



The logo for INdmoney features the word "INdmoney" in a bold, black, sans-serif font. The letter "I" is stylized with a vertical upward-pointing arrow. The letter "N" is formed by two parallel vertical lines with a small gap between them. The letters "D", "m", "o", "n", and "e" are stacked vertically in a standard font.

Super Money App

About INDmoney

INDmoney is a comprehensive financial platform that offers a range of services to assist users in managing and growing their wealth such as US stock investments, Super Saver Account, Comprehensive Financial Management.

Vision: One-Stop Shop for your Finances

Business model: Direct-to-customer; Data-Driven Financial Solutions; Subscription Model

Objective

- Develop a personalized, efficient, and user-friendly lending product.
- Seamless integration with INDmoney's existing financial ecosystem.
- Generate new revenue sources for INDmoney by tapping into the lending market.
- Address specific user needs by offering credit products suited to their individual financial profiles.

App Statistics



4.6 rated out 5
across both platforms



1 Cr+ Downloads
across iOS and Android



Rated by 3.75 lac+ users
across both platforms



558,000+ active
investors



INDmoney
reported a total
revenue of ₹128
crore



Total investor
base exceeds 1.8
million

Market Research

- The Indian digital lending market is projected to reach **\$1.3 trillion** by 2030.
- High demand for personalized credit solutions and quick loan disbursal.
- Growth in alternative credit scoring models using AI and financial data

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COMPETITOR ANALYSIS

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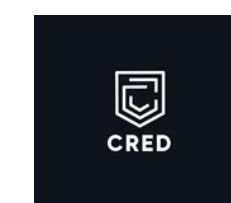
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Eligibility (Credit Score/Salary)

Above 750

PAN & bank proof, KYC required.

685+ & ₹25,001+ salary (city-based).

18+ years old, salaried or self-employed.

Interest Rates

15-18% p.a.

1% interest on Pay Later, 11.99% p.a. on MTF, and 7.75% p.a. on FDs.

8-12% (depends on type of loans)

36% p.a. for online
42% per annum for bank transfers

Loan Amount

₹ 80,000 - ₹5,00,000

₹10,000-₹3 lakh (Personal loans)

Up to ₹55 lakh

₹2,000 to ₹10 lakhs

Repayment Tenure

Upto 5 years

6 to 36 months.

Flexible tenure

12 to 60 months.

Fees and Charges

No collateral required, prepayment terms vary.

₹200 acc. opening, ₹300 AMC, ₹20 trade, fee for premium features

3.93% processing, 4.72% prepay, ₹8-₹12/day late fee etc.

No joining fee, annual fee - ₹500, other fees

Loan Processing Time

Instant disbursal

Within 2 days (Business Loans)

Upto 24 hours

Disbursed within 48 hours

User Personas



Age : 30
Profession : IT Consultant

User Background:

A 30 year old working professional, uses INDmoney to manage his investments and credit cards. He's seeking quick personal loans for major expenses like buying a car or renovating his home.

Pain Points:

- Lack of personalized loan products
- Complex, time-consuming loan application process
- Uncertainty in loan approval process.

Needs:

- Quick access to personal loans
- Seamless integration with existing INDmoney data
- Flexible repayment options
- Transparent loan terms



Age : 22
Profession : Student

User Background:

A 22 year old student currently completing her undergraduate degree. She is an early investor & tracking her investments using INDmoney. She is interested in securing a small personal loan to cover education-related expenses

Pain Points:

- She finds it difficult to secure loans due to a lack of credit history and limited income.
- The high-interest rates on small loans designed for students or young professionals.
- Difficulty in managing finances with a student budget.

Needs

- Educational loans or small personal loans with low interest rates.
- Flexible loan amounts and repayment schedules



Age : 25
Profession : Clerk

User Background:

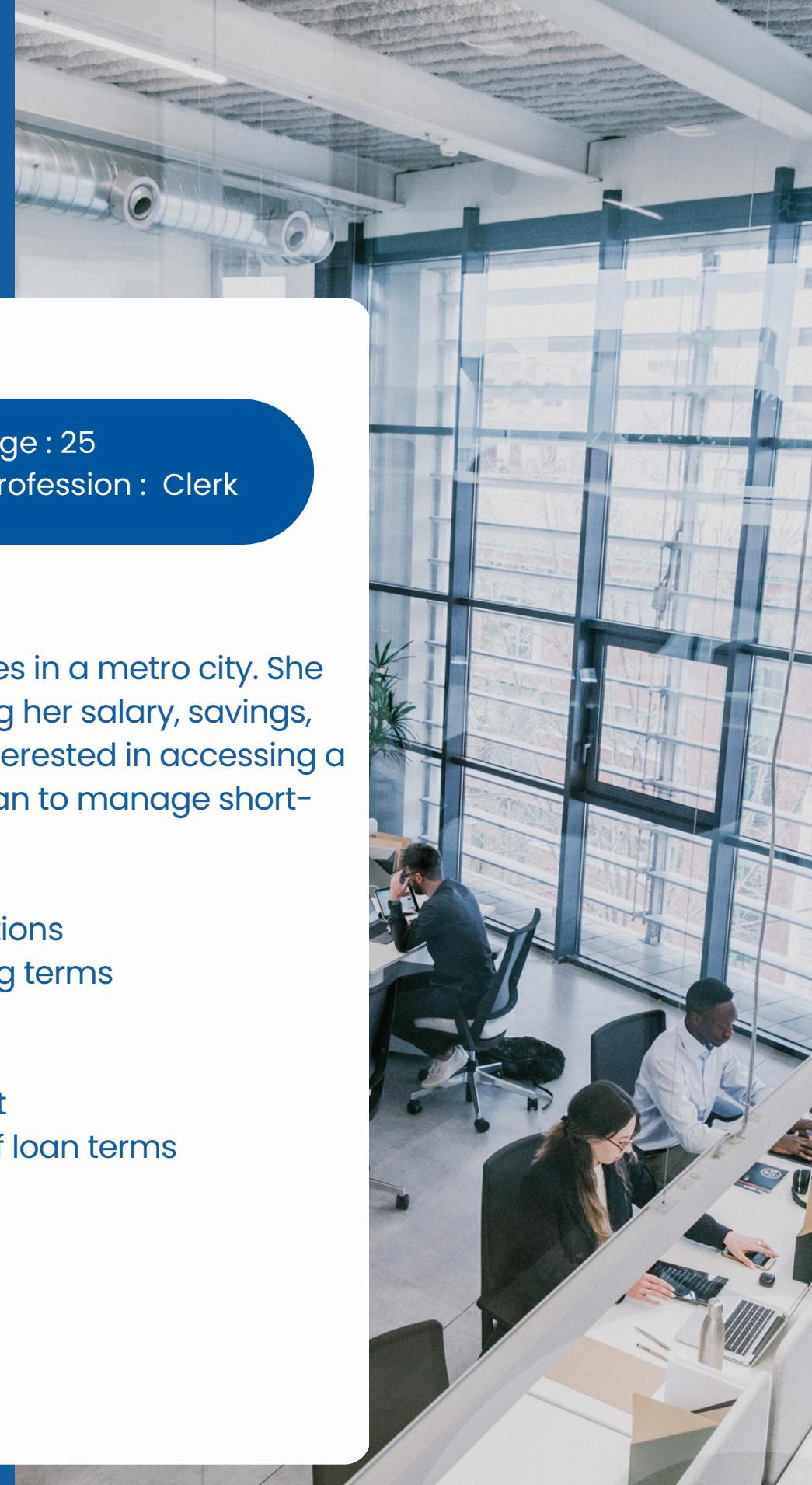
A 25 year old Clerk who lives in a metro city. She uses INDmoney for tracking her salary, savings, and investments. She is interested in accessing a credit line or a personal loan to manage short-term cash flow.

