



Choice
The Joy of Earning

Wealth Management Opportunities in

INDIA

Company Overview

One of the leading financial conglomerates with over a decade's expertise in providing financial services

Business Footprint and Expertise

Branch Offices	Project Offices	Clientele	In-house Tech Experts	Choice Business Associates	Team Strength
200+	49	1.3Mn+	245+	53K+	5K +

Financial Growth

Snapshot
CAGR FY 21-25

 **52%**
Revenue

Our diversified Financial Offerings

Stock Broking	Wealth Products	Insurance Distribution	MSME Lending	Government Advisory	Investment Banking
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 **70%**
Ebidta

Core Competencies

PAN India Presence	Institutional & Retail Research Desk	Priority Sector Lending	Government Partnerships	Tech enabled Operations	FinTech Ecosystem with Human touch
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 **77%**
PAT

ABOUT ME

Akshat Garg, CFA, CFP

AVP – Research and Product | Choice Wealth Pvt Ltd

Experience

- AVP – Product & Research (2021–Present)
- Interviewed top fund managers for insights on investment risks and opportunities
- Authored articles for Money Control
- Financial Market Experience : 8+ Years
- Collaborated with finance leaders like Radhika Gupta, Nilesh Shah, Sankaran Naren

Achievements

- Featured in: Mint, Moneycontrol, Zee Business, Lokmat News
- Finance competition judge & trainer for aspiring finance professionals
- Guest Lecturer at IIT & NIT



CORE BELIEF



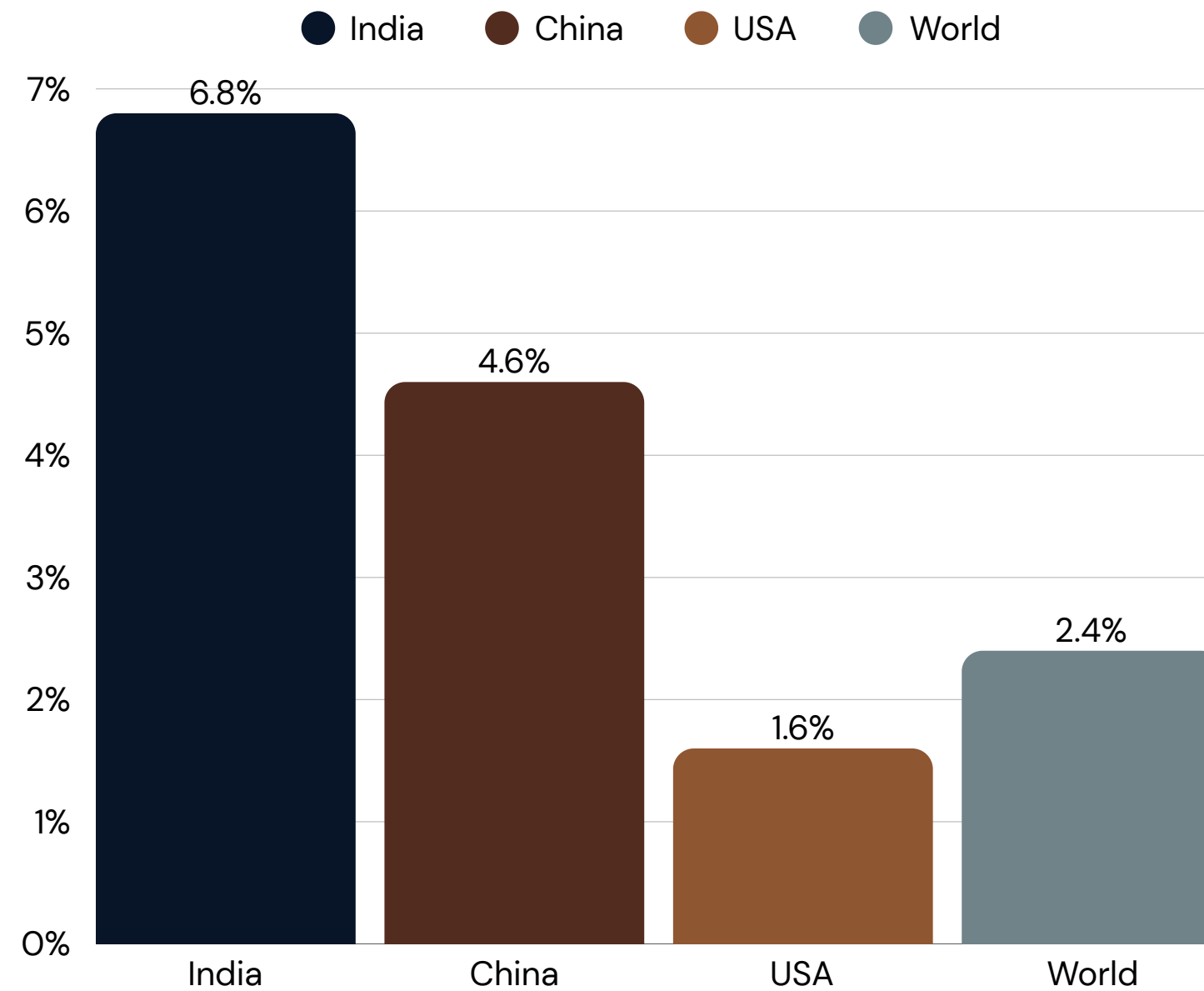
“CAs are the economy’s financial doctors - diagnosing, prescribing, and ensuring compliance.”

Silent architects of financial integrity



India and Global Growth Projections

Global Economic growth projections for 2025



Source: *PIB*

India (6.8%) is projected to be the fastest-growing major economy, driven by strong domestic demand, infrastructure investment, and digital growth.

China (4.6%) shows slower growth due to structural challenges like real estate issues and weaker export demand.

USA (1.6%) reflects a mature economy, with growth constrained by high interest rates and cautious consumer spending.

The world average (2.4%) points to a moderate global recovery, impacted by inflation, geopolitical tensions, and uneven demand.

India's Growth Story

India's Growth Story is Just Beginning!

Demographic Dividend

65% of the population is under 35, ensuring long-term labor productivity.

Massive Digital Revolution

UPI, ONDC, and AI-driven platforms making business more efficient.

Stable & Reform-Driven Governance

Strong economic policies, fiscal discipline (fiscal deficit at 4.9% of GDP).

Global Manufacturing & Services Hub

India to contribute 25% of global workforce growth by 2047.

Strong Capital Markets

Projected 4x-5x growth in Nifty 50 by 2040, making Indian markets a prime investment opportunity.

Top Voices, Bold Vision

“



Elon Musk
(CEO, TeslaSpaceX)

“India has more promise than any large country in the world.”



Jamie Dimon
(CEO, JPMorgan Chase)

“India has the potential to be a global economic powerhouse.”



