

# Indian Wealth Management Forum 2015

25 August | Sofitel Hotel | Mumbai

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# Hubbis at-a-glance

We focus on the Asian wealth management industry and produce high-quality, localised content that is practical and independent. This includes news, articles, research, reports and conference-related content, and is available in multiple formats including video, web and print. The Hubbis e-learning platform consolidates this wealth of knowledge into an indispensable training and development resource for all professionals.

## What we do



Events  
Presentations  
Thought leadership



Publications  
News & videos  
Online content



Online learning  
Case studies  
Assessments

## Topics we cover

REGULATION & COMPLIANCE

SKILLS

INVESTMENTS

STRATEGY & BUSINESS

FAMILY WEALTH

TECHNOLOGY

## Who it is for

Hubbis offers a unique platform that brings together content, thought-leadership and collaboration - to challenge and provoke conventional thinking, with an aim to innovate and improve the Asian wealth management industry across the following segments: Private Banks, Independent Wealth Management, Retail Banks, Asset Management, Insurance, Technology, Professional Services. Through our events and content channels, we reach senior management, business heads and other key stakeholders from the top international, regional and domestic organisations.

## Key highlights

- 120,000 monthly unique website visitors
- Weekly email newsletter to over 34,000 regional & global professionals through our proprietary database
- More than 10 annual publications
- Dozens of thought-leadership discussions and surveys featured
- 80+ proprietary training courses and over 200 hours of live learning content



# WELCOME

We are delighted to host our flagship annual **Indian Wealth Management Forum 2015** today in Mumbai.

Please mark the date of our 2016 event in your calendar now – Thursday, 25th August.

With the industry at a tipping point – are you ready for the revolution?

While the Indian market offers enormous opportunities for all players, sweeping changes are afoot on various fronts across retail banking, private banking, IFAs, independent advice, asset management and professional services. Within such a fragmented market, industry leaders are grappling with what the reforms and other developments mean for them, how they should adapt and evolve their business models, and whether they can make a realistic return on their investment.

Anyone providing advice, in particular, must prove their worth with a distinct value proposition. They should be able to give clients proper asset allocation advice, involving solutions which not only fulfill clients' needs, but can also align the interests of all parties.

This gathering is intended to further develop the community in the Indian wealth management space – including open, informal dialogue about how best the regulatory environment needs to evolve.

Today's agenda brings together the leaders from across different firms and segments – to discuss and debate what can be done in the domestic market to ensure organisations are prepared for and can make the most of the opportunity that the growth in wealth represents.

In addition, experts from overseas are here to explain how business models, products and services have developed and evolved elsewhere. This is key to understanding how wealth managers have tackled challenges ranging from compliance to the move to advice-based offerings to shrinking margins.

We are also video-recording the presentations and writing up content from today's discussions – and we will send this to you. Plus, we will be publishing this as part of our forthcoming publication – **Indian Wealth Management 2015**.

We are delighted to host this must-attend fixture in the Indian wealth management calendar. Thank you for your support and attendance. We hope you enjoy the forum.

**MICHAEL STANHOPE**  
CHIEF EXECUTIVE OFFICER & FOUNDER  
HUBBIS

# Agenda-at-a-glance

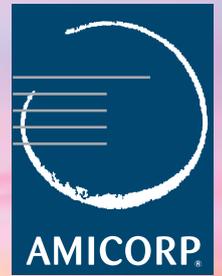
## Morning

9.00am	<b>Welcome Address</b>
9.05am	<b>Panel Discussion</b> <i>Changing with the times - evolving the wealth management industry in India</i>
9.45am	<b>Presentation</b> <i>An update on the bond markets and DSP BlackRock outlook</i>
10.05am	<b>Presentation</b> <i>Wealth creation the mutual fund way</i>
10.25am	<b>Presentation</b> <i>Quant - Global Asset Allocator Adviser</i>
10.45am	<b>Refreshments &amp; Networking</b>
11.15am	<b>Panel Discussion</b> <i>What does "advice" mean in Indian wealth management?</i>
11.55am	<b>Presentation</b> <i>The future of fiduciary services in private banking</i>
12.10pm	<b>Presentation</b> <i>Transforming wealth management in the digital age</i>
12.30pm	<b>Panel Discussion</b> <i>What can be learnt from the world of wealth management outside India?</i>
1.10pm	<b>Lunch</b>

## Afternoon

1.50pm	<b>Panel Discussion</b> <i>Market opportunities</i>
2.30pm	<b>Presentation</b> <i>What new things are wealth managers doing with technology?</i>
2.50pm	<b>Presentation</b> <i>Driving greater professionalism and ethics in Indian wealth management</i>
3.10pm	<b>Presentation</b> <i>Asian wealth management centres</i>
3.25pm	<b>Refreshments &amp; Networking</b>
3.50pm	<b>Presentation</b> <i>Equity market outlook</i>
4.10pm	<b>Panel Discussion</b> <i>IFAs - what does it take to survive and thrive?</i>
4.50pm	<b>Panel Discussion</b> <i>How can technology drive the industry to the next level?</i>
5.30pm	<b>Closing remarks</b>
5.45pm	<b>Forum Ends</b>

From on-boarding to white-labelling and outsourced fiduciary services – Amicorp is your global strategic partner of choice



## AMICORP GROUP

Institutional Sales

Amicorp's core business is the provision of global outsourced fiduciary services. More than half of the top 10 global private banks as well as other financial institutions including family offices and insurance companies choose Amicorp as their preferred services provider because of our global coverage, breadth of proposition, scalable platform and specialist knowledge of jurisdictions and products, across more than 40 offices in over 30 countries. Our aim is to become your strategic partner of choice, in delivering Amicorp's full suite of fiduciary services to you and your clients.

Whilst financial institutions recognize the critical value of offering fiduciary services in order to complement their core investment proposition, some may lack the resources to deliver this internally, and in reviewing their operating models, are increasingly seeking the services of independent providers like Amicorp.

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We are a leading global independent trust firm in the provision of outsourcing solutions to financial institutions. This is why Amicorp is the strategic partner of choice.

Begin your conversation today with Amicorp. Contact us to discuss your options around strategic partnering.



For more information on how Institutional Sales can assist, please contact:

[www.amicorp.com](http://www.amicorp.com)

Peter Golovsky - Global Head of Institutional Sales, Amicorp Group  
Tel.: +852 3105 9882 | Email: [p.golovsky@amicorp.com](mailto:p.golovsky@amicorp.com)

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# Full Agenda

**8.40am**      **Registration**

**9.00am**      **Welcome Address**

**Michael Stanhope**  
Chief Executive Officer & Founder  
Hubbis

**9.05am**      **Panel Discussion**  
*Changing with the times – evolving the wealth management industry in India*

Indian wealth management is at a cross-roads. There is regulatory uncertainty over the advisory model going forward and how firms can make it work. There also continue to be multiple challenges around business models, including: how to align the interests of clients, advisers and the organisation, especially in relation to compensation; deepening the talent pool and building a pipeline of high-quality staff; building a credible and reliable brand; working within regulatory constraints and meeting the compliance burden; and differentiating value propositions.

- *Where is the Indian wealth management market at? What are the biggest opportunities and challenges?*
- *How can you develop your brand in such a competitive market?*
- *Aligning the interests of the client, adviser and bank? How can you achieve that?*
- *Encouraging front-line advisers to stick with the same organisation is a priority. What career path do you need to offer to retain good staff? How do you compensate them?*
- *What can you do to attract talent in the first place and create a strong pipeline?*
- *How can you catch advisers while they are young? And mould them to be good bankers?*
- *Can we get more women involved as advisers or clients?*
- *Most wealthy customers in India tend to have three or more bank relationships. How can you be the primary relationship?*
- *Is standardised KYC the answer to address various regulatory and compliance hurdles in attracting net new assets more easily? How can you save time and duplication of effort?*

**Chair**            **Michael Stanhope**  
Chief Executive Officer & Founder  
Hubbis



Introducing our multi-award winning trading platform

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- Corporates

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- Panel**
- Shiv Gupta**  
Head - Private Banking  
RBS Private Banking
- Shantanu Ambedkar**  
Managing Director & Head Private Banking  
Global Private Banking, HSBC, India
- Ashish Mehrotra**  
Country Head - Retail Banking, Wealth Products and Retail Commercial Bank  
Citi
- Himanshu Bhagat**  
Managing Partner  
IIFL Private Wealth Management
- Atinkumar Saha**  
Managing Director & Head - Wealth Management Coverage  
Deutsche Bank
- Rajesh Iyer**  
Executive Vice President and Head - Investments and Family Office  
Kotak Wealth Management

**9.45am**      **Presentation**  
*An update on the bond markets and DSP BlackRock outlook*

**Dhawal Dalal**  
Executive Vice President and Head – Fixed Income  
DSP BlackRock Investment Managers

**10.05am**      **Presentation**  
*Wealth creation the mutual fund way*

**Himanshu Vyapak**  
Deputy Chief Executive Officer, Executive Vice President - Marketing  
Reliance Capital Asset Management

- *Industry track record in wealth creation*
- *Asset allocation trends – where exactly is the money?*
- *Product innovation – is there enough to serve the wealth clients?*
- *Way forward for the industry*

**10.25am**      **Presentation**  
*Quant – Global Asset Allocator Adviser*

**Sandeep Tandon**  
Managing Director & Chief Executive Officer  
Quant Capital

- *Predictive power of quant tools*
- *“Timing is everything” – is this important factor to be considered by the investment managers in today’s scenario?*



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**10.45am Refreshments & Networking**


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**11.15am Panel Discussion**
***What does “advice” mean in Indian wealth management?***

A lack of regulatory clarity continues to create confusion for wealth managers about how to adapt and evolve their business models towards an advice-based approach. At the same time, SEBI has recently said it is not happy with how asset management companies are misusing investor education money and showing a lack of self-discipline in rationalising the commissions paid to distributors of mutual funds. The industry is under pressure to come together to take action to address these shortcomings.

- *What is the difference between “fund distribution” and “advice” in India?*
- *The regulator wants wealth managers to move to advisory, but many people are fearful they might lose their livelihood. How should Indian investment advisory business models evolve?*
- *What has been the experience in other countries that have had to shift to advise-based models? How have these organisations encouraged investors to pay for advice?*
- *Which types of business modes in India will be negatively impacted by these regulations?*
- *There doesn’t seem to be any obvious advantage of being an “adviser”, so why would anybody become one compared with being a “fund distributor”?*
- *How does the economics of the business work with advisory? How can you make money with this new approach?*
- *While cash-flow is negatively affected in the short-term, what do you need to do to evolve your mind-set towards the benefits of long-term and annuity revenue?*
- *What can you do to differentiate yourself in the way you provide advice?*
- *How do you improve the client experience through your advice?*
- *Will you ever be able to encourage investors to pay for advice?*

**Chair**      **Anurag Seth**  
Head - Global Wealth Management  
Quant Capital

**Panel**      **Kanwar Vivek**  
Senior President and Head - Wealth Management & Global Indian Banking  
Yes Bank

**Arvind Bansal**  
Head of Products  
Aventus Wealth Management

**Sirshendu Basu**  
Head - Managed Investment and Product Management  
Standard Chartered Bank

**Purvi Parkeria**  
Vice President  
IIFL Wealth Management

**11.55am**      **Presentation**  
*The future of fiduciary services in private banking*

**Peter Golovsky**  
 Managing Director, Global Head of Private Clients  
 Amicorp Group

- *State of play in the global trust industry*
- *Factors driving industry change*
- *Banks at a tipping point - strategic options and choices around delivering fiduciary services*
- *Opportunities and challenges from global tax transparency, FATCA, CRS*

**12.10pm**      **Presentation**  
*Transforming wealth management in the digital age*

**Sandeep Lalwani**  
 Senior Director, Global Sales and Key Accounts  
 Miles Software Solutions

- *Key trends on the impact of digitisation*
- *Challenges and client expectations in the digital age*
- *Systems in the digital age*
- *Social collaboration*
- *Sharing customer insights*
- *Future of digital wealth management*

**12.30pm**      **Panel Discussion**  
*What can be learnt from the world of wealth management outside India?*

Against the backdrop of a changing regulatory landscape, combined with the blurring of lines and business models between private banks, retail banks, IFAs and insurance companies in Hong Kong and Singapore especially, staying relevant and profitable is an increasingly-urgent priority for wealth management firms. Difficulties for some organisations in achieving this has led to different approaches being taken – consolidation is happening at an increasing pace on the one hand, while other firms are looking to focus on what they are best at, or use technology solutions such as mobile and digital channels to create more effective and user-friendly client experiences. Ultimately, it is about creating tangible points of differentiation in the value proposition.

