

AMBRELA.MONEY



Promise of better financial future

INVESTMENT DECK



Promise of better financial future

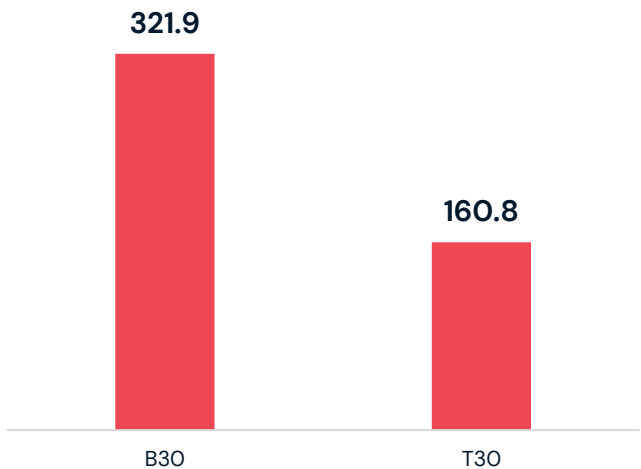
INVESTMENT DECK

India stack is revolutionizing access to finance

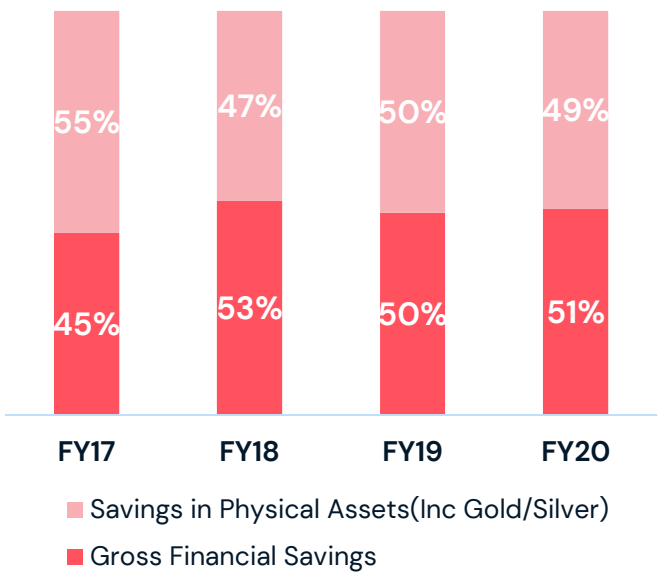


PMJDY boosted the expansion of financial accessibility

PMJDY Account nos (In Mn)



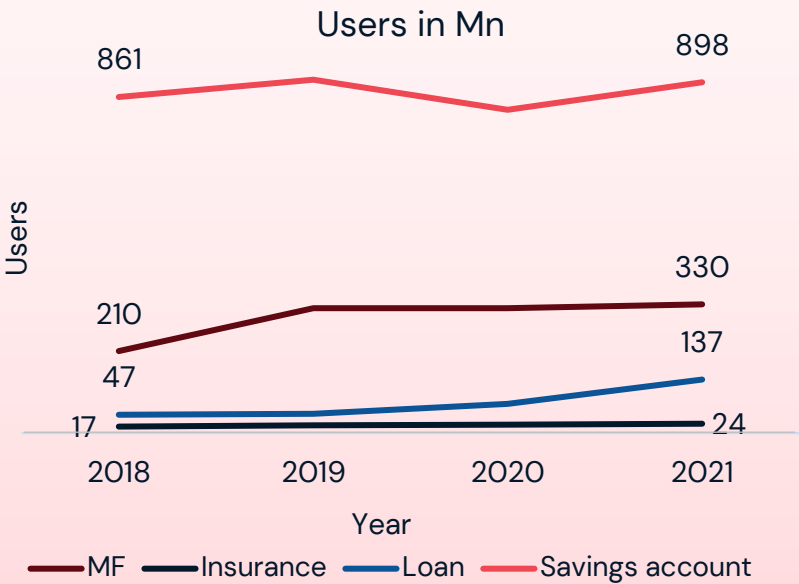
Leading to an increase in financial savings



Source- [PMJDY report](#)



