

# JOSH

A quarterly magazine by Swastika Investmart Ltd.

ISSUE 12 / OCT 25

→ Wealth

→ Operational Excellence

Personalization ←

People ←

THE ROAD AHEAD

Shaping the Future

[www.swastika.co.in](http://www.swastika.co.in)

# EDITORIAL

Every milestone we cross tells us one thing clearly—our best is yet to come. As we bring you the 12th edition of Josh Quarterly, we invite you to look ahead with us at the possibilities that tomorrow holds. The future is not waiting for us—it is calling us to create it.

This edition revolves around how we, at Swastika, are shaping the future. Whether it is building wealth with vision, driving personalization in everything we do, achieving operational excellence by doing more with smarter approaches, or unlocking opportunities for our people, every effort is a step forward on this road.

Our evolving office infrastructure reflects the same spirit: creating spaces that energize, connect, and inspire. Because we believe the workplace of the future is not just about where we work, but about how we grow together.

The road ahead will demand innovation, resilience, and a bold mindset. But with passion as our fuel and purpose as our compass, we are ready—not just to walk the path but to shape it.

Let's keep moving forward, together. The future is ours to build.



**Sagar Pandey**

Head-Human Relations



# THE VISION AHEAD WITH

## Mr. Parth Nyati, CEO

At the heart of Swastika's journey lies a vision that balances growth with innovation, tradition with modernization, and opportunity with responsibility. Let's understand our CEO's perspective on the company's future roadmap and the five pillars that will guide us ahead.

### 1. Swastika has grown tremendously in the past years. How do you envision the next chapter?

The next chapter for Swastika is about scaling with substance — growing wealth for clients, empowering our people, and enhancing efficiency.

We're focusing on Wealth Creation through holistic financial offerings, Personalization with AI-driven insights, and Operational Excellence by doing more with smarter systems.

Our employees will find new growth opportunities, supported by modern infrastructure and a culture that promotes innovation and collaboration.

### 2. How do you see wealth creation evolving for both clients and the organization? What role will Avisa Wealth play in this journey?

Wealth creation is shifting from pure returns to long-term value and financial well-being.

For clients, Avisa Wealth will act as a personal wealth partner, offering curated solutions and expert guidance.

For Swastika, it means diversifying revenue streams and building sustainable growth through trusted relationships and digital innovation.



Company's future roadmap and the five pillars that will guide us ahead.



**3. Today's clients expect tailor-made solutions. How is Swastika preparing to deliver personalized financial experiences? What role will technology and research play here?**

Personalization is the future of financial services, and at Swastika, we're deeply investing in technology and data intelligence to make every client's journey unique.

We are integrating AI and machine learning to understand investor behavior, risk appetite, and life goals, allowing us to offer customized investment portfolios and timely advice.

Our advanced CRM systems, Jarvis, and analytics platforms ensure seamless interaction across all touchpoints – from onboarding to execution and review.

On the research front, our in-house team is strengthening its data-driven insights, combining fundamental and quantitative analysis to deliver smarter, more informed recommendations.

In short, technology, research, and human expertise are coming together to build truly personalized and predictive financial experiences for our clients.

**4. Efficiency has become a key business driver. How will Swastika achieve more impact with optimal resources?**

At Swastika, efficiency means doing more, smarter. Routine work will be handled through automation developed by our in-house technology team, allowing people to focus on strategy and innovation. By leveraging data analytics and process optimization, we aim to deliver higher impact with the same resources – faster, smarter, and more effectively.

**5. Workplace infrastructure is often overlooked but crucial. What changes or upgrades can employees expect in the near future?**

We're investing in modern, collaborative, and tech-enabled workspaces that foster creativity and agility. Upgraded digital tools, improved ergonomics, and hybrid-friendly infrastructure will make Swastika an even better place to work.

**6. How do you see the role of employees evolving in this future roadmap and the new opportunities Swastika aims to create for its team?**

Employees are at the core of Swastika's growth story. As we evolve, roles will become more strategic and knowledge-driven, giving individuals a chance to lead, innovate, and co-create success. We're committed to continuous learning, leadership grooming, and career progression across every function.