- *At what stage of development is wealth management at in countries like Hong Kong and Singapore?*
- *Has anyone got it right? Or do we need a new model?*
- *How are different types of wealth management firms trying to capture this potential?*
- *Who has a successful business model?*
- *A look at the different models and how they are developing: private banks Vs retail banks Vs insurance companies Vs IFAs Vs family offices / independent advisers*
- *Globally, margins are shrinking. What are the most forward-thinking firms doing to make money?*
- *How can they increase margins and/or get more assets?*
- *How are banking leaders dealing with and responding to the regulatory trends and implications from global tax transparency, FATCA, Common Reporting Standards, etc?*
- *What are the product trends? And what innovation are we seeing?*
- *What trends are we seeing in terms of India investing in the world, and the world investing in India?*

**Chair**            **Michael Stanhope**  
 Chief Executive Officer & Founder  
 Hubbis

- Panel**
- Tariq Aboobaker**  
Managing Director, Director - Estate Planning  
Amicorp Group
- Atul Singh**  
Managing Director and Head Global Wealth & Investment Management, India  
Merrill Lynch Global Wealth Management
- Kees Stoute**  
Managing Director  
Hubbis
- Angelo Venardos**  
Chief Executive Officer  
Heritage Trust Group
- Rajendra Kalur**  
Founder Director and Chief Executive Officer  
Trust Plutus Wealth Managers
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**1.10pm**      **Lunch**

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**1.50pm**      **Panel Discussion**  
*Market opportunities*

India has seen an expansion in the range of products available for wealthy individuals, with growth of alternative investment funds and pension products, for example. In looking at where the markets are at, and how structures and offerings will evolve further, the discussion will also look at the effective ways to bring investment know-how and innovation to clients – as well as the right balance for advisers between tactical revenue generation, wealth generation and wealth preservation.

- *With no clear consensus to the markets, it is very challenging to find the right strategy and product mix for clients. How are you advising them?*
- *What products and investments are you talking to your clients about for the rest of this year? And over the next 12 months?*
- *How can clients get access to more interesting products? Is there enough product innovation?*
- *With so much invested in fixed income, how can you persuade clients to buy equities?*
- *What opportunities are we likely to see in alternatives?*
- *Is there scope for investing in products such as real estate, absolute return funds, social impact funds, and retirement or pension-related solutions?*
- *What is the potential passive investing?*
- *How can you create a more rational framework and move away from a focus solely on performance?*
- *Should performance be linked to risk in India?*
- *How can you get investors to start thinking long-term as opposed to short-term?*

**Chair**      **Michael Stanhope**  
Chief Executive Officer & Founder  
Hubbis



- Panel**
- Hrshikesh Parandekar**  
Chief Executive Officer  
Ambit Wealth
- Gaurav Pant**  
Vice President & Fund Manager  
DSP BlackRock Investment Managers
- Prateek Pant**  
Executive Director - Products and Services  
RBS Private Banking
- Kaushik Bagchi**  
Product Head - Wealth Management  
IDBI Bank
- Vinay Bajpai**  
Head of Product  
Deutsche Bank
- Gaurav Awasthi**  
Head - Product - Private Wealth Management  
ICICI Securities
- Ashish Kehair**  
Head - Financial Advisory, Wealth Management & Private Banking  
IDFC Bank

**2.30pm**      **Presentation**  
*What new things are wealth managers doing with technology?*

**Vinay Kumar**  
Senior Vice President – Wealth Platform  
Intellect Design Arena

- *How to strengthen your investment process*
- *How to scale your business and engagement of clients*
- *How to improve the client experience*

**2.50pm**      **Presentation**  
*Driving greater professionalism and ethics in Indian wealth management*

**Shreenivas Kunte, CFA**  
Director of Content  
CFA Institute

- *Wealth management landscape – roles, skills & opportunities*
- *Benefits of studying for the CFA charter*

**3.10pm**      **Presentation**  
*Asian wealth management centres*

**Angelo Venardos**  
Chief Executive Officer  
Heritage Trust Group

- *Assessing the merits and pitfalls of different jurisdictions in Asia*
- *How to decide what's best for your clients*

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**3.25pm Refreshments & Networking**

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**3.50pm Presentation**  
*Equity market outlook*

**Navneet Munot**  
Executive Director & Chief Investment Officer  
SBI Funds Management

- *Major developments*
- *Indicators*
- *SBI MF Outlook*

**4.10pm Panel Discussion**  
*IFAs – what does it take to survive and thrive?*

With tens of thousands of IFAs operating across India, standing out from the crowd and being profitable is the goal they should strive to achieve. Most will fail, so there needs to be a clear understanding the success factors for running an IFA business. This needs to address issues such as: how to provide value for money, what's required to add value, whether the individual or the brand matters most, what a holistic approach looks like in India today, finding the right partners, and weighing the merits of one-stop-shops versus specialist advice.

- *What is an IFA today?*
- *How will the industry evolve from here?*
- *Why do clients need so many advisers?*
- *How can you prove you're different?*
- *Can you reduce the cost of acquiring a new client? And can you get them when they're young?*
- *What can be done to move away from being too product driven?*
- *Why is there no wrap platform or open architecture model?*

**Chair Raman Grover**  
Head - West, Global Wealth Management  
Quant Capital

**Panel Jayant Vidwans**  
Chief Financial Planner  
Chaitanya Financial Planners

**Vishal Dhawan**  
Founder Director and Chief Financial Planner  
Plan Ahead Wealth Advisors

**Dhruv Mehta**  
Chairman  
Foundation of Independent Financial Advisors

**Roopa Venkatkrishnan**  
Secretary  
Foundation of Independent Financial Advisors



**4.50pm**      **Panel Discussion**  
*How can technology drive the industry to the next level?*

In India, more so than most other countries, using technology to create a more relevant, consistent and profitable wealth offering via mobile, digital and social offerings is critical in delivering financial services. The country's retail banks have made the biggest leaps forward in mobile and digital offerings so far. When it comes to the more specific wealth segments, however, and especially the upper end of the wealth pyramid, the industry is lagging. It now needs to adapt and move with the times, which includes becoming more process-oriented, as part of formulating appropriate advisory processes and scaling the business.

- *What trends are we seeing in the use of technology in wealth management in India?*
- *What is the role of digital in this industry?*
- *When will the digital engagement really take off in India?*
- *How will it disrupt traditional wealth managers?*
- *How can you use technology to scale your business?*
- *Are you making the most of the technologies and channels which exist?*
- *In which areas should you be looking to extend your reach?*
- *What is the role of technology in fostering a better advisory process?*
- *What is the outlook for robo-advisers in India?*
- *What is the level of acceptance among clients of the online channel?*
- *How do you get your messaging right to ensure the floodgates will open?*
- *Where is the opportunity to build-out the technology engagement?*
- *How do you need to change the way you think about the business?*

**Chair**            **Michael Stanhope**  
 Chief Executive Officer & Founder  
 Hubbis

**Panel**            **Sujeet Kothare**  
 Head Standard Chartered Bank Relationship & PMO  
 ICICI Prudential Life Insurance

**Satheesh Krishnamurthy**  
 Senior Vice President, Head Affluent Banking  
 Axis Bank

**Bharat Sharma**  
 Head - Wealth Management  
 ICICI Bank

**Sumeet Vaid**  
 Founder & Chief Executive Officer  
 FIINFRA.in

**Anshu Kapoor**  
 Head - Global Wealth Management  
 Edelweiss Global Wealth Management

**5.30pm**      **Closing remarks**

**Naganath Sundaresan**  
 President and Chief Investment Officer  
 DSP BlackRock Investment Managers

**5.45pm**      **Forum Ends**



# Speaker biographies



## Anshu Kapoor

Head - Global Wealth Management  
**Edelweiss Global Wealth Management**

Anshu Kapoor joined Edelweiss in 2010 and currently heads the Global Wealth Management business. A CFA and a business management graduate from Delhi University, Anshu Kapoor brings with him over 17 years of experience in Private Banking, International Financial Markets and Consumer Banking. Prior to joining Edelweiss Anshu was a Director at Merrill Lynch in India, where he was instrumental in developing the Private Banking Investments Advisory platform and the cross-border business that straddled Middle East, Asia Pacific and North America. He brings with him expertise in International Financial Markets owing to his earlier stint with HSBC Private Bank in Dubai.



## Arpita Vinay

Executive Director  
**Centrum Wealth Management**

Arpita Vinay, is a part of the founder member team to set up the Private Wealth Business at Centrum and is a Director on the Board of Centrum Wealth Management Limited. For the Private Clients Business, among other responsibilities, she leads Product Management and Proposition Development, Family Office, Real Estate Advisory Services and Structured Product Origination and Distribution businesses. She also runs some large and key customer relationships for the business and also drives the identification and execution of New Business Opportunities for her firm. She has over a decade of experience in financial services across Private Clients, Wealth Management and Investment Products. As part of her past roles, she has valuable experience in the areas of Core Banking, Customer Proposition Development and Product Management and Distribution channel management. Prior to joining Centrum, she was Head - Premier Proposition for HSBC where she was responsible for managing one of the largest premium banking offerings in the country. She is an Electrical Engineer and also holds an MBA, Finance (Faculty of Management Studies, Delhi). She is also a member of the Society of Trust and Estate Practitioners (STEP), a global forum.



## Arvind Bansal

Head of Products  
**Aventus Wealth Management**

Arvind Bansal is the Head of Product at Aventus Wealth Management Private Limited. He is responsible for strengthening the existing product capabilities in equity, fixed income and real estate asset classes. He also leads the development of alternatives asset class practice for wealth management, with special emphasis on private equity and leverage Aventus group's strength in the business. Previously, he was with ING Investment Management (IM), where he used to head Multi Manager Investments and was responsible for managing fund of funds and MTM investment products. He also handled products from conceptualisation to execution, and offshore sales at Mauritius, in his earlier responsibilities at ING IM. He joined ING IM from Prudential ICICI AMC, where he was responsible for developing the PMS business for more than two years. He is credited to have generated profitable business relationships with Deutsche Bank and ICICI Bank. He co-founded e2e technologies, a start-up technology firm which he successfully ran for a couple of years before joining Prudential ICICI AMC. The first three-and-a-half years of his career was spent at KPMG Consulting and Corporate Finance doing valuations, re-jigging capital structure and striking M&A deals. An alumnus of IIT Delhi's Chemical Engineering Department he has also done his post graduate in Finance & Strategy from ISB Hyderabad.



#### Ashish Kehair

Head - Financial Advisory, Wealth Management & Private Banking  
**IDFC Bank**

Ashish started his career in 1998 and spent about 17 years in various parts of the ICICI Group. Ashish worked across Liabilities, NRI business, International Private Banking, Treasury and Structuring Of Investment Products. Additionally, he has also had exposure in Venture Capital & Private Equity where he has been involved in Project Incubation, Funding (Seed & Late Stage) and Exits. His last stint in ICICI Group was with ICICI Securities, where he was the heading Private Clients, Equity Advisory & International Business. Since March 2015 he has joined the start-up team of IDFC Bank. In the Bank he will be responsible for investment, protection, estate planning and broking solutions across all client segments - resident individuals (retail, affluent and HNI), NRIs, Corporates and SMEs. Ashish is a Chartered Accountant and Cost Accountant by qualification.



#### Atinkumar Saha

Managing Director & Head of Wealth Management Coverage  
**Deutsche Bank**

With over 24 years of experience in financial services, Atinkumar Saha is now the Managing Director and Head of Wealth Management Coverage, India at Deutsche Bank AG. Atin joined Deutsche Bank Wealth Management in 1995. Prior to his current role, Atin was responsible for wealth management coverage for the West region in India and also headed the Wealth Management Training Team and Client Engagement Team. He began his stint with Deutsche Bank as a relationship manager and was also responsible for communications and brand management for Wealth Management. He has been instrumental in building and steadying the franchise in association with key team members. Prior to joining the Company, Atin worked with ANZ Grindlays Bank PLC as the Area Marketing Manager for the Southern Region in India. He was also the Product Manager for Asset & Liabilities (retail) and managed Corporate Campaigns for the company. Atin holds a Masters in Management Studies from Mumbai University. He is also a Certified Financial Planner and holds IRDA and AMFI licenses for Insurance and Mutual Fund Distribution in India.



#### Navneet Munot

Executive Director & Chief Investment Officer  
**SBI Funds Management**

Navneet Munot is Executive Director and Chief Investment officer of SBI Funds Management Private Limited. As CIO, Navneet is responsible for overseeing assets of over Rs.83,000 crores across various asset classes. Navneet has over 20-years experience in financial markets. Before joining SBI MF, he was executive director and Head of Multi Strategies Fund Boutique at Morgan Stanley Investment Management. Prior to joining Morgan Stanley Investment Management, he worked as the Chief Investment Officer (Fixed Income and Hybrid Funds) of Birla Sun Life Asset Management Company Ltd. Navneet had been associated with the financial services business of the Birla group for over 13 years and worked in various areas such as fixed income, equities, foreign exchange and derivatives. Navneet has done post-graduation in Accountancy and Business Statistics and also a rank holder Chartered Accountant. He is a charter holder of Chartered Financial Analyst Institute (CFA) and Chartered Alternative Analyst Institute (CAIA). He has also done FRM and is a member of Global Association of Risk Professional (GARP).



