

Financial Awareness Event – Vatva GIDC

Investments, Taxation & Wills





Navigating Investments, Taxation and Wills

New Age Investment Opportunities

New Age Investment Opportunities

Fixed Income Investments

- ✓ Fixed Deposit Investment is a zero sum game.
 - Return on a Bank fixed deposit -> 7% less Income Tax @30%+ = sub 5% net return .
 - Inflation in India is also around 5%.
- ✓ Better returns in Secured Corporate Fixed Deposits, Non-Convertible Debentures (NCDs) and certain State Government Bonds.
- ✓ Arbitrage Mutual Funds – Akin to fixed income investment with Equity taxation.

New Age Investment Opportunities



ADANI ENTERPRISES LIMITED

PUBLIC ISSUE OF SECURED REDEEMABLE, NON-CONVERTIBLE DEBENTURES



RATINGS:

"CARE AA: STABLE" BY CARE
&
"ICRA AA- STABLE" BY ICRA

BASE ISSUE SIZE: ₹500 CRORE
OPTION TO RETAIN OVERSUBSCRIPTION/GREEN
SHOE OPTION: ₹500 CRORE
TOTAL ISSUE SIZE: ₹1000 CRORE

NOTES:

- With respect to Series III and VI where interest is to be paid on a quarterly basis, the first interest payment will be due at the end of three months from the Deemed Date of Allotment. Subsequently, interest payment will be due at the end of every three months thereafter. The last interest payment will be made at the time of redemption of the NCDs.
- With respect to Series I, IV, V, and VII, where interest is to be paid on annual basis, the first interest payment will be due at the end of one year from the date of allotment. Subsequently, interest payment will be due at the end of every year thereafter. The last interest payment will be made at the time of redemption of the NCDs.
- Please refer to "Annexure III" on page 412 of the Prospectus for details pertaining to the illustrative cash flows of our Company in accordance with the SEBI NCS Master Circular.
- Subject to applicable tax deducted at source. For further details, please see the section entitled "Statement of Possible Tax Benefits" on page 80 of the Prospectus.

ISSUE OPENS ON: JULY 09, 2025 ISSUE CLOSES ON: JULY 22, 2025

SERIES	I	II	III	IV*	V	VI	VII	VIII
Frequency of Interest Payment	Annual	Cumulative	Quarterly	Annual	Cumulative	Quarterly	Annual	Cumulative
Tenor	24 Months	24 Months	36 Months	36 Months	36 Months	60 Months	60 Months	60 Months
Coupon (% per annum) for NCD Holders in all Categories	8.95%	NA	8.85%	9.15%	NA	9.00%	9.30%	NA
Effective Yield (% per annum) for NCD Holders in all Categories	8.95%	8.95%	9.14%	9.14%	9.15%	9.30%	9.29%	9.30%
Redemption Amount (₹/NCD) on Maturity for NCD Holders in all Categories	₹ 1,000	₹ 1,187.01	₹ 1,000	₹ 1,000	₹ 1,300.70	₹ 1,000	₹ 1,000	₹ 1,560.30
Maturity/ Redemption Date (from the Deemed Date of Allotment)	24 Months	24 Months	36 Months	36 Months	36 Months	60 Months	60 Months	60 Months
Face Value / Issue Price of NCDs (₹ / NCD)	₹ 1,000							
Minimum Application size & in multiples of NCD thereafter	₹10,000 (10 NCDs) and in multiple of ₹1,000 (1 NCD) thereafter							

*The Company shall allocate and allot Series IV NCDs (36 months – annual option) wherein the Applicants have not indicated the choice of the relevant NCD Series.

New Age Investment Opportunities

INVESTMENTS IN DEBENTURES OF RENOWNED COMPANIES & STATE GOVERNMENT BONDS
OFFERING BETTER RETURNS THAN WELL-KNOWN NBFCs

DEBENTURES & BONDS AVAILABLE

Security Name	Maturity	Interest Payment Year	Yield
High rated private debentures	Sept 2027	Yearly	9.13%
High rated private debentures	June 2028	Yearly	9.27%
High rated private debentures	April 2029	Yearly	8.75%
State Government undertaking secured bonds.	Aug 2027 to May 2028	Quarterly	8.91%
State Government undertaking secured bonds.	Aug 2028 to May 2029	Quarterly	9.01%

Comparison with Deposit Rates of following NBFC :

Bajaj Finance Limited	24 to 60 Months	6.95%
Mahindra & Mahindra Financial Services Limited	24 to 60 Months	7.00%

Contact us for more details : +91 70430 88859 / +91 92744 42960

Investments in any financial instrument is subject to risk related to the same. Read offer documents carefully before investing.

New Age Investment Opportunities

Investment in Guaranteed Income/Pension Plan

- ✓ Investment is for a fixed term of 6, 10, 12 annual installments and monthly incomes from next month for very long tenures (30-40 years).
- ✓ The incomes are guaranteed irrespective of changes in economy or stock market or interest rates by RBI.
- ✓ The death benefit up to ten times of the premium paid is also available.
- ✓ Maturity proceeds are completely tax free when premium per year per PAN is Rs. 5 lakh .

