



SURAKSHIT BHAVISHYA, KA SAATHI

A community centric business Model that
Offers AI-based personalized financial advice
and interactive features, making retirement
planning accessible and community-driven.



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What does these pictures tell you?

Many retirees face anxiety about managing savings and investments effectively post-retirement.

Difficulty in comprehending complex financial products and services.

Post-retirement life can lead to feelings of isolation and a desire for community.

The Reality of the Post retirement Phase

Over 65% of retirees experience loneliness, leading to a 29% higher risk of mortality.

Source: American Psychological Association

77%
Indians fear that their retirement savings may not last their lifetime.

HSBC Global Retirement Reality Report'22

80%
Indian retirees report not having access to customized financial advice for their retirement planning

India Ageing Report by UNFPA

65%
Indian elderly reported feelings of loneliness after retirement.

HelpAge India

30%
Indian seniors find online platforms and apps challenging and seek assistance from family members.

Agewell Foundation

Financial Fraud Targeting Retirees

1000 crores annually.

National Crime Records Bureau

1 in 20 Indian seniors has been a victim of some form of financial fraud.

India Ageing Report by UNFPA

SYNERGIZING FINANCE WITH COMMUNITY: A PERSONALIZED APPROACH

Integrating Personal Finance and Community – The 'Why':



As it addresses both the material and social needs of retirees.

Vriddhi Varta is uniquely positioned to offer this combined service, leveraging technology to cater to the multifaceted needs of retirees.



Introducing



SURAKSHIT BHAVISHYA, KA SAATHI

Need for a Strong Market Player in this Background

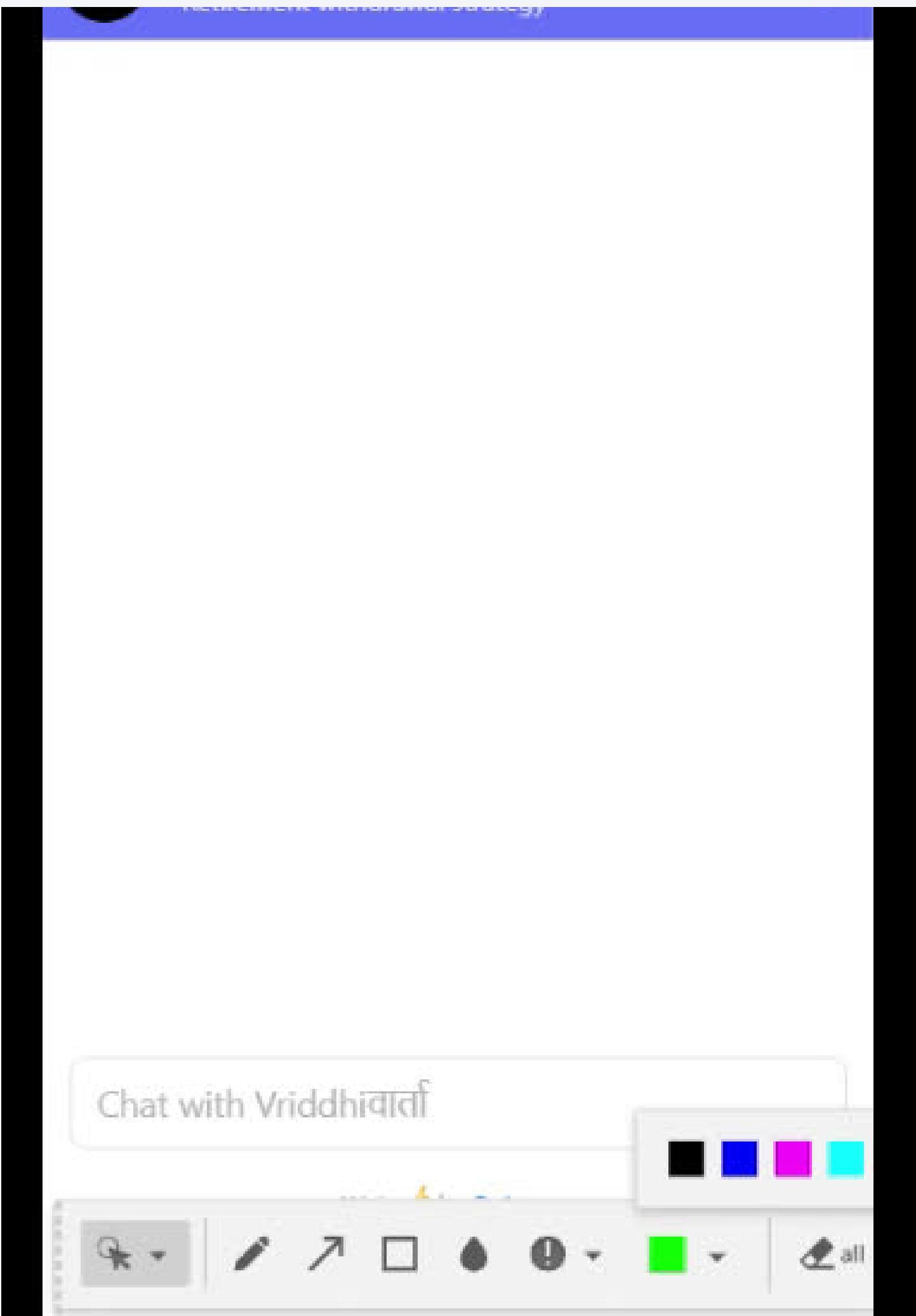
- Custom AI Model Development and Training
- Seamless Integration with WhatsApp
- Fostering Community Engagement



