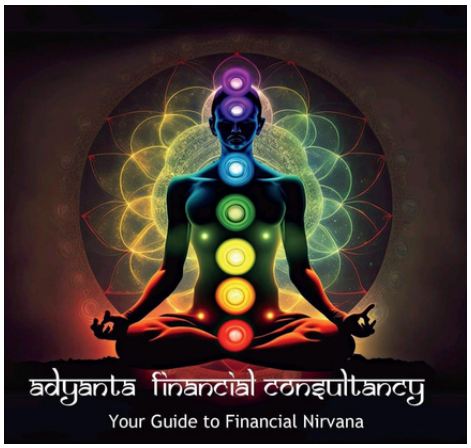
Monthly Newsletter

21st December 2024





Our Awards & Honours

Market Outlook - December 2024

Equity Market Outlook

The BSE Sensex and the NIFTY 50 ended the month higher by 0.5% while Nifty ended lower by 0.3%.

The NIFTY Midcap 100 ended the month higher by 0.5% while NIFTY Small Cap 100 ended 0.3% higher. Nevertheless, from the 11% declines seen from record highs, markets have recovered approx. 3%.

Foreign Portfolio Investors (FPIs) remained net sellers in November, withdrawing $2.5 billion, citing high valuations, disappointing results, and geopolitical concerns.

Overall, earnings growth was sluggish due to a slowdown in consumption, capex, and exports.

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-Bases 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

Globally, the US election results have led to concerns about tariffs, inflation, and economic growth.

The RBI maintained a pause on repo rate but lowered the Cash Reserve Ratio (CRR) by 50 bps to 4% in two equal tranches of 25 bps each with effect from the fortnight beginning December 14, 2024 and December 28, 2024.

In order to attract more capital inflows, the RBI decided to increase the interest rate ceilings on FCNR(B) deposits.

Banking liquidity moved into deficit due to big reduction in core liquidity on account of forex outflows.

Impact on Emerging markets flows, currencies and monetary policies. US yields ended lower by 15 bps, crude and dollar remained range bound as market awaits timing and actual execution of Republican policies.

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: Key to Financial Nirvana

Event: Financial Freedom Conclave 2024

Financial Wisdom Quote

Adyanta Updates & Personal Finance Quiz

Client Testimonial: Chetan Niphadkar





Giving Back : The Key to Financial Nirvana?

Did you know that just like companies have Corporate Social Responsibility (CSR), we as individuals can embrace our own version — **Human Social Responsibility (HSR) ?**

In India, the CSR Act 2013 mandates companies meeting specific financial criteria to allocate at least 2% of their average net profit to social, environmental, and philanthropic causes. But what if we, as individuals, adopted a similar mindset ?

Here's the idea : If you're financially secure, consider allocating at least 2% of your net income to support societal causes.

For those more affluent, aim for atleast 5%. Why wait for "Financial Nirvana" to give back when giving can be a part of your journey to abundance?

By following the Golden Budgeting Rule —

40% for Spending

30% for Goal-Based Investing

20% for Debt (Home loan EMIs)

5% for Self-Development

5% for Giving Back

you can achieve Financial Freedom while making giving a natural part of your life.

I speak from experience. Until 2009, I was caught in the rat race for wealth. A turning point in my life led to self-discovery, shifting my focus to empowering others.

Over the last 15 years, I've supported initiatives by NGOs like Art of Living Foundation, Anandvan, Lok Biradari Prakalp, and Ovee Trust.

Recently, at the Financial Freedom Conclave 2024, we honored Mr. Rakesh Sanas, a compassionate soul and the founder of Umed Foundation.

As part of my HSR, I made a small but significant contribution to his estimated ₹ 2.5 Crores **Balak- Palak Prakalp**, a ground-breaking initiative and first of its kind in maharashtra aimed at providing shelter and support for special- needs youngsters and their parents.

Support a noble cause this New Year. Every contribution counts. Let's spread kindness, achieve Financial Freedom, and strive for Financial Nirvana together !

