



# Assignment

**Presented By:**  
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## Q1) 1.1 What is TAM in terms of Revenue of credit cards in India?

According to data from various sources

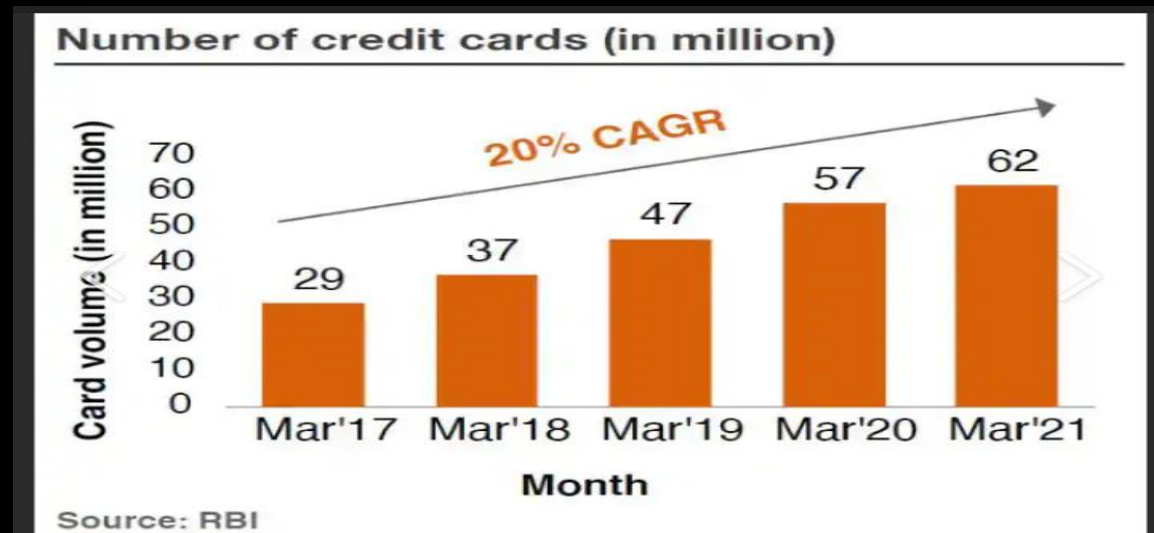
- Economics Times, Global Data, siksha.com, PR-Newswire, PWC, Money Control, Medium, and other websites

- 5% of the Indian Population uses credit card, hence there is lot of room for future growth.
- The main source of **revenue** for credit card companies are: processing fee, annual/renewal charges, late fee, hidden charges, interchange fee, foreign transaction charges, card replacement fee.



## Q1) 1.1 What is TAM in terms of Revenue of credit cards in India?

- According to RBI data, in April 2023, India had over 8.6 crore credit cards outstanding, a growth of around 15% from 7.5 crore in April 2022.
- With the increase in disposable income, more and more people are having credit cards.
- GlobalData's Payment Cards Analytics reveals that card payments value in India registered a strong growth of 26.7% in 2022, supported by improving economic conditions.
- This trend is expected to continue in 2023 and India's card payments market is set to grow at a compound annual growth rate (CAGR) of 18.7% between 2022 and 2026 to reach INR 43.3 trillion (\$581.1 billion) in 2026.