David Malpass
(Former President, World Bank)

“India’s economic resilience and reforms are commendable.”



Stephen Schwarzman
(Chairman & CEO, Blackstone)

“India is Blackstone’s biggest investment destination outside the U.S.”



Satya Nadella
(Chairman & CEO, Microsoft)

“India’s digital public infrastructure is world-class.”



Mark Zuckerberg
(CEO, Meta)

“We’re investing deeply in India because of its massive potential.”

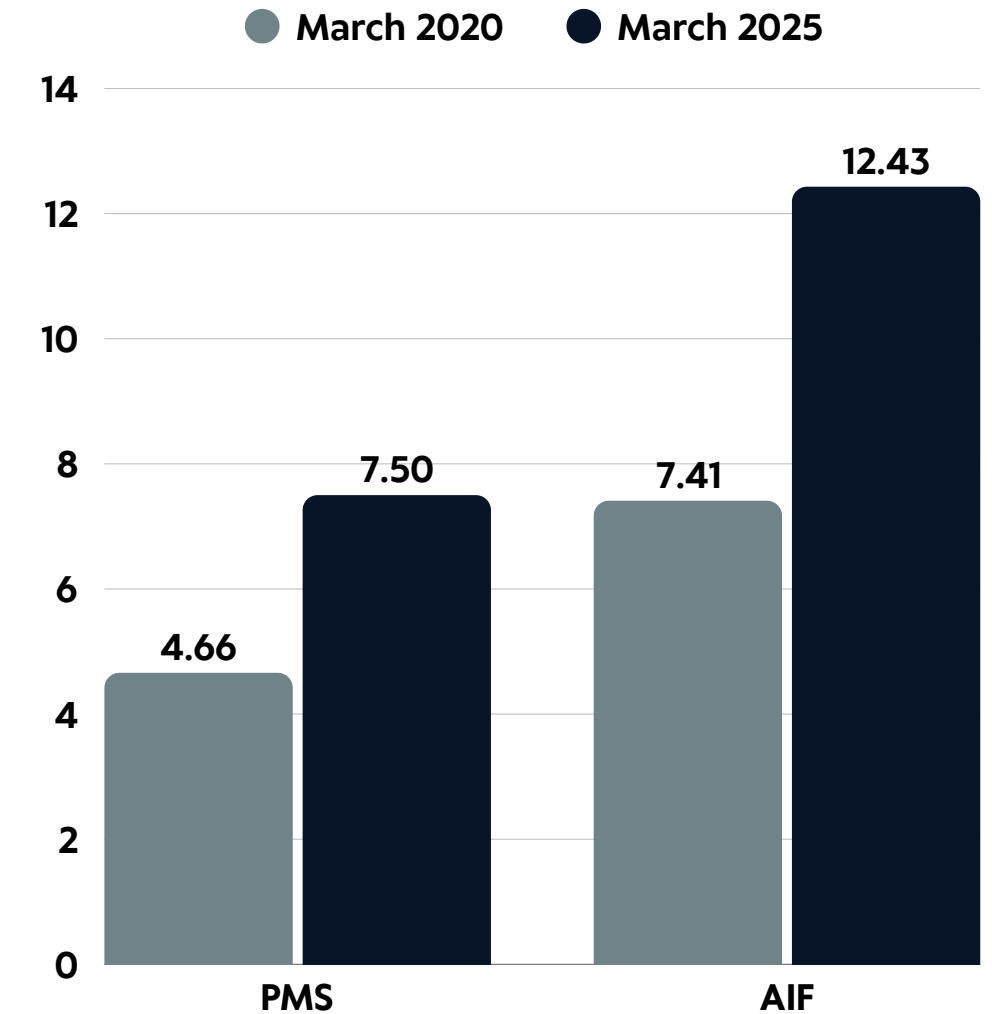
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I N F L A T I O N



India's Wealth Industry Trends

PARTICULARS	MARCH 2020	MARCH 2025	CAGR
MF Industry AUM	Rs. 22.26 Lakh Cr	Rs. 65.7 Lakh Cr	23.97%
MF AUM to Bank Deposit	16.4%	29.10%	12.65%
Monthly SIP Book	Rs. 8,641 Cr	Rs. 25,926 Cr	24.57%
Unique Investor Counts	2.10 Cr	5.42 Cr	20.82%



OTHER TRENDS AND HIGHLIGHTS

Launch of SIFs – Curated, high-conviction investment strategies

Shift to One Roof Solution – MF, PMS, AIF, Insurance, Bonds under a single advisory platform

PMS & AIF: The Next Wealth Frontier
33% CAGR over last 10 years ₹100L Cr AUM by 2030 (Projected) Surging HNI/UHNI demand

Global & India Outlook

Beyond the numbers, India and the world are seeing a fundamental shift to smarter, more transparent, and accessible wealth management—powered by technology, rising investor awareness, and an emphasis on long-term, goal-oriented financial planning. Success will depend on holistic service, adaptability, and building deep, trust-based client relationships.

Global Market

Surge in Global Wealth

Global financial wealth reached **\$305T in 2024**, driven by strong equity markets and investor sentiment.

Asia-Pacific Momentum

Asia-Pacific saw **50% growth in wealth (2014–2024)**, leading global HNI/UHNI expansion.

Evolving Product and Service Models

Global wealth management is rapidly adopting digital advisory, AI platforms, and alternative assets—driving similar transformative trends in India’s market.

India Highlights



UHNI Growth Leadership

India ranks 6th globally with **13,600 UHNIs (2024)**, growing at 6% annually.

