



Foundation of Independent Financial Advisors

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**FIFA PERSPECTIVES**

**SEPTEMBER 2016**

## *Happenings*

### **Event in Mumbai: 5<sup>th</sup> Annual General Meeting**

The 5th Annual General Meeting of the members of FIFA was held at the BCA Garware Club on Monday, 19th September 2016. Ninety plus members attended which was unprecedented as many new members have been enrolled during the year due to the membership drive initiated by our founder Member Mr. Sanjay Khatri.

The Chairman Mr. Dhruv Mehta welcomed all members to the meeting. The Chairman put on record the appreciation for services rendered by the retiring Director Ms. Sapna Narang and welcomed to the Board the new Director, Mr. Vinod Jain. Mr. Dhruv Mehta, Mr. Yogendra Khanna and Mr. Mazhar Arif were the retiring Directors who were unanimously

re-elected.

Mr. Mehta apprised the members of the activities under taken by the Foundation in the past year and also highlighted the valiant efforts of the Board in raising various issues concerning the members such as Service Tax and commission disclosure. He informed the members that the Foundation was in regular engagement with the Fund Houses, AMFI, SEBI and the government to promote the cause of the members.

The Chairman made brief presentations on the Study on Expense Ratios undertaken by the Foundation.

The Audited Accounts of the Company were approved by the members present unanimously



## Inspirational Talk

FIFA along with Canara Robeco Mutual Fund had organised an event as part of Canar's Thought Leadership Series where the keynote speaker was Ms. Anu Vaidyanathan. The event was held at

The St. Regis Mumbai on 29<sup>th</sup> Sept 2016.

Ms. Anu Vaidyanathan is a doctorate in electrical engineering, a noted triathlete, entrepreneur, visiting professor at Indian Institute of Technology, Ropar and the Indian Institute of Manage-

ment Ahmedabad and an acclaimed speaker. She has addressed several organisations including Fortune 100 companies and spoken at prestigious forums on diverse topics.

Triathlon is an arduous sport involving swimming, cycling and running. Anu specializes in the half- Ironman (1.9K swim, 90K bike, 21.2K run) and Ironman length (3.8K swim, 180K bike, 42.2K run) events, which are amongst the most difficult, single-day endurance events in the world. Anu Vaidyanathan is also the only Indian triathlete to have

qualified for the 70.3 Half-Ironman World Championship. She is the first Asian to have competed in Ultraman Canada triathlon having a 10km swim, 420km bike and an 84.4km run, placing 6th, being the youngest finisher that year. She backed this up with Ironman Canada, three weeks later, becoming the only athlete to do so in the history of the race. She spoke on her transition as an Triathlete to a married woman and to becoming a mother and then entering back into becoming a Triathlete

With self-deprecatory humour and characteristic curiosity, Vaidyanathan tells the story of how she found triathlon, how she came to be training in one of the most challenging sports in the world. She spoke of her many firsts in the Ultraman, Ironman, Half-Ironman, but also of motherhood and pushing the boundaries of what a body can do. Heart-warming and heart-breaking, this is most of all a tale of love: for a sport and for life.



## Understanding the Tata Sons boardroom coup– ousting of Cyrus Mistry

<http://www.livemint.com/Opinion/YUym8a41GyN4TZjLL498yL/What-does-Cyrus-Mistrys-ouster-tell-about-Tata-group.html>

The relevant details of the sensational boardroom coup at Tata Sons are still not clear. The directors of the holding company of the sprawling Tata conglomerate announced on Monday that they were replacing Cyrus Mistry at the helm of affairs. The group executive council he set up has been disbanded. Ratan Tata will return as interim chairman till a new leader is found.

It is no secret that the Tata group have been struggling with several problems over the past few years. Tata Steel is burdened by the failure of its European bet. Tata Teleservices is in the midst of a messy separation with NTT DoCoMo. Tata Global Beverages is tackling stressed assets in Eastern Europe. Tata Consultancy Services continues to spew out free cash for the rest of the group but it too cannot escape the growing problems with the software services model. The

Jaguar Land Rover unit of Tata Motors has been a rare success. Curiously, the challenges that Mistry faced when he took charge of the Tata Group nearly four years ago has striking parallels with the battles that Ratan Tata had to fight when J.R.D. Tata stepped down in his favour. Ratan Tata had to streamline a sprawling industrial empire that had little strategic synergy. His battle to streamline the group led to a clash with powerful corporate satraps who had tremendous influence in the loose federation that J. R. D. oversaw. There is

one positive in the ongoing Tata imbroglio. Indian boards are usually very timid when it comes to taking on powerful chairmen. Tata Sons is a private company with a very complex holding structure, and with likely undercurrents of family tension, but the readiness of a powerful board to replace its chairman should not be ignored. We wish there are more such instances of tough board action in listed companies.



MF industry is set to grow beyond boundaries in tandem with India growth story. It will be prudent for Members to cross check whether your company outfit is set to become a great marketing company that creates unique value proposition for customers.

