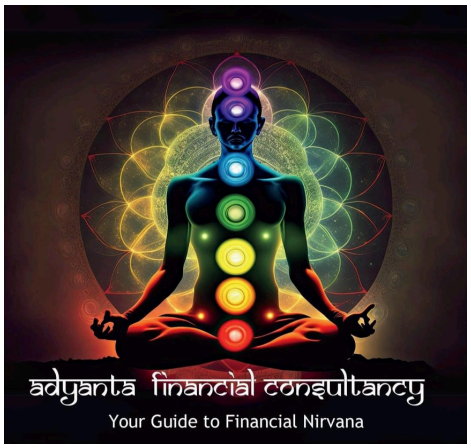
Monthly Newsletter

21st October 2024





Market Outlook - October 2024

Equity Market Outlook

In the month of oct 24, equity markets reached a fresh high as Nifty 50 increased by 2.28% following continuous foreign fund inflows and prospects of solid domestic economic growth amid a healthy monsoon.

Investors reacted positively to the U.S. Federal Reserve's decision to cut interest rate by 50 bps.

(FIIs) were net buyers in Indian equities to the tune of ₹ 57723.80 crore.

Gross goods and services tax (GST) collections in Sep'24 stood at Rs. 1,73,240 crore, representing a 6.5% rise on a yearly basis and this points towards the growing trajectory of the Indian economy.

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-Bases 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

September data showed a slight decline in manufacturing growth in India.

India's current account deficit (CAD) widened marginally to US$ 9.7 billion (1.1% of GDP) in Q1 FY25 from US$ 8.9 billion (1.0% of GDP) in Q1 FY24 and against a surplus of US$ 4.6 billion (0.5% of GDP) in Q4 FY24.

The demand for fast moving consumer goods (FMCG) is also accelerating as companies target older customers with healthy lifestyle products in response to rising longevity and affluence and younger ones with premiumisation

Another consumption booster is the ramping up of hiring by e-commerce majors ahead of the festival season, not just in the metros but in tier 2 and 3 cities as well.

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

Diwali: A Festival of Lights and Financial Wisdom

Article: Unveiling the Future of Asset Allocation

Financial Wisdom Quote

Adyanta Updates & Personal Finance Quiz

Client Testimonial: Gupta Family





Diwali : A Festival of Lights and Financial Wisdom

As the vibrant festival of Diwali approaches, homes across India are adorned with lights, rangoli, and the sweet aroma of festive treats.

Diwali, the festival of lights, symbolizes the triumph of good over evil and is a time for celebration, family gatherings, and, importantly, financial planning. This year, let's illuminate your financial future alongside the diyas.

For many, Diwali is synonymous with shopping sprees, from new clothes to elaborate decorations. However, amidst the festivities, prudent financial planning can transform your spending into an investment in your future.

Consider setting a festive budget: allocate a specific amount for gifts, decorations, and festivities.

For instance, if you plan to spend ₹20,000, break it down—₹8,000 for gifts, ₹5,000 for decorations, and ₹7,000 for sweets and food. This approach not only curbs impulse buying but also allows for mindful spending.

Moreover, Diwali is an opportune moment to evaluate your financial goals. Are you saving for a home, education, or retirement ?

Align your Diwali spending with these goals. Instead of buying an extravagant gift, consider investing in a mutual fund or starting a SIP.

For example, if you usually spend ₹10,000 on gifts, redirecting half of that into a systematic investment plan (SIP) can compound over the years, paving the way for financial security.

This Diwali, let's not just celebrate the lights but also the promise of a bright financial future. As you light up your home, light up your financial journey by setting goals and sticking to a budget.

This festive season, take a moment to reassess your finances. Create a budget, set clear financial goals, and consider investing wisely.

Also take adequate safety precautions while bursting fire crackers. Likewise do provide adequate risk coverage to your family with your term life plan and a family floater mediclaim plan.

Let's celebrate Diwali with not just joy, but also financial wisdom !

Quiz on Personal Finance

Answer 3 easy Questions and Win Exciting Prizes.

What is financial nirvana?

A. Being debt-free.
B. Having unlimited wealth.
C. Achieving long-term financial stability and peace.
D. Living extravagantly.

Which habit supports maintaining financial nirvana??

A. Impulse buying.
B. Regular financial reviews and adjustments
C. Investing in get-rich-quick schemes.
D. Avoiding budgeting..

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



1. We are hosting **Virtual Diwali Get-together** for all our esteemed clients on Saturday, 26th October at 11 am.

2. We are offering **FREE** 90 Minutes **One to One Meeting** for personal Finance consultation. To book your appointment, contact us today.

3. We are conducting a FREE **Financial Freedom Masterclass** on Saturday, 26th October at 4 pm. For Registration **Click Here**

4. **Launching Adyanta Referral Program** -Refer your near and dear ones to us who could benefit from our services and win gift Vouchers this Diwali.

Unveiling The Future of Asset Allocation- Are You Maximizing Your Portfolio Returns ?

Is your investment strategy stuck in the past ?

In the world of investing, the right Asset Allocation can make or break your financial future.

