

# Dhanayoga

VALUE DRIVEN WEALTH

[WWW.DHANAYO.GA](http://WWW.DHANAYO.GA)

A [VIRTUECG](http://VIRTUECG.COM) FIRM

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# About You

- ▶ You are a salaried employee, entrepreneur or self employed professional
- ▶ You seek to achieve certain life goals (house, car, retirement savings)
- ▶ You seek a better lifestyle (durables, holidays, shopping, entertainment)
- ▶ You wish a bright future for your kids (good schooling, study abroad)
- ▶ You wish some surplus funds (for medical emergencies, contingencies)

# Money and You

- ▶ After spending on monthly living expenditure, you save the rest
- ▶ You seek to build wealth to achieve life goals by investing in assets like:
  - Bank Fixed Deposits / Postal Savings Scheme
  - Property / Real Estate
  - Gold / Silver
  - Unit Linked Insurance Plans (ULIPs)
  - Mutual Funds

Let' see how these assets have performed over the last many years

# Asset Performance

## POST-TAX RETURNS (CAGR) OF ASSET CLASSES

	5-year	10 year	15 year	20 year
Equities	11.0	17.0	13.6	12.9
Gold	9.0	12.9	11.0	8.4
Bank fixed deposit	5.7	5.2	5.1	5.5
Property	8.0	13.4	10.8	6.2
CAGR in WPI index	6.2	5.9	5.7	5.5
Avg Inflation for the period	7.4	6.3	5.9	5.7

in %

Source: Morgan Stanley

Equity (stocks) have been by far the most consistent and best performing asset class

Why not invest a small percentage of your savings in equity and benefit through higher returns?

Introducing  
Dhanayoga



# Who we are?

- ▶ **Dhanayoga** (Sanskrit धनयोग) means an astrological combination (or) state that bestows earnings, wealth accumulation, prosperity and life long financial stability
- ▶ We are a **financial planning and investment advisory** firm
- ▶ Founded in 2016 by Sethu V, a serial Entrepreneur and founder of [Virtue Corporate Group](#) who has launched and scaled five profitable business ventures ([View profile](#))
- ▶ He has 25+ years of experience across various industry and functional roles and lives by transparent, ethical and value centered principles in managing businesses
- ▶ He is a **Certified Financial Planner and Investment Adviser** and a strong believer, passionate follower and practitioner of “**Value Investing**” approach propounded by **Benjamin Graham and Warren Buffet**

# What we do?

- ▶ Dhanayoga helps you to earn **significantly better returns** than Fixed deposits or recurring (Cumulative) deposit investments
- ▶ We help plan and invest your money in high quality, risk managed, **“Value driven”** financial products with right asset allocation and tax optimized
- ▶ We follow a very **disciplined investment** philosophy and approach
- ▶ We currently target investing in Indian equity, mutual funds, bonds, deposits, pension, bullion and related assets. We will soon be expanding to global assets as well
- ▶ We target investments in the following sectors
  - Engineering and Capital Goods
  - Banking, Insurance and Financial Services
  - Chemicals and Pharmaceuticals
  - Manufacturing and Automotive
  - Information Technology and Services
  - Media and Entertainment
  - Consumer Goods and Retail
  - Infrastructure and Construction