New Age Investment Opportunities

Sample Guaranteed Income Plan & Systematic Investment Plan (SIP) suggestion for Mr. Valued Client								Date: 05-07-2025
Policy Year	Age	Out Flow (Annual Premium)	Guaranteed			Monthly SIP (Start from 2nd Month Onwards)	Expected Return in Equity MF (12%)	Total Death Benefit (Guaranteed Death Benefit + Fund Value)
			Inflow (Tax Free Monthly Income)	Maturity Benefit	Death Benefit (Tax Free)		Fund Value (End of The Year)	
1	40	5,22,500	15,140 X 12 = 1,81,680	0	50,00,000	15,140	1,93,933	51,93,933
2	41	5,11,250	15,140 X 12 = 1,81,680	0	50,00,000	15,140	4,12,462	54,12,462
3	42	5,11,250	15,140 X 12 = 1,81,680	0	50,00,000	15,140	6,58,706	56,58,706
4	43	5,11,250	15,140 X 12 = 1,81,680	0	50,00,000	15,140	9,36,179	59,36,179
5	44	5,11,250	15,140 X 12 = 1,81,680	0	50,00,000	15,140	12,48,844	62,48,844
6	45	5,11,250	15,140 X 12 = 1,81,680	0	50,00,000	15,140	16,01,161	66,01,161
7	46	5,11,250	15,140 X 12 = 1,81,680	0	50,00,000	15,140	19,98,162	69,98,162
8	47	5,11,250	15,140 X 12 = 1,81,680	0	50,00,000	15,140	24,45,512	74,45,512
9	48	5,11,250	15,140 X 12 = 1,81,680	0	50,00,000	15,140	29,49,598	79,49,598
10	49	5,11,250	15,140 X 12 = 1,81,680	0	52,50,000	15,140	35,17,614	87,67,614
11	50	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	41,57,668	94,07,668
12	51	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	48,78,898	1,01,28,898
13	52	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	56,91,598	1,09,41,598
14	53	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	66,07,368	1,18,57,368
15	54	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	76,39,281	1,28,89,281
16	55	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	88,02,066	1,40,52,066
17	56	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	1,01,12,321	1,53,62,321
18	57	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	1,15,88,750	1,68,38,750
19	58	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	1,32,52,427	1,85,02,427
20	59	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	1,51,27,099	2,03,77,099

21	60	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	1,72,39,528	2,24,89,528
22	61	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	1,96,19,864	2,48,69,864
23	62	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	2,23,02,088	2,75,52,088
24	63	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	2,53,24,484	3,05,74,484
25	64	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	2,87,30,195	3,39,80,195
26	65	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	3,25,67,836	3,78,17,836
27	66	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	3,68,92,186	4,21,42,186
28	67	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	4,17,64,972	4,70,14,972
29	68	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	4,72,55,749	5,25,05,749
30	69	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	5,34,42,895	5,86,92,895
31	70	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	6,04,14,724	6,56,64,724
32	71	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	6,82,70,757	7,35,20,757
33	72	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	7,71,23,131	8,23,73,131
34	73	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	8,70,98,208	9,23,48,208
35	74	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	9,83,38,374	10,35,88,374
36	75	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	11,10,04,074	11,62,54,074
37	76	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	12,52,76,102	13,05,26,102
38	77	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	14,13,58,181	14,66,08,181
39	78	0	15,140 X 12 = 1,81,680	0	52,50,000	15,140	15,94,79,870	16,47,29,870
40	79	0	15,140 X 12 = 1,81,680	50,00,000	52,50,000	15,140	17,98,99,842	18,51,49,842
TOTAL			51,23,750	72,67,200	50,00,000			

Note:

- (1) On Death: Total Death benefit will be paid and policy will be terminated. Or
- (2) On Maturity: Maturity Benefit + Fund Value will be paid and policy will be terminated.

Insurance is the Subject Matter of Solicitation.

Mutual Fund investments are subject to market risk. Please read the offer documents carefully before investing.

New Age Investment Opportunities

Investment in Equity Mutual Funds in India

- ✓ Widely accepted as the most popular and convenient means of investment in the Equity Market in India.
- ✓ A well designed portfolio basis investor financial profile, risk appetite and financial goals.
- ✓ SIP (Systematic Investment Plans) is a very effective and widely accepted investment mode.
- ✓ 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.

New Age Investment Opportunities

ASHUTOSH FINANCIAL SERVICES PVT. LTD.		Dept. : Research & Analysis		
Mutual Fund Investments - Asset Allocation (P)		Doc. No. : AFSPL-F-R&A-01A		
Client Name:- MR.XYZ		Rev. No. & Date : 02/10-01-2024		Date :- 10-12-2024
(EQUITY)				
SECTOR ALLOCATION	MARKET	HEAD WISE	ALLOCATION SCHEME	ALLOCATION CATEGORY
	VALUE	TOTAL	IN %	IN %
PROPOSED ASSET ALLOCATION				
LARGE & MID CAP FUNDS:				
Minimum investment in equity & equity related instruments of large cap companies 35% and mid cap stocks 35%.				
INVESCO INDIA LARGE & MIDCAP FUND	6,00,000	6,00,000	18.75%	18.75%
FLEXI CAP FUNDS:				
Minimum investment in equity & equity related instruments - Large, Mid & Small 65% of total assets.				
HSBC Business Cycle Fund	6,00,000		18.75%	
FRANKLIN INDIA OPPORTUNITIES FLEXICAP FUND	6,00,000	12,00,000	18.75%	37.50%
MULTI CAP FUNDS:				
Invest 25% In Large, 25% In Mid & 25% In Small Cap & 25% In Diversified Companies In India				
WHITEOAK CAPITAL MULTICAP FUND	8,00,000		25.00%	
MID CAP FUNDS:				
Minimum investment in equity & equity related instruments of mid cap companies - 65% of total assets.				
EDELWEISS MIDCAP FUND	6,00,000		18.75%	
SMALL CAP FUNDS:				
Minimum investment in equity & equity related instruments of small cap companies - 65% of total assets.				
BANDHAN SMALLCAP FUND	6,00,000		18.75%	
VALUE & CONTRA FUNDS:				
Minimum investment in equity & equity related instruments of Value or Contrarian Strategy- 65% of total assets.				
UTI VALUE FUND	8,00,000	8,00,000	25.00%	25.00%
TOTAL	46,00,000	26,00,000	176.92%	100.00%

