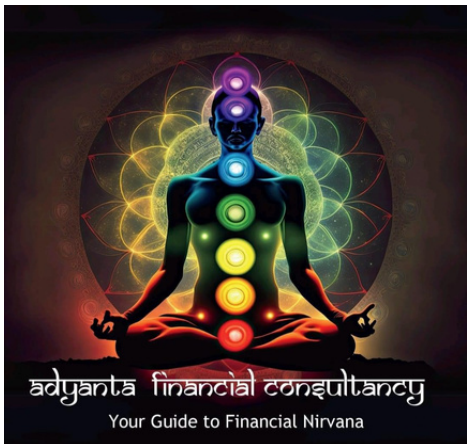
Monthly Newsletter

22nd April 2025





Market Outlook - April 2025

Equity Market Outlook

March was a month of RRR – Rise, Recover and Return of foreign inflows albeit to a small extent.

The BSE Sensex and Nifty 50 closed 5.7% and 6.2% higher, while the NSE Midcap 100 advanced by 7.7% and the NSE Smallcap 100 by 9.3%.

FPIs remained cautious with reduced outflows of $0.4 billion, while DIIs invested $4.3 billion in equities. FPIs have withdrawn $13.4 billion in FY25, whereas DIIs have invested $71.6 billion.

Investor sentiment improved after the Federal Reserve hinted at rate cuts, easing US tariff concerns.

The US tariff hike to 26% on Indian goods from April 5, 2025, may not significantly impact India's exports in the near term but could hurt growth and trade in the medium term. Affected sectors include chemicals, electronics, and gems & jewelry, while pharmaceuticals are exempt.

Our Recommendations

1.With slowing Global growth, Weak U.S. Macros and Geo Political tensions in the middle east, 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

India's 10-year bond yields fell 13 basis points due to liquidity infusion, lower inflation, and expected rate cuts.

Inflation dropped to 3.6% in February from 4.3% in January, driven by falling food prices, and is expected to stay low due to good harvests.

The rupee appreciated approx. 2.4% in March vis a vis the US dollar on account of foreign inflows in the latter part of March and a weaker dollar itself which lost ground against most currencies. We expect the rupee to stabilize in the near term.

While yields fell from mid February, March turned out to be relatively flat. Investors maintained a cautious stance towards the reciprocal tariffs being implemented and the invariable slowdown that the US could face.

Rate cuts of 50 bps have been delivered so far and we expect another 25 bps in June and a pause thereafter.

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

Article: Are You Financially Fit? Check your Score Now

Article: Invest With Purpose: Your Financial Future Awaits

Financial Wisdom Quote

Adyanta Updates & Personal Finance Quiz

Client Testimonial: Mrs. Meruna Das



Are You Financially Fit ? Check Your Score Now

You might be earning well, living comfortably, even investing...

But **what if I told you you're failing financially without even realizing it**?

Let's find out:

Give yourself 5 **points** if you've achieved the below.

3 **points** if you're actively working toward it (and 80% there).

0 if it's not even on your radar.

1. **Emergency Fund**:

Do you have 3 months' salary or 6 months' expenses saved?

2. **Net Worth**:

Is your net worth (Assets - Liabilities) at least (Your Age x Annual Income) / 10?

3. **Financial Assets**:

Are 20% or more of your total assets in financial investments?

4. **Life Insurance**:

Coverage > 10x your Annual Income (if under age 50)?

5. **Health Insurance**:

Family floater cover > 50% of your Annual Family Income?

6. **Investment Ratio**:

Are you investing 30% or more of your total family income?

7. **Portfolio Returns**:

Is your **CAGR at least** 4% **above your lifestyle inflation**?

Max Score = 35
Your Goal = 25+

Fall short?

Don't panic. **But do take action**.

Let's build a **Personal Financial Fitness Plan** that actually works. For any assistance feel free to contact us 8928663936

Stay Fit. **Stay Free**. **Financially**!



Quiz on Personal Finance & Adyanta Updates

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

Q1. If inflation is higher than your savings account interest, what happens to your money?

A. It grows
B. It stays the same
C. It loses value
D. It doubles

Q2. Under which section of the Income Tax Act can homeowners claim a deduction of up to ₹2 lakhs on their home loan interest?

A. Section 10
B. Section 24
C. Section 80C
D. Section 44ADA

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



Key updates of Adyanta FC

Referral Contest:

- Refer 2 friends to invest ₹50,000 SIP or ₹50 lakh lumpsum and get a gift voucher of ₹5,000.
- Referred friends get a complimentary financial plan

Free Online Course

Financial Freedom Blueprint! Join our FREE 5-day online course, tailored for young professionals, and start your financial journey today!
To Join, Click here

Invest With Purpose: Your Financial Future Awaits!

Are you navigating your financial journey without a Purpose and clear Vision?

It's time to take a step back and reassess your approach!

"Investing without a clear vision, strategy, and plan is the bustling s like navigating treats of Mumbai with your eyes shut—you're bound to hit obstacles and miss opportunities."

Planning with a Purpose:

Just as Mumbai's roads demand attention and a strategic route, so does your Financial journey.

A well-defined Purpose defines your ultimate destination, a clear vision shows you where you want to go, a solid strategy outlines how to get there, and an actionable plan serves as your roadmap.

Why Purpose Matters ?



Here's a real life example of the Shinde Family - one of our esteemed Client

Five years ago, the Shinde family, comprising of three members approached us to plan their financial future.

Each of them had a different dream:

Mr. Shinde wanted to retire and develop ancestral land into an agro-tourism center, Mrs. Shinde dreamed of a fashion boutique and a bigger house in Mumbai, while their son, a techie aimed to marry his childhood friend, (also a techie) and settle in Australia.

Despite good earnings, they lacked a unified vision and strategy.
We facilitated a collaborative session, helping them co-create a shared Vision and Purpose.

Today, they are successfully working together on their agro-tourism project, focused on community living for seniors, all thanks to a shared vision, solid strategy and actionable plan.

Remember, it's not just about accumulating wealth—it's about having a powerful Purpose, a clear Vision and a winning Strategy to make it happen !

Call to Action:

- Don't leave your financial future to chance ! Take Action Today !!
- Partner with a financial coach who can help you create a personalized plan that aligns with your goals, values and purpose.

Let's turn your Vision into reality—reach out to start your journey today

~ Financial coach, Vipul Bane



"The Secret to financial success isn't luck--its consistency and Smart decision !"

~ Financial coach, Vipul Bane

Client Testimonial



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

🌟 Client Spotlight: Celebrating the Success of Mrs. Meruna Das 🌟

"At Adyanta Financial Consultancy, every financial journey is unique, and we are proud to be part of the transformative progress our clients make. Today, we shine a spotlight on Mrs. Meruna Das, who has been a valued client since 2020.

With focused financial planning and consistent commitment, Mrs. Das has achieved several important milestones:

✅ Purchased her own house.
✅ Established a robust emergency and risk management plan.
✅ Is well on track to meet her goals for education, retirement, and travel.

Here's what Mrs. Das had to say about her experience:

"Working with Vipul and the Adyanta team gave me the structure and confidence I needed. Their practical advice, goal-based approach, and continuous support helped me turn my aspirations into reality—step by step, without compromise."

Mrs. Das's journey reflects the power of personalized financial guidance and the results that follow when action meets clarity."

Meruna Das- HR Manager renowned retail organization



Editor - **Mrs. Shalini Kulshrestha,** Sr. Financial Manager - **Adyanta Financial Consultancy**.

Do share your feedback on this Monthly Newsletter. Your feedback is valuable for us

Thank you for reading!

www.adyantafinancials.in