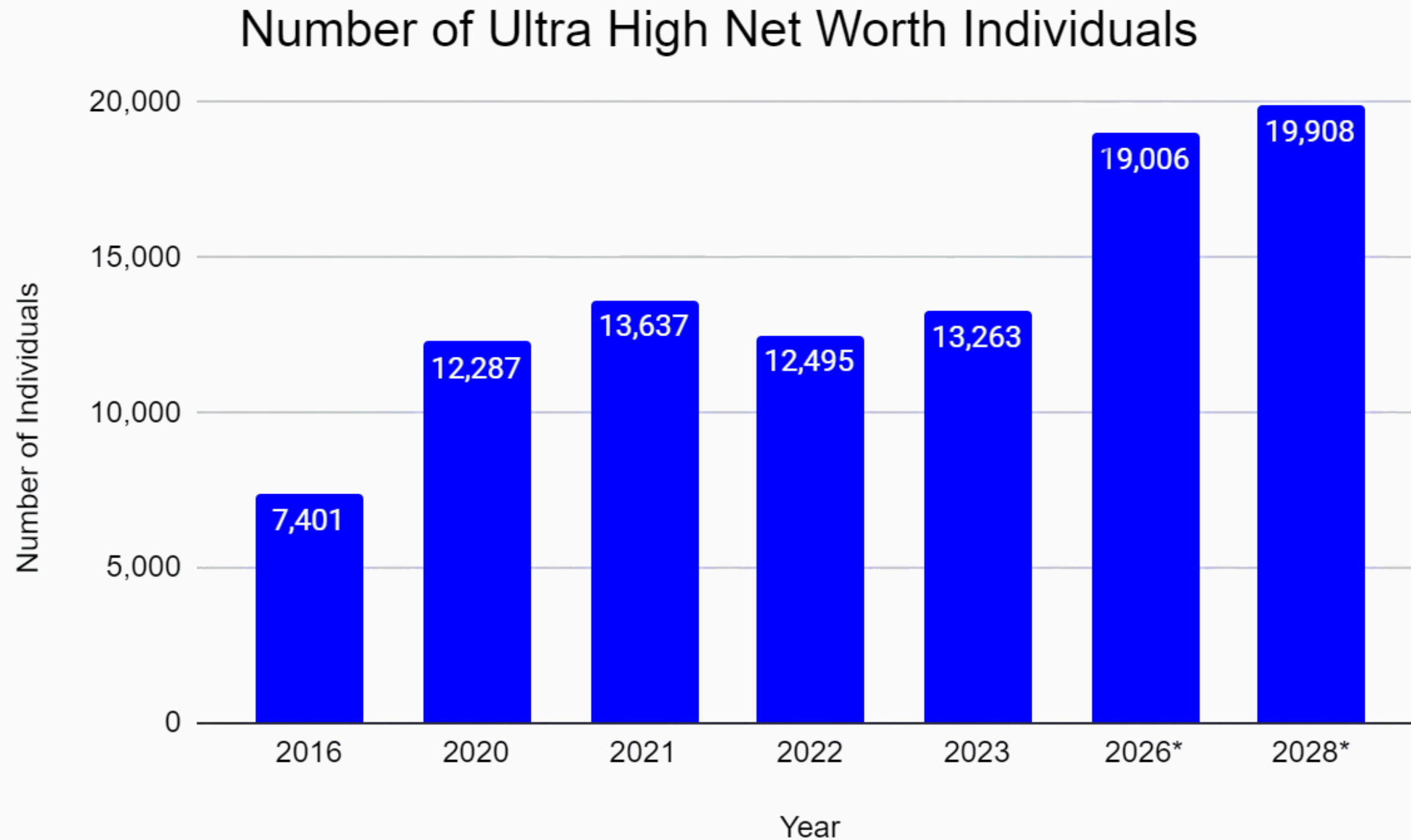
Expanding HNI Base

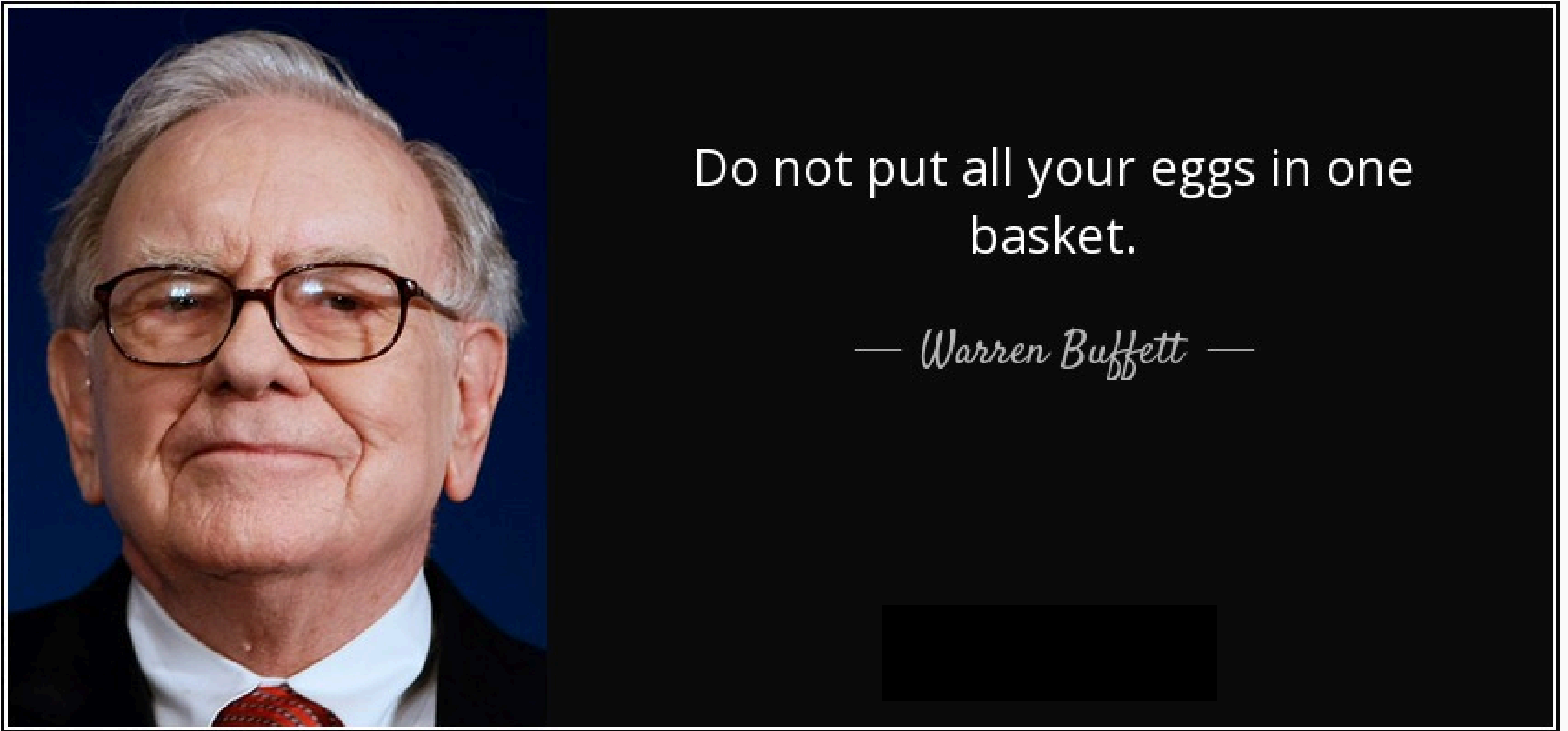
Over **8.50 Lakhs HNIs in 2024** with a 12% CAGR; expected to nearly **double by 2027**.

AUM Growth Outlook

India’s wealth management AUM to **double from \$1.1T to \$2.3T by FY29**.

