



VIKSIT BHARAT : LET YOUR DREAMS OUTSHINE!

Joshy John M.com, MBA, LLB
#TeamChoice_TheJoyofEarning!

A NEW WORLD ORDER IS ON THE RISE!

India Powers Past Japan – 4th Largest Economy in the World!



Source: IMF's World Economic Outlook (April 2025)

Loading: A new world order

According to IMF projections, India is likely to overtake Germany in 2028 as the world's third-largest economy. However, it would hit the \$5 trillion mark a year before that in 2027.

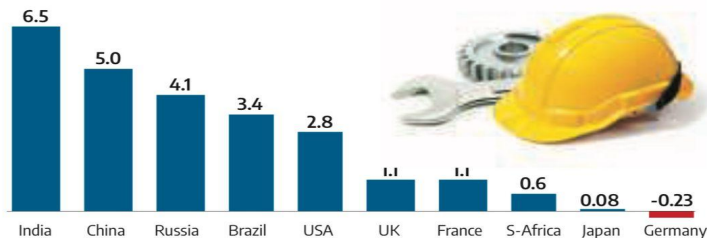
	2024	2025E	2026E	2027E	2028E
USA	29.184	30.507	31.718	32.942	34.342
China	18.748	19.231	20.376	21.707	23.103
Germany	4.658	4.744	4.912	5.083	5.252
India	3.909	4.187	4.601	5.069	5.584
Japan	4.026	4.186	4.373	4.520	4.709
UK	3.644	3.839	4.041	4.239	4.457

Note: Figures for India are for financial years (April–March). For 2024–25, an exchange rate of 84.60 has been considered, as used by IMF for the FY24. E: Estimates

Sources: IMF, Business Standard calculations

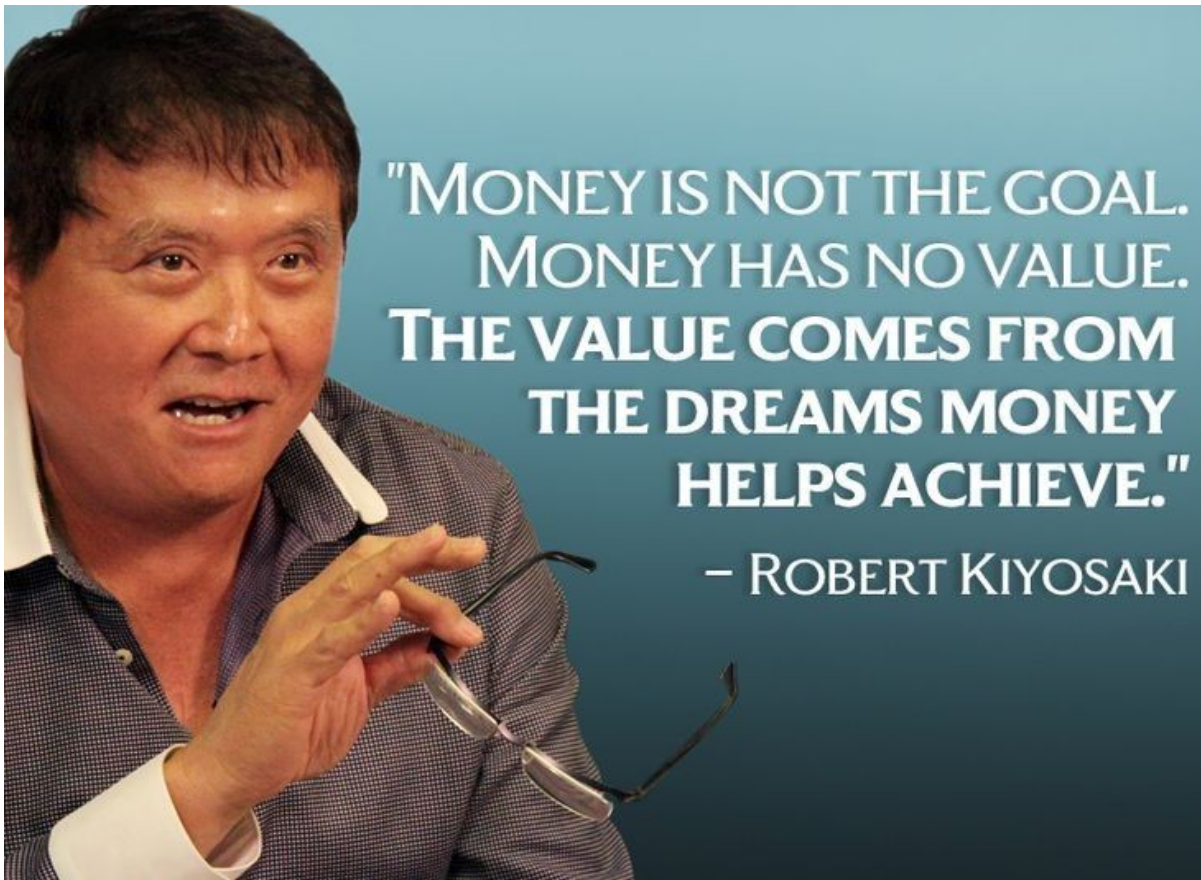
India's growth on fast track

India is still the fastest-growing major economy in the world, with FY25 GDP growth rate at 6.5 per cent, outpacing China's 5 per cent, the US' 2.8 per cent and surpassing the slow or negative growth rates of advanced economies. Similarly, it is far higher than Russia, Brazil, and South Africa in other Brics countries. (%)



Note: India's growth rate is for FY25

Source: IMF



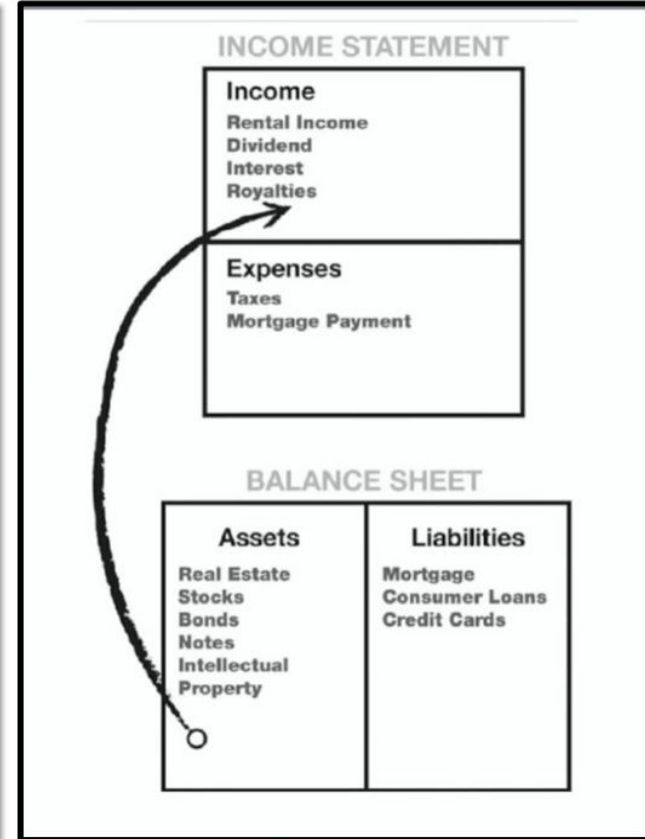
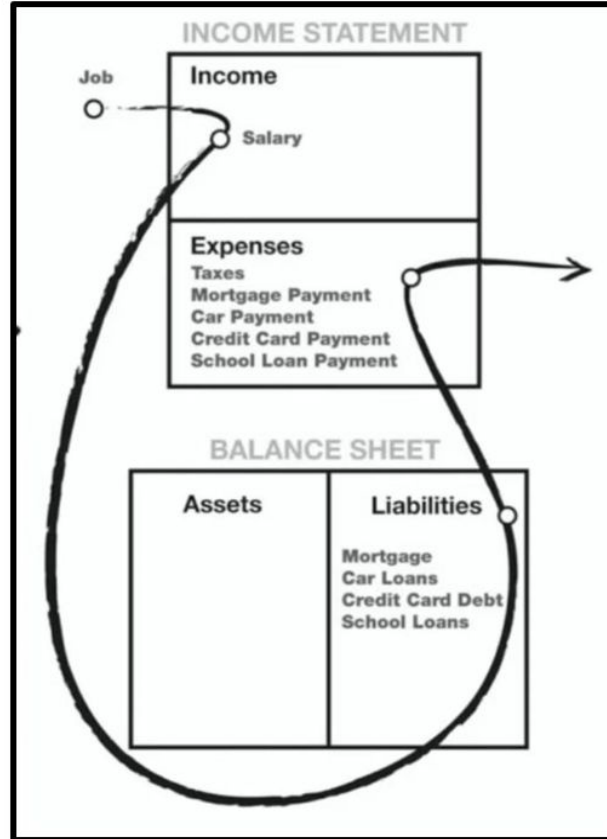
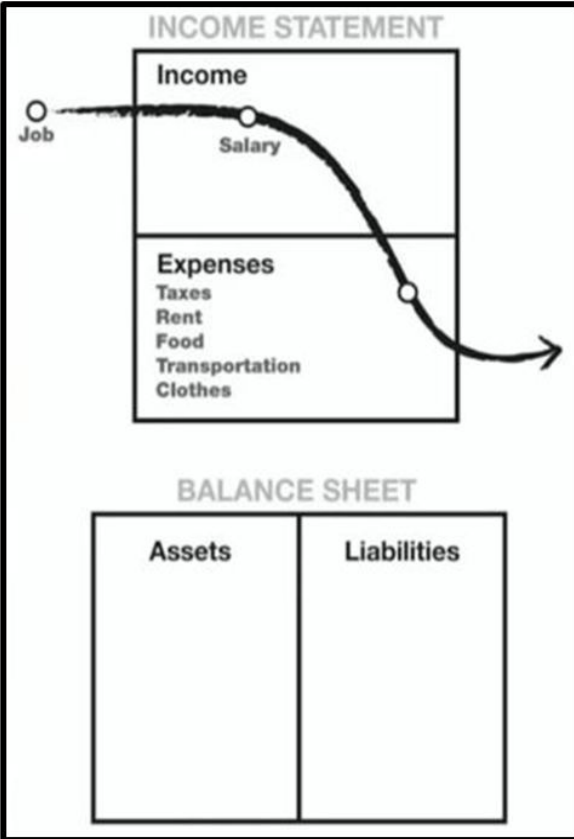
**"MONEY IS NOT THE GOAL.
MONEY HAS NO VALUE.
THE VALUE COMES FROM
THE DREAMS MONEY
HELPS ACHIEVE."**

