



MEHTA FINCON

GLOBAL INVESTOR CONFERENCE

Unveiling the Secrets of Wealth Creation



3rd Edition of
MEHTA FINCON

GLOBAL INVESTOR CONFERENCE

#MFGIC Jan 2019



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Welcome Address



Welcome Address by Mr. Krunal Mehta - MD & CEO, Mehta Fincon Services Ltd

“Someone is sitting in the shade today because someone had planted a tree a long time ago”

On 12th of January 2019 Mehta Fincon took the opportunity to Unveil the Secrets of Wealth Creation in the august gathering with the presence of CEOs & CIOs of top AMCs in India.

Gujarati's have always been in the forefront when it comes to investing in equities. But majority of Gujarati's follow the same old traditional way of investing and that is investing directly into stocks without any research. Today's era is of research based investing, over 20 lakh crore rupees are invested in direct equity which needs serious attention and this conference helped those investors to upgrade their Investments to Professional route of investing.

Success of any event can be measured easily with the post actions from participants of that event. Let me share with you all that, after both the previous conferences where we focused more on professional route of investing we feel happy to announced that almost 75% of the participants have already upgraded their investments into PMS and Mutual Funds.

It was our privilege and honor to have the great Indian Economist, Statistician and Member of Parliament **Dr. Subramanian Swamy** as our Chief Guest & Keynote speaker. He specially travelled all the way from Delhi, skipped the 2nd half of BJP National Executive meet held at Delhi only to show his presence and address this conference.

It was indeed our pleasure to have esteemed speakers -

Mr. Taher Badshah - CIO, Invesco AMC

Mr. Saurabh Mukherjea - CEO, Marcellus Investment Managers

Mr. Vijay Kedia - Founder of Kedia Securities Pvt. Ltd. and

Mr. Arindam Sengupta - Dy. CIO, US Freedom Capital.

They addressed the audience on their learned Experience on Wealth Management with investments in Indian as well as Global Markets.

Mr. Keyur Mehta - Chairman and CIO Mehta Fincon & Mr. Taher Badshah conducted a Fireside chat on Portfolio Management Services.

By the end of the event the participants were totally convinced that YES, The Secrets of Wealth Creation are Unveiled and “When money realizes that it is in good hands, it wants to stay and multiply in those hands.”

Being inspired with the Mission of Digital India undertaken by our **Hon' Prime Minister Mr. Narendra Modi** we made our conference a complete digital one.

Thank You!

From the Pen of

MEENAKASHI LEKHI
Member of Parliament, Lok Sabha



मीनाक्षी लेखी
सांसद, लोकसभा

Dated January 04, 2018
No.ML/MISC/2018/M/00012

MESSAGE

Thank you very much for inviting me for the 3rd edition of Mehta Fincon Global Investor Conference at Surat, Gujarat. It is a matter of great appreciation that Mehta Fincon Services Ltd., is organizing 3rd edition of Mehta Fincon Global Investor Conference (MFGIC) at Surat, Gujarat on 12th January, 2019. I really appreciate the endeavour by Mehta Fincon Services Ltd., in hosting an investors conference in the auspicious presence of distinguished dignitaries, global guests and eminent industry leaders to discuss extensively on the subjects.

I congratulate & convey my best wishes to all the organizers of Mehta Fincon Services Ltd., for having taken the decision to organize 3rd edition of Mehta Fincon Global Investor Conference (MFGIC).


(Meenakashi Lekhi)

To,
Shri Krunalbhai Mehta,
Managing Director & CEO,
Mehta Fincon Service Ltd.,
C-208, International Trade Centre,
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Smt. Meenakashiben Lekhi
Member of Parliament, Lok Sabha



Shri Saurabh Patel

Energy Minister, Government of Gujarat



SAURABH PATEL



No. Enerf 4723/19
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Sachivalaya, Gandhinagar-382010.
Phone No.: 232 38152, 232 43506
Fax No.: 23250215,
Date : 11 / 1 / 2019

Snehi Shri Krunalbhai,

Thank you for inviting me as the Chief Guest at the 3rd edition of Mehta Fincon Global Investor Conference at Surat on 12th Jan 2018. It is a matter of great appreciation that Mehta Fincon have organized such unique HNI Investor Conference by gathering the CEOs & CIOs of Financial Industry providing the Investors a deep outlook on Indian Market & Economy.