Pain Points:

- Lack of quick credit options
- Complex and confusing terms
- High processing fees

Needs :

- Access to instant credit
- Clear understanding of loan terms
- No hidden fees
- Low documentation



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Identifying Pain Points

Pain Points	Impact (High/Medium/Low)	Reach (High/Medium/Low)	Impact v/s Reach Score (Out of 10)
Lack of personalized loan products	High	High	9
Uncertainty in approval process	High	High	9
Lack of quick credit options	High	High	9
Complex and time-consuming loan applications	High	Medium	8
Unclear loan terms and eligibility criteria	High	Medium	8
Difficulty in finding secure loan options	Medium	Medium	7
High processing fees	Medium	Low	6

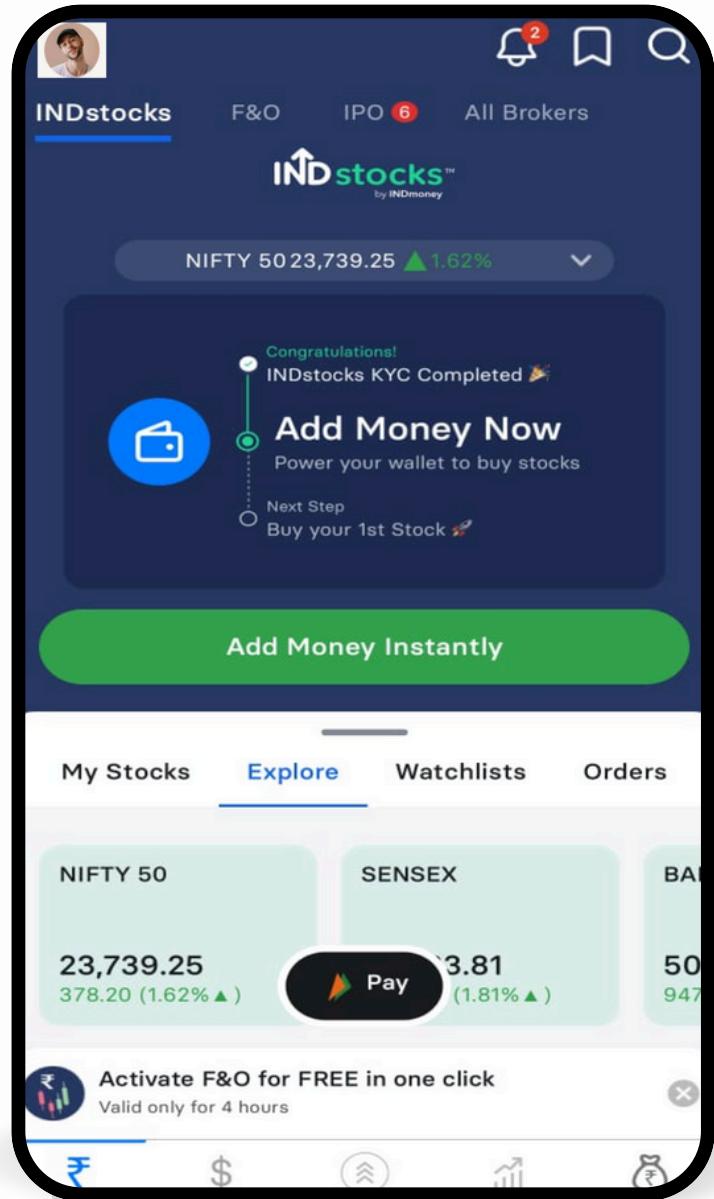


Generating Ideas

Idea	Brief	R	I	C	E	Priority
CIBIL-Backed Loans	CIBIL score reflects creditworthiness, considering credit history, repayment behaviour, and financial discipline.	M	H	M	L	1
Investment-Backed Loan	Loans are provided based on the value of mutual funds, stocks, and ETFs held by the borrower, where these financial assets serve as collateral.	M	H	H	M	2
LOC on the basis of Portfolio Value and Transaction Data (Student Specific)	This is a flexible credit facility where students can access funds based on their investment portfolio (stocks, mutual funds, ETFs) and transaction history rather than traditional credit scores.	M	H	M	M	3
LOC as per Parent/Guardian Income	Loan eligibility is determined by the income stability and financial standing of the Parents/Guardian	H	H	M	M	4



