Monthly Newsletter

19th August 2026

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook August 2026

Equity Market Outlook

Indian equities delivered a mixed but resilient performance in July, with the Sensex and Nifty gaining 2.1% and 2.2%, while mid- and small-caps rose 2.5% and 1.8%, respectively.

FIIs turned net buyers, investing US$2.1 billion, while DIIs invested US$3.6 billion in July, supporting market sentiment

Global markets were mixed, with ASEAN markets gaining while Korea and Taiwan declined. China, Hong Kong and Brazil outperformed.

Domestic demand remains healthy, with encouraging trends across FMCG, NBFCs and several consumption-linked sectors despite global uncertainties.

India's investment cycle is broadening, with strong momentum in power, transmission, defence, manufacturing and infrastructure-related businesses.

Lower crude oil prices are a positive for India, reducing pressure on inflation, corporate profitability and the country's external balances.

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

Bond markets faced pressure in July, with the 10-year G-Sec yield rising ~9 bps to 6.81%, amid higher crude prices, geopolitical tensions, sticky inflation, and rising global yields.

The RBI kept the repo rate unchanged at 5.25% and retained a neutral stance, reflecting confidence in domestic growth while staying vigilant on inflation and external risks.

India's growth outlook remains resilient, with FY27 GDP growth projected at 6.7%, while inflation is expected to rise temporarily before easing.

External buffers strengthened, with banks mobilizing US$36.7 bn in FCNR(B) inflows by end-July, nearly 90% of the US$40.8 bn raised under RBI measures.

Rupee weakness remained contained, supported by better capital flows, RBI intervention, softer crude prices, and strong swap-scheme inflows.

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 - August 2026

Article: What Guides Your Biggest Life Decisions?

Article: Money is Not the Vehicle.Freedom is Not the Destination

Financial Wisdom Quote

Adyanta Updates: Money to Freedom Masterclass

Client Testimonial: Mr. Nanda Kumar





What Guides Your Biggest Life Decisions? Cutting costs or Adding Value?

The Principle Behind Every Important Decision Should Guide Your Money Too

"Price is what you pay. Value is what you receive."
— Warren Buffett

Every day, we make decisions—some small, some that shape the next 20–30 years of our lives.

We often choose between cutting costs and adding value.

Buying a car: Do you choose the cheapest one, or one that is safer and better suited to your family?

Choosing a school: Do you look only at fees, or also at education and values?

Healthcare: Do you choose the lowest-cost option, or the doctor and hospital you trust?

A family vacation: Do you book the cheapest package, or invest in meaningful experiences?

Cost matters. But when a decision affects your health, your family, your children's future, or your financial well-being, value should take precedence.

So, why should **personal finance** be any different?

Managing money isn't just about choosing investments. It's about making decisions that support your goals, security, and long-term financial well-being.

Financial decisions should not be driven by price alone. The right choice delivers value, aligns with your goals, and stands the test of time.

A good financial professional helps you:

- Avoid costly financial mistakes
- Align money with your life goals
- Build wealth with clarity and discipline
- Navigate market uncertainty
- Save time and reduce financial stress

Remember:
The cheapest decision today can sometimes become the costliest decision tomorrow.

Quiz on Personal Finance & Adyanta Updates

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

Q1. Which factor should NOT be used alone to select a mutual fund?
A Investment objective
B.Risk profile
C.Time horizon
D.Past return ranking alone

Q2. An investor's income increases by 20%, but their SIP remains unchanged for several years. What planning opportunity may have been missed?
A.Step-up investing
B. Portfolio liquidation
C.Insurance surrender
D Market timing

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



Money to Freedom Masterclass

Reserve Your Seat

📅 **23rd August 2026 | Saturday**
⏰ **11:30 AM**

During the Masterclass, we'll explore:

🎯 Goal-Based Financial Planning
📊 Evidence-Based Investment Decisions
🕊️ The Money → Freedom Framework

Get practical financial tools & resources worth ₹4,999 to bring greater clarity and structure to your financial journey.

💰 Masterclass Fee: ₹199/-

As a valued member of the Adyanta Family, you can avail an exclusive discounted registration fee.

👉 Invest 2 minutes to explore the Masterclass & Rserve your seat by clicking here

Money is Not the Vehicle. Freedom is Not the Destination.

There's a common belief in personal finance:

Money is the vehicle. Financial Freedom is the destination.

It sounds logical. But I believe we often have it the other way around.

Imagine your life as a long journey. Before starting, you need to know where you want to go.

Money is simply the fuel. Without fuel, no vehicle can move. But fuel without direction is equally useless.

That's where many people go wrong.

They spend years accumulating money without first deciding what they want that money to achieve.

They focus on:
- How much they should earn
- How much they should invest
- How much wealth they should accumulate

But the more important question is: **What kind of life do I want my money to help me create?**

For many, Financial Freedom is the finish line. I see it differently.
Financial Freedom is not where the journey ends. It is where life truly begins.

It gives you the freedom to:

- Spend more time with loved ones
- Prioritise health and well-being
- Explore the world
- Pursue meaningful work
- Support others and contribute to society
- Create a lasting legacy



The Adyanta Way: Rethinking Money. Redefining Freedom.

- Our Freedom Framework is simple:
- Goal-Based Planning is the Vehicle.
- Money is the Fuel.
- Financial Freedom is the Journey.
- Purpose is the Destination.

When your destination is clear, every financial decision gains direction.
Every investment gains meaning. Every rupee begins to serve a purpose.

The goal isn't simply to accumulate more money. It is to align your money with the life you want to live.

So before asking: **"How much money do I need?"**

Ask:
"What kind of life do I want my money to help me create?
"Because money gives you choices…But purpose gives those choices meaning.

Thought to Carry Forward

Don't spend your life merely collecting fuel.
Build the right vehicle. Choose a meaningful destination. Then let your money power the journey.

~Financial Coach Vipul Bane



"With the right plan, dreams of entrepreneurship can grow without compromising life goals."

~ Financial coach, Vipul Bane

Client Testimonial



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

At Adyanta Financials, we believe that a secure financial future is built through thoughtful planning, disciplined investing, and timely guidance.

✅Since 2019, we have been guiding Mr.Nanda Kumar through his financial journey with a structured and goal-based approach.
✅A comprehensive financial plan was created based on his family's short-term and long-term goals and financial requirements.
✅ We have guided him in achieving key goals, including children's education, retirement, vacations, business setup, and home renovation.
✅With regular reviews and timely recommendations, all these goals are currently on track and progressing as planned.
✅We continuously align his investments with changing market conditions and evolving financial goals.

Here's what Nanda Kumar has to say about his experience:

"During my visit to Mumbai in 2019, I unexpectedly met Mr. Vipul at my sister-in-law's house. While reviewing the mutual fund portfolio of my brother-in-law and sister-in-law, he suggested that I also begin my Financial Journey to better plan for my family's future.

Consequently, I commenced my investment journey with Adyanta Financials in 2019. The financial plan formulated for my family, based on my long-term and short-term goals, was very impressive and covered every important aspect of my financial requirements.

My Financial Journey with Mr. Vipul and his team has been very encouraging and promising. Vipul and his team are always approachable and provide timely recommendations to be incorporated into my mutual fund portfolio in line with global and market trends.

Over the years, I have gained greater clarity and confidence in managing my finances. I am happy to see that my important goals, including education, retirement, vacations, business setup, and home renovation, are all progressing on track.
I wish Adyanta Financials all the very best in their future endeavours and hope the institution continues to achieve greater heights in the years to come."

~ **Mr. Nanda Kumar**,Govt. Employee



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!

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