



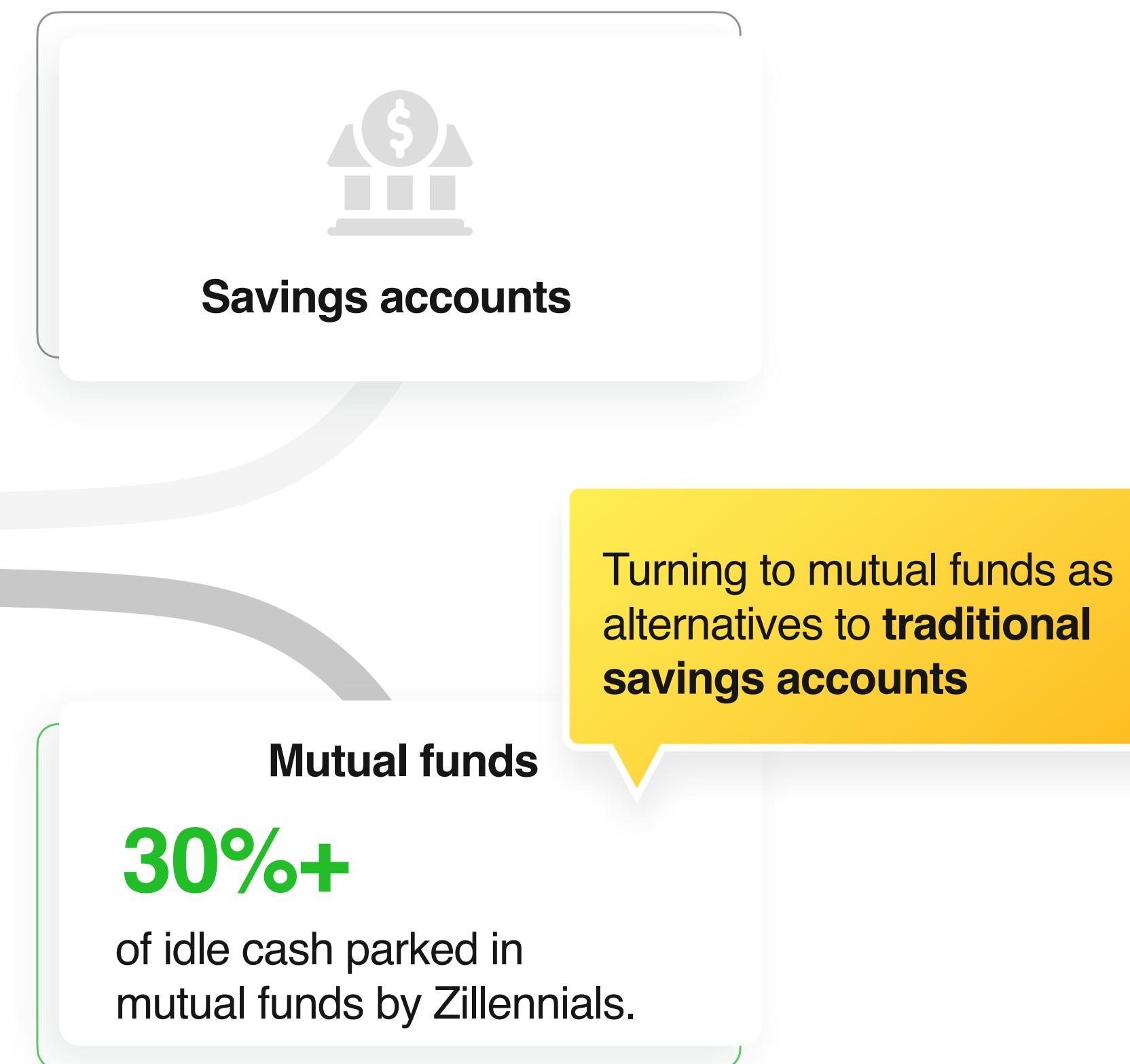
A New Age WealthTech Platform



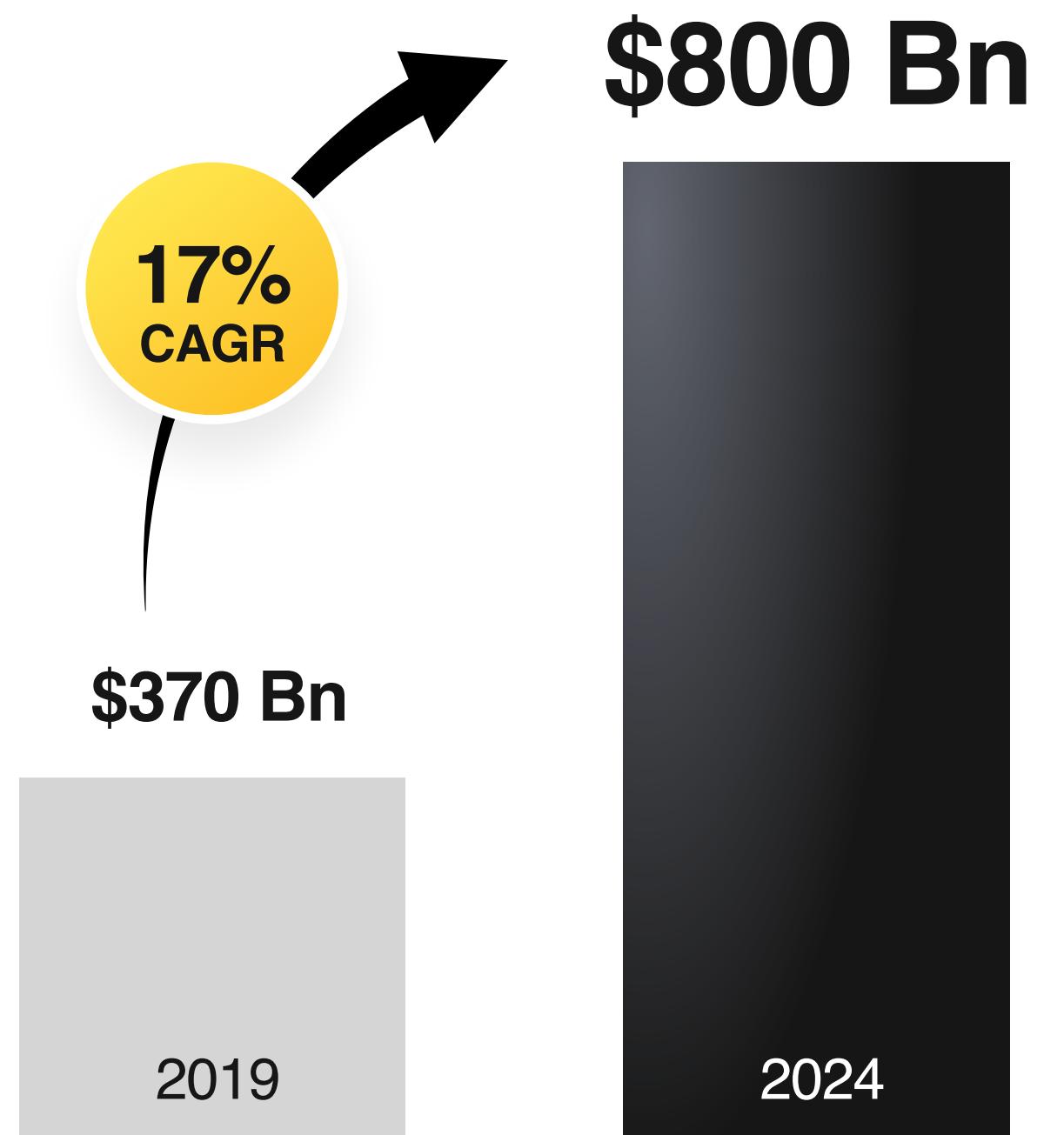
Trip to Japan
₹2,00,000

A small yellow icon of a suitcase with a hat resting on top of it, positioned next to the text box.

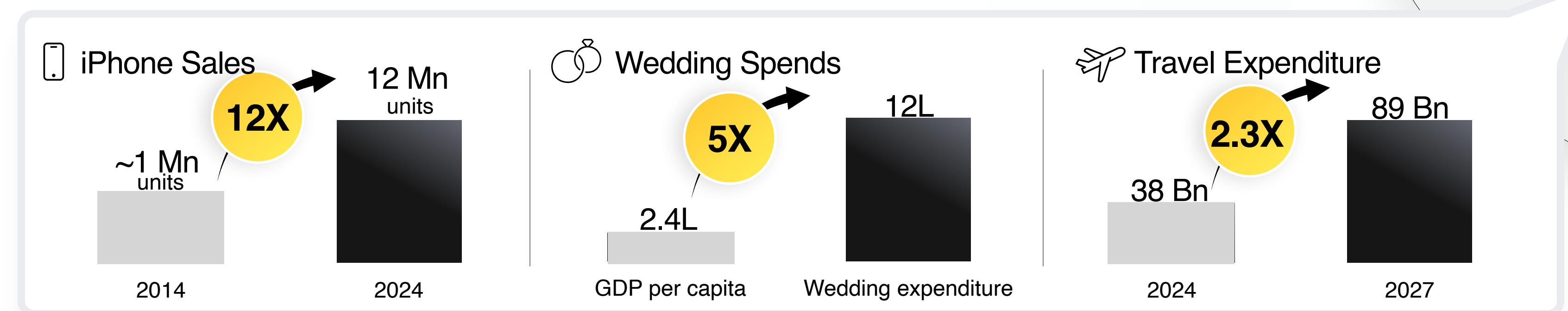
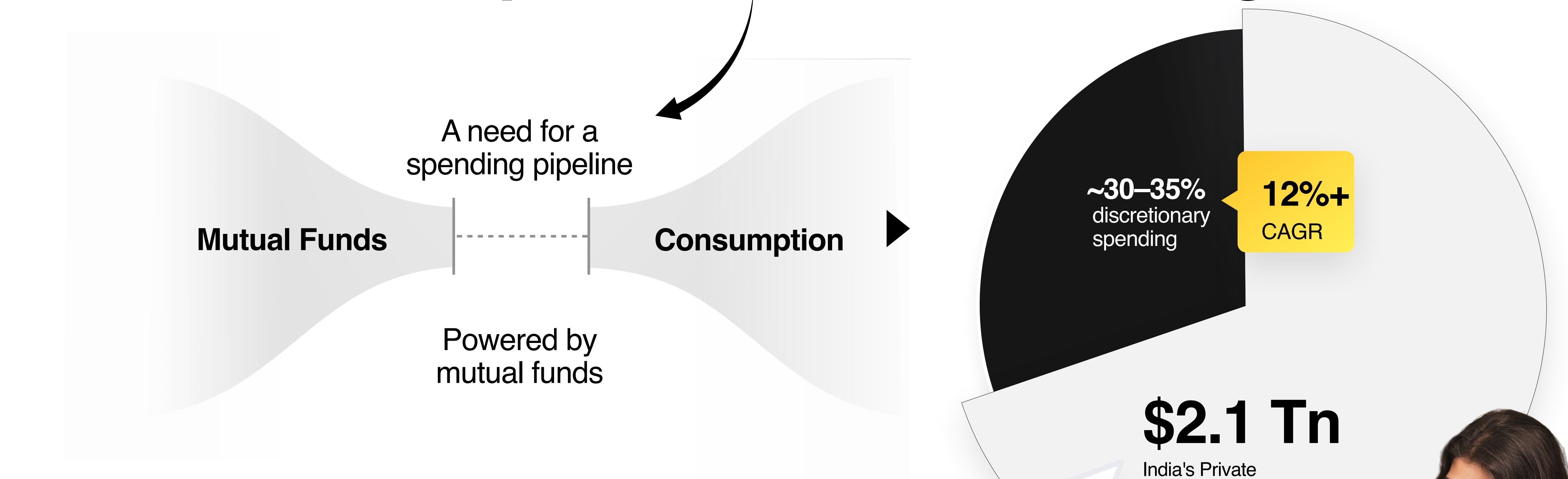
Declining savings account yields push Zillennials toward mutual funds



Explosive Growth of
Mutual Funds



Along with these changing saving habits India's consumption boom is indicating...





Connecting Mutual Fund Investments to India's Growing Consumption

Mutual funds



DSP

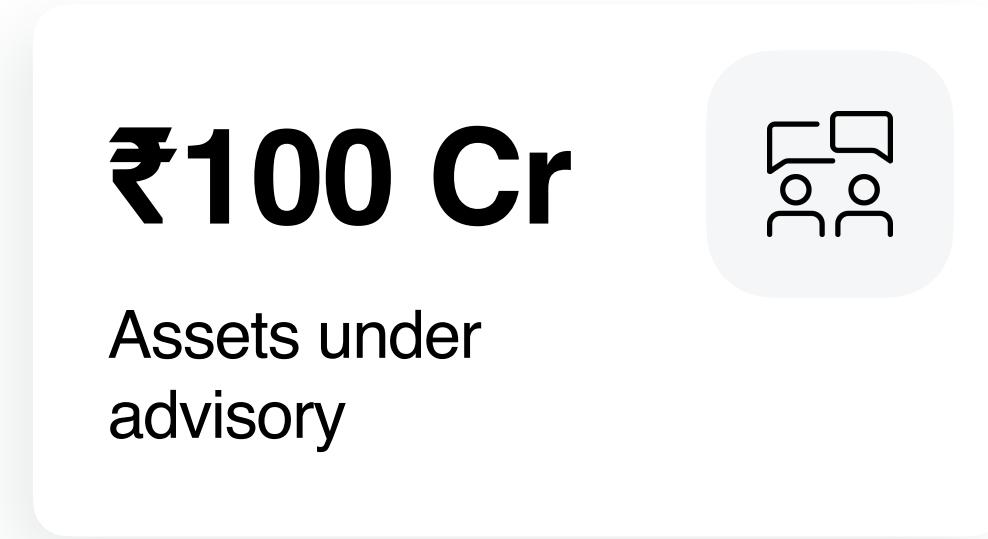
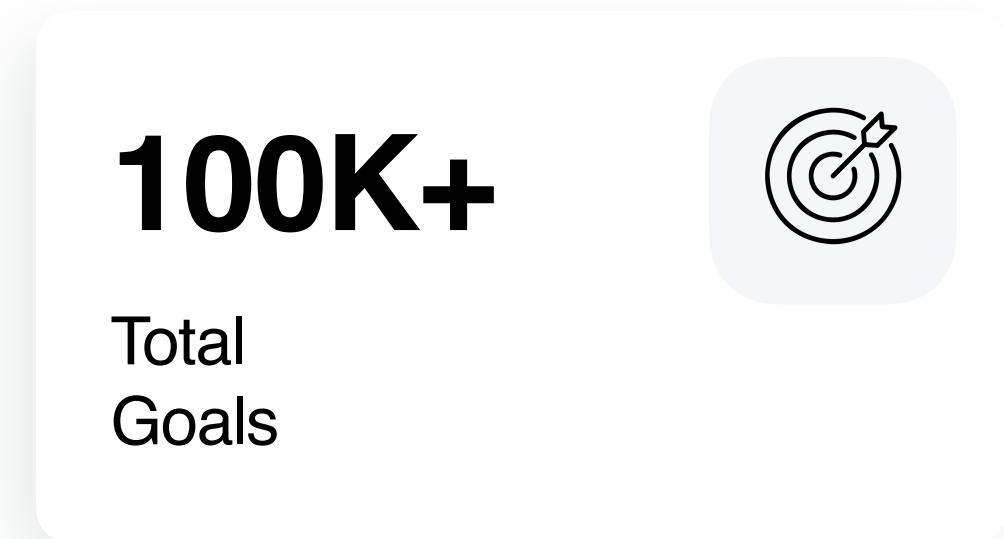
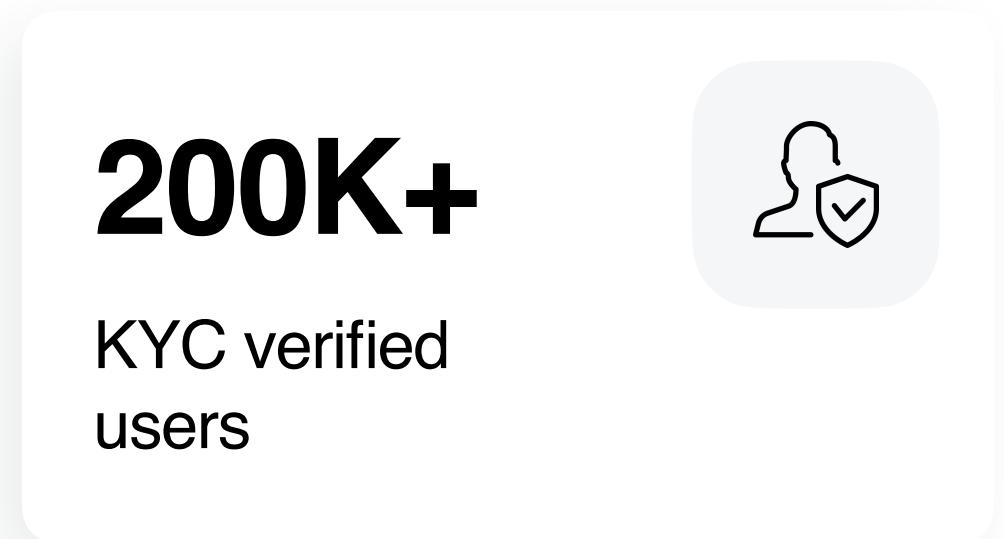
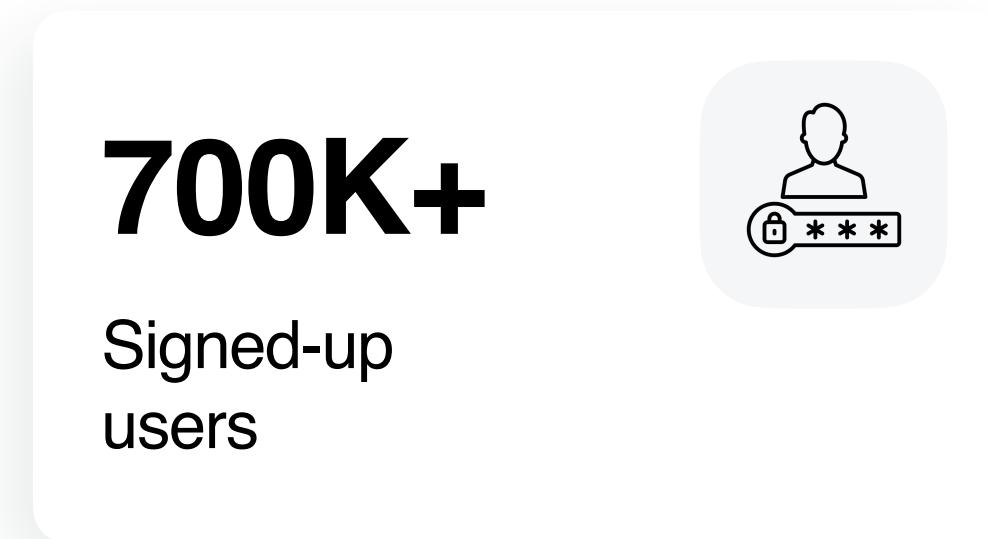
Spendvesting

Investing for your spends to get MF returns and brand discounts

Brands



Multipl at a glance



₹450
CAC (1 yr avg.)