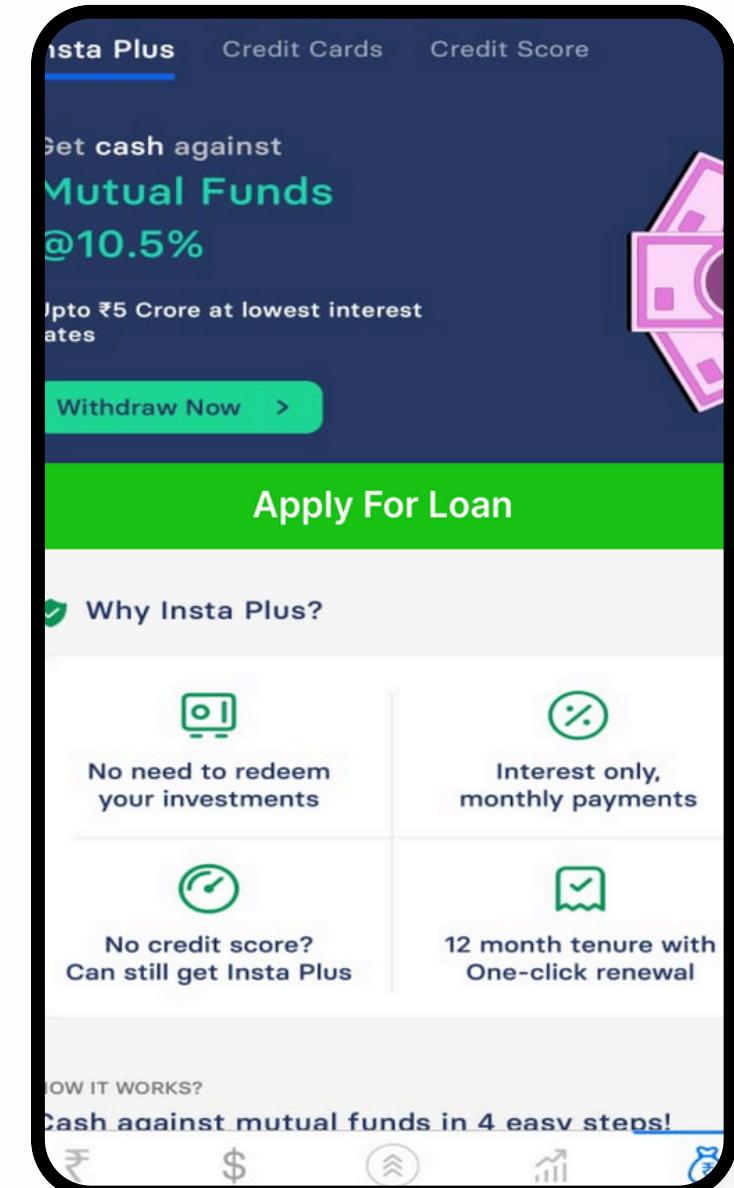
User Journey



User can navigate to Insta Plus section



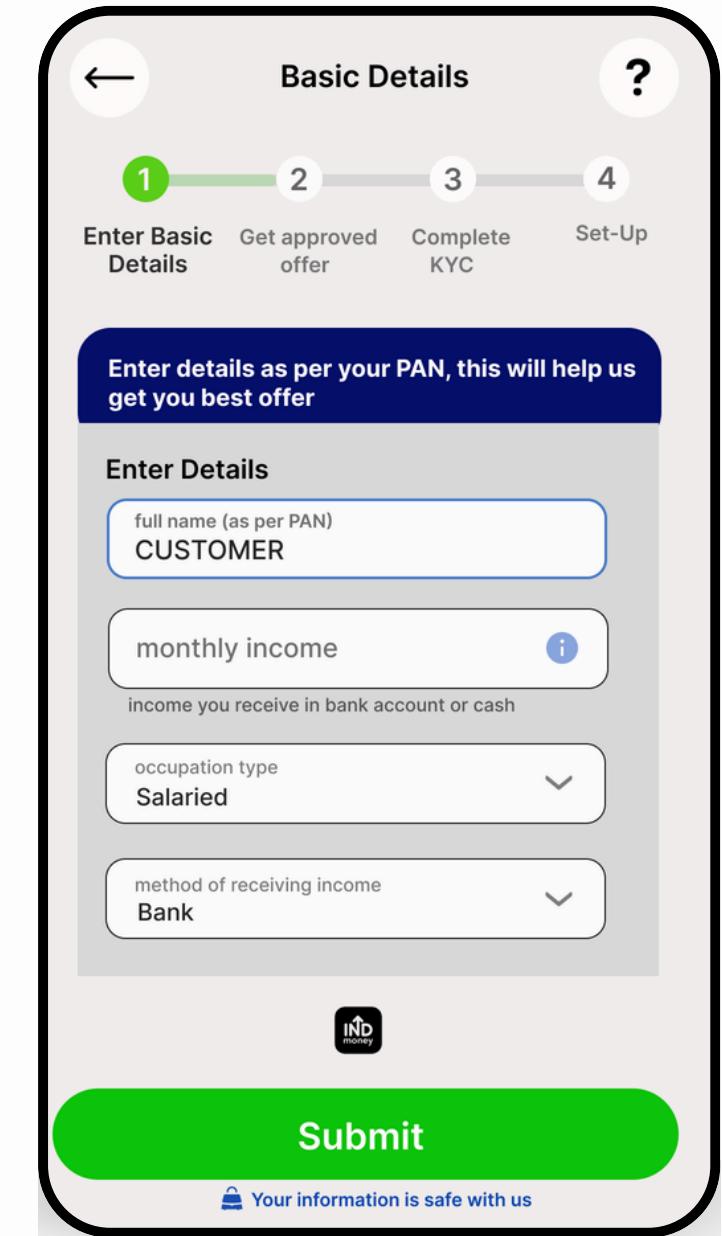
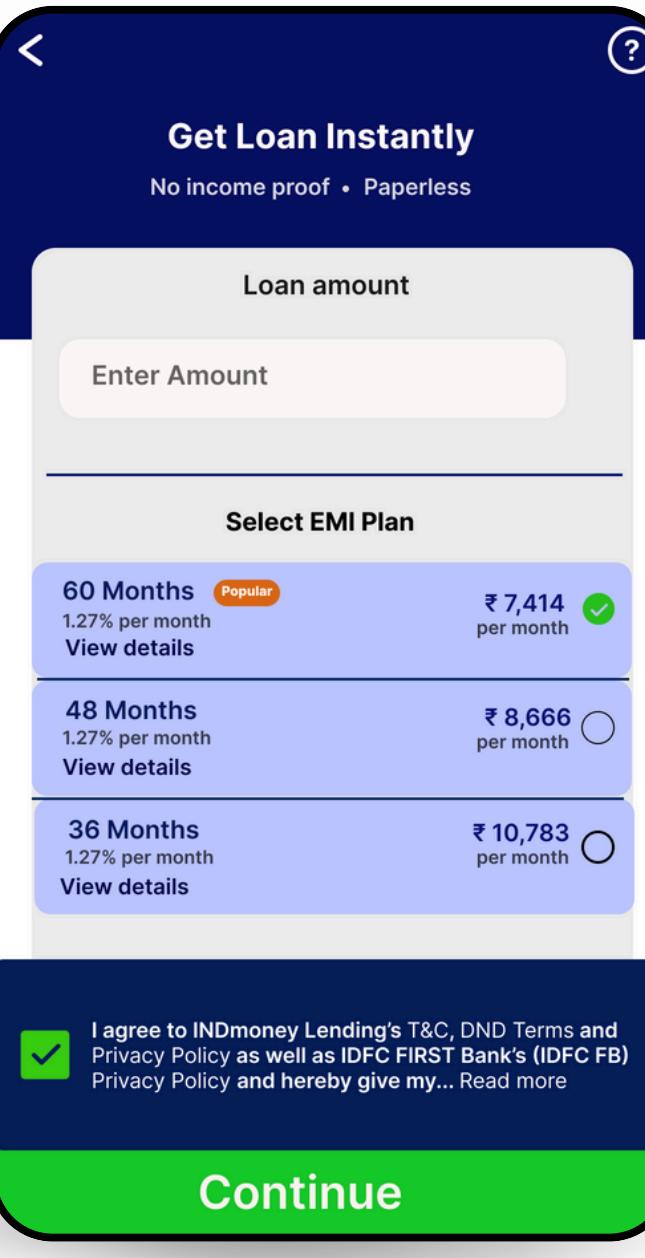
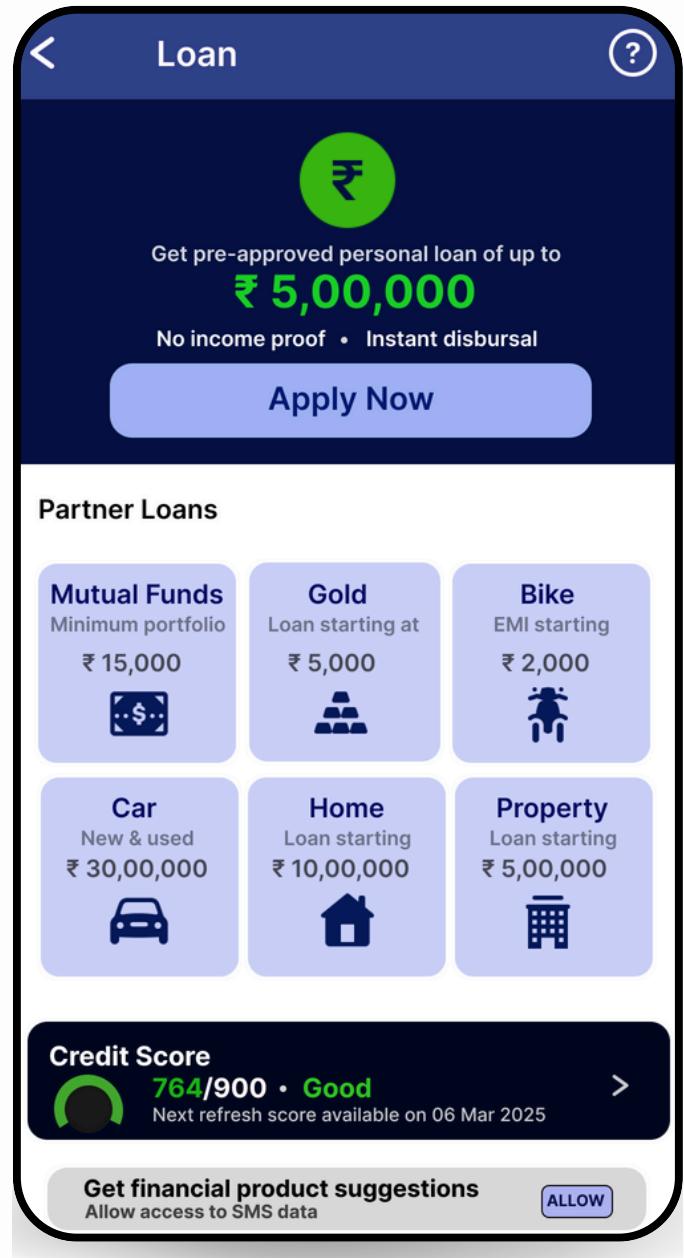
Loans feature can be found in Insta Plus section on the top navigation bar



