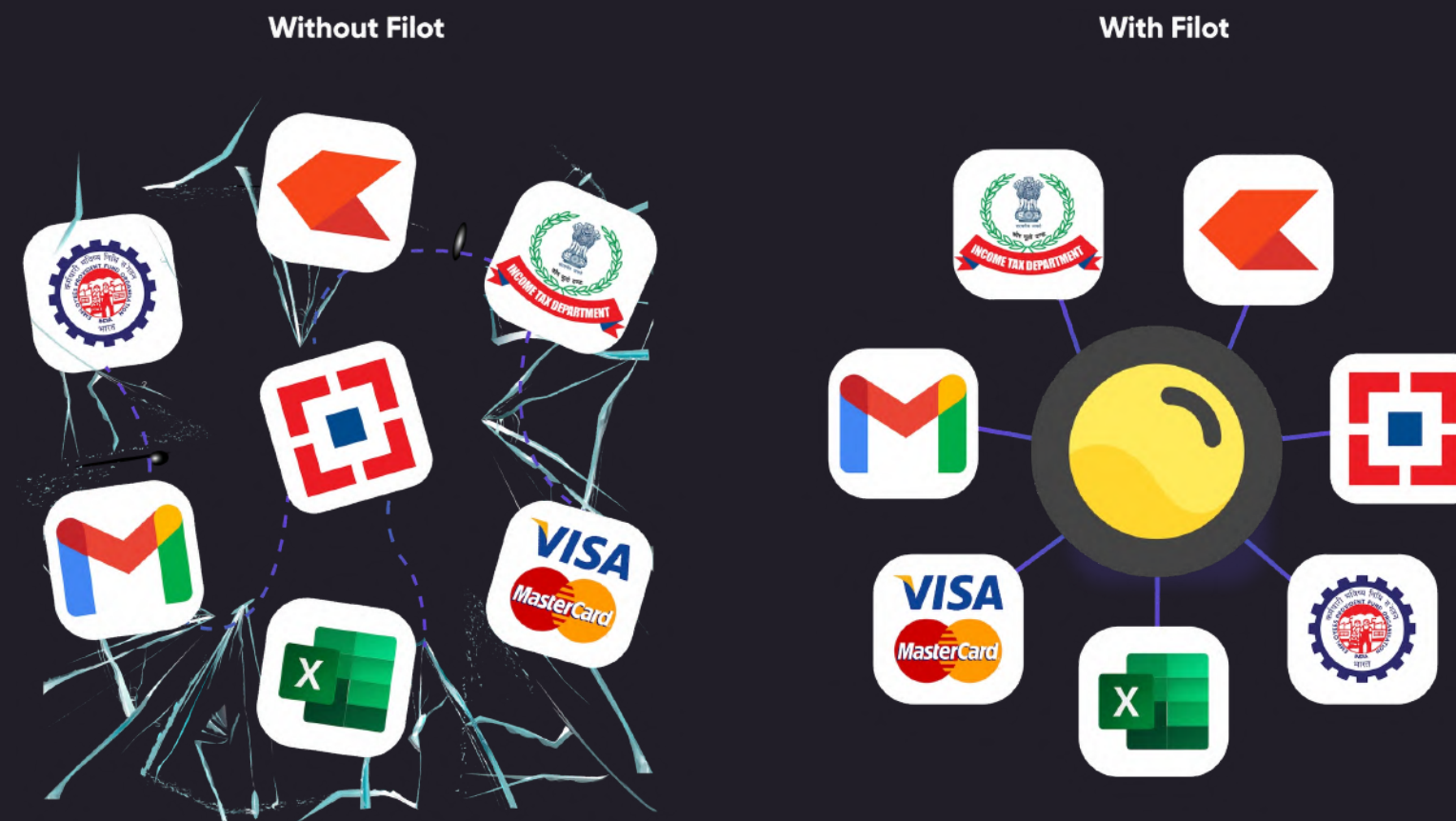


Introducing Filot (Financial Pilot)

India needs more advisors, than salesmen.



