Monthly Newsletter

21st May 2026

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook May 2026

Equity Market Outlook

Equity markets rebounded strongly in April 2026 after four months of decline, with mid and small caps outperforming. The BSE Sensex and NIFTY 50 gained 6.9% and 7.5%, led by strong performance in power, realty, and capital goods sectors.

In April 2026, foreign institutional investors remained net sellers, offloading around US$6.5 billion, while domestic institutional investors provided support with net purchases of approximately US$5.1 billion, helping absorb selling pressure.

Despite the ceasefire in West Asia, slow progress in Iran–US talks continues to pose risks to oil and gas supplies, keeping crude prices elevated and potentially impacting global growth and energy-intensive sectors.

The UAE's exit from OPEC on 1 May 2026 may boost its oil production flexibility, shifting supply dynamics and potentially reducing OPEC's control over long-term price stability.

The earnings season has been largely in line with expectations, with strong performance from banks, industrials, and auto sectors, while IT and FMCG remained mixed amid global uncertainty and cost pressures.

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

Domestic bond markets remained under pressure due to energy supply concerns and inflation risks. Indian 10-year G-sec yields ended April near 7.02% after crude oil prices rebounded.

After appreciating to 92.41/USD, it fell to a record low of 95.33 due to rising crude oil prices, geopolitical uncertainty, a stronger US dollar, and continued FPI equity outflows.

CPI inflation rose to 3.40% YoY in March, up from 3.21% in February, primarily due to stronger than expected food and beverage inflation.

Global government bonds saw their biggest drop in years as rising Middle East tensions increased inflation risks and weakened growth outlook.

The RBI kept rates unchanged in April, supported by stable growth and inflation. However, West Asia tensions increased uncertainty, with OIS markets pricing in possible rate hikes later this year.

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 -May 2026

Article: Valuations Matter: Are You Investing at the Right Time?

Article: Story of an Equity SIP

Financial Wisdom Quote

Adyanta Updates:
Book Launch Glimpses
Upcoming Webinar

Client Testimonial: Ms. Sheetal & Prajakta Kumbhare



Valuations Matter: Are You Investing at the Right Time?

Is your Mutual Fund/Equity investing based on excitement rather than valuation?
Most investors make one common mistake. They invest based on past returns instead of current valuations.

And that's exactly why many investors:

- Enter late in bull markets
- Panic during market corrections
- Miss the real wealth creation journey

The story of Nifty valuations tells us something important:

Whenever the **Nifty P/E crossed ~25,** markets eventually witnessed meaningful corrections or lower forward returns.

- Dot-com Bubble (2000)
- Global Financial Crisis (2008)
- Post-COVID Euphoria (2021)

History may not repeat exactly…
But valuations have always mattered.

Today, **Nifty P/E is around ~21** — much more reasonable than euphoric peaks.
That doesn't mean:

- Markets cannot fall further
- Markets will rise immediately

But it does indicate:

- Better long-term risk-reward
- Improved return potential at reasonable valuations

As Warren Buffett said:
"Price is what you pay. Value is what you get."

Yet ironically…
When markets are expensive, investors feel "safe" because recent returns look attractive.
And when markets become cheaper, fear takes over.

Successful investing is not just about knowledge.
It is behavior, discipline & emotional control.

A Financial Coach helps investors:

- Avoid emotional decisions
- Manage greed & fear
- Follow disciplined investing

Because wealth is not created by chasing performance.
It is created through valuation, patience & discipline.



Quiz on Personal Finance & Adyanta Updates

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

Q1.Which investment option generally beats inflation over long periods?
A Savings account
B.Fixed deposit only
C.Equity/Equity Mutual Funds
D.Keeping cash at home

Q2. Which is more important before investing?
A.High returns
B.Friend's recommendation
C.Clear financial goal and risk profile
D Social media trends

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



1. Book Launch: Event Glimpses

About 1 month ago, on 18th April, we celebrated more than just a book launch…

For everyone who joined us — thank you for making the *Invest Wisely, Live Freely* **Book Launch Event** truly unforgettable.

And for those who missed it… Here are some beautiful glimpses from the evening. **Click Here**

2. Upcoming Webinar – Invest Wisely, Live Freely

Join us on Sunday, 7th June, for an insightful webinar on smart investing and financial planning to help you build a secure future.

