

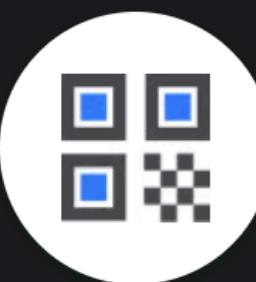
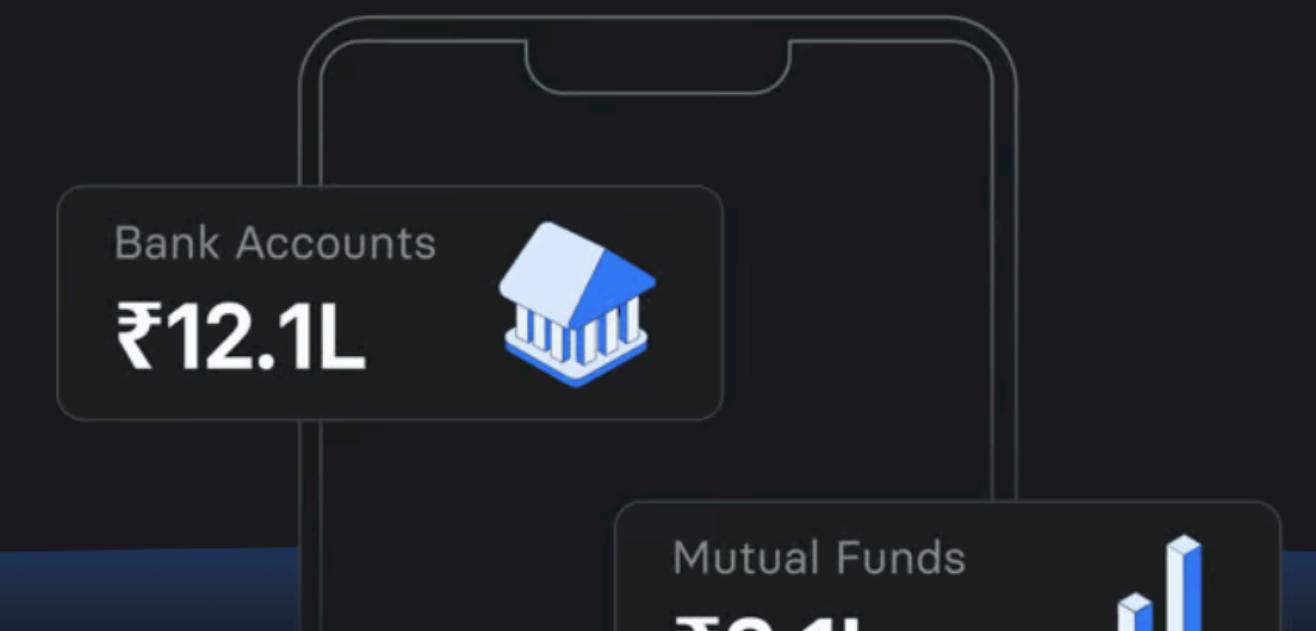


All in One Super Money App

Take Control of Your Money

Track, Invest, Grow your Money on INDMoney

hostel ID - 78





INDmoney is a super money app that helps users track, invest, and manage their finances seamlessly. It offers zero-commission investing, AI-powered financial insights, personalized credit solutions, and a digital wallet for smart money management. With US stocks, mutual funds, loans, and credit cards, INDmoney simplifies wealth creation and financial planning. 🚀

