



Financial Radiance



Founder of Financial Radiance

RAJESH MINOCHA

Certified Financial Planner (CFP)[®]

AMFI Registered Mutual Fund Distributor (ARN 263267)

Experience of 30 years, MBA in finance from JBIMS Mumbai



About Company

Most people in their subconscious want to plan out their finances well. But, it often takes a backseat due to lack of financial expertise and other pressing commitments like workpressure, children's education, following our passions, taking care of elderly at home or just for any other reason.

Financial Radiance plugs that gap for you. We act as a catalyst to help you keep monetary matters on track and provide our unbiased support. We hold the lantern to show you the path to your financial wellness and prosperity...

Contact Us

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<https://www.financialradiance.com>

Digital Business Card

Check out my social media



Our Value Adds

Help you identifying, quantifying and prioritizing your goals .

Assessment of insurance needs like life and health Insurance and determining what is actually needed .

Emergency needs can come up at any time and it is important that before implementing any recommendation, our clients are financially prepared for emergencies such as loss of job, loss of life, hospitalization etc.

Assessing entire financial situation and then determining appropriate investment plans.

Customized investment plan, considering overall goals and realistic probability of achievement.

Portfolio monitoring and rebalancing asset allocation, if needed, due to changes in life situations or conditions in capital markets.

Why Financial Radiance?

Helps you achieve your various goals like an Independent villa, overseas education for children, dream vacation, following your passion, securing peaceful retirement.



Our Services



Investment Execution

Align your investments with your goals to build wealth systematically and achieve financial freedom, through tailored recommendations, seamless execution, and real-time tracking.



Retirement Readiness

Build a future where work is optional, through disciplined corpus creation, smart income planning, and a well-defined legacy strategy.



Personal Insurance

Protect your income and family with the right insurance structure, designed with customized life and health cover based on your needs.



Business Insurance

Safeguard your business from financial shocks by protecting its people, leadership, and continuity, through structured employer-employee, keyman, and partnership insurance.



Angel Investing

Access curated early-stage investment opportunities to participate in high-growth startups, with a structured approach to risk and diversification. Suitable for investors with a strong financial foundation and the ability to take a long-term, high-risk allocation, not meant for everyone.



Loan Against Mutual Fund

Access quick liquidity without selling your investments, at competitive rates (at 10.25% p.a.), with interest charged only for the days you use the funds.



Estate Planning

Ensure your wealth is transferred smoothly, clearly, and exactly as per your wishes, through structured estate planning, including Wills, asset documentation, and legacy solutions.



NRI Investments

Help NRIs invest in India seamlessly while navigating regulations, taxation, and long-term goals.



Debt Management

Optimize your loans and liabilities to reduce costs and stay on track toward financial independence. We can also help you in getting a home loan or an educational loan at a competitive rate.



Old Investments Retrieval

Recover lost or unclaimed investments, across shares, dividends, PF, deposits, bank accounts, and more, with complete end-to-end support.



Tax Planning

Optimise your taxes and maximise post-tax returns, with in-house expertise across tax planning, filing, audits, and compliance.

Testimonials

“Rajesh has been both a personal and professional advisor for me in the difficult terrain of financial planning and financial products. He has a in-depth knowledge of current and future economic events and is agile to recommend measures to avoid asset risk. He is available and very supportive in the logistics of executing the plan he makes together with you. Thanks Rajesh.”

~Rupesh Goel
Chief Product Officer. Leading tech startup

“In 2015, I was searching for a CFP in Hyderabad directory and had the opportunity to talk to Rajesh Minocha. I was nearing my retirement age and wanted recommendation on personal finance investment, considering my age and risk profile. I was very impressed with his professionalism, client centric thoughts and Integrity. I wish him all the best.”

~N. Laxmipati
Dy. General Manager, Bhagyanagar Gas Limited

**WHAT ARE YOU WAITING FOR?
JOIN US NOW!**

Holistic and Structured Approach

Experience has taught us that no one-size-fits-all and therefore without even thinking of recommending a product, what we do as the first step is to understand your financial goals, risk profile, time horizons and emotional behaviors. Personalized service is essential when matching clients with the right products and services. We sometimes also work with some of our clients to understand the dynamics of risks and returns, so as to give them the right perspective and expectations, and arrive at realistic financial goals.



Long Term Relationship

We do not just show you the way, but be with you through out. Goal based financial recommendations are provided and the “run-rate” of the client is monitored periodically and action taken only if there is a need to do so, to ensure achievement of goals on time. Therefore, if your goals involve purchasing a first home, financing college degree, or planning for retirement, Financial Radiance works with you in making the best decisions for your money

The Right Ingredients

We put our qualifications and experience into practice. Professional qualifications i.e. MBA (Finance) from JBIMS, Mumbai and a CFP with 21 years of rich work experience in leading Indian and Multinational finance companies are put to use while working on the customized personal financial strategies for you.

Discover My Books



Retire how you want, not how others want you to!

Struggling with work-life balance or stuck in a job you don't love? Retire on Your Terms is your guide to achieving financial freedom and living a fulfilling retirement.

This book offers:

- A practical plan and checklist for retirement success.
- Simplified insights on Financial Independence Retire Early (FIRE).
- Strategies to lead a healthy, meaningful, and purposeful life post-retirement.

Your second innings can be the most fulfilling chapter of your life.

A sequel to Retire on Your Terms, this book offers a fresh perspective on retirement- not as an end, but as a new beginning.

Second Innings on Your Terms redefines retirement as a time for:

- Exploring passions.
- Pursuing meaningful work.
- Reinventing yourself to live with purpose and fulfillment.

From a job you hate to a life you love!

Are you stuck in a job that you hate? The career escape plan offers a practical approach to aligning your career with your passions and financial goals.

This book will help you:

- Transform your life from one driven by obligations to one guided by decisions and dreams.
- Discover how work can be more than just a means to an end—it can be an adventure of a lifetime.
- Redefine success by finding purpose in what you do.



**Available Globally
on Amazon**

Check my account on Instagram
[@author_rajeshminocha](#)



Empower Your Financial Literacy with Me through Customized Sessions




**For Individuals,
For Corporates**

Scan to express
your interest



- ✔ Personal Finance for Millennials
- ✔ Personal Finance for Women
- ✔ Personal Finance for Mid-Career and Senior-Level Professionals
- ✔ Personal Finance on Mutual Funds
- ✔ Personal Finance for Business Owners
- ✔ Personal Finance for those Approaching or Already in Retirement

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<https://www.financialradiance.com/blog>

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