Monthly Newsletter

20th December 2025

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook December 2025

Equity Market Outlook

Indian equities extended gains for a third month, reaching fresh highs, driven by earnings recovery expectations and potential rate cuts. Over three months, benchmarks rose ~7.3%, with Sensex up 2.1% and Nifty 1.9%.

Even as markets touched highs, FPIs remained net sellers at USD 0.4 bn, while DIIs supported markets with USD 8.7 bn in purchases. YTD, FPIs have sold USD 16 bn versus DII inflows of USD 81.4 bn.

GDP growth hit a 6-quarter high of 8.2% YoY in QE Sep-25 due to base effects and low inflation; GVA rose to 8%, while nominal growth softened marginally to 8.7%.

Improved ties, including a defence agreement and reduced Russian oil imports, raise prospects of tariff resolution, benefiting exporters and boosting global manufacturing partnerships

Equity supply remained strong at USD 56 bn YTD and USD 7 bn in November, supported by a healthy IPO pipeline, though faster issuance may test market depth.

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

Bond yields remained range-bound, with the 10-year government bond yield falling 4 bps to 6.49%, while the US 10-year Treasury yield eased to 4.01% on expectations of a Fed rate cut in December.

The RBI's MPC cut rates by 25 bps to 5.25% and retained a neutral stance, supported by strong growth and very low inflation despite a weaker currency.

Banking liquidity tightened due to GST outflows and RBI OMOs, prompting the RBI to announce ₹1 lakh crore OMO purchases and a US$5 bn USD/INR swap in December 2025 to ease liquidity pressures.

Headline inflation dropped to a record low of 0.25% in October due to base effects, softer food prices and GST changes, while core inflation edged down to 4.4%.

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 - December 2025

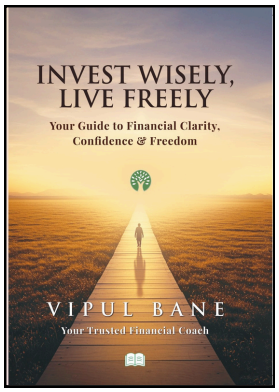
Invest Wisely. Live Freely : Our founder's Upcoming book

Article: The Biggest Investing Mistakes No one Talks About

Financial Wisdom Quote

Adyanta Updates & Personal Finance Quiz

Client Testimonial: Ms. Raina Chavan



Invest Wisely. Live Freely.

Why this book is more than money—and why I wrote it

"Money is important—but clarity, confidence, and purpose are priceless."

For over two decades, I've walked alongside families on their financial journeys—celebrating milestones, easing anxieties, and correcting costly mistakes. One pattern kept repeating.

People weren't struggling due to lack of income or intelligence. They struggled because finance felt fragmented, confusing, and disconnected from life.

That insight led to this book.
Invest Wisely, Live Freely is not a list of tips or products. It is a transformational guide that integrates money, mindset, and life into one clear, practical framework.

Why this book is different
Personal finance here is simplified the way it should have been taught—through real stories, practical frameworks, and India-focused strategies that build clarity and confidence.

Across 32 thoughtfully designed chapters, the book covers:
Meaningful life and financial goals

- Budgeting without guilt
- Insurance done right
- Disciplined investing and asset allocation
- Taxation, risk profiling, and global diversification
- India's long-term growth story
- Money mindset, behaviour, and legacy planning
- More importantly, it explores the why behind wealth—because money without meaning rarely brings peace

Learning through reflection, not overload
This book is meant to be experienced, not rushed.

Inside, you'll find:

- Reflection pages and simple exercises
- Visual tools that simplify complex ideas
- 50+ real client stories from over 1,000 families
- These stories aren't about returns. They're about choices, discipline, mistakes, course correction—and freedom.
- Beyond wealth: towards holistic freedom

At its heart, this book is about holistic freedom—where money supports health, time aligns with priorities, relationships grow without friction, and purpose guides decisions.
This is my attempt to help money work quietly in the background—so you can live fully in the foreground.

If this book helps you pause, reflect, realign, and move forward with confidence, it has done its job.

To pre-book your copy now. **Click here**
(Expected Amazon price: ~₹ 999)



Quiz on Personal Finance & Adyanta Updates

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

Q1.In a rising interest-rate environment, which debt fund category generally performs worst?
A. Liquid funds
B. Short-duration funds
C. Long-duration funds
D. Overnight funds

Q2.XIRR is mainly used to calculate:
A. Simple interest
B. Lump-sum returns
C.Returns with irregular cash flows
D.Fixed deposit interest

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



What's New at Adyanta Financials

1. Coming Soon

Invest Wisely, Live Freely — Our Founder's upcoming book on building clarity, confidence, and financial freedom.

