Monthly Newsletter

20th February 2026

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook February 2026

Equity Market Outlook

The BSE Sensex and Nifty 50 declined by 3.5% and 3.1%, respectively, while the NSE Midcap 100 and Smallcap 100 fell by 3.4% and 4.7%.

Foreign Portfolio Investors were net equity sellers of US$3.7 billion, while Domestic Institutional Investors remained supportive with purchases of US$7.6 billion.

The Union Budget 2026 maintained fiscal discipline and strengthened consolidation despite high borrowing, while increasing public capex by ~9% to support medium-term growth and investment.

The fiscal deficit is estimated at 4.4% of GDP in FY26 and projected to improve to 4.3% in FY27, with a target to reduce debt-to-GDP to 50±1% by 2030.

In early February, the US and India reached a trade deal reducing India's effective tariff rate from 50% to 18%.

With the US–India trade deal and a likely early-2027 EU FTA, India has signed 22 major trade agreements.These are expected to boost medium-term growth by lowering tariffs, strengthening manufacturing, and improving export competitiveness.

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

The RBI's Monetary Policy Committee kept interest rates unchanged at 5.25% with a neutral stance, supported by strong domestic fundamentals and improving growth outlook driven by trade prospects with the EU and the US.

Liquidity conditions remain in surplus, supported by RBI's INR 6.15 trillion measures through OMOs, USD/INR buy-sell swaps, and VRR, reducing the need for further durable liquidity infusion unless forex reserves decline.

CPI inflation rose to 1.33% in December from 0.71% in November but remains below 2% due to weak food and core goods inflation. The central bank expects inflation at 0.6% in December and around 2% for FY26.

Bond yields rose during the month, with India's 10-year yield at 6.70% and the US 10-year Treasury at 4.24%. In early February, India announced its Union Budget and finalized a US trade deal, reducing tariff uncertainty.

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 - February 2026

Personal Finance Acronyms

Article: Union Budget 2026 Impact on You

Financial Wisdom Quote

Book Launch - Invest Wisely, Live Freely

Client Testimonial: Mr. Manish Shinde & Mrs. Devyani Shinde





Personal Finance Acronyms

Re-Imagined Personal Finance Acronyms

Because when you understand better, you invest better.

✨ **THE ACRONYMS**

⭐ **SIP → Start. Invest. Prosper.**

The simplest way to build wealth—quietly and consistently.

⭐ **IPO → Ignore Public Obsession**

Don't chase hype. Choose businesses, not noise.

⭐ **AUM → Assets Under Maturity**

Real wealth grows when you stop checking daily.

⭐ **ROE → Return On Every Rupee**

Make your money work harder than you.

⭐ **XIRR → X-Factor In Real Returns**

Judge investments by actual, time-adjusted performance.

⭐ **SWP → Salary Without Pressure**

Let your investments pay you—month after month.

⭐ **ASSET → A Source Supporting Everyday Tomorrow**

If it doesn't secure your future, it's not an asset.

⭐ **LOAN → Life's Obligations Amplify Now**

Borrow wisely—your future self must repay it.

⭐ **EQUITY → Earn Quietly, Unshakably, In The Years To Come**

The real magic happens with time, not timing.

⭐ **FREEDOM → Focus, Responsibility, Earnings, Efficiency, Discipline, Opportunities, Mindfulness**

💎 True wealth is financial + emotional + purposeful.

"Personal finance isn't about numbers.
It's about clarity, discipline and the courage to think long term."

Quiz on Personal Finance & Adyanta Updates

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

Q1.What is the main benefit of rupee cost averaging in SIP investing?
A. Guarantees higher returns
B. Reduces the impact of market volatility
C. Avoids taxes
D. Increases dividend income

Q2. Which asset class typically performs best during high inflation periods?
A.Fixed Deposits
B.Cash Savings
C.Equities / Real Assets
D Savings Accounts

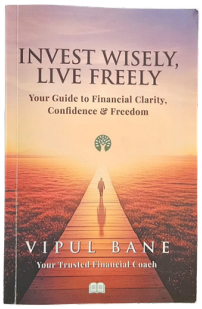
To *Answer this and 1 more simple question, Kindly* ***Click Here***



Book Launch - Invest Wisely, Live Freely

Designed for clarity and depth, this personal finance guide unfolds across 6 sections, 32 chapters, and 376 pages.

