

**ABC LIMITED COMPANY**

## **CASE STUDY – MVP OF PERSONAL LOAN**

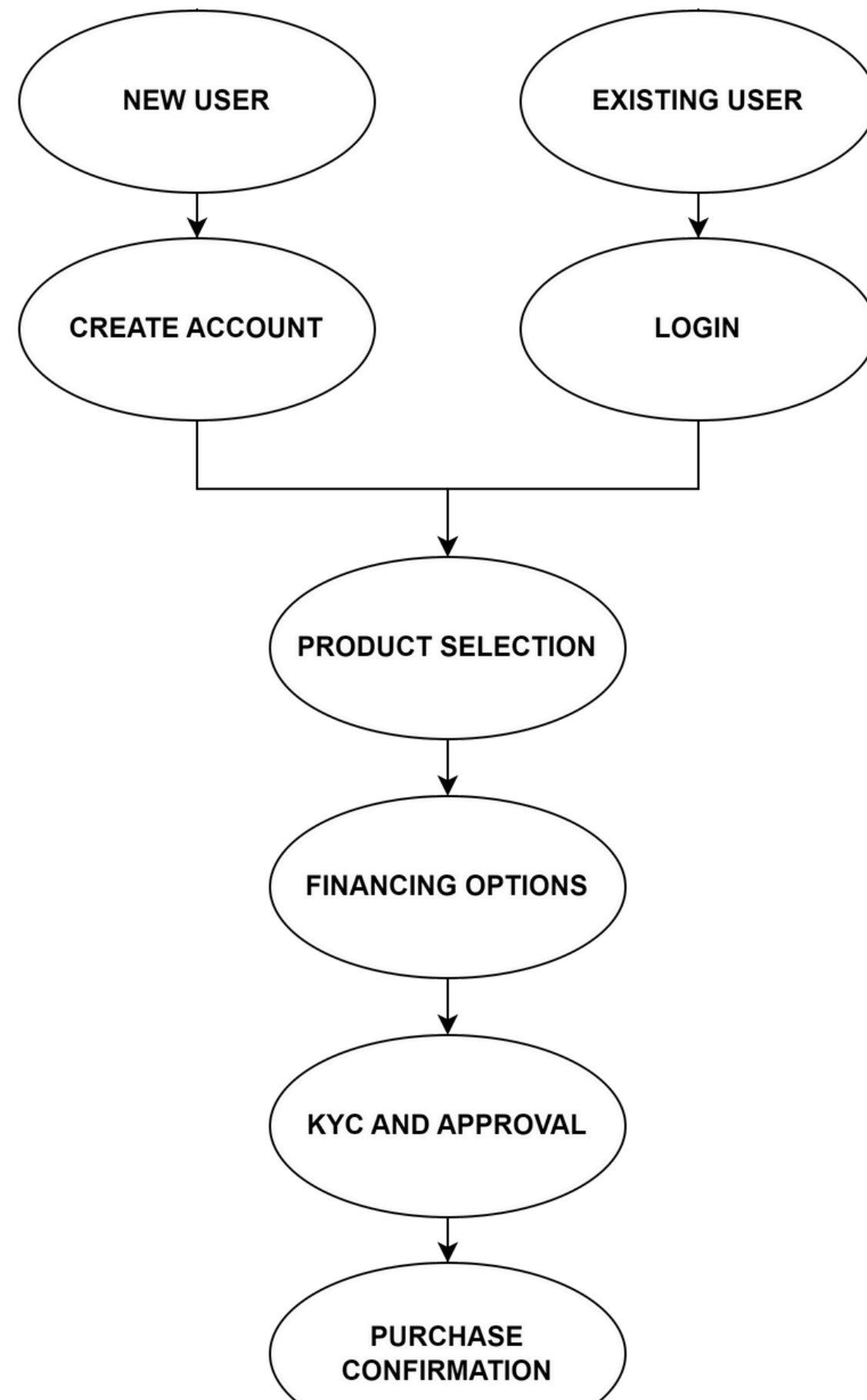
 **ARCHIT UNIYAL**  
**PRODUCT MANAGER**  
**ABC LIMITED**

## ASSUMPTIONS

- ABC Limited Company is a renowned fintech company which provides buy now pay later services (BNPL) to purchase two-wheelers.
- It focuses on consumer durable financing and unsecured personal loans.
- ABC Limited already has an NBFC license.
- ABC Limited has one of the majority market shares in two wheeler financing in terms of revenue in India.
- This will help us to acquire new users as well able to cross-sell to existing customers.

