

# IN<sup>↑</sup>Dmoney

## Super Money App



Investments

Loans



**THE PRODUCT PERSPECTIVE**

Insurance



## ABOUT IND MONEY

INDmoney is a **one-stop SuperMoney App** for all financial needs. The application automatically **organizes your finances**, assists in goal planning, and leverages machine learning to optimize saving and investment at Zero commissions. The company is **backed by investors** such as Tiger Global, Steadview Capital, and Dragoneer.

## MISSION

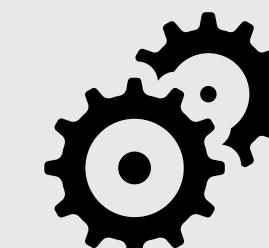
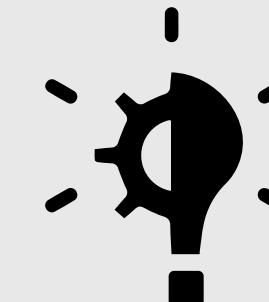
“INDmoney's mission is to improve the financial future of its customers by helping them save and earn more. The company focuses on **simplifying financial management**, making it accessible and user-friendly for all Indians.”

## VISION

The vision of INDmoney is to become a **one-stop shop for all financial needs**, catering to individuals and families by providing a seamless platform for managing investments, savings, and overall financial health.

## SERVICES

**Financial Tracking**, Investment Management, Neo Banking Services, Personal Finance Tools, Instant Money Withdrawals.

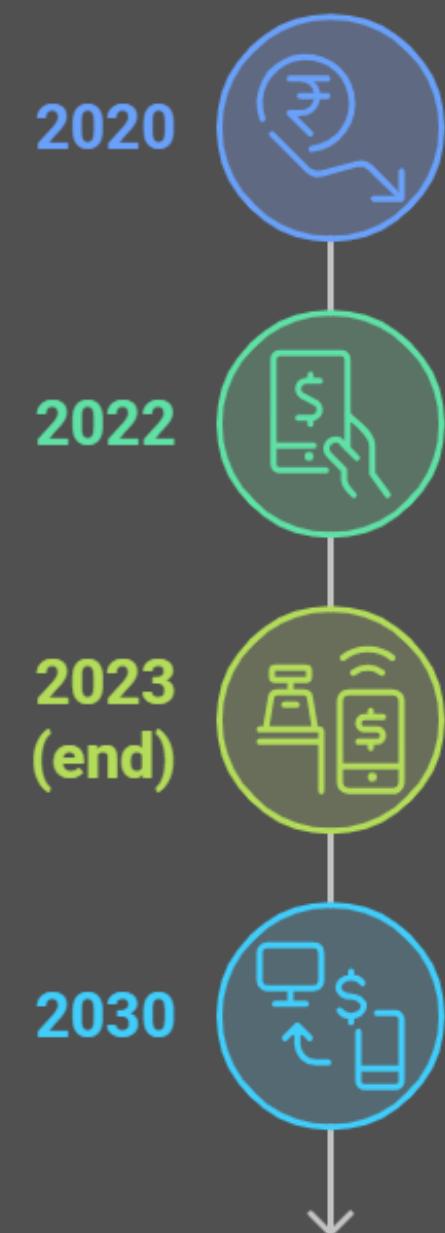


## COMPETITORS



## MARKET POTENTIAL AND TRENDS

### Evolution of India's Digital Lending Landscape



Digital Lending Market

CAGR (2022P-2027F): 36.2%

Digital Lending Market NBFC

CAGR (2022P-2027F): 39.1 %

Market Stage

Growing Market with very High Fragmentation

Basis of Competition

Type of loans offered, Interest rate of loan, duration of the loan

Financial Cross Comparison

AUM Split, AUM Growth, Revenue, Debt-Equity Ratio, Total Asset and more

### KEY FINDINGS

01  
154,485  
Number of Bank Branches in India, 2021

02  
**Service Sector**  
Biggest Sector of India

03  
~1,100  
Number of Digital Lending Platforms in India, 2021

06  
**Consumer Loans**  
Popular digital loan Segment

05  
INR 20,000 to INR 500,000  
Average ticket size of Digital Consumer Loan

04  
7,422 crore  
Digital payment transactions were recorded during FY'22

## PROBLEM STATEMENT

INDmoney aims to become the one-stop solution for consumers to manage their entire financial life. However, the platform currently lacks a comprehensive lending and credit product that can leverage the wealth of user data available. Our objective is to develop an efficient and user-friendly lending product tailored to INDmoney users' needs.

## Why Solve This?



**Market Demand:** The digital lending market is rapidly expanding, and INDmoney has an opportunity to tap into this high-growth sector.



**User Expectations:** Consumers expect an all-in-one financial platform that includes lending and credit solutions. Not having this feature limits INDmoney's value proposition.



**Competitive Advantage:** Competitors already offer lending products, and INDmoney risks losing customers if it doesn't innovate.



**Revenue Growth:** Lending and credit services can become a significant revenue stream for INDmoney, increasing profitability.



**Data Utilization:** INDmoney has access to vast amounts of user data, which can be leveraged to offer personalized lending solutions, improving customer retention.



**Financial Inclusion:** By providing accessible credit, INDmoney can empower users who struggle to get loans from traditional banks.

## COMPETITOR LANDSCAPE

There are approximately **356 active** digital lending companies in India.

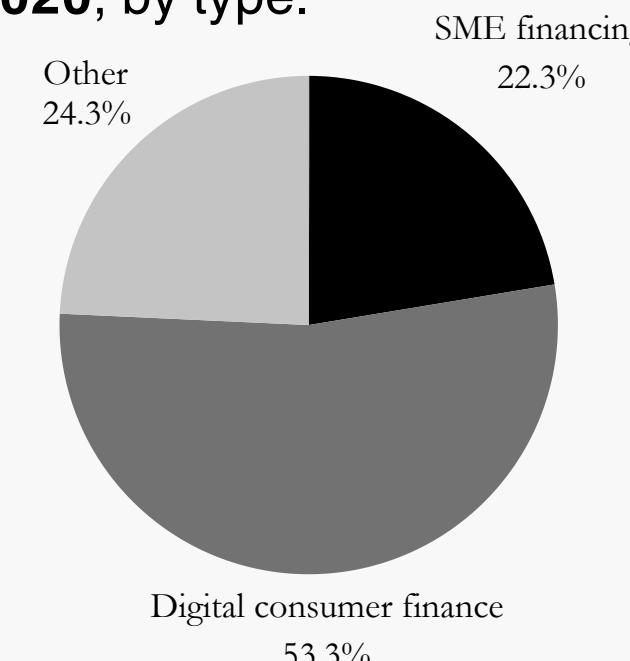
The Indian Micro Lending Market is the **fastest growing** market in the worldwide micro-lending industry. The Indian Micro Lending Market is projected to grow at a CAGR of **11%** from **2022** to **2028**

**Customer acquisition and credit recovery cost** are two of the biggest barriers to sustainability for lending tech startups in India

The alternative lending market in the country will increase from **US\$7.53 billion in 2023** to reach **US\$18.24 billion by 2028**.

