

BUILDING A COMPLIANT, CLIENT-CENTRIC & SCALABLE MUTUAL FUND DISTRIBUTION BUSINESS



COMPLIANT



CLIENT-CENTRIC



SCALABLE

STRATEGIES FOR SUSTAINABLE GROWTH IN FINANCIAL SERVICES









By - Jagruut Shah

Key Learnings

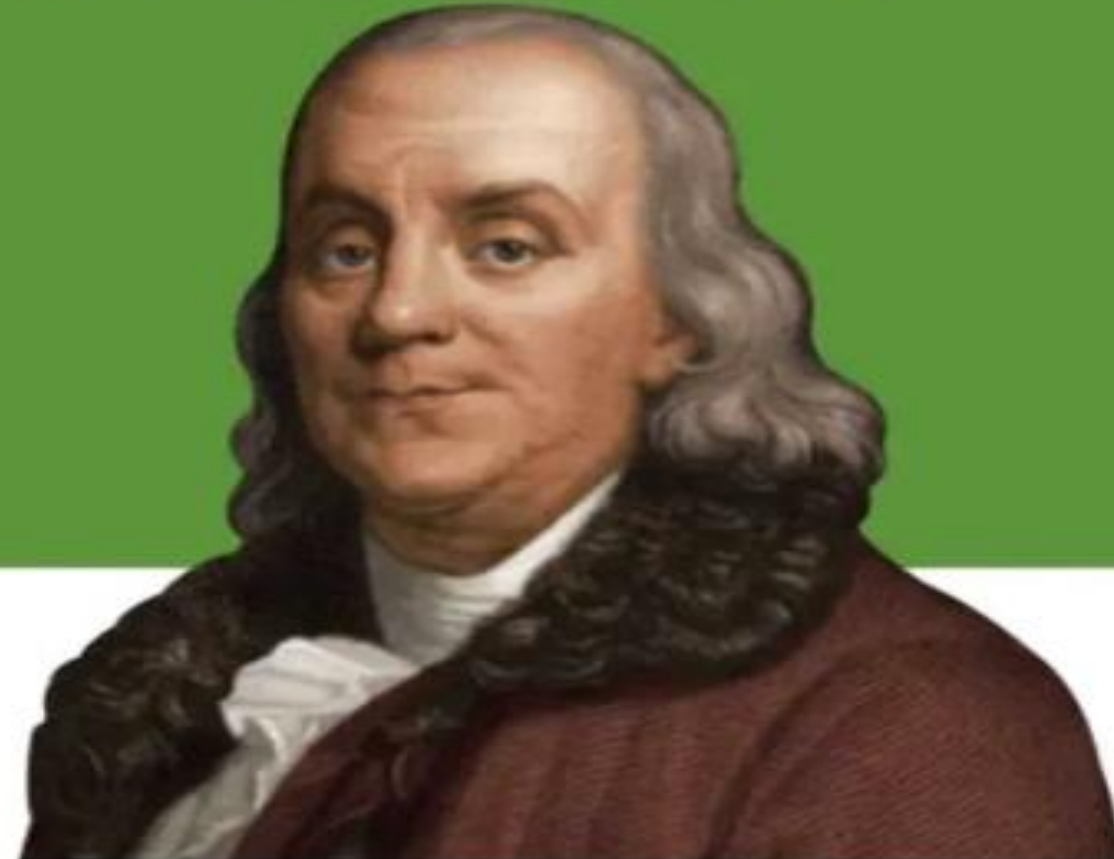
1. Industry Outlook & Opportunity Size
2. Understanding different Client Mindsets
3. How compounding works?
4. Build a strong system - Client Acquisition, Risk Profiling
5. Convert leads into long-term SIP investors
6. Create a scalable, ethical, and tech-enabled MF practice
7. Build a growing SIP book with high retention and low churn

Ground Rules

-  **Be on time** - Join 5 mins early; session starts & ends as scheduled
-  **Stay disciplined** - Mic on mute; use Chat/Raise Hand for questions
-  **Engage actively** - Polls, chat, and Q&A participation expected
-  **Stay compliant** - Education-only discussion; no product or return promises
-  **No distractions** - Avoid multitasking; Phone in Silent Mode
-  **Be action-oriented** - Capture notes and pointers to take actions.

**“An investment in
knowledge pays
the best interest.”**

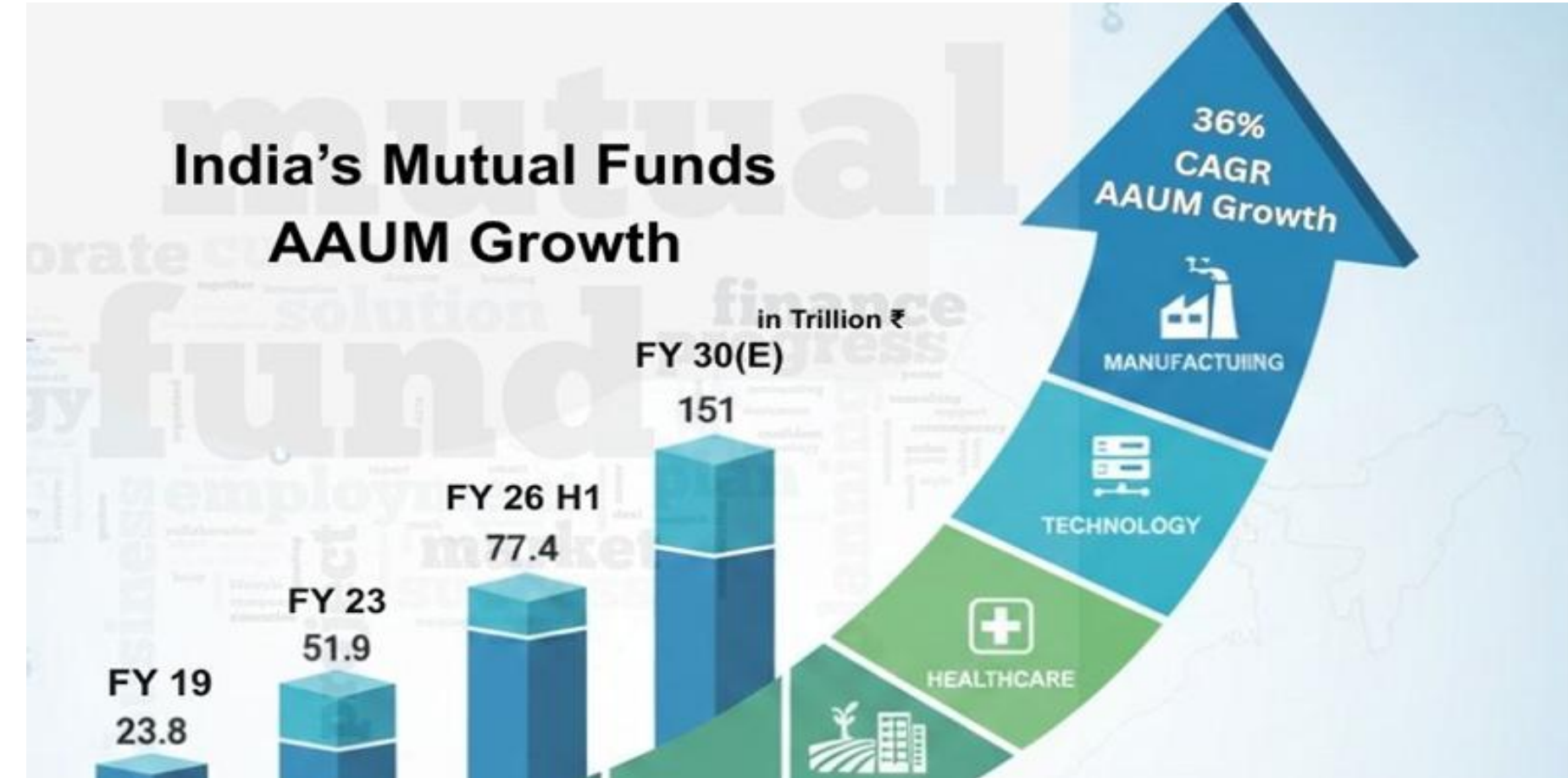
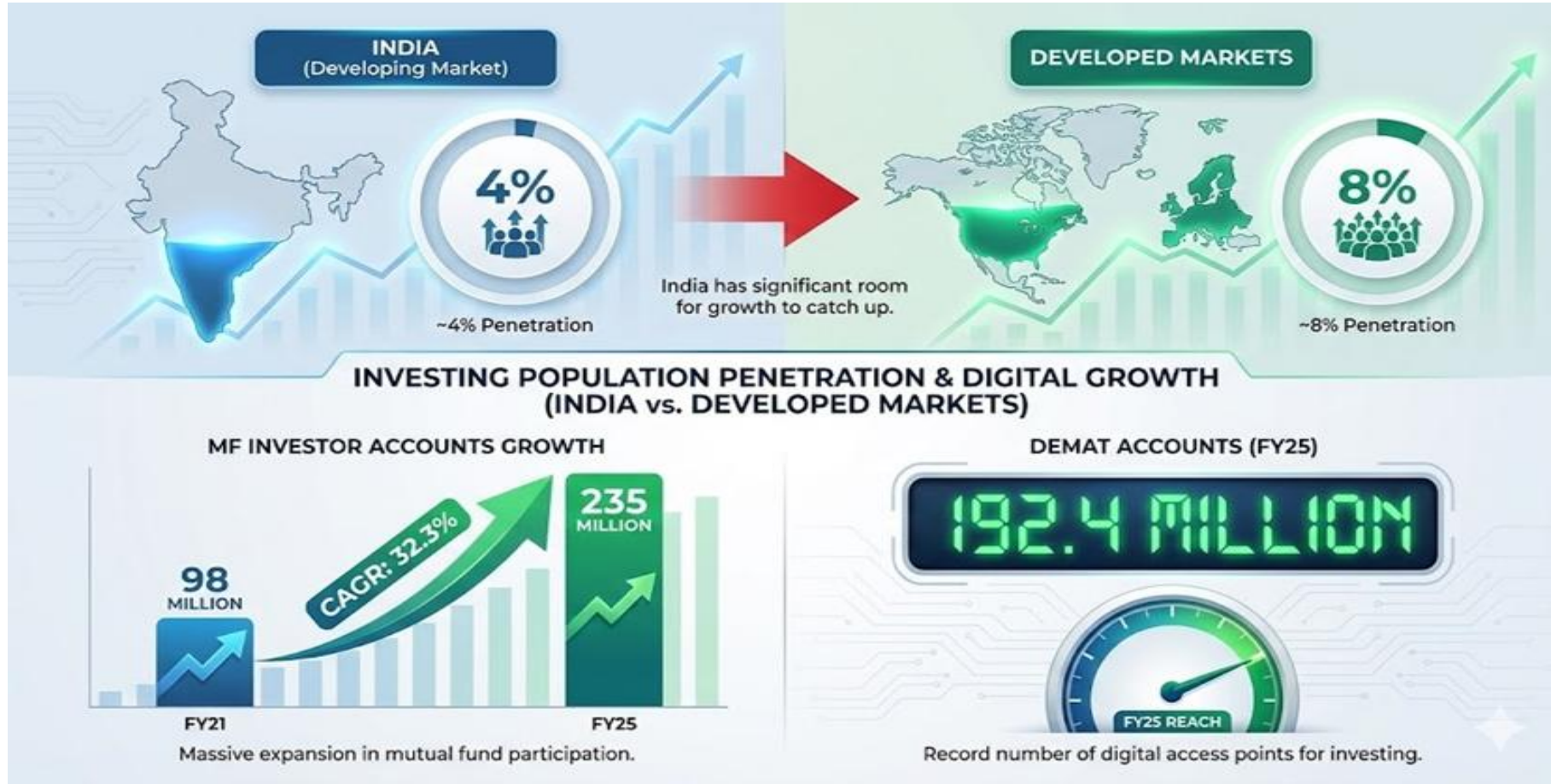
-BANJAMIN FRANKLIN



