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# THE INDIAN DREAM: IN AMERICA

Investing for Prosperity and  
Generational Wealth.

with **ANKUR CHADHA**

Founder & CEO of The Informed Investor



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# AGENDA

01. Meet Ankur
02. The Success of the Indian-American Community
03. Explore the Indian Investor Mindset
04. Overview of Popular Investment Classes
05. Cash, Fixed Deposits, Bonds
06. The Stock Market
07. Gold
08. Real Estate
09. Risk Adjusted Returns
10. How to set investment goals?
11. Q&A





# MEET ANKUR CHADHA



**Ankur Chadha**

Founder & CEO



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FOXTAIL  
CAPITAL

## About Ankur

- In the commercial real estate space since 2008.
- Transacted over \$200MM worth of real estate and brings an abundance of transactional and management experience.
- Licensed real estate broker in the state of California (02163100).
- Built a \$25MM personal portfolio of commercial real estate in the UK.
- Actively investing in Multifamily and Build-to-Rent assets specifically in growth markets across the sun-belt and mid-west.





# The Success of the Indian- American Community

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# THE NUMBERS

## Indian-Americans



**\$123,700**

Median Household Income  
(As of 2021)



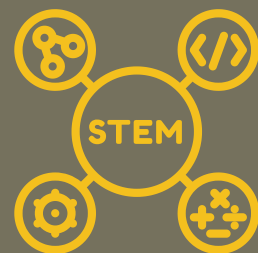
**4.9m**

Current Population  
(1.5% of total U.S pop)



**78%**

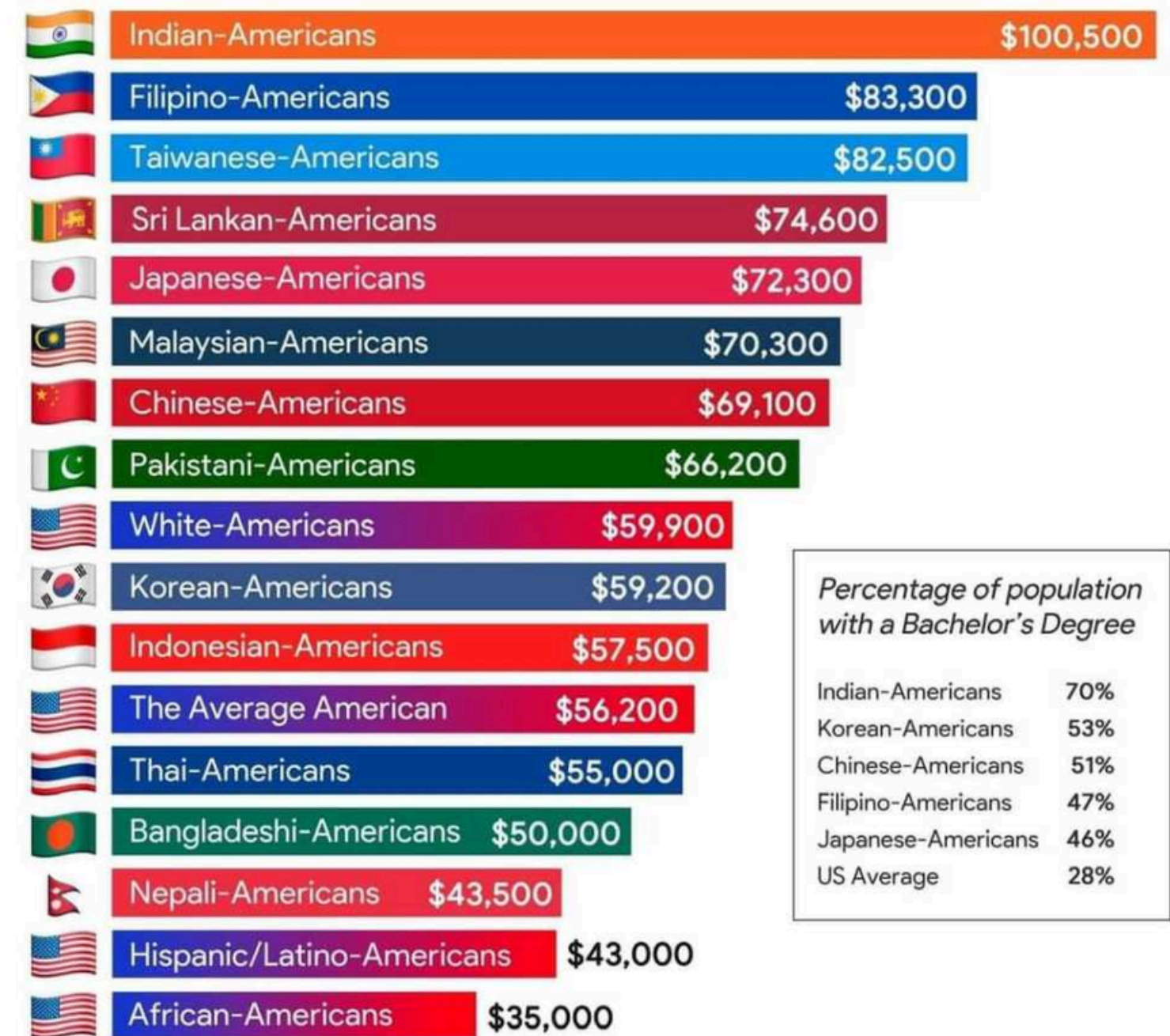
Bachelor's Degree  
Holders



**29%**

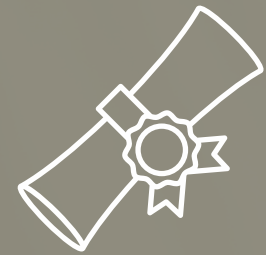
Of all foreign born STEM  
workers are Indian.

