Generational Capital

Building Wealth, Shaping Legacies.

Multi Family Office & Private Wealth Management

Unit of Satwik & Ritwik Ventures Pvt. Ltd.

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Who are we?

Building Wealth, Shaping Legacies

As a leading multi-family office, we are dedicated to safeguarding our clients' capital while driving its long-term growth. Serving as private CFOs to ultra high net worth individuals, our mission is to protect & enhance the value of their wealth over time.

With a strong team of over 30 members located across India, we bring a wealth of expertise & experience to our clients' financial journeys. Our extensive network of active relationships, numbering over 40, demonstrates our commitment to personalized & attentive service.

Operating in four key cities across India, our pan India presence ensures convenient accessibility for our esteemed clients. Moreover, our team members boast significant & reputable global & domestic work experience, further solidifying our position as a trusted & reliable partner in wealth management.

At our core, we are dedicated professionals focused on preserving & growing our clients' legacies, backed by a proven track record & a commitment to excellence.

A Leading Multi-Family Office with the long term mission to protect the purchasing power of our clients capital and increase its value over time.

Private CFO to Ultra High Net worth Individuals

- 30+ Team Members Across India
- 40+ Number of Active Relationships
- 4 Cities Pan India Presence
- Significant & reputable global and domestic work experience amongst team members

Our team

02

Satwik Jain

Founder & Fund Manager

Satwik Jain is a successful global investor known for identifying major wealth creation trends & fast-growing franchises led by capable & management. He has notably identified successful investments, including Trent, Aditya Vision, Dmart Polycab, KEI Industries, Annapurna Swadisht, Bajaj Finance,Info Edge among others which have seen a 3-30x growth over the past seven years.

Currently, Satwik Jain holds the position of fund manager at Right Horizons PMS & serves as a strategic investor at Bimaplus. He has a strong background in equities & alternative asset allocation, having held leadership roles at Client Associates & being part of the Elara India Gateway Fund. Additionally, he has experience in M&A deals from his time at Deloitte.

Beyond his investment career, Satwik Jain co-founded fitnessholic.com, an aggregator platform for fitness centers. He pursued an MBA in finance & marketing at IMT Ghaziabad while also being a professional golfer. Furthermore, he actively engages in various roles as a Venture Partner at Venture Catalysts, an angel investor, guest author, & panelist at international conferences & seminars. Notably, he achieved his dream of financial freedom at the remarkable age of 26, surpassing his initial goal of achieving it by age 30.

Meet our leadership team

Ritwik Jain

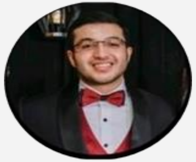
Director & SVP, Business Development

- Ritwik has Solid background in B2B SAAS and tech with demonstrated success in strategic business development, product marketing, sales enablement and GTM strategies.
- He has Experience in companies ranging from SMB to Enterprise software, SAAS, Analytics, and AI/ML domain areas. Passionate about SAAS with exceptional ability to quickly formulate, articulate and execute business and product strategy, lead and influence key stakeholders, and deliver results.

Harsh Vardhan Wadhwa

Investment Committee Member

- Harsh Vardhan Wadhwa is on the board of Generational Capital – a multi-family office
- He is a director in AI Champdany Industries group companies which is a leader in Jute and Linen textiles.
- He is a passionate investor and manages his family office
- He has studied at St Xavier's College, Kolkata, and international relations at Harvard University



VINAYAK SOOD,

CA, FAFD

Investment Committee Member
Head – IB & Taxation

- Spearheads our Investment banking division, while also providing expertise in taxation & insurance advisory.
- With a successful history of fundraising & forensic accounting at PWC, he has raised funds exceeding INR 500 crores
- Holds a partnership position at a leading CA firm in North India.

SUHAIL MAINI

AVP-Family Office

- Suhail looks at consumer stocks coverage & family offices management.
- Previously he was part of
- HDFC Bank & ICICI Securities in their Investment Advisory division.

Team

ASHWIN BANSAL, CFA

AVP-Family Office

- Ashwin looks at private financials coverage & relationship management.
- Previously part of the Investment Team for a leading impact focused VC Fund
- where he has overseen investments of greater than Rs 100 cr in FY21.
- Previously worked with Deloitte In Equity Valuation.

Rajiv Kumar

SVP-Operations & Client servicing

- Comes with more than 21 years of experience in information technology, Mutual Fund Institutional/Retail sales support, Retirement Fund Portfolio Advisory Services and Management Information Systems (MIS).
- Previously was in a leadership role at S.P.A Securities with AUM upwards of 3500 crores

Himanshi Arora

VP-Compliance & Client servicing

- She holds an MBA in Finance & Financial Services from Jaypee Institute of Information & Technology, Noida.
- Previously worked with L&T
- Financial Services and was a Senior Analyst at Client Associates.
- Currently, she oversees compliance operations, contributing to a seamless and well-regulated financial environment.

