



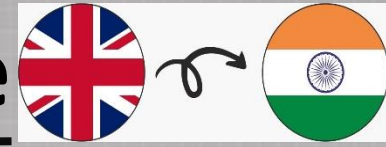
Investment opportunities in New Age India for NRIs

Financial awareness webinar exclusive for
U.K. NRIs



Current Indian investing landscape

Current Indian investing landscape



✓ The India Growth Story

■ GDP Growth rates for 2023

U.K.
0.4%

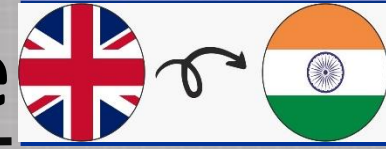
India
6.8%

China
4.2%

US
1.5%

- Fastest growing economy in top 20 economics of the world.
- India in the “Amrit Kaal” movement from 75th year to 100th year of its independence - becoming a Developed economy from Developing Economy.

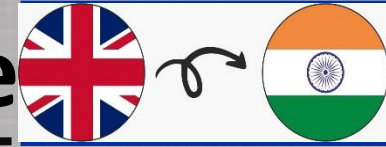
Current Indian investing landscape



✓ Democratic governance

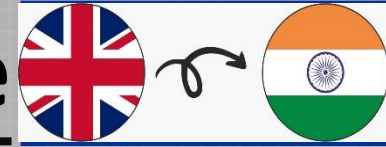
- Strong and stable government.
- Constructive tax reforms (Direct & Indirect Taxes IBC) and business oriented policy framework.
- Transparency and efficiency of capital markets.
- Independence and productivity of public sector.
- Quality of regulator for Banking (RBI) Capital Markets (SEBI) and Insurance (IRDA).
- Independence of Judiciary.

Current Indian investing landscape



- ✓ Geopolitical might
 - Diplomatically connected, yet not aligned to powers.
 - Strategical positioning for own economic interests.
- ✓ Infrastructure buildup
 - Country wide development with billions of dollars of investments into railway, road network and aviation.
- ✓ Make in India, Make for the World - return of manufacturing to India
 - Offshoring gains – Shifting of manufacturing from China (China + 1 strategy).
 - Inclusive growth creation of blue collar jobs.
 - Indian exports crossing US\$ 450 billion.
 - Robust capex cycle by private sector.

Current Indian investing landscape



✓ Demographic dividend

- Population of nearly 1.5 bn with 47% under the age of 25!
- Largest young workforce – English speaking, skilled and well educated.

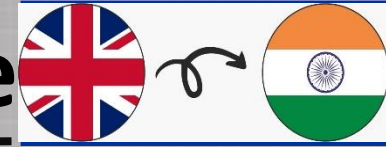
✓ Consumption boost

- Fastest growing consumer market in the world with \$2000+ per capita income.
- Major shift from unorganized to organized players.

✓ Digitization and financialization of the economy.

- Highest number of UPI transactions and second highest internet user base in the world.
- Domestic financialization overshadowing foreign inflows.

Current Indian investing landscape



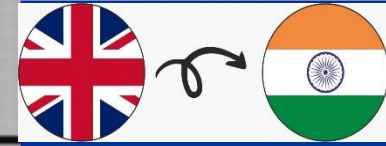
Depreciation of INR against the foreign currencies in the times to come

Comparison of Inflation in major economies globally					
Activity	2019	2020	2021	2022	2023
United States	1.80%	1.30%	4.70%	8.00%	4.10%
United Kingdom	1.80%	0.90%	2.60%	9.10%	7.70%
Canada	1.90%	0.70%	3.40%	6.80%	3.60%
Australia	1.60%	0.90%	2.80%	6.60%	5.80%
India	4.80%	6.20%	5.50%	6.70%	5.50%

<https://www.imf.org/en/Countries>

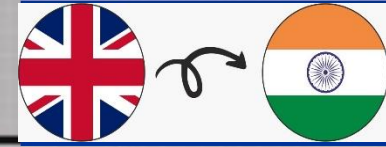
- ✓ Depreciation of currency on account of two factors:
Foreign fund inflows and outflows.
Inflation differential between the two economies.
- ✓ Foreign fund flows beginning to improve through FII financial investments as well as FDI structured investments in India.

