



Sajal Roy from Anjali Investment ensures that his clients are in touch with the latest developments in the financial world.



Sajal Roy, an MBA, was working for a Kolkata-based broking company where his selling skills earned the admiration of sub-brokers. In 1997, he decided to venture out on his own and started Anjali Investment and Consultants along with 50 sub-brokers from his previous organisation.

“During 1997, FDs, RBI bonds and UTI products were very popular among investors. While working for the broking company in the heart of Kolkata’s corporate hub, Dalhousie, I mastered the art of selling FDs to corporate houses and retail customers,” says Sajal.

In subsequent years, Sajal rapidly expanded his business. He started aggressively selling mutual funds in 2003, when he received a commemorative award from Franklin Templeton for high fund mobilisation.

Sajal was surprised when the AMC announced his name. “The award was a morale booster. I started pitching mutual funds even more aggressively after the recognition,” he says.

His assets under advisory have moved from Rs 2 crore in 2003 to around Rs 77 crore now. Initially, Sajal only had 20 clients, but he managed to add 400 clients through referrals. Sajal says that Anjali Investment got a real boost in 2005 when he managed to rope in HNIs and a few leading corporates, each of whom invested around Rs 10 lakh to Rs 5 crore. He has 70% retail investors, 20% HNIs and 10% from the corporate sector among his current clientele.

Recipe for Success

Sajal ensures that he thoroughly understands a client’s requirements and financial goals. Only after that does he formulate an investment plan. Sajal spends quality time with his clients and shares numerous anecdotes with them on various facets of investment planning. He ensures that his clients are well-informed, and he sends them regular updates on the financial industry. Sajal is also a columnist for various Bengali newspapers. He tries to spread financial literacy through his columns.

Words of Wisdom

Sajal has three guiding principles:

1. The age of an investor should determine the risk-taking ability and the subsequent investment exposure to debt and equity.
2. Investments should be diversified across asset classes.
3. One should always keep liquidity requirements in mind while planning for long-term goals.

Sajal feeds his passion for the markets by reading extensively. “Whenever analysts predict a bull or bear run, the market moves in the opposite direction,” he quips.