### Median Household Income in the United States by Ethnic Group



Source: US Census Bureau, 2013-15 American Community Survey | equitablegrowth

# WHAT IS THE SUCCESS DOWN TO?



**Higher Education**



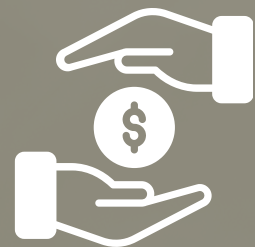
**Career Choices**



**Work ethic**



**Entrepreneurial**



**Financially literate**



**Investment driven**





# Exploring the Indian Investor Mindset

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**MINDSET 1**

**LONG TERM PERSPECTIVE**



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# MINDSET 2

# STABILITY AND SECURITY



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**MINDSET 3**

**GENERATIONAL WEALTH**



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# MINDSET 4

# CAPITAL PRESERVATION



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# Overview of Popular Investment Classes

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# Cash and Bonds

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# CASH & BOND INVESTMENTS

- U.S Treasury Bills





# CASH & BOND INVESTMENTS

- Shorter term (3-12 months) Certificates of Deposit (CDs)

CD

Marcus:  
by Goldman Sachs<sup>®</sup>  
Goldman Sachs Bank USA.  
Member FDIC.

APY as of May 1  
**5.00%**

Min. deposit  
**\$500**

Term  
**1yr**

Next →

Marcus by Goldman Sachs CD

Member FDIC  **4.9** 

Promoted offer

Offer details ▾

CD



LendingClub

APY as of May 1  
**5.15%**

Min. deposit  
**\$2,500**

Term  
**1yr**

Next →

LendingClub CD

Member FDIC  **4.3** 

Promoted offer: [Earn more - guaranteed returns & competitive rates. Member FDIC.](#)

Offer details ▾

CD



Capital One

APY as of May 1  
**5.10%**

Min. deposit  
**\$0**

Term  
**10mo**

Next →

Capital One CD

Member FDIC  **4.9** 

Promoted offer: [Get guaranteed returns and no market risk with a special CD rate.](#)

Offer details ▾



# CASH & BOND INVESTMENTS

- NRE INR Fixed Deposits in India

| Bank                 | 1 year | More than 1 year to 3 years | More than 3 years to 5 years | More than 5 years to 10 years |
|----------------------|--------|-----------------------------|------------------------------|-------------------------------|
| Union Bank of India  | 6.30%  | 6.30% - 6.50%               | 6.70%                        | 6.70%                         |
| Punjab National Bank | 6.75%  | 6.75% - 7.00%               | 6.50%                        | 6.50%                         |
| Punjab and Sind Bank | 6.40%  | 6.40% - 6.50%               | 6.00%                        | 6.25%                         |
| IDBI bank            | 6.80%  | 6.80%                       | 6.50%                        | 6.25%                         |
| Canara Bank          | 6.90%  | 6.80% - 6.85%               | 6.80%                        | 6.70%                         |
| Indian Overseas Bank | 5.35%  | 6.50% - 6.80%               | 6.80%                        | 6.50%                         |
| UCO bank             | 6.50%  | 6.50% - 6.30%               | 6.20%                        | 6.10%                         |



# CASH & BOND INVESTMENTS

- FCNR \$USD Fixed Deposits in India

| MATURITY SLAB            | USD up to 2 million |
|--------------------------|---------------------|
| 1 yr to less than 2 yrs  | 5.65%               |
| 2 yrs to less than 3yrs  | 5.00%               |
| 3 yrs to less than 4 yrs | 4.61%               |
| 4 yrs to less than 5 yrs | 4.41%               |
| 5 years only             | 4.41%               |



# CASH & BOND INVESTMENTS

## PROS

- Safety
- Stability
- Liquidity
- Predictability

## CONS

- Lower Returns
- Opportunity Cost
- Inflation risk
- Not long term



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# The Stock Market

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# POPULAR AVENUES IN THE STOCK MARKET WITH INDIAN-AMERICANS



Index  
Funds



Mutual  
Funds



ETFs



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# S&P 500 AVERAGE RETURNS

## US Stock Market 20-Year Average Return

|                                                            |        |
|------------------------------------------------------------|--------|
| Annualized Return (including dividends)                    | 9.74%  |
| Annualized Return (including dividends) Inflation Adjusted | 6.96%  |
| Annualized Return (no dividends)                           | 7.669% |
| Annualized Return (no dividends) Inflation Adjusted        | 4.942% |



# THE STOCK MARKET

## PROS

- Potential for high returns
- Diversification
- Liquidity
- Dividends

## CONS

- Market Volatility
- Lack of Control
- Emotional bias
- No direct contact with companies