### Self- Management: Some tips

- Be clear in you objectives
- “Sixer” concept
- Maintain P.R.O (Planner, Recorder & Organizer)
- Time management (Ts.)
- Keep updated- Stay ahead
- Entrepreneurial abilities
- Have inner space
- Speak the truth quietly and clearly
- Listen to others- Even the dull and ignorant
- Enjoy your achievements
- Be yourself

## The 18 Principles of Marketing Company

1. The Principle of the company --  
Marketing Is a Strategic Business Concept
2. The Principle of Community --  
Marketing Is Everyone's Business
3. The Principle of Community --  
Marketing War Is about Value War
4. The Principle of Retention --  
Concentrate on Loyalty, Not Just on Satisfaction
5. The Principle of Integration --  
Concentrate on Differences, Not Just on Averages
6. The Principle of Anticipation --  
Concentrate on Proactivity, Not Just on Reactivity
7. The Principle of Brand --  
Avoid the Commodity- like Trap
8. The Principle of Service --  
Avoid the Business – Category Trap
9. The Principle of Process --  
Avoid the Function- Orientation Trap
10. The Principle of Segmentation --  
View Your Market Creatively
11. The Principle of Targeting --  
Allocate Your Resources Effectively
12. The Principle of Positioning --  
Lead Your Customers Credibly
13. The Principle of Differentiation --  
Integrate Your Content, Context, and Infrastructure
14. The Principle of the Marketing Mix --  
Integrate Your Offer, Logistics, and Communications
15. The Principle of Selling --  
Integrate Your Company, Customers, and Relationships
16. The Principle of Totality --  
Balance Your Strategy, Tactic, and Value
17. The Principle of Agility --  
Balance Your What, Why, and How
18. The Principle of Utility --  
Balance Your Present, Future, and Gap

## They start with their TIME” The Time Miracle

You wake up in the morning and Lo! Your purse is magically filled with twenty-four hours of the raw material of life. . . .

It's Yours-

The most precious of possessions! No 1 can take it from you and no receives either more or less than you receive!

In the realm of time, There's no aristocracy of wealth or intellect. Genius is rewarded not even one extra hour.

“ Time is the scarcest resource and unless it is managed, nothing else can be managed”

“Do you love life?

Then do not waste time,

Because that is

The stuff

Life is made of.”

“Time is the most valuable thing

We deal with

It can't be bought

It cant be captured

It must be utilized with

The highest degree of

Effectiveness possible”

“Those who really get things done,

Don't start with their work,



## FIFA welcomes its new Members

M Type	Membership	Type	Name of Organisation/ IFA	Representative(s) NAME	CITY
General	O489	Indv	Raajeev Chawla	Raajeev Chawla	Varanasi
General	O498	Indv	Nakshtra Consultants P L	Chandan Singh	sonebhadra
Life	L67	Indv	Sandeep Garg	Sandeep Garg	Panchkula
Founder	F92	Indv	Rohan Maurya	Rohan Maurya	Delhi
Founder	F93	Indv	Abhinav Mehta	Abhinav Mehta	Jodhpur
Founder	F94	Indv	Krishan Murari Gupta	Krishan Murari Gupta	Jaipur
Founder	F95	Indv	Jitendra Agarwal	Jitendra Agarwal	Jaipur
Founder	F96	Indv	Virat Financial Services	Rohitashwa Kumbhkar	Jaipur
Founder	F97	Indv	Akshaya Budhraj	Akshaya Budhraj	Chandigarh
Founder	F99	Indv	Singhal & Company	Arun Singhal	Jodhpur
Founder	F100	Indv	Rajesh Kaura	Rajesh Kaura	Ludhiana
Founder	F101	Indv	Deepak Pahwa	Deepak Pahwa	Ludhiana
Founder	F102	Indv	Ramesh Chand Malu	Ramesh Chand Malu	Jaipur
Life	L78	Indv	Davinder Kumar Garg	Davinder Kumar Garg	Ludhiana
Life	L79	Indv	Pankaj Kapoor	Pankaj Kapoor	Ludhiana
Life	L80	Indv	Nikhil Jain	Nikhil Jain	Ludhiana
Life	L81	Indv	Vineet Gupta	Vineet Gupta	Ludhiana
Life	L82	Indv	Anup Agarwal	Anup Agarwal	Varanasi
Life	L83	Indv	Bipin Bihari Sinha	Bipin Bihari Sinha	Jodhpur
Life	L84	Indv	Dinesh Khunteta	Dinesh Khunteta	Bhilwara
Life	L85	Indv	Poornima Bhandari	Poornima Bhandari	Jaipur
Life	L86	Indv	Shashi Prabha Sharma	Shashi Prabha Sharma	Jaipur
Life	L88	Indv	Sanjay Jain	Sanjay Jain	Jaipur
Life	L89	Indv	Kamlesh Sahijwani	Kamlesh Sahijwani	Jaipur
Life	L90	Indv	Gautam Rathore	Gautam Rathore	Udaipur
Life	L91	Indv	Ilyas Ahmed Radhiya Gulyyawala	Ilyas Ahmed Radhiya Gulyyawala	Udaipur
Life	L92	Indv	Shyam Sunder Gupta	Shyam Sunder Gupta	Jaipur
Life	L93	Indv	Rajender Sanghi	Rajender Sanghi	Jaipur
Life	L94	Indv	Elite Financial Services		Jaipur
General	O502	Indv	Nakoda Investments		Agra
General	O503	Indv	Adad Fin Advisors P L		Luchnow
General	O504	Indv	AMEEK FINANCIAL	Wajinder Singh	Patiala
General	O505	Indv	Neeraj Jain	Neeraj Jain	Meerut
General	O506	Indv	Finnovators Solutions P L	Bhupendra Vijay Ketkar	Pune
General				Balvir Baldevraj Chawla	

