

INDmoney - 2020 - 2021

liability

assets

Stocks

US Stocks

RD

Bank

Mutual Funds

VCIB

Credit balance

loan

perman

home

Can loan

Direct

Regular

7

2

Network

=

Financial Decision

Financial

Data Science

2021

4.5%

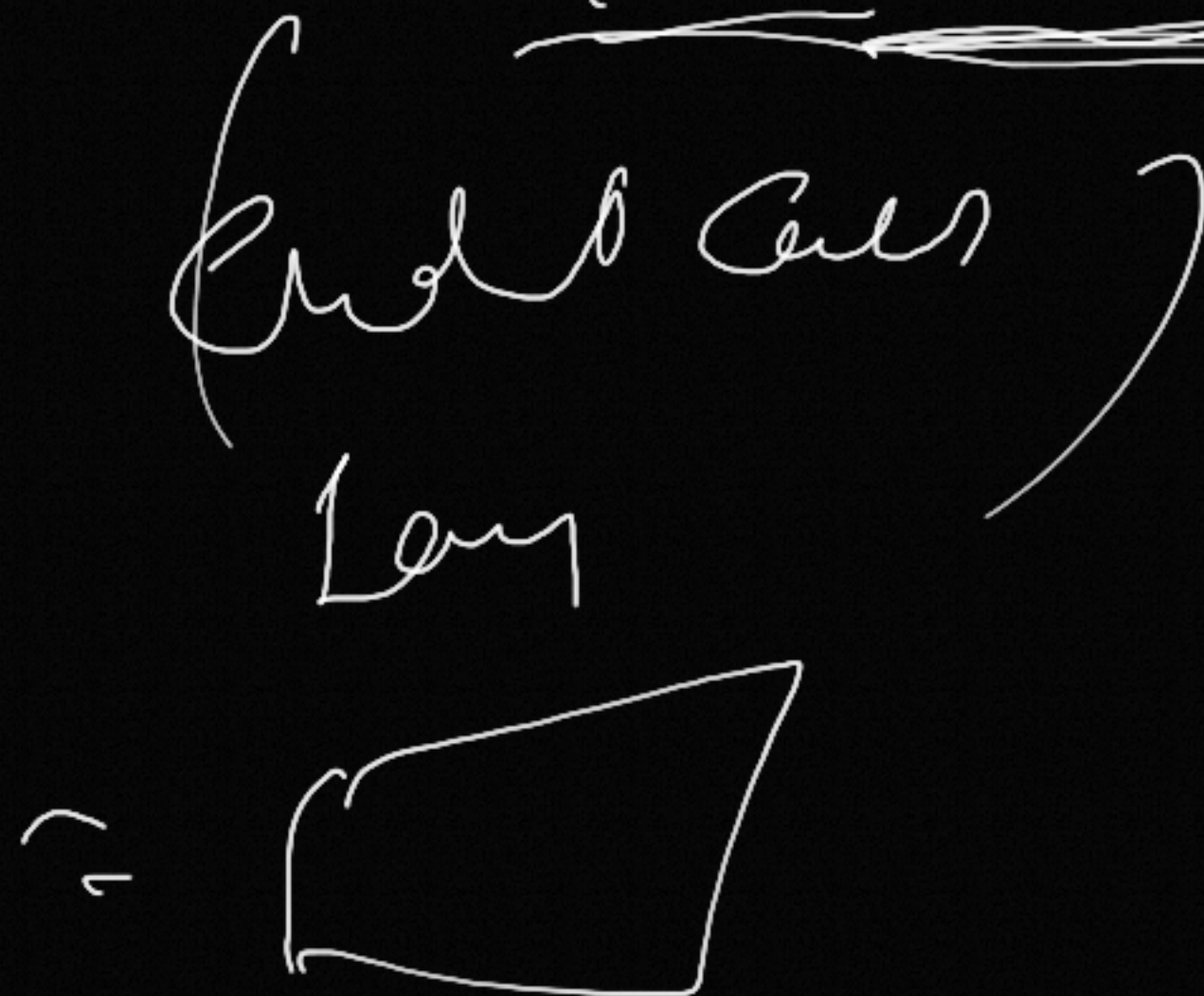
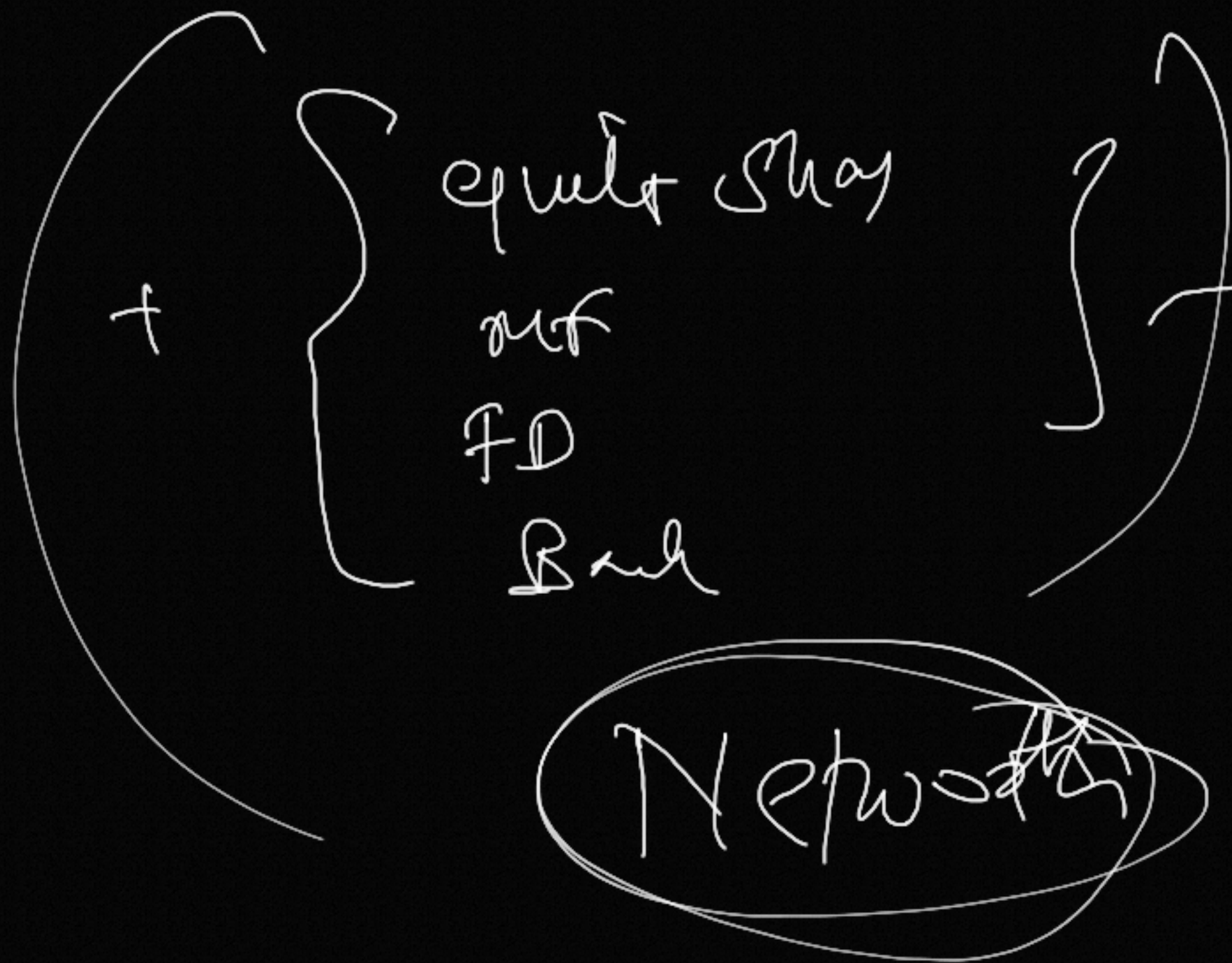
3% - 7.5%

