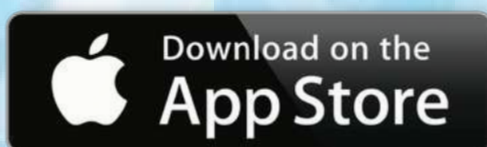




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Newsletter | **Mar' 24**



Message from **Team WEALTHAPP**

WEALTHAPP turns 10

Welcome to the March 2024 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”

COMPOUND INTEREST IS THE EIGHTH WONDER OF THE WORLD. HE WHO UNDERSTANDS IT, EARNS IT. HE WHO DOESN'T, PAYS IT.

- ALBERT EINSTEIN

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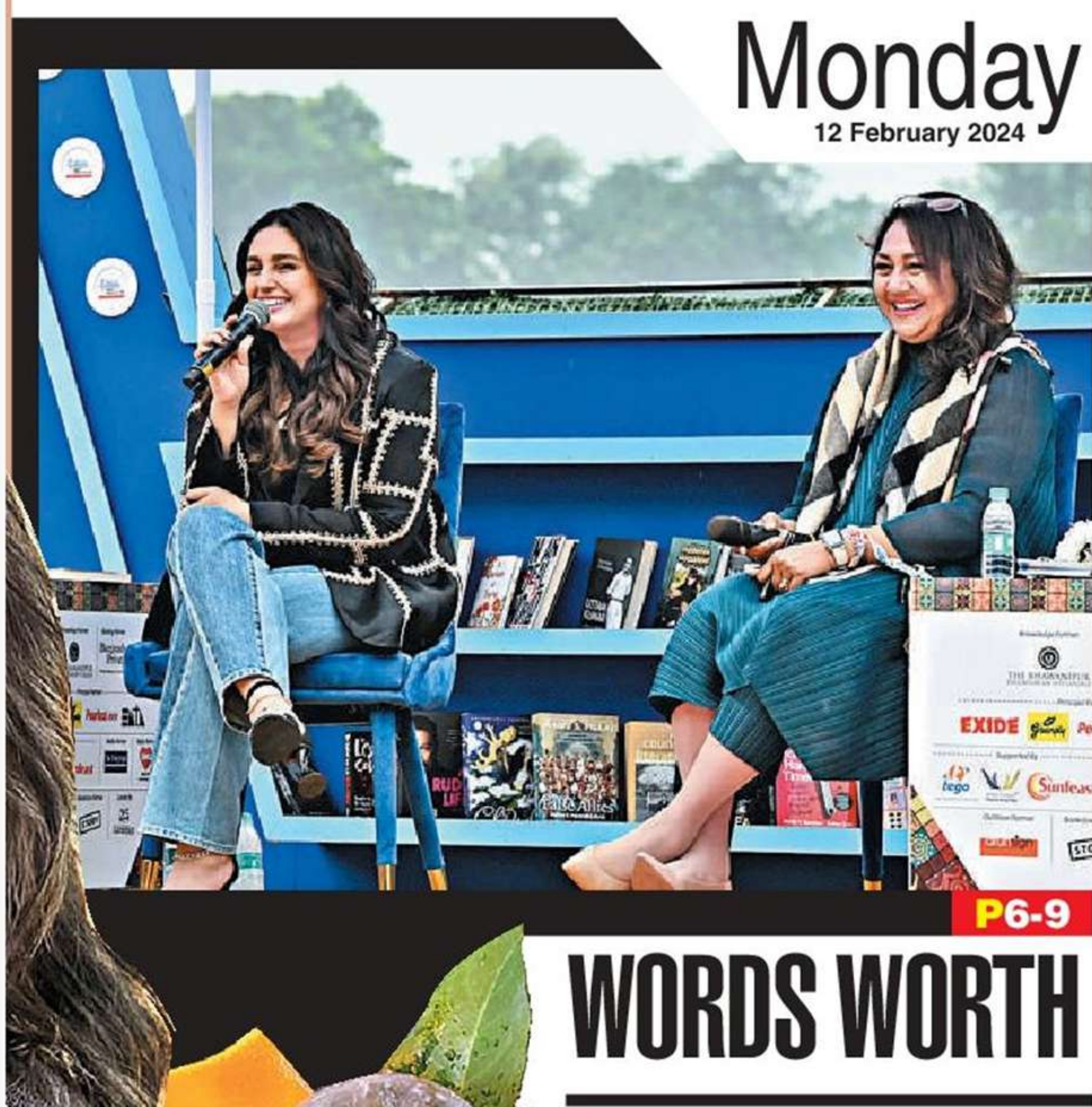
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CLIENTS' STORIES

Following are the client stories for this month.

