## Why should you join I-Can?

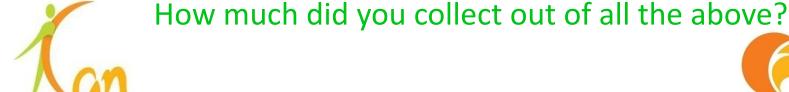
I-Can = Independent Citrus Advised
Network
Presentation for IFAs/Associates





### Some figures to open your eyes

- India's Gross domestic Savings in 2011-12 was 30% which means Rs 24,78,749 crores!
- Bank Deposits grew by 14% in FY 12 which means Rs 7,17,000 crores was added!
- Equity Mutual Funds collected Rs 47,921crores on gross basis
- Closed ended Debt Funds (FMPs) of MFs collected Rs 1,16,592 crores in FY12
- Total premia collected by Life and Health Insurance companies alone was Rs 1,72,577 crores!
- The primary markets raised Rs 2,03,005 crores last year





# The opportunity in Financial Products Distribution is huge

This opportunity can be yours if you approach it with preparation and in a dedicated manner





## Some emerging realities we have to face

- Revenue from distribution of financial products will not grow due to increase in commission/brokerage
  - Recently the commission on almost all postal savings was scrapped
- Revenue will rise by increasing the size of the pie
  - Grab a larger share of the wallet of a household you service
  - This will be by expanding the variety of asset classes (debt/equity) and products verticals (MF/Insurance/FDs/Bonds)
- Financial Advisory service will need to become more professional
  - Experience and track record will matter more
  - Part time engagement is passé and will need to be aggregated under full time professionals
- Future will be brighter by aligning with the interest of the clients
  - May not be possible immediately, but a small beginning can be made
  - Demonstrate the value addition to him creating and maintaining his wealth
  - He may not value services such as form filling and depositing for too long rather focus on recommending the right products for him

## PRODUCTS THAT YOU CAN PROVIDE AS AN ASSOCIATE OF I-CAN

- Mutual Funds
  - 377 Equity funds
  - 390 Debt funds
  - From over 40 Mutual Funds
- Insurance Products
  - Life Insurance
  - General Insurance
    - Motor Insurance
    - Health Insurance
  - From all public and private insurance companies
- Alternative Assets
  - FDs from HDFC, Mahindra & Mahindra, LIC Housing Finance and many others
  - NCDs, Bonds etc
  - Portfolio Management Services of selected managers
  - Alternative assets will be examined by Research before being provided thru I-Can



### **INCOME EARNING POTENTIAL-1**

- An Associate is expected to
  - Cover a minimum of 30 households
  - Who have an annual savings of Rs. 1.5 lakhs appx
- The annual income in the first year is likely to be between Rs. 1.5 lakhs to Rs. 2 lakhs
- If an IFA does the same amount of business every year, the annual income can be

Year 1	Year 2	Year 3	Year 4	Year 5
1.5 lakhs	2 lakhs	2.6 lakhs	3.2 lakhs	4 lakhs

 This income can be much higher if more households are covered or the annual savings of these households is higher





## INDICATIVE ANNUAL BREAK-UP OF THE SAVINGS PER HOUSEHOLD

PRODUCTS	AMOUNT	NO OF HOUSEHOLDS WHO OPT FOR THESE PRODUCTS
Equity MFs	50000	30
<b>Debt MFs</b>	30000	30
Liquid MFs	10000	30
Health Insurance	7000	22
Motor Insurance	5000	22
Life Insurance	15000	30
FDs	20000	15
Bonds	13000	30
SOLUTIONS		
Loans		
- Consumer	50000	7
- Housing	1000000	7
Financial Planning		2



