



Why NRIs Should Investment In India

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If Investment is made in Fixed Income Instrument in UAE

Rate of Return in UAE's Bank Term Deposits: 0.50%



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Wholesale Banking

Fixed Deposit Rates

AED	CUST
CALL	0.0000
1 wk(7-29 days)	0.0000
1 m (30-59 days)	0.0000
2m (60-89 days)	0.0000
3m (90-179 days)	0.0000
6m (180-359 days)	0.0000
1yr (12-24 mths)	0.0000
24-35 mths	0.0000
36-47 mths	0.0000
48-59 mths	0.1500
60 mths	0.3000

ADCB

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Abu Dhabi Commercial Bank (ADCB) Reports First Half 2019 First Half Net Profit of AED 2,762 Million

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Tenure	AED (Rates effective from 25th August,2020)	USD (Rates effective from 25th August,2020)
500 days	0.50%	Not Available
400 days	0.45%	0.27%
375 days	0.35%	0.25%
200 days	0.25%	0.15%
150 days	0.10%	0.08%

**AED to INR
Exchange
Rate
Fluctuation
(20 Year
Data
Analysis)
Avg: 2.60%**

- Considering last 20 years data, INR has depreciated by ~ 3.25% p.a. to AED, see below table:
Net Impact of currency fluctuation (-) 2.60% p.a.* (i.e. 3.25% - 20% for averaging-out premiums)

AED INR MOVEMENT LAST 20 YEARS

Year	AED	Last 20 years
May-00	10.87	(10.87)
May-01	12.82	-
May-02	13.33	-
May-03	12.76	-
May-04	12.28	-
May-05	11.84	-
May-06	12.34	-
May-07	11.06	-
May-08	11.48	-
May-09	13.20	-
May-10	12.49	-
May-11	12.24	-
May-12	14.83	-
May-13	14.99	-
May-14	16.15	-
May-15	17.37	-
May-16	18.22	-
May-17	17.55	-
May-18	18.39	-
May-19	19.01	-
May-20	20.61	20.61
Fluctuation		3.25%



The Gain

SUMMARY	UAE	INDIA
Rate of Return	0.50%	6%-12%
Income Tax Rate	0%	0 (Under DTAA)
Post Tax Return	0.50%	6%-12%
Currency Fluctuation	0	2.6%
Net Rate of Return	0.14%	3.2% - 9.2%

Gain in Inda	Tax on Returns In India	Regular Tax in UAE	Tax in India	Net Gain Under DTAA
3.2% - 9.2%	0	0%	0%	3.2% - 9.2%

Banking Benefits for NRIs

Basis	NRE Account	NRO Account	FCNR Account
Currency	Indian Rupee	Indian Rupee	Foreign Currencies
Primary Purpose	Foreign earned income can be deposited here	For Indian earned income	Foreign earned income can be deposited here
Types of Accounts	Savings A/c & Fixed Deposit A/c	Savings A/c & Fixed Deposit A/c	Fixed Deposit A/c Only
Repatriation	Fully repatriable	Interest earned is fully repatriable. The capital balance can be repatriated upto USD 1 million per fiscal year. Foreign income can be deposited but not repatriated.	Fully repatriable
Taxation	The entire balance & interest earned is exempt from tax	Interest portion is taxable as per the income tax slab	The entire balance & interest earned is exempt from tax
Foreign exchange risk	Present	Not present	Not present

