Pacific Asia
Great Wall of Chin
CHINA
Yangt
Himalayas
NEPAL
Mount Everest
BHUTAN
Indus Rive
BANGLADESH
Calcutta
INDIA
MYANMAR
Hanoi
LAOS
THAILAND
VIETNAM
Bangkok
CAMBODIA
Bay of Bengal
SRI LANKA
MALDIVES
Kuala Lumpur
MALAYSIA
Indian Ocea
N

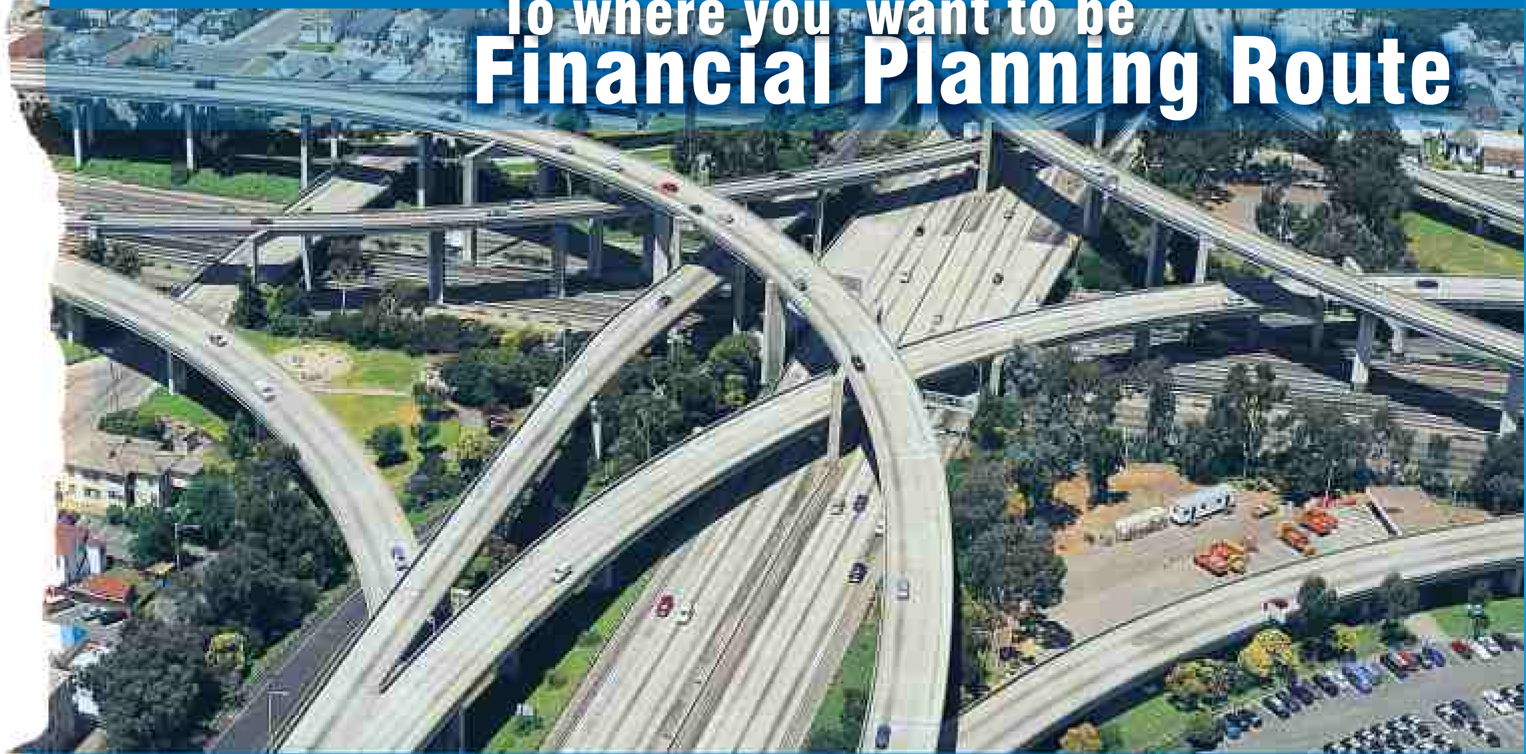
Journey of Life

Mapping your

From where you are,

To where you want to be

Financial Planning Route



Why do you need a map on the route to Financial Freedom?

Whom do you consult for your property matters? **A Solicitor**

Whom do you consult for your health related issues? **A Doctor**

Whom do you consult for your income tax matters? **A Chartered Accountant**

Why...? because they are specialists and experts in their respective fields and will provide you with the best solutions available, which will ultimately give you the best results.

Then when it comes to creating Wealth out of your

hard earned money,

Do you consult a Certified Financial Planner (CFP[CM]) ?

process is listening closely and understanding what you have to say

Your map to...

