



# Wealth Supremos **WS**™

A Monthly Publication from NAIK WEALTH Planners Private Limited

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 Month after Month  
 for the years to come.  
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Source : Cafemutual.com



**In Last 2 Years of Volatile Market**

Did you review Your

**Portfolio** through

**Experts?**

**FREE** Review of your

**Portfolio & Goals**

Mr.Ameya Godse (Vice President Growth)  
☎ +91 9867386236

## EDITOR'S NOTE

### Nikhil Naik

Chief Growth Officer  
Naikwealth Planners Pvt. Ltd.



*Dear Investors,*

India's autonomous economic story began in 1947, after it was granted freedom from British rule. Prior to independence, the country's economy had been relatively stagnant, growing at around one percent per year. It began to expand slowly in the late 1940s, but any significant growth was impeded by the country's centralised, socialism-inspired economic model.

India has achieved much economic success in the last three decades. Since the early 1990s, when reforms began, growth rates have accelerated slowly and become more stable. The economy has become more modern and globally integrated, macroeconomic stability has improved, and the average citizen is better educated and lives longer.

There is one place in the world where the transformative power of digitization is breaking new ground every day, and every hour, it is India!

Like a Bollywood story, we are seeing a love story developing in India (in terms of growth), but there are also villains in the middle like slow growth, Indians scared to invest.

To overpower this villain, India should stick to what it is doing and things will get better over time.

If you stick to what you are doing and are ready to take risks at the right time, you can get phenomenal returns over a long period of time. India presents a lot of opportunity that no other country gives.

In this paper, we offer a long-term perspective on India's growth. Looking back at the last few years, we analyze India's long-term growth patterns in different ways, and compare India's growth experience with that of the other large emerging market economies.

Thank You.

*Happy Returns!!!*

*NANAik*

**NIKHIL NAIK**

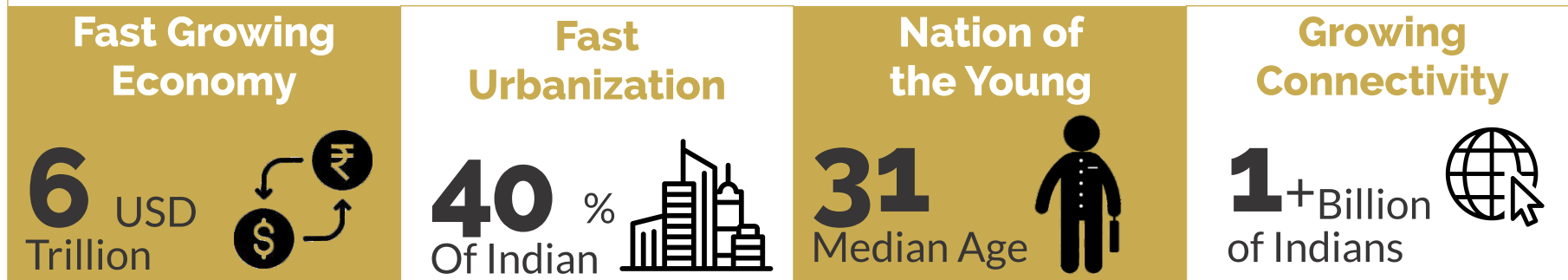
Editor

✉ [editor@naikwealth.in](mailto:editor@naikwealth.in)