Rohan Srivastava

Advisor Family Office

- Has guided 150+ HNI families, providing financial advice, fostering freedom, and spreading financial literacy.
- With $10M asset management experience, he excels in personal finance, risk advisory, and behavioural management. His services
- encompass insurance, succession planning, lending, and more.
- An MBA from the Intl. School of Business & Media, he has previously held pivotal roles at Client Associates, Unilever, Jaro Education, and Reliance Industries Limited.

Karan Khanna, CFA

AVP-Family Office

- Karan manages client relationships, and is part of investments research bringing over 8 years of experience in investment management, financial planning, and equity research for top pension funds, hedge funds, and HNIs in India, Europe, and the US.
- Previously with Barclays for 3.5 years, he contributed to the #1-ranked consumer staples team in the Extel II Survey.
- A CFA charterholder, Karan holds a commerce degree from Delhi University.

Recognition received

TOP 10 AIFS IN AUGUST

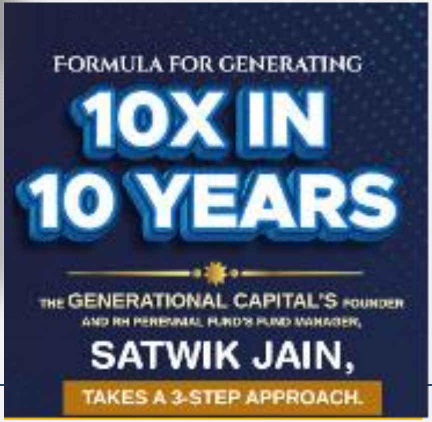
AIF	FUND	RETURNS
Generational Capital Breakout Trust	Breakout Fund 1	6.36%
Carnelian Asset Management and Advisors	Structural Shift Fund	5.55%
Abakkus Asset Manager	Emerging Opportunities Fund - 1	5.07%
Girik Wealth Advisors	Multicap Growth Equity Fund II	3.99%
InCred Asset Management	Emerging Business Fund	3.84%
Sameeksha Capital	India Equity Fund	3.80%
Motilal Oswal Asset Management Company	Growth Anchors Fund	3.79%
Carnelian Asset Management and Advisors	Capital Compounder Fund - 1	3.75%
Renaissance Investment Managers	India Next Fund III	3.70%
Guardian Capital Partners	Opportunities Scheme	3.64%

TOP 10 PMS IN AUGUST

PMS PORTFOLIO	RETURNS
Valcreate Investment Managers LLP - IME Digital Disruption	12.05%
Electrum Portfolio Managers Pvt Ltd - Laureate Portfolio	9.55%
InCred Asset Management - Multicap Portfolio	9.40%
Wryght Research and Capital Pvt Ltd - Alpha Fund	9.33%
Right Horizons - Perennial	8.85%
Right Horizons - Super Value Aggressive	8.50%
InCred Asset Management - Small and Midcap	8.44%
InCred Asset Management - Healthcare Portfolio	7.83%
Invesco Asset Management (I) Pvt Ltd - Challengers	7.15%
Right Horizons - Super Value	6.73%

Source - PMS Bazaar

moneycontrol



Generational Capital Breakout AIF has been ranked no 1 as per moneycontrol and pmsbazaar.

Our listed portfolio management services strategy has been ranked among top 10 by moneycontrol and pms bazaar.

Guest speaker at CFA Society India

Top 10 Startups Wealth Management

Formula for 10x in 10 years

Recognition received

Guest Speaker - Learnapp

Board of mentors at enlightened Knowledge + Mentorship – Career Success

Satwik Jain invited as a guest speaker and angel investor at Udyami, annual venture investment summit at SSCBS, New Delhi

Venture Partner - Venture Catalysts

Guest Speaker at Investor Accelerator Summit (Goa)

"A magical phenomenon for a spark to blaze into a glorious flame, when a "Golfing wand" is handed over to a child who truly cherishes it"- Vandini SharmaIt was humbling for Generational Capital to be the proud co-sponsor of Shubhankar Sharma Golf Invitational by India's top global golfer, 26 year old Arjuna Awardee Shubhankar Sharma attended by more than 100 junior golfers at Chandigarh Golf Club with the noble initiative of encouraging golf among the juniors.

