

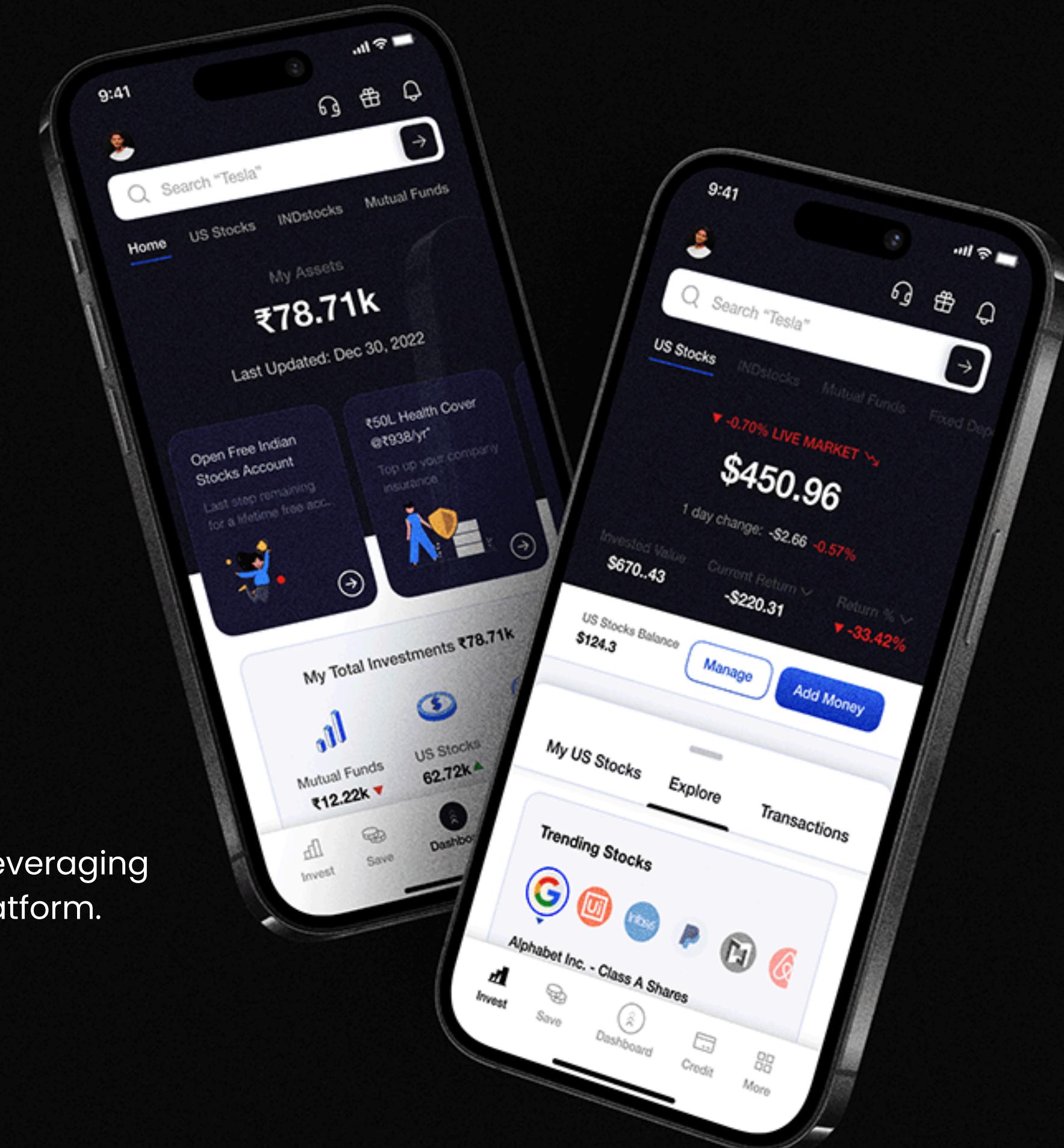
Kriti 25'

Hostel - 90



Super money app

Develop an efficient, user-friendly lending product leveraging
INDmoney's user data to enhance its financial platform.



Story



About INDmoney

INDmoney is a Super Money App with 2+ million users tracking and managing their stocks, mutual funds, US stocks, EPF, NPS, credit cards, loans, and more in one place. The platform is known for providing seamless financial tracking, offering personalized insights and recommendations to help users make informed financial decisions.

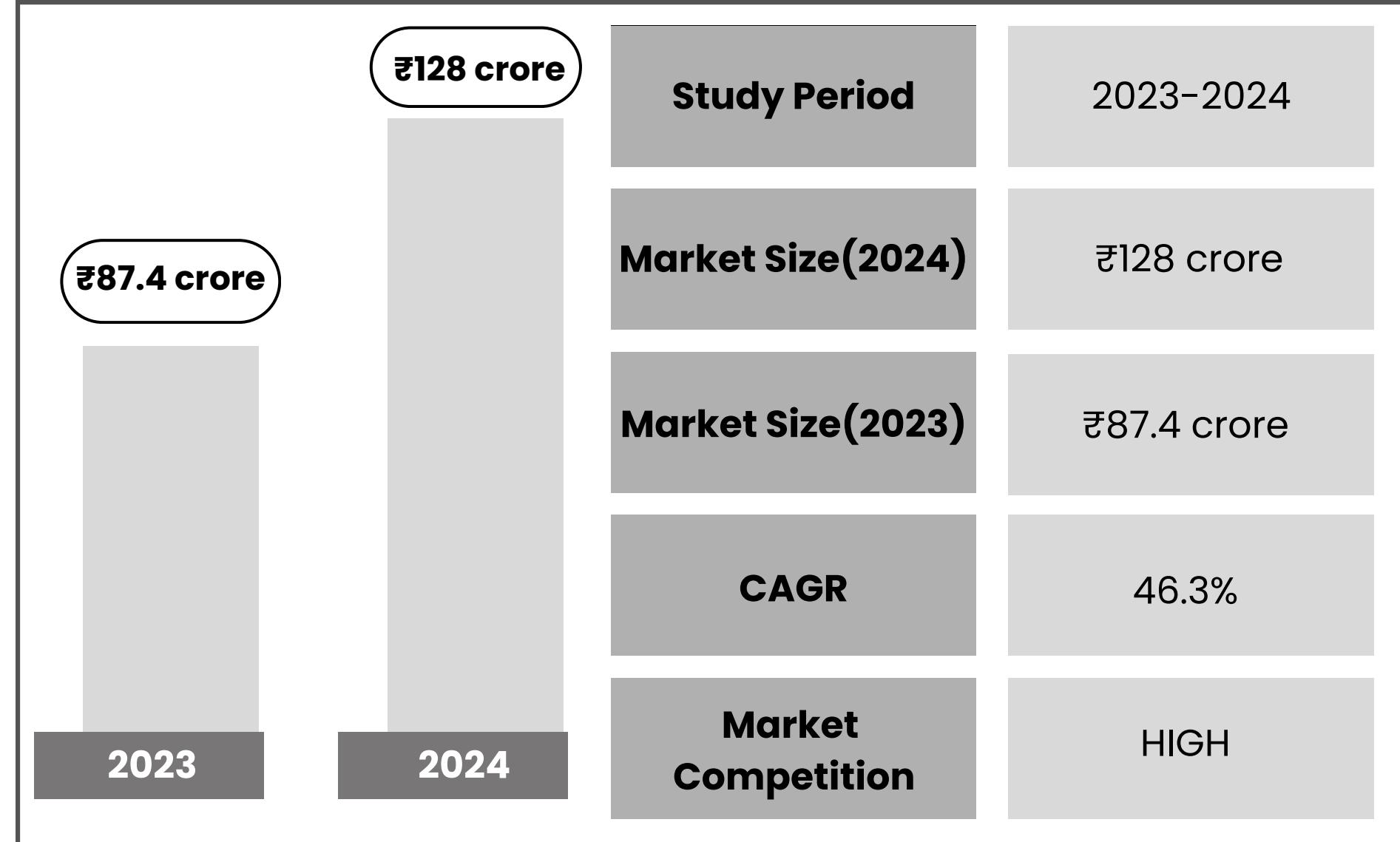
Mission

To build an integrated lending and credit solution that empowers users with personalized, data-driven loan offerings while enhancing trust and financial well-being.