Problem Statements

- Personal finance can be a daunting and an overwhelming topic for a lot of individuals. Everybody is confused.
- We have tons of financial products. Adds to the confusion
- Individuals are bombarded with information and products.
- We have a lot of DIY apps, and individuals are not thinking long term but chasing returns.
- Advisory app have not been able to monetize
- Fin-influencers are spreading mis-information
- New generation entering the market with slightly better information
- India going through a transition phase from fixed income products to market linked products

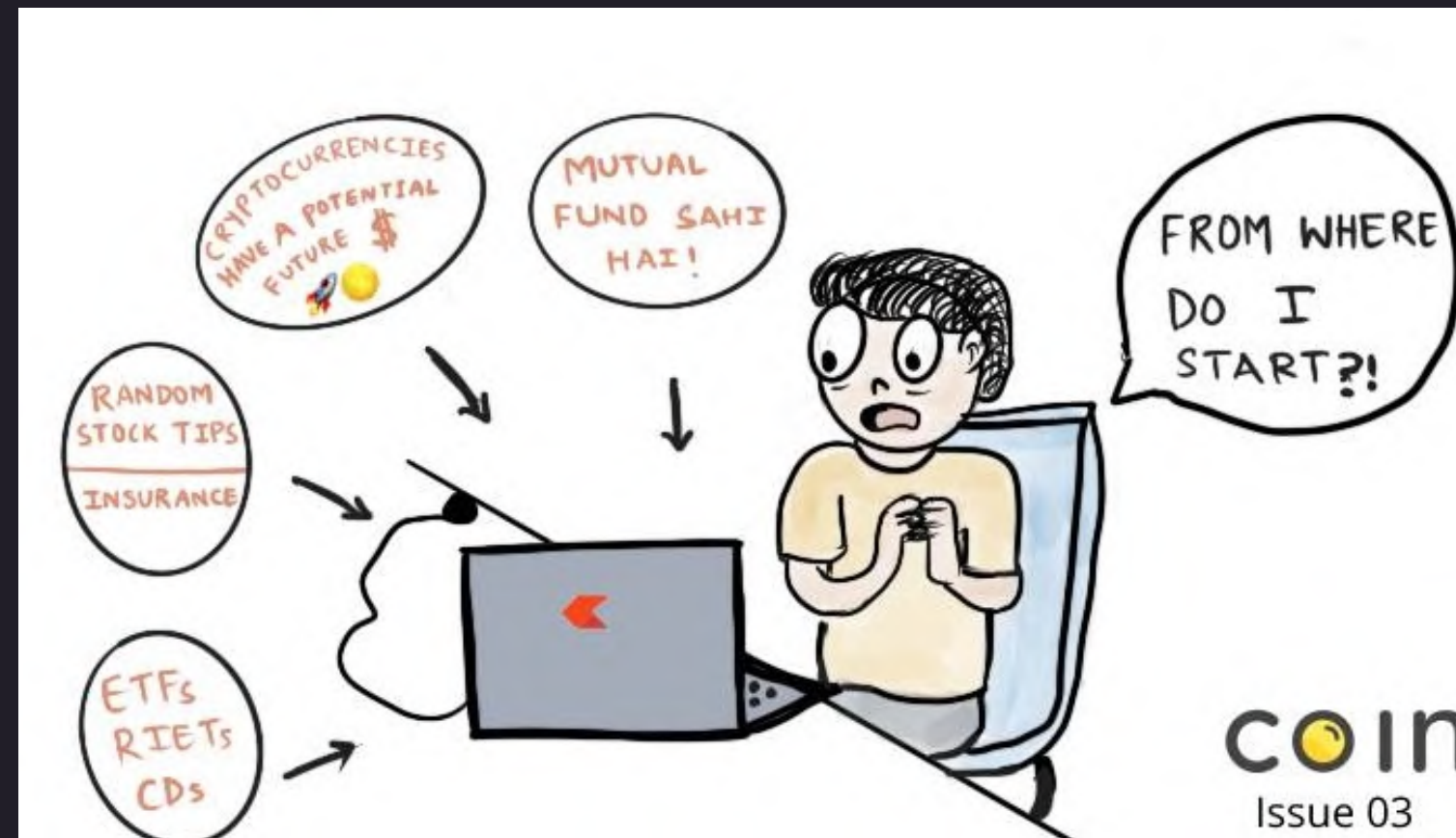
Solution

Zerodha universe unified product offering by Coin:

- Relationship with money (Account Aggregator and Language Model)
- Tax Planning using Quicko
- Health and Term Life Insurance by Ditto
- Suggest for emergency fund
- Investment Plan by Coin using Modern Portfolio Theory Model (or Black-Litterman) and Glidepath
- Tracking and occasionally rebalancing.

Let's understand why we need this?