#### Atul Singh

Managing Director and Head of Global Wealth & Investment Management, India  
**Merrill Lynch Wealth Management**

Atul Singh is managing director and head of wealth management business for Merrill Lynch in India. In this role, he is focused on scaling up the wealth management business in India, and responsible for planning, managing and executing the strategic direction and initiatives of this business. Prior to assuming his current role, Atul has held various management positions within the Asia wealth management business of Merrill Lynch. Most recently, he was heading the Business Development and Strategy for GWIM in Asia, and was focused on driving growth in GWIM business – across new markets, products and channels – in one of highest growth wealth markets in the world. Before this, Atul was chief operating officer for Asia and India businesses. Prior to joining Merrill Lynch in July 2006, Atul was a principal with Booz Allen Hamilton in New York, where he advised large wealth management and wholesale banking clients on driving growth, productivity and efficiency. At Booz Allen, he has authored several thought pieces on driving growth in Wealth Management business. Atul holds an MBA from the Indian Institute of Management, Bangalore and a Bachelor's degree in engineering from the Birla Institute of Technology, Ranchi, India where he was awarded the Presidential gold medal. He is based in Mumbai.



#### Bharat Sharma

Head - Wealth Management  
**ICICI Bank**

A successful General Manager with two decades of experience. Key focus areas include Strategy, Business Development, All India distribution and Operations, Dealing with regulators, with leading companies. Successful track record of scaling up multiple lines of businesses, building high performance teams, to exceed business results consistently. Built businesses in Retail Assets lending and Inventory funding, Mortgages, Credit cards, Small business banking, Trade and Small business loans, Retail branch banking, Wealth management. Consistent delivery on top line numbers with focus on bottom line, quality of portfolios and customer service.



#### Vinay Kumar

Senior Vice President - Wealth Platform  
**Intellect Design Arena**

Vinay has over 25 years of experience in financial markets, investments and research. His extensive expertise in the areas of Private Banking, Wealth Management, Margin Trading/ Lending, OTC, derivatives, Brokerage Operations, amongst others. He has led various consulting assignments with Global banks mainly in the areas of Private Banking, Wealth Management, Margin Trading/ Lending and OTC derivatives. He has been instrumental in conceptualizing and operationalizing a 4-tiered Domain Training Programme aimed at positioning Polaris as a value-added specialist player in the BFSI domain. Prior to Intellect he has had three years in an academic institution specializing in MBA programs, handling investment banking portfolio for three years, been involved in finalization of investments, and segment of bank balance sheet for three years. He is the Editor of the Book titled 'IT Professionals' handbook of Investment Banking and Financial Markets'.



#### Anurag Seth

Head, Global Wealth Management  
**Quant Capital Advisors**

Anurag has 13 years of experience in Private Banking and Wealth Management. He is currently Director and Head, Global Wealth Management at Quant Capital Advisors, India, driving the Wealth Management business set up and advisory process. Has been successful in launching a holistic advisory model at Quant Capital, in line with a client-centric approach. Prior to joining Quant Capital, Anurag had a long stint with Standard Chartered Bank and was Head, Wealth Advisory, India. He was instrumental in driving Wealth Advisory business during his 11-year tenure with the bank. During this time, the Wealth Management business built momentum and was awarded with Best Structured Product (Distribution) award and also CNBC Best Financial Advisor awards for 2008 and 2011. Anurag is an INSEAD, France Alumni and graduated from SRCC, Delhi University.



#### **Dhruv Mehta**

Chairman

**Foundation of Independent Financial Advisors (FIFA)**

Mr. Dhruv Mehta's professional career spans over 25 years in multinational and Indian companies. He is an Associate member of The Institute of Chartered Accountants of India and The Institute of Cost & Works Accountants of India. Mr. Mehta Sets up an Investment Advisory in 2003 covering all the gamut of investment products for corporate treasury, family office and HNIs. Asset under Management: Initiated advisory services for a corpus of \$ 6.7 Million which has grown to over \$ 167 Million. He has spent 2 years with A.F. Ferguson & Co; a renowned accounting and auditing firm. Post that he was with the Corporate Finance Department of Searle (I) Ltd, a Pharmaceuticals & Agrochemicals Multi-National for about 5 years. In 1991 he joined the Savita Group a leader in petroleum specialties as Finance Controller. Post that he started an investment advisory firm serving family businesses and SMEs. He is also the director of Malabar Capital Advisors and on the board of Shriram Asset Management Company.



#### **Gaurav Awasthi**

Head - Products, Private Wealth Management

**ICICI Securities**

Gaurav Awasthi is the Head- Products, Private Wealth Management at ICICI Securities. He has over 10 years experience in the industry spanning across strategy consulting, Corporate banking & wealth management. In his last assignment, he was heading the investment solutions desk for ASK Wealth Advisors. Gaurav holds a PGDM in Strategy and Finance from IIM Lucknow.



#### **Himanshu Bhagat**

Managing Partner

**IIFL Wealth Management**

Himanshu Bhagat is Managing Partner at IIFL Wealth Management Ltd, India's largest private wealth management firm with over US\$ 11.00 bn of assets under advice, distribution and custody. Bhagat has over fifteen years of experience in the Wealth Management industry. At IIFL Wealth Management Ltd, Mumbai-based Bhagat oversees the firm's strategy including process improvement and technology. Previously, Bhagat was the head of the Wealth Management business at Morgan Stanley, where he, along with his team, set up the business from scratch, building the full platform locally and integrating with the global processes and practices. He also oversaw the successful exit of the firm via a sale, towards the end of his tenure. Prior to that, Bhagat had a successful 8+ years stint at Merrill Lynch, a majority of which was spent in its US Head Office at Princeton. He was part of the strategy and business practice group and involved in projects considered state-of-the-art in the industry even today. Bhagat is an MBA from Boston College as well as a qualified Chartered Accountant. On a personal note, Bhagat is married to a graphic designer and has a lovely 7-year-old daughter.



#### **Dhawal Dalal**

Executive Vice President and Head of Fixed Income

**DSP BlackRock**

Mr. Dhawal Dalal joined Merrill Lynch Investment Managers in 1996 after receiving his MBA from the University of Dallas. He worked with the Merrill Lynch Private Client Fixed Income Division for approximately a year. He later joined Money Market Desk of Merrill Lynch Investment Managers. He returned to India in 1998 to join the Fixed Income Desk of DSP BlackRock Investment Managers Pvt. Ltd. (previously called DSP Merrill Lynch Fund Managers). He is currently Exec. Vice President and Head of Fixed Income at DSP BlackRock Investment Managers Pvt. Ltd.



#### **Himanshu Vyapak**

Deputy Chief Executive Officer  
**Reliance Capital Asset Management**

Himanshu Vyapak is currently the Deputy CEO of Reliance Capital Asset Management (RCAM), one of India's leading and fastest growing Mutual Funds. Reliance MF offers investors a well-rounded portfolio of products to meet varying investor requirements and has presence in 179 cities across the country. Himanshu's career spans over 16 years across varied businesses in the BFSI sector. Himanshu has been with Reliance Capital Asset Management (RCAM) since Oct 2003 and has been instrumental in expanding RCAM's footprints in both domestic & international territories. Himanshu is actively involved in various industry-level initiatives and is also a member on the ARN committee of Association of Mutual Funds in India (AMFI). Apart from Reliance Mutual Fund, he was also involved with other businesses across Reliance Capital group like Credit Cards & Unsecured Loans. Prior to Reliance Capital he has held key positions with ICICI bank and Escorts Finance across liability and asset verticals. Himanshu is an MBA (Gold Medalist) and a Graduate in Economics (Hons) from Delhi University. He is also a Fellow of Insurance from Indian Institute of Insurance, a Certified Financial Planner and holds the Claritas Investment Certification awarded by the CFA Institute, USA. Under his leadership, RCAM has earned accolades from Customers, Partners and Independent professional research entities representing domestic and international geographies. Some of them include: Best Sales Team & National Sales Team of the year - Stevie Award 2008 & 2009 respectively, Best National Sales Head of the Year - Wealth Forum Award 2010, Best Distributor Training Team from Wealth Forum Platinum Circle 2010, Top 3 in Customer Service from Wealth Forum Platinum Circle 2010.



#### **Hrishikesh Parandekar**

Chief Executive Officer  
**Ambit Private Wealth**

Mr. Hrishikesh Parandekar is the CEO for the NBFC and Private Wealth businesses of Ambit and a member of the Ambit Group Executive Committee. Within the NBFC, the focus is to provide structured lending solutions to entrepreneurs and their operating companies, including greater participation in real estate lending. Within Private Wealth, the focus is to build and deliver a world class investment solutions platform for family offices and HNIs in India and overseas. Mr. Parandekar previously was the Group Head and CEO for Karvy's broking, wealth management and asset management businesses. On the Karvy platform, he launched and quickly scaled multiple businesses including wealth/ alternate assets, realty and mezzanine debt financing, and real estate advisory, in India and the Middle East. Prior to joining Karvy, Mr. Parandekar worked for Morgan Stanley as the Managing Director and Head of the Latin American Private Wealth and the International Retail businesses and was a member of the exclusive Global Private Wealth Management Executive and Operating Committees. His wide ranging responsibilities spanned management of professionals based in the U.S., Latin America, and Switzerland. Before heading these businesses, Mr. Parandekar was global head for business development and strategic planning in the private wealth business. Before joining Morgan Stanley, Mr. Parandekar was a senior consultant with McKinsey. He started with McKinsey in India, joining the Mumbai office as one of its earliest consultants. At McKinsey he was instrumental in building a strong practice in serving financial institutions in India. Besides India, he also had stints working out of the firm's offices in Abu Dhabi, Chicago, Kuala Lumpur, and New York, where Mr. Parandekar specialized in serving investment houses, banks, and insurers, on issues related to strategy, investing, and product management. Mr. Parandekar earned his MBA in 1994 from the Indian Institute of Management in Ahmedabad, where he was awarded the President's Gold Medal for graduating ranked number one in his class. He has a Bachelor's degree in Economics and Accounting from the University of Bombay. Mr. Parandekar is also on the Board of Directors of Shree Renuka Sugars, India's largest integrated sugar company. He lives in Mumbai with his wife and two children.



**Jayant Vidwans**  
President  
**Society of Financial Planners**

Jayant Vidwans is president of Society Of Financial Planners. He is a commerce graduate from Mumbai University and a Certified Financial Planner from Aug 2006 Batch. He also possesses different NCFM Certifications like Derivative Market Core Module , Capital Market Dealer module & AMFI Mutual Fund (Advisor) Module. He is a whole time director Chaitanya Financial Consultancy Pvt. Ltd. - Since 1991 Company is engaged in the business of investment consultancy & tax planning for individuals. Also agent / broker for fixed deposits, mutual funds, RBI bonds, primary & secondary market operations. He is the member of Disciplinary Action Committee of Inter-connected Stock Exchange of India Ltd. - Since Sept 2002 - Reappointed every year up to 2007 -08. He is always called for Expert Comments on Stock Market and Other Investments by All India Radio, New Delhi in Hindi & English and All India Radio, Mumbai in Marathi.



**Kanwar Vivek**  
Senior President and Head - Wealth Management & Global Indian Banking  
**Yes Bank**

Kanwar Vivek -Senior President and Head - Wealth Management & Global Indian Banking at YES BANK Limited is a professional with over two decades of work experience in financial services - Retail banking, Wealth Management, Retail Broking and Distribution Business. He has successfully led some of the large businesses and has also nurtured new business lines to leadership positions. Before Joining Yes Bank, he has worked in various organization of repute like ITC Group, ICICI Bank, Aditya Birla Financial Services and Capital First . He has attended various learning enhancement program from prestigious institutions like IIM –Kolkata and University of Michigan Business School. He did his schooling, graduation & post graduation in Delhi. He did B.A. (Hons) Economics, HansRaj College, University of Delhi and PGDBM (Equivalent to MBA) from Institute of Management Technology, Ghaziabad.



**Gaurav Pant**  
Vice President & Fund Manager  
**DSP BlackRock Investment Managers**

Gaurav joined DSP BlackRock in March 2014 as part of the Alternative Investment Business. After completing his PGDM from Indian Institute of Management Ahmedabad, Gaurav started at the London office of Goldman Sachs working in the Financing Group of the Investment Banking Division. In 2007 he moved to the Goldman Sachs Principal Strategies division, focusing on European equities. Gaurav joined Dalton Capital in 2011 and set up a long-short fund for Indian equities.



**S Naganath**  
President and Chief Investment Officer  
**DSP BlackRock Investment Managers**

S. Naganath is the President and Chief Investment Officer of DSP BlackRock Investment Managers Pvt. Ltd. He worked with DSP BlackRock Investment Managers Pvt. Ltd. (previously called DSP Merrill Lynch Fund Managers) from its inception (1996) to October 1999 as Chief Investment Officer. He then worked for Credit Suisse Asset Management, New York as a portfolio manager for international equities before re-joining DSP BlackRock Investment Managers Pvt. Ltd. in 2002 as Joint President and Chief Investment Officer. Prior to his initial position at DSP BlackRock Investment Managers, he had worked in Hong Kong as a portfolio manager with Merrill Lynch Asset Management and GT Management, Hong Kong. Naganath holds a Bachelor of Commerce degree from Madras University and a PGDM from Indian Institute of Management, Ahmedabad (class of 1987).