Vision

To revolutionize digital lending by leveraging user financial data, ensuring seamless access to credit, and fostering financial inclusion within the INDmoney ecosystem.

Market Snapshot

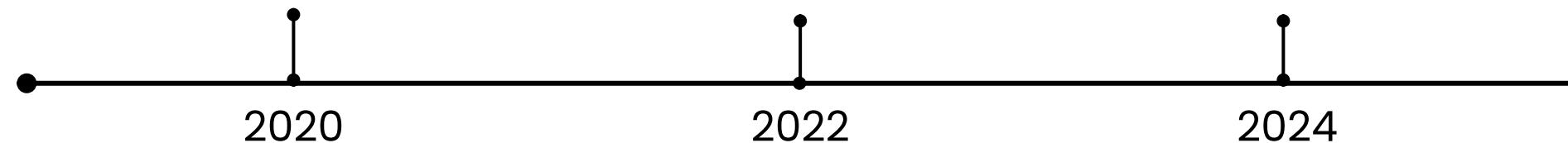


INDmoney Growth History

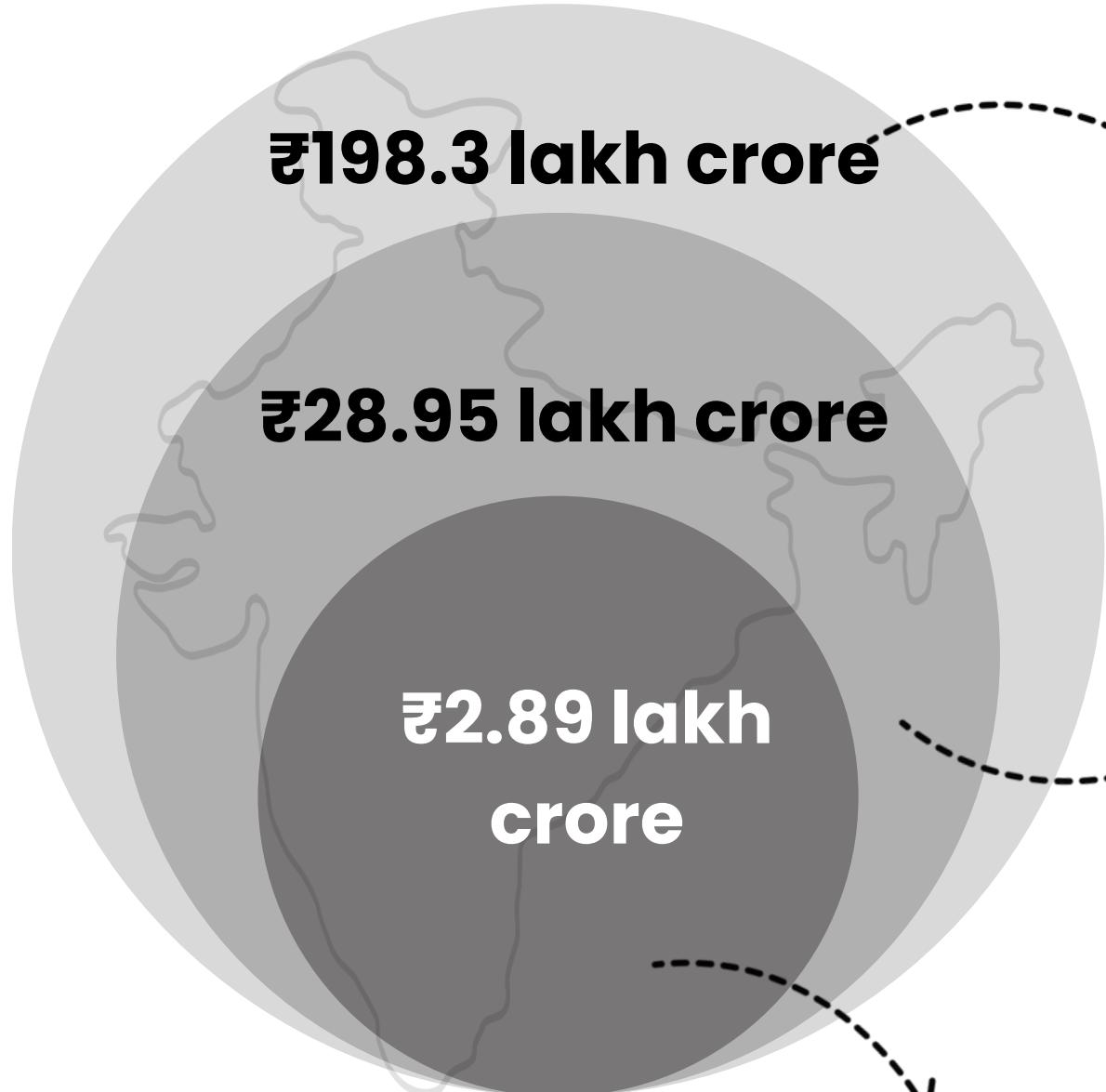
INDmoney expands its financial tracking ecosystem

INDmoney reaches 2 million+ users

INDmoney launches lending & credit product



Market Landscape



India's overall lending market is worth ₹198.3 lakh crore in 2024. This includes traditional banking, NBFCs, and digital lending platforms.

The digital lending segment is expected to capture ~30% (14.6% as of now) of the total lending market by 2030. This segment includes personal loans, SME loans, BNPL (Buy Now, Pay Later), and micro-lending.

INDmoney can realistically capture 10% of the fintech lending market, focusing on:

- Personal Loans & Credit Lines
- AI-driven SME Lending
- BNPL & Instant Micro-Loans

₹1.46 trillion
in digital loans disbursed annually

100+
Digital Lenders operating in India

250M+
Creditworthy Users eligible for digital lending

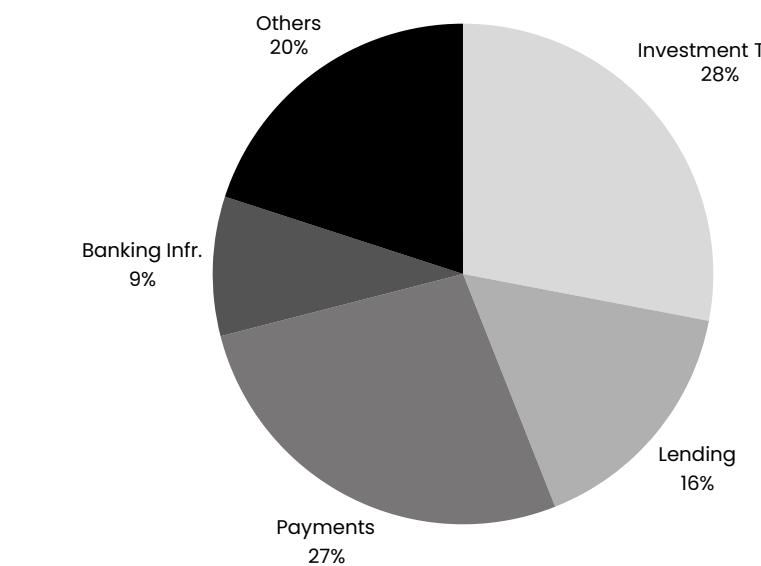
India's Growth Story

₹9 lakh crore

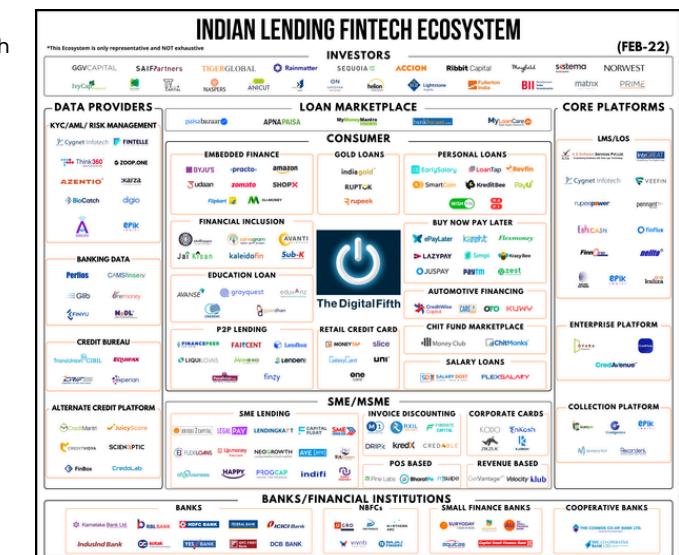
added to India's GDP through fintech lending

8 lakh+ Jobs

created in the digital lending sector



Segment wise FinTechs in India



Product Overview



Jobs to be done



Easy Access to Credit

Goal: Provide seamless, instant loan approvals.

