

What to do once you are rich?

Financial Planning vs Wealth Management vs Family Office

A question of mindset & not size of
wealth

Culturally, many Indians think of family
wealth

Outline of the presentation series

Outline

- Investments
 - Allocation, vehicles, taxation, manager selection etc
- Alternatives
- Family Business
- Relationships
- Shirtsleeves to shirtsleeves in 3 generations
- Multi-country families and issues
 - PFIC etc.
- Lifestyle, philanthropy etc.
- Succession planning
 - Nomination vs will vs trusts

Alternatives

A grown up can do things kids cannot ...



A rich person can do things others cannot ...

- Invest in AIF (VC funds)
- Invest in AIF (PE funds)
- Invest in PMS / AIF (Hedge funds)
- Invest in structured products
- Invest in esoterics (Art, wine, EB-5, Real Assets....)

Not everything you can do is beneficial for you...

Venture Capital

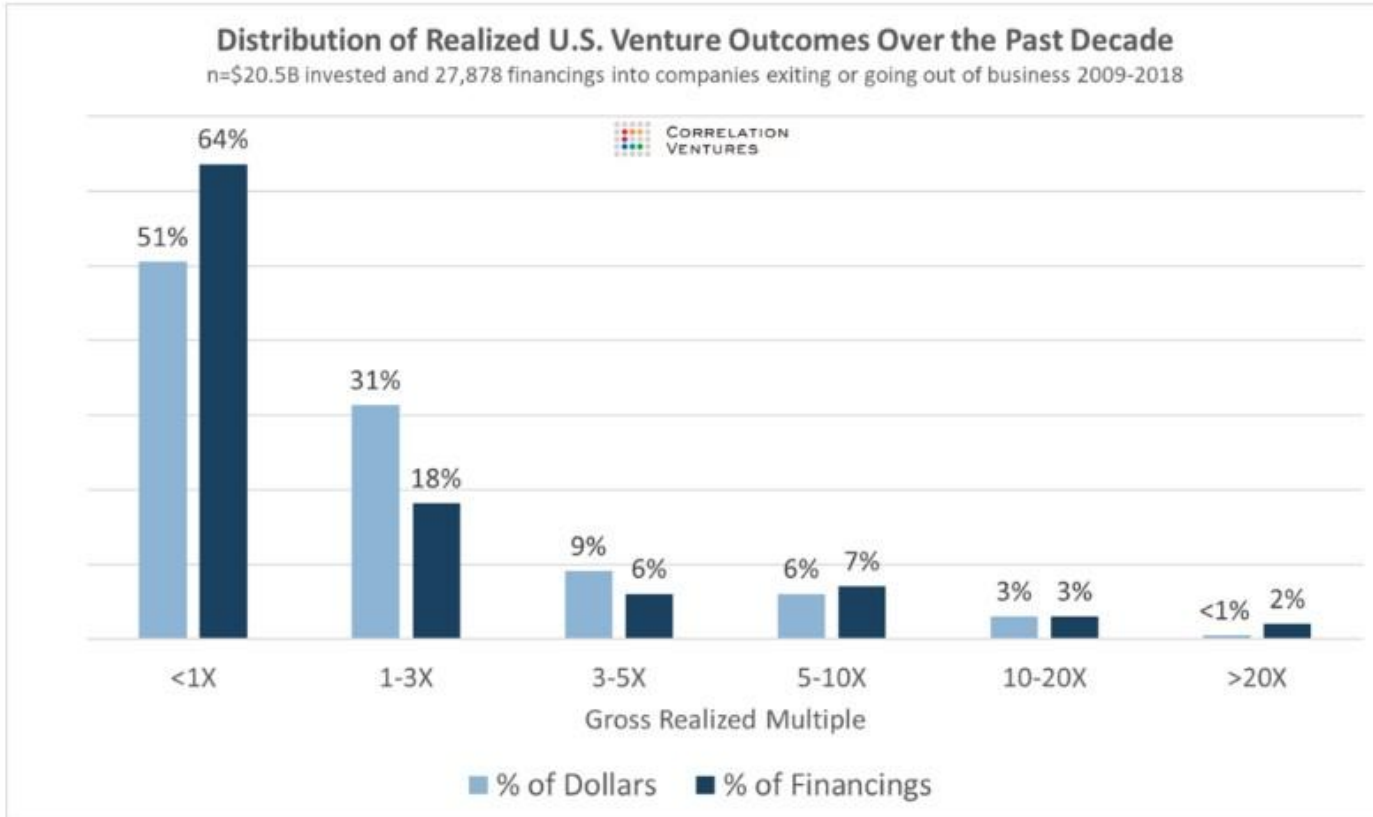
Wish I had invested in Google, Tesla, Nykaa, Flipkart, Lenskart, when it was founded...



