Monthly Newsletter

ISSUE # 27

22nd Sept 2026

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook September 2026

Equity Market Outlook

Sensex and Nifty fell 1.5% and 1.2%, while midcap and small-cap indices gained 2.1% and 3.1%. Capital goods and metals gained, while FMCG and power lagged.

FIIs invested US$3 bn and DIIs US$6.1 bn in August, supporting market sentiment despite crude oil and geopolitical concerns.

Key developments included changes to derivatives pricing, steady RBI rates, US$130 bn government initiatives, and measures to address inflation and support long-term bond issuance.

Global markets were mixed, with the US remaining resilient on earnings strength and policy easing expectations, while Asian markets, led by Taiwan and South Korea, outperformed.

Margin pressures remain the key earnings risk, as banks face NIM compression and several sectors contend with higher input costs, making margin recovery a key monitorable for Fy27.

Corporate earnings surprised positively, with nearly 60% of companies exceeding profit expectations and demand remaining healthy across financials, consumer, pharma, industrials and textiles.

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

Indian government bonds remained volatile in August, with the benchmark 10-year G-sec yield hardening from around 6.81% at the beginning of the month to about 6.95% by month-end.
RBI Policy Update

RBI kept the repo rate unchanged at 5.25%, maintaining a neutral stance while monitoring inflation and external uncertainties.

The rupee rose 0.2% in August, supported by RBI intervention and strong capital inflows, despite pressure from crude prices, geopolitical tensions, and a stronger US dollar.

FCNR(B) deposits saw strong inflows, with total inflows reaching US$136.3 bn, strengthening external liquidity and currency stability. The RBI closed the scheme early on 31 August.

India's real GDP grew 7.8% in 1QFY27, led by strong investment (11.9%) and exports (12%). Services and manufacturing remained key drivers, while consumption grew 7.1%.

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 -Sept 2026

Article: Do we Really Know What Our Obstacles Are?

Article: Is Finanial Freedom only for Wealthy?

Financial Wisdom Quote

Adyanta Updates: Introducing Our Digital Ecosystem — The Adyanta Way

Client Testimonial: Capt. Siddhesh Bhiwandikar





Do We Really Know What Our Obstacles Are?

Lord Ganesha is revered as Vighnaharta — the remover of obstacles. 🙏During Ganesh Chaturthi, we pray to Bappa to remove the obstacles from our path.

But here's a thought…Are all our obstacles outside us? More importantly, do we recognise the obstacles hidden in our financial life?

We may be earning well, saving regularly, and investing consistently.

Yet beneath the surface, there could be:

Unclear goals: Are we really clear about what we are investing for?
Money habits: Are increasing expenses silently reducing our savings?
Emotional decisions: Are fear, greed, or impatience influencing our choices?
Financial blind spots: Are there areas of our finances we have never reviewed?
Protection gaps: Would our family remain financially secure if life took an unexpected turn?
Goal-funding gaps: Are our investments actually sufficient for our future goals?
Lifestyle creep: Is our increasing lifestyle moving us further from our financial goals?
Lack of clarity: Do we truly know where we stand financially today?

If we cannot see an obstacle, how will we overcome it? Financial wisdom isn't always about doing more. Sometimes, it begins with seeing more clearly.

A good financial health check-up can help you:

- Understand your current financial position
- Identify hidden financial gaps
- Align your money with your life goals
- Review your protection and preparedness
- Build greater clarity and financial confidence

That's the thought behind our Financial Health Check-Up — The Adyanta Way.

Not here to tell you what to buy—to help you understand where you stand.

FREE Financial Health Check-Up | **Click Here**

This Ganesh Chaturthi, let's pray: 🙏 "Bappa, give us the wisdom to recognise our financial obstacles and the courage to act."

🌺 Ganpati Bappa Morya! 🌺

Quiz on Personal Finance & Adyanta Updates

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

Q1.₹10 lakh loan carries 10% annual interest. If there is no principal repayment for one year, what is the interest?
A 50000
B.75000
C.1 Lakh
D.1.2 Lakh

Q2. Two investments have the same expected return, but one has significantly higher volatility. What should an investor consider?
A. Higher volatility always means higher wealth
B. Risk capacity and ability to tolerate losses
C. The lower-volatility investment cannot lose money
D. Always choose the higher-volatility investment

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



🚀 Introducing Our Digital Ecosystem — The Adyanta Way

A thoughtful new initiative to help you explore, assess, gain clarity and make confident financial choices.

