

# Invest in US Stocks, Global ETFs and Dollar Bonds Without Leaving India. GIFT City Makes It Possible.

US stocks, global ETFs, and dollar bonds — all available to you today, without a foreign brokerage, without leaving India, and without complexity. GIFT City quietly changed everything.

You have watched Apple, Google, and Amazon grow for years from a distance. You knew the companies. You believed in them. But investing in them felt out of reach complicated, foreign, reserved for someone else. That distance just closed.

*"I always thought investing abroad meant opening a foreign account, wiring dollars, and navigating international tax rules," says one of our clients. "When my advisor told me I could buy Apple shares and hold dollar bonds through GIFT City with an Indian account, in rupees to start I didn't believe it at first. Then I did it in one afternoon."*

That conversation is happening more and more. Because GIFT City India's International Financial Services Centre based in Gandhinagar, Gujarat has quietly become one of the most powerful financial innovations for Indian investors. It lets you access the world's best markets, in foreign currency, with full regulatory protection, without ever needing a foreign address or a foreign broker.




## 1 What exactly is GIFT City?

GIFT City is India's dedicated International Financial Services Centre (IFSC) a special economic zone where global financial products are available under Indian regulatory oversight. Think of it as a small piece of Wall Street, London, and Singapore, built inside India, operating under SEBI and RBI frameworks you already trust.

<b>FULL NAME</b> Gujarat International Finance Tec-City (GIFT City) <small>India's first and only IFSC</small>	<b>REGULATED BY</b> IFSCA – International Financial Services Centres Authority <small>Plus SEBI, RBI, IRDAI oversight</small>
<b>WHAT YOU CAN INVEST IN</b> US Stocks · Global ETFs · Dollar Bonds · International MFs <small>All from India, under Indian regulation</small>	<b>CURRENCY</b> USD, EUR, GBP – foreign currency denominated <small>Under LRS: \$250,000/year limit per person</small>

## 2 Three things you can now invest in

Through GIFT City, three powerful global asset classes are now accessible to you. Each one does something your existing India-only portfolio cannot.

 <p><b>US STOCKS</b></p> <p>Buy Apple, Microsoft, Amazon, Nvidia — directly. Own fractional shares of the world's most valuable companies.</p> <p>NYSE · NASDAQ</p>	 <p><b>GLOBAL ETFs</b></p> <p>S&amp;P 500, Nasdaq 100, global sector ETFs — one fund, instant diversification across hundreds of world companies.</p> <p>S&amp;P 500 · NASDAQ 100</p>
 <p><b>DOLLAR BONDS</b></p> <p>Earn fixed returns in US dollars. Stable income that grows with dollar strength — a hedge against rupee depreciation.</p> <p>USD Denominated</p>	

## 3 How it works simpler than you think

### 1. Open a GIFT City account with a registered broker

Several SEBI-registered brokers and banks now operate in GIFT City. Your Opulence advisor can guide you to the right one based on your investment plan.

### 2. Remit funds under LRS — up to \$250,000 per year

Transfer funds from your Indian bank account under the RBI's Liberalised Remittance Scheme. The process is digital, straightforward, and done through your existing bank.

### 3. Choose your investments — US stocks, ETFs or bonds

Buy fractional shares of Apple or Amazon, invest in an S&P 500 ETF, or purchase USD bonds. All executed through Indian-regulated platforms inside GIFT City.

#### 4. Hold, grow, and repatriate at your pace

Your returns accumulate in USD. When you choose to bring them back to India, you benefit from any rupee depreciation over that period — your dollar returns convert to more rupees.

#### 4. The real reason these matters for your portfolio

You already know India's growth story is powerful. But here is the data point that changes perspective: **India represents just 3% of the global stock market.** Every rupee you have invested so far is exposed to that 3%. The remaining 97% the technology giants, the healthcare innovators, the global consumer brands have been sitting outside your reach.

GIFT City doesn't ask you to abandon India. It asks you to **add the world to India.** Your domestic SIPs stay. Your mutual funds stay. GIFT City becomes the international layer the part of your portfolio that moves with global growth, earns in dollars, and protects you when the rupee softens.