**50+ lending apps** have faced scrutiny, making compliance and transparency critical for long-term success.

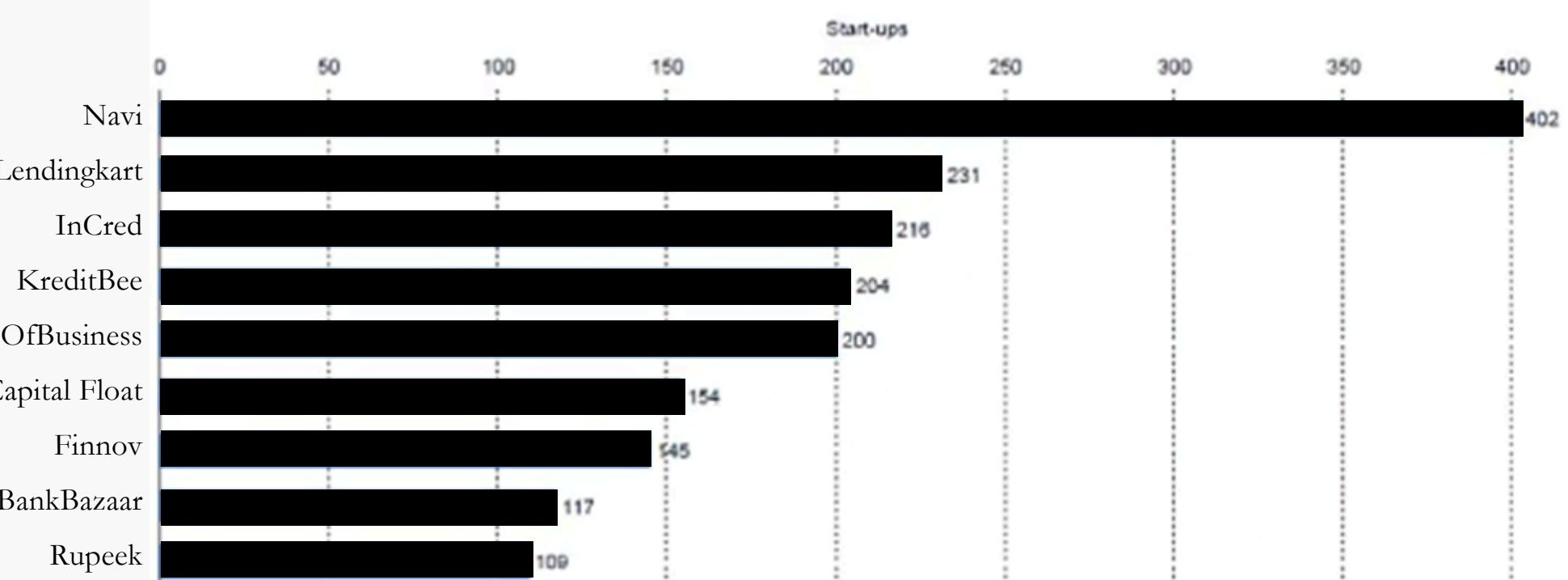
Distribution of startup funding in digital lending across India in **2020**, by type.



The Indian Micro Lending Market is projected to grow at a CAGR of **11%** from **2022** to **2028**

**11%**

Leading start-ups for digital lending in India in **2021**, by funding



Overview

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Personas

Solutions

Prioritization

Wireframes

Metrics

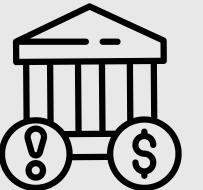
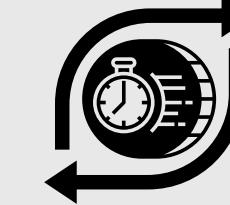
GTM

# COMPETITOR ANALYSIS

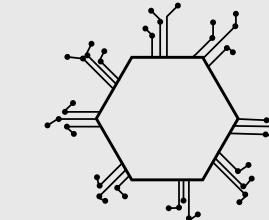
| Feature                | IND money                         | Paytm Money             | Cred                                 | Navi   |
|------------------------|-----------------------------------|-------------------------|--------------------------------------|--|
| Core Offering          | Financial management & investment | Investment & lending    | Rewards-based credit card management | Personal loans & insurance                         |
| Loan Products Offered  | None currently                    | Instant personal loans  | Personal loans based on credit score | Instant personal loans                             |
| User Engagement Model  | Personalized insights             | User-friendly interface | Gamification & rewards               | Rewards<br>Fast processing & minimal documentation |
| Interest Rates (Loans) | N/A                               | Competitive rates       | Based on creditworthiness            | Starting from <b>9.9%</b> p.a.                     |
| Repayment Flexibility  | N/A                               | Flexible options        | Tailored repayment plans             | Up to <b>84</b> months                             |
| Brand Recognition      | Growing                           | High due to Paytm       | Moderate                             | Moderate   |

## DIGITAL LENDING : OPPORTUNITIES AND CHALLENGES

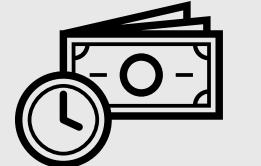
Increased **Smartphone and Internet Penetration**, Flexibility on the credit range, **Speedy and streamlined online transactions**, Easy KYC and **paperless operations** are key drivers of Digital Lending Adoption.



While digital consumer credit companies have made it easier than ever for people in India to borrow money, the **official channels to report abuses** have not become any more user-friendly.



While installing some loan apps, borrowers are **forced to provide consent** to loan apps to access contact lists, call history, SMS logs, Facebook location, phone gallery and a host of other information. Digital consumer credit apps then use this data in case of delayed or missed payments to pressure borrowers into repayments.



**Point-of-sale** credit options and **buy-now-pay-later** solutions are reimagining lending and improving the POS experience.

