



KOVIDĀRA

—● ADVISORS ●—

- As organisations grow, so do the plethora of choices available for decision making.
- Most decisions tend to be sub-optimal as they are constrained by historical paths of least resistance, lack of quantification of impact on decision choice, as well as conflicting stakeholder agendas that are difficult to integrate due to nebulous inter connectedness.
- We help organisations navigate these choice environments, ensuring that everyday decisions remain aligned with true preferences and strategic intent — even as conditions change.



Process Flow :

Phase I

- It will map all possible decision paths

Phase II

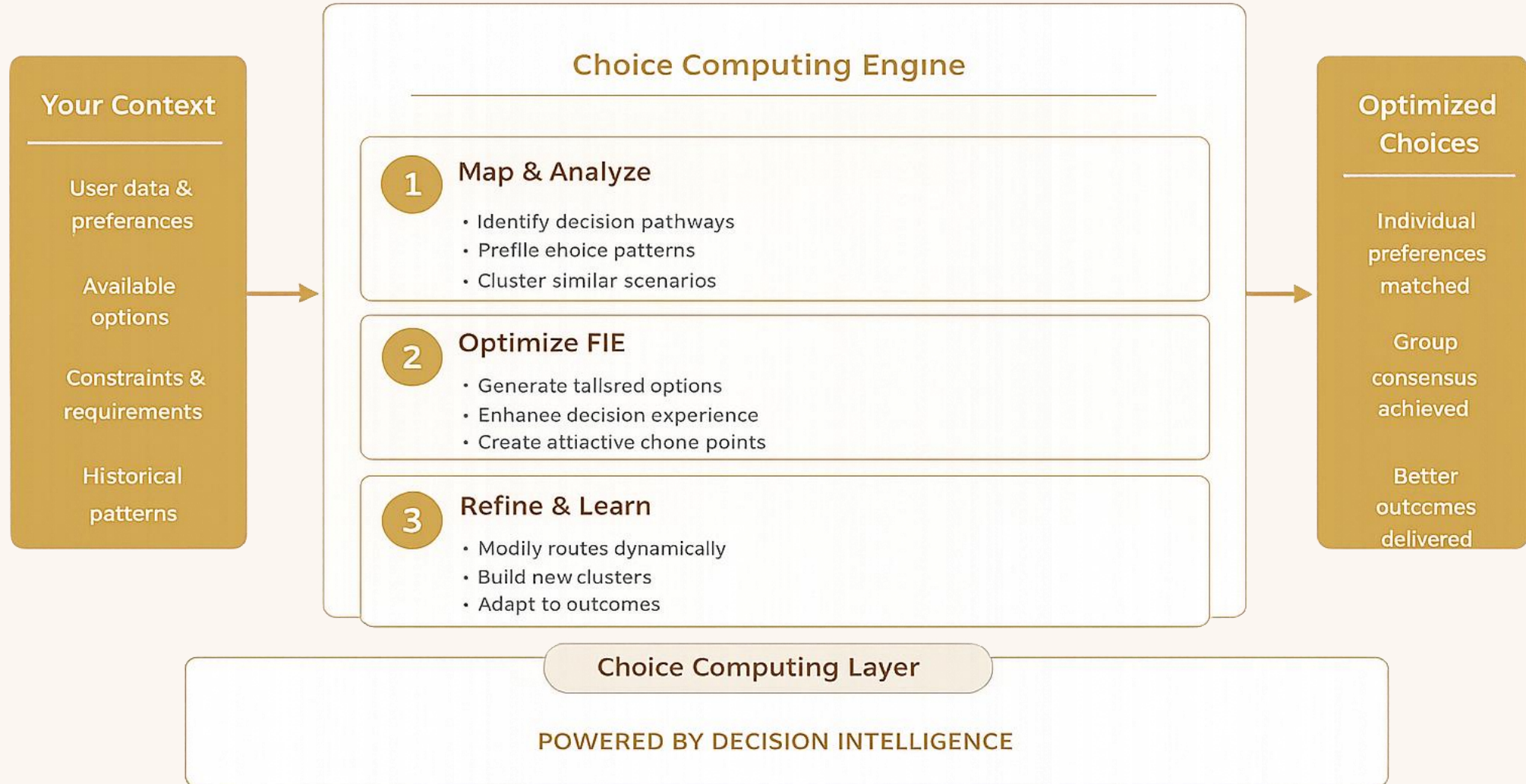
- Then it will overlay gating / threshold based on user preference and optimization parameters.