Growth in banking services and financial investments



320.7 Mn

Rupay debit cards issued

\$863

Avg MF account size

Source- Amfi report

Bharat is the playing field of financial inclusion

The rising middle India

The drivers of Indian economy

1.2Bn

Population

\$1.6Tn

GDP contribution

India 1 & Alpha

Elite & Affluent group,
Digital savvy
Lives in T30 cities

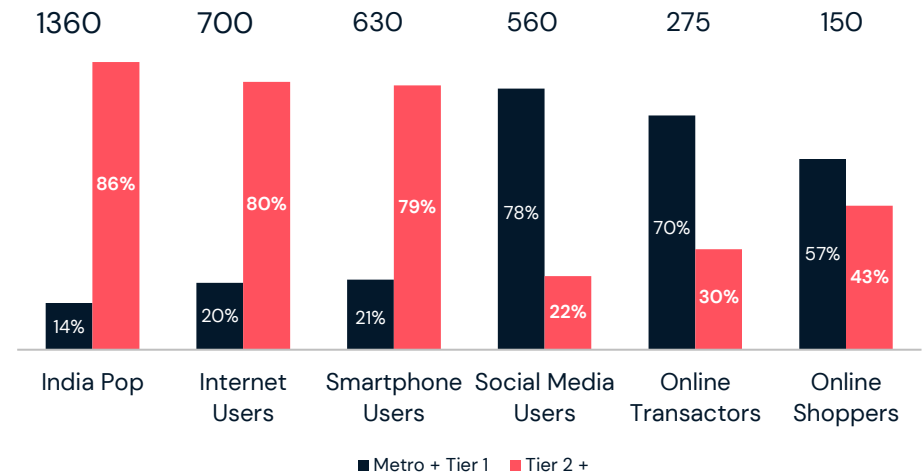
India 2

Aspirer group, digitally
less fluent
Lives in Tier 2&3 cities

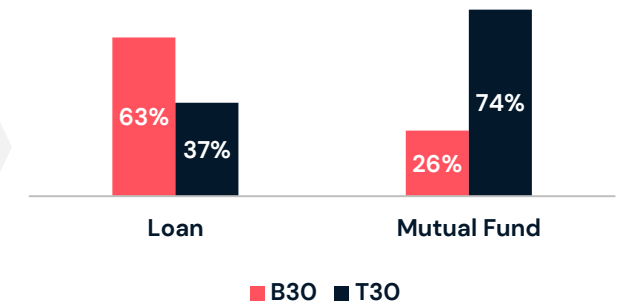
India 3

Mass segment,
financially less literate
Lives in Tier 3 &
beyond

Bharat is gaining share in the consumption

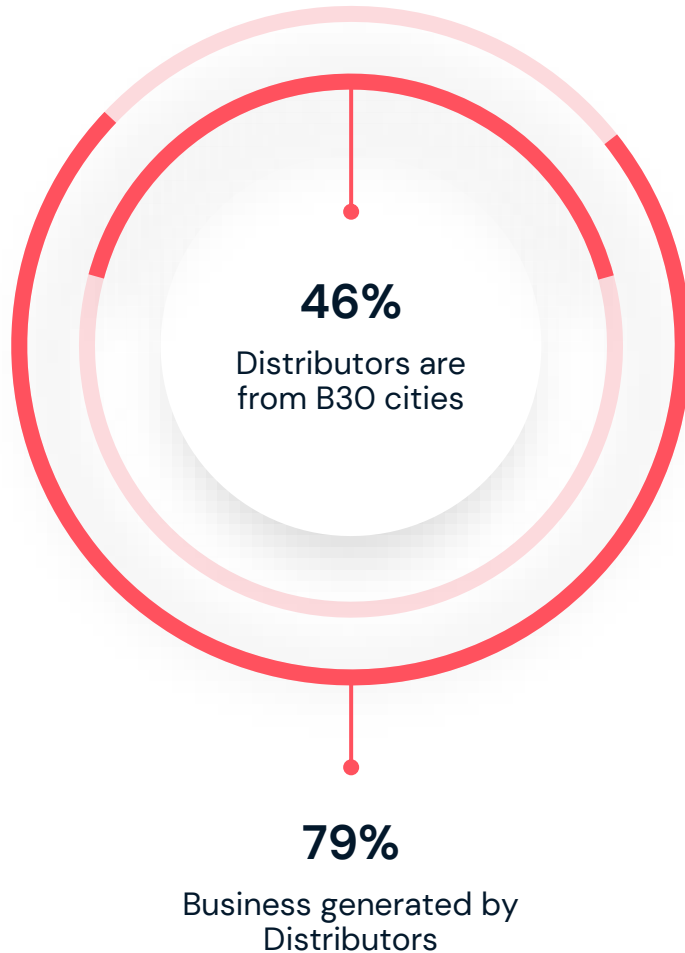


Challenging the T30 cities in financial services

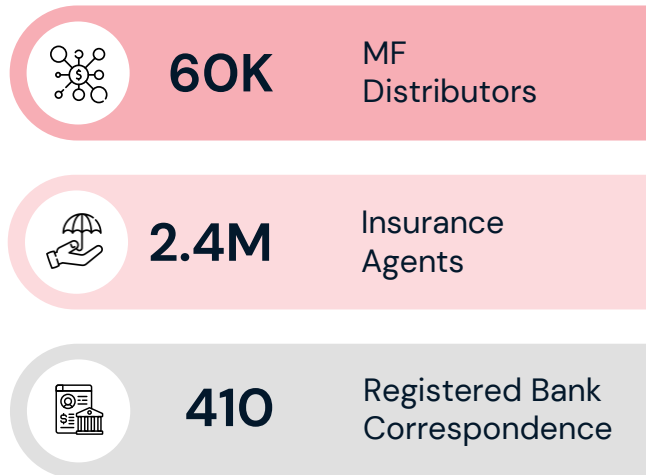


Serviced through the distributors

Channel runs on trust-based model, requires high touch & handholding



Distributors in various financial sectors



Challenges faced by this strongest trust network



Limited access to products affect the quality of customer advisory