Need: AI-driven credit assessment and real-time eligibility checks.



Personalized Loan Offerings

Goal: Offer tailored loans based on user financial health.

Need: Data-driven recommendations for optimal credit solutions.



Build Credit Trustworthiness

Goal: Help users improve their credit scores.

Need: Integrated credit score tracking and financial advisory.



Simplify Repayment Management

Goal: Ensure a hassle-free repayment experience.

Need: Auto-deductions, flexible EMI options, and reminder notifications.



INDmoney has generated an annual revenue of \$15.5 million in FY24, showcasing the platform's strong financial growth and its ability to provide seamless wealth management solutions to users.

Market Cap 2022-2023 (India)

\$400+ million

Total Digital Lending Market Revenue

30% Growth

18% ↓

Reduction in Loan Defaults Due to AI-based Credit Scoring

200 Million

Users in India

\$18 billion+

Loan Disbursal via Fintechs

₹12,648 Avg

Loan Size for Digital Borrowers

Revenue Model

INDmoney's lending platform generates revenue through:



Processing Fees

The extra fees that INDmoney charges on approved loans from the users.



Interest Rate Margins

Partnered lending institutions earn revenue, while INDmoney earns a share.



Premium Services

Personalized credit reports, investment-linked credit offers.

Popular INDmoney Services

Stock & Mutual Fund Investments

INDmoney Super Membership

US Stock Investments

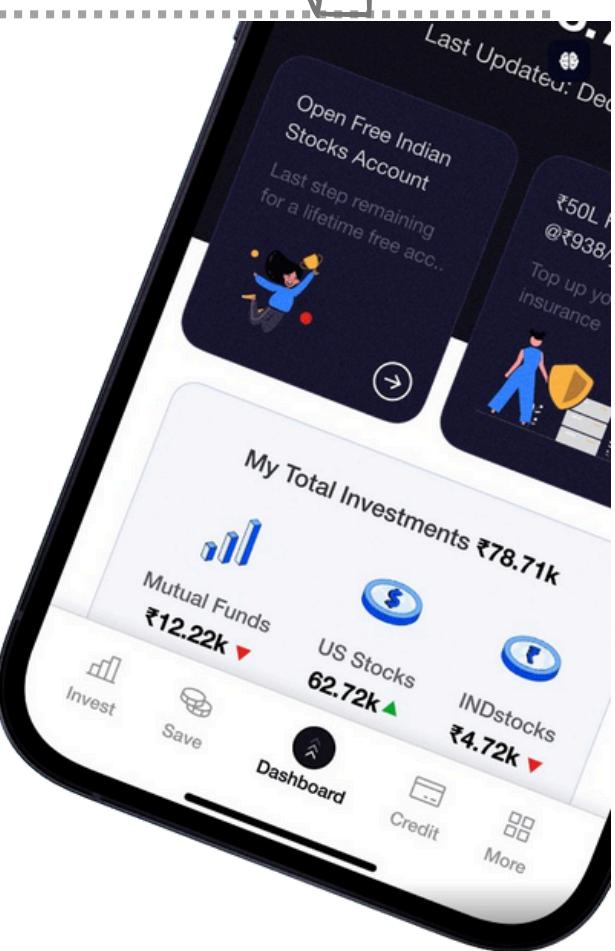
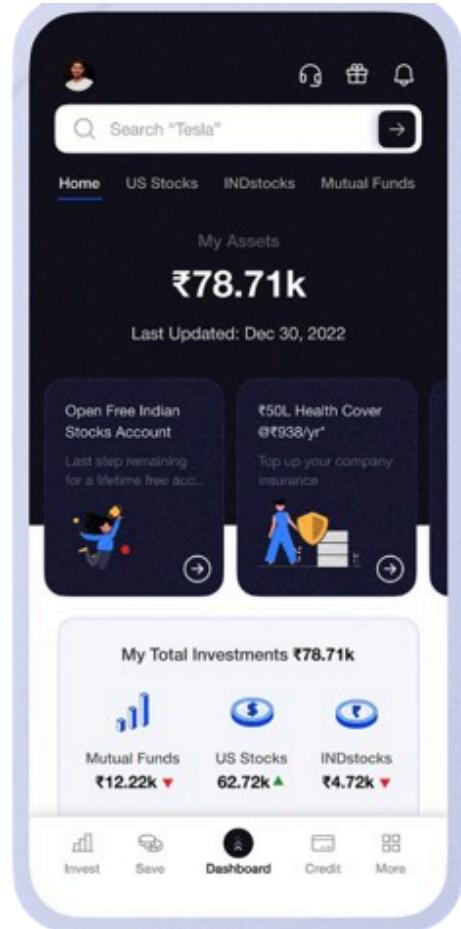
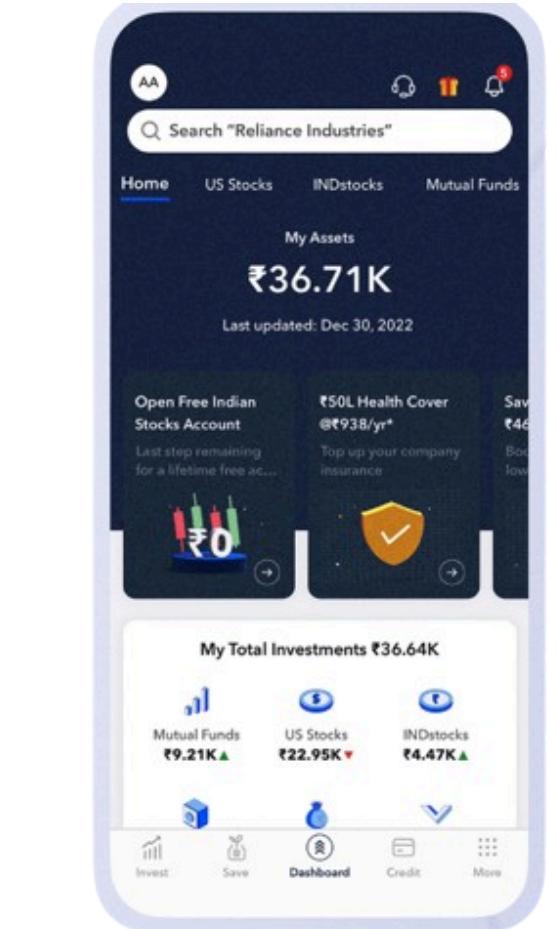
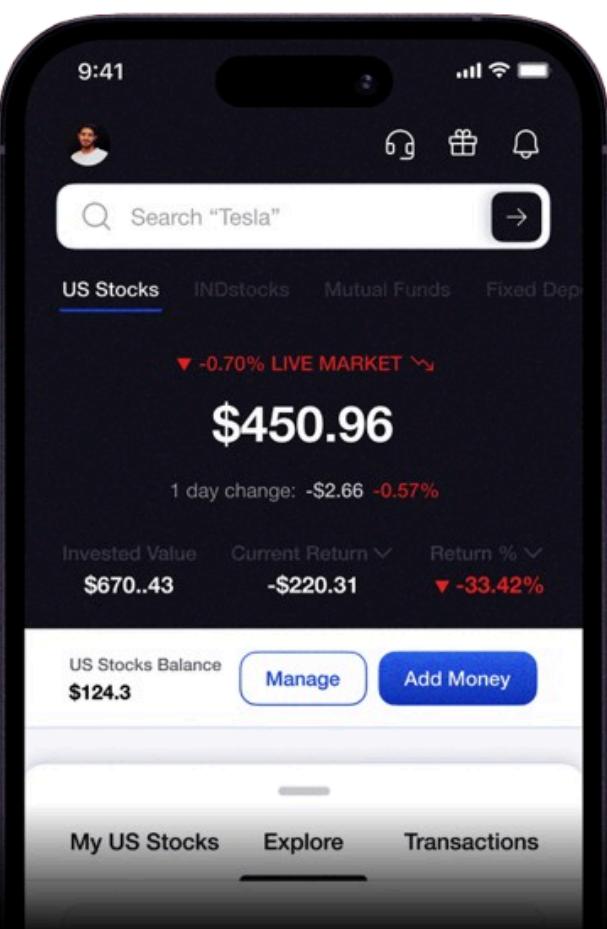
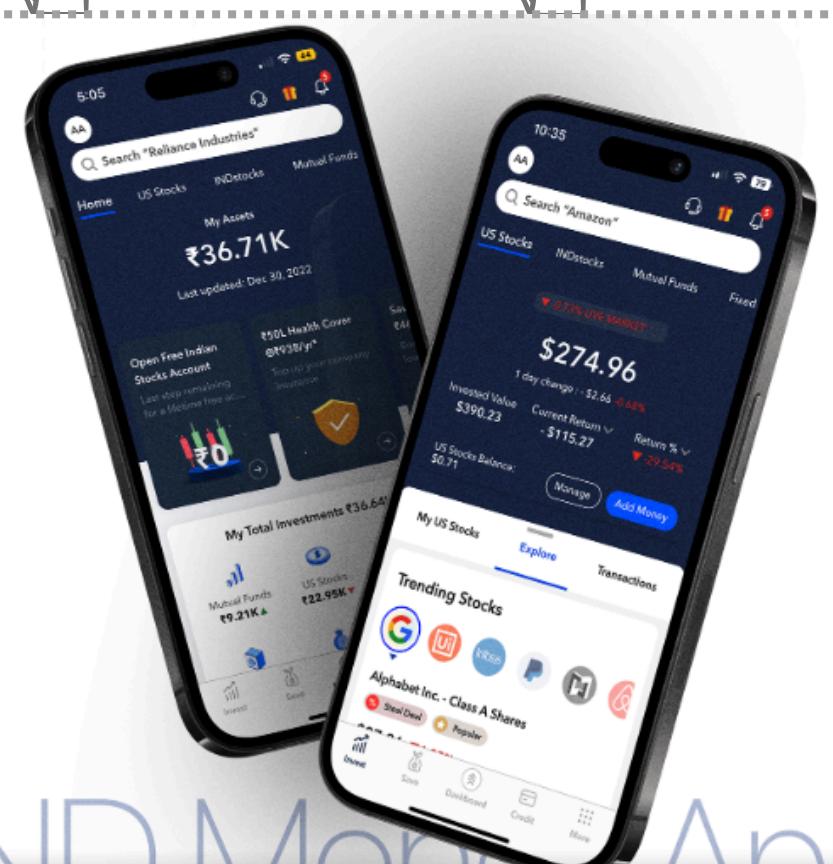
Savings & Deposits

