Monthly Newsletter

18th September 2025

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook - September 2025

Equity Market Outlook

Indian equities declined amid evolving tariff scenario, with Sensex and Nifty 50 down 1.7% and 1.4% respectively.

FPIs pulled out $4bn in August, with YTD outflows at $13.6bn. DIIs bought $9.5bn in August, with YTD purchases at $58bn.

Key highlights of the proposed GST overhaul include a simplified two-slab structure (5% and 18%), lower taxes on essentials, and a special 40% rate for luxury goods.

Nifty 50 EPS grew 7% in Q1FY26, but earnings misses were high, especially in small caps (43%). Sectors like Auto ancillaries, Capital Goods, Pharma, and IT saw significant downgrades due to global uncertainty.

India's Q2 real GDP growth surged to 7.8% YoY, driven by strong private consumption, services growth, and factors like low deflator, front-loaded government spending, and export growth.

S&P Global upgraded India's rating outlook to one notch above investment grade, citing fiscal consolidation, infrastructure focus, strong post-Covid recovery, and controlled inflation as key factors.

Our Recommendations

1.With slowing Global growth and Weak U.S. Macros, 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

Indian bond yields rose, with the 10-year benchmark yield at 6.62%, while US Treasury yields edged lower, driven by expectations of a potential US Fed rate cut.

Banking liquidity surplus improved due to robust government spending and is expected to strengthen further with continued expenditure and upcoming CRR rate cuts.

India's headline inflation fell to 1.55% in July, driven by moderation in food prices. Favourable monsoon forecasts and healthy buffer stocks are expected to keep food prices benign.

The Rupee depreciated 0.7% against the US Dollar in August, driven by uncertainty around tariffs and weak investor sentiment.

US Treasury yields fell after the Fed chair hinted at potential interest rate cuts due to deteriorating financial conditions.

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 - September 2025

Article: Festive Season is Here But Beware of FREE Illusion

Article: Historical Diwali Gift: GST Gets a Makeover

Financial Wisdom Quote

Adyanta Updates & Personal Finance Quiz

Client Testimonial: Ms.Asmita Patil





Festive Season is Here: But Beware the FREE Illusions

As Navratri begins on 22nd September, and with GST reforms making consumer goods slightly cheaper, brands will flood us with offers—No-Cost EMI, Zero Interest, Flat Cashback.

Sounds tempting, right? But here's the truth:

A young executive I know bought a smartphone "*on No-Cost EMI*." He proudly told me— "*Sir, I didn't pay a rupee extra*."

But when we compared prices, the upfront buyer had received a ₹3,000 discount that he didn't.

The so-called "*No-Cost*" EMI had silently cost him ₹3,000 more.

The Illusion of Cashback

- Cashback isn't always cash.
- Many times, it's delayed, comes as restricted wallet credit ,or is conditional on card usage.
- What looks like a gift is often a marketing gimmick.

"*When something sounds free in finance, it usually isn't. The cost is just hidden in another pocket—yours.*"

As families step out to shop this festive season, remember—the smartest purchase isn't about the biggest offer, but the clearest math.

- Compare upfront price vs EMI deal.
- Check if cashback is real cash or restricted credit.
- Avoid paying for liquidity with hidden charges.
- Buy only what you need, within your budget and don't fall for marketing illusion.
- Choose Invest Now (through SIPs) & Buy Later instead of Buy Now & Pay Later (through EMIs).

This Navratri, let's celebrate not just with dandiyas and devotion, but also with clarity and wisdom.

Happy Navratri !!

~ Financial coach, **Vipul Bane**

Quiz on Personal Finance & Adyanta Updates

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

Q1.What is a bear market?
A. Market with rising prices
B. Market with stable prices
C. Market with falling prices
D.Market with high volatility

Q2.What is the purpose of a sinking fund?
A.To accumulate funds for a specific future expense
B.To invest in high-risk assets
C.To generate short-term returns
D To diversify a portfolio

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



What's New at Adyanta Financials

- **Recommended NFOs:** (Closing- 24th September 2025)

1. Groww Multi Asset Allocation Fund
Diversify across Assets— Equity, Debt, Gold and Silver — with Simplicity and Tax-efficiency

2. HDFC Diversified Equity All Cap Active FOF
Your All-in-One Equity solution— Disciplined & Tax-efficient— powered by HDFC's Trust
.
For details, contact us at 8928663936/9987635471

