# 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.
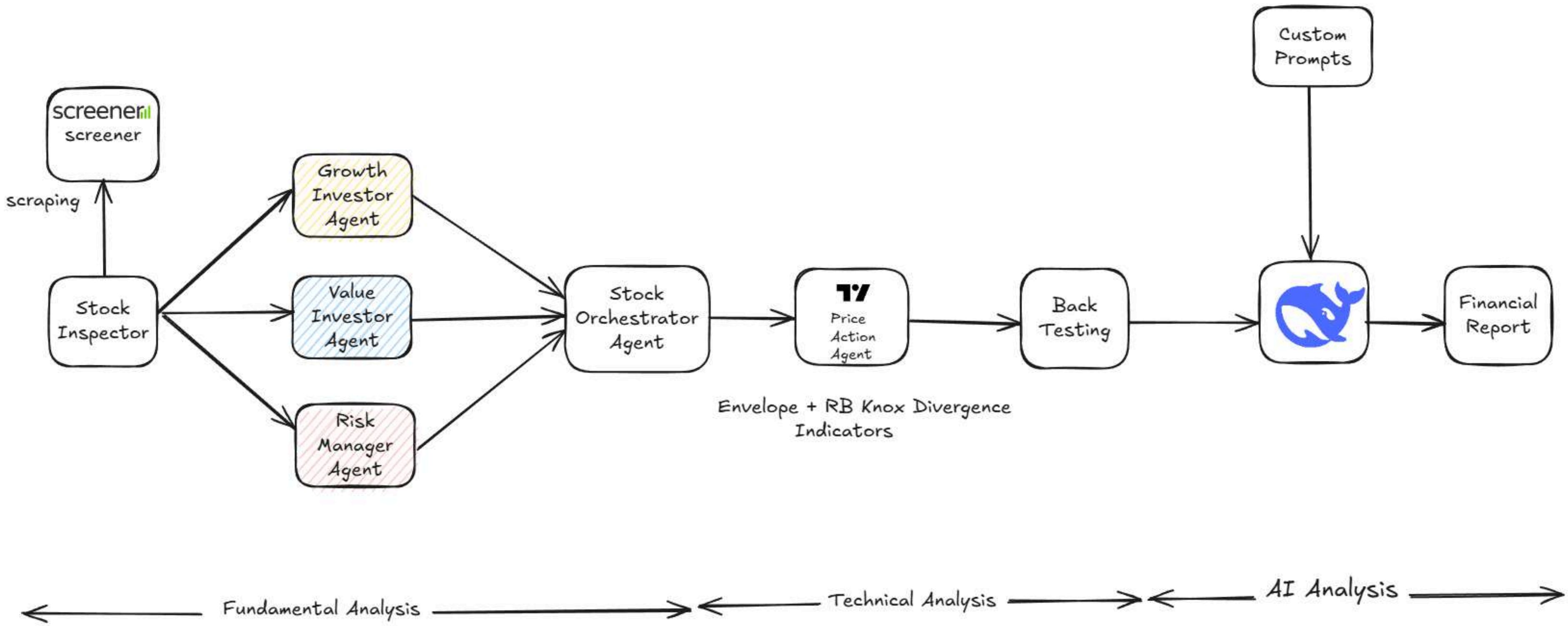
## Low ROI on Manual Research