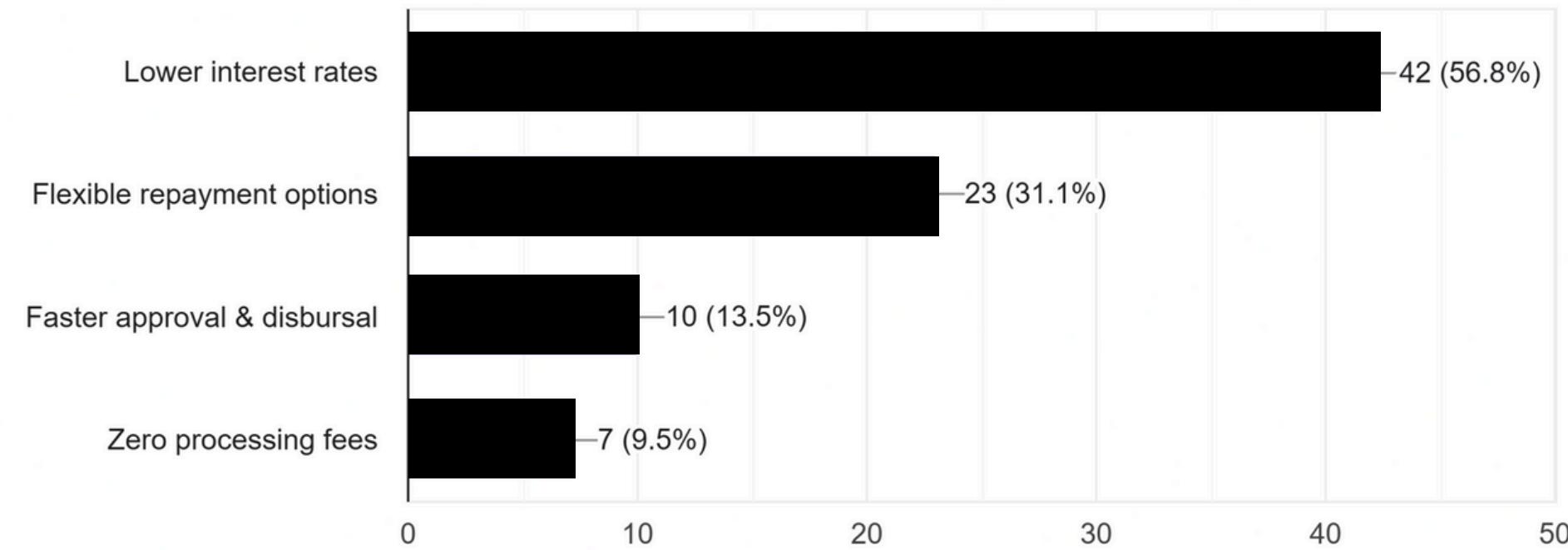


For filing a complaint against a regulated entity, **the Reserve Bank of India (RBI)** prescribes specific formats and communication protocols that are not always easy to access or follow.

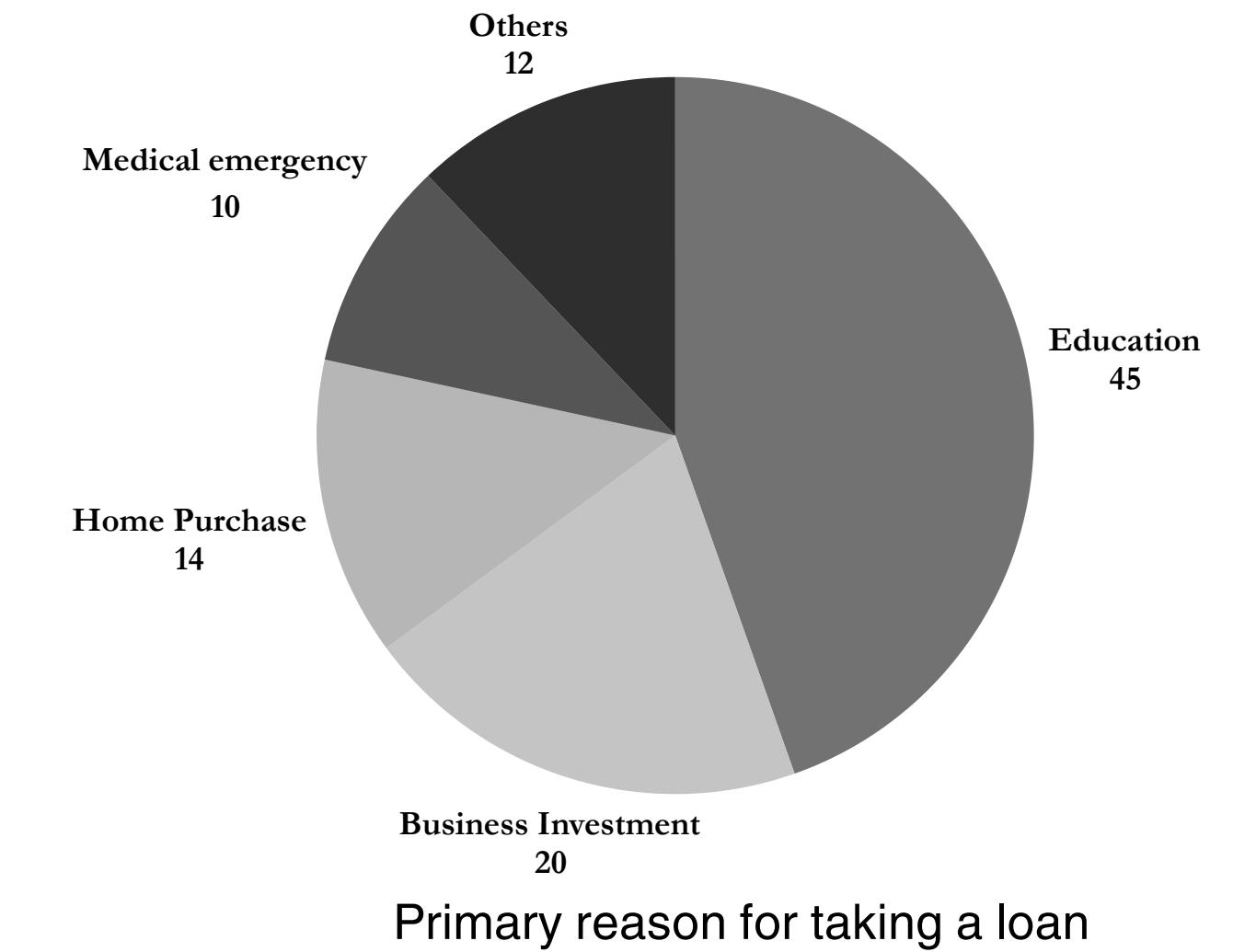
## SURVEY INSIGHTS

Total 74 respondents

- 86.3% in age group of 18-24, 6.8% in age group of 25-35, 6.8% in age group of 36-50
- Respondents more open towards education loans, followed by business investment, home & health.
- High interest rates, repayment difficulties and too much effort in the process(Time Taken, Documents, KYC) are major demotivators for people not taking loans.
- Respondents in age group of 18-24 are more open to instant loans and buy now, pay later options.



Additional features would make a loan more attractive



Primary reason for taking a loan

## USER PERSONA 1:

**SUMIT RAJ**

*"Enthusiastic investor into short term and big term trades. I don't have a credit card with a high limit and quite often my money is invested in trades."*

**Profile**

- Age : 20
- Occupation : Early Career Professional
- Salary : 20k/ month
- Location : Tier 2, 3 city.

**Goals**

- To meet cash emergency in an instant
- Get instant cash to satisfy his leisure buys
- To fulfil family's instant cash requirement.

