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EQUIZEN

Building a Client-Centric Investment Practice Where Financial Goals Come Before Financial Products

Sanjay Parikh
Founder

Investment products have become significantly more accessible over the last decade, but making the right financial decisions has not necessarily become easier. Investors today have no shortage of choices, from fixed deposits, mutual funds and insurance solutions to bonds, PMS offerings and alternative investments. What often remains missing is objective guidance that connects these products to an individual's long-term financial aspirations. As investment advisory and distribution services evolve beyond product distribution, investors are increasingly looking for trusted professionals who can help them navigate major financial decisions while recommending suitable investment solutions rather than simply recommend investment products. It is within this changing landscape that EquiZen has established its position.

Founded on the belief that every investment recommendation should begin with understanding people instead of portfolios, the firm combines institutional expertise with a client-first approach. Drawing upon more than three decades of leadership across India's financial services industry, EquiZen focuses on helping individuals and families make informed financial decisions that support their life goals, rather than chasing short-term market opportunities.

When Experience Shapes Conviction

EquiZen's foundation is built upon the extensive industry experience of its founder, Sanjay Parikh, whose professional journey spans over 32 years across some of India's leading financial institutions. A Chartered Accountant, with an All India Rank of 24, and a CFA Charterholder, Sanjay began his career with Arthur Andersen before joining the Aditya Birla Group, where he spent five years in the Chairman's Office. The role provided him with exposure to multiple industries and the opportunity to understand how large businesses are built and managed.

Over the following years, he held leadership positions across several mutual fund organisations, including Aditya Birla Sun Life Mutual Fund, Taurus Mutual Fund, Deutsche Mutual Fund and Mahindra Manulife Mutual Fund, overseeing finance and operations. He later headed the distribution of Financial Products at Mahindra Finance before serving as Chief Operating Officer at Enam Asset Management.

While these roles offered invaluable experience across life insurance, mutual funds, portfolio management services and investment solutions, they also shaped an important professional conviction. Institutional priorities often revolve around business growth and financial performance, whereas investors are primarily concerned with achieving their personal financial goals. That distinction ultimately inspired the launch of EquiZen in 2023.

A Firm Built around Financial Goals, Not Product Sales

Whether it is planning for retirement, funding children's education, buying a home, upgrading one's lifestyle or preserving wealth for future generations, EquiZen's client centric process for recommending suitable investment solutions is designed around their objectives. Investment products become tools to achieve those outcomes rather than the starting point of the conversation.

This philosophy reflects Sanjay's belief that investment recommendations should always place client interests ahead of commercial considerations. Every recommendation is therefore supported by a detailed understanding of the client's financial background, existing investments, family responsibilities, taxation and future aspirations. Equally important, EquiZen carefully evaluates every client's risk profile by assessing both their ability and willingness to take investment risk. The firm recognises that these two factors do not always align. For instance, an investor may be willing to take significant risks but may lack the financial capacity to do so due to limited savings, while another investor may possess substantial financial resources yet prefer a conservative investment approach. By balancing these dimensions, the firm recommends investment solutions that are aligned not only with financial goals but also with the client's overall risk profile.

The firm's approach also emphasises transparency. Rather than simply suggesting a product, EquiZen explains why a recommendation is suitable, the potential risks involved and how it fits into the client's overall investment strategy. The objective is to enable investors to make informed decisions with clarity and confidence.

Helping Investors Stay Focused When Markets Don't

One of EquiZen's core areas of focus is investor behaviour. According to the firm, financial decisions are often influenced less by data and more by emotion. Family habits shape early investment preferences, while market trends frequently encourage investors to chase popular asset classes after prices have already appreciated.

Sanjay believes, "This behaviour explains why many investors repeatedly enter markets at the wrong time. Whether it is equities, gold, silver or other investment themes, fear of missing out often overrides disciplined financial planning."

> *For EquiZen, successful investing is not about predicting short-term market movements but about helping clients remain committed to a plan despite changing market conditions*

To address this, EquiZen encourages clients to build portfolios around strategic asset allocation instead of market sentiment. The firm advocates maintaining diversified investments aligned with long-term objectives while using tactical allocation only where appropriate. For instance, if a client requires exposure to an asset class experiencing significant price volatility, investing gradually rather than in a single transaction can help reduce risk and improve long-term outcomes.

For EquiZen, successful investing is not about predicting short-term market movements but about helping clients remain committed to a disciplined investment approach despite changing market conditions.

Creating Financial Confidence Across Generations

Looking ahead, EquiZen's ambition extends beyond recommending investment products. The firm aims to become a long-term financial partner that helps clients navigate life's most important financial decisions. Questions such as whether one can comfortably retire, afford a larger home, upgrade a lifestyle or create sufficient wealth for future generations require far more comprehensive guidance than selecting an investment product.

By integrating its expertise across taxation, investment products and client-centric investment guidance, the firm seeks to provide holistic support throughout every stage of a client's financial journey. In an industry where financial products continue to evolve, the firm's focus remains constant: helping clients make better financial decisions that stand the test of time. FOI