



GROWTH STRATEGY – PIRAMAL FINANCE

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THE CASE:

About Piramal Finance

Piramal Capital & Housing Finance Ltd. (Piramal Finance), wholly owned subsidiary of Piramal Enterprises Ltd., is registered as a housing finance company with NHB and engaged in various financial services businesses. It provides both wholesale and retail funding opportunities across sectors. The introduction of retail lending was a natural progression attributed to the size, scale and growth of the company's financial services business. The vision is to become a world class retail led NBFC focused on building a leading Housing focused diversified retail business. As of 2023, PF had an AUM of ~INR 65000 cr with a 55% contribution by the retail segment.

The focus segments under the retail category are Unsecured loans (22%), used car & secured loans (3%), LAP (22%) and Housing (53%).

Problem Statement

PF is building towards a housing focused diversified retail business and aims to achieve an AUM of 90000 cr by FY28 for the retail business

Deliverables

- Identify 2 potential avenues of growth under the loans umbrella (secured / unsecured) that would help PF achieve its vision. Please note that the entire customer journey for the product needs to be digital including the underwriting process as well.
- How will you work towards building a granular loan book to achieve the required AUM?
- Prepare a detailed execution strategy for the identified levers of growth covering aspects of channels, partnerships, embedded finance, tech, physical touch points, etc

Additional Deliverables

- Suggest an improved user-journey for a lead at different stages of the journey - pre, during & post disbursement for leads coming through its website
- How can PF leverage the improved user-journey to increase contribution of this segment through the website?
- Analyze the current digital marketing efforts of PF and identify gaps and improvement areas
- Prepare a 360-degree marketing strategy for the education loans segment spanning offline & online touchpoints

Assuming budgets as required, evaluate the feasibility for the proposal

OUR SOLUTIONS:

Grow AUM at 7% CAGR for 5 years to reach 90K Cr

Grow RETAIL business by 14% YoY / 6.4 % CAGR to reach Retail to Wholesale mix of 75:25

Suggesting to extend the Other Secured -Used Car product line to (a) Car Leasing
(b) Transport Finance

Suggesting to re-enter Affluent-Affluent Market

Granular loan book – Pg 5

Execution Strategy – Pg 9

Improved User Journey- Pg 13

Current Marketing efforts, Gaps and Improvement areas – Pg 14

360-degree marketing strategy for education loans segment – Pg 16

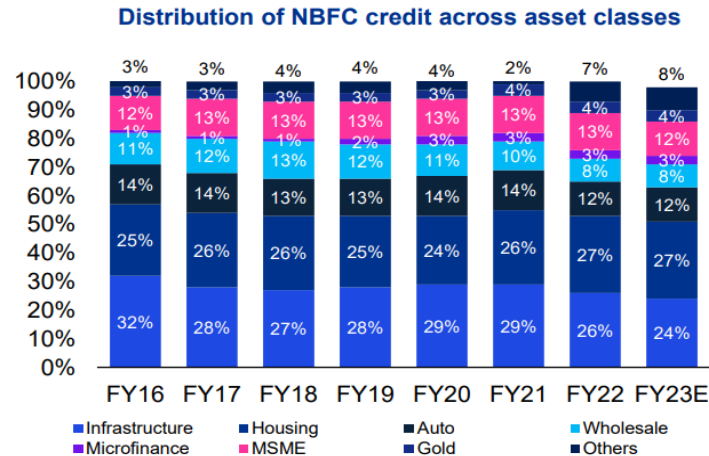
INDUSTRY OVERVIEW – NBFC MARKET IN INDIA

18 LCr – FY23

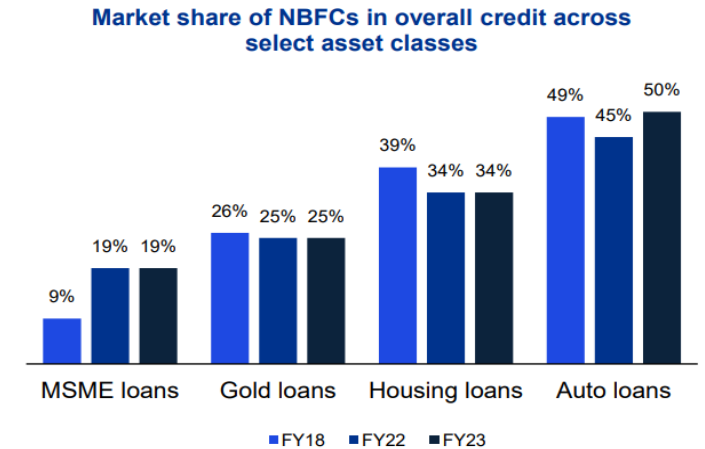
CAGR of 18.5%

35 LCr – FY 28

Rank	NBFC Name	AUM (Rs Cr)
1	Housing Development Finance Corporation	526,000
2	LIC Housing Finance	210,000
3	Bajaj Finance Limited	145,000
4	Shriram Transport Finance Company	109,000
5	L&T Finance Holdings	98,000
6	Mahindra & Mahindra Financial Services	85,000
7	Tata Capital Financial Services	75,000
8	Cholamandalam Investment and Finance Company	70,000
9	Piramal Capital & Housing Finance	65,000
10	Indiabulls Housing Finance	65,000



