



FINRIGHT

FINANCIAL SERVICES PRIVATE LIMITED

Financial Guidance With Confidence & Clarity



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WELCOME MESSAGE

Dear Valued Clients,

Thank you for considering FINRIGHT FINANCIAL SERVICES PRIVATE LIMITED as your trusted financial partner. This onboarding kit has been designed to introduce you to our comprehensive range of services, our expertise, and the unique advantages we offer.

At FINRIGHT, we believe in empowering our clients through financial education and personalized solutions. Our transition from an individual business model to a company structure allows us to serve you better with enhanced resources, sophisticated technology platforms, and a dedicated team of experts.

We look forward to guiding you on your journey toward financial freedom and security.

Warm regards,

Dinesh K Mahajan & Reva Mahajan

Directors

FINRIGHT FINANCIAL SERVICES PRIVATE LIMITED

ABOUT US

Our Journey

Established on April 9, 2025, FINRIGHT FINANCIAL SERVICES PRIVATE LIMITED is the culmination of over three decades of experience in the financial services industry. What began as an individual practice has evolved into a structured organization with a mission to deliver exceptional financial solutions to our clients.

Our Vision

To be the most trusted financial services company in Jammu, known for our integrity, expertise, and client-centric approach.

Our Mission

To empower individuals and families to achieve financial security through education, personalized planning, and access to superior financial products.

Our Values

- **Integrity:** We prioritize honesty and transparency in all our dealings.
- **Excellence:** We strive for the highest standards in service delivery.
- **Education:** We believe in empowering our clients through financial literacy.
- **Client Focus:** Your financial goals are at the center of everything we do.
- **Innovation:** We continuously adopt new technologies to enhance service delivery.

MEET OUR DIRECTORS



Dinesh K Mahajan

Certified Financial Planner

Education & Credentials:

- B.Com; DPM, CFP-FPSB (USA)
- CERTIFIED FINANCIAL PLANNER™
- CERTIFIED ESTATE PLANNER

NISM V-A MF Distributor, VIII - Equity Derivative, XVII - Retirement Advisor, XXI - PMS Distributor, XIII - CDS-SIF Certified.

Mr. Mahajan brings over 31 years of expertise in comp financial planning, investment management & insurance solutions. His client-centric approach and in-depth knowledge of financial markets have helped numerous families achieve their financial goals.



Reva Mahajan

Client Relations Expert

Education & Credentials:

- Graduate IN Arts
- NISM V-A Certified
- 18 years of experience in Financial Services Distribution with special focus on Women Empowerment

Ms. Mahajan specializes in client relationship management and insurance solutions. Her attention to detail and commitment to understanding client needs ensure that every financial recommendation is tailored to individual circumstances.

WHY CHOOSE FINRIGHT?

Our Corporate Advantage

Our transition from an individual practice to a company structure offers you several distinct advantages:

1. **Enhanced Accountability:** As a registered company, we adhere to stringent regulatory standards.
2. **Business Continuity:** Institutional structure ensures seamless service even during individual absences.
3. **Specialized Expertise:** Access to a team of specialists across various financial domains.
4. **Technological Integration:** State-of-the-art software for portfolio tracking and management.
5. **Regular Reporting:** Systematic updates on your investments and financial progress.

Technology-Driven Service

At FINRIGHT, we leverage cutting-edge technology to deliver superior client experiences:

- **Comprehensive Website:** Visit www.finrightfinancial.com for resources, calculators, and account access.
- **Portfolio Management Software:** Real-time tracking of your investments.
- **Digital Documentation:** Paperless onboarding and transaction processing.
- **Automated Alerts:** Timely notifications about market movements and investment opportunities.
- **Secure Client Portal:** 24/7 access to your financial information.

OUR SERVICES

Mutual Fund Distribution

As registered Mutual Fund Distributors, we offer access to a wide range of investment products from leading Asset Management Companies in India.

