



BUSINESS PLAN · INDIA

Financial-Products Distribution Desk

Cross-sell of loans, insurance and investments

BFSI

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This document is confidential and prepared for planning purposes. All financial figures are illustrative model assumptions for an Indian MSME context and must be validated against live quotes, local rates and professional advice before any investment or borrowing decision.

1. Executive Summary

This plan sets out a **Financial-Products Distribution Desk** in India — a multi-product distribution business that cross-sells loans, insurance (life/health/general) & investments (mutual funds, bonds/FDs) to retail & small-business customers, earning **commissions across products** off a single customer relationship. This is an **asset-light** business — no lending, no balance-sheet or credit risk — whose economics rest on **lead flow, attach-rate (products per customer), advisor/tele productivity & a compounding renewal/trail book** (insurance renewals + MF trail). It monetises the one-stop cross-sell of financial products to India's under-served, under-insured households.

Indian households are under-penetrated on insurance & investments & frequently need loans — yet buying is fragmented. A cross-sell desk aggregates demand & distributes multiple products (loans via DSA/lender tie-ups, insurance via IRDAI corporate-agent/POSP, MFs via AMFI ARN) off shared leads, maximising **revenue per customer**. It is an **asset-light distribution business**: minimal capital, driven by lead generation, attach-rate (cross-sell per customer), advisor productivity & the recurring **insurance-renewal & MF-trail annuity** that builds a persistent book. Revenue is commission/payout across products (upfront + renewal/trail); success rests on lead flow, attach-rate, productivity, product tie-ups, persistence & compliance — it is lead-, attach-rate- & productivity-driven, asset-light.

This is an asset-light, regulated multi-product distribution business — funded by modest promoter equity (low capex) & a small working-capital buffer. This plan models a distribution desk requiring **₹35 lakh** (₹25 lakh promoter + ₹10 lakh bank/WC finance), targeting **₹1.1 crore** revenue in Year 1 and **₹3 crore** by Year 3. (*Financial-products distribution desk; multi-product commission + renewal/trail, lead/attach-rate/productivity-driven, asset-light — figures illustrative.*)

2. Business Description, Vision & Legal Structure

Concept: A multi-product financial-distribution desk - cross-selling loans, insurance & investments to retail/small-business customers off shared leads, earning multi-product commissions (upfront + renewal/trail); asset-light.

Vision: To be the one-stop, trusted financial-products partner for households & small businesses.

Mission: Match customers to suitable loans, protection & investments - transparent, needs-based cross-sell, not mis-selling.

Legal structure & registrations

- **Company/LLP + product registrations:** IRDAI corporate agent/POSP (insurance), AMFI ARN (MF), DSA/lender tie-ups (loans); NISM/IRDAI certifications.
- **Note:** distribution/commission model (not fee-only RIA); suitability & disclosure across products.

Regulatory anchor: a financial-products distribution desk is regulated per product (IRDAI corporate-agent/POSP for insurance, AMFI ARN for MFs, lender/DSA norms & RBI digital-lending sourcing rules for loans, suitability, disclosure, no mis-selling). It is asset-light — no lending/balance-sheet/credit risk (loans sit on lenders' books) — so economics rest on lead flow, attach-rate, productivity & the renewal/trail annuity. Lead flow, attach-rate, productivity, tie-ups, persistence & compliance determine success; it is lead-, attach-rate- & productivity-driven.

3. Promoter & Ownership

Led by a promoter with financial-distribution, insurance/loan-DSA or advisory expertise & product tie-ups. The team includes tele/field advisors (cross-sell), lead-gen/marketing, operations & support; scalable via advisor/POSP networks. Lead flow, attach-rate, advisor productivity & persistence are the differentiators. Ownership & stakes are editable inputs.

4. Market Analysis — India

India's households are under-insured & under-invested while credit demand is high, and customers value a single trusted source for loans, protection & investments. Demand is protection-/credit-/investment-gap-driven & economy-linked. The market rewards lead flow, attach-rate (cross-sell), advisor productivity, product breadth, persistence & trust; it is lead-, attach-rate-, productivity- & competition-sensitive, met with lead-gen, cross-sell, productivity & tie-ups.

Demand drivers

- **Under-insurance & protection gap.**
- **Credit demand** (retail/small-business).
- **Investment/financialisation** growth.
- **One-stop convenience & trust.**
- **Tier-2/3 & digital** reach.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Financial-products distribution in India	Very large & under-penetrated
SAM	Region/segment & products	Substantial
SOM (Yr 1-3)	Customers / policies / AUM	Scaling

Target segments

- Retail households (loans/insurance/MF).
- Small businesses & self-employed.
- Existing customers (cross-sell/renewal).
- Tier-2/3 & digital leads.

5. Competition & Competitive Advantage

Landscape: banks & large distributors, insurance/loan agents, MFDs, fintech aggregators & web-aggregators. The desk competes on one-stop cross-sell, attach-rate, advisor relationships, product breadth, service & trust.

