



Product
Space



Produscope 2025

Case Study Challenge

Building a Smarter Financial Tool for College Students

Team Name: Three's a crowd

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The 'Hisaab' Problem

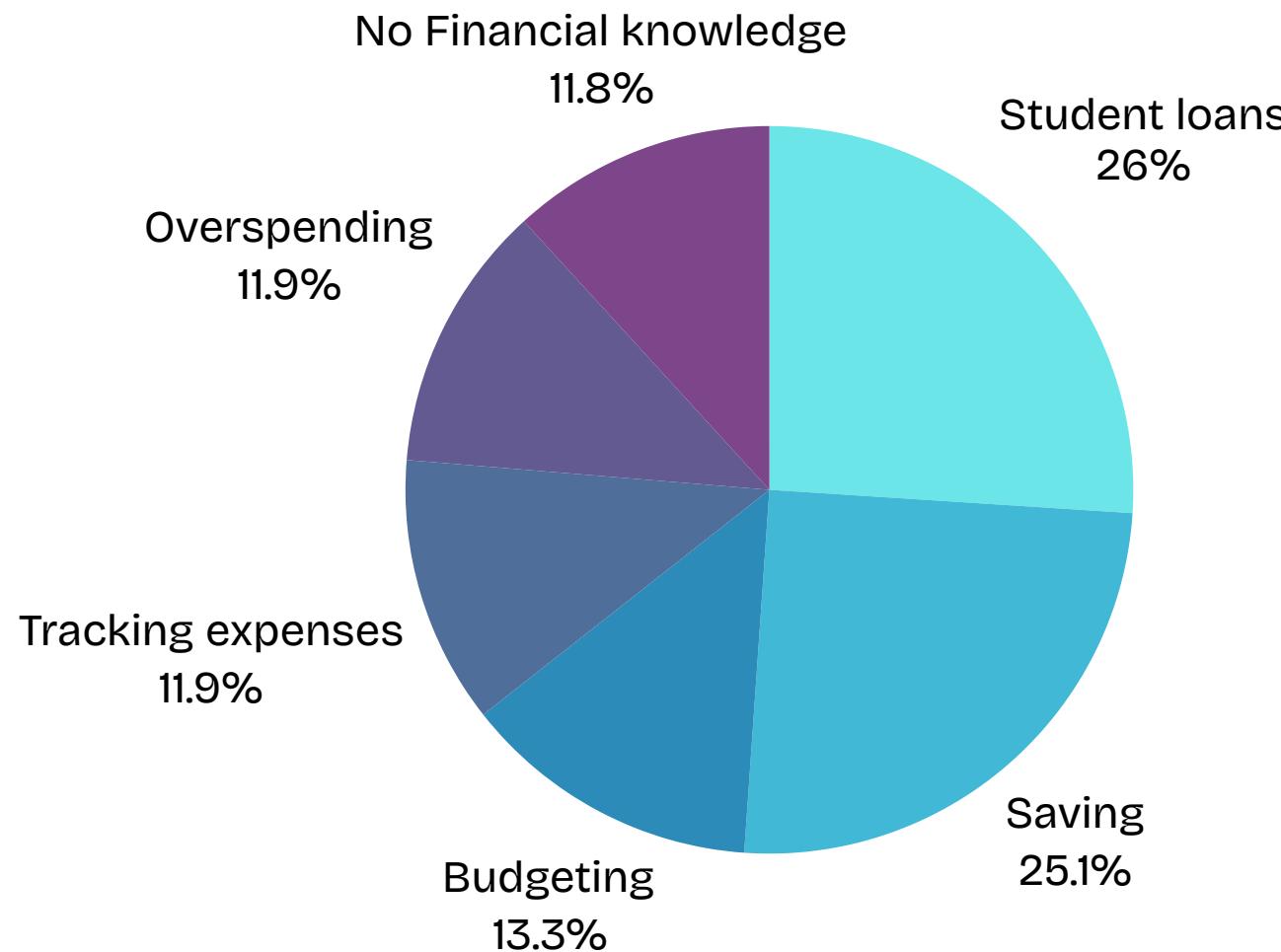
 Irregular income, spending in peer-pressure, and difficulty tracking expenses

 Existing apps don't address student-specific needs like UPI/credit understanding

 Need for a student-first financial product to simplify money management

 Lack of financial literacy makes budgeting and saving harder

Some of the most common financial problems faced by students (based on the dataset)



User Personas

Persona 1: Aarav, 19 - College topper & OG Coder

Background:

Part-time Intern

Coder

Loves cafe hopping



Pain Points:

- Lacks knowledge about managing income and no structured approach towards saving
- Often finds himself weak in prioritizing wealth building over lifestyle spending

Needs:

- An effective but fun way of incorporating budgeting and saving in day to day life

Persona 2: Meher, 23 - The Social Butterfly

Background:

Outings with friends

Shopping

Spends freely



Pain Points:

- Wants to learn about investing but loses interest easily
- Has a credit card but doesn't know how to benefit from it; instead ends up overspending

Needs:

- A trustworthy and interesting way of learning and implementing investments, and managing budget while out with groups

Overview

Competitor Analysis

MVP

Prioritization

Wireframes

GTM

Success Metrics

Competitor Analysis

Feature Comparison:

	UPI Payments	Wallet	Card Support	Emergency Pot	Round-up Saving	Financial Learning	Spending Analytics	Rewards & Gamification	Basic	Category insights	Basic + Budgets	Limited	Credit insights	Limited	Other UPI Apps
UPI Payments	✓														
Wallet		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Card Support			✓												
Emergency Pot				✗											
Round-up Saving					✗										
Financial Learning						✓									
Spending Analytics							✓								
Rewards & Gamification								✓	✓						

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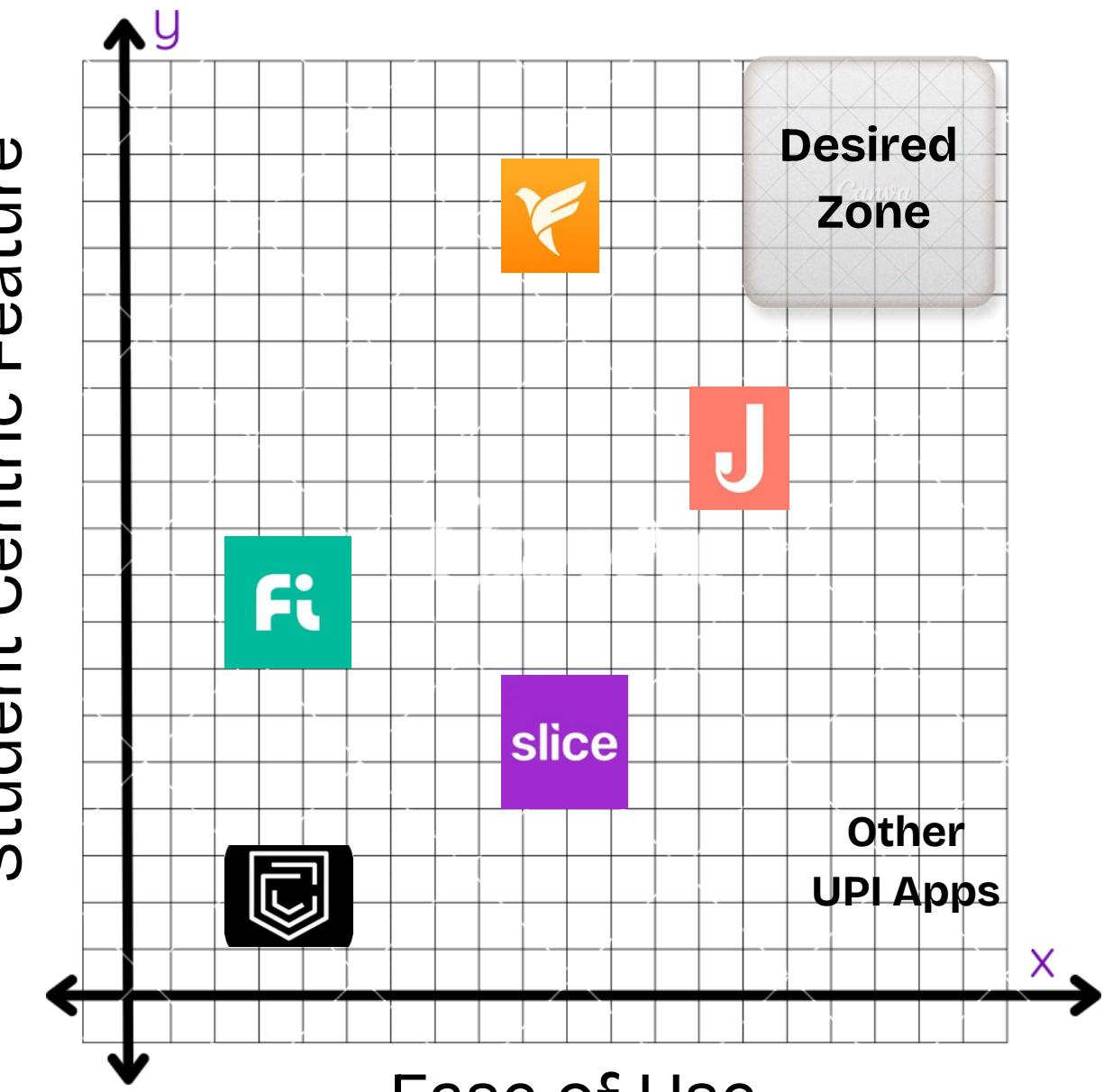
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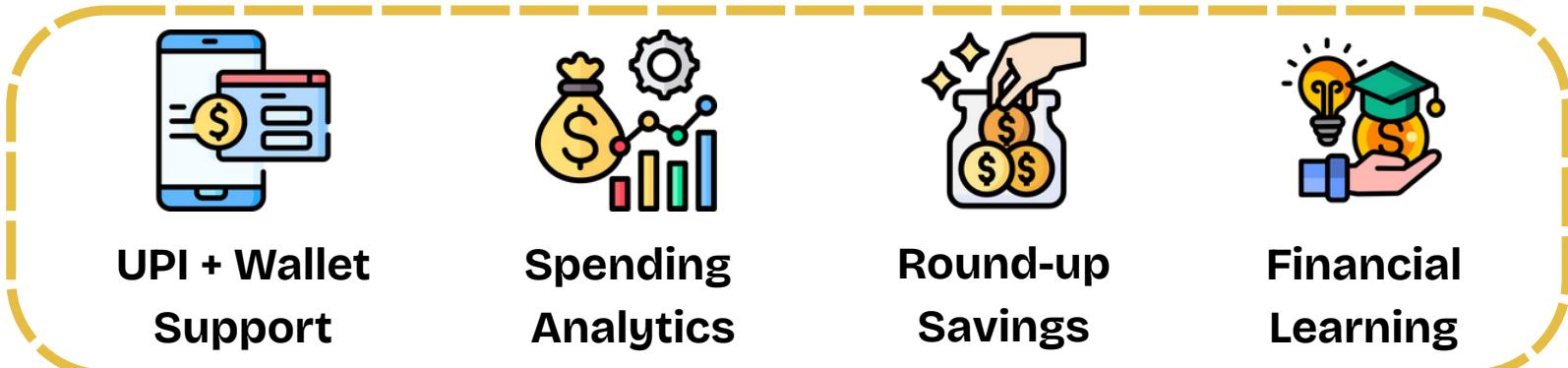
GTM

