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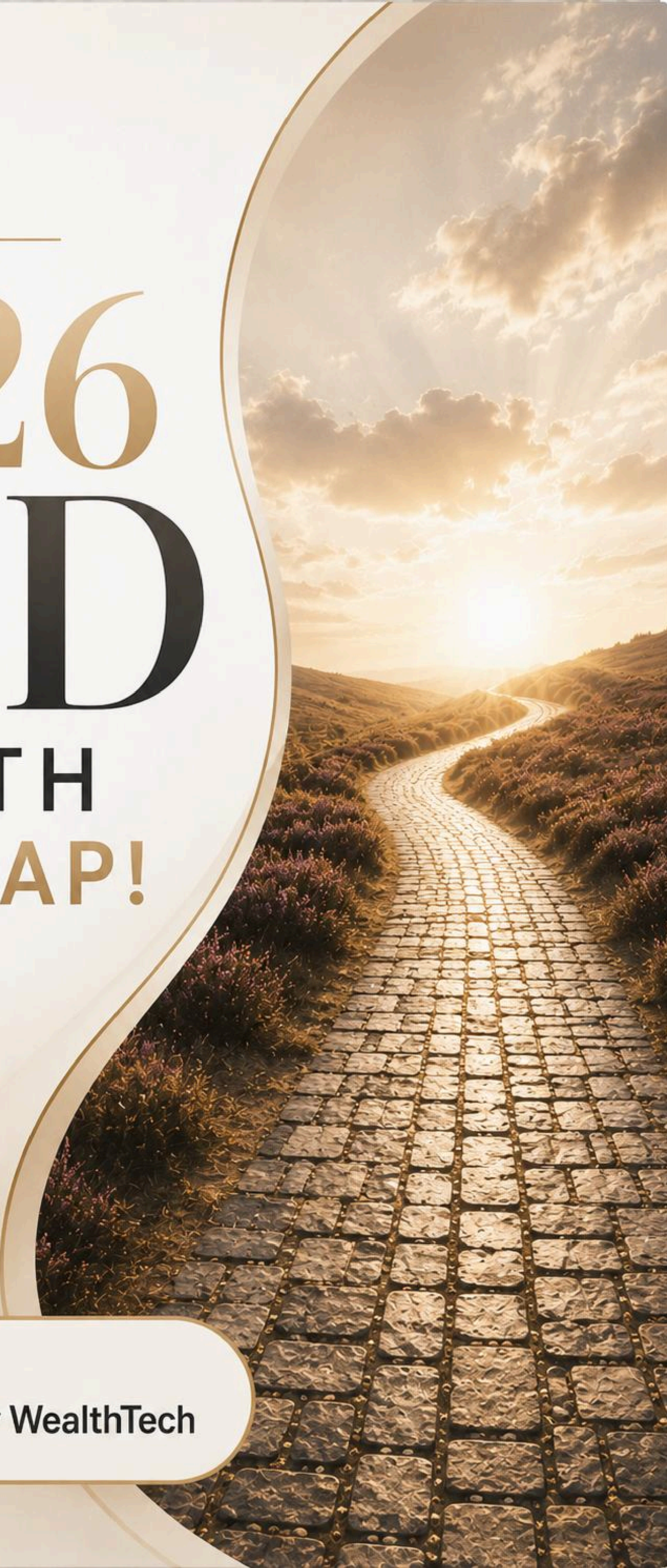
THE 2026 FPD GROWTH ROADMAP!



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INTRODUCTION

Why This Roadmap Exists

Most Financial Product Distributors start with a single product, usually mutual funds. But the reality is, clients do not have single-product needs. A client saving for retirement may need mutual funds, while a business owner may need bonds. On the other hand, a high-net-worth investor may need PMS or AIFs, and a family planning succession may need estate planning. The future belongs to advisors who can provide holistic wealth solutions. This roadmap is designed to help Financial Product Distributors evolve into modern Wealth Managers and build scalable businesses capable of managing **₹100 Crore** and beyond.

> **The future belongs to advisors who can provide holistic wealth solutions.**

UPGRADE MINDSET. ENHANCE SKILLS. DELIVER VALUE.

