

## **India's wealthy are fundamentally reshaping the way they allocate capital.**

In my conversations with investors over the last few months, one thing has been unmistakably clear: **India's wealthy are fundamentally reshaping the way they allocate capital.**

The traditional reliance on equities and fixed deposits is steadily giving way to more sophisticated, global and yield-driven strategies.

- **GIFT City** is fast emerging as the gateway for international diversification: regulated, tax-efficient and accessible at lower thresholds.
- **Private Credit** is drawing attention for its flexibility and double-digit return potential, stepping in where traditional banks cannot.
- **AIFs** are becoming the preferred vehicle for bold, high-conviction allocations across private equity, real estate and differentiated strategies.

This is not a passing trend but reflects a **mindset shift** where wealth creation is about **access, diversification and global influence.**

The article captures the transformation well and aligns closely with what we are seeing in the market every day.