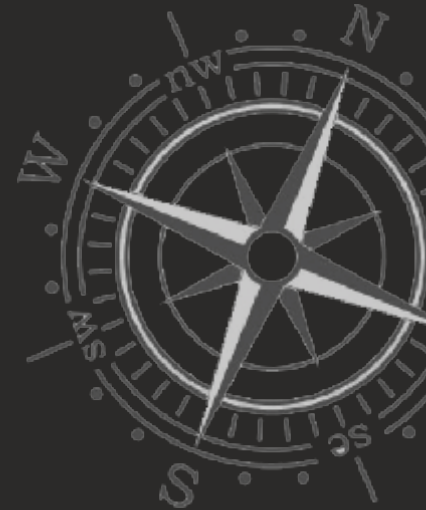


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The Think Finserv Philosophy

Built on Principles.
Driven by Process.
Focussed on Peace of Mind.



Why This Philosophy Exists?

In a world obsessed with quick returns and constant noise, Think Finserv stands for **clarity, discipline** and **enduring partnerships**.

This document captures the philosophy that guides every client conversation we have, every portfolio we build and every decision we make.

“Our compass in a chaotic world”

Our Core Belief

“An investor’s only sustainable edge is their own behaviour.”

At Think Finserv, we believe that investment success is less about market timing or picking winners and more about discipline, consistency and the ability to stay the course.

Everything we do is designed to help clients cultivate that edge.

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Uncompromising Integrity

**“We will always do what is right
regardless of the costs.
We will never do what is wrong
regardless of the incentives.”**

Our judgments may sometimes be wrong,
but our intent will never be.

At Think Finserv, ethics are not just a policy,
they are our foundation. Every action we
take is rooted in a deep commitment to
honesty, transparency and fiduciary
responsibility. This is the trust our clients
place in us and this is the trust we strive to
uphold every single day.



OUR GUIDING PRINCIPLES

**We Don't Predict
We Prepare**

We don't try to time markets or forecast the next move. We focus on aligning portfolios to goals and following a robust, repeatable process, **regardless of market noise.**

**Volatility Is Normal,
Panic Is Optional**

Market volatility, those daily swings, is the price we pay for long term growth. Ignore the noise, trust the process.

**Diversification
with Purpose**

We construct portfolios that are diversified across asset classes, fund houses, fund managers, and investment styles. Diversification is not just for safety it's for staying invested through uncertainty.

OUR GUIDING PRINCIPLES

Asset Allocation: The Engine of Portfolio Stability

We treat asset allocation as the single most important decision in portfolio construction. It defines the balance between risk and return, brings resilience during market cycles, and is tailored to your unique goals, time horizon and risk capacity.

Capture Market Returns

We aim to participate in the market's natural growth, rather than trying to beat it through high-risk bets. Steady compounding is our north star.

Tactical, But Only When Justified

Our approach is strategic at the core. However, if we identify clear mispricing or dislocation in an asset class or any sector within an asset class, we may take selective tactical positions with discipline and caution.

OUR GUIDING PRINCIPLES

No Performance Chasing

We don't chase past returns. Performance is a result, not a strategy. We prefer portfolio managers and strategies that demonstrate consistency and clarity of process.

Avoiding Over Engineering

We don't equate complexity with intelligence. Overengineered portfolios often packed with exotic products may create an illusion of sophistication, but they rarely deliver on their promises. In fact, complexity often hides risk, reduces transparency and undermines accountability. We believe simplicity leads to clarity and clarity sustains discipline.

Investing Only in Regulated Products:

We strictly invest in SEBI regulated financial instruments ensuring transparency, investor protection, and adherence to the highest fiduciary standards.

CLIENT-CENTRIC COMMITMENT

Counsellor Owned, Client Driven

As a counsellor owned firm, we are not driven by sales targets or third party incentives. Our only loyalty is to the client's long term success.

Education as Empowerment

We believe informed clients make better decisions. So we invest time in educating, not selling.

Holistic Financial View

We prefer to invest in the context of your unique financial situation. We take into account your full financial picture: income, liabilities, liquidity, existing assets and goals.

Goal Oriented Strategy

Portfolios are built to target the "run rate" required to meet client specific goals, not generic benchmarks. Your life plans, not the market define our investment strategy.

CLIENT-CENTRIC COMMITMENT

Purpose Before Product; Suitability Before Selection

We begin with why you're investing, not what to invest in. Every product is selected based on purpose, suitability, and alignment with your goals, not commissions, trends, or convenience. A product must fit your needs, not just fill a portfolio. That's how trust is built and long term outcomes are achieved.

