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WELL THEE

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.

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“QUOTE OF THE MONTH”

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

– MARGO VADER

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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.

TIMES CONVERSATIONS



L to R: Rishabh Kothari, Sunil Singh, Vinod Dugar, Rakesh Agarwal, Sanjay Banks, Rahul Johri and Samir Agarwal at the latest Times Conversations edition on the BFSI sector accelerating economic growth

Financing The Future

The BFSI sector is a key facilitator of the country's GDP growth, and that formed the crux of the Times Conversations organised by V Singh & Associates, Nova Realtime Solutions LLP and Hindustan Club Ltd with The Times of India

Padamali Saha
Responses@kolkata.Editi@timesofindia.com

The Banking, Financial Services, and Insurance (BFSI) sector in India has always been fundamental to economic development. To highlight the significance of this sector in accelerating growth, V Singh & Associates, Nova Realtime Solutions LLP and Hindustan Club Ltd held a Times Conversations edition in collaboration with The Times of India on May 30. The panel comprised Vinod Dugar, promoter, RDB Group; Rishabh Kothari, MD, CKC Fragrances Pvt Ltd; Sanjay Banks, CFO, Senso Gold Ltd; Rahul Johri, chairman, Victor Finance Ltd; Samir Agarwal, director, Indrap Advisors, and Sunil Singh, managing partner, V Singh & Associates.

Role Of BFSI Sector

Financial services like mutual funds drive investment growth, while insurance safeguards assets. Kothari stated, "Banking is the backbone of economic growth. When we talk about any parameter to calculate growth, it is the BFSI sector." Dugar added, "One has to maintain discipline to achieve growth in this sector." Financial services help raise funds. "Ethics is the key in business. They establish trust, build reputations, and lead to success," opined Banks.

Accelerate Growth

Economic growth relies on financial well-being, poverty reduction, job creation, and infrastructure for education and healthcare. According to Johri, "The enablers of any individual or entity to operate in a particular area are transactional capabilities, risk mitigation, financial vote bank and capital." India was classified as the fourth

INDIA HAS A DIVERSIFIED FINANCIAL SECTOR UNDERGOING RAPID EXPANSION — IN TERMS OF GROWTH OF EXISTING FINANCIAL SERVICES FIRMS & NEW ENTITIES

Against, innovation drives economic growth by boosting productivity, creating jobs, enhancing competitiveness, and improving quality of life. "The biggest enabler for growth could be digitisation," asserted Johri.

Reaching Rural Areas

All government platforms like Jan Dhan Yojana is encouraging people to join the banking systems in rural areas. UPI is successful, Singh opined. "It is accepted internationally. Customer centricity is the prime concern. People want instant services today. Traditional approaches should be continued and contrasted to enhance the rural development."

Fintech Penetration

Fintech is bridging the gap by providing economic agency in addition to digital access. Coexistence of digitisation with the bank is the key to reach the rural areas. Fintech technologies are used in micro finance for lending. By leveraging technology, more customisation can be offered. "UPI wouldn't have been successful without the availability of cheap data," opined Kothari.

Capital Availability

Although the availability of capital is essential to India's economic expansion, several obstacles — global economic dynamics, infrastructure bottlenecks, pressurised financial systems, policy uncertainties, and talent mismatch — may limit its efficacy. "Financial advisors can guide you on how to present the balance sheet and finances before the bankers," stated Singh.

Risk Management

Focused foresight is important. Long-term business plan for next 7-10 years to check growth, analysing technological disruption, customers' behavior, regulatory changes, market competition play a pivotal role in risk management. "A proactive approach is needed to identify and mitigate potential risks," shared Banks. Fads include assets, financial, trade and cyber. Banks suffer losses due to Non-Performing Assets (NPAs). Real time losses are detected with the help of data analysis, AI, Machine Learning and Block Chain.

Facing Challenges

SMEs face challenges to secure funds. The real estate industry takes care of the economy parallelly, in which 30-40 per cent of the loans are provided by the bankers. "Real estate is the safest and toughest, together," added Dugar. In gold metal industry, the assets can be checked in real time via various audits. Sustainable growth depends on clear intent and access to capital. M&As can be a significant source of funding for small-cap businesses. "Many mid-sized companies have been helped through SME IPOs and strategic alliances," opined Agarwal.

Microfinance is transitioning from social sector to business. Potential and margin are the two basic metrics of a sector. "In microfinance, a lender gets capital access at 15 per cent. Being a physical model, the operating expenses are 8-9 per cent. Sectors are invasive," concluded Johri.

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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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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

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.