Ms. Janet Gasper Chowdhury

Our client Ms. Janet Gasper Chowdhury featured on the T2 cover of The Telegraph on 12th Feb, 2024 and an article was published as she was in conversation with actress and author Huma Qureshi at the Kolkata Literary Meet 2024, co-sponsored by Wealthapp.



Actor Huma Qureshi was at the literary meet as an author and scores of students were in attendance, armed with questions about her debut novel *Zeba: An Accidental Hero*, her writing process and more. In conversation with Janet Gasper Chowdhury, she talked about sketching the character of Zeba, why she chose the name, the other powerful female characters in the novel and more. "I started working on the book in 2020 and I don't think so I had a road map for it. I just kept writing. And I chose the name Zeba because I love the alphabet Z. Strength comes in different packages and ways. I think all women are extremely strong. You can hurt someone but you cannot take someone's dignity away and for me, that's a big superpower," said Huma before taking questions from her young audience and signing their copies.

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Mr. Sudip Mullick

18 GOODLIFE

NEW IN TOWN



THE TELEGRAPH THURSDAY 15 FEBRUARY 2024 XXXX

GARIAHAT GETS A NEW MULTI-CUISINE DINE DEN. t2 BRINGS YOU THE FIRST LOOK OF **BONNE FEMME**

Think an old Calcutta colonial bungalow with a twist of Mediterranean decor, and some mouthwatering soul food from around the globe, and what you get is Bonne Femme, the 46-seater restaurant right

off Gariahat. Bonne Femme is the labour of love of Sudip Mullick of Balaram Mullick and Radharaman Mullick, who is dipping his toes into the restaurant business while managing his *mishti* empire at the same time. t2 walked in for a first look.



The main dining area has a window into the live kitchen and a comfy sofa seating for larger groups. There is a teal tiled wall that taps in the natural light and makes for a beautiful background for photos.



Done in shades of green and teal with ivory, the outer facade has the resemblance of a zamin-dari-style house with touches of Victorian architecture, and plenty of greens around.



As you walk into the main dining area, you'll notice the influence of Greek and Moroccan decor in white rugged walls with beautiful photographs along with printed tiles on the floors and printed velvet upholstery as well.



"The words 'bonne femme' literally translates to 'the good wife'. It is essentially a choice of simple and soul food in France, and we used that emotion of simple and soul food into our menu that has world cuisine with a little bit of homely twist, as well as classic Calcutta recipes that we all adore. We have concentrated on the taste of the food. We are doing some good coffee and non-alcoholic beverages and we plan to do wine and beer in the future. At Bonne Femme, we don't just serve food, we create experiences. Whether you're dining with family, friends, or colleagues, our goal is to make every meal memorable, filled with laughter, conversation, and the unmistakable satisfaction of a great meal shared," said owner Sudip Mullick, from the house of Balaram Mullick and Radharaman Mullick.

What: Bonne Femme
Where: 138A Rashbehari Avenue
Timings: 1pm to 11pm
Meal for two: Rs 1,000-plus

ON THE MENU



Gondhoraj Mojito: Savour summer in this fresh sip that balances the zing of fragrant local lemons with jaggery for sweetness. The *nolen gur* not only adds sweetness but also a touch of earthiness to the drink.



Goa Mania: Served dramatically within a glass lantern, this is a fiery sip that combines a secret mix of spices with pink guava juice.



Mediterranean Platter: A sharing basket that brings together falafel, hummus, pickled vegetables, lettuce, cheese, pita bread with *khakra*, ghee and *kadhi* masala. A fun Gujarati twist to the platter for sure.



Mochar Chop: These are a part of the Calcutta Cabin segment on the menu and the spices in the filling are on point. We loved the pairing of a tamarind *kasundi* sauce that really took it to the next level.