## MVP USER FLOW

- **User Registration/Login:** Users can register or login using their existing ABC Limited account or create a new one.(1<sup>st</sup> step)
- **Product Selection:** Users can select the consumer durable they wish to finance from a list of available items.(2<sup>nd</sup> step)
- **Financing Options:** Users can choose from different financing options, including loan tenure and EMI plans.(3<sup>rd</sup> step)
- **KYC and Approval:** Users complete KYC requirements digitally(e-KYC), and loan approval is provided quickly.(4<sup>th</sup> step)
- **Purchase Confirmation:** Once approved, users receive a confirmation of their financing and can proceed with their purchase.(5<sup>th</sup> step)
- **Repayment Management:** Users can manage their loan repayments through the app, including viewing outstanding balances and making payments (6<sup>th</sup> step)



**USERFLOW OF AN MVP  
(USING DRAW.IO)**

## KEY FEATURES OF MINIMUM VIABLE PRODUCT (UNSECURED PERSONAL LOAN)

- **Quick application process** - The application process of Unsecured Personal Loans does not require excessive paperwork.
- **Collateral free** - Unsecured Loan do not require any collateral while applying for it.
- **Moderate rate of interest** - Usually there is a high rate of interest charged on unsecured loans but we ABC Limited charged moderate rate of interest.
- **Credit Score/CIBIL Score** – Generally, good credit score is 750 plus out of 900, but in case of first time failure of payment will not reduce your cibil score. However, if you failed to give it on multiple timeS, then your credit score will go down.



**USER PERSONA**  
**Name** – Ananya Sharma  
**Age** –25 years  
**Occupation**– Student(MCA)  
**Unsecured loan amount**–60 K ( Scooty )  
**Goal** – To commute to college