Growing young population with aspirations need better advice



Reason 1: we have so many products, don't know what and how to do

Stocks

Health Insurance

NFO

Crypto

IPO

Mutual Funds

Taxation

PPF

Fixed Deposit

F&O

NPS

Credit Cards

P2P Lending

Private Equity

Reason 1(Contd): People are confused. Few Examples

 **Balu Gorade**
@BaluGorade

Today I have asked few my friends how many mutual funds do you have in your portfolio?

90% of them replied, I dont have knowledge about mutual funds. I directly invest in stocks.

I thought Mutual funds were created so retail investors can easily invest in equities. 🙄😅

7:45 PM · Sep 27, 2021

3 Retweets 61 Likes

 **Pooja Wandile**
@poojawk

So many mutual funds in the market, how to compare 🤔 and select the right ones #investing #mutualfunds


8:18 PM · May 5, 2022

 **pj** ✓
@BeingPractical

Replying to @supershardul @ShardulMohite and @amfiindia

Nope, not that easy; there are 40 AMC, many banks, 100s of Stock brokers, 100s of investment advisors, 1000s of mutual funds distributors driving growth of MF industry in India.


12:58 PM · Jan 5, 2020

 **Poan Sapdi**
@VandanaJain_

I don't really understand why people are going for p2p lending. Isn't it more risky and you can also get way better returns through stocks/mutual funds and so many other means? Am I missing something here?

8:29 PM · Sep 6, 2021

53 Likes

 **Mahesh** 🇮🇳
@invest_mutual

So many new offerings by mutual funds
Active NFOs, factor based passive NFOs, Gold, silver, hybrid fund NFOs
...

Seek advice if you are confused :)

 **Mahim Maher**
@MahimMaher

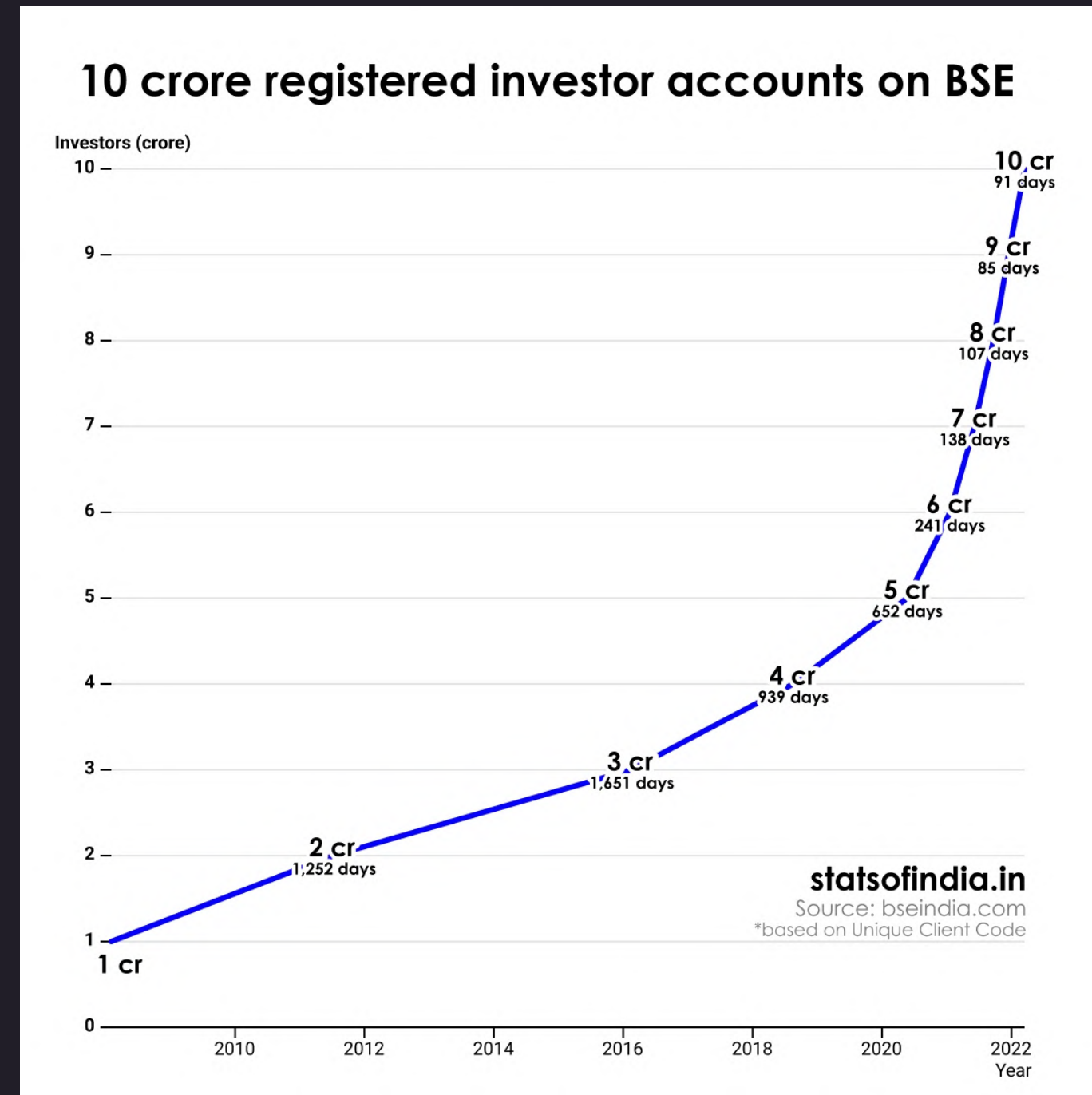
Can financial experts please give some advice tailored for risk-averse salaried folks earning under 100K? Where to invest? How? #Economy #MutualFunds #NoInterest