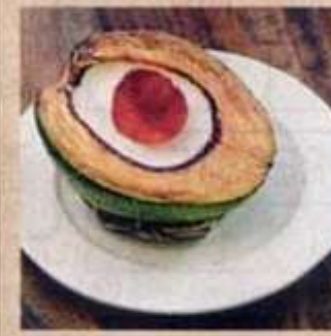
Raw Mango Fish Tikka: Charcoal-baked Calcutta *bhetki* is served with a spicy *aam kasundi* salsa, onion salad and mint sauce. The marination of the fish is fairly simple, making the *kasundi* shine through.



Bonne Femme Grilled Chicken: Bengali spiced marinated grilled chicken served with *kalo jeera aloo* (a local Bengali-style potato preparation) and sautéed vegetables in a garlic pepper and tangy *nolen gur* reduction.



Three Pepper Mushroom Rice with Fish in Oyster Sauce: The peppers in the rice add crunch, with the mushrooms contributing to a umami taste. The fish is juicy on the inside with a saucy crunch.



Daab Sandesh: Served within a tender coconut shell, this is a light and fragrant dessert that hits the sweet spot.

Zeba Akhtar Ali
Pictures: Pabitra Das

Wealthapp congratulates Mr. Sudip Mullick for inaugurating his multi-cuisine dine den at Gariahat, Bonne Femme. The Telegraph featured a full-page article on the same.



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Mr. Roopen Roy

The Telegraph National Debate at Calcutta Club, featuring our client Mr. Roopen Roy as a speaker, was published in The Telegraph.

My Constitution, My Pledge

WHAT Sister Nivedita University presents Calcutta Club The Telegraph National Debate 2024

WHERE The Calcutta Club Lawns

MOTION India does not need a new Constitution

VERDICT The motion was carried

FOR THE MOTION

AGAINST THE MOTION



A show of hands asserted that the motion was carried on Saturday. The picture on the left shows hands raised by members of the audience who thought that India did not need a new Constitution. The picture on the right shows hands raised by those who thought India did. "The proposition has been able to carry the motion by a narrow margin," moderator Sandip Chatterjee said. Pictures by Biswarup Dutta, Gautam Bose and Pradipt Sanyal

FOR
JUSTICE (RETD.)
SANJIB BANERJEE
Former Chief Justice of
Madras High Court and
Meghalaya High Court

The resolve in the original Preamble was to constitute India into a sovereign, democratic republic. Two words, secular and socialist, were introduced by the 42nd amendment and they hardly make a change to the concept or the idea that the Constitution conveys.

The Constitutional principle of secularism is that the state is not guided by any religion but the state is equally sympathetic to all religions rather than the state not recognising any religion.

In 2023, we celebrated 50 years of the Kesavananda Bharati judgement, where the Indian Supreme Court accepted and proclaimed the basic structure doctrine. Regrettably, a moment of celebration has been used to drum up

are documented that mental constitution. In that over parts change the basic structure of the Constitution.

In India, we have a rather flexible Constitution and one that has seen 105 amendments, a Constitution that has seen 17 of its original provisions completely defeated and 154 or so of the provisions modified. Our Constitution is regarded as a living document anchored to the mores of the times and it is interpreted to ensure that it is for the common good.

Indians are now guarded in what they say, in what their tastes are. The letters D and E, in reverse alphabetical order are not spelt aloud. For you know who is there.

AGAINST

ARGHYA SENGUPTA
Founder and research
director of Vidhi Centre
for Legal Policy

Change in a constitutional scheme is natural, not changing a Constitution is unnatural. It is perhaps our view that the story of the Indian Constitution began in 1950. That is a product of our colonised



FOR THE MOTION: Justice (Retd.) Sanjib Banerjee



FOR THE MOTION: Roopen Roy



FOR THE MOTION: Prasenjit Bose



FOR THE MOTION: Alka Lamba

minds. The fact is India has had a constitutional culture that goes back a very long way and it has an unbroken constitutional culture.

This Constitution does not need to be rejected wholesale and that cannot be the argument of any sensible individual. This Constitution with 75 years experience of independent India needs to change too.

