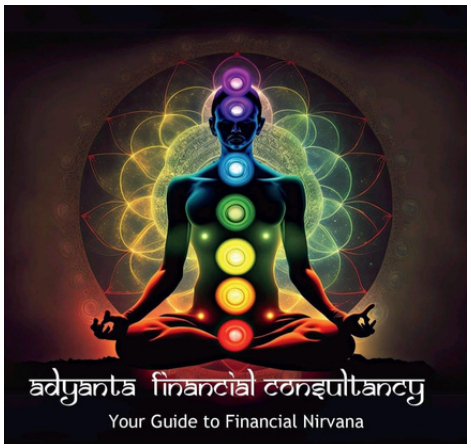
Monthly Newsletter

21st November 2024





Our Awards & Honours

Market Outlook - November 2024

Equity Market Outlook

Nifty 50 plummeted 6.22% due to:

1. Middle East tensions (Iran-Israel conflict)
2. Foreign fund outflows
3. Rising global crude oil prices
4. US election anxiety

Equity market sustained a bit due to the infusion of retail investors and the strength of India's economic growth.

Foreign investors pull out ₹94,016.92 cr from Indian stocks.

Gross Goods and Services Tax (GST) collections in Oct'24 stood at Rs. 1.87 trillion, representing a 8.9% rise on a yearly basis, pointing towards the growing trajectory of the Indian economy.

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

India's economic outlook remains neutral due to disappointing earnings season, but the RBI remains optimistic about India's growth prospects.

US Fed rate cut boosts market sentiment; RBI likely to follow with rate cuts after shifting its stance to neutral in October.

Private consumption rebounds on easing inflation and rural demand growth.

Services PMI rises to 57.9 in Oct 2024, fueled by robust demand, employment surge, and export growth.

Govt capex, investment, agriculture, and global growth drive India's momentum.

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

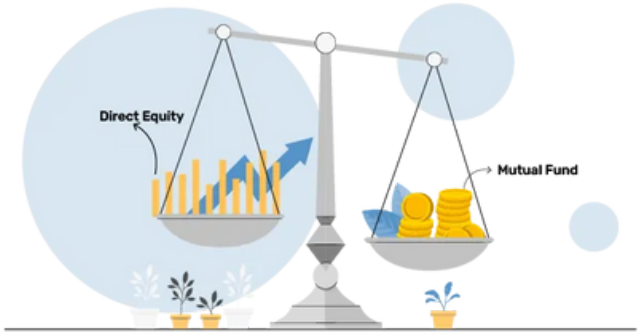
Article:
Direct Equity vs Mutual Fund

Event:
Financial Freedom Conclave 2024

Financial Wisdom Quote

Adyanta Updates & Personal Finance Quiz

Client Testimonial:
Manoj Ratnaparkhe



Direct Equities vs Mutual Fund : Which Path to Wealth Creation?

When it comes to investing, the choices are abundant, but which route leads to lasting wealth ?

We all recognize equities as one of the most rewarding asset classes for long-term wealth creation.

But should you invest in stocks directly or through mutual funds? Let's break it down!

While the allure of multi-bagger stocks like TCS or RIL is tempting, the reality is that investing directly in individual stocks isn't always straightforward.

Even a 20-year investment in top-tier stocks may yield returns comparable to a well-managed flexicap fund.

Instead of chasing elusive multi-baggers, consider the unique advantages of investing in a diversified equity mutual fund:

1. **Diversification** : Spread your risk across various sectors, market caps, and stocks—plus, explore opportunities in different asset classes.

2. **Expert Fund Management** : Benefit from seasoned professionals who know which stocks to buy, when to buy them, and when to exit.

3. **Flexibility** : Start your investment journey with as little as ₹1,000 per month through SIPs or add lump sums at your convenience.

Direct Equities no doubt have certain advantages such as ownership, dividends, bonuses and higher growth potential but only if you are an expert in it.

It isn't that straightforward to identify the right stocks at the right prices and wait until they become multi-baggers. Stock - picking is a skill which needs to be learned and honed over decades.