Some Key Features



All-in-One Financial Hub



Financial Goal Setting and Tracking

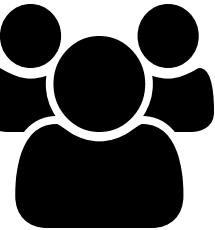


Automated Wealth Tracking

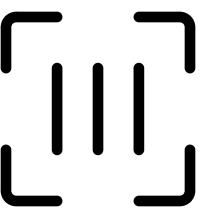


Track Savings Accounts

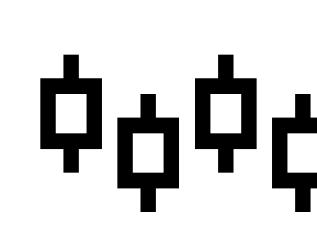
Investing Options Offered



Mutual Funds, Lumpsum & SIP investing



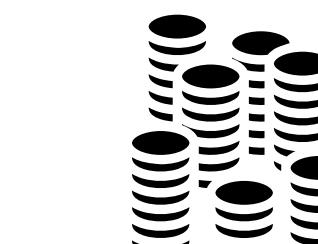
Recharges, Bills & UPI Payments



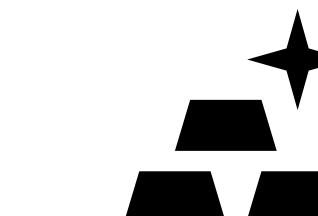
Stocks, IPO & Intraday Trading



Personal Loan

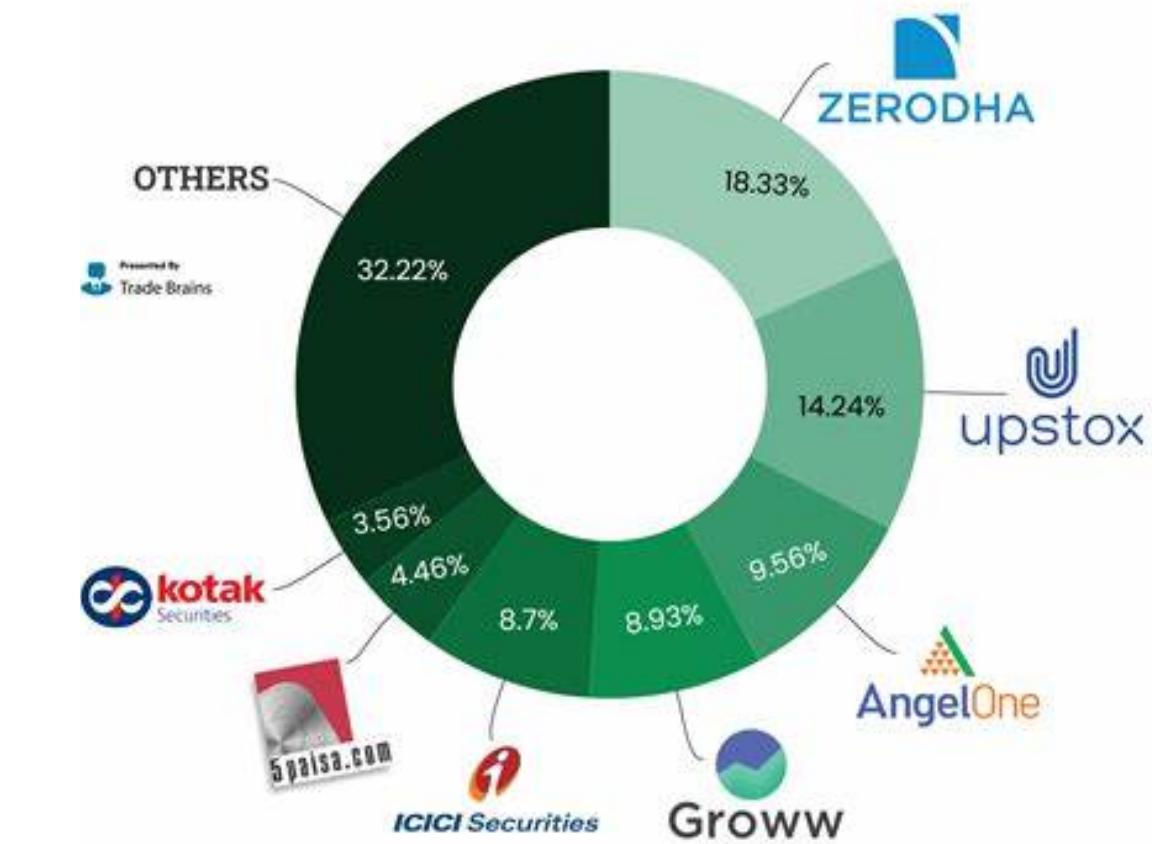


Future & Options (F&O)



Sovereign Gold Bonds (SGBs)

Active Clients of various Brokers



INDmoney Brokerage Charges

Equity Delivery	Rs. 20 per executed order or 0.05% whichever is lower (Minimum Rs. 2)
Equity Intraday	Rs. 20 per executed order or 0.05% whichever is lower (Minimum Rs. 2)
Equity Futures	Rs. 20 per executed order
Equity Options	Rs. 20 per executed order

COMPETITORS

Full Service Brokers



Credit Card Payment App



Discount Brokers



Non Banking Financial Service



	Active clients	Trading Segments	Advantages	Disadvantages	Delighter
 BAJAJ FINSERV	92.09 Million	Equity, F&O, Mutual Funds	Large customer base, diverse financial services including lending, insurance, and investments	Higher interest rates on loans, traditional banking approach limits digital flexibility	Strong offline presence, fast loan approvals
 ZERODHA	7.39 Million	Equity, F&O, MFs, Commodities, Currency	Large and established user base within the Zerodha ecosystem	Very simplified user interface – more geared towards experienced investors	Industry-low brokerage fees
 Groww	0.5 Million	Equity, F&O, Mutual Funds, Commodities, Currency	User-friendly mobile app with a focus on simplicity and ease of use for first-time investors	Limited research and analysis tools – most catered toward DIY & casual investors	Commission-free mutual fund investments
 slice	6.30 Million	NO	Flexible credit line, no annual fees, instant approvals	High-interest rates if dues aren't cleared, limited acceptance compared to traditional cards	Appealing to young users with easy-to-use credit offerings
 CRED	13 Million	NO	Rewards-driven model for credit card bill payments, premium experience	Limited to high-credit-score users, no full-fledged lending services	Exclusive rewards & perks for users



Harshita Shetty

Age: 16 yrs
Occupation: 11th-grade student
Location: Pune
Status: Single
Tech Proficiency: High

Bio:

Harshita is a curious and ambitious high school student interested in learning about trading and financial markets. Despite having no prior experience, she is eager to explore investing and trading as a way to build financial discipline early. Since she does not have significant capital, he is looking for small, low-risk loan options to get hands-on experience with trading. He values simple, easy-to-understand platforms with gamified learning and guided investment strategies.

Goals:

- To learn the basics of trading and investing with a hands-on approach.
- To access small, low-risk loans (e.g., ₹1500) to experiment with trading.
- To develop financial discipline and understand market risks early.
- To use a beginner-friendly app that simplifies trading and investing concepts.

Pain Points:

- Lack of initial capital to start trading and investing.
- Limited knowledge of stock market movements and trading strategies.
- Needs guidance on risk management and responsible borrowing.
- Prefers an intuitive, engaging interface with interactive learning features.



Dev Mishra

Age: 20 yrs
Occupation: College Student
Location: Kolkata
Status: Single
Tech Proficiency: High

Bio:

Dev is a college student eager to explore intraday trading as a way to build financial independence. He is tech-savvy and actively follows financial markets but lacks sufficient capital to trade effectively. He is looking for a platform that not only provides him with trading loans but also offers flexible credit options like a credit card or personal loan if needed. Additionally, having access to lump sum money for daily expenses would help him manage his finances better while focusing on his studies

Goals:

- To access small loans specifically for intraday trading.
- To get a credit card for flexible financial management.
- To have the option of a personal loan for larger financial needs.
- To receive a lump sum amount to cover daily expenses as required.
- To enhance his trading skills and grow his portfolio responsibly.

Pain Points:

- Limited initial capital for trading and personal expenses.
- High risk of losses in intraday trading without proper risk management tools.
- Lack of financial products tailored to students and young traders.
- Needs guidance on using credit responsibly to avoid debt traps.



Rajesh Padikkal

Age: 24 yrs

Occupation: Young Professional

Location: Bengaluru

Status: Single

Tech Proficiency: Moderate to High

Bio:

Rajesh is a young professional who has recently started working and is still navigating his personal finances. With limited work experience, he is looking for financial products that can help him manage expenses, build credit, and plan for future financial stability. He is eligible for benefits like credit cards, personal loans, and financial insights that can help him make smarter money decisions. He values ease of access, simple repayment options, and financial guidance tailored to young professionals.

Goals:

- To build a strong credit profile for future financial needs.
- To access a credit card for managing expenses and earning rewards.
- To avail a personal loan when required for major expenses.
- To receive financial insights and recommendations for smart money management.
- To start investing but with minimal risk and guided strategies.

Pain Points:

- Limited financial experience and knowledge about credit management.
- Needs an easy and flexible repayment system for loans and credit cards.
- Uncertain about how to balance savings, investments, and expenses.



Arjun Rathode

Age: 32 yrs

Occupation: Experienced Professional

Location: Delhi

Status: Married

Tech Proficiency: High

Bio:

Arjun is a seasoned professional with deep knowledge of trading, investing, and financial markets. He actively participates in high-volume trades and is among the top-performing users on the platform. With a solid financial background and a track record of responsible credit usage, he qualifies for the highest loan amounts (₹1L–₹2L monthly) to maximize his trading opportunities. He values premium financial services, quick access to capital, and exclusive benefits for top traders.