– ROBERT KIYOSAKI

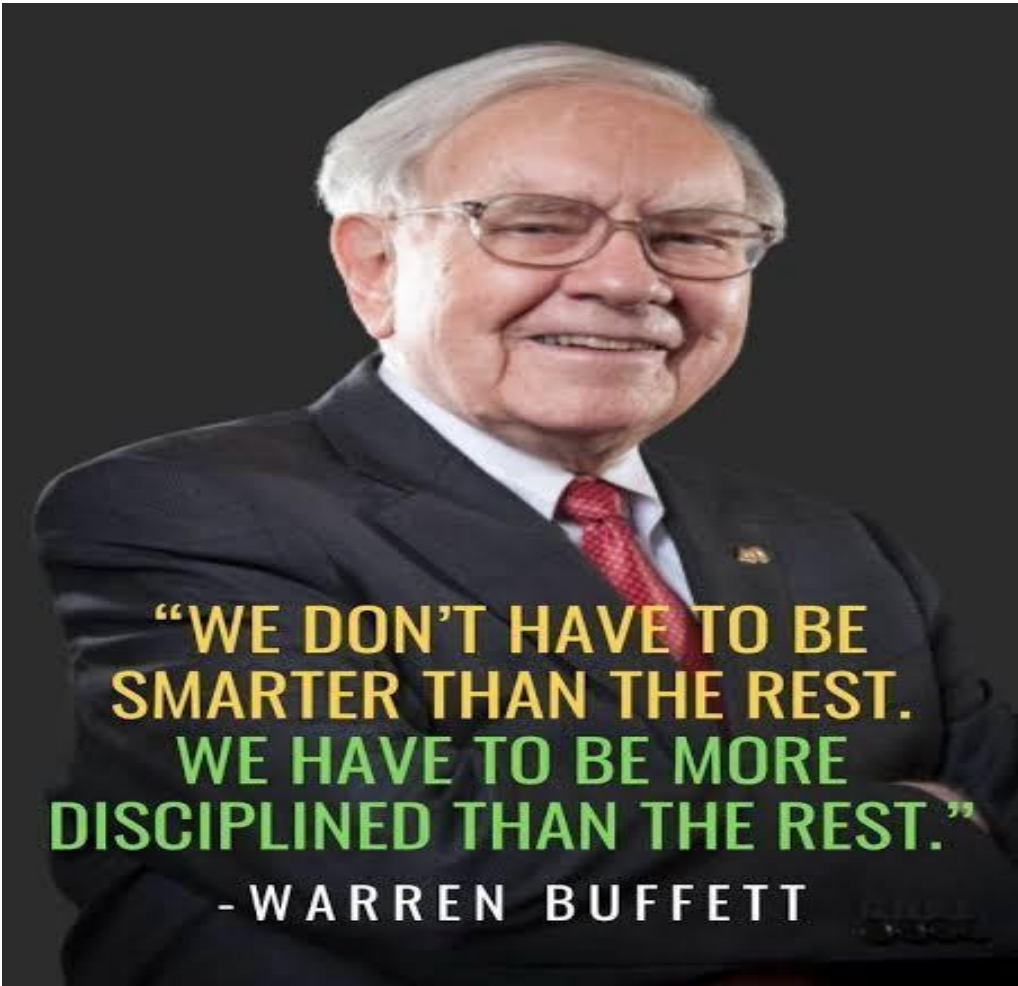
POOR

MIDDLE CLASS

RICH





A portrait of Warren Buffett, an elderly man with white hair and glasses, wearing a dark suit, white shirt, and red tie. He is smiling and has his arms crossed. The background is dark.

**“WE DON’T HAVE TO BE
SMARTER THAN THE REST.
WE HAVE TO BE MORE
DISCIPLINED THAN THE REST.”**

- WARREN BUFFETT

Create a Passive source of income, Let money work for you!





₹50

Can you save me today?
I can make you a crorepati
In your Tomorrows

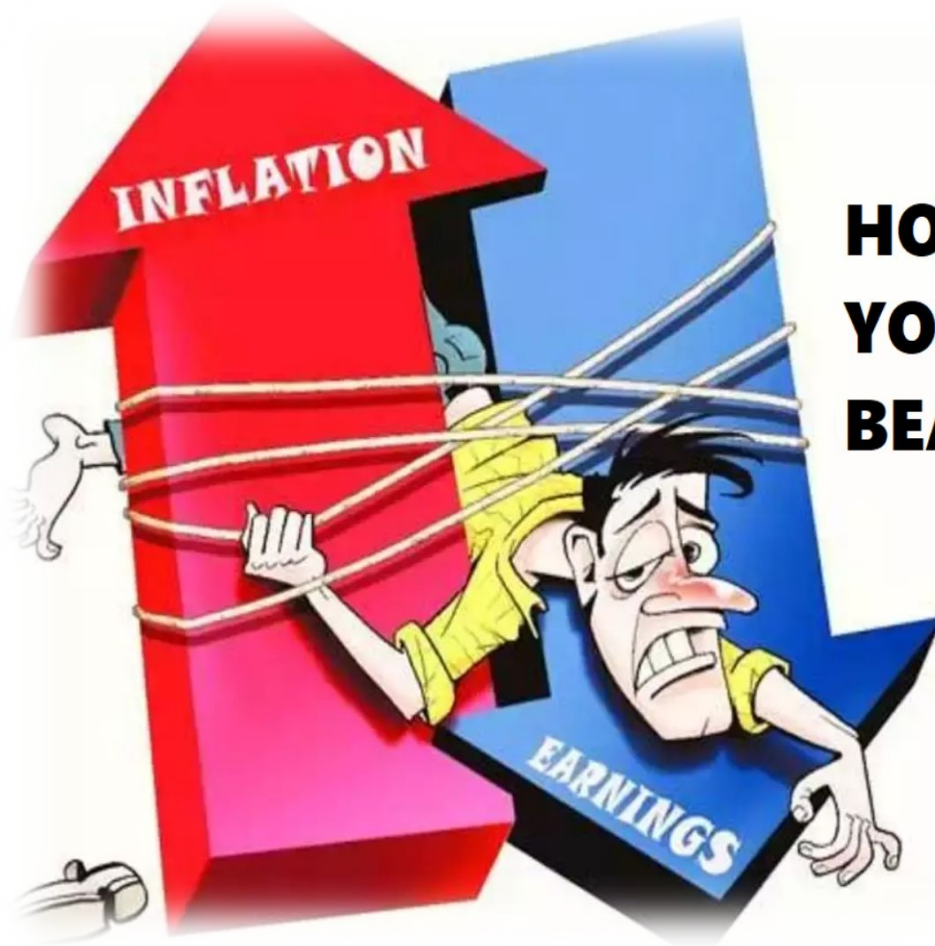
Money makes **MONEY!**

It's the Power of Compounding!

MONTHLY INVESTMENT (Tenure : 360 months)	Interest/Returns			
	8%	10%	12%	15%
1,500	22.5L	34.18L	52.94L	1.05 CRORE
3,000	44.71L	67.81L	1.05 CRORE	2.08 CRORE
5,000	74.52L	1.13 CRORE	1.75 CRORE	3.46 CRORE
10,000	1.49 CRORE	2.26 CRORE	3.49 CRORE	6.92 CRORE
15,000	2.24 CRORE	3.39 CRORE	5.24 CRORE	10.38 CRORE
20,000	2.28 CRORE	4.52 CRORE	6.99 CRORE	13.85CRORE

Power of compounding!

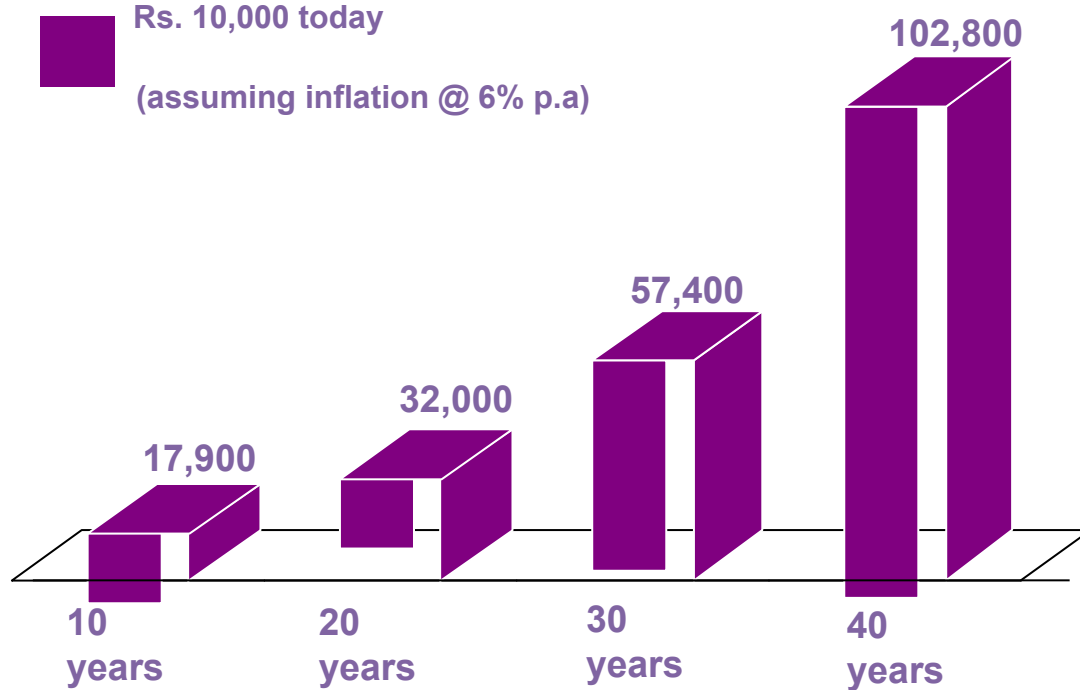
HOW THE MONEY GROWS?				
(IN Rs)	Interest/Returns			
	7%	9%	12%	15%
INVESTMENT (monthly)	10,000	10,000	10,000	10,000
05 Years	7,20,105	7,59,898	8,24,868	8,96,817
10 Years	17,40,945	19,49,656	23,23,391	27,86,573
15 Years	31,38,112	38,12,438	50,45,760	67,68,631
20 Years	52,39,654	67,28,960	99,91,479	1,51,59,950
25 Years	81,47,971	1,12,95,304	1,89,76,351	3,28,40,737
30 Years	1,22,70,875	1,84,44,741	3,52,99,138	7,00,98,206



HOW TO ENSURE YOUR SAVINGS BEAT INFLATION?