"A word of hope or kindness is like an oasis in the desert" - Shrimad Bhagwad Geeta

Generational Capital as a growing responsible corporate citizen has started its Corporate Social Responsibility initiative by donating 50 blankets and food across New Delhi.

Testimonials 03

Testimonials

Ravi Jhunjhunwala
(Promoter LNJ Bhilwara Group)

“I'm impressed by the fund's vision, investment philosophy, and long-term approach. Having known Satwik Jain for many years, I can attest to his deep knowledge of Indian businesses and the economy, which enables him to consistently identify superior opportunities ahead of the market.”

Ashish Divgi
(Promoter Group, Divgi TTS)

"Entrusting the GC team with our family's wealth and finances has been one of our best decisions—their expertise, personalized approach, and unwavering commitment have brought us both growth and peace of mind."

Vatsal Agarwal
(Promoter Tirupati Pipes)

"Finding a skilled manager like Satwik is key to successful investing. I've invested in his funds and believe that professionals like him, with a strong sense of navigation and strategy, are best equipped to uncover market alpha. My advice: trust your money with such experts"

Nikhil A Dalmia
(Promoter Ashok Dalmia group)

"Generational Capital has managed my financial needs with such care that it has given me the security and confidence to make bolder investment choices. Their guidance has been invaluable in helping me take more calculated risks."

Sanjay Saraff
(Founder Annu Projects)

“The GC team's passion for investing, clear thinking, and thorough research gave us strong confidence as early investors in Generational capital fund. Their consistent performance has only reinforced our trust, making it one of the best-performing funds in our portfolio."

Testimonials

Pulkit Bansal

(Promoter, Liberty Shoes)

“The team comes up with a multi-faceted approach to simplify complex investment themes.!"

Shrey Jain

(Founder & CEO SAS Online)

"Generational Capital has built a relationship with me based on trust, treating me as more than just an account number. They’re not only managing my investments but also act as trusted financial advisors, always considering my risk appetite when making recommendations."

Aman Jain

(Co Founder , Go Paisa Netventures)

“The team brings significant insights into global & domestic markets across asset classes. Working with them proved to be invaluable, & we look at a continued long-term relationship with them.!"

Kumar Babu Vardham

(Director (IQVIA, NYSE Listed Technology Conglomerate)

“The team has helped consolidate our finances & devise our wealth-creation journey for the next decade!"

Atul Mehrotra

(Promoter Mehrotra Buildcon)

"Satwik and his team consistently prioritize their clients' best interests, demonstrating deep expertise across various asset classes. They respond quickly to client needs and are always proactive with valuable suggestions.!"

Testimonials

Rakul Preet Singh

(Leading Indian Actor & Entrepenuer)

"I would talk of the instant impact if I have to talk about the team. The energy these young individuals have is heartening to see. They have managed to add monetary & non-monetary value to my finances & the best part is, the entire process seemed effortless."

Gayatri Bhardwaj

(Bollywood Actress, Miss India 2018)

"Satwik & his team have become close to our family on whom we can trust to navigate the journey towards financial freedom!"

Mrunal Thakur

(Leading Indian Actor & Entrepenuer)

"I have interacted with the team through market cycles & am impressed by their ability to stay calm and identify megatrends across the spectrum of investments!"

Shri Vibhakar Shastri

(National Spokesperson, Indian National Congress)

"Generational Capital is conservative with its approach towards money but is very good at spotting new opportunities in the market.!"

Shubhankar Sharma

(Professional Golfer)

"Knowing Satwik for more than 20 years as a golfer, he approaches financial planning like golf knowing when to be aggressive and when to stay low delivering optimum returns.!"

Backed by a strong advisory board

Dr. (Prof.) M.C. Misra

(FRCS, D.Sc., FAMS, MS, MBBS)
Healthcare Advisor
(Ex-Director- AIIMS)

Abhinav Sonkar

PE/VC Advisor Entrepreneur | Investment Banker | Angel Investor | PE/VC | IIM

(Ex- AVP (PE/VC)- Axis Bank, HDFC Bank)

Col. Sanjay Kumar Jain

(Director Serendipity Movers, India Head PJS Overseas, Ex Express Clinics, Commandant- Northern Command Vehicle Depot)

Harsh Vardhan Wadhwa

(Director Ai Champdany Industries Ltd Alumni of Harvard Extension School)

Vinit Garg

Founder & CEO at Mylo (ITC, Indiya Capital funded leading D2C brand).