**Kees Stoute**  
Managing Director  
**Hubbis**

Before joining Hubbis in early 2015, Kees Stoute ran Sonam, a private banking training and consultancy firm, since 2012. Prior to that, he was the managing director of EFG Bank in South-east Asia. EFG Bank is the Swiss private banking subsidiary of EFG International, which is one of the larger banking groups in Switzerland by Tier-1 capital. Kees has a distinguished career spanning the academic, IT & operations and private banking sectors, and has more than 20 years' experience in Asia, most of the time spent in Singapore. As an experienced private banker, Kees served at MeesPierson from 1992 to 1996 as its regional head of IT. In 1996, he was promoted to the position of chief operating officer of Fortis / MeesPierson in Singapore. In this position, he became a member of the regional management team of MeesPierson Private Banking. In April 2000, he moved on to become managing director of the business line private banking and trust in Asia for MeesPierson and in 2002, he was (in addition) promoted to managing director of the legal entity MeesPierson Asia Ltd in Singapore. From mid-2004 to June 2005, he was a member of the Fortis Asia Bank management council. When Fortis acquired the London-headquartered Dryden Wealth Management in 2005, Kees Stoute was appointed global chief executive officer and chairman, with the mandate to integrate this company into Fortis. In 2007, Kees moved to the position of managing director, EFG Bank Singapore, where he remained in charge until April 2012. He left EFG Bank to set up and develop Sonam. In 2011 Kees became one of the first in Singapore to be certified by the regulator in Singapore (IBF) as Financial Industry Certified Professional (FICP – Role Model 6). In the same year, he was also invited to participate in the Private Banking Industry Group, a consultative forum which was established by the Monetary Authority of Singapore (MAS) to further strengthen the competency and market conduct standards of the private banking industry in Singapore.



**Michael Stanhope**  
Founder and Chief Executive Officer  
**Hubbis**

Michael has an extensive background in financial services in Asia, Europe and North America. He has been in Asia-Pacific since 1995 – first in Hong Kong for six years, then in Sydney and Singapore, returning to Hong Kong in 2007. Before setting up Hubbis in early 2009, Michael founded Pacific Prospect in 2002 and sold it to global business-to-business publisher Incisive Media in 2006, continuing to serve as Chief Executive Officer until October 2008. Prior to Pacific Prospect, Michael worked for nine years in financial markets publishing. He joined Euromoney Publications in 1993 as the publisher of a quarterly magazine, International Bond Investor. In 1995, Michael joined Thomson Financial Services to conceive and launch Finance Asia magazine. While he was Managing Director of Finance Asia, Michael also launched the Asian Debt Review, Asian Private Capital Magazine and started the Finance Asia Conference Business. In 1997, Michael founded FIA Limited. Born in North Wales, Michael was head boy of St David's College Llandudno. He has a degree in Business Administration from Cardiff University. He now lives in Sai Kung, Hong Kong, and is married with three children - Reanna, Garrett and Tarryn.



**Prateek Pant**  
Executive Director, Products & Services  
**RBS Private Banking India**

As Executive Director, Products & Services, Prateek oversees the Wealth Planning, Investment and Advisory platform of RBS' Private Banking business in India, which has 14 staff members located in four offices across the country. Prateek joined RBS Private Banking in November 2010 with over 15 years of experience in Banking & Financial Services in India and the Middle East. His last assignment was with Franklin Templeton as Head of Retail Advisory. In this role, he worked extensively with Private Banks and other wealth management firms to oversee the Indian market distribution strategy. He previously worked with Bank of America, ABN Amro Bank, HSBC and Commercial Bank of Qatar in the domains of branch banking, credit cards, retail assets and wealth management. Born in India, Prateek has an MMS degree from the Jannalal Bajaj Institute of Management Studies, having specialised in Finance, prior to which he had obtained his Bachelor's degree in Engineering, with a specialisation in Chemical Engineering, from the University of Mumbai.



#### **Peter Golovsky**

Managing Director, Global Head of Private Clients  
**Amicorp Group**

Peter is responsible for the leadership and growth of Amicorp's private client unit, across more than 40 offices and 30 countries. The Private Client Services unit leads Amicorp's engagement with key global private banks, family offices, accounting and legal firms and independent financial advisers. More than half of the top 10 global private banks choose Amicorp as their 'preferred services provider' because of their global coverage, scalable platform, and specialist knowledge of jurisdictions and products across the key markets that they operate in. Peter's global private banking and transactions experience is key to the Amicorp's value proposition in working closely with its global banking partners, who deploy our proven outsourcing methodologies and frameworks as they assess how to optimize their operating models around delivery of fiduciary services. Peter joined Amicorp Group in February 2012, after 10 years in experience in private banking, retail and institutional asset management in Europe, Africa, Asia and Australia. Prior to a career in financial services, Peter spent 7 years with Arthur Andersen in Australia, Asia and the US in private clients, risk management consulting and audit. Peter was raised in Sydney, Australia, is a Chartered Accountant and holds a Masters of Commerce (Macquarie University) and Bachelor of Commerce (UNSW). Peter is married with 2 children and lives in Hong Kong.



#### **Rajendra Kalur**

Founder Director & Chief Executive Officer  
**TrustPlutus Wealth Managers**

Rajendra Kalur is the Founder Director & CEO of TrustPlutus Wealth Managers (India) Private Limited and TrustPlutus Family Office & Investment Advisers (India) Private Limited, has over 21 years of experience in the Financial Services domain comprising Asset Management, Investment Banking, Wealth Management and Insurance. Rajendra has worked across the value chain and has proven expertise in nurturing nascent businesses and transforming business models. Prior to heading TrustPlutus, Rajendra has worked with RBS N.V., ABN AMRO N.V., Wealth Advisors India Pvt. Ltd., ICICI Prudential AMC, DSP Merrill Lynch and General Insurance Corporation of India in various capacities. Rajendra is an MBA from Cranfield School of Management, UK and holds a post Graduate Diploma in Marketing from Chartered Institute of Marketing, UK. Rajendra is also a Chartered Financial Analyst, from CFA Institute, US and a CERTIFIED FINANCIAL PLANNER from FPSB, India



#### **Purvi Parkeria**

Vice President  
**IIFL Wealth Management**

Purvi Parkeria is Vice President at IIFL Wealth Management Ltd and oversees third party products. She has 15 years of experience in the financial services industry, across products and verticals. Purvi started her career with research at McKinsey. Prior to joining IIFL Wealth Management Ltd in 2013, she worked with the Kotak Group (across insurance and wealth management businesses) and with Morgan Stanley Private Wealth Management. In her previous assignment with Morgan Stanley, Purvi was responsible for setting up the product desk for third party products and asset allocation. In the process, she has imbibed global best practices in the realm of wealth management products. On a personal note, Purvi is an avid traveler and loves to read.



#### **Vinay Bajpai**

Managing Director, Head of Product  
**Deutsche Bank**

Vinay is Managing Director and Head of Global Investment Solutions (GIS) of Deutsche Bank's Private Wealth Management Onshore India unit. He has over 21 years of experience in the Indian financial services sector. He is responsible for research, due diligence and distribution for all Investment Products for Deutsche Bank's Private Wealth Management clients in India. Prior to joining Deutsche Bank in 2004, Vinay has worked for ABN AMRO Bank as Head of Investment Advisory in its Private Banking division. He holds a Post Graduate Diploma in Finance from XLRI, Jamshedpur, a Bachelor of Technology from IT-BHU. He has also completed a certificate course in Financial Engineering from Indian School of Business, (ISB Hyderabad).



#### Rajesh Iyer

Head - Investment Advisory Services and Family Office  
**Kotak Wealth Management**

Rajesh started his career in 1995 – spent about 6 years in Equity Research in India. His last tenure was with UTI-Nomura Securities in Mumbai after which he shifted to Bahrain in 2000. He spent about 6 years outside India managing proprietary money of bank treasuries. He also successfully set up and managed a desk that focused on co-investment opportunities across global asset classes along with Institutional and family office clients of these banks. Rajesh worked with TAIB Bank EC as Deputy Director for about 3 years and then as Fund Manager with National Bank of Bahrain for about 3 years till June 2006 when he relocated back to India. Since 2006 he is with Kotak Bank heading our Wealth SBU's Investments desk. On December 2012 he has also taken up additional responsibility of Family Office. Rajesh is a Chartered and Cost Accountant from India with a CFA and FRM degree from the US.



#### Raman Grover

Head - West, Global Wealth Management  
**Quant Capital**

Raman Grover has over 13 years of rich experience in the wealth advisory and banking space. He currently heads the west region for Global Wealth Management at Quant Capital, Mumbai. In this role, he is responsible for wealth advisory strategy development and management of key client relationships. Additionally Raman is responsible for developing the global roadmap and identifying new offshore markets for expansion of business. Prior to joining Quant, Raman has worked in key roles with Standard Chartered Bank and HDFC Bank. At Standard Chartered bank Raman managed the largest cluster by Assets under management for the Wealth Management business. He is a Post Graduate in Finance and a Certified Financial Planner.



#### Sandeep Lalwani

Senior Director, Global Sales and Key Accounts  
**Miles Software Solutions**

Sandeep Lalwani heads a number of strategic initiatives for Miles. He is a financial services professional with over 25 years of experience in the industry. He commenced his career with Arthur Andersen's fastest growing practice in India in the mid-1980s and has gone on to work on projects and advisory services with leading financial institutions like Deutsche Bank, Standard Chartered Bank, H&R Block to name a few. Having worked in over 45 countries, Sandeep has contributed significantly in Miles foray into the Global Markets. Since 2006 Sandeep has been closely associated with the growing Asset and Investment Management Firms in India, Mauritius, UK and now Philippines. His expertise covers the technology and operational needs of these firms and has been a keen proponent of the use of technology solutions to provide customer with insights into adviser and portfolio performance.



#### Shantanu Ambedkar

Managing Director & Head Private Banking  
**Global Private Banking, HSBC, India**

Shantanu was appointed as Managing Director and Head of HSBC Private Banking for India, effective 28 July 2012. Shantanu joined HSBC in 1994 and within the Group, has experience across various areas in Global Markets, including Corporate Sales, Interest Rates Trading, Balance Sheet Management and Institutional Sales. Most recently, Shantanu was Managing Director and Head of Institutional Sales for the Global Markets business in India. Shantanu is a Mechanical Engineering graduate from Pune University and received his MBA from Mumbai University. He worked with CRISIL as a Ratings Analyst and Credit Agricole Indosuez in Corporate Banking prior to joining HSBC.



#### **Sandeep Tandon**

Managing Director and Chief Executive Officer  
**Quant Capital**

Sandeep Tandon is the founder of the quant group and has consistently demonstrated his leadership qualities in his 20 years of experience in the financial services industry. He pioneered derivatives in India, and was instrumental in successfully setting up an equity derivatives desk at leading brokerage houses in the country. Before dreaming about quant capital, Sandeep was heading the derivatives team at Kotak Securities (a JV partner of Goldman Sachs in India), and during his four-year stint at the company, Kotak Securities emerged as the market leader in the institutional derivatives segment. He has been instrumental in catapulting REFCO (now Philip Securities) to become a major derivatives house in the country. Sandeep's previous stints include a key role in setting up the equity derivatives desk at ICICI Securities as vice president. He started his career with the Economic Times Research Bureau, a research wing of the leading financial daily of India, The Economic Times. He later joined IDBI Asset Management (now Principal Asset Management), and was part of the core team that initialized asset management, playing a key role in devising, conceptualizing and marketing one of India's most successful mutual schemes: IDBI I-NITS 95. Sandeep strongly believes in the value adding possibilities of knowledge based market participation. Entry and exit calls based on sound market understanding to alpha, thus contrary to naysayers, timing is everything! It is for this reason he believes investor education is of utmost importance and the group has undertaken many initiatives in this regard. Besides, Sandeep believes that deep domain knowledge and ability to filter through 'noise' through combined inputs from quant's proprietary quantitative, qualitative and behavioral indicators enables to consistently identify market inflexion points and arrive at definitive micro and macro calls and he has focused his efforts towards successfully building these capabilities at quant.



#### **Satheesh Krishnamurthy**

Business Head - Affluent (Wealth & Private Banking)  
**Axis Bank**

Satheesh Krishnamurthy heads the Affluent Business (Wealth & Private Banking) for Axis Bank. He was recently featured in Business Today as India's hottest executives in the corporate sector. Prior to joining Axis Bank, Satheesh worked with Citibank across multiple geographies for over 13 years. In his recent most role with Citibank, he headed Citigold - Citibank's flagship brand in the affluent space. He was instrumental in launching Citigold Private Client (CPC), a bespoke offering for high net worth clients with over USD 1 million relationship size with the bank. Satheesh worked across various business functions starting with the Suvridha business (Corporate Salary accounts), Business banking, Cards, Sales & Distribution, and the affluent business across geographies. He also did a stint in New York as part of Citibank's prestigious global high potential talent development program. On his return to India, he was the Sales Director for the Cards business, and was part of the team which developed a new Universal Banker (responsible for all product sales) distribution architecture. Satheesh graduated from IIT Kharagpur and holds an MBA degree from FMS, Delhi.