New Age Investment Opportunities

Sr. No	Scheme Name	Large Cap	Mid Cap	Small Cap	Debt and Others	Composition	Portfolio Turnover (%)	Returns (As On 30 - 11 - 2024)						
								1 M	3 M	6 M	1 Yr	3 Yr	5 Yr	
								(in %)	(in %)	(in %)	(in %)	(in %)	(in %)	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<u>1</u>	ABC Small Cap Fund(G)	0.42	12.66	80.46	6.48	Domestic Equities = 95.46,Cash & Cash Equivalents and Net Assets = 4.49,Rights = 0.06,	37.00	1.88	-0.09	12.89	28.03	18.88	23.78	
-	BSE 250 Small Cap – TRI	-	-	-	-	-	-	0.84	-3.01	14.22	33.63	24.32	30.02	
-	Rolling Returns Max (5 Year)	Top 10 Sectors						-	-	-	122.88	38.08	-	
-	Rolling Returns Min (5 Year)	Capital Goods = 20.7, Finance = 8.1, Automobile & Ancillaries = 8.02, Healthcare = 7.46, IT = 5.96, Realty = 5.68, Construction Materials = 4.81, Chemicals = 4.74, Business Services = 3.77, Textile = 3.58,						-	-	-	-11.34	14.31	-	
-	Avg Rolling Return(5 Year)							-	-	-	-	34.98	24.24	
-	Quartile							-	-	3	3	4		
-	<u>Notes:</u>	-	-	-	-	-	-	-	-	-	-	-	-	
<u>2</u>	XYZ Small Cap Fund-Reg(G)	4.07	8.16	81.34	6.45	Domestic Equities = 93.72,Cash & Cash Equivalents and Net Assets = 6.29,	14.20	3.11	-0.49	12.63	27.41	25.50	29.25	
-	BSE 250 Small Cap – TRI	-	-	-	-	-	-	0.84	-3.01	14.22	33.63	24.32	30.02	
-	Rolling Returns Max (5 Year)	Top 10 Sectors						-	-	-	124.17	48.24	-	
-	Rolling Returns Min (5 Year)	IT = 14.53, Healthcare = 12.12, Automobile & Ancillaries = 10.48, Bank = 8.78, Logistics = 7.2, Infrastructure = 7.18, Miscellaneous = 7.14, Capital Goods = 6.34, Chemicals = 5.63, Retailing = 3.32,						-	-	-	-4.34	21.10	-	
-	Avg Rolling Return(5 Year)							-	-	-	-	41.76	33.24	
-	Quartile							-	-	3	4	2		
-	<u>Notes:</u>	-	-	-	-	-	-	-	-	-	-	-	-	
<u>3</u>	PQR Smallcap Fund(G)	10.58	5.97	68.16	15.31	Domestic Equities = 85.01,Cash & Cash Equivalents and Net Assets = 14.81,Treasury Bills = 0.19,	71.00	0.68	-3.31	6.90	24.23	20.76	28.05	
-	Nifty Smallcap 250 – TRI	-	-	-	-	-	-	1.41	-2.35	14.45	34.52	24.78	30.76	
-	Rolling Returns Max (5 Year)	Top 10 Sectors						-	-	-	128.94	47.76	-	
-	Rolling Returns Min (5 Year)	Miscellaneous = 14.8, Automobile & Ancillaries = 14.53, Construction Materials = 9.13, Chemicals = 8.93, Healthcare = 6.63, Finance = 6.43, Infrastructure = 5.12, FMCG = 3.6, Capital Goods = 3.57, IT = 3.55,						-	-	-	0.67	16.60	-	
-	Avg Rolling Return(5 Year)							-	-	-	-	40.19	31.41	
-	Quartile							-	-	4	4	4		

New Age Investment Opportunities

EXIT LOAD	Exp. Ratio	Star Ratings	No. of Stocks	P/B	P/E	Alpha (3 Yrs)	Our Recommendation	Fund Manager/s	AUM (in CR)	AUM (in CR) (Before 6 Months)
-	-	-	-	-	-	-	-	-	-	-
1% on or before 90D, Nil after 90D	1.89	1	98	4.99	39.04	-5.23		Mr. A	5160	5169
			250	4.03	33.21					
Top 10 Holdings										
Clearing Corporation Of India Ltd. = 3.37, Hitachi Energy India Ltd. = 3.03, Kirloskar Pneumatic Company Ltd. = 2.98, TD Power Systems Ltd. = 2.95, Navin Fluorine International Ltd. = 2.44, Brigade Enterprises Ltd. = 2.11, Tega Industries Ltd. = 2.1, CCL Products (India) Ltd. = 1.96, Praj Industries Ltd. = 1.78, SJS Enterprises Ltd. = 1.69										
1% on or before 1Y, Nil after 1Y	1.57	2	85	3.54	22.04	2.25		Mr. B	33842	31523
			250	4.03	33.21					
Top 10 Holdings										
Tri-Party Repo (TREPS) = 6.44, Firstsource Solutions Ltd. = 6.36, eClerx Services Ltd. = 3.84, Aster DM Healthcare Ltd. = 3.54, Bank Of Baroda = 3.41, Sonata Software Ltd. = 2.75, Eris Lifesciences Ltd. = 2.48, Fortis Healthcare Ltd. = 2.43, Krishna Institute of Medical Sciences Ltd = 2, Power Mech Projects Ltd. = 1.97										
1% on or before 1Y, NIL after 1Y	1.79	3	107	3.65	35.87	-1.69	SB	Mr. C	8375	8439
			250	4.25	32.37					
Top 10 Holdings										
Tri-Party Repo (TREPS) = 14.8, Gujarat State Petronet Ltd. = 2.71, Larsen & Toubro Ltd. = 2.65, Maruti Suzuki India Ltd. = 2.32, Gujarat Pipavav Port Ltd. = 2.2, Procter & Gamble Health Ltd. = 2.15, TVS Holdings Ltd. = 2.15, Cummins India Ltd. = 2.09, Gillette India Ltd. = 2.05, Hero MotoCorp Ltd. = 2.05										

