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Newsletter | Jul' 25



Message from **Team WEALTHAPP**

Welcome to the July 2025 edition of WellThee.

We take great pleasure in honouring our clients and their remarkable stories through WellThee, our monthly e-magazine.

Please share your stories of success, events and community work that you wish to be published.

Email : services@wealthaponline.com

WhatsApp : **+91 8100713678**



“QUOTE OF THE MONTH”

**‘SMALL AMOUNTS SAVED DAILY ADD UP TO
HUGE INVESTMENTS IN THE END.’**

- MARGO VADER

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WEALTHAPP CLIENTS' STORIES

Mr. Rahul Johri



Mr. Rahul Johri, Chairman of Bargach Finance and a valued client of ours, joined industry leaders from the BFSI sector for a high-impact discussion on economic growth, fintech innovation, capital accessibility, risk management, and more. The engaging exchange was part of the 'Times Conversations' series, featured in The Times of India.

Following are the client stories for this month.



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CLIENTS' STORIES

Mr. Jeet Banerjee

Mr. Jeet Banerjee, Director of Gameplan and our esteemed client, had the privilege of attending the “World Cricket Connects” conference hosted by the MCC at Lord’s. The iconic Long Room provided the perfect setting for two enriching days of insights into emerging trends and the future of the cricketing world.



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CLIENTS' STORIES

Mr. Amitava Chowdhury



Warm congratulations to Aadi Karmakar, a student of St. Augustine's Day School, and to Mr. Amitava Chowdhury—our esteemed client and Secretary of the institution. Aadi had the incredible honour of performing yoga alongside Honourable Prime Minister Shri Narendra Modi on the occasion of World Yoga Day. A proud moment indeed!



St. Augustine's Day School Shyamnagar



Congratulations To
AADI KARMAKAR
CLASS : X SEC : B
RANK 1
in NCERT National Yoga Olympiad

NCERT | NYO - 2025
संघ: एक पृथ्वी, एक स्वास्थ्य के लिए योग National Yoga Olympiad: Yoga for One Earth, One Health

AADI KARMAKAR & TEAM (CISCE)
RANK 1
IN NCERT NATIONAL OLYMPIAD

He has been asked to join our Honourable Prime Minister, Shri Narendra Modi, and participate in the National Yoga Day at Vishakapatnam.



விம்பியாட்: ஒரு பூமி, ஒரு ஆரோக்கியத்தி!
भोल्लंभयाडः एक पृथ्वी, एक स्वास्थ्य

NCERT | NYO - 2025
National Yoga Olympiad: Yoga for One Earth, One Health



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CLIENTS' STORIES

C C Saha Ltd

We are proud to share that our client, C. C. Saha Ltd, has launched a state-of-the-art MediCentre in the heart of Esplanade. The inauguration ceremony was graced by Honourable Minister Dr. Shashi Panja. This new facility is committed to enhance accessible and quality healthcare services in the region.

কলকাতায় নতুন স্বাস্থ্যকেন্দ্র
চালু হল সিসি সাহা মেডিসেন্টার



নিজস্ব প্রতিনিধি— শ্রবণযত্নের পরিষেবায় ৯০ বছরেরও পুরনো ও নামজাদা প্রতিষ্ঠান হল সি সি সাহা লিমিটেড। এবার এসপ্লানেডে চালু হল এই প্রতিষ্ঠানের অত্যাধুনিক প্রযুক্তি সমৃদ্ধ একটি নতুন ডায়াগনস্টিক সেন্টার ও পলিক্লিনিক— সি সি সাহা মেডিসেন্টার। বুধবার এই নতুন স্বাস্থ্যকেন্দ্রের আনুষ্ঠানিক উদ্বোধন করেন রাজ্যের নারী ও শিশু উন্নয়ন ও সমবায়কল্যাণ দপ্তরের মন্ত্রী ড. শশী পাঁজা।

ইকোকার্ডিওগ্রাফি এবং ইসিজি-সহ নানা ধরনের পরীক্ষার সুবিধা থাকবে এই সেন্টারে। পাশাপাশি সাধারণ চিকিৎসা, শিশু চিকিৎসা, স্ত্রীরোগ, হৃদরোগ এবং কান ও গলায় চিকিৎসার জন্য বিশেষজ্ঞ ডাক্তারদের পরামর্শ নেওয়া যাবে এখানে। মন্ত্রী শশী পাঁজা এদিন বলেন, 'সিসি সাহার নাম ছেঁটি বেলা থেকেই সেখে এবং শুনে আসছি। সরকারি স্বাস্থ্যকেন্দ্রগুলির মতো বেসরকারি প্রতিষ্ঠানগুলিও এভাবে মানুষের সেবায় এগিয়ে আসছে সেখে ভালো লাগছে। আমি এই উদ্বোধনের সর্কিক



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LIFE AT WEALTHAPP

Session at Malla Reddy Medical College

Wealthapp organised a financial wellness session at Malla Reddy Medical College, Hyderabad.