Building an efficient Equity Mutual Funds Portfolio in India



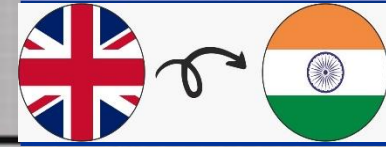
- ✓ Widely accepted as the most simple, convenient and cost effective means of investment in the Equity Market in India.
- ✓ Investors often invest in schemes on random basis and often participate in NFO (New Fund Offer) of Mutual Funds.
- ✓ Well designed portfolio basis investor financial profile, risk appetite and financial goals.
- ✓ Mutual Fund schemes with appropriate distribution across various categories (Large & Mid, Flexicap, Multicap, Midcap, Smallcap, Value, Thematic/Sectoral funds, Foreign Funds, etc.)
- ✓ AMC (Asset Management Company) concentration, quartile performance and benchmark comparison.

Investment in Portfolio Management Service (PMS)



- ✓ Investment in a concentrated portfolio of Equity Shares.
- ✓ Choice of portfolio strategy with the fund manager is available as per specific needs.
- ✓ Limited regulatory restrictions on fund management – Hence concentrated portfolio with diversification of equity shares.
- ✓ PMS portfolio not impacted by inflow & outflow of other investors.
- ✓ Minimum investment size Rs. 50,00,000/-.

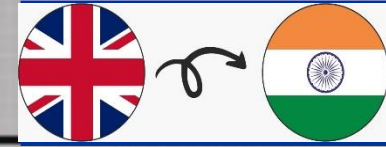
Investment in Unlisted/Pre-IPO equity shares and Promising Startups



Why should we invest into such investment options?

- ✓ “CATCH THEM YOUNG” - early mover advantage.
- ✓ The returns on such stock would be multi-bagger.
- ✓ When the come for IPO the success story is evident & visible to the world at large.

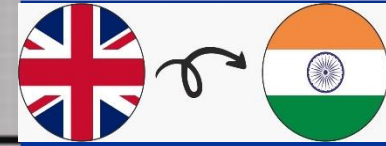
Investment in Unlisted Equity Shares



Parameters for stock selection when investment directly in specific stock

- ✓ Promoter.
- ✓ Track Record.
- ✓ Business activity – Futuristic.
- ✓ MOAT – Competitive advantage available.
- ✓ Possibility of value unlocking – chances of going for IPO.
- ✓ Comfort in longer holding period – For delay in IPO.

Investment in Unlisted Equity Shares

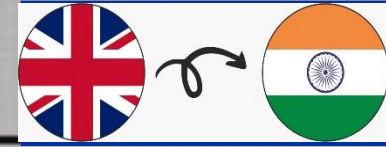


Case Study: Success story of unlisted stocks of Tata Technologies Ltd.

7x in 3 years – 88% CAGR return on investment!!!

Activity	Month	No. of shares	Price	Amount
Investment	Feb 2021	1	1575/-	1575/-
Pre-Bonus/Split	Dec 2022	1	7119/-	7119/-
Bonus (1:1)	Jan 2023	2	814/-	1628/-
Split (5:1)	Jan 2023	10	814/-	8140/-
IPO price	Nov 2023	10	500/-	5000/-
Current price	6 th May 2024	10	1046/-	10460/-

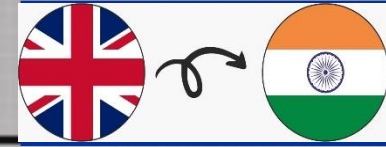
Investment in Unlisted Equity Shares



Stocks of top Indian unlisted companies with bright future available



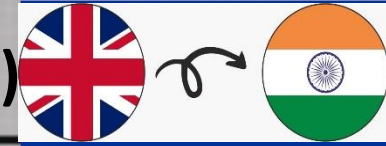
Seek complete details from us for investing in these companies



Challenges for investment in promising startups

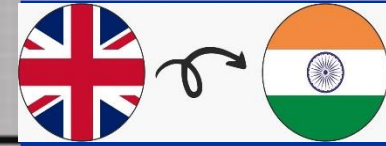
- Which unlisted companies/startups to invest in?
Their business, future, promoters, chances of IPO, etc.
- What price to pay for unlisted stocks/startups?
Comparison with Indian & Global peers, adopting well analyzed valuation model.