# Gold

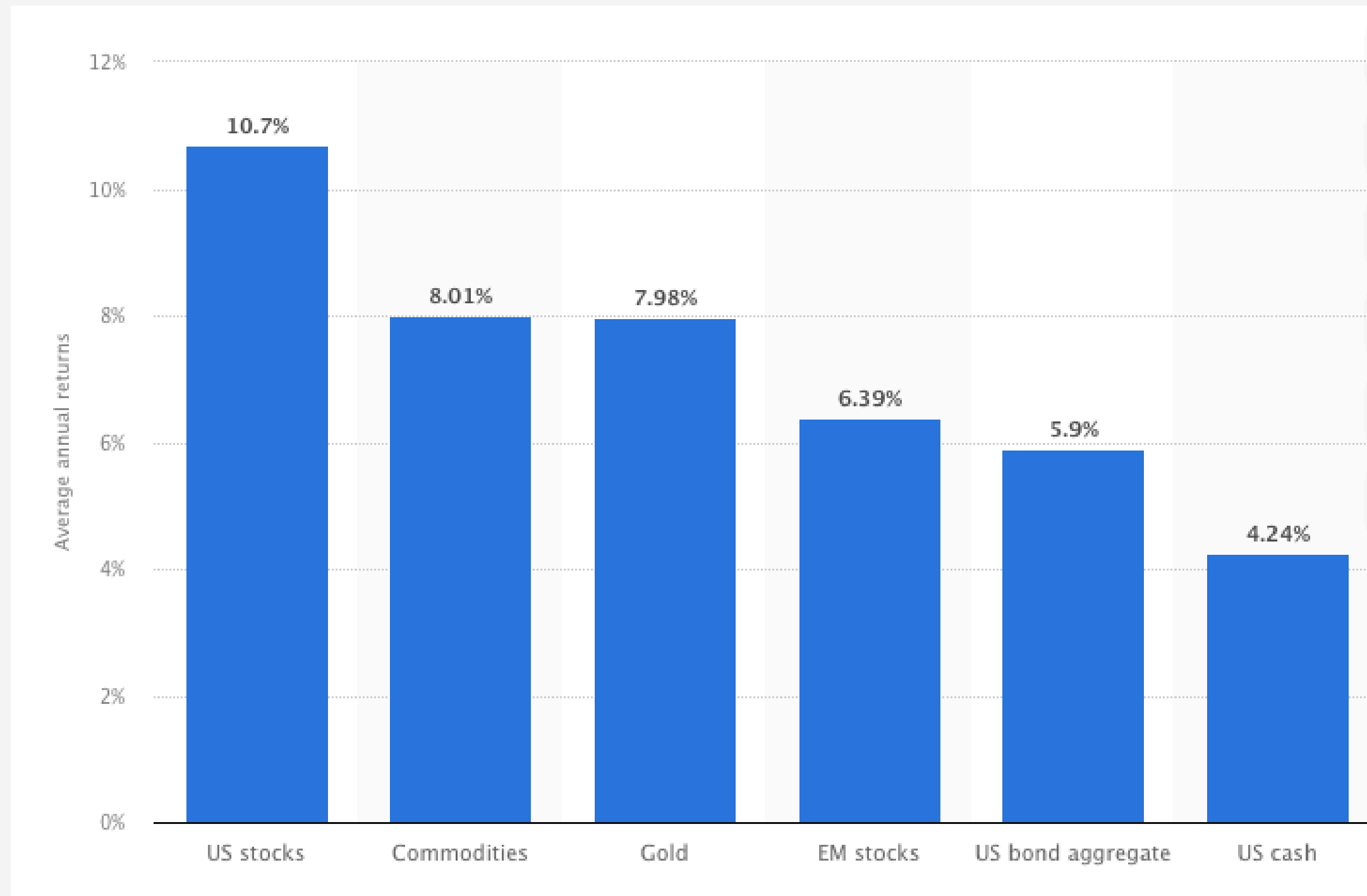
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# GOLD VS OTHER ASSETS



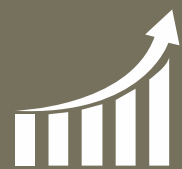


# GOLD

## PROS



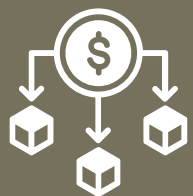
Safe-Haven Asset Class



Inflation Hedge



Capital Preservation



Diversification

## CONS



No income generation



Price Volatility



Storage & Insurance



No Guarantee







# Real Estate

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# WHY DO WE INVEST IN REAL ESTATE?