He is an alumnus of the Indian School of Business (ISB), Hyderabad

04 Our Offerings

What we do

MULTI FAMILY OFFICE

- Manage the entire balance sheet
- Family centric, holistic advice
- Sourcing best fund managers and investment ideas
- Keep track of consolidated reporting
- Portfolio review and reporting

INVESTMENT BANKING

- Private Equity, M&A & Early-Stage Investments
- Strategic Corporate Finance support
- Working capital financing solutions
- Structured financing through partner lenders

ESTATE PLANNING

- Family constitution viz. Family Boards, Family Councils etc.
- Trust formation & management
- Structuring for global Indian families

PORTFOLIO MANAGEMENT SERVICES

- Clear, robust & effective, actively managed investment solutions
- Focus on current and emerging monopolists
- Expertise in forensic accounting & proprietary fraud research

What we do

TAXATION ADVISORY

- Corporate and personal tax compliances
- GST compliances
- Tax due diligence
- Advisory and compliances under the Foreign Exchange Management Act, 1999

REAL ESTATE ADVISORY

- Investment management
- Cross residential commercial
- Structured real estate

INSURANCE

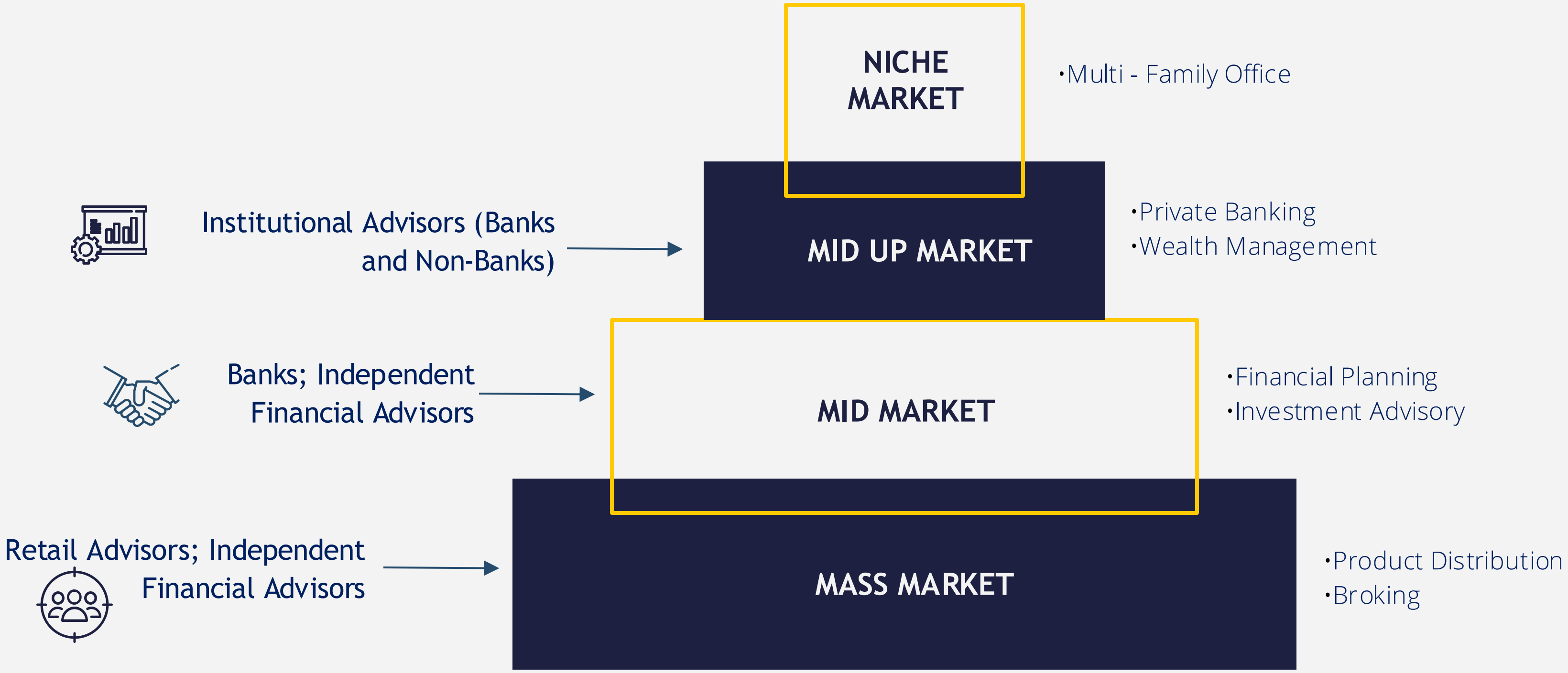
- Designing a comprehensive policy addressing the risks of mortality, morbidity, longevity and interest rates
- Outsourced tie-ups with all leading insurers

