

Twitter Thread by [Rainmatter](#)

[Rainmatter](#)

[@Rainmatterin](#)



We've spoken about Rainmatter in bits and pieces, but we just realized we had never shared the backstory■

So, a little about why we started Rainmatter, what we are trying to do and the awesome startups we've partnered with.

<https://t.co/bXj5SghP6T>

1/23

Back in 2016, when we started Rainmatter, there were just about 70-80 lakh Indians who invested at least once a year. With [@zerodhaonline](#), we had solved the problem of a superior execution experience with Kite.

But the bigger problem was that the market was too shallow.

2/23

We also realized that we can only do so much on our own to expand the pie.

When we built Kite, we first built out a set of APIs called Kite Connect (<https://t.co/3weCdsOviP>) on top of which Kite was built.

3/23

So we figured we could open them up to startups who were building experiences around capital markets that could potentially expand the markets. Because it didn't make sense for them to build execution from scratch given that we had solved it.

4/23

Around this time, [@Nithin0dha](#) and Kailash (K) were at a cloud conference, and the Chief Of Cloud of a company was speaking. 5/23

So [@Nithin0dha](#) jokingly told K, "if he's the chief of cloud, then I want to be a Rainmaker."

K suggested if that's the case and if we wanted to invest in startups, we should call the company Rainmatter, and that's how we came to be.

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At Rainmatter, we invest in startups building solutions around capital markets that can potentially bring the next 10 million Indian investors into the markets. That's our core thesis. We aren't a traditional fund in the sense that growing the markets comes first than ROI.

7/23

With that, a little bit about all the super awesome startups we've partnered with in no particular order.

8/23

.[@smallcaseHQ](#) was the first startup we partnered with. [@vasanthkamath](#), [@anugrah_shrivas](#) & [@rohang07](#) have built an amazing platform that allows people to invest in diversified basket of stocks that reflect themes & ideas. <https://t.co/3J9iNReKVR>

9/23

They've also built Publisher - a comprehensive solution for financial advisers. The platform makes operations easy while advisers can focus on building their practice.

<https://t.co/BsvwM4QcsV>

10/23

And one day [@sankeyboy](#) came in to meet [@Nithin0dha](#) to show what he & [@AbhinavParashar](#) were building at [@digio_in](#). [@Nithin0dha](#) fell in love with the product and they went out with a cheque■

11/23

Digio has built a brilliant stack of solutions to help businesses go fully digital right from KYC, e-Sign to recurring payments through e-NACH. The [@zerodhaonline](#) signup flow is powered by [@digio_in](#).

12/23

If you're a trader, you need to have access to the best data & tools. [@abidsensibull](#) is building [@BeSensibull](#) and it's probably the best options trading platform in India today.

<https://t.co/3ZebTOHLob>

13/23

Backtesting your trading strategies to see if they are good or bad is hard if you don't know to code.

[@Harsha_Streak](#), [@VipulDivyanshu](#) & [@Jaya_Streak](#) are building [@StreakTech](#) which allows you to create & backtest trading strategies without coding.

<https://t.co/UflTvUUEak>

14/23

One really important aspect of expanding the markets is financial literacy. [@LearnApp_co](#) today is creating some of the best courses on all things finance with some of the best and the brightest.

It's among the coolest Ed-tech startups in India.

<https://t.co/gnwNqO6444>

15/23

Here's me in the new role of an interviewer speaking to [@PrateekLearnapp](#) on his learnings from the journey building Learnapp. [3/4https://t.co/kj0DKToYFS](https://t.co/kj0DKToYFS)

— Nithin Kamath (@Nithin0dha) [April 11, 2021](#)

In a country like ours, we think fixed income is probably the best option to get people to start investing. But investing in bonds today is hard.

[@GoldenPiTech](#) has built an amazing platform that makes investing in bonds easier.

<https://t.co/5ikKQIRmTv>

16/23

We were blown away by the depth and quality of the articles that [@ShrehithK](#), [@baha1729](#), [@lokesh_gurram](#) & [@prai2303](#) were publishing [@Finception](#) so we immediately partnered with them.

17/23

Today apart from the brilliant [@finshots](#), they are working on making insurance easy with [@joinditto](#) <https://t.co/HI5vCwI3xf>

18/23

Filing taxes for traders & investors has always been hard. When we saw what [@iamvishvajit](#) was building at [@HowToQuicko](#), we fell for it. Quicko today has built an amazing platform that makes taxes easy.

<https://t.co/F4u8bxGqgT>

19/23

A misconception among traders is that you need to file ITR only if you make a profit. Many also don't file since it's quite complex, but [@HowToQuicko](#) has simplified it drastically. In our new [@Rainmatterin](#) podcast I talk to [@iamvishvajit](#) on their journey. <https://t.co/j7q0NBRYaN>

— Nithin Kamath (@Nithin0dha) [March 7, 2021](#)

They've also built [@sandbox_api](#) that makes GST, TDS & KYC accessible through APIs so that E-Commerce cos, Fintechs, NBFCs, etc., can focus on building the business than worry about compliance.

<https://t.co/s89E8hHhRf>

20/23

We need more fixed income options than plain vanilla bonds. [@ajinkyamkul](#) & team [@WintWealth](#) are working on creating asset-backed fixed income products that have higher returns than FDs and lower volatility than equities.

<https://t.co/RQKvP4ZkC8>

21/23

I don't think a big chunk of the addressable market can handle the volatility of stocks. An instrument that can yield more than FD, but less risky than equity is maybe the right product. Super excited to test this thesis in partnership with [@ajinkyamkul](#) & Growfix at [@Rainmatterin](#) <https://t.co/2u74jKkGMz>

— Nithin Kamath (@Nithin0dha) [January 28, 2021](#)

We're super proud of all the amazing platforms and experiences all these guys have built■■■

22/23

If you are building something that can potentially help in bringing the next 10 million Indians into the markets, we'd love to hear more.

<https://t.co/bXj5SghP6T>

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