

PRFAQ: INDIA HR CONCLAVE 2025

Location: Bangalore

Date: April 04, 2025

Time: 10 AM to 4 PM

Organized by: 1 Finance

Objective:

1 Finance will host an exclusive HR conclave aimed at sensitizing HR professionals to the significant impact of employee well-being on organizational success. The event is designed to inspire empathy among HR leaders by showcasing how financial health influences workplace morale, productivity, and overall company performance.

Frequently Asked Questions (FAQ):

Who should attend?

- HR Leaders
- Talent Managers
- People Operations Heads
- Founders & CXOs
- Employee Engagement Specialists
(from Bangalore-based organizations)

What are the event highlights?

- **Interactive Networking:** Engaging conversations with 150+ HR leaders, Founders and CXOs.
- **Insightful Sessions:** Discussions on workplace culture, leadership, and well-being; covering personal branding, work-life balance, inclusion, and creating environments where people thrive.
- **Awards:** Recognizing organizations and individuals who are driving meaningful change in leadership, workplace culture, and employee well-being.

How will attendees be acquired?

- **Personalized Invitations:** LinkedIn outreach, Email, WhatsApp, Calling
- **Targeted LinkedIn Outreach:** Focused outreach to HR professionals in Bangalore.
- **In-Person Invitations:** Exclusive, face-to-face outreach to top CXOs and senior leaders to build rapport and extend personal invitations.

- **Partnerships:** Engagement with local HR networks and partners like GrowthX, MCG, CNBC(media partner)
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This approach ensures a high-impact event that not only raises awareness but also facilitates direct customer acquisition for 1 Finance's financial wellness workshops.

Vision Document: 1 Finance Magazine Website

Objective:

To create a dedicated platform for 1 Finance Magazine which is a premier source of holistic personal finance information based on primary research. This website should attract financial professionals by providing quality information, enhancing user experience, and encouraging the audience to leverage the magazine's resources for better financial decision-making and client communication.

Key Goals:

1. **Educate Users:** Deliver high-quality content based on primary research to improve financial literacy and decision-making among finance professionals.
2. **Showcase Benefits:** Highlight the in-depth research and insights of industry stalwarts.
3. **Enhance SEO:** Optimize the webpage to improve search engine rankings, driving more organic traffic.
4. **Encourage Engagement:**
5. **Data Capture:**

Content Outline:

1. Introduction to 1 Finance Magazine
 - Overview of the magazine
 - Need for financial literacy and education

2. How can 1 Finance Magazine help you?

- Comprehensive and unbiased financial insights
- Primary research for financial advisors
- Will be a research handbook and knowledge base

3. Key Content

- Interviews: Snippets of conversations with industry stalwarts
- Articles: In-depth articles on various personal finance topics
- Research Reports: Detailed analysis based on primary research

4. Testimonials

- Success stories and feedback from satisfied clients

5. Call to Action

- "Subscribe Now" or "Join Now" button
- Form to capture user details for the subscription.

Design and User Experience

1. Minimal, professional layout and easy-to-navigate layout
2. Call to action buttons and user-friendly forms

Data Capture and Processing

1. Protect data from the forms
2. Process for reviewing data and reaching out to users

Metrics for Success

1. Engagement Rate: Number of clicks on the "Subscribe Now" button

Teams Involved

1. 1 Finance Magazine Team
2. Design Team
3. Development Team
4. Performance Marketing Team
5. Execution Team

PR Statement

Finally, a platform that can diversify your investments with high returns!

1 Finance launches a financial product where its customers can invest money and earn high returns. This comes at a time when people are increasingly looking at multiple investment options with high returns to grow their wealth. The product is built upon the Peer to Peer (P2P) lending model which is becoming an investment choice across Indian households. 1 Finance has built a stable and secure platform to give a tension-free investment experience to its customers and achieve returns as high as 10-14%.