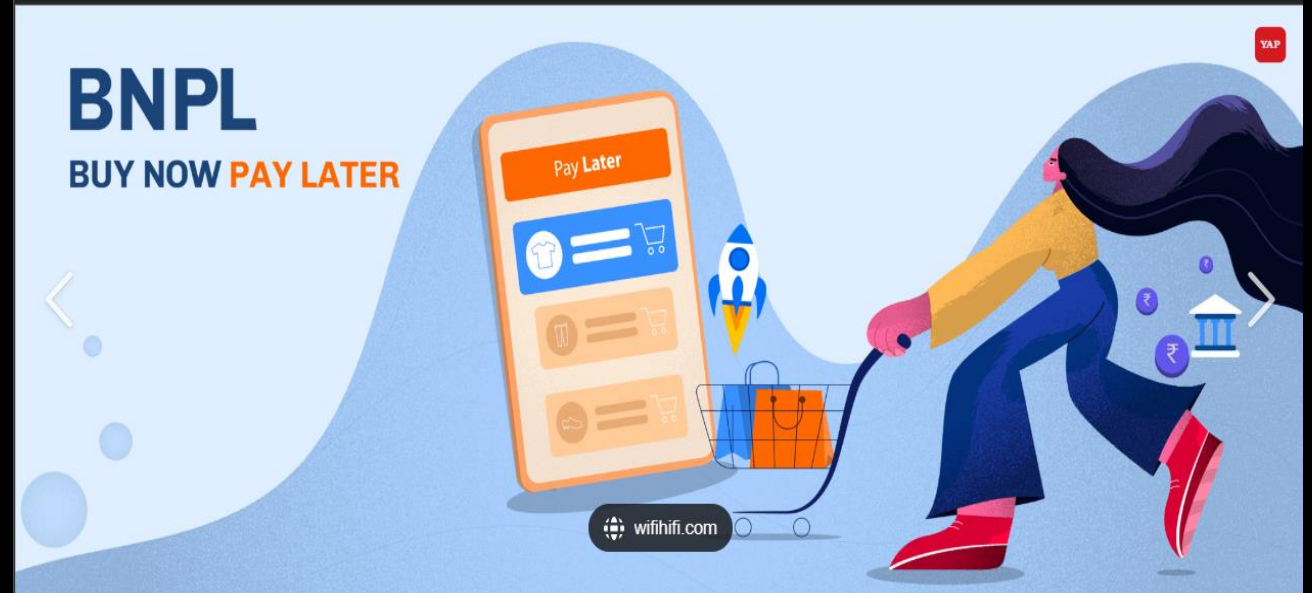


## Q1)1.2What can disrupt this market?

Credit card is one of the earliest modes of cashless transactions

Credit Card has threat from:

1. Buy Now Pay Later popularly known as **BNPL**



2. Peer to Peer (**P2P**) Lending



## Q1)1.2What can disrupt this market?

### Buy Now Pay Later (BNPL)

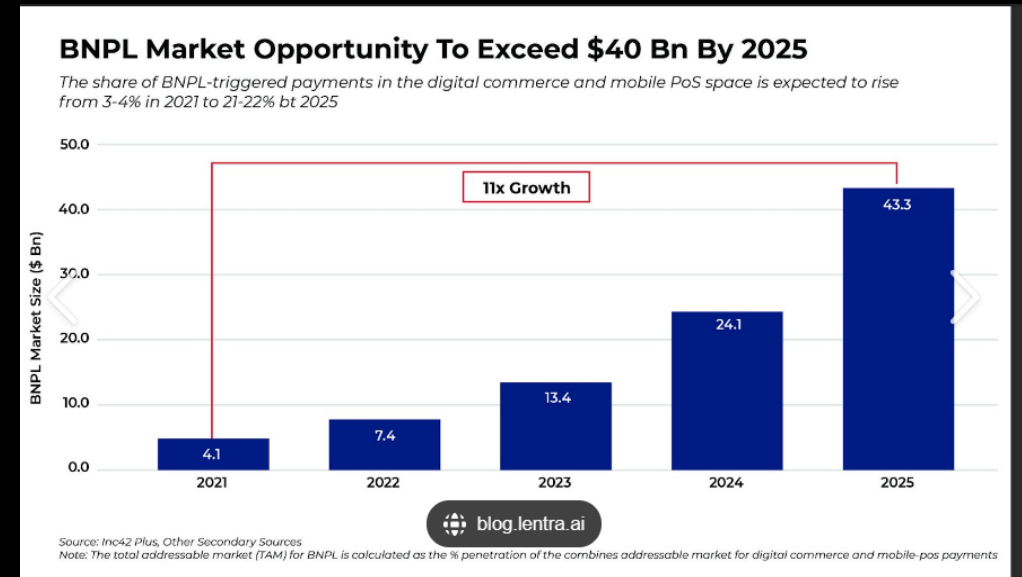
For smaller transaction UPI is preferred, for larger transaction Credit card is used

In a short span of time BNPL has captured **3%** of India's online market in online ecommerce market segment.

BNPL is becoming a popular mode of short-term financing amongst millennials.

BNPL tap into large customer database without credit history.

Due to its hassle-free and flexible microcredit and short-term interest-free payment options, BNPL has become extremely popular among millennials.