High dependency on a single product for revenue generation



Lengthy & time-consuming customer servicing process

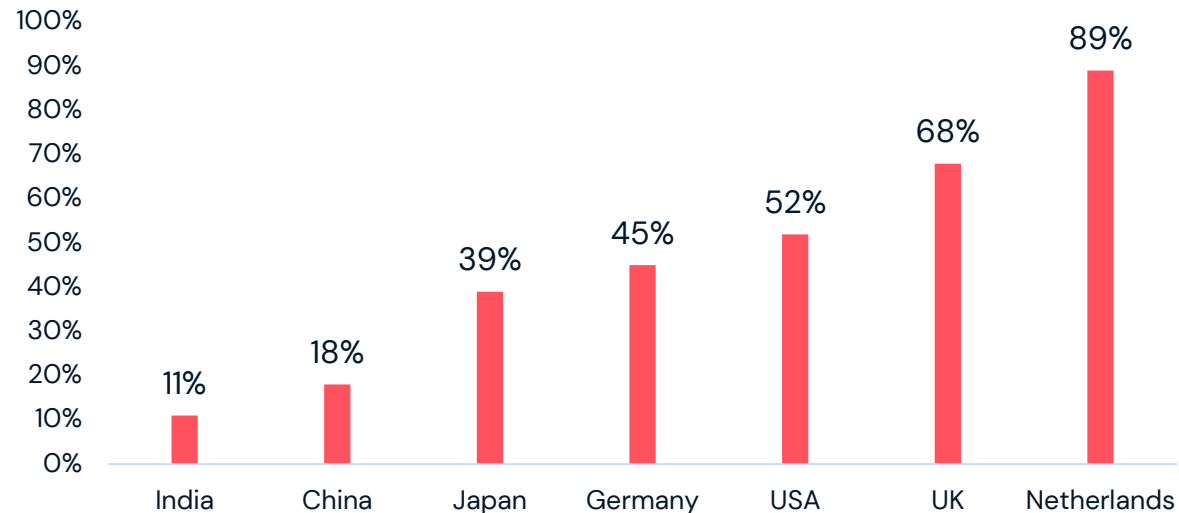


Housing sector in India, a distributor led model is a huge opportunity

\$292Bn home loan market is expected to double in **5 years**

Low penetration implies room for growth

Mortgage as a % of Nominal GDP



Source- SBI report on Home Loans

Government initiatives heralding a new era



Interest rate subsidy under CLSS for EWS/ LIG



Special refinance facilities for NBFC-HFC



Incentives to developers to build affordable housing



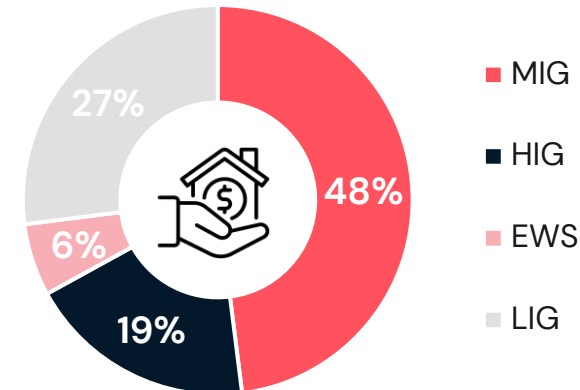
12.3Mn
PMAY Houses sanctioned



2.4Mn
Beneficiaries under CLSS



\$6.7Bn
Interest subsidy under CLSS

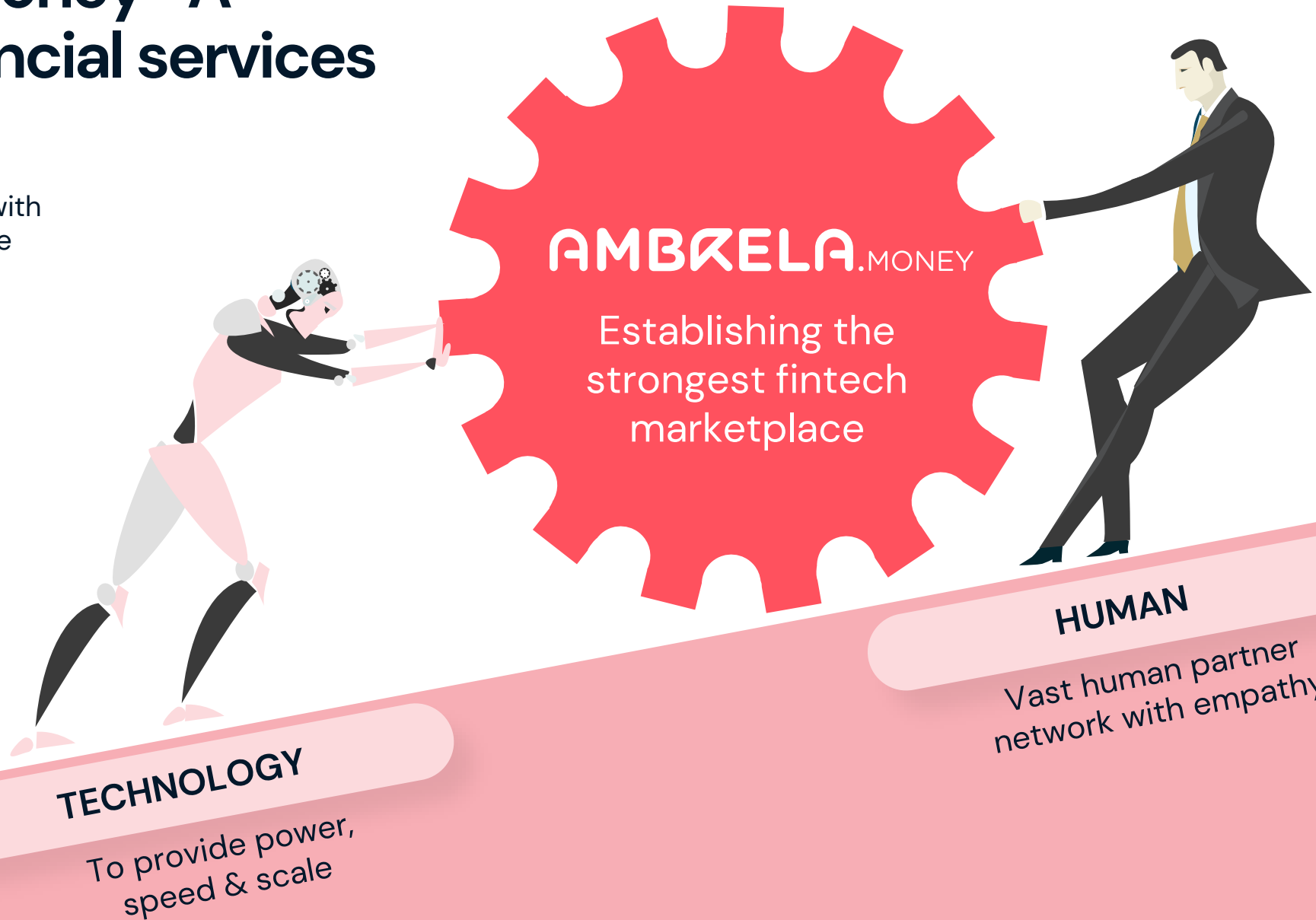


No of Housing loan approvals based on Income slabs



Ambrela.money- A hybrid financial services platform

Integrating technology with human capital to provide last-mile delivery of Banking & financial solutions to **Bharat**