Goals:

- To access high-value loans (₹1L–₹2L monthly) for trading and investment opportunities.
- To leverage his expertise and maximize profits through margin trading.
- To receive exclusive benefits and incentives for being a top performer.
- To streamline his financial transactions with premium services

Pain Points:

- Requires quick loan disbursal and seamless fund transfers for time-sensitive trades.
- Needs personalized financial products tailored for high-net-worth traders.
- Prefers premium customer support and dedicated account management.
- Looks for advanced risk management tools to protect high-value investments.

IND Credit Score

Credit Empowered 🚀

Feature Description:

INDScore+ is a dynamic credit scoring system designed to evaluate user financial behavior and determine loan eligibility, credit limits, and interest rates. It considers multiple financial factors, ensuring fair and data-driven lending decisions within the INDmoney ecosystem.

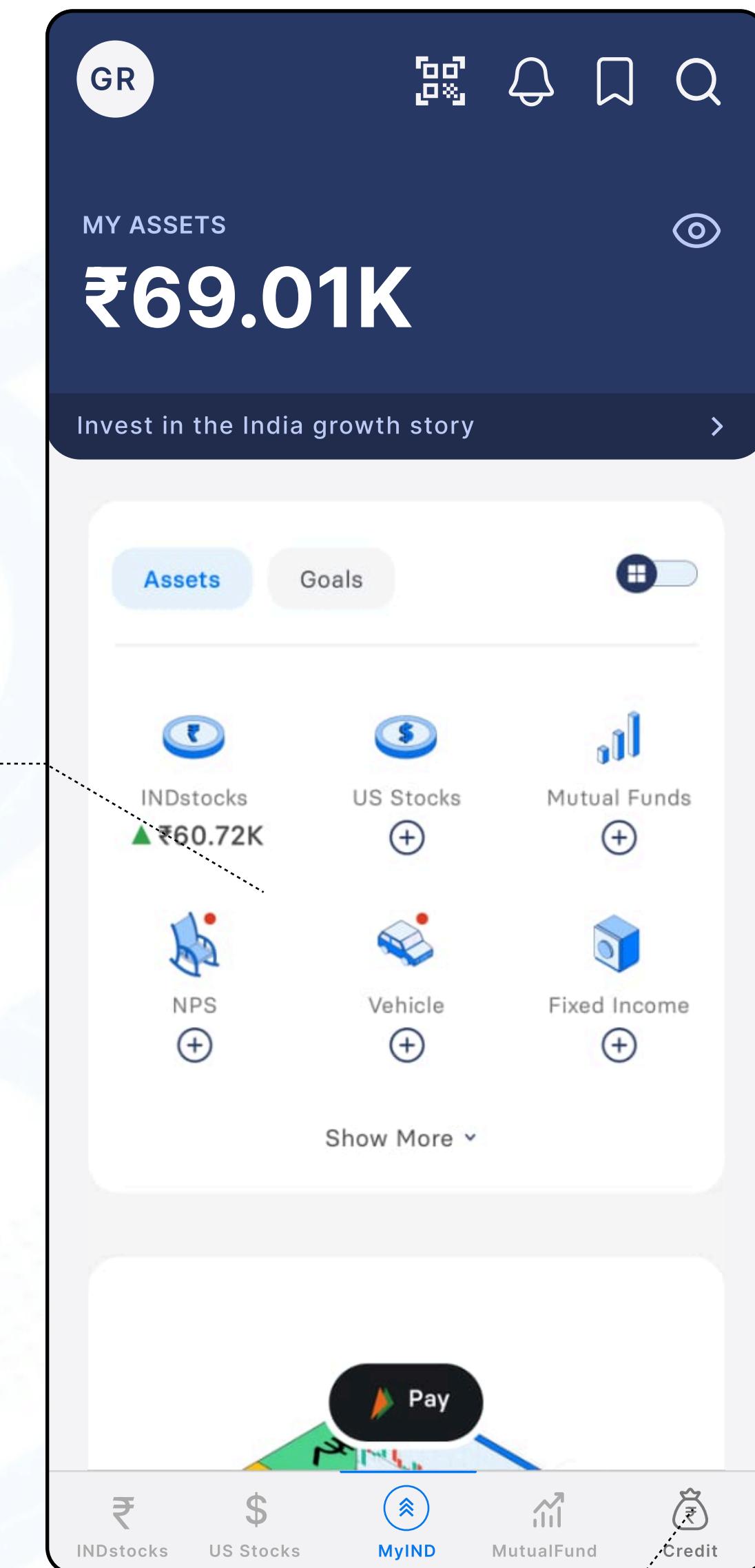
How INDScore+ is Calculated

INDScore+ is based on six key financial indicators:

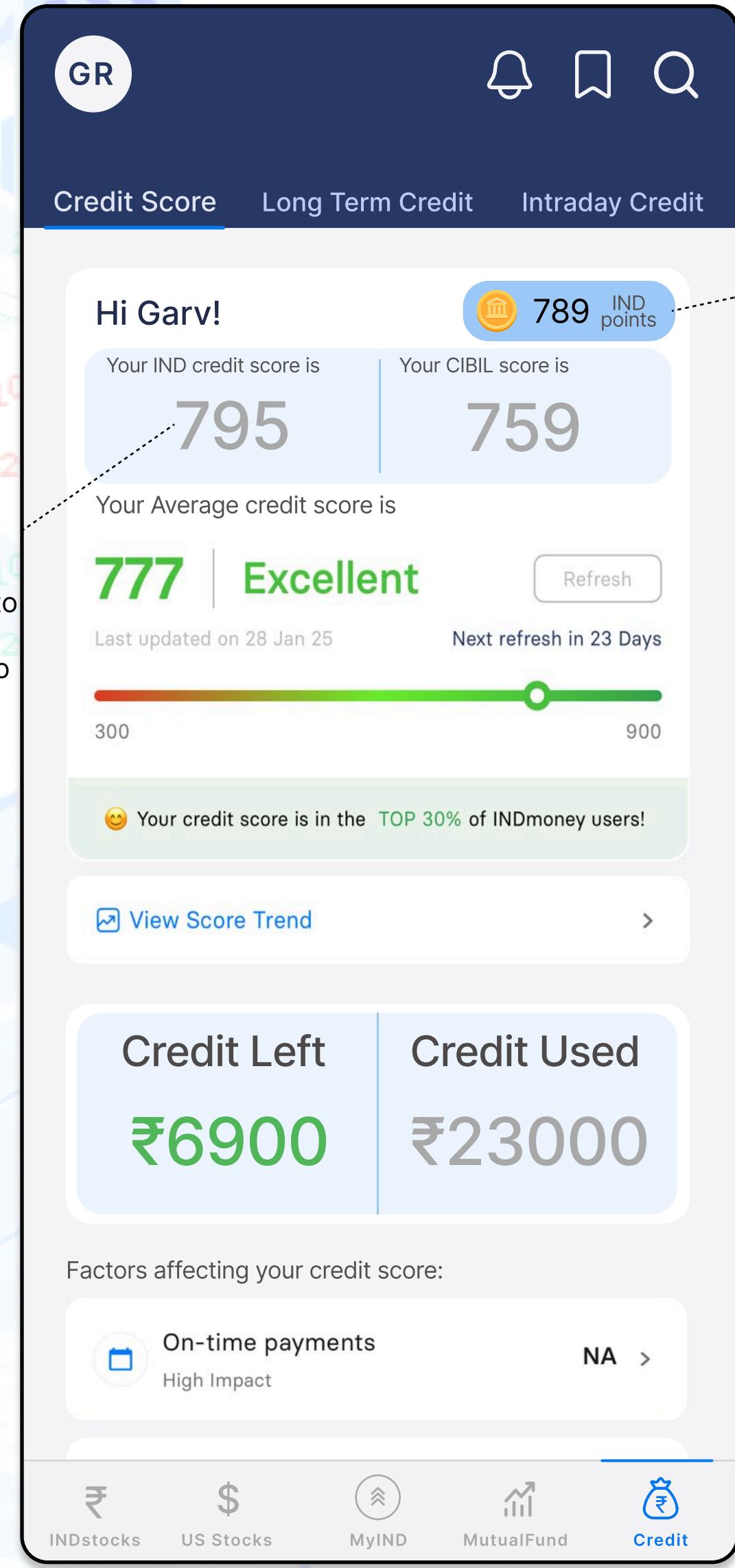
- Payment History (30%) – Timely repayment of loans and bills.
- Investment Behavior (20%) – Regular investments and portfolio diversification.
- Credit Utilization (15%) – Responsible use of available credit.
- Spending & Stability (15%) – Maintaining a good balance between income and expenses.
- Debt-to-Income Ratio (10%) – Managing debt effectively compared to earnings.
- Other Factors (10%) – Credit mix, inquiries, and financial activity.

How INDScore+ Affects Credit & Loans

Users with higher INDScore+ (750-900) get higher loan limits and lower interest rates, while those with a lower score receive adjusted credit terms. The score dynamically updates based on real-time financial activities, encouraging responsible money management.



Credit Button on the main page for easy navigation and user journey



Our very own IND Points, which can be redeemed to buy goods and products from our site

INDSmartCredit+

Invest Freely 🚀

Feature Description:

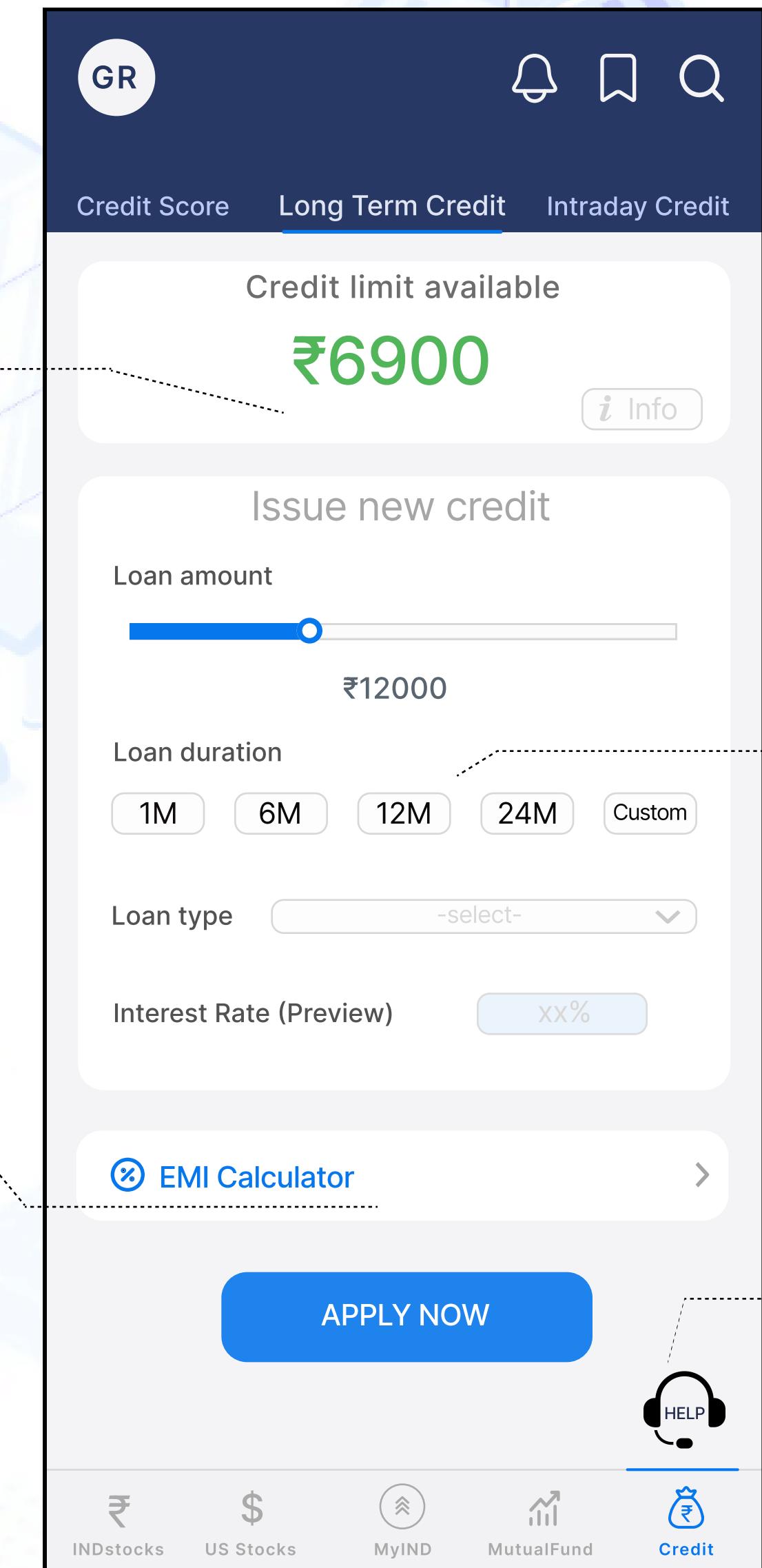
INDSmartCredit+ is a personalized credit and lending solution designed for traders and investors. It offers instant credit lines, margin trading loans, and short-term investment financing based on real-time portfolio analysis. Users can access flexible repayment options and tailor their credit usage for stocks, derivatives, or other assets. The feature seamlessly integrates with investment platforms, providing a one-click borrowing option without disrupting trading activities.