Use our Custom GPT Model
for Retirement Planning



[https://chat.openai.com/g/g-
IGvBCOgmM-vriddhivaartaa](https://chat.openai.com/g/g-IGvBCOgmM-vriddhivaartaa)



Market Size of Vridhivātarī

TAM

SAM

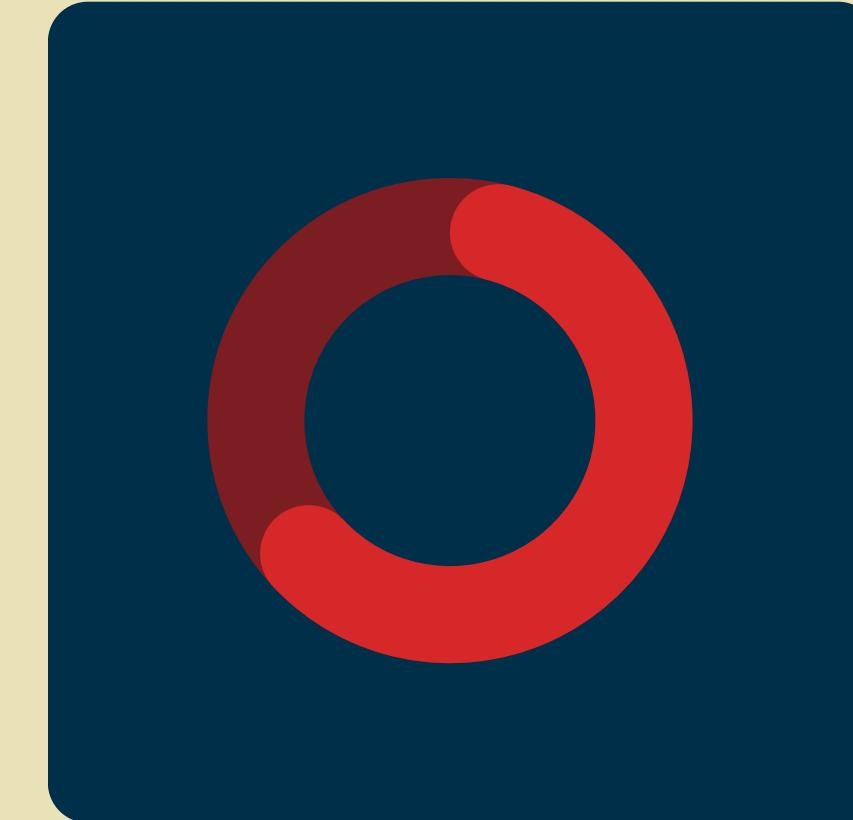
SOM



\$ 230 Million



\$ 20 Million



\$ 2 Million

Urban population aged 40-80 in India in 2024,
estimated to be in the range of 90-100 million.

