

# Empowering Women Through Financial Independence: A Celebration of Success on Women’s Day

Let’s applaud the determination, resilience, and passion of women who stepped into the world of finance

Financial independence is more than just a goal; it is a powerful force that transforms lives, builds confidence, and fosters security. This Women’s Day, celebrate the remarkable journeys of women who have not only achieved financial independence themselves but have also empowered others by becoming trusted financial advisors. These trailblazers have turned their knowledge into a tool for change, breaking barriers in an industry traditionally dominated by men and paving the way for others to follow.

The stories they share today highlight the determination, resilience, and passion of women who stepped into the world of finance—some by choice, others by circumstance—and built thriving careers in mutual fund distribution and financial advisory. Each of them started with a vision: to educate, guide, and support individuals and families in securing their financial futures. Along the way, they overcame societal biases, personal challenges, and industry scepticism to establish themselves as leaders in their field.

What makes their journeys truly inspiring is not just their individual success but their commitment to uplifting others. These women have taken financial literacy beyond boardrooms and investment portfolios, bringing it into homes and everyday

conversations. They have mentored clients, empowered women to take control of their finances, and fostered trust through honesty, empathy, and expertise.



From balancing work and family to embracing digital transformations in finance, their experiences reflect a changing industry that is becoming more inclusive, dynamic, and forward-thinking. Through continuous learning, strong relationships, and an

Women are natural savers and investors. Give a woman a household budget and she will ensure there is some savings in that too. When a lady gets financially independent, she has the power to change the entire ecosystem around her. It unleashes her true power. Women don’t need a day to celebrate, I think it should be celebrated everyday.

—Kailash Kulkarni, CEO, HSBC Mutual Fund



unwavering belief in their mission, these women have redefined success in financial advisory.

As HSBC Mutual Fund honors their journeys, they hope their stories inspire many more women to step into the world of finance with confidence, knowing that financial independence is not just about money—it is about empowerment, security, and the ability to shape one’s own future.

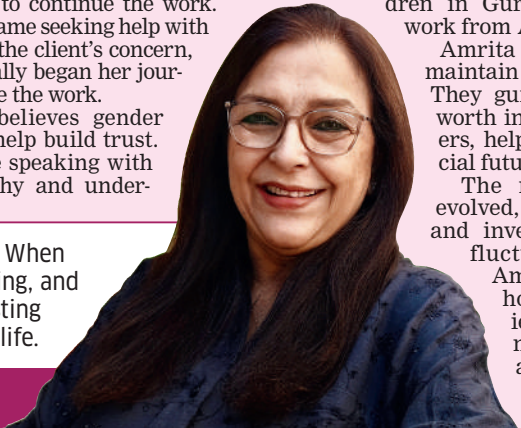
Amrita Sawhney never expected to join the mutual fund industry. For 39 years, she was deeply involved in the stock market, while her husband, Sunil Sawhney, worked as a Mutual Fund Distributor. He encouraged her to join him, but she always hesitated.

Everything changed in 2022 when her husband passed away. Devastated, she had no plans to continue the work. However, just five days later, a client came seeking help with encashing her mutual funds. Seeing the client’s concern, Amrita decided to step in. She officially began her journey in July 2022 and soon grew to love the work.

As a woman in finance, she believes gender doesn’t define success, but it does help build trust. Clients often feel more comfortable speaking with a woman, appreciating the empathy and under-

A strong vision fuels success. When you stay committed, keep learning, and help others grow, you create lasting impact—both in business and in life.

Amrita Sawhney  
MFD, Allahabad



standing she brings. This has helped her form strong relationships, a key aspect of financial advisory.

One of the biggest advantages of her profession is flexibility. With digital technology, she can work from anywhere, balancing business with family time. She regularly visits her children and grandchildren in Gurgaon while continuing her work from Allahabad.

Amrita and her six-member team maintain strong client communication. They guide investors, from high-net-worth individuals to daily wage earners, helping them secure their financial future.

The mutual fund industry has evolved, becoming more transparent and investor-friendly. While market fluctuations pose challenges, Amrita remains committed to honesty, learning, and resilience. She finds great fulfillment in helping clients achieve financial stability and growth.

Charu Pahuja realized that despite a secure job, she needed the freedom to fully utilize her expertise as a Wealth Manager. Armed with an MBA in Finance, CFP® certification, and training in Behavioral Finance from IIM Ahmedabad, she co-founded Wise Finserv to create a client-centric financial advisory firm.