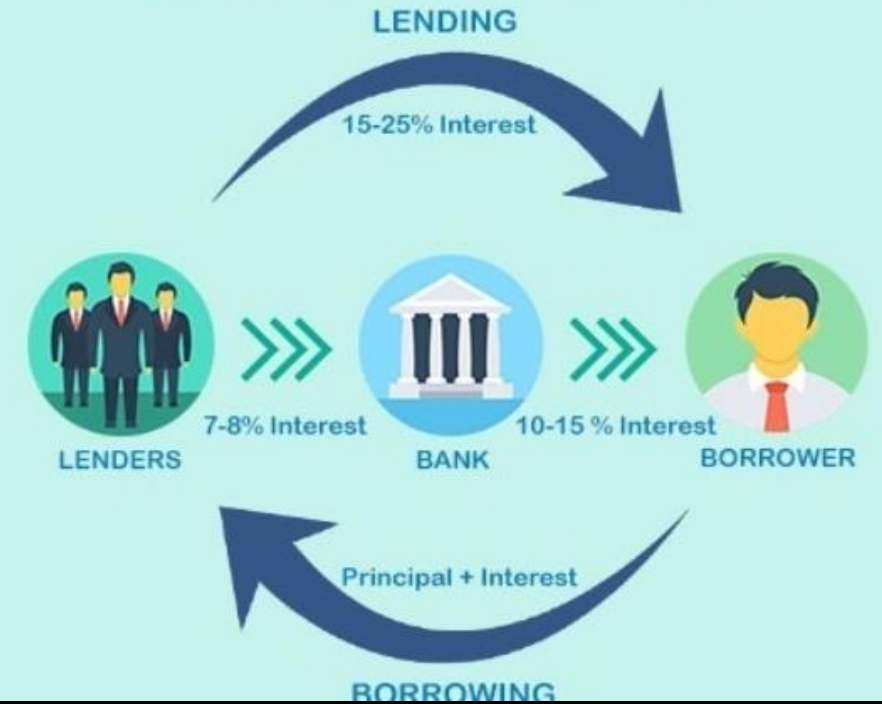


## Q1)1.2What can disrupt this market?

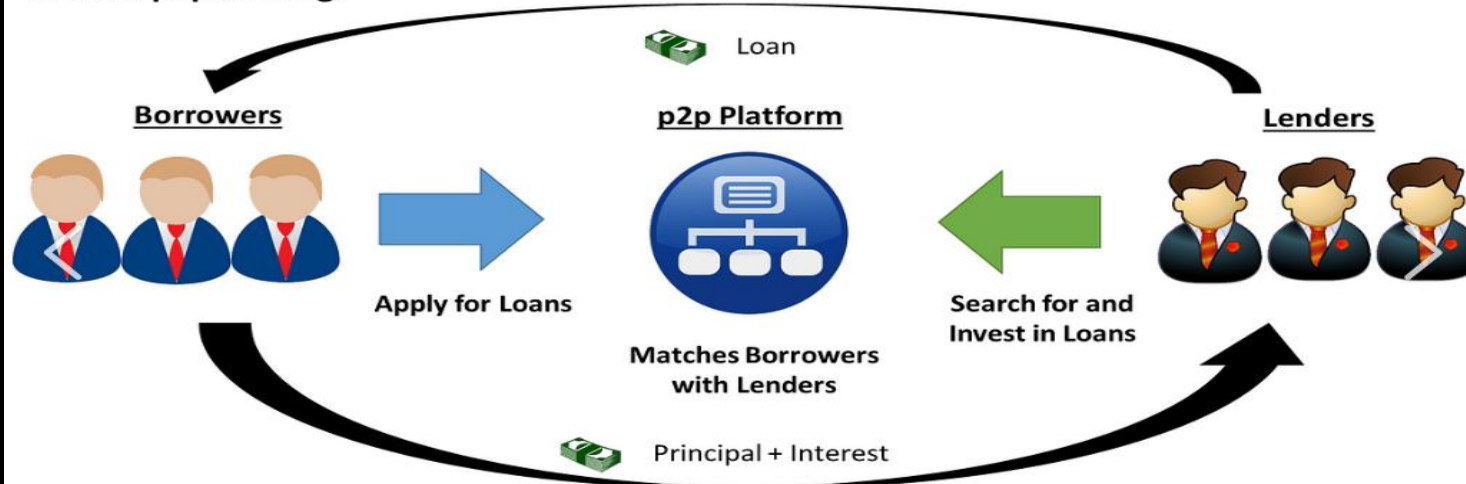
### P2P Lending Why P2P?