New Age Investment Opportunities

Review of Mutual Fund Investments

ASHUTOSH FINANCIAL SERVICES PVT. LTD		Dept. : Research & Analysis
Mutual Fund Investment - Switch Suggestion (P)		Doc. No. : AFSPL-F-R&A-02D
SUGGESTION FOR - MR. XYZ		Rev. No. & Date : 01/01.07.2023
(NAV AS ON 14-11-2024)		15-11-2024
S.No.	PARTICULAR	INVESTMENT AMOUNT
±	SWITCH	
1	TATA - FLEXI CAP FUND - G Mr. XYZ : Folio No:- 5464451/35 : MV:- 10,04,650/- (full) Mrs. XYZ : Folio No:- 4993948/97 : MV:- 18,15,678/- (full) v We recommend to switch the full amount TATA - FLEXI CAP FUND - G v Transfer the full amount to TATA - BUSINESS CYCLE FUND Investment Pattern:- It is a Equity Flexi Cap (Minimum Investment in 65% Equity across Large Cap, Mid Cap & Small Cap)Styled Fund. v Investment Option:- Growth Capital gain Rs. 14,45,328 & TDS Rs. 1,80,666 approx.	28,20,328.00
2	ADITYA BIRLA SUNLIFE - EQUITY ADVANTAGE FUND - G Mr. XYZ : Folio No:- 1040336775 : MV:- 29,85,988/- (full) Mrs. XYZ : Folio No:- 1040931462 : MV:- 2,34,497/- (full) v We recommend to switch the full amount ADITYA BIRLA SUNLIFE - EQUITY ADVANTAGE FUND - G v Transfer the full amount to ADITYA BIRLA SUNLIFE - MULTI CAP FUND Investment Pattern:- It is a Equity Multi Cap (Min. Investment in 25% Equity across Large Cap, Mid Cap & Small Cap)Styled Fund. v Investment Option:- Growth Capital gain Rs. 14,35,485 & TDS Rs. 1,79,436 approx.	32,20,485.00

New Age Investment Opportunities

Review of Mutual Fund Investments

ASHUTOSH FINANCIAL SERVICES PVT. LTD		Dept. : Research & Analysis
Mutual Fund Investment - Redemption Suggestion (P)		Doc. No. : AFSPL-F-R&A-02 I
SUGGESTION FOR - MR. XYZ		Rev. No. & Date: 01/01.07.2023
(NAV AS ON 14-11-2024)		15-11-2024
S.No.	PARTICULAR	AMOUNT
±	<i>We recommend to redeem Full / Partly amount from the below mentioned scheme.</i>	
1	PGIM - INDIA MID CAP OPPORTUNITIES FUND - G Mr. XYZ : Folio No:- 9109451232 : MV:- 31,37,674/- (full) Redeem FULL amount (Rs. 31,37,674/-) from the above mentioned scheme. Capital gain Rs. 8,59,052 & TDS Rs. 1,07,382 approx.	31,37,674.00
	TOTAL	31,37,674.00

Disclaimer: Mutual Fund investments are subject to market risk. Please read the offer documents carefully before investing.

ASHUTOSH FINANCIAL SERVICES PVT. LTD		Dept. : Research & Analysis
Mutual Fund Investment - Direct Investment Suggestion (P)		Doc. No. : AFSPL-F-R&A-02A
SUGGESTION FOR - MR. XYZ		Rev. No. & Date : 01/01.07.2023
(NAV AS ON 14-11-2024)		15-11-2024
S.No.	PARTICULAR	INVESTMENT AMOUNT
1	MOTILAL OSWAL - MID CAP FUND LUMPSUM INVESTMENT Investment Pattern:- It is a Equity Mid Cap (Minimum investment in equity & equity related instruments of mid cap companies - 65% of total assets)Styléd Fund. Investment Style: The above amount is to be invested directly. Investment Option:- Growth Funds to be transferred in favour of:- MOTILAL OSWAL - MID CAP FUND	31,40,000.00
	TOTAL	31,40,000.00

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ASHUTOSH FINANCIAL SERVICES PVT. LTD		Dept. : Research & Analysis
Mutual Fund Investment - Redemption Suggestion (P)		Doc. No. : AFSPL-F-R&A-02 I
SUGGESTION FOR - MRS. XYZ		Rev. No. & Date: 01/01.07.2023
(NAV AS ON 14-11-2024)		15-11-2024
S.No.	PARTICULAR	AMOUNT
±	<i>We recommend to redeem Full / Partly amount from the below mentioned scheme.</i>	
1	MIRAE ASSET - MID CAP FUND - G Mrs. XYZ : Folio No:- 76120810826 : MV:- 28,28,210/- (full) Redeem FULL amount (Rs.28,28,210/-) from the above mentioned scheme. Capital gain Rs. 6,56,120 & TDS Rs. 82,015 approx.	28,28,210.00
	TOTAL	28,28,210.00

