



# ASHUTOSH FINANCIAL SERVICES PVT. LTD.

• INVESTMENTS • INSURANCE • NRI SERVICES • INCOME TAX & ESTATE PLANNING

## OUR SERVICES



### Investment Services

- Mutual Funds • PMS • AIF • Unlisted Shares
- Foreign Equity • Bonds • FDs • Precious Metals

### Insurance Services - Ashutosh Insurance Brokers LLP

- Insurance for your Life, Health, Assets & Liabilities
- Retirement Planning • Investment through Life Insurance



### NRI Services

- Investments • Insurance
- Indian Income Tax & Estate Planning
- FEMA Regulations • Foreign Tax Compliance

### Income Tax & Estate Planning Services

- Advisory & Compliance for :
- Income Tax • Estate Planning • Endowments & Charities



We are an  
**ISO 9001:2015**  
certified company

    [ashutoshfinserv](https://www.ashutoshfinserv.com)

 [www.ashutoshfinserv.com](https://www.ashutoshfinserv.com)

## OUR SERVICES



### Investment Services

✉ relationship@ashutoshfinserv.com | ☎ +91 73835 30919 / 93773 35959

#### PRODUCT OFFERINGS:

##### Indian Markets:

- Mutual Funds – Equity, Debt & Hybrid.
- Portfolio Management Services (PMS) – Equity Shares.
- Alternative Investment Funds (AIF) – Investment in Listed & Unlisted Shares.
- Unlisted Shares – Direct investment in shares of Unlisted Companies.
- Bonds – Tax Free Bonds, Taxable Bonds & Capital Gain Bonds.
- Fixed Deposits – Top rated corporate FDs.
- Precious Metals – Sovereign Gold Bonds.

##### Global Markets:

- Mutual Funds.
- Direct investment in Shares of Foreign Companies & ETFs.
- Precious Metals ETFs.



### Insurance Services - Ashutosh Insurance Brokers LLP

✉ rm.insurance@ashutoshfinserv.com | ☎ +91 70438 93388 / 63587 55770

#### PRODUCT OFFERINGS:

- Life Insurance for life risk coverage - Term Plans.
- Health Insurance – Mediclaim & Personal Accident.
- Insurance of assets for all risks.
- Insurance for Liabilities.
- Retirement & Pension planning.
- Investment through Insurance for Guaranteed Returns and ULIPs.



### NRI Services

✉ nris2@ashutoshfinserv.com | ☎ +91 72288 48181 / 96010 06464

#### PRODUCT & SERVICE OFFERINGS:

- Investments – Mutual Funds, PMS, AIF, Unlisted Stocks, Foreign Equities.
- Insurance for Life Risk, Health, Assets & Liabilities. Retirement planning & investment through Life Insurance.
- Complete planning and compliance for Indian Income Tax.
- Estate planning for Indian Assets.
- Advisory under FEMA & RBI regulations.
- Complete support for compliance related to Foreign Tax Laws in respect of Indian incomes & assets.



### Income Tax & Estate Planning Services

✉ lawserve@ashutoshfinserv.com | ☎ +91 93769 62244 / 70435 24242

#### SERVICE OFFERINGS:

- Complete Income Tax planning & compliance.
- Estate planning – Advisory for Inheritance Laws and preparation of Wills.
- Planning for Charities.

## ABOUT US

- Ashutosh Financial Services Pvt. Ltd. is a professionally managed company established in the year 2001. The company was established as an extension of M/s. Kothari & Co. (A Tax & Allied Law Firm), which is now a part of the company and operative since more than 60 years.
- More than 3500+ satisfied clients spread across the globe.
- Management systems defined and followed as per world class ISO 9001 : 2015 standard.
- A unique setup which is truly a one stop solutions to all the financial needs of the clients.
- Client education initiatives at the core of the company policy.
  - Updating Clients with latest happenings in the World of Finance and Taxation through physical meetings and presentations and also through Digital Modes of interactions such as:
    - Youtube Videos
    - WhatsApp Broadcasting
    - Social Media - Facebook, Instagram, and LinkedIn.
  - Conducting presentation on Union Budget since last 17 years.
  - Arranging presentations for various segments of the economy & society on the topics of vital importance related to Investments, Taxation, Estate Planning and NRI related Financial matters.

### VISION

To be one of the best and most professional, one stop financial services enterprise by 2030, having presence in the major cities of India.

