Monthly Newsletter

20th January 2026

ADYANTA FINANCIALS



Our Awards & Honours

Market Outlook January 2026

Equity Market Outlook

In December 2025, the BSE SENSEX declined by 0.6% in line with the NSE NIFTY; the BSE Mid-Cap index outperformed with a 0.5% fall, while the BSE Small-Cap index underperformed, declining by 1.0%.

Net FII equity flows remained negative at –$2.51 bn in December 2025, following –$0.42 bn in November, while DIIs were net buyers for the 28th consecutive month with inflows of $8.10 bn versus $8.67 bn in November.

India's manufacturing PMI eased to 55.0 in December 2025 from 56.6, staying in expansion for the 51st month, though softer new orders signaled easing momentum.

GST collections stood at INR 1.75 tn (+6.1% YoY) in December 2025, marking the 45th straight month above INR 1.4 tn and reflecting post–rate cut, post-festive activity under GST 2.0.

Merchandise exports jumped 19.37% YoY to $38.13 bn in Nov 2025, while imports fell 1.88% to $62.66 bn, narrowing the trade deficit to $24.53 bn (–23.15% YoY).

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 US Fed cut rates by 25 bps and turned data dependent; the 10-year UST closed December at 4.18%, DXY rose ~1.2% MoM, and Brent crude fell ~2% to US$62.54/bbl on oversupply.

Average banking system liquidity fell to ~₹0.7 tn in Dec'25 from ₹1.9 tn in Nov due to seasonal factors, while the RBI infused liquidity through OMOs (₹1.5 tn) and FX swaps (US$5 bn).

CPI inflation remained low at 0.71% YoY in Nov'25, with core inflation at 4.3% YoY. Average inflation for Apr–Nov 2025 tracked 1.8% YoY, below the RBI's lower target band, while YTD core and super-super core inflation stayed benign at ~4.25% and ~3.1% YoY, respectively.

Fixed income yields hardened on US trade deal delays and supply concerns despite RBI liquidity support. The 10-year G-sec closed Dec'25 at 6.58%, 10-year SDLs at 7.39% with a 72 bps spread, and 10-year AAA bond yields at 7.28%.

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 - January 2025

Equity Investing Is a Road Trip— Enjoy it

Article: Apps vs Advisors — Why Both Matter in the AI Era

Financial Wisdom Quote

Adyanta Updates & Personal Finance Quiz

Client Testimonial: Mr. Pramod Jadhav





Equity Investing Is a Road Trip — Enjoy The Ride

Recently, on a drive from Mumbai to Kelve–Palghar… I realised Equity Investing is a road trip.

Markets Are Not Expressways — They're Highways, Ghats & City Roads

Driving **Mumbai → Kelve–Palghar via Saphale**, I crossed through:

City Traffic inside Mumbai

Western **Express Highway** (fast and smooth)

Saphale **Ghats** (narrow, cautious, blind turns)

That's when it struck me:
Equity investing is exactly the same.

City Traffic = Sideways Markets
Progress is slow, patience is everything.

Highways = Bull Markets
SIPs compound quietly & speed increases.

Ghats & Hills = Volatility Phases
Sharp turns, blind spots, need for discipline.

Speed Breakers = Corrections
Temporary… but necessary.

Blind Spots = Hype & FOMO
Looks exciting, often dangerous.

Traffic Rules = Asset Allocation
Safety + structure + longevity.

GPS = Financial Advisor/Coach
Direction is more important than speed

Last but not the least, the focus needs to be on the destination i.e. your #goal.

And just like driving,
you can't drive at the same speed everywhere — nor should you invest that way.

Powerful Reflection:
"*The journey rewards those who stay on the road, not those who panic at every turn.*"

If you want to enjoy the ride —reach out to us.

Quiz on Personal Finance & Adyanta Updates

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

Q1.Which investor behavior most hurts long-term returns?
A. Diversification
B. Systematic investing
C. Panic selling during market corrections
D. Periodic portfolio review

Q2.For long-term wealth creation, which combination is generally most effective?
A. High returns + frequent trading
B. Market timing + leverage
C. Asset allocation + discipline + compounding
D Fixed income + liquidity

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



What's New at Adyanta Financials

1. Book Launch - Invest Wisely, Live Freely

Our Founder's book is set to launch early next month — pre-book your copy and be among the first to read it!

Pre-book your copy now. **Click Here**

2. Republic Week Limited-Time Offer

Refer 2 dear ones before 31st Jan. 2026 → Get a surprise gift

They get a FREE Financial Wellness Plan.

*T&C Apply. For details contact us.