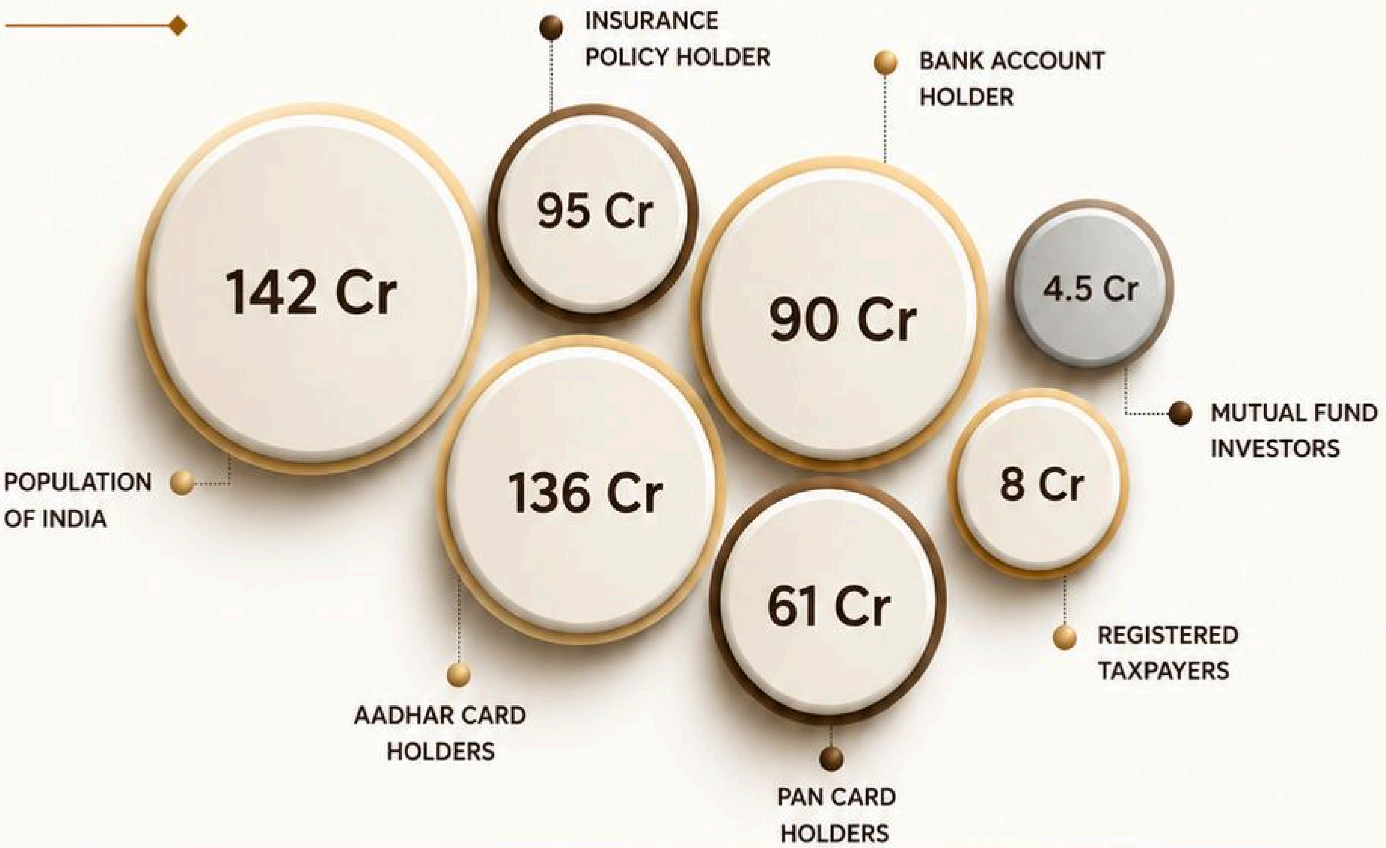
BECOME A WEALTH MANAGER.

CHAPTER 1

The Potential Opportunity

India is experiencing one of the largest wealth creation cycles in its history. Rising financial awareness, digital adoption, expanding capital markets, and growing investor participation are creating unprecedented opportunities for Financial Product Distributors.

The Numbers Tell the Story



This gap represents one of the largest financial advisory opportunities in the world.

