Monthly Newsletter

19th October 2025

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook - October 2025

Equity Market Outlook

Indian equities had a volatile ride on mixed cues, but the Sensex and Nifty 50 ended with small gains of 0.6% and 0.8% respectively.

FPIs sold $2.7 billion in Indian equities for the third consecutive month, while DIIs bought $7.4 billion. Year-to-date, FPI outflows stand at $18 billion, and DII inflows are $66.7 billion.

US government's actions, including higher H-1B visa fees and tariffs on branded drugs, have impacted market sentiment. Indian IT services may face higher costs and restricted workforce mobility, while pharma exports may see limited immediate impact.

GST rationalization is expected to boost demand in autos and durables, with festive season and rural recovery likely to further support consumption in FMCG and discretionary categories.

India's valuations have eased from highs, reducing the premium to emerging markets. Despite this, India remains one of the most expensive markets globally, second only to the US.

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

India's 10-year benchmark bond yield rose 4 bps to 6.57%, trading in a narrow range. US Treasury yields fell, with the 10-year yield at 4.15% after the Fed's interest rate cuts.

The RBI kept the repo rate unchanged at 5.5% with a neutral stance. The GDP growth forecast for FY26 was revised up to 6.8%, while inflation estimate was lowered to 2.6% for FY26.

US Treasury yields dropped 8 bps to 4.15% after the Fed's 25 bps rate cut, signaling more cuts to come amid labor market concerns.

The Fed's 25 bps rate cut supported Indian bond markets, leading to a flatter yield curve and range-bound bond yields after the government's revised borrowing calendar.

India's headline inflation rose to 2.1% in August from 1.55% in July, driven by a broad-based uptick, while food prices continued to moderate and core inflation remained steady at 4.1%.

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 - October 2025

Article: When Artha Serves Dharma: Abundance Becomes Bliss

Article: Knowldge & Action - The Missing Link to Financial Freedom

Financial Wisdom Quote

Adyanta Updates & Personal Finance Quiz

Client Testimonial: Mr. Siddhesh Keluskar





When Artha Serves Dharma : Abundance Becomes Bliss

Not everyone is meant to be a Yogi — one who renounces the world in search of higher truth.

But each one of us can choose to be "Upyogi" — useful, purposeful, and conscious in how we live, earn, and share.

Because true spirituality isn't about detachment from the material world…

It's about engaging with it mindfully, with integrity and compassion.

When we see money not as a means of consumption, but as a medium of contribution, everything changes.

It ceases to be mere currency — and becomes energy.

- Energy that flows through us, not just for us.
- Energy that uplifts others while enriching our own lives with meaning and peace.

धर्मेण अर्थः, अर्थेण आनन्दः
(Dharmeṇa Arthaḥ, Artheṇa Ānandaḥ)

"*When Artha (wealth) aligns with Dharma (purpose), abundance transforms into Ānanda (bliss).*"

So when you perform Lakshmi Pujan this Diwali to seek blessings of wealth, prosperity, and abundance, Ask yourself these three questions —

- Is my wealth creation process rooted in ethics and integrity?
- Is my wealth only adding comfort, or is it also adding meaning?
- How can I use my money to serve a purpose beyond myself?

Reflect. Realign. Reimagine your relationship with money.

Let it serve your higher purpose — not just your lifestyle.

Happy Diwali 🪔

Quiz on Personal Finance & Adyanta Updates

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

Q1.What's the 50/30/20 rule in budgeting?
A. 50% for housing, 30% for food, 20% for entertainment
B. 50% for necessities, 30% for discretionary spending , 20% for saving
C. 50% for saving, 30% for necessities, 20% for entertainment

Q2.What's the purpose of a financial plan?
A.To save for a specific goal, like retirement
B.To create a comprehensive strategy for achieving financial goals
C.To invest in the stock market

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



What's New at Adyanta Financials

1. "Diwali Bright" Referral Program —

Gift a FREE Financial Plan to your loved ones and help brighten their financial future. (T&C Apply)

2. Upload Your CAS on Fundzbazar —

Get your Consolidated Account Statement reviewed and aligned with your goals — Absolutely Free!