INFLATION reduces your Purchasing Power!



#Rule70: Inflation makes you poor

Assuming an average inflation of 6.5% pa, Rs 1,000 today will be worth....

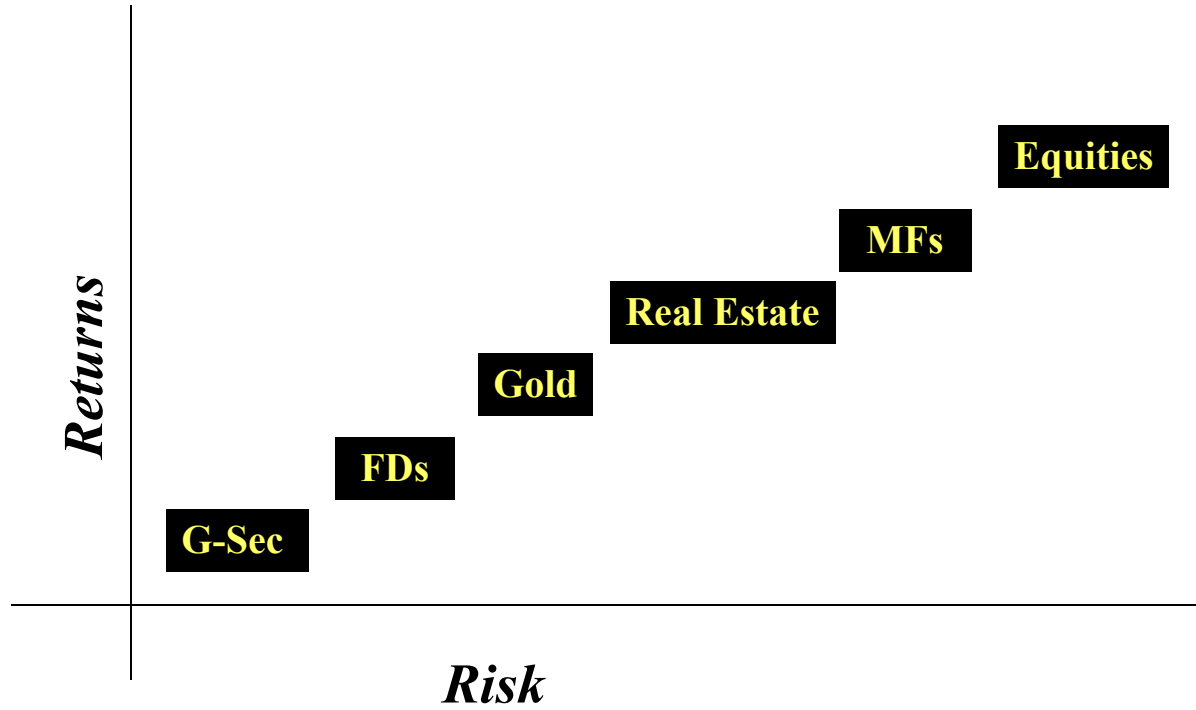


Return Comparison in Different Investments

Present Value of Rs.1 lakh (Invested in 1992)

Mode of Investment	Value of Rs.1lakh in 2025	Remarks
Bank FD	Rs.11,39,031	*Prevailing rates(1992-2025)
SBI MF Magnum Tax Gain	Rs.44,44,900	MF started in 1992-93@Rs.10(*NAV as on 25/07/2025 is Rs.444.49)
Gold	Rs.22,16,571	01/01/1992(4200/10gm) 25/07/2025(93,096/10gm)
Property	Rs.12,85,714	In '92-Rs.7000 per sq ft in Mumbai Now Rs.90,000/sq. ft
SENSEX	Rs. 40,33,366	In Jan 1992 Sensex was at 2020.On 25/07/2025 it is at 81,474

Risk-Return Pay-Off!



ASSET CLASSES: A COMPARISON BASED ON THE FIVE ATTRIBUTES!

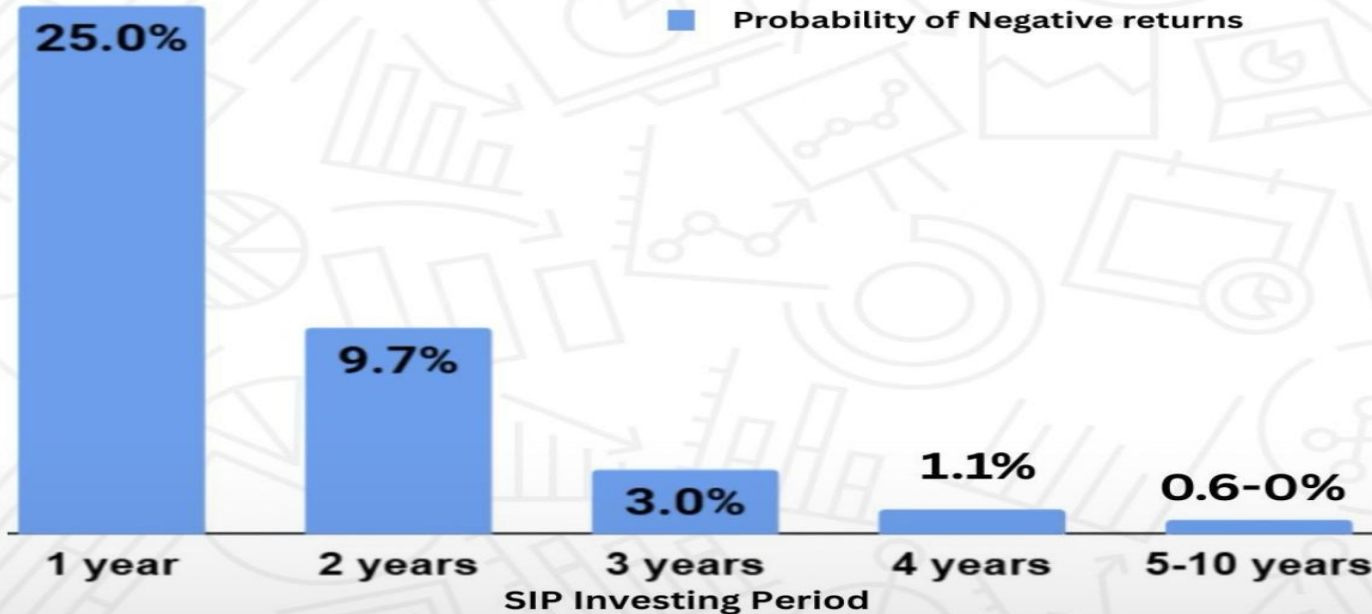
Parameters	Bank FD	Post Office savings	PPF	Direct Equity	Mutual Funds	GOLD
Returns	7%	7%	7%	Up to 15%	Up to 15%	Around 10%
Risk	LOW	NIL	NIL	VERY HIGH	HIGH	Medium
Diversification	NO	NO	NO	YES	YES	NO
Capital Appreciation	NO	NO	NO	Very High	High	Yes
Tax Benefits	Taxable	Taxable	Tax Free	LTCG free up to Rs.1.25L	LTCG free up to Rs.1.25L	Taxable

Historical Returns of different Asset classes and the **INFLATION!**

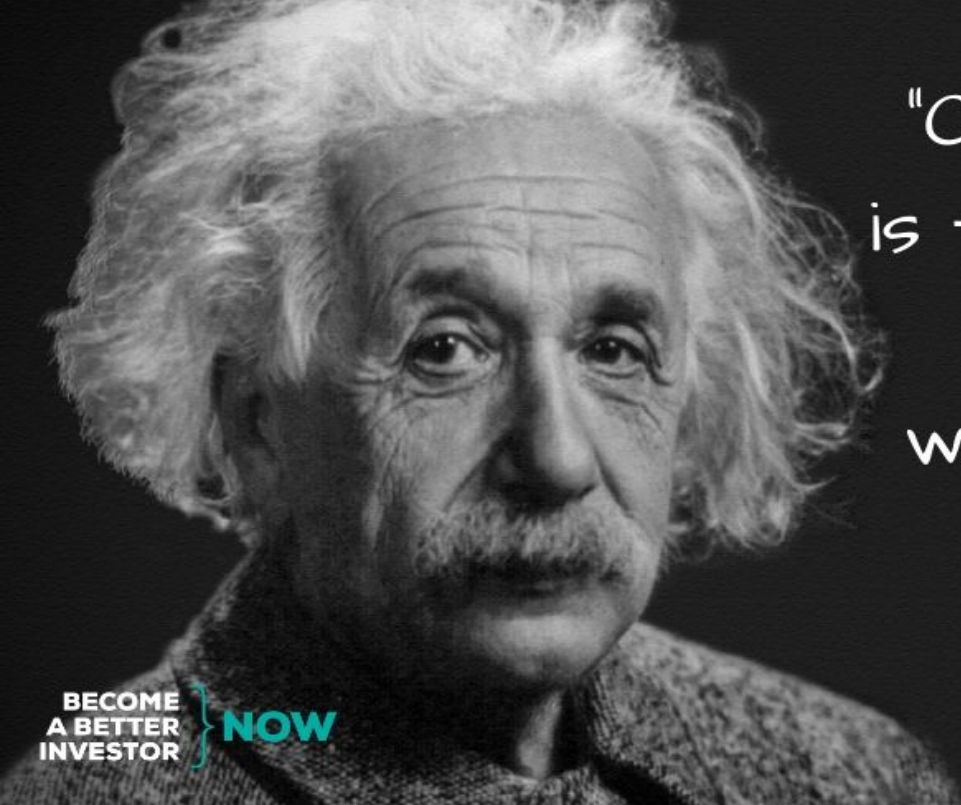
Duration (Years)	PPF	FD	GOLD	SILVER	SENSEX	INFALTION
30	8.3%	7.4%	11.4%	9.9%	14.3%	6.3%
25	7.9%	7.1%	12.3%	10.4%	14.9%	6.3%
20	7.8%	7.1%	12.0%	9.5%	13.7%	6.3%
15	7.7%	6.8%	10.8%	8.1%	13.7%	5.6%
10	7.4%	6.3%	13.5%	11.8%	14.5%	5.1%
5	7.1%	6.2%	15.1%	13.3%	15.31%	4.8%

SIP Returns: The Longer You Stay, The Safer It Gets

Nearly 25% of 1-year SIPs had losses, but after 5 years, that risk drops sharply—nearing zero by year 10.