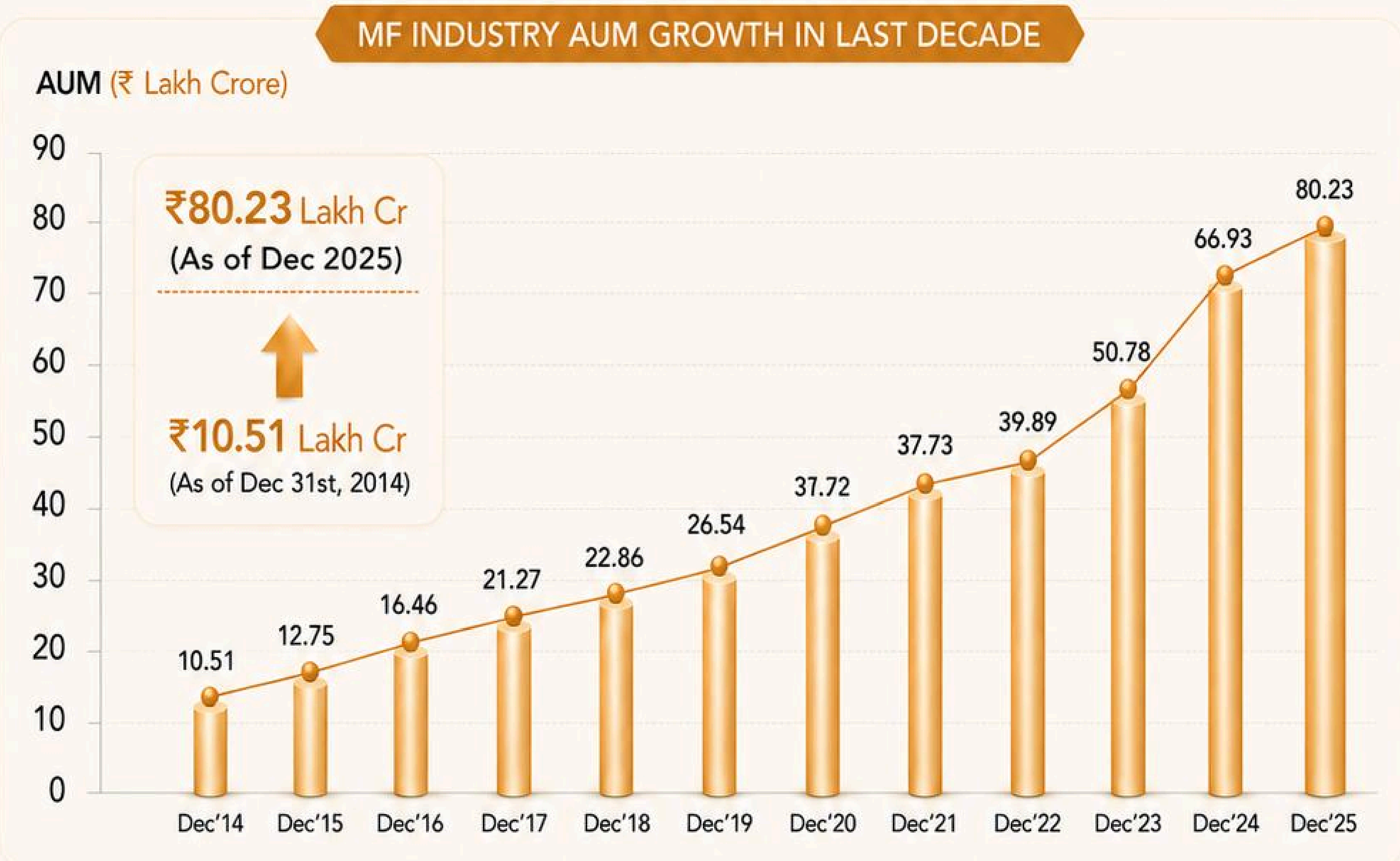
While financial products continue to grow rapidly, quality financial guidance remains significantly underpenetrated.

The next decade belongs to those who can bridge that gap.

Why Wealth Management Is Exploding

India's financial ecosystem is witnessing unprecedented growth, driven by rising income levels, financial awareness, digital adoption, and strong market performance. At the heart of this transformation lies the Mutual Fund industry.

