CORPORATE PROFILE

PLUTUS

YOUR GUIDE TO EMPOWERED INVESTMENTS

The background on

Bridge's lineage

- Bridge Investment Advisors was set up in 2014 as an offline financial planning and advisory company operating in Delhi – NCR.
- In June 2016, we embarked on our fin-tech journey and launched our proprietary robo-advisory services and an online investing and tracking platform called 'The Vault'.
- **In April 2018, Resurgent India Limited came on-board as our investors and we are now a part of Resurgent India Group as their wealth management division**.
- Resurgent India Limited is an ISO Certified 9001:2008, SEBI registered Category I Merchant Banker company offering services like Mergers & Acquisitions, Private Equity, Debt Solutions, Structured Finance, Capital Market Solutions, Valuations and Resolution Professions for NCLT cases etc
- With this change, we built a new brand-identity which would depict what we really offered to our clients - robo advisory services.
- For this, we launched Plutus (Greek God of wealth and prosperity).

A survey conducted by the National Council of Applied Economic Research, shows that 67% of all investors in the country follow an informal advice system which is neither scientific nor grounded in any reality

Our Value Proposition

- Bridge has created Plutus, a unique online model where all financial services and products are made available to clients in a structured and professional manner on a single platform. The advice offered is relevant to their needs and is supported by powerful algorithms. This removes all human intervention and makes the advice completely unbiased.
- India's most advanced and intuitive multi-asset portfolio tracker called **'The Vault, by Bridge'** has the ability to consolidate all capital markets, insurance products, real estate and non-market linked investments in one place.
- It also offers India's first Real Time Goal Tracking module linked to existing investments which in turn provides real-time progress on goals.

What Problem We Are Solving?

BECAUSE SOMETIMES YOU MAY NEED AN EXPERT TO GUIDE YOU

- In today's environment, Wealth Management has become a strict science and a highly specialized subject.
- The parameters of evaluation have stretched considerably and now encompass besides the client's financial muscle, his needs for tomorrow, milestones that may require funding, priorities he or she may have expressed and concerns they may have.
- We study every aspect meticulously.
- External factors such as taxes, market conditions, political exigencies etc. are analyzed before offering concrete and scientifically driven investment advice.

Why Do We Care?

BECAUSE ACTIVE ADVISORY AND WEALTH MANAGEMENT IS IMPORTANT

And we understand the struggle.

- Which is why, a one-size-fits-all is not an ideology that works effectively in modern financial planning, advisory & wealth management
- And every output is necessarily an exclusive strategy designed to meet the very special needs of an individual and their family
- Because of which, we take the time and effort required to understand each unique situation and offer advice accordingly which is custom fit to their requirements
- And then continually monitor the progress to gauge the effectiveness of our advice and the fluidity of life situations which may impact investment decisions

What We Do?

Our Assets Under Management have grown to over Rs.1250 Million in a short span of 57 months from our inception! Today we manage over 600 retail and institutional clients.

SIMPLIFICATION OF COMPLEX MARKETS IS OUR KEY EXPERTISE

"Investments Makes Life Easy"

- A fine confluence of robotic wealth management intelligence & Individual experience and prudence, at Plutus we have created a digital environment which will cater to your investment needs.
- If you are an on-the-go tech-savvy investor, you will find our interface and the ease of execution – Retail; just what the doctor ordered!
- For the select few who do require human interaction due to the complexity of investment requirements, Private Client Group is the next step!

Who Do We Serve?

Retail Investors

- Financial Planning
- Mutual Funds
- Alternate Investments
- Insurance
- Real Estate and Mortgages

Public Sector Companies

- Treasury Investments
- Retirement Planning Seminars
- Employee Engagement Workshops

Institutions

- Treasury Investments
- Senior Management Workshops
- Employee Engagement Workshops
- Group Medical Insurance
- Corporate Liability Insurances

Trusts & Societies

- Treasury Investments
- Primary Market Bonds
- Secondary Market Bonds
- Group Medical Insurance
- Corporate Liability Insurances

We Offer Advice Across

Capital Markets

- 45 asset management companies offering mutual funds across equity and debt
- 6 Portfolio Management companies offering PMSs
- 2 Private Equity REIT companies
- 5 Alternate Investment companies offering AIFs

Bonds & Debentures

- Non-Convertible Debentures
- Primary Market Bonds
- Secondary Market Bonds
- Corporate Fixed Deposits

Risk & Protection

- Advice across products like term plans, endowment and pension plans from 24 Life Insurance companies
- Advice across products like home, motor and travel insurance from 26 Non-Life Insurance companies
- Advice across health insurance products from 6 Health Insurance companies

Other Services

- Primary and Secondary market real estate for sale, purchase and leasing
- Mortgage services like home loans from all leading banks
- Estate and Succession Planning through a leading provider
- Referral-based chartered accountancy services
- Financial Planning services offered in-house with plans being made by Certified Financial Planners (CFPs)

What Do We Care About?