Growth in HNI Numbers

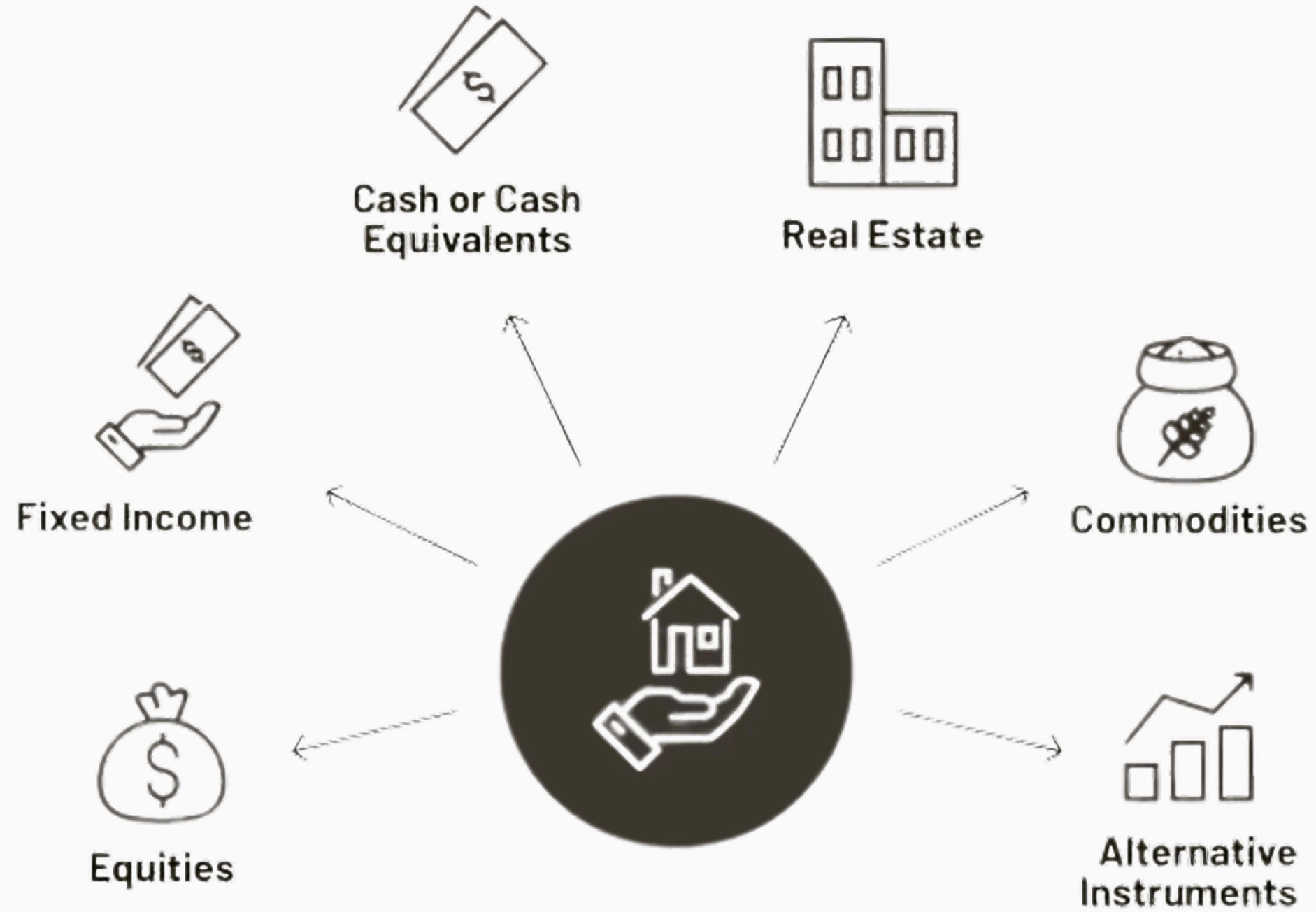




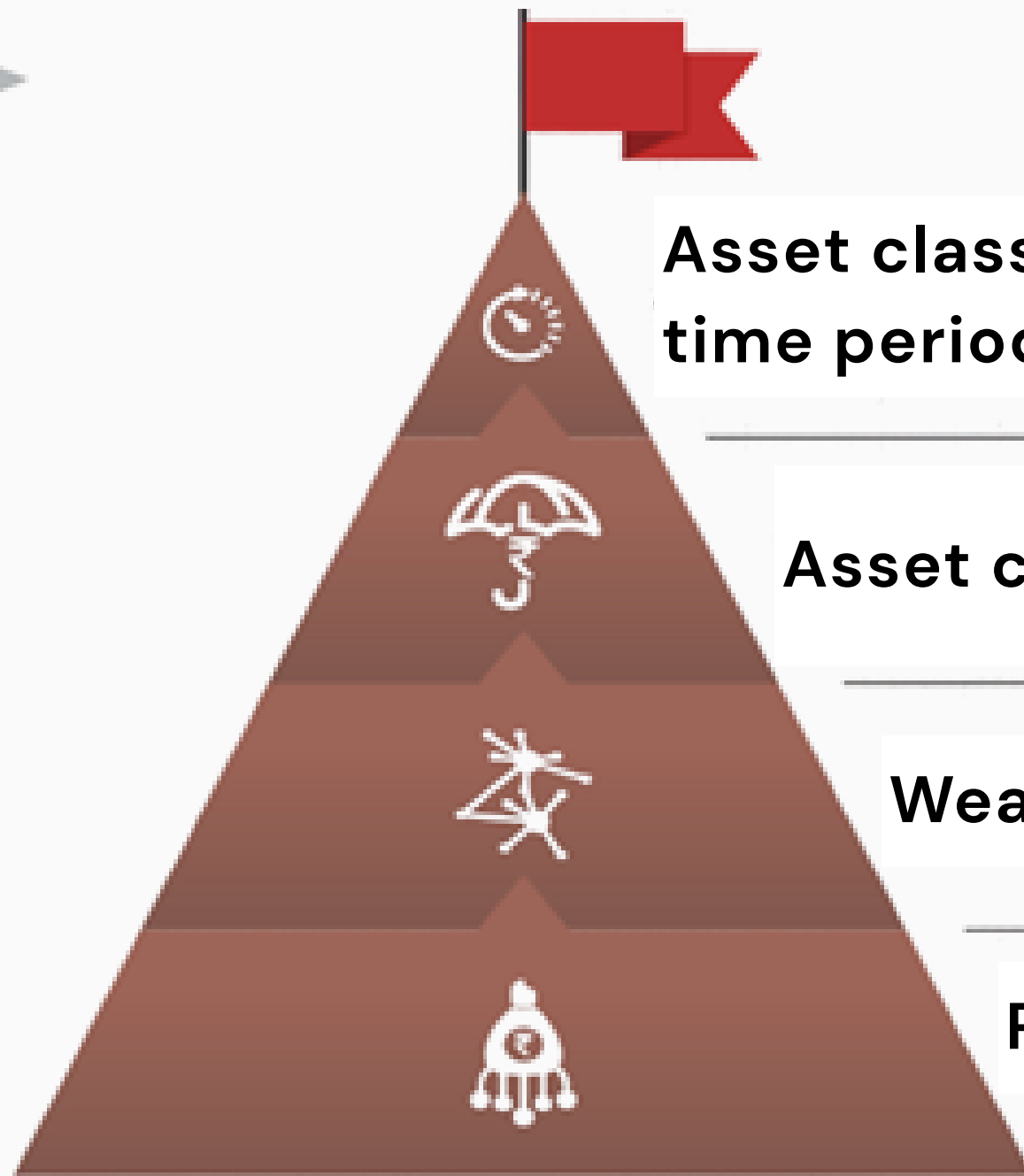
Do not put all your eggs in one
basket.