User can easily check their credit score for free



User Journey



User can easily select the type of loan he/she wants to apply for



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User can enter the amount and choose the repayment tenure



User Journey

User should enter the details before applying for that loan



GTM

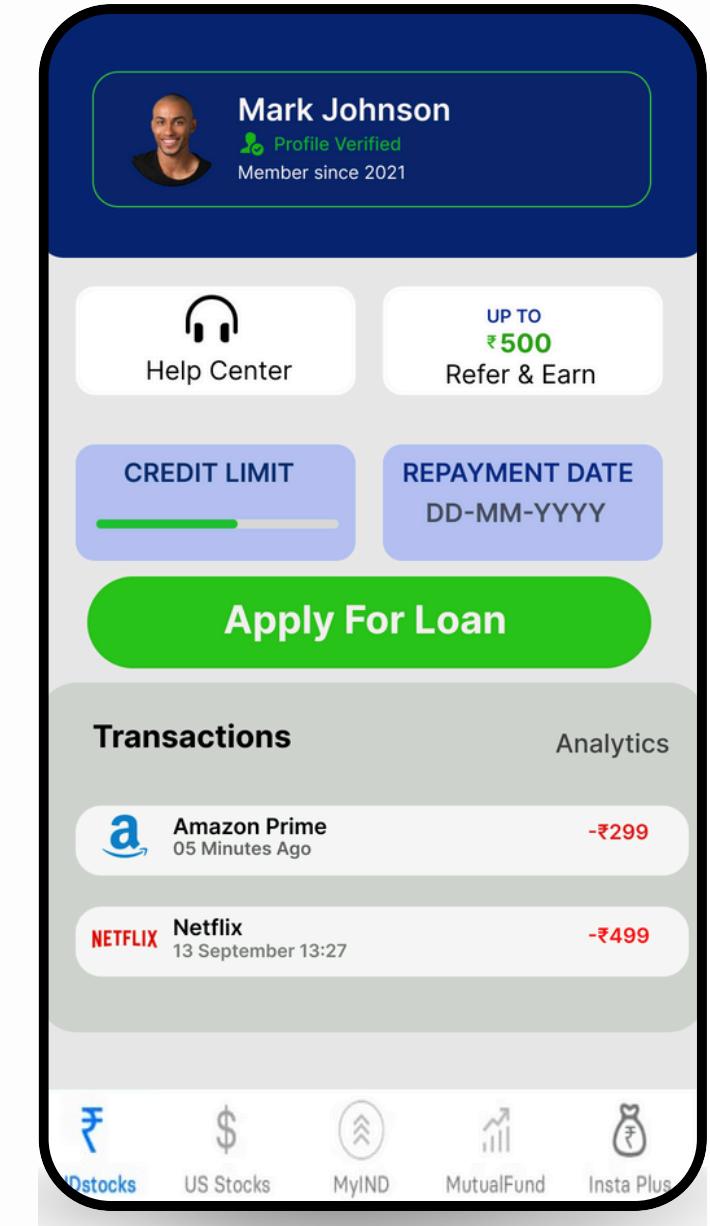
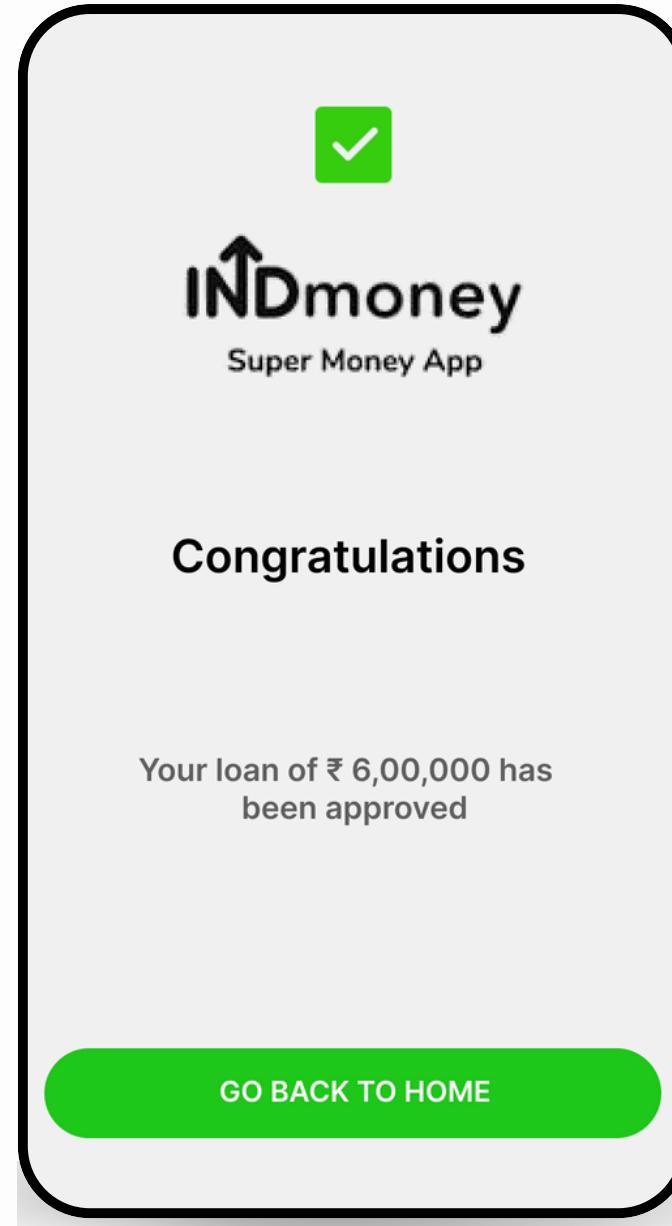
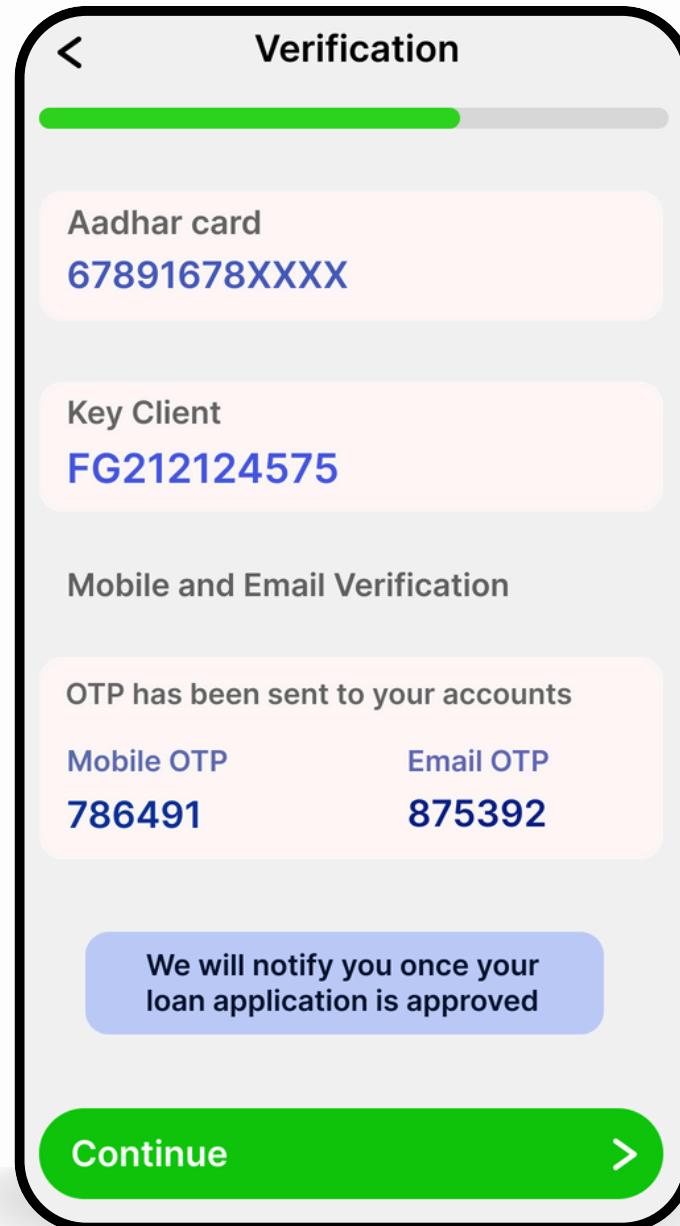
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Verification is required for loan approval



