



# Changing landscape of Taxation, Regulations and Investments in India

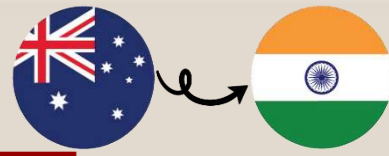
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Financial Awareness Presentations and  
Interactions for NRIs in Australia



# The changing landscape in India

## ● NRI Taxation & Regulations



# Banking Regulations for NRI

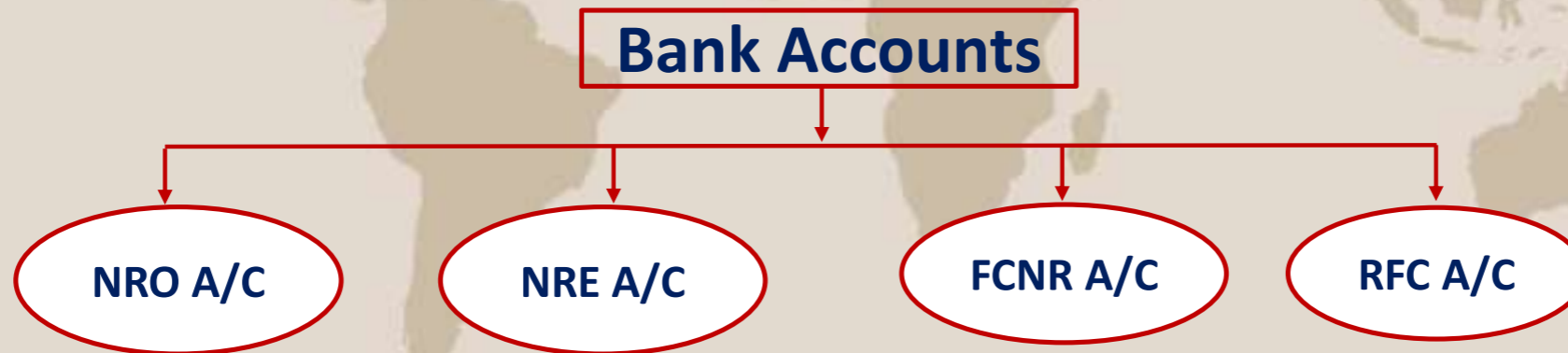
# Banking Regulations for NRI



## INTRODUCTION

- ✓ NRI are not allowed to keep Resident Indian savings account in India under FEMA.
- ✓ Either the resident savings account is to be closed or converted in NRO account.

## TYPES OF BANK ACCOUNT



# Banking Regulations for NRI



## Bank Accounts by NRI

### NRO Account (Non Resident Ordinary Account)

- ✓ Non-repatriable rupee account.
- ✓ When Resident Indian becomes NRI his existing account changes to NRO, banks need to be informed.
- ✓ Credits and debits of Non-repatriable funds.
- ✓ The income from the account is taxable under Income Tax.
- ✓ Joint account with another NRI / OCI or with resident can be opened.
- ✓ Loan available against this account in Indian Rupees.

# Banking Regulations for NRI



## Bank Accounts by NRI

### NRE Account (Non Resident External Account)

- ✓ Remittance from abroad or other NRE or FCNR Accounts.
- ✓ Balance held in rupees but are repatriable.
- ✓ Proceeds on maturity of repatriable assets can be credited.
- ✓ Foreign exchange can be credited by NRI himself.
- ✓ The income from the account is exempted from Income Tax.
- ✓ Loan can be availed against the balances in this account, in Indian Rupees.
- ✓ Joint account with another NRI / OCI or with resident relative\* can be opened on “Former or Survivor” basis.

# Banking Regulations for NRI



## Bank Accounts by NRI

### FCNR Account (Foreign Currency Non-Resident Account)

- ✓ Deposits in specified foreign currencies (Savings bank account not available).
- ✓ Different Interest rates for holding deposits in different currency. Swap between currencies possible.
- ✓ Transfer to NRE and vice versa possible.
- ✓ The income from the account is exempted from Income Tax.
- ✓ Loan can be availed against the balances in this account, in Indian Rupees and specified foreign currency.
- ✓ Joint account with another NRI / OCI or with resident relative\* can be opened on “Former or Survivor” basis.