Success Metrics

Perpetual Mapping:



Minimum Viable Product



Jobs-to-be-done

- 01 Make daily payments easily and track all expenses in one place
- 02 See where my money goes to control spending
- 03 Save small amounts automatically to build an emergency fund
- 04 Learn money basics quickly in a fun, simple way

Feature Name	Details	Why this feature?
UPI Payments + Wallet	Day-to-day spending with UPI-Wallet integration for transactions	Students live on UPI payments
Spending Analytics (Basic + Categorization)	Auto-categorize spends: food, shopping, bills, rent	Directly solves overspending + lack of financial knowledge problems
Round-up Savings → (Emergency Pot)	Every transaction rounded off to nearest ₹10/₹50 in pot	Builds financial discipline passively without effort
Financial Learning (Gamified Micro-lessons)	Byte-sized modules	Tackles lack of financial literacy while keeping it engaging

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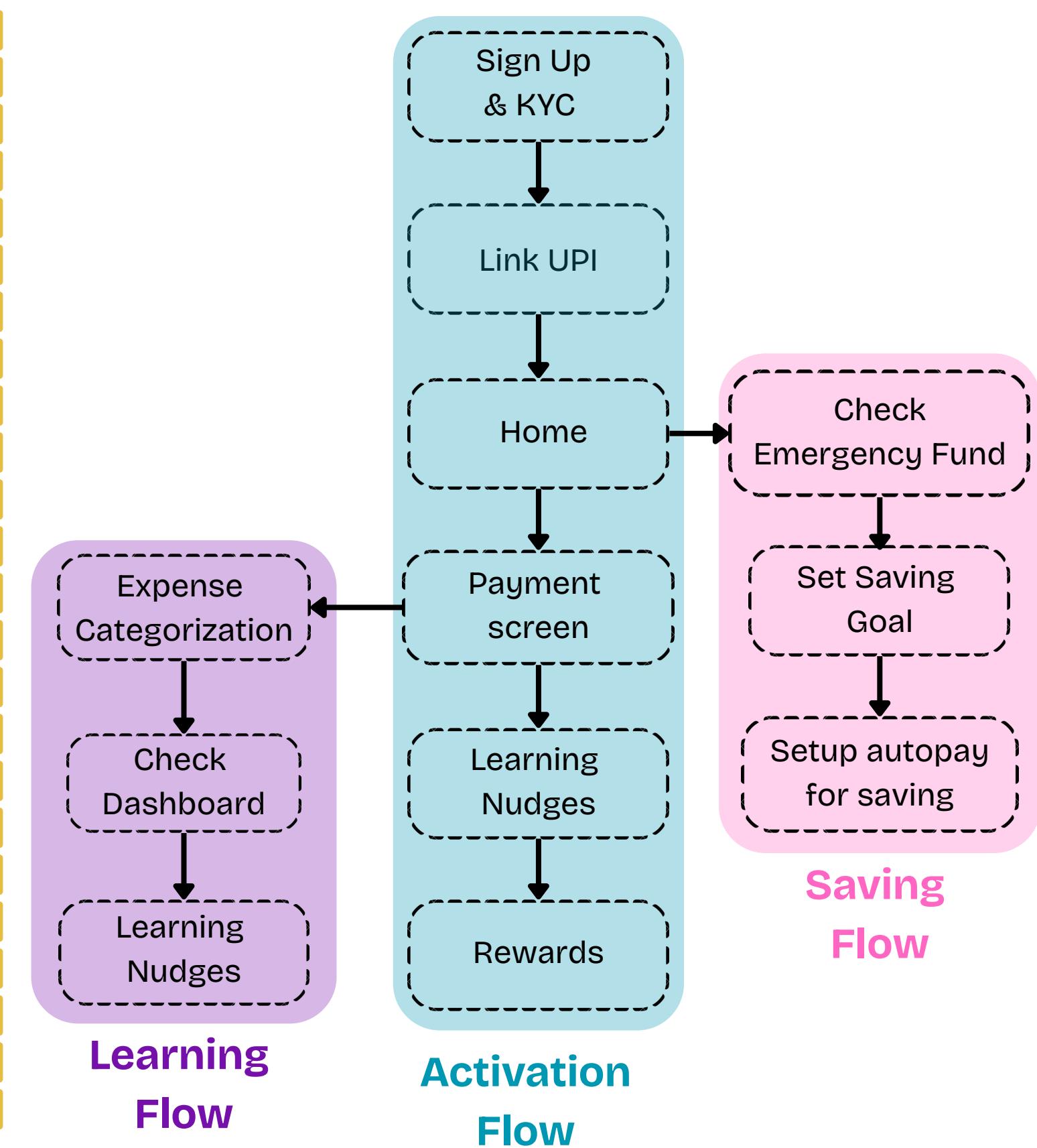
GTM

Success Metrics

Prioritization & User Flow

RICE Score

Feature Name	Reach	Impact	Confidence	Efforts	Score
UPI Payments + Wallet	8	7	9	3	168
Spending Analytics (Basic + Categorization)	8	8	7	5	89.6
Round-up Savings → (Emergency Pot)	6	7	7	7	42
Financial Learning (Gamified Micro-lessons)	6	8	7	4	84