📅 27 Sept 2026 | Sunday ⏰ 11:30 AM | Zoom

In this interactive session, we will introduce:
✅ Financial Health Check-Up
✅ Financial Freedom Score
✅ Retirement Readiness Indicator
✅ Goals Preparedness Indicator
✅ Practical resources, learning and guidance

Your feedback will help us make this ecosystem more useful for you and your family.

No Product Push. No Sales Pitch. Just greater clarity.

👉 Join us for this special client-only first look.
https://us06web.zoom.us/j/5418262890?pwd=bkcL46AkZA8ekGPgNv2DkFJtfPEsQC.1&omn=81547886654

Is Financial Freedom Only For the Wealthy?

Or can YOU achieve it too?

We often assume Financial Freedom belongs to people who earn more.

A bigger salary.
A successful business.
A large inheritance.
A huge investment portfolio.

But over 25 years of working with families, I've seen something interesting: High income does not automatically create Financial Freedom.

Someone earning ₹5 lakh a month can still feel financially trapped. Someone earning far less can still steadily move toward freedom.

Why?

Because income is only one part of the equation. What matters is what happens after the money comes in.

→ How much of your income do you save?

→ Does your lifestyle rise every time your income rises?

→ Are you investing with clear goals or simply accumulating products?

→ Are you giving your investments enough time to compound?

→ And most importantly — do you know how much is enough for you?



Financial Freedom isn't necessarily about becoming rich.

It **is about reaching a stage where money gives you choices** instead of dictating them.

- The choice to slow down.
- The choice to pursue meaningful work.
- The choice to spend more time with people who matter.
- The choice to say "No" without worrying about the next paycheque.

That journey doesn't begin with ₹1 crore, ₹5 crore, or ₹10 crore. It begins with a much simpler question:

"*Where do I stand today*?"

Yesterday, we spoke about Financial Health. Today, let's take the next step.

🎯 **Check Your Financial Freedom Score**.

It may not tell you whether you're wealthy. But it can help you reflect on something far more important:

How close are you to having the freedom to live life on your own terms?

Check here:

No product. No pitch. Just an opportunity for clarity.

Because… ***Money is not the destination .Freedom is***

~Financial Coach Vipul Bane



"Wealth without purpose becomes a burden; with purpose, it becomes freedom."

~ Financial coach, Vipul Bane

Client Testimonial



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

At Adyanta Financials, we believe that a secure financial future is built through thoughtful planning, disciplined investing, and the right guidance at every stage.

✅ In 2022, Mr. Siddhesh Bhiwandikar met Mr. Vipul Bane at his office to understand the basics of investments and financial planning, as he had limited knowledge of investments.
✅ After taking time to understand the various investment options and their relevance to his goals, he started his goal-based investment journey with Adyanta Financials in 2023.
✅ A personalised investment approach was created based on his financial goals and requirements.
✅ We have provided continuous guidance and support whenever he needed clarity regarding his investments.
✅ Regular reviews and timely recommendations have helped him stay focused and aligned with his financial goals.

Here's what Siddhesh Bhiwandikar has to say about his experience:

"Vipul ji is a relative of mine, but when it came to investments, I had very little knowledge about financial planning. In 2022, I met Vipul ji at his office, where he patiently explained various aspects of investments and financial planning to me.

I took some time to understand everything, and in 2023, I decided to start my goal-based investment journey with Vipul ji and Adyanta Financials. He explained everything to me in a simple and easy-to-understand manner, which helped me gain clarity and confidence about investing.

Whenever I needed guidance or had any questions, Vipul ji was always available to explain things and help me make informed decisions. The regular reviews and timely guidance have helped me stay on track with my investments and financial goals.
I am happy with my financial journey with Adyanta Financials and truly appreciate Vipul ji and his team for their continuous guidance and support."

~Capt. Siddhesh Bhiwandikar, Master in Merchant Navy



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