Source: Crisil Intelligence SIP Study 2025



"Compound interest
is the eighth wonder
of the world. He
who understands it,
earns it; he who
doesn't, pays it."

BECOME
A BETTER
INVESTOR

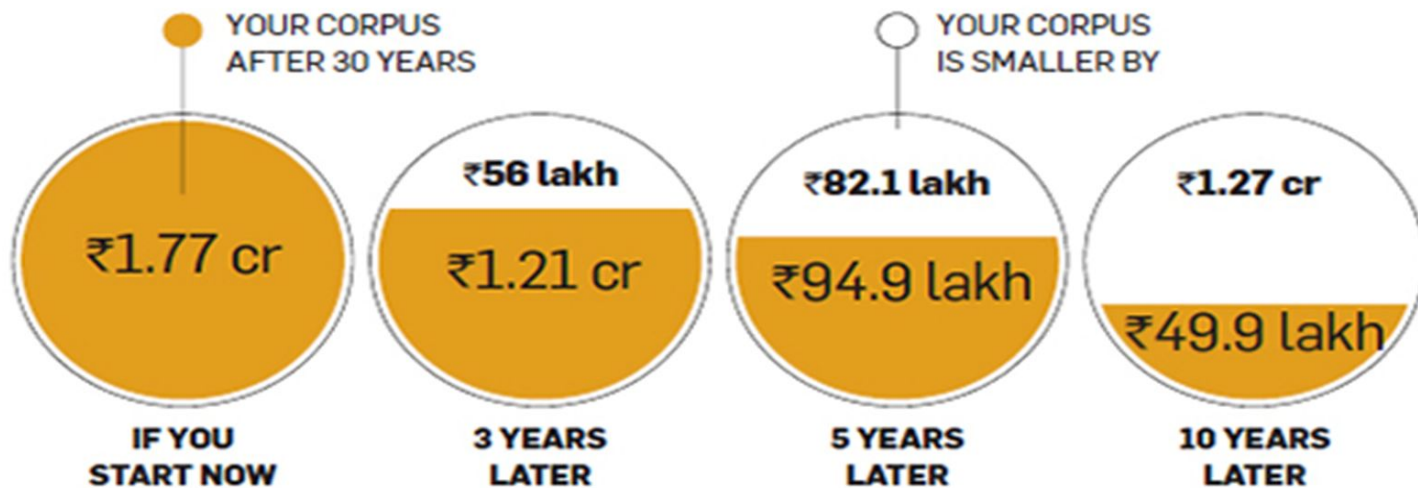
NOW

MAGIC OF SIP

RETURN 16% FOR 30 YEARS

₹500/- MONTH	➤	₹44 LAKH
₹1,000/- MONTH	➤	₹88 LAKH
₹3,000/- MONTH	➤	₹2.66 CRORE
₹5,000/- MONTH	➤	₹4.43 CRORE
₹7,000/- MONTH	➤	₹6.20 CRORE
₹10,000/- MONTH	➤	₹8.87 CRORE
₹15,000/- MONTH	➤	₹13.30 CRORE
₹20,000/- MONTH	➤	₹17.74 CRORE
₹30,000/- MONTH	➤	₹26.61 CRORE

DELAYED INVESTING CAN BE COSTLY



**ASSUMPTIONS USED IN
ABOVE CALCULATION**

*Investors makes SIP of
₹5,000 per month*

*Investment earns 12%
compounded annual returns*



my
GOV
मेरी सरकार

Ideas For The Vision **VIKSIT BHARAT @2047**

“ Today the goal of the country is
Viksit Bharat, Sashakt Bharat!
We cannot stop until this dream of a
developed India is fulfilled.”
-Narendra Modi, Prime Minister

[Click here to share your ideas](#) 



RICHEST PEOPLE IN THE WORLD ARE OWNERS/INVESTORS OF BUSINESS!

TOP 10 RICHEST PEOPLE IN THE WORLD

- | | | | |
|---|---|----|---|
| 1 |  Elon Musk
\$230.9B | 6 |  Bill Gates
\$120.3B |
| 2 |  Bernard Arnault & family
\$181.4B | 7 |  Warren Buffett
\$119.6B |
| 3 |  Jeff Bezos
\$175.4B | 8 |  Larry Page
\$119.5B |
| 4 |  Larry Ellison
\$135.2B | 9 |  Sergey Brin
\$115.5B |
| 5 |  Mark Zuckerberg
\$129.9B | 10 |  Steve Ballmer
\$114.6B |

Source: forbes.com

TOP 10 IN HURUN INDIA RICH LIST 2024

RANK	NAME	COMPANY	WEALTH (INR CR)
1	GAUTAM ADANI	ADANI	1,161,800
2	MUKESH AMBANI	RELIANCE INDUSTRIES	1,014,700
3	SHIV NADAR	HCL	314,000
4	CYRUS S POONAWALLA	SERUM INSTITUTE OF INDIA	289,800
5	DILIP SHANGHVI	SUN PHARMACEUTICAL	249,900
6	KUMAR MANGALAM BIRLA	ADITYA BIRLA	235,200
7	GOPICHAND HINDUJA	HINDUJA	192,700
8	RADHAKISHAN DAMANI	AVENUE SUPERMARTS	190,900
9	AZIM PREMJI	WIPRO	190,700
10	NIRAJ BAJAJ	BAJAJ	162,800



Add a pinch of GOLD in your Life!



You can transact in GOLD even at as low as 0.01 gram whenever you want!

Capital Market!



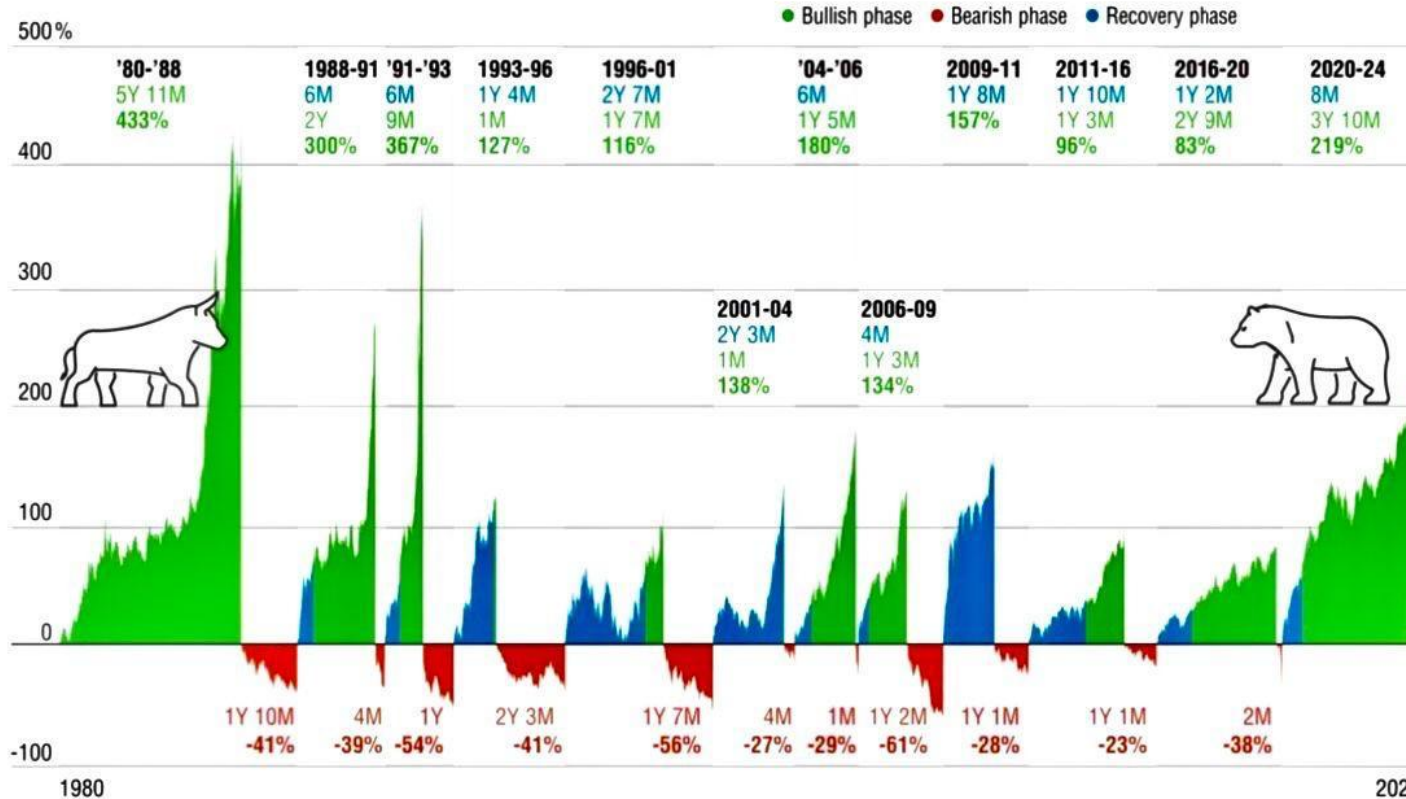
The biggest risk is
not taking any risk.