— *Warren Buffett* —

Types of Asset Classes



Why Different Asset Class is required in Portfolio ?



Asset classes follow a cyclical nature over different time periods

Asset classes act as a natural hedge to each other

Weak or Negative correlation among asset classes

Portfolio diversification

Winners keep Changing !

Year	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Rank 1	Equity 35.7%	Equity 36.2%	Equity 64.6%	Gold 26.9%	Equity 91%	Gold 23.2%	Gold 31.7%	Equity 33.5%	Equity 4.8%	Equity 39.3%	Debt 8.6%	Debt 12.9%	Equity 37.7%	Gold 7.9%	Gold 23.8%	Gold 28%	Equity 31.6%	Gold 13.9%	Equity 26.9%	Gold 20.6%	Gold 25.2%
Rank 2	Gold 26.9%	Multi Asset 24.8%	Multi Asset 36.4%	Debt 9.1%	Multi Asset 49.5%	Equity 15.3%	Debt 6.9%	Multi Asset 22.1%	Debt 3.8%	Multi Asset 20%	Multi Asset 1%	Gold 11.3%	Multi Asset 20.6%	Debt 5.9%	Multi Asset 13.4%	Multi Asset 20.6%	Multi Asset 14.9%	Multi Asset 6.7%	Multi Asset 19.1%	Equity 16.2%	Multi Asset 8.6%
Rank 3	Multi Asset 25.1%	Gold 20.8%	Gold 15.7%	Multi Asset (26.1%)	Gold 24.2%	Multi Asset 15%	Multi Asset (5.8%)	Gold 12.3%	Multi Asset 2.9%	Debt 14.3%	Equity 0.2%	Multi Asset 9.1%	Gold 5.1%	Multi Asset 2.6%	Debt 10.7%	Equity 17.9%	Debt 3.4%	Equity 4.2%	Gold 15.4%	Multi Asset 15.9%	Debt 5.2%
Rank 4	Debt 2.5%	Debt 3.9%	Debt 7%	Equity (56.5%)	Debt 3.5%	Debt 5%	Equity (26.4%)	Debt 9.4%	Gold (4.5%)	Gold (7.9%)	Gold (6.6%)	Equity 5.1%	Debt 4.7%	Equity (2.1%)	Equity 9%	Debt 12.3%	Gold (4.2%)	Debt 2.5%	Debt 7.3%	Debt 8.9%	Equity 2.3%

Rank 1	Equity	10 Years	Debt	2 Years	Gold	9 Years	No Consistent winner
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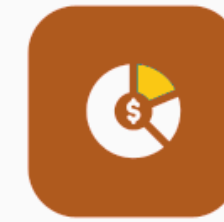
Our Approach



Product Fleet



Mutual Funds



Equity & Derivatives



Bonds/NCDs



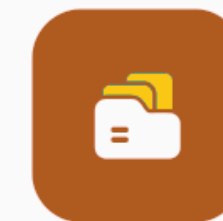
Unlisted Shares



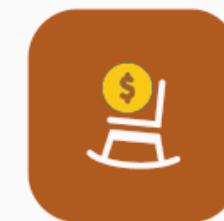
MLDs



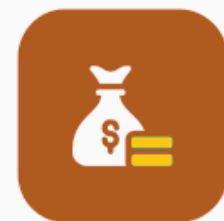
Corporate-FDs



PMS/AIFs



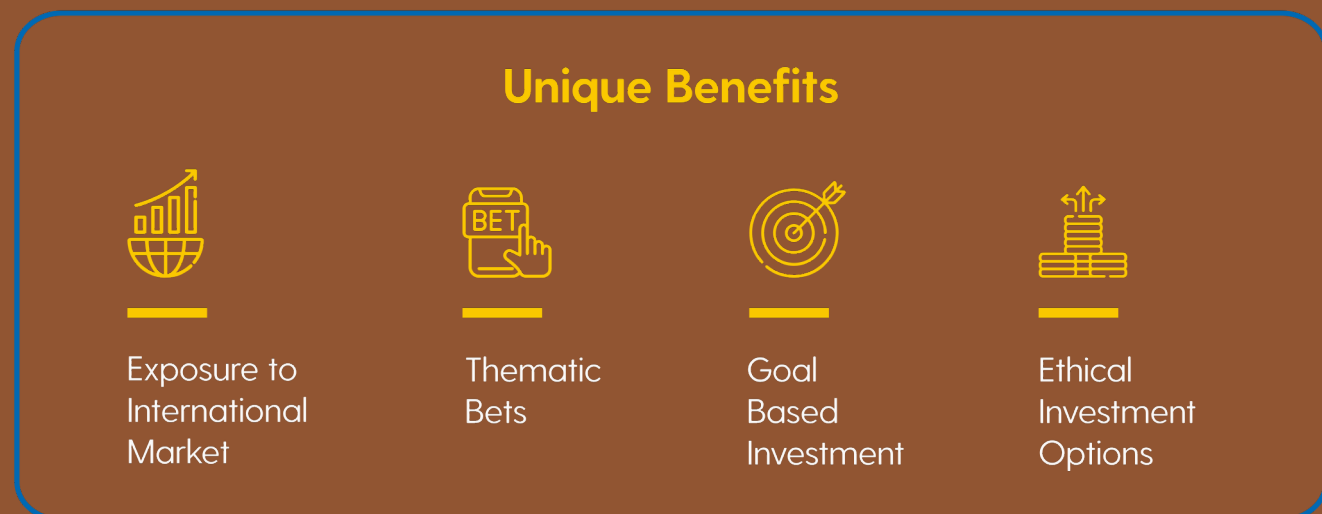
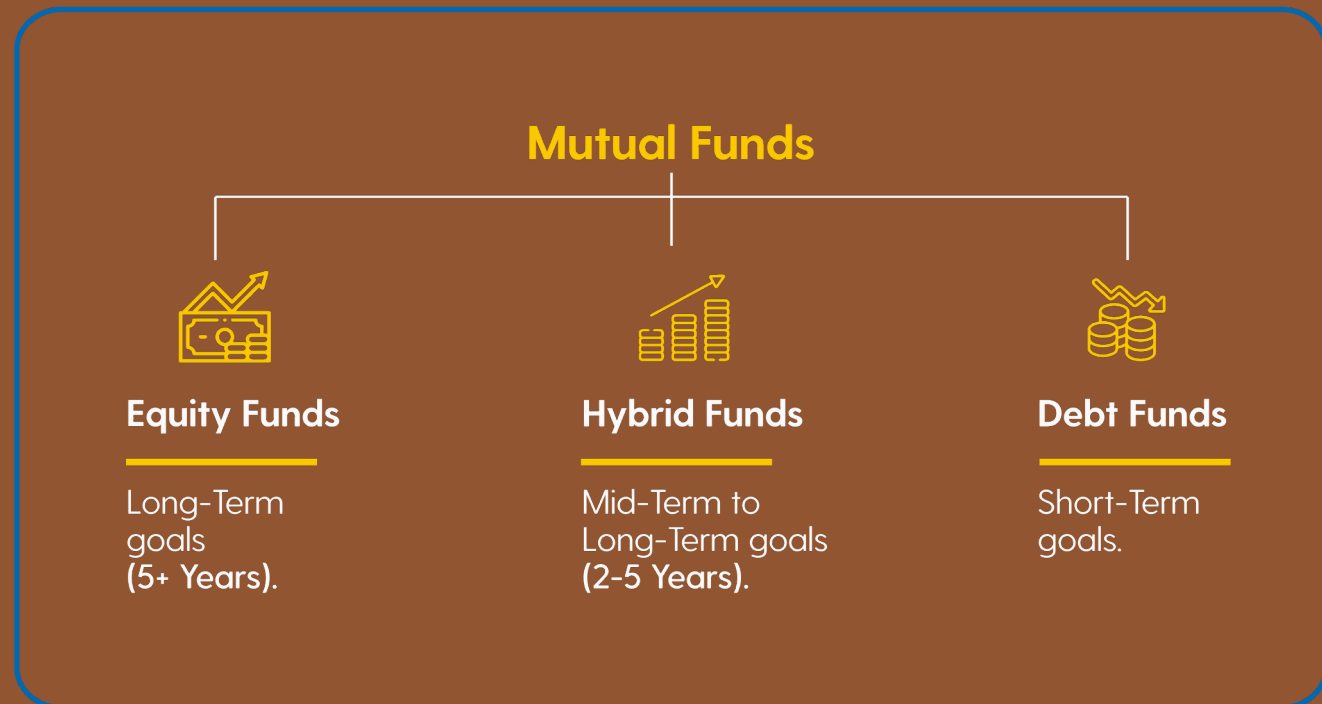
Insurance