Ensures right & easy access to financial services



Digital platform for expert advice



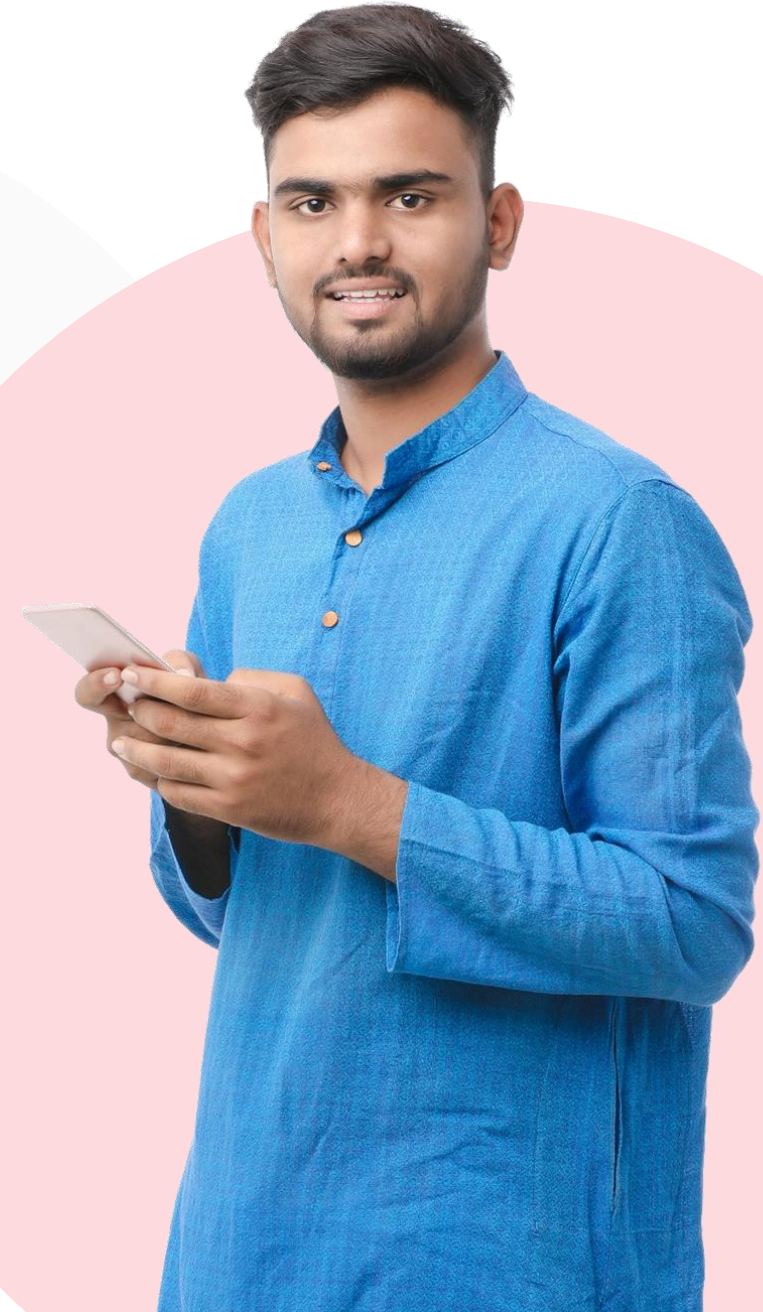
Bridging the literacy gap of Bharat



Leveraging the largest trust network of Distributors



Robust tech stack to reduce process complexity



Focused on emerging India



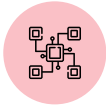
Kavita Sharma, 26

Engineer, Tech savvy

PSYCHOGRAPHY



A millennial



Digitally oriented, can invest on DIY platform



Depends on friends & family for investment advice



Ramesh Ojha, 38

Government employee living in Chaibasa

PSYCHOGRAPHY



Saves regularly in FDs & LIC



Visits branch for banking needs



Assisted by his son & friends for financial planning



Shyamal Das, 45

Runs a grocery store in rural area

PSYCHOGRAPHY



Earns daily income



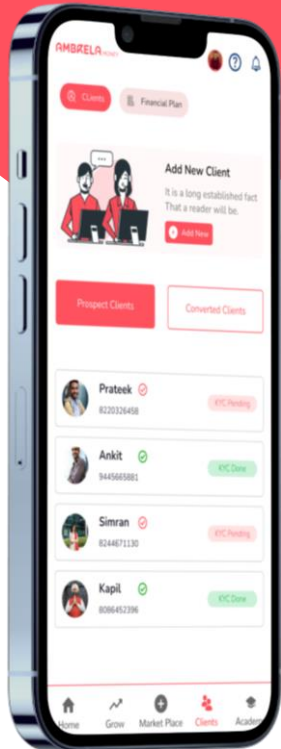
Wants to buy a house



Do not have enough savings for making down payment

360* platform to manage clients

Grow your network at low cost



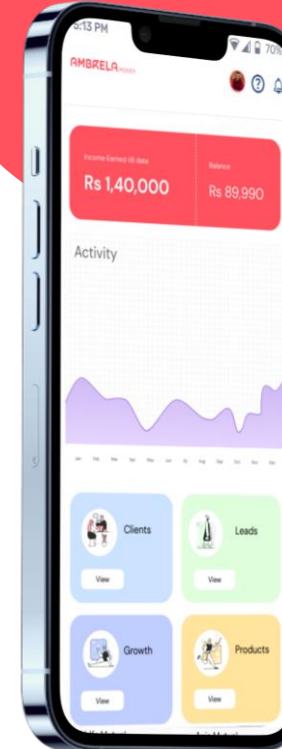
Recommended list of financial products for your clients