### MISSION

Delivering qualitative and unbiased consultancy in all the spheres of financial services, so that the future peace and prosperity of the client is ensured.

### QUALITY POLICY

We at Ashutosh Financial Services Pvt. Ltd. are committed to consistently provide Financial Services which satisfy our clients' requirement in respect of quality service and delivery by continuous improvement in methods, resources, employee's knowledge & skill and work environment.

## **TOP MANAGEMENT**

### **Late Dinesh B. Kothari - Founder and Mentor of the company**

He was the founder of the Group and Tax & Allied Laws Advisory firm M/s. Kothari & Co. He was a leading professional in the field of Tax and Allied Laws Advisory Services. He had studied M.Com from M.S. University of Baroda and had been an active member of Lions Club International.

### **Mr. Daxesh D. Kothari - Managing Director & C.E.O.**

He is a Tax & Financial Consultant and the Managing Director & C.E.O. of Ashutosh Financial Services Pvt. Ltd., which is an ISO 9001: 2015 certified company; with prominent presence in the field of Financial Services.

He specializes in the fields of Income Tax, FEMA, Trust Laws, Estate planning and Foreign Tax Compliances. On the financial front, he specializes in Investment Services and Insurance Advisory. He advises Companies, Trusts, High Net Worth Individuals and Non Resident Indians across the globe on Financial and Tax & Allied laws related matters. He is a Trustee of various Charitable Trusts. He has been involved with a number of social service projects of Rotary Club and is a Paul Harris Fellow of Rotary International.

He has been presenting analysis on the Union Budget since last 17 years and also on various subjects of Taxation and Finance at various forums addressing Doctors, Businessmen, Industrialists, Taxation Consultants, Chartered Accountants, Company Secretaries, NRI & Post Graduate students of diverse branches on subjects relating to Finance, Taxation & Estate Planning; to make our society financially literate.

He regularly shares updates on subjects of Finance & Taxation for Resident and Non Resident Indians through YouTube channel and other social medias using long and short videos, blog post and Podcasts. His views on financial matters and topics are being highly acclaimed by the viewers not limited to Indian viewers but also from viewers Globally.

He has written several articles which are published in medias like The Economic Times, Mint and Dalal street magazine. His interview was aired on ET Now as a Mutual Fund Industry Expert in the programme named "SWATANTRA", and also addressed on topics relating to NRI on a leading Gujarati TV channel.



He is a 360° versatile personality in the fields of Taxation and Finance; which makes him a unique and truly a one stop solution provider for wide range of Financial and Tax related matters.

**Mr. Rajit D. Kothari - Executive Director**

Mr. Rajit Kothari is the Executive Director of Ashutosh Financial Services Pvt. Ltd which is an ISO 9001: 2015 certified company with prominent presence in the field of financial services. He is a Chartered Accountant and a Certified Financial Planner by qualification. Further, he has graduated in the field of commerce with specialization in Banking, Financial Services & Insurance sector from Ahmedabad University and has also pursued post-graduation in the field of Law.

He started his journey with Ashutosh Financial Services Pvt. Ltd. where he played an instrumental role in functioning of several business development activities of the company. He also played a vital responsibility in the development of exotic product offerings for the company in the alternate investments arena such as foreign equity & unlisted stocks. Moreover, he was critical in the preparation of extensive knowledge database on different topics concerning taxation & finance for the company.

Thereafter, he worked with M/s Deloitte Haskins & Sells LLP, one of the leading global consulting firms at Mumbai focusing on tax & regulatory compliance for High Net Worth Resident & Non-Resident individuals.

He is an expressive public speaker and addresses professional forums on diverse topics related to finance as well as other topics of national importance. He has participated in international exchange programs as a student and also attended management development programmes across top business schools in India.

As a young & dynamic director with a multi-skilled personality, he presently concentrates on exploring innovative business opportunities through geographical expansion, digital proliferation and concentric diversification of the company.

**Mrs. Bindi D. Kothari - Head of Department - Research & Analysis**

She is a Commerce Graduate who looks after the Research & Analysis part of the organization and keeps the organisation updated on the emerging investment trends. She has a very rich experience and expertise in analysis of investment products.