Ethical Product Curation

We decline to work with products that lack transparency, carry hidden risks, or serve the manufacturer more than the investor.

Long-Term Relationship Focussed

We measure success in decades, not quarters. Our philosophy is built for enduring partnerships, not transactional interactions.

CLIENT-CENTRIC COMMITMENT

Customisation Over Standardisation

No two clients are alike. Every portfolio is customized to reflect your risk capacity, return requirement and financial milestones.

Planning For Life Transitions

Major life transitions like career changes, inheritance, retirement or the loss of a loved one brings unique planning challenges. Our strategies remain flexible to adapt and respond.

Your Personal CFO

At Think Finserv, we go beyond just managing investments. We aim to serve as your personal CFO - a trusted sounding board for all your significant financial decisions. Whether it's a major life event, a new investment opportunity, or planning for the next generation, we're here to help you evaluate options, stay aligned with your goals, and make informed, unbiased choices about what you deeply care for.

OUR DISCIPLINE IN EXECUTION



Predictable Process > Perfect Prediction

Markets can remain irrational, longer than you can remain solvent. Market timing is an exercise guaranteed to fail over time and we strictly avoid this trap. Therefore we focus on and control the process. That's where our edge and yours comes from.



Risk as a Function of Goals, Not Markets

We define and calibrate risk based on your goals, time horizon, & financial capacity-not on short-term market movements.



Risk is Personal

We don't measure risk by volatility charts, we measure it by your ability to sleep at night, stay invested, and meet your life goals.



Time as an Ally, Not a Risk

We help clients see time not as a risk, but as their greatest advantage. Staying invested is how wealth is built.

OUR DISCIPLINE IN EXECUTION



Avoiding Financial Entertainment

We filter out the noise. Headlines, predictions, and panic do not guide our decisions, process and evidence do.



Active Funds, Passive Behaviour

We use active funds selectively but we don't treat them like trading instruments. We stay invested with discipline, just as we would with index funds.



Low Portfolio Churn

We avoid frequent changes and believe in letting compounding do its work. Long term success is built through patience, not frequent portfolio tinkering.



Rebalancing, Not Reacting

Asset allocation is not a one time activity but a living, breathing discipline. Our rebalancing process is deliberate, evidence based and designed to maintain alignment, not to chase headlines.



Tax Efficiency

Our strategies are built with a strong focus on tax efficiency, aligning your investments with smart, long-term tax planning.



Patience During Low Tides

Markets go through cycles. We remain patient and avoid reactive decisions during slow phases or downturns.



The Power of Doing Nothing (Sometimes)

Great investing is a dull and boring process. Sometimes, doing nothing is the most powerful investment decision. We help clients resist the urge to act when staying the course is wiser. Let's not confuse activity with progress.



The courage to say No

We often say no to hot tips, trending products, or emotional reactions, so we can say yes to long term success.

OUR DISCIPLINE IN EXECUTION



Fund Manager Continuity Matters

We monitor changes in fund management closely. A consistent investment philosophy and team is essential to our confidence in any fund.



Cautious on Portfolio Repositioning

We are wary of products that frequently shift their mandate. Style drift i.e. when a fund quietly changes its strategy, introduces unanticipated risks and breaks trust in portfolio construction.



Cost Awareness Without Cost Obsession

We aim to keep costs low but not at the cost of quality. 'Value-for-cost' matters more than absolute cost.



Continuous Due Diligence

We regularly review fund performance, portfolio alignment, and market developments not to chase returns, but to ensure continued suitability and risk control.



Fiduciary Responsibility (Even if not regulatory)

We act in a fiduciary spirit even when not bound by regulation. Our suggestions are based solely on what is right for the client, not what is easy or profitable, even when no one's watching.



We Manage Behaviour, Not Just Money

The greatest threat to returns is not market downturns but our emotional reactions to them. Our role is to help you stay invested, through cycles of greed and fear especially when emotions are high and markets are volatile.



Clarity in Communication

We communicate in plain language free of jargon so you always understand what you own, why you own it, and how it serves your goals.



Resilience Through Liquidity

We build liquidity buffers so you are never forced to exit good investments at the wrong time. Flexibility is a core strength of your portfolio.



Margin of Safety

Our strategies incorporate a margin of safety, whether in expectations, allocations, or assumptions, so that surprises are less damaging.



Defining 'Enough'

More money isn't always the goal, defining enough and balancing between investing for tomorrow and living in the present is important.



Wealth Beyond Returns

We define financial success not just by returns, but by helping you live a more confident, stress free financial life. Tax optimisation, estate structures, legacy / succession planning are all essential pillars of the plan.



