



GANDHARVA FINCHART

ABOUT US

FOUNDED IN 2017, GANDHARVA FINCHART LLP BEGAN WITH A CLEAR VISION — TO SIMPLIFY FINANCE, EMPOWER INDIVIDUALS, AND HELP THEM MAKE CONFIDENT, INFORMED INVESTMENT DECISIONS. WITH OVER TWO DECADES OF COMBINED EXPERIENCE IN THE FINANCE AND INVESTMENT SECTOR, THE FOUNDERS, VEENESH TAWDE AND INDRAJEET CHAVAN, BRING DEEP INDUSTRY INSIGHT AND STRATEGIC THINKING TO THE FOREFRONT OF EVERY SOLUTION. FROM ITS INCEPTION MANAGING PORTFOLIOS WORTH ₹80 CRORE, TODAY GANDHARVA PROUDLY OVERSEES ASSETS EXCEEDING ₹900 CRORE AND HAS GUIDED THOUSANDS TOWARDS ACHIEVING FINANCIAL CLARITY. THROUGH PERSONALIZED CONSULTATIONS AND LARGE-SCALE WORKSHOPS, THE FIRM HAS BECOME A DRIVING FORCE IN SPREADING FINANCIAL LITERACY ACROSS MAHARASHTRA AND BEYOND. WITH 8 ACTIVE BRANCHES ACROSS INDIA, GANDHARVA IS STEADILY EXPANDING ITS REACH — OFFERING ACCESSIBLE, EXPERT FINANCIAL ADVICE TO MORE COMMUNITIES EVERY DAY. NOW, GANDHARVA IS SETTING ITS SIGHTS ON REGIONS WHERE FINANCIAL AWARENESS IS STILL LIMITED — WITH A MISSION TO BRIDGE THAT GAP AND BRING SOUND FINANCIAL KNOWLEDGE TO EVERY DOORSTEP. DRIVEN BY VALUES, POWERED BY TRUST, AND BUILT ON EXPERIENCE — GANDHARVA CONTINUES TO LEAD WITH PURPOSE.

OUR VISION & MISSION

VISION

TO REDEFINE FINANCIAL EMPOWERMENT BY PROVIDING ACCESSIBLE, INNOVATIVE, AND TRANSPARENT SOLUTIONS THAT ENABLE LONG-TERM SUCCESS FOR OUR CLIENTS.

MISSION

- SIMPLIFY FINANCIAL DECISION-MAKING WITH INTUITIVE TECHNOLOGY.
- FOSTER TRUST THROUGH ETHICAL PRACTICES AND PERSONALIZED GUIDANCE.
- CONTINUOUSLY INNOVATE TO STAY AHEAD IN A DYNAMIC FINANCIAL LANDSCAPE.

WITH GANDHARVA FINCHART, YOU CAN NAVIGATE THE COMPLEXITIES OF FINANCE WITH CONFIDENCE. YOUR FINANCIAL GROWTH IS OUR PRIORITY.

WHAT WE DO? OUR CORE SERVICES



EQUITY ADVISORY



CURRENCY TRADING



MUTUAL FUND ADVISORY



INSURANCE ADVISORY



WEALTH MANAGEMENT



TAX PLANNING

OUR EXPERTISE



EXPERT ADVICE

OUR TEAM COMPRISES SEASONED FINANCIAL PROFESSIONALS WITH EXTENSIVE INDUSTRY KNOWLEDGE



PERSONALIZED APPROACH

WE UNDERSTAND THAT EVERY CLIENT IS UNIQUE, TAILORING OUR SERVICES TO MEET YOUR SPECIFIC NEEDS AND OBJECTIVES.



TRANSPARENT COMMUNICATION

WE PRIORITIZE CLEAR, HONEST COMMUNICATION, ENSURING YOU ARE INFORMED AT EVERY STEP OF YOUR FINANCIAL JOURNEY.



PROVEN TRACK RECORD

OUR CLIENTS TRUST US FOR DELIVERING CONSISTENT RESULTS, BACKED BY POSITIVE TESTIMONIALS AND LONG-TERM RELATIONSHIPS.

