

**WHAT PROBLEM  
DO MOST PMS'  
SUFFER FROM ?**



# PROBLEM STATEMENT

Investment advisors in PMS and hedge funds often incur high costs but are underutilized due to automation in portfolio management and risk analysis.

With increasing regulatory costs and a shift toward data-driven strategies, firms are replacing traditional advisory roles with algorithmic models, making investment advisors a less cost-effective resource.



# PROBLEM STATEMENT



## **Fragmented Financial Data**

Companies struggle with scattered data sources, making real-time decision-making difficult. Our Solution consolidates sentiment analysis, risk monitoring, and macroeconomic trends into one platform

## **Lack of Scalable Predictive Analytics**

Existing tools provide static data but lack predictive capabilities. Our solution uses machine learning models to forecast market trends, volatility, and profitability sustainability.

## **Low ROI on Manual Research**

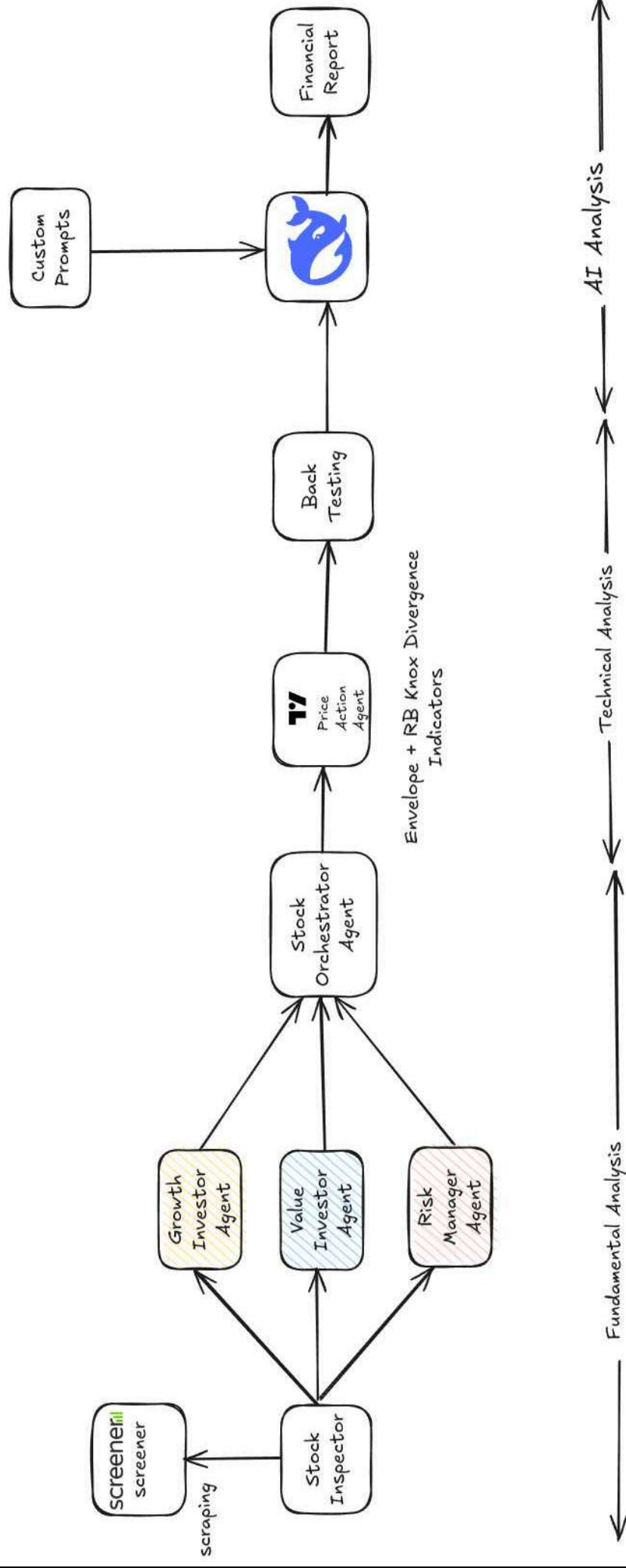
Analysts spend hours manually compiling reports. Our solution's automated financial reporting saves time and increases productivity.