General	O507	Indv	Aashwiin Shah	Aashwiin Shah	Pune
General	O508	Indv	Darshak Shah	Darshak Shah	Bhavnagar
General	O509	Indv	Wealth Creator	Rakesh Bhatia	Amritsar
General	O510	Indv	Beli Thakur	Beli Thakur	Shimla
General	O511	Indv	Rajesh Kumar Sharma	Rajesh Kumar Sharma	Bilaspur
General	O512	Indv	Shiven Gupta	Shiven Gupta	Jahu
General	O513	Indv	Lalit Verma	Lalit Verma	Shimla
General	O514	Indv	B Shyam Sundar Jaisingh	B Shyam Sundar Jaisingh	Vellore
General	O515	Indv	Financial Consultant	Shagun Sandeep Sutaria	Ahmedabad
General	O516	Indv	Shree Financial Consultancy	Nitin Bhagwat Prasad Rathi	Jalna
General	O517	Indv	Siddappa Dhondappa Karenavar	Siddappa Dhondappa Karenavar	Sangli
General	O518	Indv	Anand Madan Salvekar	Anand Madan Salvekar	Satara
General	O519	Indv	Pant Capital	Chander Shekar Pant	Nahan
General	O520	N.Indv	Safe Investment & Financial Services	Nilesh Gurnani	Indore
				Akash Gurnani	
General	O530	Indv	Omega Investment	Cypriana Dsouza	Navi Mumbai
General	O521	Indv	Varad Financial Services	Sachin Manohar Kharate	Nasik
General	O522	Indv	ASK Financial Services	Ajay Shashikant Kale	Nasik
General	O523	Indv	Bhusan Investment & Financial Services	Tushar Ramdas Amrutkar	Nasik
General	O524	Indv	Pankaj Mere Insurance & Investment Consultant	Pankaj Suryakant Nere	Nasik
General	O525	Indv	Komal Investments	Ambadas Punja Borade	Nasik
General	O526	Indv	K K Credible Financial Services	Killol Kiritkumar Karia	Rajkot
General	O527	Indv	Kailash Nanji Thakkar	Kailash Nanji Thakkar	Sangli
General	O528	Indv	DB Financial Services	Davesh Bansal	Chandigarh
General	O529	N.Indv	Profit Centre	Madhup Kumar	Chandigarh
General	O530	Indv	Ranmprabu Srinivasan	Ranmprabu Srinivasan	Coimbatore
General	O531	Indv	Pacific Valley Financial Services	Cholani Ganesan	Coimbatore
Life	L96	N.Indv	Arya Chanakya Consultants P L	Manish Tibdiwal	Nagpur
Life	L97	Indv	Payal Investments	Yashwant Amarsingh Rathore	Pune
Life	L95	N.Indv	Safe Investment & Financial Services	Nilesh Gurnani	Indore
General	O532	Indv	Growell Financial Consultants	Vishal Avasthi	Jalandhar
General	O533	Indv	Ganatra Investments	Sanjay Harish Ganatra	Nashik
General	O534	Indv	Hiten Shah Financial Advisors	Hiten Ashok Shah	Pune
General	O535	Indv	Pradip Gautam Kothari	Pradip Gautam Kothari	Nagpur
General	O536	Indv	Harsh Lalitgopal Khandelwal	Harsh Lalitgopal Khandelwal	Kamptee
General	O537	Indv	Prasad Ramchandra Sangam	Prasad Ramchandra Sangam	Pune
General	O538	Indv	Fintax Wealth Managers	Sanjay Sampatlal Gandhi	Pune
General	O539	Indv	Ajay Singhania	Ajay Singhania	Kolkata
General	O540	Indv	Gopi Kishan Agarwal	Gopi Kishan Agarwal	Kolkata