Investment through Alternative Investment Funds (AIFs)

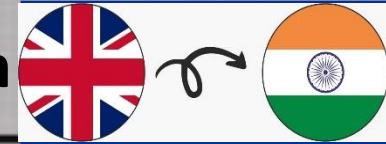


- ✓ Structured way of investment into Unlisted Stocks.
- ✓ Investment by highly experienced Fund Managers connected with industry.
- ✓ Finding promising investment ideas available at attractive valuations.
- ✓ AIF managed by institution of high repute.
- ✓ Minimum investment size is Rs. 1 Cr payable normally in tranches.
- ✓ Investment period could be 5 + 1 + 1 years.
- ✓ AIFs for listed stocks - Taxation & Compliance of gains from sale of securities is the responsibility of the AIF and not the investor - same as a Mutual Fund.
- ✓ The gains on listed stocks AIF are not taxable in the hands of the investor since they are taxed at the fund level.

Indian Investments Summary

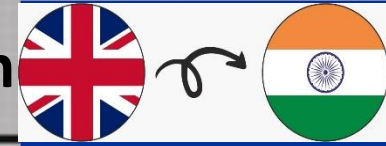


Investment Vehicle	Minimum Ticket Size	Liquidity	Bank account & Demat account requirement	Recommended Time Horizon
Mutual Funds	5 GBP / INR 500	High	NRE / NRO Bank account	5 years +
PMS	50K GBP / INR 50 lakhs	Moderate	NRE PIS Demat / NRO Demat Account + NRE / NRO Bank Account	5 years +
Pre-IPO/Unlisted Equity Shares	1K GBP / INR 1 lakh	Low-Moderate	NRO Demat + NRO Bank account	7 years +
Unlisted Shares AIFs	100K GBP / INR 1 CR	Low	NRE PIS Demat / NRO Demat Account + NRE / NRO Bank Account	7 years +



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- ✓ Visit our platform: ashutoshfinserv.vested.co.in
- ✓ Broker partner is DriveWealth LLC and custodian is Citibank.
- ✓ No brokerage/transaction charges/account opening charges – Fixed fee of 1% p.a. (plus GST) on the total portfolio value
- ✓ Funds to be remitted directly from U.K. to U.S.A. and vice versa.
- ✓ No tax implications in India.



Snapshot of the user-friendly investing platform

The screenshot shows a user-friendly investing platform interface. The main section displays a 'Portfolio Overview' with a line chart showing investment performance over time. Key metrics include a current value of \$1,081.46, an all-time gain of +\$49.85 (+4.83%), an invested amount of \$1,031.61, and a cash balance of \$9.26. The chart shows a steady upward trend with some fluctuations, ending at a value of \$1,081.46 on 09-05.

Navigation options include Home, Transfer Funds, History, Activity, Admin, FAQ, and Account. A search bar is located at the top left.

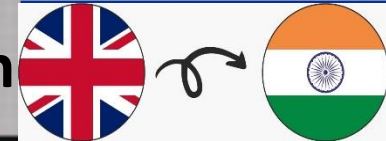
Key features highlighted by red callout boxes:

- USD fund transfer simplified**: Points to the 'Transfer Funds' navigation option.
- Directly access trade confirmations and monthly statements delivered by the broker**: Points to the 'Activity' navigation option.
- Hold funds as cash (earns up to 1% p.a.)**: Points to the 'Cash' balance section.
- Invest in fractions**: Points to the 'Global Stocks' entry in the portfolio list.
- ETFs rebranded as easily digestible themes**: Points to the 'Invest in Tech' entry in the portfolio list.
- Help is always around the corner!**: Points to a chat icon in the bottom right corner.










