

# ZeroSpam

*AI-powered spam + fraud call/SMS blocker tuned for Indian fraud patterns. Truecaller dominates but has privacy issues; ZeroSpam is the clean alternative. ■ 199/month for the millions of Indians drowning in spam.*

<b>Category</b>	Set 6 · Consumer & Family
<b>Customer</b>	Indian mobile users overwhelmed by spam calls, fraud calls, marketing SMS, and OTP-fraud attempts
<b>Monetisation</b>	■ 199/mo Solo · ■ 1,499/yr annual · ■ 399/mo Family (4 users)
<b>Build effort</b>	Med
<b>Plan version</b>	v1.0 — 2026-05

## Executive Summary

ZeroSpam is an AI-powered spam call + SMS blocker tuned specifically for Indian fraud patterns. The wedge: Truecaller dominates India's spam-blocking market (~300M MAU) but has well-documented privacy issues (contact-database scraping + business model based on selling caller-identification data + privacy concerns continually raised by users + regulators). The opportunity: a privacy-respecting clean alternative at ■ 199/mo subscription pricing for users who want spam protection without the privacy trade-off.

Product: AI-driven call + SMS classification (spam vs. fraud vs. legitimate) trained on India-specific patterns (OTP fraud + loan scams + tax-extortion calls + crypto scams + voice-cloning calls); user-controlled blocking + reporting + community-shared spam-number database (privacy-respecting; no contact-scraping); call recording for evidence (where legal).

Year-1 target: 25,000 paying subscribers generating ■ 5.2 crore annual revenue against ■ 85 lakh costs. Cash-positive month 4. Material India-specific opportunity but competes against well-entrenched Truecaller; differentiation must be substantive (privacy + subscription business model + fraud-specific focus).

## The Problem

Indian mobile users face one of the worst spam + fraud landscapes globally. Typical Indian smartphone user receives 10-25 spam calls/day + 15-40 spam SMS/day. Fraud calls have escalated: OTP-extraction fraud, fake tax-collection demands, fake police calls, loan-default extortion, crypto investment scams, voice-cloning (AI-generated relative-in-trouble calls). Estimated annual fraud losses to Indian consumers: ■15,000+ crore.

Truecaller is the default solution (~300M MAU in India). It works but: requires contact-list upload (privacy concern), monetises caller-data (privacy concern), shows ads (UX irritation), business-incentive misaligned (Truecaller benefits from continued data collection, not from solving the spam problem). Multiple regulatory complaints + privacy investigations + user dissatisfaction create market opening.

Alternative options thin. Native Android/iOS spam protection is generic + India-fraud-pattern-weak. Carrier-provided spam protection (Jio + Airtel) is limited + opt-in. Other competitors (Hiya + Mr. Number) are not India-specific.

## The Solution

ZeroSpam structured around clean privacy + India-fraud-focus. Privacy approach: no contact-list upload required (Truecaller's primary differentiator + biggest privacy risk); user-only controlled blocking + reporting; community-shared spam-number database based on aggregated user-reports of spam (not contact-scraping); transparent data practices + open-source-where-possible.

Call classification: real-time AI classification of incoming calls based on number + pattern + community-flagged status + India-fraud-specific signals. Categories: trusted contact / likely legitimate / likely spam / likely fraud / high-risk fraud (auto-block).

SMS filtering: structured SMS categorisation into Personal + Transactional (OTP + bills) + Promotional + Spam + Fraud. OTP-fraud specific detection (suspicious patterns of OTP requests + verification scams).

Fraud-specific protection: voice-cloning detection (AI-generated voice patterns increasingly recognisable), tax-extortion call patterns, fake-police call patterns, crypto-scam patterns, loan-default extortion patterns. India-specific signal training.

Community reporting: user-reports of spam numbers aggregated into shared database (privacy-respecting; report includes number + category only, not contact details).

Three structural differences from Truecaller. First, privacy-respecting (no contact-list upload). Second, subscription business model (aligns vendor incentive with user benefit). Third, India-fraud-specific (Truecaller is more spam-focused than fraud-focused).

## Market Opportunity

Indian smartphone users: ~750M. Subset paying for spam protection currently: ~5-8M (Truecaller Premium + others). Addressable willing-to-pay segment for privacy-respecting alternative: ~30-50M.

At ₹2,200/yr ARPU, SAM is ~₹6,000-11,000 crore. Realistic 4-year capture: 0.5-1.5% = ₹30-160 crore ARR.