General	O541	Indv	Poddar Financial Services	Anil Kumar Poddar	Kolkata
General	O542	Indv	Nilesh Bhupat Mehta	Nilesh Bhupat Mehta	Mumbai
General	O543	Indv	Indranil Investments	Shailesh Shivajirao Patil	Islampur
General	O544	Indv	Moneycare Financial Services	Manoj Maruti Dake	Karad
General	O545	Indv	Jayesh Lalitchandra Dave	Jayesh Lalitchandra Dave	Vadodara
General	O546	Indv	Kishor Dattatraya Bhadkamkar	Kishor Dattatraya Bhadkamkar	Satara
General	O547	Indv	ETHIX	Mehran Rostam Felfeli	Pune
General	O548	Indv	Girish Balkrishna Wani	Girish Balkrishna Wani	Pune
General	O549	Indv	Kuberkar Insurance & Investments	Pankaj Sudhakar Kuberkar	Aurangabad
General	O550	Indv	Canny Wealth Management P L	Mani Joseph	Aurangabad
General	O551	Indv	Moneymantra Financial Services	Sukhjit Singh Gill	Chandigarh
General	O552	Indv	Prashar Investments	Bharat Prashar	Zirakpur
General	O553	N.Indv	Crystal Vision Wealth Managers P L	Tushar Sheth	Pune
				Sarita Naik	
Founder	F103	Indv	Polson Kooran Vargghese	Polson Kooran Vargghese	New Delhi
Founder	F104	N.Indv	Eurasia Capital Services	Dharmesh Ashwin Parikh	Mumbai
				Arvind Kumar Pandey	
Founder	F105	N.Indv	Wealth First Advisors P L	Premal Vinod Mehta	Mumbai
				Purav Ramesh Mehta	
Founder	F106	Indv	Shweta Poddar	Shweta Poddar	Varanasi
		N.Indv			
Life	L95	N.Indv	Safe Investment & Financial Services	Nilesh Gurnani	Indore
Life	L96	N.Indv	Arya Chanakya Consultants P L	Manish Tibdiwal	Nagpur
Life	L97	Indv	Payal Investments	Yashwant Amarsingh Rathore	Pune
Life	L98	Indv	Brij Bhusan Marwaha	Brij Bhusan Marwaha	Jalandhar
Life	L99	Indv	Amit Marwaha	Amit Marwaha	Jalandhar
Life	L100	Indv	Navneet Kumar	Navneet Kumar	Jalandhar
Life	L101	N.Indv	Sajag Securities P L	Ganesh Prasad Pradhan	Pune
Life	L102	Indv	Jaswinder Singh Nagpal	Jaswinder Singh Nagpal	Jalandhar
Life	L103	Indv	Surjeet Kapoor	Surjeet Kapoor	Jaunpur
Life	L104	Indv	Goverdhan Lal Jhanwar	Goverdhan Lal Jhanwar	Varanasi
Life	L105	Indv	Ashok Kumar Gupta	Ashok Kumar Gupta	Chandigarh
General	O554	Indv	Sanjay Keshav Kotkar	Sanjay Kotkar	Pune
General	O555	Indv	Jitendra Madanlal Kasliwal	Jitendra Madanlal Kasliwal	Kopergaon
General	O556	Indv	Annamalai R M	Annamalai R M	Madurai
General	O557	Indv	Santanu Bhattacharya	Santanu Bhattacharya	Howrah
General	O558	Indv	Gautam Singhanian	Gautam Singhanian	Kolkata
General	O559	Indv	Kasera Consultants	Mukesh Kumar Gupta	Howrah
General	O560	Indv	Hemanshu Agarwal	Hemanshu Agarwal	Kolkata
General	O561	Indv	Samriddh Management Services P L	Vikram Sirohia	Kolkata

General	O562	Indv	Sandeep Bhuteria	Sandeep Bhuteria	Kolkata
General	O563	Indv	Amit Jain	Amit Jain	Kolkata
General	O564	Indv	Almighty Stocks& Investments	Anju Pasari	Kolkata
General	O565	Indv	Sangeeta Satnalika	Sangeeta Satnalika	Kolkata
General	O567	Indv	Rekha Rungta	Rekha Rungta	Kolkata
General	O568	N.Indv	MNM Financial Consultants P L	Mitesh N Mehta	Kolkata
General	O569	N.Indv	Avon Credit P L	Kshitiz Chhawchharia	Kolkata
General	O570	Indv	Kanhaiya Lal Dixit	Kanhaiya Lal Dixit	Lucknow
General	O571	Indv	Praveen Kumar Ralhan	Praveen Kumar Ralhan	Lucknow
General	O572	Indv	Calibre Investments		New Delhi
General	O573	Indv	Saroj Singh	Saroj Singh	Lucknow
General	O574	Indv	Ramesh Bhakuni	Ramesh Bhakuni	Delhi
General	O575	Indv	Nisha Mehrotra	Nisha Mehrotra	Lucknow
General	O576	Indv	Sudhish Garg	Sudhish Garg	Lucknow
General	O577	Indv	Kiran Mehra	Kiran Mehra	Amritsar
General	O578	Indv	Mutual friends	Vikas Khanna	Amritsar
General	O579	Indv	Avrora Investments	Manpreet Singh Arora	Amritsar
General	O580	Indv	Money Zone	Harjit Singh Arora	Amritsar
General	O581	Indv	Chawla Investment Centre	Bhupinder Chawla	Amritsar
General	O582	Indv	Hitesh Pramodrai Daftari	Hitesh Pramodrai Daftari	Mumbai
General	O583	Indv	Acumen Wealth Managers	Rajendra Shripad Satalkar	Pune
General	O584	Indv	Pankaj Punshibhai Maalde	Pankaj Punshibhai Maalde	Mumbai
General	O585	Indv	Shree Krishna Consultancy	Rajesh Satya Narayan Chandak	Surat
General	O586	Indv	M/s Sameer Lakhani	Sameer Lakhani	Mumbai
General	O587	Indv	M/S Loyal Wealth Managers	Sanjay Nautiyal	Ludhiana
General	O588	Indv	Sanriya Investments	Santosh Pandurang Kedari	Pune
General	O589	Indv	Sunil Sudhir Bhagat	Sunil Sudhir Bhagat	Pondicherry
General	O590	Indv	Lotus Investment Services	Shanmugasundaram B	Pondicherry
General	O591	Indv	Jay Investment Consultancy	Jay D Purohit	Pondicherry
General	O592	Indv	Pragmatic Investment Solutions	Aman Gupta	Chandigarh
General	O593	Indv	Bhavesh Kumar P Mehta	Bhavesh Kumar P Mehta	Ranchi
General	O594	Indv	Smartway Financial Planners P L	Rakesh Garg	Bathinda
General	O595	Indv	Xperts Solution	Mohit Kumar	Bathinda
General	O596	Indv	Sumit Arora	Sumit Arora	Bathinda
General	O597	Indv	Reliable Investments	Avinash Garg	Bathinda
General	O598	Indv	Today Investments	Rajinder Paul Sharma	Chandigarh
General	O599	Indv	Sweet Home Investments	Inderjit Singh Kalra	Panchkula
General	O600	Indv	Swasti Capital	Hari Om Sharan Kher	Ranchi
General	O601	Indv	Akhilesh Biyani	Akhilesh Biyani	Ranchi
General	O602	Indv	sandeep Lal	sandeep Lal	Ranchi
General	O603	N.Indv	Diligent Financial Planners	Amrinder Singh	Chandigarh