The 'Your Portfolio' section lists various investments:

Name	Market Value	Overall Return
Apple (0.70865248 share)	\$154.29	+\$16.80 (+12.22%)
Track the S&P 500 (0.43118791 share)	\$129.88	+\$7.15 (+5.83%)
Visa (0.69715514 share)	\$121.35	+\$11.49 (+10.46%)
Global Stocks (1.50911572 shares)	\$114.36	+\$3.64 (+3.29%)
Amazon (0.06244845 share)	\$112.04	+\$2.58 (+2.35%)
Dividends Matter (1.91310000 shares)	\$87.05	+\$2.95 (+3.40%)
Invest in Tech (0.62803508 share)	\$87.05	+\$2.95 (+3.40%)
Microsoft (0.44544921 share)	\$62.11	+\$6.60 (+11.92%)








Investing in U.S.A. Stock Market – Global diversification











Portfolio - EV Tech

	Eaton Corporation plc	19.3%
	Ameren Corporation	16.6%
	Taiwan Semiconductor Manufacturing Co.	16.05%
	Tesla, Inc.	11%
	Amphenol Corporation	7.93%
	Plug Power Inc.	6.64%
	Modine Manufacturing Co	5.91%
	Albemarle Corporation	5.74%
	General Motors Co.	5.71%
	NIO Inc.	5.12%

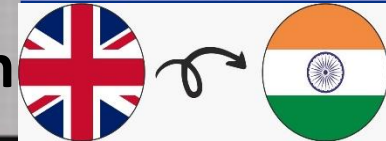
Portfolio – FAANGMT

	Amazon.com Inc.	22.21%
	Microsoft Corporation	21.48%
	Alphabet Inc. - Class C Shares	17.76%
	Apple, Inc.	16.02%
	Meta Platforms Inc	13.25%
	Netflix, Inc.	6.58%
	Tesla, Inc.	2.71%










Portfolio - FastMovers

	Cigna Corp.	12.1%
	Nexstar Media Group, Inc.	11.07%
	Chart Industries Inc.	10.72%
	Stride Inc	10.55%
	FMC Corp.	10.5%
	American Equity Investment Life Holding	10.38%
	H&R Block, Inc.	9.94%
	MTUS	9.02%
	Companhia Paranaense de Energia	7.96%
	Vale S.A.	7.75%










Investing in U.S.A. Stock Market – Global diversification












Portfolio - MOAT

	Meta Platforms Inc	10.12%
	NVIDIA Corporation	9.51%
	Netflix, Inc.	8.91%
	Advanced Micro Devices, Inc.	5.98%
	Spotify Technology SA	5.4%
	Shopify Inc.	5.18%
	ASML Holding NV	5.02%
	Salesforce.com, Inc	4.55%
	JPMorgan Chase & Co.	4.3%

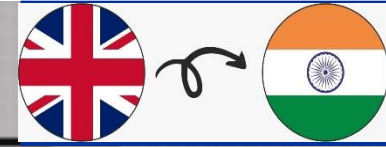
Portfolio - FocusedTech

	NVIDIA Corporation	32.15%
	Synopsys Inc.	14.96%
	Apple, Inc.	10.4%
	T-Mobile US, Inc.	10.38%
	Novo Nordisk A/S	8.53%
	ServiceNow, Inc.	7.99%
	Airbnb	5.95%
	Intuit Inc.	5.91%
	Illumina Inc.	3.74%