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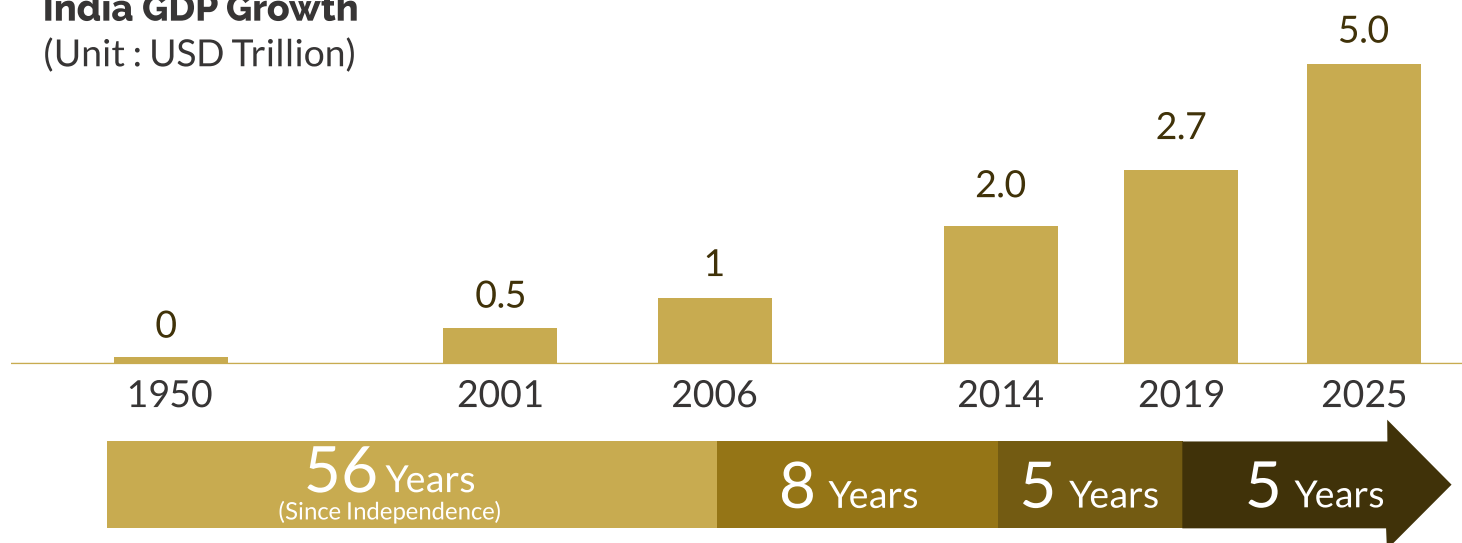
## MAJOR DRIVERS OF INDIAN MARKET



- We are the fastest Growing Economy, Consumer spending growing in India by 2030
- 40% of Indian will live in urban area by 2030 and which will drive economic growth
- 1+Billion Indian will have internet access by 2030
- India’s structural growth factors should help acceleration in growth: Demographics, and potential in infrastructure.

## INDIA A HUGE GROWTH OPPORTUNITY, ISN'T IT?

**India GDP Growth**  
(Unit : USD Trillion)

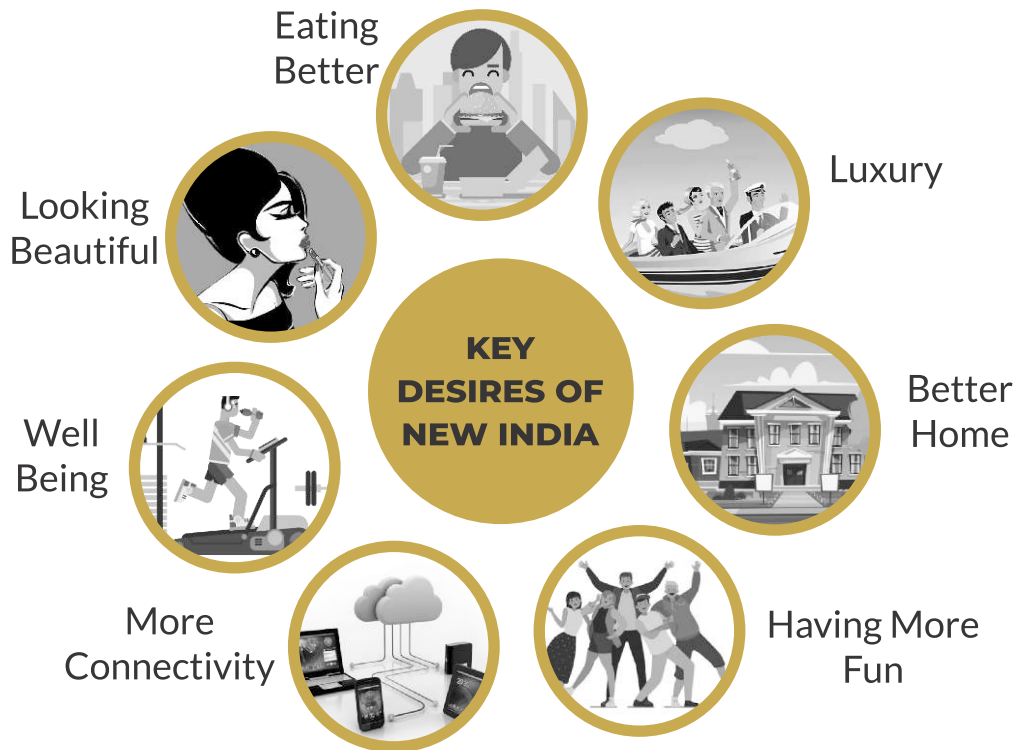


## NEXT GEN DRIVING THE “WANT” VS “NEED” BASED SPENDING



- 20% of world’s Millennials live in India
- Millennials consist of 31% of population & 46% of work Force

Continued From Page 3 ....



