

# **3** Investment Solutions

*A Financial clinic for all financial needs*

Mutual Funds  
**Financial Planning**  
Wealth Creation Tax Planning **Accounting**  
Mutual Funds **Insurance** Wealth Creation  
**Mutual Funds** Insurance  
**Wealth Creation** Mutual Funds Insurance Financial Planning  
Mutual Funds **Tax Planning**  
Wealth Creation Insurance Mutual Funds  
**Mutual Funds** **Accounting** Insurance  
**Financial Planning**  
**Tax Planning**  
Insurance Financial Planning Mutual Funds  
Wealth Creation **Accounting**  
Wealth Creation  
**Insurance**  
Financial Planning  
Insurance Wealth Insurance  
Creation Accounting  
Wealth Creation Insurance  
Financial Planning  
**Insurance**  
Wealth Creation

**INVEST THROUGH US AND EXPERIENCE A WEALTH CREATION  
JOURNEY LIKE NEVER BEFORE**

## **CONTACT DETAILS**

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ST. INEZ, PANAJI-GOIA 403001



## PRODUCTS ON OFFER

- MUTUAL FUNDS- EQUITY, HYBRID, DEBT AND LIQUID
- LIFE INSURANCE (ENDOWMENT & TERM PLAN)
- HEALTH INSURANCE
- GENERAL INSURANCE (MOTOR/HOME/SHOP)
- STOCK/IPO
- BONDS/CORPORATE FD
- NATIONAL PENSION SYSTEM (NPS)
- SOVEREIGN GOLD BONDS

## SERVICES ON OFFER

- PREPARING FINANCIAL HEALTH REPORT
- GOAL AND INVESTMENT PLANNING.
- INCOME TAX PLANNING AND FILING OF ITR
- OPENING OF DEMAT A/C
- STOCK VALUATIONS FOR INVESTMENT
- INVESTOR AWARENESS TRAINING'S.
- EKYC FACILITY, ONLINE TRANSACTION AND REAL TIME PORTFOLIO CHECKING FOR MUTUAL FUNDS.

## MUTUAL FUND PRODUCTS FROM 29 AMC



## INSURANCE OFFERED FROM THE BEST COMPANIES

### LIFE



### HEALTH



### GENERAL



## STOCK INVESTMENT THROUGH REPUTED BROKING HOUSES



by BNP PARIBAS



## WHY YOU NEED FINANCIAL ADVISOR TO PLAN YOUR HARD EARNED MONEY?

- INDIVIDUALS ARE UNAWARE OF GOAL PLANNING AND SAVING ALLOCATION.
- **MIS-SELLING OF INVESTMENT PRODUCTS FOR COMMISSIONS.**
- WIDE RANGE OF INVESTMENT CHOICES MAKING IT DIFFICULT TO SELECT THE RIGHT ONE.
- **UNAWARE OF THE IMPORTANCE OF INFLATION WHILE INVESTING.**
- INDIVIDUALS CHOOSE OR ARE GUIDED TO INVEST IN INFERIOR PRODUCTS THUS NOT MEETING THEIR FUTURE REQUIREMENTS.
- **TECHNICALLY QUALIFIED ADVISORS ARE SCARCE. INVESTORS ARE AT THE MERCY OF PURE SALES PERSONNEL WHO PITCH PRODUCTS WITHOUT UNDERSTANDING THE TECHNICALITIES OF THE PRODUCT AND ALSO THE REQUIREMENT OF INVESTORS.**
- **PROBLEM OF TRACKING ALL INVESTMENTS AT ONE PLACE BE IT MUTUAL FUNDS, INSURANCE, FD, REAL ESTATE ETC.**
- INDIVIDUALS ARE CONFIDENT ABOUT PLANNING THEIR FINANCES ON THEIR OWN WITHOUT GUIDANCE, THIS RESULTS IN WRONG CHOICES.
- INVESTING WITHOUT UNDERSTANDING THE RISK APPETITE OF SELF AND THE RISK OF THE PRODUCT CAN RESULT IN A CATASTROPHE.

