



# Exspend

**Think you are overspending? NOW NO MORE.**



[www.exspend.in](http://www.exspend.in)



88%

of the surveyed  
people believe  
they overspend



>80%

people believe  
using cash prevents  
overspending



<15%

people use any  
existing solution to  
solve this problem

*\*A survey was conducted with ~100 users to validate the problem statement. These users mostly comprise of students and working class population.*

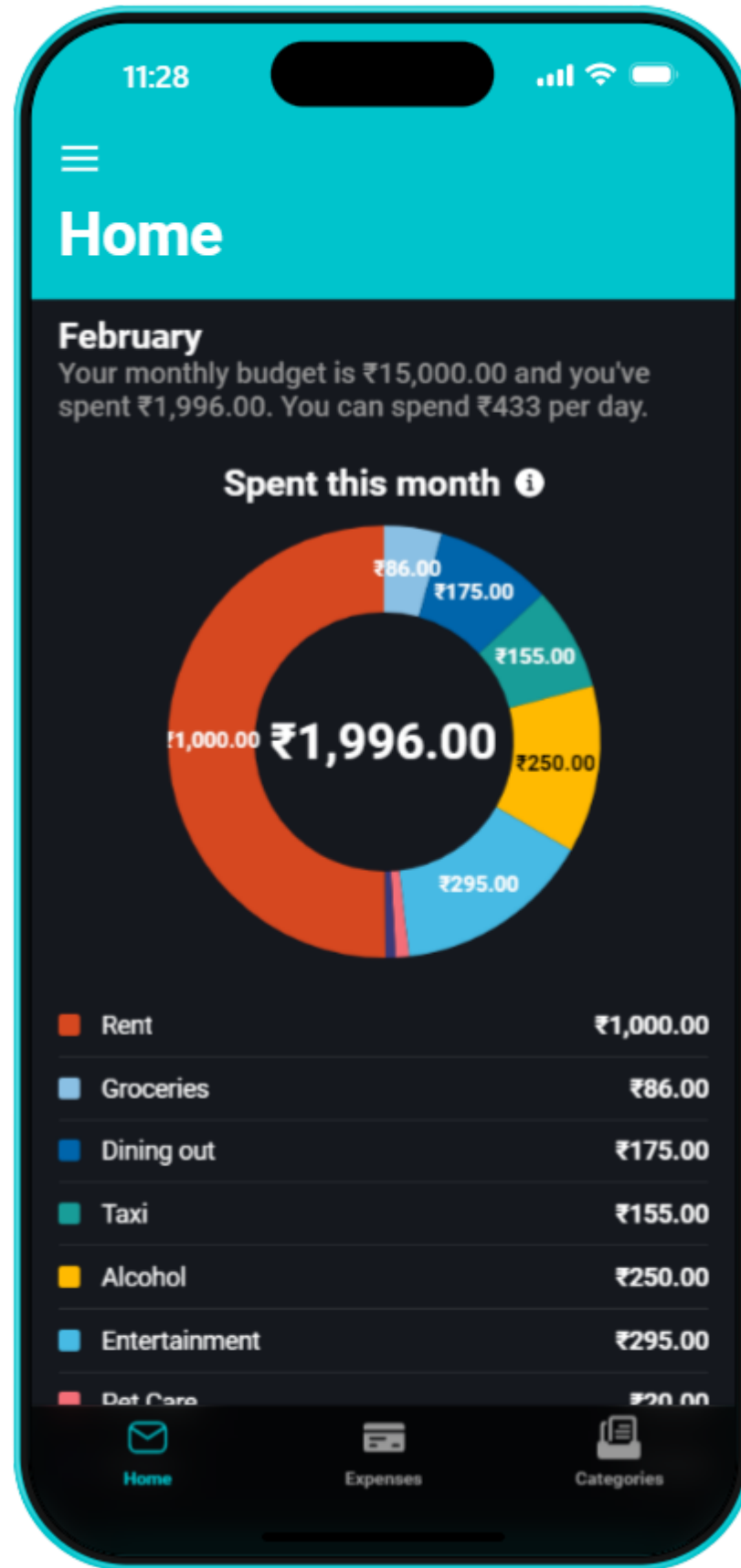
## | What is Exspend?

Exspend is a deep expense tracking and budgeting solution. It restricts overspendings by blocking over the limit transactions as specified by the user.

## | Why Exspend?

Fast enabling digital payments have led to overspending. We conducted a survey to validate this statement and 79 out of 90 participants (~88%) said that faster digital payments like UPI and Credit Cards had led them to overspend. India faces this issue critically because UPI has revolutionized the way India pays.