#### **Tariq Aboobaker**

Managing Director  
**Amicorp Group**

Tariq Aboobaker is the managing director of Amicorp Trustees (India). He has over nine years of experience in private clients wealth structuring, private banking, succession planning and trusteeship services. Prior to moving to the banking industry, he spent a considerable amount of his working career in the telecom space. He has an extensive background and carries the expertise of setting up new ventures and has been instrumental in setting up estate planning services for various organisations, starting with Centurion Bank (CERMA), HDFC Bank post its acquisition of Centurion Bank, and then Warmond Trustees. He joined Amicorp in December 2011 and took on the challenge of building the nascent trusteeship business, with a strong focus on restructuring, innovation, process reengineering and expansion to set up the estate planning vertical for Amicorp India.



**Shiv Gupta**  
Managing Director  
**RBS Private Banking**

Shiv Gupta is Managing Director, Private Banking, RBS NV India. He is a member of the RBS India Executive Committee and the India business representative on the Coutts International Asia Management Committee. Based in Mumbai, Shiv oversees all aspects of RBS' Private Banking business in India which has close to 100 staff including 29 private bankers located in 4 offices across the country. RBS Private Banking is part of the RBS Commercial and Private Banking division, which comprises a number of private banking brands operating across the world, including Coutts & Co and Adam & Co. Shiv has been a part of the RBS Group for 14 years and was one of the founding members of the Coutts International South Asian business. Prior to India he was based in Singapore managing the NRI business in Asia Pacific, as well as the Thailand market. Born in India, Shiv holds a Bachelor's degree in Economics (Hons) from the Hindu College, Delhi University. He is also a graduate of the Harvard Business School's General Management Program (GMP).



**Sirshendu Basu**  
Head - Managed Investment and Product Management  
**Standard Chartered Bank**

Sirshendu has an experience of over 17 years in Indian financial services industry. Currently, he is leading the investment services product team engaged in distribution / referral of mutual funds and alternate investment products. Previously, he was the Chief Investment Strategist at Standard Chartered Securities India. As a strategist for SCB India individual customers, he was engaged in fundamental and quantitative analysis and was responsible for the Equity and Fixed Income Non Discretionary Portfolio Management Services (NDPMS) offering of the bank. He has also worked in Equity Research team with companies like ICICI Securities, ABN Amro Broking and HSBC InvestDirect. He has completed his MBA in Finance and also is a CFA (ICFAI).



**Sujeet Kothare**  
Head Standard Chartered Bank Relationship & PMO  
**ICICI Prudential Life Insurance**

Qualifications- Engineer / MBA by qualification ~ 19 years of work experience, spanning across industries like FMCG, Office Automation and IT and Wealth management and Financial services . Startup Assignments – Founder Member of ICICI Prudential Life, Member of the teams that led a number of startups including Bancassurance liability segments (Private Banking, International Banking), Bancassurance Assets (Mortgages through MRTA) presently heading Standard Chartered Bank relationship with ICICI Prudential in India. Corporate Office/ Strategy- Was Head of Sales Strategy, Sales Training, Sales Reward and Recognition, and Sales Performance Management. Distribution / Line roles - Tied Agency , Priority Circle , Bancassurance, Direct Marketing, Partnership Distribution. Change Management – Set up the Project Management Office for Tied Agency transformation, anchored the Digitization initiative from the business side. International Stint – Wealth Management with ICICI Securities Inc, Regional Head – Mid West Region, USA.



**Vishal Dhawan**  
Founder Director and Chief Financial Planner  
**Plan Ahead Wealth Advisors**

Prior to founding Plan Ahead, Vishal was Program Manager – Van Gogh Preferred Banking at ABN AMRO Bank's country headquarters in New Delhi, India. He was responsible for designing and developing a value proposition par excellence for High Networth clients. Previous to that, Vishal worked with ICICI Bank in multiple roles across the consumer banking vertical, including new product development, online platforms and retail assets. Vishal is a CERTIFIED FINANCIAL PLANNER, registered with the Financial Planning Standards Board India. Vishal is an MBA from Welingkar Institute of Management, Mumbai, with a specialization in Finance and a Bachelor in Economics from Mumbai University.



#### **Sumeet Vaid**

Founder & Chief Executive Officer  
**FIINFRA.in**

Sumeet is the Founder of FIINFRA.in, a financial business infrastructure solution provider. With just over 15 years experience in the wealth management and financial products distribution business, he has stints at ING OptiMix as CMO, Network Stock Broking, Prudential ICICI Mutual and Bajaj Capital. At OptiMix, his sphere was to supervise product, domestic and international sales, distribution, brand & communication. At Prudential ICICI, he advanced from a Sales Manager to National Head – Retail Sales. A graduate from Delhi University in Industrial Relations and Personnel Management, Sumeet has been awarded CFP (Chartered Financial Planner) certificate by Financial planning standards board of India (FPSB) for his expertise in financial planning.



#### **Angelo Venardos**

Chief Executive Officer  
**Heritage Trust Group**

Dr. Angelo Venardos is the Founder and Chief Executive Officer of the Heritage Trust Group. He holds degrees in Economics & Marketing, an MBA, a Master of Jurisprudence (Corporate & Commercial Law) and a Doctorate of Legal Science. Heritage Trust Group, an independent trust and corporate services company, with offices in Singapore, Hong Kong and the BVI, is recognized as a leading service provider in Asia, whose principal activities include the provision of fiduciary, trust, foundation, company formation, corporate services and accounting services. The Group also has associated entities in Brunei, New Zealand and Seychelles. Heritage has a staff complement of 60 professionals. In December 2014, Dr Angelo was conferred the title of "IBF Fellow" in the segment of Trust Administration and Wealth Management by the Institute of Banking and Finance (IBF) in recognition of his professional standing as an industry veteran. His active involvement with the Society of Trust and Estate Practitioners (STEP) since 2000, from the Chair of STEP Singapore in 2009 to 2011, elected to Council in 2011 and has led him to his appointment in 2013 to the Board of Directors of STEP Worldwide in London. He is a member of the Singapore Trustees Association (STA), Singapore Academy of Law (SAL), Singapore Institute of Directors (SID), Singapore Institute of International Affairs (SIIA) and Australian Institute of Company Directors (AICD).



#### **Shreenivas Kunte, CFA**

Director of Content  
**CFA Institute**

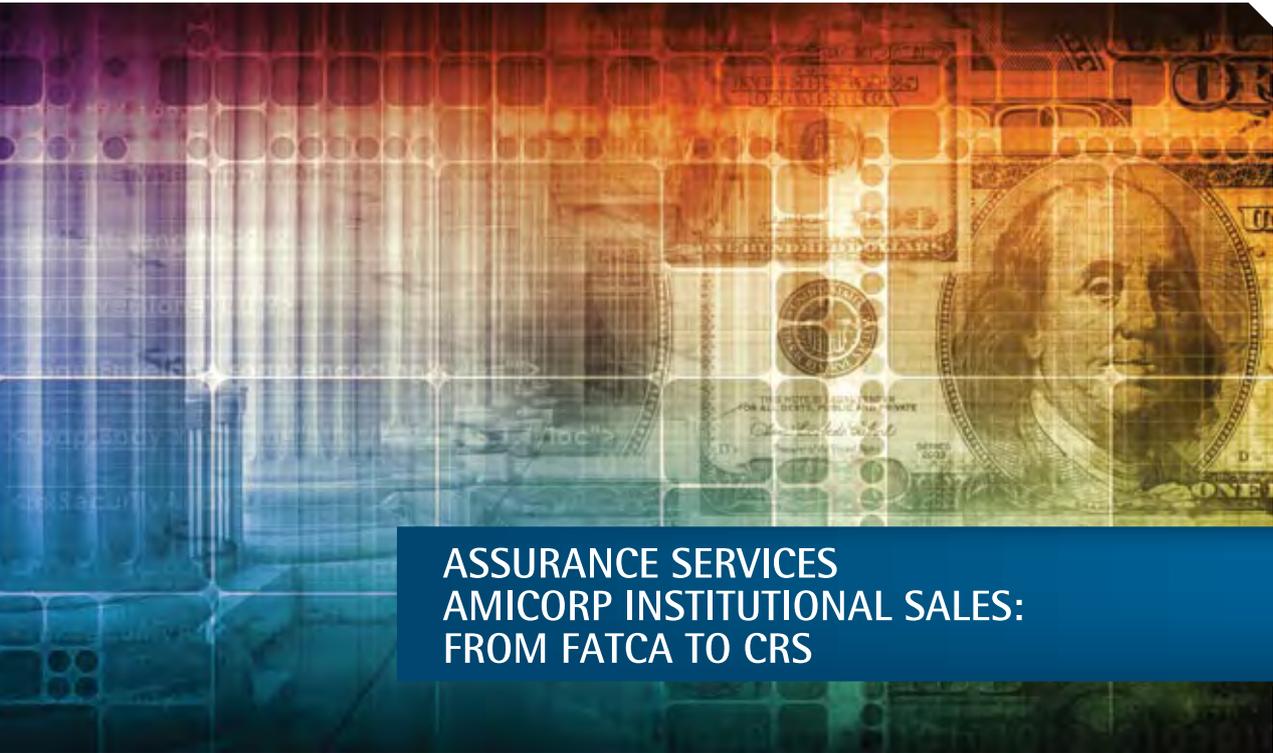
Shreenivas Kunte, CFA, is director of content at CFA Institute, where he contributes financial market insights about India and the developed world. Previously, he taught at and managed SP Jain's Trade and Applied Research lab, which he helped found. Kunte also served as a country trading strategist at Citigroup's Tokyo office. He actively contributes to the development sector in India and is an external research scholar at the Indian Institute of Technology Bombay.



#### **Roopa Venkatkrishan**

Secretary  
**Foundation of Independent Financial Advisors**

Roopa Venkatkrishnan is among the most popular, high profile and successful advisors in Mumbai. She has been practicing as an IFA from 2003 focused on creating long term wealth for clients through equity mutual funds. Being an Individual, she herself manages all aspects of her business from client acquisition, research & advice, operations and execution by herself. Her approach is very client-centric and is completely based on client objective and appropriate asset allocation. She is Ahead of the crowd in identifying trends and Very Strong on convictions that disciplined behaviour flitting between popular investment choices, thereby widening the distributor base.



## ASSURANCE SERVICES AMICORP INSTITUTIONAL SALES: FROM FATCA TO CRS

Amicorp's core business is the provision of global outsourced fiduciary services. More than half of the top 10 global private banks, asset managers, family offices and independent financial advisors choose Amicorp as their preferred services provider because of our global coverage, breadth of proposition, scalable platform and specialist knowledge of jurisdictions and products, across more than 40 offices in over 30 countries. Our aim is to become your strategic partner of choice in delivering Amicorp's full suite of fiduciary services to you and your clients.

Of increasing importance is our provision of Assurance Services, including FATCA (Foreign Account Tax Compliance Act) and CRS (Common Reporting Standards) services. There are a number of implications arising from these regulatory developments that directly affect your corporate and fiduciary structures. Amicorp can help you and your clients meet the challenges with respect to FATCA, CRS and global tax transparency.

### BACKGROUND

The Foreign Account Tax Compliance Act FATCA became effective on July 1, 2014. FATCA is US legislation designed to prevent tax evasion by US persons through the use of offshore accounts directly or via offshore investment vehicles. The US Government concluded Intergovernmental Agreements ("IGAs") with many partner countries to effectively implement FATCA in their local jurisdictions.

FATCA and IGAs require non-US entities classified as Foreign Financial Institutions (FFIs) to register with the US Internal Revenue Service (IRS), to perform due diligence to identify US accounts and report certain information about these US account holders to the IRS, either directly or through the home country tax authority. They also require passive Non-Financial Foreign Entities (NFFEs) to disclose the identity of their substantial (or controlling) US owners to their banking institutions where they hold a financial account. Failure to do so may cause the imposition of a penalty of 30% withholding on certain US source payments made to non-participating FFIs and to recalcitrant account holders who refuse to comply with FATCA. In IGA countries non-compliance may be in violation of the respective local

law. FATCA does not just affect US persons, it has a much broader application. FATCA compliance and eventual penalties also affects entities held by non-US persons.

### YOUR CHALLENGES

You may have a portfolio of clients, perhaps in Latin America or Asia, who are holding non-US entities with investment accounts either maintained with US banks or non-US banks, which under FATCA or IGAs may have to be analyzed per each case. Your non-US clients also have to anticipate the increasing trend of automatic exchange of information between tax authorities. They have to ensure that their investment structure meets the required disclosures in the country where the client is tax resident. Thus ensure not only that the entities are compliant to FATCA requirements, but also compliant to their local countries' tax disclosure regulations.