Tax & Wealth Management

Family Finance & Expense Tracking

Credit & Lending Solutions

Insurance & Retirement Planning



IND Money App

Problem statement



"INDmoney aims to be a one-stop solution for managing personal finances but lacks a comprehensive lending product to leverage user financial data. This gap limits personalized credit offerings, affecting user retention, engagement, and revenue growth. A seamless, integrated lending solution tailored to individual financial health is needed."



Why do we need to solve it now?

Fintech competitors like Paytm Money and Cred are raising user expectations with quick, personalized credit solutions. Consumers now seek instant approvals, flexible repayments, and trusted credit services within familiar platforms. To stay competitive, there's an urgent need to capture this market and prevent user migration.

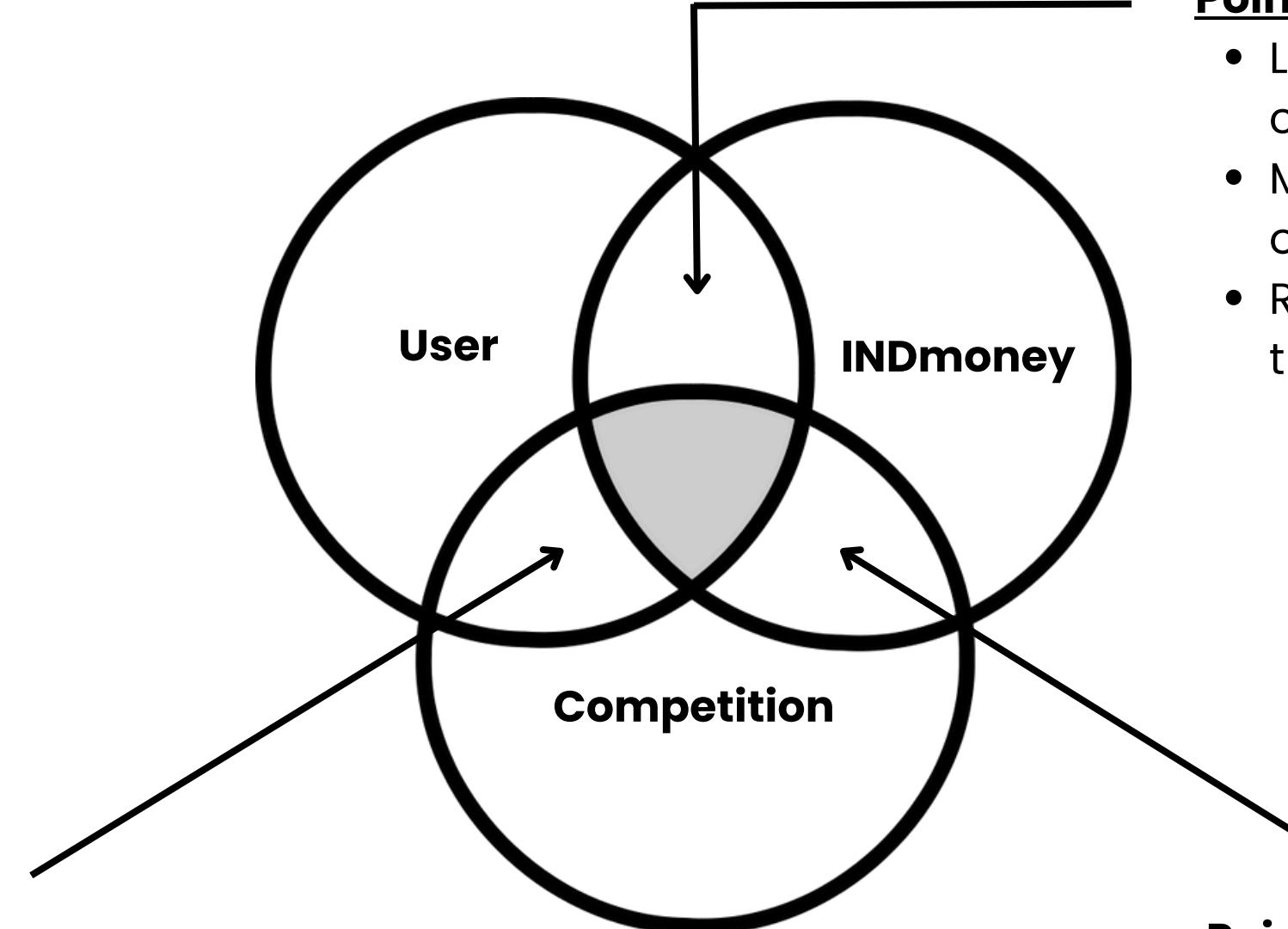
Hypothesis

We believe that by leveraging INDmoney's extensive user financial data, we can create a personalized lending ecosystem that offers:

- ✓ Tailored credit products based on user financial health
- ✓ Seamless integration within the existing INDmoney app
- ✓ Enhanced user trust through transparent, data-driven loan approvals

This approach will not only boost user engagement but also open up a new revenue stream, positioning INDmoney as a holistic financial management platform.