Mutual Fund Industry

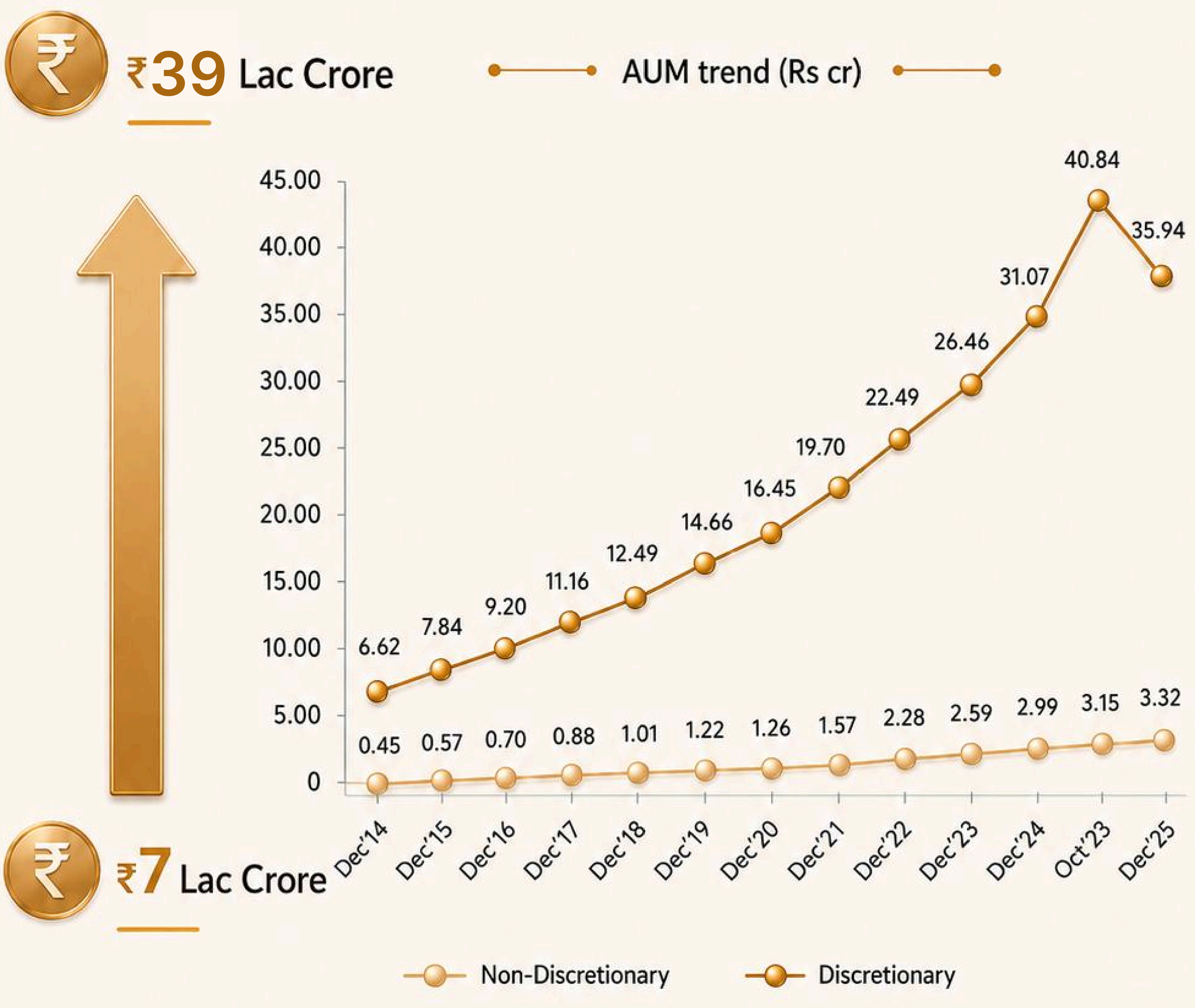


From ₹10.51 Lakh Cr in Dec 2014
to ₹80.23 Lakh Cr in Dec 2025—
A remarkable 7.6x growth in just 10 years.

THE POTENTIAL OPPORTUNITY – SIP BOOK

Growth of PMS Industry in India

PMS INDUSTRY GROWTH



Growth of AIF Industry in India

The AIF industry in India has witnessed robust growth backed by rising investor interest, evolving strategies and a strengthening regulatory ecosystem.

Strong growth of
31.5%
in last 5 Years

Indian AIF Industry
₹15.5 Lac Crore
as of May 31 2026
₹2.82 Lac Crore
as of 2018–19

INDIAN AIF INDUSTRY

₹15.5
Lac Crore

₹2.82
Lac Crore

Rising Investor Participation

Robust Regulatory Framework

Growing Fund Raising Activity

Diversified Investment Opportunities

Strengthening Ecosystem

Bond Market

BOND MARKET HAS GROWN BY CAGR 15.40% IN PAST DECADE

CHAPTER 2

Why Most FPDs Never Reach ₹100 Crore AUM

Most distributors don't fail.

They **plateau**.

Many build successful practices up to a certain point before **growth begins to slow**.

The reasons are **remarkably consistent**.

COMMON GROWTH BARRIERS

- Limiting themselves to a single product
- Lack of client segmentation
- Weak digital presence
- No structured marketing system
- Absence of scalable technology
- Transaction-driven approach
- Lack of a wealth planning framework

Building a **₹100 Crore** wealth business requires a shift from product distribution to **client-centric wealth management.**

CHAPTER 3

The Wealth Partner Evolution

Every successful wealth business follows a predictable evolution.

01
₹0–₹1 Crore AUM
Product Seller
Focus: Transactions

02
₹1–₹5 Crore AUM
Trusted Advisor
Focus: Relationships

03
₹5–₹25 Crore AUM
Wealth Manager
Focus: Solutions

04
₹25–₹100 Crore AUM
Wealth Enterprise
Focus: Systems

05
₹100 Crore+ AUM
Institution Builder
Focus: Scale and Legacy

The objective is not simply to grow assets.