What We Offer:

- Personalized fund selection based on your risk profile and financial goals
- Regular portfolio reviews and rebalancing recommendations
- Systematic Investment Plan (SIP) management
- Tax-efficient investment strategies
- Retirement planning solutions

The FINRIGHT Advantage:

- Independent advice without bias toward any fund house
- Research-based recommendations
- Ongoing monitoring and performance evaluation
- Assistance with regulatory compliance and documentation

Life Insurance Solutions

Life insurance is the cornerstone of financial security. We help you select the right insurance products to protect your family's future.

Types of Life Insurance We Offer:

- Term Insurance Plans
- Endowment Policies
- Unit-Linked Insurance Plans (ULIPs)
- Child Plans
- Pension Plans

The FINRIGHT Approach to Life Insurance:

- Needs-based analysis to determine optimal coverage
- Comprehensive comparison across insurance providers
- Claims assistance and policy servicing
- Regular policy reviews to ensure continued relevance

Health Insurance Solutions

Healthcare costs continue to rise, making health insurance an essential component of financial planning.

Our Health Insurance Offerings:

- Individual Health Insurance
- Family Floater Policies
- Critical Illness Coverage
- Senior Citizen Health Plans
- Top-up and Super Top-up Plans

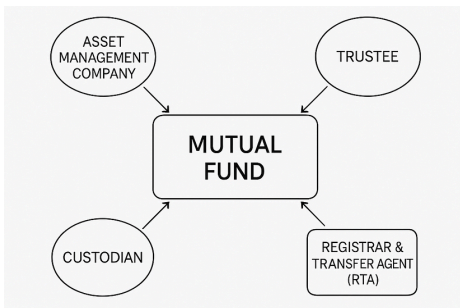
Why Our Health Insurance Advisory Stands Out:

- In-depth knowledge of policy exclusions and inclusions
- Assistance during hospitalization and claim settlement
- Regular updates on new features and benefits
- Guidance on tax benefits under Section 80D

THE MUTUAL FUND ADVANTAGE

Understanding Mutual Funds-

Mutual funds pool money from multiple investors to invest in a diversified portfolio of securities, managed by professional fund managers.



Types of Mutual Funds

By Asset Class:

- Equity Funds: Invest primarily in stocks
- Debt Funds: Invest in fixed-income securities
- Hybrid Funds: Combine equity and debt investments
- Money Market Funds: Focus on short-term debt instruments.

By Investment Objective:

- Growth Funds: Aim for capital appreciation
- Income Funds: Focus on regular income generation
- Tax-Saving Funds: Offer tax benefits under Section 80C
- Index Funds: Track market indices like Nifty or Sensex.

THE MUTUAL FUND ADVANTAGE

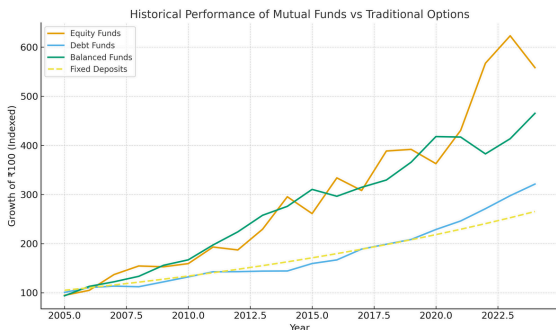
Benefits of Investing in Mutual Funds

Benefit	Description
 Professional Management	Experienced fund managers make investment decisions.
 Diversification	Spreading investments across multiple securities reduces risk.
 Affordability	Start investing with as little as ₹500 per month.
 Liquidity	Most funds allow easy redemption when needed
 Transparency	Regular disclosures of portfolio holdings and performance
 Regulatory Oversight	SEBI regulations protect investor interests
 Tax Efficiency	Potential for favorable tax treatment based on holding period

THE MUTUAL FUND ADVANTAGE

Mutual Fund Performance: Historical Perspective-

The following graph illustrates the historical performance of various mutual fund categories compared to traditional investment options:



Note: Past performance is not indicative of future returns.
The graph is for illustrative purposes only.

The Power of Compounding

Small investments made regularly can grow substantially over time through the power of compounding.