Why shouldn't we embrace change? The Constitution is a colonial document. The Constitution of India creates the basis of a police state. Article 21 of the Constitution is the most fundamen-

tal of our fundamental rights, that is the right to life and liberty. That is followed by a lesser known article. Article 22 legitimises preventive detention, which essentially means the ability of the police to pick you up, throw you in prison on a whim for a matter of days or weeks. The Constitution of India has this dubious distinction of having a preventive detention provision in the fundamental rights chapter.

If we go back to the *Dharmastras*, you will find that the idea of kingship is an idea of trust, of accountability, which is the core of constitu-



MODERATOR:
Sandip Chatterjee

tional thought today. If you go to the Mughal period, you will see the *Dastur-ul-amals*, which are essentially codes of administrative law, you will find *Shahi firmans*, which are decisions made by Mughal rulers, and you will also find *ails*, which is essentially the body called *jus gentium* or the core corpus of law that is nothing but core constitutional thought. In the British period, we had the Government of India Act that culminated in the Constitution of India.

FOR
ROOPEN ROY

Founder and CEO of *Su-mantra*, a strategy consulting firm for start-ups, former managing director of *Deloitte* and *PWC* in India. Also a business consultant

Constitution is not a holy book. You cannot say that only four Brahmin priests will interpret the Vedas or four Arabic knowing *Maulavis* will interpret the Quran. Every Indian is a stakeholder in the Constitution. Not just judges, lawyers, professors, historians and economists who are impacted. Every one of you, doctors, nurses, *aam aadmi*, peasants, they are all stakeholders in this Constitution.

We have heard this word many times that the Indian Constitution is colonial. Now I think it is a matter of very supreme irony that all the members of the opposition are products of the Jesuit schools in English medium and we are



AGAINST THE MOTION: Arghya Sengupta



AGAINST THE MOTION: Vikramjit Banerjee



AGAINST THE MOTION: Sugata Bose



AGAINST THE MOTION: Tathagata Roy

debating here not in Bengali, French, Hindi but in English.

What we have to understand is whatever is foreign is not synonymous with colonial. Our Constitution served us for the last 74-75 years and it has upheld our liberty and our rights.

Visva-Bharati he said: Visva-Bharati's obligation is to offer others the hospitality of our best culture and the right to accept from them their best. It does not matter whether we borrowed something from France, something from the US, something from the UK, does not become colonial. Just because your chip is designed in Silicon Valley does not be-

come an imperialist computer or a phone. So we have borrowed ideas, our Constitution is not colonial. Our Constitution served us for the last 74-75 years and it has upheld our liberty and our rights.

Jefferson, one of the founding fathers of the American Constitution, said every Constitution should be only for 20 years because this generation does not have a right to bind future generations.

So I can only make a Constitution for myself. Even Bhabasaheb Ambedkar agreed that this Constitution is a journey, not an end.

Do you think everything is perfect with this Constitution? Does anyone here think that this Constitution is perfect? It's incredible? There is nothing wrong with it? I don't think anyone says that.

If you said that there would not be so many amendments. I think any one of us who rationally discusses the Constitution will ever say that there is nothing wrong in the Constitution.

Anyone who studies constitutional law will know that the basic structure of the Constitution is based on the Government of India Act, 1950, there is nothing wrong with it.

But the not even it was disment of I There did not appear how the structure, the fundamental power of the dynamics of this Constitution were going to be framed.

Now let's discuss another question. Are you satisfied with the way federalism works? The honourable chief minister was not.

Don't you think we also need to take a look at how to make our elected representatives more accountable to us? Don't you think we should have a mechanism to ensure various things that have gone wrong in our Constitution need to be corrected?

FOR

PRASENJIT BOSE
Left-leaning economist, activist and convenor of Joint Forum Against NRC

The biggest elephant in the room that we are not discussing is why the powers that be in the Centre today trying to change the Constitution.

CONTINUED ON PAGE 10

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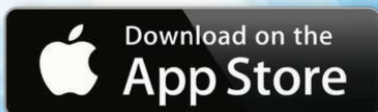
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Mr. Atri Bhattacharya

Additional Chief Secretary of Bengal, and our client Mr. Atri Bhattacharya was the chief guest at the Hult Prize programme in St. Xavier's College. He was featured in The Telegraph during his presence at the event.

