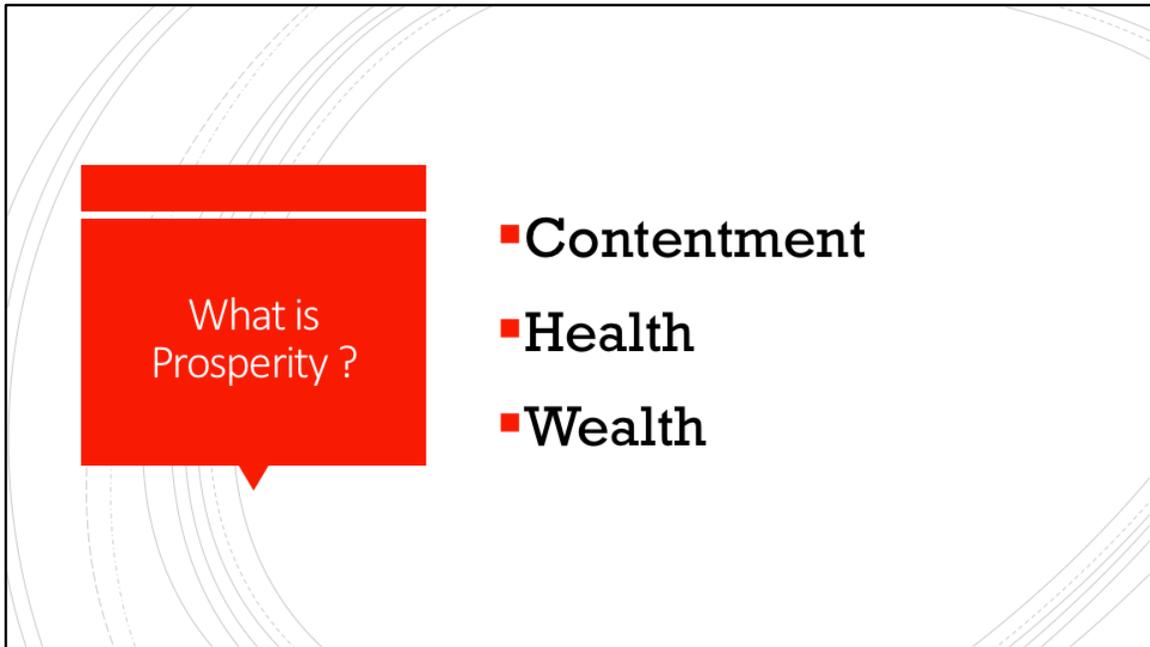


Most of us are more prosperous than we think we are but we can become even more prosperous.

As you go through these slides we hope you will try **finding your own path** to boost your prosperity and the prosperity of the lives you touch.

You may find this presentation and the other resources on this webpage useful in the prosperity journey.



Many people mistake prosperity for wealth but if we think a little we know that health and contentment too, are vital.

If you look around, you will find people with very little wealth can be prosperous while a person with a lot of wealth can be a slave constantly chasing more wealth and be far from prosperous by our definition which includes wealth, health and contentment. All of us know this but achieving prosperity in everyday life is a struggle.

You Gain if others Gain

- **Collective Good**
- **Contentment Increase**
- **Wealth Increase**

We recognize that for our own prosperity increase to be unlimited the world has to become fairer with a better environment and less conflict. If our prosperity message becomes viral then the majority will start acting on prosperity and the collective wisdom and action will make universal prosperity a self fulfilling prophecy.

If every Indian household became a “Desh ki Taraaki Mein Hissedar” with small amounts invested in stocks, then the stock market would see huge inflows and our stock holdings will benefit. **Individual good is linked to collective good.**



We do not think that our learnings will necessarily work for you but this is what we tell our children if they want to understand our prosperity journey.

#1 – Create **optionality** so that you can **take bold decisions** and **pursue your passion**– We built a nest egg to create optionality for ourselves so that we were not slaves to a Citibank salary and could take a risk to work on our passion – internet payments

#2 – **Believe in yourself** – We thought we would succeed and had a Plan B if we failed. Fortunately, our belief worked

#3- **Conquer fear** – You cannot let fear rule your life

Can everyone become Prosperous ?

- **Desire**
- **10 % Loans**
- **Universal Basic Income**

We do believe that all of us can become prosperous, and all will have their share of struggles along the way, but we have to work on prosperity with the right approach.

For the poor today, the path to build prosperity even if they are talented and hardworking is difficult. We need to make it easier so that anyone who has the desire and is not mentally or physically challenged can become prosperous. For those who are challenged we need Universal Basic Income.

We need solutions where 10% unsecured digital overdrafts in a 6% inflation economy are profitable for lenders.

This may all sound utopian and we do not claim to have the best solutions but we have Shraddha (belief) that minds which are better than ours will find solutions for a world which is much fairer.

The Infinity Solution to Prosperity

- Infinite Users
- Zero Cost
- Platform Revolution

We were both on the founding team of PayPal which is now a 100 billion \$ plus company because it figured out how to get its users to tend to infinity and all its costs including fraud cost to tend to zero. Platforms such as PayTm, Oyo, Flipkart are creating a revolution that is removing waste and making it possible for many more people to access services that earlier only the rich could afford.

The platform revolution will be bigger than the internet revolution and you all would be well advised to think about how you could use platforms to make your prosperity journey easier. Profitable digital overdrafts at 10% in a 6% inflation economy will become possible because of the platform revolution.