Family office aims

TO CONTROL A CLIENTS ASSETS BY HAVING A FINANCIAL SYSTEM IN PLACE

- **BIG PICTURE ANALYSIS** | Bird's eye view of your financials
- **WEALTH CREATION POLICY** | Annual target of your incremental assets
- **ASSET ALLOCATION POLICY** | Would not allow to tamper with your risk
- **INVESTMENT MANAGEMENT** | Defines rules for selecting specific assets
- **PORTFOLIO RE- ALLOCATION** | To improve return per unit risk
- **PORTFOLIO REVIEW** | Helps in taking decisions based on facts
- **WEALTH CREATION POLICY** | Should be reviewed every year
- **ESTATE PLANNING POLICY** | Should be reviewed every year

Hierarchy of the industry



Our Guiding Principles

05

Our Guiding Principles

We believe that any successful relationship demands a profound sense of personal compatibility. This implies clear understanding of goals and objectives & a mutual appreciation for common and permanent values.

IRREPLACEABILITY

Your capital represent the savings and lifetime work of your family. We have the utmost respect for its irreplaceability & protection.

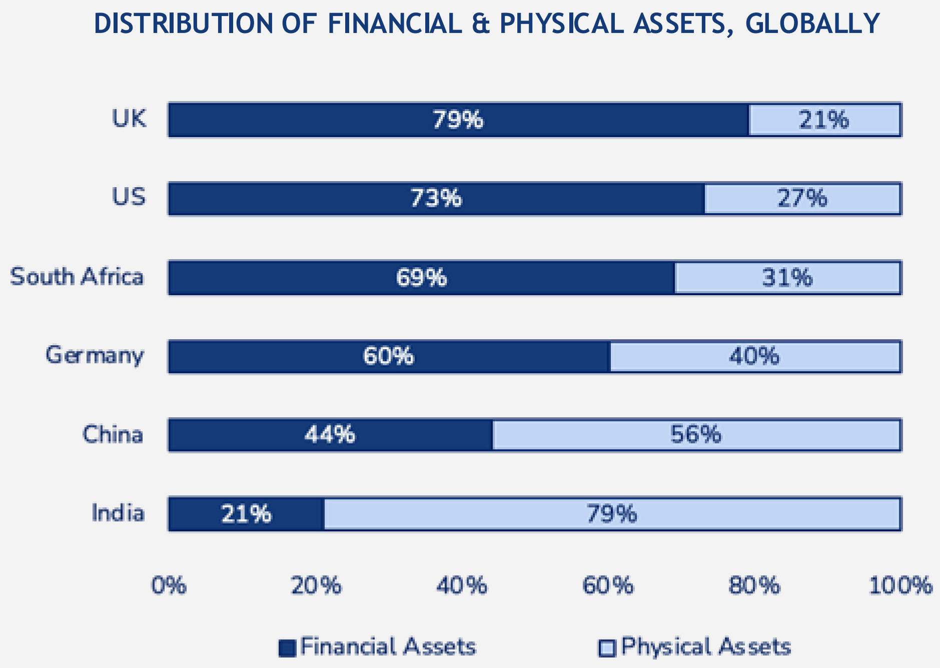
SURVIVAL OVER RETURNS

We strongly believe capital survival is a prerequisite to capital growth & that the choice between the two is an easy one.

TIME RATHER THAN TIMING

We have witnessed wealth being generated in short spurts unlike tidy excel projections of bookish theories.