## HOW ARE WE DIFFERENT?

- **PROFESSIONAL UNBIASED GUIDANCE TO SUIT CUSTOMER REQUIREMENT FROM OUR HIGHLY QUALIFIED PROFESSIONALS.**
- **WE ANALYSE CLIENTS FINANCIAL HEALTH THROUGH OUR TOOLS AND SUGGEST A ASSET ALLOCATION STRATEGY BASED ON THE RESULTS.**
- AVAILABILITY OF INVESTMENT, INSURANCE AND TAX PLANNING UNDER ONE ROOF.
- **CUSTOMER CENTRIC APPROACH** WHILE ALLOCATING PRODUCTS AND NOT BASED ON COMMISSIONS. WE STRIVE TO BUILD WEALTH FOR OUR CUSTOMERS.
- EMPOWERING OUR INVESTORS THROUGH **REAL TIME PORTFOLIO CHECKING FOR MUTUAL FUND INVESTMENTS** THROUGH WEB AND MOBILE APPLICATION.
- **PAPERLESS KYC AND INVESTMENT IN MUTUAL FUNDS** THROUGH OUR ONLINE TRANSACTION FACILITY, MAKING IT EASIER TO INVEST FROM ANYWHERE.
- **INSURANCE POLICIES THROUGH ONLINE PLATFORMS.**
- ONLINE PLATFORM WHICH ALLOWS TO **TRACK ALL YOUR INVESTMENTS AT ONE PLACE** LIKE FDS, MUTUAL FUNDS, INSURANCE, STOCKS, REAL ESTATE ETC.
- MUTUAL FUNDS FROM 26 ASSET MANAGEMENT COMPANIES (AMC) ON OFFER
- SECURING OUR CUSTOMERS BY OFFERING INSURANCE FROM ONE OF THE INSURANCE PRODUCTS FROM BEST INSURANCE COMPANIES BE IT GENERAL, HEALTH OR LIFE.
- INVESTMENT IN STOCKS THROUGH THE BEST STOCK BROKING HOUSES.



WE BELIEVE IN EDUCATING  
INVESTORS IN RIGHT DIRECTION



WE BELIEVE IN CONTRIBUTION TO THE SOCIETY

10%

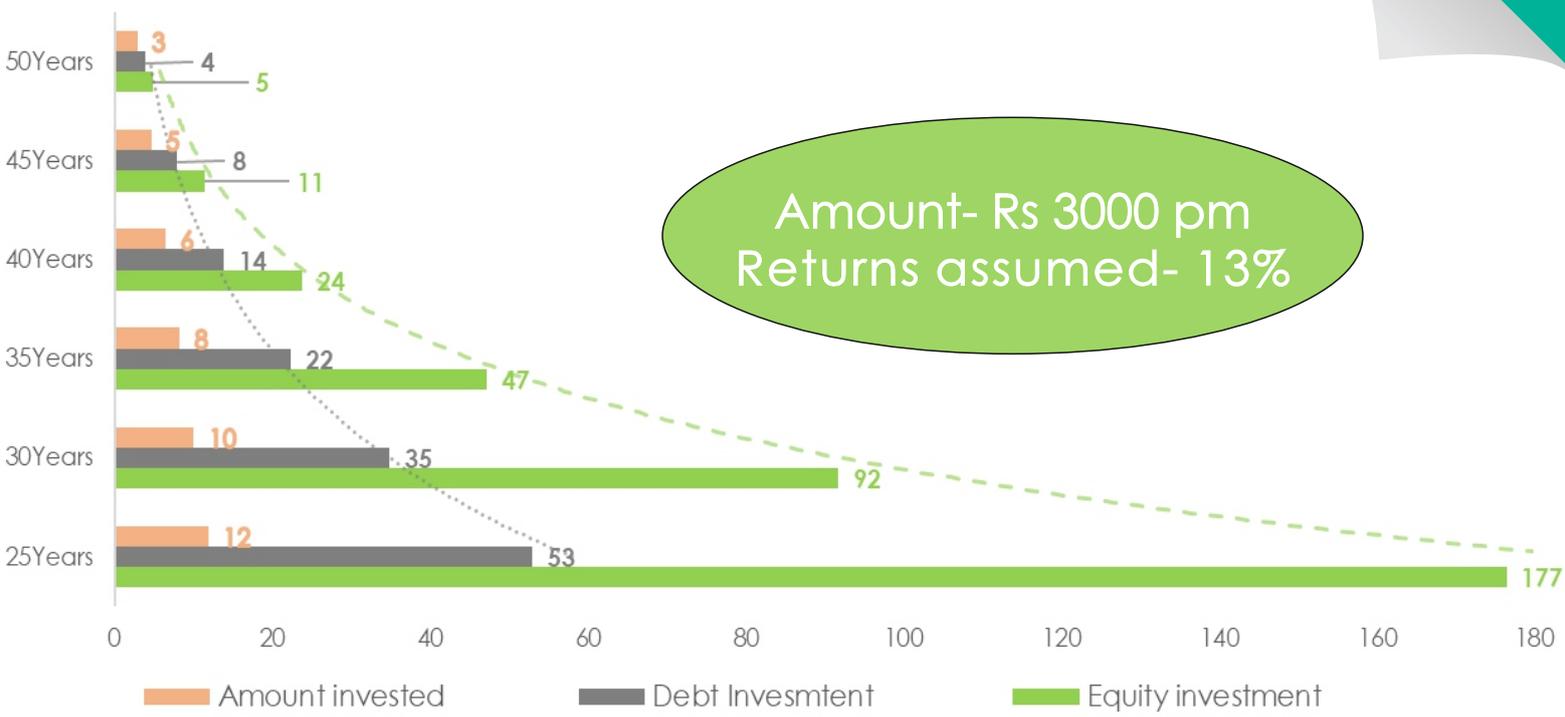
OF OUR ANNUAL PROFITS WILL BE CONTRIBUTED FOR THE  
DEVELOPMENT OF UNDERPRIVILEGED CHILDREN OR AS  
DONATION TO OLD AGE HOMES.