OUR SISTER COMPANIES



GENIUS TRADE EXPERT

EMPOWERING YOUR BUSINESS WITH EXPERT TRADING SOLUTIONS AND SMART STRATEGIES.



GANDHARVA TRADER

GANDHARVA TRADER – DIVERSE EXPERTISE IN STOCK MARKETS, MANGO EXPORTS, AND BEYOND.



GANDHARVA REALTEK

GANDHARVA REALTEK – YOUR TRUSTED PARTNER IN LAND BUYING AND SELLING.



PATIL WEALTH LLP

WE SPECIALIZE IN STOCK MARKET TRADING AND PROVIDE EXPERT STOCK MARKET SERVICES TO INVESTORS AND TRADERS.

MEET THE FOUNDERS



MR. VEENESH TAWDE
FOUNDER & CMD



MR. INDRAJEET CHAVAN
FOUNDER & CMD



MR. SACHIN SHINDE
MANAGING DIRECTOR



MR. ANAND AWTADE
TECHNICAL ANALYST

DOCUMENTS


आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA

ई- स्थायी लेखा संख्या कार्ड
e - Permanent Account Number (e-PAN) Card
ABAFG9036H

नाम / Name: GANDHARVA REALTEK

निगम/गठन की तारीख / Formation Date: 25/11/2023

 Signature Not Verified
Digitally signed by Income Tax Deptn Date: 20/04/2023 10:48:26 IST

- Permanent Account Number (PAN) facilitate Income Tax Department linking of various documents, including payment of taxes, assessment, tax demand tax arrears, matching of information and easy maintenance & retrieval of electronic information etc. relating to a taxpayer.
- Quoting of PAN is now mandatory for several transactions specified under Income Tax Act, 1961 (Refer Rule 114B of Income Tax Rules, 1962)
- Processing or using more than one PAN is against the law & may attract penalty of upto Rs. 10,000.
- The PAN Card enclosed contains Enhanced QR Code which is readable by a specific Android Mobile App. Keyword to search this specific Mobile App on Google Play Store is "Enhanced QR Code Reader for PAN Card".

आयकर विभाग भारत सरकार
INCOME TAX DEPARTMENT GOVT. OF INDIA

ई-पान कार्ड का प्रमाणित और डिजिटल रूप में जारी किया गया है।
This card is issued in e-PAN format and is digitally signed.

आयकर विभाग भारत सरकार
INCOME TAX DEPARTMENT GOVT. OF INDIA

ई-पान कार्ड का प्रमाणित और डिजिटल रूप में जारी किया गया है।
This card is issued in e-PAN format and is digitally signed.

Electronically issued and Digitally signed ePAN is a valid mode of issue of Permanent Account Number (PAN) post amendments in clause (c) in the Explanation occurring after sub-section (3) of Section 138A of Income Tax Act, 1961 and sub-rule (6) of Rule 114 of the Income Tax Rules, 1962. For more details, [click here](#)

आयकर विभाग
INCOME TAX DEPARTMENT

भारत सरकार
GOVT. OF INDIA

ई- स्थायी लेखा संख्या कार्ड
e - Permanent Account Number (e-PAN) Card
ABCFG5754C

नाम / Name: GANDHARVA TRADERS

निगम/गठन की तारीख / Formation Date: 27/02/2025

 Signature valid
Digitally signed by Income Tax Deptn Date: 20/04/2023 10:48:26 IST

- Permanent Account Number (PAN) facilitate Income Tax Department linking of various documents, including payment of taxes, assessment, tax demand tax arrears, matching of information and easy maintenance & retrieval of electronic information etc. relating to a taxpayer.
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INCOME TAX DEPARTMENT GOVT. OF INDIA

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INCOME TAX DEPARTMENT GOVT. OF INDIA

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**GOVERNMENT OF INDIA
MINISTRY OF CORPORATE AFFAIRS
Central Registration Centre**

**Form 16
[Refer Rule 11(3) of the Limited Liability Partnership Rules, 2009]
CERTIFICATION OF INCORPORATION**

LLP Identification Number: **AAV-5484**

It is hereby certified that GHANDHRV FINCHARTS ENTERPRISES LLP is incorporated pursuant to section 12(1) of the Limited Liability Partnership Act, 2008.