New generation will be more focused on

- Better education
- Seek better employment opportunities
- Higher incomes
- Tend to break away from the frugal life

Young Millennials Households will be a major consumer of India

## INDIA'S RICHIE RICH

### TOTAL RETURNS FILED

2014-15

**3.31** Cr

2014-15

**5.44** Cr

Growth Of

**65%**

### ABOVE ₹1CR PER ANNUM

Total Taxpayers  
(Corporates, firms, HUF)

2014-15

**88,649**

2014-15

**1,40,139**

Growth Of **60%**  
Over 4 Years

Individual Taxpayers

2014-15

**48,416**

2014-15

**81,344**

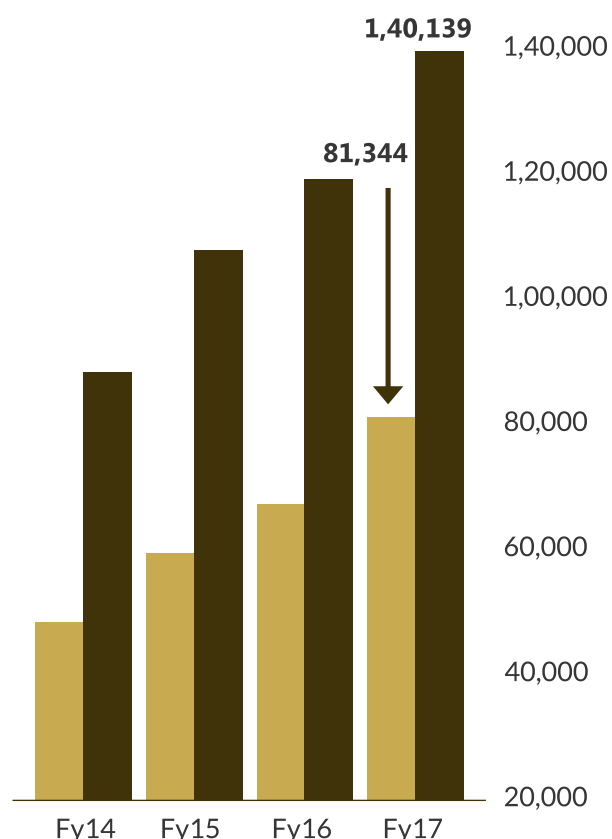
Rise Of **68%**  
Over 4 Years

(Figures as per Assessment Year)

Continued From Page 4 ....

More than 140,000 taxpayers declared an income of over ₹1 crore for FY17, with the number of individual taxpayers in this bracket jumping 68% since FY14.

Individuals  
All taxpayers\*  
Individuals, companies & others



- More than **1,40,000 taxpayers** declared an income over ₹ 1 Crore for FY17, with the number of taxpayers in this bracket jumping 68% since FY14.
- A year after demonetization, nearly one lakh individuals have reported an income of ₹1 crore or more in their Income Tax Returns.
- This is 20 per cent more than the number of crorepatris who filed returns in the previous year.

Source : Income-tax department

## DAWN AFTER DUST IN MID AND SMALL CAP

Mid - cap returns			Small - cap returns		
Years	Return	Next 3-Year CAGR	Years	Return	Next 3-Year CAGR
2001	-30%	55%	2001	N/A	N/A
2008	-59%	18%	2008	-71%	17%
2011	-31%	27%	2011	-34%	25%
2018	-18%	?	2018	-32%	?

### Mid & Small caps poised to take off?

Past performance may or may not be sustained in future  
Source : Capital Line and Internal Analysis

- Whenever there is a fall in the market, we have seen investors regaining in the next year.
- The mid cap segment went down by 31 per cent in 2011 but offered 39 per cent returns in the next one year after the correction. Similar things happened in 2008 and 2001
- The small cap segment fell by 71 per cent in 2008 but gave 107 per cent returns in the next year.