# Why join I- Can as an Associate? ....Business Development

Challenge	Solution
IFAs time is valuable – should be spent in acquiring and maintaining clients	The Citrus Platform takes over majority of the back office work of the IFA
Access to multiple products to provide a complete bouquet to clients	I – Can takes on the responsibility of tying up with the Mutual Funds/Insurance companies/Lead Managers to provide access to its members/associates
An accessible mentor can guide and support the IFA in expanding his business	Mentorship Grid is central to I- Can's strategy





## Why join I- Can as an Associate? ....Better Commercials

Challenges	Solutions
It is very time consuming and difficult to negotiate a premium brokerage with so many entities (44 AMCs, 23 Insurance Cos etc)	The combined strength of I-Can gives it the leverage to negotiate a premium brokerage
There are number of bonds, NCDs and other financial products which are not accessible to IFAs because he could not tie up with the Lead Manager in time.	The Central Team of I-Can will be able to do so on behalf of the Associate/Members and the product and its commercials will be instantly accessible to them online on the platform.





# Why join I- Can as an Associate? ....Access to Technology

Challenge	Solution
Technology is a business enabler in so many businesses but very few IFAs have adopted it	Citrus Platform intends to make technology accessible to IFAs at an affordable cost and with the handholding required to use it
IFAs have been fearful of using technology because of its cost and the fear that it may become redundant with new developments	What is costly for one may not be costly for the community.  Technological upgradation will be central to the service being provided by the Citrus Platform





## Why join I- Can as an Associate? ....Better Client Servicing

Challenge	Solution
50% of India's population is young and the future work force and saver (client) for IFAs	This generation has large savings potential. Does not want pass back but demands service. This will be possible by re inventing the way we have been doing business
The client wants a single window view of his investments	Available on the Citrus Platform
He is willing to pay for genuine investment advice and financial planning	Access to experienced planners and solution providers will be provided without breaching the Associates ownership of the client
Research to select the right products for the clients is costly and time consuming. Tracking their performance post sales is also very difficult.	Research is embedded in the Citrus Platform. All products will be continuously tracked for their performances



## How does the Citrus Platform help IFAs

#### **Multiple Products on offer.....**

- Single window to check
  - Brokerage receivable
  - Brokerage received
  - Trail brokerage/Other income forecast
- Online tools to manage the client
  - SIP Reminders
  - Policy renewal reminders
  - Auto generated mails to clients
- Single window portfolio view to the clients
  - Comparable to what is offered by MNC and Private Banks
  - MF, Insurance, FD and Bond views in a single place



## How does the Citrus Platform help IFAs

- Part of the I Can Community
  - Knowledge sharing
  - Skill upgradation workshops
  - Access to better brokerage rates
  - Long term career planning
  - Mentored by veterans
- Access to Advisory services
  - Financial solutions
  - Financial Planning
  - Value added and paid services



### **Full List of Reports to Associates**

#### Client Portfolio Reports

- Account Statement
- Folio Wise Account statement
- Portfolio Summary
- SIP Summary
- Dividend Detail Report
- Dividend Summary Report
- Taxation Report
- Portfolio Exposure (Asset wise, market cap, AMC-wise)
- Financial Year Activity