Given under my hand at Manesar this Twenty first day of January Two thousand twenty-one.



JHABBOO RAM MEENA
ASST. REGISTRAR OF COMPANIES
For and on behalf of the Jurisdictional Registrar of Companies
Registrar of Companies
Central Registration Centre

Disclaimer: This certificate only evidences incorporation of the LLP on the basis of documents and declarations of the applicant(s). This certificate is neither a license nor permission to conduct business or solicit deposits or funds from public. Permission of sector regulator is necessary wherever required. Registration status and other details of the LLP can be verified on www.mca.gov.in

Mailing Address as per record available in Registrar Office:

GHANDHRV FINCHARTS ENTERPRISES LLP

B 303, Dadu Plaza, Near C.M. Nagar, Malvempada Road, Virar, Thane, Maharashtra, 401305, India





Tata AIG General Insurance Company Ltd.

Peninsula Business Park, Tower A, 15th Floor, C. K. Marg,
Lower Parel, Mumbai - 400 013
Tel. No. +91 22 6669 9697 Fax: 022 6693 8170
IRDA of India Registration No.: 108
CIN: U85110MH2000PLC128425

DATE: 07 October, 2025

VEENESH SHANTARAM TAWDE
Nr Shree Swami Samartha Math Road Dattawadi Kharegaon
Flat No 401 Sukur Sublime,
Kalwa Thane,
Thane Maharashtra India,
Thane - 400605
Mob No.: 9082772027
Producer Code : 2957290000
Branch Name : MUMBAI BRANCH- PENINSULA

Dear VEENESH SHANTARAM TAWDE,

Sub: Letter of Appointment to act as Insurance Agent.

Congratulations on successfully clearing the pre-recruitment Insurance Agency Examination!

We are glad to appoint you as an authorised agent of Tata AIG General Insurance Company Limited (Tata AIG") with effect from 07-OCT-2025 for procuring or soliciting general insurance business including business relating to the continuance, renewal or revival of policies of insurance.

Your Agency code for future business reference is 2957290000. We are also enclosing an identity card along with this letter.

It will be our endeavour to extend support in enhancing your knowledge and skills to help you build a rewarding and successful career. You shall also undergo required product and such other trainings as may be prescribed by Tata AIG from time to time.

This appointment is subject to the attached "**General Terms and Conditions applicable to the Agents of Tata AIG**" which forms part of this appointment letter. These terms and conditions shall be in addition to any other terms as stipulated by Tata AIG in this regard from time to time and may be varied / amended by Tata AIG at its discretion.

We once again welcome you to the Tata AIG family and look forward to your contribution as a Partner in Progress.

Sincerely

For Tata AIG General Insurance Company Limited

Archana DP

Archana Pomendkar
Designated Official

राष्ट्रीय प्रतिभूति बाजार संस्थान
National Institute of Securities Markets

Established by the Securities and Exchange Board of India

प्रमाणपत्र
CERTIFICATE



श्री / सुश्री Mr. / Ms. VEENESH SHANTARAM TAWDE
(पी.ए.एन. संख्या PAN Number : XXXXX6092X)



ने भारतीय प्रतिभूति और विनियम बोर्ड (प्रतिभूति बाजारों में सहयुक्त व्यक्तियों का प्रमाणीकरण) विनियम, 2007 के अधीन अपेक्षानुसार
"रा.प्र. बा.सं. शृंखला VIII: इक्विटी व्युत्पन्नी सतत व्यावसायिक शिक्षा" सफलतापूर्वक पूर्ण कर ली है।
has successfully completed the "NISM Series VIII: Equity Derivatives Continuing Professional Education Program" Continuing Professional Education Program as required under the SEBI (Certification of Associated Persons in the Securities Markets) Regulations, 2007.