Apps vs Advisors — Why Both Matter in the AI Era

EAI is everywhere. But clarity is not.

Apps like ET Money, Groww and Zerodha Coin have made it incredibly easy for Indians to start investing.

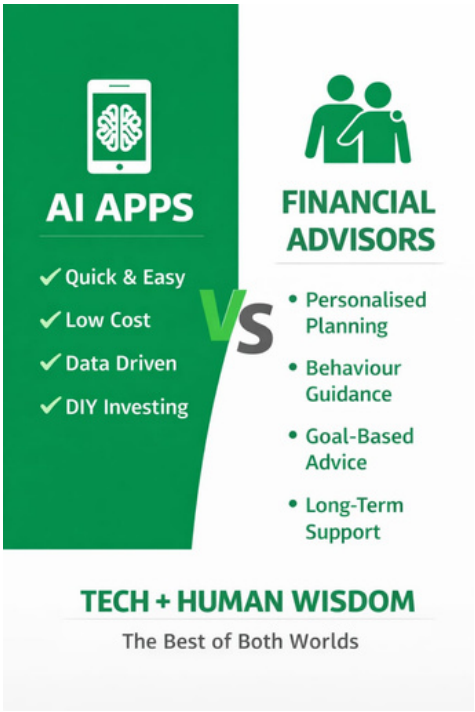
Technology deserves real credit for this democratization — India now has 16+ crore demat accounts and ₹80+ lakh crore MF AUM.

But easy to start ≠ easy to succeed.

There's a difference between access and advice.

What AI-Enabled Investment Apps Do Well:
✔ Low entry barriers — start SIPs in minutes
✔ Zero/minimal fees
✔ Data dashboards — returns, ratings, analytics
✔ Automation — SIPs, alerts, goal tags
✔ Ideal for first-time DIY investors

These features have widened participation and broken the fear around investing. A big win for India.



But Here's What Apps Cannot Do (Yet):
❌ Understand your life, goals & priorities
❌ Manage behaviour during greed & panic cycles
❌ Align money with milestones (kids, health, retirement)
❌ Navigate complexity (taxation, rebalancing, legacy, NRIs)
❌ Take responsibility when things go wrong
Apps optimize products.
They do not optimize people.

5 Unique Advantages of a Financial Advisor:

1. Goal-First, Not Product-First
Your child's education > "Top rated mutual fund of the year."
2. Behaviour Management (The Biggest Alpha)
Avoid costly decisions during volatility — the true compounding edge.
3. Holistic Planning
Insurance, taxes, cash flows, asset allocation and estate — together.
4. Personalisation Beyond Algorithms
Your family, income, mindset, risk, values — not templates.
5. Accountability & Hand-Holding
Markets fall. Life changes. Advisors stay.

Global research confirms that investors guided by advisors earn 2–3% higher long-term returns — not by timing markets, but by better behaviour and discipline.

So… Apps or Advisors?

For corporate professionals, NRIs and Gen Z:
👉 Apps are tools.
👉 Advisors are guides.

The smartest investors combine the best of both worlds — a powerful app like Fundbazar for execution, and a trusted financial advisor for guidance
because outcomes matter more than transactions.

"Technology can show you the road.
But only wisdom can tell you when to slow down, speed up or change direction."

If you're relying only on apps, ask yourself —
Who is aligning your money with your life?

~ Financial coach, **Vipul Bane**



"A Financial coach doesn't just guide your money—they accelerate your dreams.".

~ Financial coach, Vipul Bane

Client Testimonial



Stories of impact: This month's story is about how Mr. Pramod Jadhav'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 Mr. Pramod Jadhav's journey with us, built on trust, consistent guidance, and long-term partnership.

✅ Was initially unaware of investments and SIPs
✅ Gained clarity and confidence through patient, goal-based guidance
✅ Built and grew a disciplined SIP portfolio over time
✅ Key financial goals—children's higher education and retirement—are on track
✅ Enjoys peace of mind with prompt service and continuous support from the team

Here's what Mr. Pramod Jadhav shares about his experience:

"I have been connected with Adyanta Financials for the past five years. Before that, I was unaware of investments and SIPs. Vipul Sir guided me step by step and helped grow my SIP portfolio based on the goals we set initially.

The service is very prompt, and the entire team is extremely supportive and helpful. Today, my children's higher education and retirement goals are on track, and I feel confident and secure about my financial future. I am truly grateful to Vipul Sir and the Adyanta team for their guidance and support."

~Mr. Pramod Jadhav AGM – Business Development Mangalam Landmarks



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!

www.adyantafinancials.in