Safe-Haven Asset Class



Inflation Hedge



Capital Preservation



Diversification



Tangible Asset



Generational Wealth



Tax Advantages

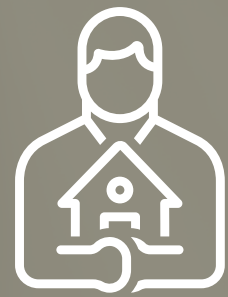


Ability to ADD VALUE





# DIFFERENT WAYS TO INVEST IN REAL ESTATE



**Direct Ownership**



**REITs**



**Funds and Syndications**



**Debt Funds**



**Private Money Lending**



**JV/Partnership**



# REAL ESTATE ASSET CLASSES

1



**SINGLE  
FAMILY**

2



**MULTIFAMILY**

3



**BUILD-TO  
RENT**

4



**COMMERCIAL**



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# STRATEGIES & RISK

LOWER RISK  
& RETURNS

HIGHER RISK  
& RETURNS

1



CORE

2



CORE+

3



VALUE-  
ADD

4



OPPORTUNISTIC



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# RETURNS IN REAL ESTATE

## ACTIVE INVESTING



**Single Family Rentals:**  
**6-8%**



**Short Term Rentals:**  
**8-12%**



**Flips and development:**  
**15-30%**

## PASSIVE INVESTING



**REITS:**  
**7-9%**



**Private Lending:**  
**10-12%**



**Funds & Syndications:**  
**14-20%**



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# VICTORIA, TX

VALUE-ADD MULTIFAMILY

○○○○

**80**  
UNITS

**\$6,800,000**  
PRICE

**5 YEAR**  
HOLD PERIOD

**8% pa.**  
AV. CASH FLOW RETURN

**17.6% pa.**  
AVERAGE ANNUAL RETURN



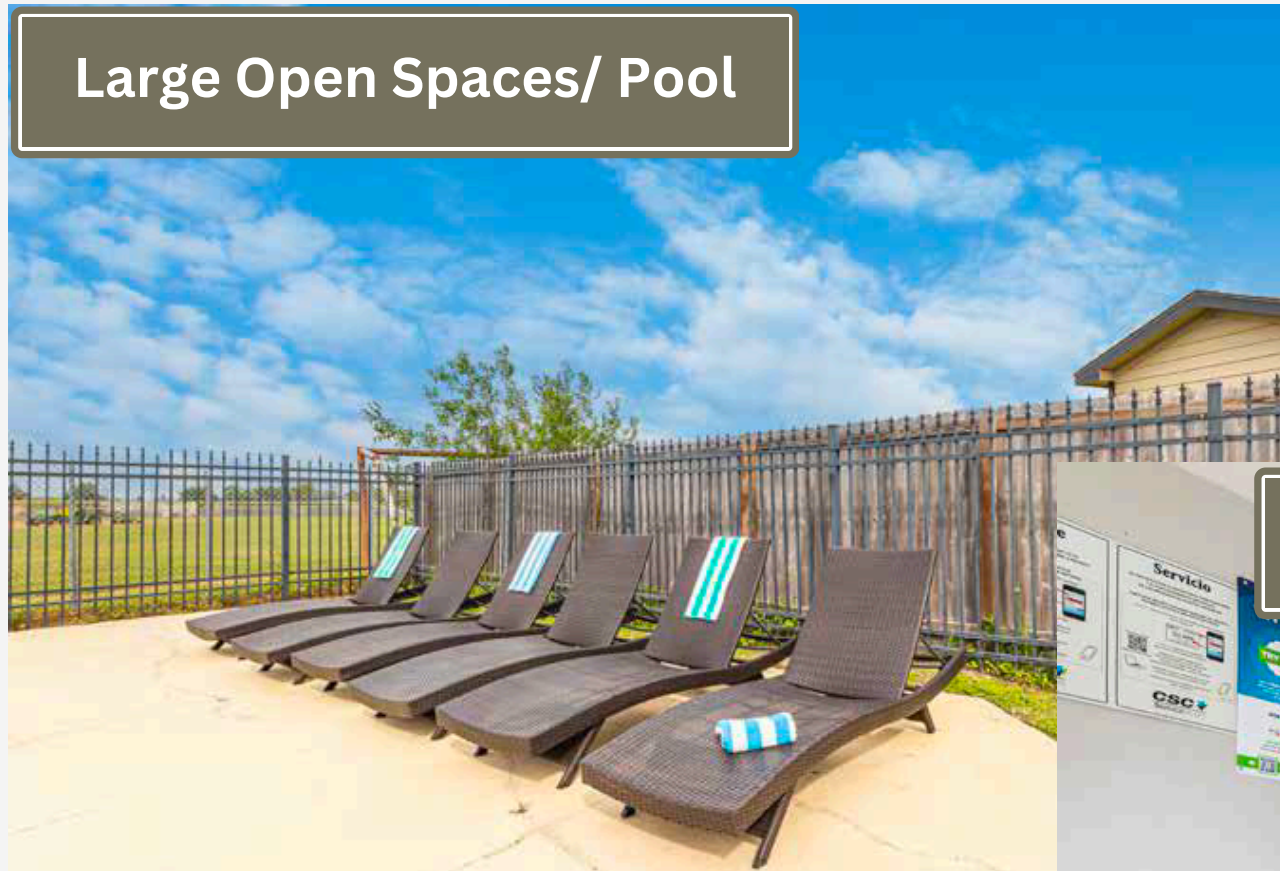


# ESTIMATED RENOVATION TIMELINE

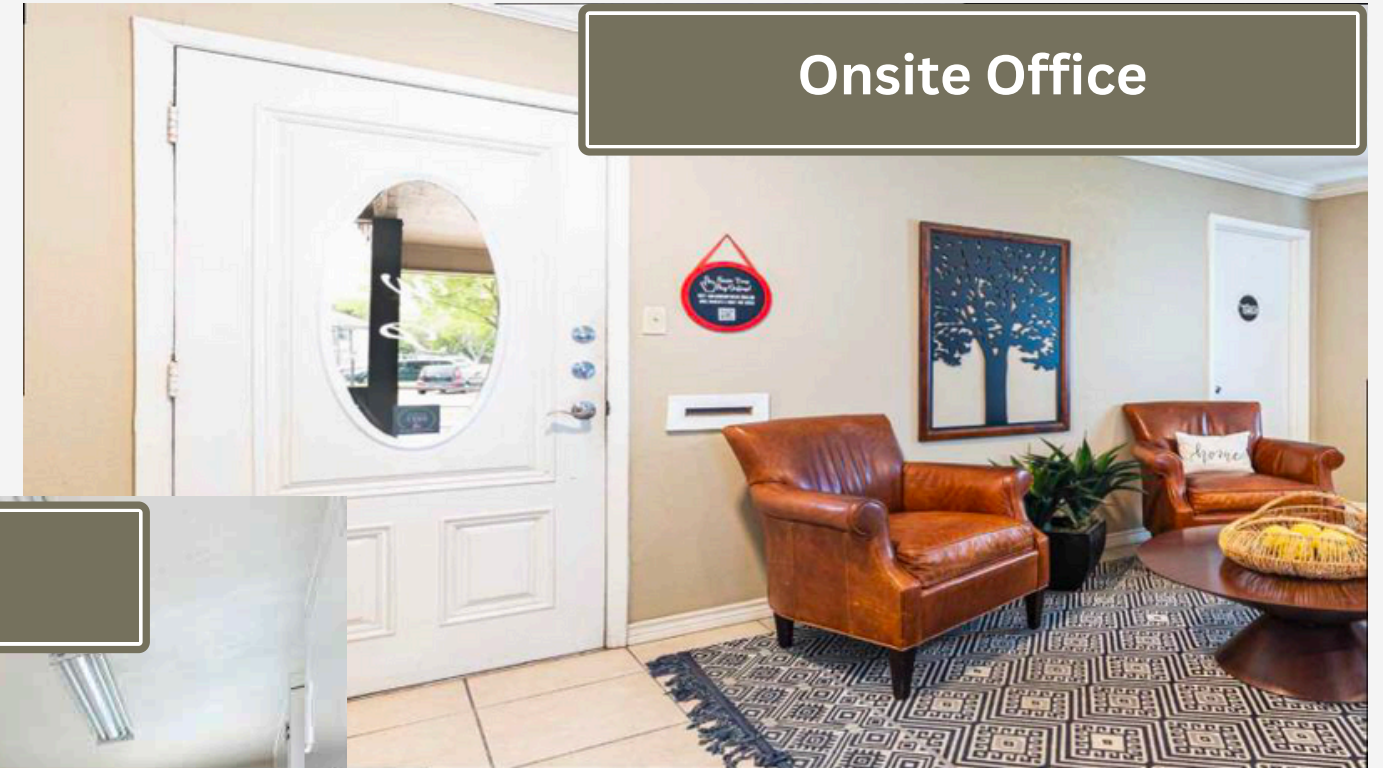
| UNDERTAKEN IN YEARS 1 & 2                                            | DEC               | JAN        | FEB | MAR      | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV |
|----------------------------------------------------------------------|-------------------|------------|-----|----------|-----|-----|-----|-----|-----|-----|-----|-----|
| EXTERIOR REPAIRS : PAINT, HVAC REPLACEMENT, SIDING CLEANING, GUTTERS |                   | 8-10 WEEKS |     |          |     |     |     |     |     |     |     |     |
| NEW SIGNAGE                                                          | 2 WEEKS           |            |     |          |     |     |     |     |     |     |     |     |
| LANDSCAPING & TRIM TREES                                             |                   |            |     | 2 WEEKS  |     |     |     |     |     |     |     |     |
| INTERIOR UNITS & OFFICE RENOVATIONS                                  | 24 MONTHS OR LESS |            |     |          |     |     |     |     |     |     |     |     |
| COST SEGREGATION STUDY                                               | 1 WEEK            |            |     |          |     |     |     |     |     |     |     |     |
| POTENTIAL ADDS: MAINTENANCE SHOP/LEASING OFFICE UPGRADES             |                   |            |     | 2 MONTHS |     |     |     |     |     |     |     |     |



