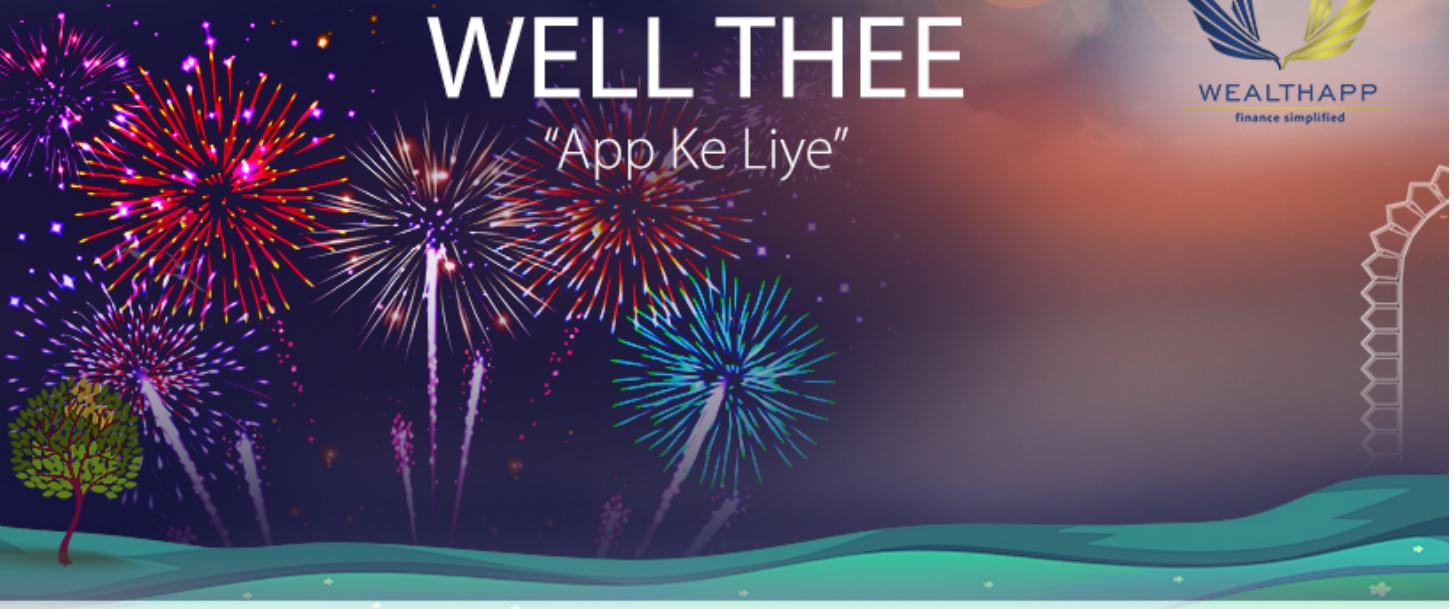


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Message from **WealthApp Team**

Team WealthApp wishes Subho Bijoya to you and your family. Hope you have had a wonderful time with your family and friends. Since the inception of WellThee, we have been receiving extremely positive feedback and response from all of you. Hence we are driven to deliver more stories and achievements of our clients in this fourth edition of WellThee. We want this newsletter to be valuable for you so please share your feedback and suggestions to help us improve.

”



“QUOTE OF THE MONTH”

“Never depend on a single income.
Make investments to create a second source.”



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Appno Ki **KAHANI** [CLIENT'S STORY]



This month of Durga Puja has been auspicious and we have received quite a huge number of stories, events and major accomplishments of our clients which we are glad to share with you.

MR. SUBRATA DUTTA



We are glad to share the following article from Mr. Subrata Dutta, Managing Director of The George Telegraph Group and a Trustee of The George Telegraph Training Institute, Sr. Vice President at All India Football Federation and Chairman of Indian Football Association (WB).