Though i won't be able to present at the conference but would like to extend my best wishes to Mehta Fincon. I congratulate you on this Conference for creating a learned investment community specially in Gujarat and keeping the trend going every year.

Thank you


(Saurabh Patel)

To
Shri Krunalbhai Mehta,
MD & CEO,
Mehta Fincon Services Ltd.
Surat.

Keynote Address



Keynote Address by Chief Guest Dr. Subramanian Swamy - Member of Parliament, Rajya Sabha “Outlook on Indian Economy and Politics”

Dr. Swamy started by saying, Surat has been a familiar place for me but every time I come here it seems to have grown a little more.

Emphasizing on abolishing Income Tax he says, the original idea of GST was to levy only one tax at one place, when GST Bill was launched I was the only one standing in the Parliament telling to implement it but, no one listened to me, then after I wrote a letter to Mr. Narendra Modi and after 6 months he gave the command to implement the bill. I believe that we should not aim on how to collect taxes in more efficient way but instead aim on how to reduce the taxes. **In today's world if we want to progress our country then the first thing which we should do is to Abolish Income Tax.**

Generally people ask me that if we abolish income tax then how will revenues be generated but my reply to them is that there are many ways to generate revenues, income tax is not the only medium to do so. Indirect taxes in total are charged on 3575 commodities but only from the initial 22 commodities we can earn 90% of the revenues then why to charge on the rest?

In our country we have a mentality that we can generate revenues only from Income Tax but actually who pays these taxes? We all know that the rich have their CA's who distribute their expenses in various ways, the poor fall below the slab, small scale businesses or a young man having a startup or the middle class having a job or earn pension only such people are charged with Income Tax which is completely wrong and I feel we should definitely abolish it and everything would fall in place.

When demonetization happened, on 15th December Sri Sri Ravi Shankar came to me that Mr. PM is asking, What should we do to avoid the hassle of long queues? Could you provide me some solution?

My reply was, the first mistake which was done during demonetization was to check how many 100 rupee notes were in circulation as in exchange of 500 and 1000 rupees you could provide only 100 rupee notes. Also 2000 rupee note came in circulation later on where its size was small due to which it was not working in the ATMs.

Instead at the time of announcing demonetisation you could have asked the people not to question anything and deposit the cash in their bank accounts of which 20% of it would be deducted and taken into taxes, withdraw 25% in new notes and the remaining 55% would be given to you with an interest rate of 2% for 5 years as an FD which could result in unaccounted money being deposited in the banks.

But what we do is blame our PM for this which is not right as he can only guide us, tell us what to do but actually how to implement it is the work of Finance Ministry who could have come up with a better solution.

Today to improve our economy what we should do is only 3 things:

- 1) Abolish Income Tax
- 2) Increase interest rates for FD's - rise to 9% from 6-7%
- 3) The one who is trying to improve our country should be recognised publically, provide all means of services and government should only focus on its services so that all can work in an efficient way. No one has the fear or trouble from Police or Terrorism and that's the only job of the government and that is what actual politics is.



**Fire Side chat between
Dr. Subramanian Swamy & Mr. Keyur Mehta - Chairman & CIO, Mehta Fincon Services Ltd**

Keynote Address



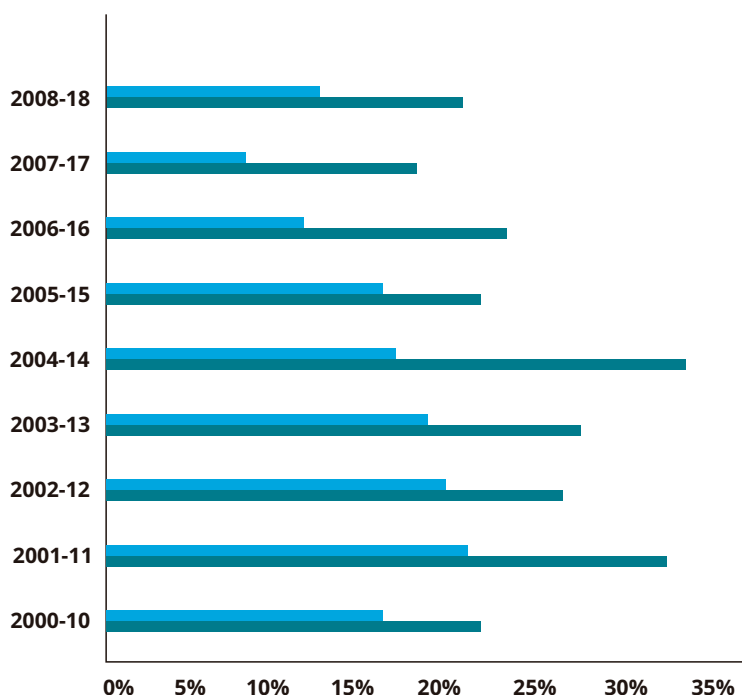
Keynote Speech on Effects of "Consistent Compounding in the Indian Market" by Mr. Saurabh Mukherjea - CEO, Marcellus Investment Managers