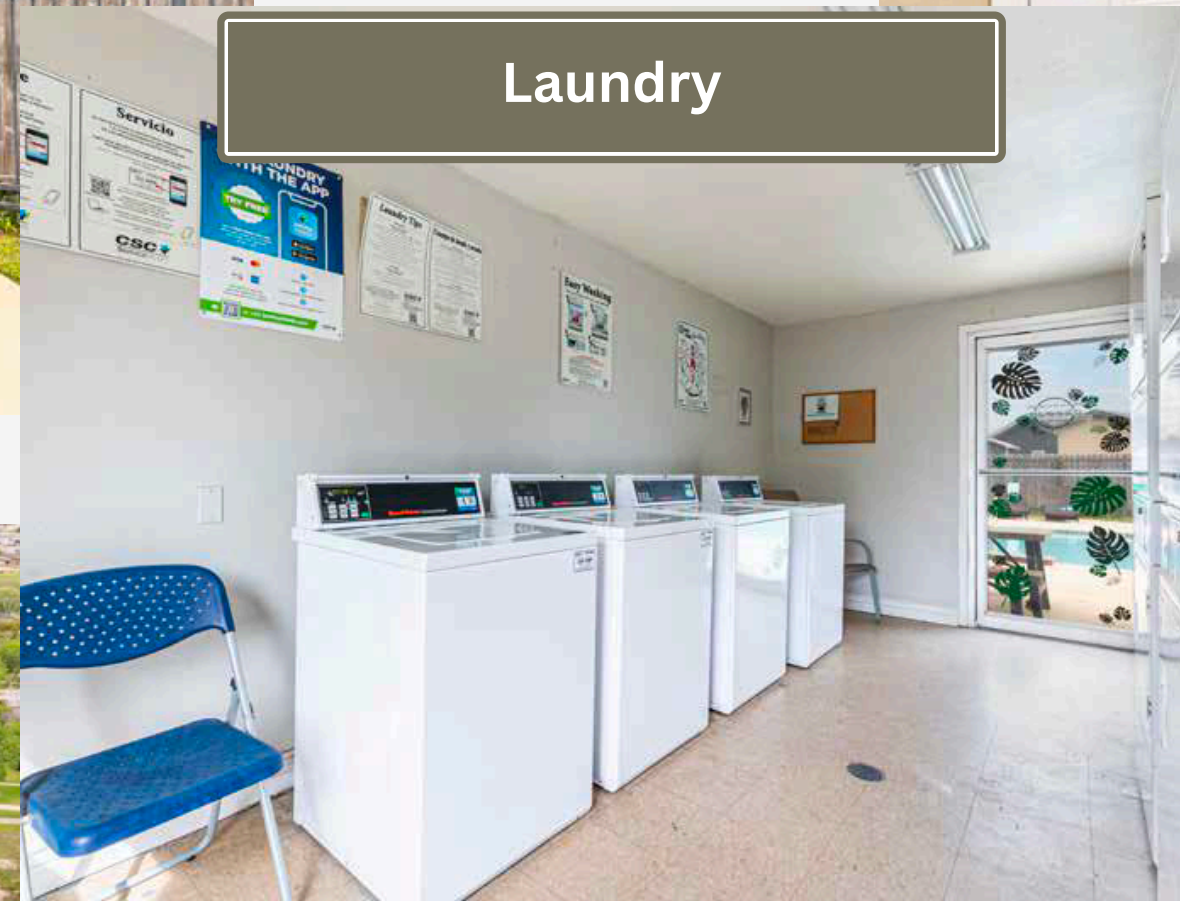
Large Open Spaces/ Pool



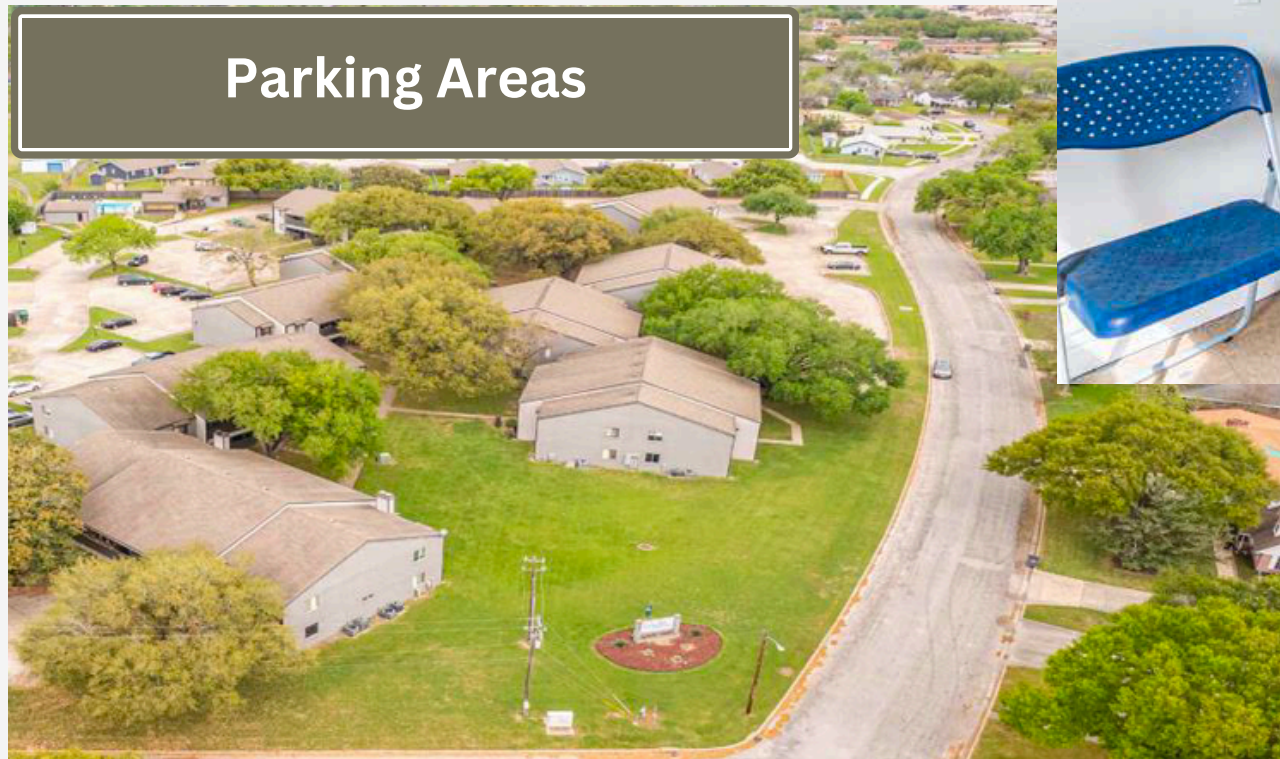
Onsite Office



