

REF: SDV/COMM/2026/042

06 OCTOBER 2026 · INDORE

To The Board of Directors,
Kestrel Asset Management Co. Ltd.
Bandra Kurla Complex, Mumbai (Fictional Partner)

Expanding Direct Plan Access across Tier-2 and Tier-3 India

Dear Partners,

Long-term wealth creation in India requires a fundamental shift from speculative trading to calm, habitual compounding. In non-metropolitan districts across Madhya Pradesh, Maharashtra, and Uttar Pradesh, household savings continue to sit in low-yield traditional instruments primarily due to fear of financial jargon and digital friction.

Seedvest is designed as an execution-only, direct mutual fund platform where every monthly SIP is visually nurtured as a seed in a living garden. We eliminate distributor commissions entirely, allowing investors to capture the full 100–140 basis point compounding advantage of direct schemes over 15 to 20-year horizons.

Through our upcoming 40-city offline “Seed Days” workshops, we are introducing disciplined ₹100 and ₹500 monthly index SIPs to teachers, small business owners, and first-generation equity savers. We welcome Kestrel AMC to collaborate on our non-promotional financial literacy curriculum.

We look forward to building patient, multigenerational investor trust together.

Ritika Joshi

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Co-Founder & CEO · Seedvest
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