AN ALTERNATIVE RECIPE FOR EXCELLING IN INDIA COMES FROM CALIFORNIA: Rob Kirby, in a note written in 1984 in the Journal of Portfolio Management, narrated an incident involving his client's husband. The gentleman had purchased stocks recommended by Kirby in denominations of US\$5000 each but, unlike Kirby, did not sell anything from the portfolio. This process of buying when Kirby bought but not selling thereafter led to enormous wealth creation over a period of about ten years. The wealth creation was mainly on account of one position transforming to a holding worth nearly \$1m in Xerox. This impressed Kirby, the power of his approach of buying great companies and then letting them for ten years, Kirby coined the term "Coffee Can Portfolio." So their simple formula was, to invest in stocks for 10 years and forget about it, 10 years later just wait and watch what would the outcome be of those stocks.

Simple Test to work Coffee Can Investing in India : Look back at the preceding 10 years and filter 2 things one is, a company which would grow 10% continuously grow for 10 consecutive years i.e every year a double digit growth and second things is return on capital above cost of capital i.e return on capital being >15%. So out of 6000 companies being listed generally only 15-16 companies past this test. Invest equal money in 10 companies, be patient, sit back and let the portfolio compound for a decade you would earn around 10x in 10 years with the volatility of a Government bond!

Why does this filter based approach work?

- 1) By filtering in companies with a history of very consistent fundamentals over long time periods, the portfolio is skewed towards companies with a DNA built around relentlessly deepening their competitive moats.
- 2) Holding a portfolio of stocks untouched for a decade allows the power of compounding to play out, such that the portfolio becomes dominated by the winning stocks while losing stocks keep declining.
- 3) With no churn, this approach also reduces transaction costs and Capital Gain Tax.



Source: Marcellus Investment Managers & Bloomberg.

*These are the key drivers for low risk compounding in India.

Fireside Chat



Fireside Chat between Mr. Taher Badshah - CIO, Invesco AMC & Mr. Keyur Mehta on "PMS - The Ultimate tool for Wealth creation"

In past two conferences, we have motivated investors to migrate from Direct Equity Investment to Professional route of Investing i.e. Portfolio Management Services (PMS) and Mutual Fund (MF), this is just an extension of that effort.

Below is the transcript of the Fireside Chat.

Keyur : Exactly a year ago there was a famous whatsapp forward which stated as "10 saal pehle agar bullet nahi liyi hoti aur Eicher motors liya hota to kya hota," now the 2nd version has started coming out that "5 saal pehle agar Tata Motors liya hota, to bullet ka paisa bhi nahi bachta." That's equity markets for you and that's how things turn.

There is a common myth amongst investors that PMS is just like a MF. What do you have to say about it?

Taher : PMS is just like MF. There are a lot many differences in both the categories, MF is for beginners investing who have less knowledge about investing but still wish to start their journey for wealth creation through it. Whereas PMS is more for a little sophisticated investors who have some knowledge about the current markets.

Keyur : I recently met an investor who was investing in direct stocks since past 7 years. When the research team calculated its returns, it worked out to be just 2% CAGR which is way the returns of FD. I questioned the investor that Aap 2% kamane ke liye equity ka risk le rahe ho?

Taherbhai, there are a lot of investors like him who don't know the actual returns of their portfolio. What would be your advice to them.

Taher : I would suggest that we should regularly visit our health parameters i.e same is the case with wealth creation. At least you should beat inflation if not anything else. If not then you definitely need a wealth advisor in such a case.