The objective is to **evolve professionally at every stage.**

PHASE 1

₹0–₹1 Crore AUM

Build Your Foundation

Every great wealth business begins with a strong foundation.

This phase focuses on establishing credibility, creating visibility, and acquiring your first investors.

Focus Areas

- Registration & Compliance
- Professional Branding
- LinkedIn Presence
- WhatsApp Business
- Google Business Profile
- First 25 Clients
- First SIP Book
- Basic Goal-Based Investing
- Investor Education

> The goal isn't scale.
> **The goal is consistency.**

PHASE 2

₹1–₹5 Crore AUM

Build Trust

Growth begins when trust compounds.

At this stage, successful FPDs focus less on transactions and more on client engagement.

Key Growth Drivers

- Weekly Client Communication
- Investor Education
- Portfolio Reviews
- Goal Planning
- Community Events
- Referral Systems
- SIP Expansion

> "The strongest businesses are built through **consistent communication and relationship management.**"

PHASE 3

₹5–₹25 Crore AUM

Become a Wealth Manager

This is where transformation happens. Clients begin seeking solutions beyond mutual funds.

As wealth grows, expectations evolve.

This is where a multi-product approach becomes essential.

"The goal is no longer product distribution.
The goal is solving a wider range of client needs."

Expand Your Product Universe

- Mutual Funds
- Bonds & NCDs
- PMS
- AIFs
- Insurance
- Corporate Fixed Deposits
- Loan Against Mutual Funds
- Pre-IPO Opportunities
- Offshore Investments

Why **Settle for One,** When You Can **Offer Many?**

The Power of **Multi-Product Distribution**

8 Ways FPDs Unlock Limitless Financial Potential!

01
Broader Product Range = Better Client Retention

Offer a wider suite of products to meet diverse client needs and build lasting relationships.

02
Tailored Solutions for Every Investor

Personalized strategies that align with individual goals and risk appetites.

03
Higher Client Segmentation and Market Reach

Target the right investors effectively and expand your market presence.

04
Resilience in Market Cycles

A diversified product mix helps navigate volatility and sustain long-term growth.

05
High-Ticket and Niche Products = Higher Earnings Potential

Access premium opportunities that drive higher revenue and stronger margins.

06
Competitive Edge in Wealth Management

Differentiate with innovative solutions and stay ahead in a competitive market.

07
Enhanced Credibility and Expertise

A strong product offering builds trust and positions you as a reliable advisor.

08
Alignment with Changing Investor Preferences

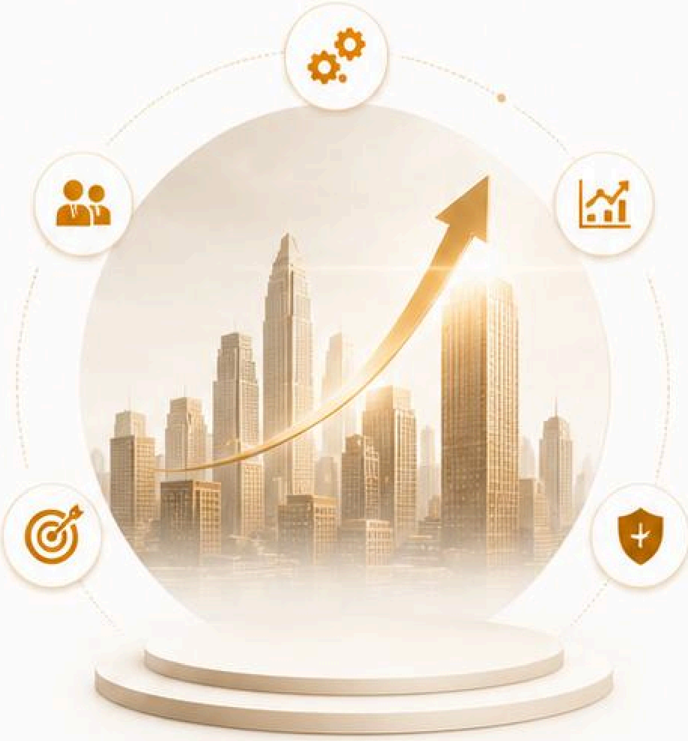
Stay relevant by offering products that evolve with investor needs.

PHASE 4

₹25–₹100 Crore AUM

Build a Wealth Enterprise

Growth at this stage is driven by systems, processes, and scalability. This is where advisors transition from being practitioners to business builders.



“At scale, systems become your **competitive advantage.**”

Client Segmentation

- Retail Investors
- HNIs
- Business Owners
- Professionals
- Family Offices

Team Building

- Relationship Managers
- Operations
- Marketing
- Research
- Client Servicing

Technology Stack

- CRM
- Goal Planning
- Portfolio Scanner
- Client Reporting
- Marketing Automation
- Asset Allocation Tools
- Research & Insights

Why do FPDs need a platform?