Competitive Landscape



Competitor USP

- **Paytm Money**: Fast disbursal with minimal documentation.
- **Cred**: Rewards-based lending with focus on high credit score users.
- **Bajaj Finserv**: Versatile loan products with flexible repayment options.
- **MoneyTap**: App-based credit line with instant approvals.

Point of Differentiation (INDmoney's Edge)

- Leverage existing user financial data for customized loan offers.
- Manage investments, liabilities, and loans all in one platform.
- Robust data privacy measures with transparent loan approval mechanisms.

Point of Parity

- Quick Loan Approvals
- Flexible Repayment Options
- Mobile App Accessibility
- Transparency in Interest Rates and Fees

Competitor Analysis



Features



Core Services

Investment Tracking,
Credit Solutions,
Financial
Management

Stock Investments,
Mutual Funds, Digital
Gold, Loans

Credit Card
Management,
Personal Loans,
Rewards

Personal Loans,
Insurance, Investment
Products

Personal Loans,
Insurance, Investment
Products

Instant Loans, Health
Insurance, Mutual
Funds

Unique Features

Integrated Financial
Dashboard,
Personalized Credit
Offers, AI-driven
Insights

Low Brokerage on
Investments,
Seamless Loan
Processing

Rewards for Credit
Card Payments,
Instant Personal Loans

Pre-approved Offers,
Quick Loan Disbursals

App-based Instant
Credit Line, Flexible EMIs

100% Paperless Loan
Application, Low
Interest Rates

Target Audience

Individuals Seeking
Comprehensive
Financial Solutions,
Investors, Borrowers

First-time Investors,
Digital-savvy Users

Credit Card Users,
High Credit Score
Individuals

Salaried Professionals,
Small Business Owners

Young Professionals,
Millennials

Tech-savvy Users,
Individuals Seeking
Quick Loans

Value Proposition

One-stop Financial
Super App with
Integrated Lending &
Investments

Simplified Investment
& Loan Process

Exclusive Credit
Benefits with
Cashback & Rewards

Fast Loans with Flexible
Tenure Options

Flexible, Instant Credit
Anytime

Hassle-free, Affordable
Financial Products

User Research



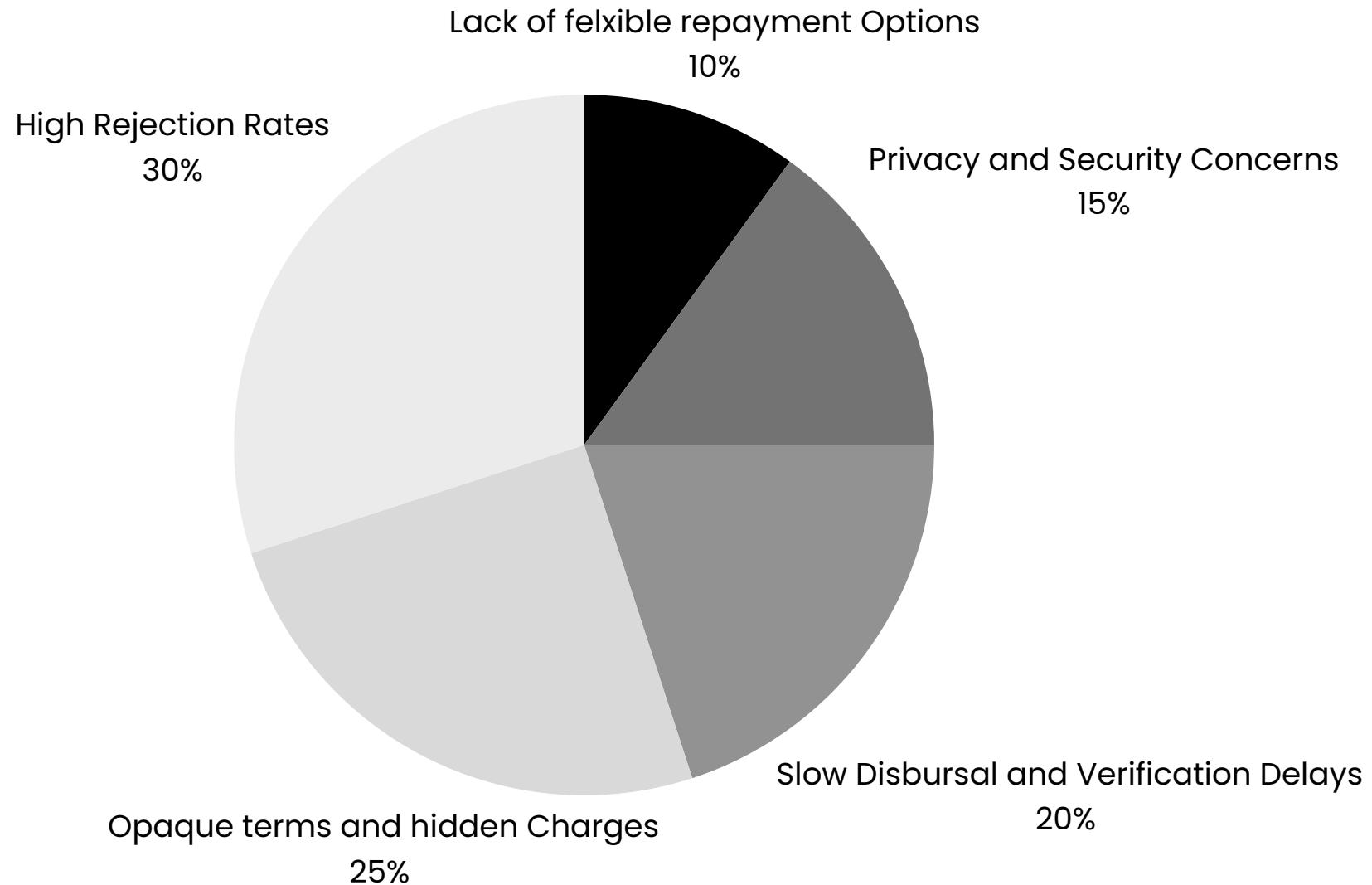
Data Collection Approach:

We analyzed 500+ user reviews across 1-star, 2-star, and 3-star ratings from the Google Play Store and iOS App Store. Additionally, we conducted 10 in-depth user interviews (3 existing INDmoney users and 7 potential users) to understand their pain points regarding digital lending, credit access, and financial management.