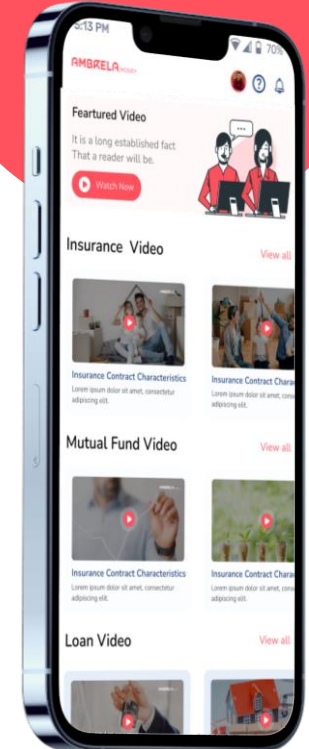
24/7 support for your clients



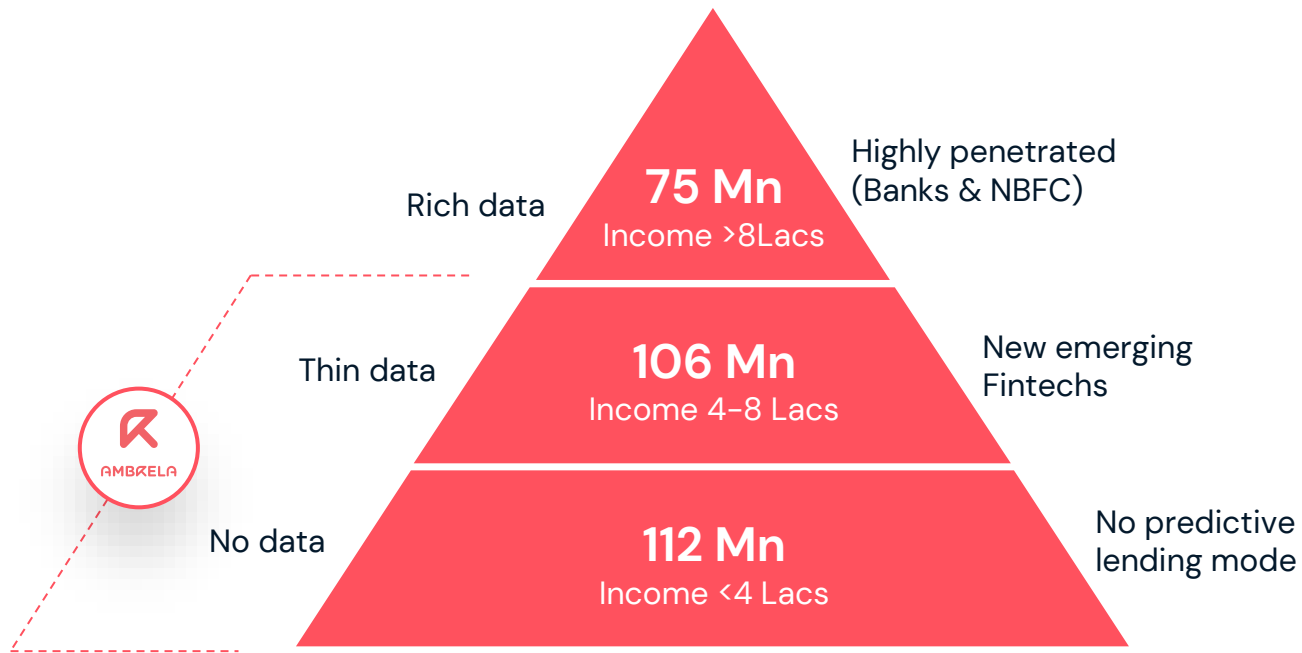
Earn & track money



Ambrella academy for knowledge

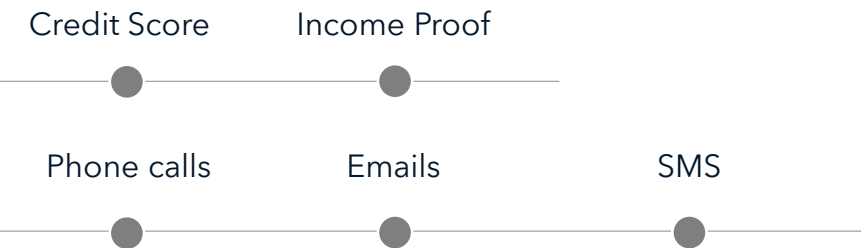


Leveraging the opportunity to serve the underserved



Strengthening Risk Model

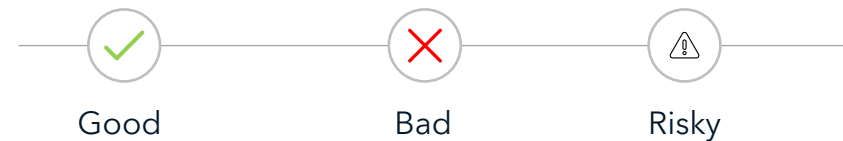
Traditional Approach of Lending



AMBRELA.MONEY

Based on Customer Transaction & Investment history

Reclassifies customers into



And building end-to-end digital housing finance solutions to a billion Indians



Customer takes loan for house worth **INR 30 Lacs**

Entry segment in the housing ecosystem

20%
Home Down Payment
INR 6 Lacs

Customer pays out of pocket



Home Down Payment Assistance

Unsecured loan to first time home buyers. Adding an additional revenue stream through interest income.

Natural Succession

80%
Loan Amount
INR 24 Lacs

Loan given by Banks/ NBFCs



Digital Mortgage Marketplace

Compare & choose the best mortgage deal from the onboarded financial institutions.

Strengthening customer acquisition & distribution process



Private funnel for Distributor network



Home loan products increase partner lifetime value, returns & achieve shared growth.

Scalable model challenging the existing entrants



Started as direct mutual fund distribution platform & added brokerage business later



Online marketplace for down payment financing



One stop solution for all financial products assisted by trusted network of distributors

Key metrics

Target market T30 cities	Funding \$394Mn	CAC ~ ₹5K
ARPU ₹91	Revenue \$43Mn	Fund Infused/ Revenue 9.1X