The purpose is to compound your wealth



Source: RBI Savings data, Julius Baer

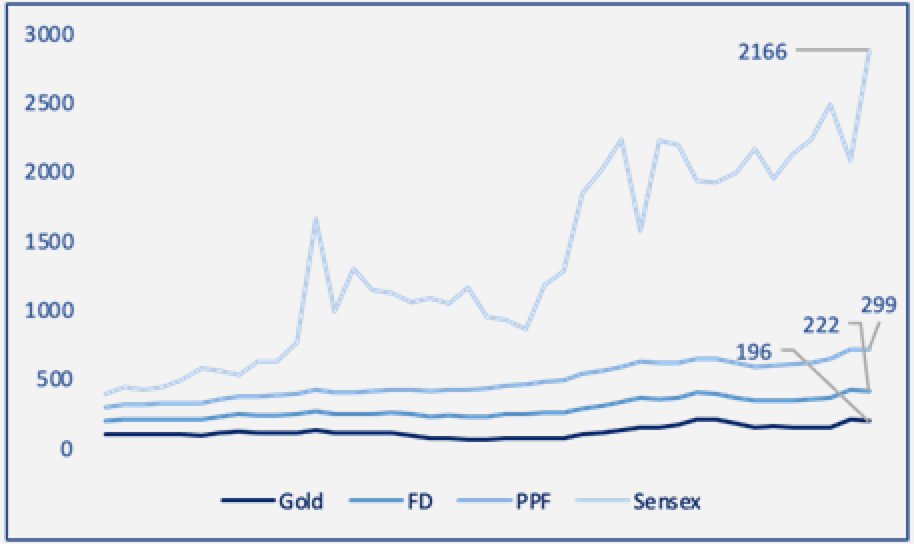
ASSET ALLOCATION ACROSS WEALTH SPECTRUMS IN INDIA

Asset Class	Indian Retail	Indian HNI	Indian Family Office
Real Estate	56%	27%	15%
Gold	12%	5%	2%
Debt	28%	21%	13%
Equity	4%	37%	50%
Alternatives	0%	10%	20%
Post-tax Returns	7%	10%	12%
Wealth Multiple	27x	135x	278x

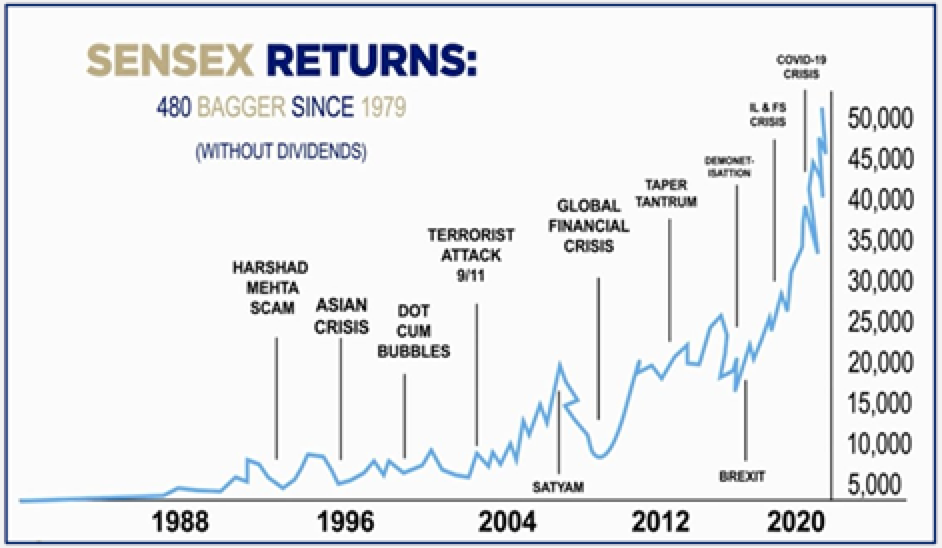
Source: Julius Baer

Asset class returns & the journey of sensex

INFLATION ADJUSTED RETURNS OF SENSEX VS THE REST
(Rs 100 invested in 1981)



