

**MUTUALFUNDS**  
Kay Expert  
*Hai Hum*



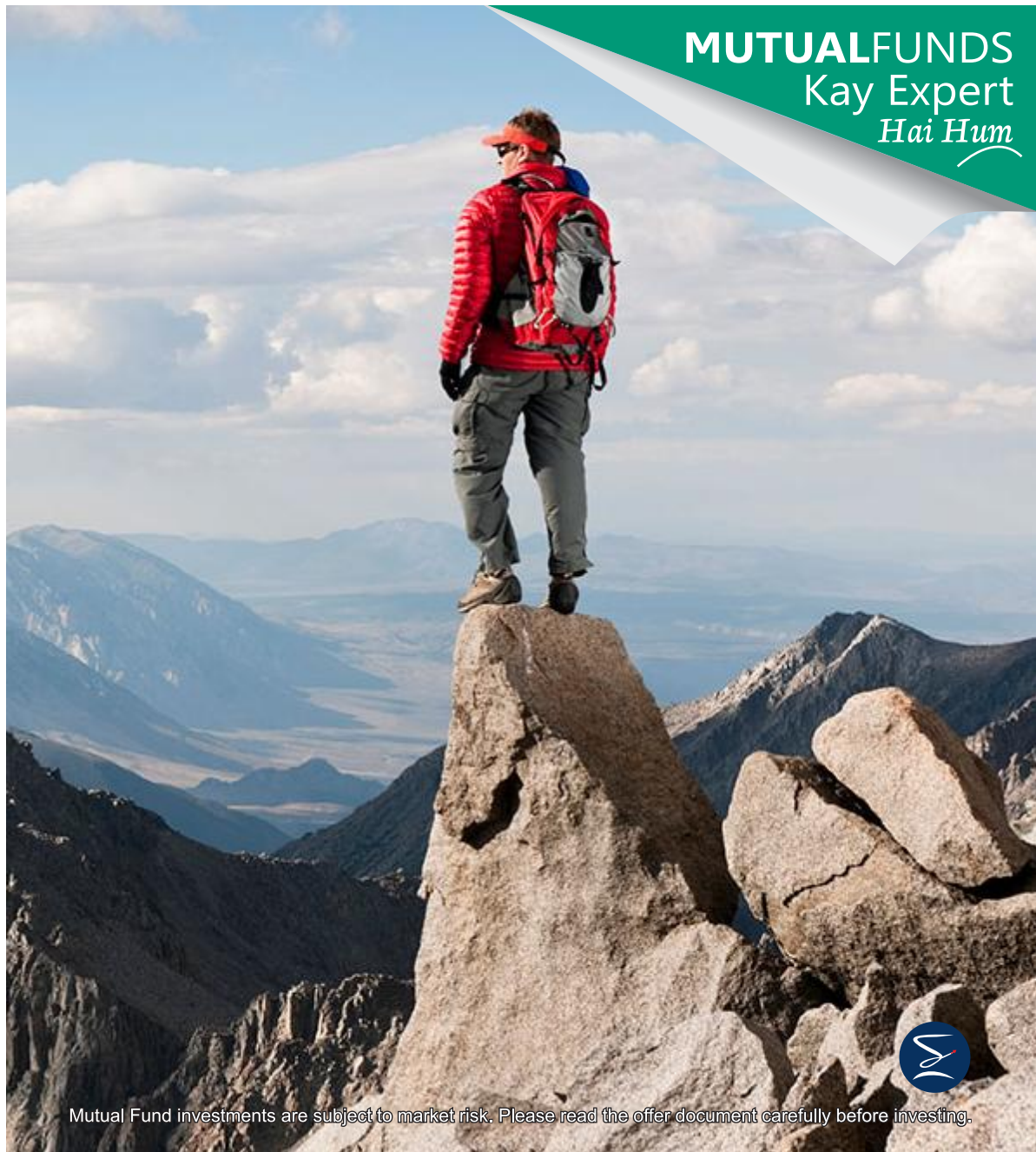
# EQUATIONS<sup>®</sup>

≡≡≡ **The Wealth Creator** ≡≡≡

# EQUATIONS

#WhoWeAre

A young firm based at Bhopal, incorporated in 2001 with vigor to excel and a mission to provide **Investment Advisory Services** to HNIs, NRIs, Family Businesses and Corporates.



