Monthly Newsletter

21st July 2026

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook July 2026

Equity Market Outlook

Indian markets recovered as easing geopolitical tensions and falling crude oil prices boosted investor sentiment. Sensex gained 2.3%, Nifty rose 1.4%, and small-caps outperformed (+4%), while midcaps remained flat.

Banking and real estate led the rally with ~6% gains, followed by healthcare. IT remained the weakest sector, while metals and power also underperformed.

Domestic inflows remained strong, with DIIs investing over US$8 billion, more than offsetting FPI outflows of around US$5 billion.

Global markets showed mixed performance. Asian markets were largely positive, while the US declined modestly as both the Fed and RBI maintained policy rates.

Falling crude prices support India's economy by reducing inflation, strengthening fiscal stability, and improving margins across key industries.

India's growth outlook remains positive, supported by strong demand and lower commodity prices, with food inflation as the key risk.

Our Recommendations

1.As markets revive, investors can boost diversified equity exposure, while aggressive investors may take targeted small-cap bets for the short to medium term.

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

Indian bond markets rallied as RBI policy support, improved liquidity, and lower crude oil prices boosted sentiment. The 10-year G-Sec yield fell to 6.72%, while corporate and SDL yields declined by 40–60 bps.

Easing US–Iran tensions reduced energy supply concerns, bringing crude oil prices down to around US$70 per barrel and boosting global market sentiment.

The RBI kept the repo rate unchanged at 5.25% and announced measures to attract foreign capital, while the government introduced tax relief to boost overseas investment in Indian debt markets.

The rupee remained resilient despite a stronger US dollar, supported by lower crude oil prices, strong remittances and expectations of higher foreign capital inflows.

Inflation rose slightly to 3.9% in May but remained below the RBI's 4% target.

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 -July 2026

Article: Would You Buy a Car Without Checking Its Saftey Rating ?

Article: SIP: Savings Invested with a Purpose

Financial Wisdom Quote

Adyanta Updates: Introducing Freedom Fridays Monsoon Drive

Client Testimonial: Mr.S Balasubramanian





Would You Buya Car Without Checking Its Saftey Rating?

Would You Buy a Car Without Checking Its Safety Rating?
Then why invest without checking a mutual fund's SEBI Risk-o-meter?

Many investors choose funds based on:

- Recent returns
- Social media trends
- Friends' recommendations
-

But they ignore the most important factor—**Risk.**
The Result?

- Wrong fund selection
- Panic during market falls
- Goals getting delayed

Why?
Because every investor is different.

A 30-year-old building wealth, a parent saving for a child's education, and a retiree seeking regular income all need different investment strategies.
Don't invest based only on:

- Past returns
- Trending funds
- Social media advice
- Tips from others

Remember:

- The Risk-o-meter tells you the level of risk—not future returns.
- Higher risk doesn't always mean a better investment.
- The right fund is the one that matches your goals, time horizon, and risk appetite.

Successful investing depends more on investor behaviour than fund selection.

- Stay disciplined during market volatility.
- Focus on your financial goals, not market noise.
- Patience and consistency create long-term wealth.

The Adyanta Way
We don't start with the question:
"Which mutual fund is the best?"

We start with:
"Which mutual fund is best for you?"

Because successful investing isn't about taking the highest risk.
It's about taking the right risk.

Quiz on Personal Finance & Adyanta Updates

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

Q1. An emergency fund should ideally be invested in:
A Small-cap mutual funds
B.Liquid Funds or Savings Account
C.Equity PMS
D.Sectoral Funds

Q2. Which investor is best suited for a Small Cap Mutual Fund?
A.Retiree needing regular income
B.Investor with a 10+ year horizon and high risk appetite
C.Someone saving for a vacation next year
D First-time investor with no emergency fund

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



1. Introducing Freedom Fridays

A weekly series of original poems inspired by timeless classics, blending poetry with practical financial wisdom. Follow Adyanta Financials on

2. Plant a Tree, Start a SIP, Grow a Better Future

Start a SIP of ₹10,000 pm or more, or refer 2 investors who start their SIP journey with Adyanta (total ₹10,000), and we will plant 2 saplings on your behalf.

Together, let's create a future that is financially secure and environmentally sustainable.

Grow Your Wealth. Grow Nature. Leave a Legacy.

SIP: Savings Invested with a Purpose?

For years, SIP has meant Systematic Investment Plan.

At Adyanta, however, we believe that this definition tells only part of the story.

People don't dream of owning SIPs.

They dream of:
- A comfortable retirement
- Their child's education
- A dream home
- Financial Freedom

That's why we redefine SIP as:
Savings Invested with a Purpose.



The real question is:

What purpose does your SIP serve?
Investing becomes easier when every SIP is linked to a meaningful goal.

Instead of focusing on:
- Market highs and lows
- Short-term returns
- Comparing portfolios
-

You focus on:
- Your dreams
- Your financial goals
- Long-term wealth creation
-

Purpose brings:
- Discipline
- Patience
- Consistency
-

And gives compounding the time it needs to work.

The Adyanta Way

Before starting any SIP, always ask:
- Which goal is this investment funding?
- Does this match my time horizon?
- Will this help me achieve Financial Freedom?

Because the biggest mistake isn't starting a SIP.

It's starting one without a purpose.

Products don't build wealth.

Purpose does.

~Financial Coach Vipul Bane



"Wealth is built not by leaps, but by steady steps."

~ Financial coach, Vipul Bane

Client Testimonial



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

At Adyanta Financials, we believe that a secure retirement is built through disciplined financial planning, timely guidance, and long-term commitment.

✅ Since 2014, we have been guiding Mr. S. Balasubramanian on his retirement and investment journey.
✅ A structured financial roadmap was created to help him generate regular growth from his retirement corpus.
✅ His investments were aligned with his financial goals, risk profile, and retirement needs.
✅ During a difficult phase in life, our timely advice helped him overcome the crisis using his own investments.
✅ We also recommended a Health Insurance plan at the age of 60, which proved invaluable during his hospitalization.
✅ Even after more than a decade of retirement, his wealth continues to grow with confidence and peace of mind.

Here's what Mr. S. Balasubramanian has to say about his experience

"I first met Vipul Sir in 2014 when he visited our office to conduct a retirement planning session. As I was retiring that year, he later visited my home and patiently explained how to invest my retirement corpus to generate long-term growth.

Today, even after more than 12 years of retirement and my association with Vipul Sir, my investments continue to grow steadily. During one of the most challenging phases of my life, his guidance helped me overcome the situation using my own investments without financial stress.

One of his most valuable suggestions was to purchase a Health Insurance policy at age 60. That decision proved extremely beneficial during my hospitalization a few years later.

What I appreciate most is his commitment to protecting his clients' financial interests and always guiding them in the right direction. I sincerely wish Vipul Sir many more years of helping people achieve financial security and prosperity. My best wishes to him and the entire Adyanta team."

~ **Mr. S. Balasubramanian**,Retired



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!

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