## **MANAGEMENT OF DAY TO DAY OPERATIONS**

- Team led by dynamic leadership of the directors.
- Each division of the company is having a separate & dedicated team with skilled and qualified staff.
- All the departments which take care of general operations of the company are also having separate dedicated team with appropriate skills and qualification.
- Presently a team of more than 45 persons including Chartered Accountants, Lawyers, Management Graduates, Finance Experts etc.

Moreover the team of Experts which also comprises of Information Technology, Designing, HR and Accounting Experts.

## **INFRASTRUCTURE**

- Office with state of the art infrastructure in the middle of Rajkot city spread across 4000 Sq. Ft. area consisting of separate setup for each division and services including conference room, centralized IT Server Room, etc. which makes dissemination of data and knowledge convenient for the team.
- The company has offices in the emerging metropolitan cities of Ahmedabad & Mumbai to facilitate the clients.
- All our division and departments operate on the best of the software suited for that division. Moreover the entire IT Infrastructure is connected with integrated file server for seamless exchange of data, data safety and data backup.
- Our company website [www.ashutoshfinserv.com](http://www.ashutoshfinserv.com), mobile application **"Ashutosh Finserv"** ( Available in Android and iOS ) and platform for investment in foreign equity [www.ashutoshfinserv.vested.co.in](http://www.ashutoshfinserv.vested.co.in) gives an overview of the happenings in the world of finance and also customer user interface.
- With the help of our website & App, customers can carry out complete paperless investment transactions. Clients can have access to their investment portfolio on daily basis through our website and App.

**FEATURES AVAILABLE IN OUR WEBSITE (WWW.ASHUTOSHFINSERV.COM)****Investment Services**

- |   |  |
|---|--|
| Make online investments                           | View latest NAV of Mutual Funds                      |
| Calculate your SIP returns                        | Frequently Asked Questions (FAQs)                    |
| Calculate magic of compounding returns            | Invest in global stocks                              |
| Check forex rates                                 | Calculate investment amount to reach a target return |
| View investment related power point presentations | Informative videos & podcasts                        |

**Insurance Services**

- |  |                               |
|--|-------------------------------|
| Direct access to your insurance policies | View premium paying due dates |
| Product wise detailed explanation        | Informative videos & podcast  |
| Frequently Asked Questions (FAQs)        |                               |

**NRI Services**

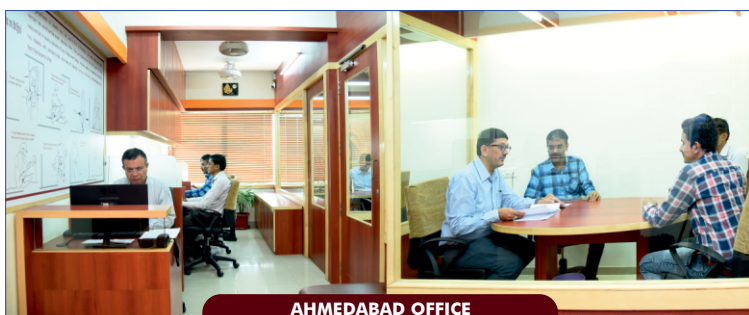
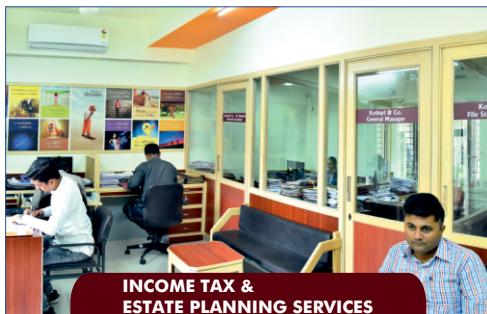
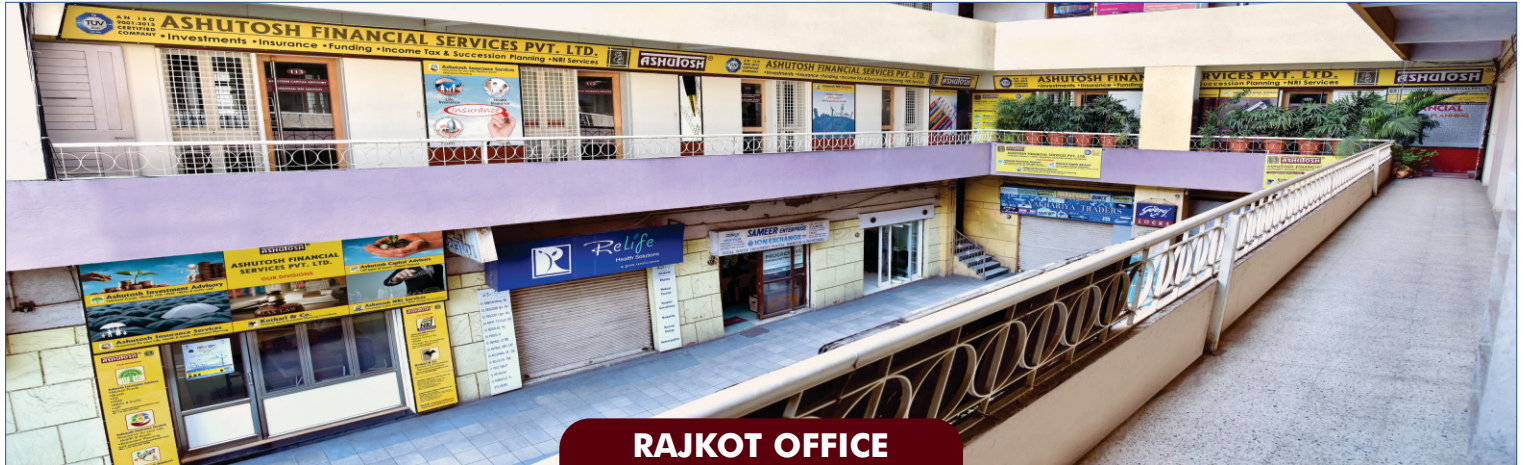
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| Options for investing in India                   | Residential status calculator     |
| Check all the Rules & Regulations impacting NRIs | Frequently Asked Questions (FAQs) |
| Details of applicable taxes                      | Informative videos & podcasts     |