9K
LTV (4 yrs)

20X
LTV : CAC ratio

Outperforming traditional
WealthTech (0.5-1.5%) by 3-10x

 **5.5% Revenue Margin**

All amounts in INR

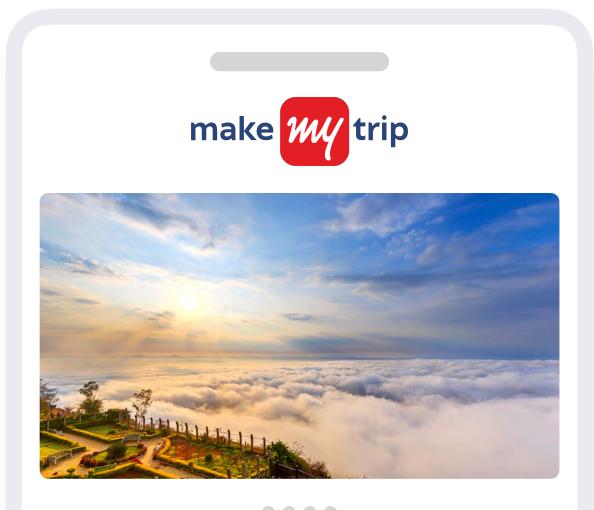
Reimagining Mutual Funds for Spends



Spendvesting - works with no behavioral change from users

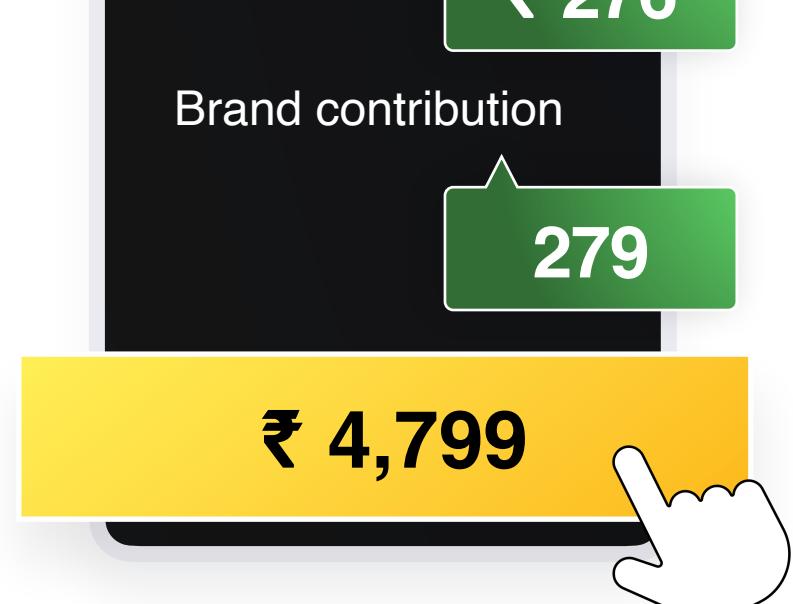
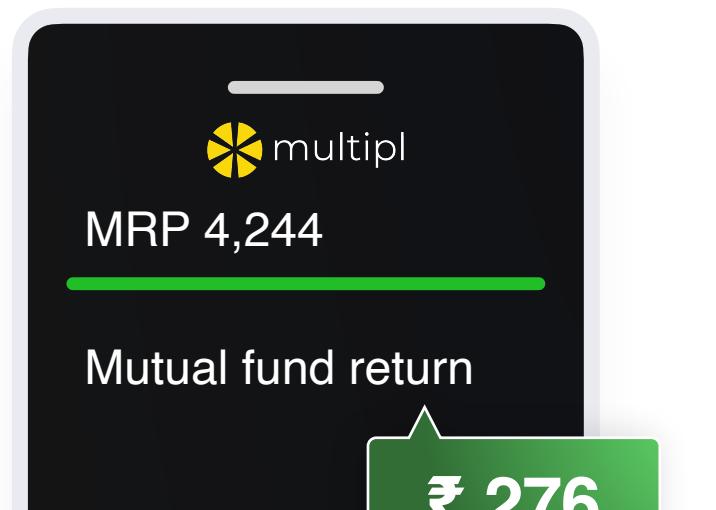
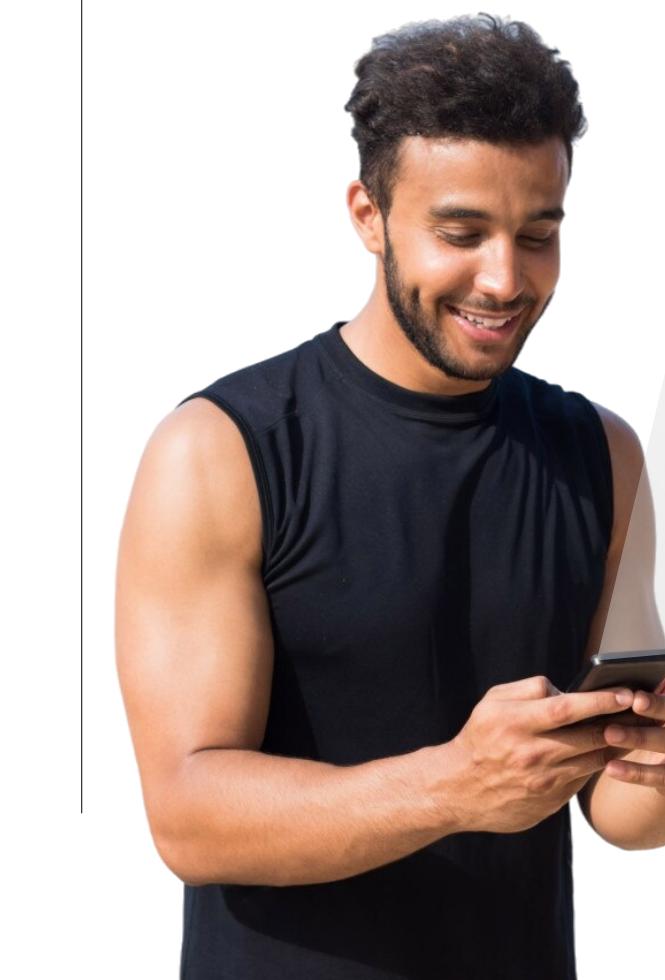
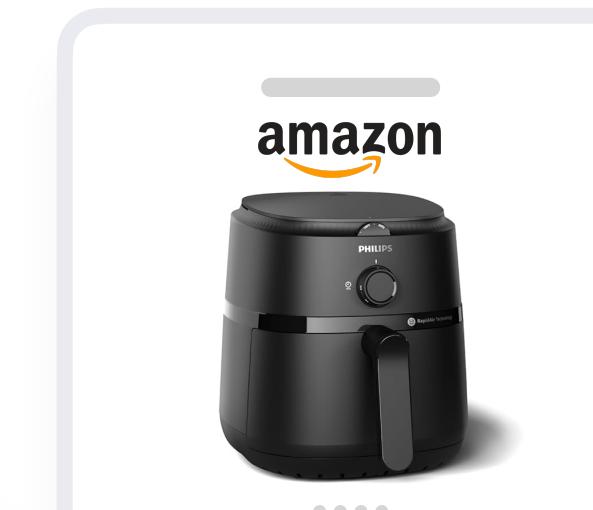
Planned Travel

Bali Travel Plan

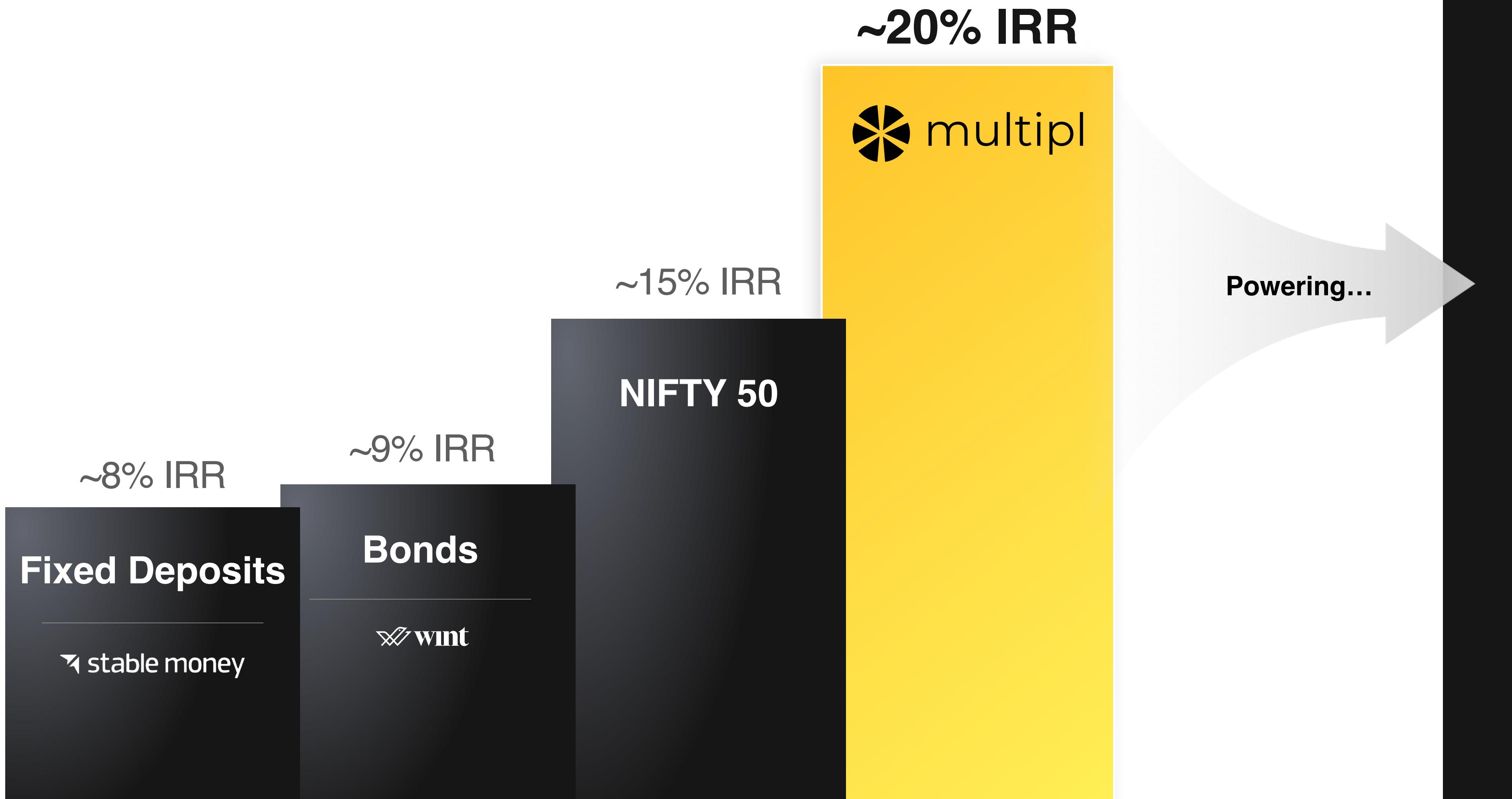


Unplanned Spend

Airfryer for Diet Plan



Beating every other investment platform out there



30 Cr
in consumer
gains

Resulting in a superior engagement driven retention

	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Jan	80%	77%	76%	76%	76%	76%	75%	75%	75%	75%	75%	75%
Feb	86%	83%	82%	82%	82%	82%	82%	82%	81%	81%	80%	
Mar	83%	81%	81%	81%	80%	79%	79%	79%	79%	79%	79%	
Apr	86%	79%	75%	75%	75%	75%	75%	74%	74%			
May	82%	75%	72%	72%	71%	68%	68%	67%				
Jun	92%	90%	90%	89%	89%	89%	89%					
Jul	87%	84%	83%	82%	82%	82%						
Aug	85%	83%	81%	80%	80%							
Sept	90%	85%	84%	83%								
Oct	87%	82%	81%									
Nov	90%	87%										
Dec	92%											