**WE HELP MAKE GOALS A REALITY**

**MUTUAL FUNDS**  
Sahi Hai

**GOAL- RETIREMENT**

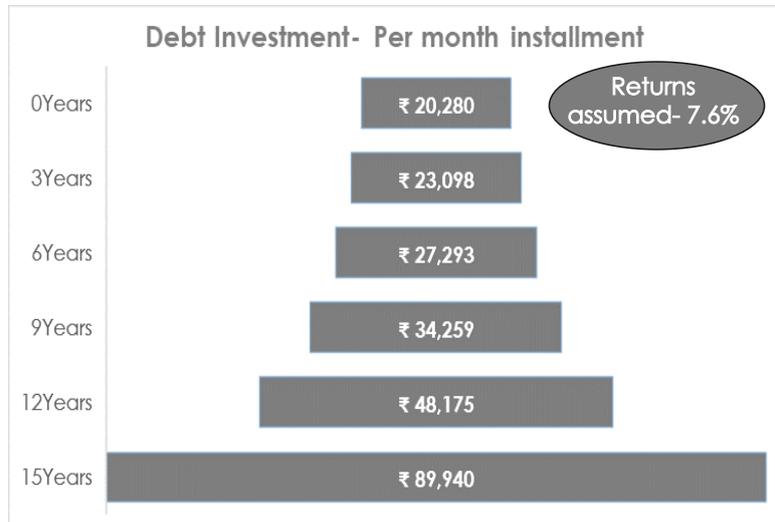
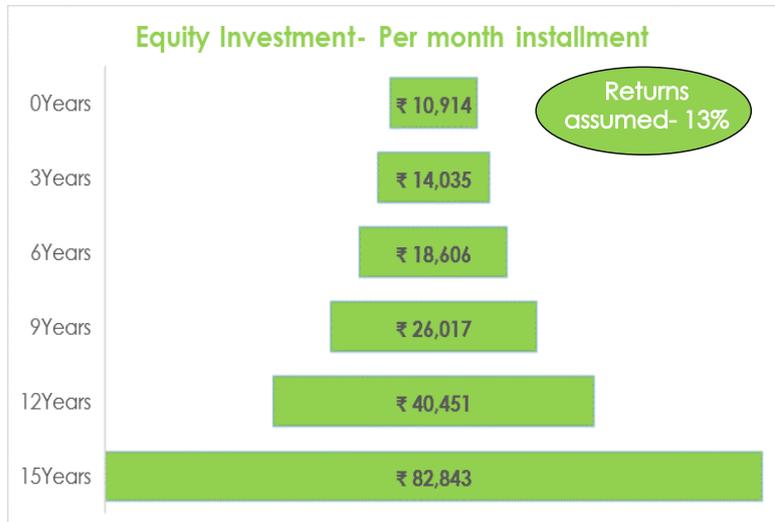