The business's edge

- **Multi-product cross-sell (attach-rate).**
- **Revenue per customer & lead efficiency.**
- **Renewal/trail annuity (persistence).**
- **Advisor productivity & tie-ups.**

- **Trust & suitability (no mis-selling).**

6. Products & Revenue Model

Stream	Model	Basis
Insurance (life/health/general)	Commission + renewals	Core + annuity
Loans (DSA/lender tie-ups)	Payout % of disbursal	Core (asset-light)
Investments (MF trail)	Trail on AUM	Compounding annuity
Other (bonds/FD/credit-card)	Commission	Cross-sell
Renewals (insurance)	Recurring commission	Persistence book

The desk earns across products off shared leads — loan payouts (upfront), insurance commission + **renewals**, and MF **trail** (both recurring annuities). Attach-rate (products per customer) multiplies revenue per lead; the renewal/trail book compounds. Economics = leads × attach-rate × payout + renewal/trail – acquisition/opex; lead flow, attach-rate, productivity & persistence drive it — the decisive cross-sell levers (asset-light).

7. Go-to-Market — Lead & Cross-Sell Engine

- **Lead generation** (digital, referrals, database, tie-ups).
- **Cross-sell playbook** (needs-based, attach multiple products).
- **Advisor/POSP network** (scale).
- **Renewal & repeat** (persistence, deepen).
- **Product tie-ups** (insurers/lenders/AMCs).

Sales approach

Generate leads → assess needs & cross-sell multiple products (raise attach-rate) → service & retain (renewals/trail) → deepen & refer → scale via advisors/POSP. Lead flow, attach-rate, productivity & persistence build a compounding, asset-light multi-product book; revenue per customer is the north star.

8. Operations Plan

- **Distribution model:** tele/field advisors cross-sell off leads, backed by product desks (insurance/loans/MF) & tie-ups; POSP/advisor network for scale.
- **Process:** lead → needs assessment → product match/cross-sell → application/KYC → issuance/disbursal → service/renewal/trail → deepen.
- **Persistence:** insurance renewals & MF-trail retention build the recurring book — servicing is key.
- **Tech:** lead/CRM, multi-product quote/issuance platforms, renewal/trail tracking, advisor tools.
- **Compliance:** IRDAI/AMFI/lender norms, suitability, disclosure, KYC, no mis-selling.

Cross-sell workflow

Stage	Activity	Metric
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Lead	Generate/qualify	Leads/CAC
Assess	Needs/match	Attach-rate
Convert	Issue/disburse	Conversion/payout
Service	Renewal/trail	Persistence
Deepen	Cross-sell/refer	Revenue/customer

9. Regulatory, Licences & Compliance (India)

- **Insurance:** IRDAI corporate agent/POSP; suitability; disclosure.
- **Investments:** AMFI ARN; NISM; commission disclosure.
- **Loans:** DSA/lender tie-ups; RBI digital-lending sourcing norms; no misrepresentation.
- **General:** KYC/AML; GST on commission; no mis-selling; data privacy.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / leadership	1	2	3
Tele/field advisors (cross-sell)	8	18	32
Lead-gen, marketing & product desks	3	6	10
Operations, service & compliance	3	6	10
Total (core; POSP/advisor network extends)	15	32	55

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-2	Entity, product tie-ups/registrations, lead engine, team
Ramp	Month 2-7	Cross-sell, attach-rate, renewal/trail book
Traction	Month 7-12	Customers & book; ₹1.1cr revenue
Expand	Year 2	More advisors/POSP, products, digital, ₹2.2cr
Scale	Year 3	₹3cr revenue; compounding renewal/trail book

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. They are not projections of guaranteed results. Asset-light multi-product distribution (no balance-sheet/credit risk); revenue is multi-product commission + renewal/trail; the renewal/trail book compounds; attach-rate drives revenue per customer.

12.1 Project cost & means of finance

Capital requirement	₹
Office setup, fit-out & IT/CRM	9,00,000
Working capital (advisor salaries + build-up runway)	16,00,000
Lead-gen, marketing & platforms	7,00,000
Registrations, brand & pre-operative	3,00,000
Total project cost	35,00,000
Promoter contribution	25,00,000
Bank / WC finance (services)	10,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Insurance commission + renewals	45,00,000	95,00,000	1,35,00,000
Loan payouts (DSA)	40,00,000	80,00,000	1,00,00,000
MF trail & other cross-sell	25,00,000	50,00,000	65,00,000
Total revenue	1,10,00,000	2,25,00,000	3,00,00,000
Advisor & staff cost	55,00,000	1,10,00,000	1,45,00,000
Lead-gen, marketing & platforms	25,00,000	48,00,000	62,00,000
Office & overheads	18,00,000	34,00,000	45,00,000
Interest & other	3,00,000	4,00,000	5,00,000
Total expenses	1,01,00,000	1,96,00,000	2,57,00,000
Net profit (before tax)	9,00,000	29,00,000	43,00,000
Net margin	8.2%	12.9%	14.3%

12.3 Unit economics & key ratios

- **Leads × attach-rate × payout + renewal/trail:** revenue per lead multiplies with attach-rate (products per customer); loan payouts are upfront, insurance renewals & MF trail are recurring annuities that build a persistent book.
- **Attach-rate & productivity:** cross-selling multiple products off one lead & advisor productivity are the make-or-break levers; the renewal/trail book lifts margin over time as it compounds over fixed cost.
- **Asset-light:** loans sit on lenders' books — no credit/balance-sheet risk; the desk earns distribution economics only, so lead cost & conversion discipline protect margin.

