Monthly Newsletter

21st April 2026

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook April 2026

Equity Market Outlook

Amid FPI outflows and currency weakness, market stress intensified, driving heightened volatility. BSE Sensex and Nifty 50 fell 11.5% and 11.3% respectively, with sharp intraday swings reflecting fragile sentiment.

Rising geopolitical tensions in West Asia drove a sharp surge in crude oil prices, with Brent crude rising from $70.8 to $125.6 per barrel, worsening the global outlook and increasing concerns around inflation, growth, and external balances.

The sell-off was broad-based across market segments. Mid- and small-cap stocks also corrected meaningfully, with the NSE Midcap 100 and NSE Smallcap 100 indices declining by 10.9% and 10.2% respectively

Persistent FPI selling remained a key headwind, partly offset by strong domestic inflows. FPIs sold $12.7 billion, while DIIs invested $15.4 billion, cushioning the market.

Due to high oil dependence and supply risks, India took measures to manage disruptions —prioritising gas supply and cutting fuel duties. Despite challenges, S&P Global raised India's FY2027 growth forecast to 7.1%, reflecting confidence in its medium-term outlook.

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

US Treasury yields rose with the 10-year yield ending the month 38 basis points higher at 4.32%. The 10 year government bond yield rose 35 bps ending at 7.03%.

The Monetary Policy Committee of the Reserve Bank of India kept rates unchanged at 5.25% with a neutral stance amid global tensions. Growth outlook was lowered (FY27 at 6.9%), while inflation projections were raised due to rising risks.

Headline inflation rose to 3.2% YoY from 2.75%, mainly due to higher food inflation (up to 3.4%).

Global government bonds saw their biggest drop in years as rising Middle East tensions increased inflation risks and weakened growth outlook.

The US–Israel conflict with Iran has sharply raised oil and gas prices, fueling inflation fears. Investors have sold bonds, pushing yields higher across the US, Europe, and Japan, reducing the near-term appeal of fixed income.

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 -April 2026

Article: 12% CAGR Assured: Did Your Advisor Say This?

Article: Book Launch concluded on 18th April

Financial Wisdom Quote

Adyanta Updates: Ongoing NFO & Book Launch

Client Testimonial: Mr. Ryan Pinto & Mrs Linuscia Pinto





12% CAGR Assured: Did Your Advisor Say This?

Your 3–5 year Mutual Fund/Equity portfolio is struggling to even beat an FD?

You feel disappointed. Maybe even cheated.
But here's the truth most people won't tell you

The biggest misconception about "12% returns.
When an advisor says, "You can expect ~12% average returns." Most investors assume:
I'll get ~12% every year. That's where the problem begins.

Reality of returns looks like this:

- Year 1: +10%
- Year 2: +5%
- Year 3: −12%
- Year 4: +28%
- Year 5: +18%
- Year 6: +2%
- Year 7: +21%

And yet… the average (CAGR) still comes to ~12%

The truth about Equity Markets. Returns are not linear… they are lumpy. Markets test your patience before rewarding you

- Negative years are part of the journey
- Most people exit before the best years arrive

What does real data say?
Based on long-term trends of the Nifty 50 TRI:

- The probability of negative returns drops sharply with time
- After ~5 years → chances of negative returns are almost negligible
- Over 10 years → returns have historically been consistently in double digits

So why do portfolios underperform? Not because of funds… but because of: Wrong expectations, No clear goals Poor asset allocation, Lack of review & discipline

"Equity is like a good scotch…It rewards those who give it time." The real shift you need.

- **Stop asking:**

"Which fund will give 12%+ returns?"

- **Start asking:**
  "What is the right plan for MY goals?"

Because…Returns don't create wealth.Systems do.

Quiz on Personal Finance & Adyanta Updates

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

Q1.What is the biggest danger of chasing past performance?
A Missing Returns
B. Buying High, Selling Low
C. Higher Taxes
D. Low Liquidity

Q2. A portfolio is perfectly diversified, but the client panics and exits in a crash. What actually failed?
A.Asset allocation
B.Fund selection
C.Financial planning
D Investor behaviour

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



Recommended NFO: (Closing- 24th April 2026)

Axis Nifty India Defence Index Fund: Ride India's defence growth story through a diversified, passive exposure to defence companies.

Ideal for investors who can handle volatility and want to allocate a small portion to thematic bets.