**We are integrating AI and machine learning to understand investor behavior, risk appetite, and life goals, allowing us to offer customized investment portfolios and timely advice.**





# Wealth

At Swastika, Avisa Wealth is designed to be the growth engine for our clients as well as the organization. Let's talk with **Mr. Vinit Rathi and Mr. Aditya Agrawal & Ms. Neha Chhabra** to understand their philosophy on wealth creation, their products, and how Avisa Wealth is redefining investment solutions.



## Key to unlocking Wealth

- ▶ **Mutual Fund**
- ▶ **PMS**
- ▶ **Corporate FD, Bonds, NCD**
- ▶ **Unlisted Shares**
- ▶ **AIF (Alternative Investment Fund)**
- ▶ **Wealth Bags**
- ▶ **and Others**



**Vinit Rathi**

CEO - AVISA

### 1. What is the vision and mission of Avisa Wealth?

We have started Avisa Wealth, with the vision of becoming one of India's most reputable wealth management companies. Our mission is to empower HNI, Ultra-HNI, and mass affluent clients in their journey of wealth creation, preservation, and legacy transfer. With India witnessing a rise in investors seeking guidance, we provide client-centric, customized solutions to make their wealth journey smooth, comfortable, and successful. At Avisa Wealth, we are committed to hand-holding clients with trust, expertise, and innovation for lasting financial prosperity.

### 2. How does Avisa Wealth differentiate itself in the competitive financial services space?

Avisa Wealth differentiates itself in the competitive financial services space through a disciplined and client-centric approach. We follow a structured Six-Step Product Selection Process combined with a Core and Satellite Portfolio strategy. Our process begins with understanding each client's unique needs and objectives. From over 50 investment product categories with hundreds of variants, we scientifically screen products using both quantitative and qualitative parameters. The shortlisted options are further evaluated and approved by our Investment Committee, comprising highly experienced finance professionals.

Once products are onboarded, we align them with the client's profile to create a tailored portfolio. Post-investment, we ensure continuous monitoring and periodic reviews to maintain quality, consistency, and alignment with the client's goals. Beyond the process, what truly sets us apart is our client-first philosophy—we value long-term relationships and aim to deliver not just financial returns, but also peace of mind and trust in every wealth journey.

### 3. How will Avisa Wealth contribute to Swastika's overall growth roadmap?

We have started Avisa Wealth, with the vision of becoming one of India's most reputable wealth management companies. Our mission is to empower HNI, Ultra-HNI, and mass affluent clients in their journey of wealth creation, preservation, and legacy transfer. With India witnessing a rise in investors seeking guidance, we provide client-centric, customized solutions to make their wealth journey smooth, comfortable, and successful. At Avisa Wealth, we are committed to hand-holding clients with trust, expertise, and innovation for lasting financial prosperity.

### 4. What is your long-term vision for wealth management in India?

In the long term, India's wealth management industry is poised for strong growth, driven by rising affluence, a growing number of HNI and Ultra-HNI households, and increasing financial literacy. Currently, there are about 8.7 lakh millionaire households, and by 2030, affluent and wealthy households are expected to rise significantly, creating substantial demand for professional advisory services. The shift from transactional to AUM-based and relationship-driven models will provide recurring, stable revenues. With the adoption of technology, customised portfolios, and deeper reach into Tier-2 and Tier-3 cities, wealth management firms that focus on trust, performance, and client-centricity are well-positioned to thrive.

### 1. How do you design products that balance risk and return for clients?

At Avisa Wealth, we combine our research-first approach with a seamless digital platform to deliver tailored investment strategies that align with each client's goals and risk appetite. Avisa's investment philosophy is structured on smart portfolio construction and risk management through diversification. We follow a rigorous six step selection process for shortlisting any product on the Avisa platform. The very first step is "Defining Client Segments & Needs" where we identify the key client groups such as HNIs, UHNIs, NRIs, family offices and institutions, along with understanding client's goals such as capital growth, income generation, wealth preservation and legacy planning. This helps us to assess the client's risk return profile - Conservative, Balanced or Aggressive. The second step is "Universe Screening" where we evaluate products across all relevant asset classes including Equity, Fixed Income, Alternatives.

The third step is "Due Diligence" where we put various Qualitative & Quantitative filters. The next step is "Investment Committee (IC) Review".

