



CRED

ANALYSIS

CRED

OFFERINGS

CRED Stash

Allows users to access instant personal loans at competitive interest rates directly from the CRED app.

CRED Mint

Allows CRED users to lend their money directly with an interest rate of 9% per annum.

CRED Pay

Allows users to pay their credit card bills using various payment options, including UPI and net banking.

Rent pay

Allows users to pay their rent through their credit cards and earn rewards for the same.

Partnership with brands

Gives brands a targeted platform to attract high-spending and creditworthy clients.

CRED Cash

Allows users to get an instant loan without the need of any paperwork.

REVENUE MODEL

LISTING FEES

- paid by brands whose products are listed in the CRED app
- Advertisements by brands

COMMISSIONS and Referral fees

- From partner banks - about 0.5-2%
- From listed companies - When a user buys using CRED coins

DATA MONETIZATION

Authorized Financial companies pay CRED to gain access to users' financial data



Nearly 73 million credit cards were issued in India during the fiscal year 2022.



Cred had around 16 million users on its network by December 2022.

SEIZING THE OPPORTUNITY



- According to Deloitte India's Banking Survey 2022, roughly 40% of frauds in India are due to digital and cyber-related problems.
- According to a survey, 6 in 10 Indians said a loan servicer has violated their privacy.



RBI'S GUIDELINES:

- Transparent Loan Execution/Disbursals
- Cost of The Loan and Other Details Must Be Disclosed
- Grievance Redressal Mechanism
- No Automatic Raising of Loan Limits And Loan Cooling-off Period
- Mandatorily Reporting of Loan To Credit Bureau

**security first.
and second.**

what's yours remains only yours.

CRED ensures that all your personal data and transactions are encrypted, and secured so what's yours remains only yours. there's no room for mistakes because we didn't leave any.

**the story of
CRED begins
with trust.**

complete security. no asterisks.

CRED encrypts all data and transactions to ensure a completely secure experience for our members.

CRED'S VALUES:

- Built on the foundation of trust.
- No data sharing to unaffiliated third parties.
- Advanced encryption techniques.
- Multi-factor authentication to prevent unauthorized access.
- Listed out security guidelines on website.

THE ROAD TO PROFITABILITY

SHORT TERM PLANS

- CrEd
- CredPremium
- CredforTeens

LONG TERM PLANS

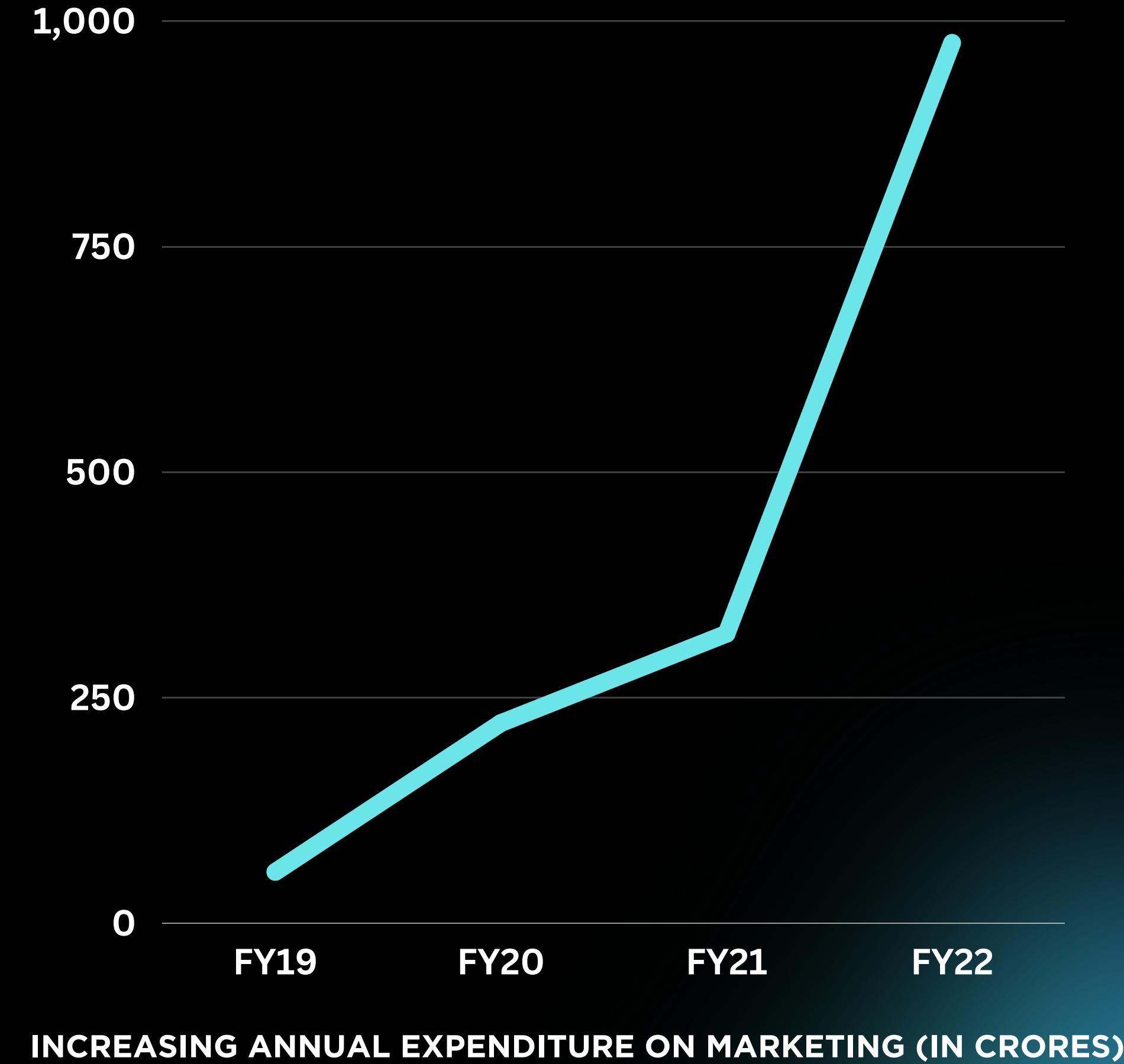
- Can become a **SuperApp** for the gated CRED community.
- Can favor some brands over the others providing similar services for long term association and better deals.
- Exclusive member-only lifestyle clubs.