Loan is approved instantly in easy steps



User can see the analytics in profile page



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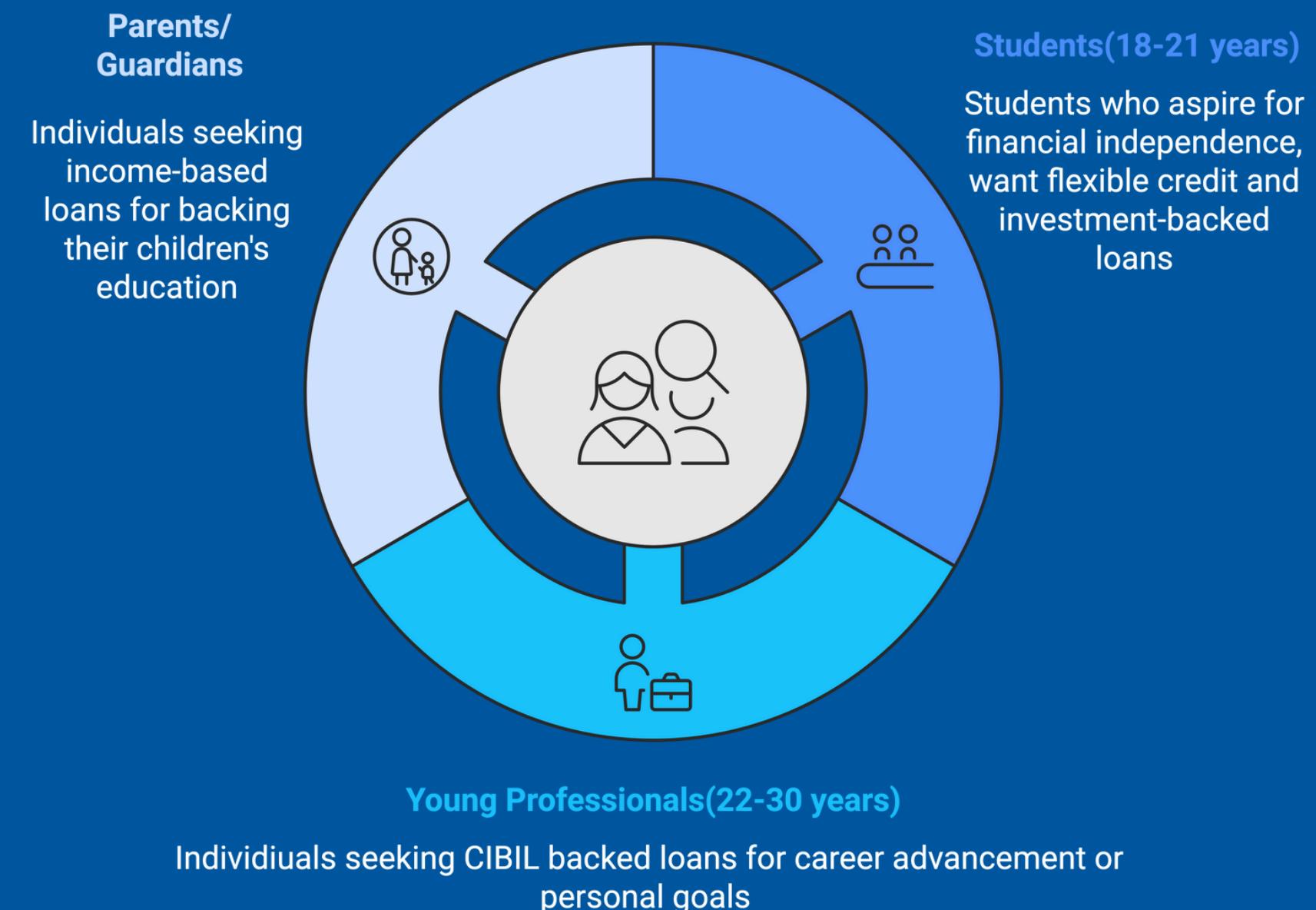
GTM - Phase 1

Market research

1. Product Development

- We aim to define the **Minimum Viable Product (MVP)** for the loan feature, ensuring it includes essential functionalities like application processing, loan approval based on **CIBIL scores** or **portfolio assessments**, and user-friendly interfaces.
- We will also collaborate with tech teams to ensure robust backend support for loan processing and risk assessment algorithms.