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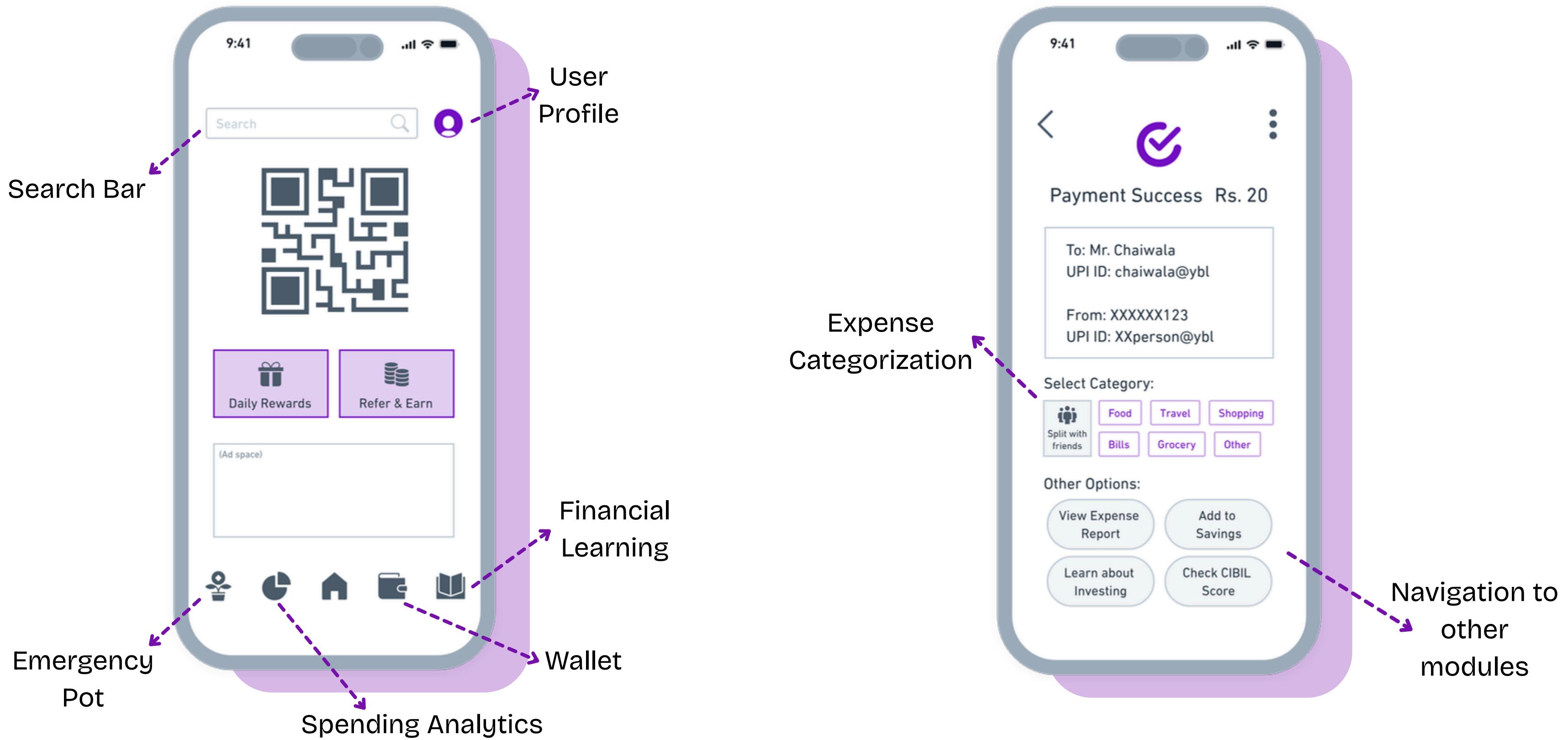