01

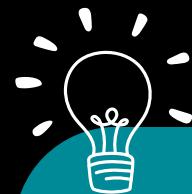
02

03

EFFECTIVE MARKETING STRATEGIES



"Empowering India's Financial Future: One Video at a Time"



Only 27% of the Indians, according to a SEBI survey conducted in August 2022, are financially literate.



WHAT CAN CRED DO?

- A dedicated section - "CrEd" in the application featuring videos related to finance.
- Partnership with trusted financial experts to ensure the accuracy and relevance of content (will be paid royalty).
- Can protect vulnerable users from falling prey to fraudulent get-rich-quick schemes.
- Videos accessible to everyone and available free of cost.
- Premium users can earn reward points for watching and engaging.



HOW WILL CrEd HELP CRED?

- Relevant content - More engagement - More revenue
- Customer Acquisition - Will give a chance to people with credit-score less than 750 to get associated with CRED
- Monetization through Ads on videos.

CredPremium

Enhancing decision making



Spending-based recommendations:

To users who spend heavily on dining and entertainment, Cred can recommend credit cards with bonus rewards for those categories.



Recommendation for users:

Cred can provide a list of banks with interest rates based on the user's specified loan amount and duration.



User preference:

Cred can ask for user preferences and recommend credit cards that offer rewards that match their preferences.

OUR STRIPPED DOWN PROPOSAL

Please tell how much you care about the following on a scale of 0-10.

1:03 AM

Low Interest Rates

1:04 AM

0

1:04 AM ✓✓

Travel Rewards

1:04 AM

10

1:04 AM ✓✓

Discounts on Electronics

1:05 AM

10

1:05 AM ✓✓

Annual fees

1:05 AM

5

1:05 AM ✓✓

As per your preferences, the most suitable credit card for you is-

Card C

1:07 AM

		Rating based on Interest Rate	Rating Based on Travel Rewards	Rating based on discounts on Electronics	Rating Based on annual fees	Feasability for Rushil as suggested by Cred
	Card A	10	3	5	2	9
	Card B	4	5	7	4	14
	Card C	2	8	6	3	15.5
	Card D	8	6	2	8	12

User's preference driven benchmarking for credit cards selection

Task-Based Money Transfers for Teens on Cred



Task Driven Pocket Money

Cred can let parents create tasks for their kids on a separate app section. Parents can incentivize their kids by setting a specific amount of money to be transferred upon task completion. Parent confirms, the money gets transferred to the teen's account.



Dual Incentive Video Learning

If Mr. Manoj wants his teen to learn about finance through CrEd videos(mentioned earlier), he can allot him money through CRED app. As the teen progresses with these videos, the allotted money will get unlocked for him/her.



Investing money

The money allotted by users through last method can be invested on financial instruments with the help of experts providing profitability to CRED. A portion of this fund should be kept in reserve to minimize risk.

This innovative feature can make Cred a one-stop-shop for parents looking to teach their children about financial responsibility while also providing a fun and interactive way for kids to earn money.

Discover the Best with Cred: Try Before You Buy



Cred can introduce a feature wherein users can buy trial products from partner brands using CRED coins directly.



How will CRED benefit from this?

- Can charge a commission or a fee from partner brands for promoting their trial products to its user base.
- Can offer Targeted advertising opportunities to brands.



How will the brands benefit from this?

- Conversion of trial users to paying customers.
- Increased brand exposure.
- Access to user insights and analytics.

THANK YOU