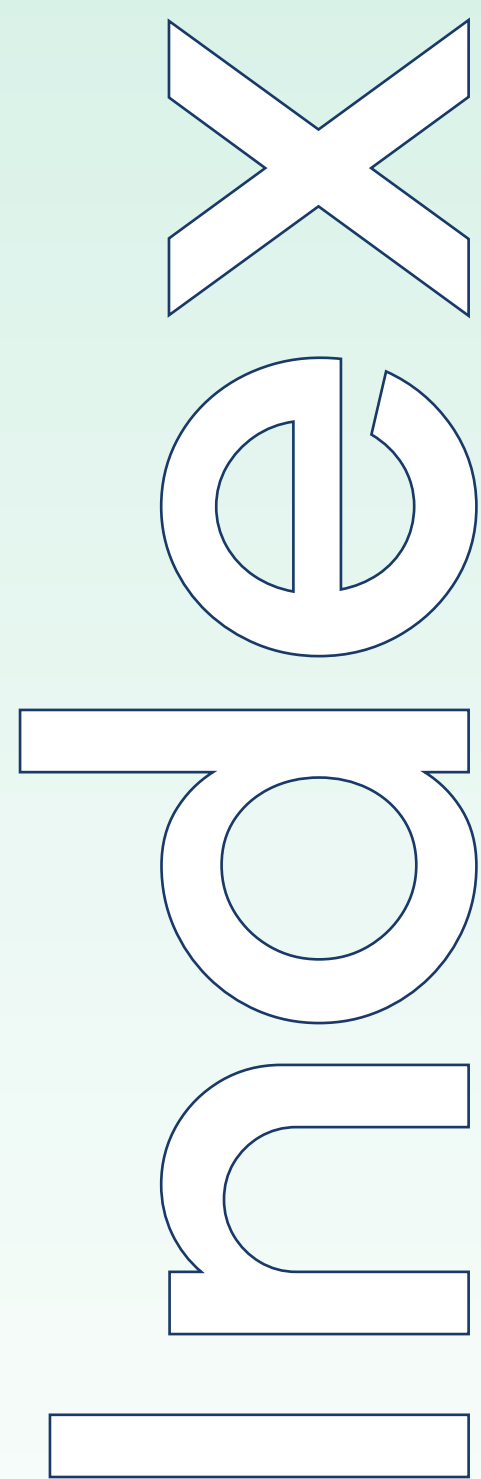




Company Profile - 2025





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Investments with Tomisa Capital



Equity



Fixed Income

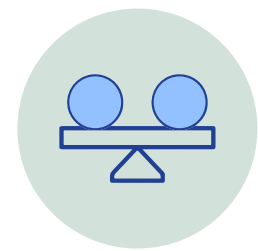


Real Estate



Commodity Market

World is shifting to india



Largest democracy with political stability



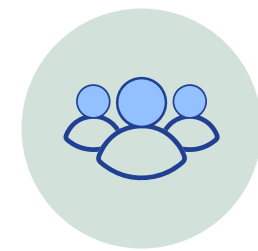
20 trillion Dollar economy by 2040



Per capita income to match China and surpass their GDP by 2040



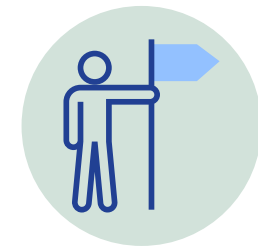
Huge FDI & FII flow



Unemployment rate to drop significantly by 2040



IMF and World Bank claims India to lead Asia by 2040



Highest GDP in emerging markets while fiscal deficit, CAD & Inflation under control

Addressing Investor Issues

Macro Economics

- ✦ Trade War
- ✦ Stagflation
- ✦ Global Recession
- ✦ Currency Crisis
- ✦ Terrorism
- ✦ Global Interest Rate Hike
- ✦ Financial Crisis
- ✦ World War Crisis
- ✦ Pandemic (Health Crisis)

Addressing Investor Issues

Micro Economics

- GDP (Gross Domestic Product)
- Fiscal Deficit / Surplus
- CAD (Current Account Deficit)
- Infra Spending
- Inflation
- Reforms
- Political Paralysis
- Scams
- Taxation
- Corp Earnings
- Curbing Black Money

How Do We Address Investor Issues

OUR SOLUTIONS ARE



Innovative



Reliable



Cost-effective

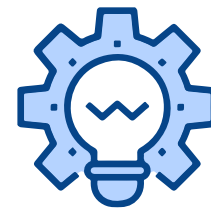


Time-saving

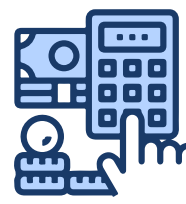
WE OFFER



Double-hedged
dynamic portfolio








Holistic process

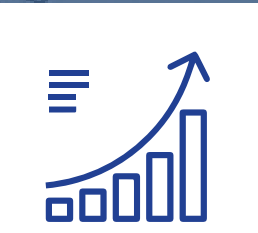


Effective financial strategy

World comparison & possible outcomes (By 2030 Dec)