The author's copy is in hand — the official launch date coming soon! Pre-book your copy now. **Click Here**





Union Budget 2026: Impact on YOU — From Hard Facts to Real Lives

"Policy isn't just numbers — it's how it touches our daily lives."

Yesterday, India's Finance Minister presented Union Budget 2026-27, a roadmap that blends growth ambitions with practical reliefs — especially for the middle class, taxpayers, entrepreneurs and future job seekers.

KEY HIGHLIGHTS

- Capital Expenditure Boost: ₹12.2 lakh crore towards infrastructure and growth corridors — a major push for jobs & mobility.
- No change in personal income tax slabs — continuity for salaried taxpayers, but relief comes via compliance simplification and extended ITR filing window.
- New Income Tax Act (effective April '26): simpler rules, forms & compliance burden reduced.
- Lower TCS on overseas travel & education remittances: from 5% to 2% — good news for families with global aspirations.
- STT hike on F&O — traders take note (impact on active traders & markets).
- Agriculture & rural push: new coconut, cashew, cocoa schemes to boost high-value farming.
- Ease of investment: higher individual NRI investment limit to 10%, total cap to 24% — a global capital magnet.

WHAT THIS MEANS FOR THE COMMON MAN

➡️ Stability for taxpayers (no unexpected tax hikes).

➡️ Simplified compliance, easier filing & extended deadlines.

➡️ More jobs + infrastructure growth over the medium term.

➡️ Affordable education & travel abroad with lower costs on remittances.



DATA SNAPSHOT

- Infrastructure spend: ₹12.2 lakh crore
- Nominal GDP projection: ~10%
- Fiscal deficit target: ~4.3% of GDP

YOUR MOVE

Create and follow your household budget and a Financial Plan that gives you clarity and Freedom.

For any assistance, feel free to reach out to us.

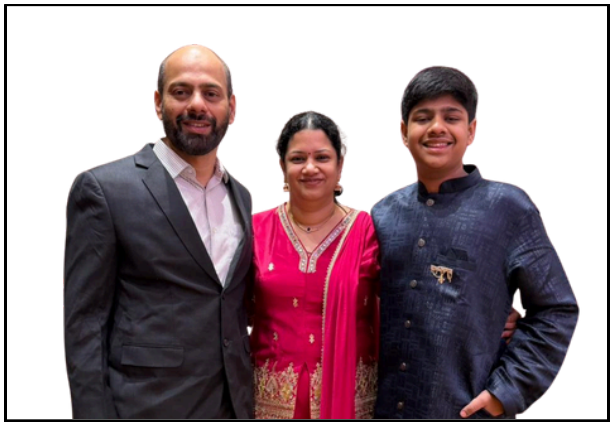
~ Financial coach, **Vipul Bane**



"Most people don't lose money because they don't earn enough - they lose it because they don't manage it."

~ Financial coach, Vipul Bane

Client Testimonial



Stories of impact: This month's story is about how Mr. Manish Shinde'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 2012
✅ Received personalized financial planning aligned with long-term goals
✅ Gained clarity, security, and confidence through structured guidance
✅ Benefited from expert investment planning, tax strategies, and wealth management
✅ Experiences peace of mind through proactive support and responsive service

Here's what our client shares about their experience:

"I can't say enough good things about the exceptional service I have received from Adyanta Financial Planner Services. My family's association with Adyanta Financials goes back to 2012. From the very first meeting, they took the time to truly understand my goals, concerns, and long-term vision. Instead of offering generic advice, they created a personalized financial strategy that gave me clarity, security, and confidence about my future.

Their expertise in investment planning, tax strategies, and long-term wealth management has made a significant difference in my financial outlook. They are always responsive, patient with my questions, and proactive in keeping me informed about opportunities and potential risks.

What I appreciate most is their integrity and genuine commitment to my success. I never feel like just another client — I feel like a priority. Thanks to their guidance, I feel more organized, secure, and optimistic about reaching my financial goals.
I highly recommend their services to anyone looking for knowledgeable, trustworthy, and results-driven financial planning support."

-Mr Manish Shinde & Devyani Shinde, IT Professionals, Thane



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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