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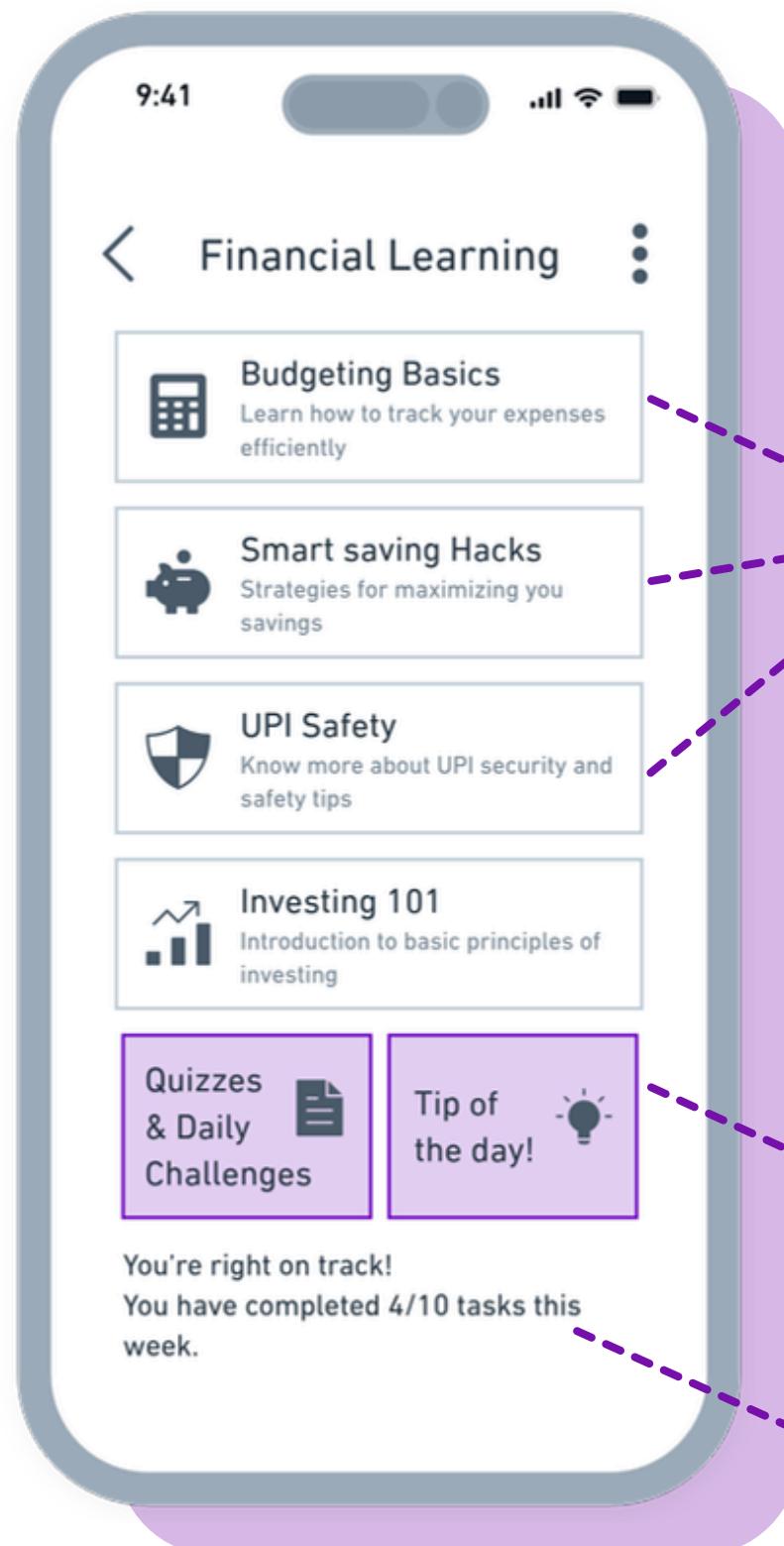
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