Keyur : You will be surprised to know that in one of the largest co-operative banks of Surat, demat stocks worth Rs.5000 crs is lying idle without any tracking of returns. Taherbhai, another notion amongst investors is that PMS is more expensive than MF or rather many people feel that there are no charges in MF's. Its like jaha pe dikhta nahi, waha pe hota nahi. What are your views on this?

Taher : In MF there is no such thing as there is no cost and that you are getting a free lunch which is completely wrong, unlike that of PMS. Often many people feel that there are no charges in MF's but the fact is that, it's just not shown though the fees, but is deducted every month, and that the cost of MF is similar to PMS. So both MF & PMS are levied with charges.

Keyur : There are a lot of people who wants to invest in PMS but are waiting for the election outcome.

What would be your advice to someone who wants to invest in PMS with a long term horizon?

Taher : Since 1979 till now elections the data before 6 months and after 18 months of election i.e 24 months, if you have been invested for those months then the returns would be somewhere around 30-40 % or 5 years after election if you have been invested then the returns would be around 20% which is also not bad. So there is not much importance of elections in India as many of the outcomes of the economy are not depended on the politics or election outcomes. Ultimately stocks appreciation is done on the earnings so what government comes or due to elections the returns are not going to vary as per the data of 35-40 years, which is a waste of time and of no relevance.

Keyur: To conclude there is a lot of difference between making money and creating wealth in the stock market. You can make money by investing directly, but we as advisors help to create your wealth.

I would again like to clarify that, we deal with Mutual Fund and PMS both and we have no favourites but this discussion was to highlight the myths related to PMS.

Keynote Address



Keynote Address on "Diversification - A tool for Capital Preservation" by Mr. Arindam Sengupta - Dy. CIO, US Freedom Capital

Diversification of Country is important. When it comes to investing, we generally diversify across all asset classes i.e gold, diamond, real estate etc but everything depends on the Indian economy and here comes a diversification of country which is related to investments in USA and getting fixed returns over and above the dollar appreciation against rupee.

Why US\$ diversification makes sense?

- It acts as a preserver of global wealth.
- Most foreign central banks hold US\$ in their Reserves as it accounts for 62% of global trade volumes.
- USD works as a perfect hedge against global volatility.

Portfolio Returns across asset classes

Asset Class	Investment Amount	3-Year Return	5-Year Return	Maturity Amount (3Years)	Maturity Amount (5Years)
Large Cap	1,00,000	11.48%	11.65%	1,34,440	1,58,250
Mid-Cap	1,00,000	10.54%	18.70%	1,31,620	1,93,500
Small Cap	1,00,000	5.20%	15.00%	1,15,600	1,75,000
Fixed Income	1,00,000	8.20%	8.60%	1,24,600	1,43,000
USFC Fund*	1,00,000	9.92%	11.03%	1,29,764	1,55,135

*USFC Fund invests in America and returns calculated in that fund are combination of fixed coupon + Dollar appreciation against Rupee

Fireside Chat



Fireside Chat between Mr. Vijay Kedia - MD, Kedia Securities Pvt. Ltd. & Mr. Krunal Mehta on Simple formula to succeed in the Market - "Knowledge, Courage & Patience"

If you feel that there is conviction in running your business along with some risk factor being taken then it doesn't mean that everyone is going to support you or the market will support you, to walk alone if you have the courage and conviction with good knowledge and if you are convinced enough, then only people will join you, taking an example of the bullish market in 2008 where one required the Patience to wait, Knowledge of the stocks they hold and Courage to invest further, says Mr. Vijay Kedia.

Below is the transcript of the Fireside Chat.

Krunal : Ek savaal jiska jawaab janta janana chahti hai aur wo he Market kya lagta hai?

Vijay : Markets point of view is different in everyone's mind but I feel that its always green for me as seeing my career since past 30-35 years I don't think that there has been any day for me where I did not hold any shares with me neither did I have much cash with me it has always been like Musafir hu yaaro na ghar na thikana bas chalte jana hai, which has lead me to where I am today.

Krunal : Hamne ye large cap, midcap, small cap, multicap to suna hai, ye bhangar cap kya hota hain?

