Monthly Newsletter

21st June 2025

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook - June 2025

Equity Market Outlook

Sensex and Nifty 50 rose 1.5-1.7%, while Midcap and Smallcap indices surged 6.1% and 8.7% respectively.

Foreign Portfolio Investors (FPIs) saw their highest net inflows since the market correction at $2.3 billion, while DIIs invested $7.9 billion.

Rupee depreciated by 1.3% in May, and crude oil prices remained steady at around US$ 63-64 per barrel.

GDP growth surprised with a 7.4% YoY rise in Q4FY25, driven by fixed investment and net exports.

India's long-term growth is supported by strong macro stability and expected high earnings growth driven by private capex and consumption.

We're overweight in financials , pharma, and consumer discretionary, and underweight IT, favoring renewable energy and defense.

Our Recommendations

1.With slowing Global growth, Weak U.S. Macros and Geo Political tensions in the middle east, investors should be mindful of potential market volatility ahead and rebalance their portfolios accordingly.

2.The existing Goal-Based SIPs to be continued and Lumpsum should be made in Multi Asset Funds if the horizon is 3 to 5 years. Market corrections to be used as opportunities for long-term investments.

Debt Market Outlook

The RBI cut the repo rate by 50 bps to 5.5% and announced a 100 bps CRR cut, injecting ₹2.5 trillion liquidity by November 2025.

RBI's record Rs 2.69 trillion dividend payout will boost government's fiscal deficit by 20-30 basis points, potentially lowering it from 4.5% of GDP to around 4.2-4.3%.

Inflation dropped to 6-year low of 3.1% in April, likely to stay below 4% in coming months due to benign food prices and expected good monsoon.

US Treasury yields rose 24 basis points over the month, reaching 4.4% and touching 4.6% levels, driven by Moody's downgrade, weak auction demand, and debt concerns, while the Fed plans to hold rates steady.

Global tariff tensions ease temporarily, but Moody's US rating downgrade raises deficit concerns. Fed likely to cut rates 50-75 bps amid slowing growth and weak labor market.

Our Recommendations

1.Debt investors should continue to add duration with every rise in yields, as yield upside is limited.

2.A mix of 10-year maturity and 1–3 year maturity is the best strategy to invest in the current scenario.

Vipul Bane

In this newsletter you can expect:

Market Outlook -June 2025

Article: Financial Freedom Conclave 2025

Article: Yoga: A Journey to Freedom

Financial Wisdom Quote

Adyanta Updates & Personal Finance Quiz

Client Testimonial: Mrs. Shweta Bhagwate



65+ Families 1 Mission Infinite Possibilities

When families learn together, they grow together — financially, emotionally, and purposefully."

That's what happened in our Financial Freedom Conclave 2025 – Mumbai Edition. 7th June 2025 was truly special!

More than 65 families from Mumbai came together to experience something beyond just a financial event — they participated in a movement.

✅ They boosted their Financial Literacy

✅ They learned the steps to Financial Freedom

✅ They asked, shared, laughed, and reflected

From inspiring client success stories to crisp, simplified financial concepts by our Guest Speaker Mr. Krishnan Iyer (HDFC AMC) — the evening was equal parts education and entertainment.

Shero-Shayari, Financial Quiz, Humorous PJs, Real Talks, and Power Takeaways — it had all the makings of a blockbuster — Fun, Learning & Celebration.

Huge gratitude to:

- **Co-host** Mrs. Rashmi Edwankar — for enthralling the audience.
- Our stellar **team at Adyanta Financials** — for organizing the event.
- Our partner **Prudent Corporate Advisory Services Ltd**. — for supporting us to make this a success.
- **Creative Konnectors** — for covering the entire event brilliantly.
- **My Panchal Samaj community (Borivali)** — for showing up in full spirit!
- **Our Esteemed Clients** and their friends for making the evening a memorable one.

And Last but the not the least —The Valued clients who volunteered to share their success stories with the audience.

We're just getting started.

Our Mission: Empower 1 Million Indians. Guide 10,000 Families to Financial Freedom.

Will you be part of this journey? Stay connected for our next Conclave !



Quiz on Personal Finance & Adyanta Updates

Answer 3 easy Questions correctly and Get your Personalized Financial Plan for FREE.

Q1. What is diversification benefit?

A. Reduced risk
B. Increased returns
C. Increased risk
D. None of the above

Q2. What is the difference between active and passive investing?

A. Active investing involves trying to beat the market , while passive investing involves tracking the market

B. Active investing involves tracking the market, while passive investing involves trying to beat the market

C. Active investing involves more risk, while passive investing involves less risk

D. None of the above

To *Answer this and 1 more simple question, Kindly* ***Click Here***



What's New at Adyanta Financials

Referral Contest (valid till 15th August 2025) :
Refer 3 friends or family members for SIP/Health Insurance/Term Insurance and get a **Surprise Gift!**

CAS (Consolidated Account Statement) :
Upload your CAS statement on Fundzbazar to **track** all your **mutual funds** in one place.