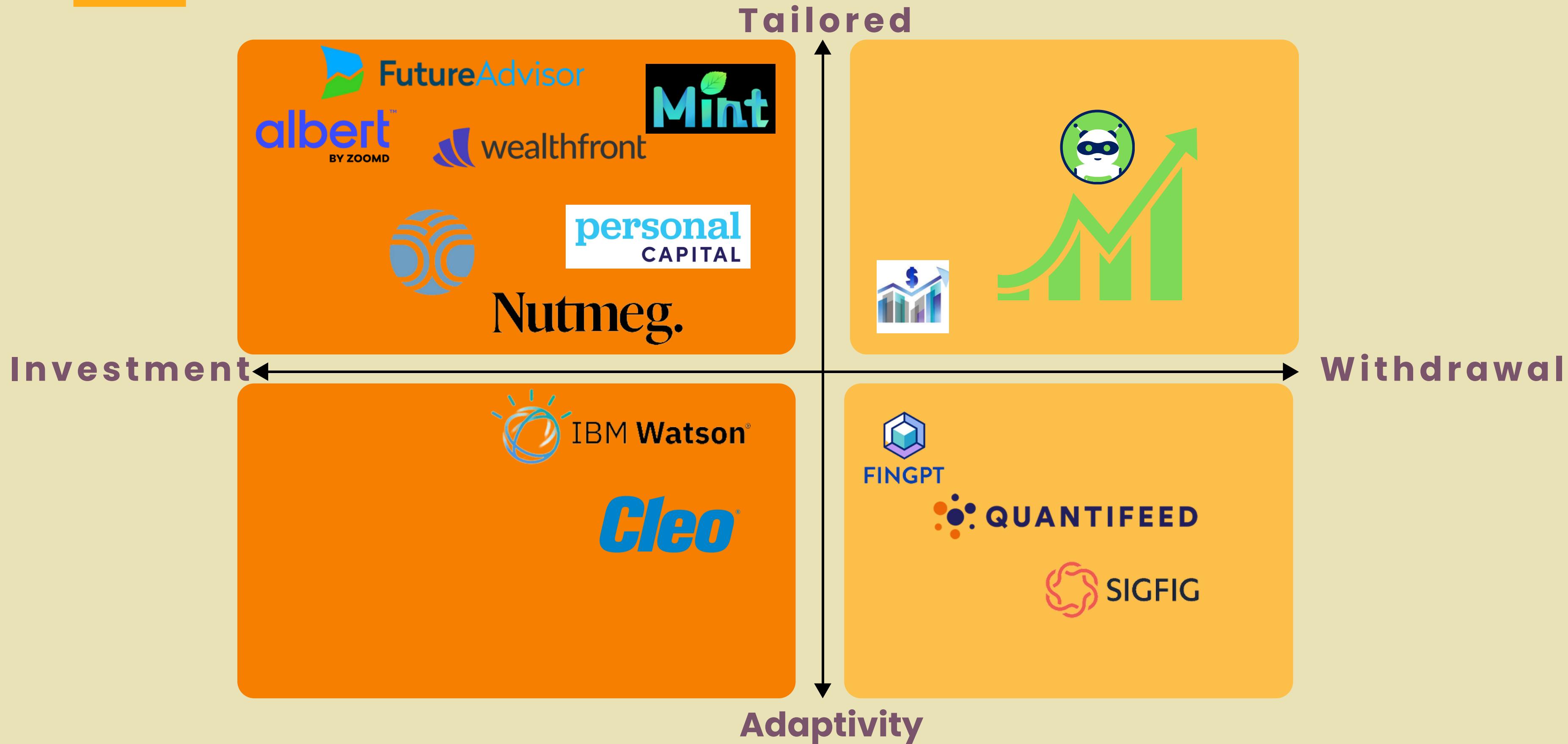
FINTECH TOOL ANALYSIS-I

Tool	Service Category	Insight Sophistication	Personalization Level	Primary Area	Pricing Tier	End User Profile
 Vridhivarti	Withdrawal	Personalized	Tailored	Returns Management	Freemium	Retired Individual
	Budgeting	High	Tailored	Cash Management	Freemium	Individuals
	Assistant	Moderate	Conversational	Expenses	Freemium	Young Adults
	Investing	Medium	Customized	Portfolios	Fees	New Investors
	Aggregation	Robust	Limited	Tracking	Free/+Fees	Affluent Users
	Tracking	Basic	Minimal	Budgeting	Free	Novices
	Investing	Advanced	Highly-Customized	Tax Strategy	\$500K+	Sophisticated
	Save+Investing	Simple	Goal-Based	Hands-off	\$0 Min	Beginners

