

# Yogendra Joshi and Moneybolism: A Disciplined Approach to Money

In today's digitally driven financial landscape, access to products is easy—but clarity, discipline and trust remain scarce. This is where Moneybolism Financial Services Private Limited, founded by Yogendra Joshi and Swati Joshi, distinguishes itself. The firm's philosophy is simple yet powerful: empower families through structured processes, regulatory discipline and continuous guidance.

Yogendra Joshi began his journey in 1989, at a time when mutual funds were largely unfamiliar in India. While studying engineering, he entered the field through hands-on groundwork—manual documentation, personal client visits and late working hours. Parallel to this, he built a strong technology career in data centre management and cybersecurity, an experience that later became crucial as the financial services ecosystem moved towards digitisation.

The formal launch of



**Yogendra Joshi**  
Founder and Mentor



**Swati Joshi**  
Founder Director & CEO



**Narendra Joshi**  
Director & CEO



Moneybolism in 2009 marked a defining phase. Built as a family-led organisation, the firm adopted a process-first approach, strictly

Today, Moneybolism supports over 1,000 families with assets exceeding ₹750 crore, backed by a growing team and robust data security practices. For Yogendra Joshi and the leadership team, long-term relevance is built on ethics, consistency and regulatory discipline—principles that continue to define Moneybolism's steady growth.

aligned with SEBI guidelines. Each client engagement begins with detailed risk profiling, followed by mapping individual needs

with SEBI-defined product risk categories, ensuring suitability, transparency and informed decision-making.

In 2013, the leadership team was strengthened with the addition of Narendra Joshi as Director. An engineer by training with extensive experience in the telecom sector, Narendra brought operational discipline and system-driven execution to the organisation. Having closely observed the business from its early years, his entry helped scale internal processes, strengthen governance and support the firm's growing client base.

The industry has witnessed significant regulatory and structural shifts—from changes in distributor models to rapid digital adoption. Moneybolism responded by reinforcing client education, maintaining close engagement and conducting periodic reviews. The firm places strong emphasis on hand-holding and financial literacy, recognising that empowerment goes beyond transactions, especially in a country with limited social security.