September 2026

FIXED INCOME & MARKETS

Bond Calculator is live

Cashflows, YTM, maturity and a one-pager for every bond

Four new alliances

Trust Capital Group · Nuvama · SMC Global · Shriram Finance

Mutual funds, now online

Invest directly through caakinvestments.com

Ganapati Bappa Morya

Wishing you and your family a joyful Ganesh Utsav — 14 to 25 September 2026

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AMFI ARN: 325213 | BSE Reg. No.: AP01673301178592 | NSE Reg. No.: AP3086050151
Office No. 6, Heeramani Shopping Complex, Near Bangur Nagar School, Next to SBI Bank, Goregaon (W), Mumbai 400 104

From the Founder's Desk

CA. Atul Kela
FOUNDER

Bappa arrives this month, and with him the season of fresh beginnings. August was our month of building — and most of what we built is now in your hands.

The **Bond Calculator** went live. You no longer have to ask us what a bond will pay you; you can see it yourself, cashflow by cashflow. We added four institutional alliances, completed our GST registration, and opened mutual fund investing directly on the website.

All of it for one reason — more answers you can check yourself.

Bond Calculator — now live

01

Enter the number of bonds and see it all: YTM, coupon, maturity date, rating, month-wise interest, principal repayment and post-tax return. Download the repayment schedule and a company one-pager for every issuer.

Four new partnerships and alliances

02

Trust Capital Group, Nuvama, SMC Global and Shriram Finance Ltd. These widen what we can bring you — a deeper bond inventory alongside corporate fixed deposits, MLDs and Debt AIFs.

Mutual funds, directly on our website

03

Through our association with FundzBazar, you can now start and manage mutual fund investments through caakinvestments.com — no separate platform, no separate login to remember.

GST registration completed

04

AK Investments is now GST registered (GSTIN 27ADRPK2937J2Z0) — one more step in building a transparent, fully compliant practice.

PUBLISHED LAST MONTH

Week Ahead — five editions through August and into September, every Sunday without a miss.

Articles — Bond Market Update · SEBI's proposed colour-coded Credit Risk-o-Meter for bonds · Globally Interest Rates Are Rising. Now What?

Blog — Life Is Like a Wheel: Six Spokes.

Read them all at caakinvestments.com → News and Updates

You Spoke. We Listened.

We asked our investor community what matters most in a bond. Here is what came back.

Yield and credit quality — 11%+ returns, AA & above

71%

Tenure and payout — under 1 year, monthly or quarterly income

17%

Not yet invested — would like guidance first

12%

Seven in ten of you want yield **and** quality together — the harder of the two asks. That is exactly what our alliances are built to source. And to the 12% still deciding: the Bond Calculator was made for you. Run a number, see the cashflow, then call us.

September Outlook — Indian Bonds

5.25% Repo rate, held for a fourth straight review. Stance: neutral	**~6.95%** 10-year G-Sec, a twelve-week high after briefly touching 7%	**5–7 Oct** Next RBI policy meeting. Inflation seen peaking Oct–Dec	**$127bn** FCNR(B) inflows, well past the ~$90bn the market expected

Yields are drifting up even with the repo rate on hold. The pressure is coming from outside — firmer US Treasuries, crude above $95 and a narrower yield advantage for Indian debt. Pulling the other way: unexpectedly strong FCNR(B) inflows have eased system liquidity and steadied sentiment.

What we are doing about it. In a market that pays you to wait rather than to bet on rate cuts, we stay with accrual over duration — short to medium tenure, staggered maturity, AA and above at the core with measured allocation below it. Fresh bonds will keep going up on the website as they come in.

Ganapati Bappa Morya

May Bappa clear every obstacle in your path and bring wisdom to every decision you take this year. Happy Ganesh Utsav, 14 to 25 September 2026 — from all of us at AK Investments.

CA. Atul Kela Founder · **CA. Archana Kela** Co-Founder · **CA. Ashok Kela** Mentor