Introduction



Industry Outlook & Opportunity Size

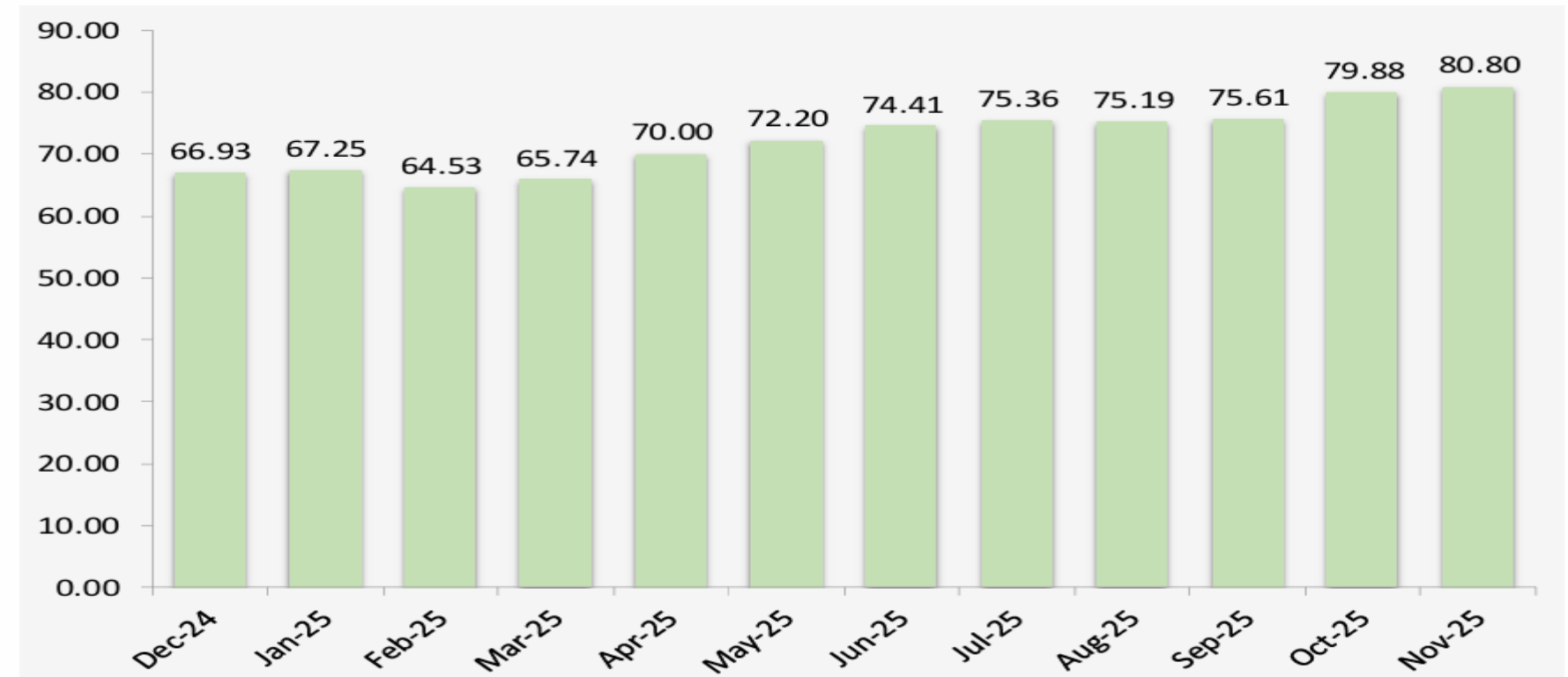


WHERE DO INDIANS INVEST? A Nation of Savers.

Allocation of Household Financial Assets (Source: RBI Data)



MF Industry Net AUM (Lakh Crs.)