1 Finance P2P is a RBI registered P2P NBFC and the investors' money will be invested via Peer to Peer Lending.

Problem Statement

The middle class in India is always looking for investment options in sync with their rising income levels and increased financial literacy. They understand the need for diverse investment options in reducing the risk of losses, beating inflation, and catering to short and long-term goals. For short-term investments, [few options provide good returns](#). The ones like equity carry market risk so one should not invest completely into it. Apart from returns, investors prefer liquid investments to meet unexpected expenses.

P2P lending is a modern-age investment solution ideal for people looking to diversify their investments. Though not risk-insulated, it has historically performed well in terms of providing high returns and carrying low risk. Relatively new in the finance world, more people are becoming aware, and total investments have shot up more than 20000 Cr in the country! This is after pretty low awareness among investors and a dearth of credible platforms.

To unlock the huge potential, 1 Finance decided to launch its own P2P lending platform- with both lenders and borrowers as participants from its ecosystem. The platform will help 1 Finance's customers to diversify their portfolios with high returns. With complete and efficient control over the borrower side (covered in another [PR FAQ document](#)), it reduces the risk for potential investors. The investment terms range from 1 month to 1 year, hence investors don't have to wait for long years to get decent returns. However using re-invest options, investors can invest for longer periods as well.

"Diversification is an established tenet of conservative investment" -Benjamin Graham

"Concentrating your assets can make you rich but diversifying your assets keeps you rich"
-Apoorva Vohra

"P2P Lending has become a disruptive force in the financial services sector" -Jayme Fagas

External FAQs

1. What is P2P lending?

It is a financial technology that connects people who want to borrow money with people who want to lend money. In simple words, now people will get loans directly from lenders without the need to go to the bank. For lenders, it has become a viable alternate investment option. For borrowers, applying for loans from trusted P2P platforms is a hassle-free way to meet short-term credit needs. Participation of people in the P2P lending system has sharply risen over the last few years in India.

2. Why should I invest in this platform when there are so many trusted investment options available?

There are a lot of investment options in the market with varying risks, liquidity, and returns. But when it comes to short-term investments, people are constantly looking for options to increase their wealth and beat inflation. Traditional methods like Fixed Deposits, Mutual Funds, Equities, and Gold are the most popular ones, but alternative investment options like Gold ETFs, REITs, international funds, and P2P Lending are gaining trust and traction.

The rise in P2P lending investment can be attributed to its regulation by RBI, no risk of market fluctuations, consistently high returns (12-16%), and short-term flexible plans

3. What are the features of this investment?

There are lumpsum and SIP investment options where one can invest anywhere between 10,000 to 10 Lakhs. The returns will vary from 10-14% XIRR (though returns are not guaranteed as per RBI guidelines, 1 Finance P2P will follow best practices to safeguard investors' interest). The investment tenure will be from 1 month to 12* months. The withdrawal option before lock-in is not available at this stage (internal note: to avoid a bank-run-like situation) however, investors will have the option to re-invest.

4. What do I do to create an investment?

Post meeting with your Qualified Financial Advisor we will advise you whether you should invest in the P2P platform depending on your financial exposure. Once we get to know your interest, our execution desk team will help you onboard to the platform. You will have to enter a few basic details and perform the KYC. Now that you are eligible to invest, we will help you in selecting the right investment plan that suits your plans. The payment gateway and all the details of your investment will be available inside the P2P section of the 1 Finance app.

Internal FAQs

1. What is the risk of investing in P2P Lending?

Since the investor's money is lent to borrowers, there is a chance that the borrower will default (not repay the full amount). The default rate is measured as NPA (non-performing

asset). For P2P Lending, NPA is typically 2-3% for various platforms. This means, investors lose some value of the principal invested. This may increase depending on various conditions.

However, given the 12-16% returns for investment, the default rate is comparatively low. P2P lending platforms are continuously looking to reduce individual investors' losses through diversification and enhanced mitigation.

The reason for the low NPA ratio in P2P Lending is due to the short duration of the loans and small loan size.

