Monthly Newsletter

22nd June 2026

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook June 2026

Equity Market Outlook

Indian equities closed May lower amid US–Iran geopolitical tensions. Sensex and Nifty fell 2.8% and 1.9%, while mid-caps and small-caps gained 3.2% and 0.7% on strong domestic liquidity.

Sector performance was mixed, with healthcare, capital goods, and metals leading gains, while PSU, oil & gas, and FMCG lagged. FIIs remained net sellers (US$3.5 bn), but strong DII inflows (US$8.7 bn) supported market sentiment.

Key developments included the ruling party's victory in the West Bengal elections, tax and duty revisions, higher fuel prices, and concerns over below-normal monsoon rainfall due to potential El Niño conditions.

Domestic-focused sectors outperformed, with banks, NBFCs, consumer staples, cement, chemicals, capital markets, and real estate delivering strong results. Autos also reported healthy profitability, reflecting continued resilience.

IT and life insurance lagged, while higher costs and geopolitical issues hurt some sectors. Overall, domestic-focused sectors continued to lead earnings growth.

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 softened in the latter half of May as easing US–Iran tensions and lower crude oil prices reduced inflation concerns. The US 10-year Treasury yield closed at 4.44%, below its monthly peak of 4.67%.

The RBI kept the repo rate unchanged at 5.25% and maintained a neutral stance. It also announced measures to boost capital inflows, while the government provided tax relief for foreign investors in government securities to strengthen India's debt market appeal.

The INR recovered from a low of 96.96 to around 95, supported by softer crude prices, a weaker US dollar, improved external conditions, and RBI intervention.

Headline inflation edged up to 3.48% from 3.4%, driven by higher food prices, while core inflation remained stable at 3.4%. Inflation risks persist due to potential heatwaves and El Niño-related impact on food prices.

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 2026

Article: Would You Let a Stranger Drive Your Car Blindfolded

Article: ₹2,500 SIP That Promised ₹28.4 Lakhs in Just 15 Years?

Financial Wisdom Quote

Adyanta Updates: Monsoon Drive Upcoming Webinar

Client Testimonial: Mr.Yashavant Chaudhari





Would You Let a Stranger Drive Your Car Blindfolded?

Then why let AI apps, finfluencers, or TV headlines drive your wealth?
Recently, I reviewed the same portfolio using multiple AI tools.

The result?
• Different ratings
• Different recommendations
• Different buy/sell calls

Why?
Because algorithms analyze data, not you.

A 30-year-old saving for a child's education, a 45-year-old pursuing financial freedom, and a 60-year-old planning retirement all need different strategies.

Yet many investors rely on:
• AI recommendations
• Finfluencer opinions
• Market headlines

Remember:
- AI doesn't know your goals
- Finfluencers don't know your risk profile
- Headlines don't know your future

📊 Investor behaviour often impacts long-term returns more than fund selection itself.

- A trusted advisor helps manage fear and greed during market volatility.
- Personalised advice is based on your goals, not generic templates.
- Technology can process data; experience helps interpret it wisely.
- Wealth creation requires patience, discipline, and the right guidance.

Successful investing is not just about selecting funds.
It's about:
• Goals
• Behaviour
• Discipline
• Asset Allocation

AI is a powerful tool.
But the best outcomes come from the Right Advisor + AI.

"Algorithms analyze portfolios. Advisors understand people."

Quiz on Personal Finance & Adyanta Updates

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

Q1.Which asset class is traditionally considered a hedge against inflation?
A Gold
B.Cash
C.Saving Account
D.Recurring Deposit

Q2. SIP helps investors primarily by:
A.Timing the Market
B.Reducing Risk through Rupee Cost Averaging
C.Eliminating Risk
D Guaranteeing Returns

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



1. 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.

2. Upcoming Webinar – Think Finance, Shape your Future

Join us on Sunday, 19th July, for an insightful webinar to turn your money into Goals and Freedom

Date: 19th July (Sunday) **Time:** 12 am

To **Register**: Click Here

A ₹2,500 SIP That Promised ₹28.4 Lakhs in just 15 Years?

Recently, one of our clients, Anuja, asked us to review an investment proposal offered to her sister-in-law, Prajakta.