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ASHUTOSH FINANCIAL SERVICES PVT. LTD		Dept. : Research & Analysis
Mutual Fund Investment - Direct Investment Suggestion (P)		Doc. No. : AFSPL-F-R&A-02A
SUGGESTION FOR - MRS. XYZ		Rev. No. & Date : 01/01.07.2023
(NAV AS ON 14-11-2024)		15-11-2024
S.No.	PARTICULAR	INVESTMENT AMOUNT
1	MOTILAL OSWAL - MID CAP FUND LUMPSUM INVESTMENT Investment Pattern:- It is a Equity Mid Cap (Minimum investment in equity & equity related instruments of mid cap companies - 65% of total assets)Styléd Fund. Investment Style: The above amount is to be invested directly. Investment Option:- Growth Funds to be transferred in favour of:- MOTILAL OSWAL - MID CAP FUND	28,30,000.00
	TOTAL	28,30,000.00

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New Age Investment Opportunities

CURRENT AMC WISE ASSET ALLOCATION

S.NO.	NAME OF FUND HOUSE	MARKET VALUE	ALLOCATION %
1	KOTAK MUTUAL FUND	1,41,36,309	8.82%
2	HDFC MUTUAL FUND	1,38,83,928	8.66%
3	HSBC MUTUAL FUND	1,20,65,822	7.53%
4	NIPPON MUTUAL FUND	1,20,13,585	7.50%
5	AXIS MUTUAL FUND	1,02,08,255	6.37%
6	DSP MUTUAL FUND	94,79,937	5.92%
7	BANDHAN MUTUAL FUND	93,02,849	5.80%
8	SBI MUTUAL FUND	87,12,050	5.44%
9	ICICI PRUDENTIAL MUTUAL FUND	80,80,152	5.04%
10	MAHINDRA MANULIFE MUTUAL FUND	76,62,371	4.78%
11	ADITYA BIRLA SUNLIFE MUTUAL FUND	70,83,863	4.42%
12	INVESCO MUTUAL FUND	67,00,067	4.18%
13	EDELWEISS MUTUAL FUND	66,42,975	4.15%
14	SUNDARAM MUTUAL FUND	59,64,987	3.72%
15	QUANT MUTUAL FUND	54,53,952	3.40%
16	MIRAE ASSET MUTUAL FUND	47,39,622	2.96%
17	TATA MUTUAL FUND	46,76,347	2.92%
18	CANARA ROBECO MUTUAL FUND	33,69,579	2.10%
19	PGIM MUTUAL FUND	33,26,410	2.08%
20	MOTILAL OSWAL MUTUAL FUND	32,88,658	2.05%
21	FRANKLIN TEMPLETON MUTUAL FUND	18,05,698	1.13%
22	UTI MUTUAL FUND	16,66,748	1.04%
	TOTAL	16,02,64,164	100.00%

New Age Investment Opportunities

Investment in Portfolio Management Service (PMS)

- ✓ Professional fund management by Asset Management Company (AMC).
- ✓ Diversified portfolio for investor of Equity Shares in separate demat (brokerage account).
- ✓ Choice of portfolio strategy/scheme as per investor financial profile.
- ✓ Different than a Mutual Fund:
 - Concentrated portfolio as compared to a Mutual Fund.
 - Limited regulatory restrictions on fund management.
 - PMS portfolio not impacted by inflow & outflow of other investors.
- ✓ Minimum investment size is Rs. 50,00,000/-.

New Age Investment Opportunities

ASHUTOSH FINANCIAL SERVICES PVT. LTD.													Division: Research & Analysis									
Portfolio Management Services Details & Returns (C)													Doc. No.: AFSPL-RD-R&A-12A									
Rev. No. & Date: 01/01.07.2023																						
Sr. No	Name of PMS / Benchmark	AFSPL Category	Composition (%)				Returns as on 31-10-2024						Fund Manager	No. of Stocks	AUM (Rs. Cr.)	Exit Load	Recomm adation					
			Large	Mid	Small	Cash	1 M (%)	3 M (%)	6 M (%)	1 Year (%)	3 Year (%)	5 Year (%)										
<u>1)</u> <u>(Data From Factsheet and Pmsbazaar)</u>																						
1	ABC Portfolio	Mid Cap & Small cap Growth	12.37	50.07	35.52	2.04	0.08	3.81	21.46	53.73	24.41	28.43	Mr. A	35	402	1 Yr-2% 2 Yrs- 1%	SB					
	BSE 500 TRI						-6.45	-3.58	8.71	35.9	15.68	19.84										
	Nifty MidSmallcap 400 – TRI						-5.41	-3.14	11.49	45.59	23.79	29.34										
	Top 5 Holdings		BSE = 11.16, Persistent Systems = 6.12, 360 One Wam = 4.99, Deepak Fertilizers & Petro Corp = 4.36, Hitachi Energy India Ltd = 4.30																			
	Top 5 Sectors	Financial Services = 23.65, Capital Goods = 17.76, Auto = 12.69, IT = 9.63, Chemicals = 9.05																				
2	XYZ Portfolio	Flexi Growth Large & Mid	71.58	14.13	7.09	7.2	-6.6	-3.5	11.4	39.57	18.9	22.37	Mr. B	24	1256	1 Yr-2% 2 Yrs- 1%	SB					
	BSE 500 TRI						-6.45	-3.58	8.71	35.9	15.68	19.84										
	Top 5 Holdings		Trent Ltd = 6.85, Bharti Airtel = 5.77, ICICI Bank = 4.79, Bharat Dynamics = 4.05, Tata Consultancy Services = 3.70																			
	Top 5 Sectors		Financial Services = 21.27, IT = 11.02, Capital Goods = 10.60, Consumer Services = 7.72, FMCG = 6.73																			
<u>2)</u> <u>(Data from factsheet and pmsbazaar)</u>																						
1	PQR PMS Strategy	Value	67.2	17.1	15.7	--	-6.36	-2.92	6.93	42.09	23.38	26.45	Mr. C & Mr. D	30	9469	1Y - 1%						
	BSE 500 TRI						-6.45	-3.58	8.72	35.79	15.64	19.83										
	Top 5 Holdings		Bharti Airtel Ltd = 7.29, ICICI Bank Ltd = 7.05, Larsen & Toubro Ltd = 6.46, State Bank of India = 5.71, Vedanta = 5.45																			
	Top 5 Sectors		Banks = 28.10, Ferrous Metals = 12.00, Telecom = 9.30, Finance = 6.80, Construction = 6.5																			
2	ABC PMS Strategy	SMALL & MID CAP	--	20.1	79.9	--	-2.97	0.44	14.24	42.77	30.83	--	Mr. E & Mr. F	35	6653	1Y - 3%, 2Y - 2%, 3Y - 1%	SB					
	BSE 500 TRI						-6.45	-3.58	8.72	35.79	15.64	19.83										
	Nifty Smallcap 250 - TRI						-3.58	-0.89	12.59	48.42	24.61	31.05										
	Top 5 Holdings		Sarda Energy and Minerals = 7.91, Ge T&D India Ltd = 5.47, Jindal Stainless = 4.62, Karur Vysya Bank = 4.56, Indian Bank = 4.48																			
	Top 5 Sectors	Ferrous Metal = 17.00, Banks = 12.00, Auto = 8.1, Industrial Components = 8.10, Electrical Equipment = 7.30																				