	 USA	 China	 India	 Japan	 Russia
Population	40 Cr	250 Cr	180 Cr	18 Cr	20 Cr
Per capita income	80k \$	35K \$	40K \$	60K \$	20K \$
GDP	3%	7%	8%	4%	3%
Repo & Reverse Repo	2%	4/3%	4/4%	1%	2.1%
Real Estate Growth	15%	12%	15%	6%	%
Equity Growth	12%	14%	18%	6%	10%
Fixed Income Growth	0%	3%	5%	1%	12%
Fiscal Deficit	6%	5%	3%	4%	7%
Current Account Deficit	4%	4%	3%	4%	5%
Infra Spending	20 Lakh Crores	150 Lakh Crores	200 Lakh Crores	75 Lakh Crores	10 Lakh Crores
Corporate Earning	9-12%	15-18%	17-18%	6-7%	8-9%

The Past



Credit bubble with
trillions of USD
injected to the
system by Fed



Supply
chain
crisis



Failing business
failing loan
repayments

The Upcoming Risks



Inflation &
Sovereign
debt defaults



Unemployment



Banking NPA
Crisis is looming

The Opportunities

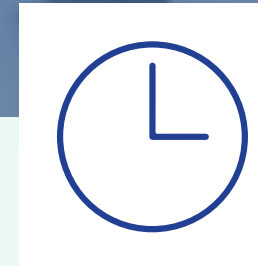
Where to invest next?
2025 to 2034



Healthcare
(Recession proof)



Technology
(Exponential growth)



Unemployment leads
to a freelance
economy based on
revenue share,
managed using apps

EQUITY



Equity

Predictable & Consistent Earnings

We bet with companies that have a predictable & consistent stream of earnings operating in diverse sectors.



Growth

We focus on companies that can deliver above average earning growth through above average growth of stock rates.

Scalable Businesses

We ensure that the businesses we deal with are scalable in terms of both, value & volume growth.



Return on Equity

We offer the potent combination of growth with RoE which indicates a self-sustaining overall growth without capital dilutions.

Equity

Management

We engage in effective and ethical practices that let the dynamics of management & business go hand-in-hand.



Small Companies

While big companies come with their set of benefits, our underlying objective is to focus on smaller capitalized companies for change-driven growth.



Cash Flow

We are dedicated to considering the differentiating factor between a free cash flow and a negative cash flow company despite high growth with free cash flow being the desired outcome.



Dividend Payout

For us, dividends are a statement of intent to indicate profit. Dividends and taxes are compulsory real cash payments against real earned profit.

FIXED INCOME



Fixed Income

- Fixed income is a type of security that pays investors fixed interest payments until its maturity date.
- At maturity, investors are repaid the principal amount they had invested.
- Government and Corporate Bonds are the most common types of fixed-income products.
- In the event of a company's bankruptcy, fixed-income investors are paid before common stock holders.



Pros



Steady income stream



More stable returns than stocks



Higher claim to the assets in bankruptcies



Government backing

Cons



Returns are lower than other investments



Credit and default risk exposure



Susceptible to interest rate risk



Sensitive to Inflationary risk

What comprises Fixed Income Investment?

It is important to understand that fixed income funds are not a different category of funds in the mutual funds domain. Some common fixed income generating products are



Exchange Trade Funds



Money Market Funds



Debt Funds





COMMODITY

Commodity Market

- A Commodity is an asset that has a finite monetary value and usually a physical form.
- Commodity Market are the opposite of intangible assets which have a theorized value rather than a transactional exchange value.
- Commodity are the most basic type of assets on the balance sheet.
- They are usually the main form of assets in most industries.



REAL ESTATE

What Is Real Estate?

Real estate is defined as the land and any permanent structures, like a home, or improvements attached to the land, whether natural or man-made.

Real estate is a form of real property. It differs from personal property, which is not permanently attached to the land, such as vehicles, boats, jewelry, furniture and farm equipment.



Real Estate

Key Takeaways

- Real estate is considered real property that includes land and anything permanently attached to it or built on it, whether natural or man-made.
- Investing in real estate includes purchasing a home, rental property or land.
- There are five main categories of real estate which include residential, commercial, industrial, raw land and special use.
- Indirect investment in real estate can be made via REITs or through pooled real estate investment.