Long-term value

75%
12M

Sustained engagement

79%
6M

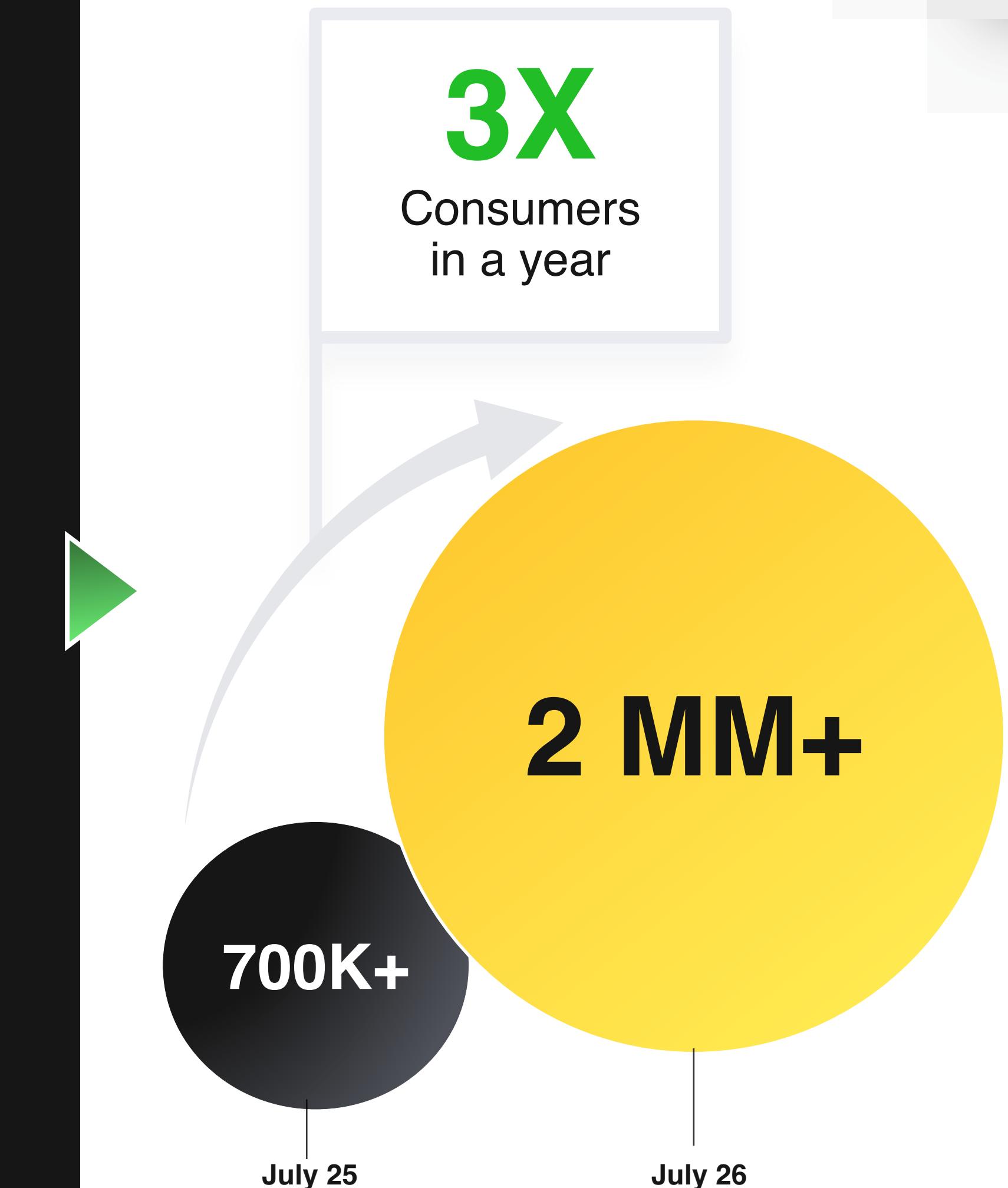
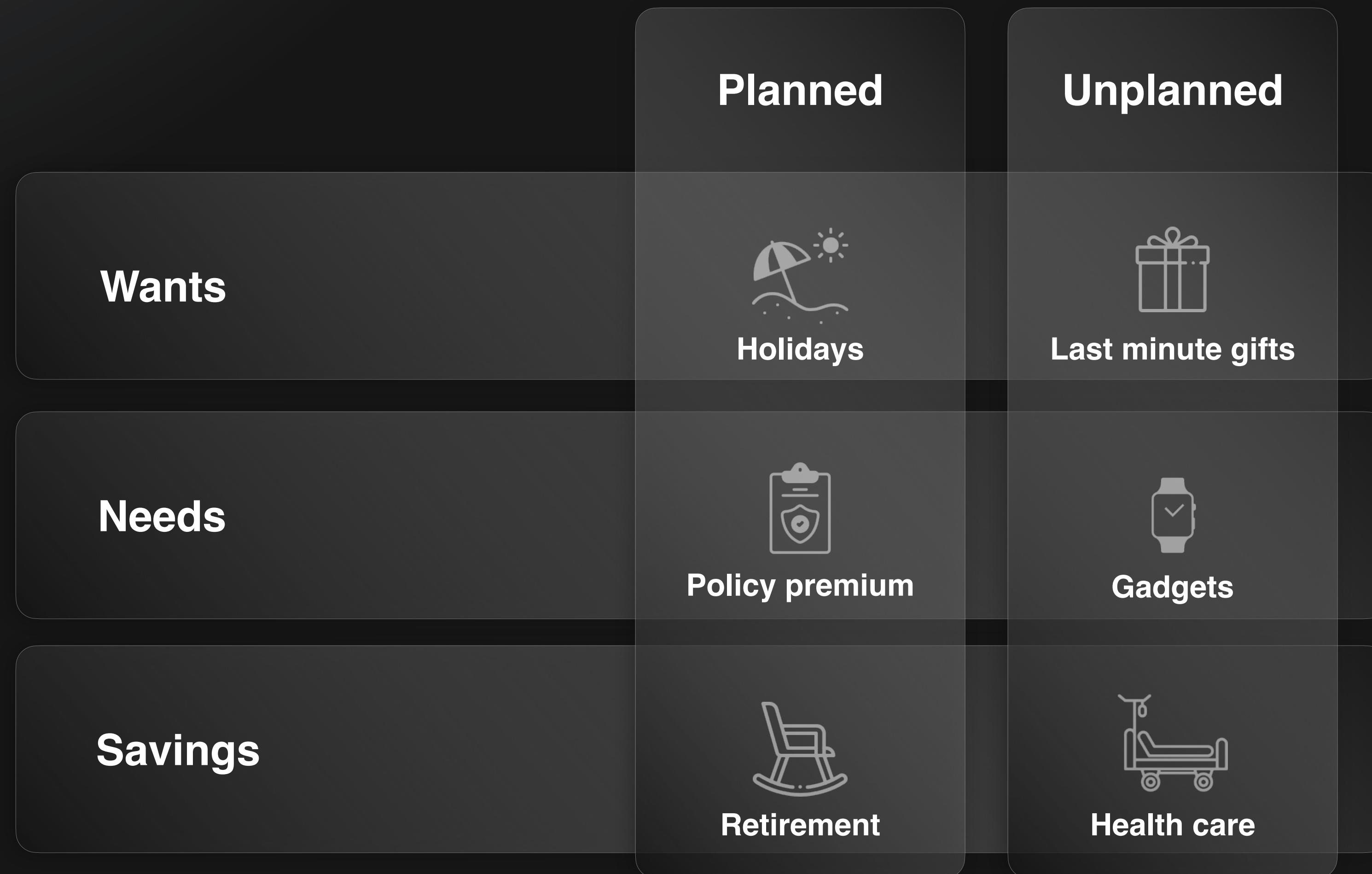
High early engagement

81%
3M

~80%
Consumers
achieved goals

~40%
became repeat
goal-setters

Increasing wallet share from customers with diverse offerings



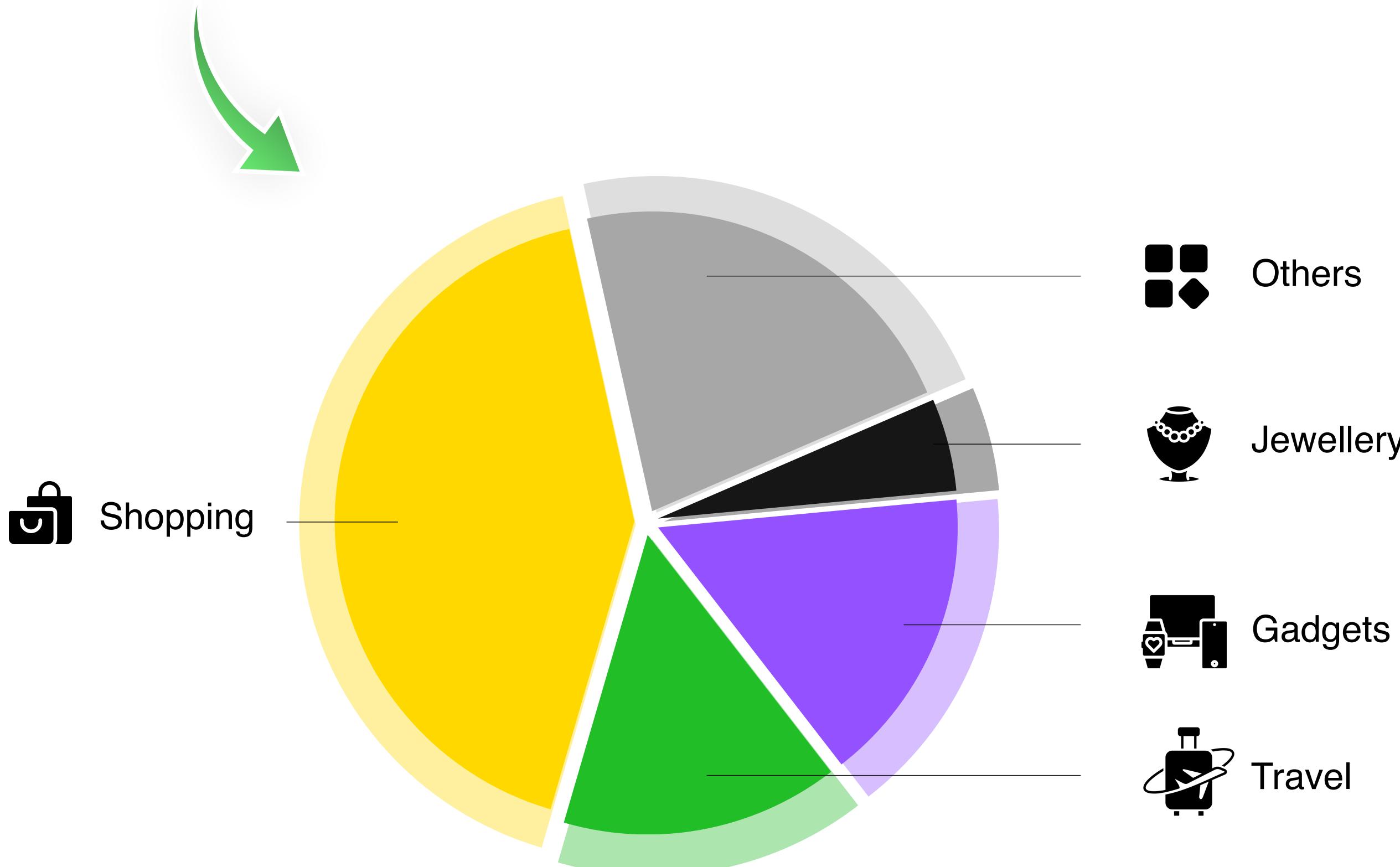


Multipl is built for 100M+ Aspirational India



Driving consistent adoption across the country

& goals across categories transforming smart investments into smarter purchases!