Feature Advantage:

- Instant Credit Access** – Get quick funds for margin trading and high-return investment opportunities.
- Smart Portfolio-Based Lending** – Credit limits adjust dynamically based on investment performance and risk profile.
- Seamless Integration** – Borrow directly within the investment ecosystem without additional documentation.
- Flexible Repayment** – Choose between short-term or rolling credit repayment options for better liquidity management.

INDSmartCredit+ ensures traders and investors never miss an opportunity by providing instant, data-driven lending solutions tailored for market needs. 🚀

Out of the total credit being taken, what is the amount left



Calculate the EMI and select the return back policy with ease

Decide the duration of the loan being taken as per convinience

24 Hr helpline system to assist you regarding loan taking process

INDtradeBoost

Leverage Smartly

Feature Description:

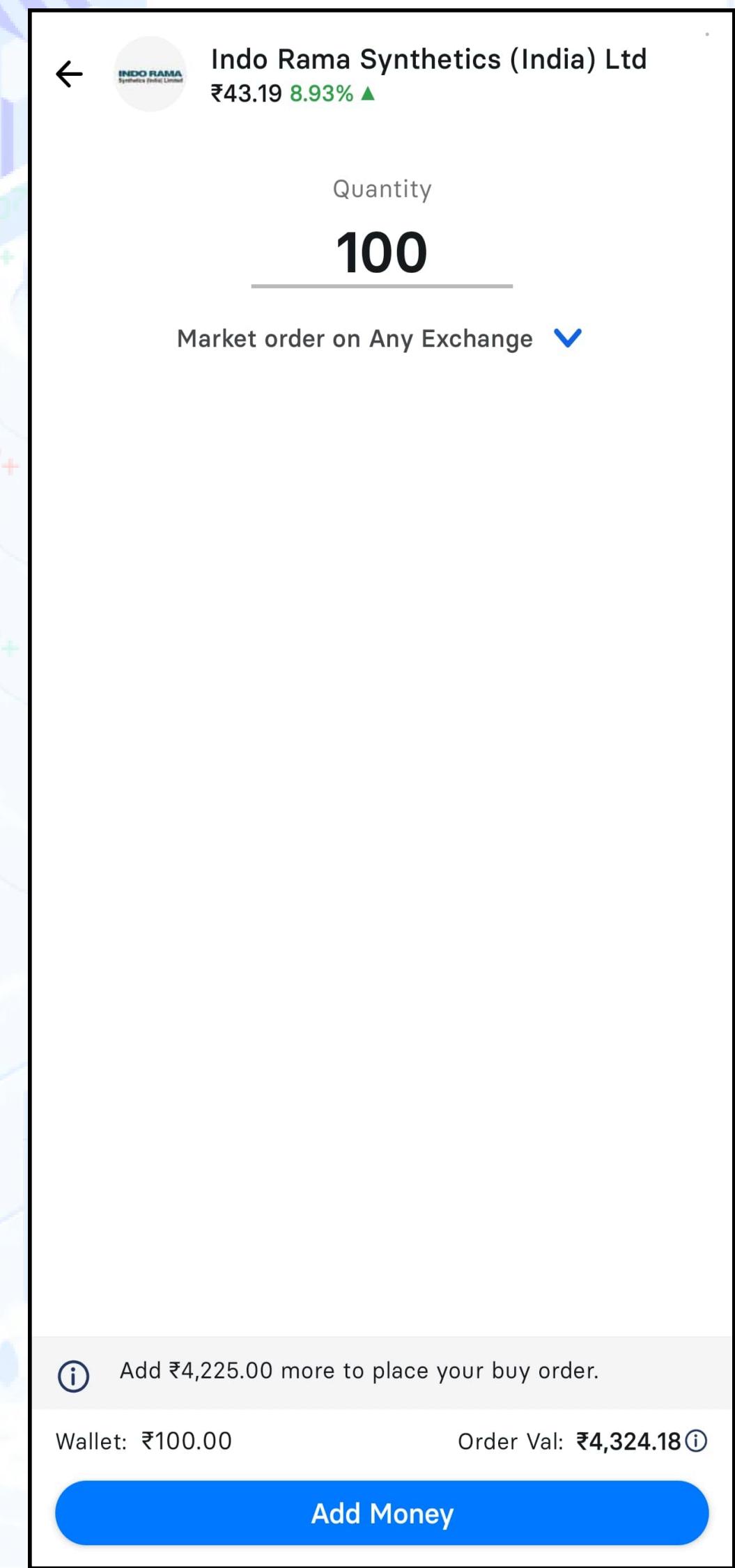
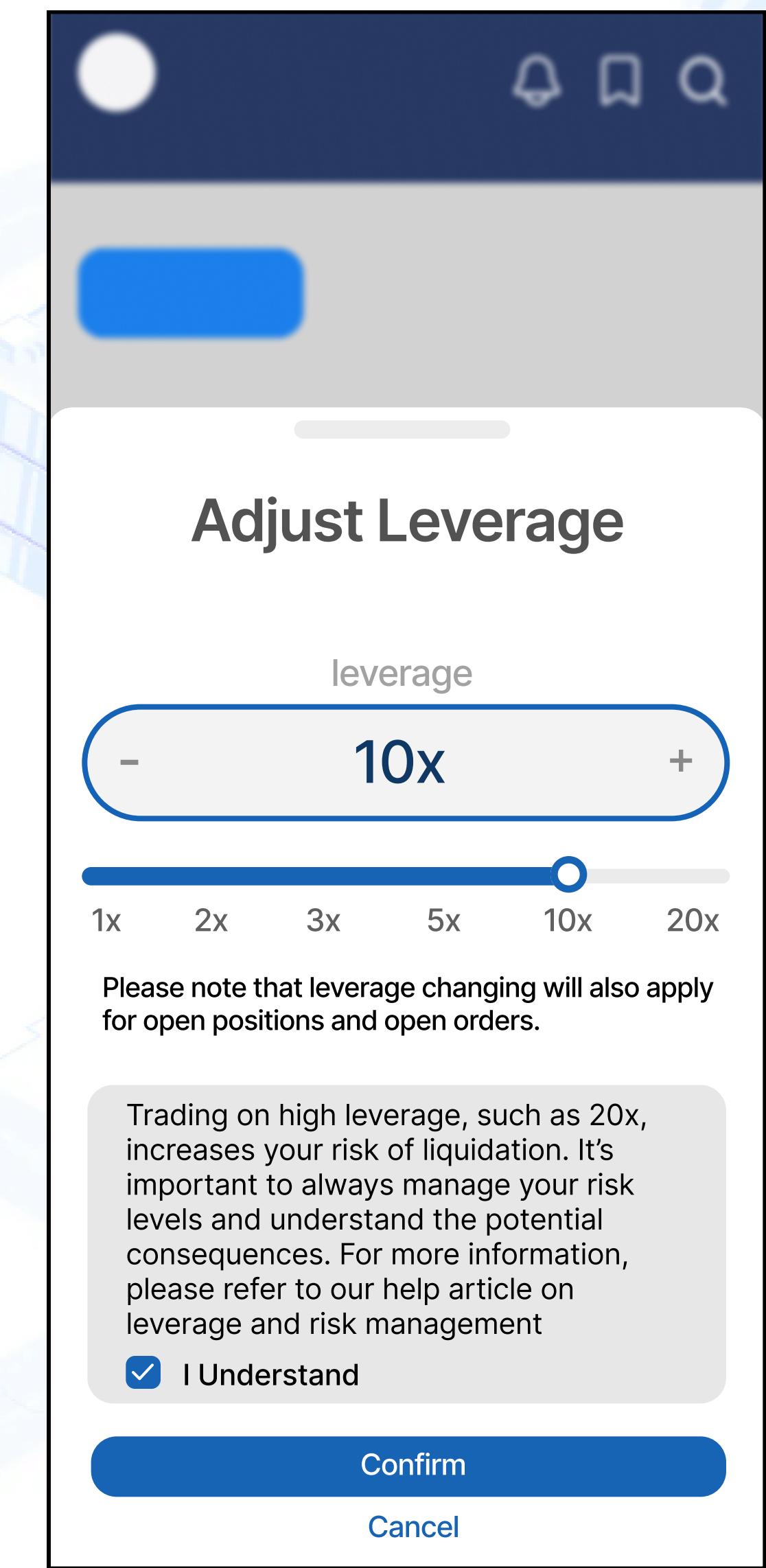
INDtradeBoost is a zero-interest trading loan designed for intraday and swing traders, offering a one-month loan period exclusively for leverage trading.

