Monthly Newsletter

19th March 2026

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook March 2026

Equity Market Outlook

Sensex fell 1.2% and Nifty 0.6%, while Midcap 100 rose 1.2% and Smallcap 100 0.3%, showing preference beyond large caps.

IT stocks led the sell-off, with the Nifty IT Index down ~19% on global tech concerns, margins, and AI impact. Despite volatility, FPIs bought US$2.0B, and DIIs added US$4.2B, supporting markets.

Late Feb–early Mar tensions involving the US, Israel, and Iran triggered risk-off sentiment, lifting crude and gold while pressuring equities; such geopolitical corrections are typically short-lived, with medium-term performance driven by earnings and domestic factors.

India's exposure to global conflicts is indirect and manageable; despite crude spikes and currency volatility, strong Forex reserves, a resilient external position, and RBI's policy support help contain short-term shocks.

Post-correction, valuations are more attractive with improving earnings, strong domestic momentum, and inflows; markets favor high-visibility, profitable, domestic-focused companies at reasonable valuations.

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 were stable, with India's 10-year at 6.68% (-2 bps) and US 10-year at 3.94% (-30 bps); February saw the Union Budget, a US trade deal, and rising US–Israel–Iran tensions.

US–Israel strikes and Iran's retaliation heightened West Asia risks, pushing crude up 7–8% on Hormuz disruption fears; safe-haven assets (USD, Treasuries, gold) rose while equities and EM currencies fell.

India's 3QFY26 GDP grew 7.8% (GVA 7.8%), with nominal growth at 8.9%; manufacturing (13.3%) and services (9.1%) led, while agriculture lagged (1.4%). Consumption rose 8.7% and capex 7.8%. FY26 growth is pegged at ~7.6–7.7%, with strong real growth but modest nominal expansion and benign inflation.

RBI's MPC kept rates unchanged at 5.25% with a neutral stance, supported by strong domestic fundamentals and improving growth outlook amid trade deals.

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 - March 2026

Article: War in West Asia. Should you Panic or Prepare ?

Article: The Cost of Financial Wisdom ?

Financial Wisdom Quote

Book Launch - Invest Wisely, Live Freely

Client Testimonial: Mr. Harshal Talreja & Mrs. Riya Matra Talreja



War in West Asia: Should You Panic or Prepare?

Oil above $100 per barrel.

Global markets are turning volatile.
Geopolitics is suddenly driving financial markets.

The US–Israel vs. Iran conflict has escalated tensions in West Asia, raising concerns across global economies.

But the real question for investors is:
Is this a reason to panic… or an opportunity to prepare?

Why This Crisis Matters

The Middle East controls a large share of the global oil supply. Any escalation here quickly impacts global markets.

Key risks emerging:

- Oil price shock – Rising crude can fuel global inflation.
- Market volatility – Investors move toward gold and safe assets.
- Supply chain disruptions – Risks around the Strait of Hormuz.

Impact on India
India imports nearly 85% of its crude oil, making it sensitive to such shocks. Possible implications:

- Pressure on equity markets
- Rupee volatility
- Higher inflation if oil remains elevated

What Should Retail Investors Do?

Geopolitical crises create short-term volatility but rarely change long-term wealth creation.

A few principles to remember:
✓ Avoid panic selling
✓ Stick to asset allocation
✓ Continue SIPs
✓ Focus on long-term goals

"Volatility tests investors. Discipline rewards them."
History shows markets eventually move from fear to fundamentals.

My Take

For long-term investors, this is a test of patience, not a reason to exit markets.
Stay invested. Stay diversified. Stay disciplined.

~ Financial coach, **Vipul Bane**



Quiz on Personal Finance & Adyanta Updates

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

Q1.Which of the following best describes "behavioral bias"?
A. Tax-saving strategy
B. Emotional decisions affecting investments
C. Diversification method
D. Risk calculation formula

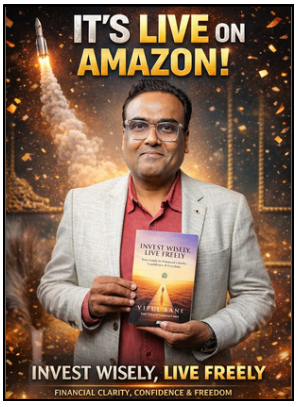
Q2. Which type of risk affects almost all stocks in the market?
A.Company-specific risk
B.Personal risk
C.Market risk
D Liquidity risk

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



Invest Wisely, Live Freely-Live on Amazon

We are excited to share that our book "Invest Wisely, Live Freely" is now live on Amazon.



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Why Read Invest Wisely, Live Freely?

This book is not a theory.

It is a practical guide to personal finance, built on 25+ years of experience and the journey of helping 1000+ families make better financial decisions.

Inside the book, you will discover:

✔ How to build wealth systematically
✔ How to avoid common investment mistakes
✔ The power of SIPs, compounding & asset allocation
✔ Smart strategies for tax planning, insurance & retirement
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✔ How to achieve Financial Freedom beyond money

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~ Financial coach, **Vipul Bane**



"Asset allocation is not about chasing returns — it's about controlling risk so that returns can chase you."

~ Financial coach, Vipul Bane

Client Testimonial



Stories of impact: This month's story is about how Mr. Harshal Talreja'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 our client's journey with us, built on trust, personalized guidance, and a long-term partnership.

✅ Associated with Adyanta Financials for long-term financial planning
✅ Received personalized strategies aligned with individual goals
✅ Retirement and wealth creation goals are on track
✅ Benefited from expert investment planning and market-aligned advice
✅ Experienced consistent growth, clarity, and confidence
✅ Enjoys responsive, reliable, and proactive support

Here's what Harshal Talreja has to say about their experience:

"I have had a great experience working with Vipul and his team. What truly stands out is his ability to understand my financial goals and recommend investment options that are well-aligned with my needs. His advice is always thoughtful, taking into account both my personal requirements and the prevailing market conditions.

Over time, I have also seen strong returns on my investments, which gives me a lot of confidence in his approach and expertise. I also feel reassured knowing that my retirement and wealth creation goals are on track.

I appreciate how approachable and reliable he is, always available to guide and clarify whenever needed.

I would highly recommend Vipul and his firm to anyone looking for trustworthy and insightful financial guidance."

— Mr. Harshal Talreja & Mrs. Riya Matra Talreja IT Professionals



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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