

Atwal Financial | The India Desk: Cross-Border Financial Planning Experts

We live in a highly globalized world today, where it is commonplace for professionals to move across international borders for work. With the number of expatriates and returning non-resident Indians growing higher than ever, financial planning and investments have also crossed boundaries and become global. As a consequence, there arises a need for financial advisers who are well versed in rendering cross-border financial planning services.

Atwal Financial, with its head office in London and advisers based in India, is one such name that has carved a niche for itself in this said space. Founded in 2008, the organization provides cross-border financial planning services globally for individuals and businesses. Additionally, the firm also delivers financial solutions which include appropriate property, planning and protection strategies to its private clients.

Turning Portfolios Around

For several years, Indian nationals have been moving to the UK for work, while earning pensions there. When they moved back to India, they had to deal with financial advisers who had no expertise in cross-border advisory. “We identified that there was a lot of bad advice being thrown around. As a consequence, existing transferred pension portfolios were not just performing woefully bad but were very much in the negative,” explains Ranjit Atwal, Founder, Atwal Financial and The India Desk. The company employs a full-time Financial Strategist who is an expert at remedying such situations and turning portfolio performances around by re-organising and managing these pensions.

When Atwal Financial’s The India Desk comes on board, its financial advisers perform a sound analysis of the portfolio and identify the objectives and risks involved. They make the charges leaner and cleaner as they do not rely solely on commissions; as a consequence, the returns become more visible and their pension starts to grow. The company continuously manages its client portfolios by appointing their Financial Strategist who provides a personalised and extensive quarterly review. “This involves providing on-going assistance about what to buy and when to sell,” adds Ranjit.



Ranjit Atwal,
Director

Cross-currency Portfolios

Specially tailored for expatriates and returning non-resident Indians, Atwal Financial’s services help unleash the true potential of a client’s monetary assets. The firm has built a strong roster of services that aid its clients to manage their financial planning even better. Leveraging its cumulative years of experience in the cross-border financial advisory sector, the company has built an additional portfolio of services which includes protection plans, property purchase, mortgage options and foreign currency exchange, amongst others. “Our flagship service is the asset management of already existing transfers of UK pensions into a QROPS arrangement. This knowledge is exclusive to our firm; no other firm in India has this competency or our level of experience,” says Ranjit.

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Building Trust with Clients

In a world where every organization is working to make technology as its differentiating factor, Atwal still prefers to go the old school way. “We undertake the classic approach to client servicing of meeting face-to-face wherever they may be. This harbours trust and transparency, which is a critical component of the financial consulting sector. Our business is not based on obtaining a high number of clients, so the need for financial technology is not a priority. Our expertise is for a specific type of client that only we, in India, are capable of servicing,” Ranjit elaborates.

The firm has built a strong network of independent financial associates spread across Asia and Europe. In order to keep its overhead costs low and pass the benefit to its clients, the management runs lean operations. In the years to come, the firm intends to increase its exposure in providing professional and cost-effective services to expats and non-resident Indians returning to India with all aspects of cross-border as well as local financial planning services. 