We have setup an IC which comprises of senior management team at Swastika/Avisa. Once IC approves the products then we take it forward to the Product Onboarding (Step Five) and the final step is "Ongoing Monitoring & Review". The last step is very crucial for us as it makes sure that we minutely track our recommendations and advise any rebalancing, if required.

The six step selection process makes sure that we onboard the best possible products on our platform and ride well through the market volatility during uncertain times.



**Aditya Agrawal**

Chief Investment Officer - AVISA

## 2. What new opportunities do you see for investors in the next 5 years?

We firmly believe that India's growth is structural, promising and resilient. This is supported by growth drivers such as Govt. initiatives, robust GDP growth (projected to be at no. 3 by 2028), Equity Participation (led by healthy domestic flows), consumption outlook (powered by GST 2.0, New Tax Regime etc.), Macro Stability (Balance Sheet ready for a new economic cycle), robust corporate earnings outlook, favourable demographic dividend (median age at 29) and global allocation shift (China+1).

As India continues to grow, various asset classes are bound to reap the benefits over the medium to long term, be it equity, fixed income, alternatives etc. In order to navigate through the interim volatility given the current global dynamics, a well-diversified portfolio is a need of the hour. At Avisa, we follow a Core and Satellite Approach for portfolio creation where "The Core" consists of instruments that are consistent compounders, low churn, less volatile etc. The "Satellite" is a tactical allocation that delivers on the alpha generation. We believe that depending on the client's risk return profile, our platform has the capability and expertise to offer tailored investment strategies and curated portfolios for our existing as well as prospective clients.

## 1. Insurance is often seen as just risk coverage. How do you see its role in the larger wealth management journey?

What is "wealth"? Is it a bank balance? A portfolio of stocks? Yes—but that's only half the story. True wealth is the security of those assets. Wealth without protection is like a house built on sand, vulnerable to the storms of life—illness, accident, or untimely death.

There are four steps in wealth creation:

Protection - Preservation - Creation - Succession.

Insurance is a core component of all four steps, making it the most crucial aspect of a comprehensive wealth management strategy. It serves as a critical tool for mitigating risk, preserving wealth, and securing a financial legacy. Rather than being treated as a standalone product, insurance is integrated into the client's overall financial plan to protect against unforeseen events that could otherwise derail wealth creation goals.

Life and health insurance safeguard accumulated assets from being eroded by medical emergencies, liabilities, or estate taxes. Insurance also plays a vital role in succession and legacy planning, ensuring a smooth transfer of wealth to heirs without liquidity crunches. With adequate coverage, investors can take higher calculated risks in wealth-creation instruments like equity or business ventures.



**Neha Chhabra**

Assistant Vice President - AVISA

## 2. What is Avisa Wealth's approach to building an insurance portfolio for clients?

At Avisa, we don't view insurance merely as a protection tool but as a strategic pillar of long-term wealth creation, preservation, and transfer. Here's how we structure an insurance portfolio for our clients:

### 1. Foundation: Risk Protection

- Life Insurance (Term Plans): Ensure adequate protection against income loss, typically 10–15x annual income.
- Health Insurance: Comprehensive coverage for medical expenses, including critical illness add-ons.

*Disability/Accident Insurance: Protects future earning capacity.*

*Objective: Safeguard existing wealth and income streams.*

## 2. Wealth Creation through Insurance-linked Solutions

- Unit Linked Insurance Plans (ULIPs): Combine protection with market-linked growth.
- Participating Endowment Plans: Provide guaranteed returns plus bonuses—ideal for conservative investors.

*Child & Retirement Plans: Long-term wealth accumulation backed by insurance.*

*Objective: Systematic wealth accumulation with a safety net.*

## 3. Tax Efficiency & Cash Flow Management

- Leverage Section 80C and 10(10D) benefits for tax-efficient growth.
- Structure payouts to align with milestones like education, retirement, and estate creation.

*Objective: Minimize tax drag and support life-stage goals.*

## 4. Wealth Preservation & Legacy Planning

- Whole Life Policies: Build inheritance corpus and transfer wealth tax-efficiently.
- Keyman/Business Insurance: Safeguard continuity of business wealth.
- Estate Equalization: Ensure fair distribution of wealth among heirs.