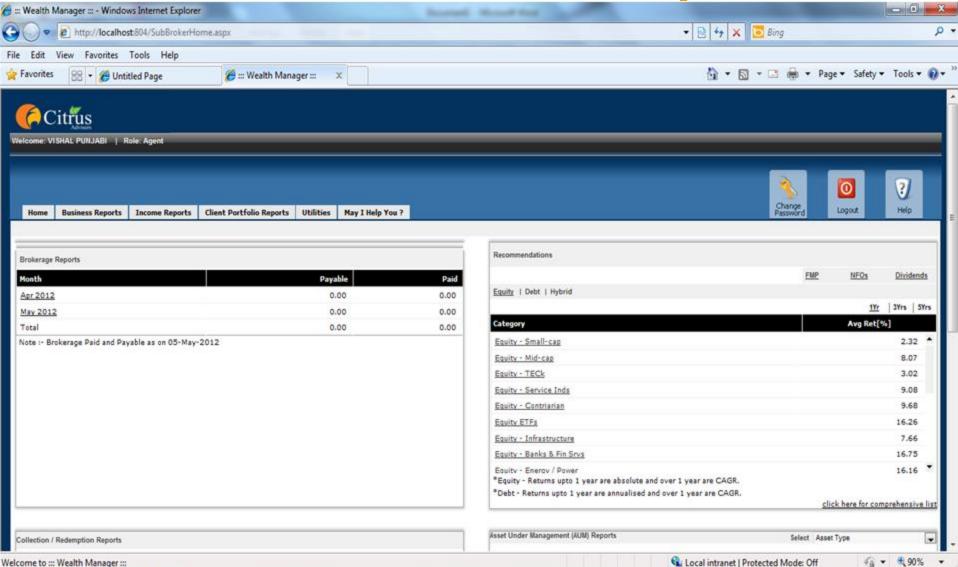
#### MIS Report

- Transaction Details
- Collection Detail
- AUM Report
- Brokerage Transaction Wise
- SIP Detail (Forthcoming, Expired, Terminated, Received and Not Received for a period.)
- NAV & Dividend History ( Data)
- Portfolio Analysis