\* Definition of Relative / Close Relative as per Companies Act for FEMA & RBI regulations



# Transfer of funds from NRO A/c to NRE A/c and repatriation of funds out of India

# Transfer and repatriation of funds

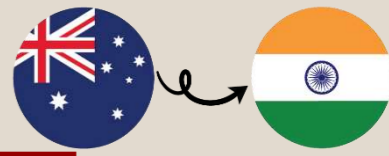


- ✓ NRI can avail the benefit of transferring funds (other than borrowed funds) from NRO A/c to the extent of US\$ 1 million (since 2005) per person per year to NRE A/c or out of India.

## Requirements :

- Taxes due on funds supposed to be transferred should be paid.
  - A simple certification procedure has to be followed for the transfer.  
The funds shall not be from any borrowed sources or from transfers from any other NRO accounts.
  - Where the remittance is made in more than one instalment, the remittance of all instalments shall be made through the same bank.
- ✓ The limit of US\$ 1 million can be extended with a specific permission of the Reserve Bank of India in case of assets received under inheritance where hardship will be caused to such a person if remittance from India is not made.

# Transfer and repatriation of funds



- ✓ The circular of Government for transfer of funds from NRO to NRE or abroad is just relaxation given to NRI. It is not an obligation of the government to allow such transfer. However, the transfer of money from NRE to abroad is an obligation of the government.
- ✓ In case of any residential house properties acquired from NRE/FCNR A/c balance or remittance, direct repatriation of sale proceeds, maximum two such properties are allowed over and above the \$1 million limit.
- ✓ There is no limit (\$1 million or any other limit) up to which Current incomes (rent, interest, dividends, business & profession income, etc.) can be transferred directly outside India or from NRO to NRE bank account by an NRI.



# PAN Card (Permanent Account Number) & NRI

# Requirement of PAN in India



- ✓ Following are the circumstances under which a Non Resident is supposed to have PAN (Permanent Account Number) in India.
- To open a bank account.
  - To apply for Credit or Debit Card.
  - To invest in Mutual Funds.
  - To open Demat Account.
  - To invest in Debentures or Bonds.
  - To apply for life insurance.
  - To make the transactions of purchase / sale of shares (listed or unlisted).
  - To purchase any immovable property.
  - To purchase goods and avail services exceeding Rs. 2 Lakh per transaction.
  - To buy motor vehicle.

# Who is required to file Income Tax return in India ?



1. Person whose income exceeds Rs. 2.5 lakhs in India (before giving effect of deductions under Chapter VI-A and certain capital gains exemptions – Sec 10A, 10B, 54, 54B, 54D, 54EC, 54F, 54G, 54GA, 54GB).
2. Person who wants to claim refund of any taxes which have been withheld (TDS deducted).
3. Person who wants to claim a loss and carry forward the said loss for set off in subsequent years.
4. Following categories of persons irrespective of the income:
  - i. Deposited an amount exceeding Rs.1 crore in current accounts by any mode during the year.
  - ii. The deposit in one or more savings bank account of the person, in aggregate, is rupees fifty lakh or more during the previous year.
  - iii. If his total sales, turnover or gross receipts, as the case may be, in the business exceeds sixty lakh rupees during the previous year; or
  - iv. If his total gross receipts in profession exceeds ten lakh rupees during the previous year; or
  - v. If the aggregate of tax deducted at source and tax collected at source during the previous year, in the case of the person, is twenty-five thousand rupees or more (fifty thousand in case of senior citizen); or
  - vi. Has incurred electricity expenditure in aggregate exceeding Rs.1 lakh during the year.
  - vii. Incurred an expenditure exceeding Rs. 2 lakh on travel out of India from Indian bank account during the year for himself or any other person.