Date: 7th June (Sunday) **Time:** 11 am

Register for the webinar: **Click Here**

The Story of an Equity SIP

Do SIP investors really become wealthy by selecting the "best fund"?

Most investors think SIP success depends on selecting the right Mutual Fund. But in reality…
The real difference between successful and unsuccessful investors is behavior. Almost every Equity SIP journey goes through 3 important phases

Phase 1 — The "Don't Worry" Phase: This is the beginning of the journey.
- Markets fluctuate
- Returns may look average
- Sometimes even negative

This phase simply tells investors: "Don't worry. Stay invested."

Example from the SIP chart:
After nearly 4 years, SIP CAGR had fallen to around –17.76%. At this stage, many investors think:
- "Equity investing doesn't work."
- "I should stop my SIP."
- "FD feels safer."

But history repeatedly shows: Temporary declines are normal in Equity Investing. And then came the surprise…
Just 1 year later, SIP CAGR recovered sharply to nearly **17.94%** — almost a **36% swing** within a year.
The lesson?
- Market falls are temporary
- Emotional reactions are dangerous
- Staying invested matters

Phase 2 — The "Stay Patient" Phase: This is where patience gets tested.
- Returns may move slowly
- Markets become volatile
- News flow creates fear

But this phase quietly builds future wealth. Because during corrections:
- More units get accumulated
- Average cost reduces
- Future compounding improves



Another observation from the charts:
Between the 9th and 10th years, SIP CAGR improved meaningfully despite volatility. This is where investors realize: "Compounding works silently before it becomes visible."

Phase 3 — The Wealth Building Phase: This is the phase disciplined investors wait for. After years of consistency:
- Portfolio growth accelerates
- Volatility impact reduces
- Compounding creates visible wealth

Even during Market corrections, Volatility, and global uncertainty. Long-term SIP returns dipped only marginally.
That is the real strength of Long-term investing, Rupee Cost Averaging, and Disciplined SIP investing

Key Learning
- SIP success is more about behavior than products.
- Short-term volatility is normal.
- The biggest mistake investors make is stopping SIPs during panic.

Because wealth creation is never a sprint.
It is a marathon powered by patience, discipline & consistency.

~Financial Coach Vipul Bane



"True wealth is created when your risk appetite aligns with your risk tolerance."

~ Financial coach, Vipul Bane

Client Testimonial



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

At Adyanta Financials, we believe financial planning is not just about investing, but about building a structured roadmap to achieve financial goals with clarity and confidence.

✅ Through a trusted client referral, we guided Ms. Sheetal & Ms. Prajakta towards structured financial planning.
✅ Their participation in our Book Launch Event highlighted the importance of disciplined, goal-based investing early in life.
✅ We understood their financial goals, investments, cash flows, and risk appetite to create a personalized financial roadmap.
✅ After financial analysis, we suggested investment options aligned with their long-term goals and wealth creation journey.
✅ We identified gaps in their earlier investment approach and brought more structure and clarity to their financial decisions.
✅ Team Adyanta continues to provide ongoing support and assistance for all their financial queries.
✅ Today, they have started a disciplined journey towards long-term financial independence.

Here's what Ms Sheetal & Prajakta Kumbhare have to say about their experience

"Our brother-in-law Sagar Bhagwat, who has been taking Vipul Sir's guidance for the past 5 years for his own financial planning, introduced us to Sir's expertise. Our perspective towards financial planning changed when we attended Vipul Sir's Book Launch Event. It was an eye-opener to understand the importance of structured investing at an early age to create financial stability later in life.

The testimonials shared during the event reflected Sir's years of experience, goal-oriented planning, and the trust clients place in him. This encouraged us to begin our own financial planning journey under his guidance.
Although we have recently started investing with Vipul Sir, our experience so far has been positive. Before this, we had been investing independently for nearly 11 years with limited research, which created a gap in how efficiently our money worked despite remaining invested.

After meeting with Sir and discussing our financial goals, he reviewed our available funds and suggested investment options that match our objectives and risk tolerance. We also appreciate the continuous support from Sir's team, who are always approachable and helpful with our queries.

We sincerely thank Vipul Sir for his professionalism and financial guidance. We look forward to achieving our financial independence over the next 10 years under his valuable mentorship."

~Ms. Sheetal & Ms. Prajakta Kumbahre



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

Thank you for reading!

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