Bespoke Portfolios

At Plutus, we oversee 5 different investment portfolios that are constructed basis risk appetites and investment horizon.

When you choose to design a portfolio with us, your responses to the risk and time horizon questionnaire helps our metrics to decide the most optimal asset allocation.

The portfolios we recommend, therefore, range from the Conservative to Aggressive.

Diversification, Risk & Reward

We have carefully designed the recommended portfolios by spreading the risk across different asset classes.

Your money is invested across various industries, capitalizations, bonds and money market instruments of varying yields and time frames.

This helps your portfolio to be more "balanced" and in a better position to deliver expected returns.

Reviews & Updates

You may not always be able to keep a track of what's happening to your investments and what's impacting the economy.

At Plutus, our team of highly skilled professionals keeps an eye on your investments and regularly reviews the underlying allocations.

We would advise you if we feel it necessary to make changes in order to stay on track with your investment objectives.

Our Journey

Jun 2014:
Incorporated with 0 clients and 0 Assets Under Management

→ **Mar 2015:**
100th Client On-boarded

→ **Mar 2016:**
250th Client On-boarded

→ **Jun 2016:**
Launch of fully proprietary robo-advisory services

→ **Jan 2017:**
Achieved Assets Under Management of Rs 65 Crore – in just 28 months

→ **Jan 2018:**
Recorded a monthly SIP book of Rs. 100 lac per month

→ **Mar 2018:**
Total Assets Under Management crosses Rs. 125 Crore for all capital market-linked products

→ **Apr 2018:**
Resurgent India comes on board as a strategic investor

→ **Feb 2019:**
500th Client On-boarded

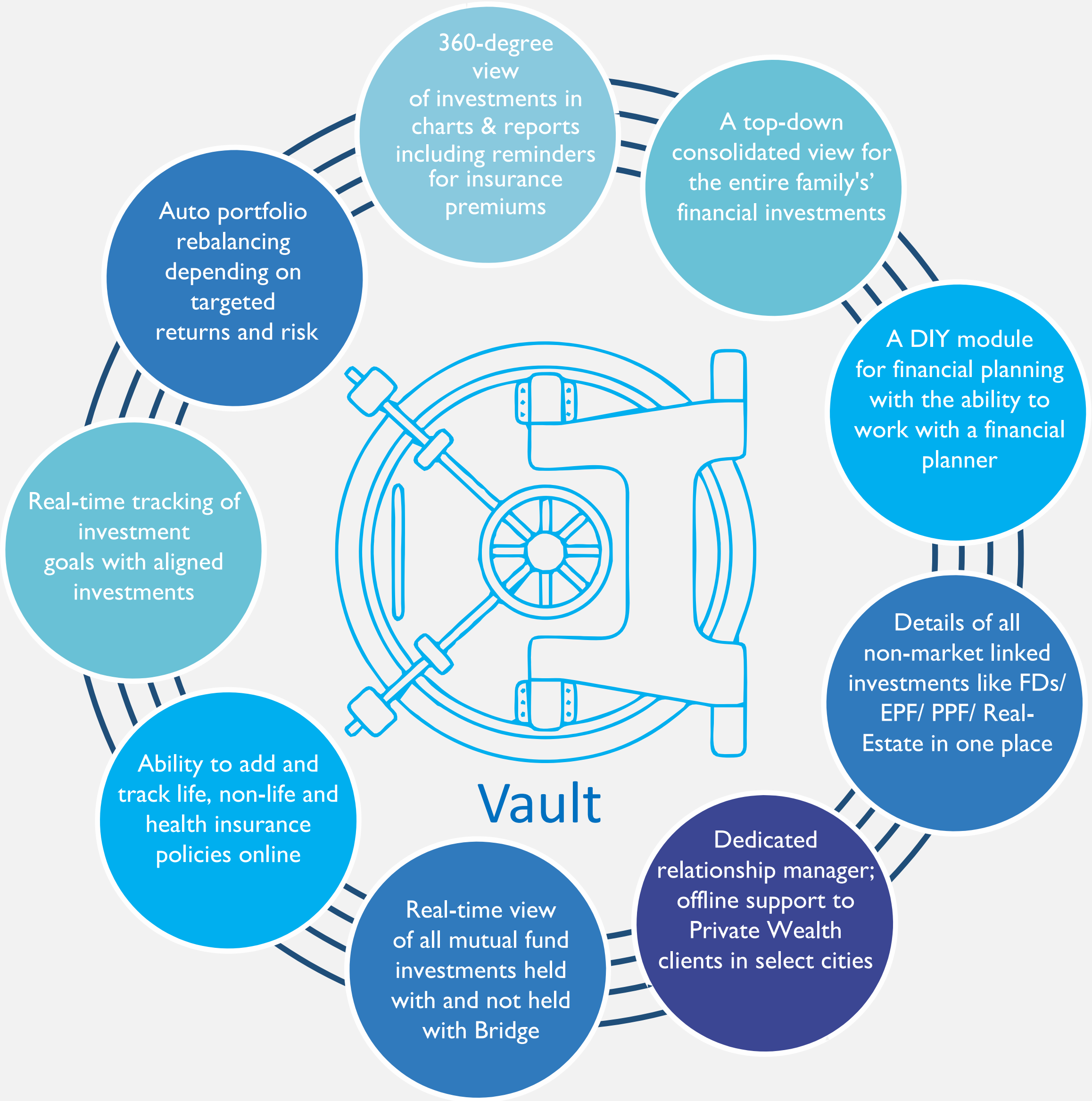
In June 2017, we launched our fully online and completely automated robo-advisory services as well as our proprietary and intuitive portfolio tracker, The Vault.

