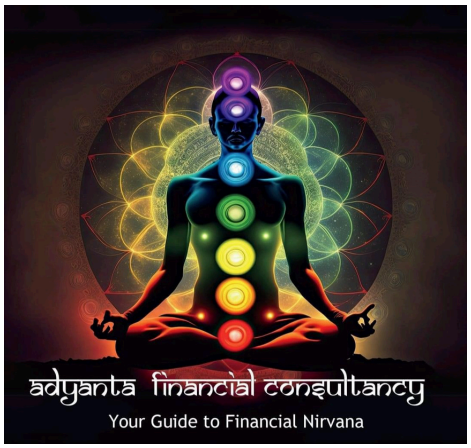
Monthly Newsletter

20th September 2024





Our Awards & Honours

Market Outlook - September 2024

Equity Market Outlook

India's NSE NIFTY index (+1.1%) MoM rose to higher levels in August 2024 as markets saw volatility owing to the weaker macros from U.S, geo-political tensions and the unwinding of the Yen Carry Trade.

The BSE Mid-cap (+0.9%) and BSE Small-cap index (+1.2%) outperformed the BSE Sensex for the month.

The FIIs (+$ 1.84 Bn) as well as the DIIs remained net buyers of Indian equities (+$5.75 Bn).

India's Manufacturing Purchasing Managers' Index (PMI) in August 2024 fell to a six-month low of 57.5. The gross GST Collection was INR 1.75 Tn (+10% YoY) in August 2024.

Our Recommendations

1.With slowing Global growth, Weak U.S. Macros and Indian markets touching lifetime highs, 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

In August policy, the RBI maintained the status quo for ninth consecutive meeting. The policy statement and press conference that followed clearly indicated that it was guarded decision with options kept open.

The 10-year G-sec yield moved in the narrow range of 6.85%-6.92% and closed the month lower at 6.86%. Like G-sec and SDLs, AAA bonds were range-bound with easing bias, with 10 yr AAA PSU moving in the band of 7.40%-7.45%

Aug'24 saw Bank of England joining the major Central bankers and begin the rate cut cycle. Backed by softer macro data, US Fed Chairman clearly indicated the rate cut action in Sep policy meeting.

Lastly, the Year-on-Year (YOY) inflation rate (3.65%) based on All India Consumer Price Index (CPI) for Aug' 24 was 2nd lowest in last 5 years.

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

Diwali: A Festival of Lights and Financial Wisdom

Article : The Sevenfold Path to Financial Nirvana

Financial Wisdom Quotes

Adyanta Updates & Personal Finance Quiz

Client Testimonial



The Cost of Delay in Retirement Planning

As we navigate the hustle and bustle of our daily lives, retirement often feels like a distant dream.

However, the cost of delaying retirement planning in India can be significant — especially for us - The Corporate Employees / Entrepreneurs/ Self- Employed - who aren't eligible for any Pension or Social Security benefit.

Consider this : 25-year-old Samiir who begins investing ₹ 5,000 per month in a Mutual fund SIP (Systematic Investment Plan) could accumulate a corpus of ~ ₹ 2.75 crores by the time he reaches 60, assuming an average annual return (CAGR) of 12%.

If Samiir waits until 35 to start the same SIP, that corpus could drop to around ₹ 0.85 crore, losing nearly ₹ 1.90 crores simply due to a decade of inaction !

If Samiir waits until 45 to start the same SIP, that corpus could drop drastically to less than 24 Lakhs i.e., losing nearly ₹ 2.51 crores simply due to 2 decades of inaction !

Let's say Samiir wanted to create a #retirement corpus of ₹ 2.75 crores (Assuming the same CAGR of 12%), the monthly SIP which cost him just ₹ 5000/- at 25 would cost ₹ 16,000/- at 35, ₹ 57,000/- at 45 and ₹ 3,39,000/-at 55. ***That's the Cost of delay***.

Real-World Implications :

1. **Inflation Erosion** : With inflation in India around 6-7%, the purchasing power will diminish over time. Delaying your investments means you'll need to save more later to sustain your lifestyle.

2. **Increased Longevity** : With advancements in healthcare, people are living longer. This means you'll need a larger retirement fund to sustain yourself for 30 years or more post-retirement.

3. **Compounding Benefits** : Starting early allows you to take advantage of the power of compounding and create the desired corpus.

Take Action Now !

- Don't let procrastination cost you your dream retirement
- Start your retirement fund SIP today and take the first step towards securing your financial future
- The best time to start an #SIP was yesterday ; the second-best time is now !

Feel free to reach out to us to plan & execute your retirement goal

~ Financial Coach, Vipul Bane



Quiz on Personal Finance

Answer 3 easy Questions and Win Exciting Prizes.

What is a financial advisor's primary role?

A. To manage investments.
B. To provide insurance.
C. To create financial plans.
D. To offer tax advice.

What is financial independence?

A. Having unlimited wealth.
B. Being debt-free and financially independent.
C. Earning a high income.
D. Living paycheck to paycheck.

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



1. **Monthly Meeting** for all our esteem clients on Saturday, 21st September 4 pm.

2. We are offering **FREE** 90 Minutes **One to One Meeting** for personal Finance consultation. To book your appointment contact us today. Limited Slots ! So, Book your Slot Now !!