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LIFE AT WEALTHAPP

Annual Events - Hyderabad and Bengaluru

Wealthapp presented its annual events in Hyderabad and Bengaluru, featuring a panel discussion on 'India: Resilient and Raring to Go 4.0'



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Annual Events - Hyderabad and Bengaluru



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LIFE AT WEALTHAPP

17th ICC Mutual Fund Summit

Wealthapp Founder, Mr. Soumyajit Ghosh, and Group CEO, Mr. Anindya Paulchaudhuri, were among the esteemed panel of speakers at the 17th ICC Mutual Fund Summit held in Kolkata.

You can watch the event by clicking the image below:

June 21, 2025 9:00 am onwards **The Park Kolkata**

17th ICC MUTUAL FUND SUMMIT

INVESTING IN INDIA'S GROWTH STORY

Esteemed Speakers

Chief Guest	Guests of Honour	
Mr. Mahmood Basha, Head-Retail & International Business, Baroda BNP Paribas Asset Management India Pvt. Ltd.	Mr. Sandeep Silvastava, Regional Business Head - East, HDFC Asset Management Co. Ltd.	Mr. Anun Laddha, Director, J.B. Laddha Financial Services Pvt Ltd.

Esteemed Speakers

Mr. Arijit Basu, Chairman, HOB Financial Services Ltd., Non Executive Director, Prudential plc, Former MD SBI	Mr. Gaurang Ganerwal, Zonal Head-Retail Sales & Distribution-East, ICICI Prudential Asset Management Company Ltd.	Mr. Vaibhavy Chugh, Head-Sales, WhiteOak Capital Asset Management Limited
Mr. Shahzad Madon, MD & CEO, TCG Asset Management	Mr. Mohammed Kamir Sulaiman, AVP - Investor Education & Distribution Development, Aditya Birla Sun Life AMC Limited	Mr. Atanu Sen, Chairman, ICC National Expert Committee-BFSI, Former Chairman NPS Trust-PPFDA, MD & CEO, SBI Life Insurance, Dy MD, SBI

Gold Partner: Aditya Birla Sun Life Mutual Fund, ADITYA BIRLA CAPITAL MUTUAL FUNDS

Knowledge Partner:

Education Partner:

Corporate Gift Partner: Presto PERSONALISED MONIES

Bronze Partners: Baroda BNP PARIBAS, HDFC, ICICI PRUDENTIAL, SBI MUTUAL FUND, TCG, WHITEOAK

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LIFE AT WEALTHAPP

17th ICC Mutual Fund Summit



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LIFE AT WEALTHAPP

Article in The Telegraph

High Net-Worth Individuals (HNIs) are increasingly turning to private equity and credit investments. Wealthapp Group CEO, Mr. Anindya Palchaudhuri's insights has been featured in the following article published by The Telegraph.

HNIs turn to private equity, credit

PINAK GHOSH

Calcutta: The heightened volatility in the Indian public equities market has prompted high-net-worth individuals (HNIs), family offices, and institutional investors to tap into the private market, including private equity, private credit as well as peer-to-peer lending.

India VIX — an indexed measure of the market's anticipation of volatility and fluctuations in listed stocks — has seen a significant movement in the last 12 months ranging between 11.76 and 26.74, driven by a host of factors such as geopolitical and tariff-related uncertainties, selling by foreign portfolio investors, vulnerability of Indian rupee against the greenback, slow-down in domestic GDP growth during the second quarter of FY25 among others (see chart).

However, in the private market, after two years of contraction, private equity and venture capital investments in India recovered in 2024, rebounding by around 9 per cent year-on-year to reach \$43 billion, according to a joint report by Bain & Company and IVCA.