Source: Press releases, RBI, accessed on 24 January 2024



Source: Press releases, RBI, accessed on 24 January 2024



65,000 Cr – FY23

90,000 Cr – FY 28

Diversify
Improve Market Share
Better ranking

GRANULAR LOAN BOOK

1. Grow AUM at 7 % CAGR
2. Grow Retail at 6.4 CAGR / 14% YoY
3. Extension of product lines – 3, highlighted in yellow

FY	Growth	FY23	FY24	FY25	FY26	FY27	FY28
AUM	at 7 % CAGR	65000.00	69550.00	74418.50	79627.80	85201.74	91165.86
Wholesale		45.00	41.48	37.74	33.75	29.51	25.00
Retail	at 6.4 % CAGR	55.00	58.52	62.26	66.25	70.49	75.00
Revised Target at 75:25							
Retail		35750.00	40700.48	46336.48	52752.92	60057.88	68374.40
Wholesale		29250.00	28849.52	28082.02	26874.87	25143.86	22791.47
Total		65000.00	69550.00	74418.50	79627.80	85201.74	91165.86

Contribution	Cat	Subcat	Direct	Partnership	FY23	FY24	FY25	FY26	FY27	FY28
22%	Secured	Secured Business Loans	D		2,621.67	2,984.70	3,398.01	3,868.55	4,404.24	5,014.12
	Secured	LAP	D		2,621.67	2,984.70	3,398.01	3,868.55	4,404.24	5,014.12
	Secured	LAP Plus	D		2,621.67	2,984.70	3,398.01	3,868.55	4,404.24	5,014.12
22%	Unsecured	Salaried Personal Loans	D		1,310.83	1,492.35	1,699.00	1,934.27	2,202.12	2,507.06
	Unsecured	Microfinance		P	1,310.83	1,492.35	1,699.00	1,934.27	2,202.12	2,507.06
	Unsecured	Unsecured Business Loans	D	P	1,310.83	1,492.35	1,699.00	1,934.27	2,202.12	2,507.06
	Unsecured	Merchant BNPL		P	1,310.83	1,492.35	1,699.00	1,934.27	2,202.12	2,507.06
	Unsecured	Digital Personal Loans		P	1,310.83	1,492.35	1,699.00	1,934.27	2,202.12	2,507.06
	Unsecured	Digital Purchase Finance		P	1,310.83	1,492.35	1,699.00	1,934.27	2,202.12	2,507.06
3%	Other Secured -Used Car	Pre-Owned Car Loans	D	P	1,072.50	407.00	463.36	527.53	600.58	683.74
	Other Secured -Used Car	Transport Finance	D	P	-	407.00	463.36	527.53	600.58	683.74
	Other Secured -Used Car	Car Leasing	D	P	-	407.00	463.36	527.53	600.58	683.74
53%	Housing	Affordable Housing	D		6,315.83	5,392.81	6,139.58	6,989.76	7,957.67	9,059.61
	Housing	Mass Affluent Housing	D		6,315.83	5,392.81	6,139.58	6,989.76	7,957.67	9,059.61
	Housing	Budget Housing	D		6,315.83	5,392.81	6,139.58	6,989.76	7,957.67	9,059.61
	Housing	Affluent-Affluent	D	P	-	5,392.81	6,139.58	6,989.76	7,957.67	9,059.61
	Total				35,750.00	40,700.48	46,336.48	52,752.92	60,057.88	68,374.40
	\$ change					4,950.48	5,636.00	6,416.44	7,304.96	8,316.51
	% change					14%	14%	14%	14%	14%
	Check				TRUE	TRUE	TRUE	TRUE	TRUE	TRUE

SUGGESTIONS AND REASONING:

Car Leasing

Market Condition:

- Sunrise sector
- Upsell USED CAR Customer to CAR LEASING (to New CAR)
- Churns can also be focused
- Channel – Direct and Partners

Pain Points and Solutioning:

- Buying a car requires a larger down payment than leasing a car.
- The car owner is responsible for all repairs and maintenance, which can be costly.
- The car depreciates as soon as one drives it off the lot, meaning one may owe more on their car loan than the car is worth.
- Leasing a car typically has lower monthly payments than financing a purchase via loan.
- A person is responsible for paying the car's depreciation during the lease term rather than the full value of the car.
- A person can drive a new car every few years by simply returning the current lease and leasing a new one.

Transport Finance / CV

Market Condition:

- Strategic investment through SHRIRAM to capitalize the Logistic / freight / supply chain industry
- Cyclical – Fleet Owners will change the vehicle every 6-8 years
- Truck Drivers usually change to School buses / Passenger vehicles / Cabs

Pain Points and Solutioning:

- High Initial Costs.
- Complicated Loan Approval Process
- Maintenance and Repairs: CV owners face maintenance and repair expenses.
- Changing Business Needs: Businesses' transportation needs fluctuate.
- Streamline the loan application and approval process through an intuitive online platform.
- Offer flexible financing options with low down payments. Cover regular servicing and repair costs.
- Robust KYC (Know Your Customer) process to ensure quick verification.