- Access to a comprehensive suite of financial products.
- Sales & marketing support, technical support, and service support.
- Assistive tools to aid in managing your clients' portfolios.
- Ease of acquiring new clients and effectively managing existing ones.
- The responsibility for navigating through regulatory changes lies with the platform.
- A continuous focus on learning and development, including training and skill enhancement.

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The Centricity Advantage

Centricity helps Financial Product Distributors accelerate their journey from distributor to wealth manager.

What Partners Gain Access To

- Multi-Product Investment Platform
- Research & Insights
- Training Programs (Centrishala)
- Marketing Support (MARCOM tool)
- Product Marketplace
- Asset Allocation Tools
- Goal Planning
- Portfolio Scanner
- Client Reporting
- Dedicated Support

> "Everything required to build a scalable wealth management business under **one ecosystem.**"

Centricity handholds you at each stage while you dealing with clients

Ongoing support

FPDs can provide ongoing support and guidance throughout their clients' investment journey, including monitoring the portfolio and tracking the achievement of their clients' financial goals.

Transparency and accountability

FPDs are required to act in their clients' best interests and to disclose any conflicts of interest. This means that their clients can trust that they will provide suggestions that are in line with their financial goals.

Tailored investments

FPDs will take the time to understand their clients' personal financial situation, goals, and risk tolerance. They can then recommend an investment strategy that is tailored to their clients' specific needs and objectives.

Wide range of investment options

FPDs typically have access to a wide range of investment options, including those that may not be available to retail investors. This means they can offer more diverse investment portfolios and potentially better returns to their clients.

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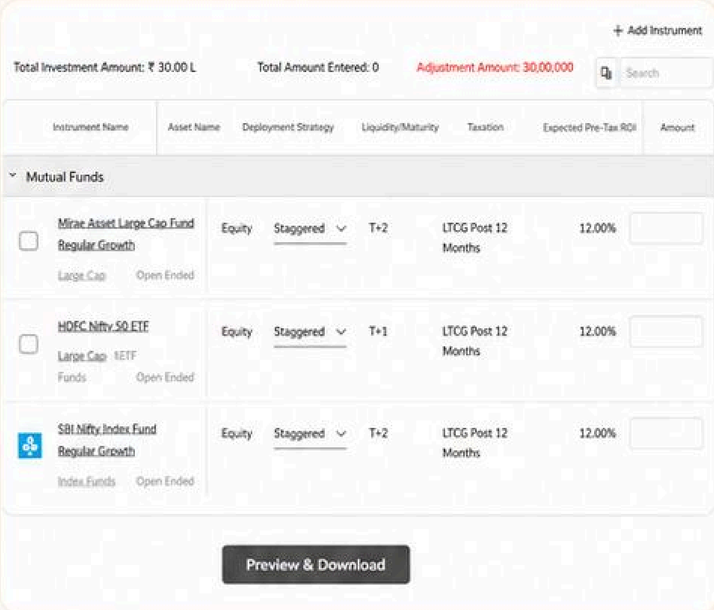
Smart Tools for
Smarter Investments

Powerful tools to simplify your investment journey and make informed decisions with confidence.

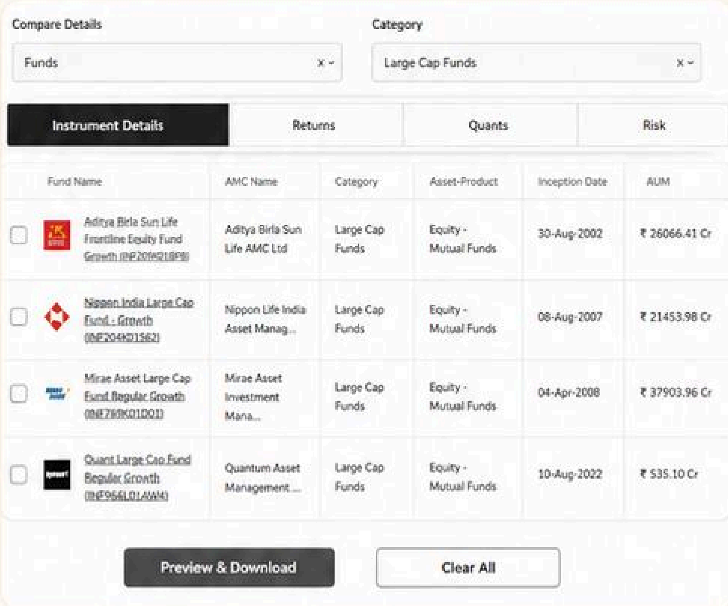
1 Quick Invest

Invest in mutual funds instantly with a streamlined and hassle-free experience.