Example: Monthly SIP of ₹20,000

Time Horizon	Total Investment	Estimated Value at 12% p.a.*
5 Years	₹12,00,000	₹16,36,876
10 Years	₹24,00,000	₹46,46,781
15 Years	₹36,00,000	₹1,03,29,295
20 Years	₹48,00,000	₹1,98,99,337
30 Years	₹72,00,000	₹7,04,55,780

The returns are illustrative and not guaranteed. Actual returns may vary based on market conditions.

LIFE INSURANCE: SECURING YOUR FAMILY'S FUTURE

Why Life Insurance Matters

Life insurance provides financial protection to your family in case of untimely demise, ensuring that their lifestyle and future goals remain unaffected.

WHY LIFE INSURANCE MATTERS



Understanding Different Life Insurance Products:-

Term Insurance-

- Pure protection plan.
- Highest coverage at lowest premium.
- No maturity benefit if survival is beyond policy term.

Endowment Plans-

- Combines protection with savings.
- Maturity benefits even if you survive the policy term.
- Generally lower returns compared to pure investment options.

Unit-Linked Insurance Plans (ULIPs)-

- Insurance + Investment.
- Market-linked returns.
- Choice of investment funds.
- Lock-in period of 5 years.

LIFE INSURANCE: SECURING YOUR FAMILY'S FUTURE

How Much Life Insurance Do You Need?

Financial Need	Calculation Method
Income Replacement	15-20 times annual income
Outstanding Debts	Total value of all loans
Children's Education	Estimated future education costs
Children's Marriage	Estimated future marriage expenses
Retirement Needs for Spouse	Present value of retirement corpus

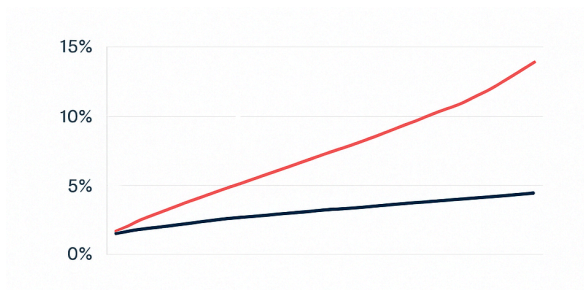
Tax Benefits of Life Insurance:-

- Premium paid up to ₹1.5 lakh eligible for deduction under Section 80C.
- Death benefit completely tax-free under Section 10(10D).
- Maturity proceeds tax-free subject to conditions.

HEALTH INSURANCE: PROTECTING YOUR WEALTH AGAINST MEDICAL EMERGENCIES

The Rising Cost of Healthcare

Healthcare inflation in India averages between 12-15% annually, far exceeding regular inflation.



Key Components of a Good Health Insurance Policy:-

- 1. Adequate Coverage:** Minimum ₹5 lakh per family member in urban areas.
- 2. Minimal Waiting Periods:** Shorter waiting periods for pre-existing conditions.
- 3. Comprehensive Coverage:** Daycare procedures, pre and post-hospitalization expenses.
- 4. Network Hospitals:** Wide network for cashless treatment.
- 5. No Sub-limits:** Unrestricted room rent and procedure costs.
- 6. Restoration Benefit:** Coverage restoration after a claim.
- 7. No-Claim Bonus:** Increased sum insured for claim-free years.

HEALTH INSURANCE: PROTECTING YOUR WEALTH AGAINST MEDICAL EMERGENCIES

Types of Health Insurance Plans

Plan Type	Features	Ideal For
Individual Health Plan	Covers a single person	Single professionals
Family Floater	Covers entire family under on sum insured	Nuclear families
Critical Illness Plan	Fixed benefit on diagnosis of specified illnesses	Supplementary coverage
Senior Citizen Plan	Designed for individuals above 60 years	Elder family members
Top-up Plan	High deductible, low premium	Additional coverage

Tax Benefits of Health Insurance

- Premium for self, spouse, and dependent children: Deduction up to ₹25,000 under Section 80D.
- Premium for parents below 60 years: Additional ₹25,000.
- Premium for parents above 60 years: Additional ₹50,000.
- Total possible deduction: Up to ₹75,000.