# Predicting rains doesn't count, building arks does!

#WarrenBuffetQuotes

- More than 18 years of cumulative experience in investment management.
- Investment philosophy focused on bottom-up and value investing with sufficient Margin of Safety.
- Dedicated teams for Investment, Research & Compliance.

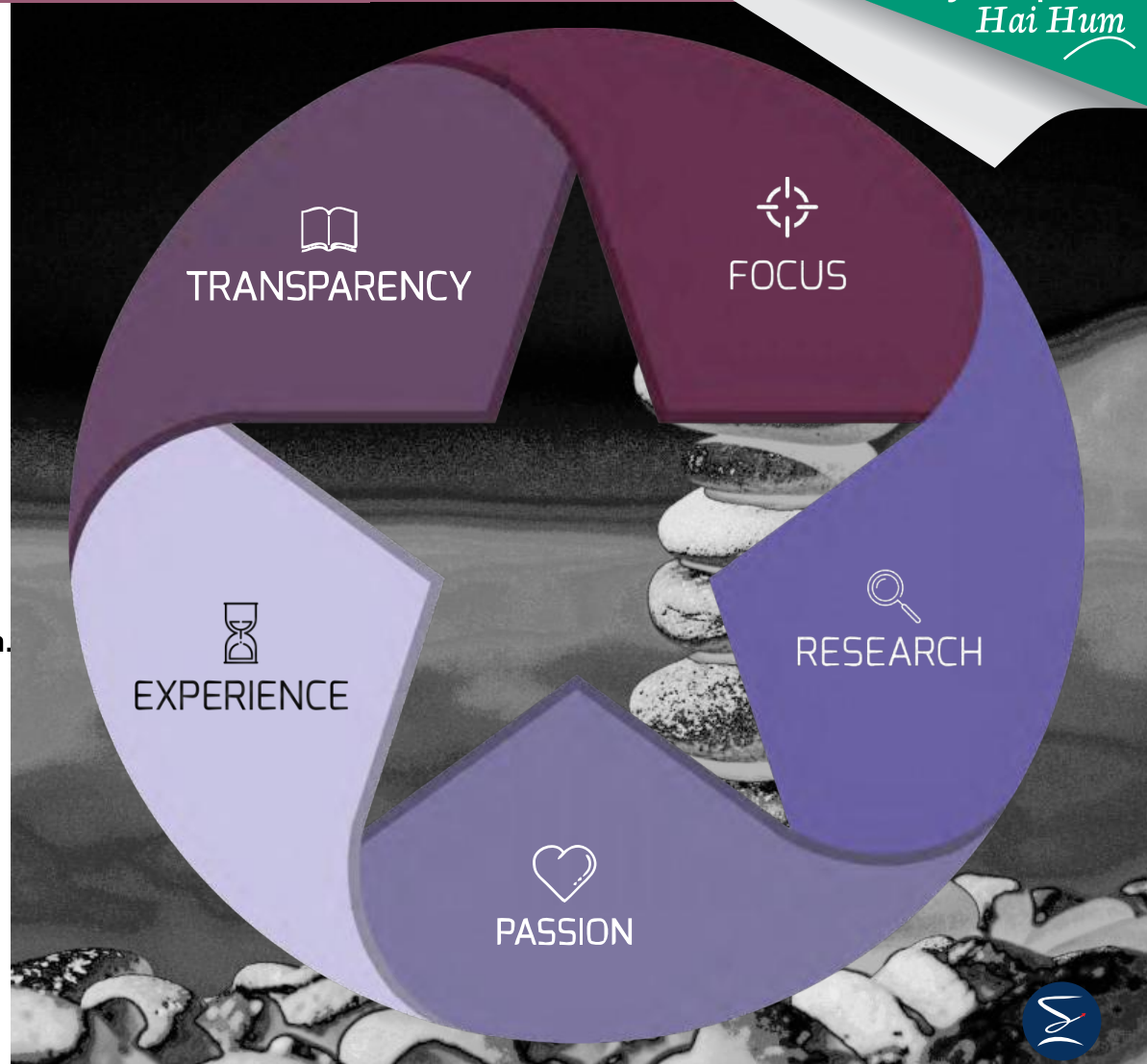


# VALUES

#ItsOurCore

**Our Value System ensures that We:**

- **Are more focused in our approach.**
- **Are backed with experience.**
- **Conduct thorough research.**
- **Work with passion.**
- **And remain transparent.**



# Why EQUATIONS ?

#OurStrength

- Emphasis on in-depth primary research that is the core of the investment process.
- Ability to identify "Winners" early thereby generating maximum Alpha.
- Passionate, experienced and focused management team.
- Invest across sectors and market caps.
- Continuous monitoring and comprehensive review of invested portfolio.
- Strong risk management practices and transparency in the investment process, client servicing and reporting.



