

**MAY
2025**



ARIAN PERSPECTIVE

Monthly Newsletter by



#ARIATRULYCARES

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www.aria.org.in

CHAIRMAN'S NOTE

RENU MAHESHWARI



Dear Members,

The activities of ARIA continue to be as hectic as they can be.

The individual committee reports in the newsletter will give you the glimpse into activities of the board.

As one of the founder directors and current chairperson, I feel content at ARIA's journey of last six years. I am pleased at our progress, but we cannot afford to be complacent. We have miles to go....

ARIA is a volunteer driven organisation and while you see the board members' names, you must be aware that we have a bigger team of passionate volunteers who work tirelessly along with the board in different capacities. We are now in the process of formalising the process of volunteering for ARIA. We have also formed a separate committee – 'Volunteer Committee' to drive this initiative. Jigar Patel, Sridevi and Hemendra have volunteered to give time to this committee. Me and BD from board will also be in this committee. The aim is to ensure a predictable path of progress and more focussed energies. This will secure continuous flow of volunteers to replenish the retiring members of board and new energies for future.

Today, I invite you to harness your passion and energy in a new way—by volunteering for a cause close to your heart (and pocket too 😊). Collyn will share 'Volunteer Intention Form' with you to put forward your preferences. She will also share the 'ARIA Volunteer Manual', to share the thought process. ARIA needs individuals like you—people who care deeply and are willing to dedicate their efforts to make a lasting impact.

(cont)

CHAIRMAN'S NOTE

RENU MAHESHWARI



Volunteering with ARIA board isn't just an act of giving; it's a powerful journey of connection and growth. It's an opportunity to learn, share, and lead. Imagine the ripple effect of your time and skills—changing industry landscape, elevating advisory standards, and inspiring new entrants!

Let us come together as a force for good. Whether it's mentoring new RIAs, advocating for the cause, organising ASPIRE, social media management of ARIA, or hosting webinars, there is room for everyone to contribute. Your involvement will amplify the values we uphold as a group. Together, we can make a difference that resonates far beyond today.

Take the first step today!

Your skills, time, and dedication can bring change and growth! Join us in creating a brighter future for fiduciaries – one step at a time!!

Don't wait! Click on the link below and show your intention!

<https://docs.google.com/forms/d/1EvOaDp6wIAUVQCNXDhgXH99W3snsDQEOKpLIwXggISE/>

Thank you for considering this call to action.

Warm regards,
Renu



IDEA BOX

UPASANA MONDAL

Fee-only Financial Advisor and
Owner of DreamBluePrintz



Encouraging Better Financial Habits Using The Theory of Planned Behavior

Financial planners play a crucial role in shaping their clients' financial behaviors. The Theory of Planned Behavior (TPB) provides a structured approach to understanding and influencing financial decision-making. By leveraging TPB's three core components—attitudes, subjective norms, and perceived behavioral control—advisors can guide clients toward better financial habits.

1. Shaping Positive Financial Attitudes

Attitudes toward financial planning significantly impact a client's willingness to save, invest, and budget effectively. Financial planners can:

- Educate clients on the long-term benefits of disciplined financial planning.
- Use real-life success stories to reinforce positive financial behaviors.
- Help clients reframe financial goals from short-term gratification to long-term security.

2. Leveraging Social Influence (Subjective Norms)

People are influenced by their social circles—family, friends, and financial advisors. Planners can:

- Encourage clients to engage in financial discussions with peers who exhibit strong financial habits.
- Use group financial planning sessions to create a community-driven approach.
- Highlight industry trends and expert recommendations to reinforce sound financial decisions.

(cont)



IDEA BOX

UPASANA MONDAL

Fee-only Financial Advisor and
Owner of DreamBluePrintz



3. Enhancing Perceived Behavioral Control

Clients often hesitate to take financial action due to a lack of confidence or perceived complexity. Advisors can:

- Simplify financial concepts through interactive tools and visual aids.
- Provide step-by-step action plans to make financial decisions feel more manageable.
- Offer personalized coaching to boost confidence in financial planning.