This impacts not only mutual funds and trusts with corporate trustees, but also many offshore Private Investment Companies (PICs) with a discretionary mandate granted to investment managers, which are to be classified as FFI-Investment Entities. FATCA regulations and guidance on the IGAs indicate that PICs which have an investment account without such a mandate may also have to be classified as FFI-Investment Entities as well.

### SCOPE OF ASSURANCE SERVICES OFFERED

As one of the largest global service providers, Amicorp is well positioned to provide FATCA and CRS services and compliance solutions as we continue to maintain vigilant tracking of FATCA and CRS regulations, recent IGA entries and current industry standards.

In response to the challenges, our experienced and well-connected professionals comprised of lawyers, accountants and former bankers and financial advisors have built customized solutions for financial institutions to efficiently comply with FATCA regulations and to prepare for the new Common Reporting Standards. These FATCA services and solutions are primarily focusing on trusts, foundations, private investment companies, mutual funds and private equity funds.

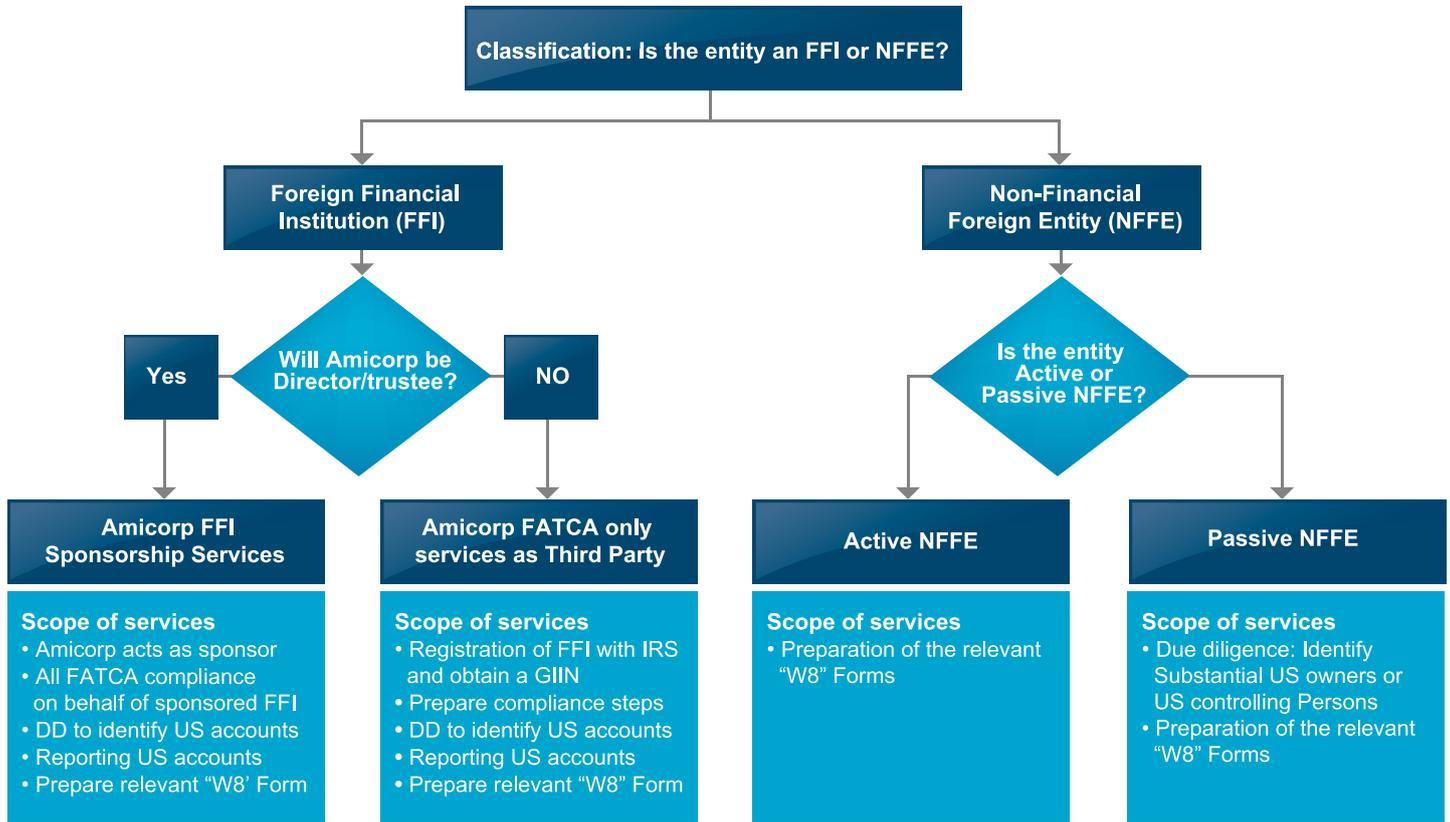


**■ ASSURANCE SERVICES / AMICORP INSTITUTIONAL SALES: FROM FATCA TO CRS**

How can the Institutional Sales group assist you with Assurance Services in relation to FATCA and CRS:

- Navigation through the complex regulations of FATCA and IGAs and related IGA guidance to determine entity classification;
- Complying with verification and due diligence procedures to identify whether an account is maintained directly or indirectly by a US Person;
- Linking accounts of a US taxpayer across branches, subsidiaries and business units;
- Implementation of new client on-boarding systems to collect required information about new customers;
- Annual reporting of certain information of US reportable accounts, non-participating FFIs and/or recalcitrant account holders; and
- Updating for changing circumstances the status of all FFIs, NFFEs and financial account holders.
- Preparing the forms W-8BEN-E and similar forms as may be requested by banks to establish the FATCA status

Below is a graphical representation of Amicorp's FATCA Services which include but are not limited to classification, sponsorship and registration of your entities:



In addition to these FATCA services, Amicorp can support your clients with implementing solutions to anticipate global tax transparency and support your entities to prepare for the compliance under the Common Reporting Standards that will be introduced globally as of 2016.

Amicorp Group specializes in

CORPORATE CLIENTS   PRIVATE CLIENTS   INSTITUTIONAL SALES   FINANCIAL SERVICES   FUND SERVICES   OUTSOURCING SERVICES

For more information on our Assurance Services, please contact your Institutional Sales Manager of your closest Amicorp office.

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**Disclaimer:**

This memorandum is intended for informational purposes only and does not constitute tax, legal or professional advice. Nothing herein is to be considered as creating a service provider-client relationship between the recipient and Amicorp. Recipients should not act or rely on any information contained in this memorandum without seeking appropriate legal, tax, or other professional advice on the particular facts and circumstances at issue. The information is "AS IS" and Amicorp makes no express or implied representations or warranties or guarantee the completeness, accuracy or timeliness of this information. Your use of this information is at your own risk and responsibility.



## SHAPING A BETTER FUTURE OF FINANCE

CFA Institute is a global community of investment professionals working to build an investment industry where investors' interests come first, financial markets function at their best, and economies grow. We are driven by the belief that lasting economic growth depends on trust, competence, and transparency in financial markets, and we know that it must be led by professionals who are ethically centered and professionally trained. In short, we are here to lead, support, and connect all who want to create a better investment industry.

### CHAMPIONING ETHICAL BEHAVIOR

Thriving financial markets require a culture where investment professionals place trust, transparency and investors' interests first—no matter what the incentives. That's why a commitment to professional ethics that advance fair and efficient markets is at the core of all we do at CFA Institute.

We advocate for financial market integrity and develop and promote ethical and professional standards such as the Global Investment Performance Standards (GIPS®) and the Asset Manager Code of Professional Conduct™, and our members uphold our industry-leading Code of Ethics and Standards of Professional Conduct.

- More than 131,000 members in more than 144 countries
- More than 144 local societies worldwide
- GIPS championed locally in more than 35 countries
- More than 1,000 firms adhere to the Asset Manager Code of Professional Conduct

### CREATING A STRONG GLOBAL INVESTMENT COMMUNITY

Along with local CFA societies around the world, we build strong relationships with all participants in the investment community, including regulators and legislators, universities, and commercial organizations. Together, we aim to put investors' interests first and to safeguard the financial system.

### RAISING STANDARDS OF PROFESSIONAL EXCELLENCE

The Chartered Financial Analyst® (CFA®) credential is the most respected and recognized investment designation in the world. The curriculum covers academic theory, current industry practice, and ethical and professional standards to provide a strong foundation of advanced investment analysis and real-world portfolio management skills. A work experience requirement and an annual attestation to ethics ensure career long professional excellence by those who have earned the charter.

We offer a world-class suite of educational offerings to students, working professionals, regulators, and journalists who are shaping the future of finance. Through our formal educational programs, professional development courses, and global network of university partners, we aim to deepen financial expertise to the benefit of investors worldwide.



CFA Institute

**BETTER  
INVESTMENT  
PROFESSIONALS.  
BETTER  
MARKETS.  
BETTER  
WORLD.**

CFA Institute is a global community of more than 125,000 investment professionals working to build an investment industry where investors' interests come first, financial markets function at their best, and economies grow.

# DSP BLACKROCK

## About DSP BlackRock Investment Managers

DSP BlackRock Investment Managers, a Joint Venture between the DSP Group and BlackRock, is one of the premier Asset Management Companies in India.

The DSP group has a track record of over 145 years and through its investment companies owns a 60% stake in the joint venture.

BlackRock Inc. which owns a 40% stake in the JV, is one of the largest quoted asset management companies in the world and manages assets in excess of USD 4.72 trillion as of June 30, 2015.

For more information, visit [www.dsblackrock.com](http://www.dsblackrock.com).



## HOW CAN I EXTRACT MORE WHILE INVESTING IN LESS?

The equity market in India continues to be a positive long term story. But today, a few stocks are significantly outperforming others. Which leads to one big question.

### *So what do I do with my money?*

High conviction investors look for higher returns even at the cost of higher risk and believe that building a concentrated portfolio through right stock selection can lead to healthy returns. Consider an equity mutual fund scheme that invests in only a focused selection of quality stocks.

### DSP BLACKROCK FOCUS 25 FUND

Open Ended Growth Scheme

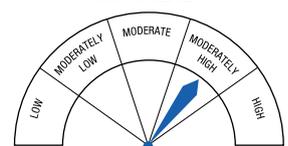
This scheme aims to deliver superior performance through high conviction stock selection. While it invests in a maximum of 25 stocks, it aims to mitigate the concentration risk by buying quality stocks from among the top 200 companies by market capitalization. This focused selection of stocks that are well researched and suitably diversified helps extract potential value for long term investors.

*Speak to your investment advisor, or visit [dspblackrock.com/focus25](http://dspblackrock.com/focus25) for more.*

This Scheme is suitable for investors who are seeking^

- Long-term capital growth with exposure limited to a maximum of 25 stocks from an investment universe of top 200 companies by market capitalization
- Investment in equity and equity-related securities to form a concentrated portfolio

#### RISKOMETER



Investors understand that their principal will be at moderately high risk

**DSP BLACKROCK**  
MUTUAL FUND

**There is no guarantee of returns/ income generation in the Scheme. Further, there is no assurance of any capital protection/capital guarantee to the investors in the Scheme.** Please refer to the Scheme Information Document available on [www.dspblackrock.com](http://www.dspblackrock.com) for complete asset allocation, investment pattern, strategy, risk factors and other details. ^Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**



#### About Intellect Design Arena Ltd

Intellect Design Arena Ltd, a Polaris Group company, is a global leader in Financial Technology for Banking, Insurance and other Financial Services. A uniquely focused Products business, the US\$100 million Intellect Design Arena has the soul of an agile start up, with the maturity of an established specialist in designing advanced technology products for global financial platforms. Across global consumer banking (IGCB), Central Banking, Risk & Treasury Management (iRTM), Global Transaction Banking (iGTB) and Insurance (Intellect SEEC), Intellect provides full spectrum, fully integrated products that run in over 200 financial institutions, across 30 countries.

With 3000 solution architects, domain and technology specialists, backed with over 25 years of deep domain expertise, Intellect is the brand progressive financial institutions rely on for transformation initiatives. Our aggressively customer-centric design philosophy has enabled the engineering of agile holistic digital solutions, with full lifecycle enablement and industry-leading performance assurances.

For more information, visit [www.intellectdesign.com](http://www.intellectdesign.com)



# Intellect FABX

**Improved Advisor Productivity**  
**Effective Client Management**

- ACCESS, ANALYZE and ADVISE
- Unified 360° view of a client
- Portfolio Performance Monitoring
- Actionable Analytics
- Self and team Performance dashboards
- Craft Personalized Investment plans
- Supports Multiple Product classes
- Supports Multiple Asset classes

Full spectrum banking and insurance for the digital age. Intellect Design Arena Ltd, a Polaris Group Company, is the brand progressive financial institutions rely on for Digital Transformation initiatives. A uniquely focused Products business, the \$100 million Intellect Design Arena has the soul of an agile start up, with the maturity of an established specialist in designing advanced technology products for global financial platforms. Intellect provides full spectrum, fully integrated products that run in over 200 financial institutions, across 30 countries.