Loan Against Securities/
Mutual Funds

Mutual Funds

Mutual funds offer expert management, diversification, and a smart way to grow your wealth.



Mutual Fund Selection Research Methodology - Star Rating

Our proprietary 5-star rating system evaluates mutual funds quarterly, utilizing a thorough quantitative & qualitative analysis across equity, debt, and hybrid categories.

Core Evaluation Criteria:



Performance Metrics:

Assessing risk-adjusted returns, consistent alpha generation, upside capture in bull markets, and downside protection in bear phases.



Risk Assessment:

Analyzing portfolio diversification, credit quality, YTM for debt funds, and cash management for liquidity optimization.



Cost & Efficiency:

Evaluating expense ratios, portfolio turnover, Portfolio turnover ratio, tax efficiency, and scalability based on fund size.



Management Quality:

Examining fund manager experience, performance history, sector allocation, and valuation discipline using P/E and P/B metrics.

Our rigorous, data-driven process ensures that only top-performing, goal-aligned funds receive our highest ratings, offering superior long-term investment solutions.

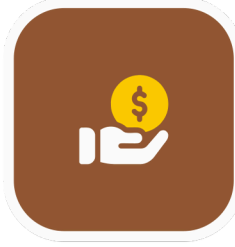
The Power of SIP Compounding

SIP stands for Systematic Investment Plan. It's a method of investing a fixed amount regularly in mutual funds, helping you build wealth over time through disciplined, gradual investment.



Expected Returns - 15%						
SIP Amount	3 years		5 years		10 years	
	Current Value	Future Value	Current Value	Future Value	Current Value	Future Value
2500	90,000	1,14,198.62	1,50,000	2,24,204.22	3,00,000	6,96,643.18
5000	1,80,000	2,28,397.25	3,00,000	4,48,408.45	6,00,000	13,93,286.36
10,000	3,60,000	4,56,794.49	6,00,000	8,96,816.89	12,00,000	27,86,572.72
20,000	7,20,000	9,13,588.99	12,00,000	17,93,633.78	24,00,000	55,73,145.43
50,000	18,00,000	22,83,972.47	30,00,000	44,84,084.46	60,00,000	1,39,32,863.58

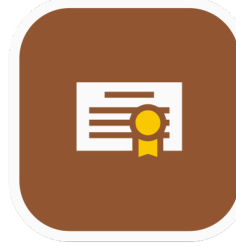
Fixed Income Securities



CFDs



High Yield Bonds



PSU Bonds



Government Securities



Capital Gain Bonds



Sovereign Gold Bonds

Benefits:



Capital Preservation



Risk Reduction & Lower Volatility



Low Correlation with other asset classes



Regular & Predictable income

Market Linked Debentures (MLDs)

MLDs are debt instruments where returns are tied to the performance of a market index, such as Nifty or Sensex, offering the potential for higher returns with principal protection.