Analysts spend hours manually compiling reports. Our solution's automated financial reporting saves time and increases productivity.
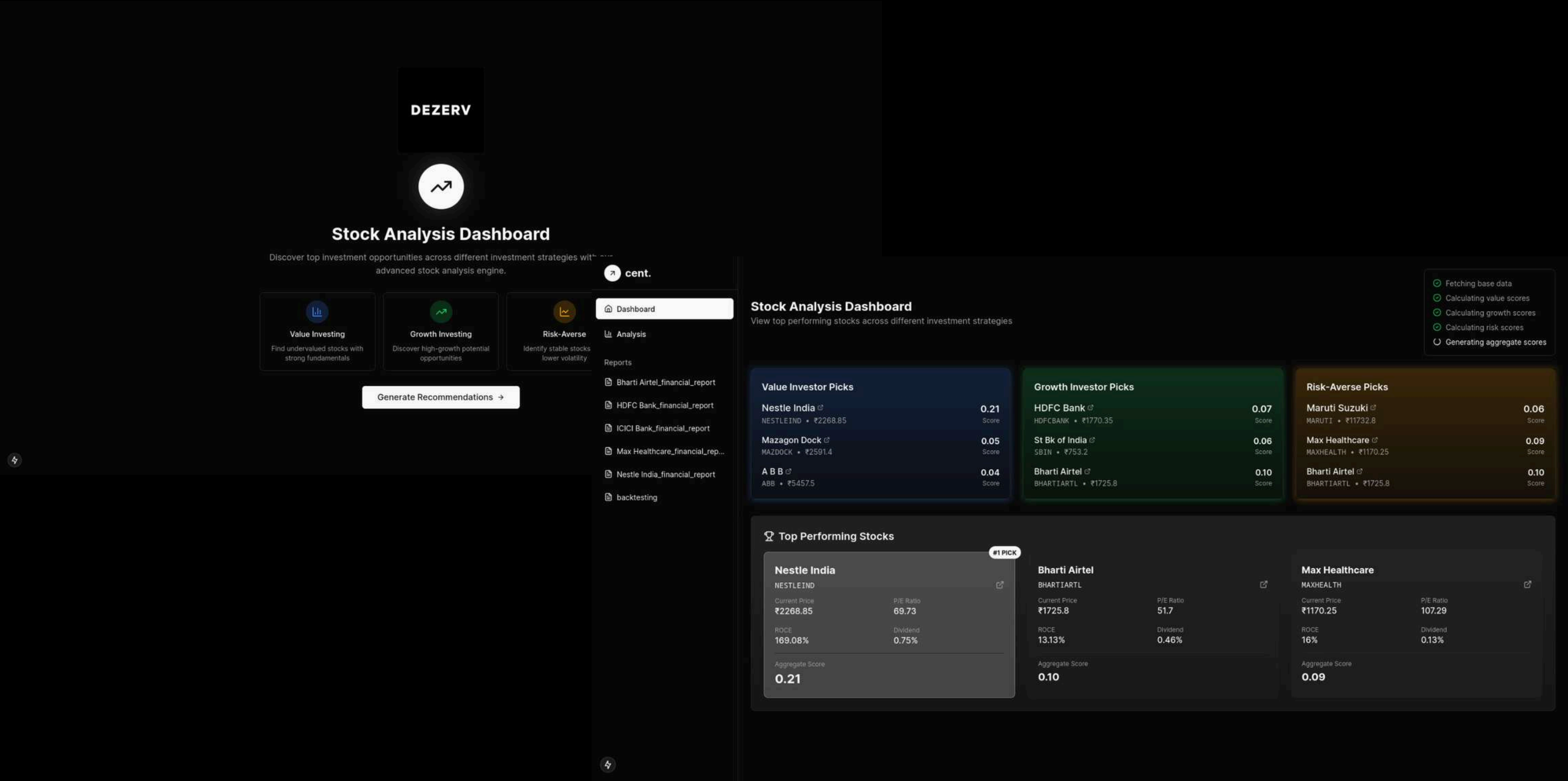
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Multi-Agentic Financial Investors

TRADING STRATEGY AND BACKTESTING

# WIREFRAMES

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# WIREFRAMES

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- Dashboard
- Analysis

### Reports
- Bharti Airtel_financial_report
- HDFC Bank_financial_report
- ICICI Bank_financial_report
- Max Healthcare_financial_rep...
- Nestle India_financial_report
- backtesting

## Stock Analysis
Detailed analysis of all stocks in our database

Search stocks...

| Stock Name | Ticker | Aggregate Score | CMP (₹) | P/E Ratio | Market Cap (Cr) | Dividend Yield | ROCE | |
|------------|--------|-----------------|---------|-----------|-----------------|----------------|--------|---|
| Nestle India | NESTLEIND | 0.21 | 2268.85 | 69.73 | ₹2,18,753 | 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 | 1170.25 | 107.29 | ₹1,13,765 | 0.13% | 16% | ↗ |
| HDFC Bank | HDFCBANK | 0.07 | 1770.35 | 19.47 | ₹13,54,658 | 1.1% | 7.67% | ↗ |
| ICICI Bank | ICICIBANK | 0.06 | 1343.1 | 19.29 | ₹9,48,794 | 0.74% | 7.6% | ↗ |
| LTIMindtree | LTIM | 0.06 | 4520.25 | 29.31 | ₹1,33,928 | 1.44% | | |
| St Bk of India | SBIN | 0.06 | 753.2 | 8.47 | ₹6,72,202 | 1.82% | | |
| Maruti Suzuki | MARUTI | 0.06 | 11732.8 | 25.37 | ₹3,68,882 | 1.07% | | |
| Mazagon Dock | MAZDOCK | 0.05 | 2591.4 | 38 | ₹1,04,532 | 0.53% | | |
| Adani Power | ADANIPOWER | 0.05 | 522.1 | 15.63 | ₹2,01,371 | 0% | | |

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- Dashboard
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### Bharti Airtel_financial_report.txt

⬇ Download

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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)**: +19%
- **Growth Rate**: 19%

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

**3. Profitability Metrics**
- **Net Profit Margin**: 6.89%
- **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**: 26.93%

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#### **Performance Evaluation**
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# SIZE OF MARKET

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- **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.