11:39 PM · Mar 5, 2023 · 9,710 Views

5 Retweets 1 Quote Tweet 60 Likes

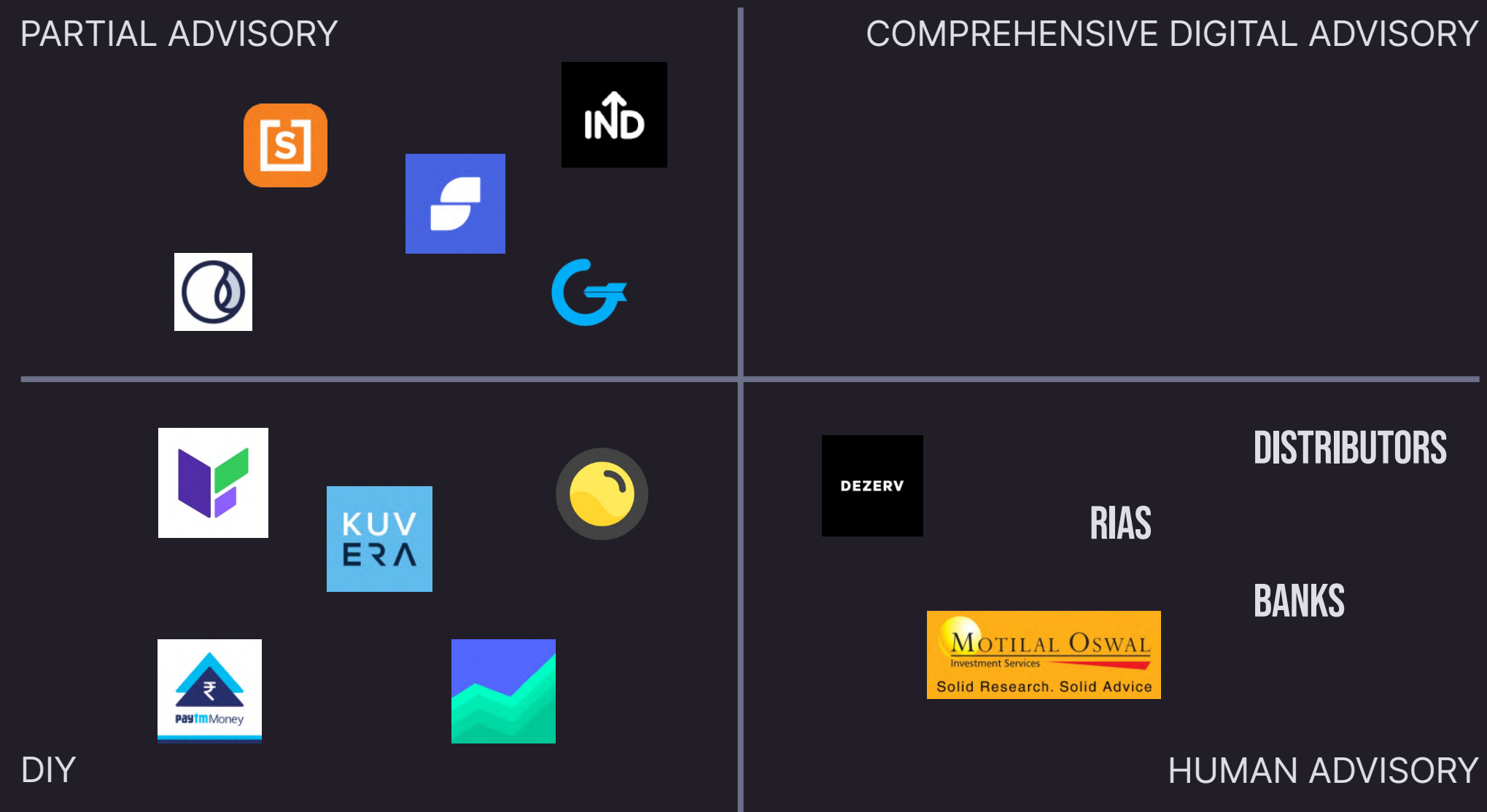
Reason 2: We have reached our TAM and need a product offering that's significantly different and useful to bring newer audience