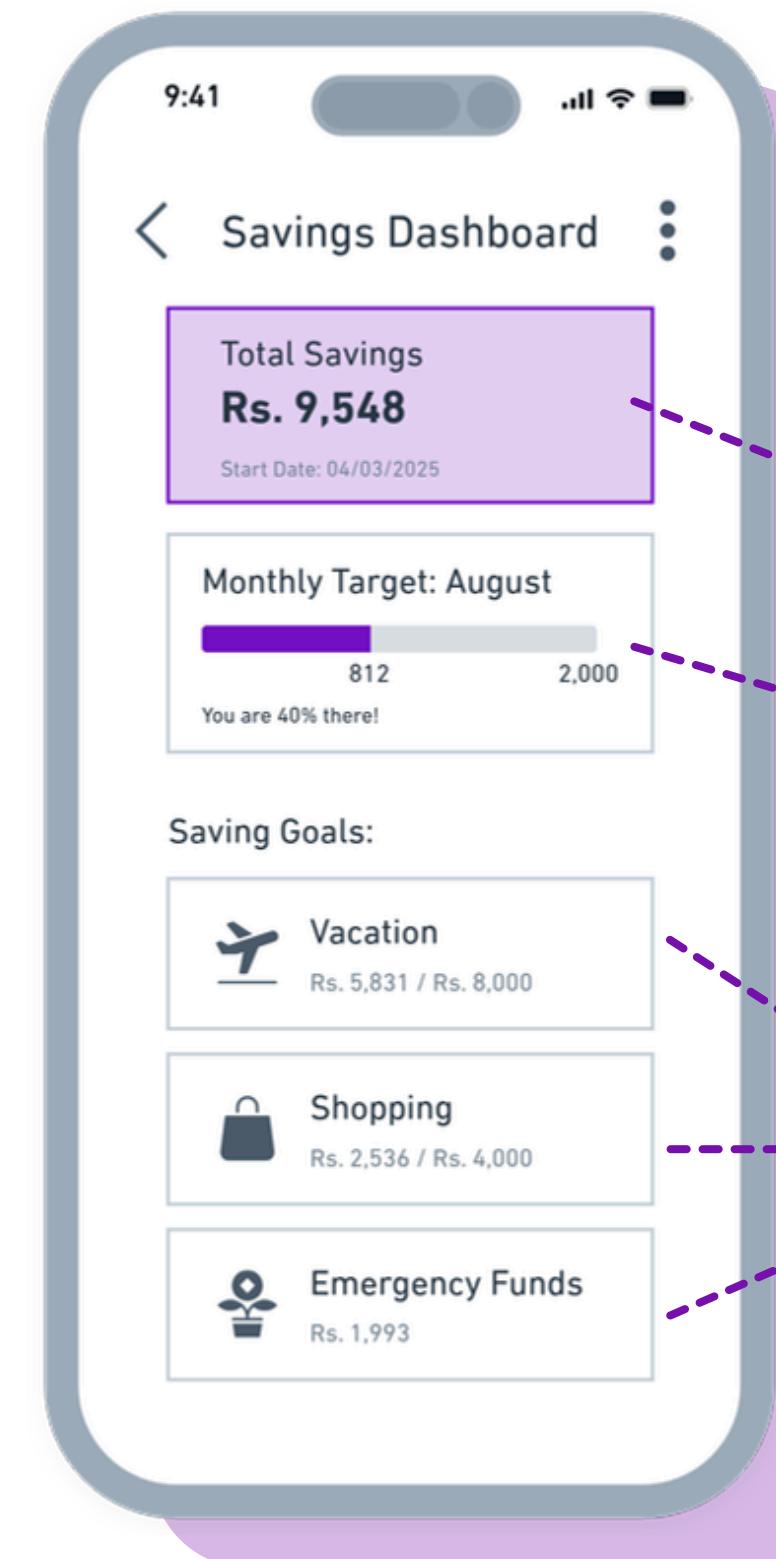
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Success Metrics