Re-Enter: HNI housing / affluent-affluent housing

- Rise in the number of Affluent demo - Rural, Semi Urban and Urban, Pitching secondary/tertiary home as an investment
- DINKS and Empty Nests
- Reverse Mortgage
- Channel – Direct and Partnership

Insurance: Automotive

To be considered for review to offload the strain on Housing loan category

Makes PF the holistic player

FEASIBILITY

Feasability	2024	2024	2024	2025E	2024
	Car Lease	CV / Friegth	Auto Insurance	HNI housing loan	Education
Market Size	2.9 B	150 B	11.96 B	8.29 B	35K Cr
CAGR	5 to 6 %	8%	10.25%	na	35 - 40%
TAM	12 - 14 % (na)	215 B	12 - 14 % (na)	na	90%
LTV	12.6 L	10L -1 Cr	50K - 2L	na	25 - 30 L
Avg. Deal Size	5 - 15 L	50K - 5 L	10 - 30K	5 - 10 Cr	10 - 30 L
ARPU	1.2 - 2 L	1.5 - 2 L	15 - 20K	5 - 25 Cr	na
Profit %	10 - 15 %	5 - 10 %	5 - 10 %	20 - 30%	5 - 10 %

Industry Growing? – Yes
Blue ocean? – Yes
Headroom for growth? - Yes

NEWS ARTICLES

India Road Freight Transport Market Overview

India Road Freight Transport Market Size was valued at USD 142 Billion in 2022. The Freight Transport industry is projected to grow from USD 147 Billion in 2023 to USD 193.6 Billion by 2032, exhibiting a compound annual growth rate (CAGR) of 3.50% during the forecast period (2023-2032). The growing demand for rail freight transports and the many advantages that modern transportation management provides are the main market drivers anticipated to propel the Freight Transport market.

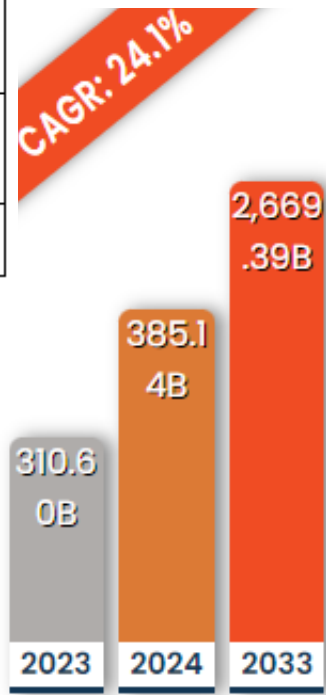
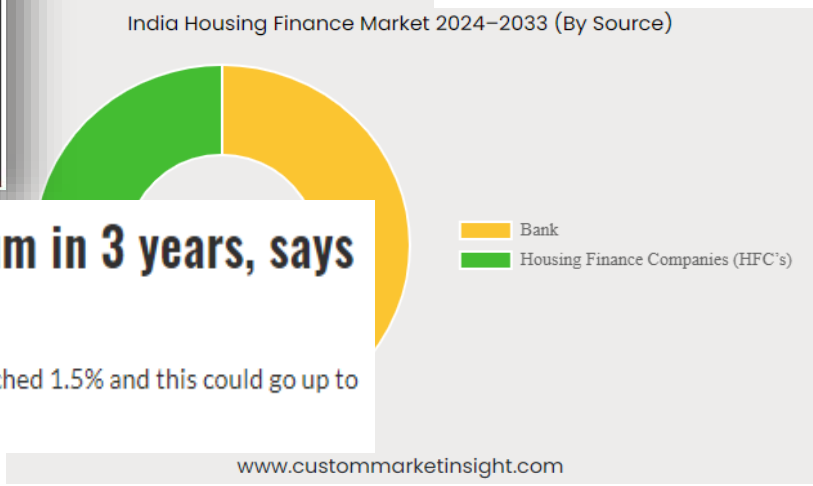
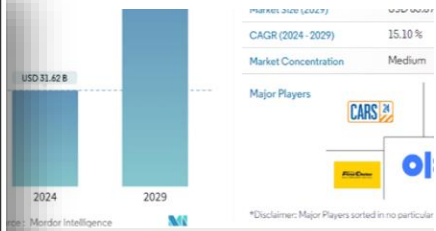


Car leasing market to cross 1 lakh units per annum in 3 years, says Mohammed Turra of Quiklyz

Founding member of M&M's leasing arm says the penetration of leasing in India has touched 1.5% and this could go up to 5-6% by the end of the decade and cross about 2.5 to 3 lakh units.