2. Will we take any steps to promote the investment option among our customers?

The following steps will be taken to create awareness among 1 Finance customers about the P2P investment option and promote investment conversion

1. Make alternate investments a part of the recommended action plan
2. Exciting offers (low investment option, cashback, vouchers and other, etc)
3. Advantages and results of investing in P2P lending- to be communicated via in-app notifications, calls with FCs and QFAs, and other marketing channels

3. What will happen if we get a higher demand for investment than borrowing or vice versa?

Till we achieve a steady supply-demand curve (similar demand for loans and investment), there will be a challenge when we get higher demand for either borrowing or lending. It will be operationally solved using a clear set of rules to avoid idle funds, and fund crunch and ensure diversification.

PR FAQ - 22-08-2024

PlanMyTax.ai Website

Objective: To establish PlanMyTax.ai as the go-to platform for personalized tax and financial planning by integrating advanced AI technology and providing educational resources. The website aims to offer users tailored investment advice, tax-saving strategies, regime comparison through a tax calculator, and comprehensive information on key financial terminologies.

Business Goal: Establish PlanMyTax.ai as a leading, trusted brand in the tax planning space, leveraging its reputation to drive awareness and customer acquisition for 1 Finance. The primary objective is to create a powerful brand presence that fosters organic growth through word-of-mouth referrals, ultimately guiding users to explore and become customers of 1 Finance's broader financial services.

How PlanMyTax.ai Will Work:

User Journey: Homepage (First Scroll): Users are introduced to the new AI tool that provides assistance with investment planning, tax-saving strategies, and overall financial management. The main call to action is "Try Out the All-New AI."

- **Second Scroll:** Users can access the "Check Regime" feature as a tax calculator. By entering their financial information, they can compare different tax regimes to determine the most beneficial one for their situation.
- **Third Scroll:** Users find various tax-related questions on topics such as tax benefits, TDS, TCS, and tax filing terminology. The AI chatbot is available to provide instant answers to all these queries.
- **Additional Resources:** Beyond the AI tool, users can explore blogs that cover financial terminologies, TDS, TCS, tax filing, and other related topics. These blogs are designed to help users better understand complex financial concepts.

Data Capture and Processing:

- **User Information:** Data entered during interactions with the AI and tax calculator is securely captured and used to generate personalized recommendations.
- **Processing:** The AI tool and tax calculator analyze this information in real-time to deliver accurate, customized advice.

Next Steps:

- **User Engagement:** After exploring the AI tool, tax calculator, and educational blogs, users are encouraged to continue using PlanMyTax.ai for ongoing tax and financial planning.

- **Continued Support:** PlanMyTax.ai will continuously update its AI tool, tax calculator, and blog content to reflect the latest financial trends and tax regulations, ensuring users always have access to current and relevant advice.

Flow: Homepage → Try AI Tool → Check Regime (Tax Calculator) → Ask Questions → Explore Blogs

Internal FAQs:

Q: Who is involved in this project?

A: The project involves collaboration between the Product, AI, Development, Design, Content, Analytics

Q: How is user data managed?

A: User data is securely stored and processed in real-time by the AI tool and tax calculator, ensuring personalized recommendations are both accurate and secure.

Q: Who provides follow-up financial advice?

A: The AI tool generates initial advice, with follow-up options for users to consult with a financial expert if needed.

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External FAQs:

Q: What can I do with the new AI tool on PlanMyTax.ai?

A: The AI tool provides personalized investment advice, tax-saving strategies, and answers to all your tax-related questions.

Q: What is the "Check Regime" feature?

A: The "Check Regime" feature is a tax calculator that helps you compare different tax regimes by entering your financial details, so you can see which regime offers the best benefits.

Q: What educational resources are available on PlanMyTax.ai?

A: PlanMyTax.ai offers blogs covering financial terminologies, TDS, TCS, tax filing, and more, helping you better understand these complex topics.