**Motivation**

- Instant process
- Hesitant to ask friends
- Lazy to ask banks

**Key Pain Points**

- Hesitant to ask friends & family for cash
- Money often stuck in stock trades.
- Doesn't understand the concept well.

## USER PERSONA 2:

**ARYAN SHARMA**

*"I prefer credit card but they cannot be used for transferring money. I face issues when I need a large amount in limited time to transfer to family or for a personal errand."*

**Profile**

- Age : 27
- Occupation : Salaried Professionals
- Salary : 75k/ month
- Location: Tier 1 city

**Goals**

- To meet cash emergency from a trusted source
- To get large amount from a single source
- To have short term gains via pay later options.

**Motivation**

- High credit limit
- Instant transfer
- Convenience

**Key Pain Points**

- Needs quick access to funds.
- Cannot transfer money directly.
- Struggles to get a large amount instantly.

## USER PERSONA 3:

**RIYA SONI**

*"I have a credit card and I am aware of the usage, but I don't have much idea of loans and financial management. I am still exploring ways to manipulate my finances."*

**Profile**

- Age : 35
- Occupation: Career Professional
- Salary: 100k/ month
- Location : Tier 2 city

**Goals**

- To meet cash requirement from a trusted source.
- To understand the financial terminologies.
- To understand the basis for investment.

**Motivation**

- High credit limit
- Low Interest Rates
- Clarity of process.

**Key Pain Points**

- Unaware of the process and usage of the product
- Not the actual decision maker.
- Haven't tried different lending products (newbie).

# KEY FEATURES OF THE MVP

## 1. Loan Offerings

- Personal Loans – Based on financial health, credit score, and user spending behavior.
- Credit Line – A flexible borrowing option where users can withdraw funds as needed within a pre-approved limit.
- BNPL (Buy Now Pay Later) – Small credit lines for purchases within partnered platforms.

## 2. Eligibility Checks

AI-powered credit risk assessment using INDmoney's existing user data (investment history, bank statements, spending behavior).

- For Personal Loans – Age: **21-60**, Salary: **₹15k/month**, Credit: **650+**
- For Credit Line – Age: **21-50**, Salary: **₹25k/month**, Credit: **750+**, Active INDmoney user
- For BNPL (Buy Now Pay Later) – Age: **18-55**, Pocket Money/Salary: **₹10k/month**, Credit: **600+**

## 3. Repayment Options

- Flexible repayment plans allowing users to choose between monthly installments or lump-sum payments.
- Automated reminders for upcoming payments to ensure timely repayments and reduce defaults.
- Options for early repayment without penalties to encourage responsible borrowing.

## 4. Customer Support

Access to real-time customer support through chatbots or live agents to assist users with inquiries related to loans and repayments.

## 5. Revenue Streams

Interest, processing fees, late fees, cross selling, merchant fees

## 6. Data Security and Privacy

- Robust security measures to protect user data and ensure compliance with financial regulations.
- Transparent privacy policies informing users how their data will be used in determining loan eligibility and offerings.

## 7. User Interface and Experience

- Intuitive interface integrating seamlessly with the existing INDmoney platform for easy navigation.
- Personalized dashboards displaying loan offers, repayment schedules, and financial health metrics.

## 8. Default Management

Ai based risk assessment, advanced analytics, collections, restructuring

## CUSTOMER JOURNEY ON INDMONEY APP

**Sign In**

Users Sign in to app

**Pre Approved Amount**

User has a pre-approved loan amount calculated based on the IndMoney algorithm. Needs to confirm the pre-filled details.

**EMI**

Select the amount of loan and EMI period

**Money Credited**

Bank account is linked, OTP is sent to confirm Mobile, and money is credited

### DIFFERENTIATORS

- Easy 4-Step Process
- Lowest Interest Rates
- No Hidden Charge , Collaterals or Processing Fees
- Dedicated Support Team
- Pay Per Use
- Improve Credit Score and Limit

**GOAL ACCELERATOR FUND**

- Traditional loans often carry a negative perception, making people hesitant to borrow.
- Many individuals avoid loans due to fear, stigma, or uncertainty.
- To address this, there is a need for a fresh approach to lending—one that encourages financial growth rather than just borrowing.
- This leads to the creation of a new lending category, the Goal Accelerator Fund, which reframes borrowing as a tool for empowerment and progress.
- Instead of simply providing loans, the Goal Accelerator Fund helps users achieve their aspirations —whether it's education, business, or personal growth —by aligning with the Goals feature of INDmoney.