Phase III

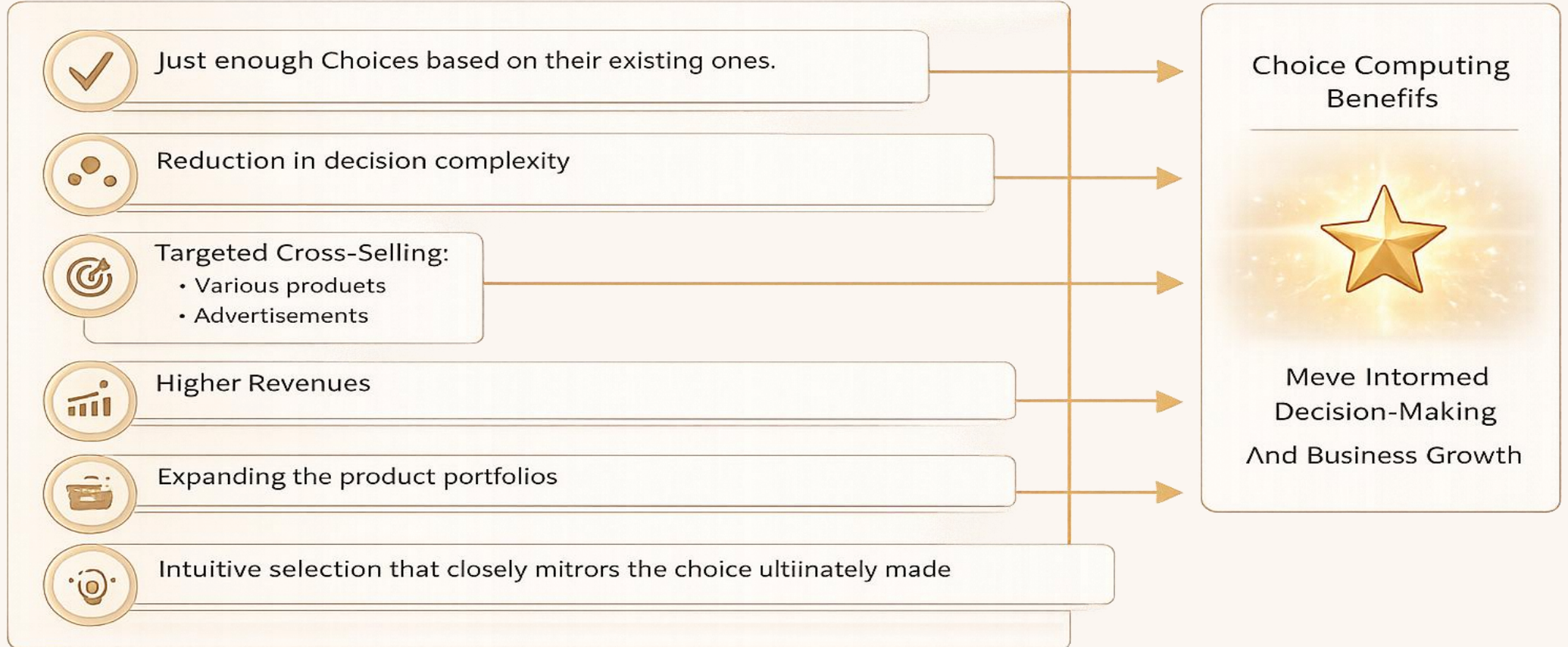
- Output of a minimal set of choices along with their cost benefit analysis which help to arrive at optimal decision.