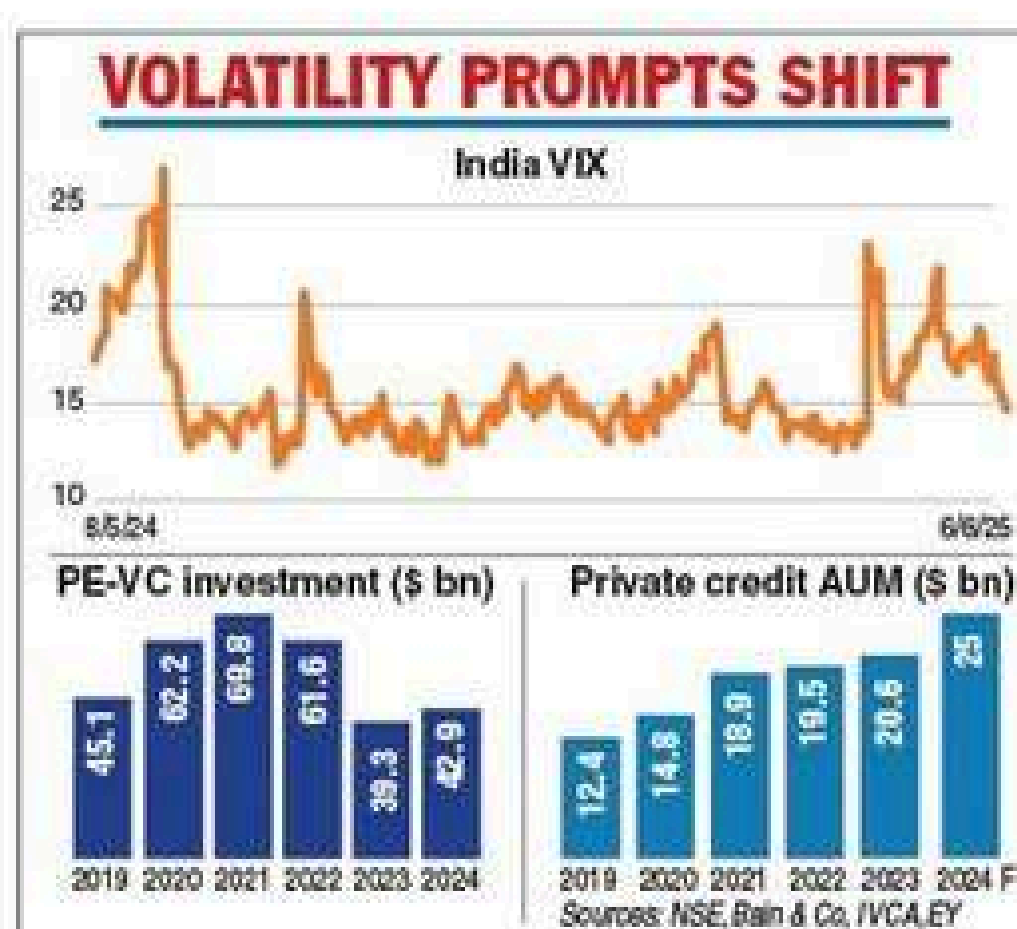
Real estate and infrastructure were the largest investment sectors, comprising 16 per cent of total PE-VC investment.

On the private credit side, alternative investment funds (AIFs) have become a key investment vehicle for private credit growth in India, with borrowers in real estate, infrastructure, consumer durables, energy and renewables among the sectors drawing interest in 2024.

Data compiled by E&Y shows the assets under management (AUM) of private credit in India and its per cent share in the total AUM of the AIF industry has grown from \$3.7 billion in 2014 (6 per cent) to \$19.5 billion in 2022 (14 per cent) and is projected to further increase to approximately \$30.6 billion in 2025 and \$58.3 billion by 2028.

"HNIs and family offices are looking to increase their investments in private markets and unlisted companies. The recent volatility in the markets has accelerated this shift.

They now understand well that such investments do have the potential to offer longer-term stability, lower correlation with public markets, and



more predictable income," said Bhaskar Majumdar, managing partner, Unicorn India Ventures.

Majumdar further said that in the US, the portfolio structure of family offices has already changed, with alternatives now comprising 54 per cent of their overall portfolios. Indian family offices are also mirroring this trend, where HNIs and other

wealthy investors are increasingly leaning into pre-IPO opportunities, private credit, and bespoke deals.

"India is experiencing a notable shift in investor behaviour, with both institutional and retail investors exploring private markets as viable alternatives amid public market volatility. The combination of economic growth, regulatory support, and technological

advancements is fostering a more inclusive and dynamic investment landscape," said Anindya Palchaudhuri, group CEO of wealth management firm Wealthapp.

Peer to peer lending (P2P) is also drawing investor interest even as RBI has come out with strict regulations limiting the aggregate exposure of a NBFC P2P lender to all borrowers at any point of time, across all platforms, to a cap of ₹50 lakh, amid concerns over delayed interest payments and defaults.

"Regulated options like P2P lending are gaining traction due to these market changes, improved transparency, faster settlement, and accessibility. We are seeing a 15 per cent month-on-month growth in retail interest," said Neha Juneja, co-founder and CEO, IndiaP2P.

Tread with caution

With several companies set to come out with their public offers in the coming months, investor interest in the private market is expected to remain strong. However, market observers called for caution as lower volatility in private mar-

kets could also be attributed to illiquidity, as sellers have to wait for longer periods to offload their stake or exit.