FINTECH TOOL ANALYSIS-II

Tools	Service Category	Insight Sophistication	Personalization Level	Primary Area	Pricing Tier	End User Profile
 FINGPT	AI-Enhanced Financial Analysis	Analytical	Adaptive	Financial Analysis	Freemium	Individual
 SIGFIG	Automated Investment	Advanced	Adaptive	Portfolio Management	Moderate	Individual
 IBM Watson®	AI-Driven Financial Solutions	Comprehensive	Dynamic	Financial Insights	High	Institutional
 QUANTIFEED	Digital Wealth Management	Strategic	Configurable	Wealth Management	Moderate	Institutional
Nutmeg.	Robo-Advisory	Analytical	Customized	Investment	Moderate	Individual
 RETIREMENT OPTIMIZER	Investing+Tax	Simple	Goal-Based	Hands-off	\$0 Min	Beginners
 Vridhivarta	Withdrawal	Personalized	Tailored	Returns	Freemium	Retired Individual

COMPETITIVE ANALYSIS



PESTEL ANALYSIS



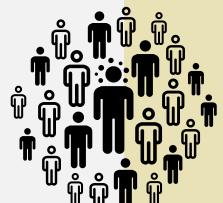
P

- Fiscal policy
- Government activity
- Regulatory Policies
- Political Stability



E

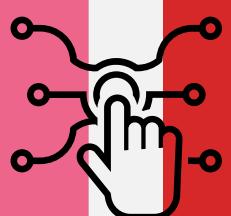
- Inflation
- Income level
- Income Distribution



S

- Demographic variables
- Cultural factor
- Cultural Attitudes
- Family Dynamics
- Societal Expectations

T



- Technological access
- Tech Adoption
- AI-driven Financial Advice

E



- Socio-environmental Factors

L



- RBI Adherence
- Scheme Impact
- Data Protection

GO TO MARKET STRATEGY



 **interviewing FIRE retirees on a Youtube channel is an excellent way to organically build an audience and gather data to improve the product.**



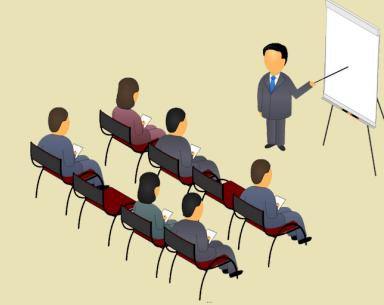
Form focus groups with near retirees to test concepts and identify needs



Craft educational content around common retirement planning mistakes to attract organic traffic



Partner with finance influencers/blogs to raise awareness in target audience



Attend financial planning conferences to demonstrate product and get advisor feedback



Slowly roll out beta access to build word-of-mouth referrals



BUSINESS MODEL

Our subscription model includes tiered pricing options to accommodate different organizations.

We generate revenue through subscription plans tailored to various family sizes and needs.



VRIDDHI VAARTA PRICING PLAN

BASIC PLAN

Post-Trial Pricing

₹699

/month

- Features: Access to AI-driven financial advice, community forums, and basic withdrawal strategy recommendations.
- Post-Trial Pricing: INR 699 per month.
- Family Sharing: Includes access for up to 3 family members.
- Additional Benefits: Regular financial newsletters and community event invitations.

- Features: All Basic Plan features plus advanced withdrawal strategies, one-on-one financial advisory sessions (limited to one session per month), and premium community events.
- Family Sharing: Includes access for up to 5 family members.
- Additional Benefits: Exclusive webinars with financial experts and priority support.

₹999 **STANDARD PLAN**

/month

ENTERPRISE PLAN

CUSTOM PRICING

(Contact us for a Quote)

- Pricing: INR 20,000 per month.
- Features: Basic access for up to 50 employees, including AI-driven financial advice and community access.
- Additional Benefits: Monthly reports and analytics on employee engagement and financial planning trends.



5Y FINANCIAL PROJECTIONS

Pre-Revenue (Jan 2024 onwards)