# Aadhar Card & OCI Card for NRI



- ✓ Under the AADHAR (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act 2016.
  - Resident means an individual (any nationality) who has resided in India for a period or periods amounting in all to 182 days or more in 12 months immediately preceding the date of application for enrolment.
- ✓ OCI Card is mandatory to enter into any investment transactions in India (real estate or financial assets).

# Aadhar Card & OCI Card for NRI



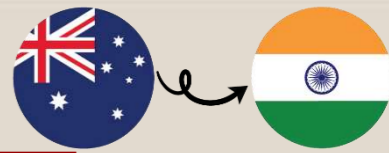
- ✓ Under Sec. 139AA & Subsequent notification, all PAN Card holders, who are NRI under the Income Tax Act 1961, are :
- Supposed to link their AADHAR Card with PAN, if they hold the AADHAR Card.
  - If they do not hold the AADHAR Card, they are exempted from the requirement of linking it with the PAN Card of Income Tax.
  - As per AADHAR Act, NRI / OCI are not eligible to obtain AADHAR Card, hence are fully exempted to produce AADHAR for any verification.

*Inoperative PAN on account of PAN not being linked with Aadhar Card can be resolved by appropriate procedure on a case to case basis.*



**Do I need to disclose  
my Indian income in my  
country of residence (Australia)?**

# Disclosure of Indian income in in the country of residence ?



## Basic of Taxation for Australian Tax Resident (Tax implication on Indian incomes)

**Residence Rule**

**Global income taxable in country of tax residence - Australia**

**Source Rule**

**Indian income taxable in country of income source - India**



**Would I be doubly taxed  
in India as well as my  
country of residence?**



## Double Taxation Avoidance Agreement(DTAA)

- ✓ DTAA is an agreement entered between countries with the objective to avoid taxation of income in both the countries.
- ✓ India has DTAA with the Australia which also includes benefit of concessional rates of taxation for Indian incomes (dividends, interest, etc.) under India-Australia DTAA.



**Are there any changes in the Indian Tax administrative system in recent times ?**

# Changes in the Indian Tax administrative system



## Change on the Tax compliance front:

- ✓ All filings with the Income Tax Authorities are E-filing. Complete change on the Tax compliance front.
- ✓ Scrutiny of all Filings, Assessments, Appeals, are faceless.
- ✓ All financial transactions are mapped with Permanent Account Number (PAN).

# Changes in the Indian Tax administrative system



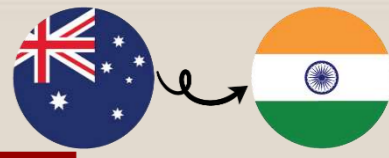
## Change on the Tax compliance front:

- ✓ No scope of any personal interaction with / by any Income Tax authorities for any reasons.
- ✓ Functioning of the Income Tax Department undergoes major changes. A landmark reform going unnoticed.
- ✓ A march towards ending a parallel economy and making India a cashless & compliant economy.



**What happens to the Indian assets of a  
Australian NRI on his death?**

**Is succession of assets in accordance  
with the laws of India or Australia?**



**Transmission of movable and immovable assets in India happens in accordance with the laws of succession in India.**

# Laws of succession for an NRI in India



## On death of a person

**Testamentary Succession  
(when a person decease  
after making a Will)**

- ✓ **The Indian Succession Act**
- ✓ **Muslim Shariat Law**

**Intestate Succession  
(when a person decease without making a  
Will)**

- ✓ **Hindu Succession Act**  
Hindu, Sikhs, Jain & Buddhists
- ✓ **Muslim Shariat Law**  
Muslim
- ✓ **The Indian Succession Act**  
Christian, Parsi



**Is nomination enough to ensure appropriate succession of financial investments of NRI in India?**

# Effects of Nomination



- ✓ On death of the holder of such assets transmission of assets happens in favour of the nominee.
- ✓ Nominee is not the owner of the assets, he is merely a custodian.
- ✓ The real owner of the asset is the owner under the laws of succession as per the Testamentary Succession (where Will is made) or Intestate Succession (where Will is not made).