General	O604	Indv	Future Gains	Arvind Kumar
General	O605	Indv	Dharmesh Nandkumar Punjabi	Dharmesh Nandkumar Punjabi
General	O606	Indv	Sushil Sabarwal	Sushil Sabarwal
General	O607	Indv	Hardik B Patel	Hardik B Patel
General	O608	Indv	Mihir Ashwinbhai Parikh	Mihir Ashwinbhai Parikh
General	O609	Indv	Shree Multi Investments	Rohini Sudhakar Sonwatkar
General	O610	Indv	K Ramakrishnan	K Ramakrishnan
General	O611	Indv	Investment Ideas	Yogesh Shrikrushna Sonune
General	O612	Indv	Grance Investment	Supriya Rajesh Jha
General	O613	Indv	Nitin Shankar Marathe	Nitin Shankar Marathe
General	O614	Indv	Monginis Cake Shop	Sunil Mukund Wani
General	O615	Indv	Aasma Investments	Evan Kapoor
General	O616	Indv	Samruddhi Financials	Prashant Vidyasagar Joglekar
General	O617	Indv	Global Investment Solutions	
General	O618	Indv	Shree Prakash	Shree Prakash
General	O619	Indv	Journey2 Wealth	Sanjay Chandrakant Rojekar
General	O620	Indv	Ramkrishna Gokuldas Shenoy	Ramkrishna Gokuldas Shenoy
General	O621	Indv	Jagjit Singh Mehta	Jagjit Singh Mehta
General	O622	Indv	Super Investments	Lalit Kumar Kanoujia
General	O623	Indv	Mangesh Laxmanrao Sambe	Mangesh Laxmanrao Sambe
General	O624	Indv	Investment Ideaz	Prakash U Shetye
General	O625	Indv	Wealth Doctors	Ganesh Kothatha
General	O626	Indv	Sandeep Srinivassa Kamat Ghanekar	Sandeep Srinivassa Kamat Ghanekar
General	O627	Indv	Abhijit Shivanand Sawant	Abhijit Shivanand Sawant
General	O628	Indv	N Y Sinari	Nandkishor Yeshwant Sinari
General	O629	Indv	Sirsats Investment&Insurance Point	Vijaykumar Shridhar Sirsat
General	O630	Indv	Ninad Umesh Kamat	Ninad Umesh Kamat
General	O631	Indv	Kenkare Investment Concepts	Vishvambhar Chittaranjan Shenvi Kenkare
General	O632	Indv	Narayan K S	Narayan Krushnadas Shenvi Kunde
General	O633	Indv	Shiven Wealth Advisors	Yogendra Bhaskar Naik Karmali
General	O634	Indv	Prakash Ghanshyam Shirwaikar	Prakash Ghanshyam Shirwaikar
General	O635	Indv	Akshay Investment Jalgaon	Vinod Pandit Wani
General	O636	Indv	Rupesh Jain	Rupesh Kamalkumar Jain
General	O637	Indv	Vipra Consultancy	Harshit Amarishkumar Shah
General	O638	Indv	Fortuna Wealth Management	Madhusudhan P Gad
General	O639	Indv	Shree Sadguru Investments	Dnyaneshwar Badhe
General	O640	Indv	Reliable Investment	Vaibhav Bhalchandra Kotkar