Network —

Feb  
1  
2020

Jan  
2020

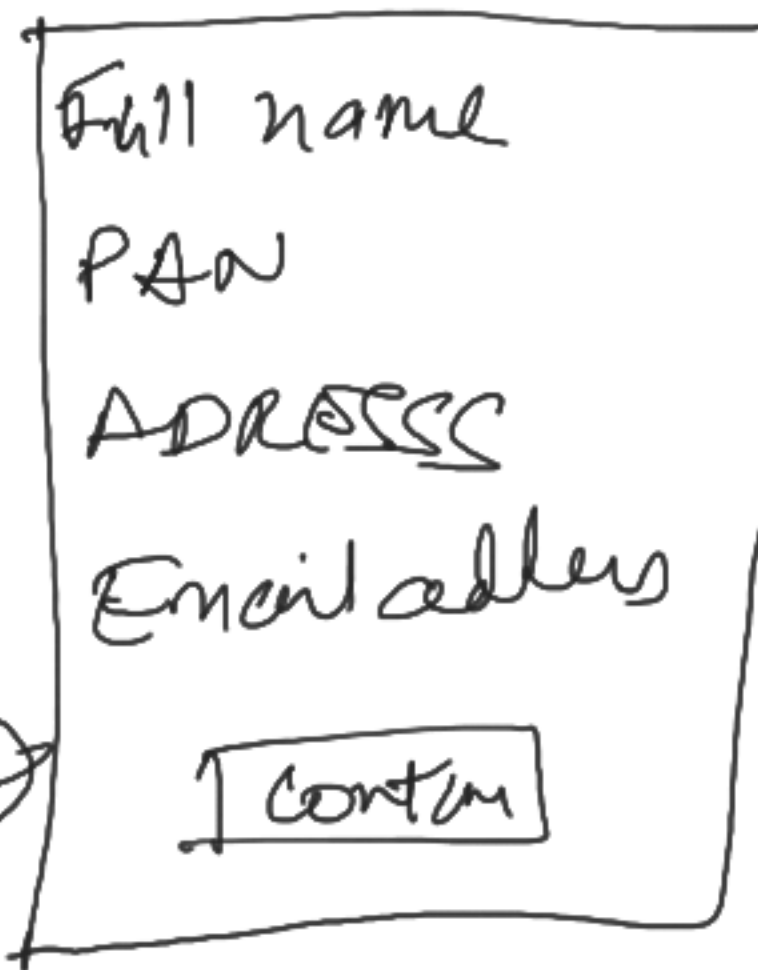
10k  $\Rightarrow$  Stock







=>  
Drop  
It



=>  
Drop



RD / Bank Balance

Engg/Ch

CIBIZ

~~CIBIZ~~

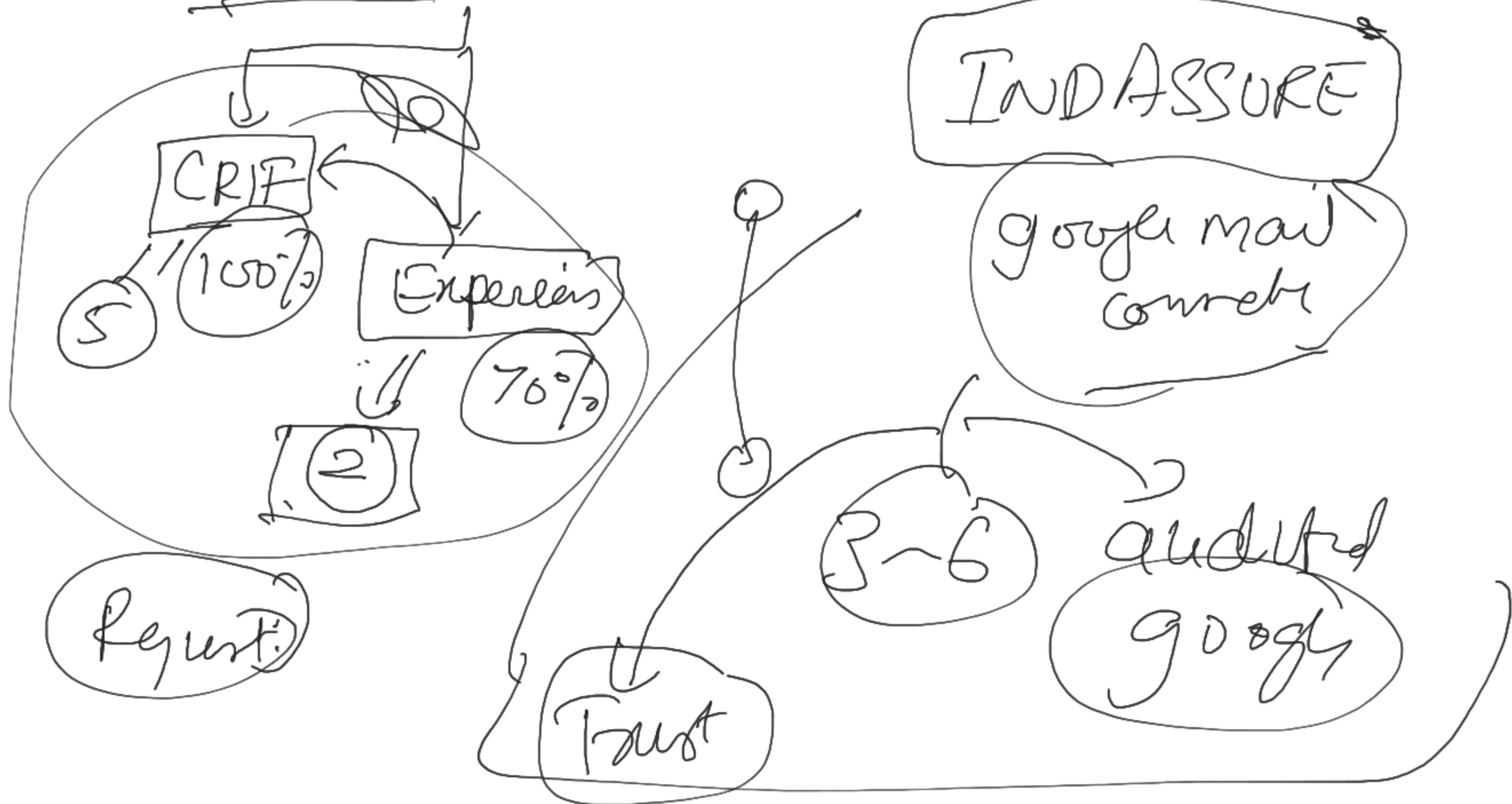
(X)H



NW = assets - (liability)