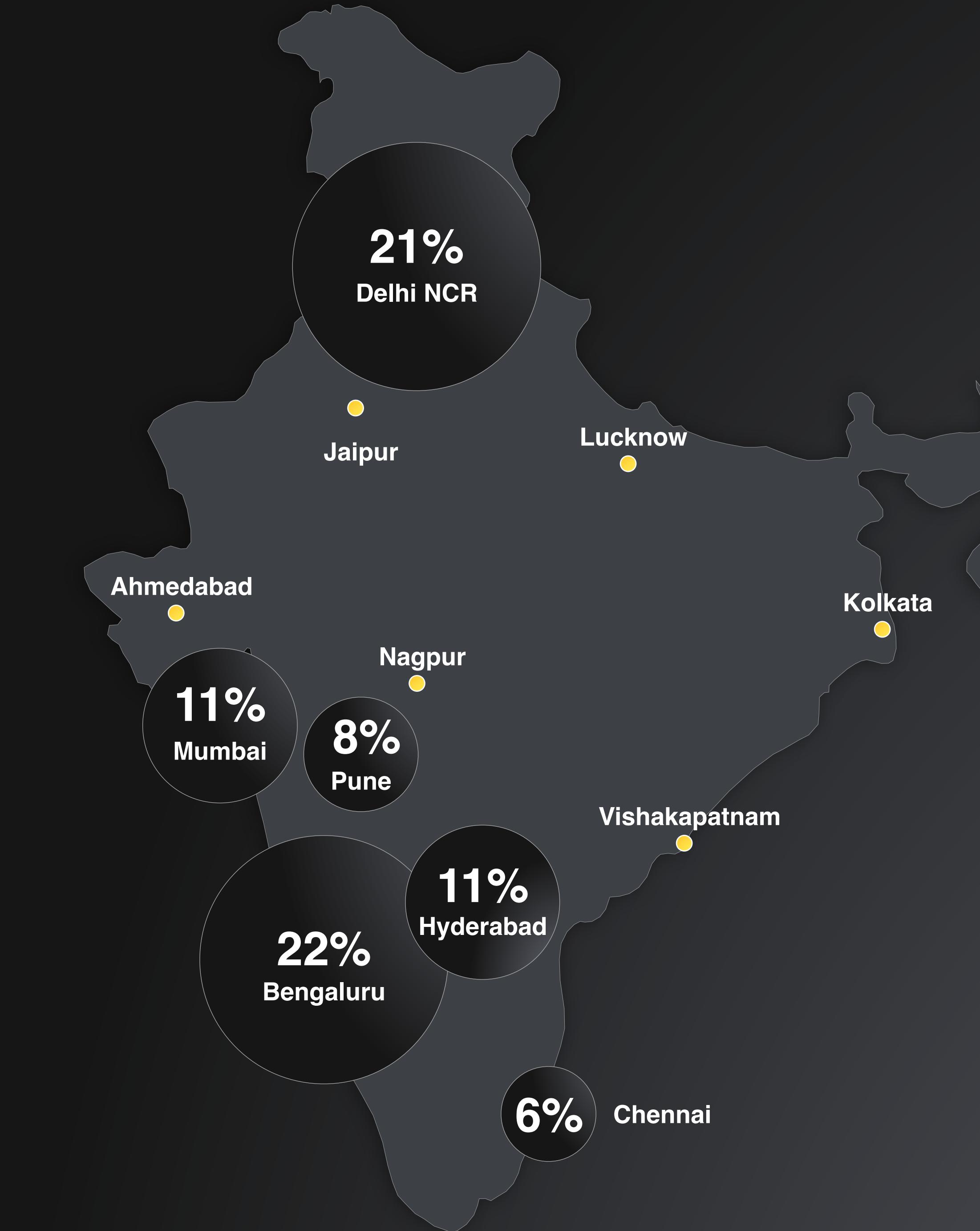


Others

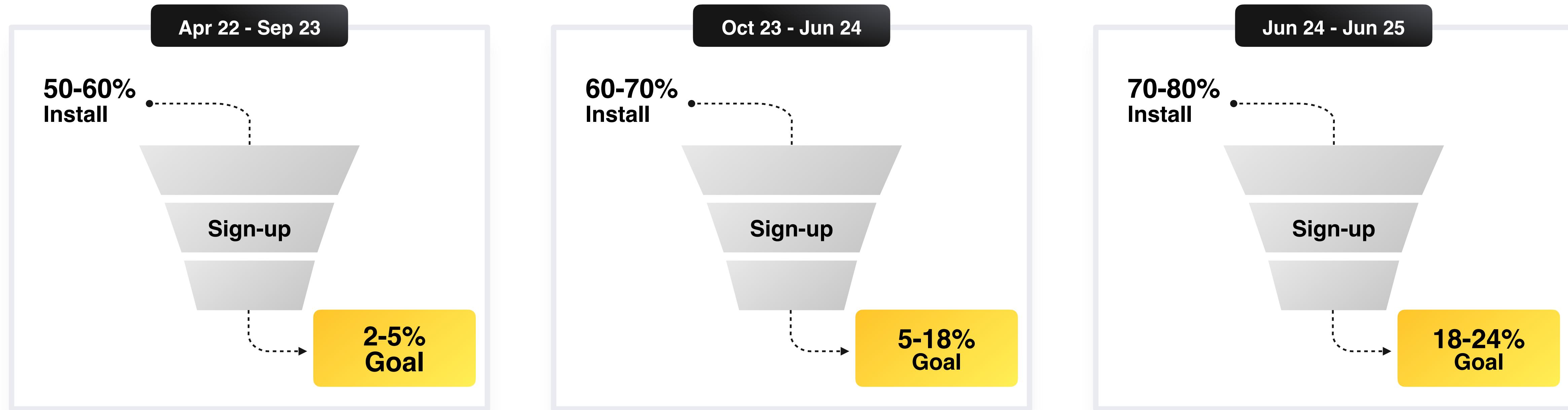
Jewellery

Gadgets

Travel



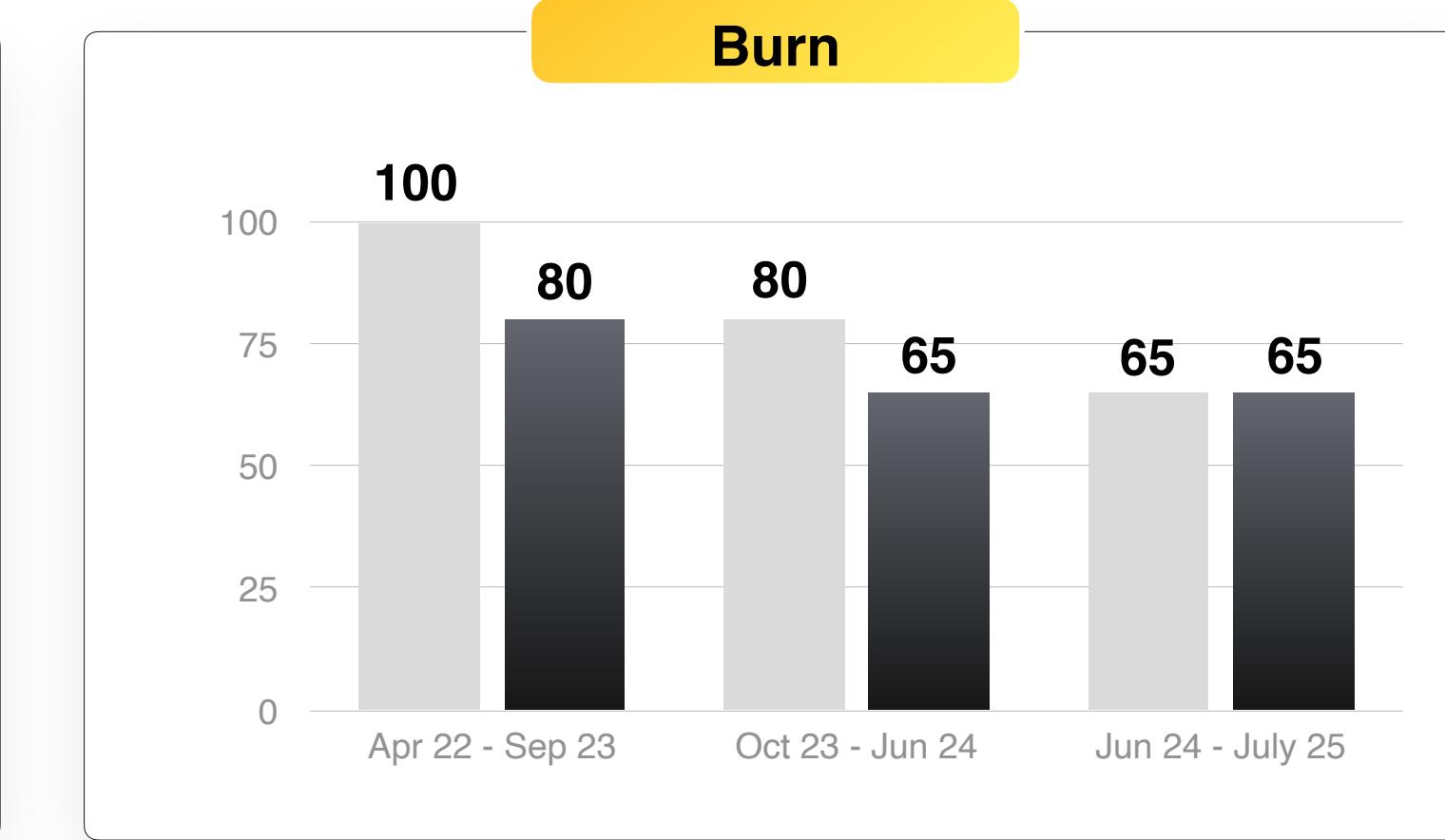
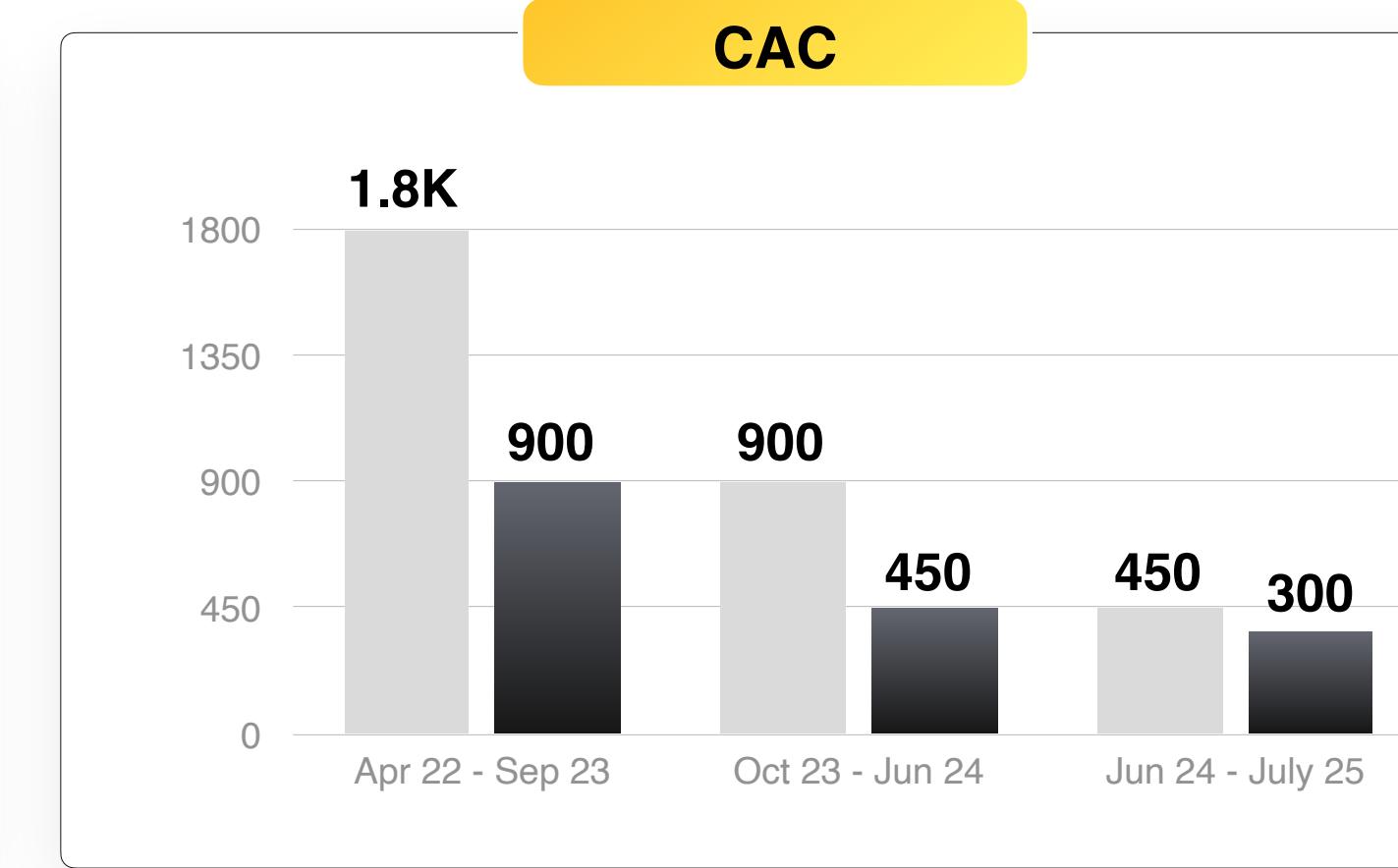
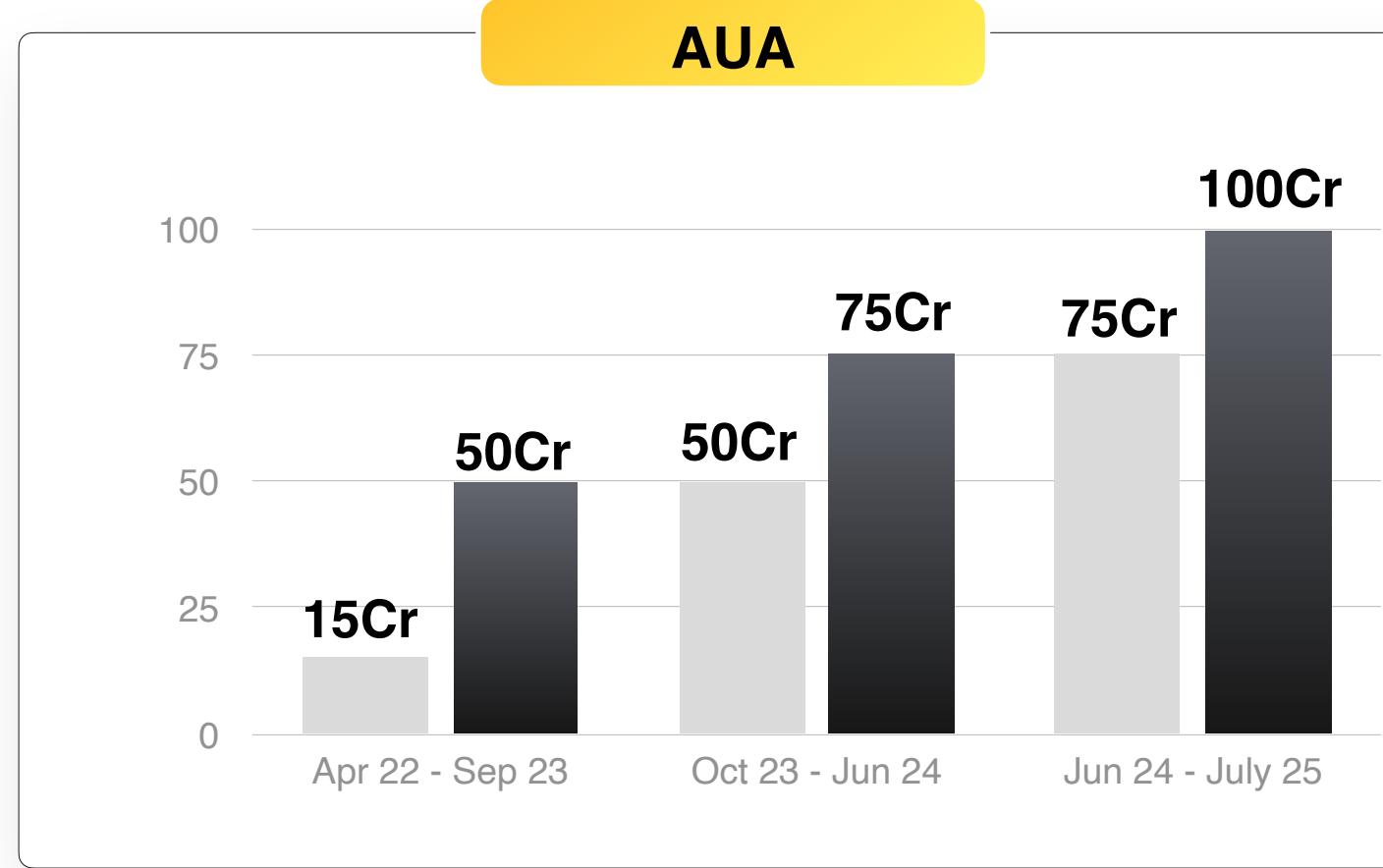
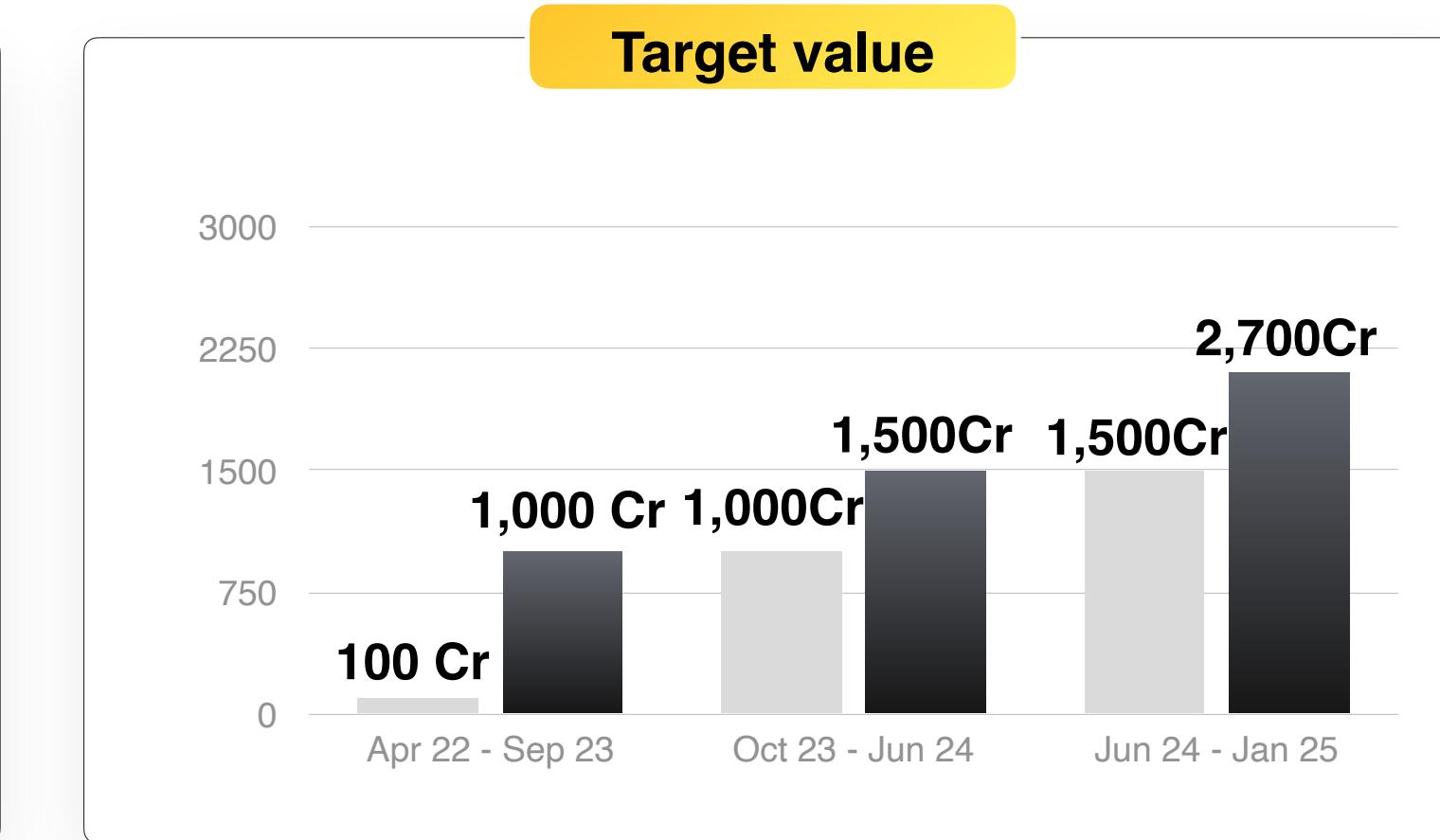
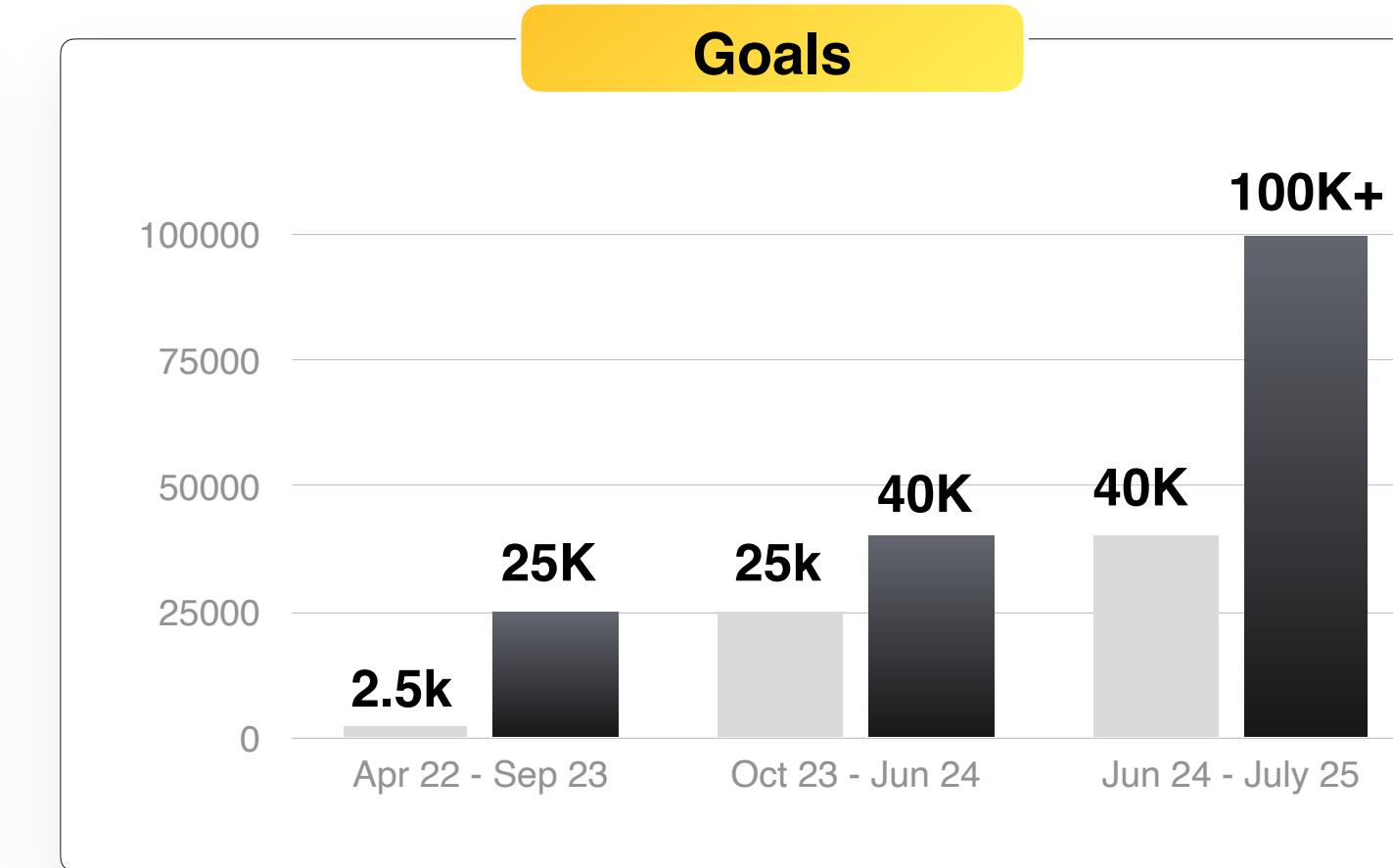
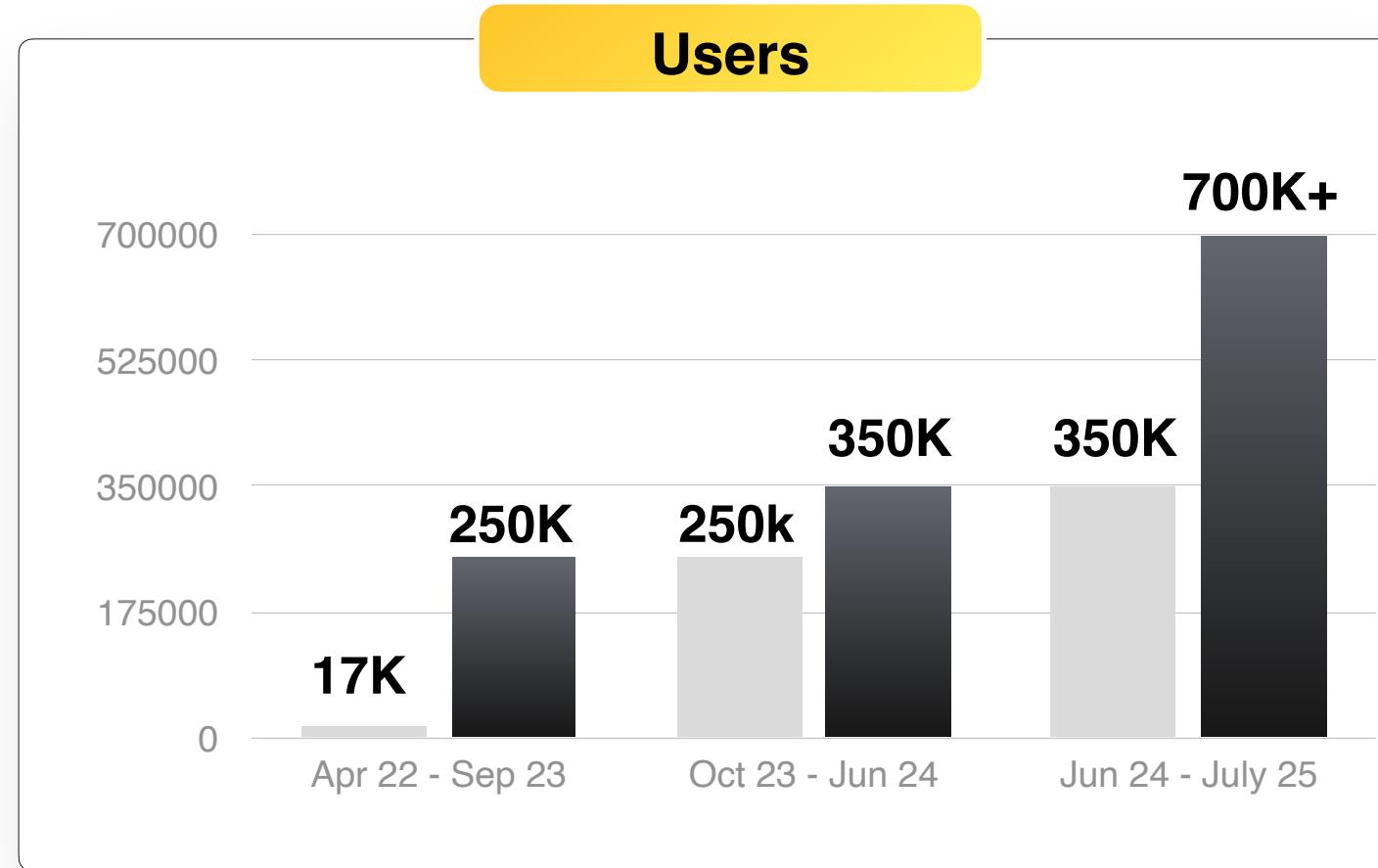
Leading Spendvesting's Momentum...