2. TARGET AUDIENCE



GTM - Phase 2

Marketing strategy

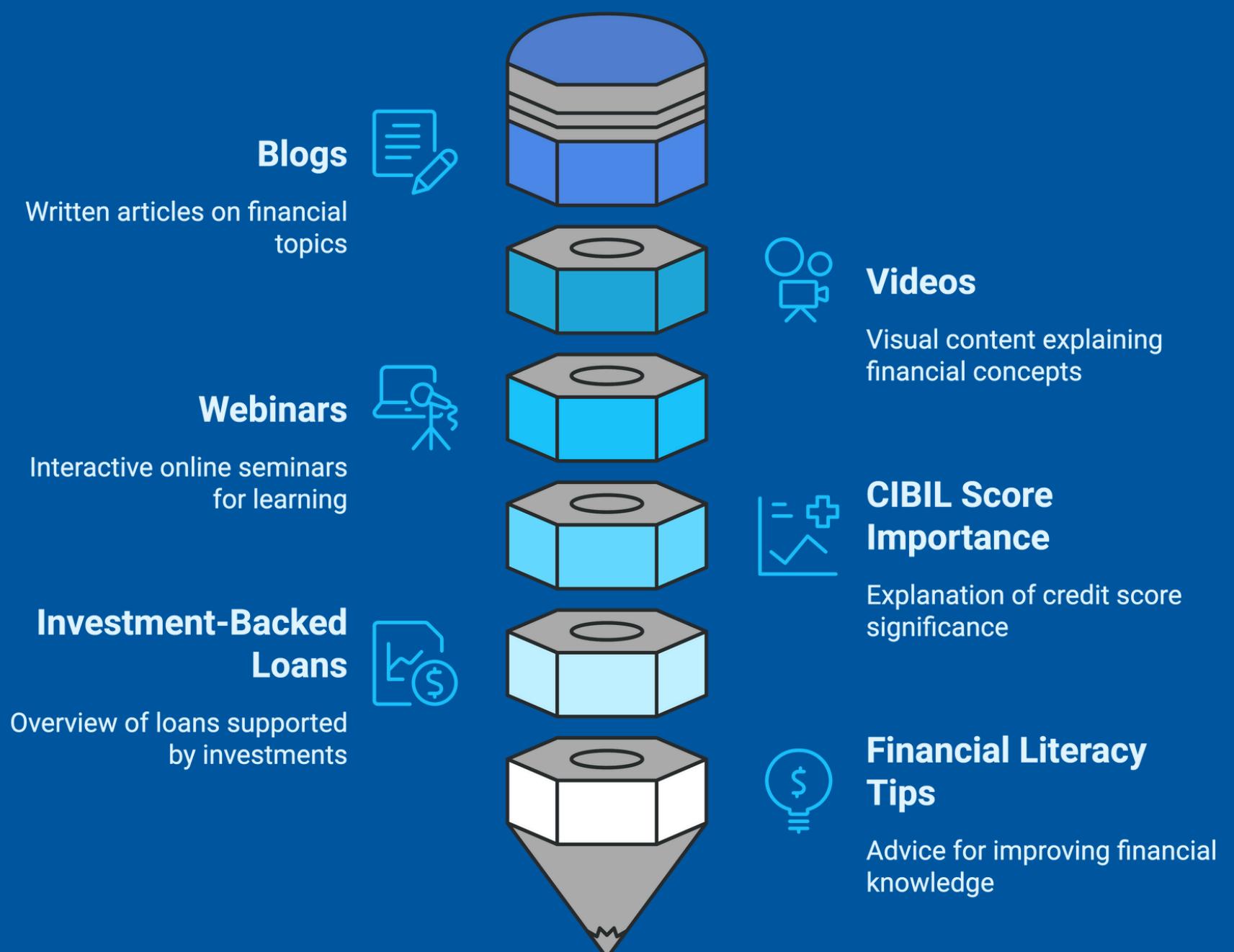
1. Digital Marketing Campaigns

- Leverage platforms like Instagram, TikTok, and YouTube to create engaging content targeting Gen Z and Millennial audience.
- Highlight unique features of the loan products, such as **flexibility** and **low interest rates**.

2. Influencer Partnerships

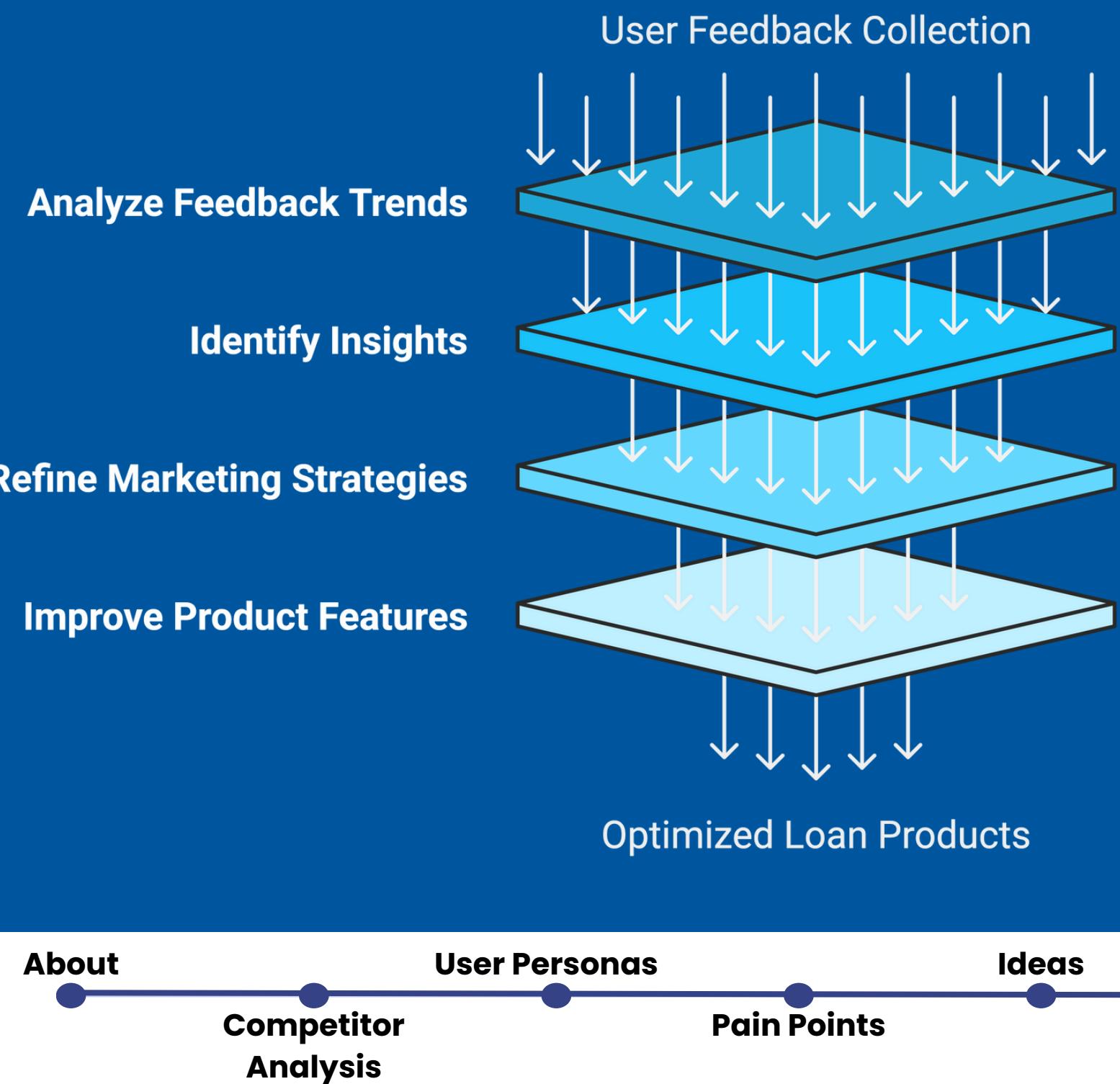
- Partner with financial influencers who resonate with young audiences to promote authentic use cases of the loan products.

3. Educational Content Strategy



GTM Phase 3

Iteration Based on Feedback



GTM Phase 4

Relaunch with Enhancements

1. Customer Loyalty Programs

- Offer rewards for timely repayments (e.g., cashback or reduced interest rates on future loans).
- Introduce loyalty tiers based on usage frequency or credit behavior.

2. Cross-Selling Opportunities

- Promote other INDmoney services like investment management or savings tools to existing loan customers.

3. Community Engagement

- Build an online community where users can share success stories and tips about managing finances effectively using INDmoney's ecosystem