Mode of Delivery : CPE

CPE Code : NSE/NISMS08A/13207/11-Oct-2025/Thane

CPE Date : 11-Oct-2025

CPE Location : Thane

Certification No. : 2520371775

Valid till : 10-Oct-2028

Yogita Jadhav
Registrar
Date of Issue : 25-Oct-2025

For online verification of this NISM Certificate, please login to NISM Skills Registry at <https://certifications.nism.ac.in/nismskills>



VEENESH SHANTARAM TAWDE

Insurance Advisor

Advisor Code no : AIG2957290000

Issued on :07-Oct-2025

Archana DP

Designated Official

INSTRUCTIONS

- The individual who's been issues this card is appointed by TATA AIG and is authorized for soliciting,procuring and servicing insurance business for TATA AIG.
- This card is to be produced to the customer on demand.
- This card must be surrendered immediately upon cessation of appointment.

IF FOUND PLEASE RETURN TO

Agency Department
TATA AIG General Insurance
Company Limited
Peninsula Business Park,
Tower A, 15th Floor,
G.K. Marg, Lower Parel,
Mumbai-400013
Tel No.: 022-66699697



19/08/2025

MR SANTOSH SUTAR
 FLAT NO 005, SAI BALMANU BUILD
 NEAR HANUMAN MANDIR DOMBIVALI
 THANE
 THANE
 MAHARASHTRA
 PIN: 421202
 Contact no. 7738977827

Sub: Appointment Letter

Dear Mr Santosh Sutar

This is to inform that you have been appointed as an insurance agent with ICICI Life Insurance Co. Ltd. from 18/08/2025 with advisor code ICIO1664246. Please read the terms and conditions, code of conduct as per revised regulations and the Declaration carefully.

Should you need any clarification, please call us on 1800 - 2660 or visit the nearest ICICI Prudential Life Insurance branch.



उस बीमाकर्ता का कार्यालय जिसके साथ
 अभिकर्ता सम्बन्ध है।

**Office of the Insurer with whom
 the agent is attached**

अभिकर्ता का अम्बलिन सं.

Agent Appointment No ICIO1664246

अभिकर्ता का नाम

Name of Agent Mr SANTOSH SUTAR

अभिकर्ता के हस्ताक्षर
Agent's sign.

इस पदनाम पत्र का धारक हमारे नियंत्रण और शर्तों के अनुसार हमारे
 बीमा उत्पादों को बिक्री करने के लिए प्रमाणित है।

**The holder of this card is authorised to sell our
 insurance products, as per our terms and conditions**

पुरुष/ स्त्री

Sex

MALE

को जन्म हुआ

Born on

16/07/1982

भिर्यक्ति तिथि

Appointment Date

18/08/2025



बीमाकर्ता का पता और टेलीफोन संख्यांक (यदि इस पदनाम पत्र का धारक के संबंध में जिसके व्यक्ति द्वारा संपर्क करना आवश्यक है।)

**Address and telephone numbers of the Insurer : (If required to be
 contacted by any one in connection with holder of this card):**

पता 1 ADDRESS 1 : ICICI Prudential Life Insurance Co. Ltd. Raheja Tipco Plaza.

पता 2 ADDRESS 2 : Rani Sati Marg, Malad East,

शहर CITY : Mumbai

राज्य STATE : Maharashtra

पिन कोड PIN : 400097

टोल फ्री संख्या Toll Free Number : 1800 - -2660

अभिकर्ता का पता और टेलीफोन संख्यांक

Address and telephone numbers of the Agent:

मकान सं HOUSE NO : FLAT NO 005, SAI BALMANU BUILD

सड़क STREET : NEAR HANUMAN MANDIR DOMBIVALI, TH

शहर TOWN : THANE

राज्य STATE : Maharashtra

दूरभाष PHONE : 7738977827






GANDHARVA FINCHART



 BHAVESHWAR ARCADE, 219, ANNEX, GHATKOPAR WEST, MAHARASHTRA 400086

 [+91 82910 85352](tel:+918291085352)

 GANDHARVAFINCHART.COM