KEY STRUCTURAL DRIVERS: FUELING INDIA'S MUTUAL FUND SECTOR

Macro Economic Tailwinds

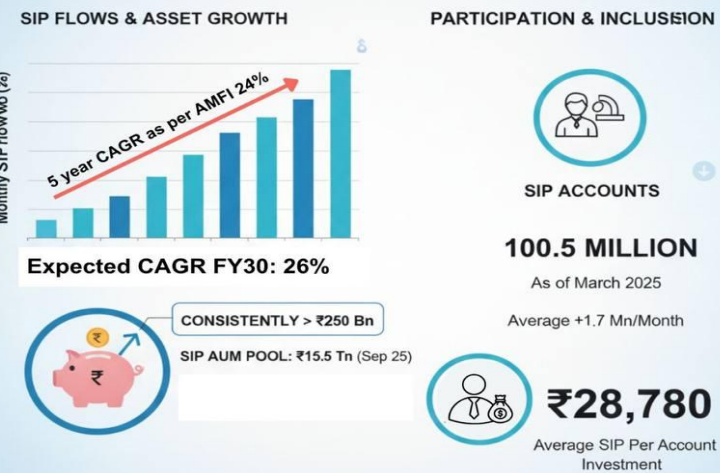


DIGITAL INFRASTRUCTURE: CATALYST



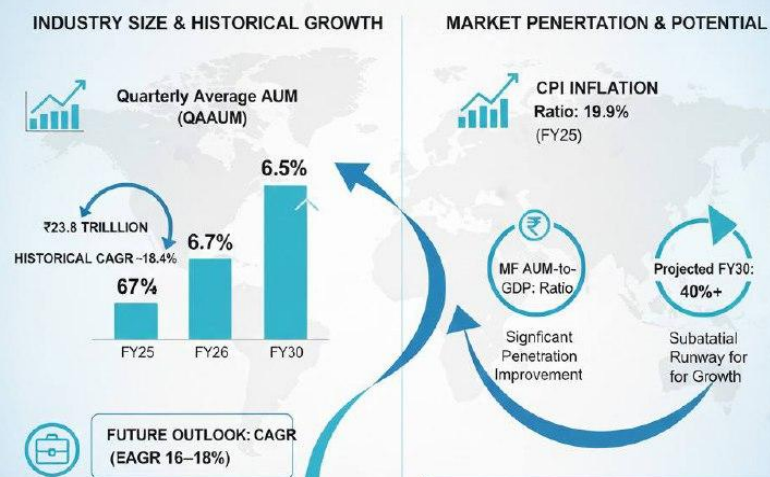
FOUNDATIONAL SHIFTS PROPELLING THE SECTOR EXPANSION & INCLUSION

SIP: POWERING INDIA'S INVESTMENT REVOLUTION & FINANCIAL INCLUSION



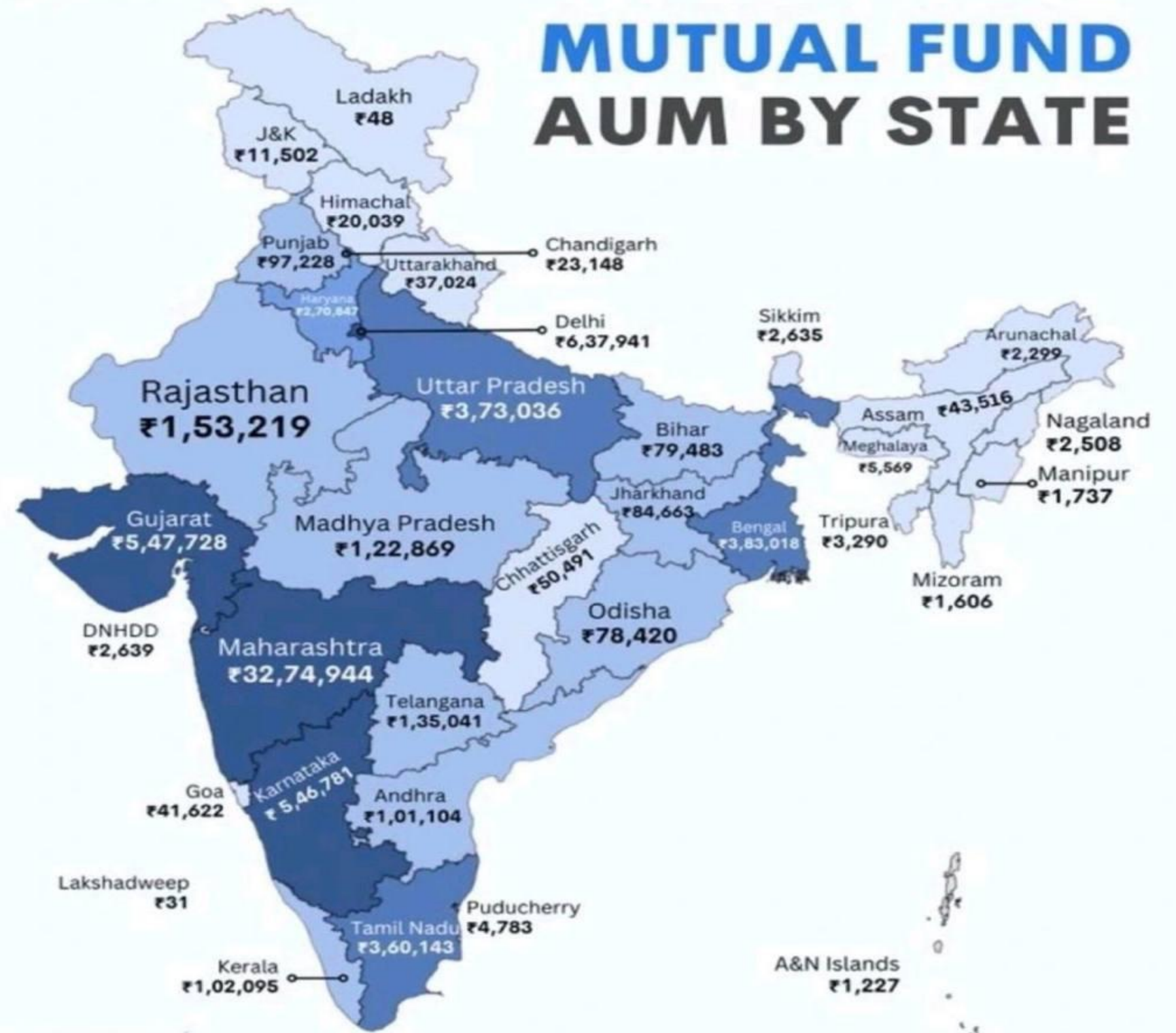
SIP: Stable, Long Term, Wealth Creation, Trustworthy vehicle.

INDIA'S MUTUAL FUND SECTOR: SIZE & GROWTH PROJECTIONS (CRISIL FORECASTS)



STRUCTURAL GAP → MASSIVE OPPORTUNITY

MUTUAL FUND AUM BY STATE







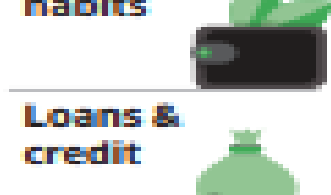


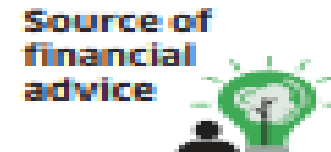


(₹) State wise average AUM in Cr
As of 31 Oct 2025, Source: AMFI, CRISIL Intelligence

What are different Client Mindsets?

- Most of the clients have either partial or limited investing insights.
- Missing clarity – Financial Goals, Investment options & Tax implications.
- Investors need hand holding either NOW or LATER

Three generations, Three money mindsets

	 THE SAVERS Baby Boomers (in 70s)	 THE ADAPTERS Gen X + Gen Y (30-60 years)	 THE SPENDERS Gen Z (in 20s)
 Investing attitude	Extremely conservative & risk-averse. Focused on debt.	Risk appetite grew. Started investing in the market.	High risk appetite. Focused on equity and risky instruments.
 Investing instruments	FDs, LIC policies (endowment/ money-back plans), physical gold, real estate, Post Office schemes	Stocks, mutual funds, traditional plans, Ulips, PF, PPF, NPS	Stocks, F&O, crypto, REITs, InvITs, alternative investment funds
 Saving / spending habits	Saved as much as possible; spending was minimal, especially on self.	Save first (aligned to goals), but also spend on self. Started online transactions.	Spend more, save less. Tech-driven mobile/online transactions.
 Loans & credit	Loans were a strict no-no.	Took loans for buying houses, cars. Careful credit card spend.	Loans/credit, BNPL schemes for travel, personal consumption.
 Financial goals	<ul style="list-style-type: none"> • Buying a house. • Kids' education and marriages. • Building a legacy for kids. 	<ul style="list-style-type: none"> • Kids' foreign education. • Retirement. • Upgrading lifestyle. 	<ul style="list-style-type: none"> • Early retirement (by 40). • Foreign travel. • Funding hobbies/ startups.
 Insurance	Underinsured via traditional life plans. Corpus for health emergencies.	Started buying term plans. Bought basic, small health insurance plans.	Buying bigger, more comprehensive health plans at an early age.
 Source of financial advice	Parents, LIC agents, colleagues or friends, bank managers.	News & media, personal research, wealth advisers.	Social media influencers (YouTube, Instagram, Reddit), news & media, personal research.