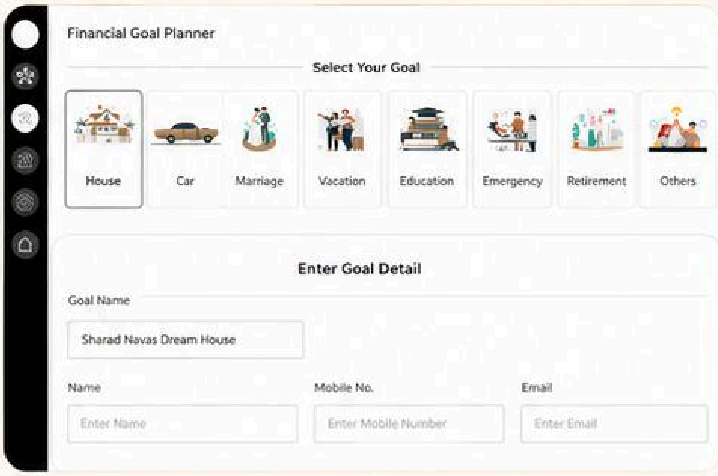
2 Compare Tool

Compare mutual funds across key parameters and choose the best fit for your goals.



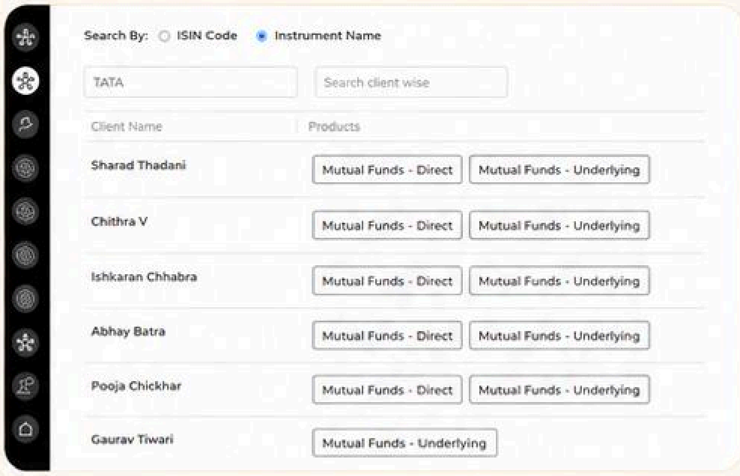
3 Goal Planning Tool

Plan your financial goals with ease and stay on track for a secure future.



4 Portfolio Scanner

Get a consolidated view of client portfolios across products in one place.



User Friendly Interface
Simple and intuitive design for effortless navigation

Time Saving Solutions
Streamline processes and make faster investment decisions

Data Driven Insights
Access accurate data to compare and analyze effectively

Goal Based Planning
Align investments with your financial goals seamlessly

Secure & Reliable
Bank-grade security to keep your data protected

Smart Tools. Smarter Decisions. Stronger Future.

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Advanced Tools for
Smarter Investing

Powerful analysis. Smarter allocation. Better decisions.
Everything you need, all in one platform.

5 Product Marketplace

Equity | Debt | Hybrid | Commodity | REITs / InvITs | Select Categories

LOWEST RISK → HIGHEST RISK

Debt 5.0% to 7.0%
- Ultra Short Term Funds
- Money Market Funds
- Liquid Funds
- Overnight Funds

Debt 6% to 8%
- Fixed Return Principal Protected MLDs
- Fund of Funds
- Government Securities Funds
- Fixed Maturity Funds (FMPs)
- Dynamic Bond Funds

Debt 6% to 8.5%
- Credit Risk Funds
- Medium Term Debt Funds
- Long Term Debt Funds

Low >3yrs

Hybrid 7% to 9%

Equity 9% to 12%
- Large Cap PMS
- Large Cap AIF
- Large Cap Funds
- Index Funds
- Childrens Funds
- Retirement Funds

