




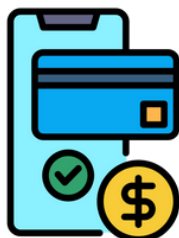
Produscope 2025  
Case Study Challenge


# Building a Smarter Financial Tool for College Students


Team Name: Three's a crowd  
Pranav Bhadane  
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# The 'Hisaab' Problem

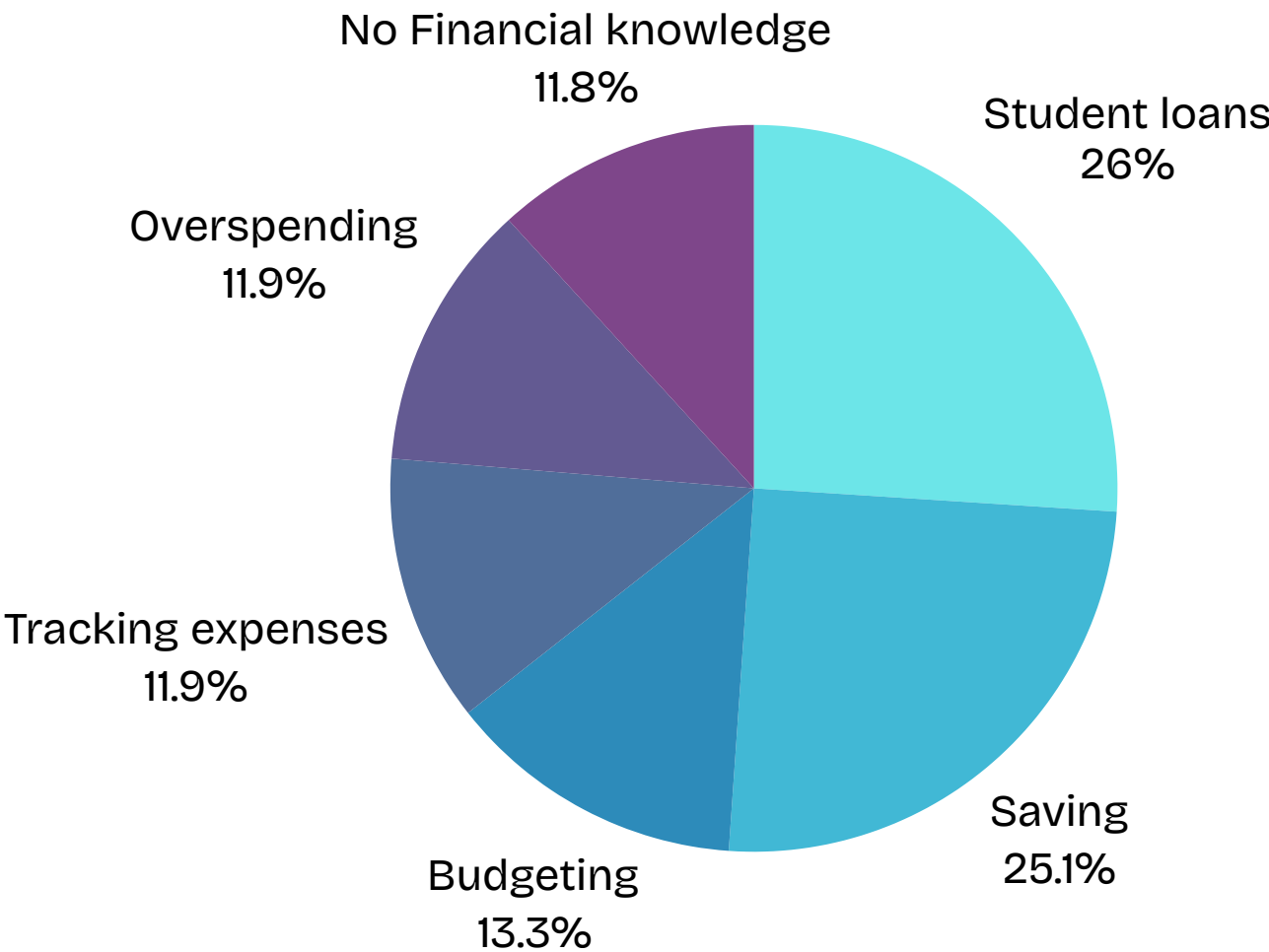
 Irregular income, spending in peer-pressure, and difficulty tracking expenses