**Income Tax & Estate Planning Services**

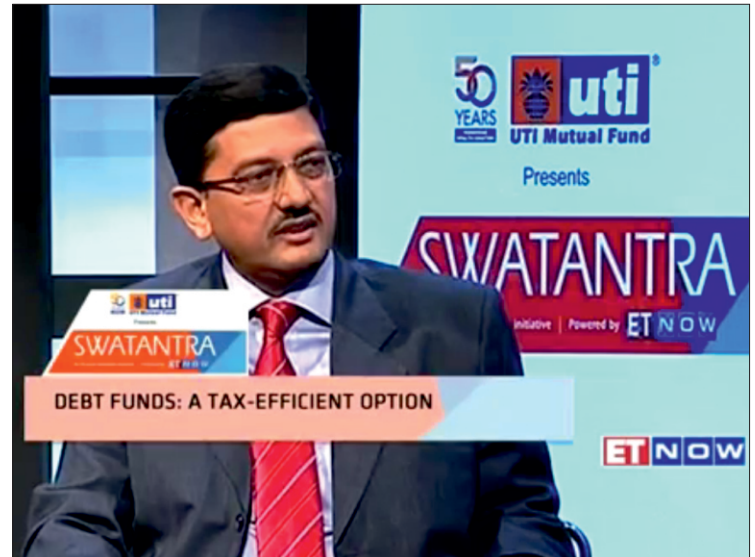
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| Check latest Tax Slab, TDS & TCS Rates | Pay taxes through e-Payment                     |
| Calculate your taxable income          | Overview on latest Union Budget of India        |
| Details of tax due dates               | Circulars / Notification relating to Income Tax |
| Download the forms for PAN & TAN No.   | Check Cost Inflation Index                      |
| Informative videos & podcasts          |   |



## OFFICE INFRASTRUCTURE







GURU SPEAK

# Financial Planning

MF page · 07

**Daxesh Kothari**

MD & CEO  
Adeshott Financial Services Pvt Ltd

**T**he fixed income mutual fund space offers a battery of products to suit a wide variety of investor needs. While most of the debt MF categories are for the risk-averse investors, there exists one product which can be worthwhile for investors looking to take marginally more risk. In return, they can potentially get juicy returns that are best all the debt MF categories. Welcome to the world of credit risk funds. Drawing a tight rope walk between risk and return, credit risk funds offer an opportunity to take advantage of credit opportunities that come up in the fixed income space. Given credit risk funds' inherent vulnerabilities, suitable investors can increase their allocation to this product to give a definitive edge to the debt component of their portfolio. Read on to know more.