Portfolio Review :
Unbiased, scientific review of your equity & mutual fund portfolios, including investments made elsewhere.
To book your Slot **Click here**

Yoga- A Journey to Freedom- In Life And Wealth

On this International Yoga Day, let's look beyond asanas and pranayama — and discover how ancient Yoga wisdom holds timeless secrets for modern-day Personal Finance

Yoga & Money: A Deeper Connection

1.Yam & Niyam — The Ethical Compass:

Just like Yam (restraints) and Niyam (observances) guide a yogi's conduct, the right values guide our money life:

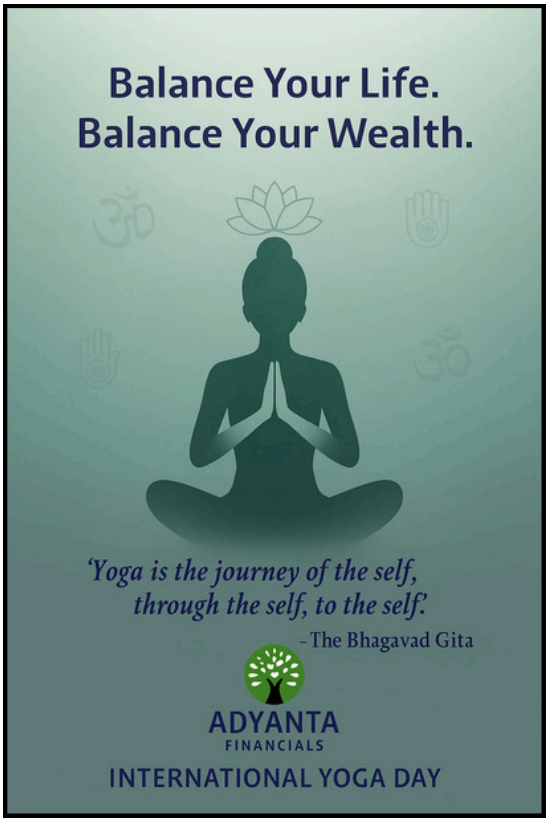
✅ Yam: Avoid debt traps, greed, and unethical shortcuts.

✅ Niyam: Embrace discipline, contentment, and regular savings.

2. The Eight Limbs of Yoga = Steps to Financial Well-being:

Each limb, from Asana (stability) to Dhyana (focus), mirrors how we manage wealth:

- Stability through Regular Income
- Control in spending
- Harmony in Risk and Returns
- Clarity of Purpose
- Detachment from panic and greed
- Consistency in Investments
- Commitment towards Goals
- Focus amid market noise



3. 7 Chakras = 7 Levels of Financial Freedom:

- Muladhara: Emergency Fund
- Swadhisthana: Debt-Free Living
- Manipura: Insurance & Protection
- Anahata: Goal-Based Investing
- Vishuddha: Passive Income Streams
- Ajna: Wealth Mastery & Legacy Planning
- Sahasrara: True Financial Freedom & Abundance Mindset

Align these 'wealth chakras' — and financial wellness flows effortlessly.

"Yoga is the journey of the self, through the self, to the self." **— The Bhagavad Gita**

So is Financial Freedom. Pause. Reflect. Align.

This Yoga Day, let's commit to harmonizing your mind, body… and money.

Happy International Yogas Day!

~ Financial coach, Vipul Bane



""Like Yoga aligns the body and mind, mindful financial planning aligns your dreams and reality — bringing balance, discipline, and peace within and around you."

~ Financial coach, Vipul Bane

Client Testimonial



Stories of impact: This month's story is about how Mrs. Shweta Bhagwate's Family realized their financial goals with the help of a well-designed Financial Roadmap

At Adyanta Financials, we believe in empowering families to turn their dreams into reality—and Mrs. Shweta Bhagwate's journey is a shining example of that.

Through disciplined planning and consistent support, she has:

✅ Built a strong education corpus for Shreyansh.

✅ Created a robust safety net with health and life protection.

✅ Maintained a balanced lifestyle while prioritising smart investments.

✅ Progressed steadily towards financial freedom and peace of mind.

Here's what Mrs. Shweta says about her journey:

"Being a mother and a working professional, financial planning was overwhelming at first. But with Vipul and Adyanta's expert advice, I found clarity and confidence. Every goal—big or small—now feels achievable, and I can focus on giving my son the best without financial worries weighing me down."

We are proud to stand beside Mrs. Shweta and her family on their journey—and her story continues to inspire countless others to take control of their financial destiny with trust and confidence.

Mrs. Shweta Bhagwate, Aviation Professional



Editor - Mrs. Shalini Kulshrestha, Sr. Financial Manager - **Adyanta Financials**.

Do share your feedback on this Monthly Newsletter. Your feedback is valuable for us

Thank you for reading!

www.adyantafinancials.in