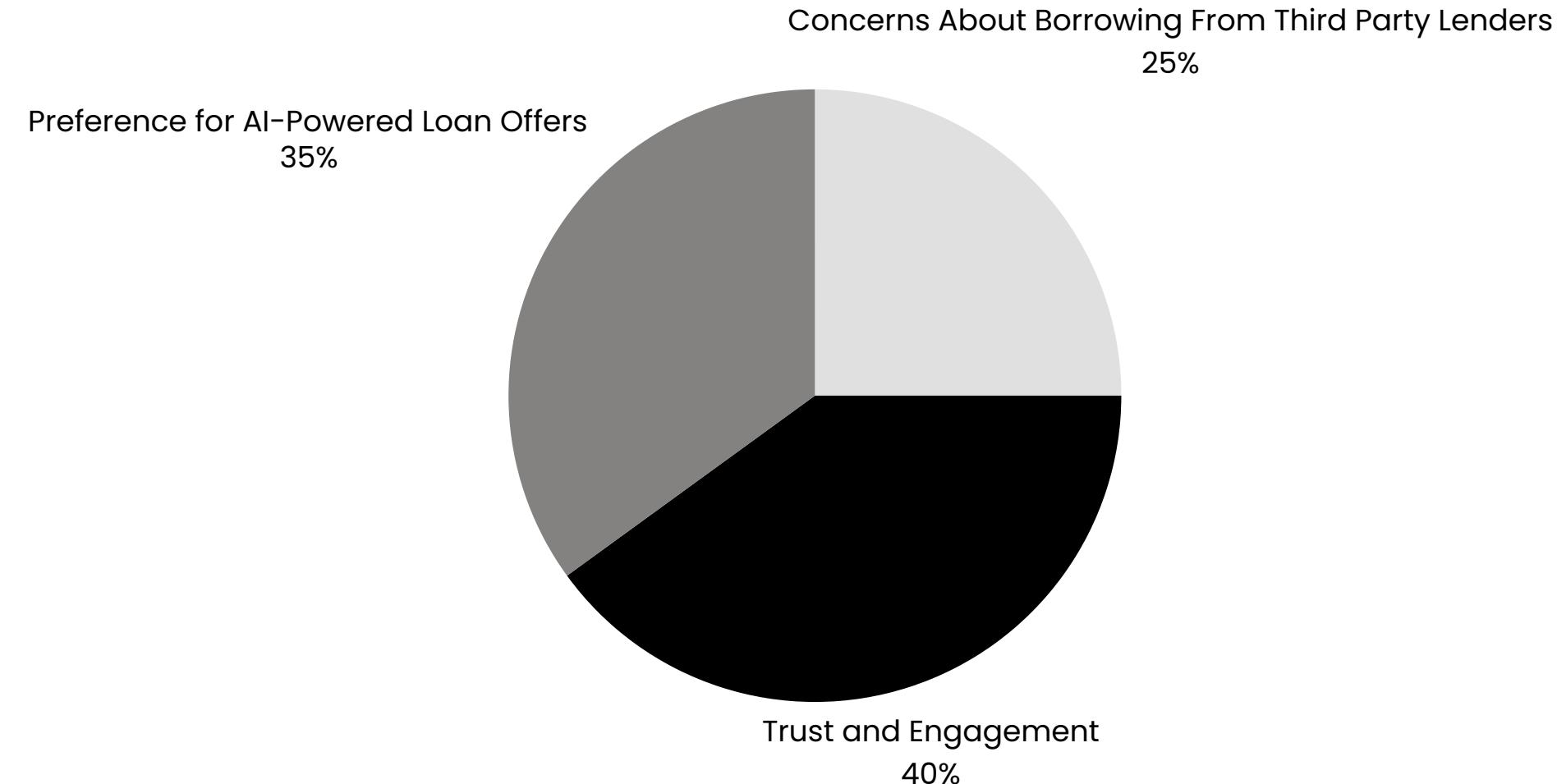
Our research focused on:

- Common frustrations with existing lending platforms
- Challenges in accessing credit seamlessly
- Trust and transparency concerns in loan processing
- Financial behavior patterns related to borrowing

Top Insights from the Analysis



Borrower Pain Points



Trust & Engagement Issues

User Persona

**Siddharth Sharma**

IT Professional

"I want a loan product that offers quick approvals, transparent terms, and flexible repayment options—all within INDmoney."

- **Occupation:** Mid-Level IT Professional
- **Location:** Bangalore, India
- **Age:** 30
- **Financial Profile:** Salaried, Moderate Credit Score
- **Experience with Lending:** Used third-party loan apps before but prefers trusted platforms

Bio

Rohan is a salaried professional who relies on **digital financial tools** to **track expenses, invest in stocks, and manage his credit cards**. He occasionally requires short-term loans for unexpected expenses, home improvements, or travel. While he has used external loan platforms before, he finds them complex, slow, and not fully transparent. He prefers a lending product within INDmoney that understands his financial profile and offers personalized, seamless loan options.

Needs

- ✓ Fast Loan Approvals with minimal paperwork
- ✓ Flexible EMI & Prepayment Options
- ✓ Transparent Interest Rates & No Hidden Charges
- ✓ Personalized Loan Offers based on spending & investment history

Goals

- Get quick & hassle-free loans for planned & emergency expenses
- Avoid high-interest debt traps from external lenders
- Improve his credit score through responsible borrowing
- Have all his financial services under one platform (INDmoney)

Motivations

Convenience

90%

Trust & Transparency

85%

Financial Stability

75%

Frustrations

- Loan applications getting rejected despite a good financial history
- Long verification times delaying urgent loan needs
- Unclear interest rates & hidden charges from external lending apps
- Rigid repayment structures not suited to his salary cycle

User Persona

**Priya Sharma**

An Enterpeuner

"I manage my investments and wealth on INDmoney. If I ever need credit, I want AI-driven loan recommendations that align with my financial strategy."

- **Occupation:** Business Owner (E-commerce)
- **Location:** Mumbai, India
- **Age:** 36
- **Financial Profile:** High Net Worth, Good Credit Score
- **Experience with Lending:** Occasionally takes loans for business expansion

Bio

Priya is an entrepreneur who manages her wealth efficiently. She uses **INDmoney to track her investments, manage savings, and optimize her taxes**. While she does not frequently need loans, she is open to pre-approved credit options for business expansion or investment opportunities. She prefers low-interest, data-driven loan recommendations that align with her financial growth goals.

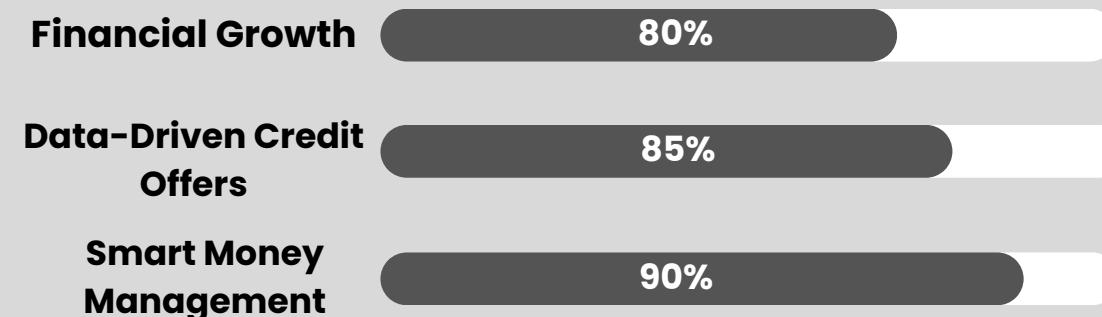
Needs

- **Smart Loan Insights:** Pre-approved loans tailored to her financial profile
- **Integrated Credit Tracking:** Monitor credit score & debt-to-income ratio
- **Seamless Borrowing Experience:** AI-based loan suggestions within INDmoney
- **Exclusive Credit Benefits:** Lower interest rates, flexible borrowing terms

Goals

- Have access to credit when needed without impacting financial health
- Ensure business scalability with strategic financing
- Maintain a high credit score by managing liabilities efficiently
- Use AI-driven loan recommendations for optimal financial decisions

Motivations



Frustrations

- Generic loan offers that do not consider her financial standing
- Lack of AI-driven lending tools for high-net-worth individuals
- Complicated loan terms that don't align with business needs
- Inability to customize borrowing & repayment based on cash flow

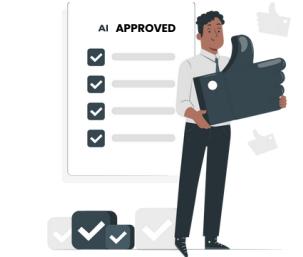
User Journey

**Guest**

Sign Up & Profile Linking



Loan Discovery & Eligibility Check



Loan Application & Approval



Disbursal & Repayment Management



Credit Score & Financial Insights

Process

User logs into INDmoney and links financial accounts for loan eligibility analysis.

User explores pre-approved loan offers or runs an eligibility check.

User applies for the loan and uploads necessary documents. Approval is instant or takes up to 24 hours.

Approved loan is credited to the user's account, with a dashboard for tracking EMIs.

User monitors credit score updates and receives insights for better financial health.

Empathy**Pain Points**

- Some users hesitate to link bank accounts due to **privacy concerns**.
- Confusion** about how linking accounts improves **loan eligibility**.

- Lack of **clear loan breakdowns** (EMI, interest rates, processing fees).
- No **comparison tool** for different loan products.

- Slow approvals** for users with limited credit history.
- No **real-time status updates** on application progress.

- No customized EMI options** (e.g., step-up payments, early closure).
- Limited reminders** leading to missed due dates & penalties.

- No real-time notifications** for a credit score change.
- Limited educational content** on how borrowing affects long-term financial goals.