**INVEST EARLY IN RIGHT INVESTMENT AVENUES AND ENJOY YOUR RETIRED LIFE**

EQUITY RETURNS- ASSUMED AT 13% || DEBT RETURNS- 7.6% || AMOUNT IS IN RS LAKHS || RETURNS MENTIONED IN CHART ARE POST TAXES

**GOAL- CHILD EDUCATION**

Education cost post inflation						
Current Age of child	0	3	6	9	12	15
Current cost in Rs lakhs	30	30	30	30	30	30
Higher education age	18	18	18	18	18	18
Inflation	6.5%	6.5%	6.5%	6.5%	6.5%	6.5%
Year balance for higher education	18	15	12	9	6	3
<b>Inflated cost in Rs Lakhs</b>	<b>93</b>	<b>77</b>	<b>64</b>	<b>53</b>	<b>44</b>	<b>36</b>



**SECURE YOUR CHILDS FUTURE THROUGH RIGHT INVESTMENT STRATEGY**

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS , READ ALL SCHEME RELATED DOCUMENTS CAREFULLY BEFORE INVESTING .**



**WE WORK ACCORDING TO YOUR NEED**

**MUTUAL FUNDS**  
Sahi Hai

**WANT HIGHER RETURNS THAN FD WITH MINIMUM RISK?**

**SAMPLE ILLUSTRATION**

Debt mutual funds								
Amount invested	Expected return#	Time horizon*	Return	Capital gains	Tax applicable	Tax	Final value	Actual return
₹ 2,50,000	8%	2.5	₹ 55,148	Short term	5%	₹ 2,757	₹ 3,02,391	<b>7.9%</b>
₹ 2,50,000	8%	2.5	₹ 55,148	Short term	20%	₹ 11,030	₹ 2,94,119	<b>6.7%</b>
₹ 2,50,000	8%	2.5	₹ 55,148	Short term	30%	₹ 16,545	₹ 2,88,604	<b>5.9%</b>
₹ 2,50,000	8%	3.5	₹ 80,476	Long term	20% with indexation	₹ 9,428	₹ 3,21,047	<b>7.4%</b>
# Expected return of 8.3% considered based on current AAA bond yields * Different period on account of difference in capital gain tax for short term and long term								
Fixed deposits- Normal citizen								
Amount invested	Expected return#	Time horizon	Return	Capital gains	Tax applicable	Tax	Final value	Actual return
₹ 2,50,000	7%	3	₹ 54,119	NA	5%	₹ 2,706	₹ 3,01,413	<b>6.4%</b>
₹ 2,50,000	7%	3	₹ 54,119	NA	20%	₹ 10,824	₹ 2,93,295	<b>5.5%</b>
₹ 2,50,000	7%	3	₹ 54,119	NA	30%	₹ 16,236	₹ 2,87,883	<b>4.8%</b>
# Return of 6.75% considered based on current bank rates								
Fixed deposits- Senior citizen								
Amount invested	Expected return#	Time horizon	Return	Capital gains	Tax applicable	Tax*	Final value	Actual return
₹ 2,50,000	7%	3	₹ 58,412	NA	5%	₹ 421	₹ 3,07,992	<b>7.2%</b>
₹ 2,50,000	7%	3	₹ 58,412	NA	20%	₹ 1,682	₹ 3,06,730	<b>7.1%</b>
₹ 2,50,000	7%	3	₹ 58,412	NA	30%	₹ 2,524	₹ 3,05,889	<b>7.0%</b>
# Return of 7.25% considered based on current bank rates *Deduction of 50000 considered for tax calculation as per 80TTB Assumed individual is earning pension which is above 3 lakhs								
Other Investment options- Senior citizen								
Amount invested	Expected return#	Time horizon	Return	Capital gains	Tax applicable	Tax	Final value	Actual return
₹ 2,50,000	8%	3	₹ 64,928	NA	5%	₹ 3,246	₹ 3,11,682	<b>7.6%</b>
₹ 2,50,000	8%	3	₹ 64,928	NA	20%	₹ 12,986	₹ 3,01,942	<b>6.5%</b>
₹ 2,50,000	8%	3	₹ 64,928	NA	30%	₹ 19,478	₹ 2,95,450	<b>5.7%</b>
# Return of 8% considered based on SCSS and PMVVY Assumed individual is earning pension which is above 3 lakhs								

**INVEST IN DEBT FUNDS TODAY, GET THE BENEFIT OF HIGHER RETURNS**

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY BEFORE INVESTING.