**Does an Australian NRI need to be present in India to execute his valid Will in respect of his Indian Assets?**

# Preparation of a valid Will for Indian Assets



- ✓ The Will can be validly prepared outside India. It should have the essentials of a valid Will.
- ✓ Ideally should be signed by the testator and two witnesses in presence of Notary Public in foreign country.
- ✓ Declarations of both the witnesses should be executed before Notary Public affirming that they acted as witness to the Will.



# Changing landscape in India



## NRI Investments & Insurance



# India a resurgent economy

# India a resurgent economy



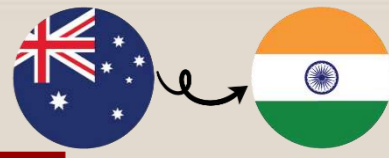
## Expected growth rate of top 20 economies of the world in the year 2024

Country	Growth Rate	Country	Growth Rate
India	6.8	Spain	1.9
Indonesia	5	Australia	1.5
China	4.6	Switzerland	1.3
Russia	3.2	Canada	1.2
Turkey	3.1	Japan	0.9
USA	2.7	Italy	0.7
Saudi Arabia	2.6	France	0.7
Mexico	2.4	Netherland	0.6
South Korea	2.3	UK	0.5
Brazil	2.2	Germany	0.2

Source : [https://www.imf.org/external/datamapper/NGDP\\_RPCH@WEO/OEMDC/ADVEC/WEO WORLD](https://www.imf.org/external/datamapper/NGDP_RPCH@WEO/OEMDC/ADVEC/WEO WORLD)

Source : <https://ceoworld.biz/2022/03/31/economy-rankings-largest-countries-by-gdp-2022/>

# India a resurgent economy



## Interest rates of top 20 economies of the world in the year 2024

Country	31-08-2024	31-08-2021	Country	31-08-2024	31-08-2021
Turkey	50.00%	19.00%	Australia	4.35%	0.10%
Russia	18.00%	6.50%	Germany	4.25%	0.00%
Mexico	10.75%	4.50%	France	4.25%	0.00%
Brazil	10.50%	5.25%	Italy	4.25%	0.00%
India	6.50%	4.00%	Spain	4.25%	0.00%
Indonesia	6.25%	3.50%	Netherlands	4.25%	0.00%
Saudi Arabia	6.00%	1.00%	South Korea	3.50%	0.75%
United States	5.50%	0.25%	China	3.35%	3.85%
United Kingdom	5.00%	0.10%	Switzerland	1.25%	-0.75%
Canada	4.50%	0.25%	Japan	0.25%	-0.10%

Data Source: <https://tradingeconomics.com/>

# India a resurgent economy



Stock market performance of top 20 economies of the world  
(Change from 31<sup>th</sup> Aug, 2023 to 31<sup>th</sup> Aug, 2024 - last one year)

Country	Growth Rate	Country	Growth Rate
India – Nifty Smallcap 250	52.29%	Canada – S&P / TSX	15.05%
India – Nifty Midcap 150	49.22%	UK - FTSE 100	12.60%
India – Nifty 50	31.07%	Switzerland – SMI	11.78%
USA – Nasdaq 100	26.28%	Australia – S&P / ASX 200	10.77%
USA – S&P 500	25.31%	Indonesia - IDX Composite	10.32%
Netherland – AEX	23.54%	Saudi Arabia - Tadawul All Share	5.69%
Spain – IBEX 35	19.95%	South Korea – KOSPI	4.62%
Italy – FTSE MIB	19.22%	France – CAC	4.29%
Germany – DAX	18.56%	Mexico - S&P/BMV IPC	-1.95%
Japan – NIKKEI 225	18.48%	China - Shanghai Composite	-8.90%
Brazil – BOVESPA	17.51%	Russia – MOEX	-17.91%

