

Alpha Fintech
ORO Wealth





ORO WEALTH

Making better investments easier

Transforming wealth management using technology, data analytics and regulatory changes

Strictly private and confidential

WHO WE ARE



ORO Wealth builds scalable and secure investment tools for financial institutions to help them become more efficient in their customer engagement

What We Do

Enable wealth advisory firms become more efficient in their customer engagement using our automated financial planning tool

Completely Automated Financial Planning with a complete view of a client's life and family situation using private and public data

Market Size

Globally wealth management firms are expected to manage \$77 Tn AuM by 2020.

58% of investable assets in Asia still not covered by any wealth advisory firm

20 million new investors are expected to invest in financial assets in India alone over the next 5 years

Our Team

35+ years of experience in managing investments and technology at top Indian and international firms

PROBLEM

Concerns of a Wealth Management firm

- Scaling the advisory business as RMs/CAs can handle only 30-50 clients
- Offer solution to client needs rather than generic product push
- Maximise cross-selling opportunities
- Retain clients when RMs/CAs leave the firm

Can a 'Central Intelligence Hub' be created using technology and data, which will enable wealth advisory firms become more efficient in their customer engagement?

SOLUTION

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PRIVATE DATA

- Personal Data
- Risk Profile Data
- Financial Data

PUBLIC DATA

- Central KYC database
- Social media data
- Legal Database

ORO INTELLIGENT WEALTH ADVISOR ASSISTANT

AUTOMATED FINANCIAL PLANNING

-  Family Goal Planning
-  Health and Life Insurance Coverage
-  Cashflow Analysis
-  Tax Planning
-  Financial Health Score

Essential Planning



Emergency Fund		Health Insurance		Life Insurance	
Current Value	Required Value	Current Value	Required Value	Current Value	Required Value
₹ 4,86,000	₹ 4,86,000	₹ 6,00,000	₹ 6,00,000	₹ 5,76,953	₹ 5,76,953
Percent Cover	Goal Priority	Percent Cover	Goal Priority	Percent Cover	Goal Priority
100%	1	100%	2	100%	3

Goal Planning



Name	Time to goal (in yrs)	Target Amount (₹)	Goal Priority	On Track Status
Car Loan	5	8,00,000	4	<div style="width: 100%;"><div style="width: 100%;"></div></div> 100%
Housing Loan	10	10,00,000	5	<div style="width: 100%;"><div style="width: 100%;"></div></div> 100%
Retirement	25	5,56,43,968	6	<div style="width: 83%;"><div style="width: 83%;"></div></div> 83%
Vijay's Education	14	51,57,068	7	<div style="width: 0%;"><div style="width: 0%;"></div></div> 0%

Edit Goals

Why is it Future of Finance

1

Scalable

Automated financial planning helps in scaling wealth advisory business by making RMs/CAs more efficient

2

Personalised

Leveraging data and technology can help financial institutions and advisors efficiently provide individual, personalized service to customers

3

Holistic Planning

Fosters Longer term relationship as it offers holistic financial advice for the entire family and not just investment advise based on risk profile

TIMELINE

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- Top 3 broker goes live with our robo-advisory tool
- \$35 Assets under Advisory on B2C platform over 2000 clients

Life ke goal ho gaye set.
NEO is perfect.

#SharekhanKar

DIY WITH NEO



SHAREKHAN NEO

Our robo advisor helps you automate your goals and prepare you for a better future.



Goal Planner & Risk Profiler

Neo helps to achieve your goal in a systematic way after determining your risk profile and gives a plan.



Customised Investment Guide

NEO offers tailor made basket of investments, based on your profile. This basket contains up to 6



Regular Review of Portfolio & Recommendations

Monitors your investment plans. To make sure you meet your goals in time, it suggests changes in portfolio

Chat to Open an Account

HOW DOES IT WORK

1. INPUT DATA

- Personal data - Age, Occupation, Family info, City of residence
- Risk profile data - Objective (risk capacity) and subjective(attitude)
- Financial data - Asset, Loans, Income and Expense data

1

2

2. CREATE PERSONA

- Based on clustering algorithms, each client is mapped to a persona
- Each persona represents a particular type of client and mapped to an ideal asset allocation

3

3. ACTIONABLE INSIGHTS

- Comparing user's current situation vs. ideal, insights are given along with some critical actions
- Example of the recommended critical actions is: reduce discretionary expenses by \$ 300 pm, or increase savings ratio by 10% or retire high coupon personal loan on priority

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4. GOAL PLANNING

- Essential planning – emergency funds, term insurance and health insurance
- Actionable road-map to achieve the desired financial goals like retirement, child education, holiday