# THE FINANCIAL EXPERT

#TheLeader



**Kapil Holkar**

Founder & CEO

***More than 18 years of consistent track record in managing assets.***

- Kapil has an exceptional knack in picking "Winners" early and currently leads the investment decision making process.
- Kapil holds MBA degree in Finance, Accredited Wealth Planner, Certified Financial Goal Planner.
- Management development program on Customer Value Management & Behavioral Skills from Indian Institute of Management (IIM) Calcutta.
- Management development program on Marketing Management & Digital Communication from Management Development Institute (MDI) Gurgaon.





## Regular Panelist



# Achievements





# Client Speaks



“ I have been associate with Equations since last 10 years. The services provided by Equations have been fantastic. ”

**Mr. Sameer Gupta**  
Director (Fortune Builder)



“ I am associated with Equations from 2006 and I got good returns with the help of advisory of Equations. ”

**Mr. Anup Ghosh**  
Retd. GM BHEL



“ A very professional approach with the right pinch of personal touch. Took great pains in managing your money. ”

**Dr. Vandana Dave**  
Head Anaesthesia &  
I/C ICU Kasturba Hospital BHEL



“ Services of Equations are very strong and they help me to create good wealth over the years. ”

**Mr. Sudhir Bhargava**  
Director, Bhargava Industries



“ Equations is significant land mark & very creditable organisation in field of financial advisory. The staff of Equations is very courteous and I am very happy with the services. ”

**Mr. Ajit Raizada**  
Retd. IAS Officer



“ I am associate with Equations for more than 10 year. I am happy with their services and advisory in mutual fund. ”

**Dr. Rajeev Madan**  
Consultant Physician  
Cardiologist & Diabetologist



“ Quality investment advisory & portfolio management services rendered by Equations & team. EQUATIONS has the ability to understand the individuals investment objectives & to evaluate his risk taking ability & appetite. There advisory helps investors select suitable funds to grow & protect their savings. ”

**Mr. Ashok Surana**  
Chartered Accountant



“ I have been associated with Equations for last seven years and had been benefited by their prompt and timely advise. Their investment suggestions had always been in the interest of investors. They provide personal service and respond to queries within 12 hours and visit you at least once in a month. Best wishes to Equations. ”

**Mr. Lalit Kumar Sood**  
Retd. IFS Officer

To know more visit on : <https://www.youtube.com/watch?v=2GayiTpZF08>

# Financial Market Icon Speaks



Our association with Equations is rewarding for us as an AMC. I appreciate the level of engagement and passion of Equations for his clients.

A. Bala Subramanian  
Aditya Birla SL AMC



ICICI Prudential Mutual Fund is proud to be associate with Equations. Equations is doing a good job in financial planning for their customers.

Nimesh Shah  
ICICI Prudential AMC



Equations is doing a great job advising their customer in all assets class of mutual fund. Equations has fairly a good technology platform.

Nilesh Shah  
MD - Kotak AMC



Equations is doing fantastic job in wealth creation by mutual fund for its investors. I wish them all the best.

Himanshu Vyapak  
Deputy CEO, Reliance Nippon Life AMC

To know more visit on : <https://www.youtube.com/watch?v=HXVvw4aOEuc>

Mutual Fund investments are subject to market risk. Please read the offer document carefully before investing.

# OUR INVESTMENT PROCESS

#SEAMING

Our experience and time has taught us to cater to our clientele with a customized approach. We thus have *developed our own process* to secure your investments and we call it...

