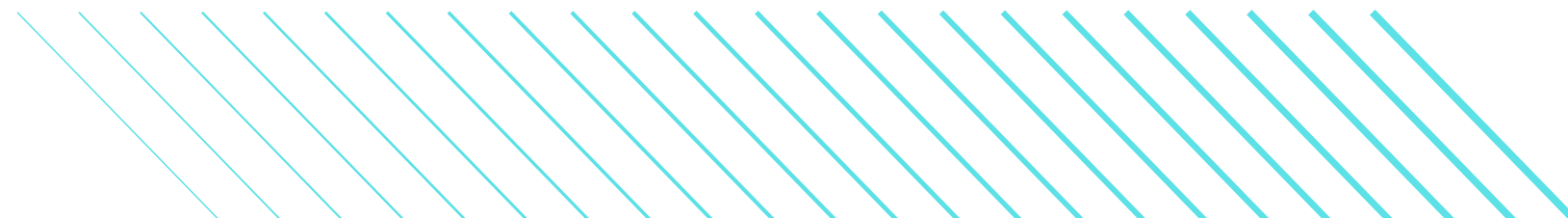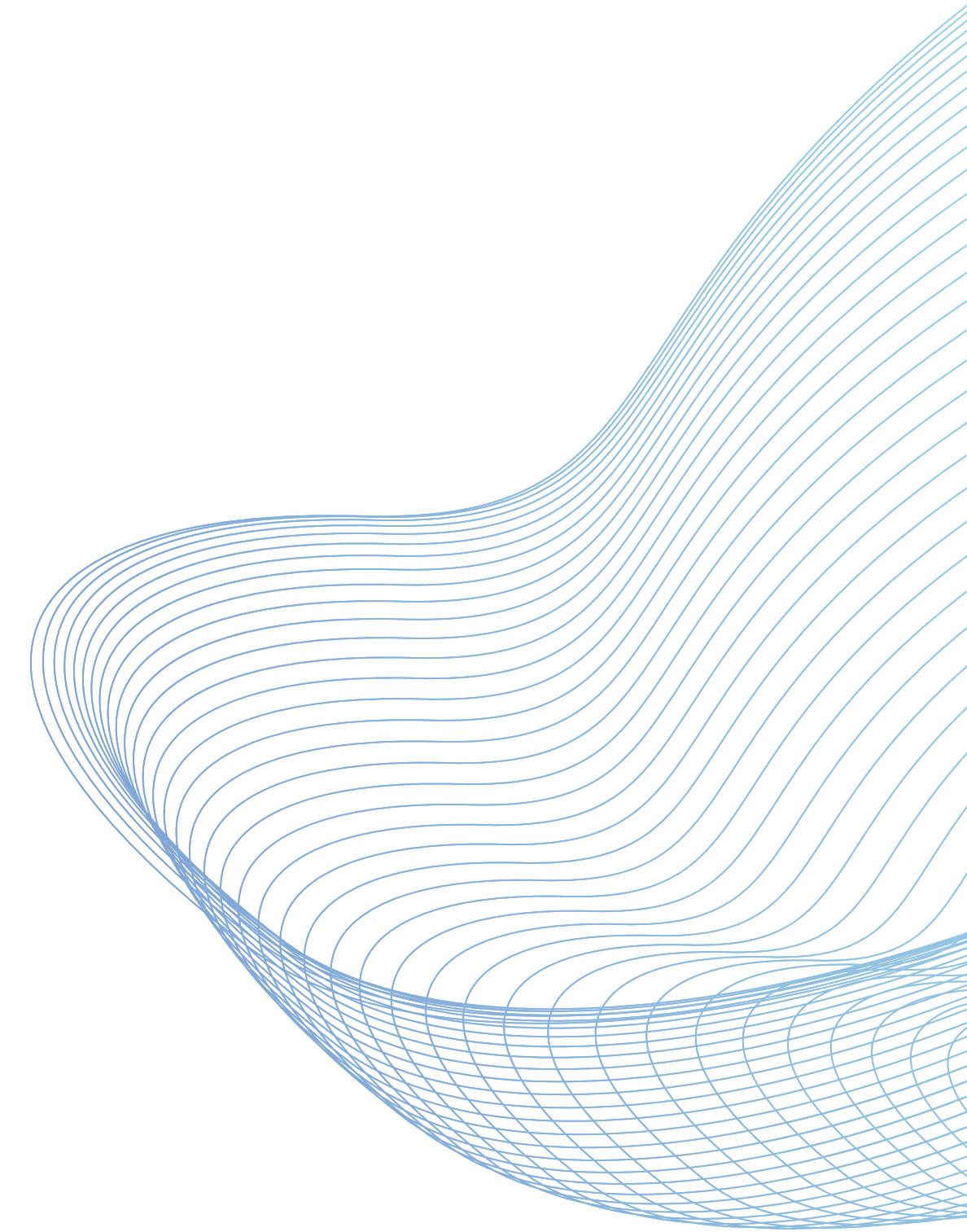In India, millions of digital users—especially students, gig workers, and rural earners—actively transact through UPI yet remain ineligible for formal credit due to a lack of traditional credit history. Banks and NBFCs struggle to evaluate such users' repayment capability, resulting in credit exclusion or unreliable micro-lending based on incomplete data.