OUR CLIENT ONBOARDING PROCESS

STEP 1

- Understanding your financial goals and aspirations.
 - Identifying your risk tolerance and time horizon.
 - Reviewing existing investments and insurance policies.
-



Initial Consultation



Financial Need Analysis

STEP 2

- Detailed assessment of your current financial situation.
 - Identification of gaps in your financial planning.
 - Prioritization of financial goals.
-

STEP 3

- Customized investment and insurance solutions.
- Tax-efficient strategies.
- Documentation of recommendations.



Strategic Recommendations

OUR CLIENT ONBOARDING PROCESS

STEP 4

- Assistance with application forms and KYC documentation.
 - Setting up systematic investment plans.
 - Policy issuance and verification.
-



Implementation



Regular Review and Monitoring

STEP 5

- Quarterly portfolio performance review.
 - Annual comprehensive financial plan review.
 - Adjustments based on life events and market conditions.
-

STEP 6

- Continuous financial literacy sessions and market insights.
- Regular updates on regulatory and product changes.
- Dedicated support for evolving financial needs and future goals.



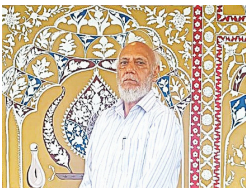
Ongoing Relationship & Client Education

TESTIMONIALS

"FINRIGHT Financial Services has guided me towards Financial Freedom and helped me move further towards my financial Goals in a short span, especially Mr. Dinesh Mahajan along with his dedicated team truly serves justice to their motto and guides with Clarity and Confidence for management of finances and the insurance."



Raghu K Mehta
Senior SGCS



M R Rana

Ex HOD in The Business School
University of Jammu

"I appreciate the transparency and professionalism of Finright Financial. From life insurance to health coverage, they explained every detail patiently and helped me choose the right solutions for my family."

"I have been associated with Mr. Dinesh Mahajan for the last 30 years. Finright Financial has been a true partner in my financial journey. Their clear guidance on mutual funds and tax planning has helped me invest with confidence. I feel secure knowing my future is in safe hands."



Nalini Kaul
Ex Banker

FUN FINANCE FACTS

Did You Know?

- **Mutual Fund Origin:** The first mutual fund was established in 1924 in Boston, USA. India's first mutual fund was launched in 1963 by UTI.
- **Warren Buffett Wisdom:** Warren Buffett, one of the world's most successful investors says "Risk comes from not knowing what you are doing."
- **Power of SIP:** If you had invested ₹10,000 monthly in the top equity funds from 2000 to 2020, your ₹24 lacs investment would have grown to approximately ₹1.2 crore.
- **Retirement Math:** For every 10 years of retirement, you need approximately 25 times your annual expenses as retirement corpus.
- **Compound Interest Magic:** If you start investing ₹10,000 monthly at age 25 versus age 35, with the same retirement age of 60, the 10-year head start can more than double your final corpus.
- **Market Cycles:** Since 1991, the Indian stock market has experienced a major correction (>20% drop) every 4-5 years on average.
- **Investment Psychology:** Studies show that investors feel the pain of losses twice as intensely as the pleasure from equivalent gains – this is called "loss aversion."
- **Financial Literacy:** Only about 27% of Indian adults are considered financially literate, according to a global survey by Standard & Poor's.

DISCLAIMER

The information contained in this kit is for informational purposes only and should not be considered as financial advice.

Past performance is not indicative of future returns.

Insurance is the subject matter of solicitation. All insurance products are underwritten by respective insurance companies. FINRIGHT FINANCIAL SERVICES PRIVATE LIMITED or Directors acts only as a distributor of financial products and services.

Mutual Fund investments are subject to market risks. Please read all scheme related documents carefully before investing.

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Office Hours

Monday to Saturday: 10:00 AM to 6:00 PM:
Sunday: Closed (Available by appointment only)



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