credit report

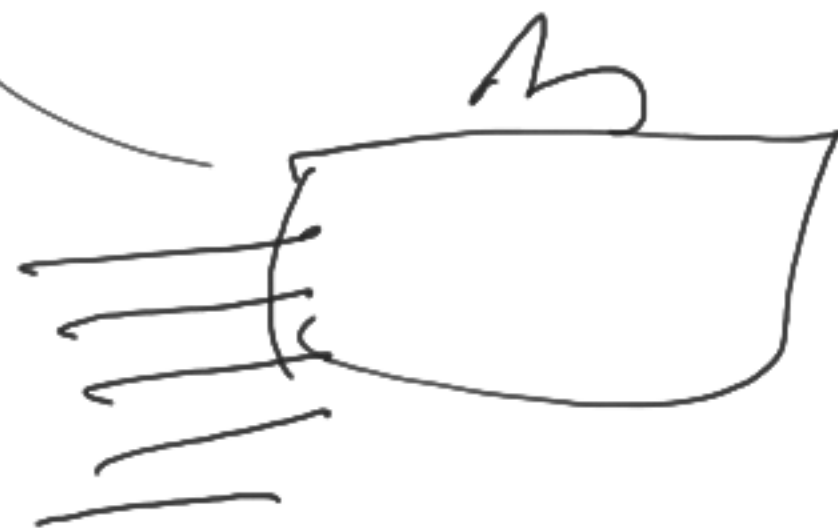
① getting the credit report



Assets

Equity  
MF

SMS Scarpers



- Soppy



1/20/06

1-5



Regular

Switcharoo