Client Confidentiality is Sacred

In our line of work, clients entrust us with not just their wealth but their hopes, fears, and future plans. We honour that trust with an unwavering commitment to confidentiality. Every conversation, every document, every disclosure remains secure with us.

WHAT WE STEER CLEAR OF



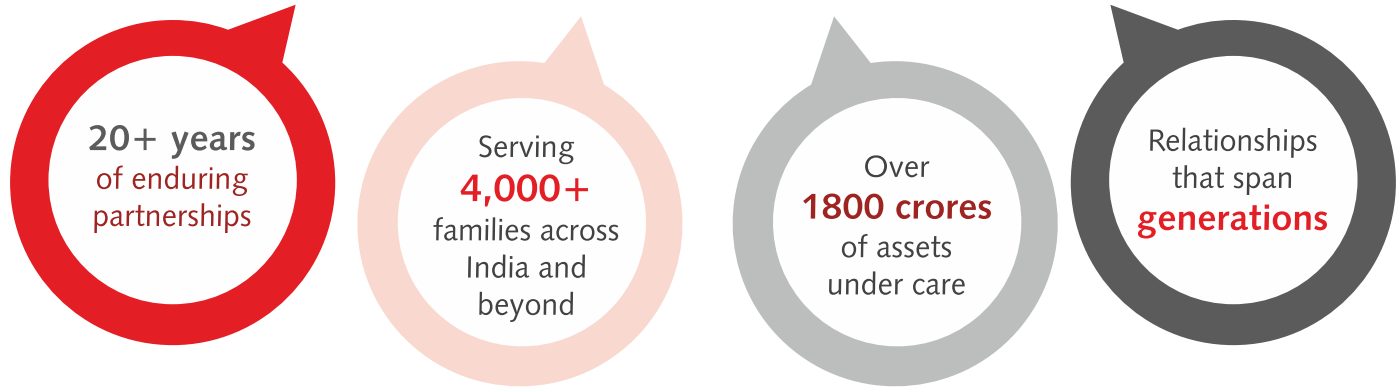
Our Commitment To You

- ☑ To always act in your best interest.
- ☑ To design portfolios around your goals, not products.
- ☑ To coach you through cycles of fear and greed.
- ☑ To be transparent about process, costs and expectations.
- ☑ To be a long term partner, not a short term providers.

GUIDED BY PHILOSOPHY. REWARDED BY TRUST.



For over two decades, we've believed in doing what's right, not what's flashy. That belief has quietly but steadily built enduring client relationships, strong portfolios and meaningful recognition.



All this, built not on sales pitches but on referrals, recommendations and the trust of those we serve. We are not in the business of selling products. We are in the profession of offering trusted guidance, built on deep understanding and shared goals. Every recommendation we make is based on what we would do if we were in your shoes.

AWARDS & RECOGNITIONS



We've never chased aggressive expansion. Every milestone has been the result of: sincere advice, transparent processes and our clients choosing to tell others, about us.

While these accolades mean a lot,
they're only a reflection of what matters most is



SEASONED PROFESSIONALS YOU CAN TRUST

At Think Finserv, we don't just manage money, we help clients build clarity, confidence, and control over their financial lives. This philosophy is not merely a document, it's a living commitment.

A commitment to act with discipline, integrity, and unwavering focus on your best interests. It is what guides us in every market condition, grounds us through every decision, and reminds us of our true purpose:

We're not just building portfolios.
We're building peace of mind.

Because Peace of Mind is the Real Return.

- The Think Finserv Promise

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SEASONED PROFESSIONALS YOU CAN TRUST

If this feels aligned with your values, Think Finserv would be honoured to guide the way.
If you value process over prediction and peace of mind over short term excitement, let's talk.



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At Think Finserv, every counsellor brings over 20 years of hands on experience in guiding families toward financial well being. This depth of expertise ensures that you receive thoughtful, nuanced, and personalised financial guidance rooted in decades of knowledge and a steadfast commitment to your long term goals. The financial world is dynamic, and so is our mindset. Our team continuously upgrades skills, deepens expertise, and learns from evolving global insights. This growth mindset ensures our suggestion stays relevant, responsible, and rooted in best practices.

WHAT MAKES THINK FINSERV DIFFERENT

Financial lives are complicated enough. Our job is to simplify, not to impress with jargon or overwhelm with complexity. Our philosophy rejects short term speculation and market noise. Instead we offer clients a disciplined process led approach routed in fiduciary ethics and long term thinking - a steady framework that helps protect families and their goals through uncertainties.





Investing Simplified

Think Finserv Pvt. Ltd.

AMFI Registered Mutual Fund Distributor

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