Monthly Newsletter

19th July 2025

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook - July 2025

Equity Market Outlook

BSE Sensex (+2.6%) and Nifty 50 (+3.1%) closed higher. NSE Midcap 100 (+4%) and NSE Smallcap 100 (+6.7%) outperformed large caps.

FPIs were net buyers for 3 months in a row ($1.7 bn). India and emerging markets benefited from inflows due to a weaker dollar and optimism on emerging markets.

DIIs bought US$ 8.5 bn. The rupee ended flat at 85.75 vs USD. Crude oil rose 5.8% to US$67.6/barrel after briefly hitting ~US$79 amid Israel-Iran tensions.

GDP growth has recovered, system liquidity is now back to historical levels and should improve further with the CRR cut.

India is set to remain the fastest-growing economy in 2025, with Morgan Stanley projecting 5.9% real GDP growth.

RBI frontloaded rate cuts with the 50bps of cuts in June. FPIs are getting positive on emerging markets and the base will start becoming favourable.

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

In India, the 10-year government bond yields ended 3 basis points higher at 6.32% given abundant banking liquidity and receding inflation.

Banking liquidity is in surplus, prompting RBI to conduct a Rs 84,975 cr VRRR auction. Surplus liquidity is pushing overnight rates below SDF. The yield curve has steepened since RBI's June policy action.

CPI inflation is projected to average 4% this financial year, down from 4.6% last fiscal, citing softer food inflation and lower commodity prices.

India's May industrial growth slowed to 1.2%. Current account surplus was 1.3% of GDP in Q4FY25, strongest in a fourth quarter since FY09.

US Treasury yields fell 17 bps to 4.23% as geopolitical tensions eased. The US Fed is taking a patient approach but a rate cut could be on the horizon based on data.

Our Recommendations

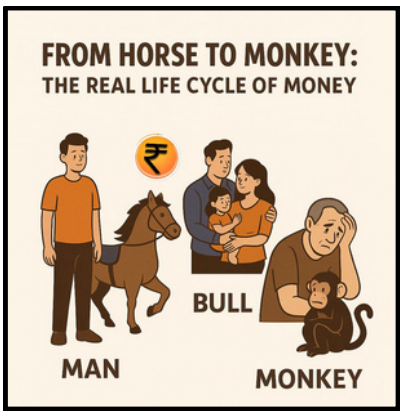
1.Debt investors should continue to add duration with every rise in yields, as yield upside is limited.

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 -July 2025
- Article: The Real Life Cycle of Man & Money
- Article: Would you Buy a car that doesn't run for 10 Year
- Financial Wisdom Quote
- Adyanta Updates & Personal Finance Quiz
- Client Testimonial: Mr. Ravindra Patre



From Horse to Monkey: The Real Life Cycle of Man & Money

God gave us 25 years. The rest… we borrowed."

Here's the story:

God created Man. And gave him 25 years.

Man wasn't satisfied.

- So the Horse gave him 10.
- The Bull gave him 10.
- The Donkey gave him 10.
- And the Monkey gave him 10.

From 0 **to** 25 — A boy grows into a man and learns how to earn money.

From 25 **to** 35 — Man runs like a Horse chasing money to fulfill his dreams.

From 35 **to** 45 — He toils like a Bull chasing every money needs of his family.

From 45 to 55 — He's called a Donkey not for the grind but for his money mistakes.

Dreams get delayed. Emotions get buried. Life becomes a burden

From 55 to 65+ — A lonely Monkey with no Money, chasing moments to entertain himself.

With no real wealth. No pride. No peace. Ever came across such broken men?

Could this cycle be broken?

Yes.

With clarity, confidence and a financial coach.

Start early. Invest wisely.

Live with dignity — not mere survival.

Your money story can be different. Make it meaningful, not monkey-ful.

Break the cycle. Build your financial freedom.

For any guidance, Feel free to contact us.



Quiz on Personal Finance & Adyanta Updates

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

Q1. What is a junk bond ?

A. High-risk, high-yield bond
B. Low-risk, low-yield bond
C. Government bond
D. Savings bond

Q2. How does a higher credit score affect loans?

A. Higher interest rates
B. Lower interest rates
C. No impact on interest rates
D. Increases loan amount only

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



What's New at Adyanta Financials

- **Recommended NFOs:**

1.Franklin India Multi Asset Allocation Fund (Closes on 25th July) - Seamless diversification across equity, debt, and gold to capture growth, reduce risk, and build all-weather wealth.

2.Bandhan Multi Factor Fund (Closes on 24th July) Smart diversification powered by proven factors—Momentum, Quality, and Value—for stable long-term growth.