*Objective: Protect and transfer wealth smoothly.*

## 5. Portfolio Diversification & Balance

Maintain balance between:

- Pure Protection (Term, Health, Accident) – ~40%
- Wealth Accumulation (ULIPs, Endowment, Retirement) – ~40%
- Legacy/Wealth Transfer (Whole Life, Annuities) – ~20%

*Objective: Create a risk-adjusted portfolio aligned with life stages.*



## Personalization ←

Personalization is no longer a luxury; it is the new standard. At Swastika, research drives every client solution. From understanding market dynamics to creating tailored strategies, the research team ensures that each client gets a solution that fits their unique goals. Let's learn with our **Head of Research, Mr. Santosh Meena**, on how personalization is being embedded into Swastika's DNA.

**Santosh Meena**

Head of Research

## 1. How does your research team approach client needs differently?

Swastika's Research team offers a comprehensive suite of products designed to meet the diverse needs of our clients. We provide intraday research across multiple segments, including Cash, F&O, and Commodities, along with delivery-based ideas for swing, short-term, and long-term investment horizons. Our coverage also extends to IPO recommendations, mutual fund strategies, and thematic opportunities. What sets us apart is our client-centric approach—backed by rigorous analysis, timely updates, and actionable insights—ensuring that every investor, from trader to long-term wealth creator, finds research tailored to their goals.

## 2. What mediums are used to deliver research insights to clients?

We ensure our research insights are easily accessible to clients through multiple mediums. Our dedicated mobile app provides real-time updates while WhatsApp and Telegram channels deliver quick, actionable ideas for active traders. Additionally, we use our YouTube channel to share important market insights, sectoral outlooks, and educational content in an easy-to-understand format. By leveraging these digital platforms, we ensure clients stay informed, engaged, and empowered to make timely investment decisions.

## 3. How is technology helping in making personalization possible at scale?

Technology is at the core of how we deliver personalization at scale. Instead of overwhelming clients with every research call, we use AI-driven insights to understand their trading behavior, investment preferences, and risk appetite, and then provide only the most relevant research ideas. This ensures our communication is targeted, timely, and meaningful. Additionally, our unique feature “Saarhi” enhances client experience by sending instant notifications in the form of phone calls for the research updates they have opted for—helping them make informed and timely decisions with confidence.

**RING. CLICK. TRADE.**

Sarhi sends you the best trade calls



## 4. How is technology helping in making personalization possible at scale?

A strong example of our research-driven impact was identifying mega themes such as PSUs, Capital Goods, and Green Energy at a very early stage. We guided our clients to invest in these themes well before they became mainstream, enabling them to capture multibagger returns. Importantly, our role did not end at the entry point—we also provided timely profit-booking alerts. Entering a mega theme may be easy, but exiting at the right time is critical, and our disciplined guidance ensured clients maximized gains while managing risks effectively.

## 5. How do you see research evolving in the next 3–5 years?

Over the next 3–5 years, research will move beyond being purely recommendation-driven to becoming more advisory and solution-oriented. Clients will expect sharper personalization, where research is aligned not just with markets but also with their financial goals and risk appetite. Technology, especially AI and big data, will enable analysts to deliver deeper insights with greater speed. At the same time, with rising regulatory focus on transparency and investor protection, research will evolve to be more accountable, evidence-based, and client-centric—helping investors make disciplined and informed decisions in an increasingly complex market.

# OPERATIONAL EXCELLENCE – DOING MORE, SMARTER

CA Mahendra Sharma, CFO

Operational Excellence – Doing More, Smarter

As we look forward, it is important to recognize that the road ahead will be defined by how well we shape today's actions into tomorrow's success. For us, this means building a foundation that is efficient, resilient, and future-ready.

Over the past quarters, we have been focused on standardizing processes across functions. A streamlined process not only reduces duplication of effort but also enables smoother collaboration, consistency in outcomes, and faster decision-making. This alignment ensures that every team works with clarity and efficiency, setting the stage for long-term growth.