Portfolio – Hidden Gems

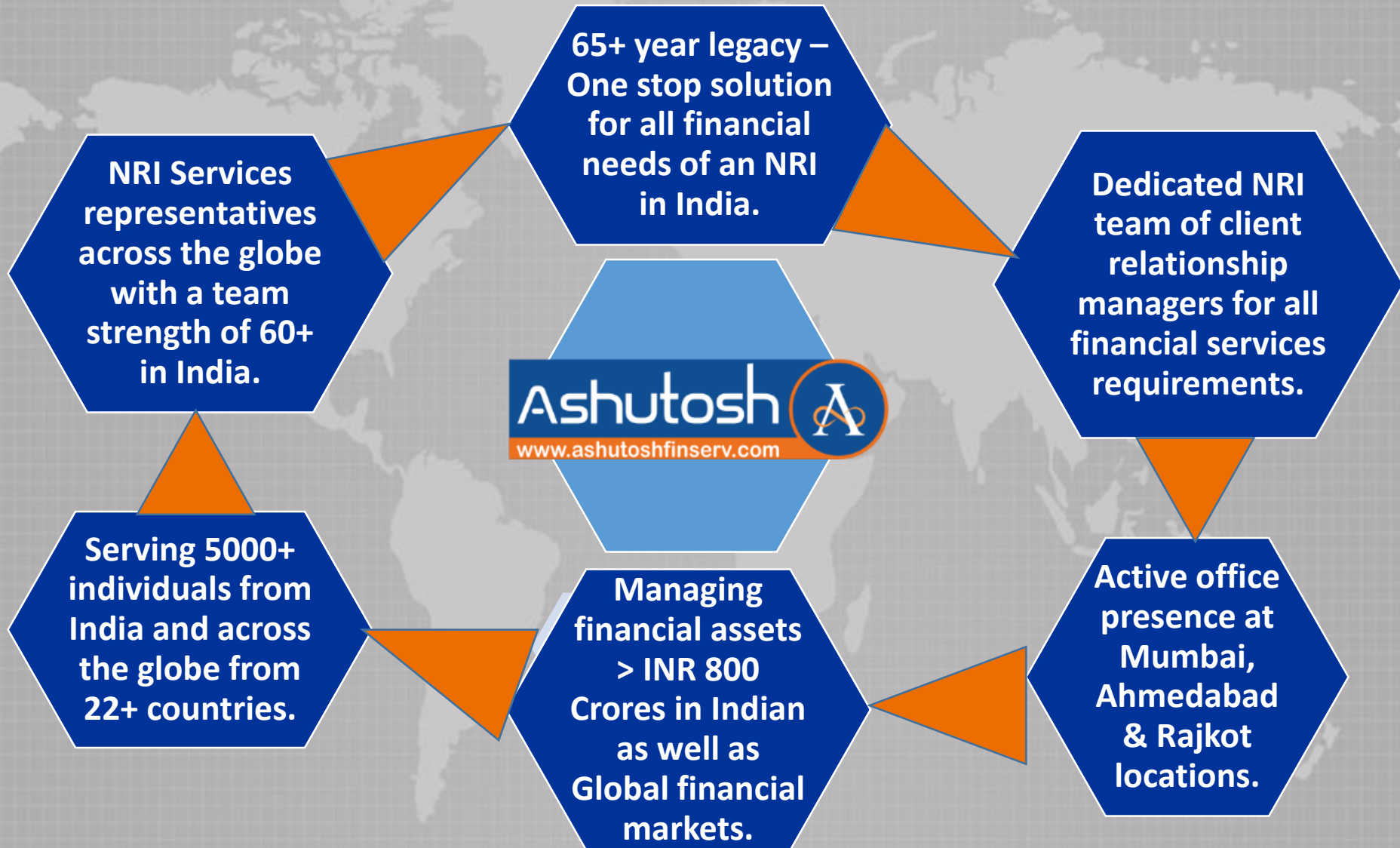
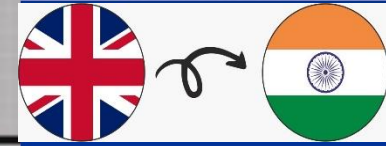
	Graco Inc.	10.63%
	The Clorox Company	10.56%
	Floor & Decor Holdings, Inc - Class A Shares	10.43%
	DexCom, Inc.	10.31%
	Johnson & Johnson	9.98%
	Bloomin' Brands, Inc.	9.82%
	Best Buy Co., Inc.	9.77%
	Boyd Gaming Corporation	9.69%
	Pepsico, Inc.	9.61%

Real Estate investment for NRI in India



- ✓ Real estate investment may go for significant time correction which could subside the long term returns.
- ✓ Liquidity and management of Real Estate continues to be a challenge.
- ✓ Process of investment, disinvestment and remittance of proceeds requires efforts and time.
- ✓ Next generation of most NRIs is not keen to relocate to India and manage the immovable properties.
- ✓ Real Estate for self use of NRI planning or may be required to relocate to India on need basis.
- ✓ Hence, Real Estate is not a preferred route of investment vis-à-vis financial assets for NRI.

About us....

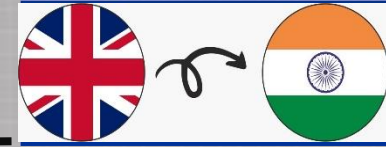


Our upcoming corporate house in India



Do visit us personally at Mumbai, Ahmedabad or Rajkot.....

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Thank you

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