Financial Freedom

GADA & HARIA™

Financial Planners Pvt. Ltd

With you, For you, Always...

We navigate your Financial Adventure

Most people are ignorant about financial planning and carry fixed and pre-conceived views on financial products. As there are choices to be made, there are dilemmas too. Generally people are investing their money haphazardly, without any planning and without taking the help from qualified professionals. But this is like treating health problems without the help of a qualified doctor and it is always dangerous to do so.

This is where we step in...

We Are the Map To Your Financial Planning Route

We ensure you a Smooth Journey

ADVANTAGES OF FINANCIAL PLANNING :

- Wealth Creation & Wealth Management
- Disciplined saving habit for significant family needs
- Protection against all type of contingencies like disability, Critical Illness, Death etc..
- Financial Independence at every stage of life

All your Financial Dreams can come True through expert and effective Financial Planning

CAPTAINS FOR NAVIGATION

Gada & Haria Financial Planners Pvt. Ltd. is the flagship company of "Gada & Haria" Group (**in existence for more than Three Decades**), founded by a group of dynamic and dedicated Chartered Accountants.
We have a unique combination of being Chartered Accountants and Certified Financial Planners (CFP[CM]).
Team "Gada & Haria" is led by visionary individuals who share between them an impressive track record, vast experience & expertise.

Mr. Vipul Bheda (FCA, CFP[CM])

A fellow member of the Institute of Chartered Accountants of India and a Certified Financial Planner (CFP[CM]), is a Director of the Company.

Mr. Vipul Bheda has addressed many public seminars and conducted various workshops at various events of Lions Clubs, Rotary Clubs, Social / Business Forums on :

1. "Financial Planning & Wealth Management"
2. "What my family should know about me" and "How to be on organised individual"
3. "7 Secrets of Highly Successful Traders™"

He is also involved in social and charitable activities through Lions Club.

Mr. Rajesh Gada (FCA, CFP[CM])

A fellow member of the Institute of Chartered Accountants of India and a Certified Financial Planner with specialization in Tax Planning & related matters with more than 25 years of experience in the field of taxation, is a Director of the Company.

He is also actively involved as a volunteer in spreading awareness & guiding people about "The Right to Information Act."

He regularly conducts various seminars & workshops on the subject of Life Insurance, Retirement Planning, Financial Planning & Wealth Management etc.

Mr. Dilip Haria (FCA)

A fellow member of the Institute of Chartered Accountants of India and a Practicing Chartered Accountant, with specialization in Direct Taxes & related matters with more than 30 years of experience in the field of taxation, is a Director of the company.

He is also involved with a Charitable Trust, which is engaged in various charitable activities like running an OPD, a Diagnosis Center, providing Medical Relief for needy.

Mr. Vikas Vira (Electronic Engineer)

An Electronic Engineer by education, he looks after the Administrative and the Technological aspects of the company. He has also learnt programming in Oracle from The Boston Institute and also possesses immense knowledge in the field of computer hardware.

He is an insurance advisor with Birla Sun Life Insurance Company Ltd. and a member of Client Advisory Committee of Apna Sahakari Co-Op. Bank.