3%

India's share of global stock market

\$250K

annual LRS limit per person under RBI rules

97%

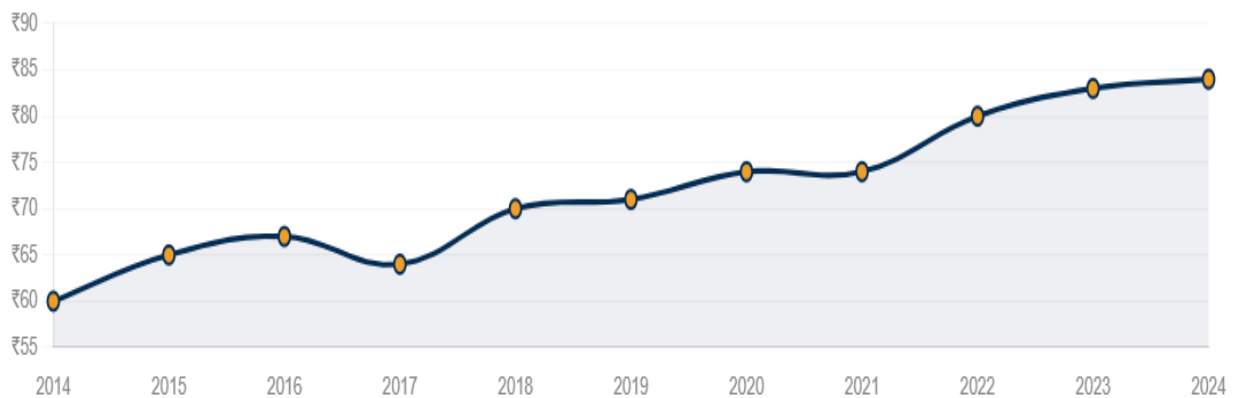
of world's wealth creation you can now access

1 day

typical account opening time at GIFT City brokers

#### 5 The rupee factor why dollar investments protect you

Every year, the Indian rupee depreciates against the US dollar on average. This quiet erosion reduces the purchasing power of rupee-only wealth especially for goals like children's foreign education, international travel, or global medical treatment.



If you had invested \$10,000 in 2014 (≈₹6 lakhs then), today that same amount is worth **₹8.4 lakhs in rupee terms** even before any investment returns. The currency alone created value. Dollar-denominated investments in GIFT City capture this benefit automatically.

### **If you have children going abroad**

Education fees are in dollars. A GIFT City USD bond portfolio builds that corpus in the same currency you'll eventually need eliminating exchange rate risk at withdrawal time.

### **If you want global brand exposure**

You use Apple, Google, and Amazon every day. With GIFT City, you can own them too. Invest in the companies whose products are already part of your life.

### **If India volatility concerns you**

Global ETFs move on different cycles than Indian markets. When Nifty corrects, the S&P 500 may hold. Geographic diversification is your buffer and GIFT City makes it accessible.

### **If you're building long-term wealth**

Over 20 years, a combined India + global portfolio has historically outperformed an India-only portfolio with lower volatility. The math of diversification works over time.

*"The borders that once existed between Indian investors and global markets were never financial. They were informational. Now you know. Now you can."*

## **Opulence Wealth — Global Investing Philosophy**

**GIFT City is not a shortcut. It is not speculation. It is what sophisticated global investors have always had and what is now, finally, available to you from the**

**comfort of your existing financial life in India. Your world just got bigger. And so did your opportunity.**

### **Dispatch from your Opulence Team**

You have built something real here in India. Now it is time to let that wealth look outward. We are actively guiding clients on GIFT City allocations which brokers to use, how much to allocate, which instruments suit your goals. This is not a product we are selling. It is a window we are opening for you. Come take a look at the world outside.

*Speak to your Opulence Wealth team for a personalised global portfolio review.*

This article is for educational purposes only. GIFT City investments are subject to LRS limits (USD 250,000/year). Tax treatment may vary. All international investments carry currency risk and market risk. Please consult your financial expert before making any global investment decisions.