Source : <https://in.investing.com/currencies>

# India a resurgent economy



Depreciation of the currency against US\$ of 20 economies of the world - stable  
(Change from 31<sup>th</sup> August, 2023 to 31<sup>th</sup> August, 2024 - last one year)

Country	Change	Country	Change
Turkey (TRY)	27.85%	France (Euro)	-1.84%
Mexico (MXN)	15.74%	Italy (Euro)	-1.84%
Brazil (BRL)	13.24%	Spain (Euro)	-1.84%
Indonesia (IDR)	1.48%	Netherlands (Euro)	-1.84%
India (INR)	1.41%	China (CNY)	-2.32%
South Korea (KRW)	0.86%	United Kingdom (GBP)	-3.47%
Japan (JPY)	0.43%	Switzerland (CHF)	-3.77%
Saudi Arabia (SAR)	-0.05%	Australia (AUD)	-4.14%
Canada (CAD)	-0.10%	Russia (RUB)	-5.60%
Germany (Euro)	-1.84%		

Source : <https://in.investing.com/currencies>

# India a resurgent economy



## ❑ Key economic drivers that would not change even with the new Government in India:

### ✓ *Demographic dividend –*

- Population of nearly 1.4 bn with 47% under the age of 25!
- Largest young workforce – English speaking, skilled and well educated.

### ✓ *Democratic governance*

- Stable government.
- Constructive tax reforms and business oriented policy framework.
- Transparency and efficiency of capital markets.
- Independence and productivity of public sector.
- Agility of the Central Bank in credit control.

# India a resurgent economy



- ✓ ***Geopolitical might***
  - Diplomatically connected, yet not aligned to powers.
  - Strategical positioning for own economic interests.
- ✓ ***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.
- ✓ ***Consumption boost***
  - Fastest growing consumer market in the world with \$2000+ per capita income.
  - Major shift from unorganized to organized players.

# India a resurgent economy



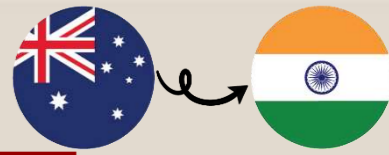
## ✓ *Infrastructure buildup*

- Country wide development with billions of dollars of investments into railway, road network and aviation.

## ✓ *Make in India, Make for the World*

- Offshoring gains – Shifting of manufacturing from China (China + 1 strategy).
- Indian exports crossing US\$ 450 billion.
- Robust capex cycle by private sector

# India a resurgent economy



## PM Modi at economics times world leaders forum...

- *I Promise to facilitate, You must promise to innovate.*
- *I Promise stable policy regime, you must promise positive disruption.*
- *I Promise reform, you must promise to perform.*
- *I Promise high growth, you must promise high Quality.*



*This summarizes the mood in new age India.*



# How can an NRI participate in resurgent Indian economy?

# How can an NRI participate in resurgent Indian economy?



## Investment in Equity Mutual Funds 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 – a 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 diversified portfolio of Equity Shares.
- ✓ Choice of portfolio strategy as per investor financial profile.
- ✓ Limited regulatory restrictions on fund management as compared to Mutual Funds.
- ✓ PMS portfolio not impacted by inflow & outflow of other investors.
- ✓ Minimum investment size Rs. 50,00,000/-.



## Investment in Unlisted Shares

### Why should we invest in Unlisted Shares?

- ✓ “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 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.

# How can an NRI participate in resurgent Indian economy?



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

*Nearly 6.76x in 3.5 years – Staggering 72.65% CAGR!!!*

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	31 <sup>st</sup> Aug 2024	10	1065/-	10650/-

# How can an NRI participate in resurgent Indian economy?



Stocks of top Indian unlisted companies with bright future available



*Seek complete details from us for investing in these companies*



## Investment in Guaranteed Return Insurance Plan

- ✓ Premium is paid for a term of 5, 10, 15 installments and maturity proceeds are received after a term in a fixed pre-decided manner.
- ✓ The guaranteed payment is in a manner that the IRR (Internal Rate of Return) turns up to 6% + over the tenure of the policy depending on the age of the investor.
- ✓ The life cover of the insured extends up to beginning of the maturity proceeds.
- ✓ The insurance premium paid is eligible for deduction (up to Rs. 1.50 lakhs per year) and the maturity proceeds are also tax-free in India (when premium does not exceed Rs. 5 lakhs).