4. Practical Applications for Financial Planners

- **Behavioral Coaching:** Use TPB principles to help clients overcome emotional investing and impulsive financial decisions.
- **Customized Financial Plans:** Tailor strategies based on a client's psychological profile and financial mindset.
- **Technology Integration:** Utilize AI-driven financial tools to provide real-time insights and reinforce positive behaviors.

By integrating TPB into financial advisory practices, planners can not only manage wealth but also shape financial mindsets, leading to sustainable financial habits and long-term success.

NOTE FROM ADVOCACY COMMITTEE

Following requests were made to SEBI by ARIA Advocacy:

- Extension to meet the FDR lien marked to BSE requirement.
- Relaxation in applicability of 1600 Number Series for RIAs.
- Process for alignment of IA fees payment to BSEASL and SEBI.

Although SEBI has not given any concrete commitments, they are considering the requests positively.

NOTE FROM MEMBERS AND PARTNERS ENGAGEMENT

1. Gift City Investment: Perception vs Reality

Held on Thursday, 15th May 2025 | 5:00 PM – 6:00 PM

This engaging session featured **Jigar Patel**, Principal Advisor at Neuron Wealth Advisors, in conversation with **Suresh Sadagopan**, MD & Principal Officer at Ladder 7 Wealth Planners. Together, they explored the real-world opportunities, misconceptions, and regulatory nuances around India's ambitious GIFT City project. The session provided clarity on how RIAs and investors can navigate and benefit from this evolving financial ecosystem.

2. Beyond Marketcap – Exploring the World of Intelligent Beta

Held on Friday, 23rd May 2025 | 5:00 PM – 5:45 PM

In this powerful session, **D P Singh**, Deputy MD & Joint CEO of SBI Mutual Fund, and **Ruchit Mehta**, Head of Research at SBI Mutual Fund, unpacked the relevance of Intelligent Beta strategies in today's market. Moderated by **Biharilal Deora**, Director at Abakkus Asset Manager Pvt. Ltd., the discussion helped participants understand how factors like quality, volatility, and momentum can drive smarter portfolio construction beyond traditional indices.

Stay tuned for more knowledge-rich sessions coming your way.

Missed a session? No worries.

You can check out the recordings on the ARIA website under Learning Resources:

<https://aria.org.in/>

SESSIONS CONDUCTED IN THE MONTH OF MAY 2025

ARIA
Association of
Registered Investment Advisers

GIFT City Investment: Perception vs Reality

SPEAKER



JIGAR PATEL
Principal Officer
Neuron Wealth Advisors

MODERATOR



SURESH SADAGOPAN
MD & Principal Officer
Ladder 7 Wealth Planners

THURSDAY 15TH MAY 2025 **05 PM TO 06 PM** **LIVE zoom**

DSP **FRANKLIN TEMPLETON** **HDFC** **KOTAK** **SBI MUTUAL FUND**
ARIA MUTUAL FUND **GRIP** **Quantum** **SBI Den Jones** **uti**

