

Empowering Women Through Financial Independence: A Celebration of Success on Women's Day

Let's applaud the determination, resilience, and passion of women who stepped into the world of finance

Financial independence is more than just a goal; it is a powerful force that transforms lives, builds confidence, and fosters security. This Women's Day, celebrate the remarkable journeys of women who have not only achieved financial independence themselves but have also empowered others by becoming trusted financial advisors. These trailblazers have turned their knowledge into a tool for change, breaking barriers in an industry traditionally dominated by men and paving the way for others to follow.

The stories they share today highlight the determination, resilience, and passion of women who stepped into the world of finance—some by choice, others by circumstance—and built thriving careers in mutual fund distribution and financial advisory. Each of

them started with a vision: to educate, guide, and support individuals and families in securing their financial futures. Along the way, they overcame societal biases, personal challenges, and industry scepticism to establish themselves as leaders in their field.



What makes their journeys truly inspiring is not just their individual success but their commitment to uplifting others. These women have taken financial literacy beyond boardrooms and investment portfolios, bringing it into homes and everyday conversations. They

have mentored clients, empowered women to take control of their finances, and fostered trust through honesty, empathy, and expertise.

From balancing work and family to embracing digital transformations in finance, their experiences reflect a changing industry that is becoming more inclusive, dynamic, and forward-thinking. Through continuous learning, strong relationships, and an unwavering belief in their mission, these women have redefined success in financial advisory.

As HSBC Mutual Fund honors their journeys, they hope their stories inspire many more women to step into the world of finance with confidence, knowing that financial independence is not just about money—it is about empowerment, security, and the ability to shape one's own future.

Women are natural savers and investors. Give a woman a household budget and she will ensure there is some savings in that too. When a lady gets financially independent, she has the power to change the entire ecosystem around her. It unleashes her true power. Women don't need a day to celebrate, I think it should be celebrated everyday.

—Kaliash Kulkarni, CEO, HSBC Mutual Fund



Stepping into the world of mutual fund distribution, Sreya Mukherjee found herself navigating both challenges and opportunities. Growing up in a financially aware household, she was introduced to investments and financial planning early in life. Her father, a respected professional in the mutual fund industry, was her first mentor.

Successful investing is about discipline, patience, and structured planning. Markets fluctuate, but staying invested yields the best results.

Sreya Mukherjee
Managing Partner,
Ace Financial Services Kolkata

His sudden passing changed everything. At a young age, Sreya found herself responsible for carrying forward his legacy. Without formal training, she relied on her knowledge, real-world experiences, and constant learning to manage and expand the business. The unwavering support of her family and team helped her navigate the challenges of this transition.



Over time, she developed a deep passion for wealth creation and investor education. For Sreya, mutual fund distribution is not just a business, it is a mission to help individuals achieve financial security. She believes that women bring unique strengths to the industry, such as patience, empathy, and a disciplined approach to investment planning.

Balancing entrepreneurship and personal life requires careful planning. Sreya emphasizes time management, delegation, and leveraging technology to streamline operations. She prioritizes client relationships through transparency, education, and personalized strategies. Her approach prevents impulsive decisions and fosters long-term financial growth.

For aspiring women professionals, she advises financial knowledge, industry certifications, and ethical conduct. She believes the industry should provide more networking and mentorship opportunities to encourage women entrepreneurs. Despite market fluctuations, Sreya stays focused on long-term investment principles, guiding her clients toward financial independence. She continues to evolve, learning from industry experts, regulatory updates, and investor behavior.

For Shradha Mohata, a personal experience led to her career in financial services. At just 25, she faced an alarming situation when her father passed away. No one in the family knew about his financial plans, making her realize the importance of financial awareness and preparedness. This moment reshaped her perspective on financial security and drove her to ensure that others do not face similar struggles.

Her journey into mutual fund distribution was supported by her in-laws, who were in the financial services industry. Determined to

The key to success is adaptability. Just like in investing, those who embrace change thrive in the long run.

Shradha Mohata
Co - Founder & Partner,
Trustedarms Finserv, Kolkata

make a difference, she pursued this field with dedication. Over the years, she has helped countless individuals, especially women, gain financial independence. She conducts financial awareness sessions and believes that education is the key to helping people make informed investment decisions.



Shradha believes women bring unique strengths to financial advisory. Her natural ability to connect with people and her passion for empowering others set her apart. She has always felt the need to prove herself, but her work speaks for itself. She has worked hard to build credibility, demonstrating that financial planning is not just about numbers but about trust and long-term vision.

Balancing business and family is a priority for her. With well-defined roles at her firm, she focuses on marketing and planning while her partner handles investment strategies. Remote work and technology have helped her maintain flexibility without compromising on service quality. She embraces digital tools to stay connected with clients, conduct virtual meetings, and provide seamless advisory services.

She has witnessed the evolution of the mutual fund industry from a time when people preferred traditional investments to today, where SIPs and goal-based investing have become mainstream. Women are now more visible in the financial sector, earning respect as trusted advisors. The increasing participation of women in finance gives her hope for a more inclusive future.