- **New Joiners**

1. Nisha Loke Joins us as Sr. Operations Manager

2.Harshal Bane joins us as Chief Administrative Officer

A warm welcome to both, as they join the Adyanta Family

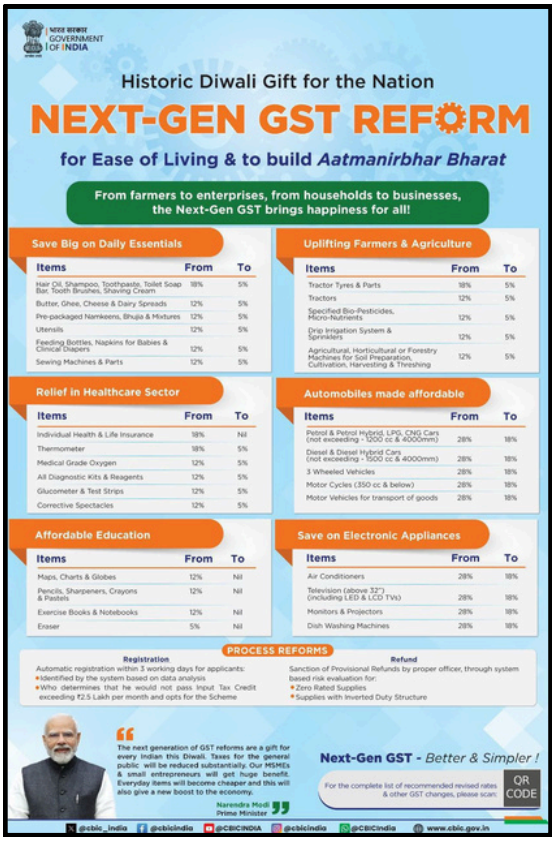
Historic Diwali Gift: GST Gets a Makeover

Imagine this —

From your morning toothpaste to your kid's school notebooks, from farmers' tractors to the air-conditioner in your living room—everything just got cheaper.

With the **Next-Gen GST Reform**, India has taken a bold step to ease the burden on the middle class, empower small businesses, and uplift farmers.

- Daily essentials like hair oil, shampoo, butter, ghee, namkeens—down from 12–18% to just 5%
- Education tools like books, maps, pencils—GST slashed to Nil
- Farm equipment & drip irrigation systems—cut to 5%
- Hybrid cars, two-wheelers, and even transport vehicles—now more affordable
- Insurance, oxygen, diagnostic kits—some brought down to Nil
- This isn't just a tax cut. It's a lifestyle upgrade.



It means:

- More savings for households
- Lower costs for farmers & SMEs
- Healthcare relief for families
- Growth boost for the economy

"*The next generation of GST reforms are a gift for every Indian this Diwali. Everyday items will become cheaper, and this will also give a new boost to the economy.*" – PM Narendra Modi

Its impact:

- Middle-class families will feel the difference in their monthly budgets.
- Small businesses will breathe easier.
- And India takes another step toward **Aatmanirbhar Bharat**.

The GST rollout is set to:

- Unleash a surge in domestic demand
- Add 1–1.2% to GDP over the next 4–6 quarter
- help fuel growth and cushion the impact of the 50% tariff on India.

Lastly, **hiking GST on sin goods**
tobacco, gutka, cigarettes, and sugary drinks—to 40% could nudge India toward a healthier future.

This Diwali, let the real fireworks be in your savings and India's growth.

What's your view on these "Next-Gen GST reforms" ?

What's the first thing on your list that you'll buy cheaper under the new GST reforms?

~ Financial coach, **Vipul Bane**



"Wealth without purpose is empty; purpose turns money into meaning."

~ Financial coach, Vipul Bane

Client Testimonial



Stories of impact: This month's story is about how Ms Asmita Patil's 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. Ms. Asmita Patil's journey over the last 6 years with us is a true reflection of that belief.

✅ Found support and guidance after losing her husband in 2019.
✅ Got complete clarity on investments despite having no prior knowledge.
✅ Achieved alignment of financial goals – daughter's education, vacations, and retirement.
✅ Secured regular income for monthly expenses.
✅ Regained confidence and peace of mind with expert planning.

Here's what Ms. Patil says about her experience:

"I've been associated with Vipul for 6 years. After my husband passed away in 2019, my journey was made much smoother because of him. Since I had no knowledge of investments, they guided me on what investments to make and how. They planned everything for me and my daughter. All my goals – my daughter's education, vacation, and retirement – are on track. They've also generated a regular income for my monthly expenses.

Now, I have no financial tension and always have a smile on my face. I consider Vipul like a brother, I have so much trust in them. I'm very happy. If anyone wants to invest, I highly recommend joining them."

– Ms. Asmita Patil



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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