 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






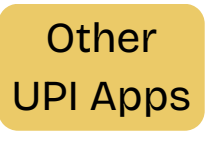
**Needs:**

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

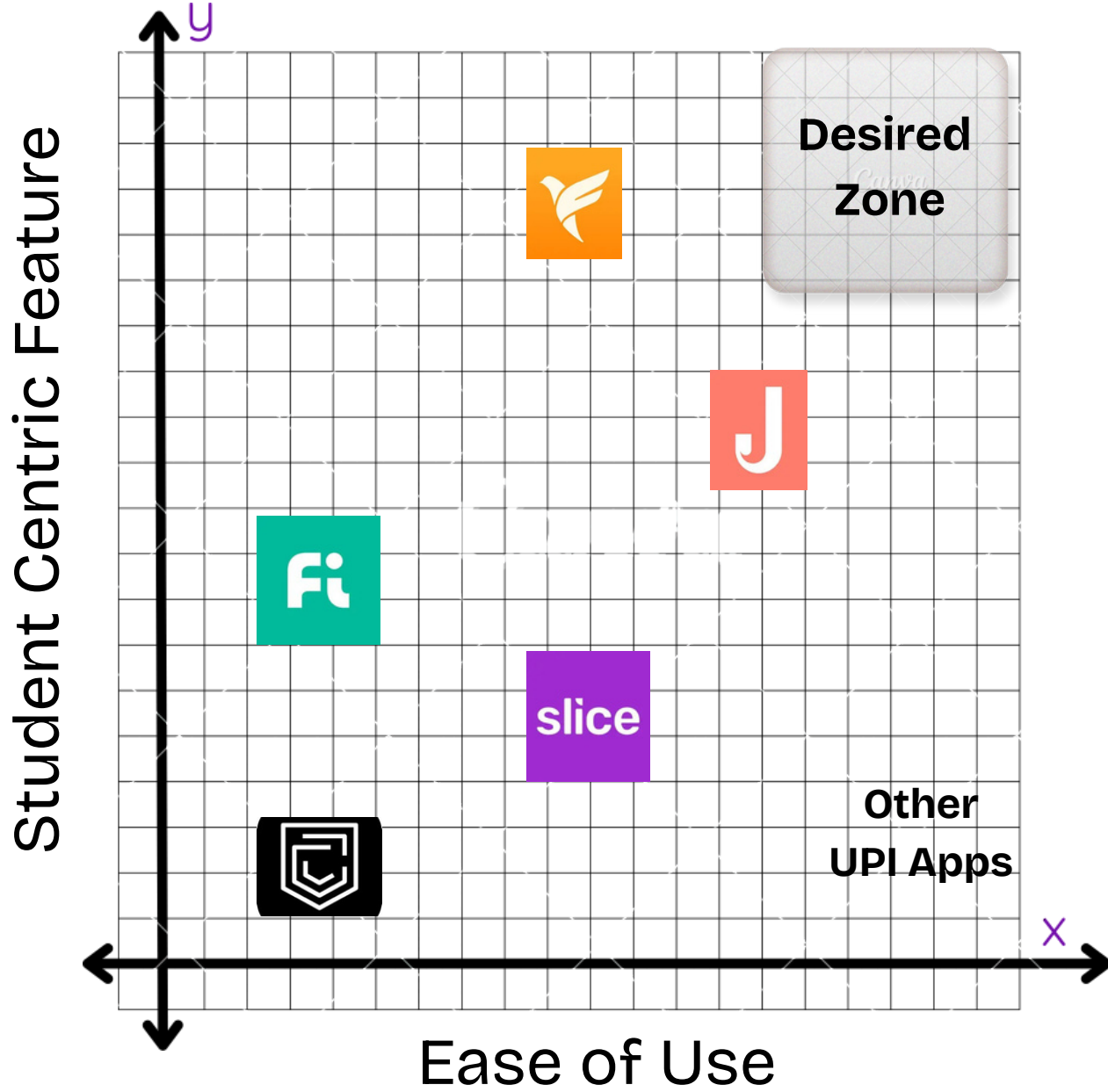


# Competitor Analysis


## Feature Comparison:

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


## Perpetual Mapping:




# Minimum Viable Product




UPI + Wallet Support



Spending Analytics




Round-up Savings