Objective

Add a little bit of body text

Proposed Solution

Target Market and customer segments
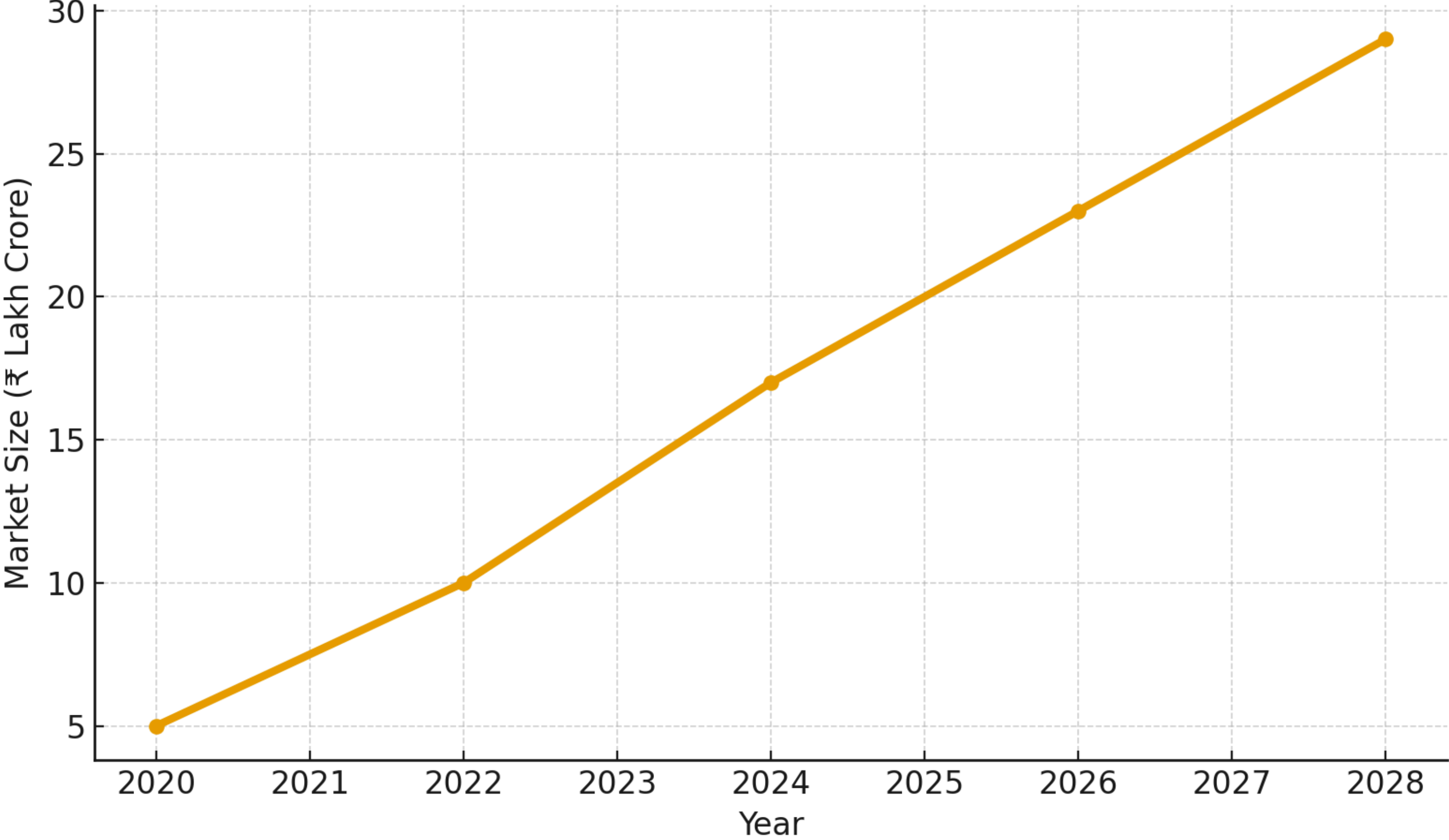
Unique value proposition