Vijay : Penny stocks are not the only ones considered as bhangar cap in fact large cap, midcap, small cap, multicap all of them have some amount of bhangar cap stocks in them. In such stocks only the Price to Equity (PE) value expands and not the revenue or company value grows.

Krunal : We have heard that your core portfolio consists of not more than 8-10 stocks. Why do you believe that concentrated portfolio can make you big gains?

Vijay : It's simple that in a house of 10 kids there won't be more prosperity as compare to the house having only 2 kids. Another point is that if you invest one rupees in 100 shares and any one share multiplies 100 times then your entire portfolio would turn from 100 to 200, aise toh aap ki jawaani nikal jaegi. So invest wisely and concentrate your portfolio that's how you can create wealth.

Krunal : Your favourite quote says "Rome wasn't built in a day, but Hiroshima and Nagasaki were destroyed in a day." Tell us what's the principle behind this is.

Vijay : Share bazaar runs due to two main reasons one is internal and another is external, with being an investor you should also have the knowledge of economics as well. Also all investments of share markets are risky there is no such thing as full proof investment so basically it is all related and focused on future and option, trading & bangar cap options.

Further Mr. Vijay Kedia ends in with singing one of his great compositions "Mere Share Bazaar."

Glimpse of MFGIC 2019



Dr. Subramanian Swamy addressing to Media about MFGIC 2019



Dr. Subramanian Swamy's warm welcome of by Mr. Krunal Mehta



Dr. Subramanian Swamy waving at the audience during his welcome



Mehta Fincon Management with Dr. Subramanian Swamy



Keynote Address by Dr. Subramanian Swamy



Fire side chat between Dr. Subramanian Swamy & Mr. Keyur Mehta



Shri Jeevanbhai Mehta & Mr. Keyur Mehta Presenting Memento to Dr. Subramanian Swamy



Shri Jeevanbhai Mehta & Shri Sevantibhai Shah Interacting with Dr. Subramanian Swamy



Catching the attention; our Devoted Audience



Esteemed Personalities with Dr. Subramanian Swamy

Glimpse of MFGIC 2019



Fire side chat between Mr. Taher Badshah & Mr. Keyur Mehta



Keynote Address by Mr. Saurabh Mukherjea



Keynote Address by Mr. Arindam Sengupta



Fire side chat between Mr. Vijay Kedia & Mr. Krunal Mehta



Mrs. Kinjal Mehta Presenting Memento to Mr. Taher Badshah



Mr. Keyur Mehta & Mr. Hetal Mehta, President SGCCI Presenting Memento to Mr. Saurabh Mukherjea



Mr. Krunal Mehta Presenting Memento to Mr. Vijay Kedia



Mr. Keyur Mehta & Mr. Biren Desai (USA), Presenting Memento to Mr. Arindam Sengupta



Dr. Purvi Kothari Master of Ceremony



Mrs. Kinjal Mehta Presenting Memento to Dr. Purvi Kothari



Catching the attention; our Devoted Audience



Catching the attention; our Devoted Audience

Social Media Posts

Mitesh Raval is with **Krunal Mehta** and 4 others. January 17 · 🌐

It's a great honour & privilege to receive such a leading Economist, Politician & Statistician
DR. Subramanian Swamy-Member of Parliament -Rajya Sabha On behalf of Mehta Fincom..
 Sharing space with such a great personality is always a memorable experience..
 I would like to Thank Mr. Keyur Mehta & Mr.Krunal Mehta for giving me this wonderful opportunity.Both of them are dynamic leaders and great human being..🔥... See More

👍👍👍 Krunal Mehta, Tejas Bhatt and 161 others · 40 Comments

👍 Like 💬 Comment ➦ Share

DrVimal Rathi is with **Krunal Mehta** and **Rathi DrVimal**. January 13 · 🌐

HAPPY SUNDAY FRIENDS ❤️
 Had an opportunity to meet the high-brow, pedant and very honourable Member of Parliament in Rajyasabha **Shri Subramanian Swamy Ji** last night in 'Mehta Fincom's Global Investor Conference' powered by 'US Freedom Capital'.