10X+ scaling

combined with disciplined execution & improved cost metrics, has empowered us to create a highly efficient growth engine. We now stand at the inflection point for hyperscale growth.

...With Strong Capital Efficiency

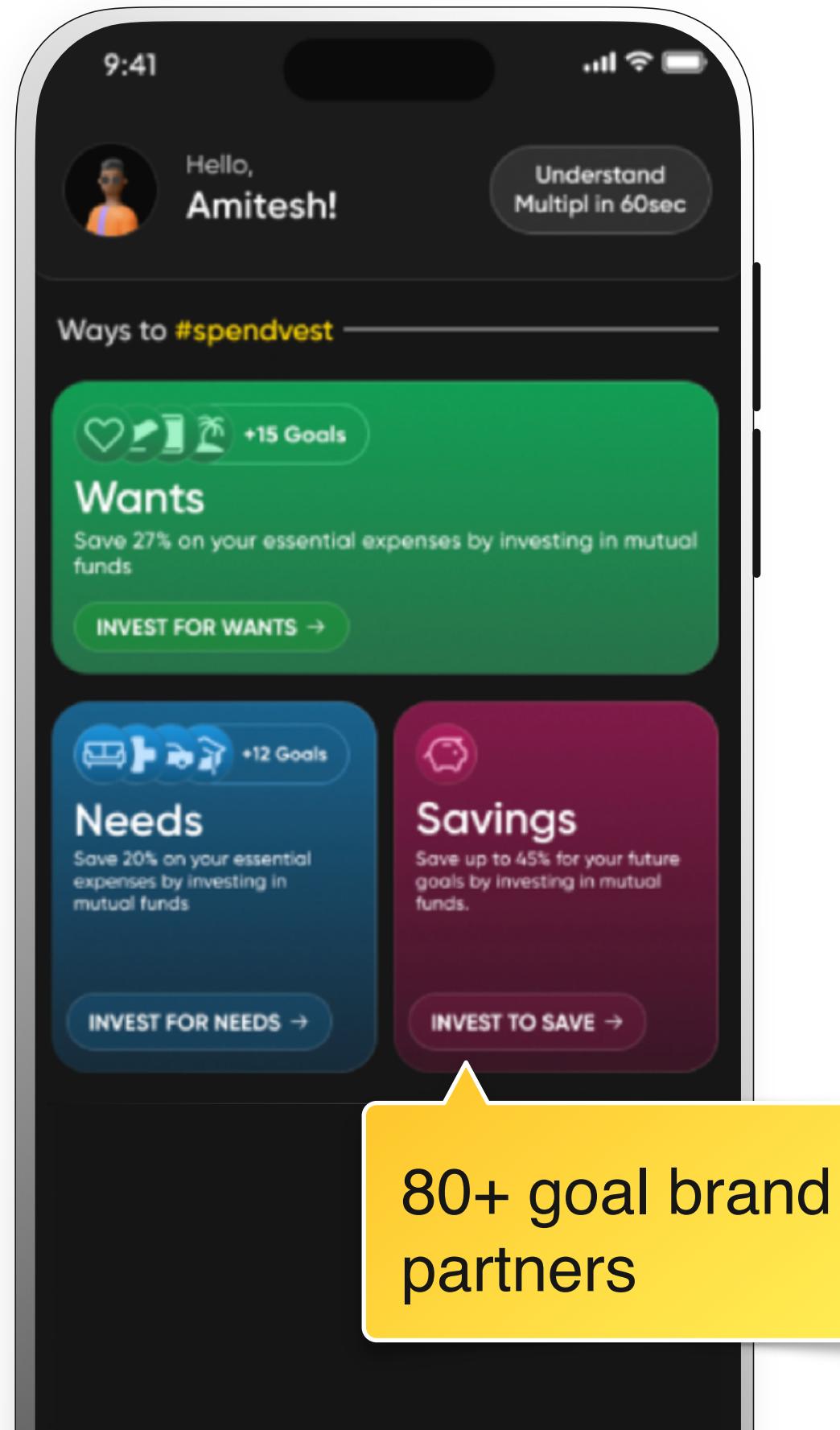




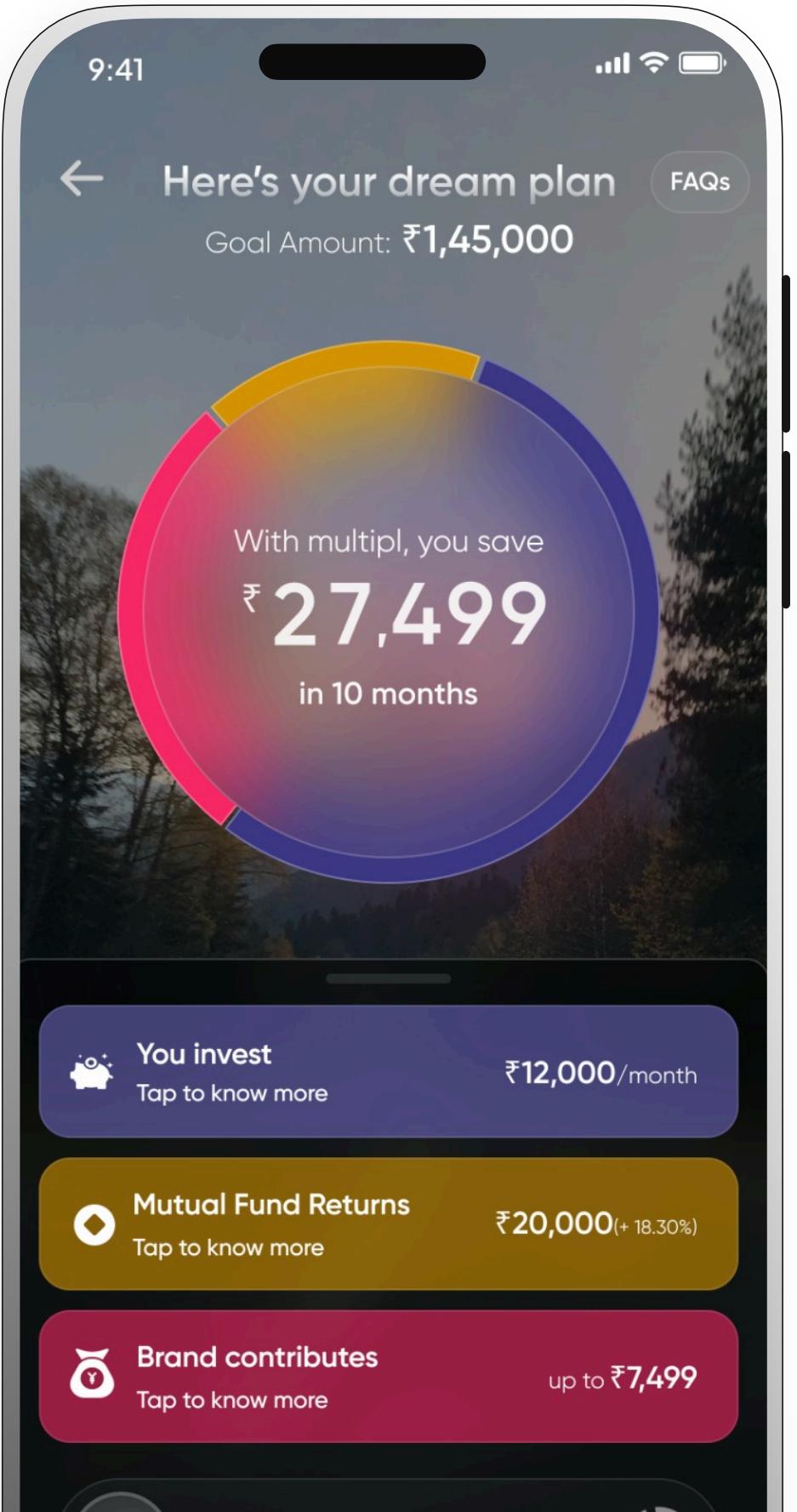
**With A Strong
Product In Place**

Customer first features: built to empower the consumer

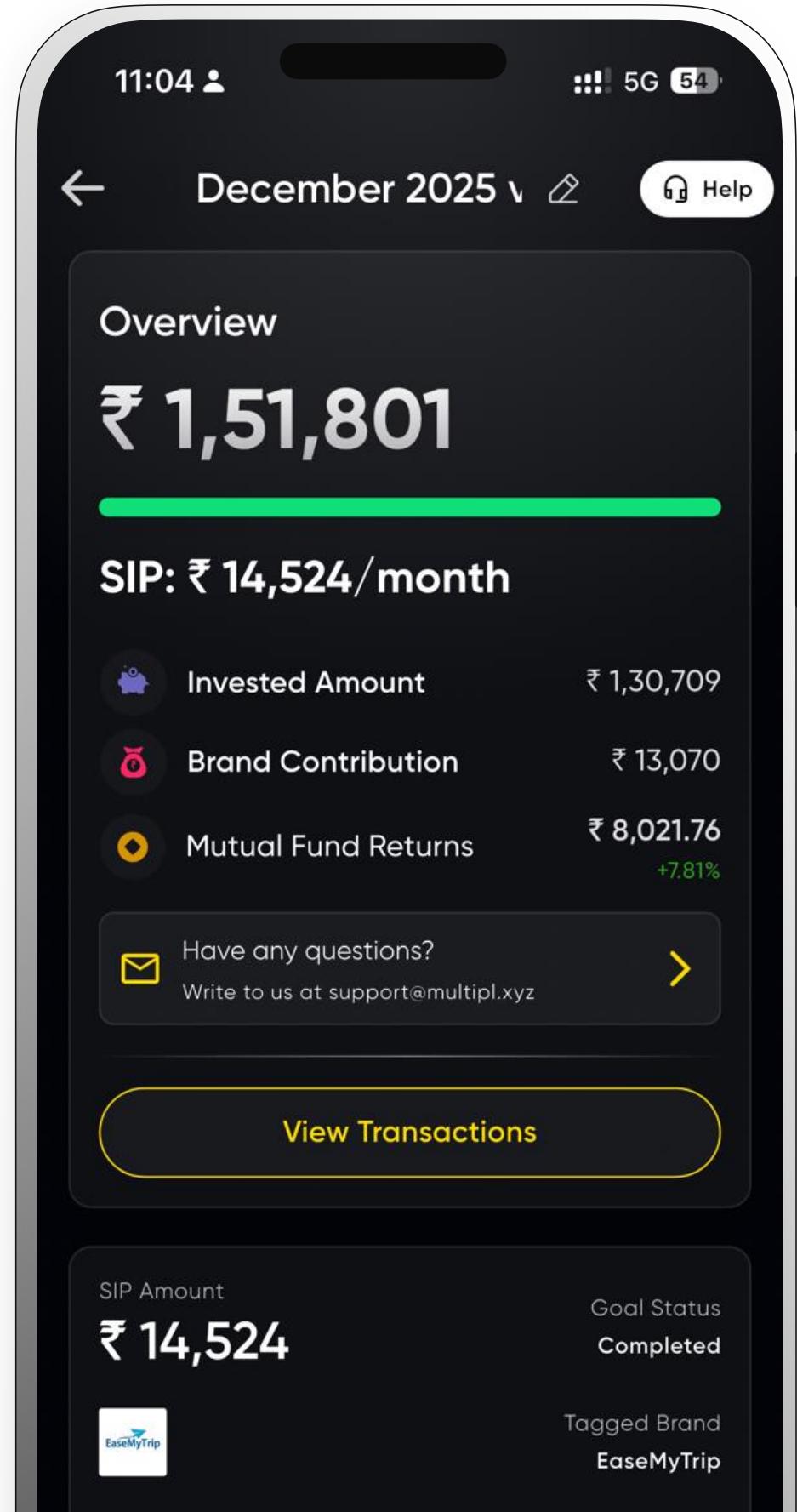
Goal based savings



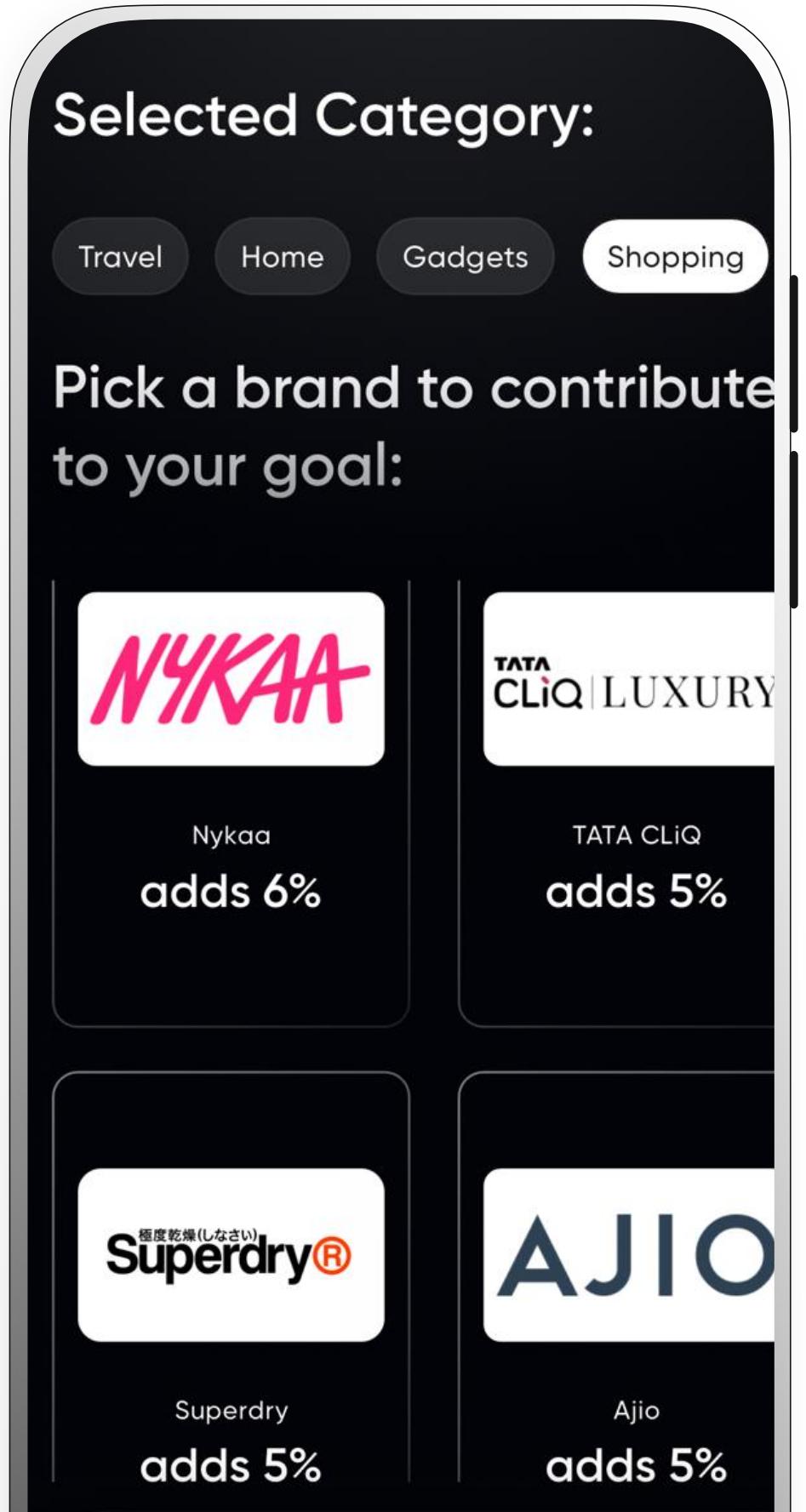
Snapshot view