### IFA Dashboard - Sample 1

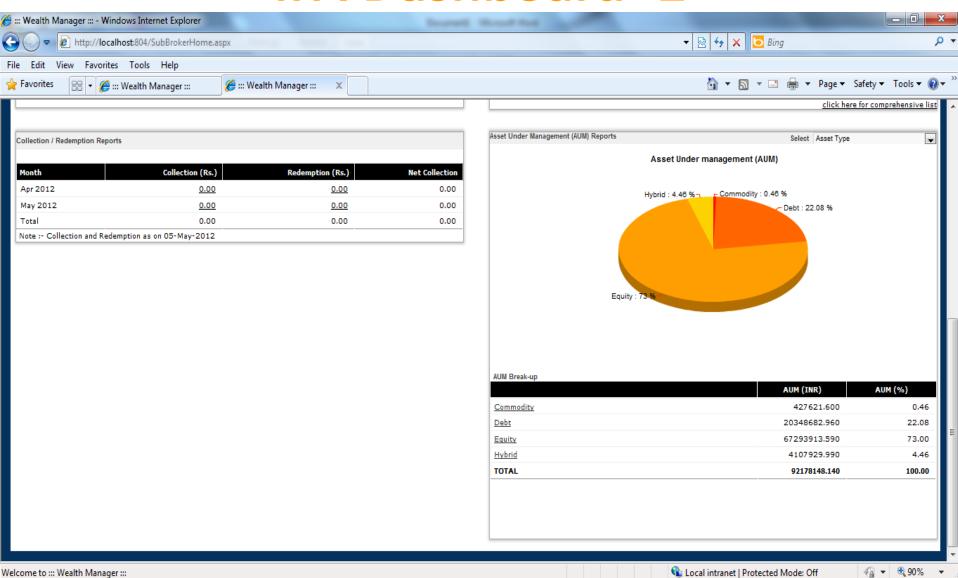


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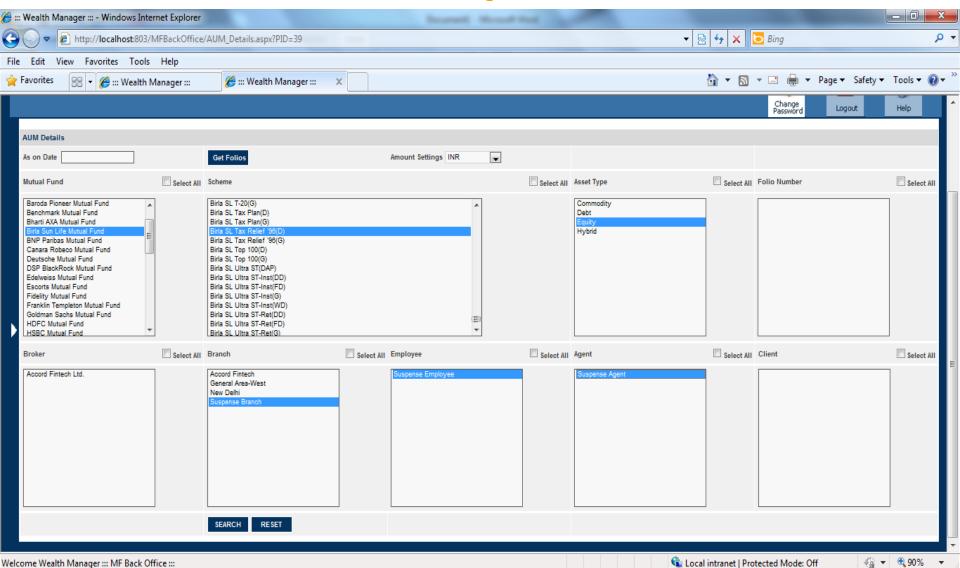
### IFA Dashboard -2



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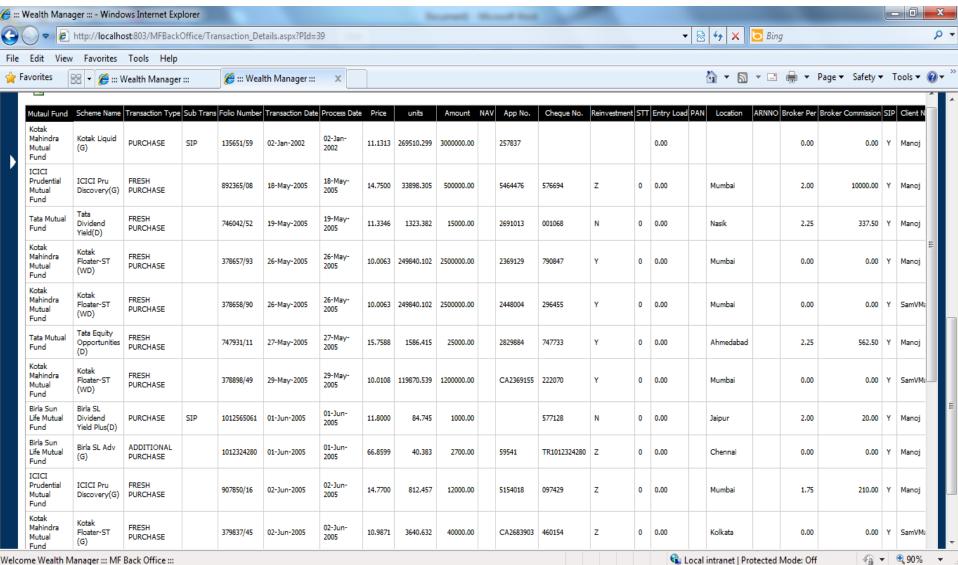
### **Business Reports to IFA**



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## **Business Reports to IFA - Output**



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### How does the Citrus Platform help Investors

- Access to multiple products
- Single window view of entire savings and investment portfolio
- Portfolio performance can be checked on various parameters
- Personalized service at affordable cost
- Unbiased advice only in the client's interest
- Managed Financial Solutions through a mix of mutual funds, insurance and other investment products
- Regular tracking of performance for advised portfolios
- Comprehensive Financial Planning through experienced Planners
- Quarterly feedbacks