Being a woman in finance has helped her connect deeply with clients. Women often bring empathy, patience, and a long-term vision, which builds trust. Many female investors feel more comfortable discussing finances with a woman, allowing her to provide holistic guidance.

Balancing a growing business with family life is challenging but rewarding. Prioritization, time management, and delegation have helped her maintain harmony between professional and personal responsibilities. Support from

Success in finance is not just about numbers—it’s about trust, patience, and continuous learning.

Charu Pahuja  
Director & COO, Wise Finserv, New Delhi



her family has been crucial in her journey.

Starting Wise Finserv came with hurdles—navigating tax regulations, integrating technology, and hiring the right talent. High attrition among young professionals was an early challenge, but by focusing on training and fostering a strong work culture, she built a dedicated 100+ member team.

Beyond business, Wise Finserv conducts financial literacy programs across India, empowering individuals to achieve financial freedom. With advanced technology, they serve clients nationwide, overcoming geographical barriers.

Market unpredictability and regulatory changes are constant, but Charu emphasizes a disciplined, long-term investment approach. Staying informed and educating clients fosters resilience and confidence.

Today, Wise Finserv operates across major cities, expanding further. Despite challenges, Charu finds immense fulfillment in helping clients achieve financial security and building a more inclusive financial industry.

built her business from the ground up, driven by transparency, integrity, and a client-first approach. Many of her clients have been with her for over 20 years, forming relationships built on trust.

As a woman in finance, she acknowledges both the challenges and strengths. Women often excel at building trust and long-term relationships, yet there remains some resistance in certain areas. Balancing entrepreneurship and family is never easy, but she believes in having a strong support system.

Hena has been recognized with numerous accolades, including the CNBC Financial Advisors Award. She actively contributes to investor education through articles, guest lectures, and financial podcasts.

True success lies in empowering others. When we lift people up with knowledge and trust, we create a financially stronger, more inclusive future.

Hena Nagpal  
Founder & Managing Director, Quantum Leap Wealth Management, New Delhi



Ritu J Jhunjunwala’s journey into mutual fund distribution began in the late 1990s when mutual funds started gaining popularity in India. The government’s decision to open the industry to private players created opportunities for investors and financial professionals. With a strong academic background in finance, Ritu specialized in mutual funds during her MBA and saw the industry as a rising star. This decision set her on a path of success, with no turning back.

As a woman in financial advisory, Ritu believes that women have a natural advantage due to their ability to multitask, empathize, and offer practical financial advice. These qualities help her understand clients’ risk appetite, allocate assets wisely, and provide dedicated service. Her transparent and client-centric approach has helped her build strong, long-term relationships. Balancing entrepreneurship and personal life has been a learning experience. Ritu credits her journey for making her more focused, disciplined, and efficient with time management. This has allowed her to spend quality time with her family while growing her business.

Over the years, she has witnessed the mutual fund industry evolve significantly. Investor awareness programs and campaigns like “Mutual Fund Sahi Hai” have made mutual funds a household name. The industry’s growth has also

opened doors for more women in financial services, leading to greater diversity and opportunity.

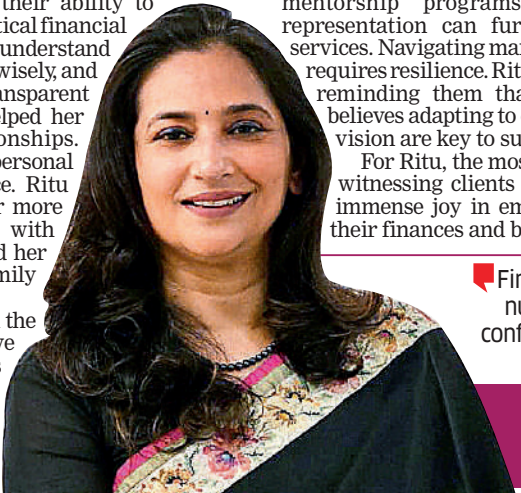
Ritu attributes her success to providing unbiased, timely advice and ensuring clients make informed decisions. She emphasizes continuous learning by staying updated with market trends, attending fund manager meets, and engaging with industry experts.

She encourages aspiring women entrepreneurs to develop expertise, build trust, and expand their network. She believes mentorship programs, industry events, and media representation can further support women in financial services. Navigating market volatility and regulatory changes requires resilience. Ritu reassures clients during downturns, reminding them that markets recover over time. She believes adapting to changes and maintaining a long-term vision are key to success.

For Ritu, the most rewarding part of her profession is witnessing clients achieve financial security. She finds immense joy in empowering women to take charge of their finances and become independent.