# How can an NRI participate in resurgent Indian economy?



## Retirement Planning for NRI in India

- ✓ Through Fixed Income: Pension plans for NRI in India are competitive and attractive in terms of return and flexibility and provide life cover for longer tenures as compared to the pension and other insurance plans outside India.
- ✓ Through Equity oriented option: The equity corpus can be built in Equity Mutual Funds through SIP/lumpsum investments during the accumulation phase and can be withdrawn in a tax efficient and flexible manner through Systematic Withdrawal Plans (SWPs) along with regular growth of balance corpus with time.



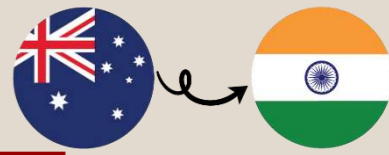
# Insights for NRI through practical experiences to successfully navigate in New Age India

# Should Australian NRIs always invest in Indian real estate?



- ✓ 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.

# How can an Australian NRI open a Bank Account in India without being in India?



**Simple steps for setting NRE/NRO Bank accounts in India without physical presence:**

**1: AshutoshFinserv team will arrange a schedule appointment with a Bank representative.**



**2: Paperwork (application form) to be received from Bank after the telephonic discussion with Bank representative.**



**3: NRI client to sign the papers with KYC documents (PAN Card, Passport & OCI Card) and notarized by Justice of Peace.**

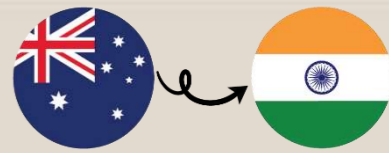


**4: Bank representative to arrange the paper collection.**



**5: Account confirmation along with Cheque book to be sent to the client after the successful validation of paperwork.**

# How can an Australian NRI carry out their KYC for investments in Mutual Funds in India without being in India?



# How can an Australian NRI diversify the Supperannuation Fund into India?



**Step 1: Super Fund should be operative in place.**



**Step 2: Accountant should set up self managing option in the Super Fund.**



**Step 3: A Trust deed should be formed which can be generic to allow all permissible investment options.**



**Step 4: ABN (Australian Business Number) + TFN (Tax File Number) should be obtained for the Super Fund.**

# How can an Australian NRI diversify the Supperannuation Fund into India?



**Step 5: Trust deed should be submitted to the bank for creation of CMA (Cash Management Account) through which all financial transactions of the Super Fund will be routed.**



**Step 6: CMA funds to be transferred to Indian NRE Bank account.**

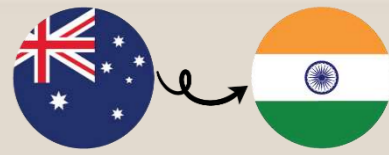


**Step 7: NRE Bank account to be utilized for the Indian investments into various options.**



**Step 8: Annual audit to be done by auditor and tax return also to be filed by the accountant.**

# How can an Australian NRI diversify the Supperannuation Fund into India?



## Key Points to be considered for SMSF:

- Holding pattern of the trust has to be the same as that of the Indian Bank account and investments.
- The Super Fund transactions should not be mixed with other personal transactions.
- It is advisable to open a separate bank account in India to maintain a clear trail of the transactions for audit purposes.
- Setup costs are in the range of AUD 1500 to 5000 while annual compliance costs are AUD 3000 to 5000.

# INR depreciation against the foreign currencies



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

1.48% CAGR depreciation  
(Change from 01-09-2016 to 01-09-2024).

Activity	2016	2017	2018	2019	2020	2021	2022	2023	01-09-24
1 AUD to ₹	50.45	51.02	51.05	48.13	53.81	53.75	54.06	53.33	56.74

Source : <https://www.investing.com/currencies/usd-inr>

- ✓ 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.

