

# How and Why - Indian HNIs and UHNIs should consider investing globally?

Presentation by

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# How and Why - Indian HNIs and UHNIs should consider investing globally?

## Financial goals

1. Expansion of business
2. Real estate investment
3. Portfolio diversification
4. Tax planning
5. Estate planning

## Non financial goals

1. Children's education
2. Quality of life
3. Retirement

**Earn in India and spend in India**

# How and Why - Indian HNIs and UHNIs should consider investing globally?

*Investments made outside of India in US\$ millions*

2006-07 – 72.8

2007-08 – 440

2008-09 – 808

2009-10 – 983

2010-11 – 1,153

2011-12 – 1,001

2012-13 – 1,206

2013-14 – 1,093

2014-15 – 1,325

2015-16 – 4,642

2016-17 – 8,107

2017-18 – 11,333

2018-19 – 13,876

2019-20 - 18,751

## Investment in 2019-20

(i) Study -	4989.04
(ii) Close relative –	3437.46
(iii) Gift –	1,904.53
(iv) Deposits -	623.37
(v) Property –	86.43
(vi) Debt / equity -	431.41
(vii) Donations -	22.32
(viii) Travel -	6954.20
(ix) Medical -	33.88
(x) Others –	268.74



# How and Why - Indian HNIs and UHNIs should consider investing globally?

## Before 2007

- Home
- Two wheeler or 1 car
- Investment – India
- Holiday in India
- Children's education – India
- Only Master's abroad
- 2<sup>nd</sup> Home – India
- Wedding – Indian destination
- Business -National & inbound

## After 2007

- Home with luxuries
- Two four wheelers
- Investment - **International**
- Holiday – **International**
- Children's education – **After 12<sup>th</sup> abroad**
- 2<sup>nd</sup> Home – **India (global)**
- Wedding – **Inter. destination**
- Business - **Global & outbound**

Earning in India and spending abroad?!?!?!?





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Exchange value of 1 Indian Rupee to 1 US Dollar from 2008-2020

Currency	ISO Code	2008	2009	2010	2013	2014	2015	2016	2017	2018	2019	2020
<u>US Dollar</u>	USD	48.76	45.33	45.00	68.80	66.07	66.73	67.19	65.11	70.09	74.50	76.5
Indian Rs.	Rs.	100										
	US\$	2.05										1.30
Assets in Rs.		50,000,000										50,000,000
Assets in US\$		1,025,430										653,594



# Rise in cost of education in USA

← → ↻ 🏠 🔒 cnbc.com/2019/12/13/cost-of-college-increased-by-more-than-25percent-in-the-last-10-years.html ☆

**make it**

SUCCESS MONEY WORK LIFE VIDEO

WORK

## The cost of college increased by more than 25% in the last 10 years—here's why

Published Fri, Dec 13 2019•9:00 AM EST • Updated Fri, Dec 13 2019•10:18 AM EST



Abigail Hess  
@ABIGAILJHESS

Share



**How and Why - Indian HNIs and UHNIs  
should consider investing globally?**

**653,594  
reduced by**

**25 %**

**=**

**US\$ 490,197**

# USA green card waiting time for Indian Students

travel.state.gov/content/travel/en/legal/visa-law0/visa-bulletin/2020/visa-bulletin-for-september-2020.html

Reserve Bank of Ind... Ministerial Instructi... FAB iBANKING Help your spouse o... CA Canada application... PEI Office of Imr

Employment-based	All Chargeability Areas Except Those Listed	CHINA-mainland born	EL SALVADOR GUATEMALA HONDURAS	INDIA	MEXICO	PHILIPPINES	VIETNAM
1st	C	01MAR18	C	01MAR18	C	C	C
2nd	C	15JAN16	C	08JUL09	C	C	C
3rd	01APR19	15FEB17	01APR19	01OCT09	01APR19	01APR19	01APR19
Other Workers	01APR19	01AUG08	01APR19	01OCT09	01APR19	01APR19	01APR19
4th	C	C	01APR17	C	15JUN18	C	C
Certain Religious Workers	C	C	01APR17	C	15JUN18	C	C
5th Non-Regional Center (C5 and T5)	C	15AUG15	C	C	C	C	01AUG17
5th Regional Center (I5 and R5)	C	15AUG15	C	C	C	C	01AUG17