Decision Architecture Framework



Choice Computing Deliverables



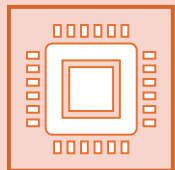
Case Studies: Application of Choice computing



Investnet: *From reactive advisory to engineered retention decisions*



Real Estate: *From persuasion to decision momentum engineering*



Retail: *From static stores to dynamic choice environments*



Employment: *From generic skilling to personalised opportunity pathways*



The Architects

Who have curated the framework with greatest precision

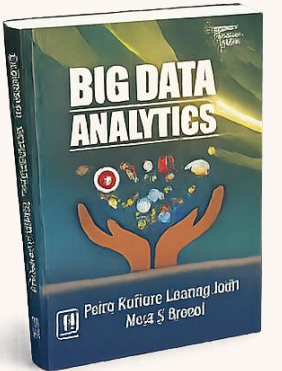
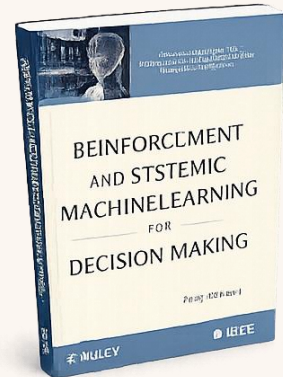
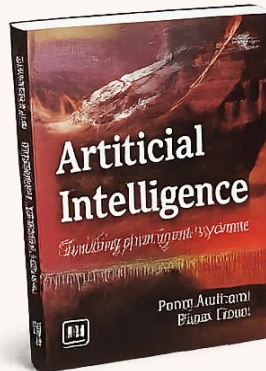
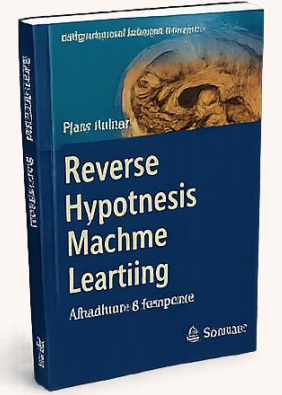
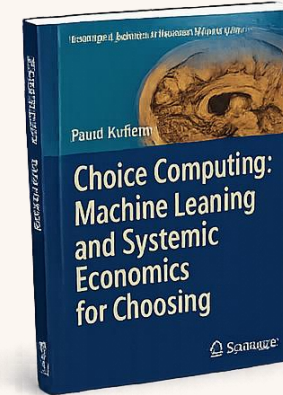
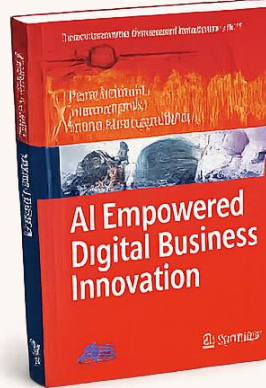


Chief Scientist:

Prof. Parag Kulkarni

Professor ,Tokyo International University

A well-known expert in Artificial Intelligence



Jaideep Sen: Chief Strategist

- **Jaideep Sen has over 30 years of leadership experience in global banking and management consulting, specializing in treasury, technology strategy, risk management and analytics.**
- **Jaideep was a founding member of India's largest private bank's treasury working across asset classes as well in a commodity derivatives exchange, where he helped develop indexes, structured contracts, and trading regulations.**
- **He has contributed to regulatory task forces in India and abroad. He has been a Senior Advisor to a Big 4's Financial Risk Management and Business Advisory practices and to multinational banks and conglomerates on risk management, ALCO and treasury strategy.**
- **He mentors and invests in technology and analytics startups and has been a guest lecturer at Universities overseas in their Master of Financial Engineering courses as well at training institutes of regulators.**

Umesh Ikhe: Chief Technologist

- **Umesh brings more than thirty years of leadership experience within the banking technology sector.**
- **He has served in a senior leadership position overseeing a software company.**
- **As Chief Technology Officer at a prominent rating agency, he spearheaded key digital initiatives, including advanced analytics and new product development.**
- **In his capacity as Head of Practice and Marketing at a renowned software firm, he implemented solutions for financial institutions across the APAC and African markets.**
- **Additionally, he co-founded AgriTech startups focused on delivering data and analytics services to the agriculture industry.**
- **Umesh holds a degree from IIM Bangalore**