~Vipul Bane



Quiz on Personal Finance & Adyanta Updates

QUIZ

Answer 3 easy Questions and Win Exciting Prizes.

How is net worth calculated??

A. Income minus expenses.
B. Assets minus liabilities.
C Savings plus investments. .
D .Gross income times years worked

What is the SMART goal-setting framework used for?

A. Managing monthly expenses
B. Setting realistic financial goals.
C. Predicting stock market trends.
D. Calculating retirement savings.

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



Key updates for December 2024 are as follows:

1. We're thrilled to launch our **New Year Referral Program :** Refer 3 qualified friends and get a New Year Diary!

2. In the **Joy of Giving spirit**, we're offering **Free Portfolio Reviews and Goal- Linkage** for 5 lucky individuals on a first-come, first-served basis.

3. We're offering a **FREE 90-minute** one-on-one session for personal finance consultation. **Book your appointment today!**

Financial Freedom Conclave 2024: :- A Celebration of Success, Impact, and Gratitude !

What does it take to inspire, educate, and empower individuals on their journey to financial freedom?

We discovered the answer on 15th December 2024, at the beautiful Woodland Retreat, Thane.

Here's a glimpse into an unforgettable day filled with knowledge, stories, and celebrations:

Highlights of the Conclave :

Inauguration Ceremony : Four remarkable women clients and our keynote speaker, Mr. Nikhil Kamat (VP - Sales, DSP AMC), lit the ceremonial lamp, marking the beginning of an impactful conclave.

Engaging Sessions: Mr. Kamat set the tone with an insightful session that captivated the audience.

I passionately shared the **7 Steps to Financial Freedom,** receiving enthusiastic feedback.



Deepal from **Sharekhan** brilliantly explained Trading vs. Investment, demystifying equity trading for the audience.

Entertainment Meets Finance: Our anchor, **Mrs. Tapasi Saha**, added a touch of Bollywood magic to personal finance through an exciting quiz.

Recognitions and Felicitations : Loyal clients and contributors to our 10-year journey were honored with self-watering money plants as tokens of appreciation.

New and upgraded Loyalty Club members were felicitated for their milestones.

Inspiring Client Stories: Over 10 clients shared their success stories, reaffirming the impact of our work in their financial journeys.

Special Guest : Mr. Rakesh Sanas, founder of Umed Foundation, inspired us with his dedication to supporting differently-abled children and his ambitious Balak-Palak Project.

Celebrations: The day concluded with a cake-cutting ceremony, commemorating both my birthday and the 13th anniversary of Adyanta Financial Consultancy, followed by a delightful dinner.

A Heartfelt Thank You : To the 100+ esteemed clients and their friends who joined us, your presence made this event truly special.
To my incredible team and supporters, your efforts brought this vision to life.

We're already looking forward to our next conclave – bigger, better, and more impactful !

~Financial Coach, **Vipul Bane**



"A life filled with riches but devoid of generosity is like a vessel without water—hollow and unfulfilling. True wealth lies not in what you accumulate but in the joy you spread by sharing."

~ Financial coach, Vipul Bane

Client Testimonial



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

At Adyanta Financial Consultancy, we are proud to share the inspiring journey of Mr. Chetan Niphadkar, a valued client since July 2013. His unwavering commitment and strategic planning have led to remarkable achievements, including:

✅ Securing his son's higher education.

✅ Buying a bigger house.

✅ Successfully starting a new business.

Here's what Mr. Niphadkar had to share:

"The partnership with Adyanta has been a turning point in my financial journey. Their expert guidance and personalized solutions have enabled me to achieve milestones I once only dreamed of. I am confident about my future, thanks to the diligent efforts of Vipul and the Adyanta team."

We are deeply inspired by Mr. Niphadkar's trust and dedication. His achievements underscore our mission to empower individuals and families to achieve financial freedom and security.

~ Chetan Niphadkar, CEO & Founder - Palette Vibes



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!

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