The illustration looked attractive:
- ₹2,500 monthly investment
- 15-year commitment
- Total investment: ₹4.5 Lakhs
- Projected maturity value: ₹28.4 Lakhs

At first glance, it appeared to be an excellent SIP opportunity. But there was one important detail.
It wasn't a Mutual Fund SIP.

It was a ULIP, and the projected maturity value was based on an assumed return of nearly 24% CAGR.
The question isn't whether such returns are possible.

The real question is:
Should your financial plan depend on such assumptions?

History shows that markets move in cycles.
- Bull markets create excitement
- Returns fluctuate over time
- Projections are not guarantees

Successful investing is built on realistic expectations, not optimistic illustrations.
After understanding:
- Product structure
- Insurance and investment components
- Charges and lock-in period
- Return assumptions
- Alignment with her goals

Prajakta chose to make a decision based on suitability rather than projections.

Today, she has started her Equity SIP journey with clear goals and realistic expectations.



Key Learning
Before investing, always ask:

- What assumptions are being made?
- What risks am I taking?
- Does this help me achieve my goals?

Because the biggest risk in investing is not choosing the wrong product.

It is investing without fully understanding what you are buying.

Products don't create Financial Freedom. Clarity does.

Invest Wisely. Live Freely.

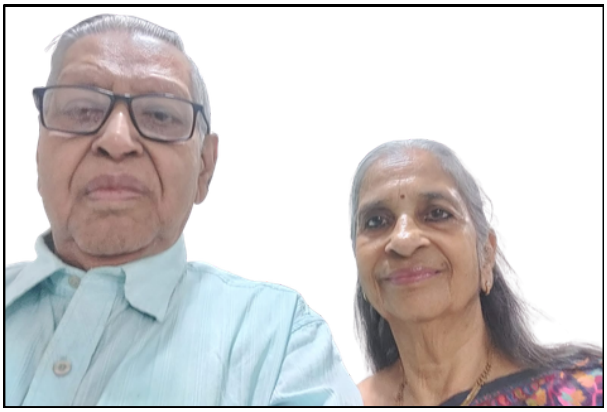
~Financial Coach Vipul Bane



"Wealth is built and multiplied not through gold, bank FDs, or real estate but equities."

~ Financial coach, Vipul Bane

Client Testimonial



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

At Adyanta Financials, we believe that successful retirement is not a matter of chance but the outcome of disciplined financial planning and consistent execution.

✅ Since 2013, we have been guiding Mr. Yashavant Chaudhari on his financial planning journey.
✅ A structured financial roadmap was created to achieve retirement, wealth, travel, and long-term financial goals.
✅ Investments were aligned with his goals, risk profile, and retirement timeline.
✅ Through disciplined investing and regular reviews, all major financial goals were systematically achieved.
✅ Mr. Chaudhari followed the recommended financial plan with patience and consistency over the years.
✅ Today, he enjoys a financially independent and stress-free retired life with confidence and peace of mind.
✅ His retirement plan continues to support his lifestyle aspirations, including annual international travel.

Here's what Mr. Yashavant Chaudhari has to say about his experience

"I have been associated with Vipul Sir since 2013. As I approached retirement, I wanted a clear financial roadmap that would help me achieve my goals and enjoy a comfortable retired life without financial worries.

With Vipul Sir's guidance, a structured financial roadmap was created for me. I followed the plan diligently and implemented the recommendations step by step. The discipline and consistency in following the process helped me achieve all my major financial goals.

One of the things I value most is the confidence that comes from knowing my finances are well-organized and aligned with my future needs. The regular reviews and timely guidance provided by Vipul Sir and his team have always helped me stay on track.

Today, I am enjoying a relaxed and fulfilling retirement life. I am financially independent, free from money-related stress, and able to pursue my passions. One of the highlights of my retirement has been the opportunity to undertake international trips every year, something that was always part of my retirement dream.

I sincerely thank Vipul Sir and the Adyanta team for their professional guidance, commitment, and support throughout my financial journey. I would highly recommend their services to anyone looking to build long-term financial security and achieve their life goals with confidence."

~Mr. Yashavant Chaudhari



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