Laundry



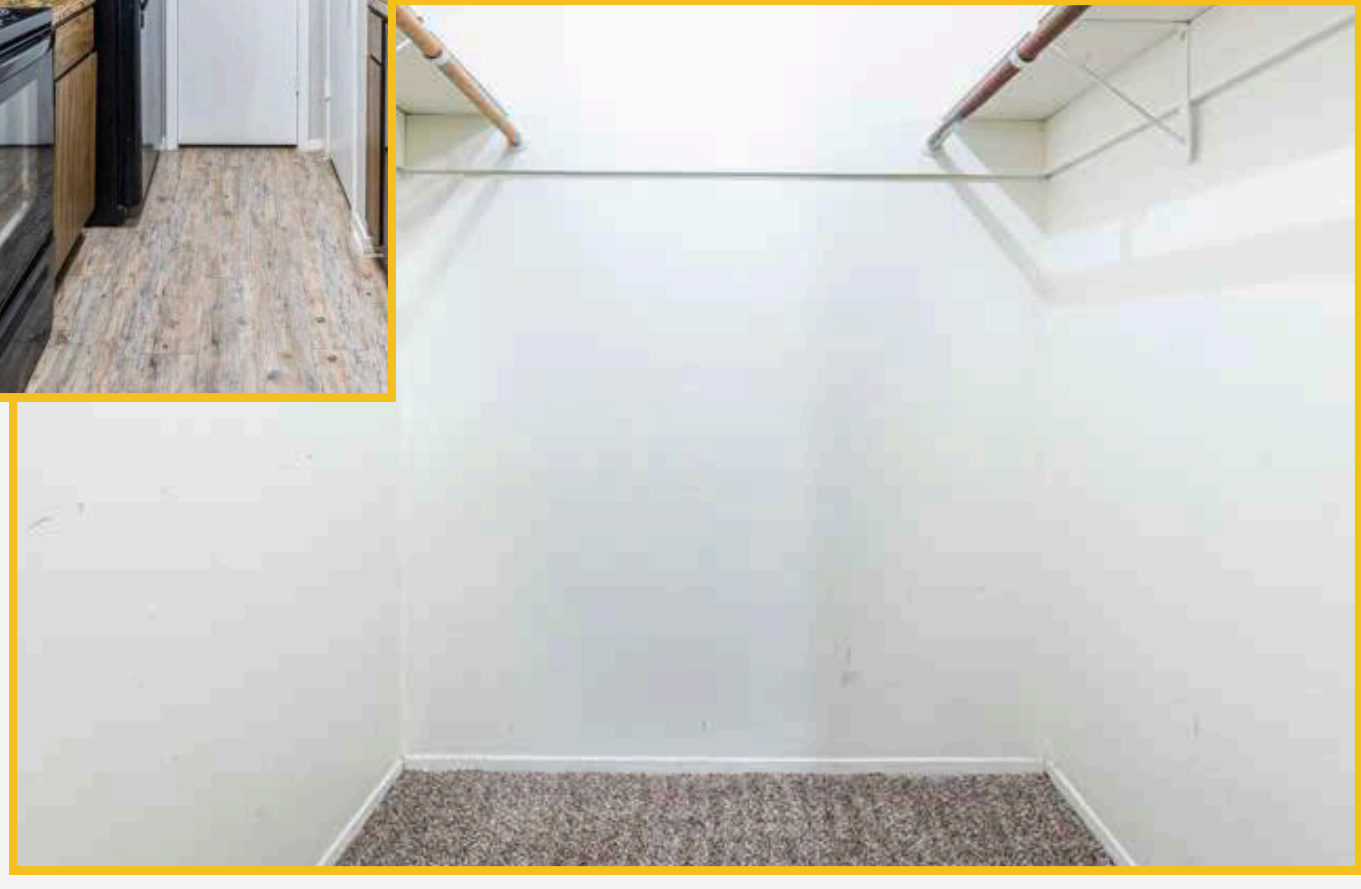
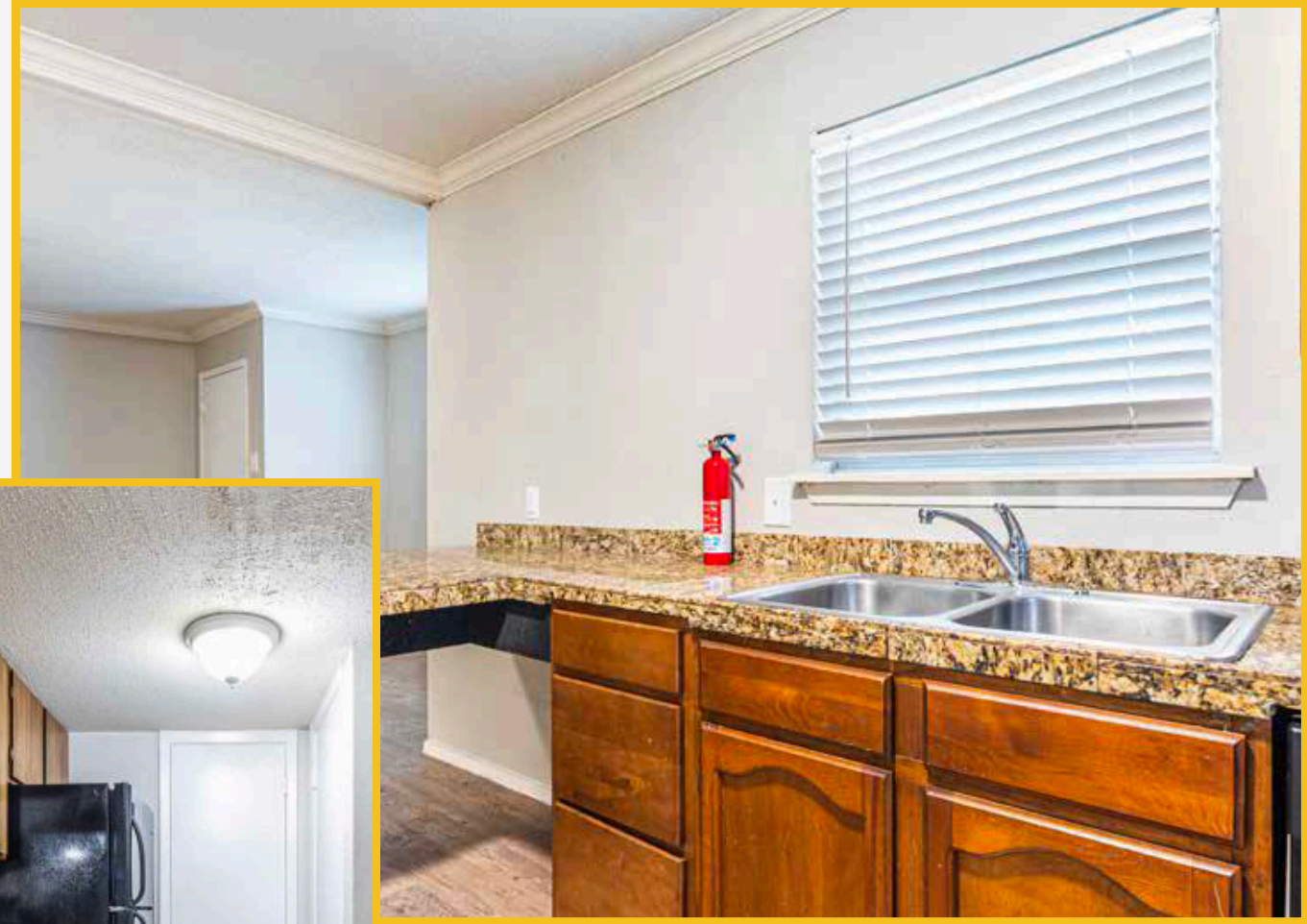
Parking Areas