Get your Investment equation **RIGHT**



Time value of money

Inflation

Investment ka Simple Funda

In life, we should focus on that which we can control

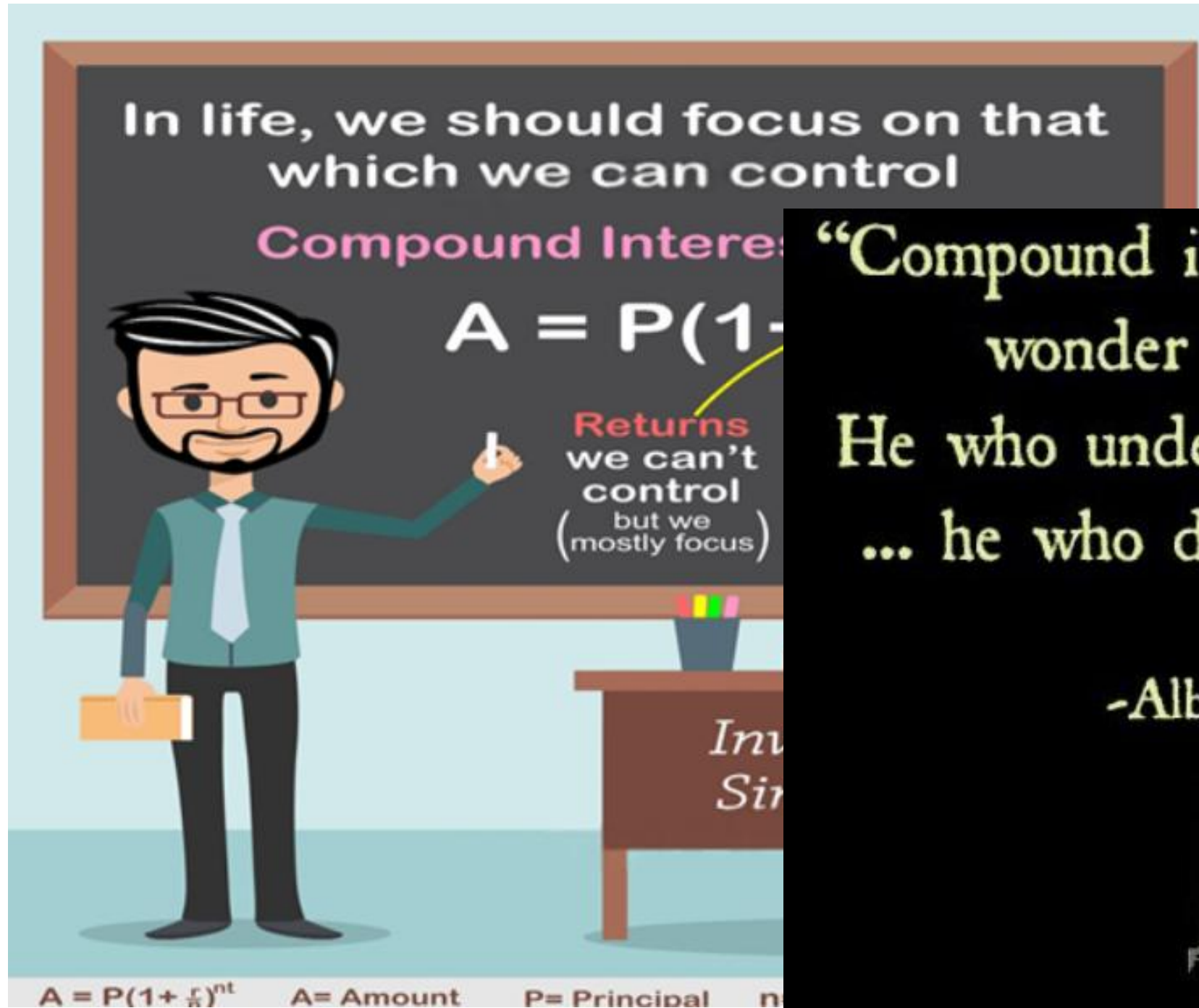
Compound Interest

$A = P(1 + \frac{r}{n})^{nt}$

Returns we can't control (but we mostly focus)

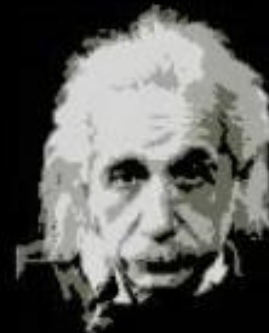
In
Sin

$A = P(1 + \frac{r}{n})^{nt}$ A= Amount P= Principal n



“Compound interest is the eighth wonder of the world. He who understands it, earns it ... he who doesn't ... pays it.”