Financial Learning

MVP - Must Have



Rewards & Gamification



Card Support

MVP++ - Good to Have

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

## Jobs-to-be-done

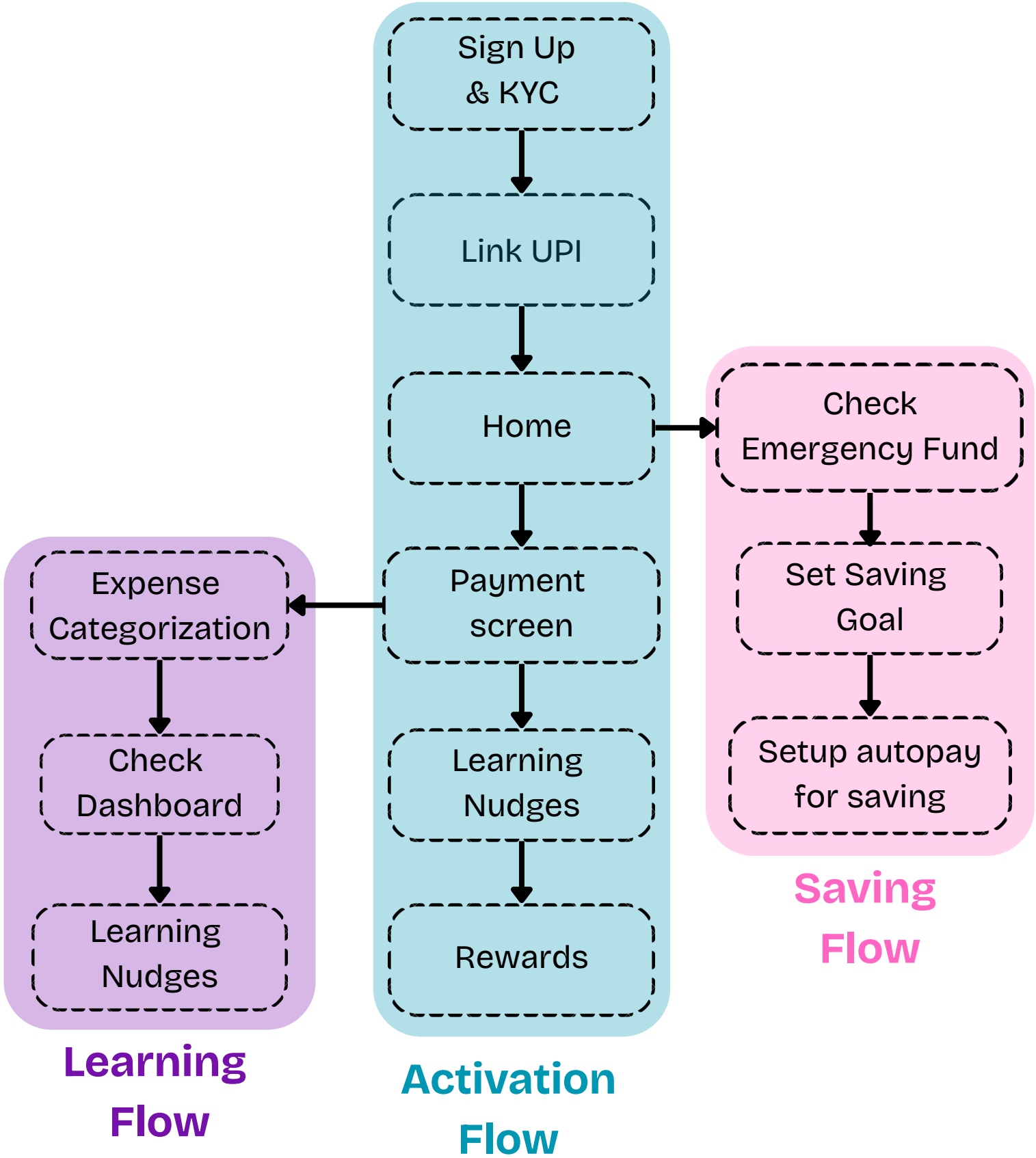
- 01Make daily payments easily and track all expenses in one place
- 02See where my money goes to control spending
- 03Save small amounts automatically to build an emergency fund
- 04Learn money basics quickly in a fun, simple way