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# OUR SOLUTION

## Multi-Agentic Financial Investors



# cent. TRADING STRATEGY AND BACKTESTING



DEZERV

Stock Analysis Dashboard

Discover top investment opportunities across different investment strategies with advanced stock analysis engine.

Value Investing

Find undervalued stocks with strong fundamentals

Growth Investing

Discover high-growth potential opportunities

Risk-Averse

Identify stable stocks lower volatility

Generate Recommendations

Bharti Airtel\_financial\_report

HDFC Bank\_financial\_report

ICICI Bank\_financial\_report

Max Healthcare\_financial\_report

Nestle india\_financial\_report

backtesting

Stock Analysis Dashboard

View top performing stocks across different investment strategies

Value Investor Picks

Nestle India

Score 0.21

Current Price ₹2268.85

Mazagon Dock

Score 0.05

Current Price ₹2581.4

A B B

Score 0.04

Current Price ₹5457.5

Growth Investor Picks

HDFC Bank

Score 0.07

Current Price ₹1770.35

SI BK of India

Score 0.06

Current Price ₹753.2

Bharti Airtel

Score 0.10

Current Price ₹1725.8

Risk-Averse Picks

Maruti Suzuki

Score 0.06

Current Price ₹1729.8

Max Healthcare

Score 0.09

Current Price ₹1170.25

Bharti Airtel

Score 0.10

Current Price ₹1725.8

Top Performing Stocks

Nestle India

Score 0.21

Current Price ₹2268.85

ROCE 169.08%

Dividend 0.75%

Aggregat Score 0.21

Bharti Airtel

Score 0.10

Current Price ₹1725.8

ROCE 1313%

Dividend 0.46%

Aggregat Score 0.10

Max Healthcare

Score 0.09

Current Price ₹1170.25

ROCE 16%

Dividend 0.13%

Aggregat Score 0.09

Fetching base data

Calculating value scores

Calculating growth scores

Calculating risk scores

Generating aggregate scores



Stock Analysis

Detailed analysis of all stocks in our database

Search stocks...

Stock Name	Ticker	Aggregate Score	GMV (B)	P/E Ratio	Market Cap (Cr)	Dividend Yield	ROCE
Nestle India	NESTLEIND	0.21	2268.85	69.73	₹2,10,753	0.75%	169.08%
Bharti Airtel	BHARTIARTL	0.10	1725.8	51.7	₹10,33,656	0.46%	13.13%
Max Healthcare	MAXHEALTH	0.09	1702.25	102.29	₹112,765	0.13%	16%
HDFC Bank	HDFCBANK	0.07	1770.35	18.47	₹13,14,658	1.0%	7.27%
ICICI Bank	ICICIBANK	0.06	1343.1	18.29	₹9,40,794	0.74%	7.8%

LTIMindtree	LTIM	0.06	4520.25	29.31	₹133,938	1.44%	
SI Bk of India	SBIIN	0.06	793.2	8.47	₹67,202	1.82%	
Maruti Suzuki	MARUTI	0.06	1772.8	25.37	₹3,68,882	1.07%	
Mazda Bank	MZDDBK	0.05	2591.4	38	₹10,43,52	0.53%	
Adani Power	ADANIPWR	0.05	522.1	15.63	₹2,01,371	0%	

Bharti Airtel\_financia\_report.txt

Financial Report for Bharti Airtel

## Financial Report for Bharti Airtel (BHARTIARTL)

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### Financial Analysis

\*1. Revenue Growth\*  
- \*\*Current Year Revenue\*\*: 45129.3 Cr.  
- \*\*Year-over-Year Change (Q4-Q3)\*\*: +15%  
- \*\*Growth Rate\*\*: 15%