"Success of IPOs like Swiggy on listing has propelled investors to invest in the unlisted space, but one needs to keep in mind that there is a lock-in period for investors for 6 months post-listing, and chances of stock price coming below IPO price cannot be ruled out. Investments in the unlisted market are not for speculative traders, it's for patient investors who want to enter early and remain for the long term," said Hitesh Punjabi, a Sebi-registered research analyst and assistant professor, K J Somaiya Institute of Management.

"Investments in private markets require an in-depth understanding of the risk and return profile of the asset class under consideration. Family offices have the knowledge to make these choices, but the sophistication among HNIs is still evolving. This is one of the key reasons," said Vivek Iyer, partner and financial services risk leader, Grant Thornton Bharat.

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WEALTHAPP Holiday Adda

Tune in to our **WEALTHAPP Holiday Adda** on YouTube, where we celebrate our clients and their remarkable stories. This month we are sharing the adda with our client, **MR. KAMALESH BHOWMICK, MR. KAMANASISH DASGUPTA, MS. SHANTA MUKHERJEE and MR. SANJAY CHHAJER.**

We will share more such interesting client stories. You can watch this month's Holiday Adda by clicking on the following video.



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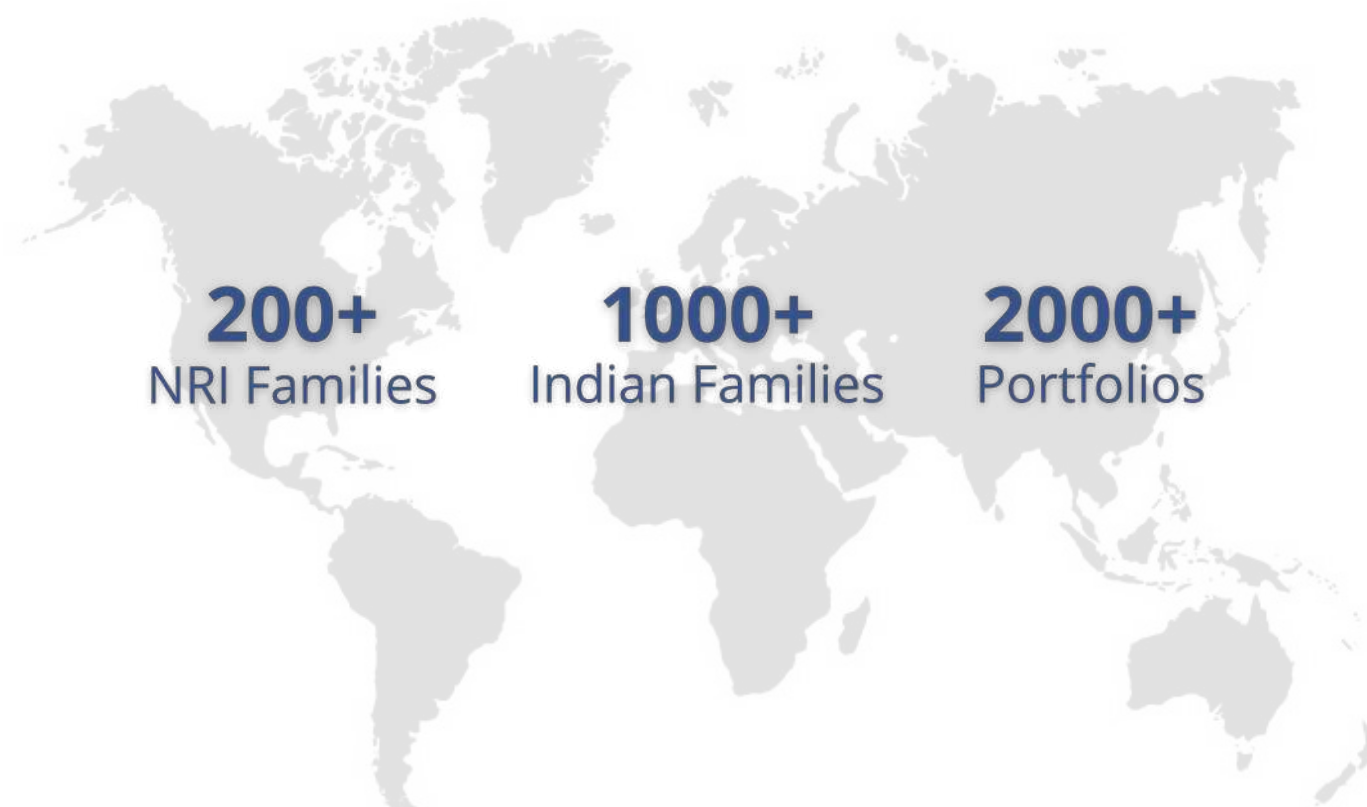
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Presence in Bengaluru, Chennai, Delhi NCR, Guwahati, Hyderabad, Mumbai, Kolkata, Lucknow and Prayagraj



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