General	O641	Indv	Pavan Manikchand Shah	Pavan Manikchand Shah	Pandharpur
General	O642	Indv	Sachin Shrishailappa Mogale	Sachin Shrishailappa Mogale	Mangalwedha
General	O643	Indv	Jyoti Financial Services	Narayan Thakurdas Sindhee	Solapur
General	O644	Indv	Vaishnavi Investments	Madhura Madhusudan Sangalgikar	Solapur
General	O645	Indv	The Right Partners	Vikas Sudrania	Jaipur
General	O646	Indv	Grow Wealth	Deepesh R Mehta	Bangalore
General	O647	Indv	Delight Investment & Consultants	Deepak Khandelwal	Jaipur
General	O648	Indv	Ascent Financial Solutions	Vijay Rajaram Dinkar	Pune
General	O649	Indv	Nikhil Ramesh Ootam	Nikhil Ramesh Ootam	Mumbai
General	O650	Indv	Lagad Financial & HappyLife Solutions	Vidyadhar Padmakar Lagad	Nashik
Life	L106	N.Indv	Imperial Prime Consultancy P L	Manish Kumar Agarwal	Jaipur
Life				Vikas Agarwal	
Life	L107	N.Indv	ARK Primary Advisors P L	Vikas Agarwal	Jaipur
Life	L108	N.Indv	RM Asset Advisors LLP	Rohit Singh	Mumbai
Life	L109	Indv	Satish Ramniklal Ghia	Satish Ramniklal Ghia	Mumbai
Founder	F107	Indv	Raunak Roongta	Raunak Roongta	Mumbai
Life	L110	Indv	Rajesh Kumar Sodhani	Rajesh Kumar Sodhani	Jaipur
General	O651	Indv	Sunil Vaidya	Sunil Prabhakar Vaidya	Kolhapur
General	O652	Indv	Rajput Investments	Amarsingh Udaysingh Rajput	Kolhapur
General	O653	Indv	Narayan Shrigopal Baldawa	Narayan Shrigopal Baldawa	Ichalkaranji
General	O654	Indv	Vinit Narayan Baldawa	Vinit Narayan Baldawa	Ichalkaranji
General	O655	Indv	Yash Investment Consultancy	Dhanaji Baburao Powar	Gadhinglaj
General	O656	Indv	Anil Prabhakar Vaidya	Anil Prabhakar Vaidya	Kolhapur
General	O657	Indv	Shree Financial Consultancy & Services	Jitendra Appasaheb Nimbalkar	Kolhapur
General	O658	Indv	Rahul Vijay Lingras	Rahul Vijay Lingras	Kolhapur
General	O659	Indv	Prasad Praffula Dharmadhikari	Prasad Praffula Dharmadhikari	Kolhapur
General	O660	Indv	Ranjit Gorakhanat Salokhi	Ranjit Gorakhanat Salokhi	Kolhapur
General	O661	Indv	Nishant Sunil Lawate	Nishant Sunil Lawate	Kolhapur
General	O662	Indv	Nirmal Financial Services	Nirmala Kedar Kolvankar	Kolhapur
General	O663	Indv	Wealth Masters	Ruzeveh Parvez Dadabhoy	Mumbai
General	O664	Indv	VM Investment Managers	Vignesh Kumar T	Coimbatore
General	O665	Indv	Makarand Govindrao Aundhekar	Makarand Govindrao Aundhekar	Pune
General	O666	Indv	C B Lohokare	Shirish Balkrishana Lohokre	Pune
General	O667	Indv	Param Investments	Piyush Pandurang Paunikar	Nagpur

General	O668	Indv	M H Consultancy Services	Manish Chamaria	Kolkata
General	O669	N.Indv	Vibhvti Consultants P L	Brijesh Himmatramka	Kolkata
General	O670	N.Indv	Avid Wealthcare LLP	Pankaj Bansal	Kolkata
General	O671	Indv	Ravi Shankar Sharma	Ravi Shankar Sharma	Howrah
General	O672	N.Indv	Provase Consultants P L	Rahul Agarwal	Kolkata
General	O673	N.Indv	Vasundhara Mercantiles P L	Anil Kumar Meharia	Kolkata
Founder	F108	Indv	Sandeep Sunder	Sandeep Sunder	New Delhi
Founder	F109	Indv	Vishal Kumar Narang	Vishal Kumar Narang	Moradabad
Life	L111	Indv	Birendra Kumar	Birendra Kumar	Patna
Life	L112	Indv	Arthbodh	Bhushan Ratnakar Mahajan	Pune
Life	L113	N.Indv	M/S Fortuna Plutus Services LLP	Rohin Gracias	Mumbai
Life				Rinaldo Rodrigues	Anand
Life	L114	Indv	Akshay Kumar Marwaha	Akshay Kumar Marwaha	Jalandhar
Life	L115	Indv	Santushti Capital LLP	Raman Kumar Agarwal	Lucknow
Life	L116	Indv	Agarwal Investment Consultancy	Swapnil Agarwal	Lucknow
Life	L117	Indv	BFC Capital P L	Sharad Bindal	Lucknow
Life	L118	Indv	Infinity Finserv P L	Abhinesh Kumar	Lucknow
Life	L119	Indv	Fortune Investment Consultancy	Shivani Narain	Lucknow
Life	L120	Indv	SIP Financial Services	Amit Kumar Agarwal	Lucknow
Life	L121	Indv	Shashank Jain	Shashank Jain	Dehradun
Life	L122	Indv	Atul Kumar Gupta	Atul Kumar Gupta	Kanpur
Life	L123	Indv	TCM Advisory P L	Rashmi Thukral	Bhadohi
Life	L124	Indv	Dhiraj Kumar Agarwal	Dhiraj Kumar Agarwal	Kanpur
Life	L125	Indv	Ashu Jain	Ashu Jain	Kanpur
Life	L126	Indv	ARJ Financial Consult India P L	Rakesh Kumar Verma	Kanpur
Life	L127	N.Indv	AUM Insure & Secure P L	Ajay Sood	Surat
General	O674	Indv	Advisory	Datar Singh Handa	Kapurthala
General	O675	Indv	Money Tree Financial Planner	Sumit Kishorkumar Nahata	Surat
General	O676	Indv	J.Shah & Co.	Jignesh V Shah	Surat
General	O677	Indv	Mpbundelkhandi Investments	Amar Mukund Gupta	Chalisgaon
General	O678	Indv	Lovely Mehra	Lovely Mehra	New Delhi
General	O679	Indv	Renuka Investments	Nikhil Suresh Khatiwala	Pune
General	O680	Indv	Dipak Navnitlal Morjaria	Dipak Morjaria	Mumbai
General	O681	Indv	Investor Paradise	Gogesh kumar Gupta	Bhilai
General	O682	Indv	Vaishnvi Investmets	Ravi Kulbhushan Jain	NAshik
General	O683	Indv	M/S Shubham Investment	Santosh Hastimal Gandhi	Ahmednagar
General	O684	Indv	Laddha Investments	Shailaja Shrikant Laddha	Ahmednagar
General	O685	Indv	Vrundavan Investment	Yatin Ramdas Jamgaonkar	Ahmednagar