New Age Investment Opportunities

Investment in Unlisted Shares

Why should we invest in Unlisted Shares?

- ✓ “CATCH THEM YOUNG” - early mover advantage.
- ✓ Listing gain due to high demand from investors during the IPO.
- ✓ The returns on such stock would be multi-bagger.

New Age Investment Opportunities

Investment opportunity in Direct Unlisted Stocks of NSE of India Ltd. – Among the world's largest stock exchange

Nearly 9x in 5 Years - Staggering 53.44% CAGR

Activity	Month	No. of shares	Price(INR)	Amount (INR)
Investment	Mar 2020	1	940/-	940/-
Investment	Mar 2022	1	3350/-	3350/-
Pre-Bonus	Oct 2024	1	8000/-	8000/-
Bonus (4:1)	Dec 2024	5	1600/-	8000/-
Current price	July 2025	5	2300/-	10500/-

New Age Investment Opportunities

U.S. Stock Market investment

- ✓ Geographical Portfolio diversification.
- ✓ Investment in shares of world leaders like Google, Facebook, Tesla, Apple, Amazon, Microsoft, Pfizer, Johnson & Johnson, Intel and Netflix etc.
- ✓ US \$ denominated exposer.
- ✓ Corpus in USA which may be helpful for future relocation, international expenses, etc.
- ✓ These investments are fully compliant with Indian laws.