Key metrics

Target market T30 cities	Funding \$15Mn	CAC
ARPU	Revenue	Fund Infused/ revenue

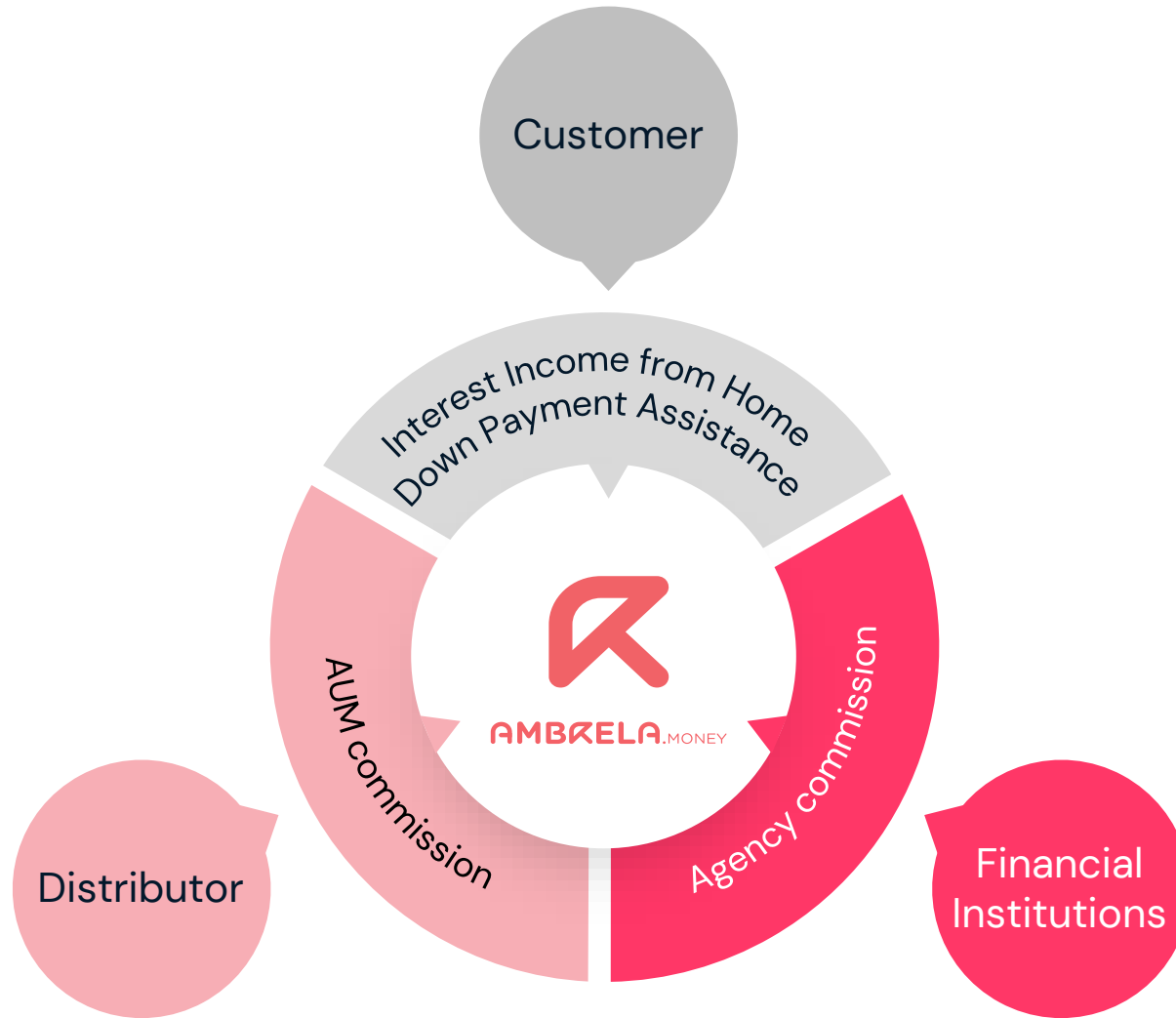
Key metrics

Target market B30 cities	Funding \$2Mn	CAC ₹500*
ARPU ~ ₹947*	Revenue \$4Mn	Fund Infused/ Revenue 0.5X

*Extrapolated from company with similar business model



Scalable model challenging the existing entrants



Commission%		
5-35% Insurance	0.5-2% Credit Solution	0.5% Mutual Fund
Interest%		
	12-14% Home Down Payment	

GTM

Why Gujarat?



High awareness of
Capital market



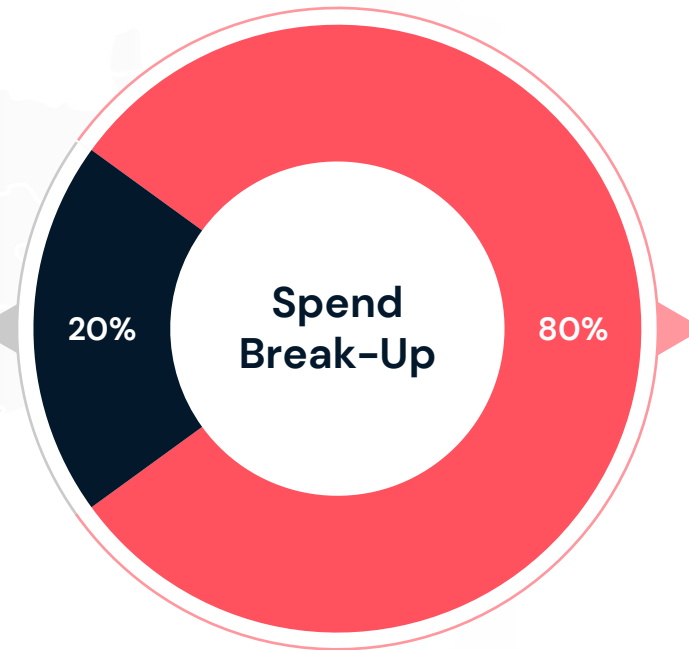
Capitalist society,
appreciates
entrepreneurship