Pre-book your copy now. **Click Here**

2. New Year. New Beginnings.

Refer 2 dear ones before 31st Dec. 2025 → Get a surprise gift

They get a FREE Financial Wellness Plan.

*T&C Apply. For details contact us.

The Biggest Investing Mistakes No one Talks About-Comparing the Wrong Things

Why investors lose sleep over two funds… even when their portfolio is winning

As a Financial Coach, I see this pattern every week.

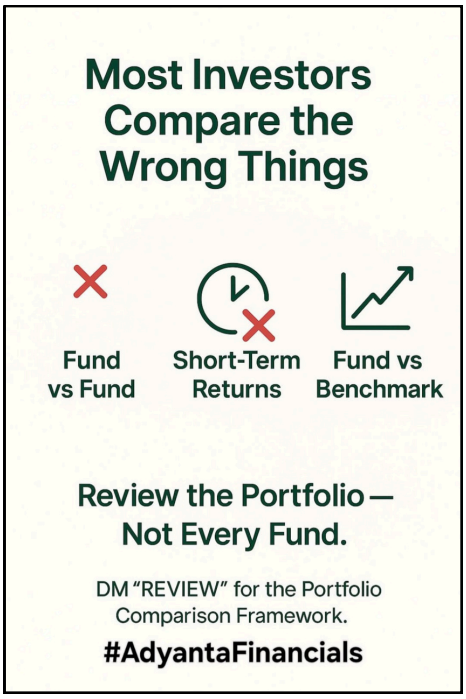
An investor holds 10–12 funds. Their overall portfolio CAGR is a healthy 14–16%.

Yet anxiety creeps in—because 2 recently added funds aren't performing.

Why does this happen?

The Behavioural Trap

- Recency bias: Expecting instant results from recent investments
- Wrong comparisons: Fund vs fund, instead of fund vs benchmark
- Ignoring the method: Comparing SIP returns with lump sum outcomes
- No time-horizon context: Judging a 10-year fund in 10 months
- Loss aversion: Losses hurt ~2.5x more than gains feel good



The Right Way to Compare Funds

Compare a fund only with:

Its benchmark (Nifty 50, Nifty 500, etc.)- Beating it over 5–7 years means the fund is doing its job.

Its category average- Large & Midcap ≠ Flexicap.

Your investment method- SIP returns are built via volatility; lump sum returns depend on entry valuation.

Appropriate time horizon

Equity: 7+ years
Hybrid: 3–5 years
Debt: Stability first, returns second

How to Review Your Portfolio
Frequency: Once every 6 months
Focus: Benchmark performance, consistency, drawdowns, XIRR, asset-allocation drift
Mindset: Portfolio view > individual fund obsession

When Should You Replace a Fund?
Not because it underperformed for 6 months, a friend suggested a new fund, or a YouTuber made a list.

Replace only when:
It underperforms its benchmark for 3+ years
There's a strategy or fund-manager change you don't align with
Your goals or risk profile change

A Powerful Investing Truth
Good portfolios are like Test-match innings—patience builds the scoreboard, not impulsive shots.

Want a simple, practical portfolio review framework?

DM "REVIEW" and we'll share one that brings clarity and calm.

~ Financial coach, **Vipul Bane**



"Success in money often comes not from doing everything right, but from avoiding what goes wrong."

~ Financial coach, Vipul Bane

Client Testimonial



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

At Adyanta Financials, we believe financial planning is not just about numbers, but about understanding people, their dreams, and their concerns. This belief is reflected in Ms. Raina Chavan's journey with us, built on trust, empathy, and personalized guidance.

✅ Felt overwhelmed and uncertain about financial decisions before seeking guidance
✅ Gained clarity and confidence through patient, transparent, and empathetic planning
✅ Received support focused on both investments and personal well-being
✅ All key financial goals—child's education, retirement, and vacations—are on track
✅ Enjoys peace of mind and confidence through continuous guidance

Here's what Ms. Raina Chavan shares about her experience:

"Working with Adyanta Financials has truly changed the way I look at my financial future. Before meeting them, I often felt overwhelmed and unsure if I was making the right decisions. From day one, they listened with genuine care, understood my concerns, and guided me with patience and clarity.

They don't just manage numbers—they took the time to understand my dreams and fears and made me feel truly heard. Today, I have peace of mind and confidence that my goals are achievable. I feel supported at every step, and that sense of trust means everything to me. I am deeply grateful for their dedication and the personal attention they bring to every conversation."

~ Ms Raina Chavan, Project Manager, Sanofi Healthcare India Ltd



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