Q: How does PlanMyTax.ai protect my personal information?

A: We employ advanced security measures to ensure your data is protected and used solely to provide tailored financial advice.

Q: How do I start using the AI tool on PlanMyTax.ai?

A: Visit <https://planmytax.ai> and click "Try Out the All-New AI" to explore investment options, use the tax calculator, and access personalized tax advice.

FINANCIAL PLANNING CENTRE

Objective: Our primary goal is to offer our clients peace of mind.

Location: Thane

Shop no. : 1-5

Time: 9am to 9pm

Day: Mon - Sun

Vault timings: During working hours

Address: UNIT No. 1 to 5, ONE HIRANANDANI PARK , PATLIPADA, GHODBUNDER ROAD , THANE WEST - 400 607

Why a Financial Planning Centre?

The Financial Planning Centre is more than just a place for consultations; it's an environment where peace of mind is delivered through consultations and other sensory experiences, including music, fragrances, lighting, and overall ambiance. To give a homely feeling, not an office vibe. This holistic approach ensures that every visit is not just informative but also a truly enriching experience.

Why Thane Location?

1. There are residential and corporate people.
2. It is Vicinity whose annual income is more than 10L+

The Process:

1. Online appointment based
2. Walk-ins

Marketing's Role:

The marketing team is crucial in transforming latent needs or curiosity into concrete intent. This involves engaging potential clients and guiding them towards recognizing their financial needs and our solutions. The core intent is focused on need analysis and realization, ensuring customers are fully aware of their financial situations and the solutions available to them.

Technology Workflow:

For all new downloads, we maintain a consistent tech flow that includes an online orientation followed by calls from our Member Support (MS) team to schedule virtual consultations (VC) or physical meetings as per the customer's preference.

Customer Experience: We aim for our customers to achieve peace of mind through education and enlightenment about their financial needs, the solutions we provide, and the execution process. This not only saves time but also instills confidence in our approach to financial management.

Qualified Financial Advisors (QFA) Availability: QFA consultations are available at fixed times on certain days at the centre, similar to doctor's appointments, to ensure accessibility and convenience for our members.

Space Planning:

Audio-Visual (AV) Centre: Designed to accommodate up to 10 people, fostering a group learning, consultation environment and mini workshops etc.

Conference Rooms: We offer 3 meeting rooms. Whereas, QFA or FC can take meetings with clients.

Conference 1: Rectangular table - 4-people seating arrangement.

Conference 2: Round table - 6-people seating arrangement.

Conference 3: Sofa & chair - 5 people seating arrangement

PODS: There will be 2 pods. Where FC can take online meetings or can do his/her work.

Office: This is capable of seating 5-6 people. This is for FC, MS, IT & Execution desk.

Welcome Lounge: Appointment based clients / Walk-ins can wait.

Staff Planning:

- Admin Manager / Receptionist
- FC for walk-ins / appointment based
- QFA - to conduct meetings
- Pantry and office boy
- Member Success
- Execution desk
- IT
- Vault Manager
- FPC head
- Security

Vault

Gone are the times when people used to bury their precious belongings underneath the floor of their houses. It is no longer safe to possess valuable or expensive articles at home. We are offering a secure option of safe lockers for this very purpose.

What is a Vault?

The vault refers to a locker that is rented out to our existing clients and others. We will maintain it for periodic rent, usually collected annually. It is used to keep valuables, important documents, and keepsakes locked under security.

Lockers are individually protected containers made of metal. They are part of the safe or vaults that are insured. They are designed to endure natural disasters, such as fires, floods, cyclones, or earthquakes.

When you rent a safe deposit locker with us, a key is given to access the locker. Also, we have a second 'guard key' to the locker box. As there is no technological adoption such as a keyless system, such as biometrics and access cards, etc.

The items that one can store in a locker box include documents such as contracts and business papers, physical stock and bond certificates, jewelry, small collectibles, and family heirlooms.