# Customer Journey on Indmoney

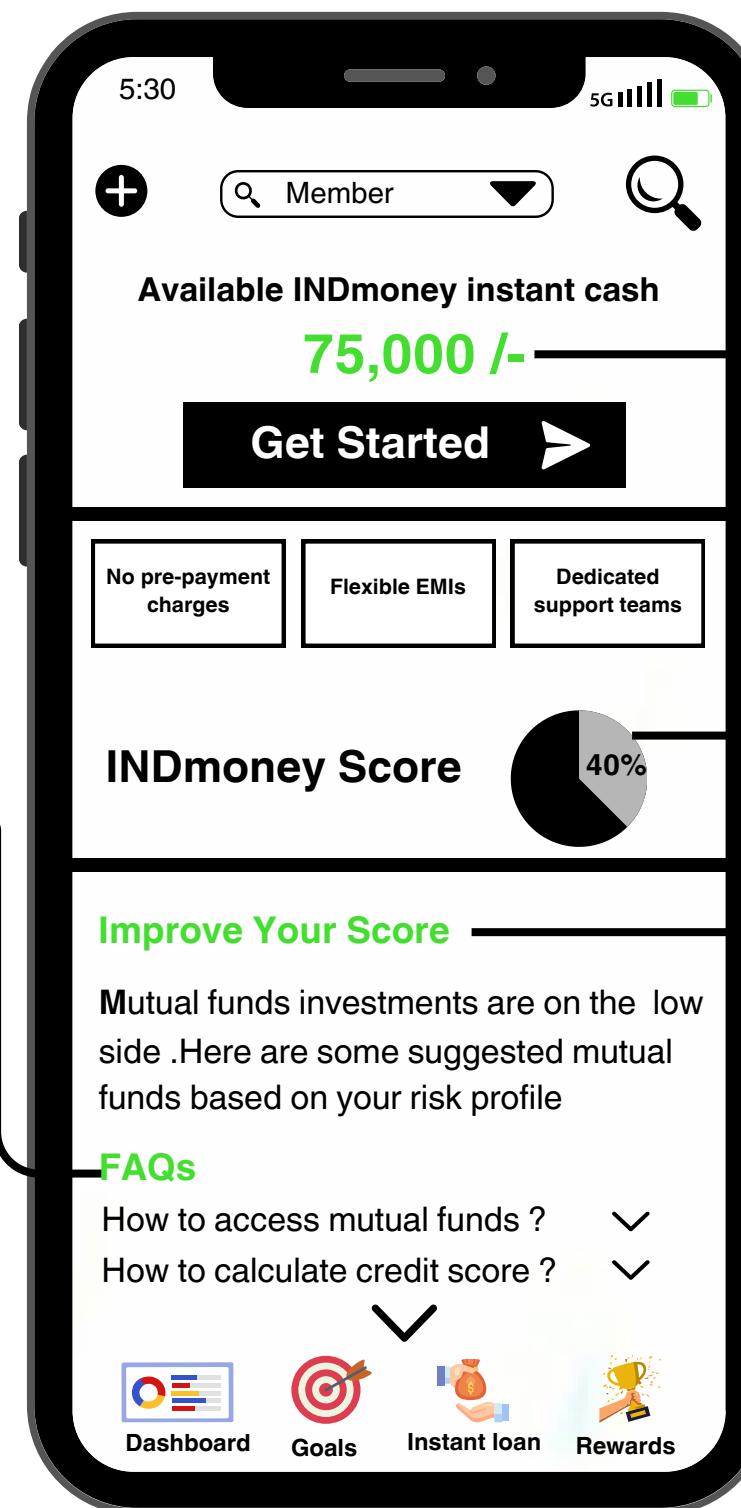
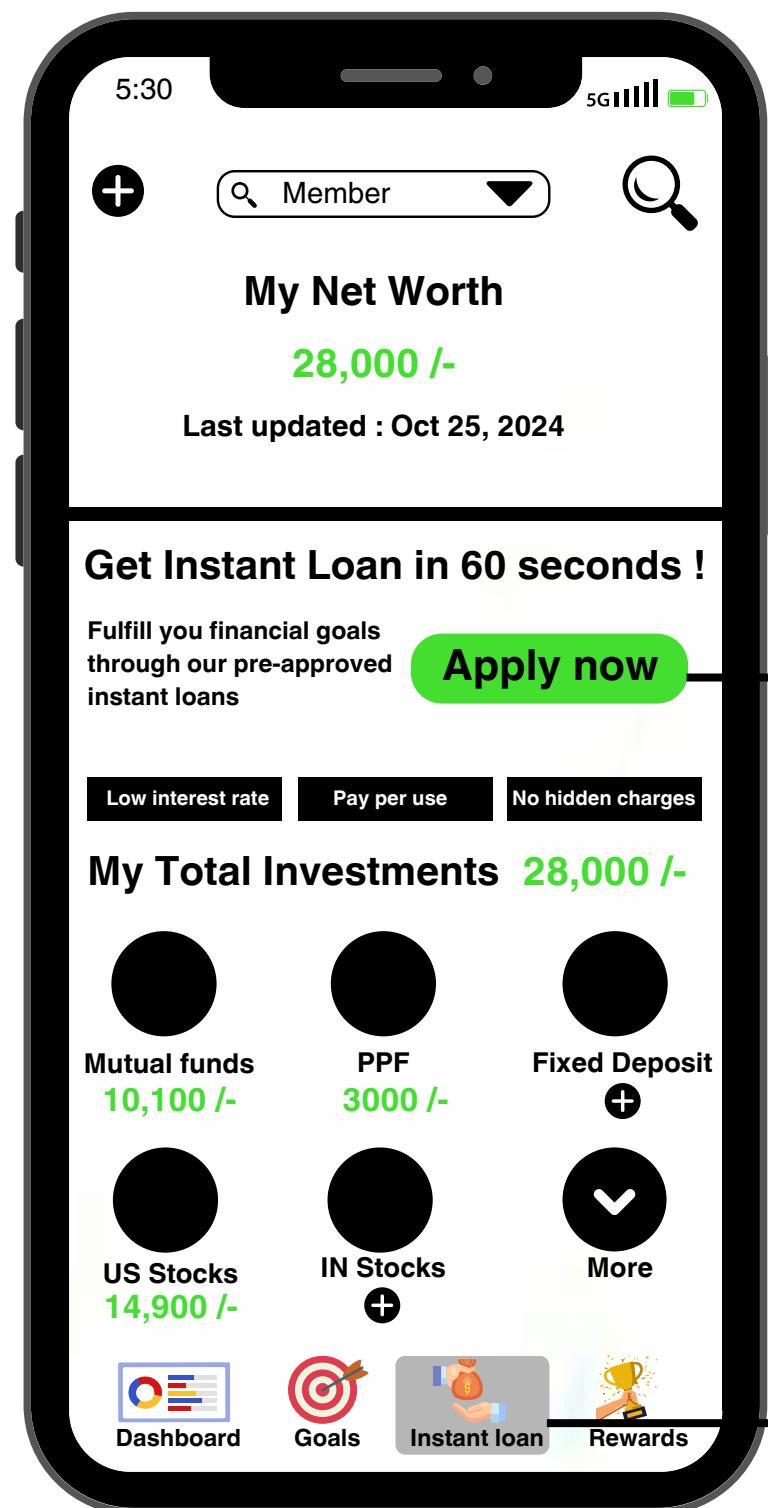
|             | Awareness   | Consideration  | Purchase  | Onboarding  | Advocacy   |
|-------------|---|--|---|---|--|
| User Action | Searches the internet for platforms that provide loans, asks relatives, friends, family | Explores the already trusted financial platforms that he uses daily or referrals | Applies for instant loan on the chosen product                            | Loan gets approved and the money is credited                                      | Takes repeated loans<br>Recommends the product to friends/family |
| Emotions    |   |  |   |   |  |
| Touchpoints | Advertisements on social media and search advertising                                   | Finds instant loan option in a financial app for management/planning.            | App UX, loan application, approval/rejection, and process survey/rating   | EMI reminders, payment acknowledgment, and loan savings analysis                  | Customer review/testimonials - Customer referrals                |
| Pain Points | Low Brand Visibility Negative Loan Perceptions  | Hidden costs - Low information to user - No dedicated service                    | Unknown reason for loan rejection - Low credit limit                      | Sometimes forgets to pay EMI before due date resulting in late fee charges        | Insufficient Incentives for Referrals Poor Feedback Loop         |
| Solutions   | Targeted Educational Marketing Campaigns  | Ensure a seamless loan process with <b>24/7</b> customer support access.         | Provides loan insights using an algorithm beyond credit score for limits. | Multiple reminders, timely EMI receipts, and detailed analysis prevent late fees. | Referral & Loyalty Programs Customer Engagement & Feedback Loop  |
| Messaging   | "Trust us with your financial goals" "Over <b>12.5</b> million customers served"        | 4 steps to get loans with personalized amount and tenure suggestions.            | Seamless, transparent process with instant and convenient credit access.  | We gladly support your finances and ease your financial burden.                   | Available <b>24/7</b> for support; refer now to save on loans.   |