■ Revenue

■ Expenses

₹ 20,000,000

₹ 15,000,000

₹ 10,000,000

₹ 5,000,000

0

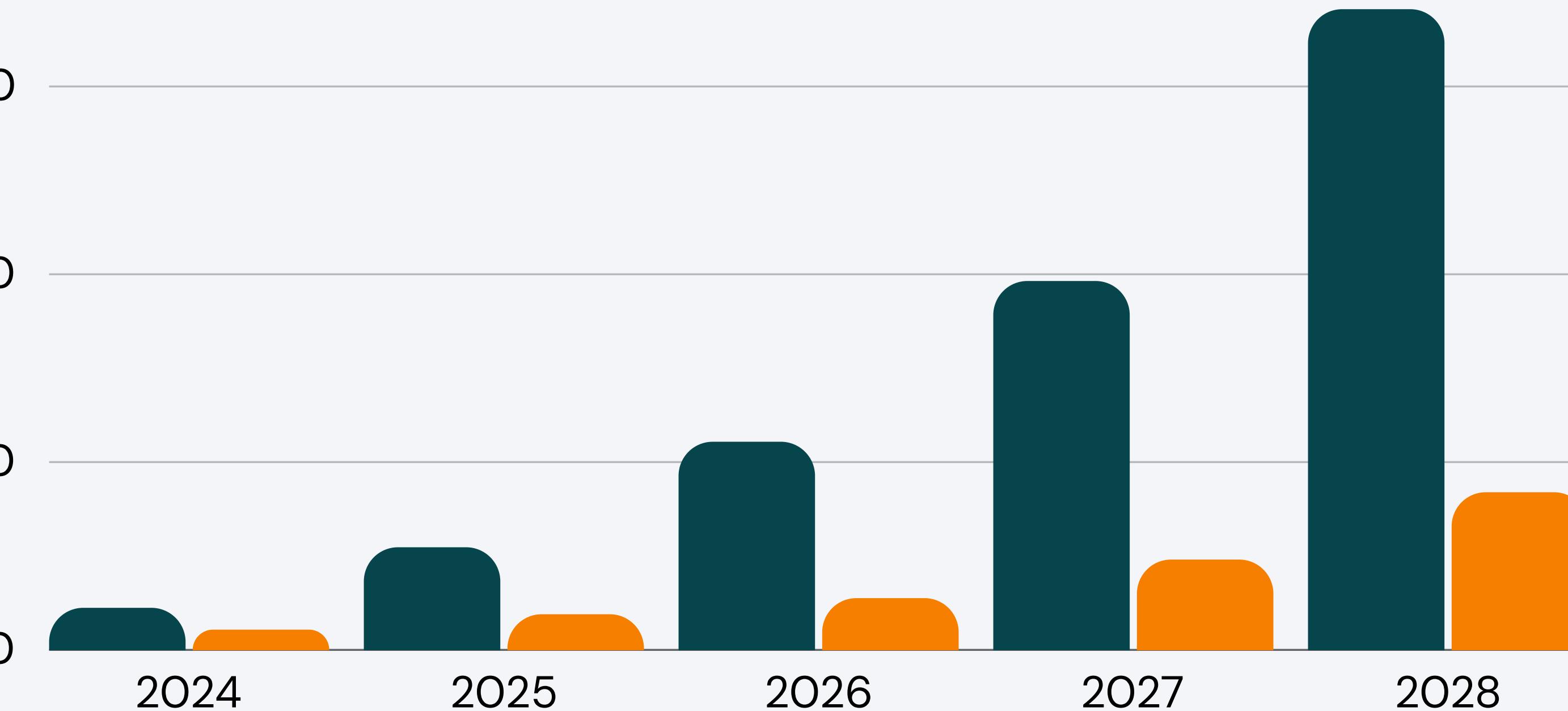
2024

2025

2026

2027

2028



OUR ASK



10L

Operational Expenses



20%

Product development



40%

Technology Infrastructure



15%

Marketing and Customer Acquisition



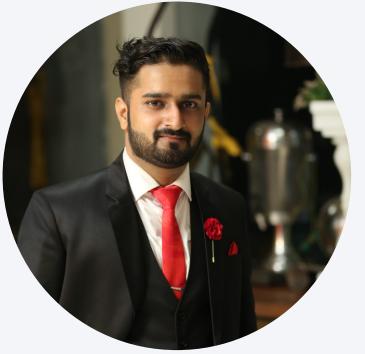
20%

Miscellaneous



5%

The BrainChild behind Vriddhiव्रात्ति



**Aakashdeep
Srivastava**

Founder & CEO



**Shubham
Sharma**

Tech Lead



**Harsh
Singh**

Finance Head



**Sampriti
Raha**

Operations

**Team ViralBeats
From IIT Madras**



SURAKSHIT BHAVISHYA, KA SAATHI

Revolutionizing Retirement
with Community-Driven,
AI-Personalized Financial
Empowerment

THANK YOU !

Reach Out to us



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skydeep1