~~Start Savings~~

2020

9.5¢/gal → 8.8¢/gal  
Savings

Acquisitā

Actu

Intention

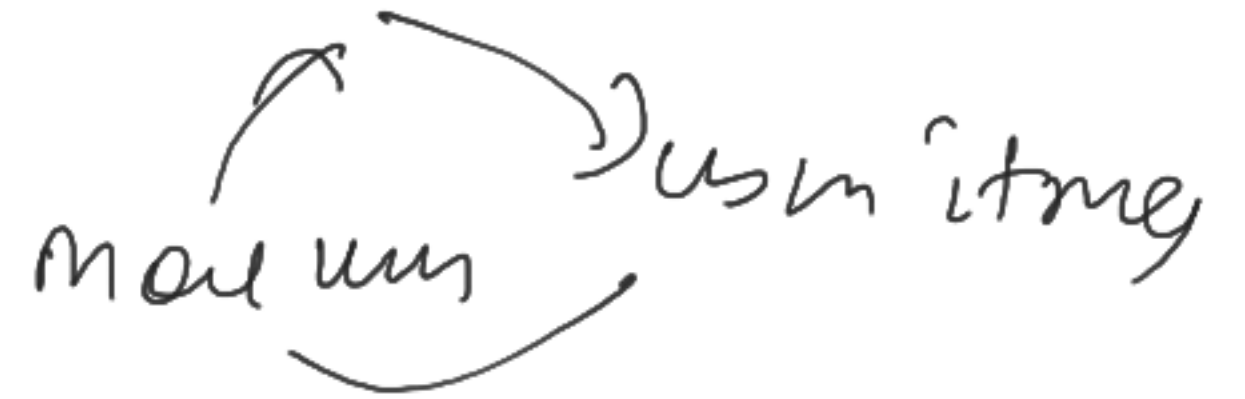
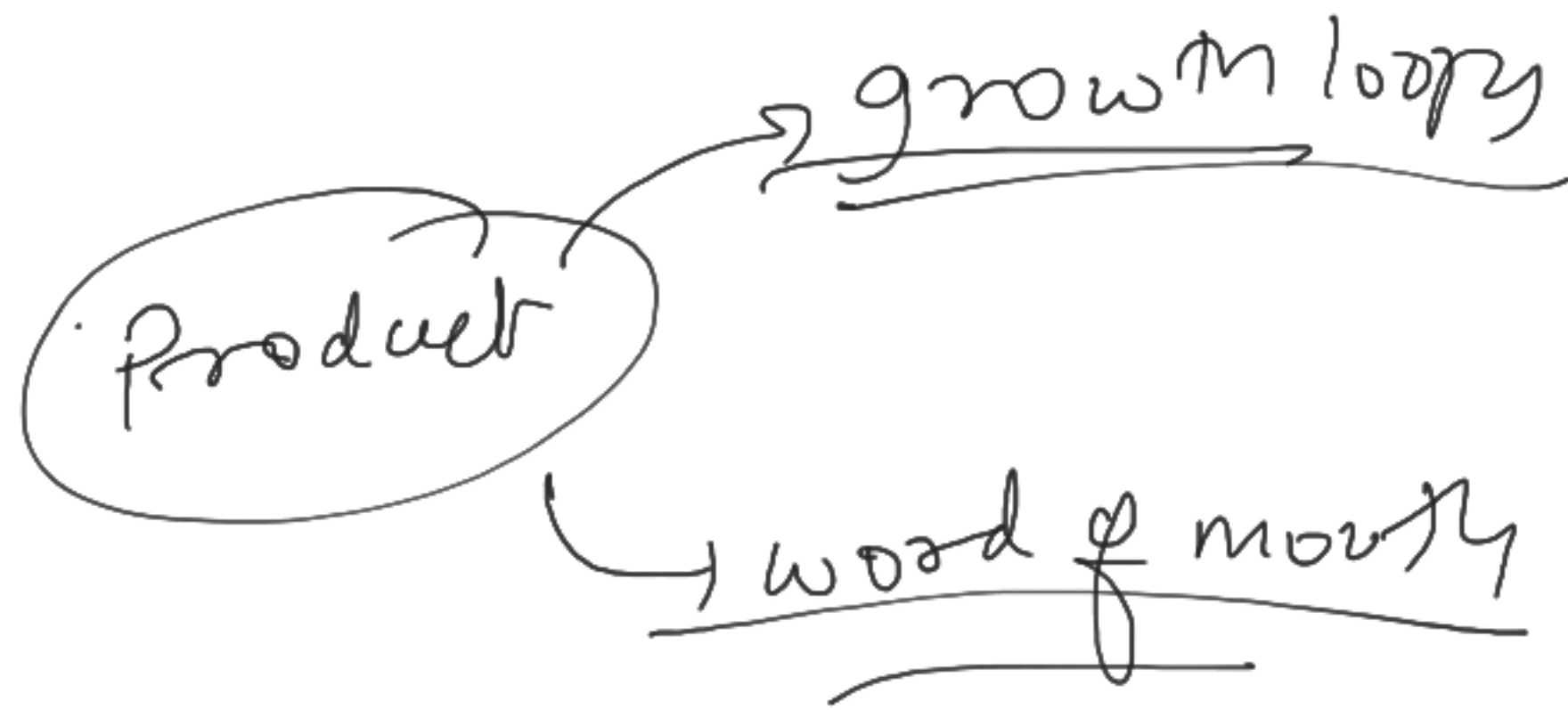
Refined