Strong trust
network



Brand
Awareness

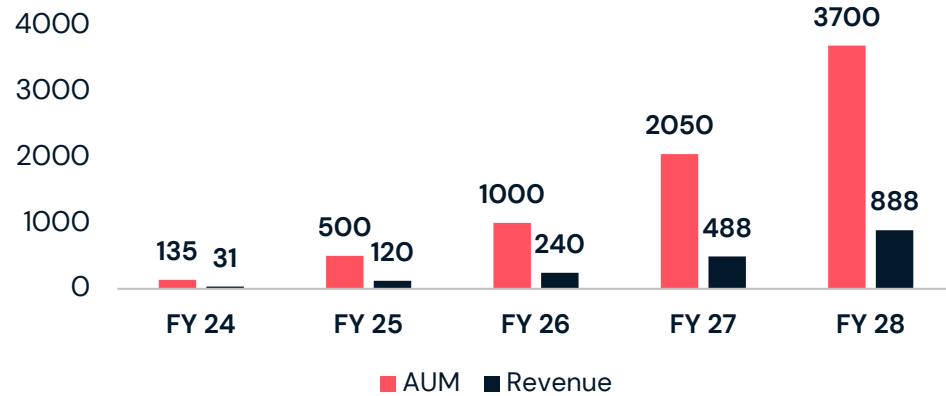


Performance
Marketing

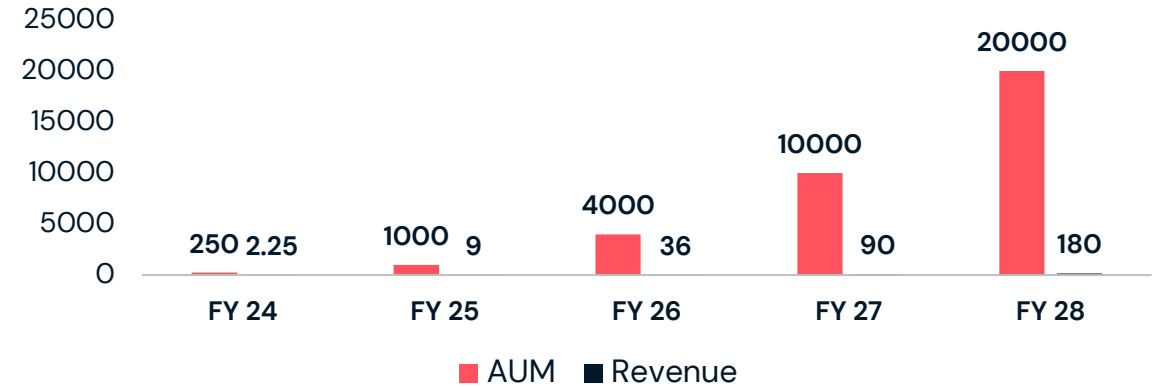


Projected Financials

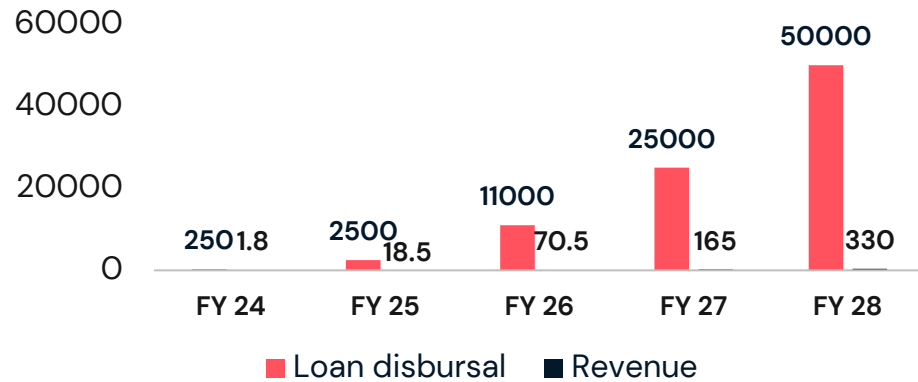
Insurance (In INR Cr)



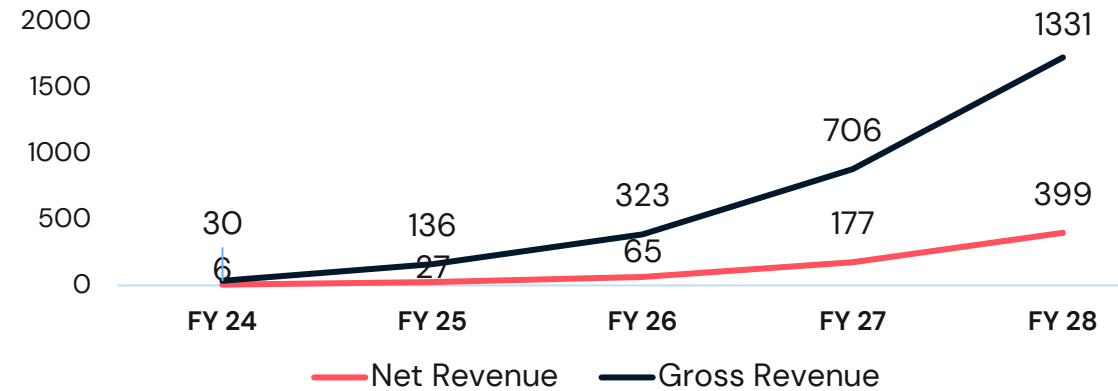
Mutual Fund (In INR Cr)








Loans (In INR Cr)



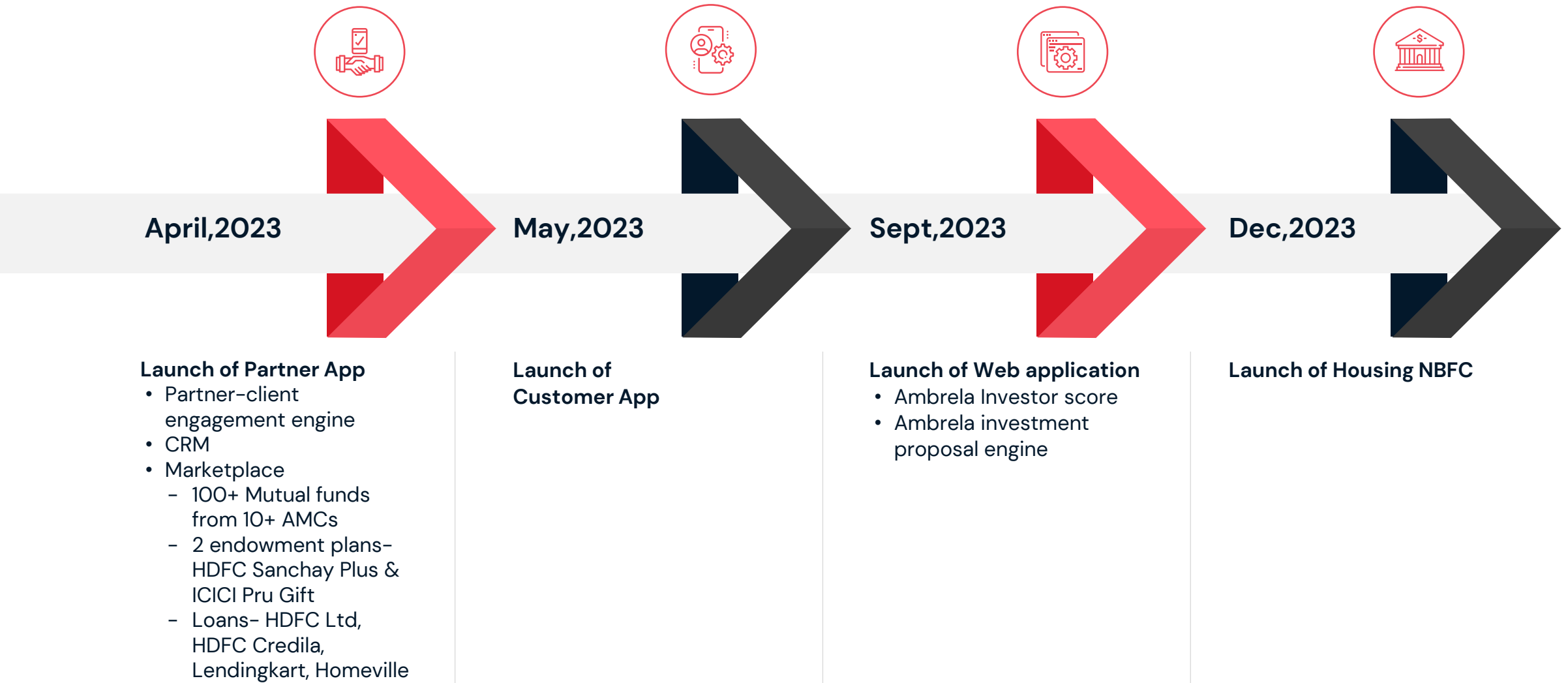
Total Revenue (In INR Cr)