At the same time, performance improvement remains at the core of our strategy. Whether it is enhancing productivity, reducing turnaround time, or ensuring greater accuracy, the idea is to continuously raise the bar. A key driver in this journey is our commitment to cost optimization. By eliminating inefficiencies, adopting smarter resource allocation, and leveraging technology, we are not just reducing costs but also reinvesting savings into areas that fuel innovation and expansion. Innovation, in fact, is what will shape the competitive landscape. The organizations that thrive will be the ones that embrace change, experiment with new ideas, and adapt faster than others. By embedding a culture of innovation, we aim to create sustainable competitive advantage—something that differentiates us not just today, but in the years to come.

The road ahead is filled with opportunities and challenges alike. With a strong focus on process discipline, performance excellence, financial prudence, and innovation-led growth, we are well-positioned to turn these opportunities into milestones. Together, we will continue shaping the future—one step at a time.



Every efficiency  
gained is an  
investment in growth.



# OPPORTUNITIES FOR TEAM MEMBERS – A FUTURE OF GROWTH

## Mr. Sagar Pandey, Head - Human Relations

At Swastika, we believe the future is built together—through the passion, learning, and growth of every team member. Each of us has opportunities to explore new skills, take on bigger responsibilities, and align our personal growth with the organization's vision. Whether it's creating innovative wealth products, delivering personalized research, or welcoming top talent from across the country, every initiative opens new doors for our team members to learn, excel, and make an impact. Our performance-focused culture ensures that contributions are recognized, while people-friendly policies create balance, trust, and care.

Equally important is the environment in which we thrive. Our evolving office infrastructure is designed to spark collaboration, innovation, and inspiration—so that work feels like a journey of possibilities. The road ahead is full of opportunities, and as we align our individual aspirations with Swastika's goals, we are not just contributing to organizational success—we are shaping our own future of growth, together.



**Building success  
through people,  
purpose, and progress.**



# PROMOTIONS



## SPOT BONUS AWARDEE: Q3

GAME CHANGER



We are delighted to celebrate the achievements of our colleagues who have been promoted and those who have received spot bonuses.

These milestones are a true reflection of your hard work, dedication, and the value you bring to our team every day.

Your commitment to excellence and willingness to go the extra mile set a shining example for all of us.

Congratulations on this well-deserved recognition, and we look forward to seeing your continued success and contributions as you grow further with us



## MANN KI BAAT

As Swastika Investmart Ltd. marks 33 incredible years, I feel deeply honoured to have spent 25 of them here. What began as just a job turned into a journey filled with growth, relationships, and countless memories. Swastika Investmart Ltd is more than an organization—it's been a family that has helped shape who I am today.

I joined Swastika Investmart Ltd. as an Account Executive, and today I proudly serve as Manager - Account. Over these years, the company has placed immense trust in me by assigning responsibilities in one of the most critical departments—handling client fund receipts and payments, managing Stock Exchange pay-ins and pay-outs, banking dealings, and other key financial operations.

Throughout this journey, we have witnessed many ups and downs in the financial landscape. Yet, in every situation, our respected Managing Director and Chairman, Mr. Sunil Nyati Sir, stood by us, continuously encouraging and guiding us. His words—“Agar hum imaandari se kaam karte hain, toh kabhi kuch galat nahi hoga”—have always stayed with me. Truly, MD Sir's intuition and foresight feel like a sixth sense, always leading us in the right direction.

Swastika is rapidly changing into one of India's most trusted Digital financial technology and a leading Wealth Management company. This revolution is powered by cutting-edge technology, a strong Client-First approach, a team of highly qualified finance professionals, and the enduring strength of our partners.

