Sukhanidhi
INVESTMENT ADVISORS
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CHECKING YOUR EQUITY PORTFOLIO TOO OFTEN IS THE FASTEST WAY TO DESTROY WEALTH

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If there is one truth you must carry for the rest of your financial life, it is this: wealth is destroyed not by the market, not by scams, and not by bad advice. It is destroyed by our own behavior.

And the most dangerous behavior of all is the simplest one — **checking your portfolio too often.**

When you see green, you get greedy. When you see red, you get scared. Greed makes you take reckless risks. Fear makes you sell at the worst time. Both eat your future silently.

If you want to retire rich and live peacefully, you must learn the art of looking away. In this guide, I will show you why constant checking is poison, how patience is your greatest weapon, and why time — not timing — makes you wealthy.

And as of September 2025, with the Sensex standing tall at 81,000, these lessons are not theory. They are living proof.

THE ACCUMULATION PHASE: PLANT, DON'T PLUCK

Your working years are your planting years. Every rupee you save and invest is a seed in the ground. The more you plant, the bigger your forest will be later.
But most investors cannot stop themselves. They check their portfolios every day. When markets rise, they get greedy and chase risky bets. When markets fall, they panic and withdraw. Either way, they dig up their saplings before they grow into trees.

This is exactly what happened in March 2020, when COVID struck. The Sensex crashed from 42,000 to 26,000 in weeks. People who opened their apps daily saw only red. Ravi, a young IT professional from Pune, was one of them. His ₹12 lakhs fell to ₹8 lakhs. He couldn't bear the sight. He sold everything, promising to "re-enter later." But markets don't wait for comfort. By 2021, the Sensex was at 50,000. By 2025, it had touched 81,000. Ravi never really got back in. His 12 lakhs could have become more than 30 lakhs. Instead, it sits in fixed deposits barely keeping up with inflation.

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Meena, a schoolteacher in Delhi, had the same ₹12 lakhs invested. But she didn’t check her portfolio daily. In fact, she barely looked at it once a year. During COVID, she was busy adjusting to online classes and caring for her family. She didn’t even know how much her portfolio had fallen. She just kept investing. By 2025, her money had grown to over 30 lakhs.

Both Ravi and Meena faced the same market, the same crash, and the same opportunity. The difference was not knowledge. It was behavior

The lesson is clear: in your accumulation years, look less, invest more.

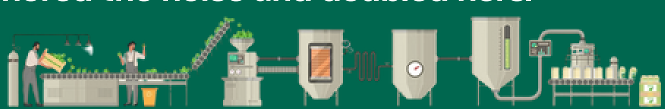
THE DISTRIBUTION PHASE: HARVEST WITH CARE

Retirement is when your salary stops and your wealth begins to feed you. Here, your job is no longer planting. It is harvesting carefully.
But once again, over-checking ruins everything. Retirees often panic at every fall, withdrawing too much, too early, or shifting everything into “safe” assets that barely beat inflation. Instead of enjoying the forest they planted, they live in constant anxiety.

Take the story of Mr. Sharma, a retired government officer. In 2015, he had about ₹80 lakhs saved. By 2020, his portfolio had fallen to ₹55 lakhs in the COVID crash. Because he checked his app every morning and evening, fear consumed him. He sold almost everything and moved to fixed deposits. By 2025, his money had barely grown, while inflation kept eating into it. His retirement, which could have been comfortable, now feels tight.

Contrast that with Mrs. Iyer, who retired around the same time, also with ₹80 lakhs. Her son, a financial planner, told her one thing: “Amma, check your portfolio once a year, not every day. Keep three years of expenses safe in an FD. Let the rest grow.” She followed the advice. During COVID, she didn’t panic. She had her expenses covered and didn’t need to sell. By 2025, her portfolio had grown to nearly ₹1.5 crores, even after withdrawals. She lives peacefully, travels often, and even supports her grandchildren’s education.

Both started the same. Both faced the same crash. But Mr. Sharma over-checked and shrank his future, while Mrs. Iyer ignored the noise and doubled hers.



The lesson is clear: in retirement, over-checking destroys peace. Withdraw calmly and let compounding continue to work.