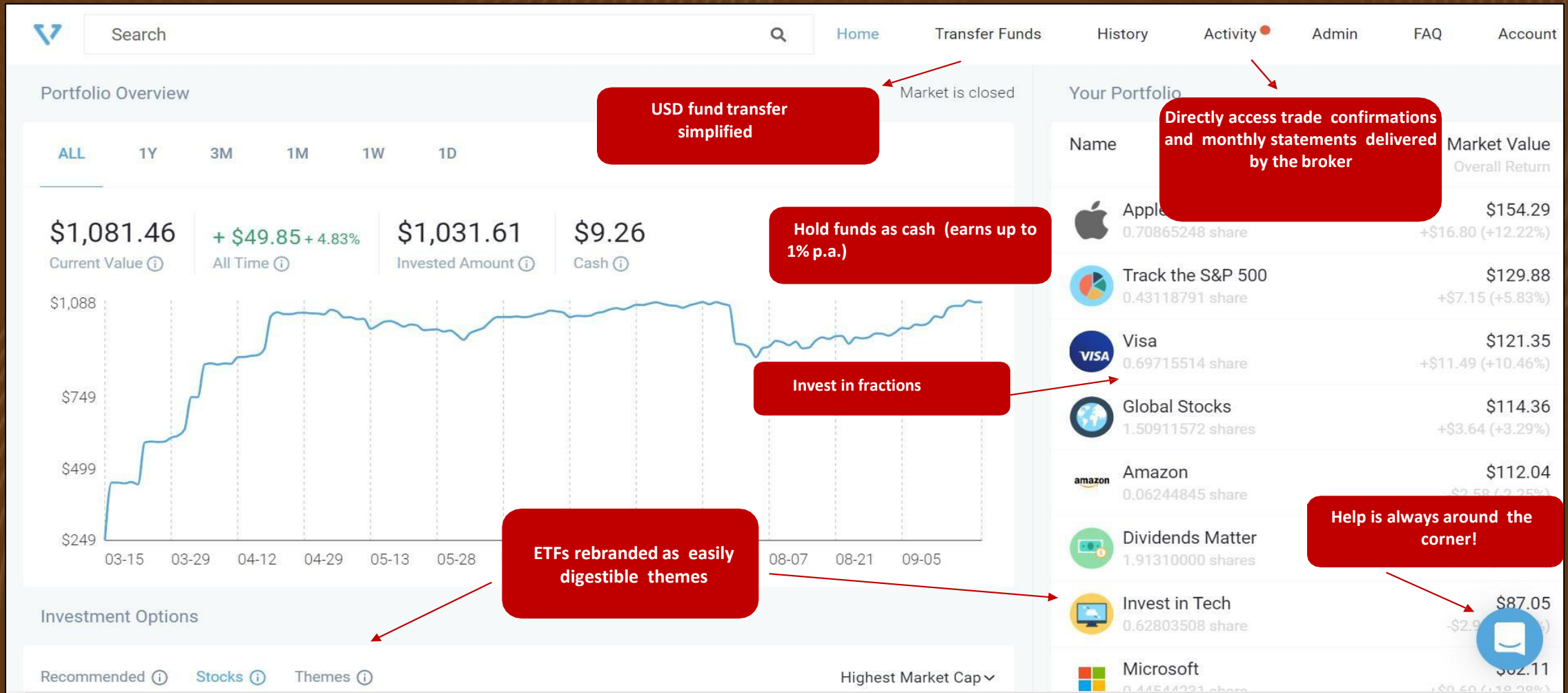
New Age Investment Opportunities

Simple and seamless online process to invest in direct U.S.A. Stocks/ETFs/Stock Portfolios

- ✓ Visit our platform: ashutoshfinserv.vested.co.in
- ✓ U.S.A. broking partner is [Drive Wealth LLC](#) and custodian is [Citibank](#).
- ✓ No brokerage/transaction charges/account opening charges – Fixed fee of 1.18% p.a. on the total portfolio value.
- ✓ Funds to be directly from India to U.S.A. and vice versa.
- ✓ Seamless user interface and convenient tax compliance support.











New Age Investment Opportunities

Snapshot of the user-friendly investing platform










New Age Investment Opportunities











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%

New Age Investment Opportunities










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%

New Age Investment Opportunities

Investment through Alternative Investment Funds (AIFs)

- ✓ Investment by highly experienced Fund Managers from Asset Management Company connected with industry.
- ✓ Finding promising investment ideas available at attractive valuations.
- ✓ Structured way of investments into Unlisted Stocks.
- ✓ Minimum investment size is Rs. 1 Cr payable normally in tranches.
- ✓ Investment period could be 5-7 years.

New Age Investment Opportunities

Precious Metals & Real Estate

- ✓ Gold & Silver Funds are an effective way to investment in Precious Metals.
- ✓ Liquidity and Management of Real Estate is a challenge.
- ✓ Next generation is not comfortable managing Real Estate.
- ✓ Appreciation in real estate a major challenge unless dynamically managed.
- ✓ Current trends is Financial Assets are a better route of Investments as compared to Real Estate.

Personal Tax Planning Strategies

Personal Tax Planning Strategies

Importance of Books of Accounts

- ✓ Books of Accounts and final accounts / Audit Report are appropriate reflection of all kinds Incomes, Expenses, Assets and Liabilities.
- ✓ Proper Books of Accounts can be a great help.
 - For the next generation taking charge.
 - Acting as a MIS (Management Information System).

Personal Tax Planning Strategies

Reforms in Tax Administration

- ✓ Complete change on the Tax compliance front. All filings with the Income Tax Authorities are E-filing.
- ✓ Scrutiny of all Filings, Assessments, Appeals, are faceless.
- ✓ All financial transactions are mapped with Permanent Account Number (PAN).
- ✓ No scope of any personal interaction with / by any Income Tax authorities for any reasons.

Personal Tax Planning Strategies

Personal Tax Planning Tips

- ✓ Fixed Income investments taxable at slab rates can be in the names of Spouse, HUF, Children, Parents etc.
- ✓ Tax planning through H.U.F. creation for all married males of the family.
- ✓ Interest free loans can be given from Non-Interest bearing funds.
- ✓ Under ideal tax planning, all the entities in the family pay tax at the same rate of tax.
- ✓ Gifts to defined relatives are exempted without any upper limits.