#### About Miles

Miles Software is a global technology solutions leader in the private banking, wealth and the asset management space. The company enables more than 300 financial services clients across 16 countries to stay ahead of the innovation curve. The solutions cater to the complete business life cycle of the Private Wealth and Asset management business. Building on more than 16 years of experience, Miles is a techno business partner delivering excellence and value to financial services globally.

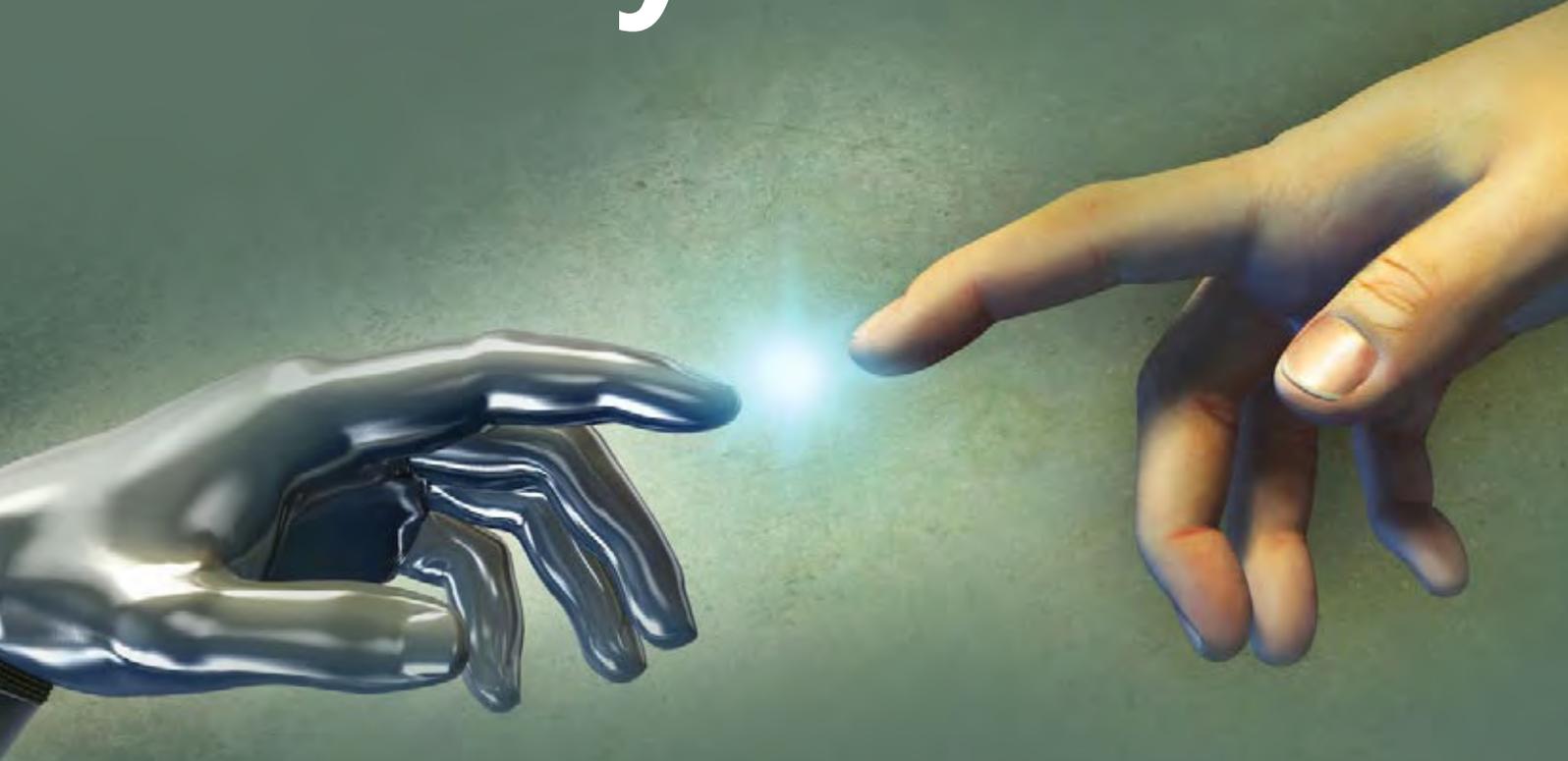
The company has diverse clientele with average relationship of 8 to 12 years including Private banking institutions, Asset management companies, Brokerage firms, Wealth advisors, financial institutions and Family offices. Our deep understanding in the financial services business, experience in managing scalable implementations of large and small scale enterprises has enabled us to build long-lasting relationships with our customers and provide differentiated value to their business.

MoneyWare, the flagship product meets the comprehensive requirements of the Private Banks. The solution suite has the capability of automating the entire suite of investments during the lifecycle of wealth creation, growth and management.

# Revolutionize

## Digital Wealth Management

# with MoneyWare®



To survive in the digital era, you need to make a paradigm shift in empowering users by reinventing processes and offer a unique opportunity to modernize and innovate new ways of doing business.

**Private Banking**  
**Wealth Management**  
**Asset Management**

Digital touchpoints such as mobile, tablets, social media, analytics, and the cloud are providing wealth managers with an opportunity to reinvent their business processes.

Miles Software is a technology specialist in the Wealth and Asset management industry. Over 300 customers across 16 countries run their wealth management business on the MoneyWare® platform.

Connect with us NOW to respond successfully to the digital disruption.

[info@milessoft.com](mailto:info@milessoft.com)  
[www.milessoft.com](http://www.milessoft.com)

**milessoftware**  
Solutions for Financial Services

India | South East Asia | Middle East | Africa | Europe



Mutual Fund

#### About Reliance Capital Asset Management (RCAM)

RCAM is one of the largest asset managers in India with diversified businesses that includes asset management, portfolio management services, pension and offshore strategies. The Company serves over 5.5 million investors from offices and touch points spread across over 160 locations and through its 46,000+ distributors. RCAM is a subsidiary of Reliance Capital Limited, which is part of the Reliance Group, among India's top three private sector business houses on all major financial parameters.



Managing assets since  
October 1995.

RELIANCE

Mutual Fund

# CELEBRATING 20<sup>th</sup> YEAR OF WEALTH CREATION.



RELIANCE  
GROWTH FUND

(An open ended Equity Growth Scheme)



RELIANCE  
VISION FUND

(An open ended Equity Growth Scheme)

Call 1800 300 1111 | SMS 'INVEST' to 561617  
[www.reliancemutual.com](http://www.reliancemutual.com)



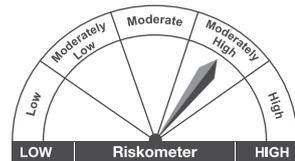
Since inception till date i.e. from October 08, 1995 till April 08, 2015, both the schemes have completed 19 years & 6 months  
<Wealth creation from our perspective\*>.

\*Apple and the Apple logo are trademarks of Apple Inc, registered in the U.S and other countries. App Store is a service mark of Apple Inc\*. \*Android is a trademark of Google Inc!. \*Windows logo is a trademark of Microsoft Corp\*.

**Reliance Growth Fund & Reliance Vision Fund are suitable for investors who are seeking\*:**

- Long term capital growth
- Investment in equity and equity related instruments through a research based approach.

\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



Investors understand that their principal will be at Moderately High risk

SMS charges apply.

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



#### About SBI Mutual Fund

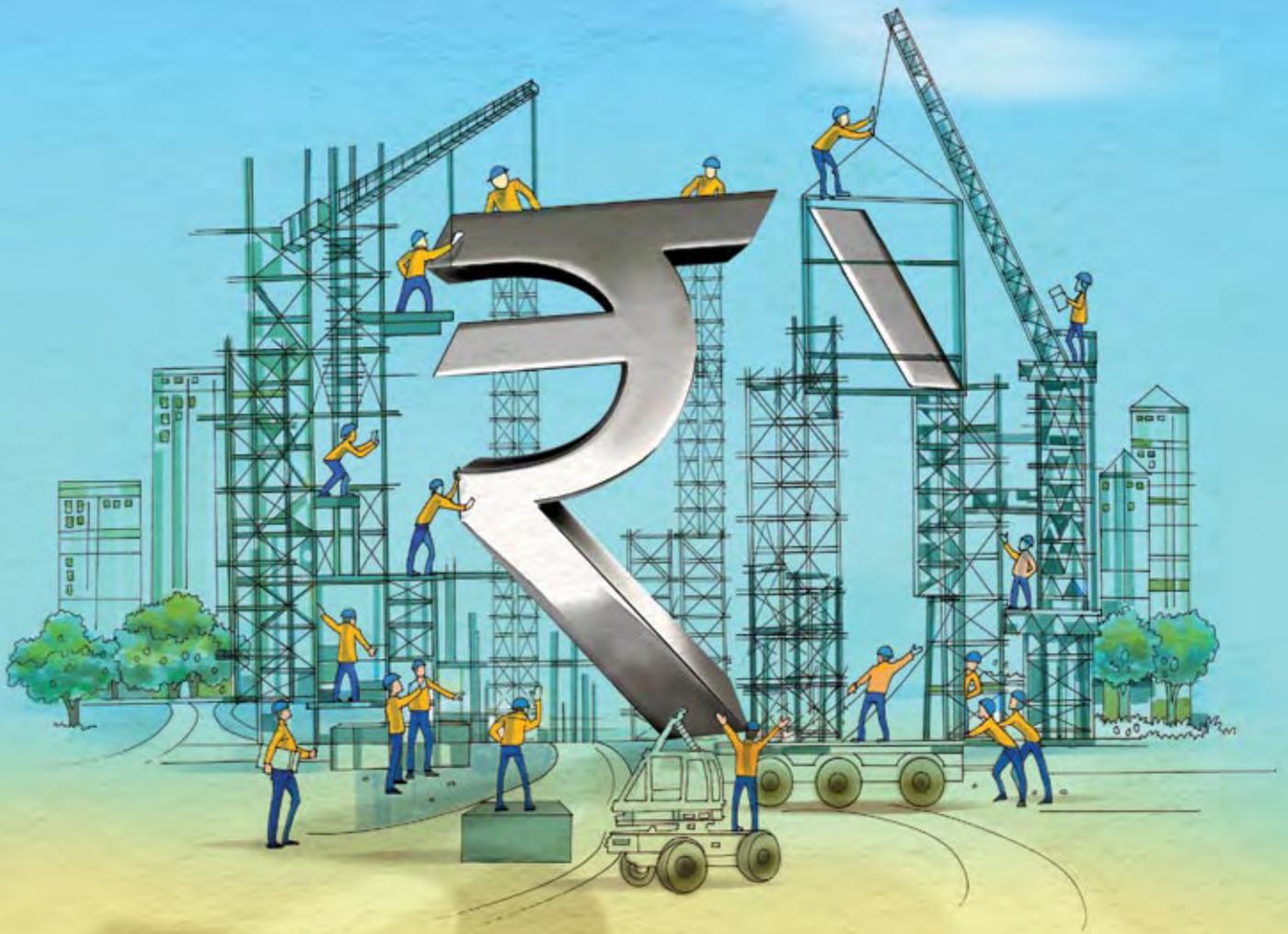
SBI Mutual Fund is India's largest bank sponsored mutual fund and has an enviable track record in judicious investments and consistent wealth creation. The fund traces its lineage to State Bank of India - India's largest banking enterprise. We are a joint venture between the SBI and AMUNDI (France), one of the world's leading fund management companies.

Every revolution begins with a vision and our sights were set on one clear objective - to reach out to the smallest investor and provide them with alternate investment options to help achieve their financial goals. Growth through innovation and stable investment policies is the philosophy we stand by. Our dedicated team of experts ensure that they deliver their best from the first stage of product development to the post investment stage. Just to help our customers achieve their financial objectives. We reach out to our diverse family of investors through a network of 161 branches across India.

With over 28 years of rich experience in fund management, we at SBI Funds Management Pvt. Ltd. bring forward our expertise by consistently delivering value to our investors. We devote considerable resources to gain, maintain and sustain our profitable insights into market movements. The trust reposed on us by over 4.3 million investors is a genuine tribute to our expertise in Fund Management.

SBI Funds Management with its vast research and superior stock selection capabilities also provides offshore investment advisory services to various foreign institutional clients for India dedicated investments. The strong pedigree of SBI and its joint venture partner, AMUNDI, has made various foreign clients, trust us with managing their portfolio in Indian equities.

And going forward we endeavour to be a globally respected organisation whose core value lies in the integrity with which we provide expert investment solutions to our investors. We promise to continue partnering with our investors and help them in achieving their financial goals. For the next 28 years and more.



# 28 YEARS OF HELPING CREATE WEALTH FOR OUR INVESTORS

We know the value of hard-earned money. And we know what money means to you. Which is why, for the last 28 years, we have been putting our everything in making money work as hard as the person who earns it. As we celebrate 28 years of partnering with you, our investors, we look forward to many more.