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C C Saha Ltd

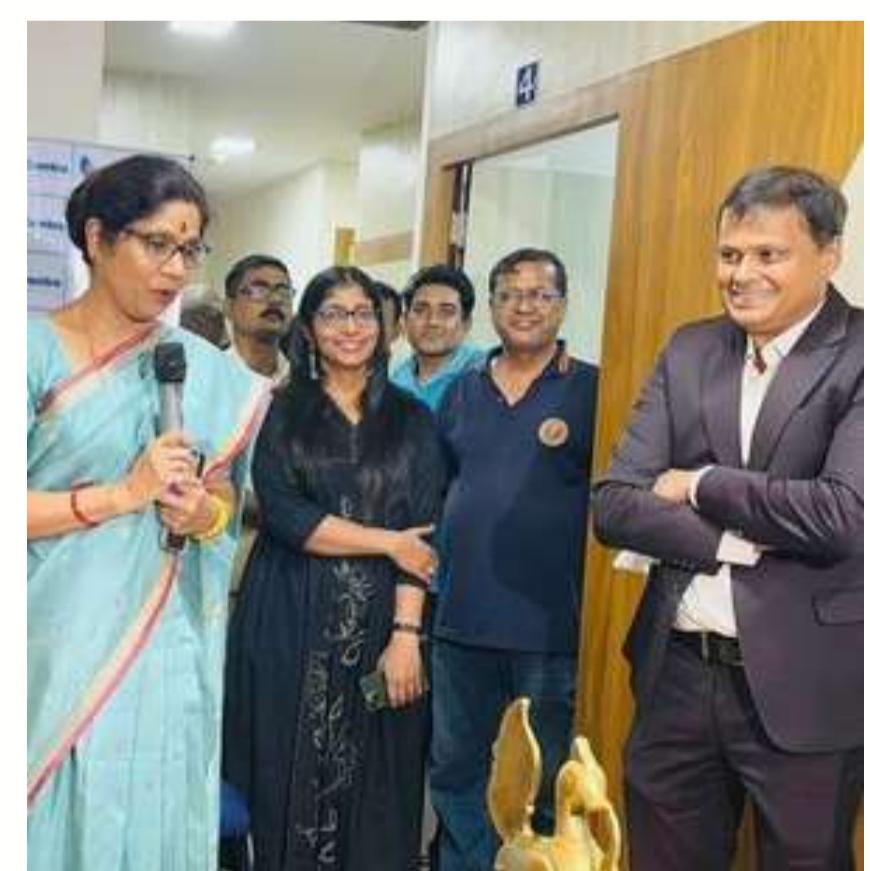
We are proud to share that our client, C. C. Saha Ltd, has launched a state-of-the-art MediCentre in the heart of Esplanade. The inauguration ceremony was graced by Honourable Minister Dr. Shashi Panja. This new facility is committed to enhance accessible and quality healthcare services in the region.



নিম্নোক্ত প্রতিবিধি— শ্রবণযজ্ঞের পরিবেশের ২০ বছরেরও পুরনো ও নামজালি প্রতিষ্ঠান হল সি.সি.সাহা মেডিসেন্টার। এবার এসপ্লানেডে চালু হল এই প্রতিষ্ঠানের অভ্যন্তরীণ প্রযুক্তি সমূক একটি নতুন ডায়াগনসিস্ট সেটার ও পলিক্লিনিক— সি.সি.সাহা মেডিসেন্টার। বৃহবার এই নতুন স্বাস্থ্যকেন্দ্রের আনুষ্ঠানিক উদ্বোধন করেন রাজ্যের মার্শাল ও পিণ্ড উজ্জয়ন ও সমাজকল্যাণ মন্ত্রী ড. শ্রী পীজা।

বর্তি খেতে নমন সংজ্ঞে করে

ইকোকার্ডিওগ্রাফি এবং ইসিজি-সহ নানা ধরনের পরীক্ষার সুবিধা থাকবে এই সেটারে। পাশাপাশি সাধারণ চিকিৎসা, শিশু চিকিৎসা, ঝুঁঁকেগ, হালরেগ এবং কান ও গলার চিকিৎসার জন্য বিশেষজ্ঞ ডাক্তারদের পরামর্শ নেওয়া যাবে এখানে। মহী শ্রী পৰ্জনা এবিন বেলে, সি.সি.সাহা নাম ছেও কেবল যেকেই মেখে এবং কেবল আসছি। সরকারি স্বাস্থ্যকেন্দ্রগুলির মতো বেসরকারি প্রতিষ্ঠানগুলির এভাবে মানুষের দেবোক এগিয়ে আসছে দেশে ভালো লাগছে। আমি এই উদ্বোধনে সন্তুষ্টি



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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

100th ANNIVERSARY (1924-2024)

Esteemed Speakers

Chief Guest: Shri Manoj Kumar, Executive Director, SEBI

Guests of Honour: Shri Venkat Nagaswara Chalasani, CEO, AMFI; Shri Sashi Krishnan, Director, NISM

17th ICC MUTUAL FUND SUMMIT

INVESTING IN INDIA'S GROWTH STORY

Esteemed Speakers

Mr. Anindya Paulchaudhuri, Group CEO & Co-Founder, WealthApp Group

Mr. Soumyajit Ghosh, Founder - WealthApp Distributors Pvt. Ltd.

