

# Team DRY



## ReBank With Us

Are we financially literate?

Seriously?

Chances are less...

## GAPS IN LEARNING

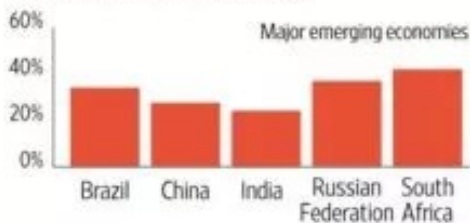
A Standard and Poor's survey found that three-fourth of Indians are not financially literate. Here are some more findings from the survey.

% of adults answering correctly

Topic	India	BRICS	South Asia*	World
Risk diversification	14	28	18	35
Inflation	56	46	46	50
Interest	48	48	46	49
Compound interest	44	44	39	45
Financially literate %	24	28	23	33

\*excluding India

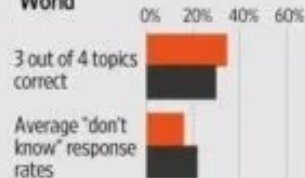
There is a wide variation in financial literacy around the world (% of adults)



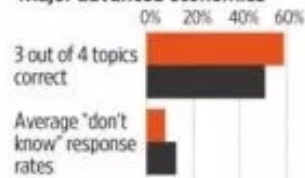
Women trail men in financial literacy (% of adults)

Men Women

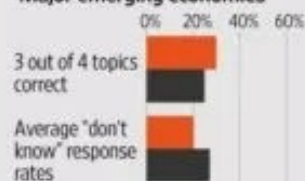
World



Major advanced economies



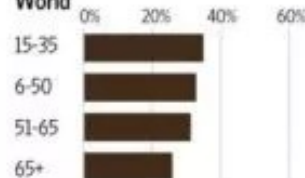
Major emerging economies



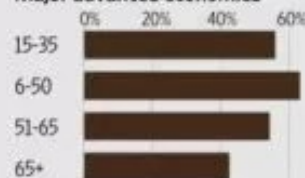
Financial literacy lowest among adults age 65+ (% of adults)