-Albert Einstein

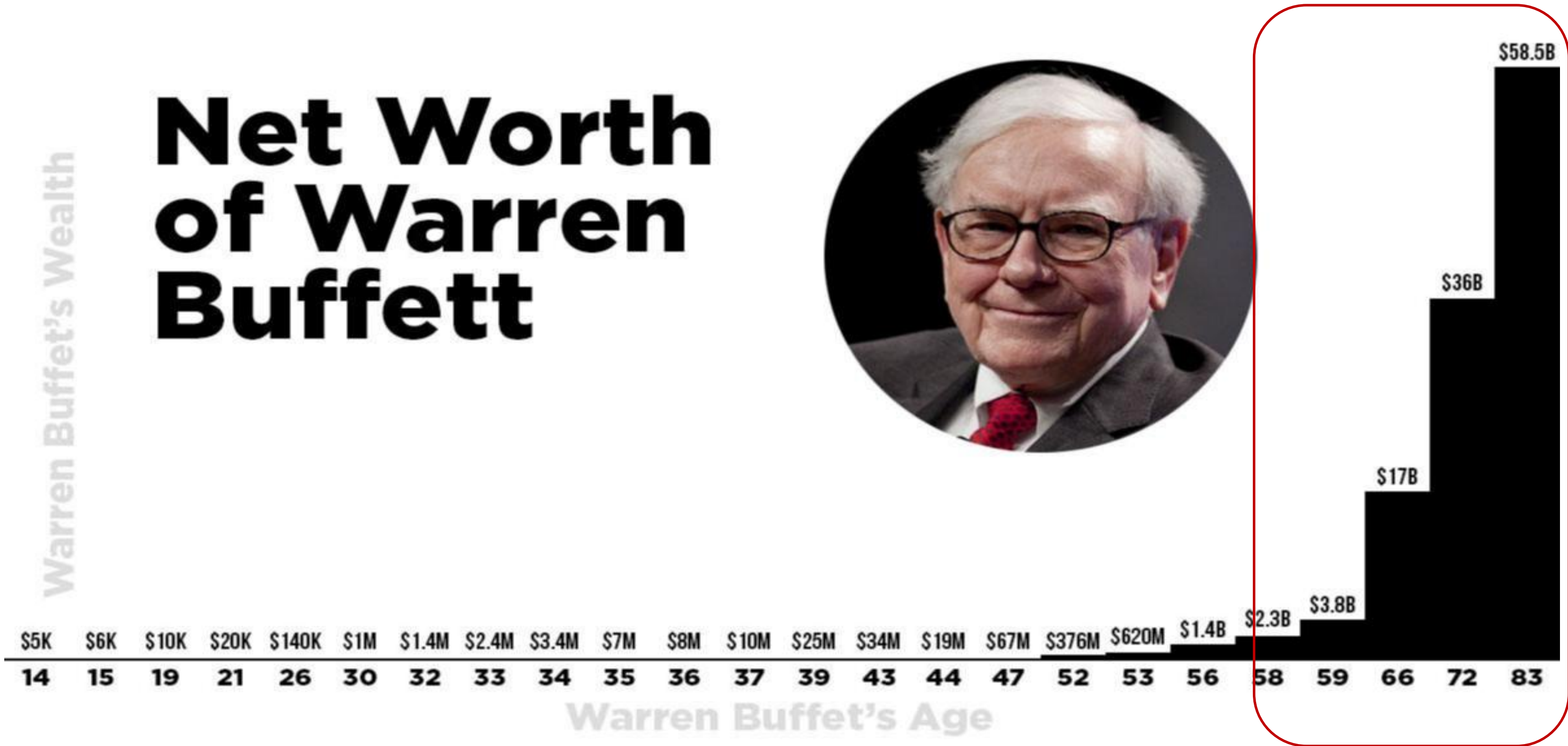


Looking at the plant
+
make it



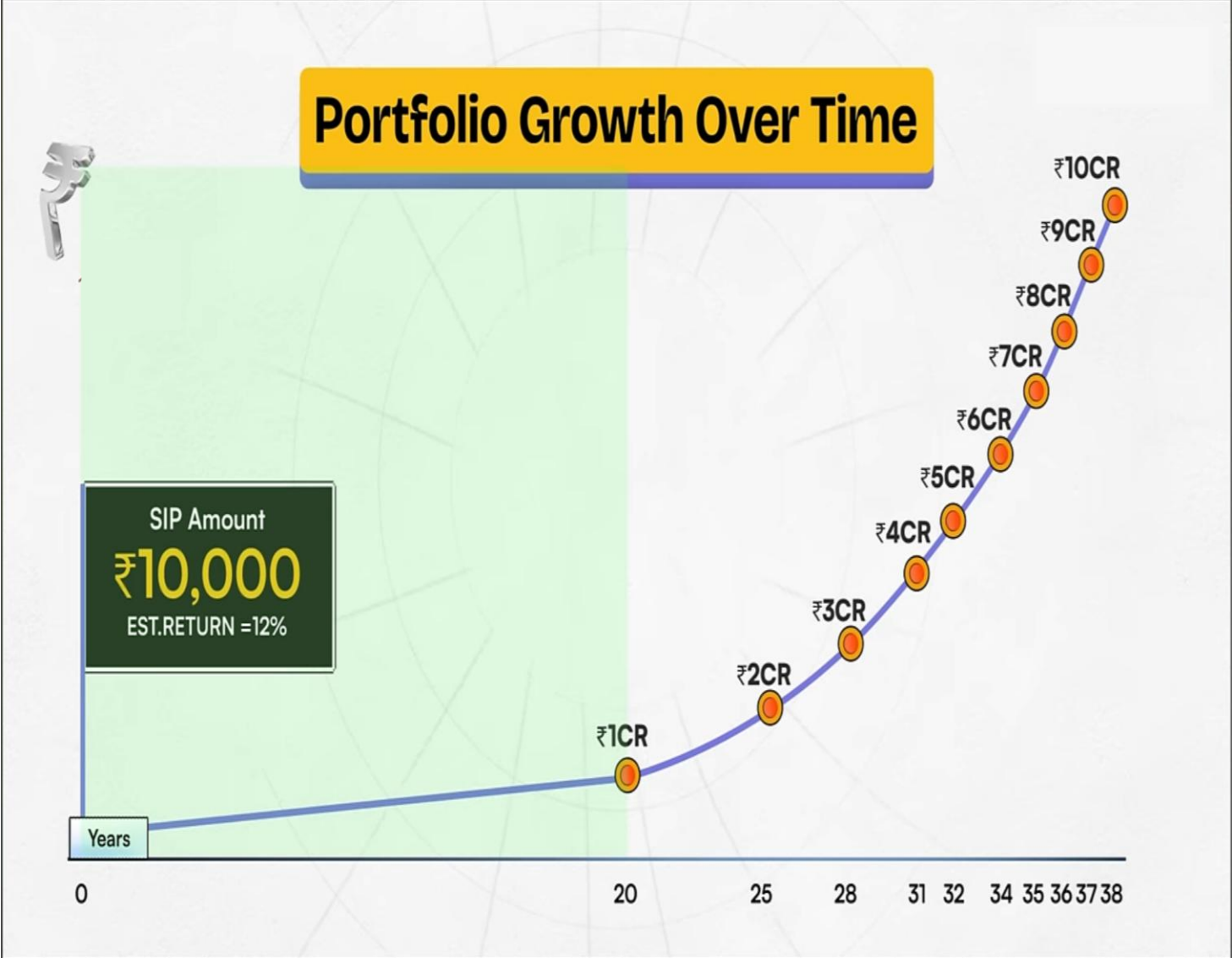
Warren Buffet's Wealth

Net Worth of Warren Buffett



96% of his net worth is achieved after 50th Birthday

How compounding works?



Ramesh

Suresh

WHO ACTS SMARTER FOR HIS RETIREMENT..?

Started SIP of
₹ 15,000
@age 40 till age 60

Total Investment is
₹ 36 lakhs

RETIREMENT
AMOUNT

₹ 1.99* CR.

Started SIP of
₹ 5,000
@age 25 till age 60

Total Investment is
₹ 21 lakhs

RETIREMENT
AMOUNT

₹ 5.70* CR.

START NOW - INVEST REGULARLY - CREATE MORE WEALTH

*It is assumed here that investment is done in equity mutual fund through SIP and effective CAGR is 15%

Disclaimer: Mutual Fund investments are subject to market risks. Read all scheme related documents carefully before investing

Delayed start can be
devastating

But by how much?

Cost of Delay Calculator

Delaying your savings can be costly. This calculator shows you how much wealth you could have, if you were to start investing right away. It also shows you how much it could cost, if you were to spend now and save later.

What is your age?

▶ 25

How much would you like to invest each year?

▶ 100,000

Up to what age will you be investing?

▶ 60

How much return do you estimate you will earn (% p.a.)?

▶ 11.98%

Amount you could expect to have at the age of 60

48,147,274

Calculations assume an investment of 100,000 p.a., for 35 years, made at the start of each year, and held till the completion of 35 years and earning a compounded return of 11.98% p.a.

For illustrative purpose only

What if you were to spend now, save later?

No. of years of delay

1

Estimated Wealth Lost

Absolute

% of Estimated Wealth



Cost of Delay Calculator

Delaying your savings can be costly. This calculator shows you how much wealth you could have, if you were to start investing right away. It also shows you how much it could cost, if you were to spend now and save later.

What is your age?

▶ 25

How much would you like to invest each year?

▶ 100,000

Up to what age will you be investing?

▶ 60

How much return do you estimate you will earn (% p.a.)?

▶ 11.98%

Amount you could expect to have at the age of 60

48,147,274

Calculations assume an investment of 100,000 p.a., for 35 years, made at the start of each year, and held till the completion of 35 years and earning a compounded return of 11.98% p.a.

For illustrative purpose only

What if you were to spend now, save later?

No. of years of delay

3

Estimated Wealth Lost

Absolute

% of Estimated Wealth



14,130,520



29%

Cost of Delay Calculator

Delaying your savings can be costly. This calculator shows you how much wealth you could have, if you were to start investing right away. It also shows you how much it could cost, if you were to spend now and save later.

What is your age?

25

How much would you like to invest each year?

100,000

Up to what age will you be investing?

60

How much return do you estimate you will earn (% p.a.)?

11.98%

Amount you could expect to have at the age of 60

48,147,274

Calculations assume an investment of 100,000 p.a., for 35 years, made at the start of each year, and held till the completion of 35 years and earning a compounded return of 11.98% p.a.

For illustrative purpose only

What if you were to spend now, save later?

No. of years of delay

Estimated Wealth Lost

Absolute

% of Estimated Wealth



24,192,900



50%

Common Mistakes in Compounding



SIP OF RS.10,000/- STARTED IN AUG 2008
& **REDEEMED** IN AUG 2013

Amount Invested	Rs.6,00,000/-
Avg SIP Return*	4.58%
Return Value <small>(Investment redeemed on Aug 2013)</small>	Rs.6,73,724/-
Return Value^ <small>(Redeemed money is reinvested)</small>	Rs.15,70,880/-

^ it is assumed that value of stopped SIP grows @ 8% CAGR from Aug 2013 to March 2024.

*Avg SIP return of 164 equity funds. Investment in securities and other investment products is subject to market risks, read all the related terms and documents carefully before investing.

Mutual Fund investments are subject to market risks. Please read all scheme related documents carefully before investing.



SIP OF RS.10,000/- STARTED IN AUG 2008
& **CONTINUED** TILL MARCH 2024

Amount Invested	Rs.18,70,000/-
Avg SIP Return*	15.94%
Return Value	Rs.73,64,031/-
By Investing Rs 12.70 Lakh extra; You can accumulate extra wealth of Rs.69.98 lakhs	

*Avg SIP return of 164 equity funds as on March 2024. Investment in securities and other investment products is subject to market risks, read all the related terms and documents carefully before investing.

Mutual Fund investments are subject to market risks. Please read all scheme related documents carefully before investing.

Are you ready to start your Business as MFD?

Essential Tech Stack

- ✓ **CRM Software:** Track leads, follow-ups, and client lifecycle
- ✓ **Transaction Platform:** Omni Compounding App for seamless transactions
- ✓ **Financial Calculators:** Financial Goal calculations.
- ✓ **Reporting Tools:** Generate portfolio statements and Performance reports
- ✓ **Communication:** WhatsApp Business, email automation
- ✓ **Content Creation:** Canva for social media, video tools
- ✓ **Marketing Tools:** Awareness, Sales, Business expansion
- ✓ **Social Media:** WhatsApp, LinkedIn, Instagram, YouTube, Google Ads, FB

Documentation Hygiene

Must-Maintain Records

- Client KYC documents (5 years)
- Client Profile details
- Risk profiling forms/ Questions
- Client communication logs
- Financial Goal Planning
- Performance Valuation Reports

Customer Centric Approach – Building Trust Capital

Core Ethical Principles

- ✓ **Client First:** Always prioritize client interest over commissions
- ✓ **Transparency:** Full disclosure of costs, risks, and conflicts of interest
- ✓ **Education:** Empower clients to make informed decisions
- ✓ **Patience:** Build wealth slowly and steadily, avoid shortcuts
- ✓ **Accountability:** Own your recommendations and stand by clients



Success Formula: Ethics + Consistency + Client Service = Sustainable Business

How to build your client base?

Marketing Strategy Layers

Build your plan from foundational elements up to advanced tactics.



Research



Research target segments to tailor your messaging effectively.

Positioning



Define how you want the brand to be seen in the market.

Strategy



Develop broad plans on content, advertising, and growth.

Execution



Implement daily marketing activities with clear timelines.