DTAA between

India



&

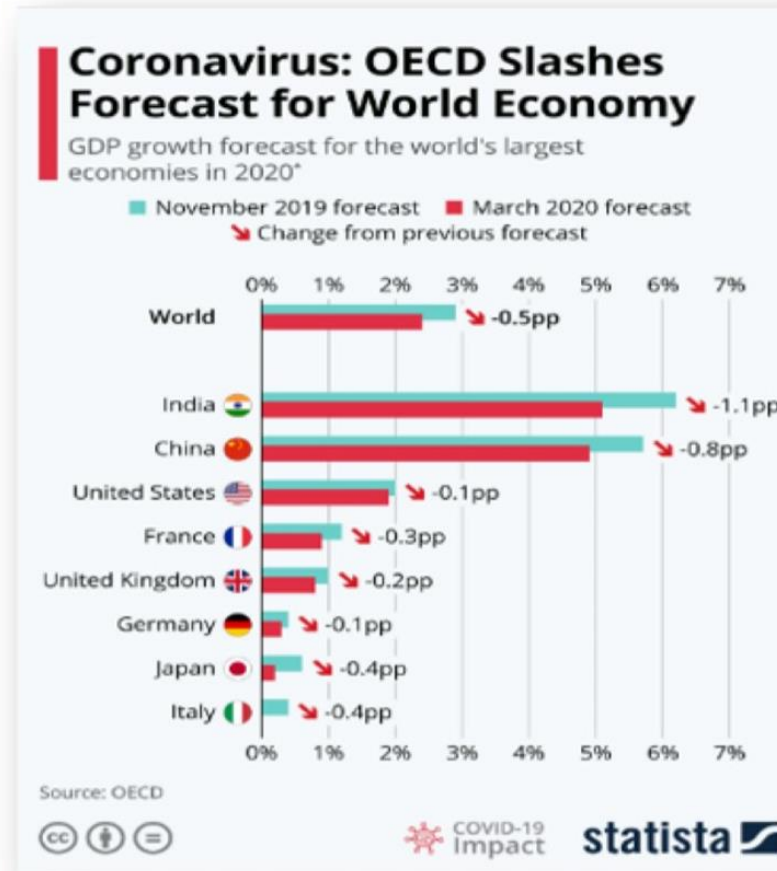
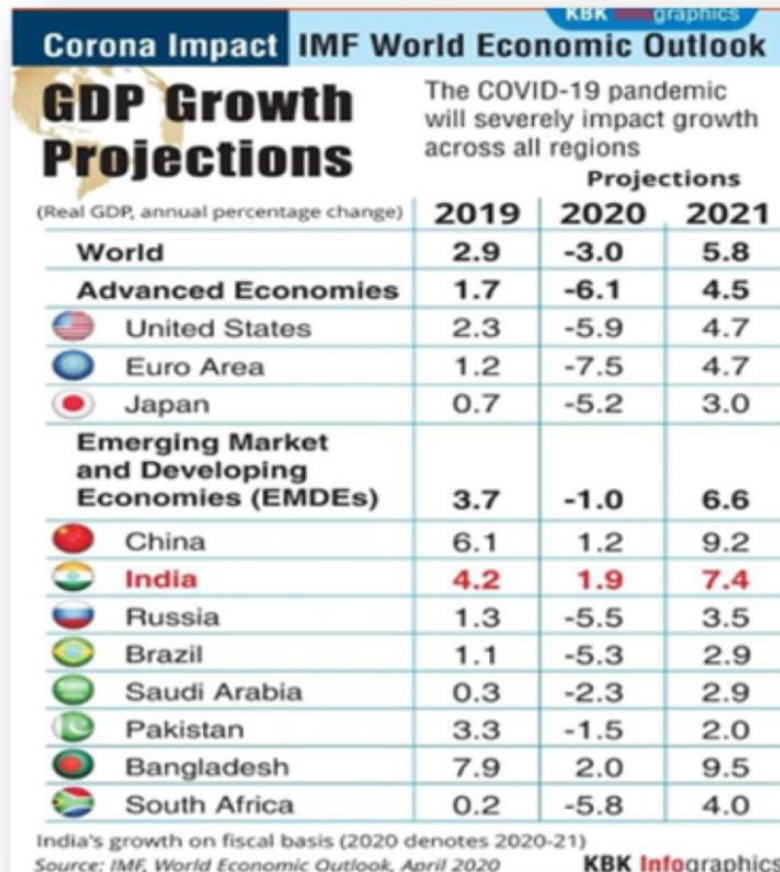


What is Double Taxation Avoidance Agreement (DTAA)

- A DTAA is a tax treaty signed between two or more countries to help investors avoid Double Taxation. The key objective is that tax-payers in these countries can avoid being taxed twice for the same income. A DTAA or Double Tax Avoidance Agreement applies in cases where a taxpayer resides in one country and earns income in another.
- India has the Double Tax Avoidance Agreement or DTAA agreement with more than 89 countries which includes Australia, Canada, Germany, Mauritius, Singapore, UAE, the UK, and the US.
(<https://www.incometaxindia.gov.in/pages/international-taxation/dtaa.aspx>)
- The rules are different for each country & respective treaty. For eg, the tax treaty with Mauritius has zero tax on equities capital gains, but the US imposes capital gains on such investments.
- It Offer concessions in the tax rate. In many countries' DTAA, the rate is 10% or 15%.
- DTAA can be comprehensive in nature like covering all aspects of income. It can be limited in nature, only with the scope of addressing income related to inheritance, shipping etc.

