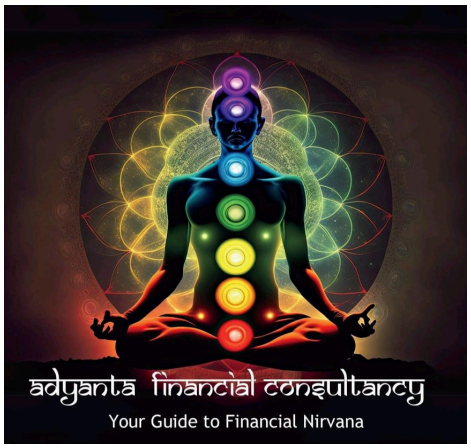
Monthly Newsletter

21st March 2025





Market Outlook - March 2025

Equity Market Outlook

The BSE Sensex and Nifty 50 closed 5.6% and 5.9% lower, while the NSE Midcap 100 fell by 10.8% and the NSE Smallcap 100 declined 13.1%..

Foreign Portfolio Investors (FPIs) continued with their cautious stance in 2025, with outflows to the tune of U$ 4bn. In contrast, DIIs bought equities worth US$ 6bn.

In the last five months, after touching all time highs, equities have seen a sharp correction due to elevated valuations, concerns over slowing growth, earnings growth cut, and global uncertainties particularly fears of tariffs and reciprocal measures by the other countries.

GDP growth improved to 6.2% YoY in Q3FY25 vs 5.6% in Q2FY25 (revised up from 5.4%). The uptick in GDP was led primarily by strength in both private consumption and government consumption .

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

RBI's recent rate cut and liquidity measures are expected to be followed by a shallow 25-50 bps rate cut cycle in the next 6-12 months, with a 25 bps cut likely in April, amid slowing growth and easing inflation.

Slowing credit growth and fiscal consolidation may slow growth, but Q3 GDP numbers were better than expected. We expect headline and core inflation to decline in coming months.

The rupee fell 1% vs the US dollar due to dollar strength and FPI outflows, but depreciation has slowed, and we see stabilization near current levels.

February saw yields drop 35-40 bps due to slowing US growth and the Federal Reserve's balance sheet reduction, which may end in June.

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: Indian Equity Mutual Funds really worth the hype

Article: Financial Independence for Women

Financial Wisdom Quote

Adyanta Updates & Personal Finance Quiz

Client Testimonial: Mrs. Aditi Sunil Pawar



Are Indian Equity Mutual Funds really worth the hype?

Can they truly build wealth for retail investors?

Let's break it down. As per Value Research and Money Control, the best-performing equity mutual fund delivered 18% CAGR over 20 years. Yet, the average investor in the same fund made just 6%**. Why?**

- Emotions dictated their decisions
- They bought high and sold low

We've all heard: "Buy low, sell high." But let's be honest, it's easier said than done.

Here's how most retail investors actually behave:

📈 Market rallies → Excitement → Start SIP & add Lumpsum
📉 Market dips → Fear → Pause SIP and Redeem
📈 Market recovers → Regret → Restart SIP or Add Lumpsum

Here's some eye-opening data:

➡️ 80% of investors panic-sell during market corrections—not because they don't believe in equities, but because they lack a strategy.

➡️ The average SIP is stopped in just 2.7 years—before compounding even starts working.

➡️ In Jan 2025, while 56.19 lakh new SIPs were registered, 61.33 lakh SIPs were discontinued.

In 2024, Indian investors poured ₹2.89 lakh crore into SIPs. But how much of that will stay invested for a decade?

Key Lessons for Wealth Creation:

✅ Stopping your SIP resets your compounding clock. That's the real loss.

✅ The real winners aren't the ones chasing the highest returns—they're the ones who manage risk before it manages them.

✅ Wealth isn't built in days, weeks, or even years. It's built over decades, by staying invested and letting time do its thing.

✅ **Equity grows your wealth**. Debt gives you peace of mind. Strike the right balance, or you'll forever swing between Fear and FOMO.

The question isn't whether mutual funds work. The real question is— **can you stay the course**?

Are you in for the long haul?



Quiz on Personal Finance & Adyanta Updates

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

Q1. What is the purpose of a mutual fund's Net Asset Value (NAV)? ?

A. To determine the fund's market capitalization
B. To calculate the fund's dividend payout
C. To value the fund's holdings and determine the price of new units
D. To measure the fund's performance against its benchmark

Q2. What is the purpose of a mutual fund's portfolio disclosure??