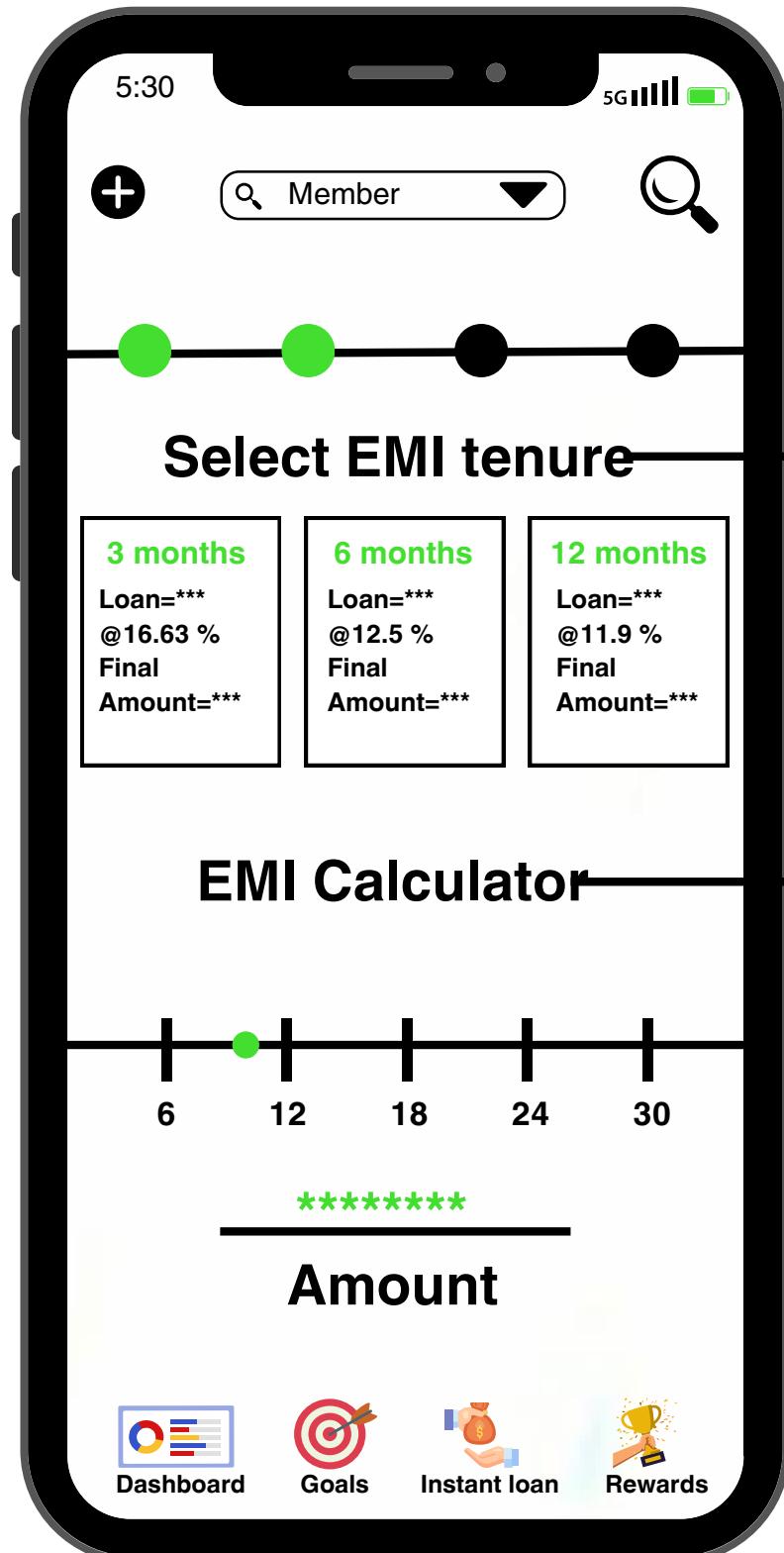
## SOLUTION PRIORITIZATION

Rice score is calculated using the formula  
**RICE score = R\*I\*C/E**

| Idea Name                         | Reach (R)<br>(1-10) | Impact (I)<br>(1-5) | Confidence (C)<br>(1-5) | Effort (E)<br>(1-5) | RICE Score   |
|-----------------------------------|---------------------|---------------------|-------------------------|---------------------|--|
| Credit line product               | 8                   | 4                   | 4                       | 2                   | 64      |
| Instant loan approval & disbursal | 10                  | 5                   | 5                       | 3                   | 83.33  |
| AI-powered loan eligibility check | 6                   | 3                   | 4                       | 2                   | 36   |
| Customer support chatbot          | 7                   | 4                   | 3                       | 4                   | 21   |
| BNPL integration                  | 9                   | 3                   | 4                       | 3                   | 36    |