\*2. Profitability\*

\*\*Net Profit for Q4\*\*: 16,134 Cr.  
- \*\*Profit Overhead (POV)\*\*: -50%  
- \*\*Operating Margin\*\*: 18.34%  
- \*\*EBITDA Growth\*\*: +13.17%  
- \*\*Profit Variation (5 years)\*\*: +122%

\*3. Profitability Metrics\*

\*\*Net Profit Margin (NP Margin)\*\*: 35.75%  
- \*\*ROCE\*\*: 13.13% (Profit from Equity)  
- \*\*Return on Investment (ROI)\*\*: 5.47%  
(Considering ESG, ROIC, and ROI)

\*4. Capital Structure\*

- \*\*Debt-to-Equity Ratio\*\*: 2.59  
- \*\*CAGR\*\*: 14.34%  
- \*\*CAGR in 5 years\*\*: 26.95%

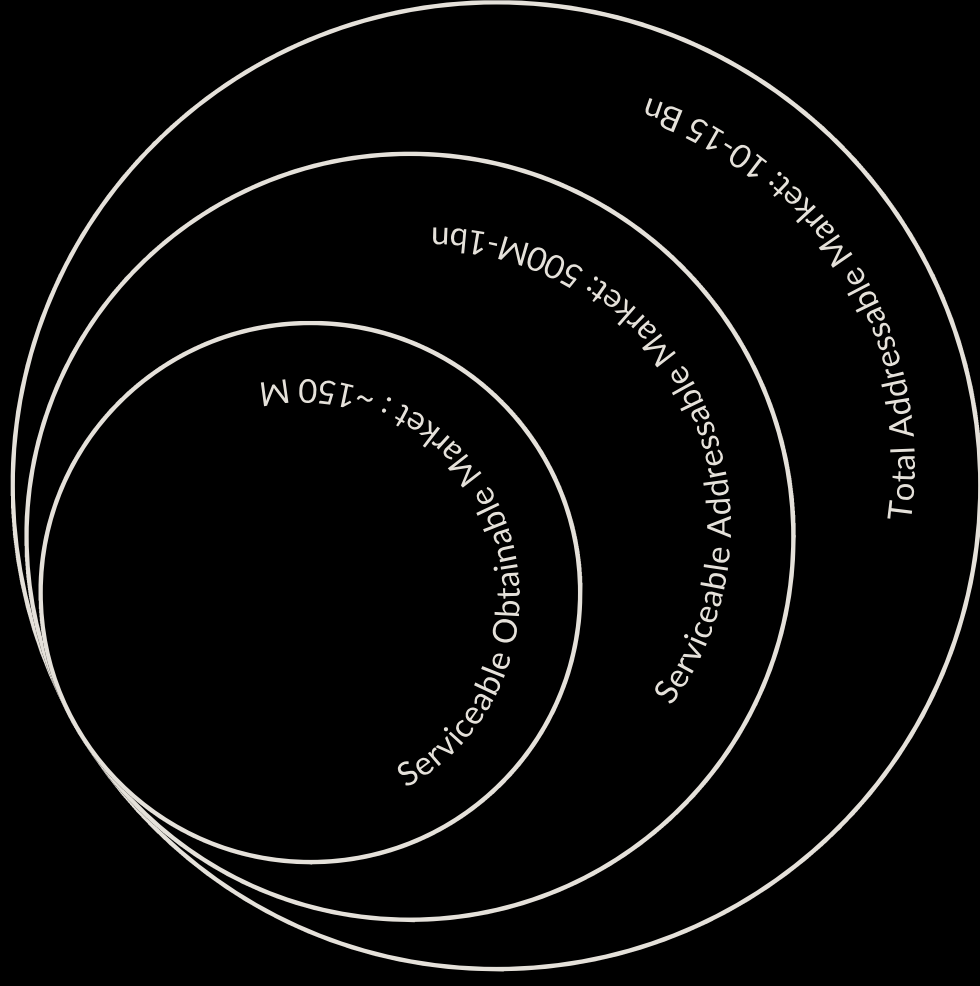
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### Performance Evaluation