Mantha Ravishankar – Business Advisor

- **Ravishankar Mantha is a markets and agri-business strategist with over three decades of experience designing decision frameworks at the intersection of finance, commodities, and agriculture.**
- **He has worked with institutions leading private sector banks where in he was instrumental in setting up new business which included Precious Metals Desk, Commodity & Agribusiness, translating market signals into actionable business decisions.**
- **As Founder of AgRisk Data analytics, he works closely with agriculture and food-industry organisations to diagnose business problems, design analytical and operating frameworks, and implement solutions that address price risk, supply-demand uncertainty**





“We design the rules, defaults, and decision logic that consistently make the right choice the easy one—at scale.”

Use Case Annexure



Use Case

- **Investnet (Wealth / Advisory Platforms) : Problem: Customer Attrition & Misallocation of Advisor Bandwidth**
- **Expanded Problem Statement**
 - Large wealth platforms face a structural mismatch between **advisor capacity** and **client needs**. While customer data is abundant, advisors are overwhelmed by undifferentiated client lists, reactive servicing, and low-signal engagement activities.
 - As a result:
 - High-risk customers are often identified too late
 - Advisors spend disproportionate time on low-impact clients
 - Product recommendations are misaligned with customer intent and timing
 - Attrition occurs not due to poor products, but poor **choice routing**
 - The core issue is not advisory quality — it is the **absence of an engineered choice system** that determines:
 - *Which customers need attention now*
 - *Which products are relevant at this moment*
 - *Which advisor action yields the highest retention leverage*
- **Choice Computing Intervention**
 - Identify customers at risk *before* disengagement signals become visible
 - Compute **product-at-risk** × **customer-at-risk** intersections
 - Design optimal **choice routes**:
 - Right products → right customers
 - Right customers → right advisors
 - Prioritise advisor actions based on **retention and lifetime value impact**, not raw activity
- **Outcome**
 - Reduced attrition
 - Higher advisor productivity
 - Advisors focus on **decisions that matter**, not volume



Use Case

- **Prioritii – Retail (Singapore): Problem: Fragmented Online–Offline Customer Experience**
- **Expanded Problem Statement:** Modern retail customers expect the **intelligence of online shopping** while physically browsing in stores. However, most offline retail experiences remain static, generic, and disconnected from real-time customer intent.
 - Retailers struggle to:
 - Understand in-store decision paths
 - Identify moments where choice reinforcement can influence purchase
 - Translate digital personalisation into physical environments
 - The gap results in missed cross-sell opportunities, suboptimal promotions, and inconsistent customer experience.
 - **Choice Computing Intervention**
 - Cluster **shopper movement and behavior paths** inside stores
 - Identify and strengthen **in-store choice points**
 - Sequence promotions, recommendations, and incentives dynamically
 - Align digital intent signals with physical decision moments
 - **Outcome**
 - Higher conversion per visit
 - Improved basket size
 - Seamless online-like intelligence in offline shopping



Use Case

Real Estate (Japan): Problem: Long Turnaround Time & Waste of Executive and Customer Effort

- **Customers face:**
 - Too many comparable options
 - Poorly timed follow-ups
 - Lack of emotional or contextual triggers to commit
 - Executives, meanwhile:
 - Spend excessive time repeating generic interactions
 - React instead of orchestrating decision moments
 - Fail to intervene at the critical choice inflection points
- **The result is prolonged sales cycles, lost conversions, and significant waste of executive bandwidth.**
 - Choice Computing Intervention
 - Map the customer decision journey, not just the sales funnel
 - Identify key choice points where commitment probability spikes
- **Engineer personalised “surprises”:**
 - Timely information
 - Contextual nudges
 - Scarcity or relevance cues
- **Create structured choice paths that reduce indecision and accelerate commitment**
- **Outcome**
 - Faster deal closure
 - Reduced turnaround time
 - Executives focus on high-leverage interventions, not repetitive persuasion