Truth: Returns are very skewed

AKA: Should you aspire for a career as a
film actor

Source: <https://shorter.me/7z3PN>



Bad news for the DIY guys

Your cheque book / bank balance matters less than you think

G/

ABOUT

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**WE SUPPORT INNOVATIVE FOUNDERS
MOVING THE WORLD FORWARD.**

Spotlight



Stripe



GitLab

A

- Abacus *
- Acalvio
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- Alkira
- Altana AI
- Ambition
- Andela
- AngelList
- Anomali
- Apptentive *
- Apptimize *
- Appurify *
- Aptelligent *
- Bugsnag *
- Ruovant

B

More than just finance

We back Indian founders that are working on helping Indians make better choices with their money and health. At the end of the day, what's wealth without health?

Rainmatter Capital is an initiative by Zerodha.



Sensibull

An options trading platform, Sensibull is trying to make options trading safer, more accessible and build an education ecosystem around it.

smallcase

Simple & transparent investment products for every Indian

Streak

Streak is an end-to-end platform to backtest and deploy algos without coding.

Tijori

Investment Research & Tracking

Investee Companies

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In addition to promoting businesses internally, Info Edge recognizes opportunities that a burgeoning internet sector provides. It believes original concepts, sustained execution and the spirit of enterprise are key elements for success in developing online businesses. The company has, therefore, invested in early stage start-up ventures to support the growth of these entrepreneurial driven activities; gain from enhanced value creation, where this occurs; and bring such enterprises into the Info Edge fold. It has the following continuing external financial and strategic investments:

Zomato Ltd.

Zomato Limited owns & operates the website, www.zomato.com. It generates revenue from advertisements of restaurants and lead sales.

PB Fintech Ltd.

PB Fintech doing business as www.policybazaar.com, develops and publishes an online financial services platform. The company offers a consumer centric platform by partnering with financial services companies such as insurance companies to help customers select products/schemes that best suit their requirements.

Printo Document Services Pvt. Ltd.

Printo is a print-on-demand platform for personal and business print and corporate merchandise in India. The Company provides business cards, business stationary, ID cards/accessories, flyers/leaflets, posters, standees, brochures, signage, stickers, calendars and diaries; gift products; personalized greeting cards; photo books; T-shirts and apparel; and marketing collaterals. It retails its products online and via retail stores.

Nopaperforms Solutions Pvt. Ltd.

Nopaperforms runs a business of providing a SaaS platform (via website namely www.nopaperforms.com) which has a suite of software products including lead



Ather 450 Apex

Coming soon

Ather 450X

Ather 450S


At Ather, it is all about passion and purpose.

The automobile industry is in the midst of a huge technological disruption. Today, electric is the preferred choice because of its inherent efficiency that will shape urban commute and the cities of tomorrow. In parallel, the world around us is getting connected, enabling integration of devices and making our life experiences seamless. Intelligent vehicles will revolutionize our commute experience in the future and the Ather 450 stands at the cusp of this exciting reality.



Shilpa Shetty likely to earn massive return from Mamaearth IPO: How does it compare with Alia, Katrina's Nykaa profit?

4 min read • 01 Nov 2023, 02:24 PM IST

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Pranati Deva

Like Alia Bhatt and Katrina Kaif were a part of Nykaa since the initial days and received excellent returns on the listing of the e-commerce site, Shilpa Shetty may earn significant returns from the Mamaearth IPO.



As per the RHP, Shilpa Shetty Kundra has invested ₹6.7 crore in the company, acquiring over 16 lakh shares at ₹41.86 apiece.



Serious Frauds Investigation Office initiates probe against Byju's over alleged irregularities

Meanwhile, the edtech major has reportedly not received any information of the initiation of the probe.