Real Estate

Pros

- Offers steady income
- Offers capital appreciation
- Diversifies portfolio
- Can be bought with leverage

Cons

- Is usually illiquid
- Influenced by highly local factors
- Requires big initial capital outlay
- May require active management and expertise



Our Core Values



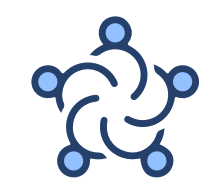
Integrity

We ensure to provide you with required information on each product or service you invest into. Hence, we make sure there are no surprises and disappointments.



Diversity

We diversify clients investment into different suitable channels and not in just one, based on his/her risk matrix so that the risk can be minimized.



Transparency

We believe in showing our client complete transparency from allocating and refining costs to service prices. We believe in sharing with our clients correct and real time information and not setting any misleading expectations to get business.



Confidentiality

It means ensuring that information is accessible only to those authorized to have access.



Professionalism

It requires behaving with dignity and courtesy to clients. We believe in working on retaining this quality throughout thus providing a completely professional and diligent service.



Focus

We follow an unbiased client focus throughout the association. Our main focus is to grow as a client centric company.



Tomisa

At Tomisa we provide solutions to common financial symptoms.



Holistic process

We follow a holistic process that addresses a clients entire financial picture, their needs for today and their goals for tomorrow.



Implement strategy

Once we understand their needs as well as their financial situation, we make our recommendations and implement a strategy.



Financially organized

We follow a holistic process that addresses a clients entire financial picture, their needs for today and their goals for tomorrow.

Leadership



**SIDDHARTH
SHAH**

Founder & MD

B.E(C.E), CFA (USA)
Candidate
Entrepreneur



**AMARJEET
CHAUHAN**

*Company
Advisor*

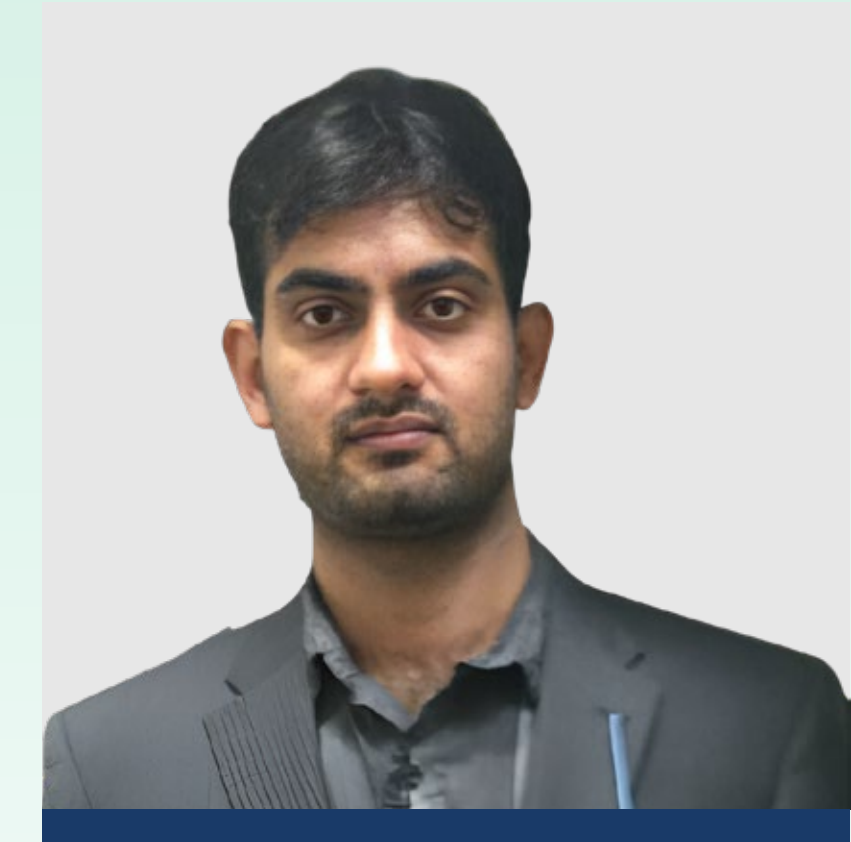
B.Tech (IT), MBA
(IIM Ahmedabad)
Entrepreneur



**A V RAVI
CHANDRA**

*Sales and Executive
Head*

B.Com



**SUDARSANA
NARASHIMAN**

*Chief Technical
Advisor*

B.E Computer Engineer

Our Reach



Our Partner

The logo for Anand Rathi Investment Services is centered within a white rectangular frame. It features the name "ANANDRATHI" in a large, gold, serif font. A thin horizontal line is positioned directly beneath the name. Below the line, the words "INVESTMENT SERVICES" are written in a smaller, white, sans-serif font, with spaces between the words.

ANANDRATHI
INVESTMENT SERVICES

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