More dormant accounts than active ones. Greed is playing the role than proper planning. Set long-term perspective



Reason 3: So many products, no one is able to crack this market

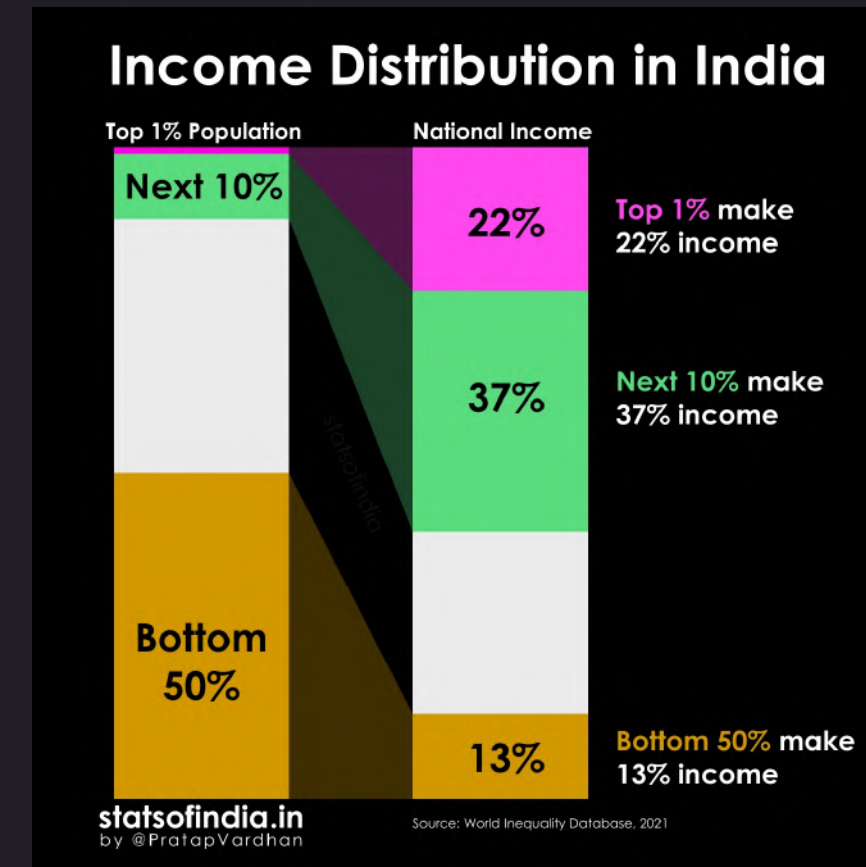
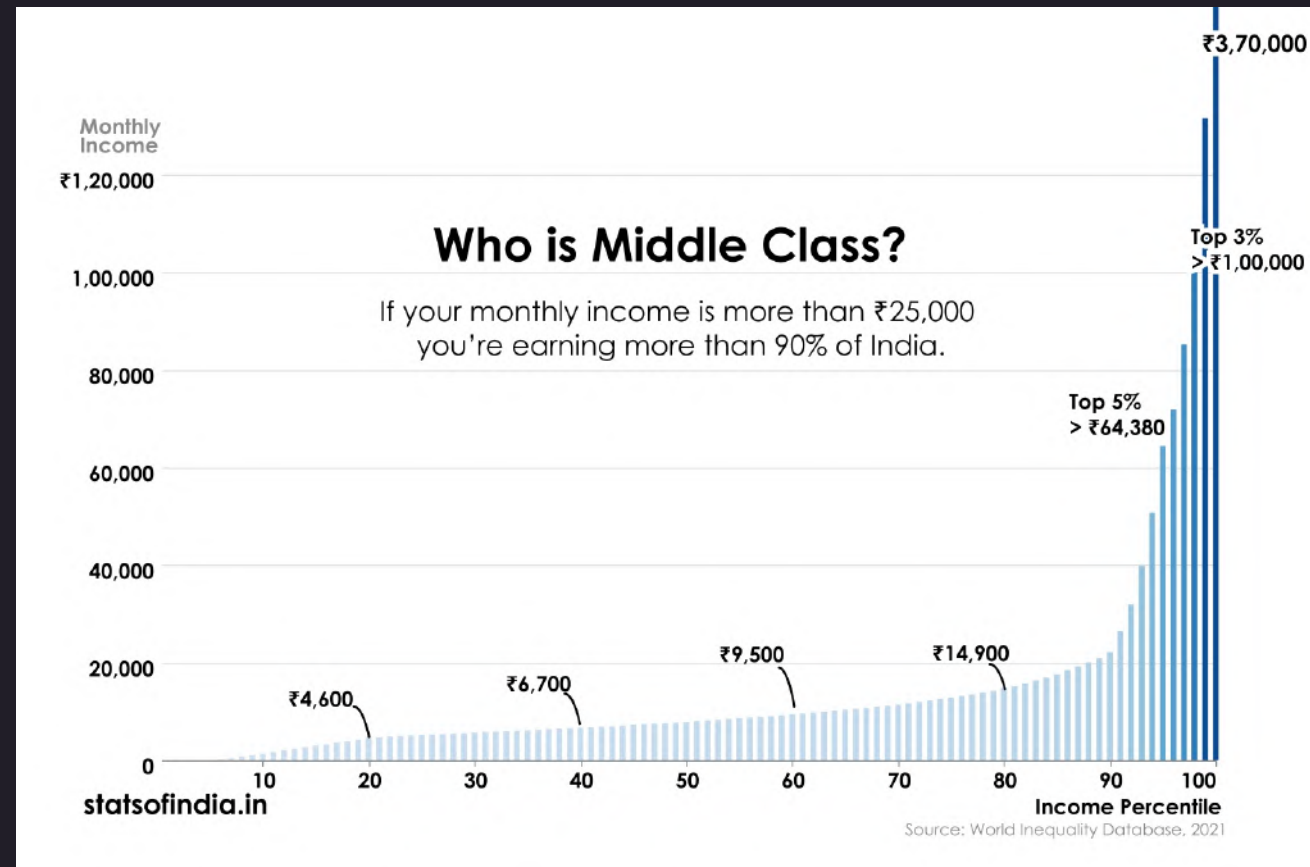
Trust plays a significant role in advisory business. Brand Zerodha, Ditto, Quicko solves for trust.



We have international players like wealthfront, betterment, maybe

Wealth inequality and online education will cater to newer confused audience looking for suggestions

Need to deploy the capital in a way that is pro users and not mis-selling lead.



How?

- ✨ Get Account Aggregator for Understanding the Relationship of Money (Understand spending pattern, savings, insurance etc).
- 📄 Suggest action plan based on the statement reading
- 🚒 Redirect to Ditto for Insurance (Health and Term) (Onboarding only once)
- 📦 Tax Planning using Quicko (Onboarding only once)
- 🆘 Suggest for emergency fund
- 💰 Recommend an investment plan on Coin itself using Index Funds or Zerodha AMC product.
- ⚖️ Ability to track and get rebalance suggestion (Index Funds or Target Date fund by Zerodha AMC)

Will we be able to monetize

- Yes, we are building a saas platform, we will target audience is similar to OTT platform.
- Our subscription cost would be similar to hotstar.
- Advisory at scale is a business hard to crack
- Below is the snapshot of current OTT platform

marketfeed.

Platform	Subscribers
DISNEY+ HOTSTAR	4.29 crore
AMAZON PRIME	2.1 crore
SONY LIV	1.2 crore
ZEE 5	0.75 crore
NETFLIX INDIA	0.55 crore