# 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



Overview

Competitor Analysis

MVP

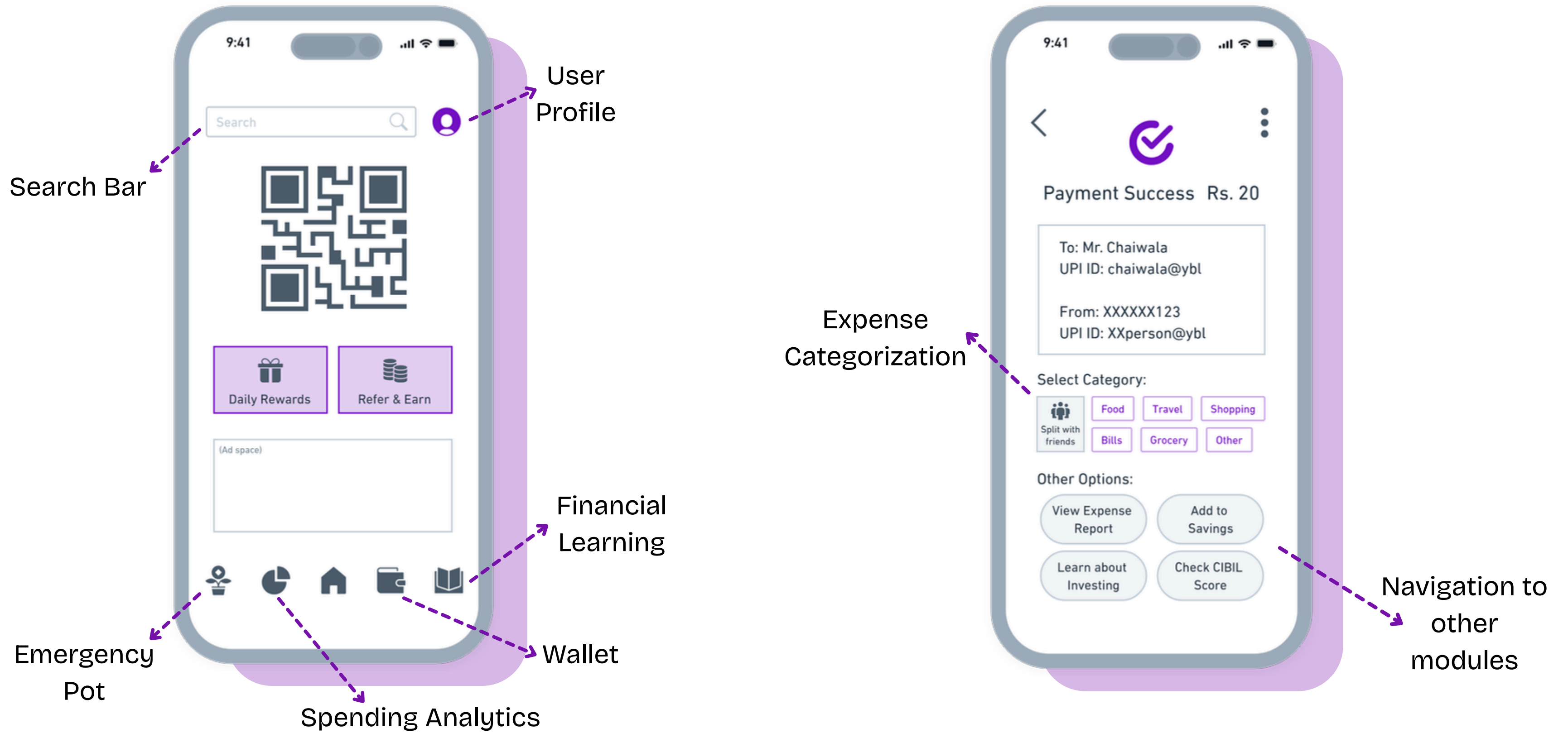
Prioritization

Wireframes

GTM

Success Metrics

# Wireframes



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Competitor Analysis

MVP

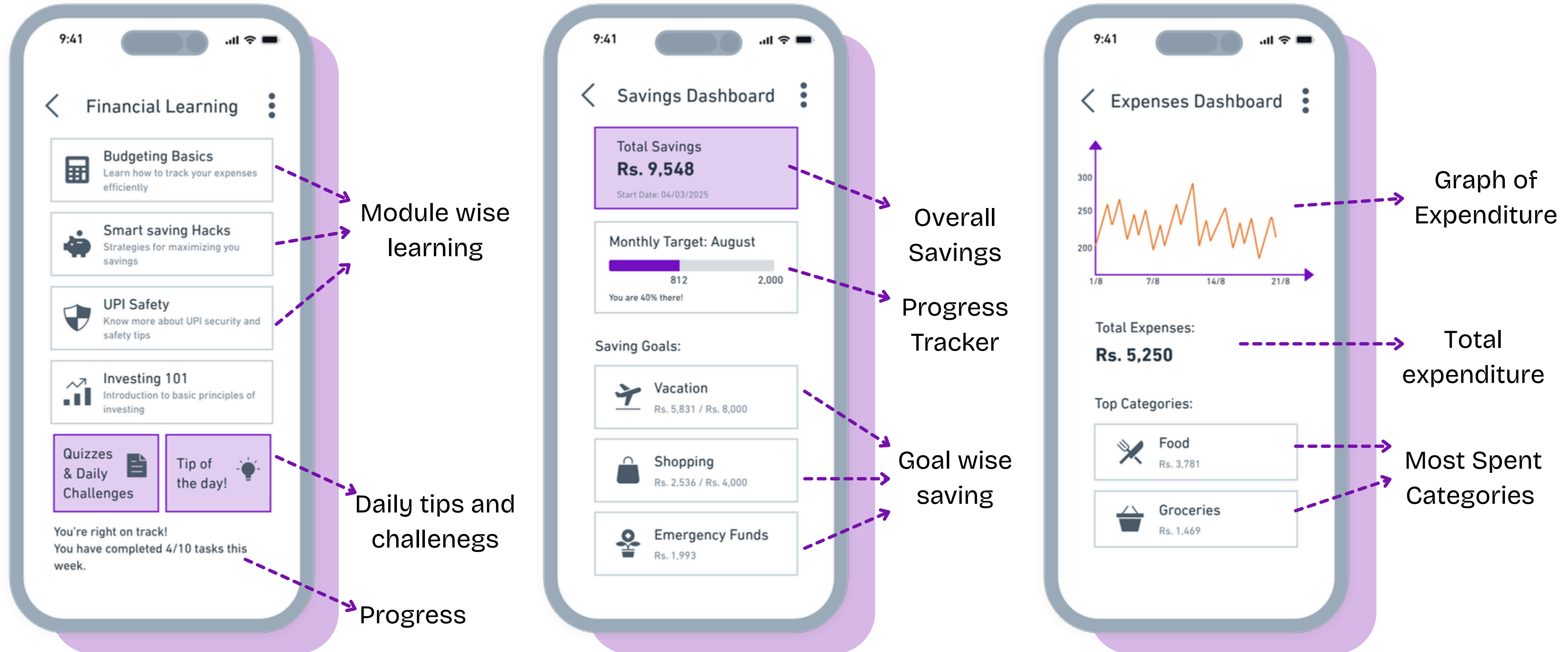
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# Wireframes



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# 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

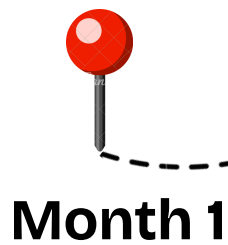


IIT Guwahati



Delhi University

## Target Colleges



**Month 1**  
Beta Launch

Soft Launch, invite-only  
500-1,000 users, IIT Kharagpur  
Offer early-user rewards

**Months 2-3**  
Expansion  
Launch in  
IIT Guwahati, DU  
Refining features

**Months 4-6**  
Scale  
Launch on all app stores;  
aim for 10,000+ users with referral

## Timeline

## Acquisition Channels

### Campus

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

### Digital

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

### Partner -Ships

- 1. Integrate with college payment systems
- 2. 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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