**WE SECURE THE FUTURE OF YOUR DEPENDANTS**

**SECURE YOUR DEPENDANTS INCASE OF AN EVENTUALITY**



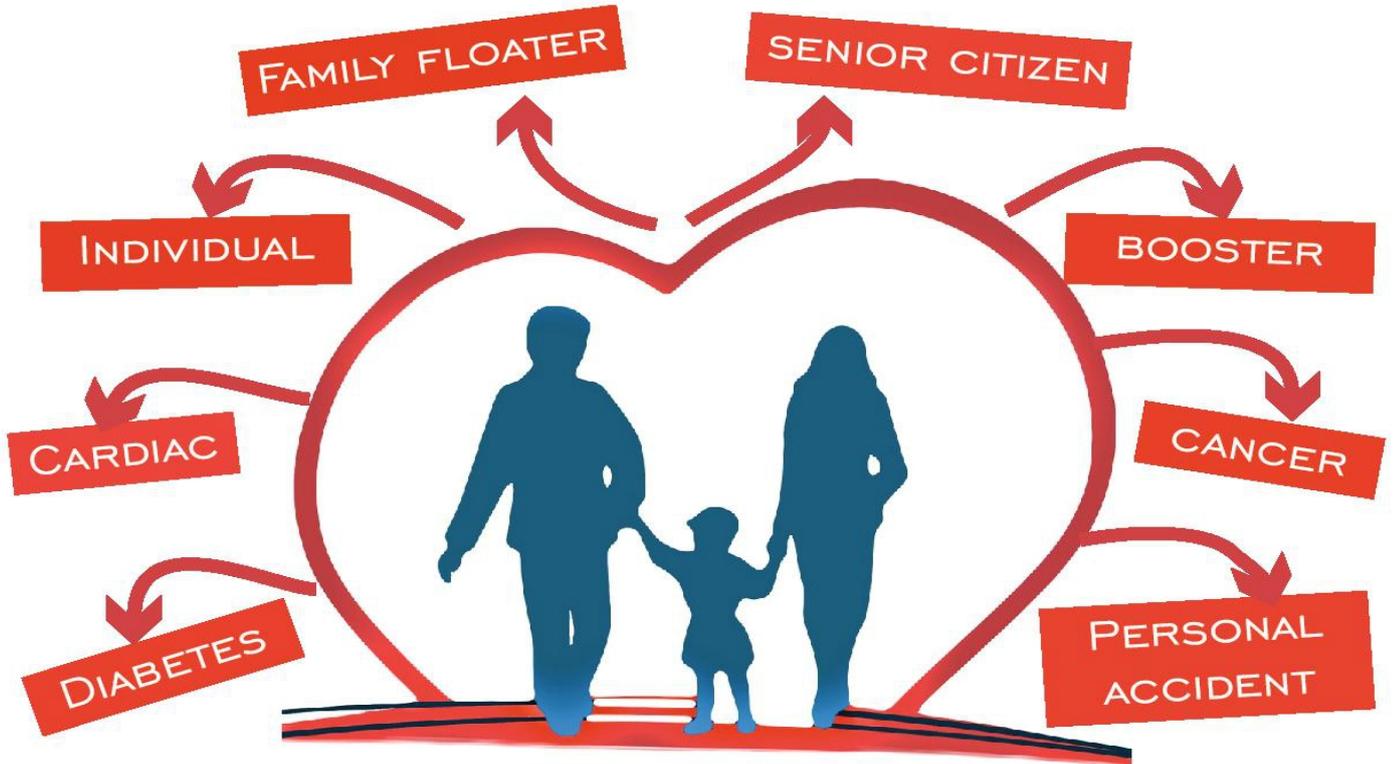
**GET AN TERM PLAN NOW**



WE PROTECT YOU FROM SUDDEN EXPENSE

# RISING MEDICAL COSTS ARE A CONCERN?

PROTECT YOURSELF WITH A HEALTH INSURANCE



WE HAVE PRODUCTS FOR SPECIFIC NEEDS

# ARE YOU WORRIED ABOUT PAYING FOR ACCIDENTAL DAMAGES?



GET IT INSURED NOW

# A READY REKONER TO PLAN YOUR GOALS

Expected rate of return	Monthly SIP Amount																																																					
	3					5					7					10					15					20					25					30					35													
Tenure (yrs)	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%																		
1,000	0.4	0.4	0.5	0.7	0.8	0.9	1.1	1.3	1.5	1.8	2.3	2.8	3.3	5.0	6.7	5.6	9.9	15.0	8.9	18.8	32.4	13.7	34.9	69.2	20.8	64.3	146.8	0.4	0.4	0.5	0.7	0.8	0.9	1.1	1.3	1.5	1.8	2.3	2.8	3.3	5.0	6.7	5.6	9.9	15.0	8.9	18.8	32.4	13.7	34.9	69.2	20.8	64.3	146.8
2,000	0.8	0.9	0.9	1.5	1.6	1.8	2.2	2.6	2.9	3.6	4.6	5.5	6.7	10.0	13.4	11.2	19.8	29.9	17.8	37.6	64.9	27.5	69.9	138.5	41.6	128.6	293.5	0.8	0.9	0.9	1.5	1.6	1.8	2.2	2.6	2.9	3.6	4.6	5.5	6.7	10.0	13.4	11.2	19.8	29.9	17.8	37.6	64.9	27.5	69.9	138.5	41.6	128.6	293.5
3,000	1.2	1.3	1.4	2.2	2.5	2.7	3.3	3.9	4.4	5.4	6.9	8.3	10.0	15.0	20.1	16.8	29.7	44.9	26.7	56.4	97.3	41.2	104.8	207.7	62.4	192.9	440.3	1.2	1.3	1.4	2.2	2.5	2.7	3.3	3.9	4.4	5.4	6.9	8.3	10.0	15.0	20.1	16.8	29.7	44.9	26.7	56.4	97.3	41.2	104.8	207.7	62.4	192.9	440.3
5,000	2.0	2.2	2.3	3.6	4.1	4.4	5.5	6.5	7.4	8.9	11.5	13.8	16.7	25.0	33.4	28.0	49.5	74.9	44.6	93.9	162.2	68.7	174.7	346.2	104.0	321.5	733.9	2.0	2.2	2.3	3.6	4.1	4.4	5.5	6.5	7.4	8.9	11.5	13.8	16.7	25.0	33.4	28.0	49.5	74.9	44.6	93.9	162.2	68.7	174.7	346.2	104.0	321.5	733.9