Mark Zuckerberg

quokranzy

45 years of bulls, bears and bouncebacks

History of the Sensex suggests that bullish phases easily outlast lean times



Based on Sensex values up to September 15, 2024. Only declines of more than 20 per cent from the peak are considered bearish phases.



Power of compounding!

Indian Equities have outperformed all other asset classes over the long run



Index (as on 31-Jul-2024)	Compound Annualized Returns (%)						No of times your money multiplied					
	1Y	3Y	5Y	10Y	15Y	20Y	1Y	3Y	5Y	10Y	15Y	20Y
India – Equity (Nifty 50 TRI)	27.8	17.9	18.9	13.8	13.2	16.1	1.3x	1.6x	2.4x	3.6x	6.4x	19.7x
US – Equity (S&P 500 TRI in INR)	24.3	14.0	19.6	16.9	18.7	13.9	1.2x	1.5x	2.4x	4.8x	13.1x	13.4x
Gold (in INR)	26.4	14.3	15.6	10.1	10.6	12.8	1.3x	1.5x	2.1x	2.6x	4.5x	11.2x
Real Estate	3.3	5.7	4.8	4.5	6.4	8.4	1.0x	1.2x	1.3x	1.6x	2.5x	5.0x
Debt*	7.4	5.8	6.4	7.2	7.5	7.4	1.1x	1.2x	1.4x	2.0x	2.9x	4.2x

Indian Equities have given
16% returns over 20 years

Indian Equities multiplied
~20 times in 20 years

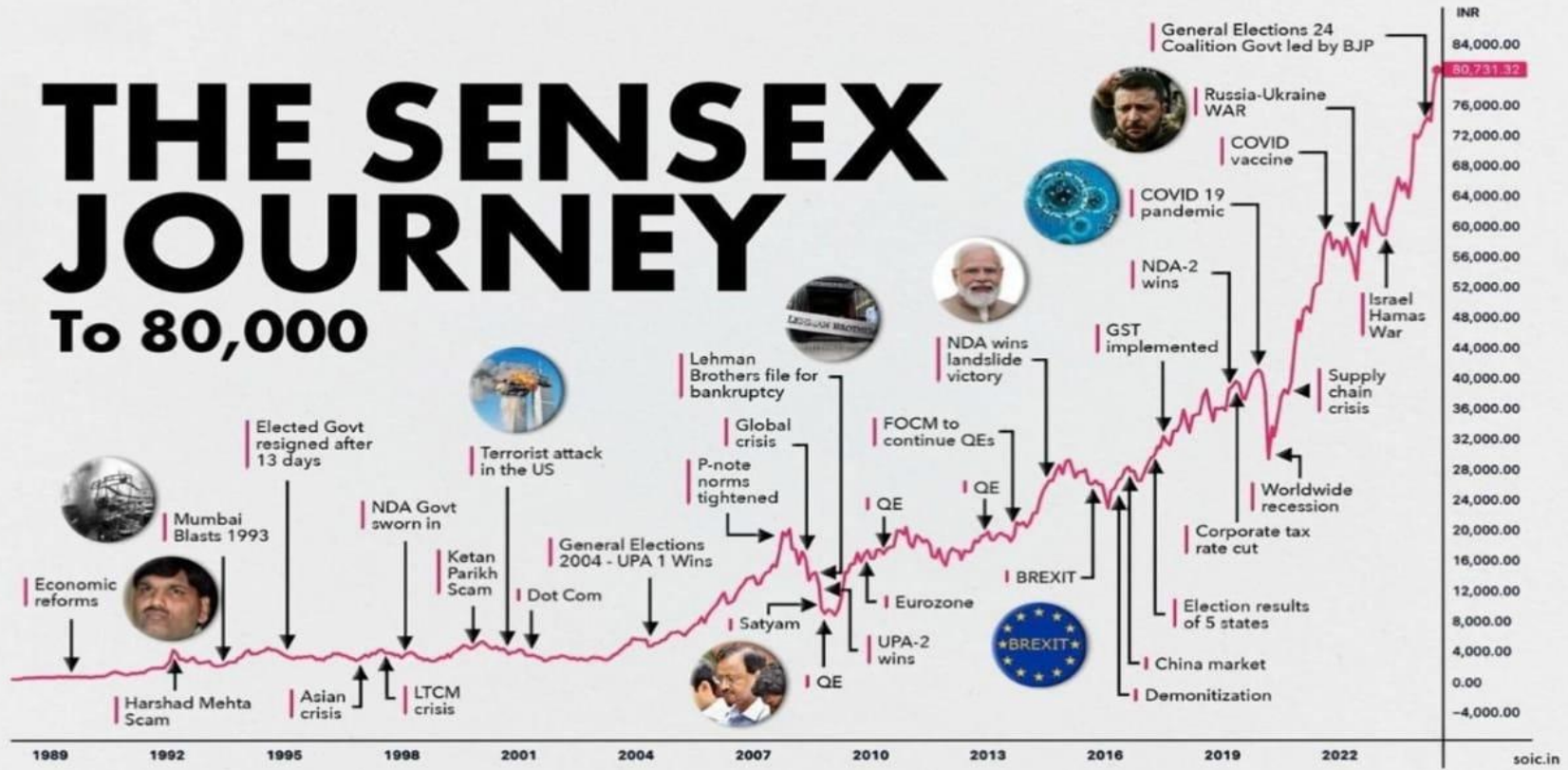
Returns as on 31-Jul-2024

Source: MFJ, Gold.org, NNB, Investing.com, FundsIndia Research. S&P 500 TR and Gold returns are adjusted for USD-INR Exchange Rate. Debt*: Index calibrated based on the Debt Schemes - Aditya Birla SL Low Duration Fund, HDFC Low Duration Fund, Aditya Birla SL Corporate Bond Fund. *Real Estate Returns are calculated based on NHB Residex (returns for the period Dec-02 to Dec-08 are considered for 5 cities and for 15 cities post Dec-08 till Mar-2024).

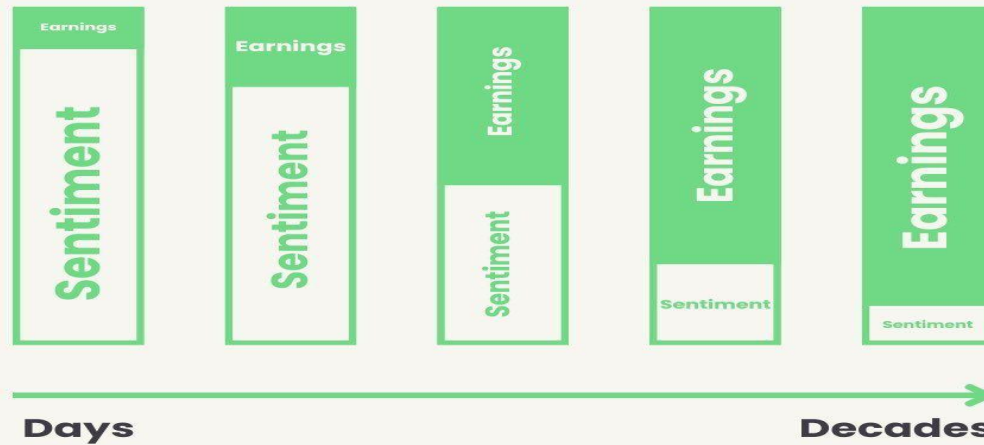
In the short run, market is a voting machine, but in the long run, it's a weighing machine!

THE SENSEX JOURNEY

To 80,000

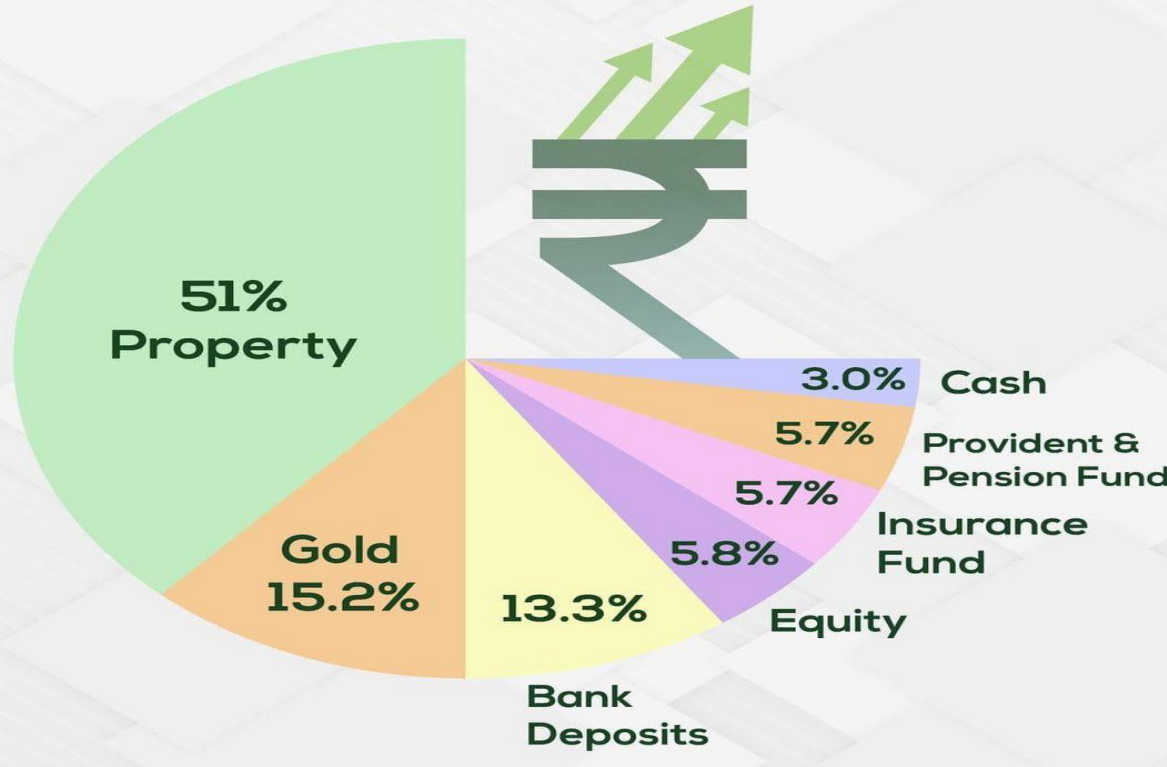


What Moves The Stock Market



In the Long run, **Stock Market is a slave of earnings!** –
Benjamin Graham

How India Invest In Assets



Will we become 3rd by 2027?