COMPREHENSIVE MARKETING STRATEGY FOR INDMONEY



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PARTNERSHIPS

E-Commerce & Online Shopping



Food & Dining



Entertainment & Subscriptions



Fitness & Wellness



Luxury & Lifestyle



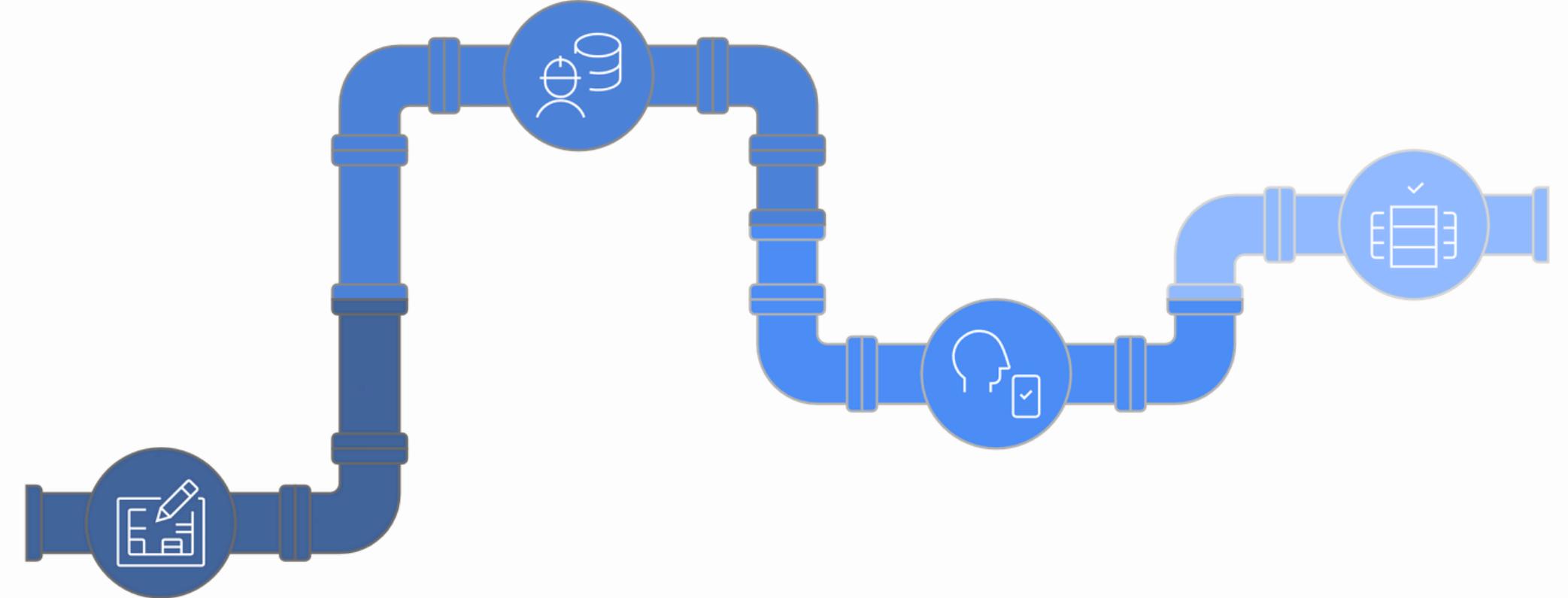
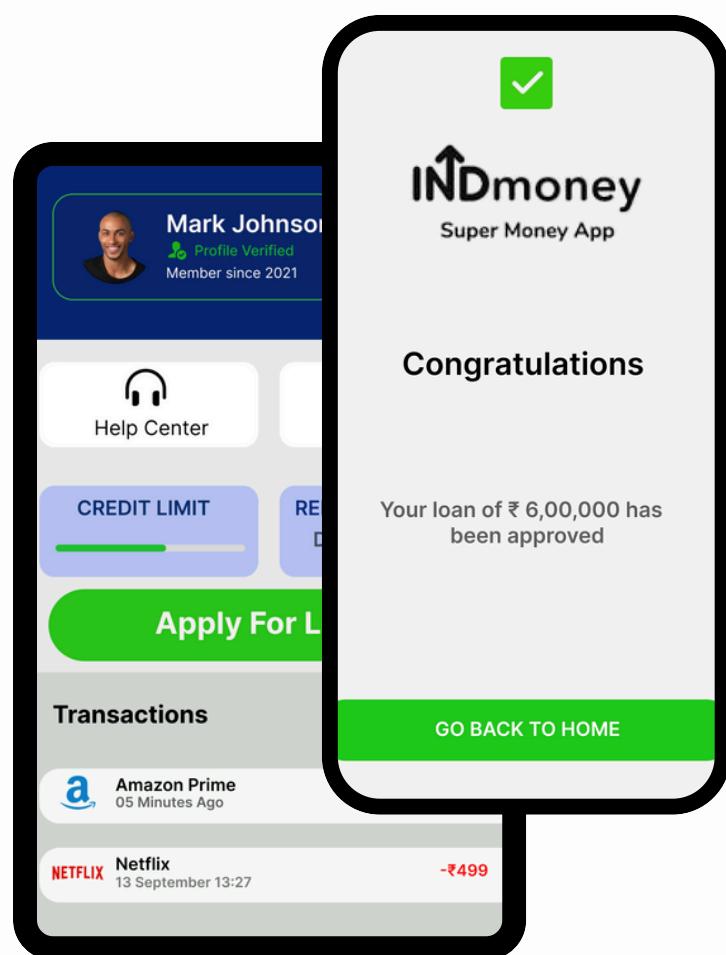
Electronics & Gadgets



SAMSUNG

Roadmap

CIBIL-Backed Loan Implementation Roadmap .



01

Research and Design

Define regulatory requirements, integrate CIBIL score verification, and design a user-friendly eligibility check UI. Set up backend systems to fetch and verify CIBIL scores.

02

Development and Integration

Build backend systems for CIBIL score verification, implement front-end elements for displaying scores, and ensure data security compliance.

03

Pilot Testing

Launch a test phase with a selected user group, gather feedback, and analyze approval rates and loan disbursal speed.

04

Full-Scale Rollout

Deploy the loan product to all users, monitor performance, and refine the system based on feedback to optimize approval accuracy and user experience.

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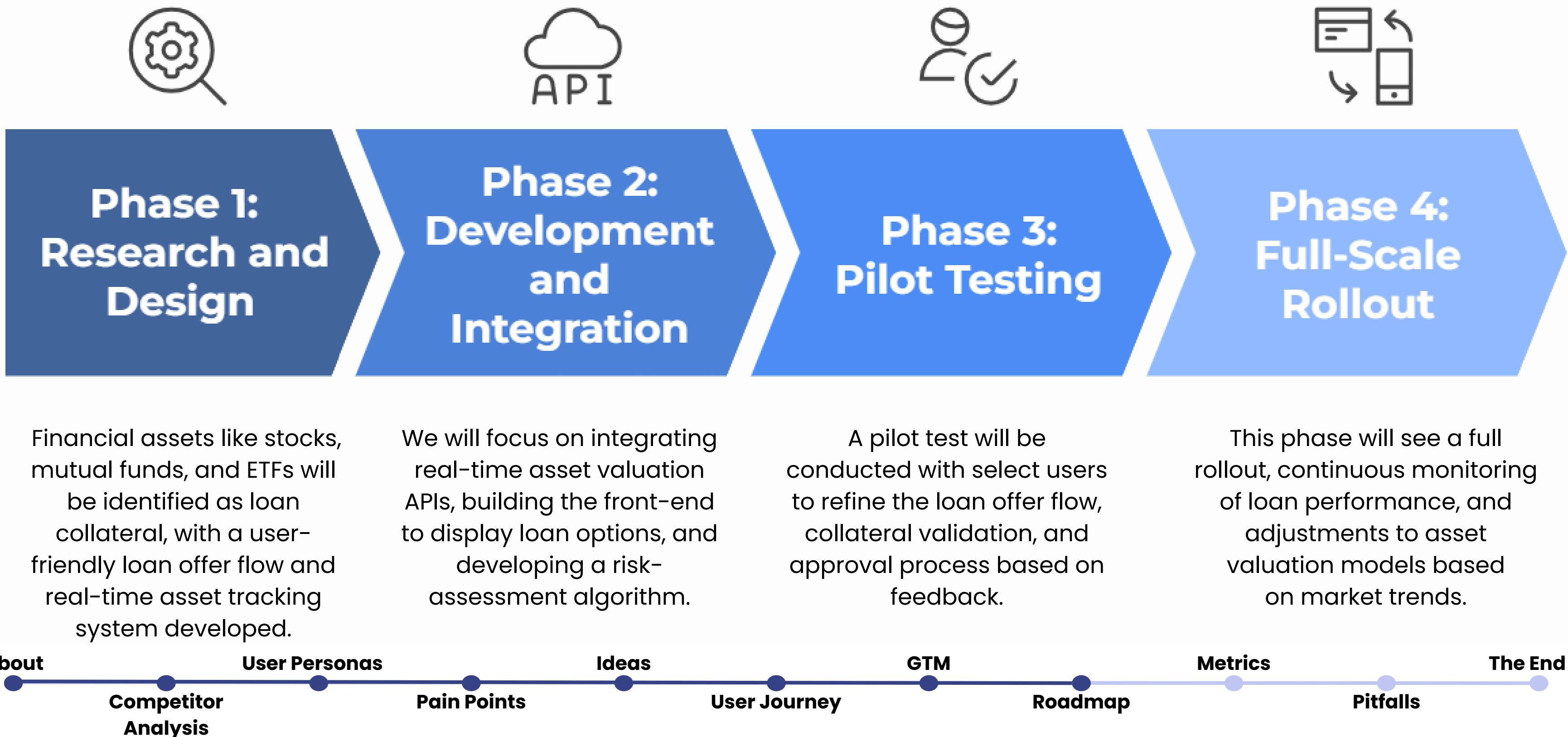
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Investment-Backed Loan Implementation Roadmap