**“Market is like a pendulum; it comes back after a fall. It never stays there.”**



## Corporate Tax Cut – A Big Bang Moment In India's Economic History

1

### Corporate tax slashed to 22%

- For cos not seeking incentives/exemptions
  - No minimum Alternate Tax
- Effective tax rate 25.17%

3

### MAT slashed to 15%

- For companies availing exemption

5

### No tax on Buy-Backs

- Announced by listed companies before 5th July 2019

2

### Domestic cos incorporated on or after 1 Aug 2019

- to be taxed at 15%(only if production begins before 31 March 2023)
- Effective tax rate 17.01%

4

### 1.2 csr spending allowed

- on Center/State/PSU incubators and public funded universities.

6

### No Enhanced Surcharge

- on capital from the sale of equity share in a company



**BANG!**

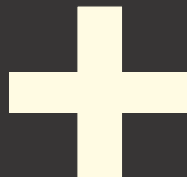
Things to check before you buy **HEALTH INSURANCE**

**CASHLESS HOSPITAL NETWORK**



**WAITING PERIOD**

**EXCLUSIONS IN THE POLICY**



**COVER FOR PRE-EXISTING DISEASES**

**RENEWABILITY**



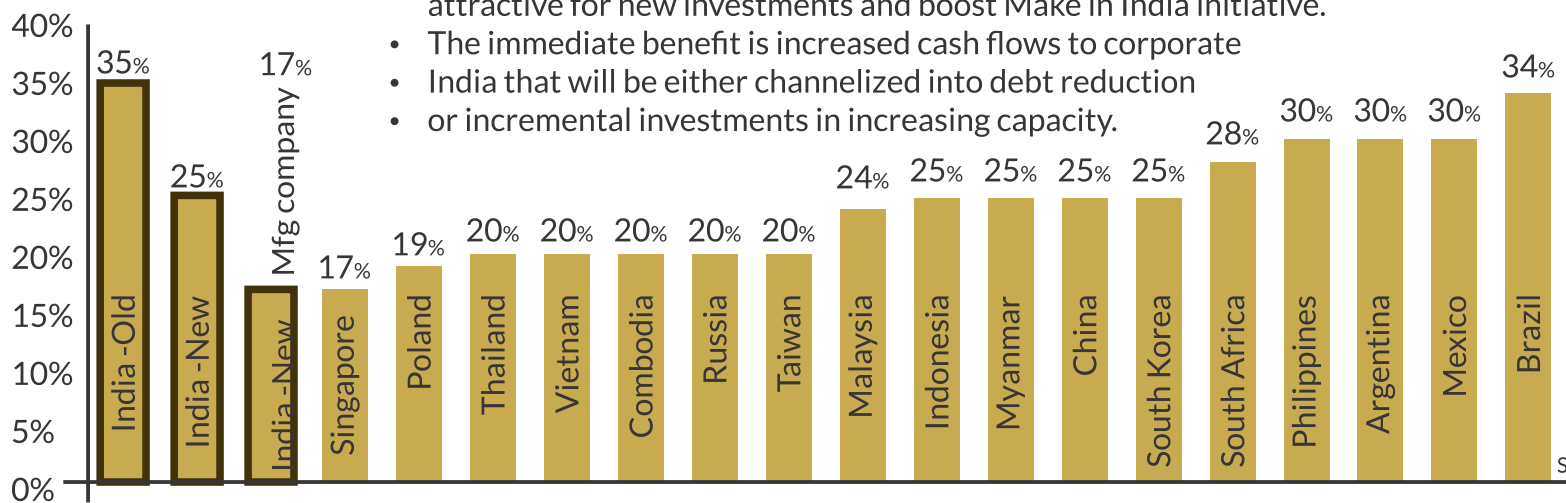
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## INDIA'S TAX RATE FOR NEW MANUFACTURERS NOW LOWEST AMONG PEERS

### Corporate Tax Rate



- In a move that is set to make India an attractive investment destination, the government issued an ordinance bringing down corporate tax rate for new manufacturing companies to 17% from 25%.
- The base rate of 17% for new manufacturing units makes India competitive and attractive for new investments and boost Make in India initiative.
- The immediate benefit is increased cash flows to corporate
- India that will be either channelized into debt reduction
- or incremental investments in increasing capacity.