Personal Tax Planning Strategies

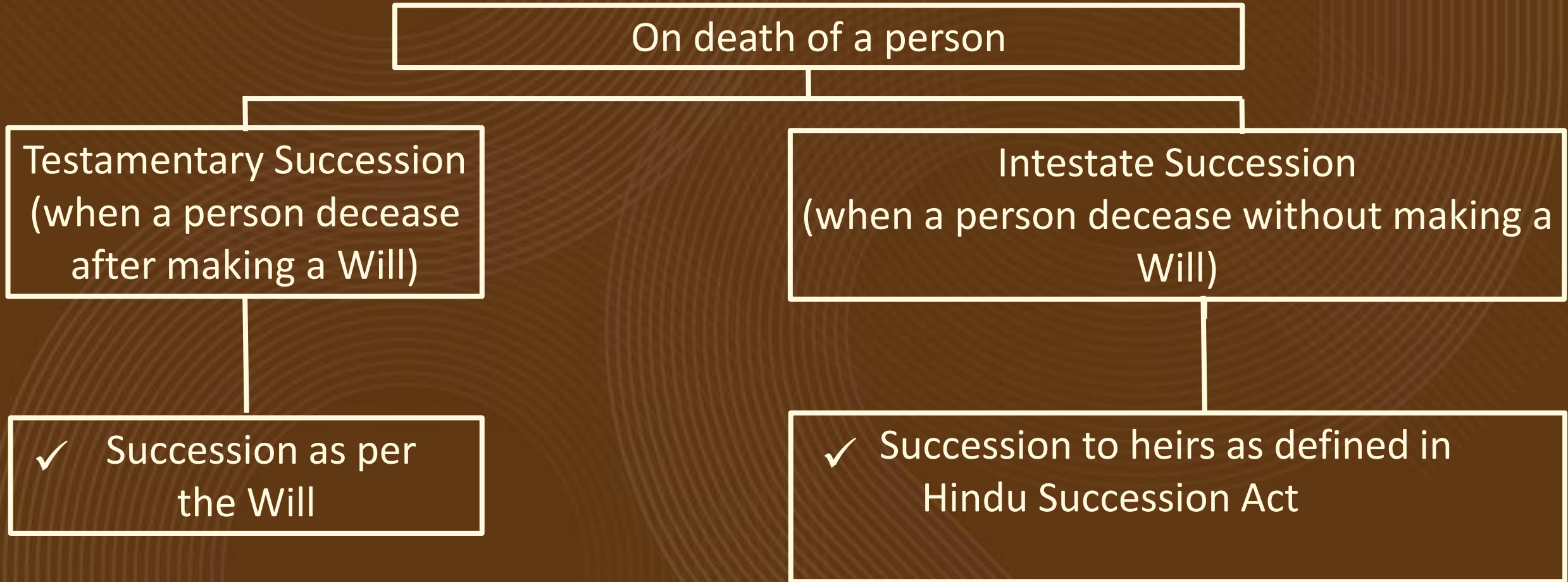
Taxes – FEMA Regulations for NRI

- ✓ Indian incomes of an NRI are subject to reporting and taxation in their country of residence. Taxes paid in India are available for credit under DTAA.
- ✓ NRI is not supposed to hold resident Indian bank account. NRI should have NRO NRE bank accounts in India.
- ✓ Resident Indian can send US \$ 250,000 per person per year under LRS (Liberalized Remittance Scheme).
- ✓ An NRI can send US \$ 1 million per person per year under the remittance scheme of RBI.

Wills and Family Trusts

Wills and Family Trusts

Law of Succession in India



Wills and Family Trusts

Nomination and Succession

- ✓ 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).

Wills and Family Trusts

Making of a valid Will

- ✓ Will has to be in writing signed by the testator in presence of two witnesses.
- ✓ Declaration of witnesses is advisable.
- ✓ Dealing with assets of HUF in the Will.
- ✓ Clause for Residual assets in the Will.
- ✓ Providing for different eventualities in the Will.
- ✓ Providing for beneficiary pre deceasing the testator in the Will.
- ✓ Distribution of pool of assets in case of Movable Assets.

Wills and Family Trusts

Advantages of Executing a Will

- ✓ Assets can be bequeathed to beneficiaries who are not legal heirs and in desired proportions.
- ✓ Specific assets can be bequeathed each beneficiaries.
- ✓ Tax planning can be done through Will.
- ✓ Family Trust can be created as a part of the Will.

Wills and Family Trusts

Family Trusts

- ✓ Separate legal entity formed to protect the assets of the family.
- ✓ Suitability scenarios:
 - Protecting assets from external claims of creditors.
 - Intent is to transfer only benefits/incomes but not control of the assets.
 - Avoiding family conflicts/disputes for ownership of family assets – No probate required.
 - Avoid possibility of sale of assets to any competition ensuring continuity of business.
 - Tax efficiency – Outside the scope of inheritance taxes/estate duties for NRIs.
 - Special benefit trust – For the care of a differently abled individual within a family.

Wills and Family Trusts

Family Trusts

- ✓ One discretionary Family Trust (shares are undefined) can be created as a part of the Will.
- ✓ Treated and taxed as a separate person at regular rates.
- ✓ The Trust can have income other than business income (interest, dividend capital gains etc.). If it has business income, then all income will be treated at maximum rate.
- ✓ In other cases, trusts can be non-discretionary (shares are defined) so that investment incomes (capital gains, dividends, interest, rent, etc.) can be taxed at normal applicable rates of tax.

Disclaimer

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GLIMPSE OF OUR PAST EVENTS

**Financial Event with
Radhika Gupta**



International Events



**NRI Financial
Conclave**



**IMA Gandhinagar
Event**



**Union Budget
Event**



**AMA Event
(Ahmedabad Management Association)**



About us



Our professional service mechanism

Services

- Managed Indian Investments - Mutual Funds, Portfolio Management Services (PMS), Alternative Investment Funds (AIFs) and U.S. Equity Markets.
- Indian Income Tax & Accounting – Compliance & Advisory
- Indian Estate Planning – Wills & Private Family Trusts
- Indian Insurances – Insurance Brokers for Life Insurance.
- International Tax Compliance Support – Reporting Indian Incomes & Assets in residence country with DTAA.
- Financial Regulations advisory – Repatriation of funds, planning for Gifts/loans, any other financial transactions, etc.
- Banking coordination wherever required.

Our professional service mechanism

Advantages of working with us

Single point of contact – One stop solution for complete financial affairs (Family office).

Relationship Manager – Backed by a team of specialists in all financial domains.

Convenience – Holistic advisory & ease of tax compliances.

No direct charges - All ancillary services are complimentary from our side.



Do visit us personally :

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

Thank You

Questions?

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ASHUTOSH FINANCIAL SERVICES PVT. LTD.

Complete Wealth Management for India and the World

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- | Life Insurance | Retirement Planning
- | Investment through Life Insurance | Business Life Insurance

NRI SERVICES



- | Investments | Indian Income Tax & Estate Planning | Insurance
- | FEMA Regulations | International Tax Compliance | GIFT City Solutions

INCOME TAX & ESTATE PLANNING SERVICES



- | Advisory & Compliance for : Income Tax
- | Succession & Estate Planning | Personal Bookkeeping

MULTI FAMILY OFFICE SERVICES



- | Integrated complete financial services to families

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