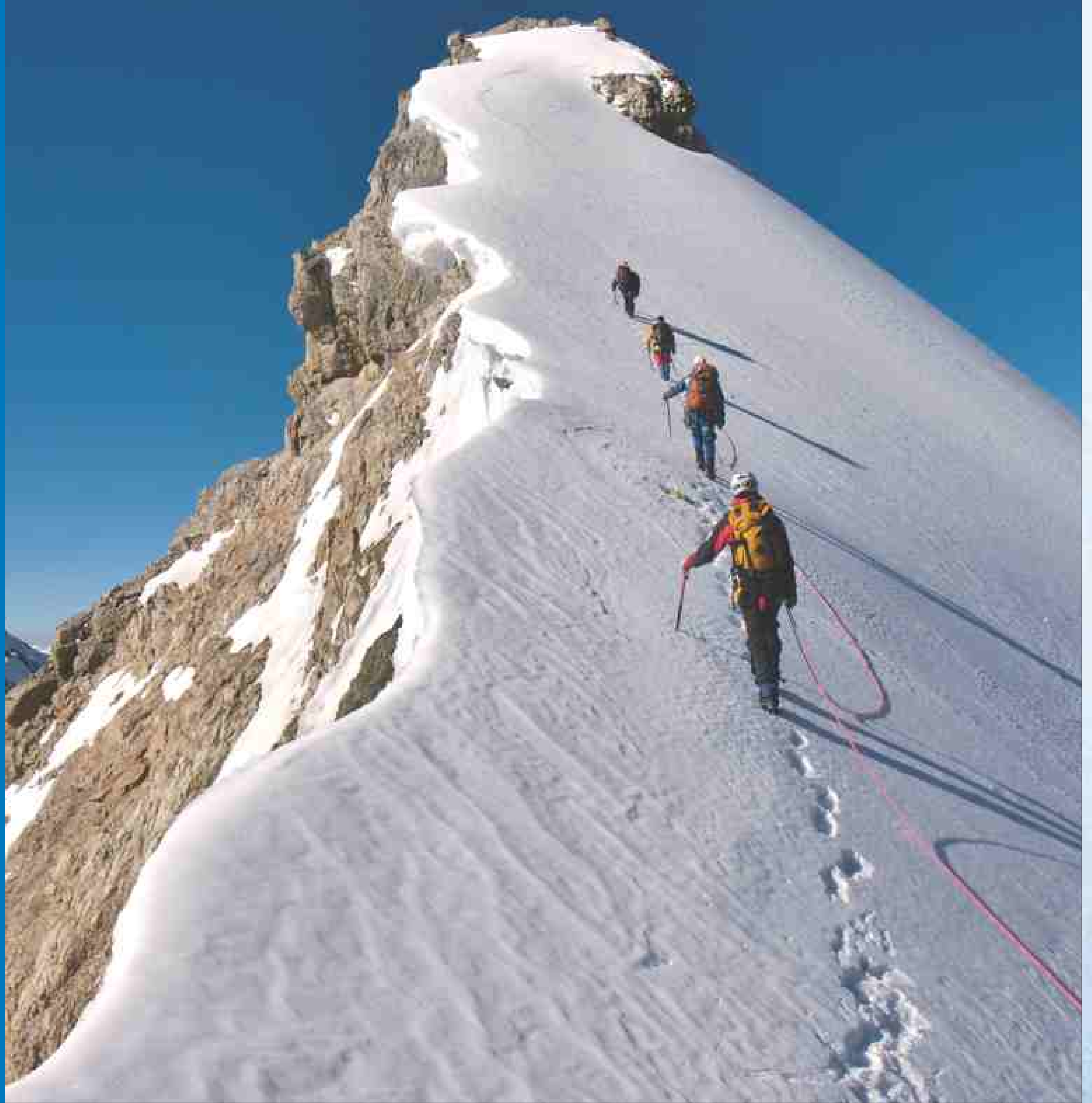
He is also actively engaged in various social activities like Book Bank, Blood Donation Drives, Eye Donation, Free Food Distribution to needy patients & their relatives at various Government Hospitals through the renowned NGO Tarun Mitra Mandal.

Mrs. Chhaya Bheda

An Insurance Advisor with LIC of India. In her career of 11 years as an insurance advisor, she has qualified twice for Top of the Table (TOT) (Highest honor in the Life Insurance Industry worldwide), twice for Court of the Table (COT) (2nd Highest honor in the Life Insurance Industry worldwide) & 7 Times for Million Dollor Round Table (MDRT). When she qualified for TOT consecutively in first two years of agency for the calendar years 2003 & 2004, it had happened only for the second time in more than 50 years of history of LIC.

In Your Journey of Life,
We will Always be by your side

Financial Planning Process - Our Approach (MIMP)



We believe that the most important step in the financial planning

Based on our conversations with you, we try to find answers to the following three questions :

Where are you ?

We scientifically evaluate your income profile, expenditure pattern, existing asset base, your family/business/employment situation, existing contractual commitments, existing investment & insurance etc.

Where do you want to go ?

What are your short/medium/long term financial objectives/goals: Do you want to buy a dream house? Do you want to send your child to Harvard University for higher education? Do you want your loving Daughter's marriage to be the best in the world? Do you want a happy, wealthy and independent retirement life? **We will prompt you to articulate your goals, help you to distinguish between your needs and wants and also help you to set priority of your goals.**

And the most important question : How do you get there?

Once we have a clear picture of first two questions, we draw the roadmap for meeting your short, medium and long-term financial goals/objectives, by designing a Financial Plan for you, keeping in mind rational parameters like age, inflation, standard of living, present economic conditions, liquidity, risk/reward ratio, tax implications etc.

To accomplish this, we focus on four key values :

- **Diversification :**
  Diversified Asset Allocation Plan suited to your Needs & objectives : Exposure to a variety of asset classes reduces portfolio volatility.
- **Discipline :**
  We help you take the emotion out of your Financial plan by designing a steady, regular, long term, disciplined approach towards your plan.
- **Customization :**
  We customize your portfolio based on your personal Investment Policy Statement, your risk tolerance level and your specific needs and objectives.
- **Implementation and Review :**
  We monitor the progress of your financial plan towards reaching your goals, periodically rebalancing and making new recommendations according to changes in economic and other relevant circumstances.

Our endeavor is to support, help and guide you to create wealth for financial independence and abundance along with protection against all type of contingencies & uncertainities that this life is full of and for that your plans and dreams become our shared responsibility.

