Monthly Newsletter

22nd August 2025

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook - August 2025

Equity Market Outlook

BSE Sensex and Nifty 50 fell 2.90% and 2.93% respectively due to geopolitical tensions and US tariffs on Indian goods.

Foreign Portfolio Investors (FPIs) turned net sellers in July, pulling out US$2.1 billion after three months of steady inflows.

Domestic flows remain supportive due to strong SIP inflows and mutual fund investments. DIIs bought $6.32 billion in equities, remaining supportive.

The US has imposed a 50% tariff on Indian goods, while tariffs on other nations vary, and potential impact on India's exports may be mitigated by redirecting trade flows and rupee depreciation.

The earnings season began on a muted note, with mid/small caps seeing double-digit growth, while large caps saw muted growth and Nifty earnings estimates for FY26 were revised downwards by 200bps.

India remains a growth opportunity due to strong domestic consumption-driven economy, with favorable macroeconomic indicators and festive season expected to boost demand.

Our Recommendations

1.With slowing Global growth and Weak U.S. Macros, investors should be mindful of potential market volatility ahead and rebalance their portfolios accordingly.

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

In India, the 10-year government bond yields ended 3 basis points higher at 6.32% given abundant banking liquidity and receding inflation.

Headline inflation fell to 2.1% in June, driven by moderating food prices. A favorable monsoon forecast and healthy buffer stocks are expected to keep food prices benign, with inflation near 3% by end-2025.

The rupee depreciated against the US dollar due to the 50% tariff announcement and penalty for buying Russian crude, while the dollar index (DXY) rose 3.3%.

US Treasury yields rose ahead of the Fed's decision, with the FOMC keeping interest rates steady at 4.25-4.5% and adopting a cautious approach.

We're near the end of the rate cut cycle, and further cuts will have limited impact; however, we expect interest rates to remain lower for an extended period.

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 Kane

In this newsletter you can expect:

Market Outlook - August 2025

Article: India is a Dead Economy ? Or Is it Quietly Powering Ahead

Article: Money Alone Won't Set You Free

Financial Wisdom Quote

Adyanta Updates & Personal Finance Quiz

Client Testimonial: Ms.Rutaa Kothare





Money Alone Won't Set You Free

"If money made you free, the richest would be the happiest."

Yet…

- I've seen CEOs drowning in debt.
- Celebrities selling their homes.
- Ex-cricketers struggling to pay bills.

Money ≠ Freedom

Money alone doesn't buy freedom,
because it also needs:

✅ Time to live life on your terms.

✅ Health to enjoy what you've built.

✅ Loved ones to share it with.

✅ A heart big enough to give back.

Without the right Money Mindset, your fortune can become your prison.

But when money is managed with purpose and the rightmindset, it can:

✴ Fund your dreams.

✴ Buy you precious time.

✴ Create memories.

✴ And spread happiness far beyond your own life.

Your net worth means little if it costs you your peace, health, and relationships.

Build wealth with purpose—no guilt, no compromise on values.

That's how money becomes freedom.

If you're chasing money without building the right mindset, you're running a race with no finish line.

Let's talk about how to build both — wealth and freedom.

To Book your Free Clarity Call Click Here

Quiz on Personal Finance & Adyanta Updates

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

Q1. What is the impact of a rising interest rate environment on bond prices?

A. Bond prices increase
B. Bond prices decrease
C. Bond prices remain unchanged
D. Bond prices become more volatile

Q2.What is the concept of beta in finance?

A. A measure of portfolio return
B. A measure of portfolio risk
C. A measure of systematic risk
D .A measure of unsystematic risk

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



What's New at Adyanta Financials

- **Recommended NFO:**

Edelweiss Multi Asset Omni FoF (Closes on 26th Aug 2025)
A diversified, all-weather strategy built to balance risk, deliver stability, and create long-term growth with income.

- **Referral Contest** (Extented till 31 st August 2025) :
Refer 3 friends or family members for SIP/Health Insurance/Term Insurance and get a Surprise Gift!

For details, contact us at 8928663936/9987635471

Is India a Dead Economy? Or Is It Quietly Powering Ahead

"*Facts don't wear party colors—they carry global weight*."

A casual remark dismissed India as a "dead" economy. But setting aside political labels, what do the facts reveal?

Growth That Speaks Volumes

- **Nominal GDP**:

Approx $4.19 trillion in 2025, making India the 4th largest economy globally

- **Real GDP Growth**:

Around 6.5% in FY24–25, with a standout 7.4% growth in Q4 (Jan–Mar 2025)—driven by construction and manufacturing

- **IMF Forecast**:

Growth projected at 6.4% in 2025 and 2026, the highest among major economies

- **Digital Inclusion Leading the World**:

UPI Handles ~50% of Global Real-Time Payments, powering about 18 billion transactions monthly and serving 491 million users



- **Structural Momentum**:

Millions of MSMEs drive ~35% of GDP, with entrepreneurship rising fast

- **Financial Inclusion**:

Institutions like Jan Dhan and direct benefit transfers have widened access—supported by robust tax collections and active retail investor participation.

- **Debt-to-GDP Ratio**:

India's debt-to-GDP ratio of 80% places it 31st globally; better than many of the developed Nations such US, France, UK and Japan.

In the words of the IMF:

"*India remains the world's fastest-growing major economy and is on its way to becoming the 3rd largest economy soon*."

So next time someone calls India a "dead economy," ask:

"*Are we looking at data—or just headlines*?"

India today is neither dead nor dormant. It is dynamic, growing—and powered by facts.

Instead of debate, let's elevate data.

Jai Hind ! Happy Freedom !!

~ Financial coach, Vipul Bane



"Financial mistakes show you're trying; timely corrections show you're evolving."

~ Financial coach, Vipul Bane

Client Testimonial



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

At Adyanta Financials, we believe in simplifying the complex and helping families invest with clarity and purpose — and Ms Rutaa Kothare journey is a testament to that belief.

✅ Overcame financial stress after losing her husband.
✅ Got clarity and alignment in managing shares & mutual funds.
✅ Regained confidence and security with expert guidance.
✅ Fulfill her dream - Europe trip with peace of mind.

Here's what Ms. Kothare says about her experience:

"After my husband passed away, I was under immense stress about managing our finances. A friend introduced me to Vipul, and since 2023, he has been handling everything efficiently.

Today, I feel secure, confident, and most importantly could fulfill my long cherished dream - Europe trip last year."

— Ms. Rutaa Kothare



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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