



Goal-Based Personalized MF Recommendations for Coin by Zerodha

Helping first-time investors start their wealth journey with confidence

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The First-Time Investor's Struggle

Decision Paralysis

Over 2,000 mutual fund options create overwhelming choice overload for new investors

No Personalized Guidance

Generic recommendations don't account for individual goals, risk appetite, or timelines

Fear of Wrong Choices

First-time investors worry about making costly mistakes that impact their financial future

"I want simple suggestions that fit me — not a list of 2,000 funds I don't understand."



The Problem Behind the Problem



01

Lack of Direction

Users have money to invest but don't know where to start or which funds match their needs

02

Heavy Reliance on Others

70% depend on friends, family, or coworkers for investment advice instead of data-driven choices

03

Jargon Reduces Trust

Complex terminology and hidden charges create skepticism and erode confidence in platforms

04

Low Confidence Blocks Action

Fear and uncertainty prevent users from making that critical first mutual fund purchase



Opportunity for Zerodha



Improve First-Time Activation

Convert hesitant browsers into confident investors by simplifying their first mutual fund experience



Increase MF Purchase Conversions

Boost completion rates for mutual fund purchases through personalized, goal-aligned recommendations



Build Trust & Retention

Create long-term relationships by demonstrating genuine care for users' financial goals and success



Competitive Differentiation

Stand out from Groww and ET Money by offering truly personalized, goal-based investment journeys

Aha Moment: What Users Wanted



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Personal Fit Over Popularity

"Tell me what fits *me*, not what's popular or trending. I need funds aligned with my specific situation."

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Clarity Over Complexity

"Give me simple explanations without jargon. Help me understand *why* a fund is right for my goal."

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Guidance Over Choice

"Walk me through this journey step by step. Reduce my anxiety so I can invest with confidence."