A COMPLETE TOUR OF THE FINANCIAL WORLD

We are truly a one stop-shop for all your Financial Planning Services providing :

- Planning for Tax Savings
- Comprehensive Financial Planning for Wealth Creation & Wealth Management
- Child Education / Wedding Expense Planning, Child Start-up Fund Planning
- Retirement Planning
- Life Insurance Consultancy
- Business Insurance : Key Man Insurance, Partnership Insurance, Employer Employee Insurance, Group Term Insurance, Group Gratuity etc...
- Mutual Funds
- Tax Free Bonds, RBI Bond, Capital Gain Bond etc...
- Corporate FD, NCD
- Will Drafting, Estate and Succession Planning
- Health Insurance Consultancy
- Home Loan & Loan Against Property
- Real Estate Services
- Business Loan

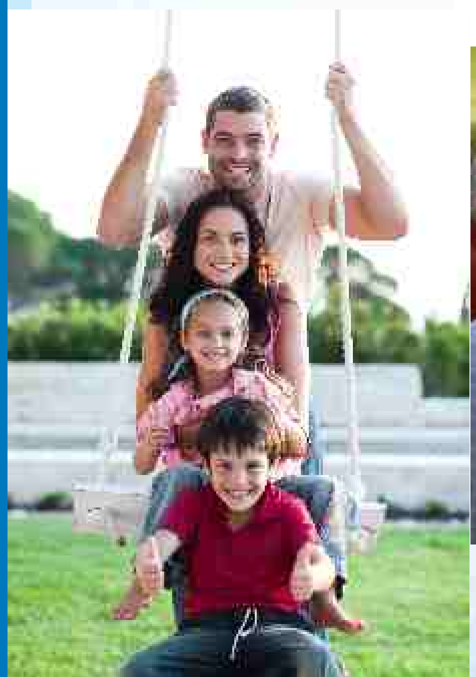
We conduct educative seminars on various subjects on Financial Planning Including :

- 7 Secrets of Highly Successful Traders ™
- What My Family Should Know About Me and How to be an Organised Individual
- Financial Planning for a Happy Life
- In the Wonderland of Life Insurance
- Child's Education : Our Future
- Retirement : Re-begin Life

Corporate Seminars :

At Gada & Haria, our aim is to educate and empower people on important aspect of Financial Planning & Wealth Creation and hence we also conduct corporate seminars for employees on all the above topics, which can add value to their life by empowering them to create wealth and achieve their financial goals. Financial stability for an employee means greater efficiency at work, which will ultimately be beneficial to the Company.

We are sure that, corporates arranging such seminars for their employees will go a long way in establishing strong relationships with their employees.






CORE VALUES :

Honesty, Integrity & Trust : These are the three cornerstones of our organization. Our advice to you is always sincere, honest, genuine and in your best interest.

Transparency : We make full and adequate disclosure of all necessary facts to enable you to make an informed decision.

Confidentiality : We hold in the strictest confidence all privileged business and personal information pertaining to your affairs.

Competence : The ability to give you the best advice by maintaining the highest level of professional competence.

Caring : Showing concern for your non-financial needs and develop relationship with you as a friend and family member that leads to your success.

Supported by a courteous and well trained staff, you are bound to get quick, efficient and personalized service.

It is our constant endeavor to continuously interact with you and make your association with us a pleasant, memorable and a fruitful one by regularly organizing educative and other valuable seminars/events for you, your family and your child on financial and non - financial areas as well.

We also update you on various changes in taxation and allied laws.

No wonder that in a short time we can boast of a clientele of more than 1500 satisfied clients.

Mission

To become the preferred and trusted life-long partner of our clients, assisting them to reach their most important dreams and life-goals by providing outstanding Financial Planning & Tax Planning Services

Vision

- To be the most Respected and Trusted Organization in the field of Financial Planning.
- To become the most valuable benchmark organization in the field of Financial Planning by continuously upgrading our organization in terms of Professionalism, Competency and Innovation.
- To be the best team and the best place to work.
- To build long lasting and reliable relationship with our clients through highest standards of Professionalism, Ethics, Honesty, Integrity, Transparency and Excellent Service.

*After all **future** is not some place*
we are going to.....
*But the one. **we are creating***

GADA & HARIA™
Financial Planners Pvt. Ltd
With you, For you, Always...

GADA & HARIA™
Financial Planners Pvt. Ltd

With you, For you, Always...

Registered Office:
5, Framroz Court, 2nd Floor, Dada Saheb Phalke Road, Dadar (C.R.), Mumbai - 400 014.
Tel: 4079 4141

www.gadaharia.com email: fp@gadaharia.com

Customer care department
care@gadaharia.com

MOD : 26690921 / 23