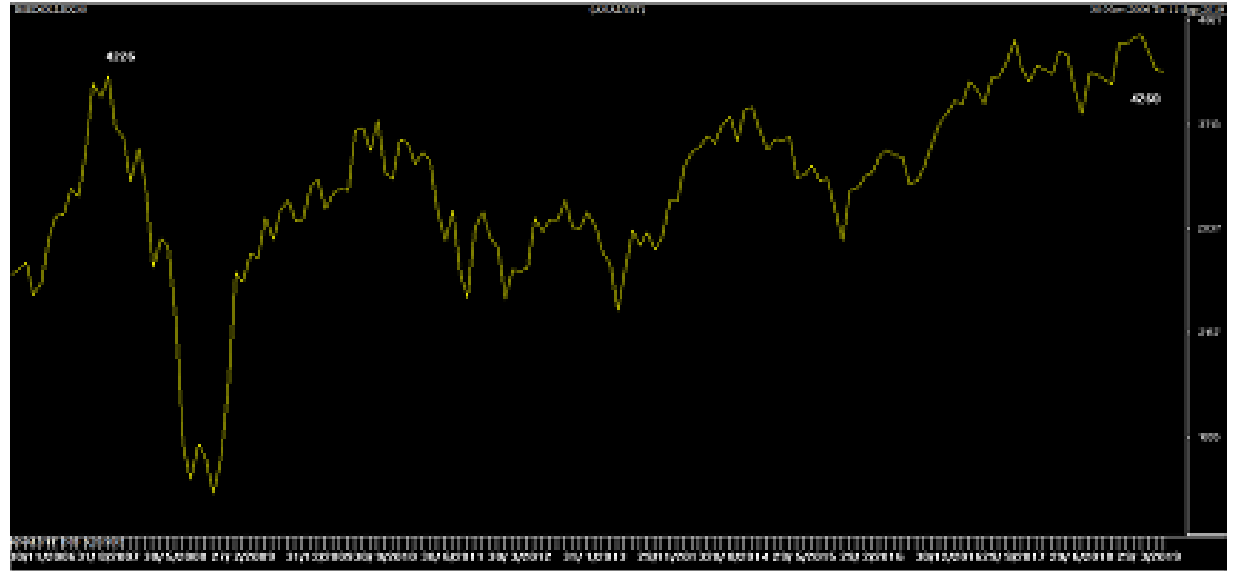


U.S. Citizenship and Immigration Services



# How and Why - Indian HNIs and UHNIs should consider investing globally?

## Dollex 30 Monthly Chart



2007 Peak was 4226, Current level is 4260

**FIRST GLOBAL**



**ajmera capital**  
Foreign Investment Zaroori Hai!

# How and Why - Indian HNIs and UHNIs should consider investing globally?

*What options can we offer...*



**Residency & Citizenship by Investment**



**Global Real Estate**



**Global Stock Market & related products**



**Global Businesses & Start-UPS**

# “Marketing global investment & financial advisory to Indian HNIs and UHNIs – How & Why”



## Residency & Citizenship [ajmeralaw.com](http://ajmeralaw.com)

- 80% reduction in foreign fees
- Start a business
- Take up any job
- NRI Status
- Visa free travel
- Retirement
- Double options
- Export and expansion of business.



## Global Real Estate [worldsquarefeet.com](http://worldsquarefeet.com)

- Diversification & reduced risk
- Foreign income to spend in foreign country
- Rental income
- Capital appreciation
- Certain countries offer Residency & Citizenship as well



## Global Stock Market & related products [AjmeraCapital.com](http://AjmeraCapital.com)

- Diversification and reduced risk
- Foreign income to spend in foreign country
- Dividend income
- Capital appreciation
- Certain countries offers Residency & Citizenship as well



## Global Businesses & Start-Ups [StartupGoingGlobal.com](http://StartupGoingGlobal.com)

- Diversification and reduced risk
- Foreign income to spend in foreign country
- Profit income
- Possible appreciation
- Certain countries offers Residency & Citizenship as well

Tax and retirement planning for all options



# LRS = Liberalized Remittance Scheme

US\$ 250,000 per person per financial year with following Tax from 1<sup>st</sup> Oct. 2020

1. 5.0 % as Tax Collection at Source for amount more than Rs. 700,000 and 10% of no PAN card provided
2. 0.5 % as Tax Collection at Source on Foreign Education Loan for amount more than Rs. 700,000
3. 5.0 % as Tax Collection at Source for payment made to Foreign Tour Operator
4. NOT TCS where there is TDS is applicable
5. No GST
6. The remitter can also claim credit for the tax collected by the Bank while filing for their tax returns.