## Defining credit risk

Credit risk funds generate income through investing in corporate bonds of AA and below rated companies. They do this while maintaining the optimum balance of yield, safety and liquidity. Suitable for investors who are looking at medium term savings, credit risk funds essentially require the investor to hold the fund for a 1-3 years. This not only gives the investor the advantage of tax-efficiency in terms of using the long term capital gain tax structure for debt funds, but also helps the fund manager to be patient with credit risk bonds. While maintaining reasonable liquidity, credit risk funds target high accrual by taking on a marginally higher credit risk. Over the years, credit risk fund as a category has emerged as a key category with over ₹7,000 crore assets.

## Investment strategy

Credit risk funds scout for opportunities to maximise portfolio yield. This is done by primarily investing in AA and below rated corporate bonds. The funds invest predominantly in corporate bonds, which offer good opportunity to leverage credit risk. By following a diversified portfolio approach, credit risk funds

and stability, credit risk funds seek to provide regular income, as well as capital appreciation. To efficiently manage the risks, these funds invest in mutual funds/ concentrated portfolios and also cap corporate group credit exposure.

Apart from the core strategy, credit risk funds may also seek to capitalise on opportunities, potential and short rating upgrades from time to time, adding extra alpha. This is because relatively low rated bonds usually offer higher coupon rate and if their ratings are upgraded, the prices of such bonds jump.

## Read macros to use micros

Fund managers overseeing credit risk funds evaluate the prevalent macroeconomic and macro-economic conditions. This is important because they have to form an opinion on the future. They decide on exposure to sectors and companies performing well in the current market. The quality of the investment manager of a credit risk fund is quite critical. Investors choosing credit risk funds must give proper consideration on the past record of managers, because only the highly skilled ones can deliver consistent performance during multiple crisis cycles.

## Is it for you?

If you can spare more than 36 months and have a higher risk appetite for credit, credit risk funds are for you. Take into account your time horizon and financial goals before investing, as the maturity profile of the credit risk mutual fund must coincide with your time horizon. Such an approach will align your investments and also act as a handy safeguard to some extent. Entrust your investments to a credit risk fund with a highly dependable track record across interest rate and credit rating risks. With potential to deliver outsized gains for the marginal credit risk they take, these funds should find increased allocation in portfolios of investors who have the ability to tolerate risk.

# ELSS = TAX SAVINGS + WEALTH CREATION

**I**n earlier days, when people wanted to save on the total tax payable, they would invest in those financial products where they would get tax shelter. However, along with savings on total tax payable, it is also possible to build wealth if someone invests in equity-linked tax saving mutual fund schemes (popularly called ELSS). By investing in these funds, investors could also enjoy diversification across companies and industries. In addition they also have the option to invest with a fund house that has a good track record of fund management.

One of the primary advantages of investing in ELSS is that the rate of return could be higher than one could get by investing in fixed income investments. In keeping with the rate of inflation, the real rate of return for fixed income investments could be low. In comparison, with higher real rate of return, combined with tax savings, ELSS could be the right option for investors to

**DAXESH KOTHARI**  
MD & CEO  
ADESHOTT FINANCIAL SERVICES  
PVT. LTD.

For more details contact: **Daxesh Kothari, MD & CEO, Adeshott Financial Services Pvt Ltd | Email: [Adeshott@adeshottmf.com](mailto:Adeshott@adeshottmf.com)**

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# LARGE SCALE CLIENT EDUCATION INITIATIVES



## **ASHUTOSH FINANCIAL SERVICES PVT. LTD.** • INVESTMENTS • INSURANCE • NRI SERVICES • INCOME TAX & ESTATE PLANNING

### Corporate & Correspondence Office :

📍 Sterling Apts., Near Jubilee Baug Chowk,  
Jawahar Road, RAJKOT 360 001. GUJARAT, INDIA.

☎ Phone: +91-281- 222 4499.

✉ Email: [info@ashutoshfinserv.com](mailto:info@ashutoshfinserv.com)

### Ahmedabad Office :

📍 903, Synergy Tower, Corporate Road, Behind YMCA Club,  
Prahlanadnagar, AHMEDABAD-380 015. GUJARAT, INDIA.

### Mumbai Office :

📍 308, Regus Business Centre, Duru House, Juhu Tara Road,  
Juhu, MUMBAI - 400049. MAHARASHTRA, INDIA.



**ashutoshfinserv**

**www.ashutoshfinserv.com**