150



80%

Refined



2 Retention  $\Rightarrow$  More money

~~~~~



3 Business modes

→ Ads : Instagram / Youtube  
= \$\$\$

→ Subscription : money =  $\frac{\text{monthly fee} \times \text{no. of months}}{\text{number of users}}$   
= \$\$\$

ARRPU =  $\frac{\text{total}}{\text{no. of users}} \times \text{AOV}$

→ Pay per use

→ Uber / Ola / Swiggy  
ARRPU / LTV = no. of transaction  $\times$  avg order value

Retention → Core action

→ Facebook / Instagram ⇒ App open

→ Swiggy / Zomato ⇒ Order

→ Google ⇒ Search / Click

→ Gmail / WhatsApp = Sent / Seen messages

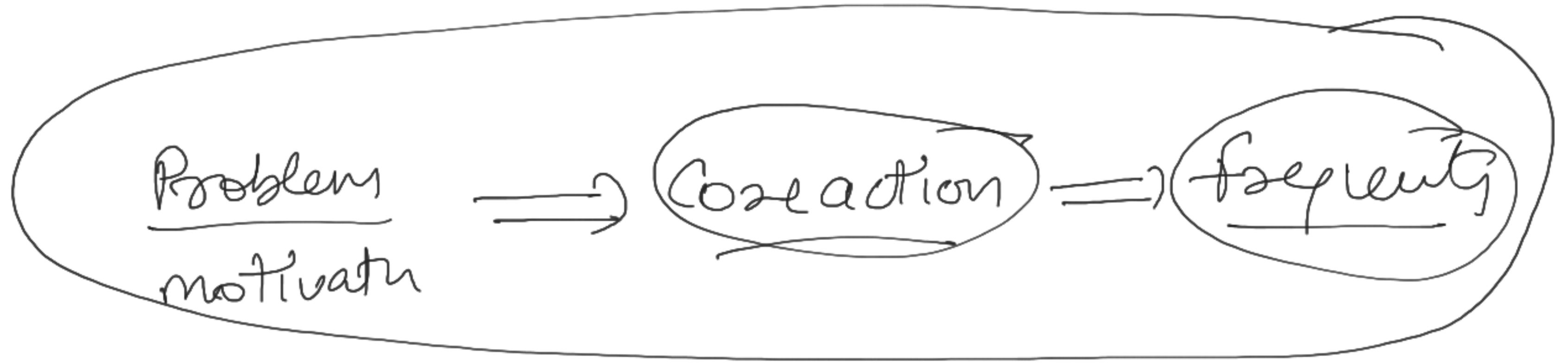
Frequently

⇒ Facebook & Instagram: daily  
hours / min

⇒ Swiggy ⇒ week

⇒ BigBasket ⇒ monthly

⇒ ClearTax = yearly



Swiggy  $\leftarrow$  Crawling  $\rightarrow$  ordely  $\rightarrow$  One week  
 Laginsko cook food  $\rightarrow$  File you  
 Clentax File tax  $\rightarrow$  tax  $\rightarrow$  only





index  $\Rightarrow$   $\left( \frac{100 \times \text{monthly}}{\text{for 1 Res}} \right)$

$\Rightarrow$   $\frac{199}{129}$

Predicted

Reading

$B = \textcircled{M} A T$

$\Rightarrow$  create habit  
Break down

= become informed or knowledge

Action  $\otimes$

loggs : (2 pages a day)

$\otimes$  Tricks

$\Rightarrow$  habit,  $\Rightarrow$  Sleep  
Stacking

Atomic habits

getting this done

hooked  
:  
|

[ BJ Fogg ]  
B = m A T