# INR depreciation against the foreign currencies



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

### Comparison of Inflation in major economies globally (Change from Dec 2019 to July 2024)

Activity	2019	2020	2021	2022	2023	July 2024
United States (US)	2.30%	1.40%	7.00%	6.50%	3.40%	2.90%
United Kingdom (UK)	1.30%	0.60%	5.40%	10.50%	4.00%	2.20%
Canada	2.20%	0.70%	4.80%	6.30%	3.40%	2.50%
Australia	1.80%	0.90%	3.50%	7.80%	4.10%	3.80% (Q2 2024)
India	7.35%	4.59%	5.66%	5.72%	5.69%	3.54%

Data Source: <https://tradingeconomics.com/>



# Opportunities for NRI in Gift City





# Opportunities for NRI in Gift City

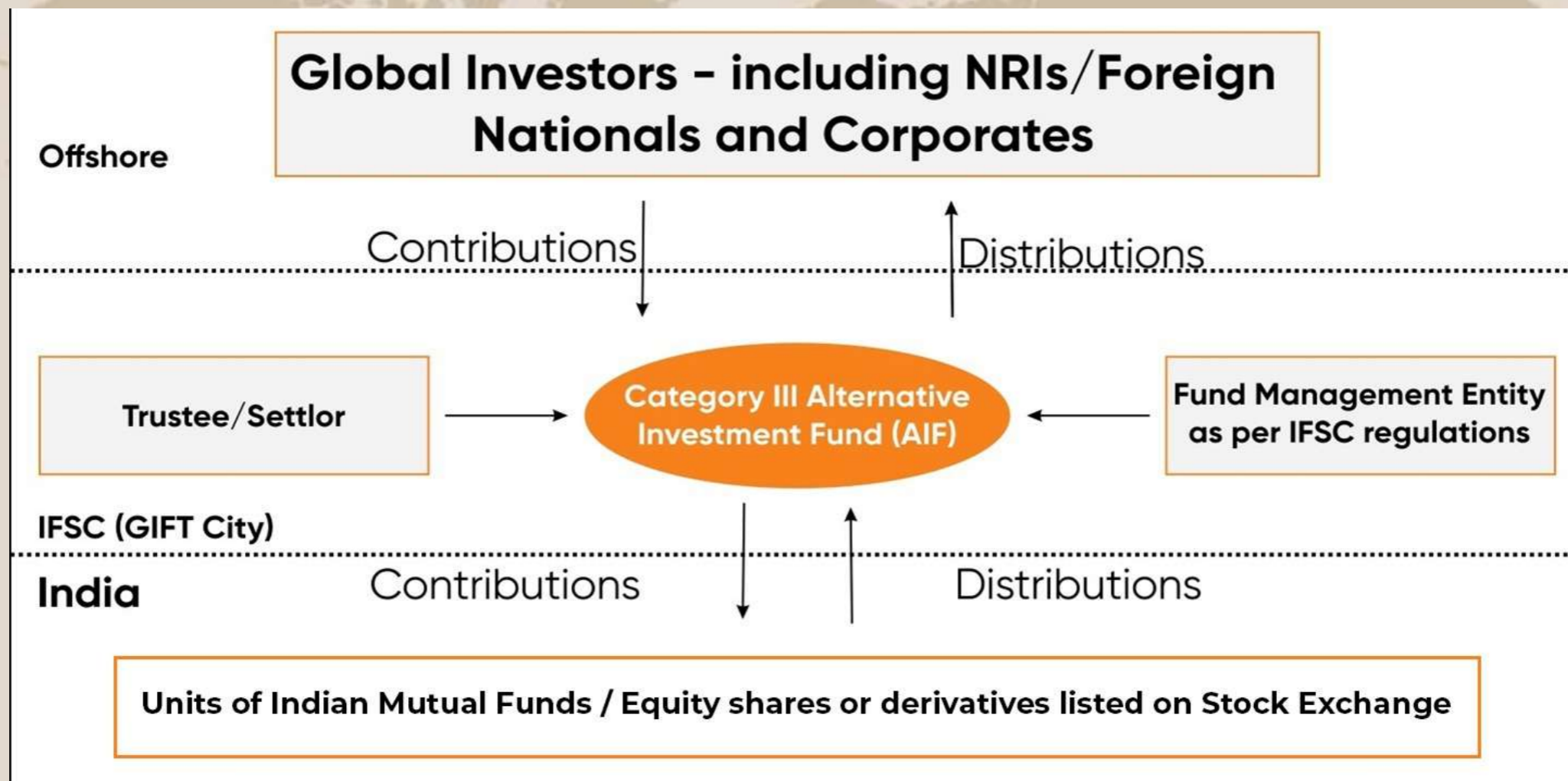
Gift City, Gujarat has been notified as India's 1<sup>st</sup> International Financial Service Center (IFSC)