Clean Exterior Grounds

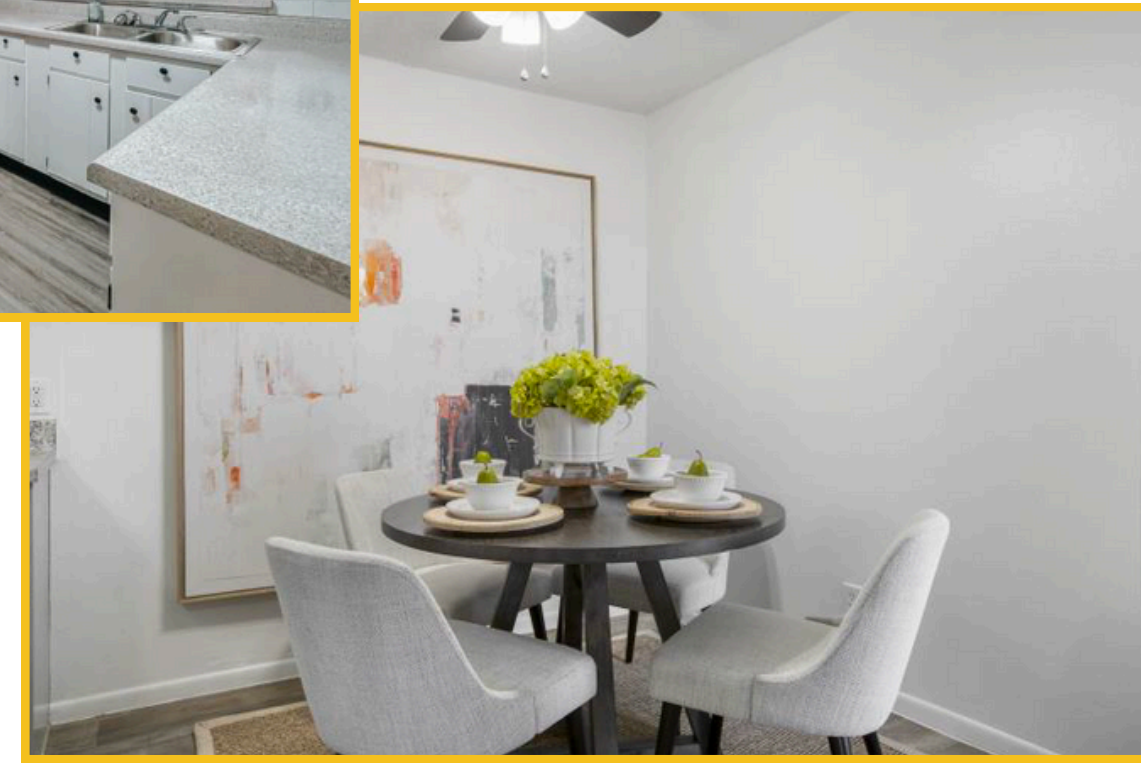








# UPGRADES







# Risk Adjusted Returns



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# RISK ADJUSTED RETURN

## What is it?

- It is the return of an investment **RELATIVE** to the risk of that investment.

### Example 1



Treasury Bill

Term: 12 months

Return: 5.25%

### Example 2



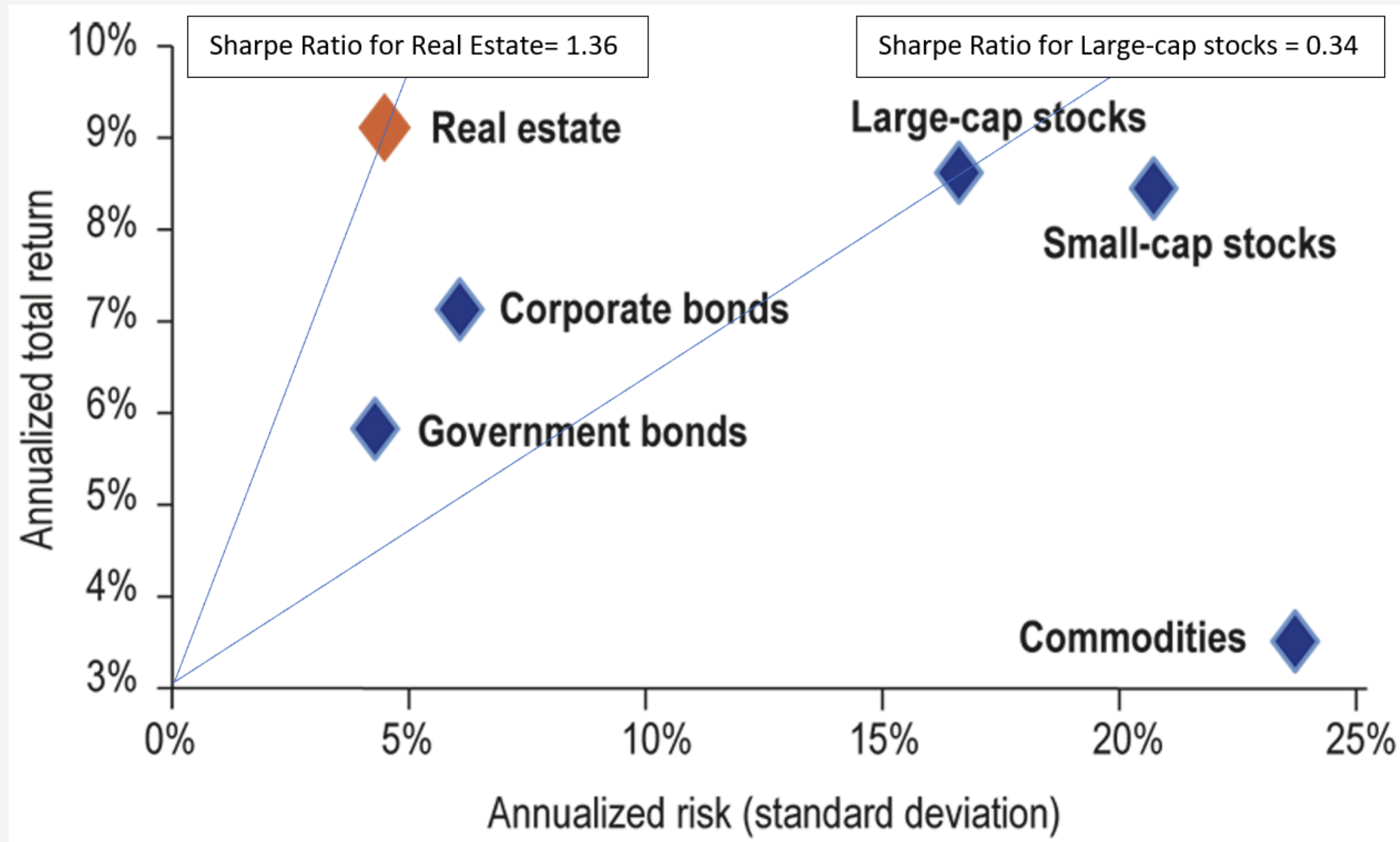
Individual Stock

Term: TBC

Return: 5-6%



# RISK ADJUSTED RETURN







# How to set investment goals?

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# SET INVESTMENT GOALS

1. Know what matters the MOST to you.
2. Decide what your TOP goals are.
3. Group your goals based on timescales.
4. Choose investment classes based on those buckets
  - a. Investments for short-term goals
    - i. High yield savings accounts, CDs, FCNRs.
  - b. Investments for mid-term goals
    - i. Real Estate funds/syndications (3-5 years)
  - c. Investments for long-term goals
    - i. Index Funds, ETFs, Real Estate.







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# Q&A



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