Age

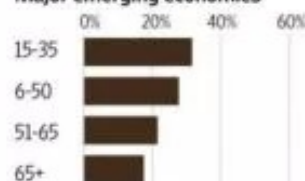
World



Major advanced economies

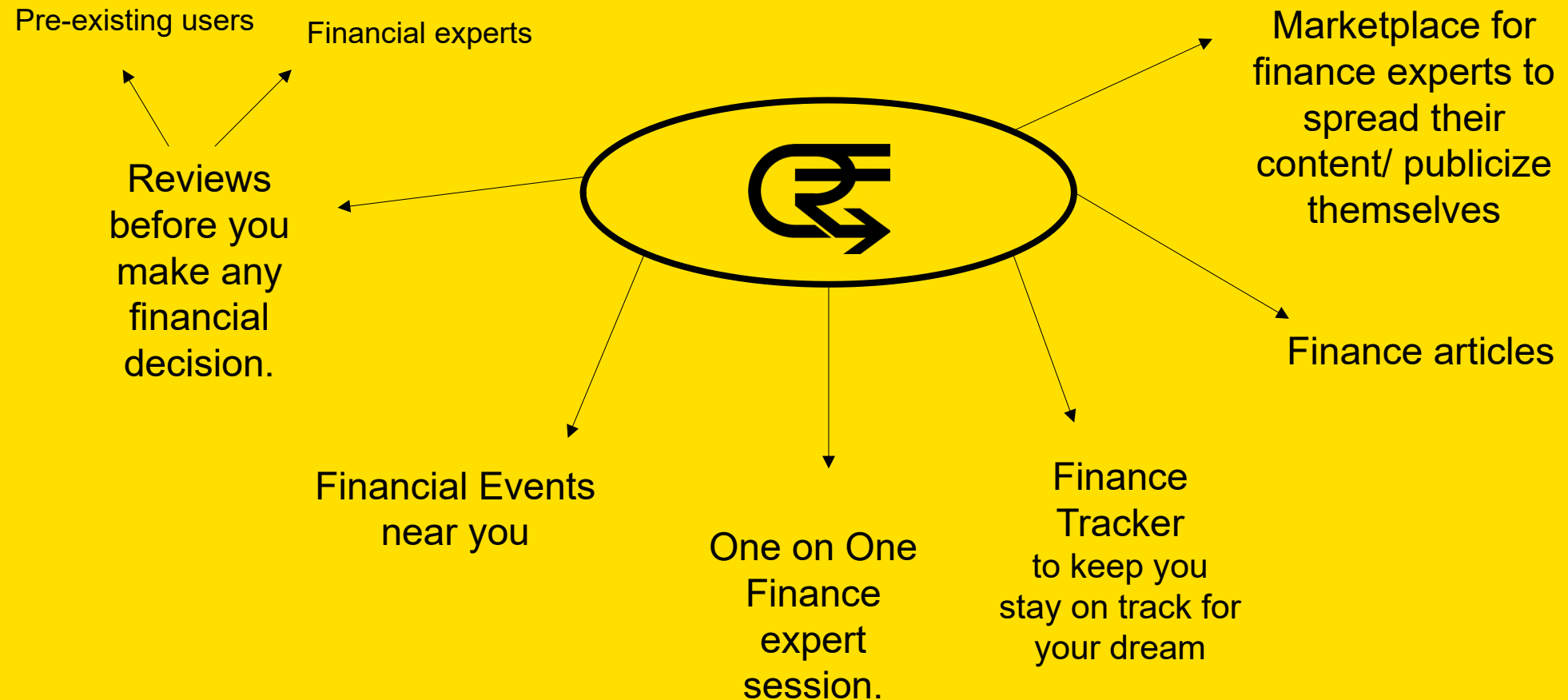


Major emerging economies



Source: S&P Global FinLit Survey

# What we offer to the user?



# Home Screen Layout of the app

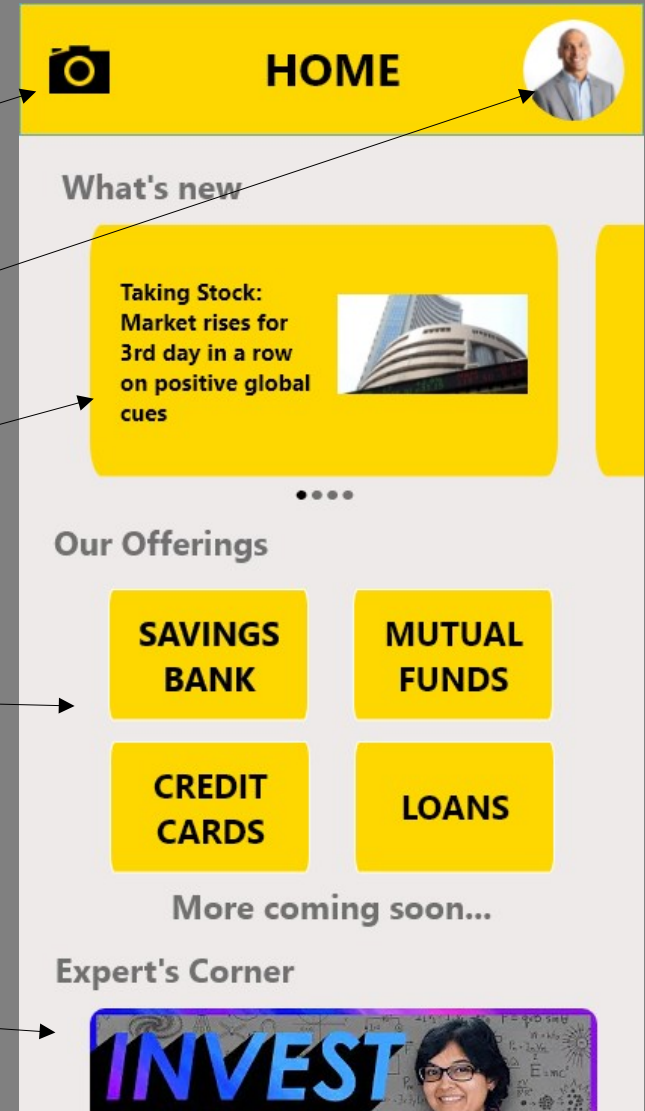
Scan to make  
Payment

Login/User Profile

News/ Articles  
new on the app

Currently providing reviews in  
these sectors only for user to  
chose their desired product.

Expert's articles



# Additional Services

- Stock Tracker + Consultancy services by experts to help you invest(as explained in previous slide)
- Payment Services(peer to peer, peer to business, business to business(*charges apply*))

# Targeted Customer Segment

21-35 years old

*From earning your first stipend to earning your  
first salary to even buying your BMW!*

# Overall Market

## \$ 31 Billion by 2020

A report by Amitabh Kant, CEO, Niti Aayog(May 30, 2019)



# Existing Apps

The logo for Paytm, featuring the word "paytm" in a bold, sans-serif font. The "pay" is in dark blue and the "tm" is in a lighter blue.The logo for PhonePe, consisting of a purple circle containing a white Devanagari character "पे" (pe), followed by the text "PhonePe" in a purple, sans-serif font.The logo for Google Pay, featuring the multi-colored "G" from the Google logo followed by the word "Pay" in a grey, sans-serif font.The logo for MobiKwik, featuring a stylized blue "M" icon followed by the text "obiKwik" in white, with a small "TM" trademark symbol.The logo for Amazon Pay, featuring the Amazon logo (a black arrow pointing from "a" to "z") followed by the word "pay" in white text inside an orange rounded rectangle.The logo for Freecharge, featuring a red circle with a white lightning bolt icon above the word "freecharge" in a red, lowercase, sans-serif font.