Info Edge Writes Off \$35 Mn Bet On Rahul Yadav's Proptech Startup, Calls For Forensic Audit

Info Edge Writes Off \$35 Mn Bet On Rahul Yadav's Proptech Startup, Calls For Forensic Audit

By Malvika Maloo
02 Jun 2023



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GoMechanic Modus Operandi: Alleged Founder Fraud Laid Bare In EOW FIR

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Subhiksha Founder R Subramanian Tenders Public Apology to Wipro's Azim Premji & Others; Withdraws All Cases

Bad news for the LP guys

1. You may not have access to the best funds
1. The costs are high in the funds, most of the money (if any) will be made by the GPs, founders and employees

FT Alphaville **Venture capital investment**

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Venture capital funds are mostly just wasting their time and your money

Howling at the moonshots



DOGLAPAN

THE HARD TRUTH ABOUT
LIFE AND START-UPS



#1
BESTSELLER

ASHNEER GROVER

“It’s easier to ask for forgiveness than it
is to get permission”

- Admiral Grace Hopper

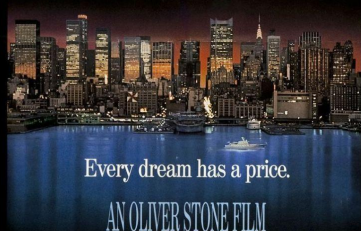
Private Equity Funds

Mature companies - control ownership



BARBARIANS
AT THE GATE

MICHAEL DOUGLAS CHARLIE SHEEN DARYL HANNAH



Every dream has a price.

AN OLIVER STONE FILM

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By [Kevin Dowd](#)

May 23, 2019 [View comments \(2\)](#)

PMS / AIF

Cumulative net figures as at the end of 30 June, 2020
(All figures in Rs. Crores)

Category	Commitments raised	Funds raised	Investments made
Category I			
Infrastructure Fund	12090	8027	6974
Social Venture Fund	1994	1373	1009
Venture Capital Fund	25997	10419	7924
SME Fund	522	101	46
Category I Total	40603	19920	15953
Category II	296384	127661	106375
Category III	48410	42025	36507
Grand Total	385397	189606	158835

Note: The above report is compiled on the basis of quarterly / monthly information submitted to SEBI by registered Alternative Investment Funds.

Data relating to activities of Alternative Investment Funds (AIFs)



Cumulative net figures as at the end of June 30, 2023

(All figures in Rs. Crores)			
Category of AIF	Commitments Raised	Funds Raised	Investments Made
Category I			
Infrastructure Fund	17,569.53	5,803.08	5,000.10
Social Venture Fund	1,501.24	692.77	447.90
Venture Capital Fund	43,529.40	22,563.88	19,238.55
SME Fund	1,136.22	341.95	289.20
Category I Total	63,736.39	29,401.68	24,975.75
Category II	6,96,132.37	2,70,241.46	2,52,830.87
Category III	85,057.72	74,482.64	72,499.55
Grand Total	8,44,926.48	3,74,125.78	3,50,306.17

Note: The above report is compiled on the basis of quarterly / monthly information submitted to SEBI by registered Alternative Investment Funds.

Structured Products

Best of both worlds?
(Safety of bonds and upside of equity)

NAAAH

Its a zoo out there, not possible to
discuss each variant possible

Basics (usually)

- Principal protection (provided by investing in debt)
- Some equity upside provided by using options (usually Nifty call options)
- Packaged very well in an enticing manner
- Illiquid (usually), credit risk - present, tax inefficient, worse than plain debt + equity allocation

Theoretical example

- Say you have Rs. 100,000 to invest for 3 years
- Invest Rs. 79,600 in a bank CD / NCD at 7.9% p.a.
- Buy 3 year NIFTY call options with Rs. 20,400 giving exposure to say NIFTY worth Rs. 80,000

Theoretical example

After 3 years, If the market Falls

- Rs. 79,600 in a bank CD / NCD at 7.9% p.a. will grow to Rs. 100,000 after 3 years (Principal protection)
- NIFTY Call options will be worthless

Theoretical example

After 3 years, If the market rises 50%

- Rs. 79,600 in a bank CD / NCD at 7.9% p.a. will grow to Rs. 100,000 after 3 years
(Principal protection)
- Exposure is to NIFTY options worth 80,000. NIFTY has gone up 50%. You get Rs. 40,000. A direct equity investment would have given you Rs. 50,000
- You give up 20% equity upside in return for principal protection. You are taxed at the maximum marginal rate. You have credit risk on the issuer of the debentures

Why to invest?



Interested in more?