- Other apps use smartphone data, telco info etc which may not be available for a majority of the people. Our product uses UPI + AePS transaction data which is widely available.
- Explainable AI shows how each factor affects TrustScore & Resilience.
- Financial inclusion & literacy - helping users qualify and improve over time.
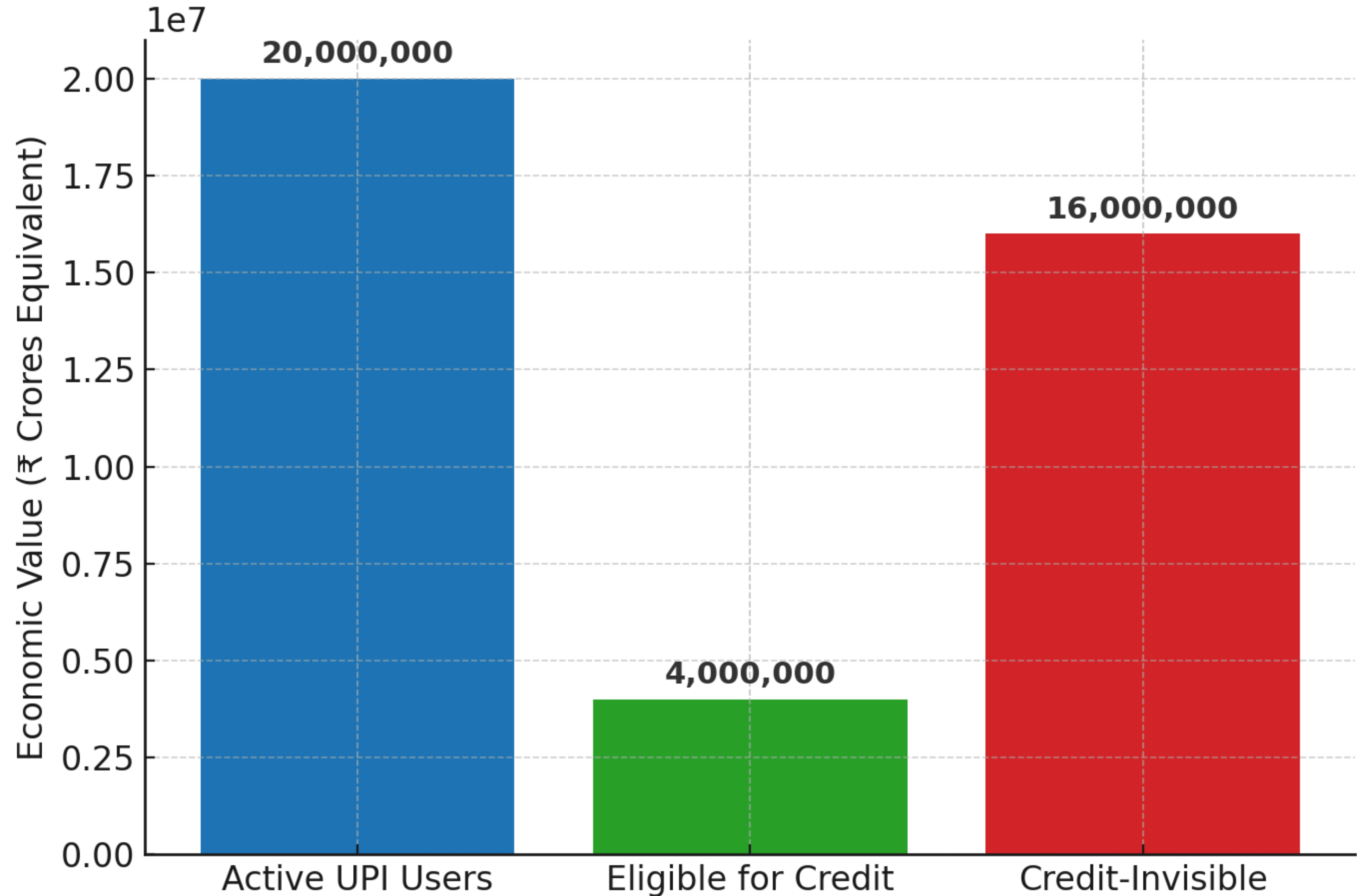
Business model canvas