A. To disclose the fund's NAV
B. To disclose the fund's expense ratio
C. To compare the fund's performance with a standard index
D. To disclose the fund's dividend payout

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



Key updates of Adyanta FC

Free Webinars:

1 **India's Market Recovery:** How Soon & Why?, **Sat, 29th March 2025** at **5 pm**.

2. **Maximizing Tax Savings in the New Regime**, Saturday, 12th April 2025 at **5 pm.**

To Register , Click Here

Free Online Course

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

Financial Independence: The Ultimate Game Changer for Indian Women

Imagine a life where you make decisions on your terms—where your dreams, needs, and security are entirely in your hands.

That's the power of **financial independence**—especially for women in India, where traditional norms have often encouraged dependence over autonomy.

Why Does It Matter?

As Sudha Murthy wisely said, "Money is a great enabler. It gives you the strength to stand on your feet and the freedom to make choices."

Even Priyanka Chopra emphasizes its importance—check out what she has to say: **Click Here**

Financial independence is more than just earning—it's about **having control** over your life, your choices, and your future.

Look at inspiring women like Falguni Nayar (founder of Nykaa) and Indra Nooyi (former CEO of PepsiCo).

Their journeys prove that **financial empowerment** isn't just about wealth—it fuels confidence, security, and the ability to shatter barriers.

How Can You Achieve It?

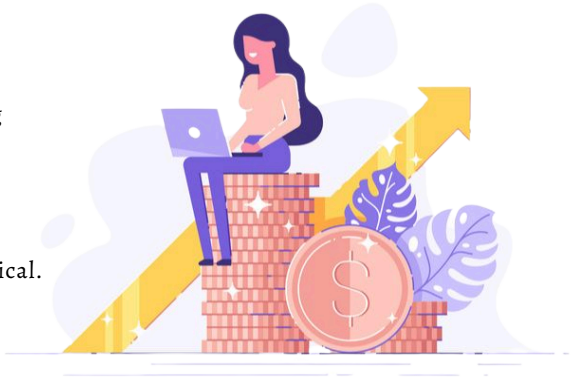
- **Start Early**– Even small savings today can create financial freedom tomorrow.
- **Master Financial Literacy**– Understand budgeting, investing, and wealth creation—don't depend on family
- **Diversify Income Streams**– A 9-to-5 job is great, but consider side hustles, freelancing, or investments to build wealth.
- **Secure Yourself**– An emergency fund and insurance are crucial safety nets.
- **Hire a Financial Coach**– If money management feels overwhelming, a financial coach can help you: Set clear financial goals, Build an investment plan, Optimize tax savings & Avoid costly money mistakes

What to Avoid?

❌ Relying solely on a partner or family for financial security

❌ Keeping all your money in low-interest Bank FDs instead of investing

❌ **Undervaluing yourself**—negotiate your salary, know your worth!



Why Women Entrepreneurs Need a Financial Coach ?

For women in business, managing personal and business finances is critical.
A financial coach can help:

✅ Separate personal and business finances

✅ Guide on business funding and smart investments

✅ Build strategies for long-term wealth creation

Since 2011, my dynamic team and I have been committed to empowering **Women Entrepreneurs** and **Professionals** to achieve **true financial independence**.

And if you're ready to start—or accelerate—your financial independence journey, reach out today!

~ Financial coach, Vipul Bane



"In the stock market, the greatest threat to your wealth isn't volatility, bad luck, or even lack of knowledge—it's herd mentality."

~ Financial coach, Vipul Bane

Client Testimonial



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

Client Spotlight: Celebrating the Success of Ms. Aditi Sunil Pawar

At Adyanta Financial Consultancy, we are proud to celebrate the inspiring journey of Mrs. Aditi Sunil Pawar, who has been a valued client since December 2019.

Mrs. Pawar's story from a Corporate Techie to an Assistant Professor pursuing Phd. reflects the power of strategic financial roadmapping and focused decision-making.

Through Vipul's expert guidance and a clear investment strategy, Mr and Mrs. Pawar have successfully achieved:

✅ Purchasing their dream home.
✅ Upgrading their car.
✅ Building a strong emergency and risk management plan.

Most importantly, Aditi was able to quit her corporate job to follow her passion for teaching.

Here's what Mrs. Pawar had to share: **Video**

"Vipul's advice—'Don't compromise on your financial goals; we'll adjust the investment pattern'—gave me the confidence to pursue my dreams without financial stress. The structured approach and consistent support from Adyanta made all the difference."

We are honored to have supported Ms. Pawar in achieving both her personal and professional goals. Her story stands as a testament to the power of thoughtful financial planning and a clear vision.

~**Aditi Pawar,** Assistant Professor



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