The Great Indian Investors!

FAMOUS STOCK MARKET INVESTORS IN INDIA



**RAKESH
JHUNJHUNWALA**



**RAMESH
DAMANI**



**RADHAKISHAN
DAMANI**



**RAAMDEO
AGARWAL**



**VIJAY
KEDIA**



**NEMISH
SHAH**



**PORINJU
VELIYATH**



**DOLLY
KHANNA**

India's Richest Investors

Investor	Portfolio Value as on (₹ Cr)			% Chg over Mar	% Chg over Dec
	Jun 30 2024	Mar 31 2024	Dec 31 2023		
Radhakishan Damani	2,13,968	2,03,744	1,86,088	5.0	15.0
Jhunjhunwala & Family	47,053	50,897	49,816	-7.6	-5.5
Hemendra Kothari	8,358	7,656	9,997	9.2	-16.4
Akash Bhansali	7,072	5,827	5,945	21.4	19.0
Mukul Agrawal	5,538	4,911	4,982	12.8	11.2
Ashish Dhawan	4,037	3,546	3,658	13.8	10.4
Nemish Shah	3,300	2,820	2,846	17.0	16.0
Ashish Kacholia	2,018	2,086	2,050	-3.3	-1.6
Anil Kumar Goel	2,002	1,788	2,084	12.0	-3.9
Yusuffali Abdul Kader	1,957	1,749	1,771	11.9	10.5
Vijay Kedia	1,638	1,324	1,303	23.7	25.7
Manish Jain	1,592	1,237	1,104	28.7	44.2
Tejas Trivedi	1,559	1,584	1,653	-1.6	-5.7
Anuj Sheth	1,380	1,073	873	28.6	58.1
Vishwas Ambalal Patel	1,310	1,426	910	-8.1	44.0

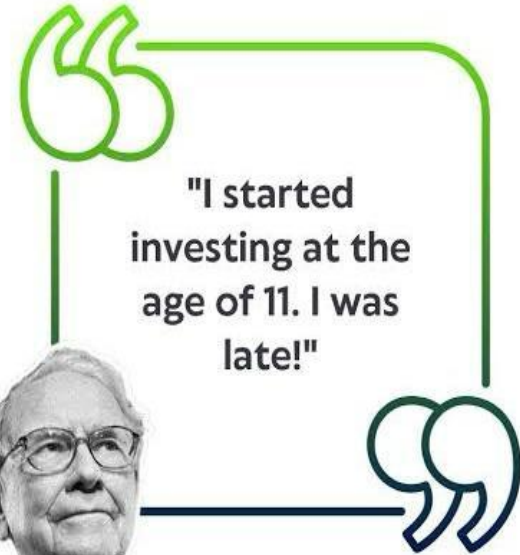
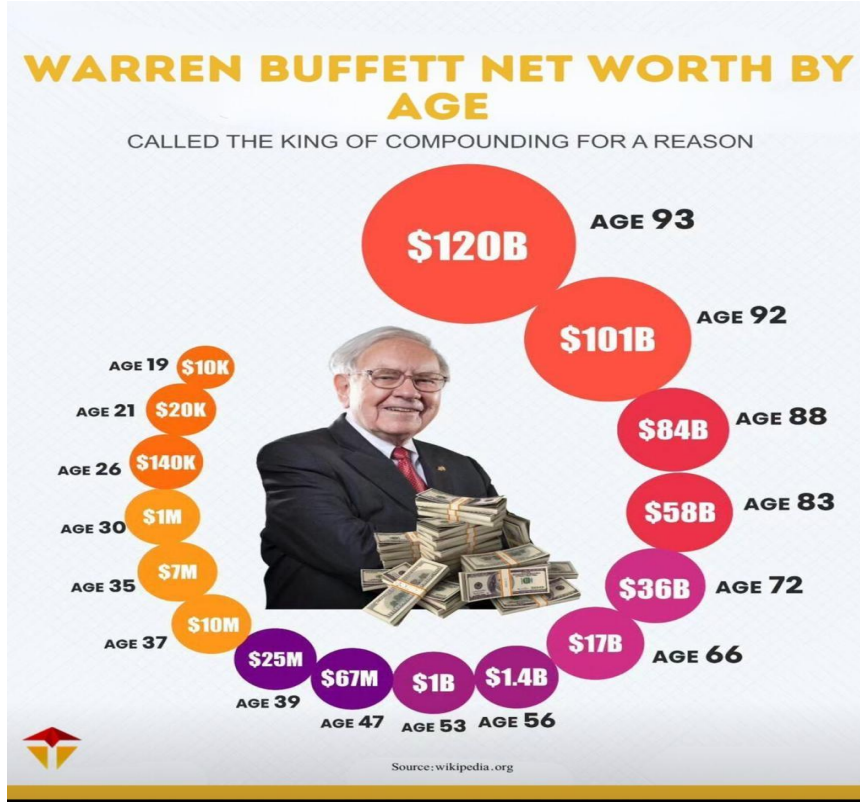
Value calculated based on their shareholding in listed companies, where they hold at least a 1% stake

Mr Ramesh Damani
Ace Investor



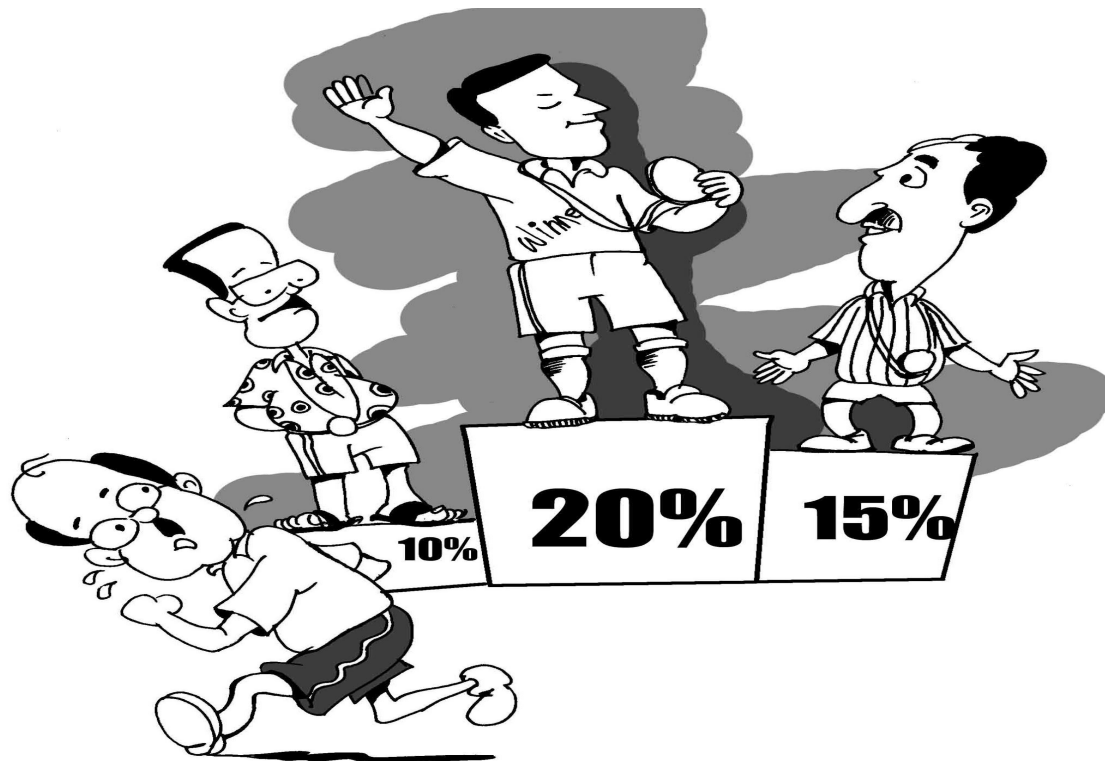
Video Credit: The Trakinvest Show

Power of EQUITIES!

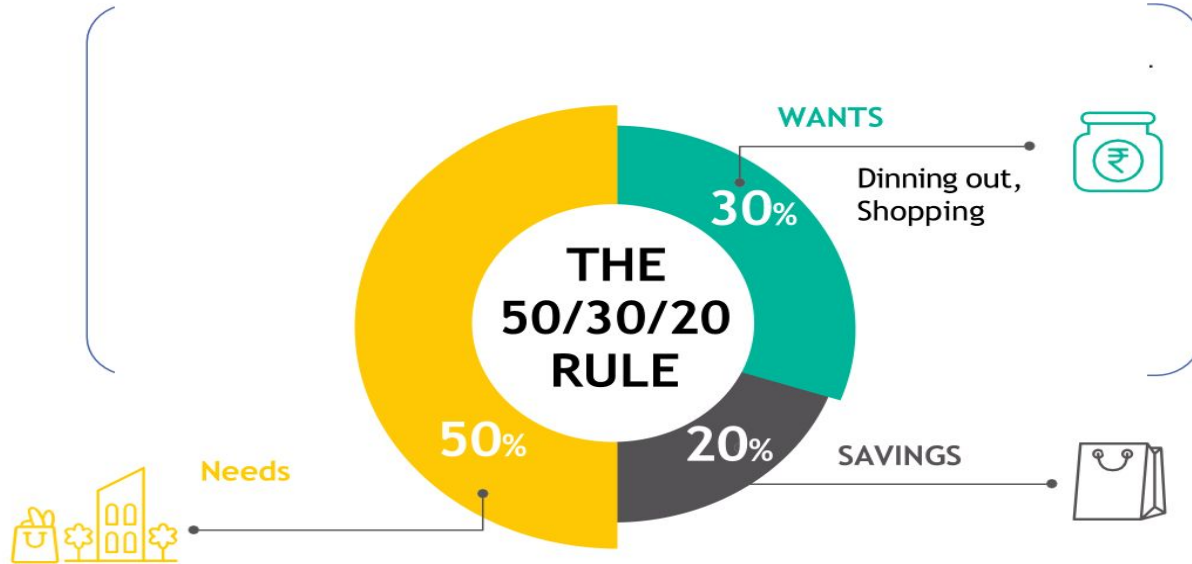


Lesson from
Warren Buffett

Race for Maximum Return: Where does it end?