India Housing Finance Market	Cloud Based Financial Platform Market
CAGR 8.6% (Approx)	CAGR 10.8% (Approx)
USD 262,705 Billion by 2033	USD 405.1 Billion by 2033










Study Period:	2024-2033
Fastest Growing Market:	India
Largest Market:	India












Source: CMI

www.custommarketinsight.com










Business Model Canvas

<div><div>Key Partners</div><div></div><div><ul style="list-style-type: none">Car Manufacturing Companies – Maruti, TATA, Audi, JLRCar DealershipsLeasing Agencies – Mynewcar, OrixCorporates partnerships – employee benefits</div></div>	<div><div>Key Activities</div><div></div><div><ul style="list-style-type: none">Finance those who want to Lease / Subscribe a car – B2CCredit assessment – 1 click using phone numberLoan Processing – Minimum documentsCustomer service by dedicated relationship managerEnsuring timely repayment of loansCompliance and reporting</div></div> <div><div>Key Resources</div><div></div><div><ul style="list-style-type: none">Customer AwarenessCredit risk management systemsTechnology infrastructureSkilled workforceBeing available at the nearest touch point through channels</div></div>	<div><div>Value Propositions</div><div></div><div><ul style="list-style-type: none">Tailored Financing Solutions: Customized loan products to meet the specific needs of car leasing agencies.Competitive Interest Rates: Attractive rates to make financing affordable.Quick Loan Processing: Fast approval and disbursement processes to enable timely fleet acquisitions.Comprehensive Support: End-to-end support from application to repayment.Flexible Repayment Options: Various repayment plans to suit different business models.Risk Management Expertise: Advanced risk assessment to ensure sustainable financing</div></div>	<div><div>Customer Relationships</div><div></div><div><ul style="list-style-type: none">Standeers at SEZsOnline ads – FB/InstaTargeted Ads – YTStalls at FairsUpsell / Cross sellFeedback MechanismSelf-service portal.</div></div> <div><div>Channels</div><div></div><div><ul style="list-style-type: none">Direct – OEMs and CorporatesPartnership - Mynewcar, Orix</div></div>	<div><div>Customer Segments</div><div></div><div><ul style="list-style-type: none">The MillennialThe Frequent TravelerThe Transition SubscriberThe Car Enthusiast</div></div>
<div><div>Cost Structure</div><div></div><div><ul style="list-style-type: none">Budget for ATL, BTL and Digital campaignsTraining for Field sales / RM - Loan officers, credit analysts, and customer service representativesProcess integration on CRM toolOperational and Administrative costs: Office rent, salaries, and general administrative expenses.Regulatory compliance</div></div>			<div><div>Revenue Streams</div><div></div><div><ul style="list-style-type: none">Lease Payments: Monthly payments from customers leasing vehicles.Insurance Fees: Additional charges for insurance coverage.Maintenance Fees: Fees for maintenance and service packages.Late Fees and Penalties: Charges for late payments or contract violations.Resale of Vehicles: Selling off older vehicles from the fleet.Value-Added Services: Additional services such as GPS installation, roadside assistance, and vehicle upgrades.</div></div>	










Business Model Canvas

<div><div>Key Partners</div><div></div><div><ul style="list-style-type: none">CV ManufacturersDealershipsLogistics and Freight companiesInsurance CompaniesMaintenance and Service Providers – Lead gen SourceDriver Unions / Associations</div></div>	<div><div>Key Activities</div><div></div><div><ul style="list-style-type: none">Credit Assessment and loan processingCustomer Service: Providing support and addressing financing needs and queries.Collection Management: Ensuring timely repayment of loans.Compliance and Reporting: Adhering to regulatory requirements and reporting standards</div></div> <div><div>Key Resources</div><div></div><div><ul style="list-style-type: none">Skilled Workforce: Loan officers, credit analysts, and customer service representatives.Partnerships: Strong relationships with CV manufacturers, dealers, insurers, and service providers.</div></div>	<div><div>Value Propositions</div><div></div><div><ul style="list-style-type: none">Tailored Financing Solutions: Customized loan products to meet the specific needs of CV operators and freight businesses.Competitive Interest Rates: Attractive rates to make financing affordable.Quick Loan Processing: Fast approval and disbursement processes to enable timely fleet acquisitions.Comprehensive Support: End-to-end support from application to repayment.Flexible Repayment Options: Various repayment plans to suit different business models.Risk Management Expertise: Advanced risk assessment to ensure sustainable financing.</div></div>	<div><div>Customer Relationships</div><div></div><div><ul style="list-style-type: none">Dedicated Account Managers.Personalized service for major clients.Self-Service PortalsRegular Communication: Updates, newsletters, and regular check-ins to maintain strong relationships.Feedback Mechanisms: Collecting feedback to improve services and address client needs.</div></div> <div><div>Channels</div><div></div><div><ul style="list-style-type: none">Partnerships: Collaboration with CV dealerships and manufacturers for joint marketing.Online Platforms: Websites and mobile apps for loan applications and management.Industry Events: Participation in logistics and transportation industry conferences and trade shows.</div></div>	<div><div>Customer Segments</div><div></div><div><ul style="list-style-type: none">Logistics Companies.Small and Medium Enterprises (SMEs): SME freight businesses looking for expansion.Owner-Operators: Independent truckers and small fleet owners needing capital for vehicle purchases.Fleet Management Companies: Firms that manage fleets for other businesses.Startups in Freight and Logistics: New entrants in the logistics market seeking initial capitalDriver Unions / Associations</div></div>
<div><div>Cost Structure</div><div></div><div><ul style="list-style-type: none">Training for Field sales / RM - Loan officers, credit analysts, and customer service representativesTechnology Investment: Development and maintenance of financial management and CRM systems.Marketing and Sales: ATL, BTL and DigitalRegulatory Compliance: Expenses related to adhering to regulatory requirements and reporting.Operational and Administrative costs: Office rent, salaries, and general administrative expenses.</div></div>			<div><div>Revenue Streams</div><div></div><div><ul style="list-style-type: none">Interest Income: Revenue from interest charged on loans provided to CV and freight businesses.Processing Fees: Fees for loan application and processing.Late Payment Charges: Penalties for delayed loan repayments.Service Fees: Additional charges for value-added services such as financial advisory and insurance facilitation.Partnership Commissions: Revenue from partnerships with insurers and technology providers.Investment Income: Earnings from investing excess capital in short-term financial instruments.</div></div>	