Competitive Landscape

					
Product	Home down payment loan	Insurance	Insurance	Mutual funds	Insurance, Mutual Fund, Loan
Distribution	Direct & Distributor led	Distributor led	Direct & Distributor led	Direct & Distributor led	Distributor led
Focus Geography	Metro & Tier 1	Tier2 & beyond	Metro & Tier 1	Tier2 & beyond	Tier2 & beyond
Target age group	25-40	>25	25-29	30-37	>25
Ability to cross sell	Limited	Limited	Limited	Limited	High
Funding	\$15Mn	250Mn	\$55Mn	\$203K	\$2Mn

Roadmap



The Team



Arpit Nagda
(Founder & CEO)

MBA graduate passionate about Economics, Capital Markets & Politics. Worked as Associate Principal with India's largest Wealth Management firm 360.One wealth. Managed more than INR 2Bn Assets across 35+ HNI & UHNI clients.

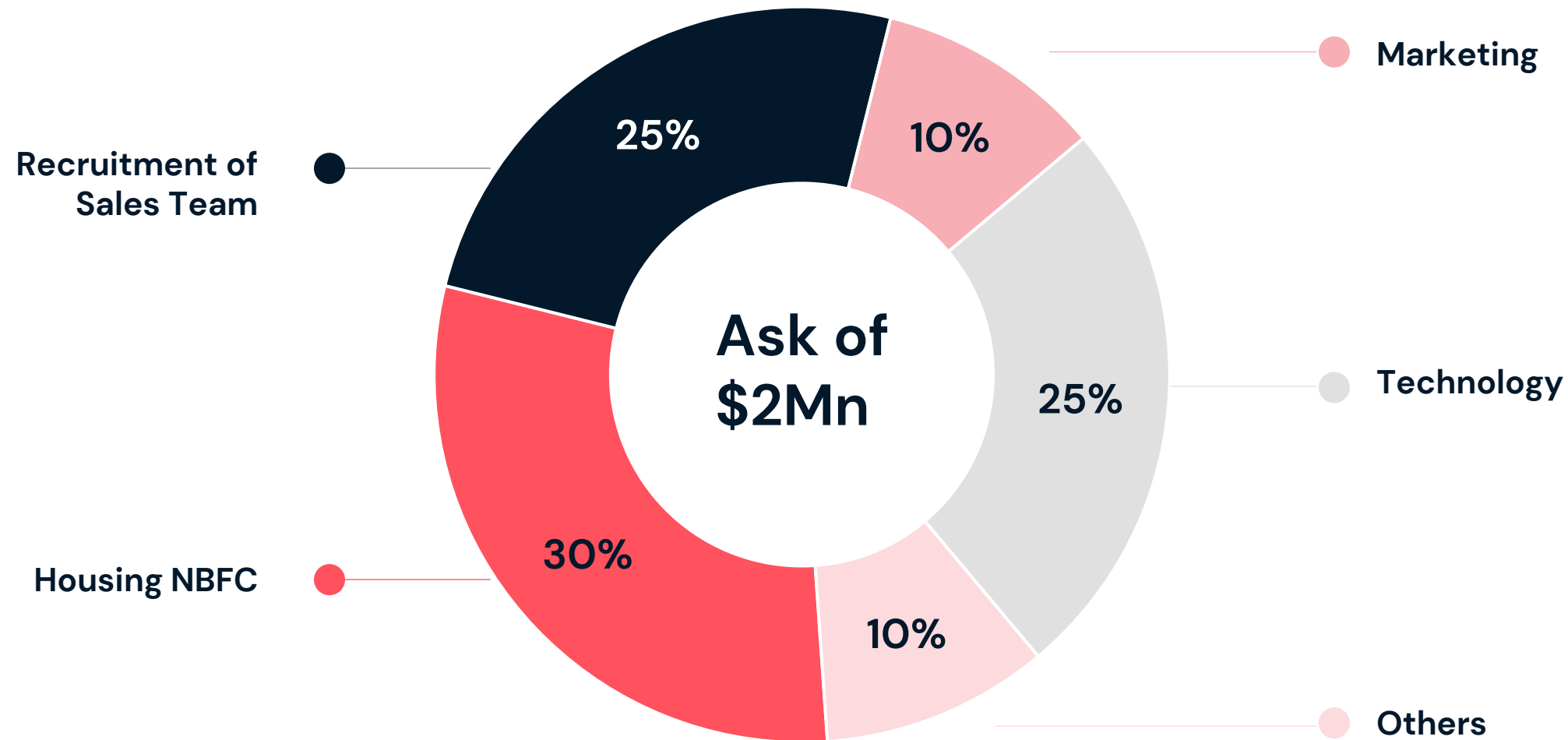


Sreeraj Thamarappilly
(Co-Founder & CTO)

Scholar of the University of Stuttgart, Germany, Sreeraj is passionate about technology. Worked as Senior Software Engineer at Asteria Aerospace acquired by Reliance India Ltd.



Fund & Ask





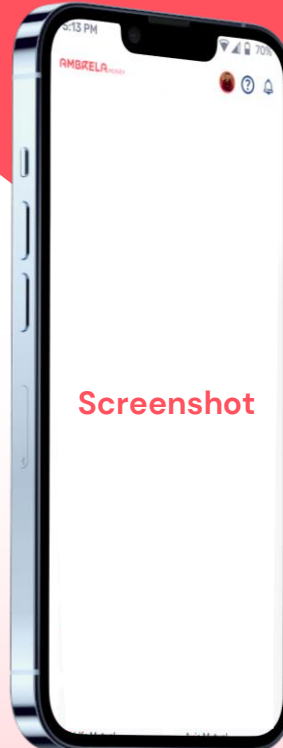
THANK YOU

Helps to take charge of your finances

Create a financial plan for your family



Identify the best investment plan from range of products



Paperless KYC



Track all your investments at one place