7,000	2.8	3.0	3.2	5.1	5.7	6.2	7.7	9.1	10.3	12.5	16.1	19.3	23.4	35.0	46.8	39.2	69.2	104.8	62.4	131.5	227.0	96.2	244.6	484.6	145.6	450.2	1,027.4	2.8	3.0	3.2	5.1	5.7	6.2	7.7	9.1	10.3	12.5	16.1	19.3	23.4	35.0	46.8	39.2	69.2	104.8	62.4	131.5	227.0	96.2	244.6	484.6	145.6	450.2	1,027.4
10,000	4.0	4.3	4.5	7.3	8.2	8.9	11.0	13.1	14.7	17.9	23.0	27.5	33.4	50.0	66.9	56.1	98.9	149.7	89.1	187.9	324.4	137.5	349.5	692.3	208.1	643.1	1,467.7	4.0	4.3	4.5	7.3	8.2	8.9	11.0	13.1	14.7	17.9	23.0	27.5	33.4	50.0	66.9	56.1	98.9	149.7	89.1	187.9	324.4	137.5	349.5	692.3	208.1	643.1	1,467.7
15,000	6.0	6.5	6.8	10.9	12.3	13.3	16.6	19.6	22.1	26.8	34.5	41.3	50.1	74.9	100.3	84.1	148.4	224.6	133.7	281.8	486.5	206.2	524.2	1,038.5	312.1	964.6	2,201.6	6.0	6.5	6.8	10.9	12.3	13.3	16.6	19.6	22.1	26.8	34.5	41.3	50.1	74.9	100.3	84.1	148.4	224.6	133.7	281.8	486.5	206.2	524.2	1,038.5	312.1	964.6	2,201.6
20,000	8.1	8.6	9.0	14.5	16.3	17.7	22.1	26.1	29.4	35.8	46.0	55.0	66.8	99.9	133.7	112.1	197.9	299.4	178.3	375.8	648.7	274.9	699.0	1,384.7	416.1	1,286.2	2,935.4	8.1	8.6	9.0	14.5	16.3	17.7	22.1	26.1	29.4	35.8	46.0	55.0	66.8	99.9	133.7	112.1	197.9	299.4	178.3	375.8	648.7	274.9	699.0	1,384.7	416.1	1,286.2	2,935.4
25,000	10.1	10.8	11.3	18.2	20.4	22.1	27.6	32.7	36.8	44.7	57.5	68.8	83.5	124.9	167.1	140.1	247.3	374.3	222.9	469.7	810.9	343.7	873.7	1,730.8	520.1	1,607.7	3,669.3	10.1	10.8	11.3	18.2	20.4	22.1	27.6	32.7	36.8	44.7	57.5	68.8	83.5	124.9	167.1	140.1	247.3	374.3	222.9	469.7	810.9	343.7	873.7	1,730.8	520.1	1,607.7	3,669.3
30,000	12.1	12.9	13.5	21.8	24.5	26.6	33.1	39.2	44.1	53.7	69.0	82.6	100.2	149.9	200.6	168.2	296.8	449.2	267.4	563.7	973.1	412.4	1,048.5	2,077.0	624.2	1,929.3	4,403.2	12.1	12.9	13.5	21.8	24.5	26.6	33.1	39.2	44.1	53.7	69.0	82.6	100.2	149.9	200.6	168.2	296.8	449.2	267.4	563.7	973.1	412.4	1,048.5	2,077.0	624.2	1,929.3	4,403.2