S

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A

M

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G



# INVESTMENT PROCESS

#SEAMING

## SCANNING FUNDS

Idea generation  
Selection and study

S

E

## EVALUATE

Examine

## ANALYZE

Analyze the Attractiveness  
Valuation parameters check

A

M

## MEASURE

Measure & Monitor

## INVESTIGATE

Investigate  
Investment

I

N

## NEWS TRACKING

News tracking  
Regular Analysis  
Nurture and Nourish

## GARDENING

Gardening  
Get-out

G

*A disciplined approach towards investing involving due*

*diligence & patience.*



## INVESTOR NEED BASED PRODUCTS



\* Regular income only in case of realized profits

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# BANK FIXED DEPOSIT VS DEBT FUND

Particulars	BANK FD			DEBT Fund
	5% Tax Bracket	20% Tax Bracket	30% Tax Bracket	
Initial Investment	10,00,000	10,00,000	10,00,000	10,00,000
Interest Rate /Expected Return	6.75%	6.75%	6.75%	8%
Investment Period	3 Years	3 Years	3 Years	3 Years
Total Return	2,02,500	2,02,500	2,02,500	2,40,000
<b>Maturity / Accumulated Amount</b>	<b>12,02,500</b>	<b>12,02,500</b>	<b>12,02,500</b>	<b>12,40,000</b>
Expected Inflation Rate	-	-	-	6%
Indexed Cost	-	-	-	11,80,000
Taxable Interest Income / LTCG	2,02,500	2,02,500	2,02,500	60,000
Applicable Tax Rate	5%	20%	30%	20%
Tax Payable	10,125	40,500	60,750	12000
<b>Post Tax Return(Absolute)</b>	<b>1,92,375</b>	<b>1,62,000</b>	<b>1,41,750</b>	<b>2,28,000</b>

## Interest on FD

Rate offered	*Post Tax Return
9.25%	6.19%
8.25%	5.52%
7.25%	4.85%
6.25%	4.18%

\*Tax calculated @ 33%



# TAX SAVING FUND

# VS

# PPF

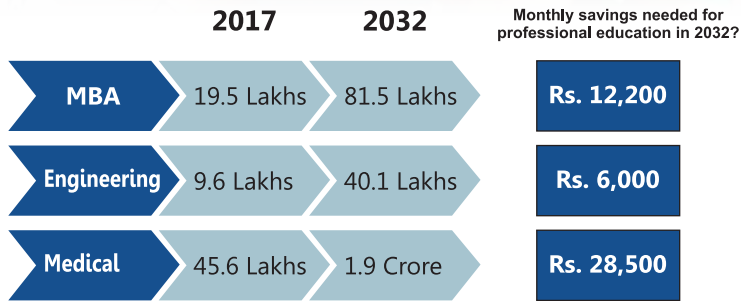
## Income Tax Exemption under 80 C with 3 Years Lock in

Date	Investment Amount	NAV	FUND VALUE
31-Mar-2000	70000	21.48	70,000
31-Mar-2001	70000	10.1	1,02,914
31-Mar-2002	70000	13.08	2,03,279
31-Mar-2003	70000	11.44	2,47,792
31-Mar-2004	70000	26.02	6,33,596
31-Mar-2005	70000	47.37	12,23,476
31-Mar-2006	70000	86.79	23,11,618
31-Mar-2007	70000	82.55	22,67,356
31-Mar-2008	70000	92.74	26,18,782
31-Mar-2009	70000	51.84	15,33,853
31-Mar-2010	70000	127.34	38,37,762
31-Mar-2011	70000	140.93	43,17,336
31-Mar-2012	100000	135.84	42,61,406
31-Mar-2013	100000	144.98	46,48,135
31-Mar-2014	150000	185	60,81,197
31-Mar-2015	150000	270.57	90,43,997
31-Mar-2016	150000	255.32	86,84,255
31-Mar-2017	150000	324.23	1,11,81,383
<b>Amount Invested</b>		<b>16,40,000</b>	
<b>No of Installment</b>		<b>18</b>	
<b>Fund Value As on 31 Jan. 2018</b>		<b>1,25,42,694</b>	
<b>Return</b>		<b>21.10%</b>	