Market Analysis

- *India's fintech sector is witnessing explosive growth — UPI processes over ₹20 lakh crore in transactions every month*
- *Yet, nearly 300 million Indians remain credit-invisible, unable to access formal loans due to a lack of credit history, despite active UPI use.*
- *The digital lending market in India is projected to surpass ₹29 lakh crore by 2028, growing at a 25% annual rate.*

Digital Lending Market Growth in India (₹ Lakh Crore)

Digital Participation vs Credit Eligibility (in ₹ Crores Equivale[nt)

1e7

20,000,000

16,000,000

4,000,000

Economic Value (₹ Crores Equivalent)

Active UPI Users   Eligible for Credit   Credit-Invisible

Proposed Solution

1. Transforms UPI transaction data into financial credibility using AI models that classify expenses into needs, wants, and savings.

2. Generates dual financial metrics —
   - TrustScore: Measures financial discipline.
   - Financial Resilience Meter: Evaluates income stability and credit-handling capacity.

3. Provides personalized insights & smart recommendations to help users improve financial habits and boost loan eligibility.

4. Integrates with RBI's Account Aggregator Framework ensuring consent-based, secure, and privacy-compliant data use.

5. Bridges the gap between users and financial institutions by enabling data-backed, fair, and inclusive lending decision

Competitive Analysis

- CreditVidya - Uses alternative data to help banks assess customers, more tailored towards urban customers who have digital footprint.

- LenddoEFL - Uses social and psychometric data

- Perfios / Anumati (Account Aggregator, a potential infra partner) - Provides APIs for banks to access financial data with user consent.

How our product overcomes these challenges:
- Our platform uses UPI + AEPS data, which even rural users already generate + visual charts.
- Most of the time, competitors use a black-box algorithm which doesnt allow for user feedback.

- It's an AI-driven scoring + insight platform that any bank or MFI can use.

- The platform could integrate AA data and add AI-based behavioral analytics and TrustScore insights.

Financial projection (is it same as cost analysis?? - only include if applicable)

Proposed Solution

- Partner institutions (banks, NBFCs, fintechs) purchase data-analysis credits in bulk to access the dashboard's AI-driven TrustScore and Financial Resilience evaluations.

- Each credit allows them to analyze one user's financial behavior or verify digital creditworthiness.

- Bulk purchases ensure scalability and recurring revenue as financial institutions onboard more users.

- Flexible pricing tiers based on volume of credits and feature access (e.g., API integration, dashboard analytics, risk reports).

Target Market

- Over 65% of India's population resides in rural and semi-urban regions, where formal credit access remains under 10% despite growing digital adoption.

- Rapid smartphone penetration and widespread UPI usage have created a massive untapped base with digital transaction footprints but no credit history.