Toll-free: 1800 425 5425 | Missed call: 1800 270 0060 | SMS: 'SBIMF' to 56161 | Visit: [www.sbimf.com](http://www.sbimf.com) | Follow us: [f](#) [You Tube](#) [in](#)

Mutual Fund investments are subject to market risks,  
read all scheme related documents carefully.



### About quant

quant “your knowledge partner”

quant is an advisory-centric investment management group, providing a wide range of services across asset classes viz. fixed income, commodities, currency and equities, to a substantial and diversified clientele which includes corporate treasuries, asset managers, FIs, banks, financial institutions, pension funds, family offices and HNIs.

Founded in 2007 by a group of professionals under the stewardship of Sandeep Tandon, the firm is an ‘open architecture’ based financial institution, with strong foundations in technology and research. Currently, the group strength is about 150 people, and enjoys high mindshare in the Indian financial services sector for research and advisory.

By bringing together deep domain knowledge with cutting-edge platforms for delivery and execution, the quant group focuses on building long-lasting partnerships with clients, employees and partners.

### Multi-dimensional Analytics

The stellar track record of our market calls is a testament to quant Global Research (qGR)’s analytical and research capabilities which combines inputs from our proprietary quantitative, qualitative and behavioral indicators to identify market inflexion points and arrive at definitive investment themes and trades.

We bank on technology to handle stupendous flow of data across markets and asset classes to identify linkages and spot inflection points and translate into tradeable ideas and investment actions. Our track record has spurred and inspired us in further enhancing our research capabilities that combines analytical tools with ever-upgraded technology platforms. It is blending of data, technology and domain skill to create IPRs and proprietary indicators.

This has greatly aided our investment advisory products and services based on optimized asset allocations and bespoke solutions.

### Conservative Entrepreneur & an Aggressive Aggregator

quant’s collaborative and partnership approach helps in organic and inorganic growth. Our ‘Aggregator Model’ provides potential partners with an opportunity to leverage our technological platform and proprietary knowledge to provide differentiated investment solutions to clients.

quant has always endeavored to empower the investor to make sound investment decisions across asset classes and markets, with the belief in our mantra ‘Knowledge is Power, Actionable idea is Empowerment’

### Contact details

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analysis adds up



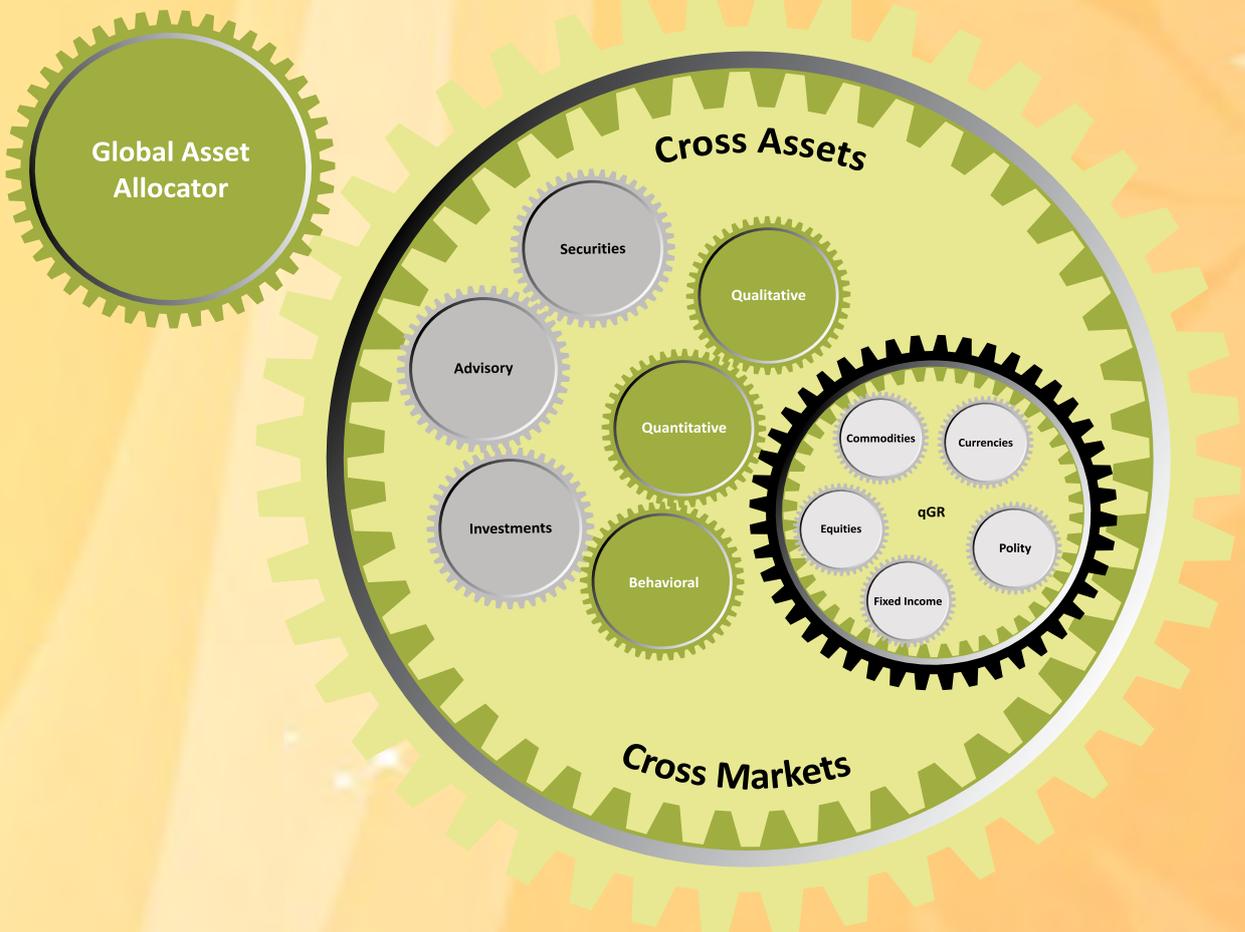
Powered by ICRA



quant has been adjudged as the winner in the category 'Best Performing Regional Financial Advisor (West)' at the CNBC TV 18 UTI MF Financial Advisor Awards 2014-15 powered by ICRA.

quant was recognized as the 'Most Admired Service Provider in Financial Sector' at the ABP BFSI Awards 2015.

GLOBAL ASSET ALLOCATOR – OUR GOAL



'Knowledge is Power, Actionable Idea is Empowerment'. In an era of information overload, converting disparate data into meaningful and actionable ideas is a key differentiator. Within the investment domain, individually, different market segments give confusing and often conflicting signals. It is our deep domain knowledge and ability to filter through the 'noise', glean from continuous flow of data, across markets and assets, and identify linkages that helps to convert them into tradable investment ideas. Since inception, quant Global Research (qGR) has successfully combined inputs from our proprietary quantitative, qualitative and behavioral indicators to consistently identify market inflexion points and arrive at definitive – even contrarian – both macro and micro calls, a testament to our scorching track record, and enabling our progress as a true global asset allocator.

*Our core belief:*

**Fundamental is the ATMA, Liquidity the PRANA & Sentiments the MAYA...**



#### About Heritage Trust Group

Singapore, Hong Kong and the British Virgin Islands (BVI) offices. Heritage is regulated and licensed, by the government authorities in the countries we operate in. As an independent trust and corporate services company, Heritage takes pride in applying international best practice standards throughout the Group.

The principal activities of the Heritage Trust Group are the provision of trust, foundation, fiduciary, corporate services and accounting services, including assisting clients in the establishment of structures in various jurisdictions for clients seeking confidential and cross-border solutions.

Through our network of offices in Singapore, Hong Kong and the BVI along with associated entities in Brunei, New Zealand and Seychelles, the Group is able to provide its high net worth and corporate clients with global structured solutions.

With a prudent approach to business practices, our multi-disciplinary team of professionals works closely with lawyers, bankers and accountants, ensuring each client's needs are confidentially maintained and administered in the most effective manner.

For more information, please visit: [www.heritagetg.com](http://www.heritagetg.com)

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# Asian Focus, Global Solutions

## Asia's Leading Trust and Corporate Services Firm

### **Singapore**

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Email: hkenquiry@heritagetg.com

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#### **Heritage Trust Services (BVI) Limited**

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British Virgin Islands VG1110  
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Fax: (284) 494 7078  
Email: info@heritagetg.com

# HUBBIS PROJECTS 2016

## JANUARY

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### Forum

Compliance in Asian Wealth Management Forum  
Thursday 21st January, Pan Pacific, Singapore

### Publication

Asset Management Yearbook

## FEBRUARY

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### Forum

Middle East Wealth Management Forum  
Tuesday 16th February, Ritz Carlton, Dubai

### Forum

Asian Wealth Management Forum  
Tuesday 23rd February, Conrad, Hong Kong

## MARCH

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### Forum

Independent Wealth Management Forum  
Thursday 10th March, Pan Pacific, Singapore

### High-Impact Briefing

Commodities  
Tuesday 15th March, Hong Kong

### Publication

Independent Wealth Management in Asia

### Publication

Wealth Management in the Middle East

## APRIL

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### Forum

Indian Family Wealth Forum  
Wednesday 6th April, Sofitel BKC, Mumbai

### High-Impact Briefing

Income strategies  
Thursday 14th April, Singapore

### High-Impact Briefing

Real assets  
Tuesday 26th April, Hong Kong

### Publication

Family Wealth in Asia

### Publication

Digital Wealth - Asia

## MAY

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### High-Impact Briefing

Commodities  
Tuesday 10th May, Singapore

### Forum

Asian Wealth Management Forum  
Thursday 12th May, Pan Pacific, Singapore

### Forum

Thailand Wealth Management Forum  
Thursday 19th May, Conrad Hotel, Bangkok

### Forum

Philippines Wealth Management Forum  
Thursday 26th May, Shangri-La Hotel, Manila

### Publication

Indian Family Wealth

## JUNE

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### Forum

Structured Products Forum  
Thursday 2nd June, Pan Pacific, Singapore

### High-Impact Briefing

DPM  
Tuesday 14th June, Singapore

### Forum

Digital Wealth - Asia  
Thursday 16th June, Pan Pacific, Singapore

### Publication

Swiss Private Banking & Wealth Management

### Publication

Wealth Management in the Philippines

## JULY

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### Forum

Malaysian Wealth Management Forum  
Tuesday 12th July, Le Meridien, Kuala Lumpur

### Publication

Wealth Management in Asia

### Publication

Wealth Management in Malaysia

### Publication

Islamic Wealth Management

**AUGUST**

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**Forum**

Indian Wealth Management Forum  
Thursday 25th August, Sofitel BKC, Mumbai

**SEPTEMBER**

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**Forum**

Structured Products Forum  
Thursday 1st September, Conrad Hotel, Hong Kong

**High-Impact Briefing**

Income strategies  
Tuesday 6th September, Hong Kong

**Forum**

Vietnam Wealth Management Forum  
Thursday 8th September, Melia Hotel, Hanoi

**Forum**

**Wealth THINK**  
Tuesday 20th September, Pan Pacific, Singapore

**OCTOBER**

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**High-Impact Briefing**

Alternative investments  
Thursday 13th October, Singapore

**Forum**

Indonesian Wealth Management Forum  
Thursday 20th October, Shangri-La Hotel, Jakarta

**Forum**

SWISS-ASIA Wealth Exchange  
Tuesday 25th October, ConventionPoint, Zurich

**High-Impact Briefing**

DPM  
Wednesday 26th October, Hong Kong

**Publication**

Special Report on Insurance in Asia

**Publication**

Wealth Management in India

**NOVEMBER**

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**Forum**

Asian Family Wealth Forum  
Thursday 3rd November, Pan Pacific, Singapore

**Forum**

Digital Wealth - Asia  
Thursday 10th November, Four Seasons Hotel, Hong Kong

**Forum**

Taiwan Wealth Management Forum  
Tuesday 22nd November, Le Meridien, Taipei

**Forum**

China Wealth Management Forum  
Thursday 24th November, Grand Hyatt, Shanghai

**Publication**

SWISS-ASIA Wealth Exchange

**Publication**

Wealth Planning

**DECEMBER**

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**High-Impact Briefing**

Real assets  
Thursday 1st December, Singapore

**High-Impact Briefing**

Independent wealth management update  
Tuesday 6th December, Hong Kong

**High-Impact Briefing**

Independent wealth management update  
Thursday 8th December, Singapore

**Publication**

Wealth Management in China



# Helping **Asia** lead the world in **wealth management**

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Hubbis is the leading provider of *independent content*, *learning solutions* and *training* for companies providing wealth management-related products and services in Asia. Our *ambition* is to *help you* become more competent and capable - so that you can provide *suitable* and *trusted* advice for your clients.

*If you would like to participate in our events, publications or need online training, **lets talk.***

## **Get in touch**

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