Mr. Shahzad Madon, MD & CEO, TCG Asset Management

Mr. Gaurang Ganeriwala, Zonal Head-Retail Sales & Distribution, East, ICICI Prudential Asset Management Company Ltd

Mr. Mohammed Asim Sulaiman, AVP - Investor Education & Distribution Development, Aditya Birla Sun Life AMC Limited

Mr. Atanu Sen, Chairman, ICC National Expert Committee-IFSI, Former Chairman NPS Trust-PPRDA, MD & CEO, SBI Life Insurance, Dy MD, SBI

Gold Partner: Aditya Birla Sun Life Mutual Fund

Knowledge Partner: IIM Kozhikode

Education Partner: IIMB Academy

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LIFE AT WEALTHAPP

17th ICC Mutual Fund Summit



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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, slowdown 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 \$38.3 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

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 Punjabli, 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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LIFE AT WEALTHAPP

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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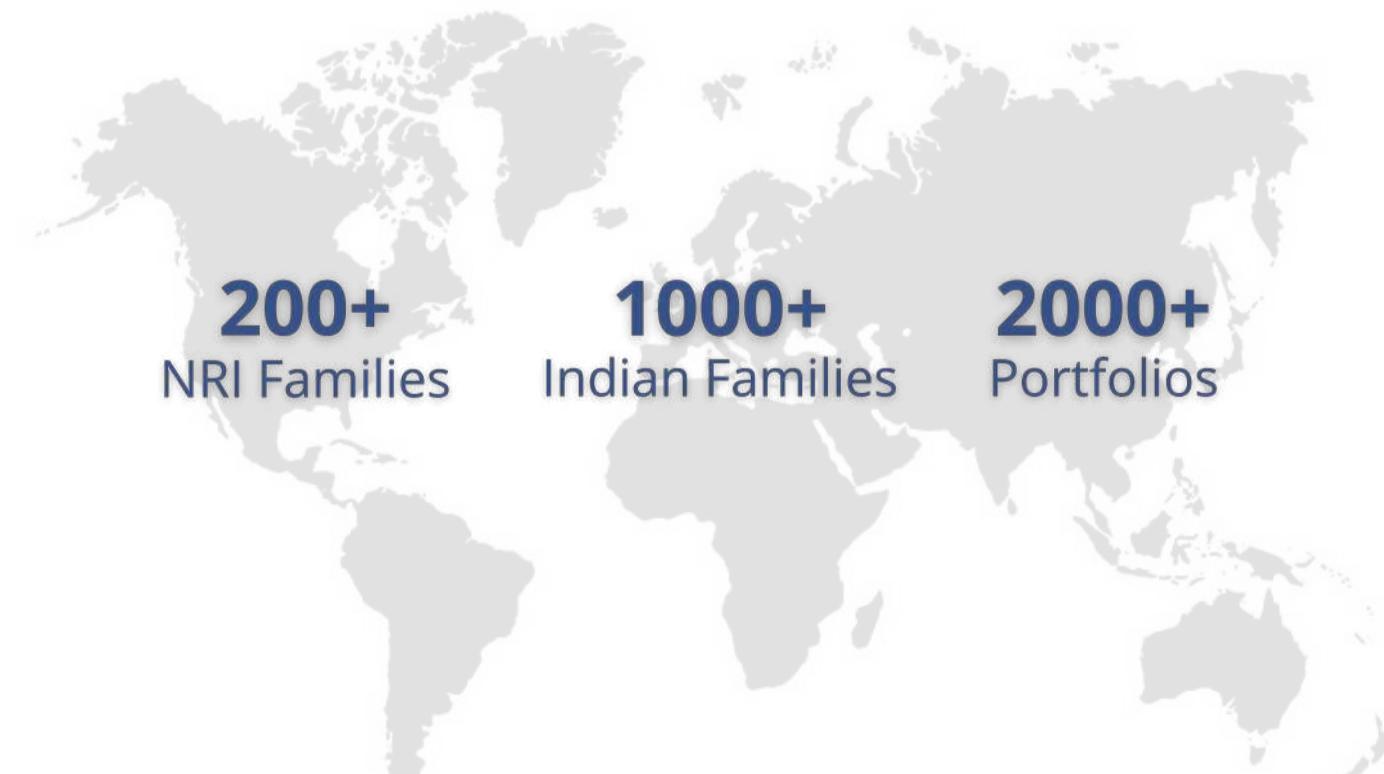
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