General	O686	Indv	Shriya Investmets	Ketan Kantilal Baldota	Ahmednagar
General	O687	Indv	E-Connect Wealth Advisory Services	Dwipa Yohesh Mankodi	Vadodara
General	O688	Indv	Mahesh Divyakant Choksy	Mahesh Divyakant Choksy	Vadodara
General	O689	Indv	R.C Shah&Co.	Rohit Chandulal Shah	Vadodara
General	O690	Indv	Trustcare Financial Services	Ashish Vrajeshkumar Shah	Baroda
General	O691	Indv	Manthan Shah & Asso	Manthan Ashokkumar Shah	Vadodara
General	O692	Indv	Shreemay Investment & Insurance Advisor	Arun Sumantlal Mehta	Vadodara
General	O693	Indv	Shubh Wealth Management	Rinkal Dineshbhai Patel	Vadodara
General	O694	Indv	Dave & Company	Deveshkumar Lalit Chandra Dave	Vadodara
General	O695	Indv	Milan Investment	Milan Chandrakant Shah	Vadodara
General	O696	Indv	Mamta Shah	Mamta Sharad Shah	Vadodara
General	O697	Indv	Jyoti Ashok Toshniwal	Jyoti Ashok Toshniwal	Aurangabad
General	O698	Indv	R C Shah & Co.	Pragnesh Chandulal Shah	Vadodara
General	O699	Indv	Bhavesh Gandhi	Bhavesh Indravadan Gandhi	Vadodara
General	O700	Indv	Jani Wealth Advisory	Anish Vijay Jani	Mumbai
General	O701	Indv	Mutual Café	Manu Jain	Amritsar
General	O702	Indv	Vivek Kumar Mahajan	Vivek Kumar Mahajan	Amritsar
General	O703	Indv	Future Plus Financial Planners	Nilesh Madhusudan Parekh	Mumbai
General	O704	Indv	M/S Winsure Insurance	Rahul Visanji Dedhia	Mumbai
General	O705	Indv	Avanish Kantilal Shah	Avanish Kantilal Shah	Mumbai
General	O706	Indv	I J Udani	Indira Jitendra Udani	Mumbai
General	O707	Indv	Pradeep D Lakhani	Pradeep D Lakhani	Mumbai
General	O708	Indv	Vijayanand Balakrishna Rai	Vijayanand Balakrishna Rai	Mumbai
General	O709	Indv	Makarand Manohar Titke	Makarand Manohar Titke	Pune
General	O710	Indv	Samyak Financial Solutions	Pranav Anant Gadgil	Nashik
General	O711	N.Indv	KM Wealth Solutions LLP	Veena Malgaonkar	Pune
General	O712	N.Indv	Aarvi Management Services P L	Mansi Hardik Shah	Ahmedabad
				Hardik Biharilal Shah	
General	O713	N.Indv	Allwin Finance & Investment Solution	Ankur Gandhi	Pune
General	O714	N.Indv	Leader Care Finance	Darshit Shah	Ahmedabad
				Jigar Anjaria	
General	O715	Indv	Neepnil Investments	Neepa Anil Khatri	Pune
General	O716	Indv	Shyam Kumar Agarwal	Shyam Kumar Agarwal	Kharagpur
General	O717	Indv	Sanjay Agarwal	Sanjay Agarwal	Kolkata
General	O718	N.Indv	SKCL Wealth Management P L	Nikhil Bihani	Kolkata
General	O719	Indv	Sweta Singhania	Sweta Singhania	Kolkata
General	O720	Indv	Parthiv Gandhi	Parthiv Gandhi	Mumbai
General	O721	Indv	B O Dammani	Bheruratan Onkardas Dammani	Nagpur