3. We are conducting the FREE **Financial Freedom Masterclass** on Saturday, 28th September 4 pm. For Registration **Click Here**

4. We are launching our **Social Media Campaign** in the 1st week of October. Do follow and support us with your likes and comments.

The Sevenfold Path to Financial Nirvana

I have always considered myself a spiritual person and firmly believe that there's a Vedic connect to all aspects of our lives. In the ancient vedic tradition, the number seven (7) holds a sacred significance, representing the harmony and balance that exists in the universe.

From the 7 swaras in music to the 7 colors of the rainbow, and from the 7 days of the week to the 7 chakras within us, the #energy of 7 guides us towards unity and perfection.

As a Financial Coach I realized, the journey to financial liberation too unfolds in 7 distinct stages, each aligned with the principles of the 7 chakras. This path, or sadhana, leads us to **Financial Nirvana** – the state of ultimate Freedom.

Let's understand these 7 levels of Financial Liberation & their connection with our 7 energy centres of transformation :

1 Muladhara (Root Chakra) - *Properties* : Safety & Survival

Adhaar (Financial Dependency): We begin by establishing a financial foundation, freeing ourselves from external support or living paycheck to paycheck. This grounding helps to cultivate a sense of safety.

2.Svadhisthana(Sacral Chakra) - *Properties*: Creativity & Pleasure

Samartha (Financial Solvency): As we create a financial safety net, we tap into the power of money, allowing ourselves to enjoy life's pleasures from our small savings.

3.Manipura(Solar Plexus Chakra) -*Properties* : Confidence & Control

Shakti (Financial Stability) : With financial stability, we ignite our inner shakti, gaining confidence and control over our financial decisions, and breaking free from limitations.

4.Anahata (Heart Chakra) - *Properties* : Compassion & Harmony

Sneh (Financial Security): As we achieve financial security, our relationship with money becomes harmonious, reflecting the love & compassion we cultivate within.

5.Vishuddha (Throat Chakra) - *Properties* : Expression & Truth

Satya (Financial Independence) : With financial independence, we express our true purpose and values, aligning our income with our passions and living an authentic life.

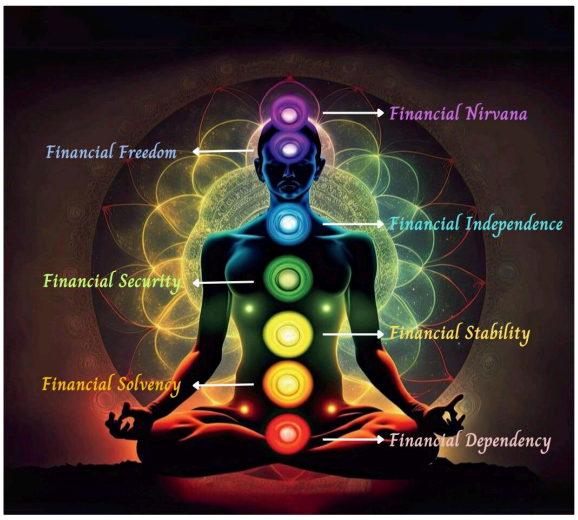
6.Ajna (Third Eye Chakra) -*Properties* : Intuition & Wisdom

Vivek (Financial Freedom) : Here, we develop financial discernment, making wise decisions guided by intuition, allowing our wealth to grow effortlessly.

7.Sahasrara (Crown Chakra) -*Properties* :Enlightenment & Liberation

Nirvana (Financial Nirvana) : Ultimately, we reach Financial Nirvana, where our wealth becomes a means to serve and uplift others, and we experience the ultimate Freedom and Abundance.

At Adyanta FC, we graciously invite you to embark on this amazing journey.



Quote on Financial Wisdom



Freedom is what everyone wants - to be able to act and live with freedom. But the only way to get to a place of freedom is through discipline."

~ JOCKO WILLINK



"Building wealth requires a careful balance between calculated risks and reckless speculation; while smart risks can open doors, wild gambles can lead to swift losses."

~ Financial coach, Vipul Bane

Client Testimonial



Stories of impact: This month's story is about how Gandhali & Siddharth Bhagwat realized their financial goals with the help of a well-designed Financial Roadmap

"Working with Vipul Ji / Adyanta Team has been an incredibly rewarding experience. Before partnering with him managing our finances felt overwhelming, and we often questioned if our savings and investments were aligned with our long-term goals. Adyanta team took the time to understand our personal aspirations and financial situation, offering thoughtful, tailored strategies that made sense for us.

Thanks to their expertise, we now have a clear and comprehensive financial roadmap that has already yielded results. Vipul ji not only helped us achieve key milestones like buying our dream home and securing our child's education, but also ensured we have a solid investment strategy for the future.

What stands out most is the personal attention he provides—always responsive, always professional, and genuinely invested in our success.

We feel confident knowing that Vipul Bane/ Adyanta team is guiding us through every stage of our financial journey.
We highly recommend Adyanta financial services to anyone seeking expert financial guidance and peace of mind."

~Gandhali Bhagwat, Architect- Mumbai



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

Do share your feedback on this Monthly Newsletter which is in its new avatar.

Thank you for reading!

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