Serviceable Obtainable Market : ~150 M

Serviceable Addressable Market: 500M-1bn

Total Addressable Market: 10-15 Bn

# USE CASES

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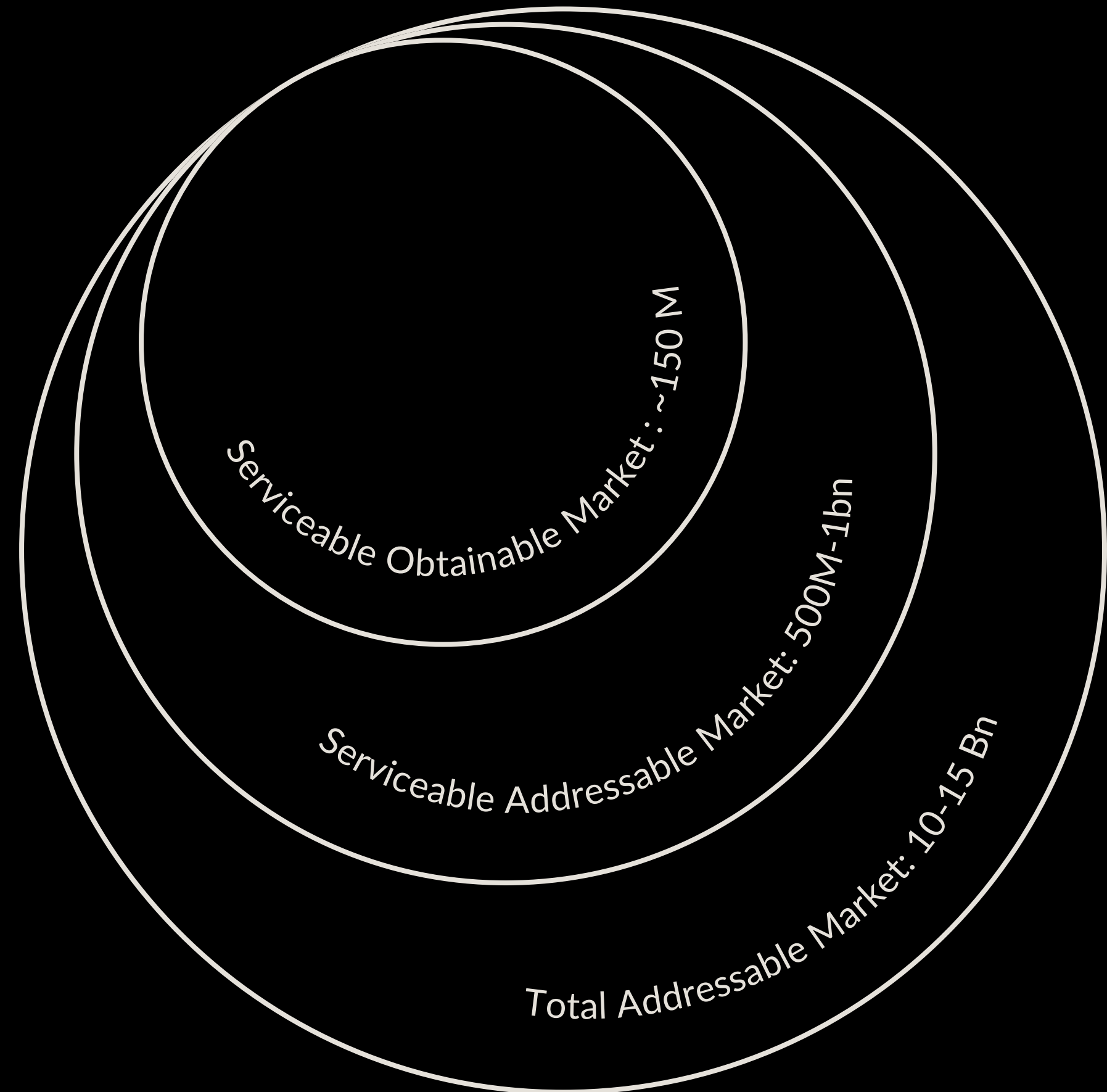
## ALTERNATIVE ASSET MANAGERS (PE/VC FIRMS)

- **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

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## 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.

# REVENUE STREAMS

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## Subscription Model

- Tiered pricing (Basic, Pro, Enterprise).

## API Licensing

- Fintech platforms can integrate APIs.

## Custom Solutions

- Premium clients can request tailored financial models.

## Consulting & Data Insights

- Advisory services using proprietary analytics.

