

Twitter Thread by Charlie Mungerilal



Charlie Mungerilal

@CMungerilal



I will never invest in Paytm, Policybazaar or Fino. Why?

What is their USP?

Convenience, Options and User friendly way to buy loan, wealth management and insurance products.

If you go to ICICI or Kotak app, it offers all the products with same USP. So there is no MOAT.