Date	Investment Amount	Interest Rate	FUND VALUE
31-Mar-2000	70000	11.00%	70,000
31-Mar-2001	70000	9.50%	1,47,700
31-Mar-2002	70000	9.00%	2,31,732
31-Mar-2003	70000	8.00%	3,22,587
31-Mar-2004	70000	8.00%	4,18,394
31-Mar-2005	70000	8.00%	5,21,866
31-Mar-2006	70000	8.00%	6,33,615
31-Mar-2007	70000	8.00%	7,54,304
31-Mar-2008	70000	8.00%	8,84,649
31-Mar-2009	70000	8.00%	10,25,421
31-Mar-2010	70000	8.00%	11,77,454
31-Mar-2011	70000	8.00%	13,41,651
31-Mar-2012	100000	8.60%	15,48,983
31-Mar-2013	100000	8.60%	17,82,195
31-Mar-2014	150000	8.70%	20,85,464
31-Mar-2015	150000	8.70%	24,16,899
31-Mar-2016	150000	8.10%	27,77,170
31-Mar-2017	150000	8.00%	31,61,343
<b>Amount Invested</b>		<b>16,40,000</b>	
<b>No of Installment</b>		<b>18</b>	
<b>Fund Value As on 31 Jan. 2018</b>		<b>34,56,401</b>	
<b>Return</b>		<b>8.30%</b>	



# HOW MUCH WILL IT COST YOU TOMORROW?



The above figures are rounded off to the nearest hundred.

Source: Indian Institute of Management - Ahmedabad, IIT - Guwahati, Manipal University - Mangalore, Costs depicted based on the education costs for the PGDM course at Indian Institute of Management - Ahmedabad, B.Tech 4 year programme at IIT - Guwahati (Fees extrapolated for 4 year course) & MBBS programme at Manipal University - Mangalore. 2032 figures based on inflation figures assumed at 10% p.a. Monthly investment needed to build such corpus by 2032 calculated based on 15 Year SIP investment return assumed at 15%p.a.

**Empower and strengthen your child's future, today.  
 Don't let finances get in the way of your child's dream!**

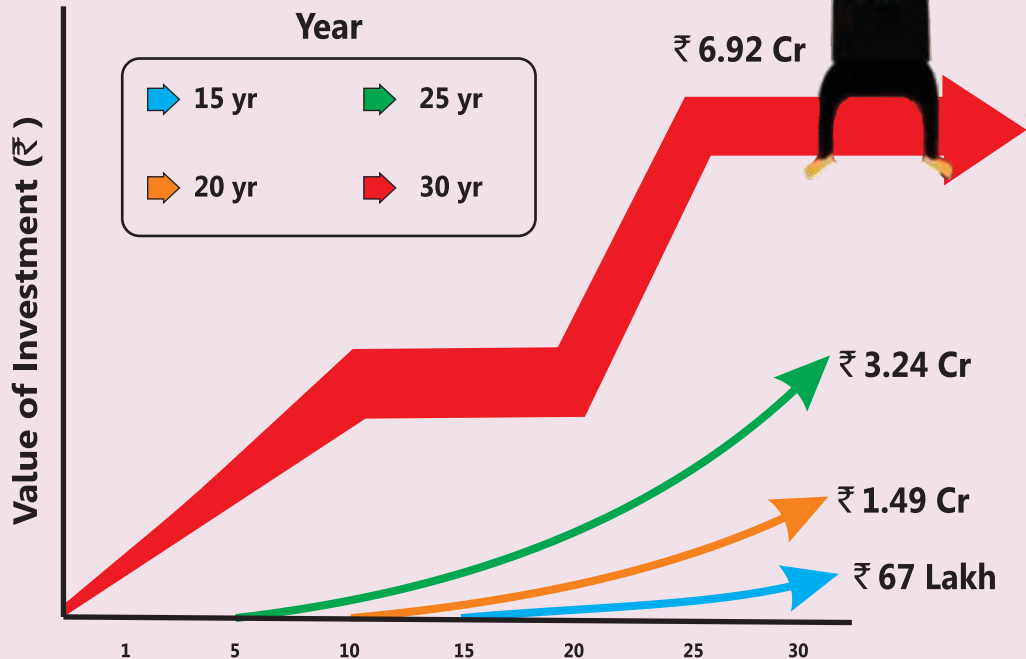
HDFC CHILDRENS GIFT FUND - INVESTMENT PLAN						
Investment Amount can be Gifted by any Third Party Entity to the Beneficiary Child	Amount Invested		500000	Child Age- 12 yrs		
	NAV as on	02-Mar-01	10.00	NAV as on	31-Jan-18	118.747
	Units Alloted		50000.00	Valuation without WITHDRAWL		
	Total Amount withdrawn		1900000	<b>Rs.77,18,555</b>		
	Available Units		8926.07	<b>Free Accidental Cover of Guardian Rs.10 Lacs through New India Assurance</b> <small>Cost borne by HDFC AMC Ltd</small>		
	Bonus Units @ 3:10 alloted		15000.00			
	Total Units after Bonus		65000.00			
Current Market Value (as on 31 Jan 2018)		Rs 10,59,943				
DATE	NAV	AMOUNT WITHDRAWN	UNITS REDEEMED	BALANCE UNIT	VALUE	Purpose
2-Jan-07	24.892	200,000.00	8034.7099	56965.290	1417980	ENGINEERING 1st YEAR FEE
01-Jan-08	32.554	200,000.00	6143.6383	50821.652	1654448	ENGINEERING 2nd YEAR FEE
01-Jan-09	19.664	200,000.00	10170.8706	40650.781	799357	ENGINEERING 3rd YEAR FEE
04-Jan-10	32.769	200,000.00	6103.3294	34547.452	1132085	ENGINEERING 4th YEAR FEE
03-Jan-11	43.051	600,000.00	13936.9585	20610.493	887302	MBA ENT. TEST FEE Plus First Yr Fee
01-Feb-12	42.792	500,000.00	11684.4270	8926.066	381964	MBA 2nd YEAR FEE
<b>Total</b>		<b>Rs. 1,900,000.00</b>				