3. Podcast Launch:

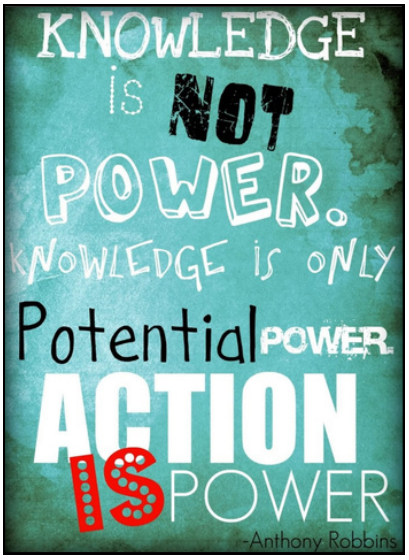
"Money. Goals. Freedom." — Watch the 1st episode of our Personal Finance podcast series now
👉 **Watch this Video : Click Here**

Knowldge & Action- The Missing Link to Financial Freedom

"The purpose of knowledge is action, not knowledge."

Have you ever met someone who reads every personal finance book, follows market news daily, watches investment videos religiously…

yet still hasn't started a SIP, written a will, or taken term insurance?



They know everything — except how to start.

Because knowledge alone doesn't build wealth — action does.

It's like owning a luxury car and keeping it locked in the garage.

No matter how powerful the engine, it won't take you anywhere until you drive it.

In personal finance, this gap between knowing and doing is where most people get stuck.

They wait for the "perfect time" — a bonus, a market correction, or a magical alignment of stars.

But the truth is — clarity comes from action, not overthinking.
You don't grow by knowing.

You grow by doing.

Knowledge is an essential ingredient; it gives you a headstart, it shows the way, makes you better equipped for the journey, makes you aware of the pitfalls, but it is not the only ingredient.

Action is what turns wisdom into growth, progress, and transformation. Knowledge without application is wasted potential.

Knowledge is the seed, but action is the soil that makes it grow.

Whether it's starting your first SIP, buying that term plan, or creating your financial roadmap — the best time to act was yesterday.

The next best time is no

Don't get your dopamine from learning.

Get it from applying what you learn.

This Diwali, pick one piece of financial advice you already know — and act on it.

Because only action compounds into true financial freedom.

~ Financial coach, **Vipul Bane**



"The Right Financial Coach doesn't just grow your money, They grow your mindset."

~ Financial coach, Vipul Bane

Client Testimonial



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

At **Adyanta Financials**, we believe that it's never too late to start planning for your future.

"I've known Vipul for a year now and consider him as a dear friend even though we have never personally met. I had just contacted him for financial guidance this time around last year, to plan for a better retired life and to build an emergency fund, when out of nowhere, I suffered a heart attack while at work and got a reality check about how late I have been in planning for emergency funds.

Luckily, my mediclaim was sufficient at that time to take care of my hospital bills, but as soon as I got discharged and came back home, I contacted Vipul again and within a week we had our investment strategy finalized, and within a month it was implemented too. Along with Vipul, I am grateful to Shalini as well who has been a great support in this initial phase, making all these investments hassle free.

All my goals now – my son's education, our family holidays, and retirement – are well planned and I am at peace knowing that I do not have to worry about my old age.

At the age of 38 last year, I had these feelings about financial insecurity, burden of a home loan, etc., but since I have my finances planned by Vipul, at only 39, I feel much stable now and worry free for I know exactly what lies ahead.

If you too wish to strategize and plan for a better future without feeling overburdened, Vipul is the person you should reach out to..."

~Siddhesh Keluskar, AGM Design, Rotex Manufacturers and Engineers Pvt Ltd



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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