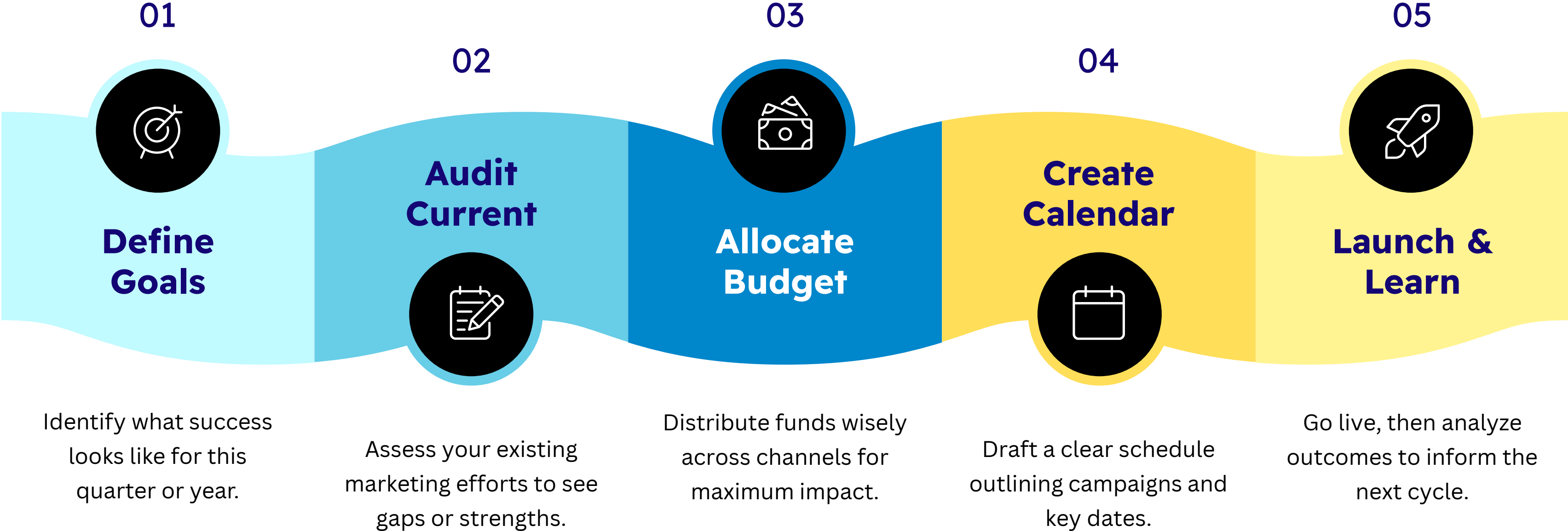
Optimization



Refine campaigns by A/B testing and learning from analytics.

Strategic Planning Process

Follow these structured steps to build a winning marketing blueprint.



Lead Generation Funnel

Turn strangers into customers with an effective lead nurturing flow.



Marketing Plan Checklist

Ensure all vital elements are covered before executing your plan.



Know Audience

Clearly define your audience and understand what is important to them.



Goals Set

Lock in specific, measurable targets for each campaign.



Content Ready

Ensure that the copy, visuals, and advertisements are refined and receive approval.



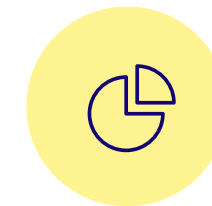
Channels Chosen

Ensure you are clear about the platforms where you will publish and promote your content.



Team Aligned

Ensure all team members understand their roles and key timelines.

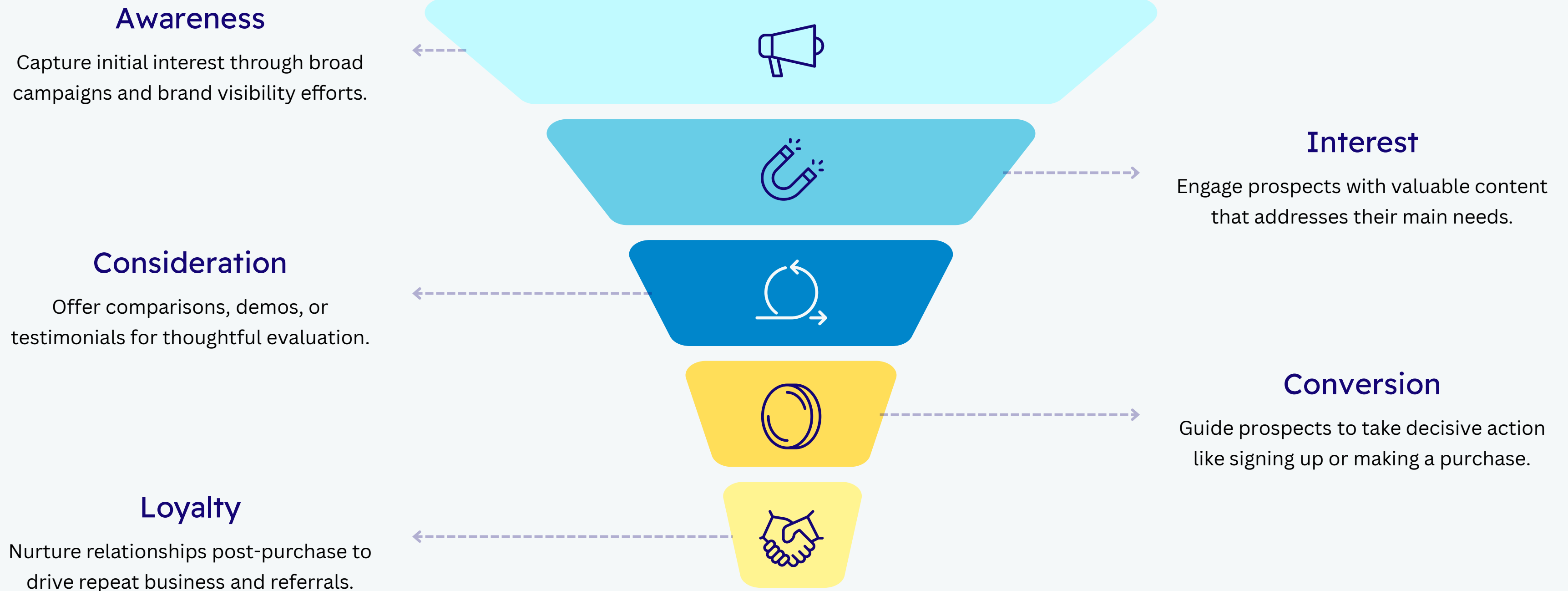


Analytics Setup

Implement tools to monitor clicks, conversions, and revenue.

Marketing Funnel Stages

Visualize the full customer journey from broad awareness to loyal advocacy.



Continuous Marketing Improvement

A loop to keep refining strategies and adapting to changing markets.



Plan Campaigns

Map out goals, budgets, and clear creative directions for initiatives.

Execute Tactics

Launch activities across chosen channels to reach your target audience.

Optimize Results

Tweak strategies, assets, or budgets based on insights for better ROI.

Measure Data

Track performance metrics to understand successes and weak spots.

Essential Marketing Tips

Simple tips to strengthen any strategic marketing plan.



Know Audience

Research target segments thoroughly to tailor your messaging effectively.



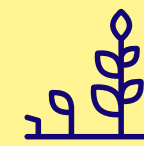
Set Goals

Define specific, measurable objectives to guide all marketing activities.



Choose Channels

Focus on platforms where your ideal customers spend the most time.



Be Consistent

Maintain brand tone and visuals across every marketing material.



Track Progress

Use dashboards or reports to stay updated on key campaign metrics.



Refine Often

Continuously adjust strategies based on data to boost long-term results.

Steps to Launch a Campaign

A clear roadmap from brainstorming to post-campaign analysis.

01

Research Market

Capture initial interest through broad campaigns and brand visibility efforts.



02

Develop Message

Craft compelling value propositions that resonate with your audience.



03

Design Assets

Develop visuals and copy that are in harmony with campaign objectives and brand identity.



04

Schedule Posts

Schedule and automate your releases to ensure a consistent online presence.



05

Review Results

Analyze performance data to identify what is effective and what falls short.



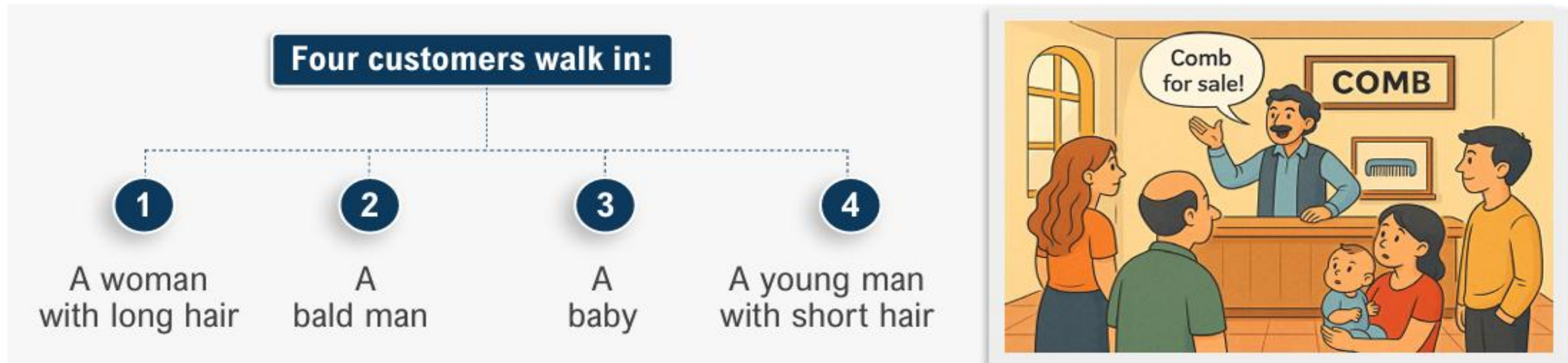
Monthly Marketing Planner

Plan initiatives on a monthly scale to stay agile and adaptive.