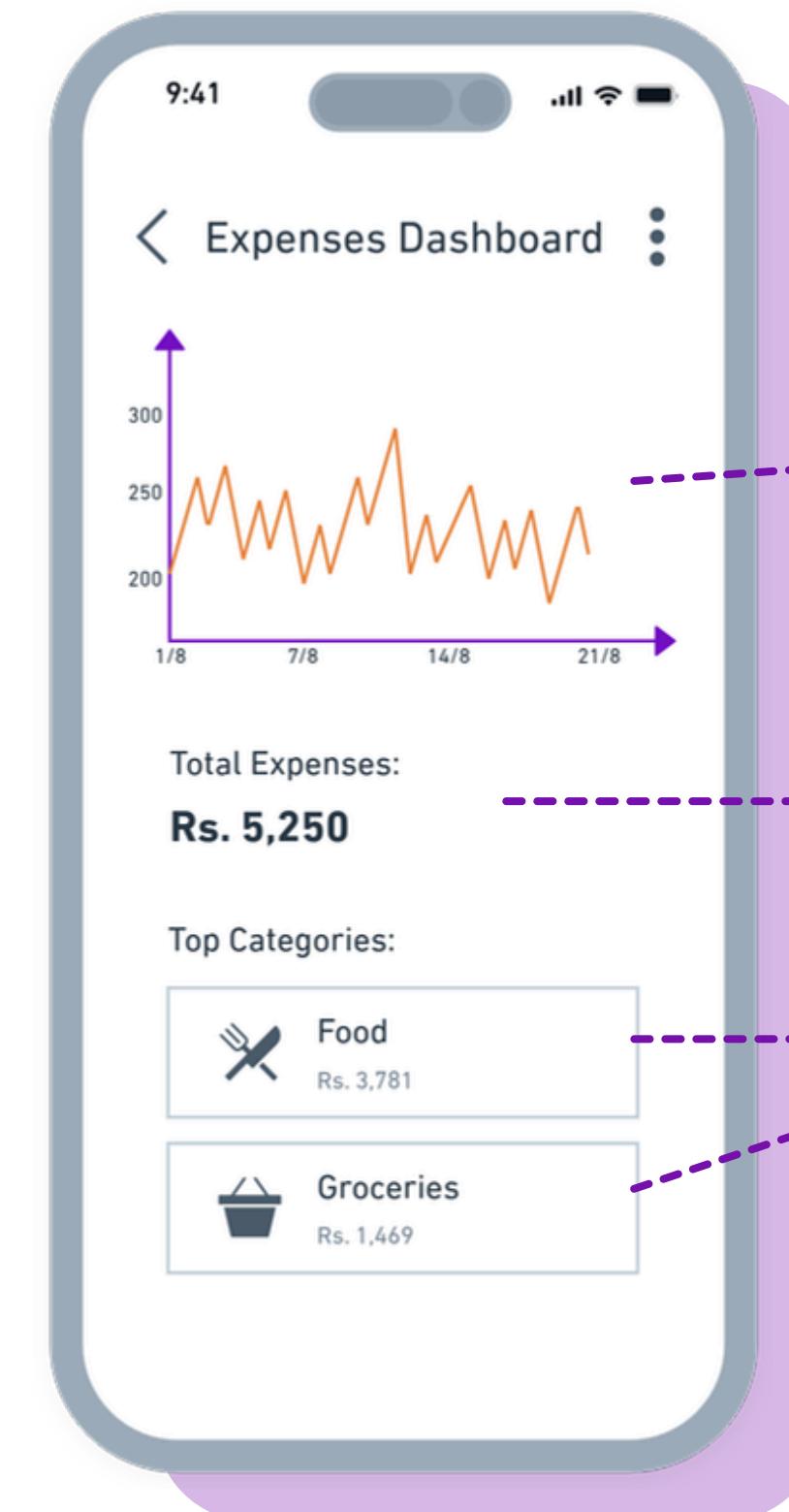
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Module wise learning
Daily tips and challenges
Progress