JOURNEY OF SENSEX



06 Our Advantage

Break-even Analysis

HOLISTIC EXPERIENCE

The Latitude and Longitude of
Private Wealth Management

ASSET ALLOCATION

The Science behind the art of investing

MANAGER SELECTION

Best managers across asset classes

CONFIDENTIALITY

Trust is bedrock of our business

TECHNOLOGY

An enablement to enhance
human advisory

Process driven alpha

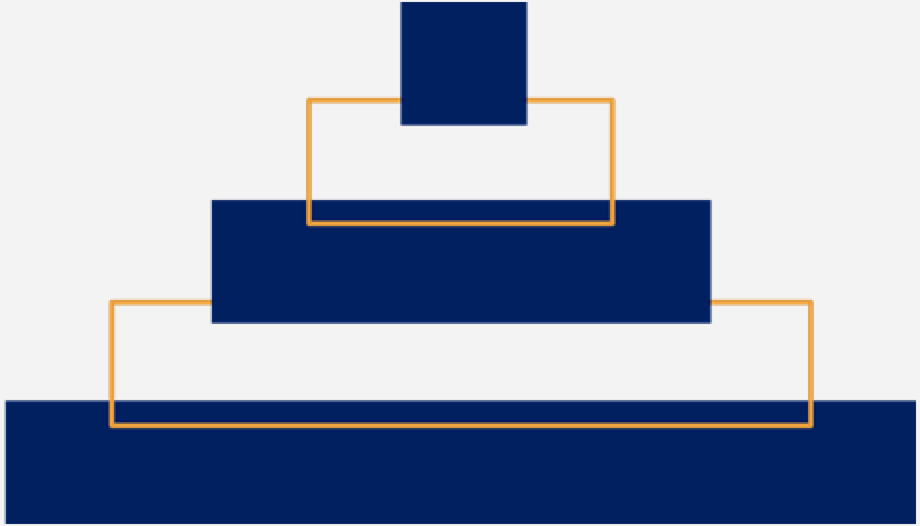
STEP 5:
MODEL PORTFOLIO

STEP 4:
WHITELIST PRODUCTS

STEP 3:
QUALITATIVE ANALYSIS

STEP 2:
QUANTITATIVE SCREENING

STEP 1:
FUND UNIVERSE



INVESTMENT COMMITTEE VOTING

ASSET ALLOCATION ANALYSIS

QUANTITATIVE FACTORS
Performance
Risk parameters
Return factors
Peer Analysis

QUALITATIVE ANALYSIS
Fund Manager Experience
Investment Strategy
Risk Management
Institutional Factors

Product driven alpha

PMS / AIF

Generating returns through quality & independent portfolios managed by top fund managers of the country

MUTUAL FUNDS

Tax efficient traditional investments

CROSS BORDER STRATEGIES

Creation of international assets

DEBT STRATEGIES

Stable returns generated by top fund managers of the country

HEDGE FUND STRATEGIES

Products that provide a cushion to the overall portfolio

REAL ESTATE FUNDS & STRUCTURES

Alternative products with high alpha generation capabilities

PRIVATE EQUITY

An opportunity to invest in the growing start-up space of the country

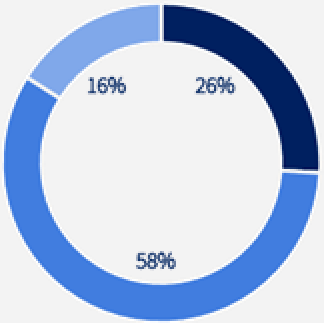
“GC IB- Select fundraising & valuation engagements”

GoPaisa.com has a mission to revolutionize the shopping & help to shop smart.	Akal Spring Ltd manufactures automotive components.	One of India’s largest retail clothing brand for Men’s wear advised on valuation to private placement.
A wholesome nutritious meal that's ready in 30 seconds. Be Meal-Ready On-the-Go with Supply6.	IGOPL Offshore Pvt. Ltd Mumbai based Oil & Gas Company for Pre IPO level evaluation.	Assisted in valuation for pre series A round.
Moving the Body to Heal the Mind ·	AdvisoryMandi.com: Noida based company developing tech solutions in stock advisory and strong trading segment.	Assisted in valuation of dairy division for fund raising from private Middle East investors.
Jai Auto Pvt Ltd manufactures more than 2000 different type of gears.	Hyper-local startup whom we advised on valuation for a potential fund raise from Ludhiana based angel group.	Pre-IPO valuation for private placement from one of India’s largest leading investors.

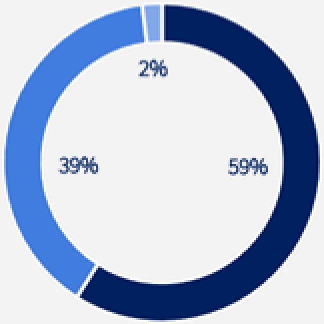
The power asset allocation

Asset allocation is an essential concept as it directly ties the composition of your portfolio to your financial goals and aspirations. It also helps you factor in your investing time horizon, comfort with risk and liquidity needs, or funds for unexpected expenses.

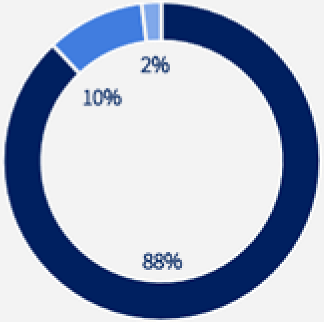
CONSERVATIVE INVESTOR



MODERATE INVESTOR



AGGRESSIVE INVESTOR



Stocks Bonds Cash

The power of asset allocation (equity)

BSE 500 P/BV + BSE 500 Yield Gap + Market Cap / GDP = Final Equity Allocation

The portfolio allocation is done using the Multi-Factor Approach wherein the final allocation is a weighted average of allocation recommended by each individual factor. This individual factor allocation is determined using historical quartiles. Any residual allocation is invested in CRISIL's short term bond fund index

	Monthly Rebalancing	100% Debt	50/50 D/E (Rebalanced)	50/50 D/E (Static)	100% BSE 500 TRI
CAGR	10.46%	8.53%	9.19%	8.73%	8.94%
Avg. 1Y Rolling	10.52%	8.60%	9.37%	9.01%	10.02%
Avg. 3Y Rolling	11.79%	8.52%	10.69%	10.37%	12.32%
Avg. 5Y Rolling	11.93%	8.66%	10.74%	10.42%	12.25%
Sharpe	0.442	N/A	0.352	0.309	0.235
Portfolio SD	2.95%	N/A	2.67%	2.65%	5.26%

According to our strategy, monthly rebalancing outperforms all other portfolios on CAGR and delivers the highest Sharpe (returns adjusted for volatility and risk).