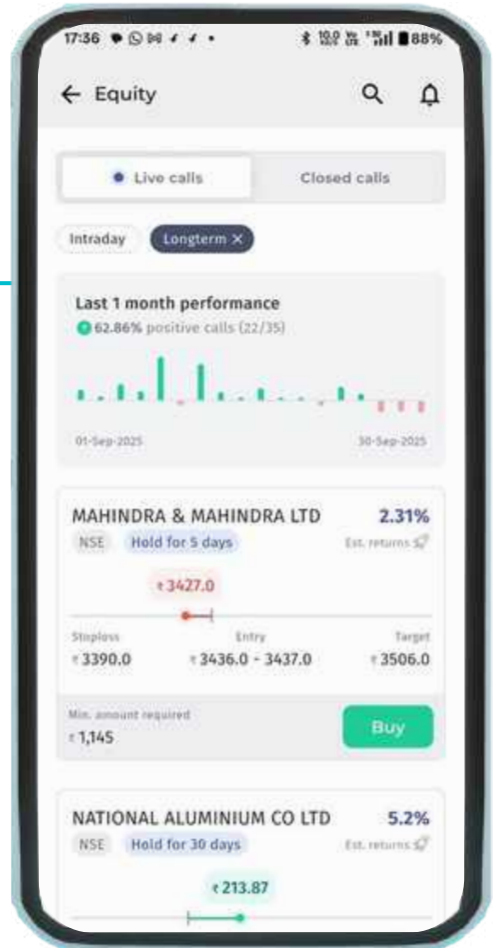
Throughout my journey with the company, I have consistently remained committed to its growth. I now wish to express my willingness to take on new responsibilities or be part of any expansion efforts that contribute to elevating the company's success. I feel privileged to be part of this incredible journey—past, present, and future.