# How Exspend works? ([working prototype](#))



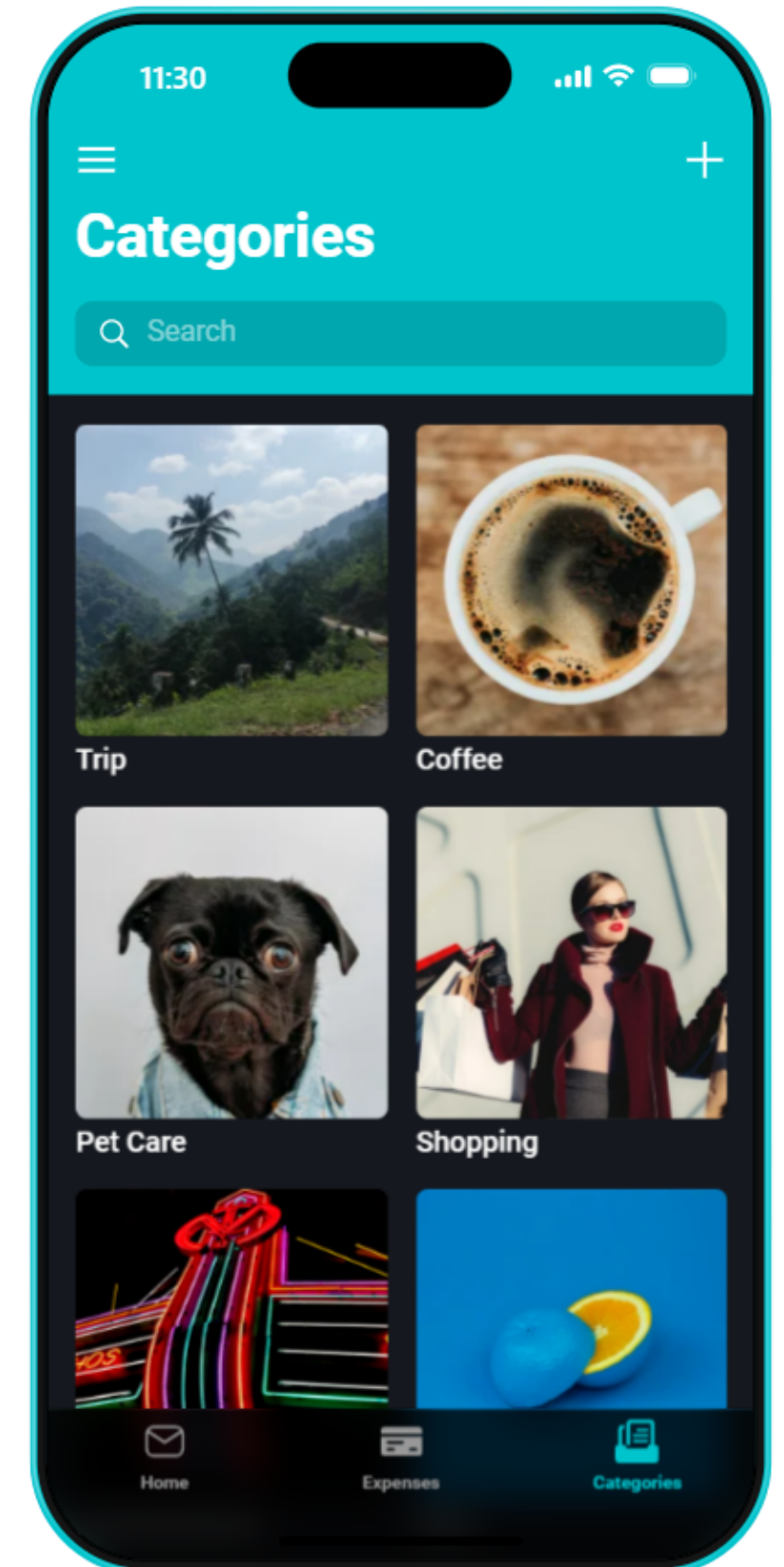
✓ Automated Expense Tracking

✓ Budget Expenses

✓ Set Hard limit to Expenses

Categorization for better management

Personalized insights on your payment behaviour



# Market Opportunity

**40%**

Indians use digital  
formats for money  
transfers

**26 Cr**

Unique UPI users  
(as of Sep '22)

**628 Cr**

Monthly UPI  
transactions with 7.7%  
MoM growth rate.

# Revenue Model

## Credit on UPI



Expenses tracked can be utilized for alternate credit scoring. This makes the user segment an ideal target group for short-term loans.



User makes payment directly on credit with the **Exspend UPI**, in-built within the app.



No more carrying fancy physical cards and compensating tons of middlemen in between.

Credit on UPI

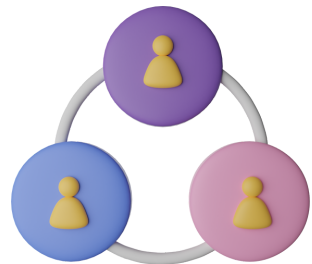
# Why is it better than Credit Cards?



NO MDR (Merchant Discount Rate),  
NO POS (Point of Sale) Charges



NO Annual/ Renewal Charges



Super Simple Distribution Network



Lowest Transaction Fees



# About Me



BITS Pilani Hyderabad

Invited to Google Developers  
Startup Bootcamp 2022

Awarded Entrepreneur of The Year  
2021 by BITSAA International

Folded last startup after 3 months of  
operations in 2020



# Thank You!

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