Financial success is not measured by numbers alone, but by the freedom, confidence, and opportunities it creates to lead a fulfilling and secure life.

Ritu J Jhunjunwala  
Founder, R-Dhan Financial Services, New Delhi



Sanchita Mukherji’s journey in finance is a story of resilience and transformation, shaped by personal loss and professional triumphs. Born into an affluent family, her life changed dramatically at 20 when she lost her father, forcing her to navigate the complexities of financial independence. Handling insurance paperwork, managing family finances, and making her first real estate transaction were lessons learned the hard way, shaping her belief that financial literacy, especially for women, is essential.

With over 23 years of experience in private banking, she co-founded Blue Edge in 2015, an AMFI-registered mutual fund distributor specializing in execution and distribution. Her expertise, honed through roles in both domestic and multinational banks, gave her deep insights into capital markets and client relationships. Her career milestones reflect her relentless drive—starting



from selling credit cards and managing corporate banking clients to leading high-value private banking deals, mitigating risks, and planning financial strategies. Her transition to entrepreneurship was fueled by her foresight in recognizing India’s shift towards mutual fund investments. She understood early on the power of SIPs, digital platforms, and financial literacy in shaping the future of wealth management.

Trust is everything—build strong relationships because financial decisions are deeply personal, and confidence in your expertise makes all the difference.

Sanchita Mukherji  
Co-Founder & Partner, Blue Edge Associates LLP, New Delhi

Today, more women are entering the mutual fund industry, both as investors and distributors. Sanchita believes that trust is the foundation of financial advisory, and women, with their ability to build deep, meaningful client relationships, have a unique advantage.

Ruchi Khullar’s deep interest in financial markets led her to mutual fund distribution. She wanted to help clients build wealth, plan for retirement, and achieve financial security. The ability to guide people in making informed investment decisions made this career fulfilling for her.

As a woman in finance, she believes that emotional intelligence and communication skills help build strong client relationships. Clients often feel more comfortable discussing their goals with a woman, leading to better trust and understanding.

Success comes from knowledge, resilience, and trust. When you empower others with financial wisdom, you don’t just grow a business—you create a lasting impact on lives.

Ruchi Khullar  
Associate Director, Rachit Financial Services, Kanpur



Balancing entrepreneurship and family life is challenging, but Ruchi prioritizes tasks and sets clear boundaries between work and personal time. Digital technology enables her to work efficiently while managing

family commitments.

The mutual fund industry has evolved over the past 24 years, with advancements in technology, regulatory changes, and a shift towards inclusivity. Opportunities for women have grown, with companies introducing mentorship programs and leadership initiatives to support female professionals.

To build trust with clients, Ruchi focuses on transparency, education, and personalized service. She conducts workshops, explains investment risks honestly, and ensures clients stay informed. Integrity and clear communication form the foundation of her long-term client relationships.

Success in mutual fund distribution requires financial knowledge, strong sales skills, and adaptability. Continuous learning is essential, as markets are constantly evolving. Ruchi stays updated through industry research, networking, and training programs.

For women entering the field, she advises gaining financial expertise, building a strong professional network, and embracing opportunities for growth. She believes that with the right mindset, women can thrive in this industry.

Garima Nanduri, Founder and CEO of a leading investment firm, has built a portfolio of over ₹600 crore in just five years. A self-made entrepreneur, she transformed challenges into opportunities, inspiring many women in finance.

Born in Dehradun, Garima’s journey was not easy. Growing up in tough conditions taught her resilience and determination. She gained financial expertise through years in banking before starting her own firm. Entering a male-dominated industry, she faced biases, but persistence helped her carve her own path.

Garima is known for her trust, transparency, and transformation approach. She prioritizes ethical investing, long-term financial growth, and strong client relationships. For her, every client, regardless of investment size, deserves to feel valued and heard.

She has built a team of 15 dedicated women, empowering them with financial independence and professional growth. Her leadership is driven by hard

work, humility, and a commitment to uplifting others.

Balancing business and family, Garima successfully manages both roles. With two young sons, she ensures quality time at home while running her growing firm. She believes continuous learning, adaptability, and resilience are key to long-term success.

She has gained insights from fund manufacturers, fellow distributors, and regulators, but her greatest lessons come from clients. Understanding investor psychology, managing emotions, and guiding clients through market fluctuations have been critical to her success.

Her journey proves that success comes with dedication, perseverance, and the right mindset. She is a role model for aspiring women in finance, showing that anything is achievable with the right approach.