In P2P Lending, lenders earn a 12-15% interest where as if lenders do FD in in bank, lender will get around 7-8%.  
For Borrowers also its easy to take loan through lenders because  
There might be a possibility that Bank would reject its loan  
If not found a potential.

## WHAT IS P2P LENDING?



### What is p2p lending?





Q2. Let's say you own a Cloud kitchen (make up a hypothetical brand around it) create a marketing plan around it with a budget of Rs 50 thousand



Assuming

For a Cloud Kitchen,

I am taking an example of fast-food .

I named the cloud-kitchen as Routine-Cafe.

My cloud kitchen is located in HSR Layout, Bengaluru.

Routine-Cafe is listed on all the food delivery app.

Word of Mouth has always been the best marketing strategy since time immemorial but to reach a wider audience in a short span of time marketing strategy is required.

Now, I have a budget constraint of INR 50k to spend on Marketing which will increase my sales.

My Marketing Strategy:

Firstly, I would like to keep cloud kitchen ambience a decent one.

For this I allocate Rs 10k

Reason: **HSR Layout** is a startup hub, having a good 23-33 age bracket population.

These people can occasionally come to Routine-Cafe and have basic tea/coffee & snacks.

Crowd will gather More Crowd.





Secondly, I will spend money on Social Media Marketing.  
My Budget Allocation would be Rs 15k for Social Media Marketing.  
I would choose Instagram to promote Routine-Café.

Why Instagram?

A good number of youth uses Instagram.

Reels trend on Instagram.

Hence, I would like to routinely post reels of different food.

Now-a-days customers care a lot about hygiene. Customers are willing to pay premium if they will get hygienic food.

Hence, I would share kitchen videos then that will create an positive impact.



Thirdly, For listing on food delivery apps like Zomato/Swiggy I will allocate Rs 15k.  
As a starter customers wont be knowing Routine-Café, hence I will have to promote my cloud kitchen.

At the end of the day how so ever marketing strategy I apply to get the customers, if the food quality, overall experience of food and service is not good Customer Acquistiton Cost (CAC) will be there but revenue wont be generated by repeated customer.

Hence, marketing strategy along with overall customer experience is important.

Lastly, I would like to run ad on google.  
My budget- Rs 10k  
Why Google Ad?  
Majority of people uses google to browse.



Q3) Do Product tear down of Hypergro mobile application and make Presentation of it  
(Primary and Secondary research will be involved in this)

My understanding of Hypergro:

- It uses AI with Marketing.
- It offers services to other companies to increase their revenue.
- It Acquires customer via Customer Generated Content(UGC).
- It has 3 sections in its app.
  - Home Section
  - AI Tool Section
  - Community Section

Q3) Do Product tear down of Hypergro mobile application and make Presentation of it  
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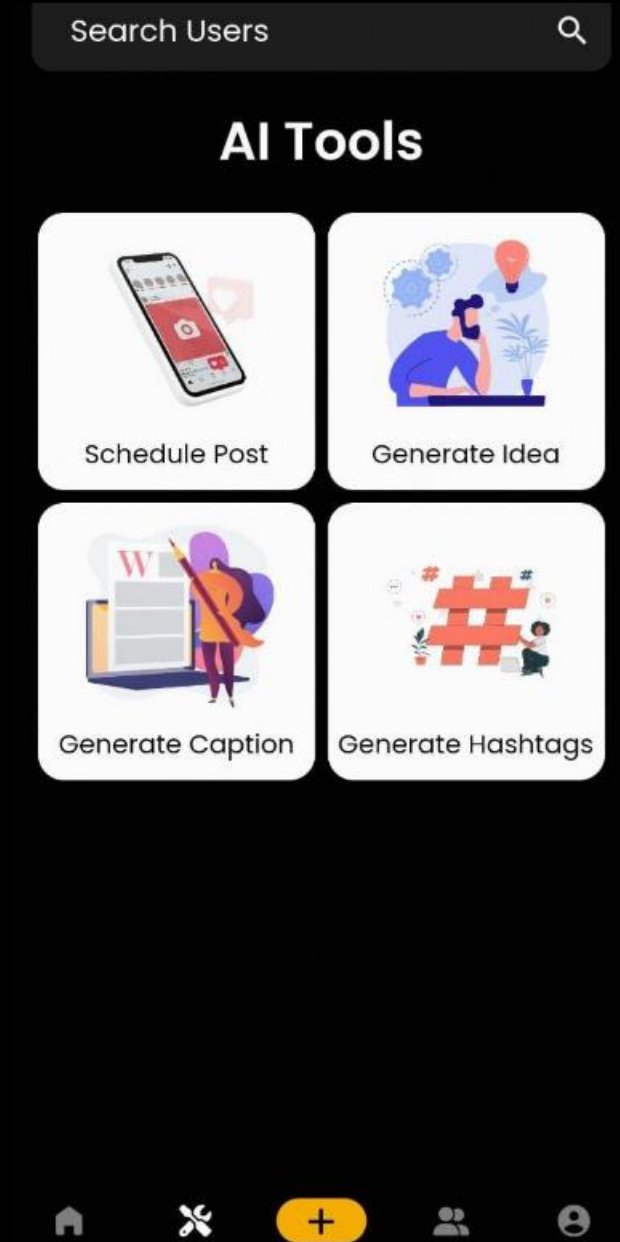
- In the Home section of app there are various challenges hoisted where people can participate and win cash prizes and other goodies.



