

Team *KOSH* (कोश)

BuildAthon '24 - Elevator Pitch

| Agenda

- The Problems & People who face them
- Scale of the problem
- The Solution
- The Differentiation
- Why now?
- Product Demonstration

| What is KOSH?

कोश means “*Treasury*” in Sanskrit

“*Treasury of Data*”

The Problems & People who face them

PROBLEMS



Limited visibility
of Financial Health



Difficulty to
Track Life Goals



Risk of
Financial Insecurity



Lack of
Credit Profile

PEOPLE



Salaried/self-employed
individuals



Families



Individuals with bad
Financial Health



Individuals wanting
Credit

Scale of the problem (1/2)



Monday, October 07, 2024 | 05:52 PM IST EN | Hindi



[Home](#) / [Finance](#) / [Personal Finance](#) / 75% Indians don't have funds for emergencies: How to save and plan for it

75% Indians don't have funds for emergencies: How to save and plan for it

Most thumb rules related to emergency fund planning state that you must have 6-9 months of your fixed monthly expenses saved away in an easily accessible and low risk asset class.

INDIA TODAY

The uninsured: 40 crore Indians are a medical emergency away from financial ruin

THE ECONOMIC TIMES

As per the report, as of FY23, India's household debt has reached 38 per cent of GDP, reflecting a growing trend in household leverage.

mint

About 68% Indians have inadequate health insurance coverage: Survey

THE ECONOMIC TIMES | wealth

Subscribe

Festive Offer

25% urban Indians have no life insurance, GenZ least secure financially: Survey

| Scale of the problem (2/2)

What is our Total Addressable Market?

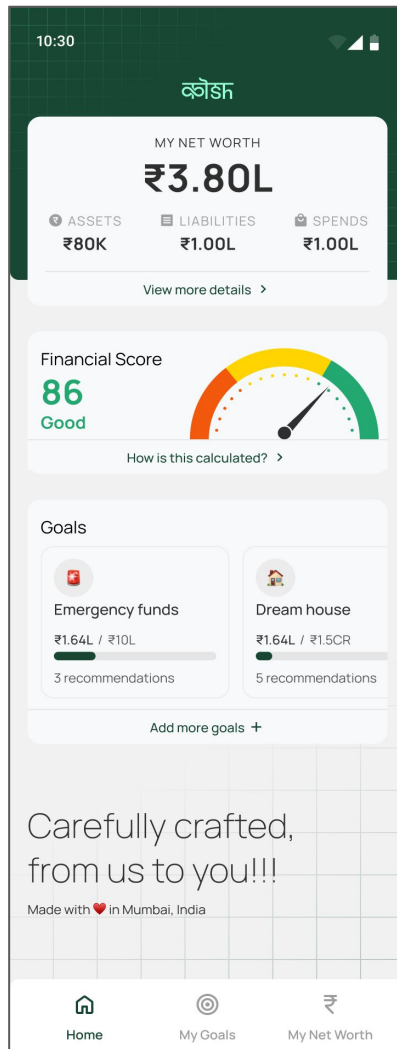
The whole of BHARAT !!

The Solution (1/5)