Presenting The 'Vault'

This multi-asset portfolio tracker is one its kind in India and offers the ability to add all market and non-market linked investments as well as other assets and liabilities in one place to give you an updated and a comprehensive view of your net worth, real time!

What does ‘Vault’ do for you?

The Vault has been designed to reduce the pain points faced by every individual or family of having multiple investments in various places but no mechanism for tracking it real-time.



How does Plutus intend to make a difference?

EXTENSIVE RESEARCH

- Advice based on an insightful evaluation of risk profile, investment horizon and cash flows, backed with cutting-edge technology.

GOAL-BASED & LUMPSUM

- Keeping the clients' investment horizon and needs, the platform offers advice on both goal-based and lump sum investment.

UNBIASED ADVICE BY ROBO TOOL

- The smart Robo-Advisory tool assesses the information provided and suggests investments without any biased human intervention.

BANK LEVEL SECURITY

- With cutting-edge technology and support systems, the platform provides bank-level security for safety of transaction and documentation.

VAST DOMAIN EXPERTISE

- Team with a combined industry experience of over 80 years. The experts supported by automated tools handhold investors through virtual meeting rooms.

ONE PLATFORM FOR ALL FINANCIAL NEEDS

- Unique model where all financial products and services are available in a structured manner on a single platform.

Our Parent Company

resurgentindia

Debt | Equity | Advisory | Training | TEV

Corporate Solutions Offered

- Training Solutions
- Equity & Capital Market Solutions
- Debt Solutions and Rating Advisory
- Wealth Management and Advisory Services
- TEV Studies

resurgentindia

PLUTUS
YOUR GUIDE TO EMPOWERED INVESTMENTS

Equity & Capital Market Solutions

We provide business solutions and valuations to companies on functions related to equity and the capital market. This includes IPOs, mergers and acquisitions, and fund-raising from the market basis promoter needs.

Merchant Banking

- Initial Public Offer (IPO), Follow on Public Offer (FPO) and Rights Issue
- Preferential Allotment and Qualified Institutional Placements
- Takeovers, Buyback Offers and De-listing
- SME and Direct Listings
- Corporate Bond Issue
- ESOP Advisory

Business Valuations

- Domestic and Cross-border M&A
- Purchase, Investment and Sell-off
- Impairment and Goodwill
- Intangibles
- Valuation for ESOP, Taxation, Companies Act, SEBI, Stock Exchanges, AIF, IFRS and Court Cases
- Divestiture and Demergers
- Buyouts
- Exit Planning and Execution

Investment Solutions

- Private Equity
- Venture Capital
- Equity Restructuring
- IPO Planning
- SEBI Registration & Fund-raising for AIF

Debt Solutions & Rating Advisory

We design the best solutions for our clients' debt needs based on their business objectives and financial flexibility

Structured Solutions

- Promoter Funding
- Acquisition Funding
- Mezzanine Funding
- Credit Rating Advisory

Fund and Non-fund based Solutions

- Term and Equipment Loans
- Working Capital
- Factoring
- External Commercial Borrowings
- Buyer's Credit

Rating Advisory

- Bank Loan Rating
- Structured Rating
- NCD & Bond Rating
- IPO Rating

Wealth Management & Advisory

We offer advisory services to businesses on all areas of project management and business transactions.