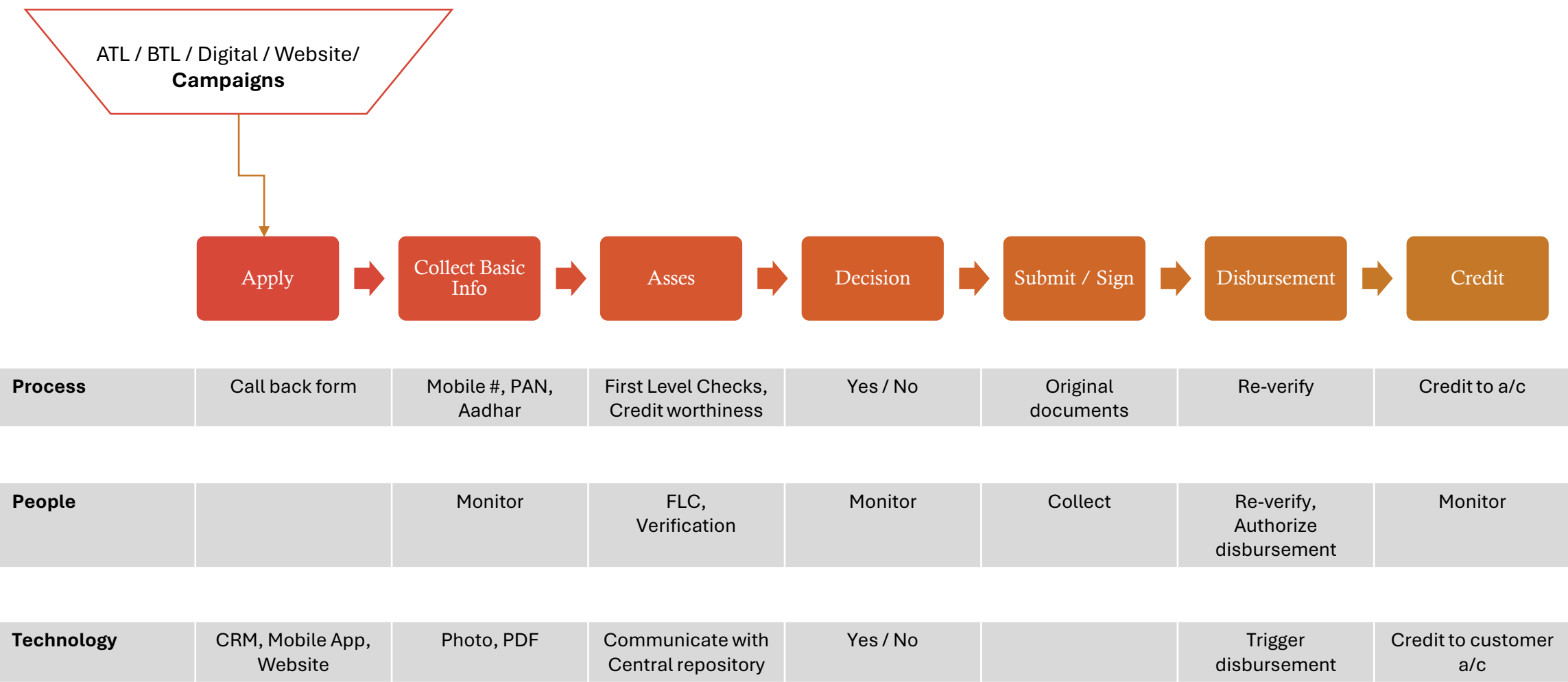
Business Model Canvas

<div>Key Partners</div> <div></div> <div><ul style="list-style-type: none">Real Estate Developers: luxury property developers.Wealth Management Firms: Collaborations to offer integrated financial services to HNIs.Legal and Compliance FirmsInsurance Companies: Providing comprehensive property insurance packages.Architects and Interior Designers: Offering customized solutions for property enhancements.Technology Providers: For loan management systems and secure online platforms.</div>	<div>Key Activities</div> <div></div> <div><ul style="list-style-type: none">Credit Assessment and Loan Processing: Approving and disbursing loans for luxury housing purchases.Customer Relationship Management: Providing personalized services.Risk ManagementPromoting loan products to HNIs and collaborating with luxury real estate developers.Compliance and Reporting</div> <div>Key Resources</div> <div></div> <div><ul style="list-style-type: none">Technology Infrastructure: Advanced systems for managing loan processes and customer relationships.Skilled Workforce: Expert loan officers, credit analysts, and customer service representatives.Strong Partnerships: Relationships with developers, wealth managers, and legal firms.</div>	<div>Value Propositions</div> <div></div> <div><ul style="list-style-type: none">Tailored Financing Solutions: Custom loan products designed to meet the specific needs of HNIs.Personalized Service: Dedicated relationship managers providing one-on-one service.Quick Loan Processing: Efficient approval and disbursement processes.Comprehensive Support: End-to-end support from application to loan closure.Flexible Repayment Options: Varied repayment plans to suit HNI cash flows.</div>	<div>Customer Relationships</div> <div></div> <div><ul style="list-style-type: none">Dedicated Relationship Managers.Exclusive Events and WebinarsRegular Communication: Monthly newsletters, market updates, and personalized financial advice.High-Touch Service: Regular check-ins and feedback mechanisms to ensure client satisfaction.</div> <div>Channels</div> <div></div> <div><ul style="list-style-type: none">Direct Sales: Through dedicated relationship managers and wealth advisors.Online Platforms: Secure website and mobile app for loan applications and account management.Real Estate Developers: Collaboration with developers to offer financing options at the point of sale.</div>	<div>Customer Segments</div> <div></div> <div><ul style="list-style-type: none">High Net-Worth Individuals (HNIs): Individuals with significant assets and income looking to purchase luxury properties.Ultra-High Net-Worth Individuals (UHNIs): Clients with substantial wealth requiring bespoke financing solutions.NRIs (Non-Resident Indians): Wealthy expatriates interested in investing in luxury housing in India.Corporate Executives: Senior executives looking to invest in high-end real estate.DINKS and Empty nests</div>
<div>Cost Structure</div> <div></div> <div><ul style="list-style-type: none">Operational Costs and Administrative Costs : Expenses related to loan processing, risk management, and customer service.Technology Investment: Development and maintenance of secure financial management systems.Marketing and Sales: Costs associated with attracting and retaining HNI clients.Compliance and Legal Costs: Ensuring regulatory compliance and legal documentation.</div>		<div>Revenue Streams</div> <div></div> <div><ul style="list-style-type: none">Interest Income: Revenue from interest charged on luxury housing loans.Processing Fees: Fees for loan application and processing.Advisory Fees: Charges for personalized financial and investment advice.Service Fees: Additional charges for value-added services such as property evaluation and legal assistance.</div>		

Business Model Canvas