## RBI A-2 Form for remittance

### Financial Account

Foreign Direct Investments	S0003	Indian Direct investment abroad (in branches & wholly owned subsidiaries) in equity Shares
	S0004	Indian Direct investment abroad (in subsidiaries and associates) in debt instruments
	S0005	Indian investment abroad – in real estate
	S0006	Repatriation of Foreign Direct Investment made by overseas Investors in India – in equity shares
	S0007	Repatriation of Foreign Direct Investment in made by overseas Investors India – in debt instruments
	S0008	Repatriation of Foreign Direct Investment made by overseas Investors in India – in real estate
Foreign Portfolio Investments	S0001	Indian Portfolio investment abroad – in equity shares
	S0002	Indian Portfolio investment abroad – in debt instruments
	S0009	Repatriation of Foreign Portfolio Investment made by overseas Investors in India – in equity shares
	S0010	Repatriation of Foreign Portfolio Investment made by overseas Investors in India – in debt instruments



# What are the options available to invest abroad?



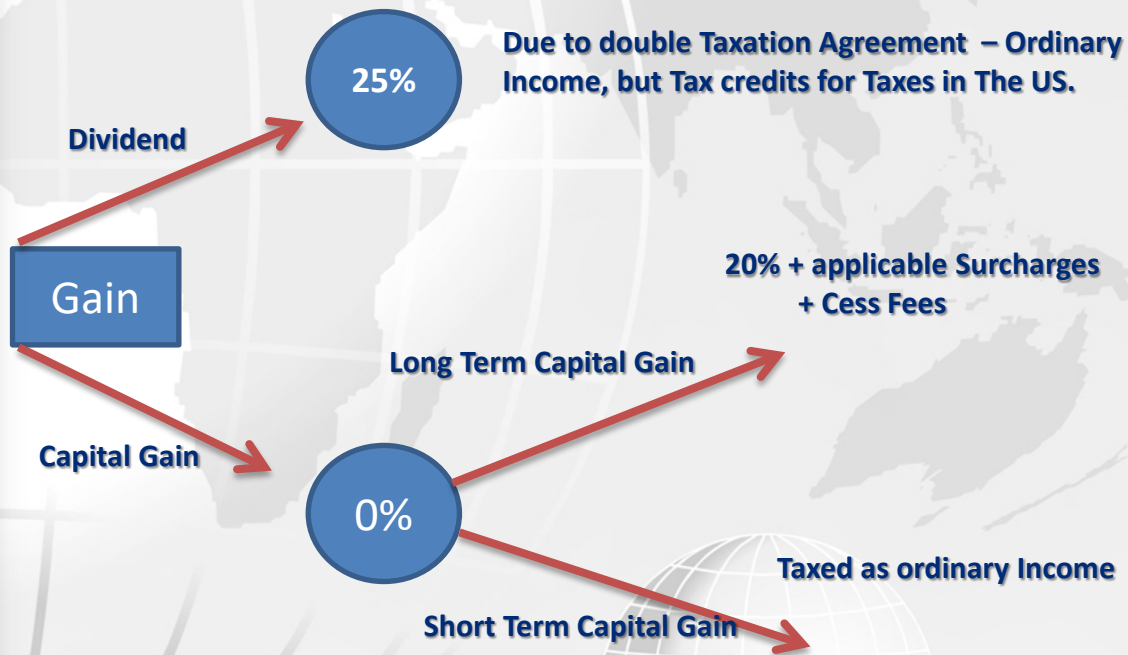
1. An Indian financial institute - \$200,000 US and above.
2. An Indian Non Banking Financial Institute
3. Online platforms (FinTech start-up) & US sub-brokers \$1000 US and above.
4. Foreign Portfolio Manager - \$ 100,000 US and above
5. Multi-stock market platform 50+ stock markets around the world from a single account - Suitable for ticket size of \$500 US and above.
6. Systematic Investment Plan (SIP) - \$200 US



# Taxation on Investing in US Stock Market

## US Tax

## India Tax





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*Foreign Investment Zaroori Hai!*

**Q & A**

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