**Sunita Choursiya**

Manager, Accounts

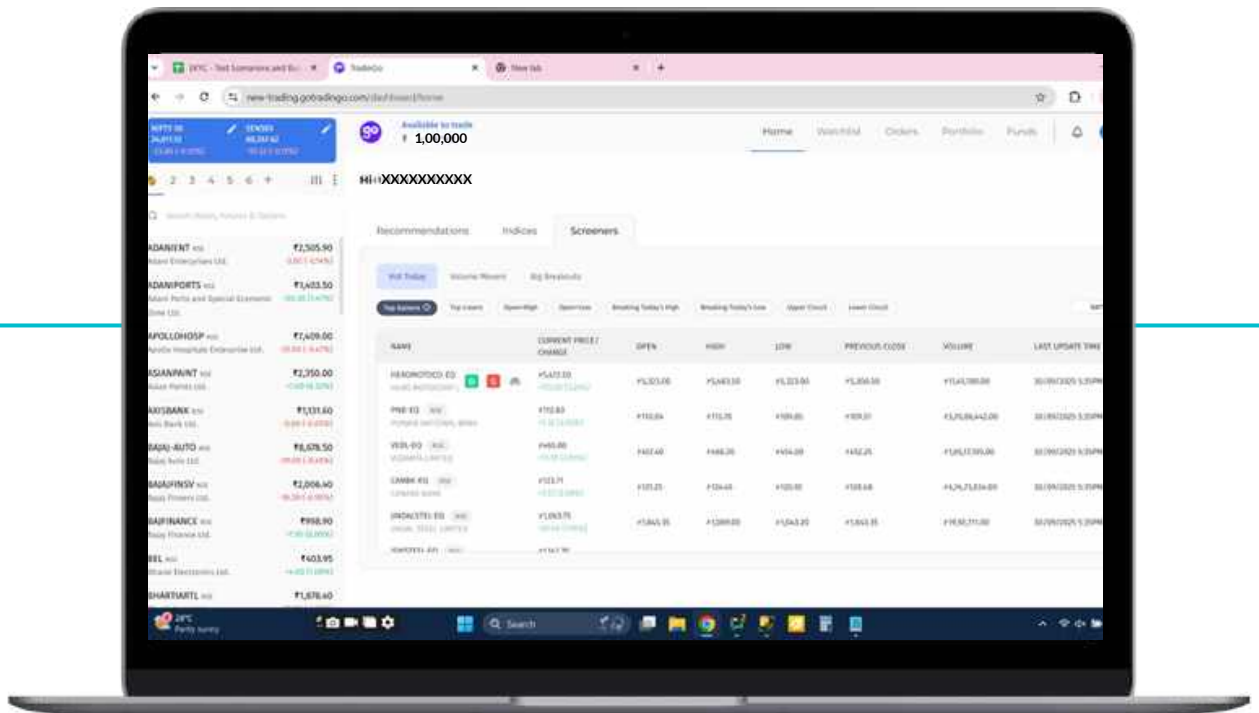


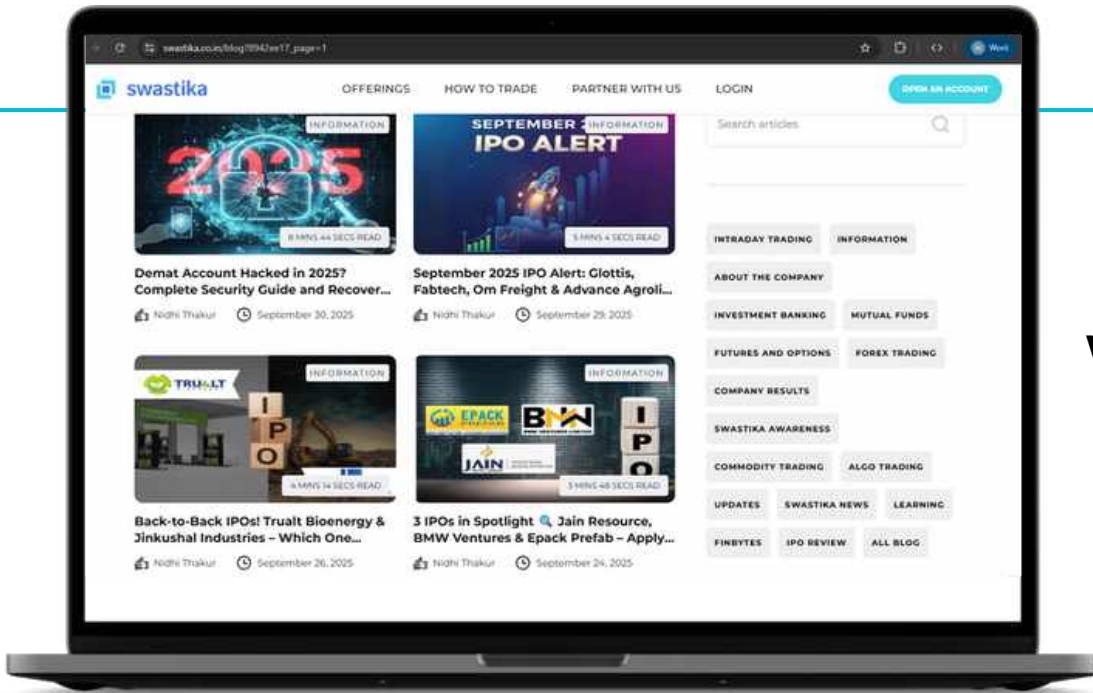
Past research calls in App



# TECH UPDATES

Screeners in web app

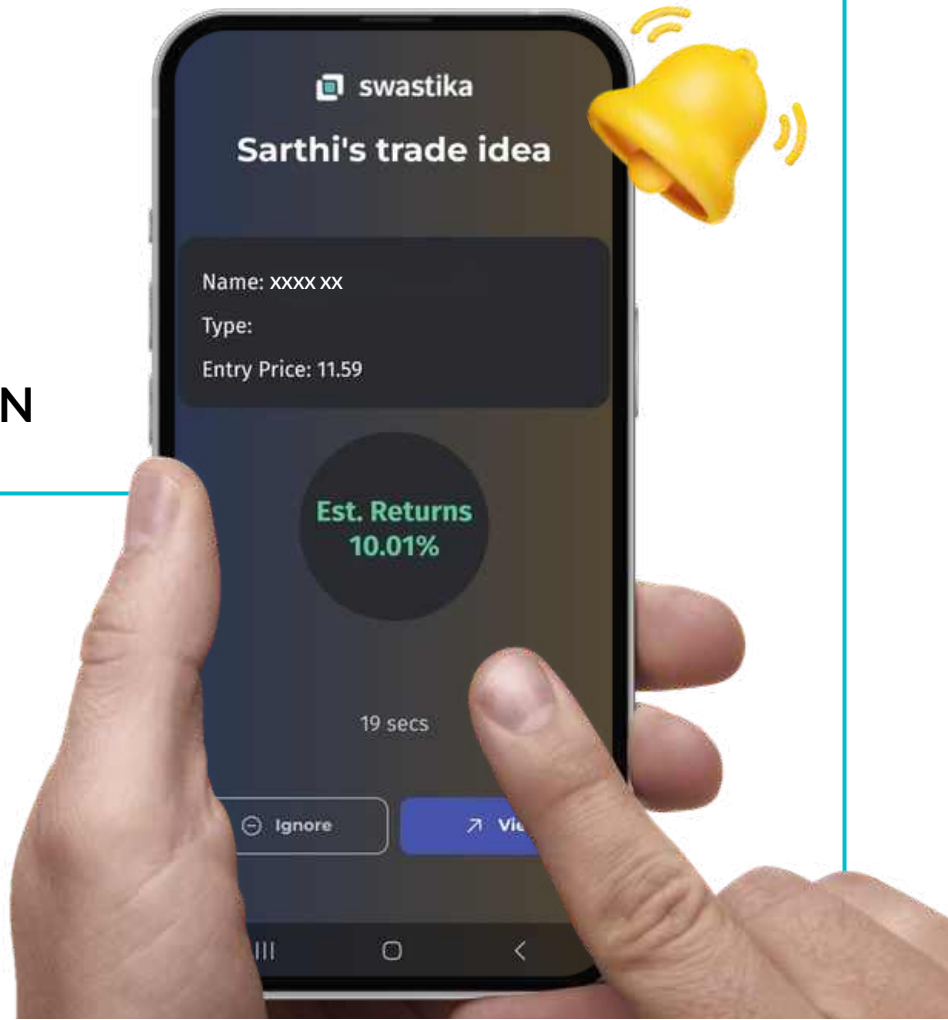




## AI BLOG WRITINGS

## TECH UPDATES

## SARTHI TRADE RECOMMENDATION



# EVENTS AT A GLANCE



3 years strong with Safal APs, looking ahead #What Next?



# EVENTS AT A GLANCE



Our CEO Mr. Parth Nyati, panelist at IMA, ignites dialogue on family business



Partnered with MP Police for an Anti Drug Campaign



Movie outing with specially-abled children



Team Jamming session: Beats & endless fun



Bonding over lunch with Growth Team & HO Operations Team



Ganpati Celebration : Bappa's blessings, endless happiness

# EVENTS AT A GLANCE



Raasullas 2.0 : Celebrating joy, devotion & togetherness



Best Garba Male

Best Dress Male

Best Dress Female



# CREATIVE CORNER



Through a maze of twisted branches, the moon spills its silver fire—a glowing orb caught in nature's web, casting an eerie enchantment upon the silent night.



by  
**Namrata Bhadhauriya**  
Front Desk Executive