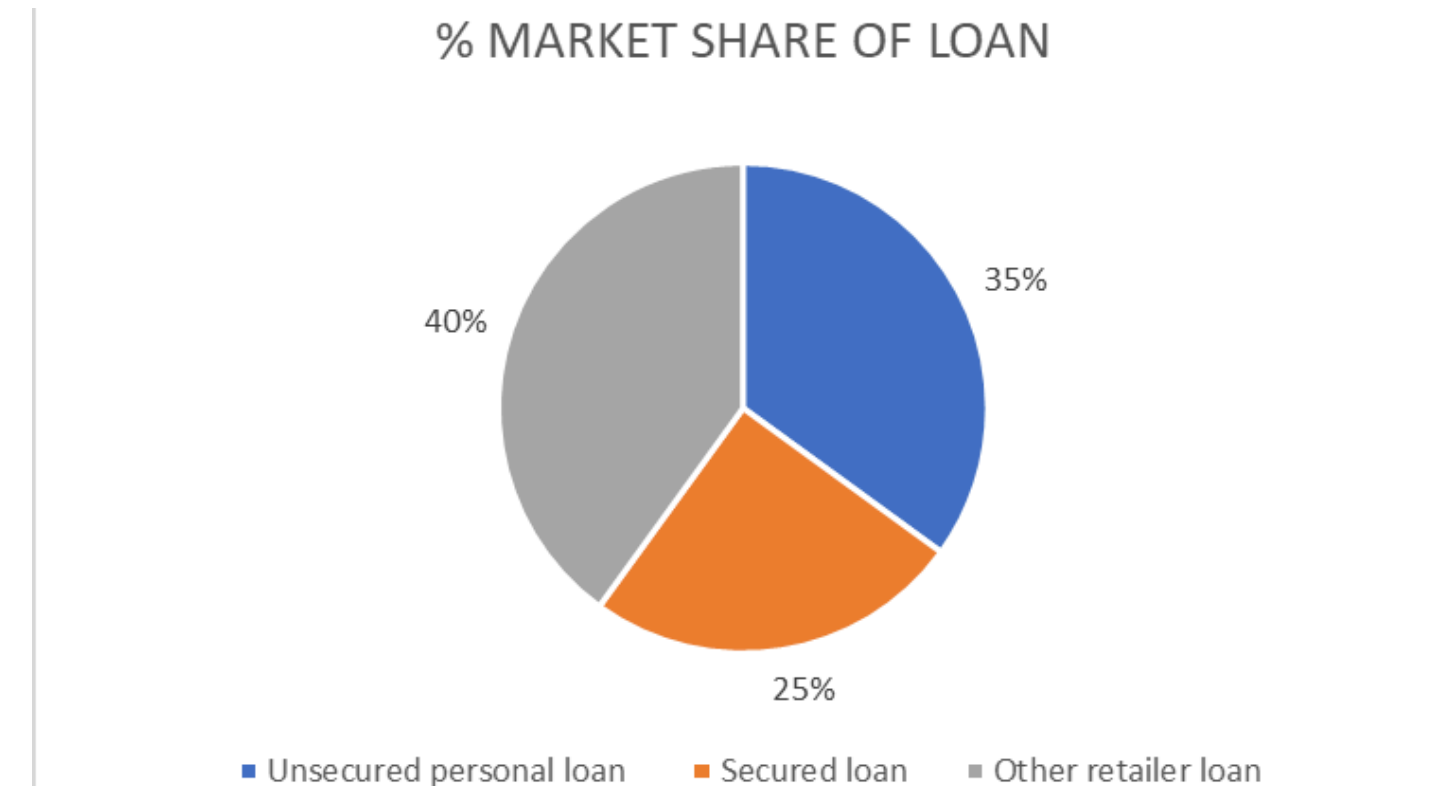
**Name** – Sakshi Chauhan  
**Age** –29 years  
**Occupation**– Software Engineer  
**Unsecured loan amount**– 80 K( Scooty )  
**Goal** – To commute to work



**Name** – Rahul Negi  
**Age** –30 years  
**Occupation**– Businessman  
**Unsecured loan amount**– 90 K ( Bike )  
**Goal** – For Business purposes.