While equities have historically outperformed, volatility and short-term goals often require a more nuanced approach.

So, What's the secret sauce for Optimal Asset Allocation ?

Money control Personal Finance analyzed seven **different asset allocations** over the past decade and charted their year-on-year performance from 2013 to 2023. Here's a sneak peek:

1. The Classic 60% Equity / 40% Debt

2. Equity-heavy with 70% Equity, 20% Debt, and 10% Gold

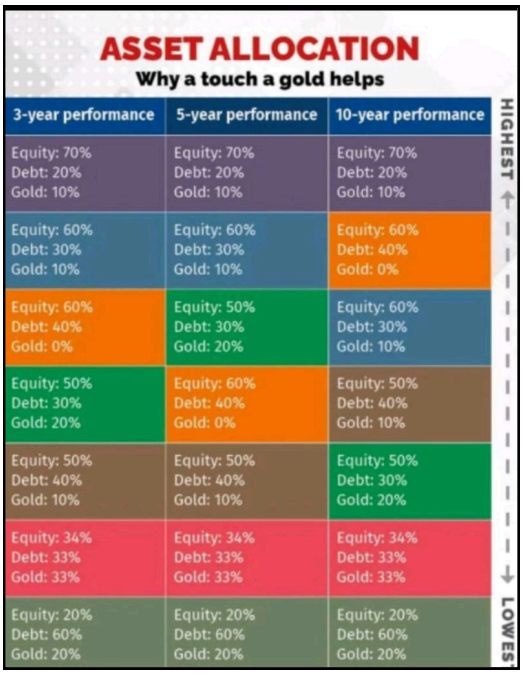
3. A modern twist with 60% Equity, 30% Debt, and 10% Gold

4. Balanced approach with 50% Equity, 40% Debt, and 10% Gold

5. A slightly more Aggressive balance with 50% Equity, 30% Debt, and 20% Gold

6. Equal weight distribution with 34% Equity, 33% Debt and 33% Gold

7. A Conservative strategy with 20% Equity, 60% Debt, and 20% Gold



Source: Money Control & ACE MF

Key Insights & Learnings from this Analysis (Refer the charts) :

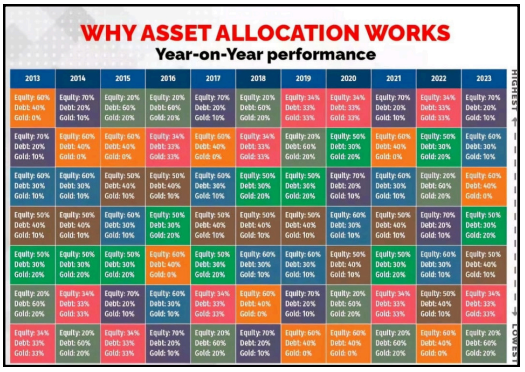
1. **Asset Allocation is the Key** : Embrace a multi-asset approach for a balanced portfolio that can withstand market fluctuations. It's the foundation of your investment success.

2. **The Classic** 60-40 **Rule is Losing Its Magic** : Since 2020, the traditional 60% equity and 40% debt allocation has struggled to deliver the expected results.

3. **Equal Weight Portfolio —A Double- Edged Sword** : While it offers diversification, it has also proven to be the most volatile option.

4. **Gold is Your Secret Weapon** : By simply adding 10-20% gold to your portfolio, you could see enhanced returns and improved stability.

5. **Tailor Your Strategy** : Look beyond returns. No one-size-fits all. Your ideal asset allocation should consider your current financial situation, time horizons, risk appetite, and return expectations.



👉 **So, How Can you discover your Optimal Asset Allocation And Maximize Returns** ?

It's fairly simple - Seek Professional Guidance. Consulting with an expert can provide you with a scientifically grounded asset allocation strategy tailored specifically to your needs.

🌟 **Ready to discover your optimal Asset Allocation**?

Contact us Today ! We're here to help you craft a personalized investment plan and Asset Allocation strategy to maximize your portfolio's potential.



"It's not enough to simply save money. As a smart investor, you should make your money work harder for you and not the other way around."

~ Financial coach, Vipul Bane

Client Testimonial



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

"As members of the Gupta family, we are delighted to share our experience with Adyanta Financial and its CEO, Vipul Bane. In 2021, we entrusted Adyanta with an investment of 1 crore rupees, and the results have been nothing short of impressive.

Under Mr. Bane's expert guidance, the mutual fund schemes he recommended have consistently delivered an annual CAGR of 20%. This remarkable performance has significantly boosted our portfolio and exceeded our expectations.

What sets Adyanta apart is not just their financial acumen but also their commitment to customer service. Sushmita, Mr. Bane's assistant, has been exceptional in her communication and prompt resolution of any queries we've had along the way.

We are extremely satisfied with the services provided by Adyanta Financial. Their combination of astute investment strategies and stellar customer support has made our financial journey both profitable and pleasant. We wholeheartedly recommend Adyanta Financial to anyone seeking professional and reliable investment management services."

~Gupta Family, Gaurang Heaters Pvt Ltd.



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

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

Thank you for reading!

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