<div>Key Partners</div> <div></div> <div><ul style="list-style-type: none">• Educational Institutions: Universities, colleges, and vocational training centres for offering loans directly to students at the point of admission.• Government Bodies: Partnerships with government education departments and agencies for subsidized loan schemes.• Ed Tech companies• Scholarship and Grant Providers: Organizations offering scholarships and grants to reduce the overall financial burden on students.• Career Counselling Firms: Offering career advice and job placement services to improve student employability.</div>	<div><div>Key Activities</div><div></div><div><ul style="list-style-type: none">• Loan Origination: Marketing, credit assessment, and approval of education loan applications.• Loan Disbursement and Customer Support: Providing support and guidance to students and their families throughout the loan process.• Collections Management• Compliance and Reporting</div></div> <div><div>Key Resources</div><div></div><div><ul style="list-style-type: none">• Technology Infrastructure• Skilled Workforce: Loan officers, credit analysts, customer service representatives, and career counsellors.• Strong relationships with educational institutions and technology providers.• Established trust in education sectors.</div></div>	<div>Value Propositions</div> <div></div> <div><ul style="list-style-type: none">• Affordable Financing Options and flexible repayment plans tailored to students' needs.• Easy Application Process: Streamlined online application process with quick approval and disbursement.• Comprehensive Support: End-to-end support from application to repayment, including career counselling and job placement assistance.• Financial Literacy Programs: Education on financial management and responsible borrowing.• No Collateral Required: Unsecured loans based on the student's academic performance and future earning potential.• Flexible Repayment Options: Various repayment plans, including grace periods, deferred payments, and income-driven repayment options.</div>	<div>Customer Relationships</div> <div></div> <div><ul style="list-style-type: none">• Personalized assistance for loan applicants and borrowers.• Self-Service Portals• Regular Communication: Updates, reminders, and educational content through emails, SMS, and mobile app notifications.• Feedback Mechanisms: Collecting feedback to improve services and address borrower needs.</div> <div><div>Channels</div><div></div><div><ul style="list-style-type: none">• Online Platform: A user-friendly website and mobile app for loan applications, account management, and accessing financial services.• Partnerships with EdTech Firms and Educational Institutions,• Career Fairs and Education Expos• Digital Marketing: Online advertising, social media campaigns, and email marketing to target students and their families.</div></div>	<div>Customer Segments</div> <div></div> <div><ul style="list-style-type: none">• Undergraduate and Postgraduate Students: Students pursuing higher education in India or abroad.• Vocational and Skill Development Students: Individuals seeking loans for vocational training and skill development programs.• Parents and Guardians: Financial supporters of students looking for affordable education financing options.• Working Professionals: Individuals seeking to further their education or upskill through part-time courses and executive programs.</div>
<div>Cost Structure</div> <div></div> <div><ul style="list-style-type: none">• Loan Disbursement Costs: Capital allocated for education loans.• Operational Costs: Expenses related to loan processing, risk management, and customer service.• Technology Investment: Development and maintenance of secure loan management and CRM systems.• Marketing and Sales: Costs associated with attracting and retaining borrowers.• Compliance and Legal Costs: Ensuring regulatory compliance and legal documentation.• Administrative Costs: Office rent, salaries, and general administrative expenses.</div>		<div>Revenue Streams</div> <div></div> <div><ul style="list-style-type: none">• Interest Income: Revenue from interest charged on education loans.• Processing Fees: Fees for loan application and processing.• Late Payment Charges: Penalties for delayed loan repayments.• Advisory Fees: Charges for career counselling and job placement services.• Service Fees: Additional charges for value-added services such as financial literacy programs and insurance facilitation.</div>		