INVESTOR PSYCHOLOGY: THE REAL ENEMY

Markets don't destroy wealth. Our behavior does. And nothing damages behavior more than constant checking.
There are four kinds of investors. The impatient investor sells at the first sign of loss. The speculator jumps on rumors and tips, always chasing the next big thing. The greedy investor bets big on quick gains, and usually loses it all. And then there is the wealthy investor, who understands one truth: time, not constant monitoring, builds wealth.

If you are glued to your phone, refreshing your portfolio every day, you are not wealthy. You are either impatient, speculative, or greedy.

History proves this again and again. In 1992, the Harshad Mehta scam sent the Sensex soaring, then crashing by 50%. Daily watchers got swept up in greed and were ruined. In 2000, the dotcom bubble created the same illusion. In 2008, the global financial crisis pushed the Sensex from 20,000 to 8,000. Daily checkers panicked. By 2017, the market had crossed 30,000, rewarding only the patient. In 2020, the crash to 26,000 destroyed the confidence of daily watchers. In 2025, the Sensex is 81,000. Those who ignored the noise are wealthier today.

The more you look, the more you act. The more you act, the less you grow.

THE POWER OF COMPOUNDING: MAGIC YOU'LL MISS IF YOU KEEP LOOKING

Compounding is the secret engine of wealth. It works quietly, almost invisibly, and then suddenly, after decades, it looks like magic.

One lakh rupees at 12% a year becomes about 10 lakhs in 20 years. At 15%, it becomes over 16 lakhs. At 18%, it becomes nearly 27 lakhs. Stretch the horizon further, and the results explode. At 15%, one lakh grows to 66 lakhs in 30 years, and over 2.5 crores in 40 years.

But here's the problem. In the early years, compounding looks boring. Growth is slow. If you keep checking every day, you'll feel restless and quit before the magic begins.

Compounding whispers for years, then shouts. If you over-check, you will cut it short before you ever hear the shout.

BREAKING THE HABIT OF OVER-CHECKING

Markets don't destroy wealth. Our behavior does. And nothing damages behavior more than constant checking.

If you want to protect your wealth, you must first protect your behavior.

Automate your investments so you don't have to decide every month. Remove temptation by deleting portfolio apps or at least hiding them from your home screen. Give yourself permission to look rarely — once a year is enough for most long-term investors. Change your measure of progress. Stop asking, "What happened today?" Start asking, "Am I on track for the next 20 years?"

And whenever you feel tempted, remember the mango tree. If you keep digging it up to check the roots, you will kill it. Wealth, like trees, grows best when you let it be.

THE INVESTOR'S COMMANDMENTS

The first and most important principle is that you must stop checking your portfolio every day. This habit feeds fear and greed, and those emotions will undo everything you've built.

During your earning years, plant steadily. Every rupee invested is a seed. Don't touch it. Let it grow. The time for harvesting will come later.

Ignore tips and rumors. They sound exciting, but they lead you astray. Wealth is built quietly, not noisily.

Understand that the real danger is not in the market but in yourself. Fear and greed are far more expensive than any bad stock.

Wealth grows in silence. Compounding feels invisible in the early years, but give it decades and it will astonish you.

When retirement comes, harvest calmly. Withdraw with discipline. If you panic and overspend, you will destroy decades of hard work.

And above all, do not confuse market noise with true information. Most of what you hear daily is irrelevant to your long-term journey. Focus on time and discipline. Pass this wisdom on to your children, because patience will serve them even more than money will.

CONCLUSION: LOOK AWAY TO GROW RICH

The Sensex at 81,000 in September 2025 is proof that patience is the most powerful investment strategy. Just five years ago, in March 2020, the index had collapsed to 26,000. Daily checkers panicked and sold, locking in their losses forever. Those who looked away and kept planting have tripled their wealth.

The market didn't change. Human behavior did.

So remember this once and for all: the more you check, the less you grow. The less you check, the more you will compound.

Wealth is not built in daily updates. It is built underground, in silence, where compounding works unseen. Trust the soil. Trust time. Stop digging.

One day, when you finally look up, you'll find that while you weren't watching, a forest has grown.

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