Adjacent expansion. Year 2: family-tier (4-user shared protection across family). Senior-protection tier (elderly are highest-risk for fraud; premium tier with guardian-notifications for adult-children). Year 3: small-business tier (small-business owners get more spam than consumers).

## Target Customer

Primary persona: a 36-year-old IT professional in Bengaluru receiving 20+ spam calls/day + recently received voice-cloning fraud call attempting to extort money. Will pay ₹199/mo Solo immediately for privacy-respecting alternative.

Secondary persona: a 41-year-old parent worried about elderly parents (both 68+) receiving fraud calls. Will pay ₹399/mo Family tier covering self + spouse + both parents.

Tertiary persona: a 28-year-old privacy-conscious user dissatisfied with Truecaller. Will pay ₹199/mo Solo on principle.

## Product

Call classification: real-time AI-driven categorisation.

SMS filtering: structured categorisation + fraud-specific detection.

Fraud-pattern protection: voice-cloning + tax-extortion + crypto-scam + loan-extortion specific detection.

Community spam database: user-reported + aggregated.

Call recording (where legal): for fraud-call evidence collection.

Family tier: 4-user shared protection + guardian notifications for elderly users.

Open-source-where-possible: client-side code open for privacy verification.

## Technical Architecture

Mobile: native Android (primary) + iOS apps with deep telephony integration.

Backend: Python on Hetzner cloud (India region — AWS Mumbai), Postgres.

AI classification: combination of on-device models (privacy-preserving + offline) + server-side models for complex pattern recognition.

Fraud-pattern training: continuous training on emerging India-specific fraud patterns.

Payments: Razorpay.

Compliance: DPDP Act compliance + transparent data practices + minimal data collection.

## Business Model & Unit Economics

Three tiers. Solo ₹199/mo or ₹1,499/yr. Family ₹399/mo or ₹2,999/yr (4 users). Pro ₹599/mo (Solo + premium fraud protection + dark-web identity monitoring + recovery support).

Conversion: 14-day trial converts at 12%. Distribution: 65% Solo, 28% Family, 7% Pro. Annual prepay adopted by 45%. Monthly churn under 5%.

Gross margin: 88%. Costs: infrastructure + AI inference + ongoing fraud-pattern-research team.

LTV: ₹2,388 × 16 mo = ₹3,821 (Solo); ₹4,788 × 22 mo = ₹1,053 (Family).

### Unit Economics (Year-1 base case)

Year-1 paying subscribers	25,000
Blended ARPU	₹2,080/year
Year-1 revenue	₹5.2 crore
Gross margin	88%
CAC	₹220
Payback	1.3 months
Year-1 all-in costs	~₹85 lakh
Year-1 net contribution	~₹3.7 crore

## Go-to-Market

Channel 1 — Content + SEO (35%): substantive content on India fraud patterns + Truecaller privacy issues + protection guidance.

Channel 2 — Privacy-community + Truecaller-discontent (30%): r/india + r/IndianPrivacy + Twitter India tech-privacy communities.

Channel 3 — Post-fraud trigger marketing (20%): targeted advertising following major publicised India fraud cases.

Channel 4 — Paid acquisition + creator partnerships (15%).

### Roadmap (first 12 months)

- Month 1-3: MVP Android app with call + SMS classification + Solo tier. 1,500 subscribers.
- Month 4-5: iOS app launched + fraud-specific detection (voice-cloning + tax-extortion), 5,000 subscribers, ₹10 lakh MRR.
- Month 6-8: Family tier + community spam database + call recording, 12,000 subscribers, ₹25 lakh MRR.
- Month 9-10: Pro tier with dark-web + recovery support, 19,000 subscribers.
- Month 11-12: 25,000 subscribers, ₹5.2 crore annualised.

### Key Risks

- Truecaller competitive response: could match privacy-respecting features. Mitigated by speed + subscription-business-model alignment + open-source transparency.
- Native OS spam protection improving: Android + iOS continually improve native spam blocking. Mitigated by India-fraud-specificity that generic OS doesn't address.

- Carrier-provided alternatives: Jio + Airtel could offer free competitive product. Mitigated by depth + privacy positioning + cross-carrier benefit.
- Regulatory environment: TRAI + DoT spam-protection rules evolve. Mitigated by close regulatory monitoring + compliance posture.
- Voice-cloning detection accuracy: emerging threat; false-negatives are severe. Mitigated by continuous model improvement + user-reported feedback loops.