Managing your investment with 50:30:20 RULE!



BIGGEST MULTIBAGGER

WEALTH CREATORS IN 30 YEARS



Chicken or the egg what matters the most?



CASE STUDY : BUYING A VEHICLE Vs INVESTING in to its manufacturer (MARUTI)	
Maruti on road price in 2003	3,00,000
Maruti share price in 2003	165
No.of shares acquired	1,818
CMP	12,453
Current Market Value	2,26,41,818
Market Value of Vehicle now	scrap
Recurred expenses in 21 years	
Kilometers run (500/month)	1,26,000
Petrol consumed(Assume milieage 18/L)	7,000
Cost incurred (Average price of Petrol Rs.72/L)	5,04,000
Maintenance expense	1,05,000
TOTAL OUT OF POCKET EXPENSE	9,09,000
CMV if the same was invested in its shares	2,26,41,818

Interest+Dividend+Capital Appreciation ...Money Grows..



Did You **Know**?

In the Past **20 Years**,

HDFC Bank Doubled Every 4 Years

Nestle Doubled Every 5 Years

Dabur Doubled Every 5 Years

Asian Paints Doubled Every 5 Years

BajajFin Doubled Every 4 Years

Nifty Makes a New High Every 3 Years

Bank FD @6% takes 12 Years to Double

Product or Business matters the most?

In 2001: Rs.55,000

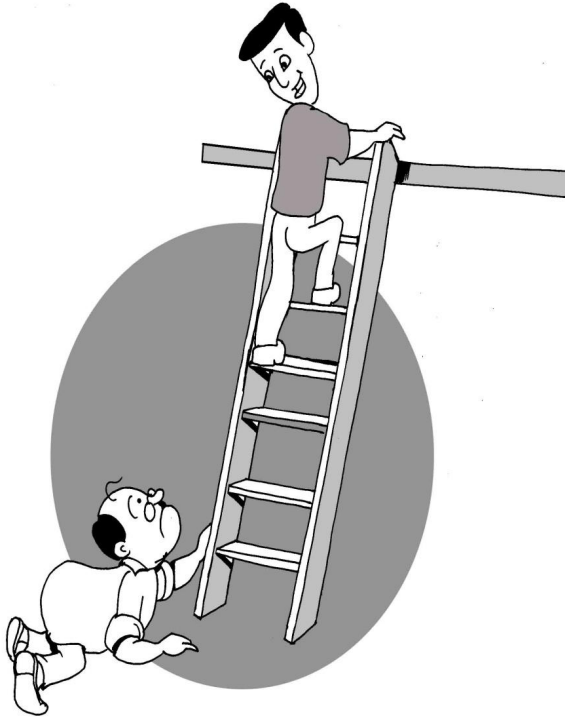


The cost of a Royal Enfield in 2001 was Rs.55,000. The share price of the company which manufactures the brand, Eicher motors was quoted at Rs.17.5. If Mr.A had decided to buy the shares instead of the vehicle, he could have been bought 3140 shares. If he still holds the same, he may have earned **Rs.17,05,96,200/-**. 3140 shares became 31400 shares after stock split in Aug-2020. Current Market Price of a share is Rs.5433. Ignoring dividends, Just calculate how many Royal enfield he could buy now if he holds the shares!! He can even start a dealership!

→Market Price of per share of Eicher motors in 2001: Rs.17.5

→Market Price/share of Eicher motors today : Rs.5433

***Higher the Risk,
Higher up the Ladder of Returns You can get!***



***The higher the
risk, the WISER
your investments
must be!***

Then what am I doing stuck at the bottom...?

Case Study 1:INFY

In 1994: Public Issue of Infosys Technology

- IPO issued at Rs:10 for a premium of Rs: 85
- Cost of investment in 100 shares is Rs:(10+85)95*100 = Rs:9500
- **Bonus History: a)1994:1 for 1 (b)1997:1for 1 (c)1999:1 for 1(d)2004:3 for 1(e) 2006:1 for 1 (f) 2014: 1for one (g) 2015 : 1 for 1 (h) 2018: 1:1
- Thus In 2025
- One who bought 100 shares (in 1994) became 70,400 shares now!!
- Market value as on 24/07/2025: **Rs.10,94,01,600** (70400*1554)
- Dividend income alone in this FY25 is **Rs.15,48,800/-**(70,400*22)
(Dividend announced in April,2025: Rs.22/share)

(Story: Kannada writer Girish Karnad's 9500 investments became 16 crore!)

Case study 2



Himachal Futuristic
Communications Ltd.

- In **2000**
- Value of investment in 100 shares is $\text{Rs:}1800 \times 100 = \text{Rs:}180000$

- In **2025**
- Value of 100 shares is $\text{Rs:}75.94 \times 100 = \text{Rs.}7,594$

Case study 3

**What wealth just Rs.10,000 can
create in 44 Years?**

Wipro –A Real story!

Wipro Investment growth

YEAR	ACTION	NUMBER OF SHARES	FACE VALUE
1980	Initial Investment	100	Rs. 100
1981	1:1 Bonus	200	Rs. 100
1985	1:1 Bonus	400	Rs. 100
1986	Stock split to FV Rs.10	4,000	Rs. 10
1987	1:1 Bonus	8,000	Rs. 10
1989	1:1 Bonus	16,000	Rs. 10
1992	1:1 Bonus	32,000	Rs. 10
1995	1:1 Bonus	64,000	Rs. 10
1997	2:1 Bonus	1,92,000	Rs. 10
1999	Stock split to FV Rs.2	9,60,000	Rs. 2
2004	2:1 Bonus	28,80,000	Rs. 2
2005	1:1 Bonus	57,60,000	Rs. 2
2010	2:3 Bonus	96,00,000	Rs. 2
2017	1:1 Bonus	1,92,00,000	Rs. 2
2019	1:3 Bonus	2,56,00,000	Rs. 2

On DEC 03, 2024 1:1 Bonus 5,12,00,000
Rs.2

Current Market Price Rs.247 , Current Market Value =260*5,12,00,000 = **Rs.1,331 crore!**

DIVIDEND ANNOUNCED and PAID IN on 28/01/2025:Rs.6/share valued at Rs.30,72,00,000/-



Highest Bonus Announced by #nifty50 companies

Name of the company	No.of Times Bonus issued
1) Wipro	14 Bonus
2) L&T	10 Bonus
3) Infosys	8 Bonus
4) ITC	7 Bonus
5) Cipla	7 Bonus
6) Britannia	6 Bonus
7) Tata Steel	6 Bonus
8) Nestle	5 Bonus
9) BPCL	5 Bonus
10) M&M	5 Bonus
10) Asian Paints	4 Bonus
11) Dr Reddy	4 Bonus
12) Hindalco	4 Bonus
13) HUL	4 Bonus
14) Kotak Mahindra	4 Bonus
15) RIL	5 Bonus
16) Tata Motors	4 Bonus

How to Pick a winning stock?

Look at quality of the company's management
i.e. Reputation of its Promoters and its
Management

Check if company takes care of shareholder's
interest i.e. its dividend, bonus and rights issues
history

Look at the track record and growth rate of the
company in the past

Look at the health and growth of the industry in
which the company operates

**Quote: 'Its not how big a tree is, but the depth of it's roots that
determines its strength!'**

EASY WAY TO KNOW QUALITY SHARES



**SALES
ARE INCREASING**



**P/E RATIO
SHOULD BE LOW**



**PROFIT MARGIN
IS INCREASING**



**DEBT
WHETHER THE DEBT
IS LOW OR NOT**



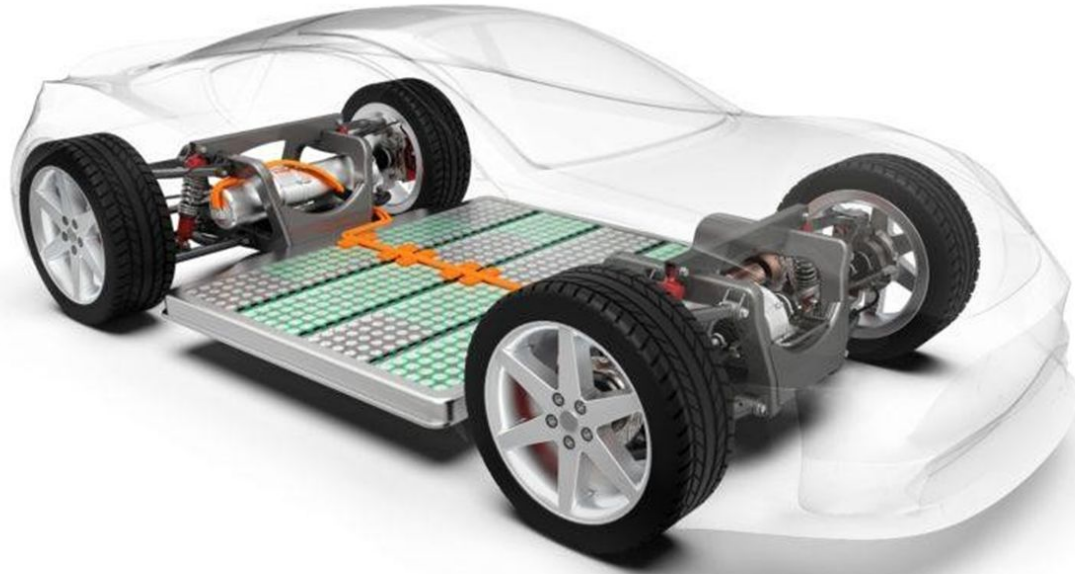
**PROFIT
IS INCREASING**



**ROE
SHOULD BE HIGH**



Market dynamics change, NEW LEADERS to EMERGE!