WHY INVEST IN INDIA?

1 Higher GDP Growth prediction than other developed countries



WHY INVEST IN INDIA?

2

Positive outlook ahead as more foreign companies to invest in India

Telangana Today
Thursday, May 07, 2020

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Can India be the next China in manufacturing?

Though not impossible, experts say scale, infrastructure, investment and ecosystem need to be built first to overcome competition and attract opportunities

By Y's Phani Raj | Published: 7th May 2020 12:01 am | Updated: 08 May 2020 12:01 pm



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Covid-19: India looks to lure more than 1,000 US companies out of China

Bloomberg | Updated May 7, 2020, 10:37 IST



NEW DELHI: India is seeking to lure US businesses, including medical devices giant Abbott Laboratories, to relocate from China as President Donald Trump's administration steps

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India offers land twice Luxembourg's size to companies leaving China

Land has been one of the biggest impediments for companies looking to invest in India, with the plans of Saudi Aramco to Posco frustrated by delays in acquisition

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Waking up 'sleeping giant': PM Modi urges India's states to woo global cos leaving China

By Samrat Sharma | Published: April 28, 2020 2:00:00 PM

Narendra Modi has asked Chief Ministers to prepare well to attract investments from the global companies as they might want to exit China.

Advertisement

WHY INVEST IN INDIA?

3 Indian Equity market has outperformed world equity market in past

Past 15 years

Date	BSE Sensex	FTSE 100	NYSC Composite	Nikkei 225	Dow Jones	Hang Seng	Straits Times
Jan' 2005	6626	4814	7250	11458	10784	14216	2065
Dec' 2019	41254	7542	13913	23771	28538	28190	3223
Annualized return	12.96%	3.04%	4.44%	4.98%	6.70%	4.67%	3.01%

Past 20 years

Date	BSE Sensex	FTSE 100	NYSC Composite	Nikkei 225	Dow Jones	Hang Seng	Straits Times
Jan' 2000	5210	6930	6762	18937	11502	17058	2502
Dec' 2019	41254	7542	13913	23771	28538	28190	3223
Annualized return	10.89%	0.42%	3.67%	1.14%	4.65%	2.54%	1.27%

WHY INVEST IN INDIA?

4 Higher interest rates in India at present than other countries

India	USA	UK	UAE	Australia	New Zealand	Singapore	China
6.00%	0.20%	0.70%	1.40%	1.00%	1.85%	0.90%	2.75%

If Invested in an instrument which gives Guaranteed Return like Insurance

Plan: Platinum

- Investment Amount – AED 36700
Equivalent to \$ 10000
- Investment Period 5 years
- Interest 12%
- Market Linked Investment

Year	Deposits	Interest	Total Deposits	Total Interest	Balance
0	AED 36,700.00	--	AED 36,700.00	--	AED 36,700.00
1	AED 36,700.00	AED 4,404.00	AED 73,400.00	AED 4,404.00	AED 77,804.00
2	AED 36,700.00	AED 9,336.48	AED 110,100.00	AED 13,740.48	AED 123,840.48
3	AED 36,700.00	AED 14,860.86	AED 146,800.00	AED 28,601.34	AED 175,401.34
4	AED 36,700.00	AED 21,048.15	AED 183,500.00	AED 49,649.48	AED 233,149.48

Calculation Projection

Future investment value	Initial balance
AED 233,149.48	AED 36,700.00
Total Interest Earned	Additional Deposit
AED 49,649.48	AED 146,800.00
Annual Rate (APY)	12%

Fund At a Glance as on Mar 21'

- Investment and Insurance Benefits Under a Single Plan
- Switch Between Different Fund Options
- Future Investment can be redirected to available funds
- **Partial Withdrawals available without any charge**
- Loyalty additions in each investment year

High Growth Fund

(SFIN: ULIF01311/02/08LIFEHIGHGR104)

Investment Group: Equity



Risk Profile | Very High

Fund Returns

21.25%

Benchmark* Returns

13.12%

*(Nifty MidCap Free Float 100%)

Nature of Fund

An open ended equity multicap fund with focus on midcaps

Investment Strategy

The fund is a multi-cap fund with a focus on mid cap equities, where predominant investments are equities of companies with high growth potential in the long term (to target high growth in capital value assets). At least 70% of the Fund corpus is invested in equities at all times. However, the remaining is invested in government securities, corporate bonds and money market instruments; hence the risk involved is relatively higher.