Source : UBS

## INDIA - KAL AAJ AUR KAL

### KAL

### Vs

### AAJ

- Inefficient Real Estate Sector
- Higher NPAs
- Lower Tax Compliance
- High Leakage in Subsidy
- Higher Fiscal Deficit
- Higher Inflation
- Misallocation of Savings

- RERA cleaned up Real Estate
- Bank NPAs cleanup/ IBC
- Improved Tax Compliance
- DBT (Leakage Prevention)
- Improving Fiscal Prudence
- Lower Inflation
- Increase in Financial Savings

## IMPROVEMENT IN 'EASE-OF-DOING BUSINESS' THE PAST FIVE YEARS HAS BEEN MEANINGFUL FOR INDIA



- For the fifth year in a row, India has improved its rankings, going up from 77 last year to 63 this year.
- the country has been placed in the list of 'economies with the most notable improvement' for the third year in a row.
- India has been adjudged the 9th best performing nation.

Source : World Bank, UBS

## Why Do you Need Second Opinion?

In today's environment of an uncertain economy and volatile market even the most patient investor may question their existing investment plan. We may feel overwhelmed with the choices & the complexities of managing our personal finances. Here's what we require:

### Your 25 Minutes over a Cup of Coffee

If we think your investments continue to be well-suited to your mentioned long-term goals – despite the current market turmoil We'll gladly tell you so.

If, on the other hand, we think some of your investments no longer fit with your goals, We'll explain why, if you like, we'll recommend some alternatives.

### We Respect our Investors Unique Personal Goals & help them achieve Financial Peace of Mind.

Please feel free to contact Wealth Expert at +91 9930366637 to set up an appointment at your convenience. we look forward to serving your financial needs soon.

## Why Do you Need us ?

- 1 Because WE keep you on track with your investment plan
- 2 Because WE do more than invest your money
- 3 Because WE Offer Unbiased Portfolio Review
- 4 Because WE have Awesome Wealth Preservation Strategy
- 5 Because even the pros need help
- 6 Because YOU don't have the time
- 7 Because you're an emotional creature

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### CORPORATE OFFICE

Naikwealth Planners Pvt. Ltd. "D Definity", 707-708, 7th Floor, Off Jay Prakash Road No.1, Goregaon (E), Mumbai - 400063.  
Tel : (022) 40479666 | E-mail: [care@naikwealth.in](mailto:care@naikwealth.in)



Please send your feedback to  
[care@naikwealth.in](mailto:care@naikwealth.in)

### OUR BRANCHES

#### NARIMAN POINT

Naikwealth Planners Pvt. Ltd.  
Office No. 221, DBS Business Center,  
2nd Floor -Raheja Chambers,Free Press  
Journal Road, 213 Nariman Point,Mumbai - 400 021.  
Tel : (022) 4047 9666.

#### GOREGAON

Naikwealth Planners Pvt. Ltd.  
"D Definity, 107, Off Jay Prakash Road No.1  
Goregaon (East), Mumbai - 400 063.  
Tel : (022) 4047 9600.

#### KANDIVALI

Naikwealth Planners Pvt. Ltd.  
25, Aangan, 120 Feet Road, Thakur Village,  
Kandivali (East), Mumbai - 400 101.  
Tel : (022) 4015 1111 .

#### THANE

Naikwealth Planners Pvt. Ltd.  
G-9, Siddharth Darshan,Near Railway Station  
Dada Patil Wadi, Thane West 400602.  
Tel : (022) 25373191.

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Published and Printed by NIKHIL ASHOK NAIK, on behalf of NAIK WEALTH PLANNERS PRIVATE LIMITED. Printed at SOMANI PRINTING PRESS, Gala No. 3-4, Amin Ind Estate, Sonawala Cross Road No-2,Goregaon East, Mumbai - 400063 and Published at 707/708, D Definity Bldg, Jay Prakash Rd No. 1, ABV. Cosmos Bank, Goregaon - East, Mumbai - 400063. Editor : Nikhil Ashok Naik. Tel : 022- 40479600. Mob : +91-9819761101. E-mail ID : [naikwealth@gmail.com](mailto:naikwealth@gmail.com).

• REGISTERED - R.N.I. NO.: MAHENG/2016/67267 • POSTAL REGD. NO. :MNW/311/2019-21 • POSTED AT PATRIKA CHANNEL MUMBAI GPO, MUMBAI - 400001 • POSTED ON 12TH & 13TH OF EVERY MONTH  
• PUBLISHED ON 10TH OF EVERY MONTH