01 January Review last year's data, identify trends, and finalize strategic goals.	02 February Roll out first marketing pushes with new creative assets and offers.	03 March Evaluate initial performance; reallocate funds to the best channels.	04 April Increase frequency of posts, start partnerships or influencer outreach.	05 May Plan webinars, product demos, or limited-time promotions to drive leads.
06 June Do a half-year assessment to tweak overall strategy and forecasts.	07 July Experiment with emerging platforms or ad types to test ROI potential.	08 August Engage the audience with contests, polls, or interactive posts.	09 September Start planning for holiday campaigns, stock creatives and ad inventory.	10 October Launch strong seasonal promotions aligned with market demand.
11 November Focus on peak buying with targeted ads and retargeting campaigns.	12 December Reward loyal customers, send thank-you messages, and prepare for next year.			

The Comb Shop

Imagine a shop with just one product — a simple men's comb.



The result?

The pitch falls flat for most of them. That's exactly what happens when you send **one generic broadcast** to your entire client list.

Restructure your narrative as per your client's requirement by **IDENTIFYING** their **NEED**.

**You can't be a good salesman if
you don't understand this;**





How to create Branding?

- By **creating value** in the minds of consumers
- Through **better advice & service**
- Better visibility through **Website/App/Newsletters**
- Through **campaigns/Social Media**

Storytelling connects with CLIENTS

Stories That Sell

Turn product talk into client benefit. Use emotion and outcomes, not just facts.

Stories That Motivate

Get hesitant clients to take action-like starting that SIP or staying invested.

Stories That Convince

Handle objections with empathy and insight, not argument.

Stories That Connect

Share your own journey or your client's journey to build relationships and trust.

Stories That Explain

Simplify complex topics like volatility, asset allocation, or risk. Make the abstract feel real.

Stories That Lead

Inspire action, especially when clients are stuck or confused. Show them what's possible.

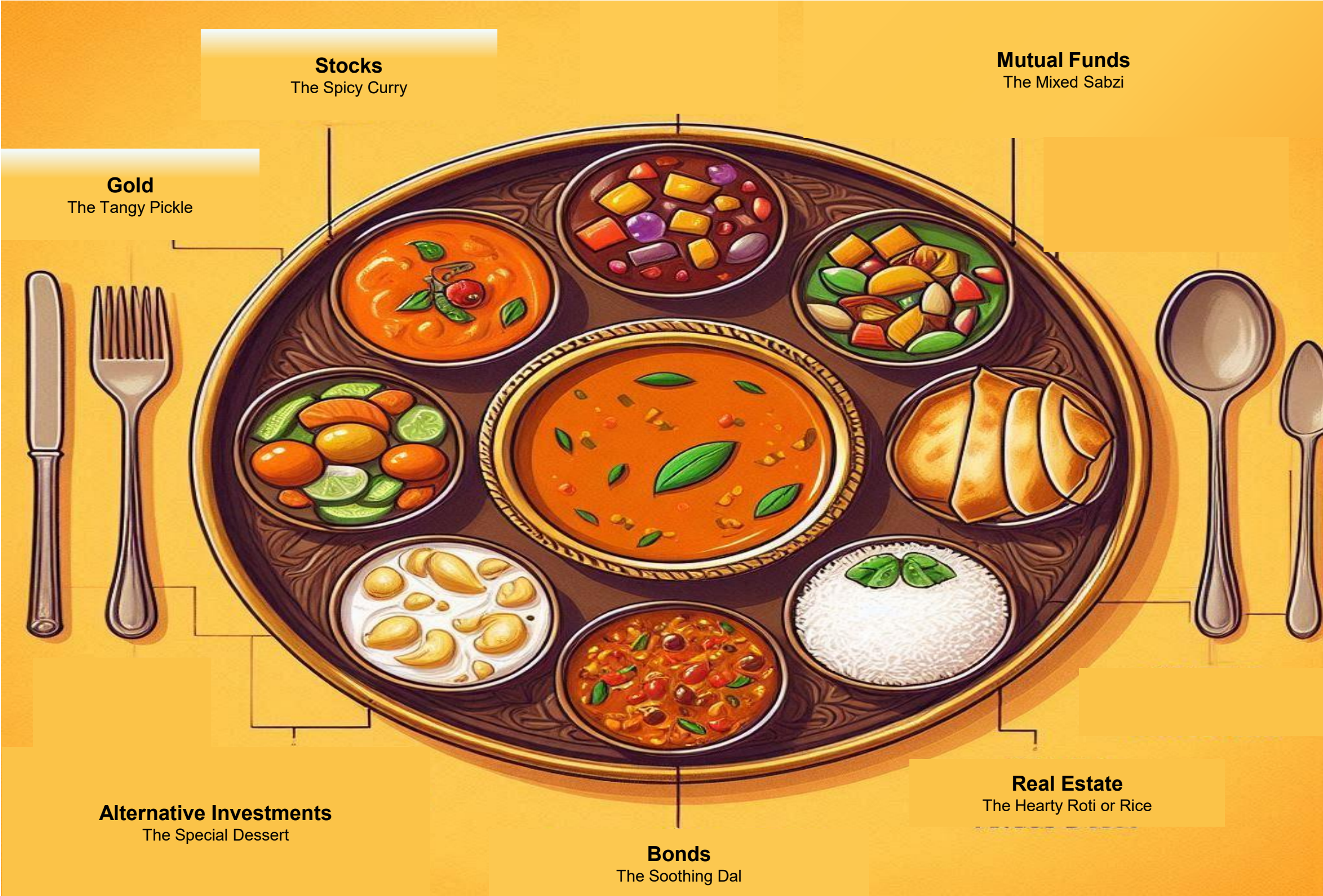
Stories That Impress

Use real examples and success stories to build confidence and credibility.

**“People
Don’t Buy
SIPs, They
Buy Dreams”**



Asset Allocation is the KEY



Common Pitfalls to Avoid

Business Mistakes

- Chasing AUM over SIP quality
- Neglecting existing clients
- Over-promising returns
- Poor documentation
- Ignoring market education
- No systematic follow-up

How to Avoid Them

- ✓ Focus on SIP continuity
- ✓ Regular client touchpoints
- ✓ Set realistic expectations
- ✓ Maintain digital records
- ✓ Educate during volatility
- ✓ Use CRM diligently

Building a Strong SIP Book

SIP Book Growth Journey

- ✓ Year 1: Target ₹25 Lakhs monthly SIP (50 clients × ₹50,000)
- ✓ Year 3: Target ₹1 Crore monthly SIP (100 clients × ₹1,00,000)
- ✓ Year 5: Target ₹2-3 Crore monthly SIP (300 clients × ₹80,000)



◆ Focus on retention over acquisition - A loyal client is worth 10x in lifetime value