# Wireframes

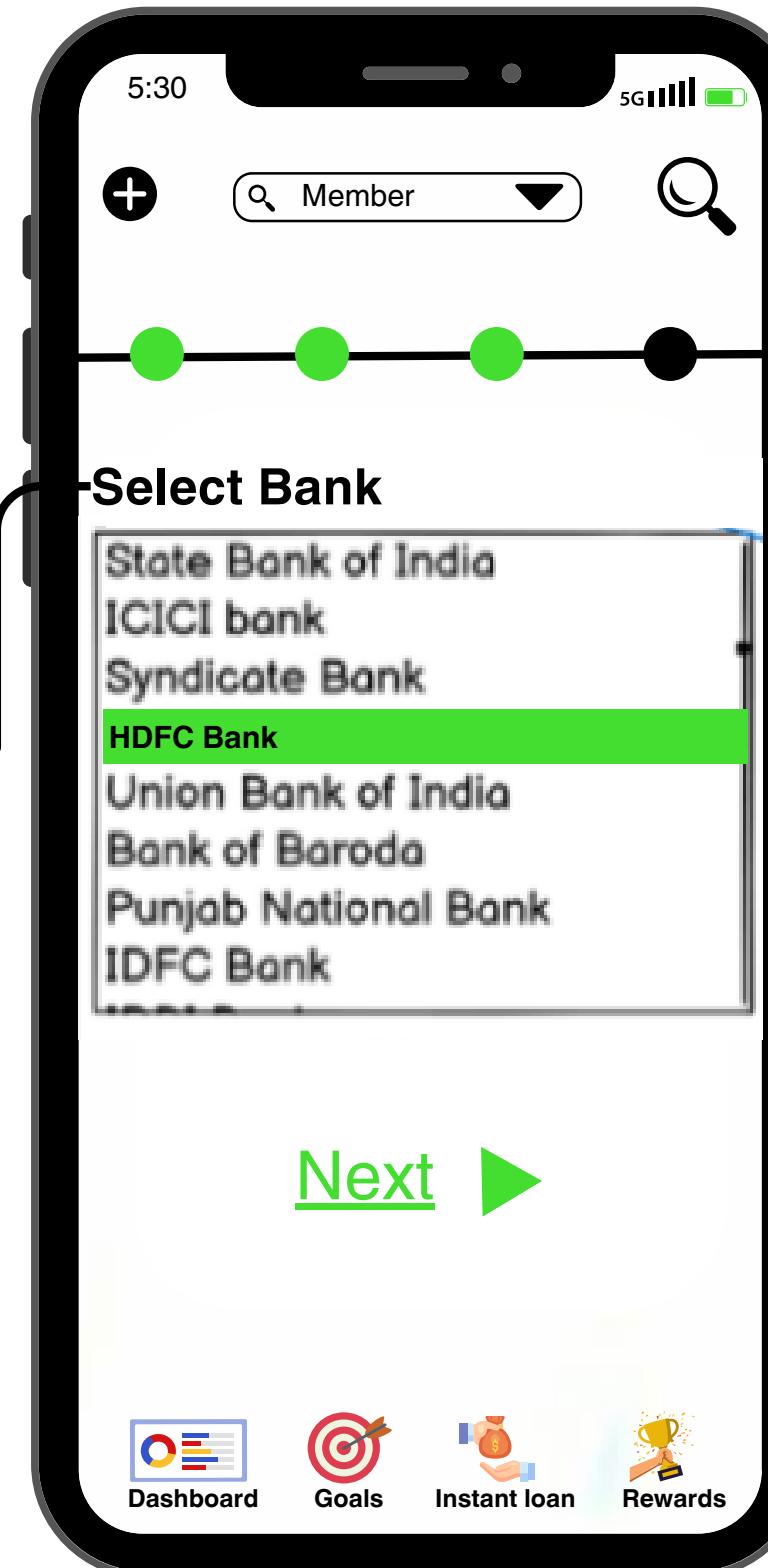




Users select **the EMI tenure**, and a card displays the loan and total payable amounts with a recommended plan.

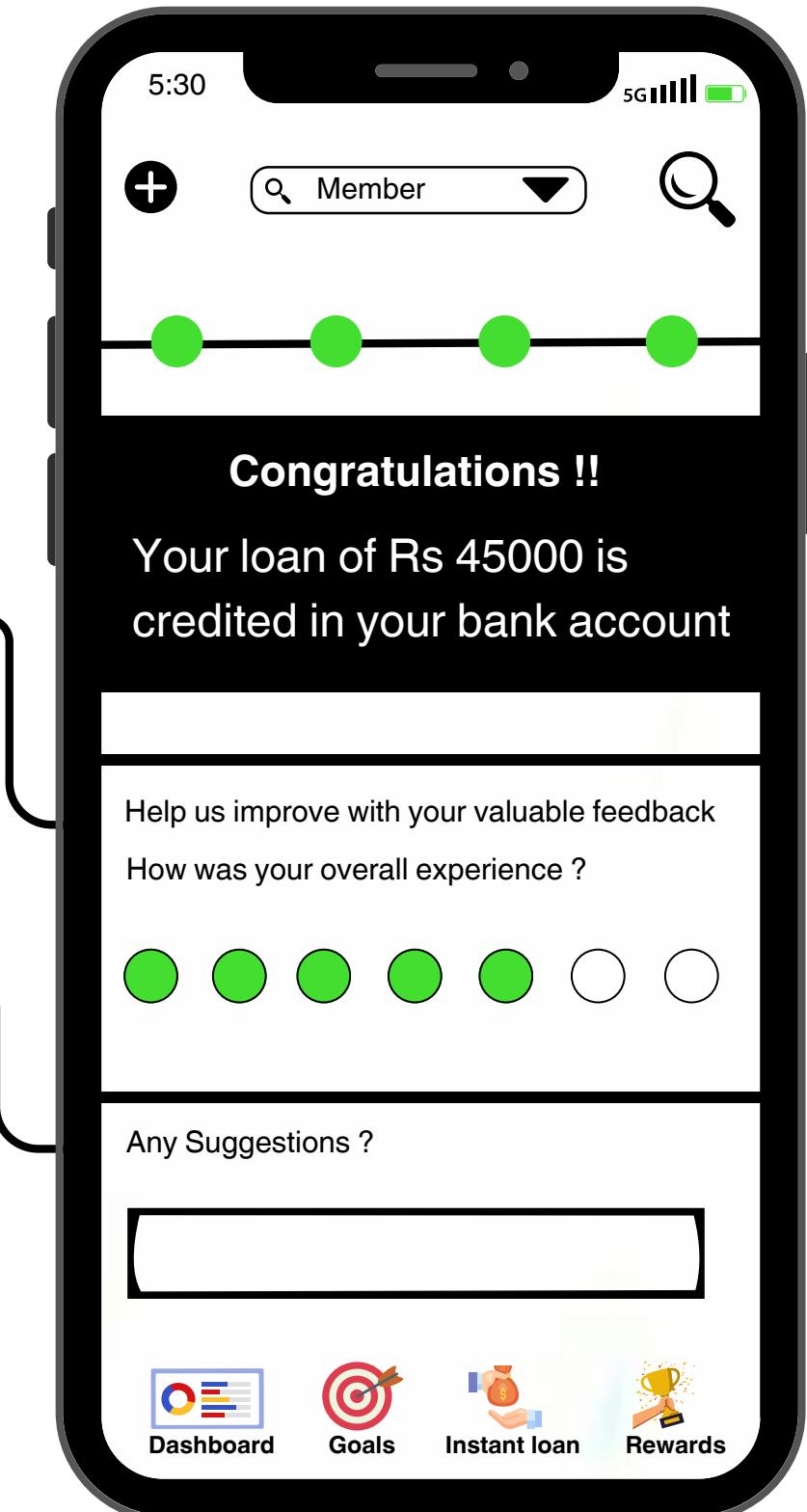
Users select a bank account, receive an OTP, and the app auto-detects it to complete the transfer.

The **EMI calculator** adjusts payments based on the selected tenure and interest rate.



