



Investing in Indian Mutual Funds

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About Me

Over **17 Years of Global Engineering Experience** as a CFD Engineer

- 6 years in India
- 10 years in Germany
- 1 year in The Netherlands

Passionate Investor for Over 15 years

- Consistently invested in Indian Mutual Funds throughout my engineering career

Recently transitioned to become an **Independent Mutual Fund Distributor**

- Moved back to India last year to pursue my passion for investing
- Now working **independently as a Mutual Fund Distributor**, helping others build wealth through informed financial choices.

Asset Classes

Stocks (Equities)



- Ownership in companies
- Potential for higher returns but higher risk
- Suitable for long term

Bonds (Fixed Income)



- Loans to companies/Government
- Regular Interest Income
- Lower risk compared to equity

Gold & Silver (Commodities)



- Traditional hedge against inflation
- Store of value & Portfolio diversifier

Real Estate



- Houses, commercial properties & lands
- Rental yields & Capital appreciation
- Highly illiquid

Mutual Funds



Excellent Vehicle for accessing all these asset classes



Professional fund Management

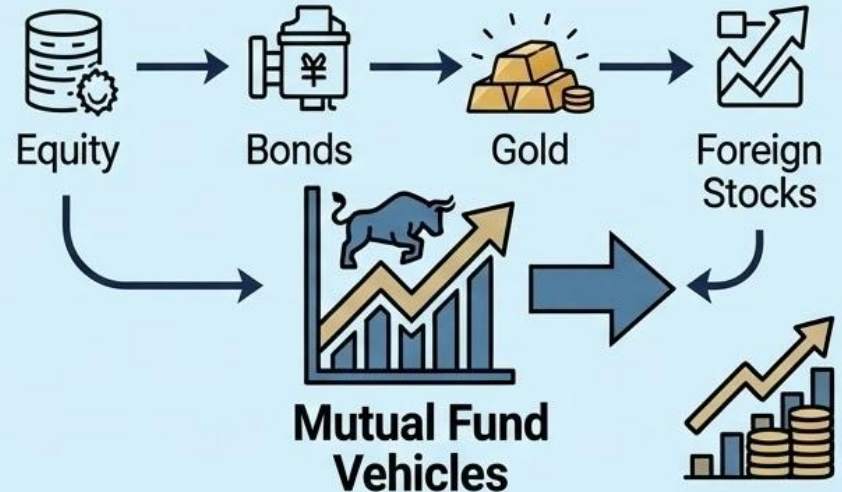


Highly liquid



Tax efficient

Investing in Asset Classes via Mutual Funds



India : Fastest Growth + Largest Opportunity

- Fastest Growing Economy
- Largest Young and Working population
- Progressive Economic reforms
- Indian MFs offer access to diversified asset classes
 - Equities
 - Bonds
 - Gold
 - Multi asset - Hybrid
- Strong regulatory framework (SEBI)

Indian Mutual Fund Scenario

- 5 Broad Categories
- 38 Subcategories
- 50+ AMCs & >2500 Mutual funds

Equity-Oriented	Debt-Oriented	Hybrid	Solution-Oriented	Others
Multi cap Fund	Overnight Fund	Conservative Hybrid Fund	Retirement Fund	Index Funds / ETF
Flexi cap Fund	Liquid Fund	Balanced Hybrid Fund	Children's Fund	FOFs: Domestic / Overseas
Large cap Fund	Ultra short duration Fund	Aggressive Hybrid Fund		
Mid cap Fund	Low duration Fund	Dynamic asset allocation or balanced advantage Fund		
Small cap Fund	Money market Fund	Multi-asset allocation Fund		
Large & mid cap Fund	Short duration Fund	Arbitrage Fund		
Dividend yield Fund	Medium duration Fund	Equity savings Fund		
Value / contra Fund	Medium to Long Duration Fund			
Focused Fund	Long duration Fund			
Sectoral / Thematic Fund	Dynamic Bond Fund			
ELSS Fund	Corporate bond Fund			
	Credit risk Fund			
	Banking / PSU Fund			
	Gilt Fund			
	Gilt 10-year constant maturity Fund			
	Floater Fund			

[Image Source](#)

My Investment Framework

Asset Classes	Equity, debt & Commodities (Gold & Silver)
Quality First	Choose fund managers with Consistent performance and clear investment philosophy
Focused Portfolios	Max. 5 carefully selected funds per investor
Dynamic Allocation	Tactical rebalancing with strategic positioning

Tactical and Strategic Asset Allocation

Tactical Asset Allocation



- Based on market valuation allocation done on equity and debt
- Market valuation assessment by Index PE
- Will lead to higher portfolio returns

Strategic Asset Allocation



- Asset Allocation based on Investor's need, risk tolerance, time horizon & investment objectives

Calculating your Ideal Savings Amount

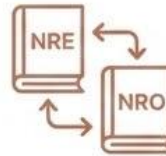
Current Savings		₹0.00			
Target Amount		₹50,000,000.00			
		Required Monthly Investment			
Return/Years	Years	10	15	20	25
%Return					
	10%	-₹244,087.02	-₹120,635.89	-₹65,844.16	-₹37,683.71
	12%	-₹217,354.74	-₹100,084.03	-₹50,543.07	-₹26,612.07
	15%	-₹181,674.79	-₹74,793.56	-₹33,394.79	-₹15,415.31
	20%	-₹132,945.03	-₹44,814.92	-₹16,078.97	-₹5,892.55

[Sheet Link](#)

Operational challenges for NRI



**KYC
Challenges**



**NRE vs NRO
Accounts**



**FATCA & CRS
declarations**

Client List

- I currently serve clients across five countries
- Currently my clients are in India, Germany, Qatar and Switzerland, Sharjah



UAE NRIs - Tax advantages

- No Capital gain tax (both short term & Long term)
- UAE residency (valid TRC (Tax residency certificate))
- How to Avail
 - Obtain TRC
 - File form 10F in Indian Income tax website
 - Self declaration to AMC (taken care by me)

Detailed info can be found in this [link](#)

Fee Structure

- ✓ No charges deducted from you
- ✓ AMC compensates me through trail commission
- ✓ NAVs are calculated after deducting all fund expenses (including distribution costs)
- ✓ Direct plan (no commission) or Regular Plans (with distributor support)