Why is a locker Important?

The custodians of the vault rely on the security of the centre and the top-notch vault to protect your content. Also, vaults are guarded by video cameras and burglar alarms. Items kept in a locker are protected from water and fire damage as well. It is vital for people who are not comfortable storing their things in the digital environment.

Tips and Tricks for Gaining Maximum Benefits:

- Take caution with which items are not to be kept in a locker box. Since lockers can be accessed 24x7, it is best to avoid storing items you might need in a hurry. Hence, it is recommended not to keep passports, copies of living wills, advanced medical directives, durable powers of attorney, uninsured items, cash, or illegal items.
- It is also advised that holders of lockers have at least one co-holder. They must have equal rights and access to the locker. However, it is not recommended for persons suffering from any addiction or facing any financial, legal, or marriage issues.

- We provide that only holders must be present to open the locker. However, we suggest that one person be designated with the power of attorney to access the locker.

FAQs

Internal FAQs

1. What is the objective of Personal Finance TV?

The channel is part of 1 Finance's broader mission to spread financial literacy and empower individuals with the knowledge and awareness they need to achieve financial well-being.

2. How does it align with 1 Finance's vision?

Personal Finance TV complements 1 Finance's hyper-personalised financial advisory services by certified financial advisors by educating audiences on financial basics, creating awareness, and fostering financial confidence and awareness.

3. Who is the target audience?

Emerging affluent Indians aged 20–40 years, particularly those navigating the complexities of personal finance and striving for financial independence, including loans, debts, credit cards, financial scams, retirement planning etc.

4. What types of content will the channel feature?

The channel will include:

Podcast on the behavioural as well as temperament aspect of finance.

Educational videos on personal finance and financial planning.

Real financial scam stories showcasing awareness and importance of financial education.

Entertaining, simplified takes on financial concepts to make them engaging.

5. How will this initiative be promoted?

Through social media platforms like Instagram, LinkedIn, and X (Twitter), along organic guests/influence posting on their personal social handles.

6. What are the key performance indicators (KPIs) for the channel?

Number of subscribers, engagement metrics (likes, shares, comments), AVD, CTR, and audience feedback.

External FAQs

1. What is Personal Finance TV?

An initiative (A YouTube channel) by 1 Finance to spread financial literacy and simplify personal finance. It combines expert insights, real stories, and entertaining content to make finance accessible for everyone.

2. Who is this channel for?

Young professionals, families, and anyone seeking to better understand and manage their finances in a practical and enjoyable way.

3. What topics will the channel cover?

Key topics include:

Debt management
Financial scams awareness
Investment basics
Wealth-building strategies
Retirement planning
Financial wellness and more.

4. How does Personal Finance TV stand out from other financial platforms?

Unlike traditional finance channels, Personal Finance TV offers a blend of entertainment, expert insights, and hyper-relevant storytelling that connects with viewers on a personal level.

5. How can I access Personal Finance TV?

Simply visit our YouTube channel and subscribe to get access to all our videos. You can also follow us on:

Instagram: /personalfinancetv

LinkedIn: /personal-finance-tv

✂ (Twitter): https://x.com/PFTV_official

6. How often will videos be released?

Weekly, ensuring a steady stream of valuable content to keep you informed and motivated on your financial journey.

7. How does Personal Finance TV integrate with 1 Finance's offerings?

While the channel serves as an educational platform, it complements 1 Finance's personalised advisory services by empowering viewers with foundational financial knowledge.

8. Is the content free?

Yes, Personal Finance TV is entirely free. Our mission is to make financial literacy accessible to all.

9. What kind of engagement is expected from viewers?

Viewers are encouraged to subscribe, share videos, and interact with the content by commenting or asking questions to foster a community of financial empowerment.

10. Why should I follow Personal Finance TV?

If you're looking to simplify your financial life, gain confidence in your money decisions, and stay updated on best practices, Personal Finance TV is your go-to resource.