Invest Wisely, Live Freely-Book Launch

18th April marked a special milestone as we launched Invest Wisely, Live Freely.

A memorable evening of learning, sharing, and inspiration with an amazing audience.

Truly the beginning of a larger movement towards Financial Freedom.

Invest Wisely, Live Freely: Book Launch

From a Book Launch to a Movement — A Heartfelt Thank You

What was meant to be a book launch…
turned into something far more meaningful.
It became a celebration of purpose, people, and possibilities. Gratitude to Our Chief Guest & Esteemed Panel

A special note of gratitude to our **Chief Guest, Shirish Patel**, whose presence and words added immense depth and credibility to the evening.

The **highlight of the event**—the Panel Discussion—was nothing short of exceptional.
Heartfelt thanks to the incredible panelists: Amrut Deshmukh, Nitesh Gawade, Dr. Seema Negi, Shirish Patel
And I had the privilege of being part of this powerful conversation

The energy, insights, and diverse perspectives made it deeply engaging and loved by the audience.
The Flow That Made the Difference

One of the most heartening feedbacks we received was about the event flow and structure.

From: Thoughtful opening, Power-packed talks, Live book reading, Interactive activities, Panel discussion & Client sharings. Everything came together seamlessly.



A big shoutout to **Darshana Padghane** for anchoring the event so gracefully—holding the space with warmth, clarity, and energy throughout.Moments That Truly Connected

Two activities stood out as deeply reflective:

- Wheel of Life – Helping participants reconnect with What truly matters
- 7 Levels of Financial Freedom – Offering a fresh lens to evaluate their journey

These weren't just activities…they were moments of introspection.

Special Mentions That Touched Hearts: **Harshal Bane** delivered a short yet powerful speech that resonated emotionally with many
The audience participation, engagement, and openness made the event come alive. Gratitude to the Backbone — **Our Team**
Behind every successful event is a committed team. Heartfelt thanks to: Team Adyanta Financials, Team Prudent Corporate Advisory Services Ltd. Your dedication, coordination, and attention to detail ensured everything ran flawlessly.

A Full House… By Design
We had planned this as an intimate gathering of 70 participants to ensure meaningful engagement.
Interestingly, 80+ people showed up, reflecting the curiosity and connection this book has already started creating.
And beautifully enough…
Exactly 70 people joined us for dinner—just as intended

To Everyone Who Attended…Thank you for: Your time, presence, energy, and encouragement
You didn't just attend an event…You became a part of a movement towards Financial Freedom. This is Just the Beginning
If this evening proved anything, it is this: The book is not the destination. It is the starting point of a much larger mission.
To empower…To educate…To enable thousands of families to Invest Wisely and Live Freely.

With Gratitude,
Vipul Bane



"The best time to budget was when you got your first salary. The second-best time is now."

~ Financial coach, Vipul Bane

Client Testimonial



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

At Adyanta Financials, we believe financial planning is not just about numbers, but about understanding people, their dreams, and their concerns. This belief is reflected in our client's journey with us, built on trust, personalized guidance, and a long-term partnership.

Associated with Adyanta Financials since May 2019 for long-term financial planning
Received personalized strategies aligned with individual life goals
Key goals like children's education, retirement, car purchase, vacations, and emergency fund are well on track
Built a strong financial foundation with a well-structured emergency fund
Continued investments (SIPs) even during challenging times without disruption
Experienced financial stability, confidence, and peace of mind through proactive planning

Here's what Ryan Pinto & Linuscia Pinto have to say about their experience

"Being associated with Vipul and his team since 2019 has been one of the best financial decisions we have made. What truly sets him apart is his ability to understand our life goals and design a plan that aligns perfectly with our needs. Over the years, we have seen all our major goals—children's Higher education, retirement, buying a car, vacations, and building an emergency fund—progress steadily and remain on track.

Last year, we faced a challenging phase when Linuscia lost her job due to the downturn in the IT sector. However, thanks to the strong financial planning and the emergency fund created under Vipul's guidance, we were able to manage the situation comfortably without any financial stress. In fact, our SIPs continued seamlessly, which gave us immense confidence and stability during that time.
We truly appreciate Vipul's foresight, planning, and constant support, which ensured that even in difficult times, our financial journey remained uninterrupted.

We would highly recommend anyone to associate with Vipul and his firm if they want to live a life free from financial stress and with complete financial clarity."

~Mr. Ryan & Mrs. Linuscia Pinto, IT Professionals



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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