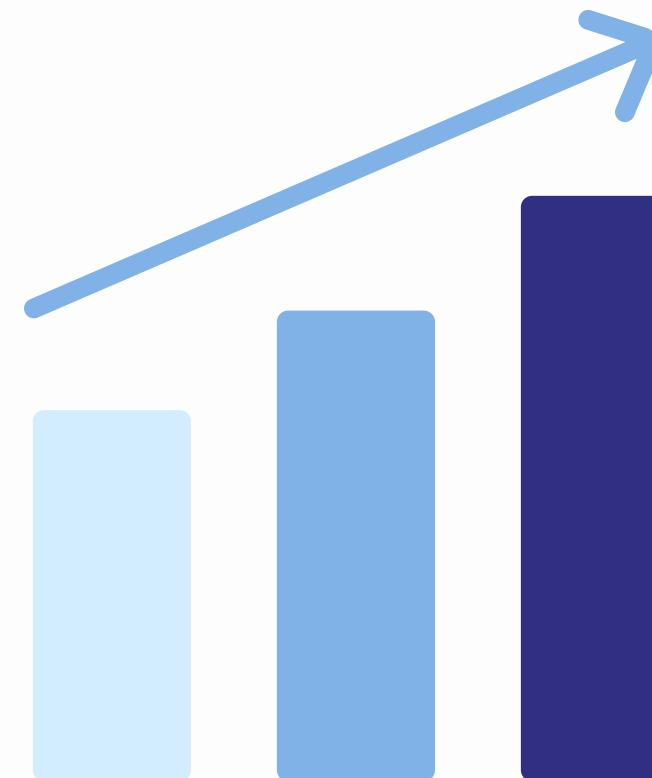


Metrics

Primary Metric (North Star Metric)

- Measures User Engagement: Tracks the number of loans approved per active user per year.

$$NSM = \frac{\text{Total Loan Approvals in a Year}}{\text{Total Active Users in a Year}}$$



Secondary Metric

- Total Credit Utilization rate:** Measures the percentage of pre-approved credit lines actively used by customers
- Customer Lifetime Value (CLV) from Lending:** Tracks the net profit from a user's entire lending relationship.
- Debt Consolidation Efficiency:** Measures the percentage of users consolidating external debt via INDmoney loans

Guardrail Metric

- Impact on usage of other financial features (e.g., investments, portfolio management) within the app.
- Impact on individual financial product metrics (e.g., mutual fund investments, SIP contributions) within the app.
- Impact on other engagement metrics within the app (e.g., expense tracking, financial planning tools).

$$\text{Bounce rate} = \frac{\text{No. of Loan applications abandoned}}{\text{Total No. of Loan Applications Started}} * 100$$
$$\text{Churn rate} = \frac{\text{No. of users left}}{\text{Total users}} * 100$$
$$\text{Impact on Engagement} = \frac{\text{Change in Engagement with Non-Loan Features}}{\text{Total no. of loan applications started}} * 100$$

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Possible Pitfalls :

Over-leveraging Users: If users are granted loans without proper financial discipline or risk assessments, it could lead to over-leveraging, increasing defaults and financial instability.

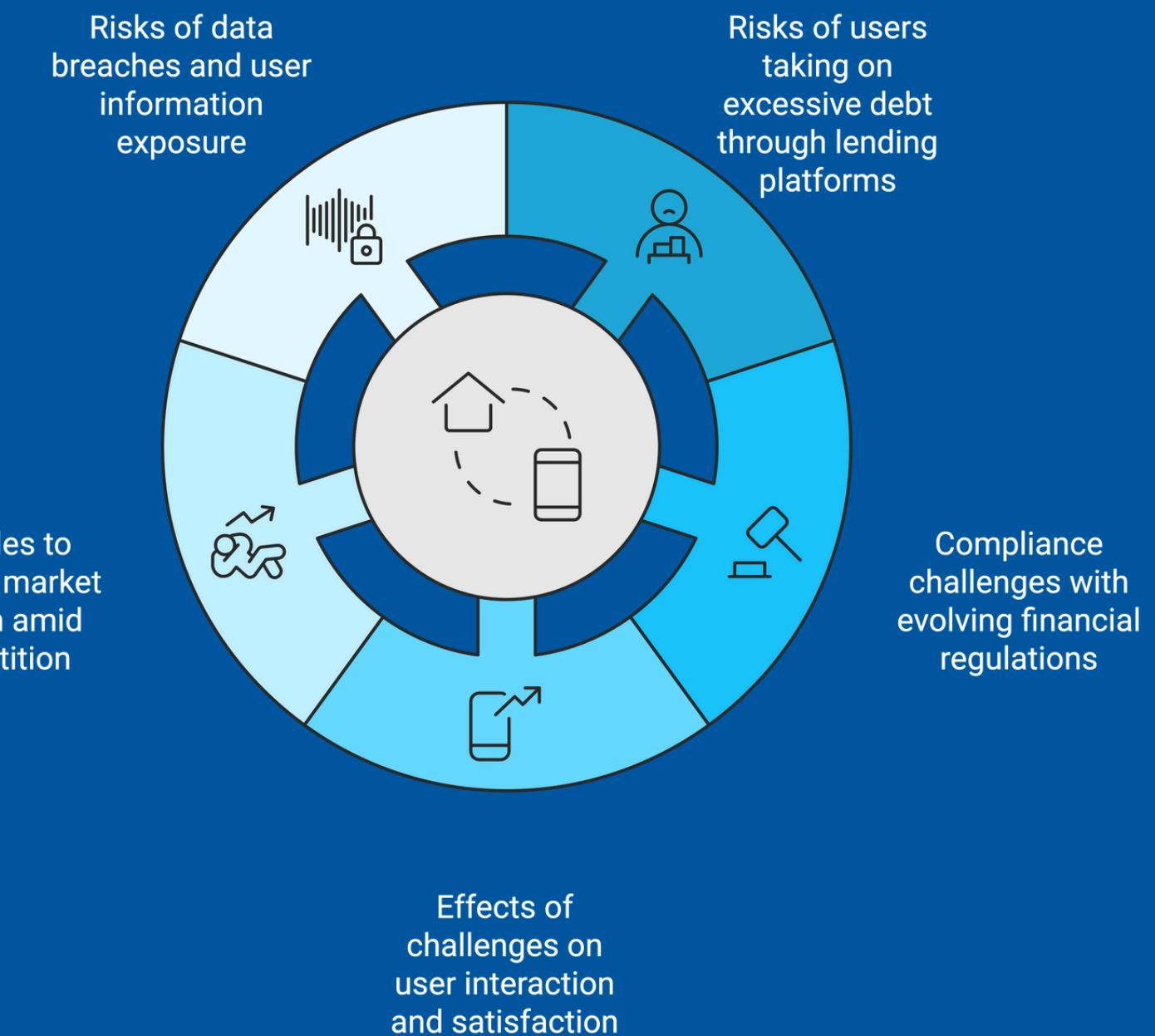
Regulatory Challenges: As lending products expand, there may be changing regulations related to credit, interest rates, or data privacy, which could require frequent updates to the platform's compliance protocols.

Impact on User Engagement: If lending solutions cannibalize other popular features like investments and savings, it may reduce overall engagement with non-lending financial products on the platform.

Competition Pressure: Competitors might introduce more aggressive lending offers, lower interest rates, or more flexible terms, which could make it difficult for INDmoney to retain users and attract new ones.

Data Privacy Concerns: As the platform relies heavily on financial and personal data, users may be concerned about how their information is being used, leading to trust issues and lower adoption rates.

Challenges in Lending Platforms



THANK YOU!



INDmoney

