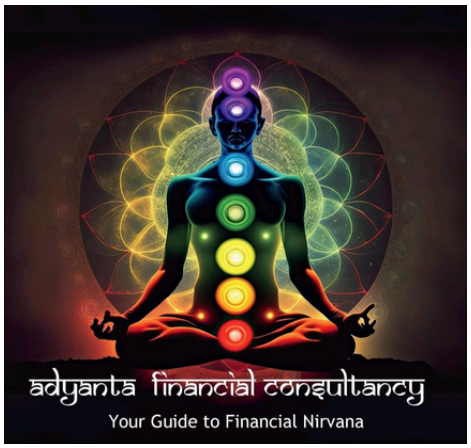
Monthly Newsletter

21st January 2025





Our Awards & Honours

Market Outlook - January 2025

Equity Market Outlook

The BSE Sensex and Nifty 50 closed 2% down, while the NSE Midcap 100 rose by 1.4% and the NSE Smallcap 100 advanced 0.6%. .

FPIs saw net inflows of $124m in 2024, while DIIs added $63bn, counterbalancing FPI outflows.

In 2025, key sectors to watch include IT, Pharma, and Renewables, but high valuations are a concern.

The second half may see a shift to underperforming sectors like Banking and FMCG. Capital goods, driven by renewables and defense, are expected to perform well, with select capex and PSU companies likely to outperform.

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

The three negative impulses for slower growth are (a) slowing credit growth, (b) fiscal consolidation (c) exports could be hit due to tariffs imposed by the US. However, we believe that growth could be in the range of 6.8% in FY25 and 6.4% in FY26.

The Rupee may see near-term depreciation due to US tariffs, strong US dollar, weak growth, and FPI outflows, but it's expected to remain stable compared to other emerging markets.

Bond markets will continue to have favorable demand supply dynamics due to (a) fiscal consolidation to 4.9% of GDP (b) real money AUM growth.

The Union Budget would be rolled out and if government continues on the path of fiscal consolidation, which we believe it would, monetary easing will be the likely outcome.

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: What does 2025 Hold

Community: Financial Freedom Tribe

Financial Wisdom Quote

Adyanta Updates & Personal Finance Quiz

Client Testimonial: Mr. Umesh Singh

FINANCIAL FREEDOM TRIBE
TOGETHER TOWARDS FREEDOM



Community: Financial Freedom Tribe

Announcing the Financial Freedom Tribe : *A Community of and for the Financial Freedom Seekers and Achievers*.

What if your journey to financial freedom could also inspire and empower others ?

Join the Financial Freedom Movement and support in India's economic development.

At **Financial Freedom Tribe**, we believe in unlocking the potential of those with the desire to thrive financially.

*Our **Mission** is to empower One Million Indian Families to realize **Financial Freedom***.

As **Zig Ziglar** said, 'You can have everything in life you want if you will just help other people get what they want.'

By helping others achieve financial freedom, we create a ripple effect that benefits everyone.

Be part of India's first Financial Freedom Tribe —a community where people from diverse backgrounds unite with one common goal : financial freedom.

Learn, Implement, Grow Personally and Financially in - **One Lifetime Membership**.

Membership Benefits:

1. **Complimentary 1-on-1 Consultation:** Receive personalized guidance for achieving financial well-being.

2. **Customized Financial Freedom Plan:** Get a tailored plan designed to help you achieve your financial goals.

3. **Monthly Online Meetings:** Join our online community to learn from experts, share your experiences, and inspire others.

4. **Quarterly Offline Financial Freedom Conclaves:** Attend exclusive events in Mumbai (with plans to expand to other cities soon) to network with like-minded individuals and gain valuable insights.

5. **Monthly Newsletter:** Stay updated on the latest trends and strategies for achieving financial freedom with our monthly newsletter."

Membership Fees : Only your Time and Commitment

Join us today and take the first step toward realizing your dreams while making a difference. To Join our community **Click Here**

Quiz on Personal Finance & Adyanta Updates

QUIZ

Answer 3 easy Questions and Win Exciting Prizes.

Q1. What does "diversification" in investing mean?

A. Investing all your money in one high-performing stock.
B. Spreading investments across different assets to reduce risk.
C. Buying stocks only in one industry
D. Investing only in international markets

Q2. What is the recommended percentage of income to saving for retirement goal?

A. 5%
B. 10%
C. 15%
D. 25%

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



Key updates for January 2025

1. Launch of **Financial Freedom Tribe -** A community for financial seekers and achievers

2. **Focused Review Meeting** - The Frequency of Review meetings for Club members from now on:-Platinum- Monthly, Gold -Quarterly, Silver-Half Yearly & Bronze-Yearly.