True success is not just personal growth but creating opportunities for others and helping them to fulfill their dreams.

Garima Nanduri  
Founder & CEO, PB Financial Services, New Delhi



Priti Gupta’s journey into mutual fund distribution, alongside her husband Manobhav Gupta, was driven by a passion for finance and wealth management. With a background in banking and financial services, they saw firsthand how financial planning could empower

Financial success isn’t just about money—it’s about security, freedom, and achieving dreams. When we educate and empower others, we create a future of financial independence and limitless possibilities.

Priti Gupta  
Managing Partner, Beeline Wealth LLP, Chandigarh



individuals and families. However, they also noticed that many lacked the right guidance. This inspired them to establish their business, aiming to simplify investment decisions and provide financial security for their clients.

As a woman in financial advisory, Priti believes women bring unique strengths. Women are empathetic listeners and patient advisors, which helps in understanding cli-

ents’ long-term goals. Many investors, especially families and senior citizens, feel more comfortable discussing financial concerns with an advisor who offers a nurturing approach.

Balancing entrepreneurship with family life has been a journey of learning. Priti credits time management, delegation, and clear boundaries as key factors in managing both. A supportive network and strong team have also helped her maintain balance.

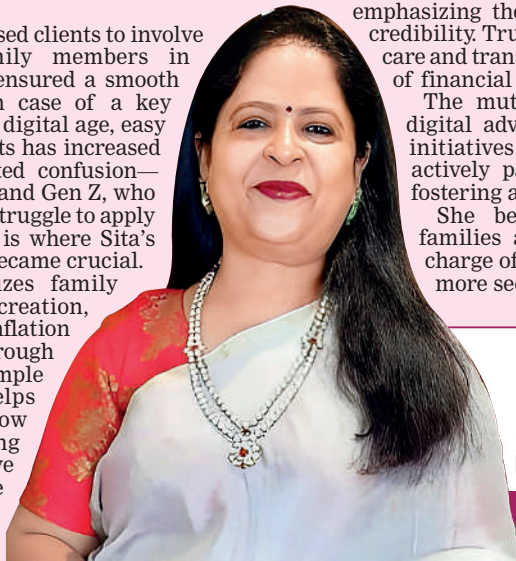
The mutual fund industry has evolved significantly, with increased financial awareness, regulatory changes, and digital advancements. While investing was once met with skepticism, today’s investors are more informed and open to diverse financial options. Women are also taking on leadership roles, but more mentorship and representation are needed.

For Priti, success in financial advisory is built on trust, transparency, and continuous learning. She encourages aspiring women in finance to believe in themselves, build strong networks, and never stop learning.

Sita Mitra’s journey into mutual fund distribution began in 2011, evolving from her experience in health and general insurance. Over time, she realized that many homemakers had little involvement in financial decisions, often leaving them entirely to male family members. Traditionally, women saved money in jewellery or kept cash hidden—a habit that lessened after demonetization but didn’t entirely change their reluctance to invest. Seeing this gap, Sita decided to deepen her knowledge in finance and encourage more inclusive financial participation.

From the start, she advised clients to involve their spouses and family members in financial planning. This ensured a smooth transition of finances in case of a key family member. In today’s digital age, easy access to financial products has increased awareness but also created confusion—especially for millennials and Gen Z, who often research online but struggle to apply the right strategies. This is where Sita’s role as a trusted advisor became crucial.

Her approach prioritizes family security before wealth creation, always accounting for inflation and long-term gains. Through relatable stories and simple explanations, she helps clients understand how inflation erodes spending power and why proactive investing is essential. She also breaks down concepts like systematic



investment plans (SIPs) into everyday language, turning hesitation into curiosity.

Staying updated with industry trends and regulations, Sita ensures her clients receive the best possible guidance. She believes financial advisory is not just about selling products—it’s about empowering individuals, especially women, to take control of their finances.

Balancing family and work was challenging, but with strong time management and support, she succeeded. She encourages women to enter the financial sector, emphasizing the importance of solid knowledge and credibility. Trust takes time to build, but with genuine care and transparency, clients start to see the benefits of financial planning.

The mutual fund industry has evolved with digital advancements, stronger regulations, and initiatives supporting women in finance. Sita actively participates in women-focused forums, fostering a supportive network of advisors.

She believes financial literacy empowers families and communities. When women take charge of their finances, they pave the way for a more secure and independent future.

True wealth means more than money—it is knowledge, security, and confidence. When women lead in finance, they uplift entire families and build a stronger, more inclusive world.

Sita Mitra  
MFD, Jaipur

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