12.4 Projected Cash Flow — Year 1 (quarterly, illustrative)

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	3,00,000	2,70,000	2,80,000	3,00,000
Commission & payout collections	20,00,000	26,00,000	30,00,000	34,00,000

Advisor, lead-gen & operating	20,30,000	25,90,000	29,80,000	33,20,000
Closing balance	2,70,000	2,80,000	3,00,000	3,80,000

Asset-light & no credit risk, but advisor- & lead-gen-cost-led with a build-up before the renewal/trail book covers cost. Attach-rate, productivity, the renewal/trail annuity & a WC line manage cash; the key risks are lead-cost/CAC blowups, low attach-rate/conversion, persistence/renewal lapses & mis-selling/compliance — met with cross-sell discipline, productivity, persistence & conduct.

12.5 Key Performance Indicators to Monitor

- **Cross-sell:** attach-rate; products/customer; revenue/customer.
- **Book:** renewal/persistence; trail AUM; recurring share.
- **Efficiency:** lead cost/CAC; conversion; advisor productivity.
- **Finance:** revenue/advisor; net margin; recurring vs. upfront.

13. Funding Requirement & Bankability

Total ask: **₹10 lakh bank/WC finance** against ₹25 lakh promoter contribution — a modest working-capital line for advisor salaries & lead-gen build-up on a low-capex, asset-light base. There is **no lending capital, no credit risk** (loans on lenders' books); value is the multi-product commission + compounding renewal/trail book. Bankability/fundability rests on attach-rate, productivity, persistence & the recurring book; margins rise as the annuity compounds. Year-1 profit ~₹9 lakh growing to ₹43 lakh. Lead flow, attach-rate, productivity & persistence underpin the model.

13.1 Funding utilisation

Use of funds	₹	% of total
Working capital (advisor salaries + build-up runway)	16,00,000	45.7%
Office setup, fit-out & IT/CRM	9,00,000	25.7%
Lead-gen, marketing & platforms	7,00,000	20%
Registrations, brand & pre-operative	3,00,000	8.6%
Total	35,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Lead cost / CAC blowup	Referrals, database, tie-ups, attach-rate, conversion discipline
Low attach-rate / conversion	Cross-sell playbook, training, productivity, product breadth
Persistence / renewal lapses	Service, reminders, relationship, retention
Mis-selling / compliance	Suitability, disclosure, IRDAI/AMFI norms, conduct
Product tie-up / payout changes	Diversify products/partners, service value, scale

15. SWOT Analysis

Strengths Asset-light, no credit risk; multi-product cross-sell (high revenue/customer); renewal/trail annuity; scalable via advisors/POSP.	Weaknesses Lead-cost- & productivity-dependent; build-up lag; persistence-sensitive; compliance/conduct-critical.
Opportunities Under-insurance/investment gap; one-stop convenience; tier-2/3; digital leads; POSP networks; cross-sell deepening.	Threats Bank/fintech/aggregator competition; payout/regulatory changes; lead-cost inflation; mis-selling scrutiny.

16. Recommended AiSevak Tools for This Business

This distribution desk would use AiSevak's BFSI vertical tools in delivery:

- **Distribution ops:** lead/CRM & cross-sell/attach-rate, multi-product quote/issuance & renewal/trail-tracking, advisor-productivity tools.
- **Products & compliance:** IRDAI/AMFI/DSA-tie-up & suitability/disclosure, KYC & GST tools (with Legal & Finance verticals).
- **Practice:** Business Plan, attach-rate/renewal-book and Break-even tools to model the desk.

17. Key Assumptions & Notes

- Financial-products distribution desk is ASSET-LIGHT & regulated per product (IRDAI/AMFI/DSA) — NO lending/balance-sheet/credit risk (loans on lenders' books); economics rest on lead flow, attach-rate, productivity & renewal/trail.
- Revenue = leads × attach-rate × payout + insurance renewals + MF trail; attach-rate multiplies revenue/customer; renewal/trail compounds the book.
- Low-capex + modest WC for advisor salaries/lead-gen; IRDAI corporate-agent/POSP + AMFI ARN + lender/DSA tie-ups; suitability & no mis-selling.
- Lead flow, attach-rate, productivity, persistence & compliance drive economics; figures illustrative; regulated, not investment advice.

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