**Feedback box** to calculate NPS based on customer rating of the process.

**Suggestion box** for customers to send us suggestions for any improvement in the process.



# METRICS

## North Star Metric



### Loan Type

- Instant Loan
- Credit Line Loan
- BNPL

### North Star Metric

**Loan Approval to Disbursal Time**

**Amount of loan landed**

**Repeat Transaction Rate**

| Metric Name  | Definition  | Why It Matters?   |
|--|---|---|
| <b>Loan Approval Rate</b>                                  | % of loan applications successfully approved  | Higher approval rates with risk optimization ensure a better user experience and more disbursed loans |
| <b>Customer Lifetime Value (CLV)</b>                       | Total revenue expected from a customer over their entire relationship with INDmoney | Higher CLV means stronger retention, deeper financial engagement, and increased revenue               |
| <b>Repeat Borrowing Rate</b>                               | % of users who take multiple loans over a set period                                | A high rate indicates customer trust, satisfaction, and dependency on INDmoney's lending services     |
| <b>Loan Repayment Rate</b>                                 | % of loans successfully repaid on time  | High repayment rate ensures financial health & reduces default risks                                  |
| <b>Time to Loan Disbursement</b>                           | Average time taken from application to loan approval & disbursement                 | Faster disbursement = better user experience & competitive advantage                                  |
| <b>Cost of Customer Acquisition (CAC) vs. Loan Revenue</b> | Comparison of marketing costs vs. revenue from loans per customer                   | Ensures profitability and efficient growth  |

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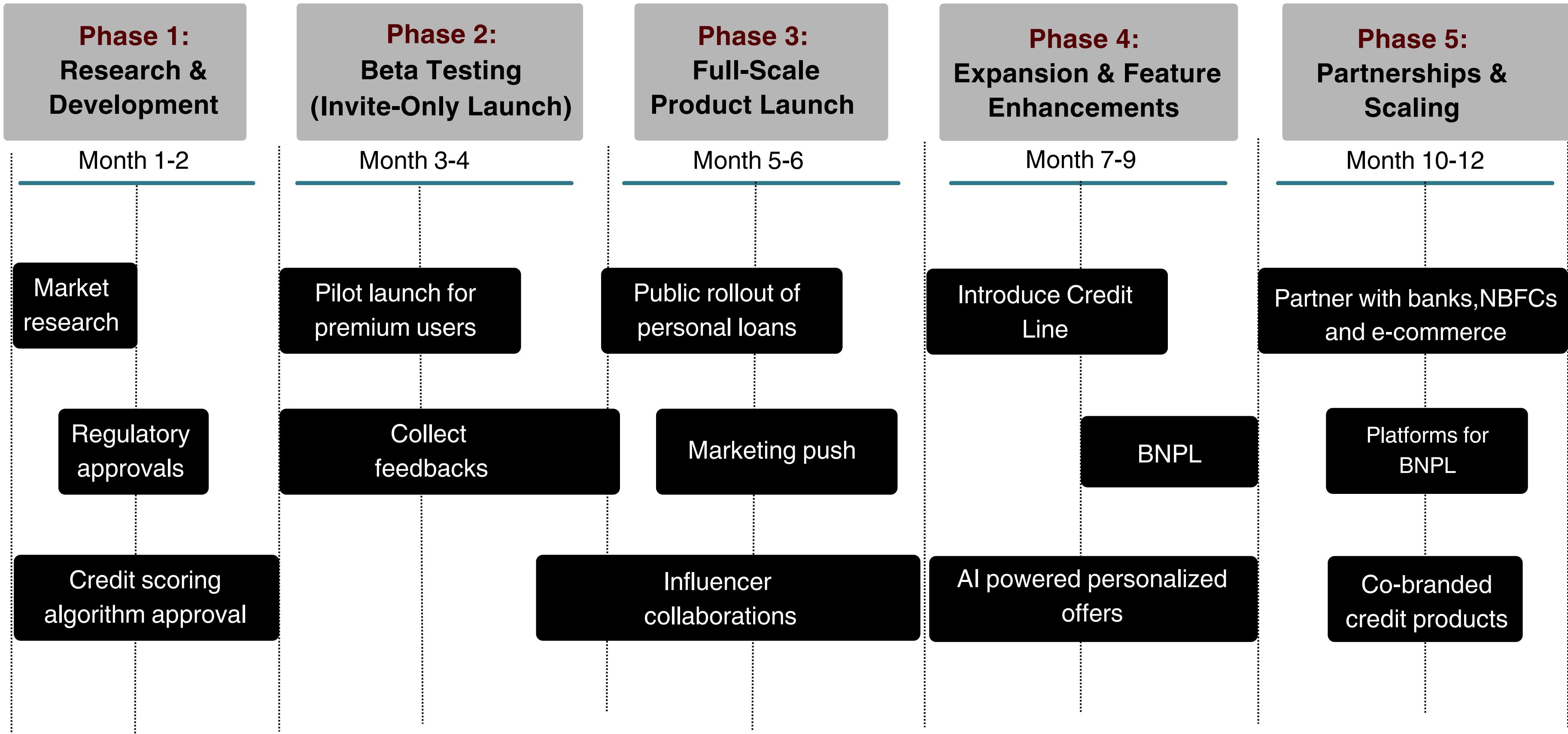
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## ROADMAP



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# Go-To-Market Strategy

To successfully launch and scale INDmoney's lending product, a structured GTM strategy is essential:

## Digital Marketing & Awareness



**Influencer Marketing:** Collaborate with financial influencers on YouTube and Instagram to create educational content on credit management and borrowing responsibly.



**Referral Program:** Offer cashbacks or increased credit limits for users referring new borrowers.



**Email & Push Notifications:** Use targeted marketing campaigns to encourage users to explore credit offerings.

## Strategic Partnerships



**FinTech Partnerships:** Integrate with payment gateways, e-commerce platforms (Flipkart, Amazon) for BNPL options.



**Credit Bureaus (CIBIL, Experian):** To enhance credit scoring and alternative underwriting models.

## Product Launch Phases



**Beta Launch (Invite-only):** Offer credit to premium INDmoney users with high engagement.



**Phase-wise Rollout:** Start with personal loans, followed by credit lines and BNPL.



**Exclusive Early Adopter Benefits:** Lower interest rates, zero processing fees for early users.

## Customer Education & Trust Building



**Webinars and live Q&A sessions** on borrowing best practices.



**In-app chatbots** for real-time loan-related queries.



**Financial literacy blog** to guide users on responsible credit usage.

## RISK & MITIGATION

### High Default Risk

### Identity Theft

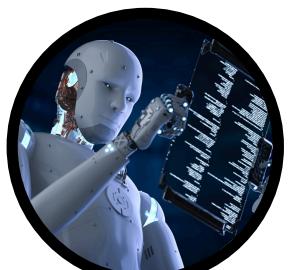
### Liquidity Constraints

| Solution          | Probability | Impact | Probability | Impact | Probability | Impact |
|-------------------|-------------|--------|-------------|--------|-------------|--------|
| Instant Loan      |             |        |             |        |             |        |
| Buy Now Pay Later |             |        |             |        |             |        |
| Credit loan       |             |        |             |        |             |        |

## FUTURE IMPROVEMENTS

### AI & ML Personalization

Uses AI to tailor loan offers, interest rates, and repayment terms based on user data, improving satisfaction and conversions.



### Alternative Credit Data Integration

Incorporates utility payments, rental history, and social media data to assess creditworthiness, expanding financial inclusion.



### Mobile first experience

Optimizes the platform for mobile users, ensuring seamless loan applications and repayments.



### Automated loan processing

AI-driven approvals reduce manual intervention, speeding up processing and cutting costs.



# **THANK YOU**