Growth Super Fund

(SFIN: ULIF01108/02/07LIFEGRWSUP104)

Investment Group: Equity



Risk Profile | High

Fund Returns

16.79%

Benchmark* Returns

16.21%

*(NSE Nifty 100%)

Nature of Fund

An open ended equity fund with focus on large caps

Investment Strategy

This is primarily an equity oriented fund. At least 70% of the Fund corpus is invested in equities at all times. The remaining is invested in debt instruments across Government, corporate and money market papers.

Fund Performance as on Mar 21'

MAX LIFE UL LIFE GROWTH SUPER FUND

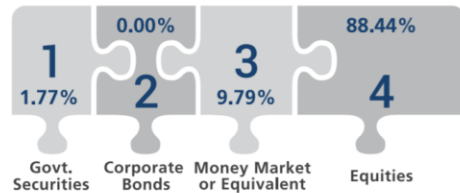
Segregated Fund Identification Number (SFIN):- ULIF01108/02/07LIFEGRWSUP104 As on 31st March, 2021

Fund Objective: Growth Super Fund is primarily equity oriented by ensuring at least 70% of the Fund corpus is invested in equities at all times. The remaining is invested in debt instruments across Government, corporate and money market papers.

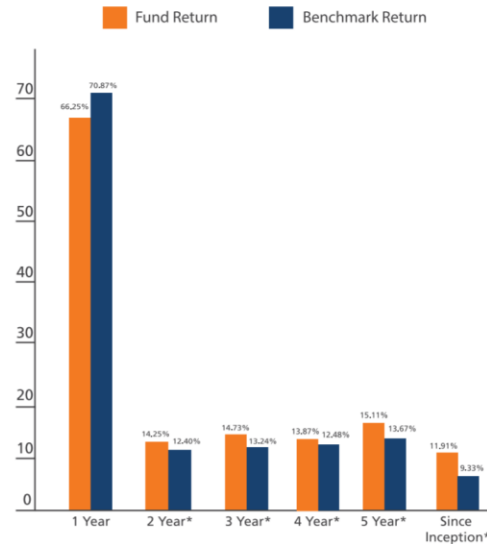
AUM	₹ in Crore	% of AUM
Debt in Portfolio**	979.7	11.56%
Equity in Portfolio	7,497.6	88.44%
Total	8,477.3	100.00%
NAV (p.u.)	47.7116	
Inception Date:	21-May-07	

Fund Managers: Equity - Saurabh Katariya & Rohit Tandon; Fixed Income - Naresh Kumar
 Benchmark - NSE Nifty 100%
 ** Debt includes Govt. Bonds and Corporate Securities

Asset Allocation



Fund Performance vs Benchmark



Total 100.00%

Asset Type	Asset Range
1. Govt. Securities	0 - 20%
2. Corporate Bond	0 - 20%
3. Money Market OR Equivalent	0 - 30%
4. Equities	70 - 100%

*Benchmark for fund has been changed from November 2018 onwards

Top 5 Industry in the Fund

Industry Name	Fund %
FINANCIAL AND INSURANCE ACTIVITIES	14.77%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	14.02%
MUTUAL FUND	11.42%
CENTRAL & STATE GOVERNMENT	10.96%
MFG OF CHEMICALS AND CHEMICAL PRODUCTS	10.20%

Debt Rating Profile



Risk Profile of the Fund

Modified Duration	0.0085
BETA	0.8250

Time Horizon

*(Returns more than 1 year are #CAGR)

Top 5 Govt. Securities in the Fund

Security Name	Fund %
7.80 GOI 11 APR 2021	1.77%
Total	1.77%

Top 5 Corporate Bonds in Fund

Security Name	Fund %
NIL	NA
Total	0%

Top 5 Equities in the Fund

Security Name	Fund %
INFOSYS LIMITED	7.53%
RELIANCE INDUSTRIES LIMITED	6.83%
HOUSING DEVELOPMENT FINANCE CORP BANK	5.51%
TATA CONSULTANCY SERVICES LIMITED	4.16%
OTHERS	64.41%
Total	88.44%

Money Market OR Equivalent 9.79%

Grand Total 100.00%



Unique Proposition for Investment

- Investment can be done from their country of residence
-
- Easy and Well Assisted Documentation
 - Investment can be done in any standard Foreign Currency
 - No GST Charged on premiums if investment done in Insurance tools and payments made either directly through SWIFT or through NRE/FCNR A/C
 - Maturity Amount or Return on Investment Fully Repatriable with No charges to the investor



THE SAFETY POINT

Thank You!