

SEEDVEST • CONCEPT PITCH / 2026

Wealth is grown, not gambled.

Direct mutual funds and stocks from ₹100. Built around the way Indian households actually save for decades.

-  Every SIP is a living seed.
-  Calm mode by design • Zero F&O casino.
-  Indore HQ • Built for the rest of India.



Growth Timeline

₹4,99,574

20-Year Milestone at ₹500/mo

Assumed 12% CAGR • Illustrative

01 / THE PROBLEM

The market feels like a casino.

Modern brokerage apps encourage hyperactive derivative trading. Flashing red-and-green screens trigger dopamine and panic, not long-term compounding.

- Over 90% of retail F&O traders lose money.
- Intimidating English jargon (NAV, XIRR, Beta, PE).
- Hidden commissions on regular mutual fund plans.



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02 / THE SOLUTION

Your portfolio as a living garden.

We replaced noisy financial tickers with biological growth stages. Plants sprout, grow leaves, bloom with dividends, and weather dry spells calmly.

-  Start with ₹100 a month via UPI AutoPay.
-  Calm mode hides daily tick noise by default.
-  Native Hindi and regional language lessons.



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03 / THE CUSTOMER APP

A calm app for Bharat.

40 verified routes: explore collections, direct funds, stocks, watering calendar, and bite-sized 60-second Rootnotes.

-  Visual living garden with weather synchronisation.
-  One-tap SIP pause & skip with zero penalty.
-  Breather sheet before selling on panic drop days.



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04 / HOW IT WORKS

Plant. Water. Rest. Harvest.

Four gentle steps to multi-decade compounding. All units remain strictly registered in the investor's own name.

-  1 · Paperless KYC in ~8 minutes.
-  2 · Pick an index fund or stock from ₹100.
-  3 · Monthly UPI AutoPay watering day.
-  4 · Watch your garden mature over 10–20 years.



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05 / CANOPY WORKSTATION

Keyboard-first desktop terminal.

For investors who sit at a desk. 1440px dense layout, D3 SVG depth, and quick keyboard shortcuts for calm equity delivery.

-  B / S / ⌘K command palette order execution.
-  Interactive candlestick scrubbing & volume.
-  Delivery-only orders · No speculative leverage.



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06 / GREENHOUSE OPS

Real-time compliance & investor care.

Our operational console: 8-minute KYC review queues, automated watering day scheduler, and 3-pane customer care.

-  Sub-10m paperless KYC document audit.
-  Circuit-breaker retry logic for bank mandates.
-  End-to-end regulatory compliance audit trails.



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07 / THE OPPORTUNITY

100 Million new investing homes.

Equity mutual fund penetration outside metro hubs is under 4%. Tier-2 and tier-3 India has high savings rates but lacks calm, trustworthy guidance.

- Indore, Nashik, Surat, Lucknow as pilot hubs.
- Free 90-minute in-person Seed Day workshops.
- Regional language voice & Devanagari UI.



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08 / BUSINESS MODEL

Transparent fees. Zero casino churn.

We refuse to profit from customer losses. Zero commission on direct mutual funds; honest flat fees on equity delivery.

- 🌱 ₹0 account opening & ₹0 annual maintenance.
- 🌱 Flat ₹10 or 0.1% per equity delivery order.
- 🌱 Seedvest Plus (Family Garden, tax vaults) at ₹499/yr.



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09 / ILLUSTRATIVE TRACTION

Design targets. Never live results.

All metrics below are illustrative simulation benchmarks created for product modeling and user journey validation.

- 10,000+ active monthly seeds · illustrative.
- 94.2% watering day persistence · illustrative.
- ₹1.4 Lakh average 10Y commission saved.
- 99.98% platform uptime across 90 days.



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10 / ROADMAP

Growing steady, step by step.

A deliberate architectural rollout focused on trust, regional depth, and regulatory moat.

- 🌱 Phase 1 · Direct MF engine & Living Garden mobile.
- 🌱 Phase 2 · Canopy desktop & Greenhouse ops console.
- 🌱 Phase 3 · Seed Days in 40 cities & Hindi Devanagari.
- 🌱 Phase 4 · Family Garden & micro-pension seeds.



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11 / THE TEAM + ASK

Built in Indore by patient builders.

Ritika Joshi (ex-RBI sandbox), Farhan Merchant (ex-HFT infra), Anand Subramaniam (22Y compliance), Neha Gokhale (Head of Design).

-  Seeking pilot partners for Seed Day camps.
-  Non-exclusive AMC execution-only partnerships.
-  Concept demo · No securities offered for sale.



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