IMPROVED USER JOURNEY



CURRENT MARKETING EFFORTS, GAPS AND IMPROVEMENT AREAS

Customer calls increased nearly fourfold, rise in organic branch walk-ins (**Hum Kagaz Se Zyada, Neeyat Dekhte Hain**)

- Recognition and Awards: received accolades like the “AI/ML Disruptor of The Year” by Amazon Web Services.

Engagement Rates: 1.25 lakh downloads mobile app

- 22 Lakhs Pages saved due to digital loan processing
- The Piramal Learning Festival 2024 saw a total digital footprint of nearly 10,000 participants.

Reach and Impact: served over 1.4 million customers with digital embedded finance strategy.

- 65% Used car loans screened digitally
- 93% Digital platform contribution toward new customer acquisition

Social Media Marketing

1. YouTube: 9.28K subs; 503 videos
“**Hum Kagaz Se Zyada, Neeyat Dekhte Hain**” - Piramal Finance Launches Unique Campaign Addressing the Credit Needs of the Underserved Customers of Bharat – (17 million views), Informative Playlists – Mastering Taxes, Testimonials
Need: Animated(doodle) videos, Podcasts
2. Facebook: 1.1Mil followers, Creative ad reels;
Issue: Website landing page
3. Instagram: 26.3K followers; 733 posts, Creative ad reels;
Issue: Website from insta NOT landing (in mobile);
Need: Check compatibility with instagram
4. Twitter: 2623 followers, Creative ad reels; Quick responses to grievances;
Issue: Website landing page

CURRENT MARKETING EFFORTS, GAPS AND IMPROVEMENT AREAS

Partnered with Pepper Content

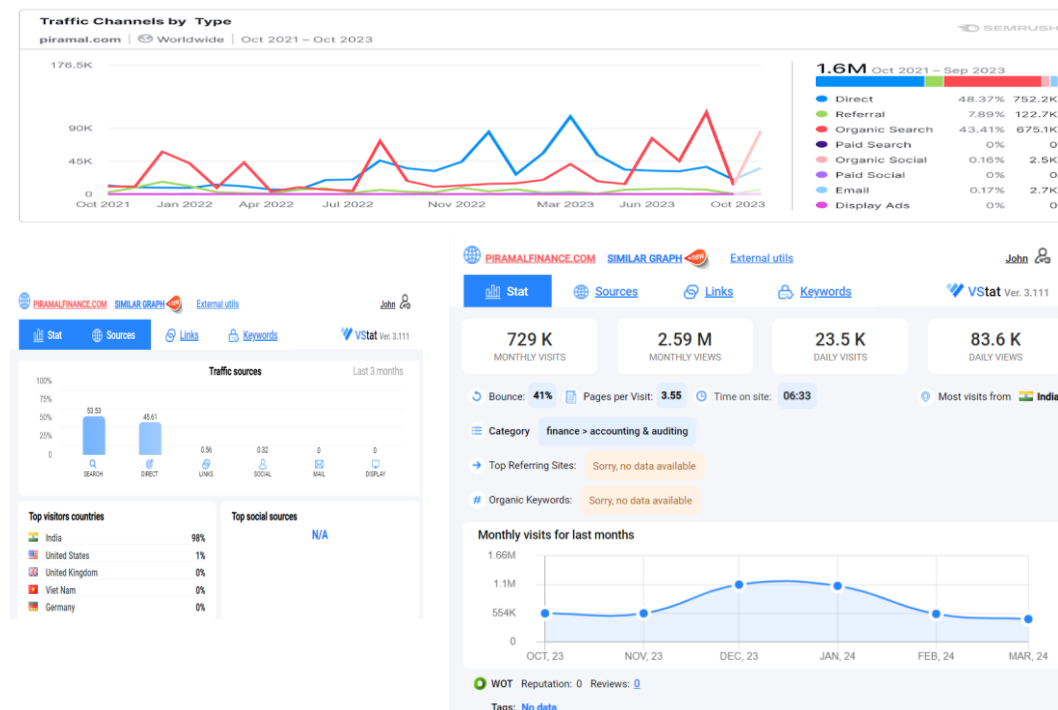
(<https://www.peppercontent.io/case-study/piramal/>)

1. Achieved a 45% month-on-month growth in audience engagement
2. Targeted 3000 high-priority keywords
3. Produced 2500 pieces of SEO-friendly content in three months, simplifying complex financial topics.
4. Leveraged multi-channel distribution including social media, email marketing, and paid promotions.
5. 40% improvement in SERP rankings

Website Traffic (Vstat) and analysis

1. Mobile App accessibility
2. WhatsApp Marketing
3. 3000 blogs/ Articles on website – Vidya – English and Hindi
4. Customer-Centric content addressing the real-life financial and brand campaign to create awareness

Need: Chatbot on the home page; Digital Security Measures - Strengthen cybersecurity measures to protect customer data.