40,000	16.1	17.2	18.0	29.1	32.7	35.4	44.2	52.3	58.9	71.6	92.0	110.1	133.6	199.8	267.4	224.2	395.7	598.9	356.6	751.5	1,297.4	549.9	1,398.0	2,769.3	832.2	2,572.4	5,870.9	16.1	17.2	18.0	29.1	32.7	35.4	44.2	52.3	58.9	71.6	92.0	110.1	133.6	199.8	267.4	224.2	395.7	598.9	356.6	751.5	1,297.4	549.9	1,398.0	2,769.3	832.2	2,572.4	5,870.9
50,000	20.1	21.5	22.6	36.4	40.8	44.3	55.2	65.3	73.6	89.5	115.0	137.6	167.0	249.8	334.3	280.3	494.6	748.6	445.7	999.4	1,621.8	687.4	1,747.5	3,461.6	1,040.3	3,215.5	7,338.6	20.1	21.5	22.6	36.4	40.8	44.3	55.2	65.3	73.6	89.5	115.0	137.6	167.0	249.8	334.3	280.3	494.6	748.6	445.7	999.4	1,621.8	687.4	1,747.5	3,461.6	1,040.3	3,215.5	7,338.6
60,000	24.2	25.8	27.1	43.6	49.0	53.1	66.3	78.4	88.3	107.4	138.0	165.1	200.4	299.7	401.1	336.4	593.6	898.3	534.9	1,127.3	1,946.1	824.8	2,097.0	4,154.0	1,248.3	3,858.6	8,806.3	24.2	25.8	27.1	43.6	49.0	53.1	66.3	78.4	88.3	107.4	138.0	165.1	200.4	299.7	401.1	336.4	593.6	898.3	534.9	1,127.3	1,946.1	824.8	2,097.0	4,154.0	1,248.3	3,858.6	8,806.3
70,000	28.2	30.2	31.6	50.9	57.2	62.0	77.3	91.5	103.0	125.2	161.0	192.7	233.8	349.7	468.0	392.4	692.5	1,048.1	624.0	1,315.2	2,270.5	962.3	2,446.5	4,946.3	1,456.4	4,501.7	10,274.0	28.2	30.2	31.6	50.9	57.2	62.0	77.3	91.5	103.0	125.2	161.0	192.7	233.8	349.7	468.0	392.4	692.5	1,048.1	624.0	1,315.2	2,270.5	962.3	2,446.5	4,946.3	1,456.4	4,501.7	10,274.0
80,000	32.2	34.5	36.1	58.2	65.3	70.9	88.4	104.5	117.7	143.1	184.0	220.2	267.2	399.7	534.8	448.5	791.4	1,197.8	713.2	1,503.1	2,594.8	1,099.8	2,796.0	5,538.6	1,664.4	5,144.8	11,741.7	32.2	34.5	36.1	58.2	65.3	70.9	88.4	104.5	117.7	143.1	184.0	220.2	267.2	399.7	534.8	448.5	791.4	1,197.8	713.2	1,503.1	2,594.8	1,099.8	2,796.0	5,538.6	1,664.4	5,144.8	11,741.7