The power of asset allocation (debt)

Debt Portfolio Deep Dive

	SBI Corp Bond Fund-Reg(G)	UTI Corporate Bond Fund-Reg(G)	Aditya Birla SL Credit Risk Fund-Reg(G)	Axis Credit Risk Fund-Reg(G)	DSP Credit Risk Fund-Reg(G)	Franklin India Credit Risk Fund(G)	HDFC Credit Risk Debt Fund (G)	ICICI Pru Credit Risk Fund(G)	IDFC Credit Risk Fund-Reg(G)	Kotak Credit Risk Fund(G)	L&T Credit Risk Fund(G)	Nippon India Credit Risk Fund(G)	SBI Credit Risk Fund-Reg(G)	UTI Credi… Fund-R…
MF/WS														
VRM Category	Corporate Bond	Corporate Bond	Credit Risk Fund	Credit Risk Fund	Credit Risk Fund	Credit Risk Fund	Credit Risk Fund	Credit Risk Fund	Credit Risk Fund	Credit Risk Fund	Credit Risk Fund	Credit Risk Fund	Credit Risk Fund	Credit Ri…
Portfolio date	31-Dec-20	31-Dec-20	31-Dec-20	31-Dec-20	31-Dec-20	31-Dec-20	31-Dec-20	31-Dec-20	31-Dec-20	31-Dec-20	31-Dec-20	31-Dec-20	31-Dec-20	31-…
Max exposure														
Total under watch	0.00%	0.00%	20.39%	4.37%	0.00%	33.40%	21.86%	13.81%	12.08%	8.07%	0.00%	30.01%	6.78%	6.7…
Net YTM	3.9%	4.4%	5.8%	6.1%	4.1%	8.1%	6.7%	6.1%	5.4%	5.6%	4.8%	9.7%	5.5%	5.5…
Expense Ratio	0.8%	0.9%	1.9%	1.7%	1.3%	0.6%	1.6%	1.7%	1.7%	1.7%	1.7%	1.7%	1.6%	1.6…
Avg Maturity	2.97	3.13	2.37	1.60	0.30	2.43	2.37	2.50	3.38	2.48	2.81	1.74	2.87	1.9…
Mod Duration	2.52	2.58	1.61	1.20	0.24	1.58	1.90	1.92	2.78	1.71	2.28	1.20	2.31	1.6…
Avg Credit Quality	AAA	AAA	AA	AA	AAA	Sub AA	AA	AA	AAA	AAA	AAA	Sub AA	AA	AA…
AAA%	100%	100%	37%	31%	47%	24%	39%	32%	55%	46%	70%	19%	36%	47…
AA%	0%	0%	40%	61%	47%	31%	48%	48%	38%	42%	30%	10%	53%	38…
Sub AA%	0%	0%	22%	8%	6%	45%	13%	20%	6%	12%	0%	79%	10%	15…
Dec-20	28,322	2,853	1,634	560	306	3,638	6,603	6,735	811	1,843	245	1,225	3,673	31…
Nov-20	27,761	2,533	1,662	570	315	3,567	6,480	6,685	804	1,851	251	1,264	3,699	34…
Jan-20	19,642	728	3,184	1,203	1,318	5,585	14,487	12,381	1,264	5,104	1,728	4,930	5,055	1,1…
1 Month Drop	2.7%	12.7%	-1.6%	-1.8%	-3.1%	2.0%	1.9%	0.7%	0.9%	-0.3%	-2.3%	-3.9%	-0.8%	-10…
Monthly AUM drop	5.2%	6.2%	-18.1%	-9.6%	-27.6%	-4.5%	-10.0%	-7.0%	-7.7%	-14.7%	-30.4%	-24.9%	-3.1%	-21…

Debt Portfolio value in lacs	Please clear junk values FIRST and then enter values														
	Net YTM	3.9%	4.4%	5.8%	6.1%	4.1%	8.0%	6.7%	6.1%	5.4%	5.6%	4.8%	9.7%	5.5%	5.5…
	Portfolio Weightage	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0…

According to our strategy, monthly rebalancing outperforms all other portfolios on CAGR and delivers the highest Sharpe (returns adjusted for volatility and risk).

Contact us

Corporate office

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Thanks