# Investment opportunity in AIF CAT – III in Gift City



## Process





## Advantages

### ✓ Concessional tax implications.

- No Indian taxation, on gains, where fund invests in units of Indian Mutual Funds.
- No Indian taxation, on profits, where the fund trades in Derivatives.
- Taxation paid by the fund where investment is in Indian Equities.

### ✓ No tax compliances in India.

- No requirement obtain PAN (Permanent Account Number).
- No requirement to file India tax returns.



## Advantages

- ✓ **No requirement of any demat account or bank account in India.**
  - No hassle of opening a broking / demat account for holding securities in India.
  - Direct fund flow into the fund from foreign bank account.
- ✓ **USD denominated investments with basic KYC.**
  - Competitive conversion exchange rate for underlying investment into MF units.
- ✓ **Simplified onboarding documentation.**
  - Very convenient documentation for onboarding.

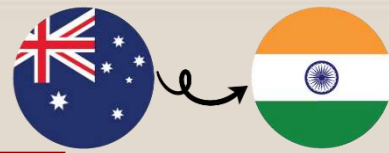
# Disclaimer



This Presentation contains personal views of the Speakers Mr Daxesh Kothari, CA. Rajit Kothari and the Panelists on the recent changes in motherland India. The Speakers, the Panelists and the Company Ashutosh Financial Services Pvt. Ltd. does not purport give any professional advice through this presentation. Financial Products are subject to related risks and one should read the offer documents carefully and take appropriate professional advice before acting on it.

This Presentation may contain references, wherever possible, website links, regulations or other policy materials. The information provided, is only intended to be a general summary. All information in this presentation, including charts, examples and other website references, may be used for any purpose only after appropriate professional advice.

# About us...



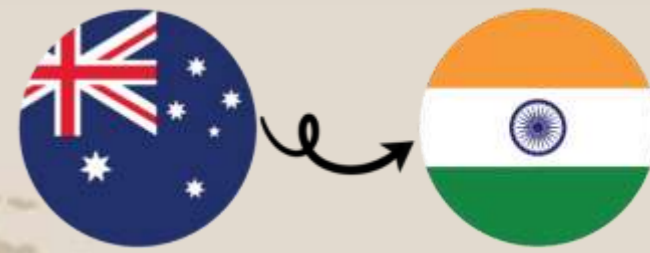


# Our upcoming corporate house in India

*Do visit us personally at :*

- *Mumbai*
- *Ahmedabad*
- *Rajkot*

# Changing landscape of Taxation, Regulations and Investment in India



## Financial Awareness Presentations and Interactions for NRIs in Australia

### :: Event Schedule ::

#### :: MELBOURNE ::

14th September, 2024 - Saturday

#### :: CANBERRA ::

17th September, 2024 - Tuesday

#### :: BRISBANE ::

19th September, 2024 - Thursday

#### :: SYDNEY ::

21st September, 2024 - Saturday

# Thank You

# Questions?

We are an ISO 9001 : 2015  
certified company



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