- These regions are witnessing a surge in government-backed digitization drives and financial inclusion schemes, yet traditional credit scoring systems fail to represent these users accurately.
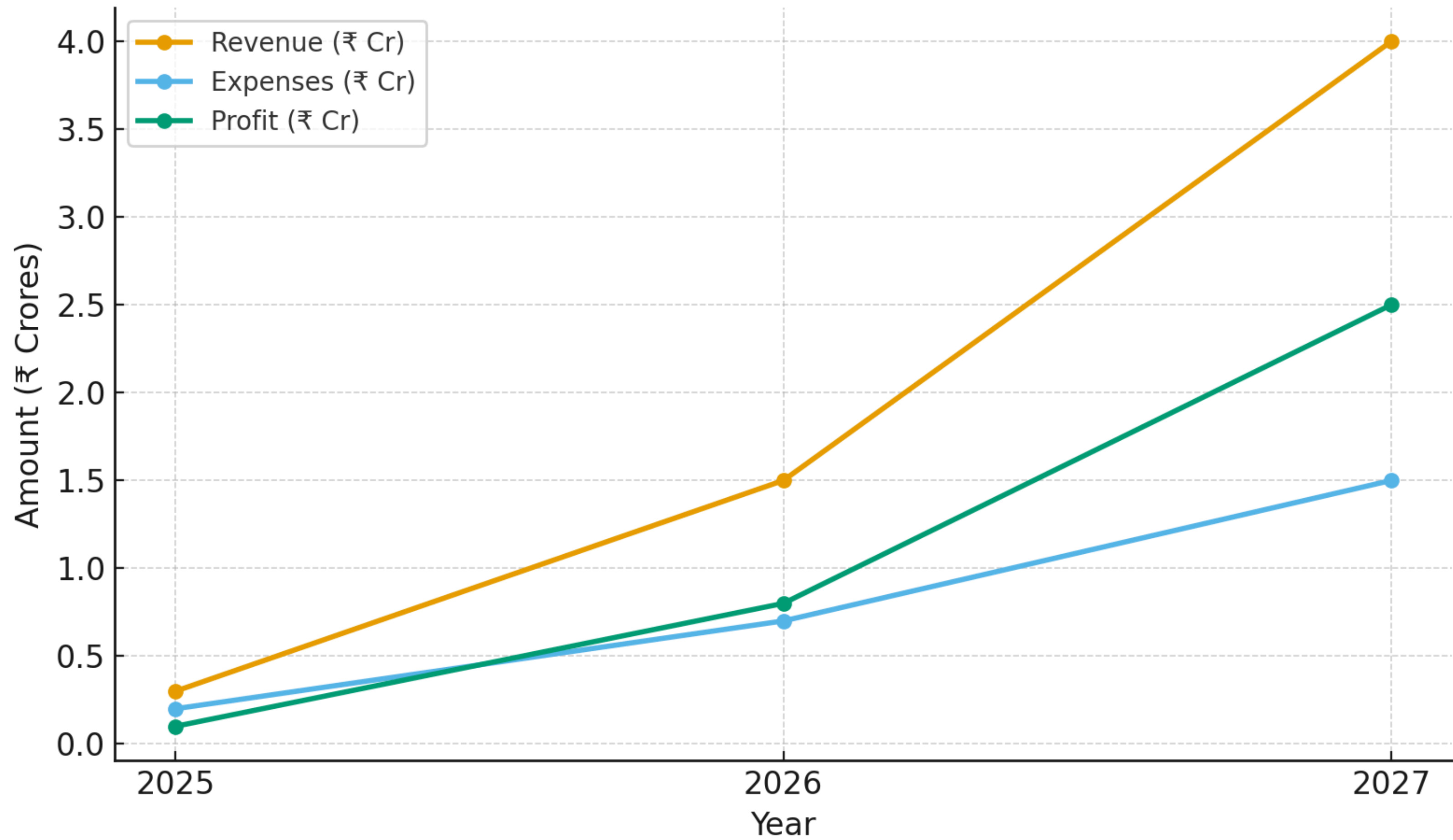
Go to Market Stratergy

1. Strategic Partnerships (B2B2C model)

2. Government & CSR Integration

3. UPI Ecosystem Leverage

Final Financial Projection

Assumptions

- You sell to MFIs, rural banks, and cooperatives.

- Each year's growth is mainly in the number of partner institutions, while reports per institution stay roughly constant (≈1000 each).

- Price per report: ₹30

- Cost per report: ₹15

Yearly Breakdown

Year	MFIs Onboarded	Avg. Reports per MFI	Total Reports (₹)	Revenue (₹)	Cost (₹)	Profit (₹)
2025	1	1000	1000	30,000	15,000	15,000
2026	6	1000	6000	1,80,000	90,000	90,000
2027	12	1000	12000	3,60,000	1,80,000	1,80,000

How we used comet

- Used Comet Browser to gather research materials and references efficiently.

- Accessed real-time data and documentation for project development.

- Utilized it for collaborative web browsing and sharing research findings.

- Helped in testing and previewing our web-based project components.