The George Telegraph Training Institute started its journey in 1920 as the first of its kind, training students in various vocational and technical courses with a mission to give them a rewarding career. The Institute offers 80+ job-oriented courses across 70+ centres to more than 20000 students, training and grooming them in its state-of-the-art facilities, to make them job-ready. Keeping the students interest in mind it continued to impart training through online classes during the pandemic. The faculty members were trained and oriented aptly for online teaching. Examinations were also conducted online through a specially developed advanced assessment software. What really stood out is that George Telegraph managed to place its students even during this pandemic through online placement fairs. The students after completion of training were not left on their own but were placed with care in reputed organisations thereby justifying the Institute's centenary tagline "100 years of Shaping Careers". For the aforesaid services even during the times of global pandemic, The George Telegraph Training Institute has been awarded with the 'Times Best Practices' certificate of honour.



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CLIENT'S STORY

MR. PRABODH PATRA



Mr. Prabodh Patra (General Manager - HR & Admin at ITC Limited – PSPD), is delighted to share that ITC PSPD Unit – Bhadrachalam has won the National Award for Outstanding Industrial Relations. The All India Organization of Employers (AIOE), an allied body of FICCI, has instituted this award to recognise Industries for their outstanding Industrial Relations practices. AIOE announced the result of the All India competition on 05th October in its 86th AGM held at New Delhi. They have also achieved Platinum Plus rating in the CII Greenco Certification Program. It is the 1st integrated pulp & paper manufacturing unit to achieve this certification.



MS. SULAKSHANA DASGUPTA



Rotary International is a century old organisation, and happens to be the largest NGO in the world covering over 200 countries in its fold. Rotary Ballygunge Uptown is a part of its global chain and Ms. Sulakshana Dasgupta is an active member. Its activities range from Health, Education, Water and Sanitation and many other such important aspects of human life. As such, different Rotary Clubs worldwide organise Health Camps throughout the year long, help in educating both children and adults; setting up Happy Schools, train teachers and many other associated activities. As far as Health is concerned, constructing toilets for the poor beneficiaries, holding Health Camps for blood donation, medical checkups, visiting the sick in various hospitals with fruits, etc. for them is carried on. For water, setting up water stations in schools, building wells in inaccessible areas & many such beneficial projects are done.



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CLIENT'S STORY

MR. RAHUL JOHRI



Mr. Rahul Johri, Chairman at Bargach Finance, works whole heartedly for Bargach Foundation and has commenced work in the villages in West Bengal. Bargach Foundation is a not-for-profit organization which works with the weaker sections of society in three critical areas of sanitation, drinking water and skill upliftment. The Bargach Foundation has been set up with the objective of bettering the lives of individuals from the weaker sections of society.



They work closely not only towards the development of the rural India but also with them and around them so that people of our own country can build a healthy environment for themselves and their families. Through proper awareness and education they have moved a lot of women in the rural areas to construct their own proper toilets and stop defecating in the open.

Over the last 5 years, he has also engaged with artisan communities in the interiors of West Bengal. In these trying times, he supported the distribution of their traditional work. For the same, brand 'Artisan Soul' is being launched by his wife Anisha Johri, and 2 like minded women Nibedita and Sandhya. The brand will retail the traditional work of artisans in villages in Eastern India.



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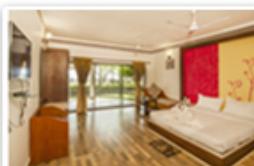
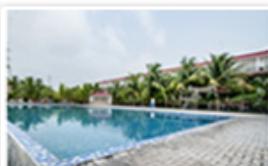
MR. AVISHEK PAUL CHOWDHURY



We are proud to announce that The Telegraph, had covered a full page article on Mr. Avishek Paul Chowdhury's Hotel Sonar Bangla, Kolaghat, a 4 star property on the Rupnarayan Riverfront.

They have started operating adhering to all Covid-19 safety protocols. A mere 2 hours drive from Kolkata, it is a 4.5 acre property with spacious 100 plus rooms, a 4,500 sq ft food court, specialising in Bengali Cuisine, with a view of the riverbank, a couple of banquet halls, 3 sprawling lawns, swimming pool (currently not operational due to the pandemic), ample parking space and gardens.