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Solution Overview

Goal-Based Personalized Mutual Fund Recommendations



Set Financial Goals

Define what you're saving for



AI Recommends Funds

Get personalized matches



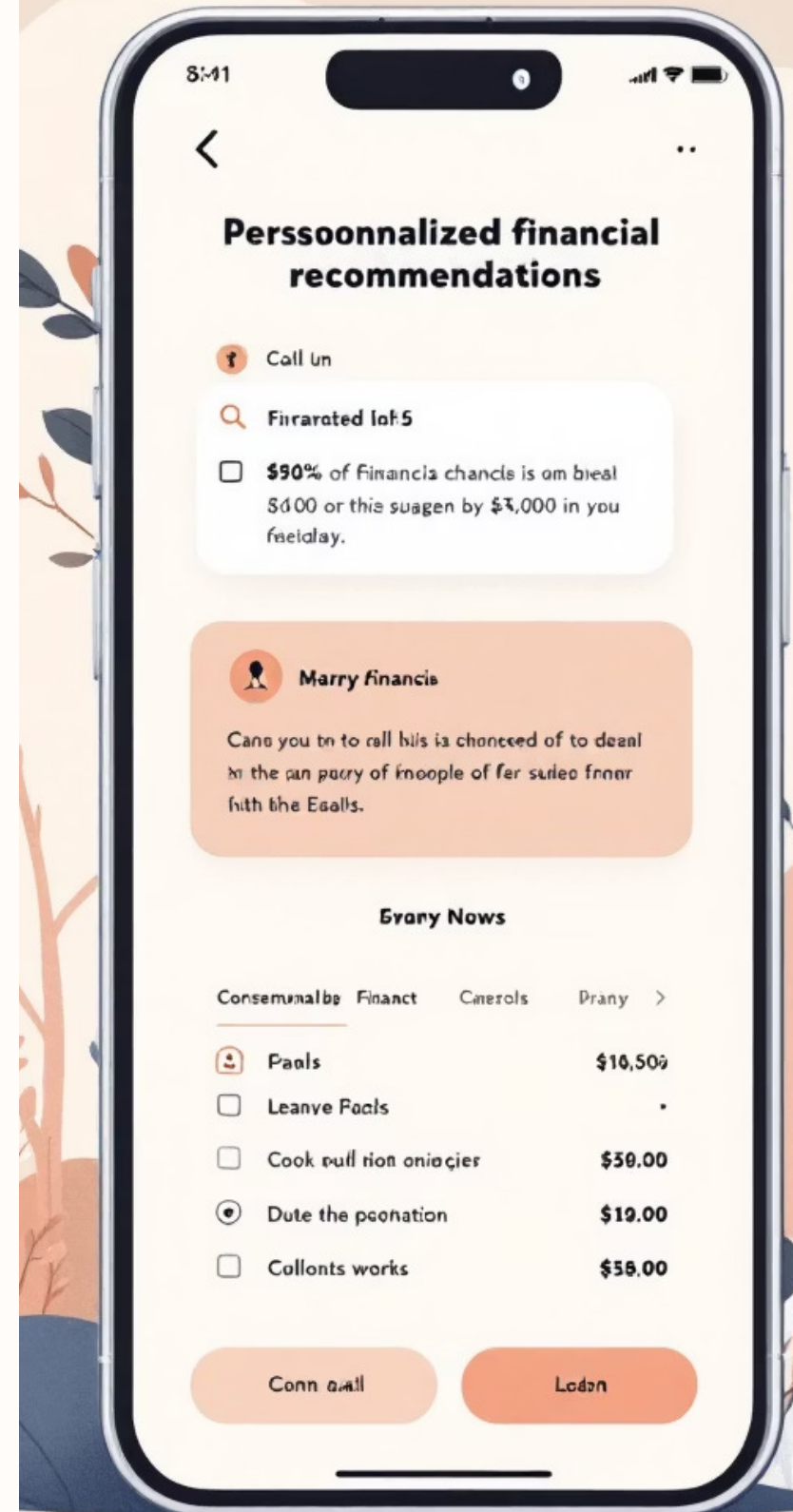
Buy With Clarity

Invest confidently



Track Progress

Monitor your journey



How It Works: User Flow



Step 1: Set Your Goal

Users specify their financial objective, target amount, investment timeline, and personal risk tolerance through an intuitive questionnaire.

- House down payment, retirement, child's education
- Time horizon: 1 year to 20+ years
- Risk profile: Conservative to aggressive



Step 3: Make Your First Purchase

Complete your investment with transparent, jargon-free guidance explaining exactly what you're buying and why it matches your goal.

- No hidden fees or confusing terms
- One-time or SIP setup options



Step 2: AI Recommends Funds

Our intelligent algorithm analyzes goals against market data, fund performance history, expense ratios, and risk metrics to suggest 3-5 optimal funds.

- Personalized based on your unique profile
- Clear explanations for each recommendation



Step 4: Track & Stay On Course

Monitor progress toward your goal with visual dashboards. Receive timely nudges for rebalancing or increasing contributions as needed.

- Real-time goal progress tracking
- Smart notifications for portfolio adjustments

Why This Will Work

User Value

Eliminates Analysis Paralysis

Narrow 2,000+ options down to 3-5 perfect-fit recommendations based on personal goals

Builds Real Confidence

Data-driven suggestions with clear explanations empower informed decision-making

Makes Investing Simple

Transform a complex financial process into an intuitive, guided experience anyone can follow

Business Value

Higher Activation Rates

Convert more browsers into active investors by removing friction from the first purchase

Increased SIP Adoption

Goal-based journeys naturally lead to recurring investments and steady fund inflows

Stronger Brand Trust

Position Zerodha as the platform that truly cares about individual financial success

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- ❑ **Competitive Gap:** While Groww and ET Money offer fund lists, neither provides truly personalized, goal-based discovery that simplifies the investment journey for first-timers.

Success Metrics

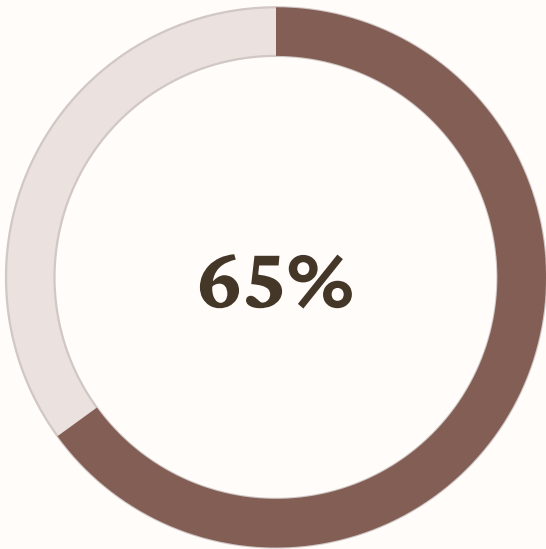
Primary Success Metric



First MF Purchase Rate

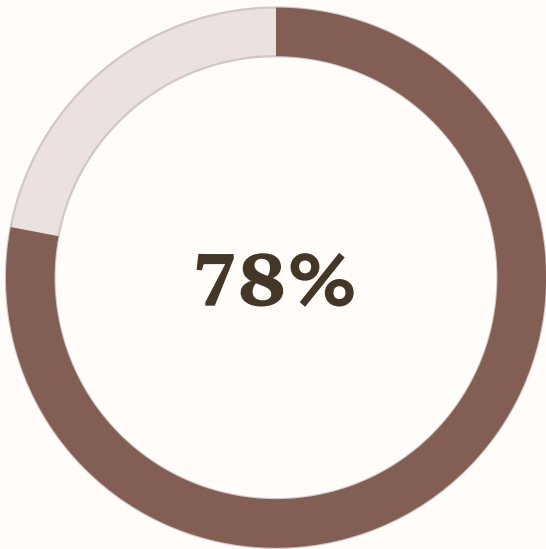
Percentage of new users completing their first mutual fund purchase through personalized recommendations

Secondary Metrics



Goal Setting

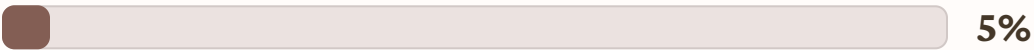
Users who complete the goal-setting questionnaire



Recommendation Views

Users who view their personalized fund recommendations

Guardrail Metric



Cancellation Rate

Ensure recommended purchases maintain low cancellation rates, indicating quality matches



Let's Help First-Time Investors Win

Goal-based personalized recommendations transform anxiety into action, helping Coin users take their first confident step toward financial freedom.



Ready to Launch

Activate first-time investors



Drive Growth

Increase MF conversions



Build Trust

Establish long-term loyalty