Transaction Advisory

- Feasibility Study, Project Structuring and Report
- Evaluation of PPP Structures
- Preparation of Bid Documents
- Bid Process Management

Detailed Project Report

- Inception Report
- Survey Drawings
- Drafting of Contract Concession Agreements
- RFP Valuation Reports

Project Management Consultancy

- Program Charters
- Staffing Analysis
- Validation of Schedules
- Time Cost Tradeoff

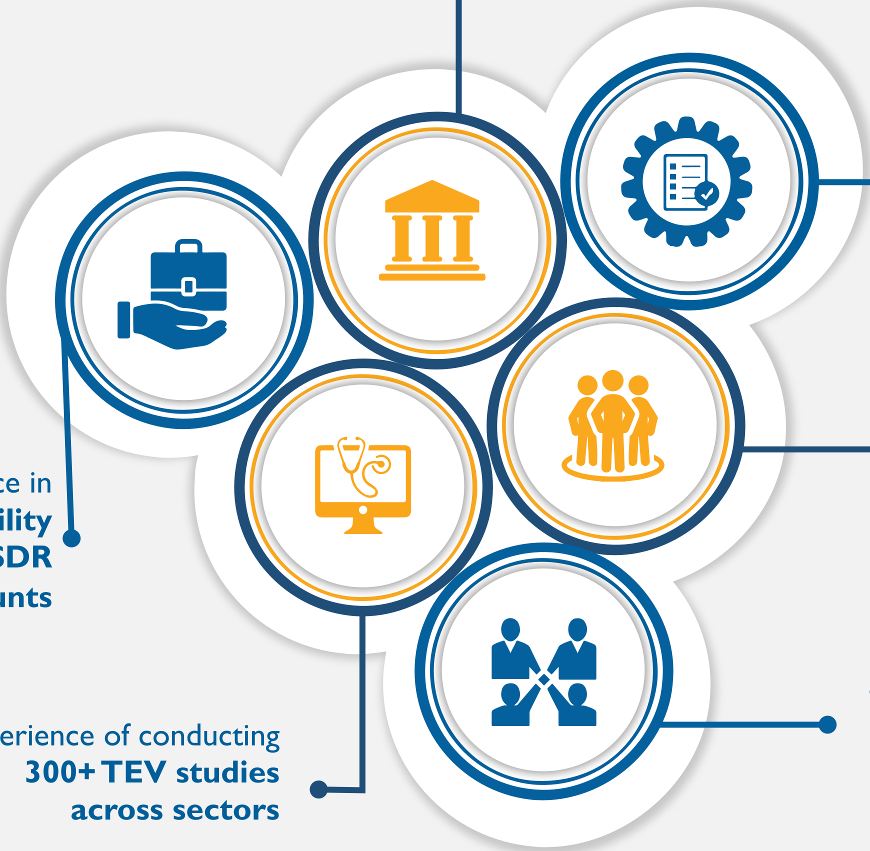
TEV Studies - Financial Viability of Projects

Empanelled with **20+ banks**

Strong understanding of **RBI norms**

Experienced team of **Ex-bankers, engineers & chartered accountants**

Dedicated team of **research analysts** focused on sectors such as **energy, infrastructure, real estate, consumer, power and healthcare**



Experience of conducting **300+ TEV studies across sectors**

Experience in **conducting viability studies of SDR Accounts**

Training Solutions

We provide customized training, leadership and outbound programs to bankers, with an experienced team of CMDs, EDs, CGMs, GMs of banks, B-school professors and industry experts.

- Training referrals from **23+ banks**
- Successful training of **300+ candidates** up to DGM level
- Experience **of designing customized programs** as per requirements of financial institutions
- **Post-program** mentoring
- Membership of **Resurgent Alumni Groups**
- MoU (Memorandum of Understanding) with universities such as **IICA, JERC University** and **Frankfurt School of Finance & Management**
- Conducted programs on **NPA, FOREX, Leadership, Credit, Risk, Recovery, Treasury and Retail**

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Debt | Equity | Advisory | Training | TEV

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