Q3) Do Product tear down of Hypergro mobile application and make Presentation of it  
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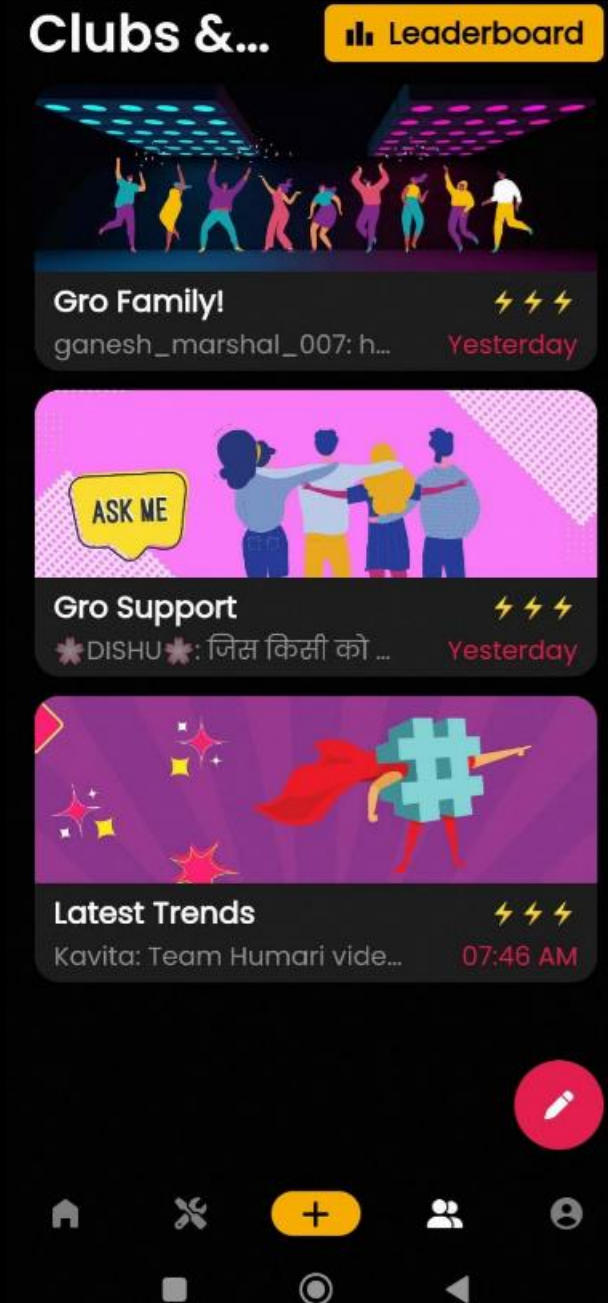
On the right if home tab is AI tools which people can incorporate in their videos to take the video to next level with minimal effort as AI tools offer

- Schedule post
- Generate Idea
- Generate Options
- Generate Hastags



Q3) Do Product tear down of Hypergro mobile application and make Presentation of it (Primary and Secondary research will be involved in this)

- Hypergro has a community in app where one can connect with like minded people and network, learn,support each other.





*Thank You*