# cent. SIZE OF MARKET

- **Total Addressable Market (TAM):**
  - Indian fintech industry is \$70B+ (2023) and expected to grow to \$150B+ by 2025.
  - Investment advisory and risk monitoring for wealth managers, fintechs, and corporates form about 10–15% of this.
  - TAM Estimate: \$10–15B in India.
- **Serviceable Addressable Market (SAM):**
  - Focus on wealth management firms, fintech platforms (Zerodha, Groww, Deserv, Paytm Money), corporate finance teams, and family offices.
  - Around 10,000+ firms in India could be potential clients.
  - If the average spend per firm is \$5,000/year, the immediate market is \$500M – \$1B.
- **Serviceable Obtainable Market (SOM):**
  - In Year 1, capturing 0.1% of the market (~100 clients) is realistic.
  - Expansion to 500+ clients in 3 years aligns with projected fintech adoption rates.
  - Revenue projection follows from these numbers.



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# USE CASES

## ALTERNATIVE ASSET MANAGERS (PE/VC FIRMS)

- **AI-Driven Due Diligence:** Automates financial analysis of potential investments by evaluating historical performance, risk-adjusted returns, and market sentiment.
- **Scenario Planning & Stress Testing:** Simulates different economic scenarios (e.g., interest rate changes, geopolitical risks) to assess the impact on portfolios.
- **Portfolio Optimization:** Helps firms structure their investments for maximum returns while maintaining risk-adjusted balance.
- **Exit Strategy Insights:** Predicts optimal exit timings based on market conditions, liquidity analysis, and historical deal outcomes to maximize returns.

## BANKS & FINANCIAL INSTITUTIONS

- **Credit Risk Modeling & Loan Underwriting:** AI-powered assessment of borrower profiles, integrating alternative data sources for more accurate lending decisions.
- **Liquidity & Interest Rate Risk Management:** AI-driven modeling helps banks optimize cash reserves and hedging strategies against interest rate fluctuations.
- **Market Intelligence for Investment Banking:** Provides real-time insights into M&A trends, capital markets, and corporate financing to improve deal structuring and investment advisory.

# USE CASES

## FINTECH PLATFORMS & FINANCIAL ADVISORS

- **API-Based Financial Analytics:** Enables seamless integration of CENT's AI-driven analytics, allowing fintech apps to offer real-time risk scores, profitability insights, and cash flow forecasting.
- **Personalized Financial Advisory Automation:** Fintechs can offer AI-driven investment recommendations tailored to user risk profiles and market conditions.
- **Fraud Detection & Anomaly Identification:** AI-powered detection of suspicious transactions or irregular investment patterns enhances security.

## WEALTH MANAGEMENT & PMS (PORTFOLIO MANAGEMENT SERVICES)

- **Automated Portfolio Risk Assessment:** AI-powered insights help wealth managers assess volatility, sectoral exposure, and liquidity risks for better asset allocation.
- **Sentiment-Driven Investment Strategy:** Uses market sentiment and news analytics to refine investment decisions, ensuring proactive rather than reactive risk management.
- **Client Reporting & Compliance Automation:** Generates customized performance reports, helping firms stay compliant with regulatory frameworks while enhancing client trust.

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# GO-TO-MARKET STRATEGY



## PHASE 1 Early Adopters & Beta Testing (0-6 months)

- Target fintech startups, family offices, and hedge funds.
- Leverage LinkedIn outreach, fintech events, and strategic partnerships.
- Offer free trials to establish proof of concept.

## PHASE 2: Expansion & Enterprise Sales (6-18 months)

- Build API integrations with major fintechs (Zerodha, Groww, Deserv).
- Scale outbound sales for hedge funds and wealth managers.
- Run data-driven marketing campaigns (SEO, paid ads, and PR).

