reacting to headlines immediately	✓ Allow time for clarity
✗ Changing investments based on expectations	✓ Stay aligned with long-term goals
✗ Last-minute tax-saving decisions	✓ Choose tax-saving options that fit long term plans
✗ Comparing portfolios with others Ignoring asset allocation	✓ Focus on your own goals and risk profile Maintain diversification across asset clases



Budgets are annual events — disciplined investing is a long-term journey.

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Case Study/Investor Story



A Love Story That Started with SIP

"Some dreams don't need grand beginnings — just belief, patience, and the right partner to walk tlne journey together."

It was Urmila who insisted Akash start an SIP – back when they were still in college. Saving money then wasn't easy. It meant cutting down on coffee breaks, taking buses instead of cabs, and saying no to small comforts. But Urmila believed that dreams needed an early start, even if the beginnings felt modest. Both of them started their first SIP.

What started as a friendship soon turned into love. After college came jobs, responsibilities, and eventually marriage. As their careers grew, so did their SIP contributions – gradually and without strain. They never chased shortcuts or compromised their lifestyle; they simply stayed consistent.

Three years into their marriage, life brought another joyful chapter. With Urmila expecting their first child, the couple wanted something more than just a house – they wanted stability. When they booked their apartment, they did it confidently, without depending on anyone else. Looking back, Akash often smiles at that college-day suggestion.
What once felt like sacrifice had quietly turned into security.

Some dreams don't need grand beginnings – just belief, patience, and the right partner to walk the journey together.

Starting early and growing steadily can turn small sacrifices into life-changing milestones.

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Financial Wisdom

Money Habits That Strengthen Relationships

Love grows with understanding, trust, and shared effort.
So does financial stability.

Many relationships don't struggle because of money — they struggle because money is left un-planned or unspoken. When partners plan together, finances become a source of confidence, not conflict.

Here are a few money habits that quietly strengthen relationships over time:

Planning together builds trust
Discussing goals early reduces uncertainty later.

Small habits prevent big stress
Regular saving avoids last-minute pressure during life milestones.

Consistency reduces conflict
Disciplined investing removes the need for repeated financial debates.

Shared goals create alignment
When both partners move toward the same future, decisions feel easier.

Transparency brings peace of mind
Knowing where you stand financially builds calm and confidence.



Strong relationships aren't just built on emotions they're built on shared responsibility and clarity.

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Money Mantra

The Invisible Progress Test

Most meaningful financial progress is invisible.
There are no alerts when discipline works.

No applause when SIPs run quietly.

No excitement when compounding does its job.
But years later, the results speak — softly, but clearly.

If nothing dramatic is happening in your investments,
it usually means something important is working.



Progress often feels silent before it becomes visible.

Client Quiz

Which sign most often indicates healthy long-term investing?

a) Frequent portfolio changes
b) Constant excitement and action
c) Quiet consistency with little drama
d) Daily market tracking

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Contact and Closing

Quote of the Month:

"The most important investment you can make is in yourself."

- Warren Buffett



Closing Note

As February reminds us of commitment and consistency, it's worth remembering that meaningful financial progress rarely announces itself loudly. It builds quietly — through habits repeated, plans respected, and patience maintained.

Markets will move, opinions will change, and headlines will come and go. But investors who stay focused on long-term goals and disciplined actions often find themselves better prepared for life's milestones.

🧩 ***Answer to Client Quiz (Page 7)*** ✅ ***c) Quiet consistency with little drama***

Explanation:

Long-term wealth creation is usually the result of disciplined investing and patience. Periods without excitement often indicate that compounding is working as intended, while frequent activity can interrupt long-term progress.

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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