General	O722	Indv	Mohanlal Jagdishprasad Jangir	Mohanlal Jagdishprasad Jangir	Nagpur
General	O723	Indv	Laxmi Srinivasan Iyer	Laxmi Srinivasan Iyer	Nagpur
General	O724	Indv	Laxmikant Dinkar Nemade	Laxmikant Dinkar Nemade	Nagpur
General	O725	Indv	City Investments & Financial Consultants	Harvinder Singh Wadhawan	Chandrapur
General	O726	Indv	Giriraj Investment & Insurance Services	Girish Bhimrao Raminwar	Nanded
General	O727	Indv	Lalit Vijaykunar Zarkar	Lalit Vijaykunar Zarkar	Nanded
General	O728	Indv	Mutual Fund Advisor	Shailesh Vilas Burkul	Beed
General	O729	N.Indv	Gromore Investment	Hemanshu Desai	Surat
				Darshan Desai	
General	O730	Indv	Percy Manchershah Mogal	Percy Manchershah Mogal	Surat
General	O731	Indv	Harsh Investment	Dhruv Vidyut Trivedi	Surat
General	O732	Indv	Kalpesh Rameshchandra Joshi	Kalpesh Rameshchandra Joshi	Surat
General	O733	Indv	Hardik Kirtikumar Shah	Hardik Kirtikumar Shah	Mumbai
General	O734	Indv	Wealth Man	Rajen Kantilal Gala	Mumbai
General	O735	Indv	Santosh Sharad Roy	Santosh Sharad Roy	Mumbai
General	O736	N.Indv	Surat Commercial P L	Navnit Sunil Modi	Surat
General	O737	Indv	Money Managers	Jimmy Dilipbhai Desai	Surat
General	O736	Indv	Nityam Investment	Tejash Pravinchandra Barfiwala	Surat
General	O737	Indv	Solitaire Financial Solutions	Ami Vishal Dalal	Surat
General	O738	Indv	Adviser	Chetan Arvindlal Modi	Surat
General	O739	Indv	Hetalbhen Chiragbhai Shah	Hetalbhen Chiragbhai Shah	Surat
General	O740	Indv	Swastik Investment	Biren Krishnakant Chhatrapati	Surat
Founder	F110	N.Indv	Kredere Wealth Partner P L	Kaushik Deva	Mumbai
Founder	F111	N.Indv	Aniram	K Ramesh Bhat	Chennai
				Anitha R Bhat	
General	O741	Indv	Aditya Financial Services	Kapil Chopra	Noida
General	O742	Indv	Amit Sharma	Amit Sharma	Jalandhar
General	O743	Indv	Nikhil Chakravarti	Nikhil Chakravarti	Hamirpur
General	O744	Indv	Priyanka Gandhi	Priyanka Gandhi	Shimla
General	O745	Indv	Lalit Sood	Lalit Sood	Shimla
General	O746	Indv	Gourab Sod	Gourab Sud	Shimla
General	O747	Indv	Suresh Chauhan	Suresh Chauhan	Shimla
General	O748	Indv	Bizacc	Ketan Sharma	Shimla
General	O749	Indv	Pragati Associates	Sanjay Jagdish Relekar	Vadodara
General	O750	Indv	Navkar Agencies	Amit Pravinbhai Shah	Vadodara
General	O751	Indv	Ketan Gandhi	Ketan Sunderlal Gandhi	Vadodara
General	O752	Indv	Pramesh Wealth Complex Management P L	Ramchandra Ramanlal Patel	Vadodara
General	O753	Indv	Uddesh Investment	Vishal Devendrabhai Bhavsar	Vadodara

General	O754	Indv	Varad Finance	Samir Ramesh Desai	Vadodara
General	O755	Indv	Ascent Financial Solutions P L	Prakash Hariram Lohana	Vadodara
General	O756	Indv	Chetna Amar Doshi	Chetna Amar Doshi	Vadodara
General	O757	Indv	Finmonks Wealth Solutions LLP	Jainam Manharlal Shah	Ahmedabad
General	O758	Indv	Milind M Shah	Milind M Shah	Ahmedabad
General	O759	Indv	Noopur Investment	Tejas Jagdishbhai Shah	Surat
General	O760	Indv	Investment HUB	Pratik Arvindbhai Desai	Navsari
General	O761	Indv	Shree Prakash Navsaria	Shree Prakash Navsaria	Howrah
General	O762	Indv	Vishwambhar Poddar	Vishwambhar Poddar	Mumbai
General	O763	Indv	Wealth Creators	Prakash Mahendra Thakkar	Mumbai
General	O764	Indv	Sebastian MM	Sebastian MM	Kottayam
General	O765	Indv	EL Dorado Investment Services	Kodappully Velappan Venu-gopal	Thrissur
General	O766	Indv	Navion Consultants LLP	Jimson David C	Thrissur
General	O767	Indv	George Samuel	George Samuel	Kochi
General	O768	Indv	V.Achuthankutty	V.Achuthankutty	Thrissur
General	O769	Indv	Aadhyah Investments	P.V Jayarajan	Thrissur
General	O770	Indv	Manoj D Shankar	Manoj D Shankar	Kottayam
General	O771	Indv	Renjith Rajan	Renjith Rajan	Kottayam
General	O772	N.Indv	Had Best Financial Service	R . Dhanasekar	Erode
General	O773	Indv	Sandeep Ranjit Ved	Sandeep Ranjit Ved	Vasai
General	O774	N.Indv	Integra Wealth Planners LLP	Pradeep Devidas Atre	Pune
General				Prasad Sawant	
General	O775	N.Indv	Pentagraph Parteners	Anil Kumar Bharti	Pune
General	O776	Indv	Reliable Investment	Naveen Kumar Tiwari	Nagpur
General	O777	Indv	Rajiv Dnyanesh Rahalkar	Rajiv Dnyanesh Rahalkar	Nagpur
General	O778	Indv	Mutual Fund	Bharat Harish Malani	Amravati
General	O779	N.Indv	Artham Finometry P L	Tejas Shukla	Ahmedabad
				Mumukshu Desai	
General	O780	N.Indv	DMS Investment Advisory P L	Manish A Shah	Ahmedabad
General	O781	Indv	Jaju Investments	Rajnikant Thakurdas Jaju	Amravati
General	O782	Indv	Chitale Investment	Rashika Sunil Chitale	Amravati
General	O783	Indv	Mihika Investments	Vijay Kumar Meena	Nagpur

You cant change your PAST,  
But you can ruin a perfectly good present by worry-  
ing of FUTURE.

While PAST can be your weakness, FUTURE maybe your  
threat.

PRESENT is your Oppor tunity and Strength

Take Time

**Take time to live**

**It is the secret of success,**

**Take time to think**

**It is the source of power,**

**Take time to play**

**It is the secret of youth,**

**Take time to read**

**It is the fountain of wisdom,**

**Take time to be friendly**

**It is the road to happiness,**

**Take time to laugh**

**It is the music of the soul,**

**Take time to dream**

**It can show you the way,**

**Take time to love**

**It needs to be nurtured,**

**Take time to give**

**It is too short a day to be self-  
ish!**



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