Also,



But they never talked about our

“FINANCIAL LITERACY”

+

”FINANCIAL INCLUSION”

**Our-USP**

# Also if you're talking about

The logo for moneycontrol, featuring the word "money" in white on a green background and "control" in white on a blue background.

# Sure...

it provides you information regarding stock market, mutual funds, insurance and the news.

**BUT ARE ALL CUSTOMERS THE SAME?**

# That's why,

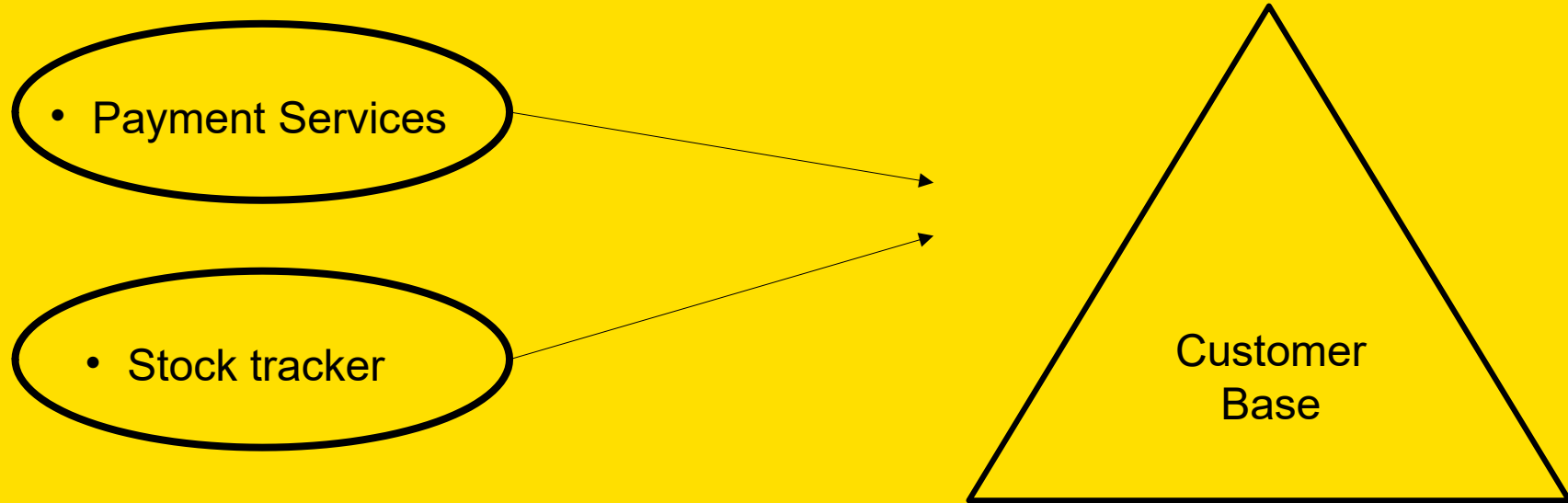
Providing you:

- 1) Not only what we talked about  
financial literacy
- 2) Also with **reviews from pre-existing users and experts** on topics like
  - Ease of closing a bank account
  - Fast money transfer once you migrate to another bank
  - Staff behavior etc.
  - **Busting the myth like credit cards.**



ReBank With Us

# Growth Strategy



# Strategy to promote Payment Service

Take Case of VIT College students:

1)Target Amount of Potential Customers: 12,000 to 18,000

2)Partnering up with brands like

I. Spotify

II.Amazon Prime

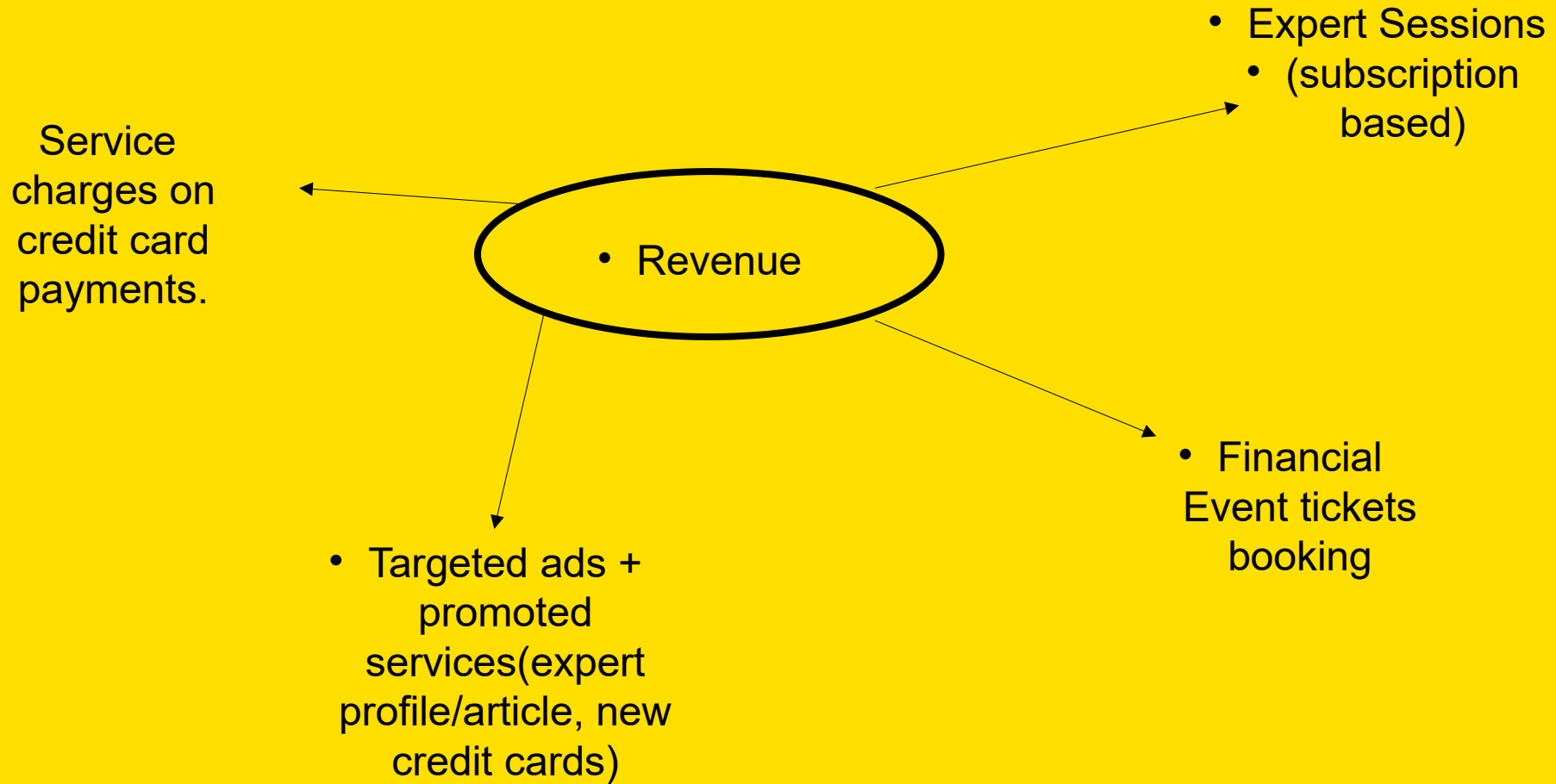
III.Netflix

IV.Coursera, Udemy etc.

3)Payment for above services at lower rates using our payment service hence growing our customer base.



# Revenue Strategy



# Summarize

**We're,**

- Not just an aggregator apps providing you multiple services
- Not just another moneycontrol

**INSTEAD**

We're the one who help you make the right decisions financially aiming to increase your financial learning.



ReBank With Us

*We want to be your first step before making any financial decision.*

# About the team

## Achievements after into VIT:

- UI Designs: [www.instagram.com/designsbydhairya](https://www.instagram.com/designsbydhairya)
- Tech Blog: <https://medium.com/under-5-mins>
- Participated in **VITMUN** Lok Sabha(Scoring **Rank: 19/88 + First time MUN**)
- Participating in **Business Ideas** during Gravitas 2019 and leading a team of 4 making upto Round 2.
- Participated in **VIT Hack 2019**(Team Omega). **Clearing the Round 1 and making into Round 2.** Building a new way of contact sharing app/ Designed UI/ Came up with this idea and **Product Management**
- Successfully completed a **course on Business Metric for Data Driven Companies by Duke University.**
- **Shortlisted for HackerTech**, conducted by **ECell**. Building a very new fintech product aiming to be your financial partner before you take any financial decision/ **Leading a team of 3/ Product Management**
- LinkedIn: <https://in.linkedin.com/in/dhairya-ostwal-224622144>