Index-Based Performance



Principle Protection



Structured Products



Risk Mitigation



Lock in Investment



Market-Linked Returns

Portfolio Management Services

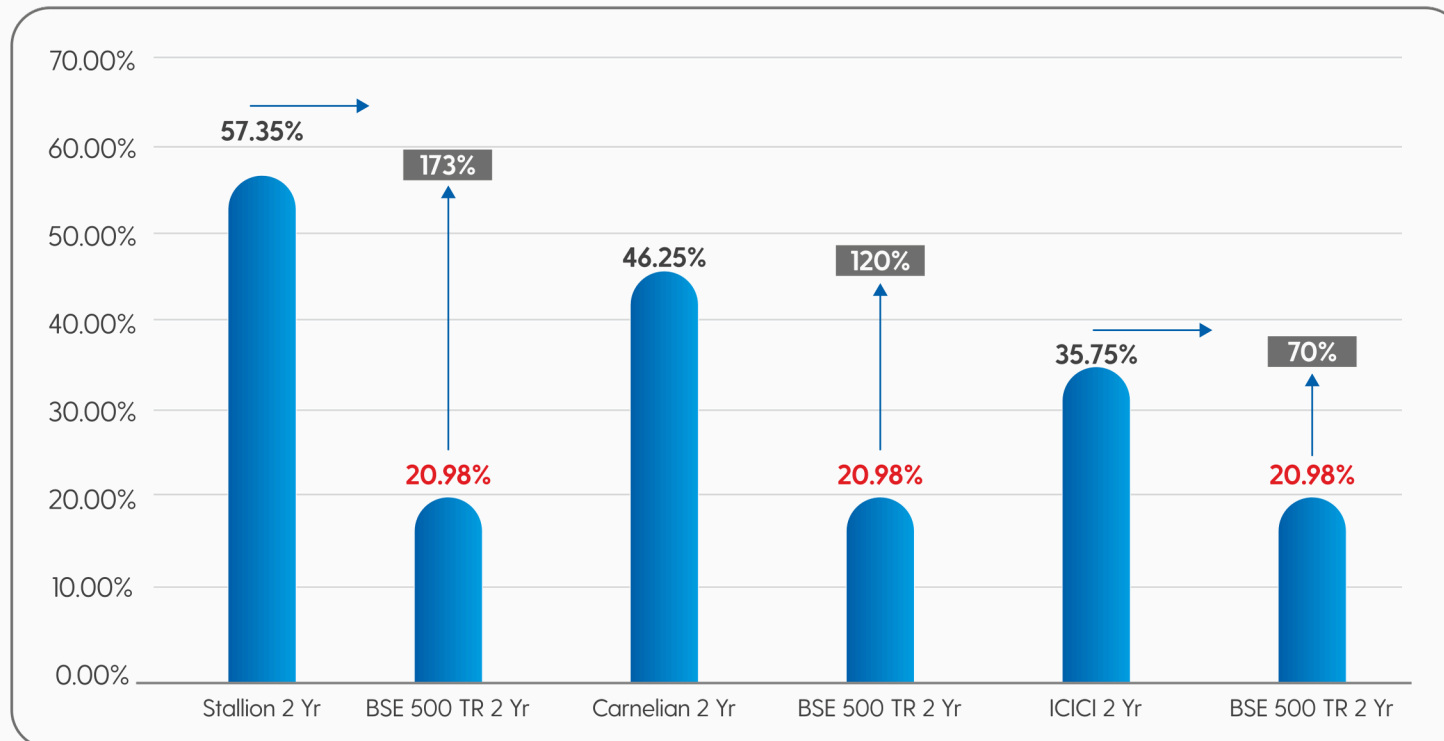
Benefits of PMS

- Personalized Investment Strategies
- Long-Term Concentrated Portfolios
- Direct Ownership of Securities
- Active Management & Expertise
- Customized Tax Optimization
- Higher Alpha Generation

Expected Returns in PMS

Category	Expected Returns
Large-Cap PMS	15-17%
Multi-Cap PMS	18-22%
Mid-Cap & Small-Cap PMS	23-25%

Expected Returns in PMS



Key Parameters for Evaluating PMS

CAGR (Compounded Annual Growth Rate):

Measures the long-term return generated by the PMS.



Portfolio Turnover Ratio:

Indicates how frequently stocks are bought and sold.



Experience & Background:

Previous funds managed and performance history.



Investment Calls & Timing:

Ability to make sound investment decisions in different market conditions.



Portfolio Liquidity:

Measures how easily portfolio holdings can be converted to cash.



Rolling Returns:

Assesses consistency of returns over different time frames.



Asset Allocation & Diversification:

Evaluates portfolio diversification across sectors and asset classes.



Consistency in Strategy Execution:

Adherence to the stated investment philosophy.



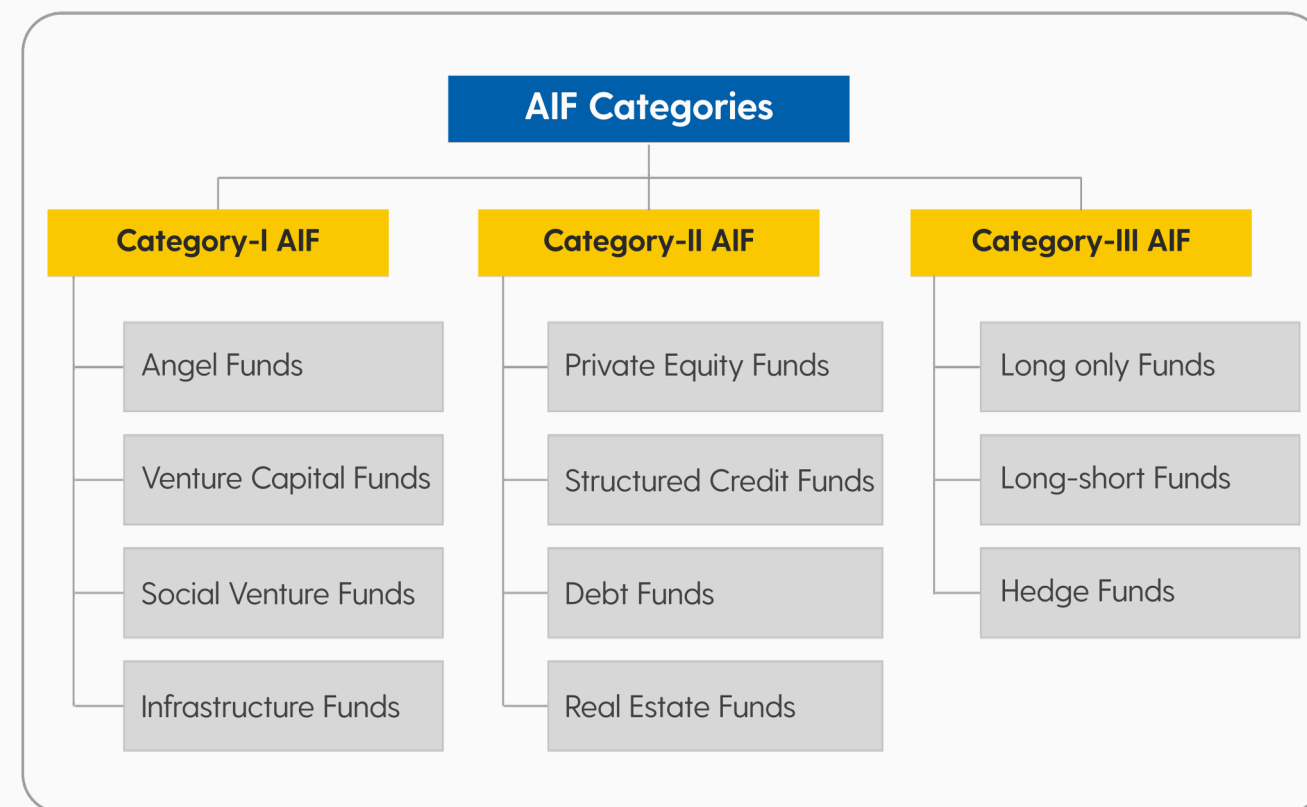
Cash Allocation:

Proportion of cash holdings during market uncertainty.