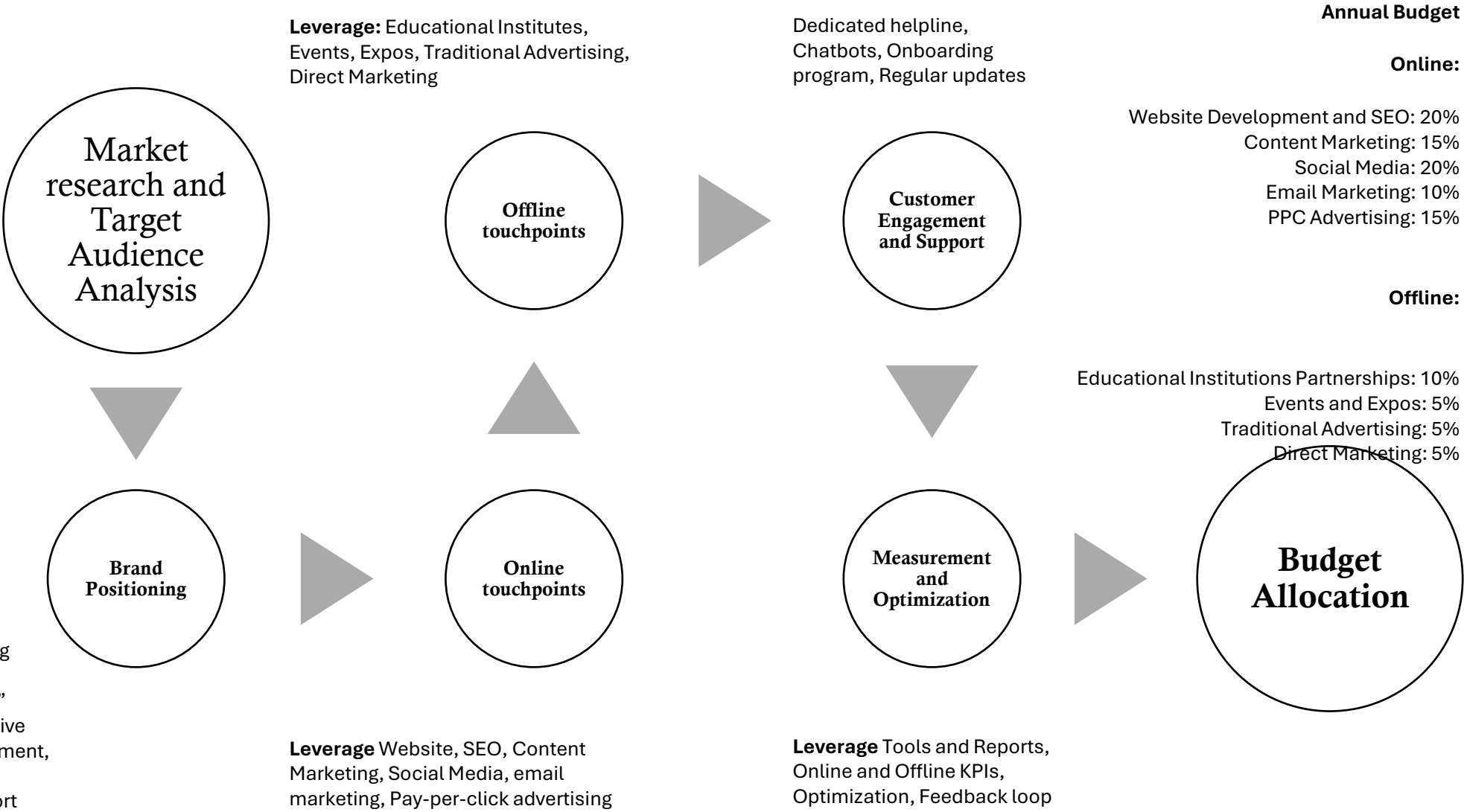
The ask:

1. Animated(doodle) videos, Podcasts
2. Check compatibility with Instagram
3. Website landing page
4. Chatbot on the home page
5. Strengthen cybersecurity measures to protect customer data

360-DEGREE MARKETING STRATEGY FOR EDUCATION LOANS SEGMENT

•**Demographics:** Students, parents, and working professionals seeking higher education.
•**Psychographics:** Aspiring for quality education, willing to invest in higher studies, tech-savvy.
•**Geographics:** Focus on Tier 1, 2, and 3 cities across India.

•**Core Message:** “Empowering your education dreams with affordable and flexible loans.”
•**Value Proposition:** Competitive interest rates, quick disbursement, minimal documentation, and personalized customer support



SOURCE:

1. <https://www.psmarketresearch.com/market-analysis/india-used-car-market>
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