Progress Tracker

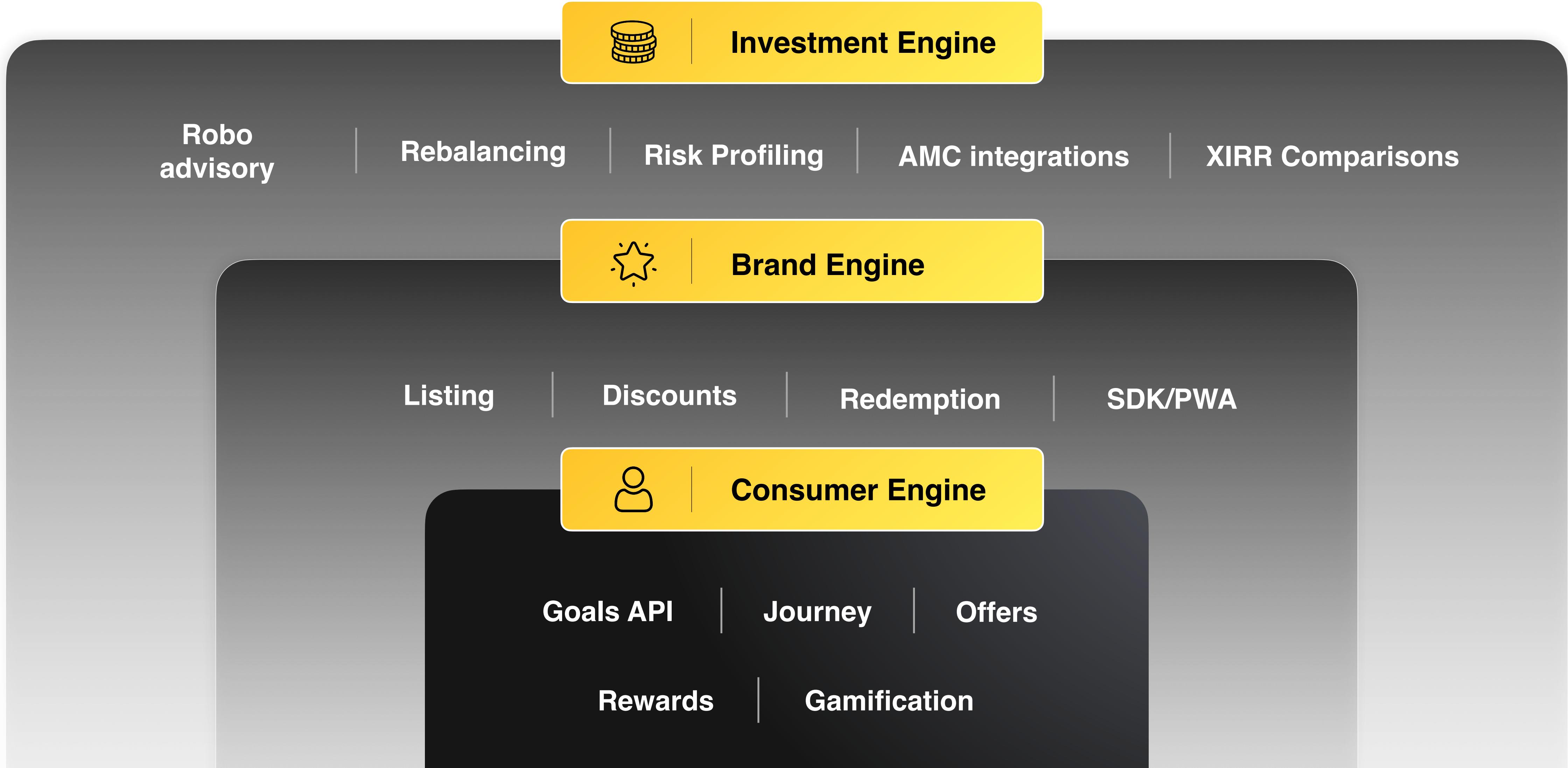


Brand Redemption



Powered by Robust Engines

Multiple layers of Multipl

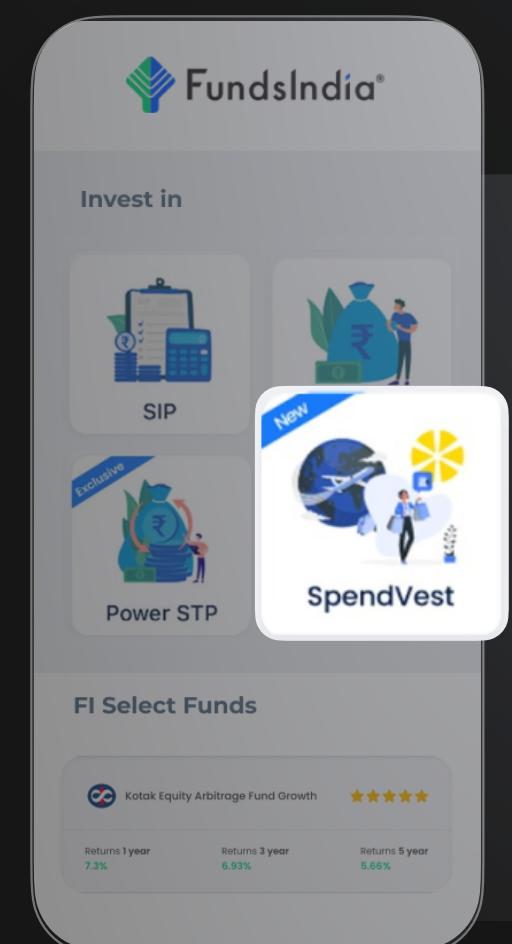
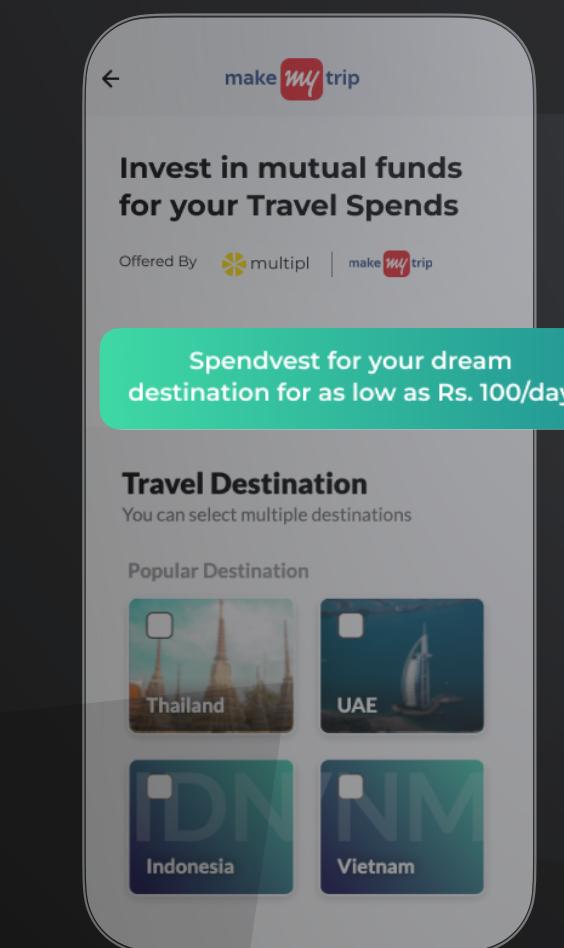
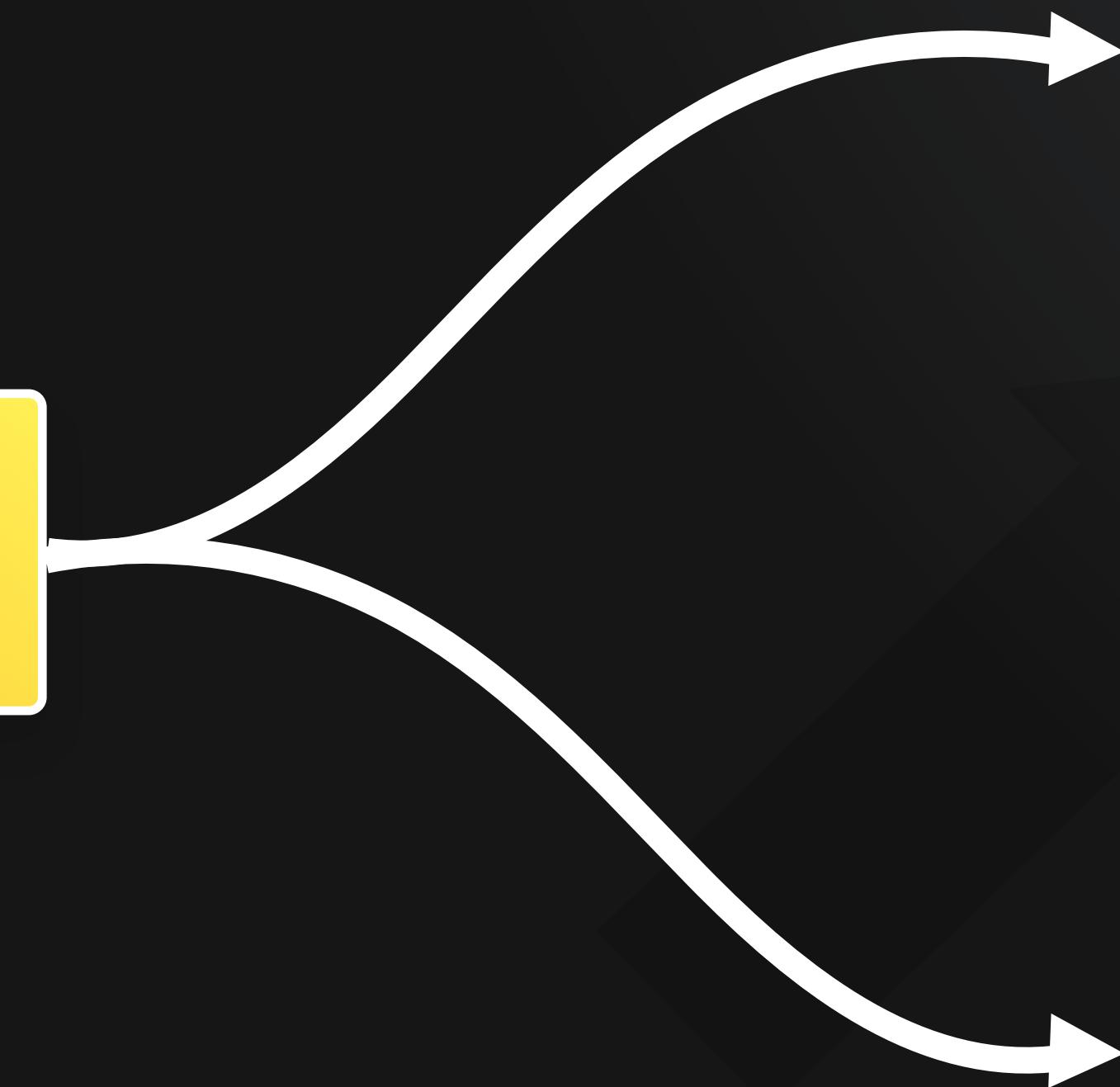




The Multipl Playbook Embedded Scale Through Partnerships

We are ready to go after the market and scale

3 Strong Distribution Channels to Drive Hyper-Scale Growth



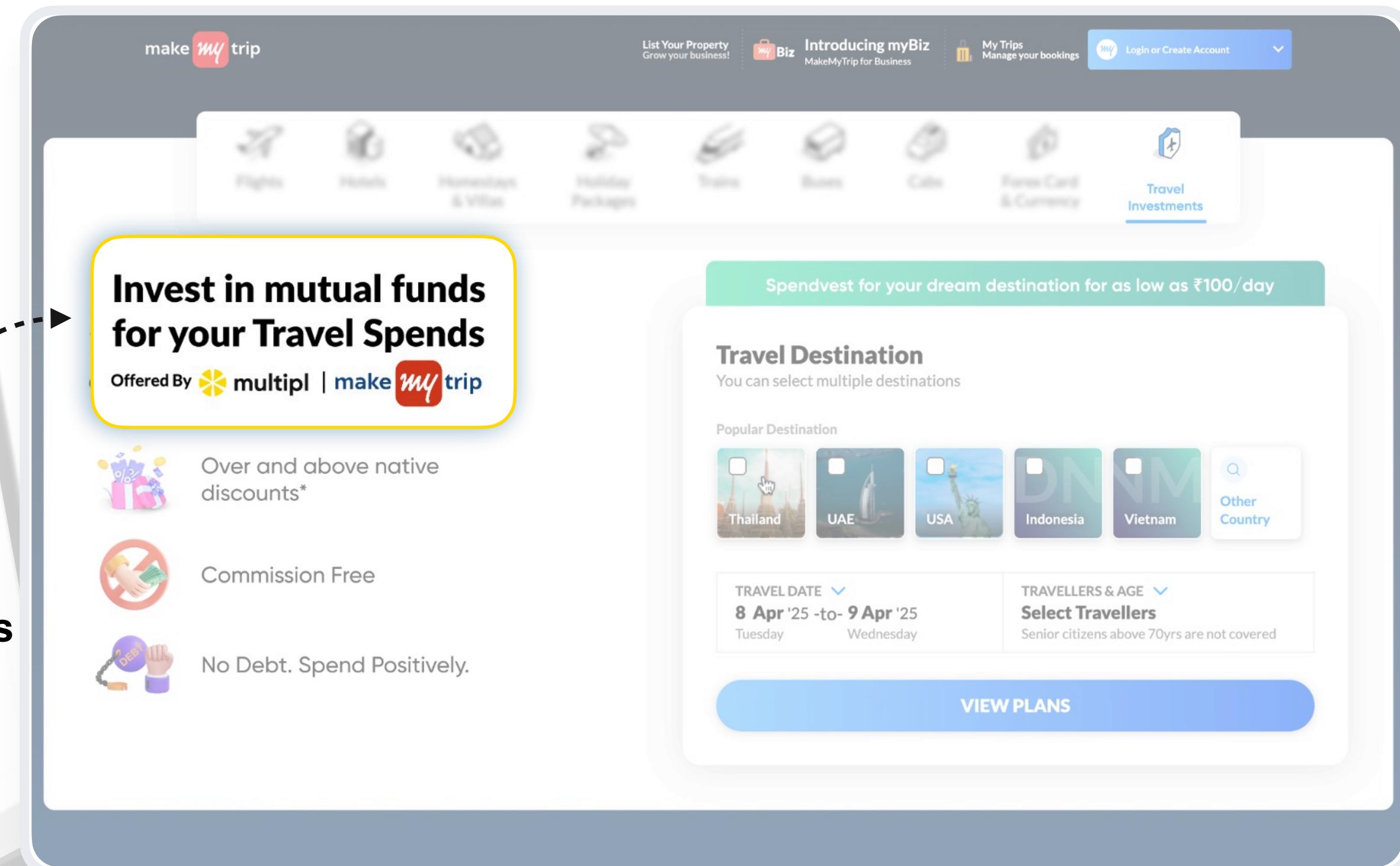
Brands
**Offer Investment
Backed Spending**