**Classification into
Assets, Liabilities and Spends**

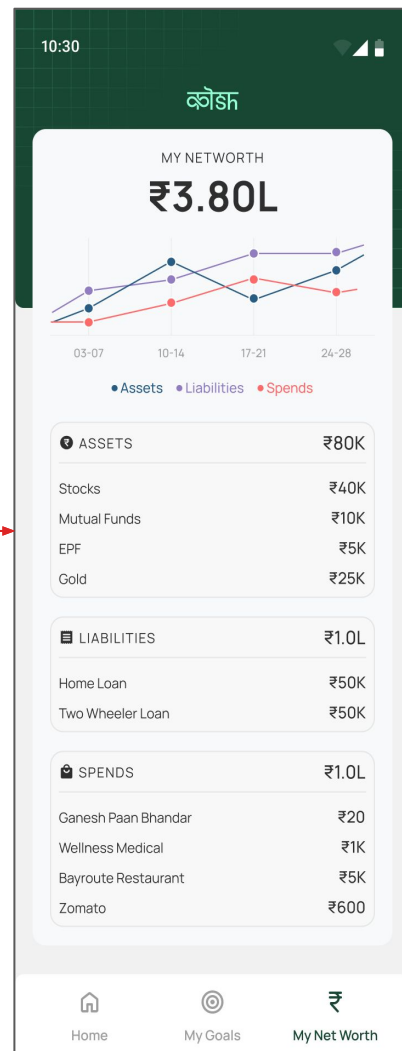
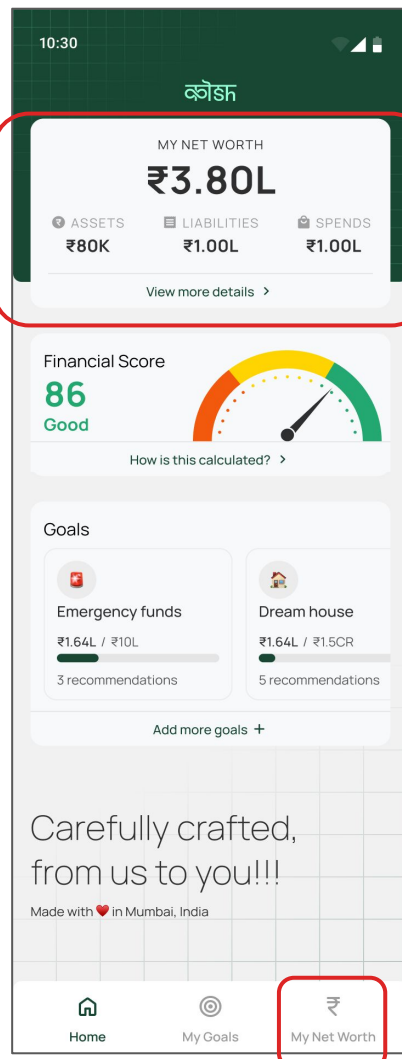
**Personalized
Financial Health Score**

Financial Milestones



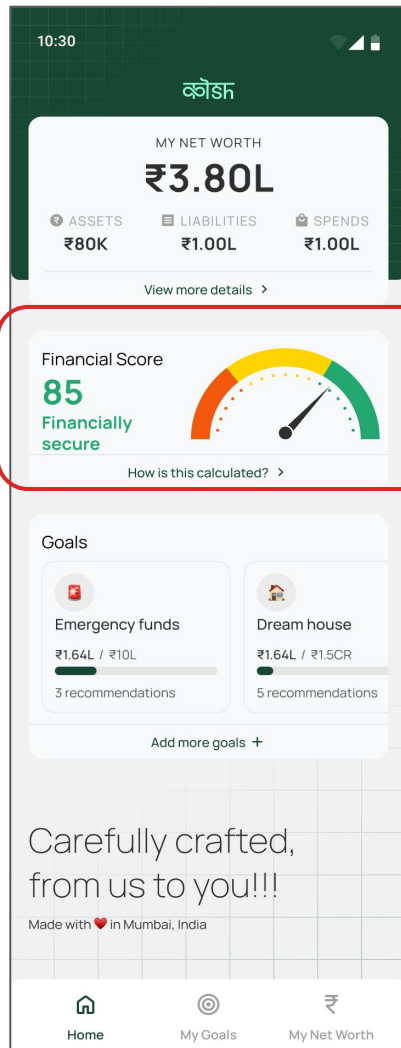
The Solution (2/5)

Classification into
Assets, Liabilities and Spends



The Solution (3/5)