## PHASE 3: Institutional & Global Expansion (18-36 months)

- Secure partnerships with banks and corporate finance teams.
- Expand to US, Europe, and Southeast Asia.
- Develop AI-driven institutional-grade solutions.

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# REVENUE STREAMS

## Subscription Model

- Tiered pricing (Basic, Pro, Enterprise).

## Custom Solutions

- Premium clients can request tailored financial models.



## API Licensing

- Fintech platforms can integrate APIs.

## Consulting & Data Insights

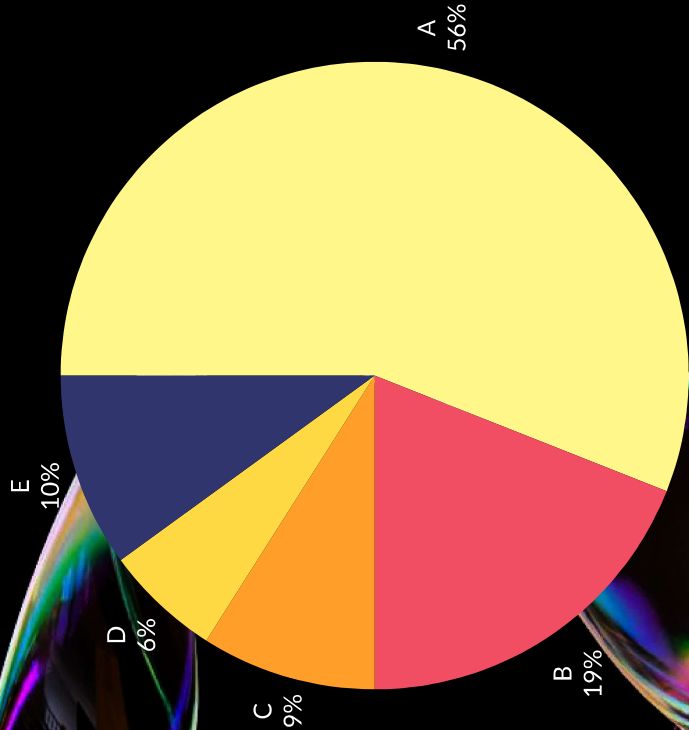
- Advisory services using proprietary analytics.

# PRICING STRATEGY

	Basic Plan	Pro Plan	Enterprise Plan
Pricing	99\$/ month	299\$/ month	Custom
Features	<ul style="list-style-type: none"><li>Limited analytics, reports</li></ul>	<ul style="list-style-type: none"><li>Full analytics, risk monitoring</li></ul>	<ul style="list-style-type: none"><li>API access, custom models</li></ul>
Annual Price	1188\$/ month	3588\$/ month	~\$10,000 - \$50,000

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# COST STRUCTURE



Cost Type	Monthly Cost (\$)	Annual Cost (\$)
Salaries	30000	360000
Marketing	10000	120000
Infrastructure	5000	60000
Legal/Admin	3000	36000
Customer Support	5000	60000



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# FINANCIAL PROJECTIONS

Plan	Monthly Price (\$)	Customers (Year 1)	Monthly Revenue (\$)	Annual Revenue (\$)
Basic	99	50	4950	59400
Pro	299	30	8970	107640
Enterprise	2500	10	25000	300000
API Licensing	5000	5	25000	300000
Custom Solutions	10000	3	30000	360000
Consulting	5000	7	35000	420000
Total				1547040

Total Revenue (\$)	Total Operating Expenses (\$)	EBITDA (\$)	EBITDA Margin (%)
1547040	636000	911040	58.88923363

ARPU (\$)	Gross Margin (%)	Churn Rate (%)	LTV (\$)	CAC (\$)	LTV/CAC Ratio
11876.57143	70	10	83136	1142.857	72.744