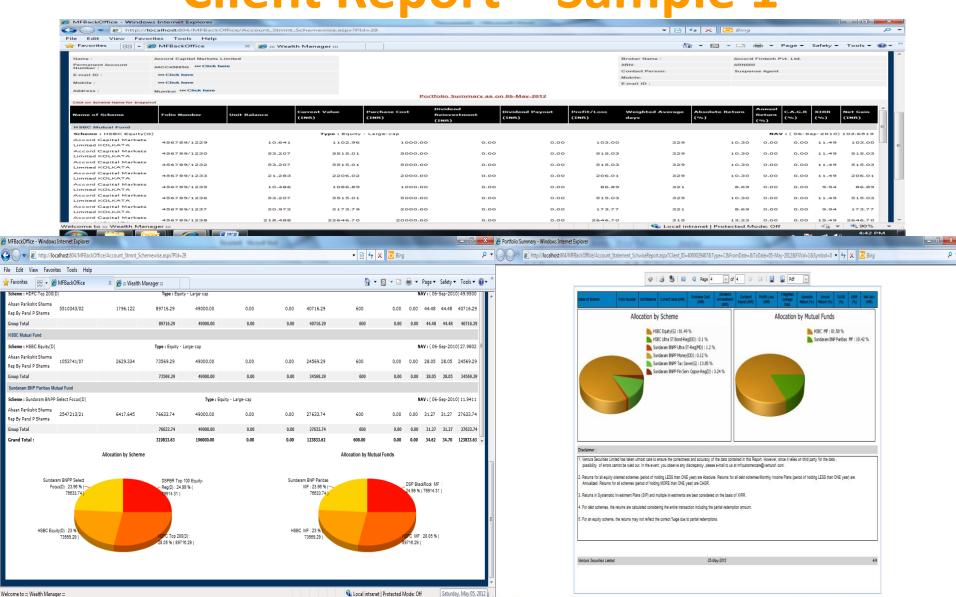
### **Full List of Reports to Client**

#### Client Portfolio Reports

- Account Statement
- Folio Wise Account statement
- Portfolio Summary
- SIP Summary
- Dividend Detail Report
- Dividend Summary Report
- Taxation Report
- Portfolio Exposure (Asset wise, market cap, AMC-wise)
- Financial Year Activity



## Client Report – Sample 1



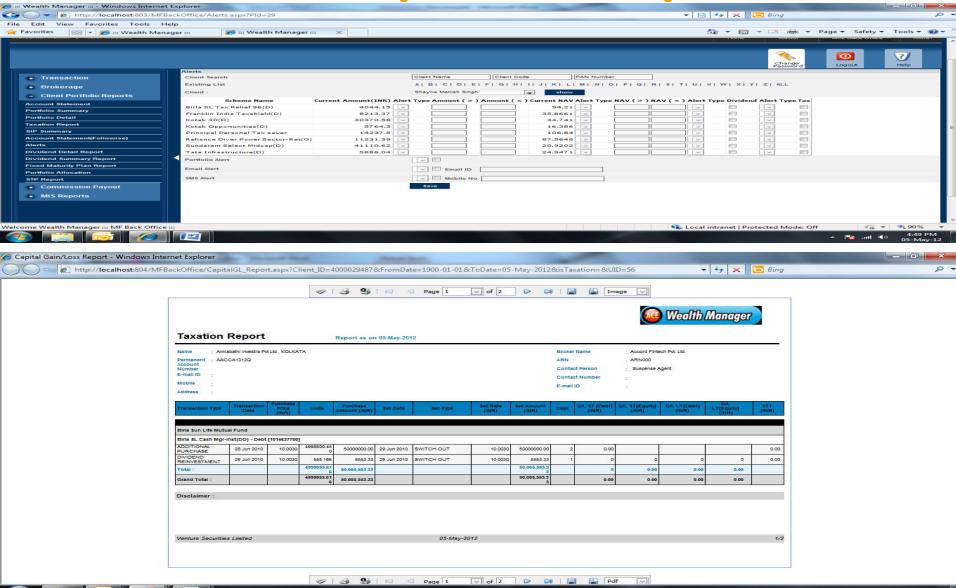
**Group Total** 

**Group Total** 

Group Total

Grand Total:

## Client Report – Sample 2



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