Monthly Newsletter

20th May 2025

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook - May 2025

Equity Market Outlook

The BSE Sensex and Nifty 50 closed 3.7% and 3.5% higher, while the NSE Midcap 100 advanced by 4.8% and the NSE Smallcap 100 by 2.2%.

Foreign Portfolio Investors (FPIs) continued with their cautious stance in April but turned net buyers to a small extent, buying US$0.5 bn. In contrast, DIIs bought equities worth US$ 3.1bn.

The rupee appreciated approx. 1% in April vis a vis the US dollar This level is rupee's highest in 2025. The US dollar lost 3% in April and was weaker against most currencies and around 5% weaker so far in 2025.

The midcap valuation premium over Nifty (proxy for large caps) has corrected sharply from the peak of 68% in Dec'24 to 39% currently but remains high vs the 10Y average of 18%. Small caps premium, on the other hand, have risen significantly in the past month, and at 19% still remains high.

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 central bank continues to infuse liquidity into the system by way of open market operations(OMOs) worth Rs 125,000 cr in May. Earlier, in April the Reserve Bank (RBI) had infused Rs 80,000 cr in the system.

RBI dividend announcement expected to boost banking liquidity to ₹6 trillion, potentially driving a rally at the short end of the yield curve.

The rupee rose 1% against the US dollar in April due to foreign inflows and a weaker dollar, reaching its highest level in 2025.

US Treasury yields narrowed 4 bps, but volatility surged due to tariff uncertainties, causing yields to swing from 4% to 4.50% after US tariff announcements.

Rate cuts of 50 bps have been delivered so far and we expect another 25 bps in June and a pause thereafter.

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 -May 2025

Article: Accha Kiya Insurance Liya

Article: Why Financial Goals Alone are not Enough- Enter Anti Goals

Financial Wisdom Quote

Adyanta Updates & Personal Finance Quiz

Client Testimonial: Ms. Smita Patil



Accha Kiya Insurance Liya- More Than Just a slogan, Its a Lifeline

When Neeraj slipped on a wet floor during a business trip and fractured his leg, his travel insurance took care of the hospital bills abroad.

When Rekha's father suffered a stroke, their health insurance kicked in just in time to avoid wiping out years of savings.

When Mr. and Mrs. Iyer's home was broken into during their pilgrimage, burglary insurance ensured they could rebuild without financial trauma.

When Rajeev's car was totaled in a freak accident, his motor insurance helped him get back on the road swiftly.

When Shanta Devi's home was ravaged by floods, her property insurance restored more than bricks—it restored hope.

And for thousands of families who've lost loved ones to accidents, Personal Accident cover has meant stability in grief.

This isn't fiction.

This is everyday India.

And more than 60 crore Indians are now proudly saying: "Accha Kiya Insurance Liya."

In 2023-24 alone:

- ₹87,000 Cr+ in health claims settled
- ₹57,000 Cr+ in motor claims paid
- Lakhs of home and property claims resolved

Insurance isn't an expense—it's a shield. A safeguard for your dreams, dignity, and peace of mind.

So here's the question :

Will you wait for a crisis to value protection?

Or will you proudly say, "Accha Kiya Insurance Liya"?

Your next step?

Simply reach out to us. Get covered. Sleep well

~ 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 the concept of tax-loss harvesting?

A. Selling securities at a gain to offset losses
B. Selling securities at a loss to offset gains
C. Holding onto losing investments to avoid taxes
D. Investing in tax-efficient index funds

Q2. What is the impact of a higher expense ratio on investment returns?

A. Increases returns
B. Decreases returns
C. No impact on returns
D. Depends on market conditions

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



What's New at Adyanta Financials

Financial Freedom Conclave:

Our flagship **Financial Freedom Conclave 2025** is happening on Saturday, 7th June at Sarovar Hotel, Kandivili (W).

Free Online Course:

Financial Freedom Blueprint – A FREE 5-day course for young professionals to kickstart their financial journey. **Click here to join**

Why Financial Goals Alone Are Not Enough-Enter Anti-Goals

"I want to retire early , travel the world, and live debt-free."

Great goals.

But have you ever asked yourself: At what cost?

As a **Financial Coach**, I see people chase big financial goals—early retirement, dream homes, 8-figure portfolios.

But in the process, some lose sight of what they don't want.

That's why the idea of **Anti-Goals** from **Kevin Wagonfoot's book** hit me hard.

Unlike regular goals, **anti-goals define what you deliberately want to avoid**—the traps, the lifestyle sacrifices, the mental stress that often come as hidden costs of financial success.

Inspired by the mental model of Inversion—famously put by **Charlie Munger**: *"All I want to know is where I'm going to die, so I'll neve go there."*

In finance, that means asking:

What kind of life do I NOT want to live, even if I hit my financial target? Do I want to build wealth while constantly feeling deprived?

Should I own 3 properties but feel chained to EMIs?

Is retiring at 45 worth it if I ignore my health till then?



Example: Let's say your goal is to retire with Rs. 5 Crores. But along the way, you:

- Never take a vacation
- Delay investing in your health
- Miss family moments because you're obsessed with cutting expenses

You "won" financially, but lost personally. That's a **Pyrrhic victory**. One not worth chasing.

Instead, try pairing every financial goal with an anti-goal:

- Build wealth without financial anxiety
- Save aggressively but allow for joyful spending
- Invest in long-term returns without sacrificing mental peace

"True Financial Freedom is not Just about what you achieve—it's also about what you avoid losing in the process."

As you plan your next financial milestone, ask yourself:

- What am I not willing to trade for money?
- Define your anti-goals.
- And build a financial life that's not just rich—but whole.

Feel free to reach out for any help in crafting your financial goals, anti goals, or a winning Strategy.

~ Financial coach, Vipul Bane



"Insurance isn't just a cost—it's your first line of defense. A shield that protects your dreams, preserves your dignity, and ensures peace of mind when life throws the unexpected."

~ Financial coach, Vipul Bane

Client Testimonial



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

At Adyanta Financials, we are inspired by stories of resilience and determination—and Ms. Smita Patil's journey is one of them. A proud and strong single parent, Ms. Patil joined us in 2018 with clear goals and unwavering commitment to her family's future.

With careful planning and steadfast guidance, she has:

✅ Successfully funded her son's education.
✅ Built a solid emergency and risk management framework.
✅ Ensured a comfortable and confident lifestyle for herself and her family.
✅ Stayed firmly on course toward long-term financial freedom.

Here's what Ms. Patil had to say:

"As a single parent, financial planning wasn't just a choice—it was a necessity. With Vipul and the Adyanta team by my side, I never felt overwhelmed. Their clarity, empathy, and practical strategies gave me the strength to stay focused and achieve what once felt out of reach."

We are proud to walk alongside Ms. Patil in her journey, and her story continues to inspire many others to take charge of their financial future with courage and clarity.

~ Ms. Smita Patil, Home Maker



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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