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# POWER OF COMPOUNDING over the Long-Term

## Power of Compounding Over the Long-Term



Assuming ₹ 10,000 Invested Every Month for a period of 15yr, 20yr, 25yr, 30 Years  
 SIP Returns Calculated @15% CAGR

## WHO ACTS SMARTER

???

**MR. A**

**MR. B**

STARTED INVESTING AT AGE OF 35

STARTED INVESTING AT AGE OF 25

MONTHLY SIP ₹ 15,000/-

MONTHLY SIP ₹ 5,000/-

INVESTED FOR 25 YEARS TILL AGE OF 60

INVESTED FOR 35 YEARS TILL AGE OF 60

TOTAL INVESTMENT ₹ 45 LACS

TOTAL INVESTMENT ₹ 21 LACS

RETIREMENT AMOUNT ₹ 4.13\* CR.

RETIREMENT AMOUNT ₹ 5.70\* CR.

**START EARLY & AVAIL ADVANTAGE OF POWER OF COMPOUNDING**

\* ASSUMING @ 15% CAGR IN INVESTMENTS THROUGH SIP ROUTE IN EQUITY MUTUAL FUNDS.



## Top 6 Common Concerns of Investors

- **Equity markets are RISKY, I want Safety First.**
- **Market are very High, It should correct. Shall I wait for correction.**
- **Market has corrected and it will correct further.**
- **I don't need Mutual Funds, they also go down with the market.**
- **I want to stop my SIP, as the returns are not great for Last 5 year.**
- **I am already investing into PPF for u/s 80(c) and don't have further scope for investment into the ELSS scheme.**

**We are here to address all your concern**



**Solution**

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Start investing with a paperless process!

**MUTUALFUNDS**  
Kay Expert  
Hai Hum

# INVESTMENTS SIMPLIFIED

**Purchase | Start SIP | Switch (Lumpsum/STP) |  
Redeem | Get Account Statement**

**Track performance of you existing investments**

Available on



**Take the first step towards your financial goals with hassle free investing!**

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# CONTACT US

#WeAreThere



## EQUATIONS

165, 3rd Floor, Star Arcade,  
Above Axis Bank Ltd.,  
M.P. Nagar, Zone-I,  
Bhopal - 462 011



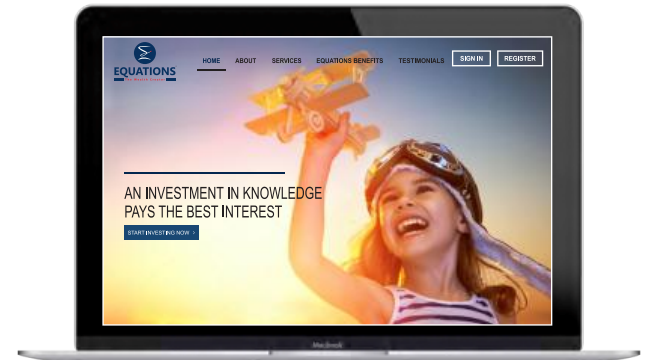
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