**Note** – Above all are two wheeler enthusiasts, that's why they need unsecured loan.

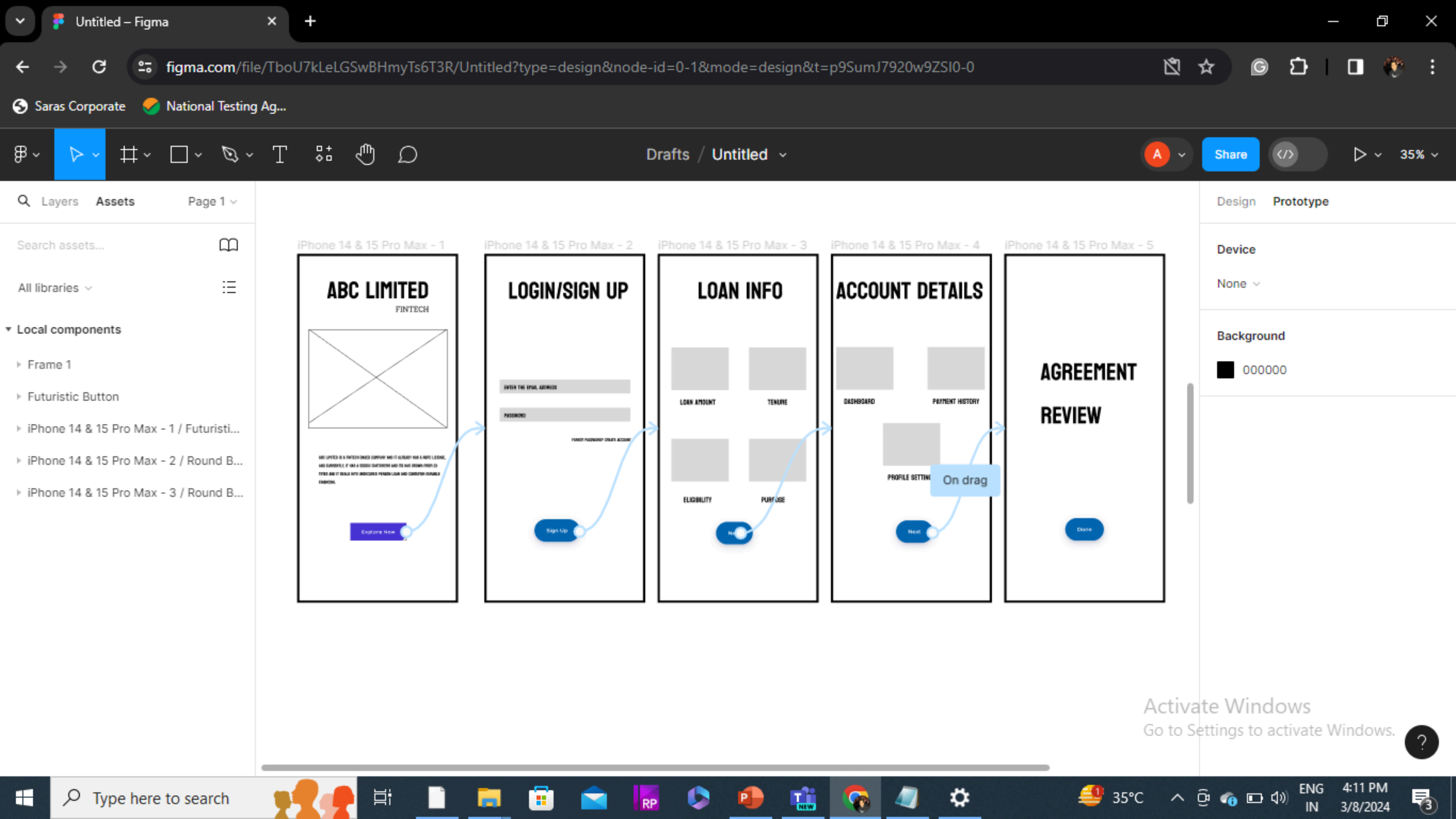
## MARKET SIZING



Based on my research, I found out that 35% market share is captured by unsecured personal loan

## GO TO MARKET STRATEGY

- Collaborate with influencers(Technical Guruji, Amitabh Bachchan) or other industry experts to create awareness about unsecured personal loan among new users.
- Digital marketing campaigns targeting potential customers who are in the market for unsecured personal loans.
- Contact ABC Limited's existing customer base and market share in two-wheeler financing to cross-sell consumer durable financing





## EXPLANATION OF WIREFRAME(USING FIGMA).

- In **1ST frame**, it is about ABC limited company(fintech).User then click into next button then it will move into second frame.
- In **2<sup>nd</sup> frame**, the user move into landing page which is login page, in case user is existing one then he/she will has to put the credentials otherwise the new user has to create the account.
- In **3<sup>rd</sup> frame**, the third frame is about loan information(loan amount , tenure, eligibility, purpose).
- In **4<sup>th</sup> frame**, there is detailed information about account(payment history, dashboard, profile settings).
- In **5<sup>th</sup> frame**, the frame is about review of agreement.

## SUCCESS METRICS FOR MVP

- **Number of new users acquired**– The success metrics of the product/MVP can be measured by the steady increase in its new users due to marketing and outreach efforts.
- **Conversion rate from user registration to loan approval**–The another success metrics of the product/MVP can be determined if you convert the user into loan approval.
- **Customer satisfaction scores**–Higher the customer satisfaction score , higher the user base of your product.
- **Retention rate of users**– Measure the rate at which users return to the platform after their initial visit. A high retention rate indicates sustained user satisfaction.