Shradha builds trust with clients through a personalized, client-first approach. She believes in continuous learning, staying updated through podcasts, reading, and industry training. For aspiring women professionals, she advises confidence, networking, and ethical conduct. She emphasizes that success comes from staying adaptable and embracing change.

Alka Karnani's transition into finance was not just a career choice but a calling. Her interest in financial awareness began in 2004 when she joined Millennium Mams, a financial education initiative for women. However, it was in 2007, during a financial crisis in her family, that she decided to turn her passion into a profession. She founded Money Plant, an investment and financial solutions firm, with a strong focus on financial literacy and goal-based planning. Her mission is to make financial independence a reality for more women.

Investing is about discipline, patience, and knowledge. The key to success is understanding the power of compounding and staying committed for the long term.

Alka Karnani
Founder & Director, Money Plant, Kolkata



At the time, women in finance were rare. Yet, Alka believed that women, with their natural ability to budget and plan households, were well-suited for financial advisory roles. Inspired by the principles of value investing, she built Money Plant as a firm committed to long-term wealth creation, not just product sales. She takes pride in educating clients on risk management, disciplined investing, and wealth-building strategies tailored to their goals.

Balancing work with family was never a challenge for her. It was a project she handled with discipline and dedication. She recalls being the only woman in investment training sessions, a situation that has improved over the years with more women entering the field. She strongly advocates for mentorship programs to encourage more women to explore financial advisory as a career path.

Alka's dedication earned her a spot in the Goldman Sachs & IIM-B GS10K Women Entrepreneurs Programme, a recognition of her achievements. Today, Money Plant is almost entirely run by women, creating a supportive and empowering environment. She believes that a collaborative approach to financial planning leads to better outcomes for clients and contributes to the larger goal of financial literacy.

Her belief in ethical financial advisory and client-first service has been the foundation of her success. She continues to inspire and mentor young women, proving that persistence, knowledge, and discipline can break barriers in any industry.

Sarika A. Sahoo's passion for financial literacy and a solid academic foundation, she pursued a career in wealth management. Over the past two decades, she has played a crucial role in shaping Odisha's financial landscape. Six years ago, she co-founded MintBox Advisory LLP, driven by her mission to make financial planning more accessible, especially for first-time investors.

As a woman in financial advisory, Sarika brings a unique perspective and an ability to connect with clients on a deeper level. She believes that empathy, patience, and active listening—qualities often associated with women—are invaluable in financial consulting. These attributes help clients feel understood, secure, and confident in their investment decisions. She tailors financial plans to individual needs, ensuring a focus on sustainable and long-term wealth creation.

Managing both a joint family and a thriving business, Sarika attributes her success to discipline, effective time management, and prioritization. Over the years, she has witnessed the industry evolve from a product-centric to a client-centric approach, with digitalization playing a key role in improving accessibility. She is also a strong advocate for increasing women's participation in finance, emphasizing

the need for mentorship and financial education. She actively engages in financial literacy initiatives to bridge knowledge gaps and empower individuals.

For Sarika, trust and ethics are the foundation of financial advisory. Her approach centers on educating clients, setting realistic expectations, and guiding

Finance is not just about numbers—it's about trust, discipline, and long-term thinking. Keep learning, stay ethical, and success will follow.

Sarika A. Sahoo
Co-founder, MintBox Advisory LLP
Bhubaneswar



Deepika Sharma's interest in mutual fund distribution was piqued by her early exposure to finance and investments. Growing up surrounded by discussions on financial planning, she developed a deep interest in helping people secure their financial future. As an Independent Financial Advisor (IFA), she has built a career rooted in trust, knowledge, and long-term vision. She takes pride in helping individuals and families navigate financial decisions with clarity and confidence.

Deepika believes that women have a natural advantage in financial advisory due to their multitasking abilities and emotional intelligence. Establishing personal connections with clients, understanding their concerns, and guiding them with empathy has helped her build lasting relationships. She ensures that her clients feel comfortable asking questions, making financial discussions more approachable and transparent.

Balancing professional and personal responsibilities is an ongoing effort, but Deepika approaches it with enthusiasm and discipline. She has witnessed significant changes in the mutual fund industry over the past seven years, with digitalization making investing more accessible. Online platforms, e-KYC, and investment apps have removed geographical barriers, allowing investors to participate from anywhere. She embraces technology to provide seamless advisory services and enhance client engagement.

Trust is the foundation of her practice. She ensures that her clients feel supported, especially during

market fluctuations, by offering personalized guidance based on their risk tolerance and financial goals. Her success is driven by continuous learning—staying updated on financial trends, regulations, and industry advancements. She believes that an informed advisor is best equipped to serve clients effectively.

Deepika encourages women to pursue careers in financial advisory, emphasizing diligence, education, and ethical business practices. She also believes that financial literacy should be a core part of education to empower more women entrepreneurs. She regularly mentors young professionals and conducts financial literacy sessions to promote informed investing.

Finance is more than just numbers; it's about understanding people and their goals. A well-informed and disciplined investor always wins in the long run.