- **Referral Contest (valid till 15th August 2025) :**

Refer 3 friends or family members for SIP/Health Insurance/Term Insurance and get a Surprise Gift!

For details, contact us at 8928663936/9987635471

Would you buy a car that doesn't run for 10 years?

Then why invest in a property that doesn't pay you back?

Infrastructure Investment Trusts (InVITs) vs. Residential Property — The Truth About Passive Income & Growth

In VITs vs 🏠 Residential Property — The Passive Income Reality

In 2012, Ramesh bought a 2BHK in Mumbai for ₹80L.

- Net 12 year rent: ₹40 L
- Value in 2024: ₹1.5 Cr
- XIRR: ~7.3% (Pre-tax)

After tax, inflation, and headaches — it underperformed.

Now meet Neeraj. He chose PowerGrid & IndiGrid InVITs.

✅ 12-year income: ₹80L (mostly tax-free)
✅ Current value: ₹1.4–1.6 Cr
✅ No maintenance, no tenants
📈 XIRR: ~13.88% (Pre-tax)

Even after taxes, it performed far better than real estate.

The Numbers Say It All:

Asset XIRR (Post-tax)
Residential Flat: 4–6%,Liquidity -Low 😳
InVITs : 9–11%, Peace of mind-High 😌

Backed by: PowerGrid | Brookfield | KKR | Govt of India

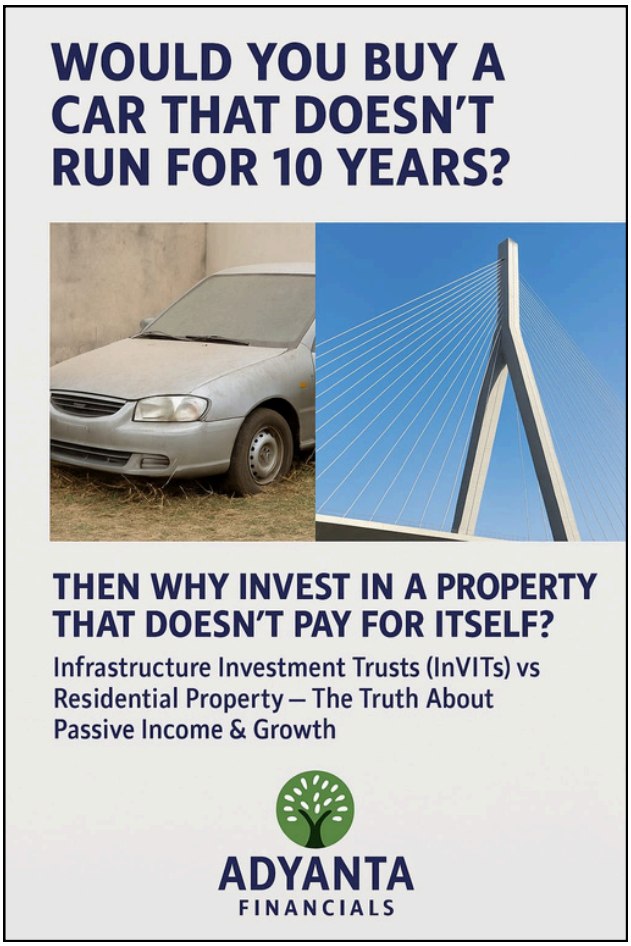
InVITs = Infra-backed, Income-generating, SEBI- regulated, NSE-listed assets.

The Verdict?

Rental property is emotional. InVITs are financial.

📞 Still stuck with an underperforming flat?

Let's talk about smarter income.



~ Financial coach, Vipul Bane



"Wealth is not having assets worth Crores . It's the ability to live life on your terms — at every stage."

~ Financial coach, Vipul Bane

Client Testimonial



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

At Adyanta Financials, we believe in simplifying the complex and helping families invest with clarity and purpose — and Mr. Ravindra Patre's journey is a testament to that belief.

Through strategic restructuring and goal-based planning, he has:

✅ Consolidated an over-diversified and unmanageable portfolio.

✅ Achieved an alpha of over 5% in the last 5 years.

✅ Revamped his equity investments, now outperforming expectations.

✅ Gained renewed confidence and direction in his financial journey.

Here's what Mr. Patre says about his experience:

"My investments were all over the place — too many funds, no clarity, and little alignment with my goals. Vipul and his team at Adyanta streamlined everything. Today, my portfolio is not only structured and goal-linked but also delivering far better returns than I imagined. I finally feel in control."

We're proud to walk alongside Mr. Patre in his journey — a shining example of how clarity and expert guidance can create lasting financial impact.

— **Mr. Ravindra Patre,** Retired Professional



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

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

Thank you for reading!

www.adyantafinancials.in