EVs and Battery Manufacturers

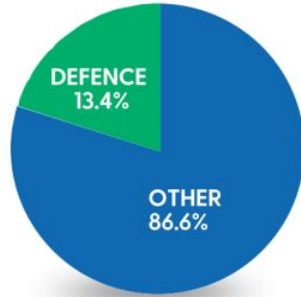


INDIA DEFENCE



Why Defence Sector

BUDGET ALLOCATION



DEFENCE BUDGET :- ₹6,81,210 CR

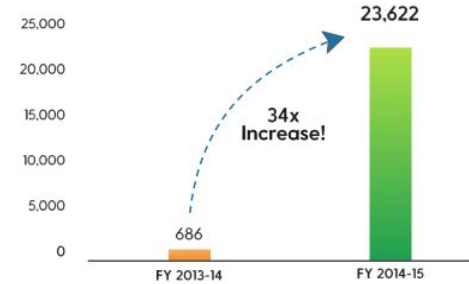
ATMANIRBHAR BHARAT INITIATIVE



AATMA-NIRBHAR
BHARAT

EXPORT POLICIES

India's
Defence Exports Growth
(In Rs Crore)



INDIAN COMPANIES WILL NOW BUILD WHAT WE EARLIER IMPORTED

Artificial Intelligence & Digital Technology



Renewable Energy – Powering a Greener INDIA





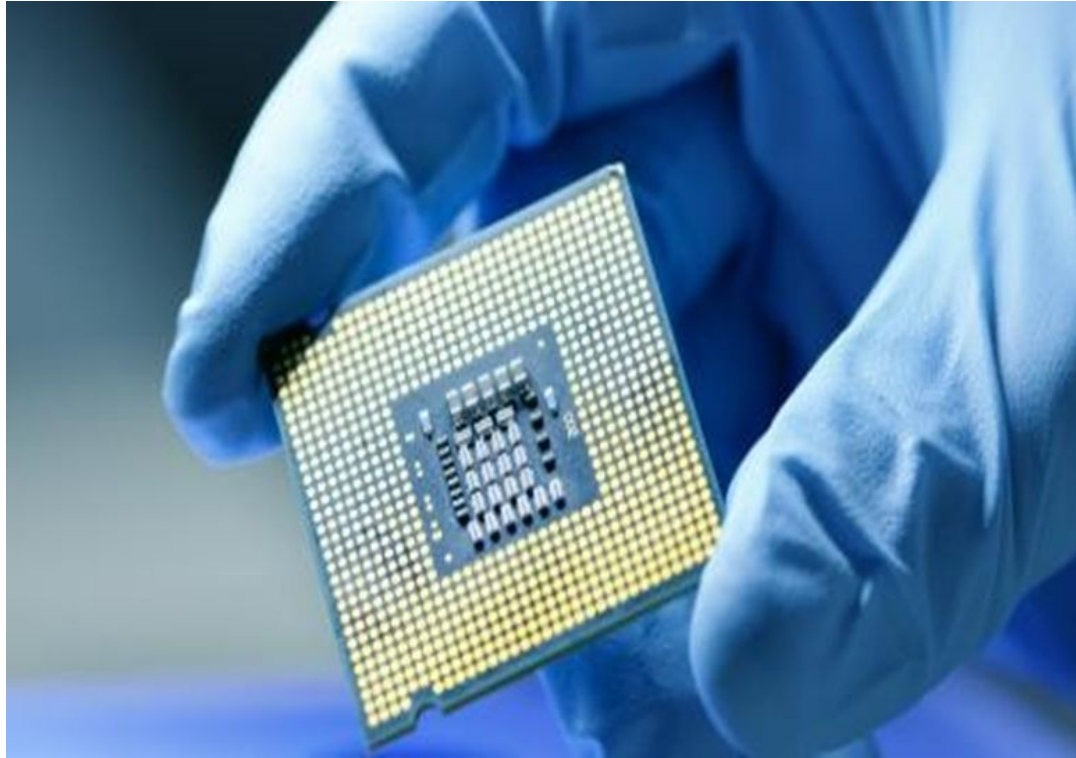
AI Software Development Services



In 2014, Online shoppers were 5 crores, By 2030 would it cross 60 crores?



Microchips and SEMI-CONDUCTORS!



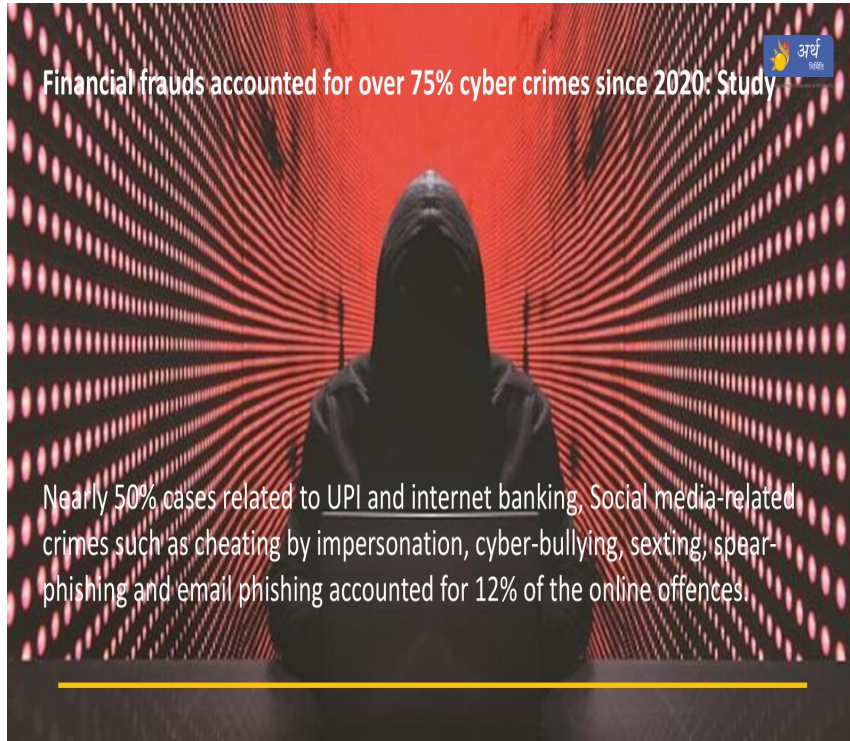
GAMING! an addictive instinct?



Recycling, Water & Waste management!

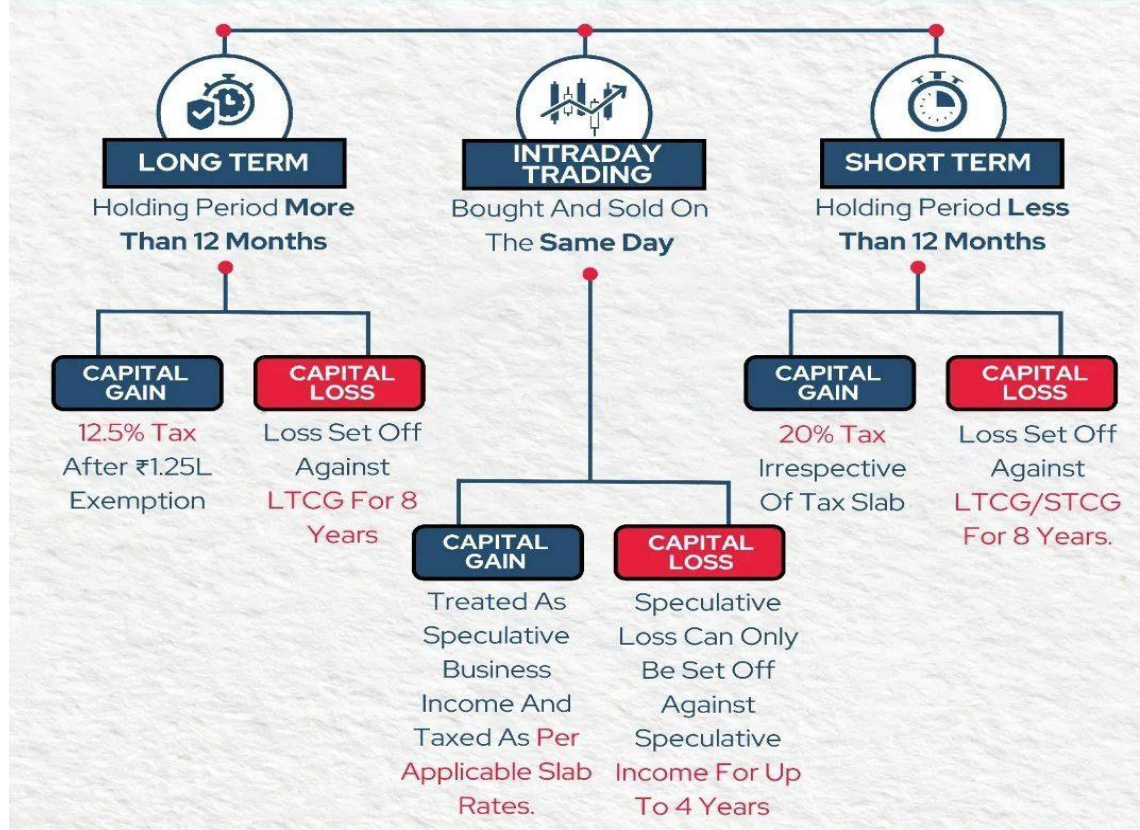


Stay Vigilant! Protect yourself from financial FRAUDS!



Sl.No	Frauds
1	Adhar Enabled Payment System (AEPS)
2	Business Email Compromise Email Takeover
3	E-Wallet Related Fraud (QR code)
4	Fake Frauds (website/email/videos)
5	Fraud Call Vishing
6	Malware Attack
7	Matrimonial Frauds
8	Part time/Online Job fraud
9	UPI based
10	Investment Schemes

TAX ON SELLING STOCKS



If you wanted to BECOME RICH, INVEST...INVEST...INVEST!

If you are in your 20s, invest your money.

If you are in your 30s, invest your money.

If you are in your 40s, invest your money.

If you are in your 50s, invest your money.

If you are in your 60s, invest your money.

If you are in your 70s, invest your money.

Do you like to start your wealth creation Journey today?



**If you are born poor,
it's not your mistake,
but if you die poor,
its your mistake.**

- Bill Gates



Thank You