Pain Points



Pain Points

MoSCoW

Rationale

Lack of Personalized Loan Recommendations

Must Have

Users prefer AI-driven personalized loan offers based on their financial profile & investment history rather than generic loan options.

Lack of Transparency in Loan Terms & Hidden Charges

Must Have

Users hesitate to take loans due to unclear interest rates, hidden processing fees, and prepayment penalties. Ensuring full transparency builds trust and encourages adoption.

Slow Loan Disbursal & Tedious Verification Processes

Must Have

Many users face delays in receiving funds due to manual document verification. AI-driven instant approvals can enhance the lending experience.

Rigid Repayment Structures & Lack of EMI Flexibility

Must Have

Users need customized EMI plans, prepayment benefits, and grace periods to align with their cash flow. A flexible repayment system improves financial well-being.

Privacy & Data Security Concerns in Loan Applications

Must Have

Users are hesitant to link financial accounts due to privacy risks and fear of data misuse. Strong data security measures & clear permissions are essential for adoption.

High Loan Rejection Rates for Users with No or Thin Credit History

Should Have

Many users, despite being financially responsible, are rejected due to traditional credit scoring methods. Addressing this with alternative credit evaluation will boost approval rates and user retention.

No Integrated Credit Score Tracking

Should Have

Users want to track their credit score within INDmoney and receive recommendations to improve it for better loan eligibility.

Concerns About Borrowing from Third-Party Lenders

Should Have

Users prefer INDmoney-backed loans over third-party lenders due to trust issues and hidden terms in external loan providers.

Feature Development

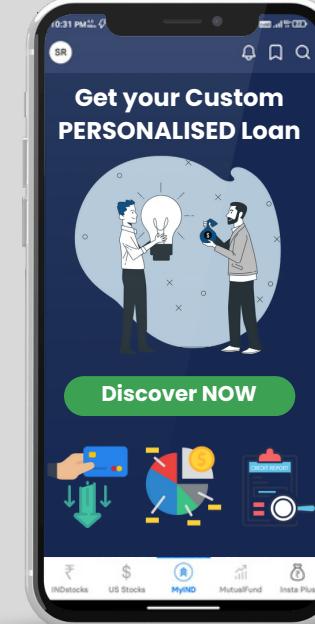


AI-Driven Personalized Credit Offerings

Utilise AI and machine learning to analyze a user's financial behavior, spending patterns, investment portfolio, and credit history to provide **hyper-personalized loan offers**.



Instead of generic loans, users get **customized loan products** that align with their **financial health and repayment ability**.



Impacts

- Higher loan approval rates** due to precise eligibility analysis
- Reduced risk of defaults** through better loan-user matching
- Increased user trust** in INDmoney's lending solutions

Smart Credit Line with Dynamic Limits

A **flexible credit line** that adjusts dynamically based on the **user's financial activity and spending habits**, adjusting in real time.



Users get **instant access to credit** with their limit increasing or decreasing based on on-time repayments, spending, and investment behavior tracked within INDmoney.



Impacts

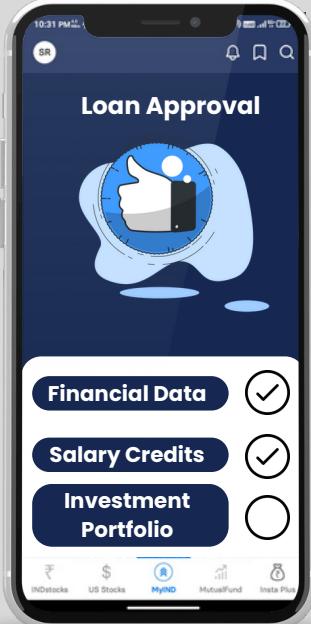
- Users have **ongoing credit availability**, increasing engagement
- Encourages **responsible credit behavior** with real-time adjustments
- Alternative to traditional credit cards** for new users

Instant Loan Pre-Approval with Zero Documentation

INDmoney **pre-approves loans** based on users' **financial data, salary credits, and investment portfolios**—eliminating the need for lengthy documentation.



Users can **accept and disburse a loan in one click**, reducing loan application time.



Impacts

- Drastically reduces **friction in loan applications**
- Encourages first-time borrowers to **explore credit options**
- Higher loan conversion rates** with near-instant approvals

Feature Development

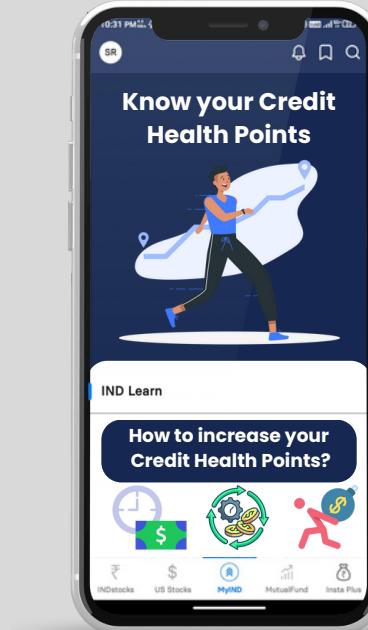


Gamified Credit Score Improvement Program

A credit improvement feature where **users earn "credit health points"** for **responsible financial behavior** such as on-time EMI payments, consistent savings, and reducing liabilities.



Users can **redeem points** for lower interest rates, credit line increases, or premium membership perks.



Impacts

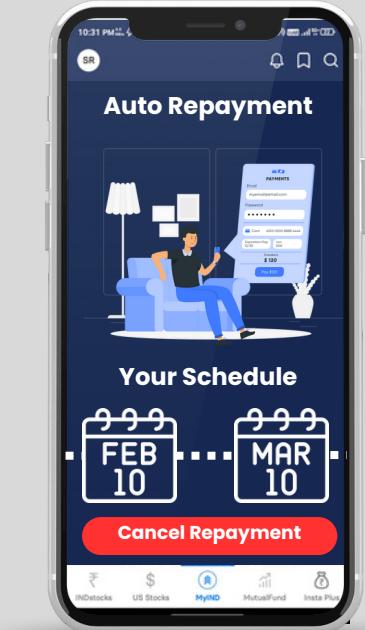
- Motivates users to build **better credit habits**
- Enhances **user engagement** with INDmoney
- Reduced bad loans** by improving user creditworthiness

Auto-Repayment Optimization with AI

An AI-driven **repayment assistant** that automatically adjusts EMI schedules based on salary credits, bonus payouts, or cash flow variations.



Users can opt for **flexible EMI restructuring** in case of financial instability, preventing defaults.