👍👍👍 Krunal Mehta, Keyur Mehta and 200 others · 6 Comments

Mukesh Chothani is 🥳 feeling happy. January 20 · 🌐

It's a great honour & privilege to meet such a leading Economist, Politician & Statistician
DR. Subramanian Swamy-Member of Parliament -Rajya Sabha @ Global Investors Conclave .. in Surat..Arranged by Mehta Fincom.. Thanks Keyur n Krunal Mehta for Given me this Opportunity to meet & listen his Views... About Politics, Economy n Spl. Ram Mandir.. & About General Elections.

👍👍👍 Krunal Mehta, Kinjal Mehta and 131 others · 14 Comments

Niharr Saraswala is with **Krunal Mehta** and 2 others. January 13 · 🌐

Had an opportunity to meet the high-brow, pedant and very honourable Member of Parliament in Rajyasabha **Shri Subramanian Swamy Ji** last night in 'Mehta Fincom's Global Investor Conference' powered by 'US Freedom Capital'. I would like to congratulate **Keyurbhai Mehta** and **Krunal Mehta** for the resplendent arrangements and giving Surat such didactic and informative programs related to financial investments. Kudos!

👍👍👍 Krunal Mehta, Dipansu Daruwala and 149 others · 21 Comments

Glimpse of MFGIC 2017



The Stage Ambience



Shri Sevantibhai Shah & Shri Jeevanbhai Mehta presenting Memento to Shri C.R. Paatil



Mahendrabhai Kajiwala & Mr. Keyur Mehta felicitating Smt. Darshanaben Jardosh



Official launch of "MEHTA FINCON MOBILE APP" by esteemed personalities



Mr. Krunal Mehta MD & CEO – Mehta Fincon Welcoming the Attendees



Mr. Suchit Punnose Founder & CEO, Red Ribbon Key note address about Start Ups



CEO Panel Discussion "Professionalism in Investment"



CIO Panel Discussion "Masterminds Insights on Wealth Creation"



Mr. Keyur Mehta Chairman & CIO – Mehta Fincon Delivering his piece of words



Mr. Keyur Mehta being interviewed by the Media



Catching the attention; our Devoted Audience



Happy MFGIC attendees

Glimpse of MFGIC 2018



The Stage Ambience



Hon. Shri Suresh Prabhu
Addressing the conference Digitally



Mr. Krunal Mehta
MD & CEO – Mehta Fincon
Welcoming the Attendees



Shri Sevantibhai Shah &
Shri Jeevanbhai Mehta presenting
Memento to Smt. Asmitaben Shiroya -
Mayor, Surat



Shri Madanlal Jain & Shri Mahendrabhai
Shah - Owners, Western Group presenting
Memento to Shri Purneshbhai Modi -
MLA, Surat West



Shri Deepakbhai Choksi - D Khushalbhai
Jewellers & Mr. Krunal Mehta
presenting Memento to
Shri Piyushbhai Desai - MLA, Navsari



Mr. David Gunderson
CIO, US Freedom Capital
Key note address



CEO Panel Discussion on
“Financialization of Savings”



CIO Panel Discussion on
“Equity Outlook for 2018”



CEO Panelist



CIO Panelist



Catching the attention;
our Devoted Audience

Vote of Thanks



Kinjal Mehta - Director & COO, Mehta Fincon Services Ltd.

A moment of gratitude makes a difference in ones attitude.

As it is beautifully said, Talent wins games, but teamwork and intelligence win championships. It gives us immense pleasure to express a deep appreciation for all the hands that have come together to provide the support and encouragement to make this event Gujarat's largest Investor Conference.

On behalf of entire Mehta Group, we extend our heartfelt thanks to our Chief Guest Shri Subramanian Swamy for his Keynote address at the conference and for sparing his valuable time and taking this event one level up.

We have been fortunate enough to have the industry experts as the eminent speakers at the conference and for sharing their knowledge and experience with us. Thank you for making this conference a grand success and we feel great that the participants have received qualified insights on The Ultimate tool for Wealth creation.

We thank each of the attendees for coming and showing us your attempt of becoming the part of Learned Investment Community.

MFGIC would have been simply incomplete without our team "The MFIANS" we have no words strong enough to express our gratitude to each one of them and extend our heartfelt thanks to the entire team for putting their hard work and efforts in making this event a grand success.

I once again thank all the attendees, our well wishers and everyone whose contribution has made this conference a remarkable one.

Hope to meet you all again in MFGIC 2020.



Mehta Fincon Team

Conference Partners


— US FREEDOM CAPITAL —



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