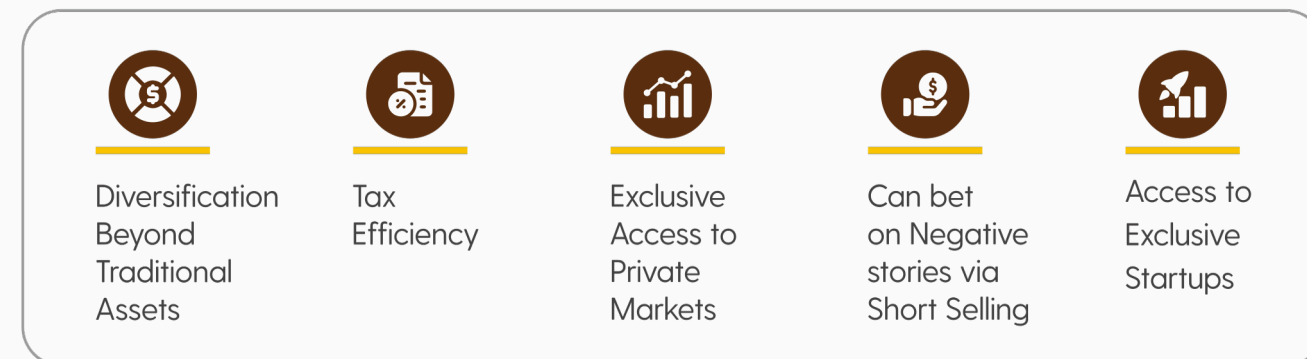


Alternative Investment Fund

Categories of Alternative Investment Fund (AIF)



Benefits of Alternative Investment Fund



The High-Growth Formula Behind Our AIF Picks

Promoter-Driven Businesses: Preference for companies where the founders or promoters have a significant stake and a strong vision.



Companies with Moat:

Businesses that have a strong competitive advantage, such as brand dominance, patents, cost leadership, or network effects.



Turnaround Potential:

Preference for funds investing in distressed assets with high recovery potential through strategic restructuring.



Unique Global Technology:

Companies developing one-of-a-kind technology with no direct global competitor, ensuring long-term value creation.



High-Margin, Scalable Niche Businesses with High Entry Barriers:

Companies operating in specialized sectors with significant pricing power and expansion potential.



Negotiation Capability:

Funds known for securing deals at attractive valuations, ensuring high potential upside with limited downside.



Proven Track Record:

Fund managers with a history of identifying and exiting high-value investments.



Pre-IPO Deals & Strategic Exits:

Preference for AIFs investing in companies with a clear roadmap for IPO or M&A.



Ability to Identify Multi-Baggers at an Early Stage:

Funds that can recognize high-growth potential companies before they gain mainstream traction.

Dubai: The New Global Hub for Wealth



Unprecedented Inflows of Global Wealth



Why Dubai NRIs Can Seamlessly Invest in GIFT City



Why Dubai NRIs Should Invest via GIFT City ?

Dubai has rapidly emerged as a magnet for global high-net-worth individuals and family offices:

- 13,000+ millionaires relocated to UAE in 2024 – #1 globally
- Home to 68,400+ millionaires, 206 centi-millionaires, and 15 billionaires
- Millionaire population surged 102% in a decade – beating New York, London, Paris
- 410+ wealth & asset management firms in DIFC – 17% YoY growth
- Global hedge funds like Tudor Capital & Millennium now based in DIFC
- UAE projected to manage \$1.5T+ in AUM by 2028

- **Invest in USD:** GIFT City allows direct investments in foreign currencies like USD – no need for conversion.
- **No FEMA Hurdles:** Treated as offshore – NRIs avoid usual FEMA restrictions.
- **IFSC Bank Accounts:** Open USD accounts in GIFT banks for smooth transactions.
- **Dollar-Based Products:** Access AIFs, bonds, and ETFs in USD.
- **Tax-Efficient & Familiar:** No capital gains/dividend tax; DIFC-like regulatory comfort.

Strategic Access to India with Global Standards

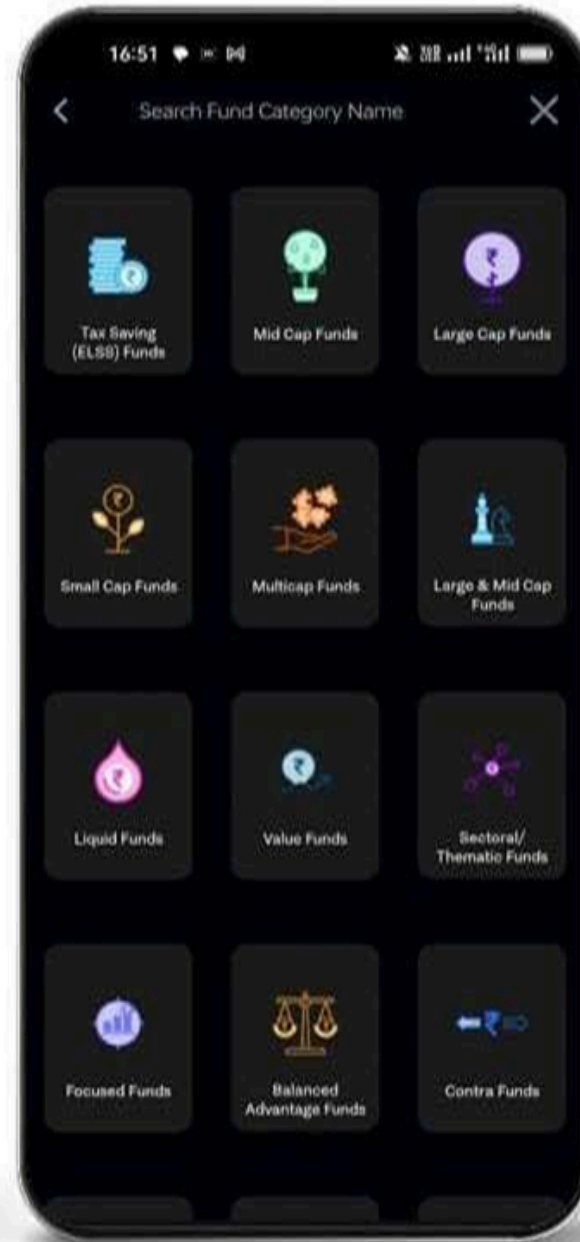
- Set up Family Investment Funds or Fund Management Entities
- Invest in India without FEMA hassles
- Structure wealth with tax efficiency & compliance
- Leverage India's growth without leaving Dubai

Services

WE PROVIDE A PLATHORA OF SERVICES FOR OUR CLIENTS :-



Best Super App for your Investments



THANKYOU