Deepika Sharma, MFD, Ranchi



Stepping into the financial sector was not easy. Specially in an industry where trust takes time to build. Amita Singh entered the field with a deep desire to help people secure their financial future. The road was filled with challenges, but her perseverance and commitment to transparency helped her gain her clients' trust. Despite being in a male-dominated industry, she focused on knowledge, honesty, and strong client relationships to carve a niche for herself. Over the years, her ability to educate and simplify financial concepts has strengthened her reputation among investors.

Being a woman has offered her a unique perspective in financial advisory. Many clients, especially families and women, feel more comfortable discussing their financial aspirations with someone who listens with patience and understanding. While it required extra effort to prove her expertise, Amita remained focused on building long-term trust through ethical financial guidance. She ensures that her clients not only invest wisely but also understand their financial plans, making them more confident decision-makers.

Managing a career and family responsibilities has been a balancing act. Time management, discipline, and technology have been crucial in helping her handle professional and personal commitments. The growing use of digital platforms has

allowed her to serve clients efficiently while maintaining flexibility. Online meetings, automation, and digital transactions have made financial advisory more accessible and seamless.

The financial industry has changed significantly since she started, with increased awareness and accessibility making mutual funds a preferred investment choice. More women are stepping into finance, but there is still room for greater inclusion and support. Amita believes

Never chase commissions or numbers; build trust, and success will follow.

Amita Singh, MFD, Patna



mentorship and structured opportunities can help more women establish themselves in this sector. She actively participates in financial literacy programs to help bridge this gap.

For Amita, success in financial distribution is about knowledge, resilience, and putting clients first. Markets fluctuate, but trust remains constant. Her advice to aspiring women professionals is simple—stay committed, keep learning, and prioritize client interests.

Starting out in the banking sector, Namrata Singh gained extensive experience across various financial domains before deciding to build something of her own. She was fascinated by the role investments play in shaping financial security, and this passion led her to establish Arthasadhana Investments in 2021. Today, she guides over 280 clients, helping them achieve their financial aspirations. Her approach focuses on financial education, ensuring her clients are well-informed and confident about their investment choices.

As a financial advisor, she has observed that many women hesitate to take charge of their own finances, often relying on male family members for decisions. Namrata has made it her mission to change this by empowering women with financial knowledge. She believes that when women actively participate in investment planning,

When you educate a woman about finance, you empower a family for generations.

Namrata Singh
Founder, Arthasadhana Investments, Kolkata



they gain confidence and long-term security. She regularly conducts workshops and sessions to educate women on the importance of financial independence and smart investing.

Balancing a business with family responsibilities is never easy, but Namrata credits her strong support system for making it possible. Her husband has played a crucial role in ensuring she can focus on her professional growth while maintaining family commitments. She believes that with the right mindset and structured planning, women can excel both at work and home without compromising either.

Over the years, she has witnessed the industry evolve significantly. From ₹4 lakh crore in AUM in 2007 to over ₹67 lakh crore in 2024, the sector has grown remarkably. Digital advancements have further revolutionized financial services, allowing her to engage with clients across India and even overseas. Technology has made advisory more efficient, helping investors track their portfolios and make real-time decisions.

Her approach to financial advisory is based on trust and transparency. She prioritizes ethical guidance, ensuring clients understand the risks and benefits of their investments. Continuous learning, staying updated on industry trends, and networking with peers have helped her stay ahead in the game. She actively encourages other women to step into financial advisory, believing that the industry benefits from diverse perspectives and fresh insights.

Namrata encourages more women to step into financial advisory, emphasizing that knowledge, confidence, and persistence are key to success.

A fascination with financial markets from a young age led Amrita Bhagat toward a career in investment advisory. She was inspired by a female financial expert she once saw explaining mutual funds, which made her realize the need for more women in this field. Over time, she recognized that many women wanted to invest but lacked proper guidance or felt hesitant discussing finances with male advisors. Determined to change this, she stepped into financial distribution to bridge the gap. Today, she focuses on educating clients, particularly women, about the importance of investing and financial planning.

Amrita believes that being a woman has given her certain advantages in financial advisory. Empathy and the ability to build deep client relationships have been her strengths. She has noticed that many women prefer discussing their financial concerns with a female advisor who understands their unique challenges. Her approach is centered on financial literacy, ensuring that clients feel comfortable making independent financial decisions.

Juggling professional and personal responsibilities has been a learning experience. She follows a disciplined approach, setting clear work boundaries while ensuring quality time with her family. Prioritization and a supportive family have helped her maintain this balance effectively.

For her, success in financial advisory is built on trust, transparency, and knowledge. She believes in educating clients rather than just selling investment products. She takes time to explain financial concepts

and long-term planning, ensuring her clients make informed decisions.

The financial industry has evolved with technology, making investments more accessible. However, she feels there is still work to be done in encouraging more women to enter financial advisory roles. Mentorship programs and awareness campaigns can play a significant role in bringing more women into the field. She actively participates in initiatives that promote financial awareness and

Trust and knowledge are your greatest assets. Invest in both, and success will follow.

Amrita Bhagat, MFD Ranchi

mentorship. Amrita advises aspiring female financial professionals to be persistent, keep learning, and always prioritize their clients' best interests.

