



LAGE RAHO IFA BHAI!

CAFEMUTUAL IFA (CIFA) 2019

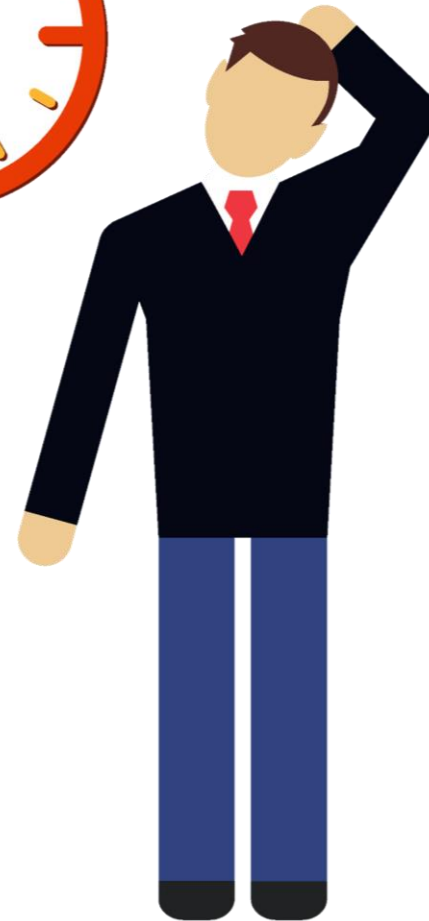
February 21, 2019





Are we in
the right
place?

Perhaps at
the wrong
time!



History repeats itself!



Let's look at
the evidence



Evidence

- Only 9 out of 25 years were good years!
- Commission rates are down by 80%

Reality check

- MF industry has grown 33/230 times
- Persistence has paid off

Opportunities abound

- India's wealth and wealthy are growing
- You are a part of a rapidly growing industry
- Niche or mass – there are rich pickings

Short term pain....

Long term gain

Current proposition

- Uni-dimensional
- Transaction oriented
- Ownership of products

Shift your proposition

- Uni-dimensional to holistic
- Transaction to relationship
- Product ownership to client ownership

Need of the hour - Increase wallet share

- Gehra rishta, majboot pakad
- Higher engagement

Need of the hour - More products & services

- Debt
- PMS/AIFs
- Financial planning/Estate planning/EB5

Conclusion

- Apna time aayega
 - ✓ Big opportunity - More wealth, less advice available
 - ✓ Boom in financial services
- Fortunes await those who
 - ✓ Recalibrate their response in changing circumstances
 - ✓ Ignore the noise and take charge
 - ✓ Dig in and hang on

THANK YOU

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