Overall Savings Progress Tracker
Goal wise saving



Graph of Expenditure
Total expenditure
Most Spent Categories

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Success Metrics

Go-to-Market

Mission: Launch a student-centric fintech app to simplify money management, targeting Indian college students aged 18-23. Focus on initial rollout in 3 colleges to validate MVP and gather feedback



IIT Kharagpur

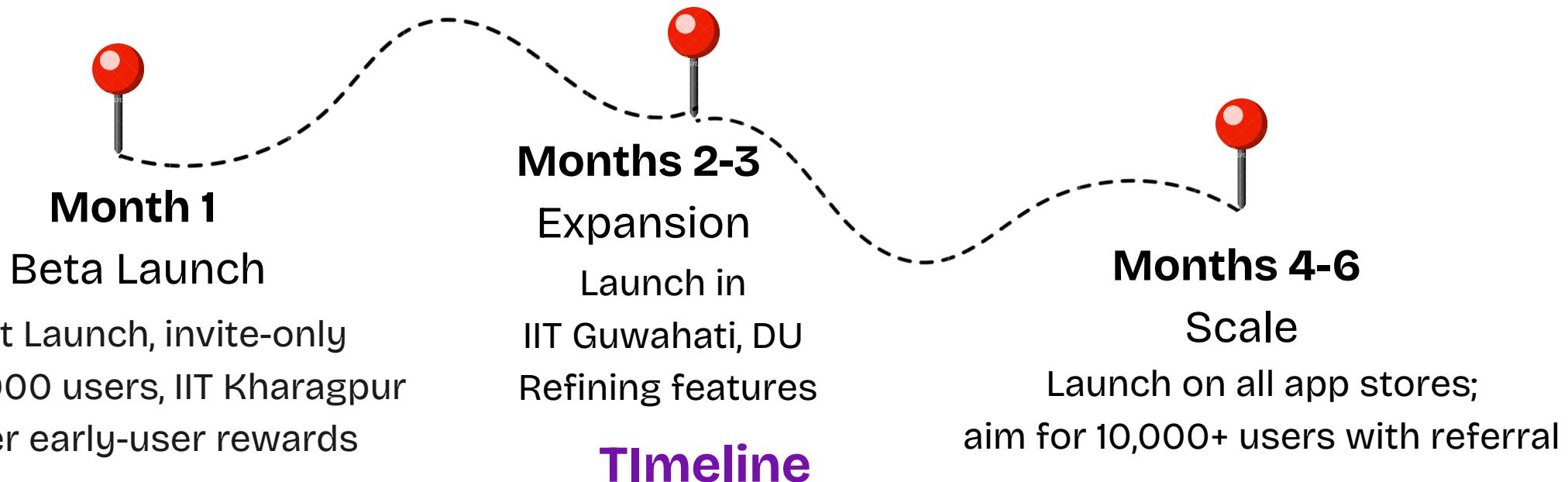


IIT Guwahati



Delhi University

Target Colleges



Acquisition Channels

Campus

- Partnership (pay ₹500-1,000 per referral milestone).
- Host workshops on "Financial Hacks for Students."

Digital

- Targeted ads on Instagram/X
- SEO for "student budgeting app"
- Collaborations with college YouTubers.

Partner-Ships

- Integrate with college payment systems
- tie-ups with brands like Zomato for cashback

Pricing/Monetization

- Free core functionality and UPI
- future revenue from premium features
- affiliate commissions on investments.

Budget Estimate

Total Budget: ₹5-10 lakhs

- marketing: 50%
- events: 30%
- tech: 20%).

Expected ROI: 5x user growth via virality

Metrics & Risks

Category	Key Metrics	Targets
Acquisition	Downloads & Sign-Ups	5,000 in first 3 months
	Cost per Acquisition (CPA)	< ₹50 (via organic referrals)
Engagement	DAU/MAU Ratio	40% users checking analytics weekly
	Feature Usage	70% adoption of round-up savings
	Session Time	5-7 mins/day (dashboard views and quizzes)
Retention & Churn	30-Day Retention	60% (via gamification)
	Churn Rate	< 20%
Financial Impact	Savings Generated	₹500/user/month in emergency pot
	Overspending Reduction	15-20% decrease in non-essential spends
User Satisfaction	NPS Score	> 70 (from post-onboarding surveys)
	Feedback Loops	Monthly polls on pain points and feature adoption

Expected Impact

- Solve 50% of key pain points:** Reduce "no financial knowledge" (11.8%) via gamified lessons; cut overspending (11.9%) with analytics
- Long-Term:** Build habits for 25.1% saving challenges; project 30% user growth QoQ via word-of-mouth
- Decision Levers:** If DAU < 30%, pivot to more rewards; if retention drops, add peer challenges

Risks and Mitigations

Risks	Mitigation
Adoption	Beta pilots, Incentives, A/B onboarding, NPS tracking
Regulatory	Fintech partners, Audits, RBI updates
Technical	20% QA budget, Rapid iterations, Bug reporting
Data Privacy	Encryption, Clear policies, Security audits
Market	Predictive campaigns, Feature diversification
Scalability	Cloud infra, Phased rollout, Timeline buffer

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