It is a very famous and frequently visited weekend getaway point for the people of Kolkata, with amazing delicacies like Beckti Fish Fry, Gondhoraj Chicken, Bhaja Ilish with Tel, Pabda Jhaal and Daab Chingri, Ilish Bhapa, Ilish Tel Begun, Mutton Kosha, Doi Chicken with Basanti Pulao.



Apart from Kolaghat, Sonar Bangla also has five lovely properties in Tarapith, Puri, Mandarmani, Darjeeling and Taki.



HUMOUR

The market is weird. Every time one guy sells, another one buys, and they both think they're smart.

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DO YOU LIKE TO
**TEST YOUR
KNOWLEDGE?**



Mr. Uday Hossain



Ms. Sohini Nandi



Mr. Raunak Ghosh

**The answers to last month's quiz are:
BPCL, Reliance, ONGC, SBI**

This month's question:

During the festive season, when Bengal becomes a shoppers den, can you name the Fashion Brands from their logos?



Please WhatsApp your reply to +91 9836003438 with your full name.

The first 3 correct answers will receive a surprise gift from Team WealthApp and their names along with their pictures will be published in the next Newsletter.

Financial Terms:

Cash Reserve Ratio (CRR)

The Reserve Bank of India mandates that banks store a proportion of their deposits in the form of cash so that the same can be given to the bank's customers if the need arises. The percentage of cash required to be kept in reserves, vis-a-vis a bank's total deposits, is called the Cash Reserve Ratio.

The cash reserve is either stored in the bank's vault or is sent to the RBI. Banks do not get any interest on the money that is with the RBI under the CRR requirements.

Example: When someone deposits Rs 100 with a bank, it increases the deposits of the bank by Rs 100. CRR is being 3%, then the bank will have to hold additional Rs 3 with the central bank. This means that the commercial bank will be able to use only Rs 97 for investments and/or lending or credit purpose.

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How does Cash Reserve Ratio help in times of high inflation?

At the time of high inflation, the government needs to ensure that excess money is not available in the economy. To that extent, RBI increases the Cash Reserve Ratio, and the amount of money that is available with the banks reduces. This curbs excess flow of money in the economy. When the government needs to pump funds into the system, it lowers the CRR rate, which in turn, helps the banks provide loans to a large number of businesses and industries for investment purposes. Lower CRR also boosts the growth rate of the economy.

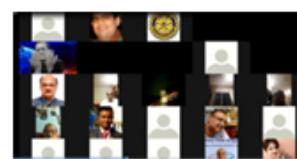
Life at Wealthapp



CSR Activity: Fundraising for Theatre Technicians

Rotary Club of Calcutta Inner City organised "The Rotary Chalyug Theatre Festival" from 19th to 26th September 2020. The Initiative was partnered by various Rotary Clubs across the state, Rotaract Club of Calcutta and Yeh Mera India. The Fund Raiser was organised with an aim to raise funds for full time technicians who have been affected due to the ongoing Pandemic. The club was successful in connecting with the audience from across the world who watched the 6 plays sitting inside their homes with Family and Friends in Zoom Platform.

WealthApp Solution is proud to be part sponsor for this CSR activity.



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Session on Retirement Planning:

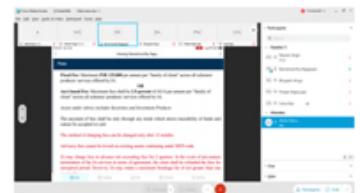


Team WealthApp participated in an exclusive webinar on 'Retirement Planning' with Mr. Mr.P.V. Subramanyam, renowned author of "Retire Rich", organized by SBI Mutual Funds. It was an eye opener for all and a very enriching session for Financial Planners and Individual Investors as well.



Webinar with DSPIM on Registered Investment Advisor (RIA) vs. Mutual Fund Distributor (MFD):

Team WealthApp attended another session organized by DSPIM, on clarity over the recent RIA regulations. The session was presented by stalwarts like Mr. Ramamoorthy Rajagopal – COO and Mr. Pritesh Majmudar – Head Legal & Compliance of DSPIM.



CONTACT DETAILS

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