8 teams present plans at Hult Prize programme at St Xavier's College

Biz ideas for sustainable future

OUR SPECIAL CORRESPONDENT

Calcutta: A battle of business ideas pitched by aspiring entrepreneurs culminated at St Xavier's College (Autonomous), Calcutta, on February 23.

The competition started with more than 100 teams. After several rounds, eight made it to the final round on Friday.

The winning team, named Narikel, came up with a plan to transform discarded coconut shells into polished bowls.

Team Top Gun, which secured the second spot, pitched an idea to provide clean drinking water by using solar power.

Team Homely Vibes, which wanted to build an app that connects hostellers with ver-



Chief guest Atri Bhattacharya, additional chief secretary of Bengal, speaks at the programme on Friday

ified homemakers for home-made meal subscriptions, came third.

The theme of the fifth edition of the flagship event of Hult Prize St Xavier's College

(Autonomous) Kolkata — On-Campus Program, 2024, in association with The Telegraph, was "Unlimited".

Hult Prize is a global start-up accelerator for social good.



Guests at the Hult Prize St Xavier's College (Autonomous) Kolkata — OnCampus Program, 2024. Pictures by Bishwarup Dutta

The event unfolded in three rounds. The prelims with over 100 teams were held online on February 13 and 14.

Sixteen teams qualified for the semi-finals held on the

date; and Vineet Sethi, senior vice-president, diversified financial services, PayU.

The finalists pitched their ideas in front of Wilson Purty, chief marketing officer, brand

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Mrs. Christina Paul Chowdhury



Congratulations Mrs. Christina Paul Chowdhury and Mr. Satadri Chanda, for the bumper IPO listing of Megatherm Induction. The stock opened at Rs 198 against an issue price of Rs. 108, making a stellar debut listing at 83.3% premium over the IPO price.



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LIFE AT WEALTHAPP

George Telegraph

Team Wealthapp has setup a weekly helpdesk at George Telegraph, to help their employees with their investments related queries.



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TIME

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FROM

12th Feb, 2024



Financial Planner

Subhajit Biswas
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Supervisor

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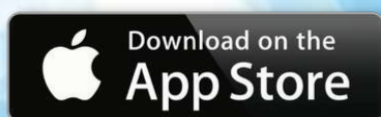
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LIFE AT WEALTHAPP

PRESS COVERAGE

The Telegraph, Business : Monday, 29th January 2024

Click to read the full article : <https://bit.ly/3SDRkRm>

Wealthapp AUM goal: Rs 2,500cr

A STAFF REPORTER

Calcutta: Wealthapp, a wealth management company, has set its sight on expanding its assets under management to Rs 2,500 crore by 2025.

"Our current AUM is about Rs 950 crore and our target is to reach Rs 2,500 crore by 2025. We started with a small setup in Calcutta in 2014," Anindya Paulchaudhuri, partner and group CEO, Wealthapp, said.

"Now, we are present in seven cities with a 30-member team and serve around 1,500 families globally, including a substantial NRI clientele," he said.

"Our approach is to undertake financial planning for our client and offer goal-based solutions. We suggest those products that would suit the risk profile of the individual."

"When top executives from large Indian private sector corporations across the manufacturing and services sector retire, they are referred to us for wealth management," Paulchaudhuri, who held senior leadership roles in ABN AMRO, Standard Chartered and DBS Bank, said.

Wealthapp has diversified into family office business, broadening its services to include legacy, estate planning and tax advisory services.

Wealthapp was founded in 2014 by Soumyajit Ghosh, with an investment background at ANZ, ABN Amro and Citigroup.

"We are grateful for the trust and confidence our clients have placed in us over the past decade. As we look ahead, we remain dedicated to our core values of integrity, transparency and client satisfaction," Ghosh said.