AMCs & MFDs
**Offer Spending
Backed Investing**



A New Growth Lever for Brands: Investment-Led Payments



Directly embedded on brand platforms at payment

Targeting window shoppers and wishlisters

Offering a new payment mechanism that enables the customer to spend

Increase sales by 20-40%

Strong Pilot Pipeline

SAMSUNG

pine labs

Hero

blinkit

ATHER

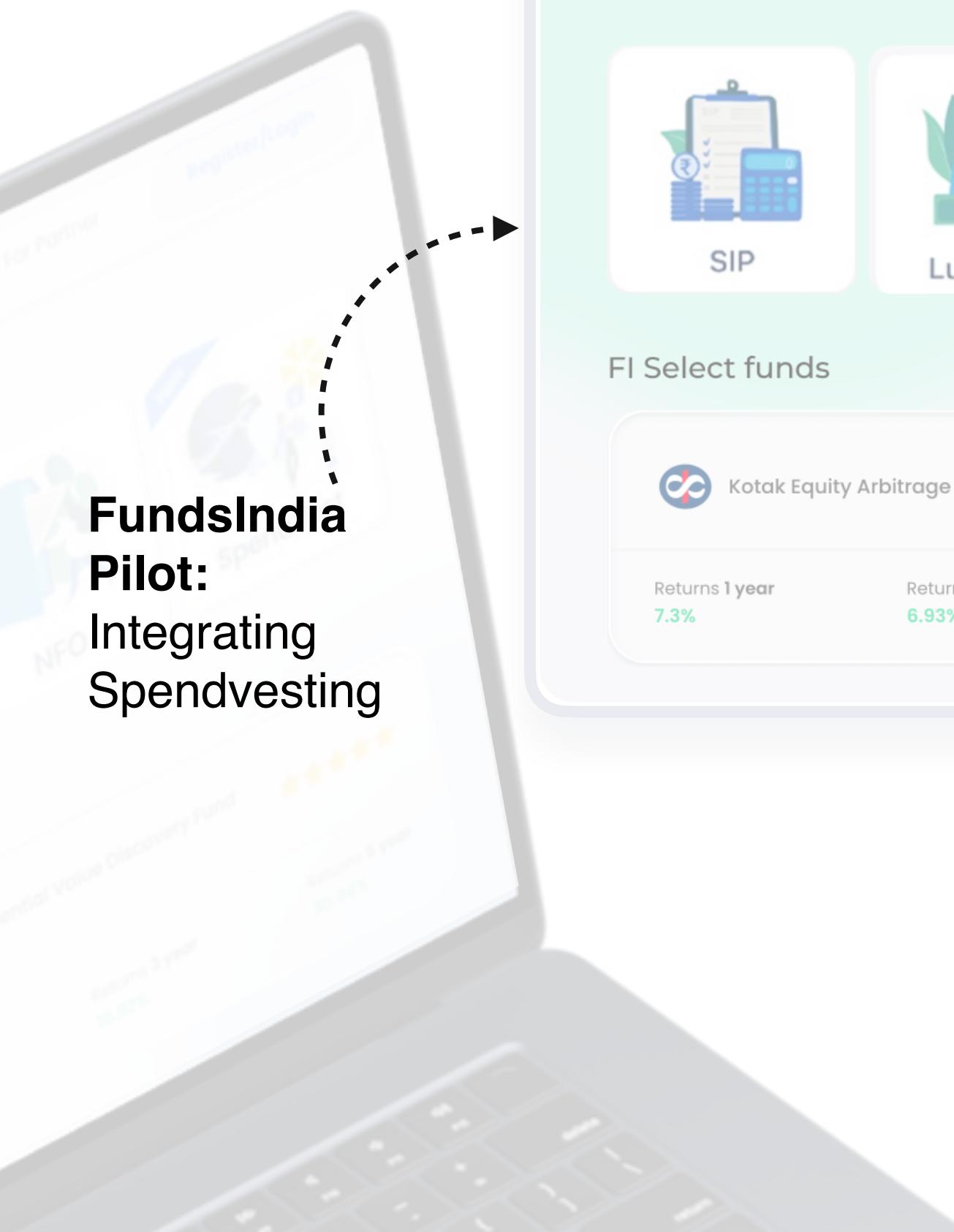
ixigo

agoda

EaseMyTrip.com

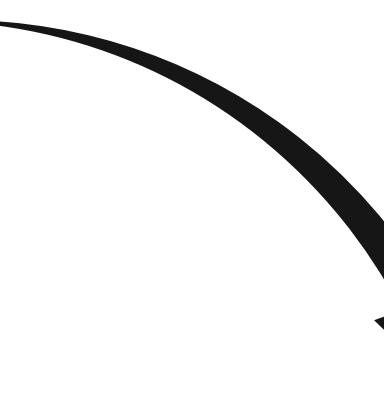
THE
HOSTELIER

And Aspirational Spends Increasing AUMs for Financial Partners



FundsIndia
Pilot:
Integrating
Spendvesting

A screenshot of the FundsIndia website. The top navigation bar is visible. Below it, there's a section for 'Invest in' with various options. A yellow box highlights the 'SpendVest' feature. At the bottom, there's a dark callout box with the text 'Partners' and two percentage values: '3.5%' and '1.5%'. The '1.5%' value is associated with the 'multipl' logo.



Engaging a newer,
younger investor base



Increases their
commissions and
revenue



Increase their assets
under management

Backed by an Omni-Channel Playbook for discovery

1st SIP Free

Invest for Swiggy Spends
Targeting Swiggy One customers

Influencer Collab

Macro & Micro Influencers

Founder Podcast

Vikas's podcast with Raj Shamani

TVF Collab

Launch Being Finalized

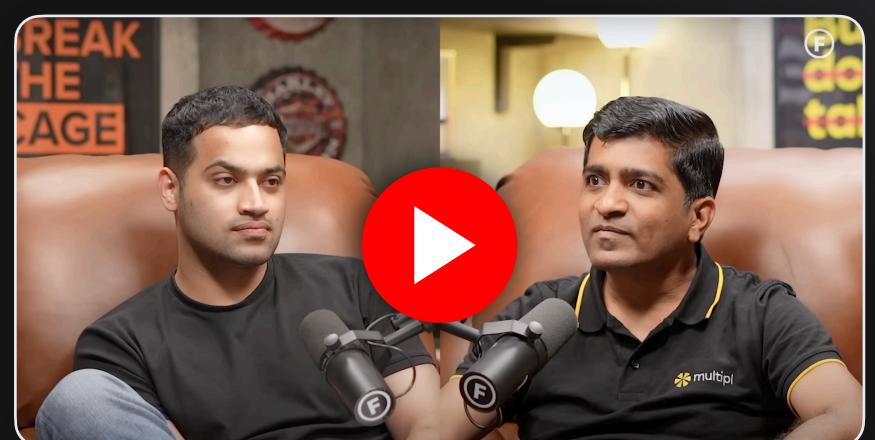
25%
Conversion Rate

Expand to
zepto | blinkit
amazon | make my trip



1+ MM Views
~650 CAC

Scale influencer strategy with top travel & finance creators



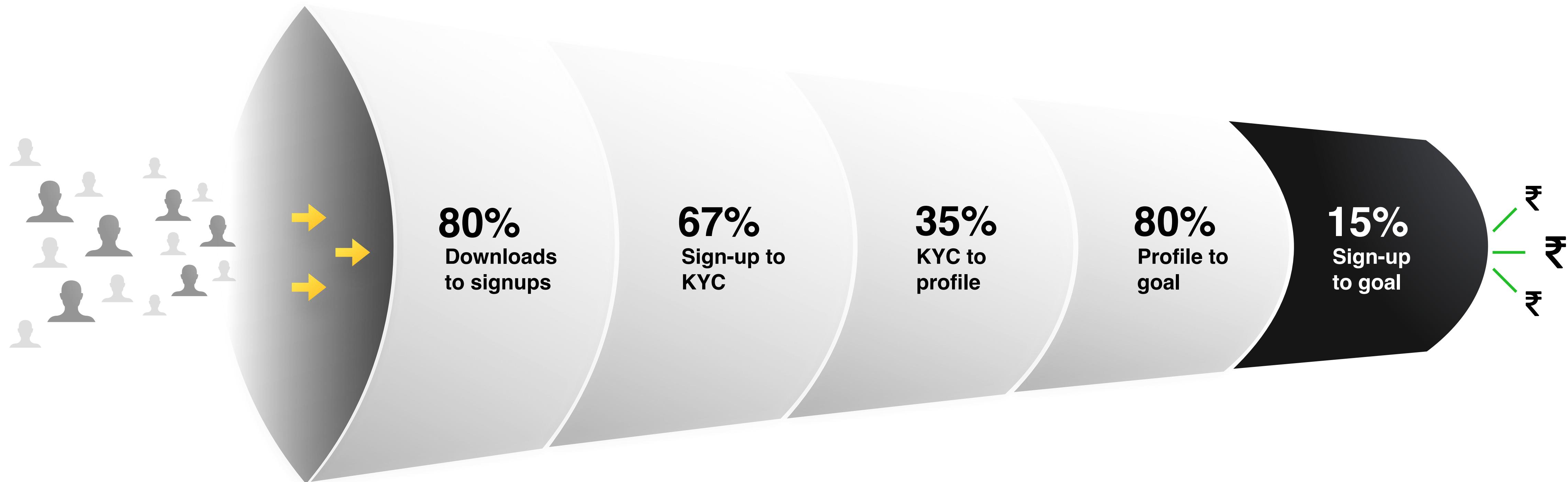
1MM+ Views



13Mn Youtube Subscribers
3Mn Insta Followers
1Bn Views Across Platforms

Delivering Impact

Resulting in a strong conversion funnel



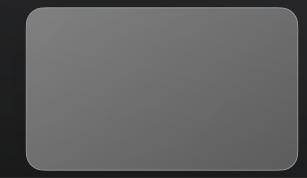
Superior performance
across industry peers

Sign-Up To Transaction (%)

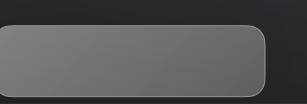
~15%

multipl

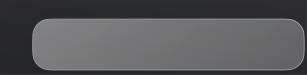
~5%



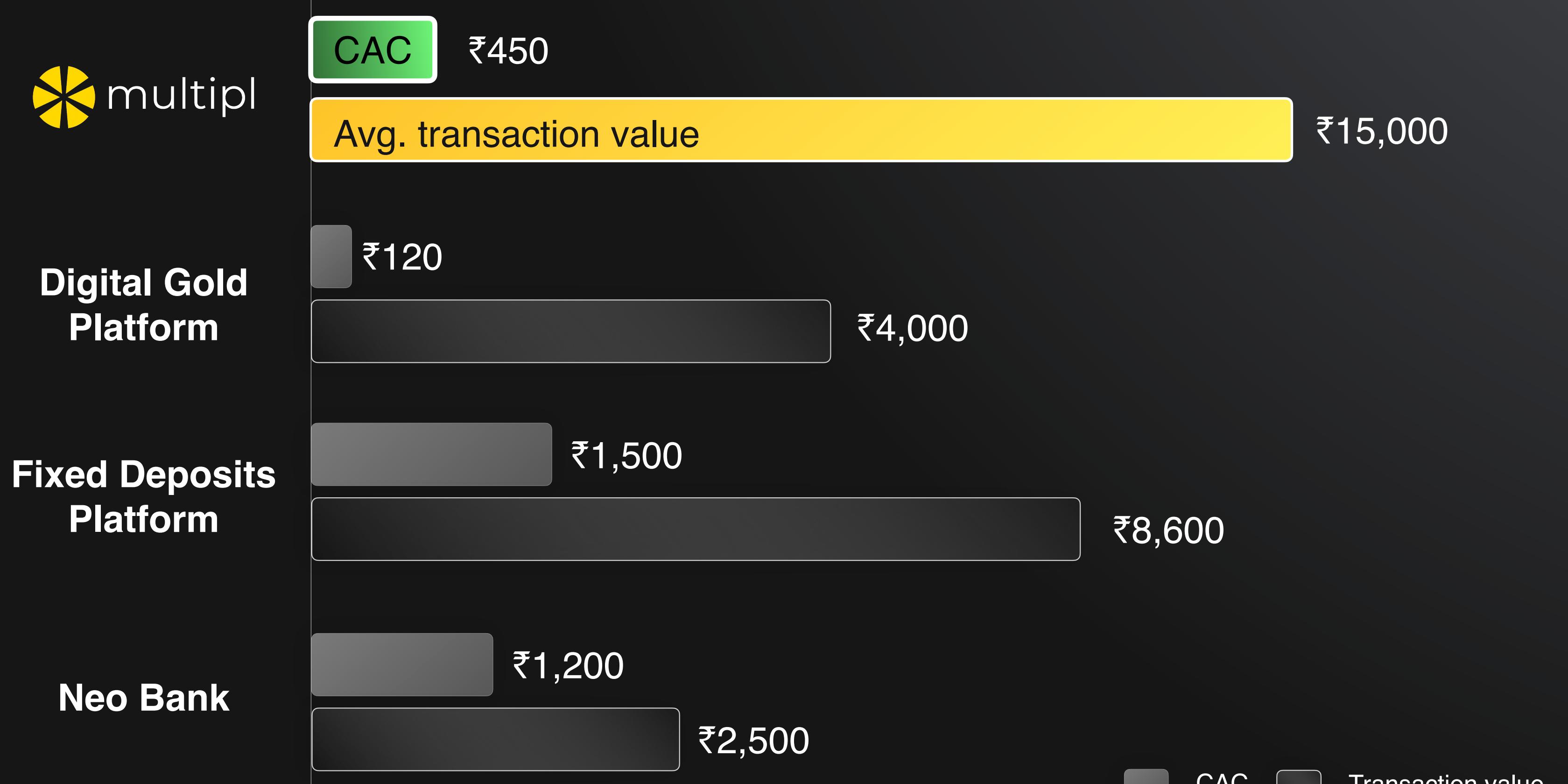
~1%



~0.7%



Leading the industry with the highest transaction value, low CAC & strong LTV



₹9K

LTV over 4 years

₹450

CAC (1 yr avg.)

20X

LTV : CAC ratio

And better margins than traditional WealthTech

0.5-2%

- Investment Commissions

5%

- Brand Commission



multipl



Digital Gold Platform



Fixed Deposits Platform



Neo Bank



Unlocking new revenue streams with scale

Integration Fees

for financial partners

Listing Fees

from brands for priority view

Maximising revenue potential across customer segments

Early jobbers

0.5% - 1.5%
revenue from investments

Avg.
transaction Per year
50,000

Investment fees 250

4-5%
revenue from spending

Brand fees 2,500

Multipl Revenue ₹2,750



DINKs

Avg.
transaction Per year
1,00,000

Investment fees 500

Brand fees 5,000

Multipl Revenue ₹5,500



Families

Avg.
transaction Per year
2,00,000

Investment fees 1000

Brand fees 10,000

Multipl Revenue ₹11,000



Driving a self-sustaining flywheel for scalable growth



Multipl is primed to lead the WealthTech wave:

A once-in-a-generation opportunity with massive tailwinds



Proven PMF

12x conversion growth

30x user expansion



Hyper-scalable growth engine

Optimized CAC

Strategic channels



Market is ready for disruption

Digital WealthTech adoption at an all time high

Goal-based spending is surging



Built by an expert team



**Paddy
Raghavan**
(Product)

3X founder



**Jags
Raghavan**
(Tech & Operations)

10 yrs+ in startup ecosystem



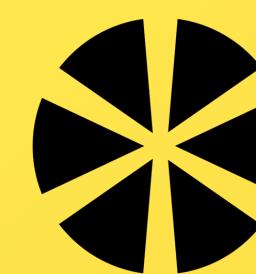
Vikas Jain I CA
(Investments)

15 yrs+ in experience

Proven Track Record
Scaled & exited to 

Global Recognition


Resilient Leaders
Bootstrapped, then funded



multipl
Built to win

Investment Expert
IIM |  CFA

Adapted, refined strategy & educated users

Skipped salaries to fuel growth and retained high performers.

Bootstrapped, then raised from Blume & institutions.