Users can access funds directly within the INDmoney app wallet, ensuring the loan is utilized only for trading purposes. Loan eligibility and amount are determined by the INDcredit+ score, with a small processing fee instead of interest charges. This feature provides traders with risk-managed capital access while maintaining responsible credit utilization.

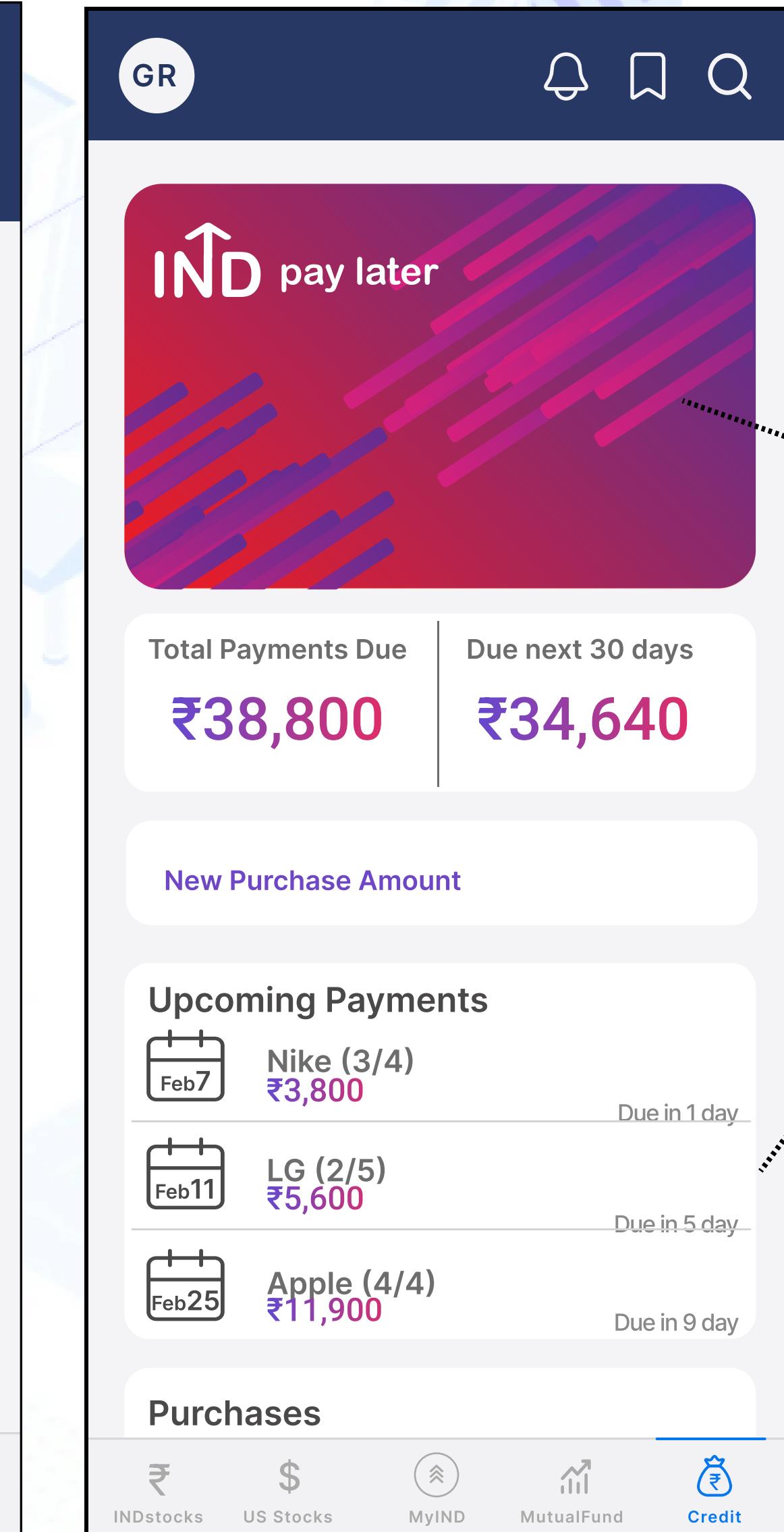
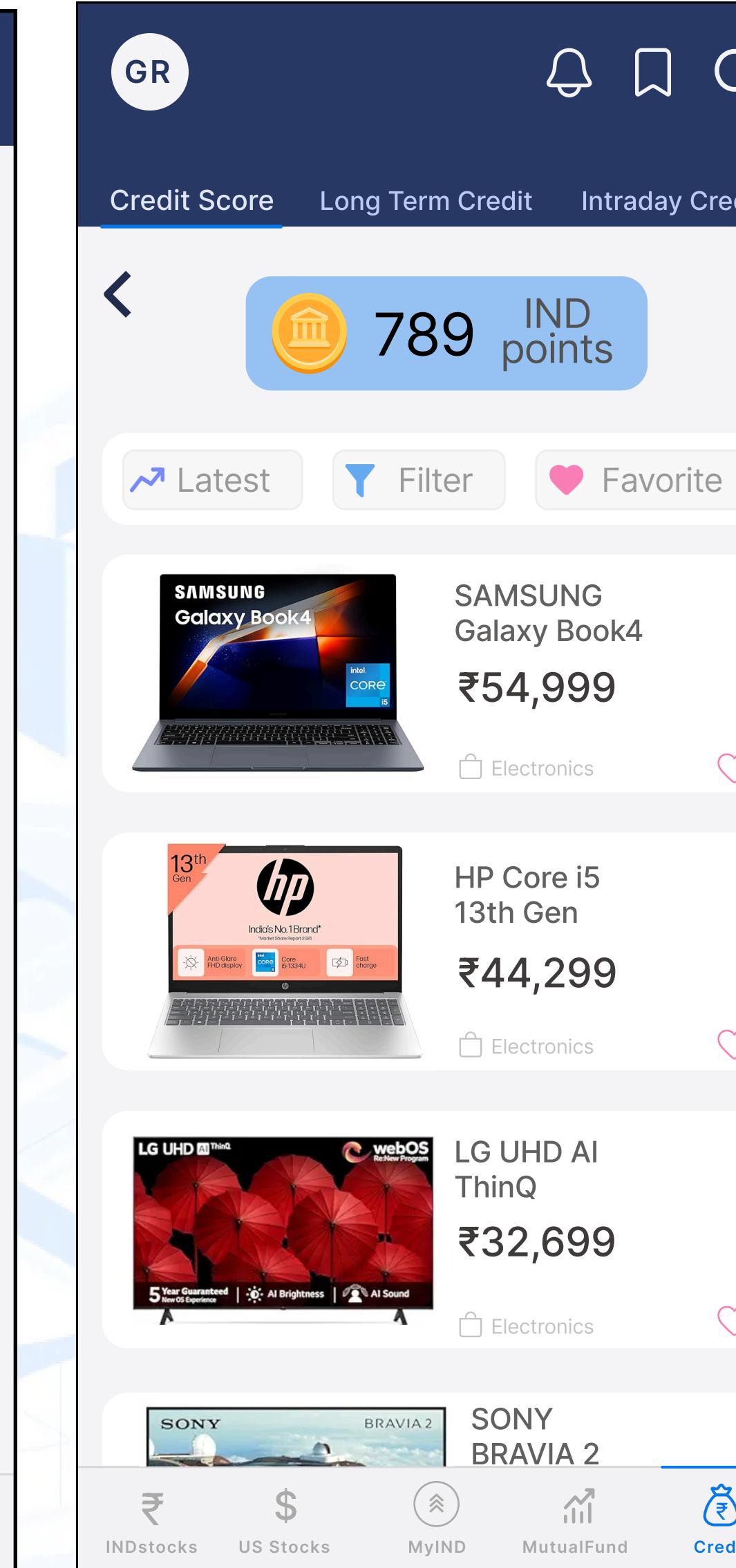
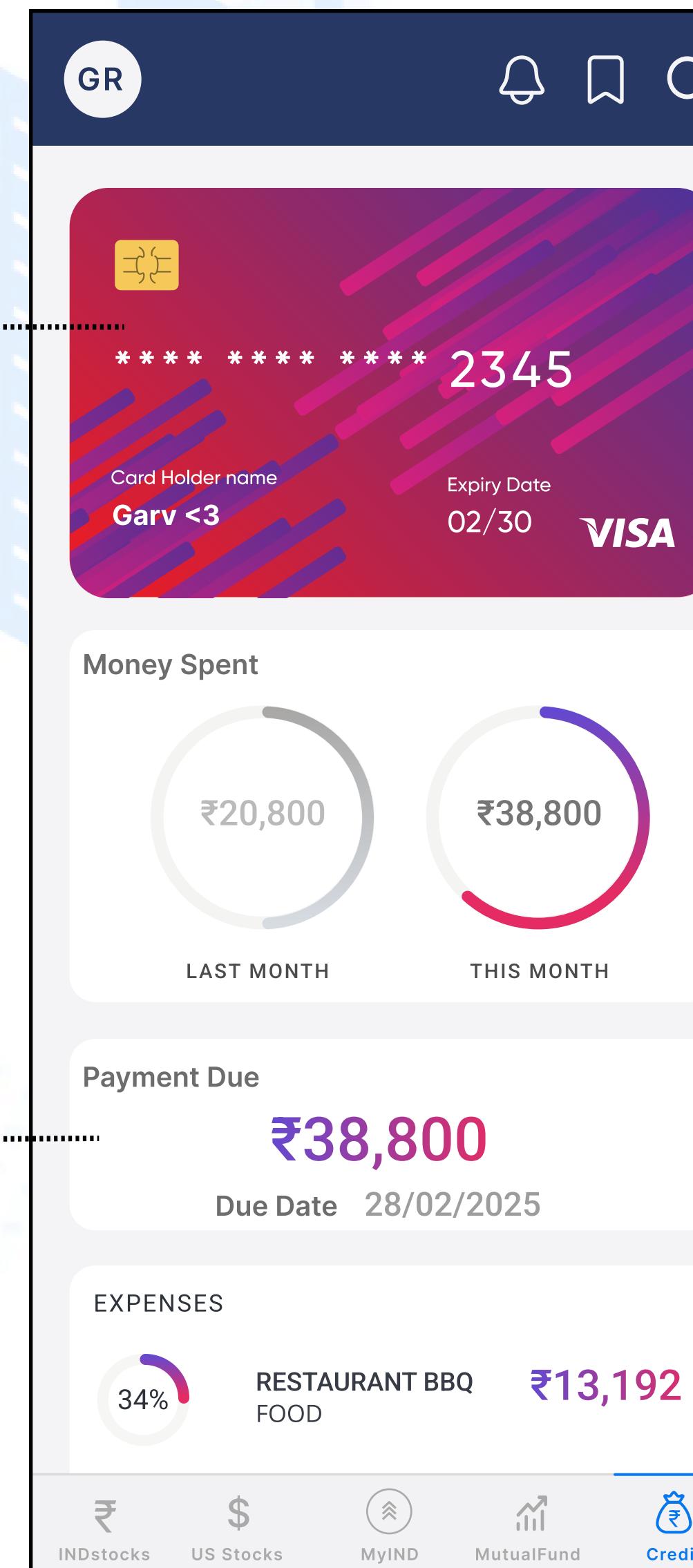
Feature Advantage:

- Zero-Interest Trading Loan** – Borrow for trading without paying interest, just a minimal processing fee.
- INDmoney Wallet Exclusive** – Funds can only be used for leverage trading within the INDmoney ecosystem.
- Smart Credit Allocation** – Loan eligibility is based on INDcredit+ Score, ensuring responsible borrowing.
- 1-Month Loan Period** – Provides flexibility for short-term traders without long-term debt burdens.
- Boost Trading Power** – Enables traders to take larger positions while managing risk effectively.

INDtradeBoost gives traders the capital they need, when they need it, without interest, helping them maximize trading opportunities with smart, responsible leverage. 



Multi Credit selections
On the application we can add multiple Credit cards which can be selected to pay the premium or fund the solutions



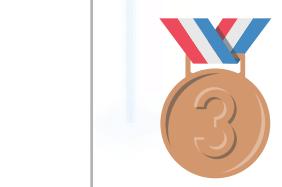
Buy Now, Pay Later (BNPL)
Get what you need instantly and pay later in easy installments. Enjoy zero or low-interest credit with seamless approvals and flexible repayment options.

Flexi EMI
Enjoy customized EMI plans that adapt to your budget. Choose your tenure, adjust payments, and prepay anytime with full flexibility and control.

INDmoney partners with banks to offer cashback in INDmoney for eligible purchases, which can be redeemed at partner stores for discounts or purchases, enhancing the shopping experience.

$$\text{R.I.C.E} = \frac{\text{Reach} \times \text{Impact} \times \text{Confidence}}{\text{Effort}}$$

Feature	REACH (1-10)	IMPACT(1-5)	CONFIDENCE (1-100%)	EFFORT(1-10)	R.I.C.E Score
INDCreditScore	9	10	90%	6	67.5
INDtradeBoost	7	4	85%	5	47.5
INDsmartCredit+	9	5	88%	7	56.6



Important Product metrics for our application

- Customer Lifetime value
- Lending interest Decision
- CAC
- Repeat borrowing rate
- No of loans Lend
- Demographics of the loans Lend
- Time to first value
- Customer conversion rate
- Revenue stream
- Time to revenue generation
- Intraday loans
- Product Usage rate
- Net promoter score

METRICS

INDCreditScore

1. User Adoption Rate: Percentage of INDmoney users activating the IND Credit Score feature.
2. Premium User Conversion Rate: Percentage of users upgrading to premium for the exclusive metal card.
3. Average Credit Limit: Average credit limit assigned based on IND Credit Score and financial behavior.

INDSmartCredit+

1. Percentage of traders and investors using INDSmartCredit+.
2. Percentage of the credit limit utilized for margin trading and investments.
3. Portfolio Performance Impact: Impact of using INDSmartCredit+ on users' investment portfolio performance.
4. Revenue Generated: Revenue from interest and fees associated with credit lines and loans

INDtradeBoost

1. Percentage of intraday and swing traders using INDtradeBoost.
2. Percentage of the loan amount utilized for leverage trading.
3. Percentage of users repaying the loan within the one-month period.
4. Trading Performance Impact: Impact of using INDtradeBoost on users' trading profitability.
5. Revenue generated from the small processing fees on loans.

PITFALLS

INDCreditScore

1. High adoption rates may not reflect actual usage. Users might sign up but not actively use the feature.
2. Users might downgrade after the initial premium period, leading to inflated conversion rates.
3. A high average credit limit might indicate riskier lending practices if not paired with repayment data.

INDSmartCredit+

1. Traders might adopt the feature during market booms but abandon it during downturns.
2. High utilization might indicate over-leveraging, leading to potential defaults.
3. Improved portfolio performance might be due to market conditions rather than the feature itself
4. High revenue might come from a small group of high-risk users, increasing default risks.

INDtradeBoost

1. Traders might adopt the feature for short-term gains but churn quickly if they incur losses.
2. High utilization might indicate over-leveraging, leading to higher default risks.
3. Users may repay loans but incur significant trading losses, lead to dissatisfaction.
4. Improved trading performance might be due to favorable market conditions rather than the feature.
5. High revenue might come from a small group of high-risk traders, increasing default risks.

Market Research

- Utilise user surveys to understand the pain points.
- Run secondary research to support the hypothesis.
- Understand potential pains and risks with the current customer journey.
- Analyze competitors offering similar features.



Development

- Prioritise between suggested solution based on user & business goals.
- Review and refine ideas along with other stakeholders.
- Develop the feature, ensuring alignment with design and meeting user needs.
- Conduct thorough testing and debugging to ensure the feature is stable and secure



Launch

Phase 1:

- Pre-launch Hype: Buzz through social media, influencers, and press.
- Beta Test: Gather feedback to refine features and ensure a smooth launch.
- Landing Pages: Clearly explain benefits and access for each feature.
- In-App Promos: Showcase features with banners, notifications, and pop-ups.

Phase 2:

- Phased Rollout: Release gradually to different user segments for optimization.
- Enhanced Onboarding Guide users with tutorials & personalized recommendation.
- Introduce gamified elements (e.g., challenges, rewards, or badges) to encourage users to explore and adopt the feature.

Phase 3:

- Regular Updates: Maintain interest with fresh functionalities, challenges, and content.
- User Feedback: Actively solicit suggestions to guide future development.
- Strategic Partnerships: Unlock new content, experiences, and revenue streams.



Post Launch

- Continuously monitor the features performance and user feedback.
- Address any critical issues promptly.
- Launch the feature to the broader user base based on performance.
- Implement marketing and promotional activities

Thank You!