Equity 10% to 16%
- Large and Mid Cap AIF
- Direct Equity Stocks

Higher >3yrs

Equity 15% to 20%
- Equity AIF (Unlisted equities)
- Unlisted Equity Shares

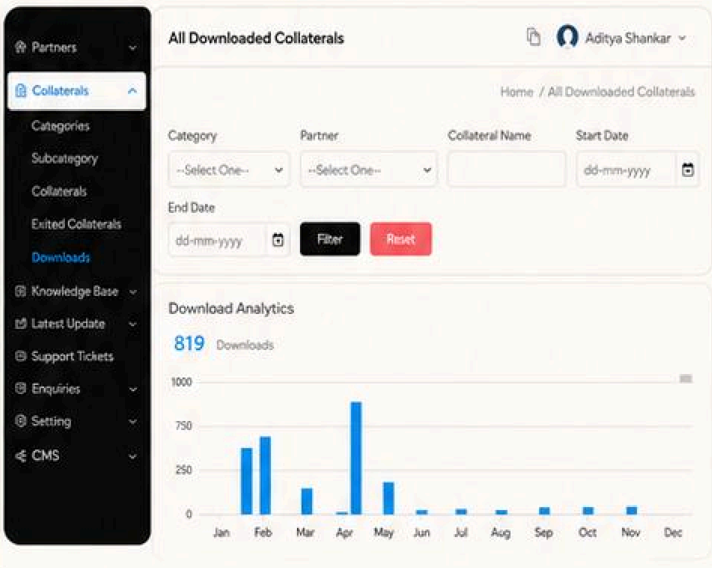
Highest 3yrs To 10yrs

Debt 12% to 15%
- Revenue Backed Funds

HIGHEST RISK

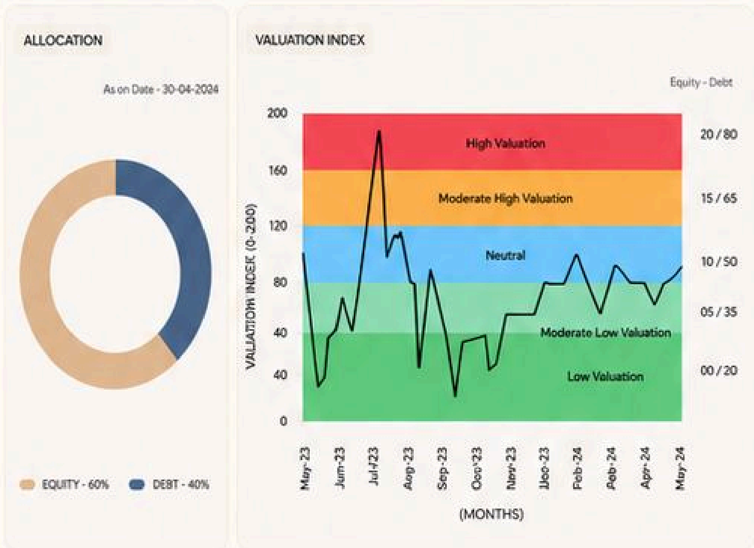
6 Marketing Tool

Track and manage your collaterals efficiently.



3 Asset Allocation Tool

Visualize allocation and risk to build balanced portfolios.



Comprehensive Market Insights
Analyze trends and make informed choices

Smart Risk Assessment
Understand risk before you invest

Data-Driven Decisions
Leverage real-time data for better outcomes

Portfolio Optimization
Allocate assets efficiently

Seamless Experience
All tools, one platform, endless possibilities

Secure & Reliable
Your data is safe with us

Better Tools. Better Insights. Better Investments.

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Your Knowledge Hub

Centrishala.co.in

Expert-Led Courses

Learn from industry experts with practical insights.

On-Demand Learning

Access anytime, anywhere and learn at your pace.

Free Certifications

Enhance your skills with NISM certifications for FREE.

Wide Range of Topics

From basics to advanced, we've got you covered.

Career Growth

Empower your future with knowledge that makes an impact.

Learn. Grow. Succeed. Together.

CHAPTER 5

The ₹100 Crore Mindset

The difference between a ₹5 Crore advisor and a ₹100 Crore wealth manager is rarely product knowledge.

The difference is mindset.

The ₹100 Crore Formula

Systems
Over Heroics

Consistency
Over Intensity

Trust
Over Transactions

Technology
Over Manual Processes

Client Experience
Over Product Selling

Diversification
Over Dependency

> "The biggest shift is moving from managing investments to **managing relationships at scale.**"

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The Future Belongs To Wealth Managers

- The next decade of wealth creation in India will not belong to those who simply distribute products.
- It will belong to those who solve financial problems.
- Those who combine technology with trust.
- Those who build long-term client relationships.
- Those who evolve continuously.

> The future belongs to Wealth Managers.
>
> The future belongs to those willing to build.

Ready To Build Your ₹100 Crore Wealth Business?

Join the Centricity ecosystem and gain access to:

- Technology
- Products
- Research
- Training
- Marketing Support
- Growth Infrastructure

Financial Product Distributor › Trusted Advisor › Relationship Builder › Wealth Manager › Wealth Enterprise

From Financial Product Distributor to Wealth Manager.

From ₹0 to ₹100 Crore AUM.

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