✨ जोश की कहानी ✨

जो ठान लिया, वो करके दिखाना है,  
हर मुश्किल से आगे बढ़ जाना है।

गिरकर भी उठना, यही है पहचान,  
जोश के दम पर मिलती है उड़ान।

सपनों को सच करने का है अरमान,  
हिम्मत और मेहनत से बनेगा नया जहान।

जहाँ हर कदम पर हो विश्वास की रौशनी,  
वहीं जन्म लेती है जीत की निशानी।

JOSH Magazine यही संदेश सुनाता है,  
जोश ही असली ताकत है, जो इंसान को चमकाता है।

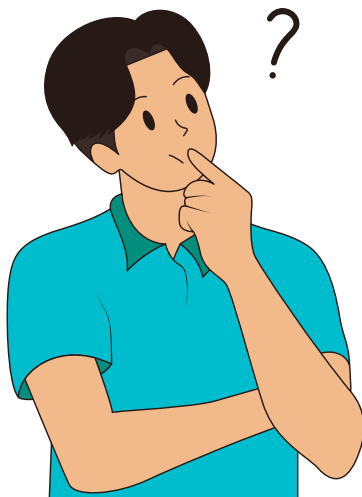
by  
**Pradeep Rathore**  
Sales Manager  
Growth



## GUESS THIS!

☞ I was born in 1875 on Dalal Street, and I'm the oldest stock exchange in Asia. Who am I?

☞ I'm a food & beverages giant that went public in 2010 and gave blockbuster listing gains. My Maggi makes me famous. Who am I?



☞ I'm India's IT crown jewel, founded in 1968, and among the top recruiters of freshers every year. Who am I?

☞ I'm the index that represents the top 50 companies in India. Investors look at me to know the market mood. Who am I?

**AND THE HAPPINESS CONTINUES...**

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**JOSH**

**By  
Swastika Investmart Ltd.**



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