# PRICING STRATEGY

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| | Basic Plan | Pro Plan | Enterprise Plan |
|---|---|---|---|
| Pricing | 99$/ month | 299$/ month | Custom |
| Features | • Limited analytics, reports | • Full analytics, risk monitoring | • API access, custom models |
| Annual Price | 1188$/ month | 3588$/ month | ~$10,000 - $50,000 |

# COST STRUCTURE
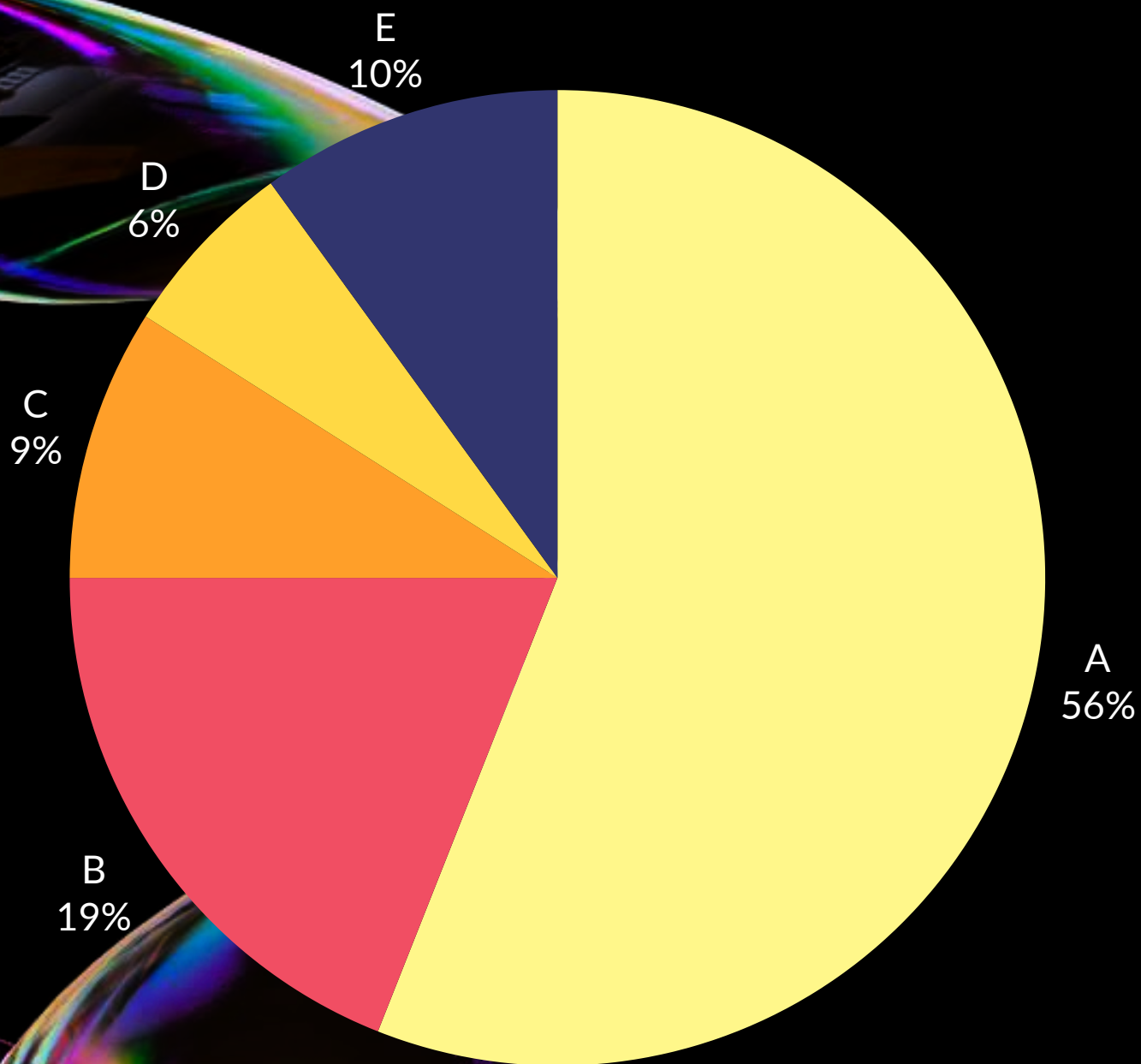


| Cost Type | Monthly Cost ($) | Annual Cost ($) |
|---|---:|---:|
| Salaries | 30000 | 360000 |
| Marketing | 10000 | 120000 |
| Infrastructure | 5000 | 60000 |
| Legal/Admin | 3000 | 36000 |
| Customer Support | 5000 | 60000 |

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# FINANCIAL PROJECTIONS

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| 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 |