3. We're offering a FREE 90-minute one-on-one personal finance consultation.
To Book your appointment **Click Here**

What does 2025 Hold for Retail Investors Like Us ?

2024 brought strong gains, but 2025 might be the year to consolidate, prepare, and set the stage for future success.

Are you ready to navigate the opportunities and challenges ahead ?

2025 **Investment Guide** : Key Trends, Sectors, and Strategies.

As a Financial Coach with over 25 years of market experience, I've identified the key moves you should make—and avoid—in 2025 to position yourself for long- term gains.



What to Avoid in 2025 :

- **Small /Mid/ Micro Caps:** Valuations remain stretched, with limited room for growth.
- **IPOs :** Sellers are cashing in on investor confidence—don't get caught.
- **Direct Stocks :** Even blue-chips are underperforming equity mutual funds.
- **Passive Funds:** Active funds are consistently delivering superior returns post-Covid.

Where to Invest in 2025 :

- **Systematic Investments Funds**(***SIP***/***STP***) :Large-Cap, Multi-Cap, and Flexi-Cap Funds for consistent growth.
- **One Time Investments:** Balanced Advantage Funds for risk-adjusted returns.
- **Debt Funds :** For predictable outcomes in a volatile equity market.



Megatrends to Ride On :

- **Healthcare :** Innovation-driven growth and rising demand.
- **BFSI :** Financial inclusion and digitization make this sector a winner.
- **Consumption:** India's young population and rising incomes fuel this sector.
- **Manufacturing:** Leveraging government incentives and global supply chain shifts.

Watch Out for These Catalysts :

- **Global Developments:** Policies of leaders like Trump could shake up global trade and geopolitics.
- **Union Budget 2025 :** A reform- oriented budget may bring game- changing policies.

Conclusion :

- 2025 may not deliver extraordinary returns, but it's the year to build a strong foundation for future growth.
- Stay disciplined, invest in the right trends, and keep your goals in sight.

Pro Tip : Bad returns often precede great returns. Use this year to accumulate assets with conviction !

Disclaimer : Mutual Funds are subject to market risks. Invest based on your goals, risk profile, and financial situation.

Let's make 2025 ***the year of smart, informed investing*** !

Share your thoughts —what's your top investment strategy for the year ahead ?

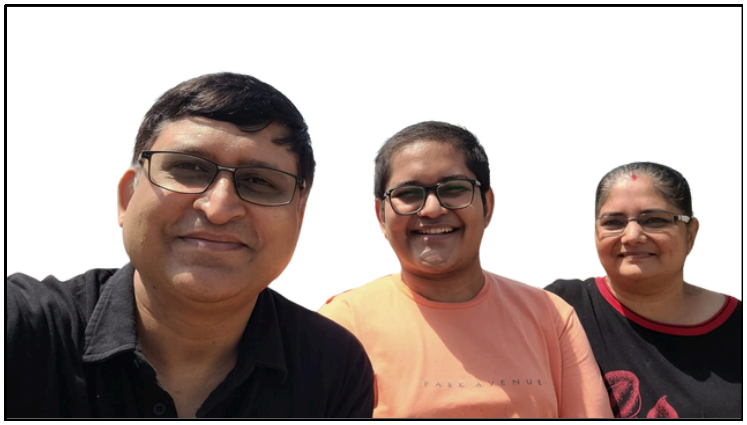
Need personalized strategies or guidance ? Contact us



""Financial freedom is not just a destination; it's a journey towards a life filled with purpose and fulfillment."

~ Financial coach, Vipul Bane

Client Testimonial



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

At Adyanta Financial Consultancy, we believe every financial journey is unique and worth celebrating. Today, we're proud to share the inspiring story of Mr. Umesh Singh, a valued client since May 2018.

Through thoughtful planning and dedication, Mr. Singh has successfully achieved:

- Securing his son's higher education.
- Building a robust retirement plan.
- Starting his own business.

His accomplishments highlight the impact of disciplined financial planning and personalized strategies.

Here's what Mr. Singh had to say about his experience: **Video**

"Working with Adyanta has been a rewarding experience. Vipul and his team understood my goals and provided clear, actionable strategies to achieve them. Their expertise and constant support gave me the confidence to pursue my aspirations without financial stress. I'm deeply grateful for their guidance and would recommend their services to anyone looking to secure their future."

We are honored to be part of Mr. Singh's success story and look forward to helping more individuals achieve their dreams.

~ Umesh Singh , Fintech Entrepreneur



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