AMOUNT IN RS LAKH

Expected rate of return	Target amount (In Lakhs)																																			
	5					10					15					20					25					30					35					
Tenure (yrs)	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%	8%	12%	15%
10	13,752	12,244	11,290	5,589	4,347	3,633	2,994	2,002	1,496	1,784	1,011	668	863	366	195	481	155	68	13,752	12,244	11,290	5,589	4,347	3,633	2,994	2,002	1,496	1,784	1,011	668	863	366	195	481	155	68
25	34,380	30,611	28,225	13,973	10,868	9,084	7,484	5,004	3,740	4,460	2,527	1,670	2,157	915	488	1,202	389	170	34,380	30,611	28,225	13,973	10,868	9,084	7,484	5,004	3,740	4,460	2,527	1,670	2,157	915	488	1,202	389	170
50	68,761	61,222	56,450	27,946	21,735	18,167	14,969	10,008	7,479	8,919	5,054	3,339	4,313	1,831	977	2,403	777	341	68,761	61,222	56,450	27,946	21,735	18,167	14,969	10,008	7,479	8,919	5,054	3,339	4,313	1,831	977	2,403	777	341
100	1,37,522	1,22,444	1,12,899	55,891	43,471	36,335	29,937	20,017	14,959	17,839	10,109	6,679	8,626	3,661	1,954	4,806	1,555	681	1,37,522	1,22,444	1,12,899	55,891	43,471	36,335	29,937	20,017	14,959	17,839	10,109	6,679	8,626	3,661	1,954	4,806	1,555	681
200	2,75,043	2,44,889	2,25,799	1,11,782	86,942	72,670	59,874	40,034	29,917	35,677	20,217	13,358	17,253	7,323	3,908	9,613	3,110	1,363	2,75,043	2,44,889	2,25,799	1,11,782	86,942	72,670	59,874	40,034	29,917	35,677	20,217	13,358	17,253	7,323	3,908	9,613	3,110	1,363
400	5,50,087	4,89,778	4,51,597	2,23,564	1,73,884	1,45,340	1,19,748	80,067	59,835	71,354	40,434	26,716	34,505	14,645	7,816	19,226	6,220	2,725	5,50,087	4,89,778	4,51,597	2,23,564	1,73,884	1,45,340	1,19,748	80,067	59,835	71,354	40,434	26,716	34,505	14,645	7,816	19,226	6,220	2,725
800	11,00,174	9,79,556	9,03,194	4,47,128	3,47,768	2,90,680	2,39,497	1,60,134	1,19,670	1,42,708	80,869	53,432	69,010	29,290	15,632	38,451	12,440	5,451	11,00,174	9,79,556	9,03,194	4,47,128	3,47,768	2,90,680	2,39,497	1,60,134	1,19,670	1,42,708	80,869	53,432	69,010	29,290	15,632	38,451	12,440	5,451
1200	16,50,260	14,69,334	13,54,792	6,70,692	5,21,651	4,36,019	3,59,245	2,40,202	1,79,505	2,14,063	1,21,303	80,147	1,03,516	43,936	23,448	57,677	18,660	8,176	16,50,260	14,69,334	13,54,792	6,70,692	5,21,651	4,36,019	3,59,245	2,40,202	1,79,505	2,14,063	1,21,303	80,147	1,03,516	43,936	23,448	57,677	18,660	8,176
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