Monthly Newsletter

21st November 2025

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook November 2025

Equity Market Outlook

The Sensex and Nifty 50 gained 4.6% and 4.5% in the month, while mid- and small-cap indices outperformed, with the NSE Midcap 100 up 5.8% and the NSE Smallcap 100 up 4.7%.

FPIs bought US$1.7bn in equities, while DIIs remained strong with US$5.9bn of purchases. Year to date, FPIs have sold US$16bn, whereas DIIs have invested US$72.7bn.

Progress on the India–US trade deal has renewed optimism for export diversification and supply-chain shifts toward India.

A successful agreement could enhance market access, reduce tariff uncertainty, and attract global manufacturing partnerships in

Strong performance seen in consumer durables and autos; retail, hospitality, and travel also well-positioned. Positive on renewable capex, power transmission, and defence themes.

India offers solid medium- to long-term growth potential driven by strong domestic demand, improved rural outlook, and supportive macro conditions.

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 traded in a narrow range over the month with the 10-year benchmark government bond yield declining 4 basis points to end at 6.53%.

The MPC kept the repo rate unchanged at 5.5% in October, but expectations of a December rate cut have risen due to easing inflation.

The yields on US Treasuries fell 7 bps with the 10 year yield closing at 4.07%. The Fed lowered its interest rate by 25 bps for the second time this year but indicated a rate cut in December seems unlikely.

Headline inflation fell to 1.54% (food moderation, base effect). Core inflation rose to 4.5% due to higher gold prices.

Bank Liquidity Fluctuated recently but expected to stay comfortable till Jan 2026, supported by cash balance drawdown and ~INR 2T CRR-driven infusion.

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 - November 2025

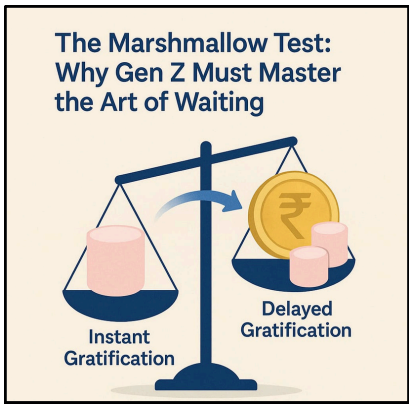
Article: The Marshmallow Test Every Gen Z Investor Must Pass

Article: Gold MF, Silver ETF or Both? What Sould you Really Invest In?

Financial Wisdom Quote

Adyanta Updates & Personal Finance Quiz

Client Testimonial: Mr. Anish Patil





The Marshmallow Test : Every Gen z Investor Must Pass

In a world of 10-minute deliveries and 10-second reels, mastering delayed gratification isn't just wisdom — it's wealth creation.

Back in the 1960s, Stanford's Marshmallow Experiment proved one powerful truth — those who could wait now enjoyed more later.

Fast forward to today:

Gen Z doesn't wait for a taxi, a meal, or a message.

But in personal finance, impatience can cost crores.

Instant Gratification = "I earned it, I deserve it now."

Delayed Gratification = "I'll invest today, so I can choose tomorrow."

Think about it —

Skip the ₹120 coffee daily, invest it via SIP, and in 25 years that's nearly ₹20 lakh

The magic isn't in the money. It's in the mindset.

"The modern marshmallow isn't candy anymore — it's money."

The question is: do you want one now, or two later — multiplied by compounding?"

So, what's your "marshmallow moment"?

So tell me — where have YOU delayed the 'instant high' for a bigger win later?

Drop your answer. Your story might just spark someone else's discipline.

And yes... the best response from Gen Z wins a cool surprise.

Go for it — and good luck!

Quiz on Personal Finance & Adyanta Updates

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

Q1.Which ratio indicates a company's ability to pay short-term debt?
A. P/E Ratio
B. Current Ratio
C. Debt-to- Equity Ratio
D. Return on Equity

Q2.Which factor most affects the price of a bond?
A. Inflation
B. Interest Rates
C.Gold Prices
D.Foreign travel demand

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



What's New at Adyanta Financials

1.Coming Soon: A Book That Can Change Your Financial Life

Our Founder's upcoming book — "Invest Wisely, Live Freely" — is almost here.

A transformative guide to building clarity, confidence, and true financial freedom.

Stay tuned for the launch alerts and early-bird access!

2. Customer Feedback Survey

Help us refine our services and understand your needs better.

This quick 2-minute survey will ensure your profile is up to date and your financial journey stays seamless.

Click here to participate

Gold MF, Silver ETF-or Both ? What Should you Really Invest In?

With Gold ETFs delivering over 65% returns in the last one year and Silver ETFs rallying 75–85%, many investors are asking this common question.

The answer lies in understanding the role each metal plays in your financial life.

GOLD: The Protector of Wealth
Gold's rally over the past year has been driven by:

- Rising geopolitical uncertainties
- US recession fears
- Rate-cut expectations
- Record central bank purchases
- Weakening global currencies

Gold is not meant to generate high returns year after year. Its deeper purpose is risk reduction.

Gold is the seatbelt of your portfolio — not the engine. It stabilizes your long-term wealth by reducing volatility, protecting purchasing power, and balancing equity-heavy portfolios.

A sensible allocation: 5–10% (up to 15% for conservative investors).

SILVER: The Accelerator of Growth
Silver has outperformed gold significantly in the last year with 75–85% returns — thanks to a powerful combination of industrial and investment demand.



Key drivers:

- Massive adoption in solar panels
- Heavy usage in electric vehicles (EVs)
- Growth in semiconductors and electronics
- Global clean-energy transition
- A persistent supply deficit for the third consecutive year

Silver is no longer just a precious metal — it is becoming the metal of the future.

But there's a catch:

Silver is extremely volatile. Historically, it has corrected 30–50% multiple times, and the 2011 crash wiped out nearly 60%.

Silver can boost your returns — or shake your peace — depending on how you use it.

A prudent allocation: 2–5% for moderately aggressive investors.

Remember : Do not invest in gold or silver because they have gone up.

Invest because your portfolio needs balance, protection, or growth.

If you want stability, choose Gold but if
you want high riskier return potential, choose Silver.

If you want a smart, diversified portfolio, hold both — in the right proportion.

The key is discipline, not excitement. So, Invest wisely — not wildly.

~ Financial coach, **Vipul Bane**



"Clarity plus early action turns dreams into achievable goals."

~ Financial coach, Vipul Bane

Client Testimonial



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

At Adyanta Financials, we believe that it's never too early to build the habits that shape your financial future. especially for Gen Z.

"I started my investment journey at 22 because I didn't want to repeat the mistakes I saw around me—people earning well but always feeling financially stuck.

Watching my mother handle responsibilities with discipline taught me one thing early on: Money grows only when you respect it. That's when as soon as I started earning, I reached out to Vipul sir and Adyanta Financials - our family financial Coach.

He is more like a mentor than a financial coach. From our first conversation, he didn't just tell me where to invest—he taught me why to invest early. Today, I channel nearly 30% of my income into SIPs, not because I earn a lot, but because compounding works only for those who give it time. My friends enjoy their weekend plans, but I enjoy the peace of knowing that my future self will thank me.

With Adyanta Financials, my goals—my master's abroad, my first home someday, and financial freedom before 40—now feel structured and achievable. The clarity I have today at 22 is something many don't get even by 35, and that's only because someone guided me early.

If you want to start strong, stay disciplined, and build real wealth—not just spend your salary—then begin now. And begin with someone who genuinely puts your future first... Adyanta Financials."

~ Anish Patil, TSE – HSBC, Mumbai



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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