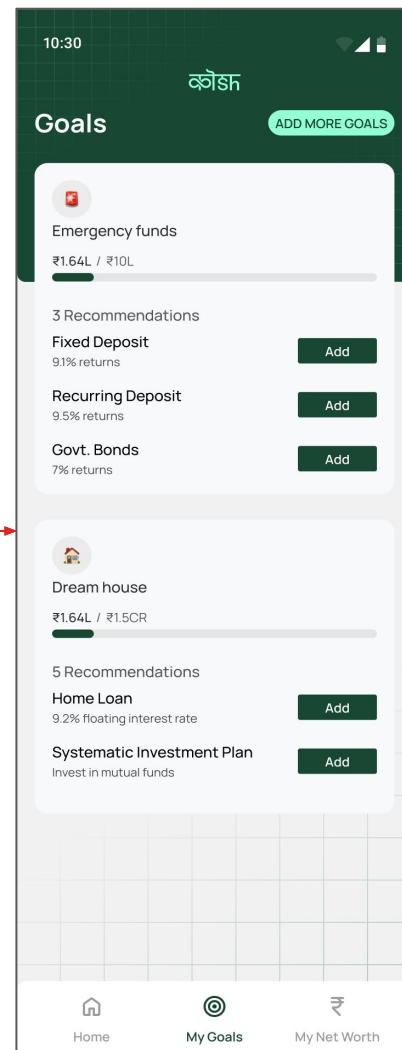
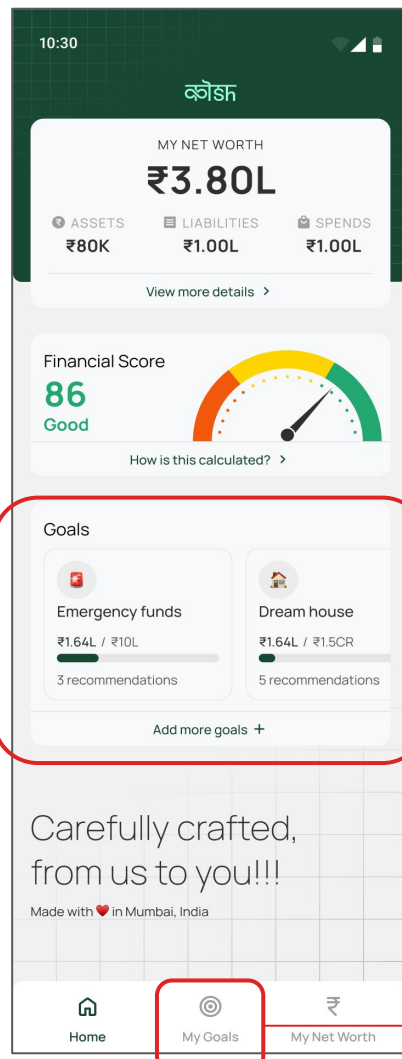
Personalized Financial Health Score



FINANCIAL RATIOS	
Asset-to-Liability Ratio (30%)	1080
Spends-to-Income Ratio (30%)	0
Debt Service Coverage Ratio (30%)	150
DEMOGRAPHIC SCORE	
Age (4%)	4
Gender (2%)	5
Marital (4%)	5
FINAL SCORE	
85 (Financially secure)	

The Solution (4/5)

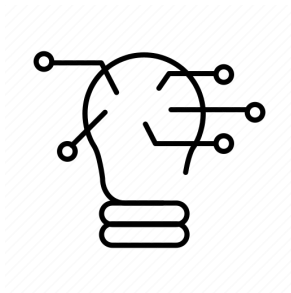
Financial Milestones & Personalized Recommendations



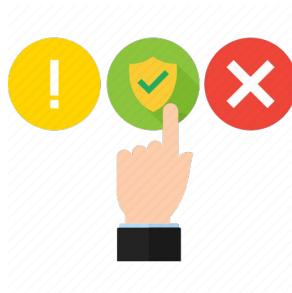
The Solution (5/5)

- Build a *Comprehensive Financial Profile* using AA Data
 - Individual & Family
- Display *Graphical Interface of User's Balance Sheet*
- Generate a *Financial Health Score*
- Build a Priority-based *Financial Milestone Tracker* and *Helper*
 - Set up an Emergency Fund
 - Recommend Health Insurance based on coverage gaps
 - Offer Term Insurance for family protection
 - Help users meet life goals through structured savings/investments
 - Provide tailored investment suggestions
 - Advise on tax-saving products
 - etc....
- Automated notifications and behavioral nudges to take timely actions

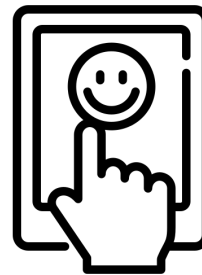
The Differentiation



**Dynamic &
Personalized
Insights**



**Actionable
Recommendations**



**User Friendly
Experience**
(Vernacular & Voice
Support)

Why now?

- Growing Complexity in Personal Finance
- Rapid Growth in Financial Awareness & Financial Instruments
- Early-Mover Advantage



Product Demonstration



Thanks!