To become a successful equity investor, you need a strong grasp of both technical and fundamental analysis, complemented by qualities like patience, risk tolerance, and a forward-thinking mindset.

Do you possess these traits? If so, then consider diversifying your investments in direct equities.

So, what are you waiting for ?

Start your wealth creation journey through mutual funds or equities, whatever suits you, today !

If you have questions or need guidance, don't hesitate to reach out to us.



Quiz on Personal Finance

Answer 3 easy Questions and Win Exciting Prizes.

What is the difference between a credit score and a credit report?

A. Score is a summary; report is detailed.
B. Score is used for loans; report for credit cards.
C. Score is calculated annually; report monthly.
D. Score is public; report private.

What is the primary advantage of using the "bucket strategy" for retirement income planning?

A. Tax-deferred growth.
B. Inflation protection.
C. Simplified withdrawals.
D. Risk segmentation.

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



1. We are excited to announce the **Financial Freedom Conclave 2024**, a premier event dedicated to empowering our esteemed clients on their journey to financial freedom !

   Join us on **Sunday, December 15th, 2024, at 5 PM** for an evening filled with insightful discussions, expert panels, and networking opportunities. **Don't miss out** on this golden opportunity !!!

2. We are offering **FREE** 90 Minutes **One to One Meeting** for personal Finance consultation. To book your appointment, contact us today.

Unlock Your Path to Financial Freedom :- Join Us at the Financial Freedom Conclave 2024 !

Are You Ready to Transform Your Financial Future ?

At AdyantaFC, we are driven by a powerful mission: to empower 10,000 Indian families to achieve financial freedom.

Over the past 13 years, our dedicated team has poured their hearts and souls into this vision, helping countless clients reach their financial goals—and many have even realized their dream of financial financial freedom !

To celebrate these incredible success stories, we are thrilled to announce our **4th Financial Freedom Conclave** at the beautiful **Woodland Retreat, Thane.** This year promises to be our most grand and inspiring event yet !

🗓️ **Save the Date & Time:** 15th December 2024, 5 PM (followed by dinner)

Join us for an evening filled with excitement, networking, and inspiration !

Enjoy engaging sessions with our esteemed guest speakers who will share invaluable insights. Don't miss the chance to connect with like-minded individuals who are on the same journey as you.

Highlights of the Event :

- Inspiring success stories from our clients
- My Power-packed session on **"The 7 Steps to Financial Freedom"**.
- **2 More Engaging sessions** by our Guest speakers.
- Exciting award ceremony and fun games
- Networking opportunities with industry leaders.
- A chance to **showcase your own talent on stage**—reach out if you're interested !



We want you to be part of this special celebration with your family and friends. Invitation cards will be sent out soon, but we'd love to hear your suggestions to make this event even more memorable.

Don't miss out ! Mark your calendars and prepare to embark on your journey to financial freedom. We can't wait to see you there !

~Financial Coach, **Vipul Bane**



"Before you purchase anything impulsively, take a little pause and ask yourself : Does this purchase serve any of my needs/goals or align with my values ?"

~ Financial coach, Vipul Bane

Client Testimonial



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

""I have had a long association with my Financial Advisor, Vipul Bane, since our first meeting in 2014. His deep knowledge and experience impressed me, leading me to trust his financial plan right away.

When I started investing late, my portfolio was weak and lacked direction. Vipul carefully reviewed my goals and created a solid action plan that transformed my portfolio and boosted my confidence.

With his guidance, I achieved major milestones like my son's higher education, marriage, and my retirement plan, all without stress about my finances. Today, my investments are strong, and I enjoy a lifestyle similar to my working years.

Vipul feels like family, providing personal attention and support, and his team—Shalini, Sushmita, and Deepak—are equally knowledgeable and helpful. I truly appreciate their assistance and have no hesitation in recommending their services to all those who want to make their financial future brighter !

Lastly, I wholeheartedly wish the entire Adyanta FC team tremendous success in all their initiatives and extend my full support for their mission to empower 10,000 Indian families on their path to financial freedom."

~Manoj Ratnaparkhe, Retiree , TCS



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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