*Note- Always have **BIG TARGETS** to create your Action plan*

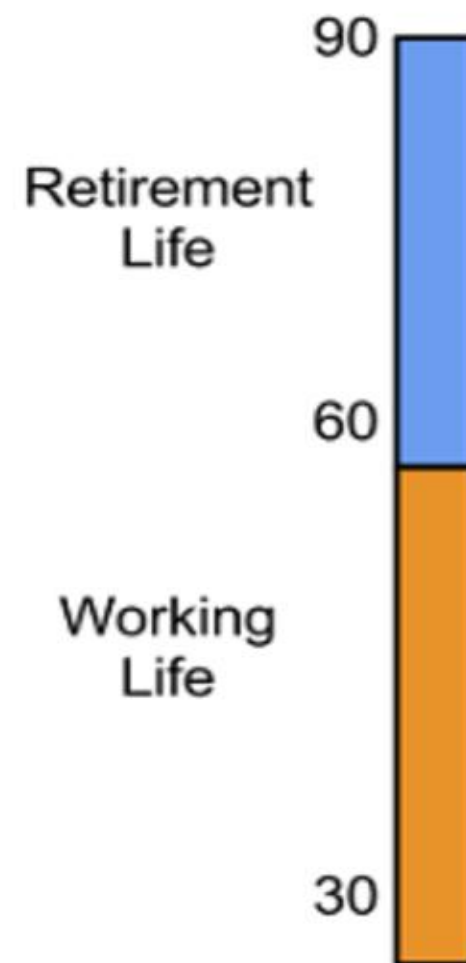
WHEN IT'S ABOUT MONEY.. CONSIDER THE DISCIPLINE OF TIME



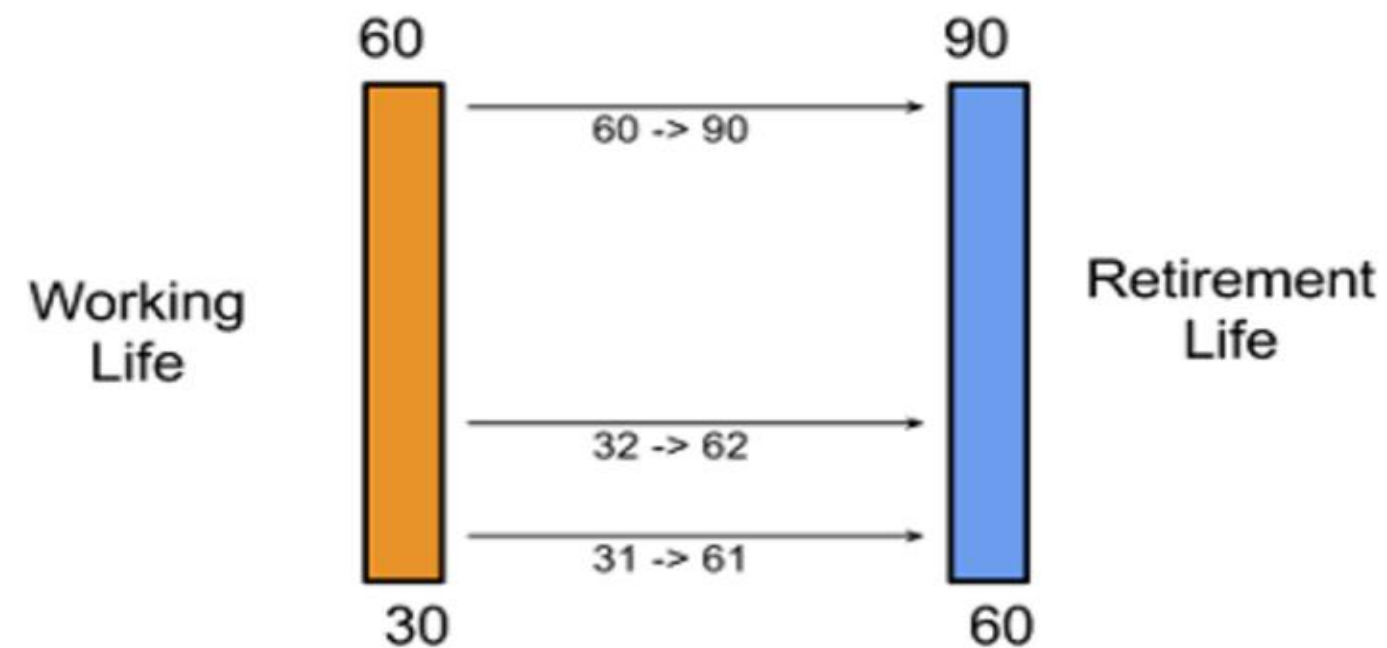
Have you thought
about the older
you ???



How People
look at it





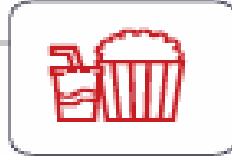
How People should look at it



Each year of earning should contribute to each year of retirement. Failing to save in some year would affect your retirement by some margin.

Small Sacrifices can Make a Huge Difference

- Can you give up 1 cigarette per day?
- Can you drink one pint of beer less over the weekend?
- Can you spend less on one movies / dinner p.m.?

			
A small sacrifice	Skip 1 cigarette per day i.e., 365 cigarettes in a year	Skip 1 beer over weekend i.e., 52 beers over a year	Spend less on movies / dinner
Cost	Cost of 1 cigarette - ₹15	Cost of 1 pint - ₹200	Spend ₹1500 less on movies / dinner every month
Amount Saved per year (in ₹)	5,475	10,400	18,000
Invest the amount saved annually for next 35			
Assumed Rate of Return (%)	12%	12%	12 %
Accumulated amount at the end of 35 years (in ₹)	26,46,961	50,28,016	87,02,336



One common challenge or objection



Mr. Mehta – An emotional investor



Ravi – A seasoned mutual fund advisor




Don't Pull the Plug on Compounding



Built on Nick Murray's principle:

Help clients make decisions that align with their long-term goals, not short-term emotions

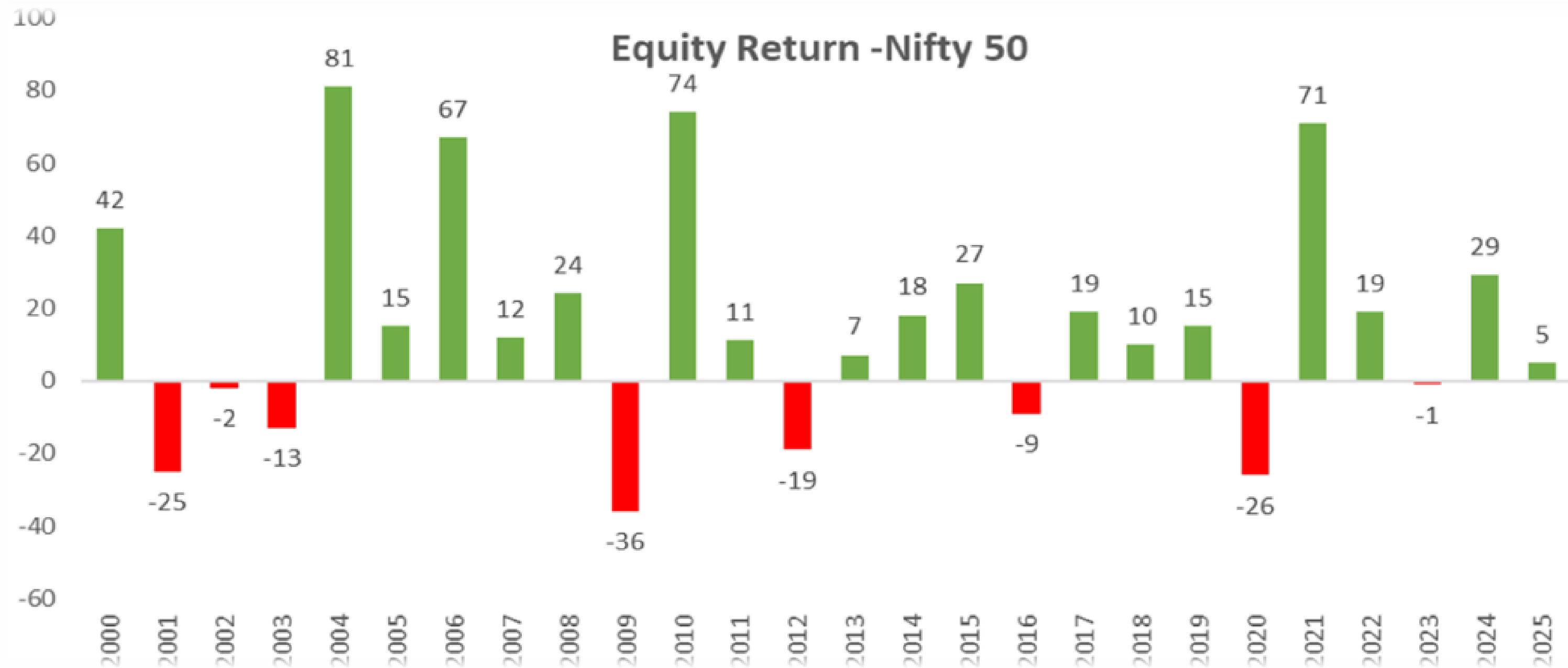
 "The advisor's job is not to predict the storm... but to help clients stay in the boat until it passes."

Let your calm questions turn fear into clarity.

Let's build wealth-and wisdom-together.

Equities: For long-term wealth creation

Equity markets do not move up in a linear fashion. Various news and events, both domestic and global, drive the market in the short run. However, in the long term, returns could be in line with the growth of the underlying economy.



As shown in chart, markets have given positive returns in some years and negative in others.

Goal Calculator – SIP Requirement

Goal	Investment Horizon				
	5 Years	10 Years	15 Years	25 Years	30 Years
10 Lacs	12,330	4,464	2,101	587	325
20 Lacs	24,660	8,927	4,202	1,175	649
50 Lacs	61,650	22,318	10,506	2,937	1,623
1 Cr	1,23,299	44,636	21,011	5,875	3,246
5 Cr	6,16,495	2,23,179	1,05,057	29,374	16,229
10 Cr	12,32,991	4,46,357	2,10,114	58,747	32,457

• Assumed CAGR: 12%. This illustration and assumed returns are neither indicative nor guaranteed.

• **Better to start the SIP now, Cost of Delay is huge.**

• **People don't buy SIPs, they buy dreams!**



Your Journey Starts Now

Remember: Success in MF distribution is not about quick wins. It's about building trust, educating investors, and creating lasting relationships. Focus on these principles:

Quality Over Quantity

50 loyal SIP clients are better than 500 one-time investors

Patience Pays

Your SIP book will compound just like your clients' investments

Trust is Everything

One ethical breach can destroy years of reputation building

Never Stop Learning

Markets evolve, regulations change - stay updated always

 **Go build a practice you're proud of. Good luck!**

THANK YOU



TRUST & COMPLIANCE



CLIENT GROWTH



SCALABLE SUCCESS