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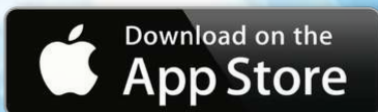
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LIFE AT WEALTHAPP

WEALTHAPP Holiday Adda

As WEALTHAPP stepped into the 10th year in 2024, we have launched our weekly WEALTHAPP er Adda on YouTube, to celebrate our clients and their stories. This month we are sharing the adda with our clients, MS. DEBARATI GUHA, MR. KINSHUK SAHA, MR. PRABAL GUHA AND MS. SUDIPTA MALIK.

We will share more such interesting client stories every weekend.

You can watch this month's Holiday Adda by clicking on the following videos.



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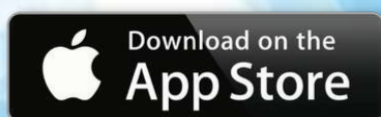
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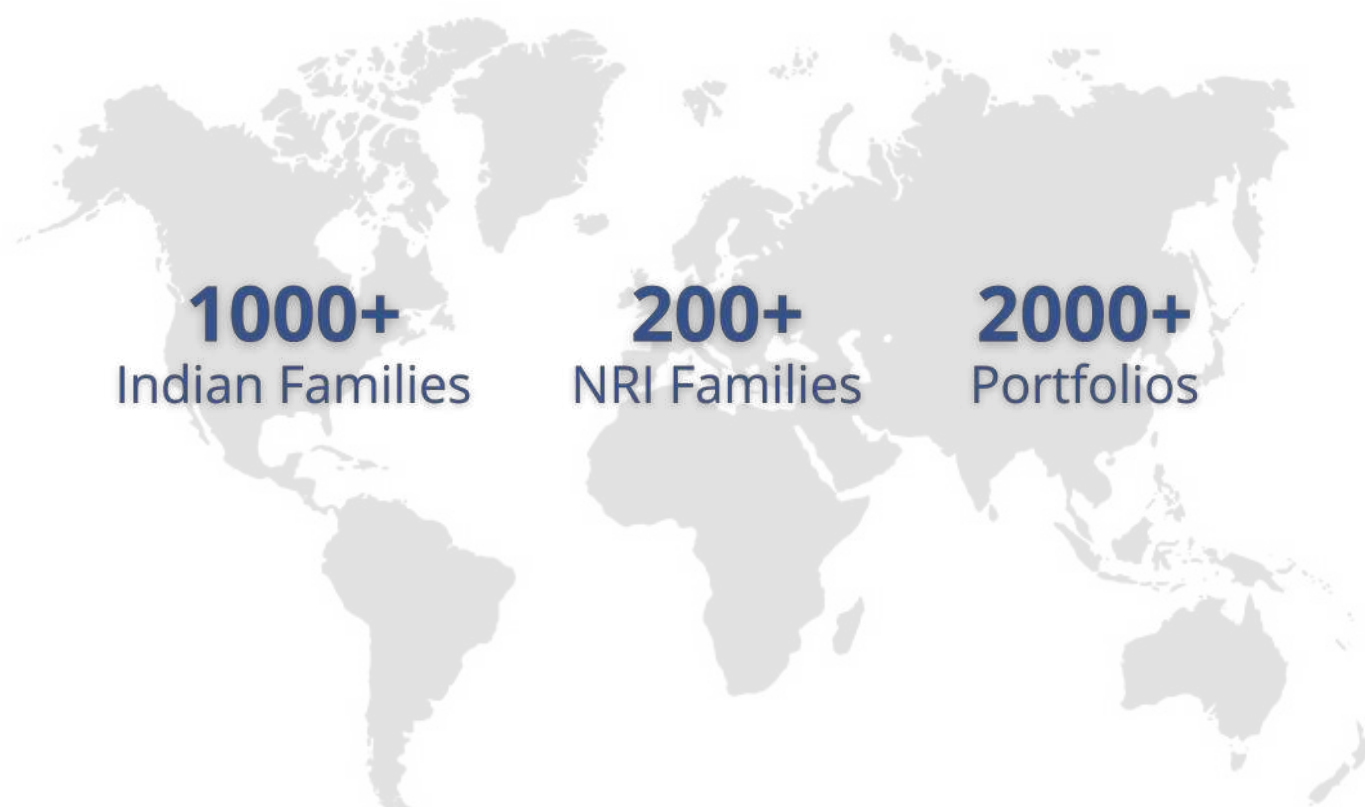


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