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A PARTNER FOR LIFE

ARIA
Association of
Registered Investment Advisers

BEYOND MARKETCAP

EXPLORING THE WORLD OF INTELLIGENT BETA

SPEAKER



D P SINGH
Deputy MD & Joint CEO
SBI Mutual Fund

SPEAKER



RUCHIT MEHTA
Head of Research
SBI Mutual Fund

MODERATOR



BIHARILAL DEORA
Director
Abakus Asset Manager
Private Limited

Friday, 23rd MAY 2025 **5:00 PM to 5:45 PM** **LIVE zoom**

ARIA MEMBERSHIP DETAILS

MEMBERS AS OF 31ST MAY 2025

	Membership Category	Members as on Apr 30, 2025	Members as on May 31, 2025
1.	INDIVIDUAL - ANNUAL MEMBERS	117	123
2.	INDIVIDUAL - LIFE MEMBERS	21	21
	Total Individual	138	144
3.	NON- INDIVIDUAL - ANNUAL MEMBERS	101	106
4.	NON- INDIVIDUAL - LIFE MEMBERS	29	29
	Total Non-Individual	130	135
5.	ASSOCIATE - ANNUAL	10	15
6.	TOTAL MEMBERSHIP - ANNUAL	228	244
7.	TOTAL MEMBERSHIP - LIFE	50	50
	GRAND TOTAL	278	294

KNOW YOUR BOARD MEMBERS



RENU MAHESHWARI

Chairperson



AMIT KUKREJA

Vice Chairperson



KAVITHA MENON

Treasurer



BIHARILAL DEORA



HARSH ROONGTA



LOVAII NAVLAKHI



SHAILENDRA KUMAR



TARUN BIRANI



VIVEK REGE

KNOW YOUR VOLUNTEERS



ABHIJIT TALUKDAR



ABHISHEK MITTAL



ABUBAKR SIDDIQUE



ANANYA ROY



HEMENDRA GANDHI



JAY THACKER



JIGAR PATEL



KALPESH ASHAR



KANIKA SHAH



MONICA MALKANI



NITIN SAWANT



PRAKASH PRAHARAJ

KNOW YOUR VOLUNTEERS



RATNASRI KARRA



ROSHNI NAYAK



SRIDEVI GANESH



SURESH SADAGOPAN



SUMIT DUSEJA



THEJUS PALATHINGAL



TRUPTI MURALIDHAR



VINIT IYER



VIPIN KHANDELWAL



VIRAJ PADHYE



UPASANA MONDAL

KNOW YOUR COMMITTEES

MEMBER ENGAGEMENT COMMITTEE

BOARD MEMBERS

Kavitha Menon

VOLUNTEERS

Abhishek Mittal
Jay Thacker
Jigar Patel
Monica Malkani

Nitin Sawant
Sridevi Ganesh
Suresh Sadagopan

Trupti Muralidhar
Upasana Mondal
Vinit Iyer

NEW MEMBERSHIP COMMITTEE

BOARD MEMBERS

Tarun Birani

VOLUNTEERS

Abubakr Siddique
Kanika Shah
Thejus Palathingal

PARTNER ENGAGEMENT COMMITTEE

BOARD MEMBERS

Amit Kukreja
Lovaii Navlakhi
Tarun Birani

Vivek Rege

VOLUNTEERS

Jay Thacker
Trupti Muralidhar
Hemendra Gandhi

ADVOCACY COMMITTEE

BOARD MEMBERS

Biharilal Deora
Harsh Roongta
Kavitha Menon

Renu Maheshwari
Shailendra Kumar
Vivek Rege

VOLUNTEERS

Viraj Padhye

WARIA

BOARD MEMBERS

Renu Maheshwari

VOLUNTEERS

Ratnasri Karra

KNOW YOUR COMMITTEES

MEDIA COMMITTEE

BOARD MEMBERS

Lovaii Navlakhi
Tarun Birani
Kavitha Menon

VOLUNTEERS

Ananya Roy
Kalpesh Ashar
Prakash Praharaj
Roshni Nayak
Viraj Padhye

TECHNOLOGY/ WEBSITE COMMITTEE

BOARD MEMBERS

Amit Kukreja
Shailendra Kumar

VOLUNTEERS

Abhijit Talukdar
Vinit Iyer
Vipin Khandelwal

ACCOUNTING AND FINANCE

BOARD MEMBERS

Amit Kukreja
Kavitha Menon
Vivek Rege

SENIOR EXECUTIVE ASSISTANT

Collyn Mascarenhas

PROJECT COORDINATOR

Shraddha Mhamunkar

THANK YOU



Call Us

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Website

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