Disrupting the status quo with relentless execution

Passionate innovator
Driving the Spendvesting movement

Financial Strategist
CFA & SEBI RIA certified

Supported by a strong leadership team



Sid Pandey

Chief Business Officer

Industry Veteran with
20 Years Experience
scaling partnerships

Held Leadership Roles In

Paytm

Delivery Hero



Arvind Iyengar

Director Of Engineering

10 Years
Experience of
Building & Leading
Tech Teams

Prior Tech Leader in

SEQUOIA

vmware®



Rahul Gupta

Head Of Product

10 Years
Experience of
Product Leadership

Prior Product Lead at

Goal Teller

Altiore Capital
(Acquired by IIIFL)

Our Entire Team Has Well-Diversified Experience Across FinTech, Start-Ups & Finance Companies

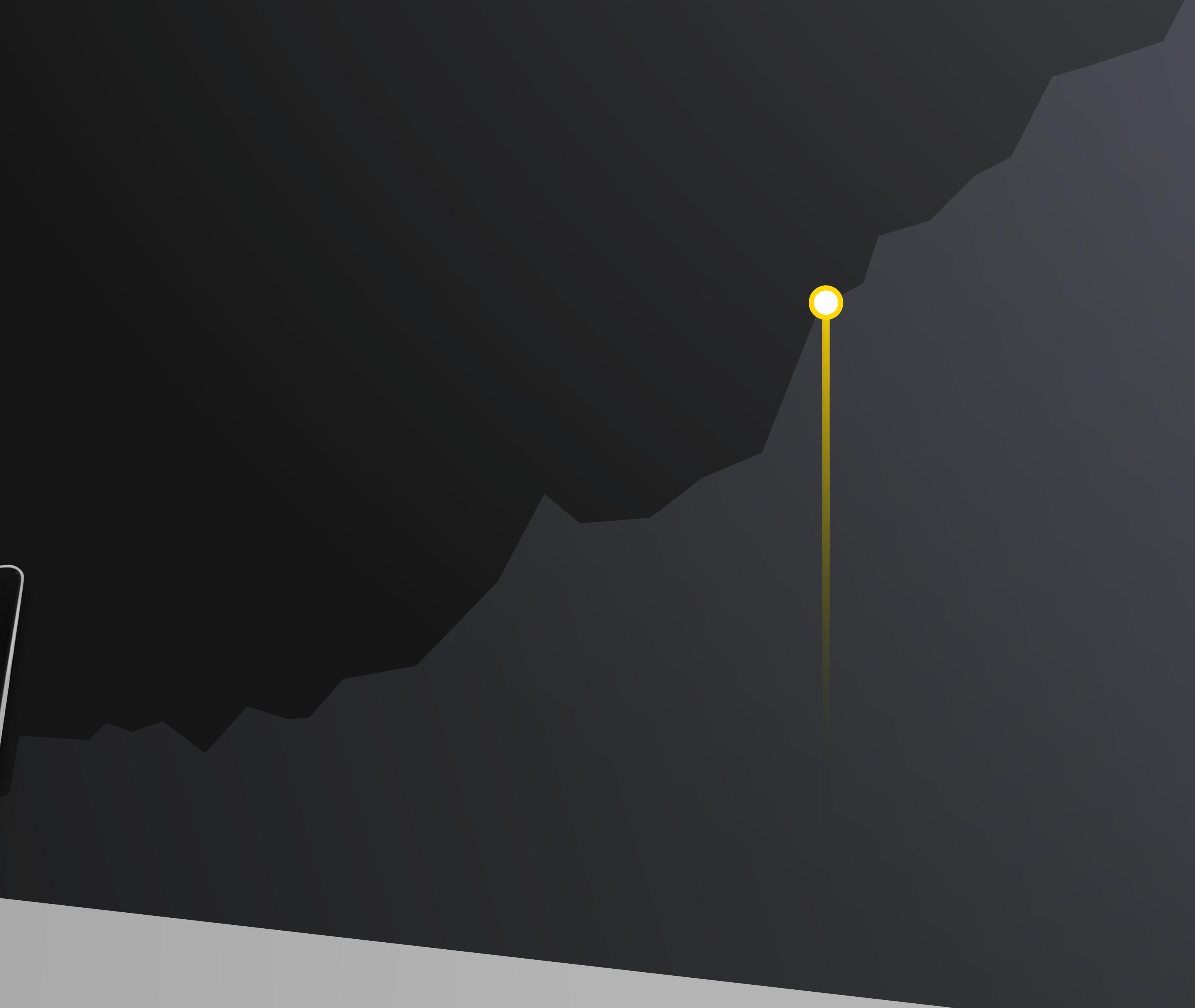
Paytm

Morgan Stanley

**Goldman
Sachs**

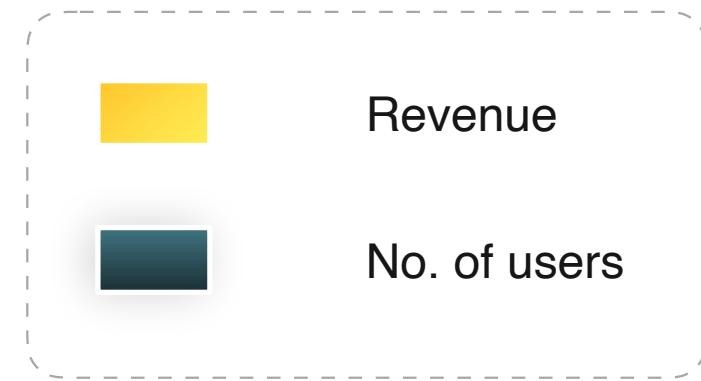
ZERODHA smallcase

Key Metrics



Milestones to Profitability:

Revenue & User Growth Breakdown



Brand Awareness

Initiated Key
Revenue Streams

1 Cr

500K

2024

Instant Redemption

Activated ARN

Expansion

TVF Collaboration

1M

3 Cr

2025

Scaled Operations

Cash Flow Positivity

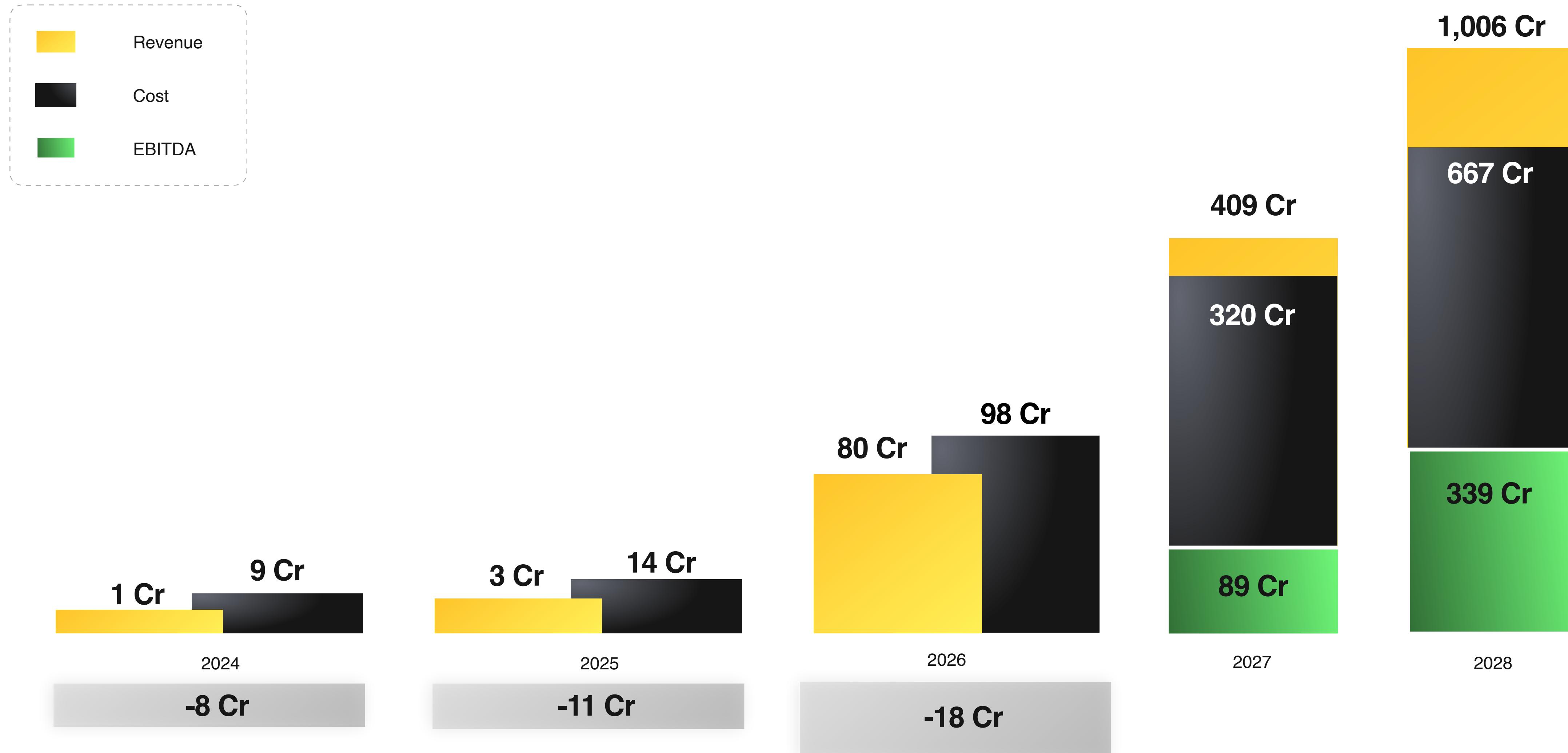
80 Cr

4M

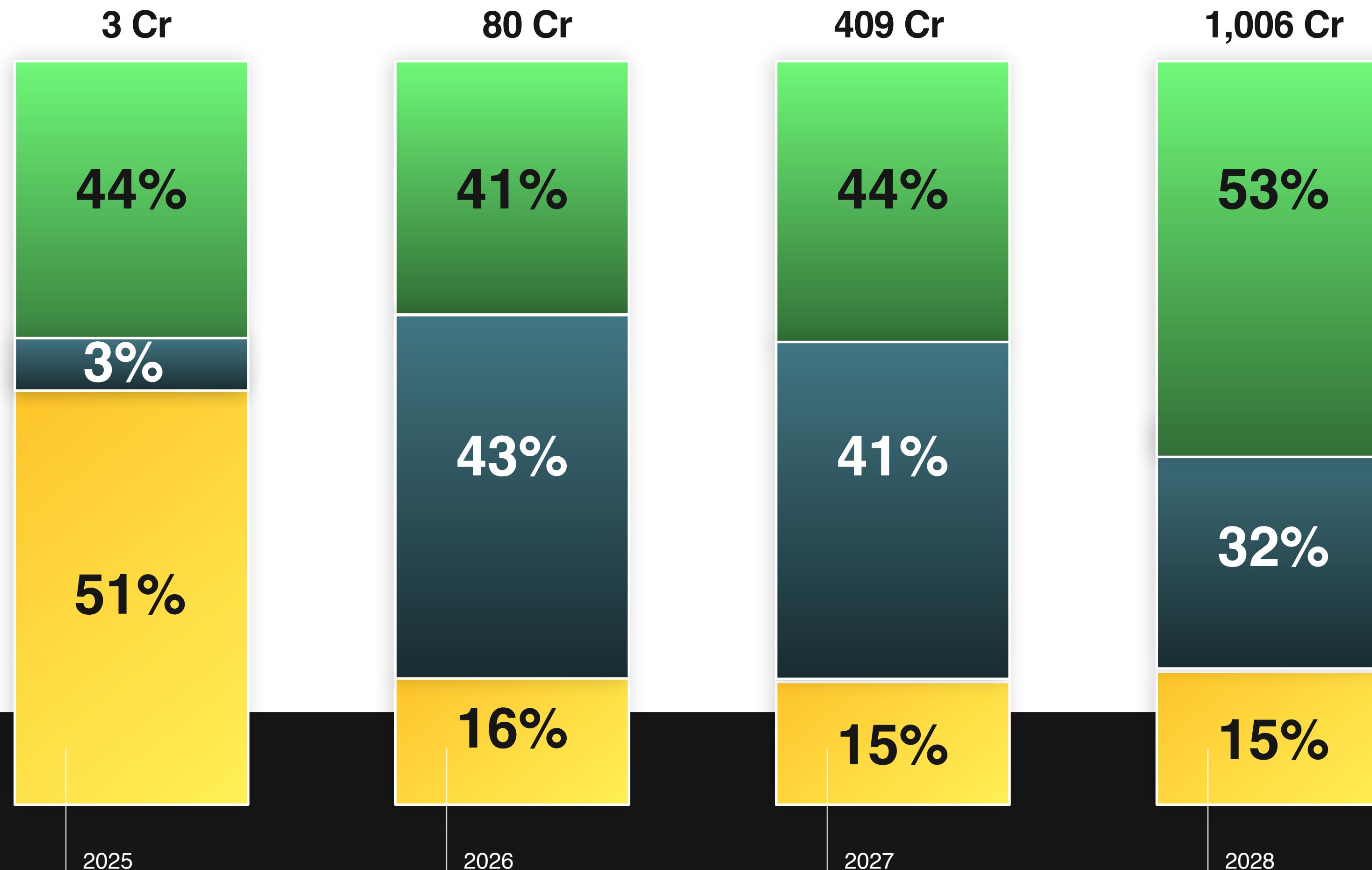
2026

All amounts in INR

Projection Snapshot



Projected Revenue Split



Projected growth in Assets Under Advisory



AUA

87 Cr

2024

141 Cr

2025

1,843 Cr

2026

5,367 Cr

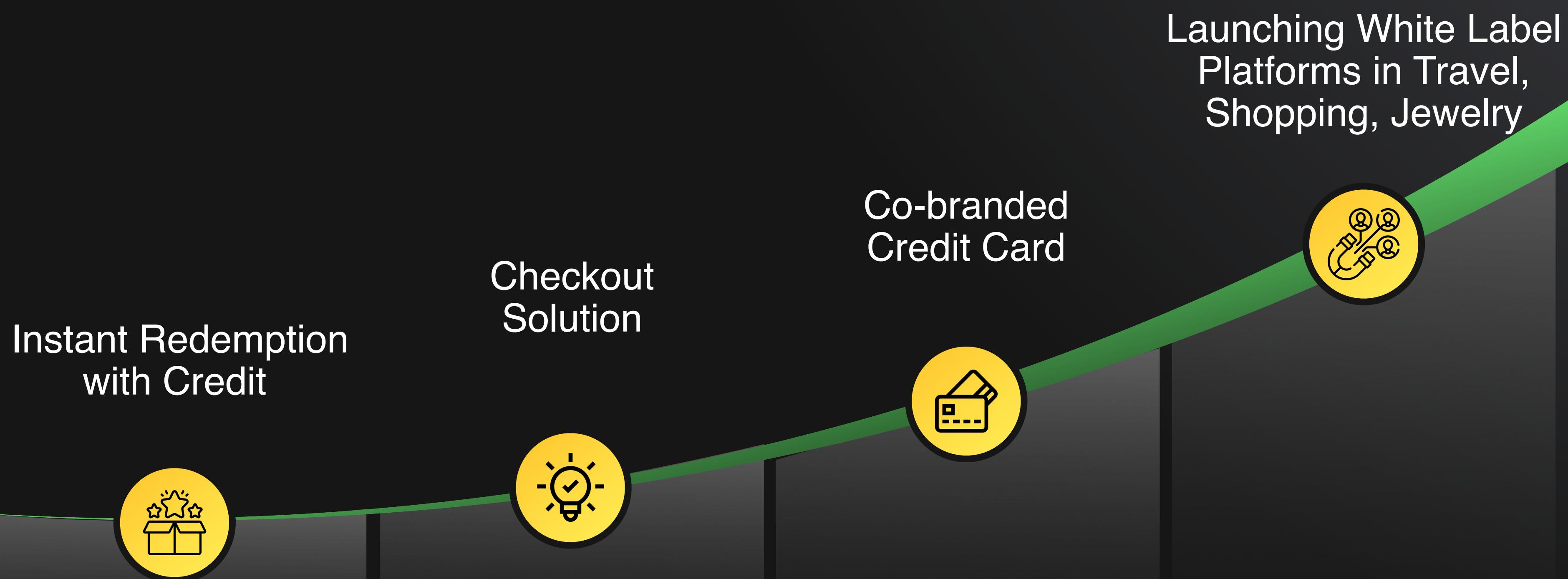
2027

10K Cr

2028

Future Roadmap

Becoming a
new-age AMC



Financial Ask

Path to Profitability
(18-20 Months)



50%
User Acquisition & Growth

Brand Collaborations

TVF Collaboration & Distribution

BTL Activities

Business Development

30%
Product Development

Instant redemption

SDK/ API Enhancements

AI Agents

Group Spendvesting

Product Enhancements

20% Operations & Others