# Our Services

Financial Analysis



Investment Planning



Tax Planning



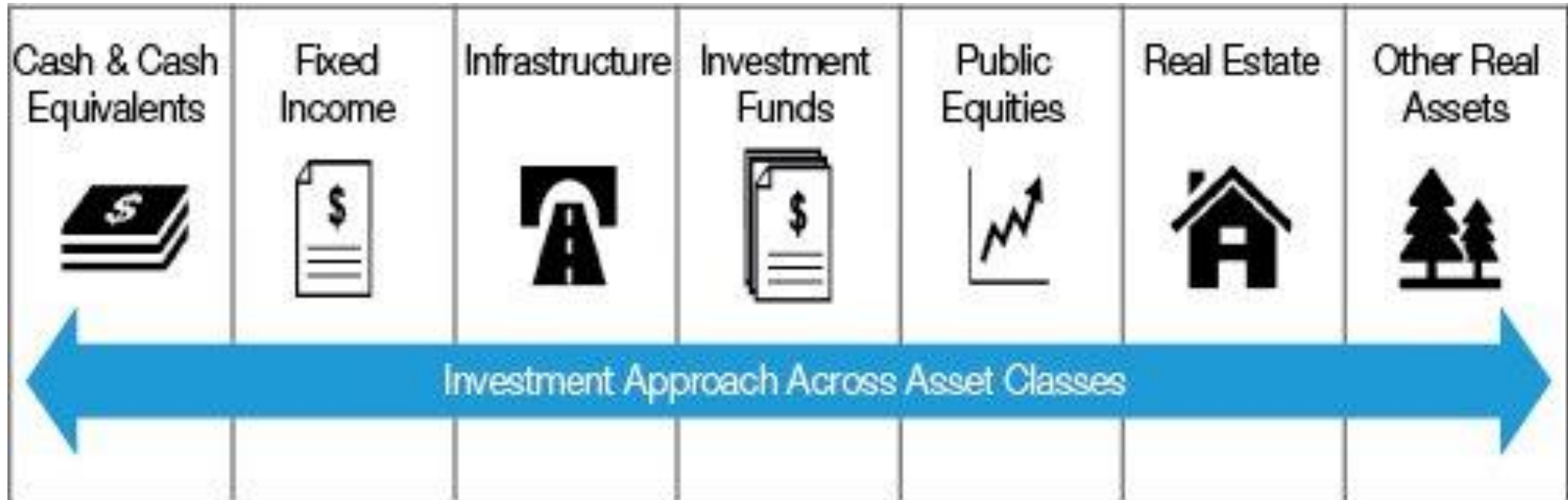
Debt Counselling



Retirement Planning



# Asset Classes



# Investment Plans

## Dhana Nitya



### Generate a regular monthly income

Suitable for Salaried, Self-employed, Business, Retired persons, NRIs

### Invest Lump sum & Earn Monthly Income

**Initial Investment:** Rs. 1 Lakh or above

**Tenure:** 3 Years or more [>> View more](#)

## Dhana Lakshya



### Achieve medium term life goals

Suitable for Salaried, Self-employed, working women, Business persons, NRIs

### Invest monthly & Get back lump sum

**Monthly Investment:** Rs. 1,000 or above

**Tenure:** 3 Years or more. [>> View more](#)

## Dhana Akshaya



### Create retirement funds & eternal wealth

Suitable for Salaried, Self-employed, Working women, Business Persons, NRIs

### Invest Monthly and get Lump sum (or) Invest Lump sum & Earn Monthly Income

**Investment:** Rs. 25,000 (lump sum) (or) Rs. 1,000 or more (per month)

**Tenure:** 6 Years or more [>> View more](#)

# Investment Plans

## Dhana Akara



### Tax Savings Investment Plan

Suitable for Salaried, Self-employed, Business, Retired in 10/20/30% tax bracket

**Invest Lump sum (or) Monthly**

**Initial Investment:** Rs. 5000 or above

**Tenure:** 3 Years or more >> [View more](#)

## Dhana Svarna



### Gold Linked Returns

Suitable for Salaried, Self-employed, women, retired persons or NRIs

**Invest lump sum (or) monthly**

**Initial Investment:** Rs. 1,000 or above

**Tenure:** 3 Years or more. >> [View more](#)

## Dhana Vatsa



### Investing for Children's Future

Suitable for Salaried, Self-employed, women, Business Persons, Elders, NRIs

**Invest Monthly (or) Lumpsum**

**Investment:** Rs. 10,000(lump sum) (or) Rs. 1,000 or more (per month)

**Tenure:** 6 Years or more >> [View more](#)

# Investment Plans

## Dhana Suvidha



### Regular Savings Plan

Suitable for Salaried, Self-employed, House wife, Business, Retired Person, NRIs

**Invest / Withdraw Any amount, Anytime**

**Initial Investment:** Rs. 1,000 or above  
**Tenure:** No Lock-in >> [View more](#)

## Dhana Svarna - GAP



### Gold Accumulation Plan

Suitable for Salaried, Self-employed, women, Business persons, NRIs

**Invest anytime and accumulate gold**

**Initial Investment:** Rs. 1,000 or above  
**Tenure:** 3 Months or more >> [View more](#)

## Dhana Sthira



### Fixed Income Plan

Suitable for Salaried, Self-employed, Working women, Business Persons, NRIs

**Invest Monthly (or) Lump sum**

**Investment:** Rs. 2,000 or above  
**Tenure:** 1 Year or more >> [View more](#)

# Why Dhanayoga?

- ▶ Understands your needs and builds appropriate financial and investment plan
- ▶ Recommendation after rigorous due diligence and analysis (safeguards against loss of capital)
- ▶ Discipline in investment approach. “Value driven wealth” - past, present and future
- ▶ Truly merit based and un-biased investment decisions delivering value to our clients
- ▶ Win-Win “Performance linked compensation” structure – **No Performance, No Pay**
- ▶ Personalized service and advisory guidance, aligned to each client with real-time online portal to track your investment portfolio performance

Dhanayoga is well positioned to help you create sustainable “Value driven wealth” by effectively managing the challenges and risks presented by today’s environment

# Disclaimer

The investment returns referenced in this presentation are indicative of our performance results as a whole.

Results for individual client accounts may vary. Returns are expressed gross of investment management fees.

Past performance is not indicative of future performance

The information contained herein is derived from sources which are believed to be reliable.

Any opinion expressed herein is solely based on the presenter's current analysis and interpretation and is subject to change.



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