Impacts

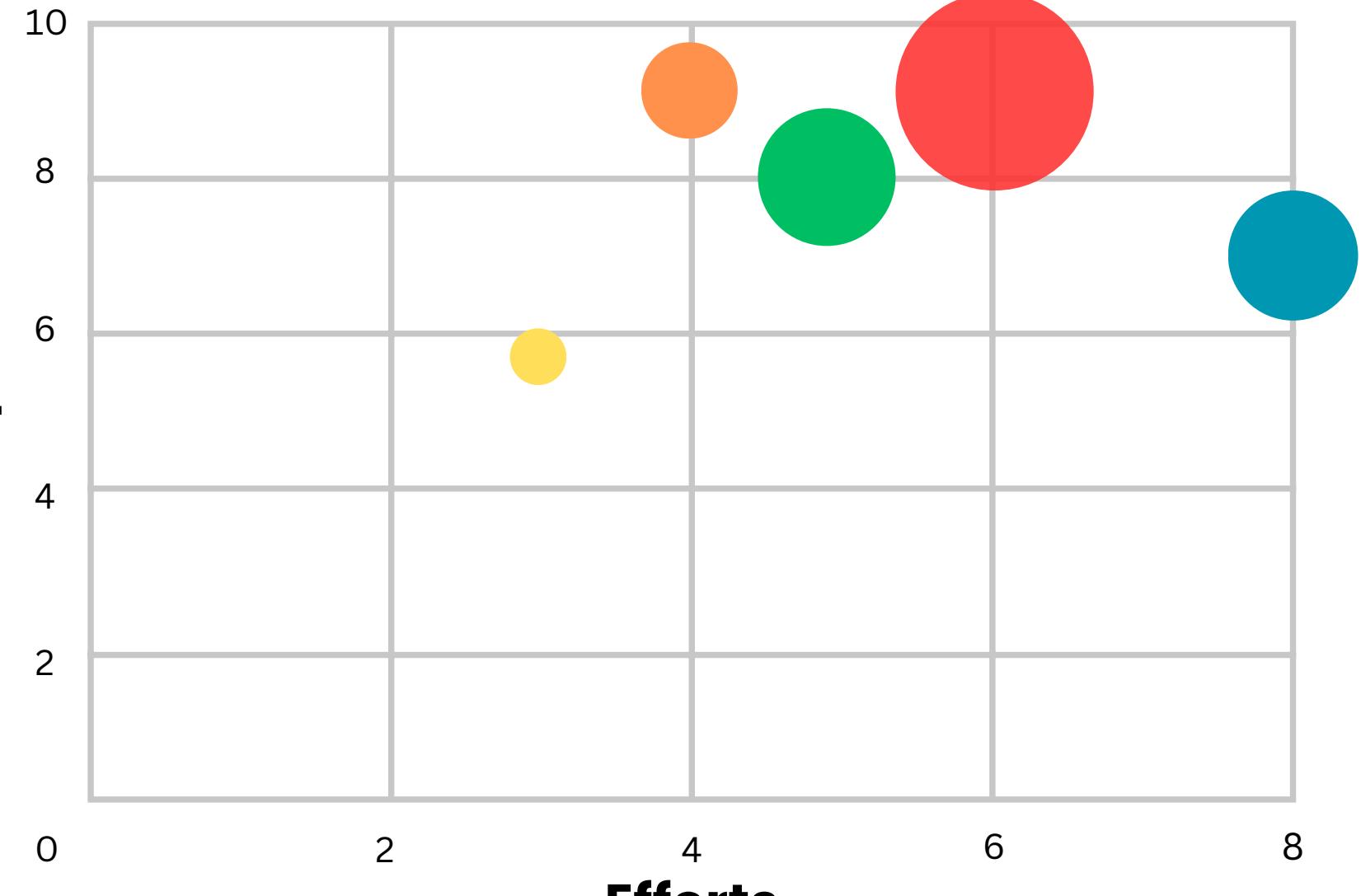
- Reduces EMI burden** for users facing temporary financial stress
- Prevents loan defaults** & penalties
- Enhances **user trust** by offering repayment flexibility

Solution Prioritisation



- AI-Driven Personalized Credit Offerings
- Instant Loan Pre-Approval with Zero Documentation
- Smart Credit Line with Dynamic Limits
- Gamified Credit Score Improvement Program
- Auto-Repayment Optimization with AI

Solution **Reach** **Impact** **Confidence** **Effort** **RICE Score**



8	9	8	6	168
7	8	7	5	126
6	7	6	8	126
5	9	9	4	135
4	6	8	3	72

GTM Strategy



Objective

Launch INDmoney's AI-powered lending product via digital channels, partnerships, financial education initiatives, and influencer collaborations.

Strategic launch

1. Digital Marketing & User Acquisition

- Performance Marketing:** Google & Meta Ads, LinkedIn & Twitter Ads, App Store Optimization (ASO).
- Content Marketing & SEO:** SEO-Optimized Blogs, Video Content (YouTube, Instagram Reels), Email & Push Notifications.
- Key Message:** "Your Money. Your Credit. Smart AI-powered Loans for Your Financial Growth."

2. Strategic Partnerships

- Banking & NBFC Partnerships:** Enable seamless loan disbursal, Open Banking API integrations.
- Fintech Ecosystem:** WealthTech, Tax Platforms, Digital Banks, Credit Score Platforms.
- E-commerce & BNPL:** Cross-platform BNPL credit solutions for premium users.

3. Influencer & Expert Collaborations

- Influencers:** Finance YouTubers, LinkedIn collaboration, Instagram/TikTok for loan simplification.
- Financial Experts:** Webinars on smart investing, expert endorsements for AI-driven loans.
- Community Building:** User-generated content, engagement on Reddit, Quora, Twitter on loan myths.

4. User Education & Trust-Building

- INDmoney Credit Awareness Program:** Interactive Loan Calculator, Credit Score Simulation Tool, AI-powered Financial Learning Modules.
- Referral & Gamification:** Users earn Credit Health Points for referrals and financial behavior.
- INDmoney Super Membership:** Lower interest rates, faster approvals, exclusive features.

Roadmap for launch & KPIs

Launch Roadmap



0-2 months

Soft Launch

Limited rollout with influencers & partnerships.

4-6 months

Expansion & Scale

Introduction of advanced credit features & broader ecosystem integrations.

Beta Launch

Target existing INDmoney users for feedback & iteration.

2-4 months

Full Rollout

Full-scale performance marketing, partnerships, and user engagement push.

6+ months

KPIs to Track

Digital Marketing



CTR, Conversion Rate (Loan Application), Cost Per Loan Acquisition (CPLA).

Partnerships & Co-Branding



Loan Disbursal Growth, BNPL Adoption Rate, User Cross-Adoption.

Influencers & Experts



Engagement Rate on influencer posts, Conversion Rate from campaigns, Organic Loan Applications.

User Education & Loyalty



Repeat Borrowers via loyalty programs, Financial Literacy Engagement, Super Membership Conversions.

Roadmap for Implementation



Phase	Timeline	Key Activities	Objectives	KPIs to Track
Discovery & Planning	Month 0-1	Market Research & Competitor Analysis- Define Product Requirements- Regulatory Compliance Review	Identify user needs & regulatory gaps	<ul style="list-style-type: none"> Market Fit Analysis Compliance Readiness
MVP Development	Month 2-4	Develop Core Features:Personalized Credit, Smart Credit Line, Loan Eligibility Engine- Build Risk Assessment Models	Build a functional prototype for testing	<ul style="list-style-type: none"> Development Velocity Feature Completion Rate
Pilot Testing (Beta)	Month 5-6	Launch Beta for Existing INDmoney Users- Collect Feedback & Improve UX- A/B Testing for Loan Offers	Validate product-market fit & optimize UI/UX	<ul style="list-style-type: none"> Loan Approval Rate User Adoption Rate Feedback Loop Metrics
Full-Scale Deployment	Month 7-9	Public Rollout with Marketing Campaigns- Strategic Partnerships with NBFCs & Fintechs- Launch Gamified Credit Score Program	Drive adoption & user acquisition at scale	<ul style="list-style-type: none"> Number of Loans Disbursed Customer Acquisition Cost (CAC) Conversion Rates
Iteration & Growth	Ongoing	Continuous Feature Enhancements- AI-Powered Loan Recommendations- Advanced Credit Products (BNPL, Business Loans)	Scale operations & improve product efficiency	<ul style="list-style-type: none"> Customer Lifetime Value (CLV) Repeat Borrowing Rate NPS & Customer Satisfaction Score

North Star Metric



North Star Metric— Loan Approval Rate



Definition: Percentage of loan applications approved out of total received.

Loan Approval Rate Matters Because:

- User Trust:** High approval rates build confidence in INDmoney's credit solutions.
- Personalization:** It reflects the accuracy of AI-driven loan matching.
- Growth:** More approvals lead to customer acquisition, revenue, and adoption.

How to Calculate Loan Approval Rate

$$\left(\frac{\text{Approved Loans}}{\text{Total Loan Applications}} \right) \times 100 = \text{Loan Approval Rate}$$

Why It's the North Star Metric:

The Loan Approval Rate drives INDmoney's mission by:

- Expanding credit access to underserved users.
- Ensuring a seamless lending experience.
- Aligning products with users through data-driven insights.

Key KPIs for Tracking the Loan Approval Rate:

- Loan Application Volume:** Tracks user demand.
- Loan Disbursal Time:** Measures loan delivery speed.
- Credit Score Improvement:** Indicates healthier financial behavior.
- Loan Default Rate:** Ensures responsible lending.
- Customer Satisfaction (NPS):** Reflects user trust and repeat borrowing.

Supporting Metrics

Metrics	Definition	Why it Matters?
Customer Lifetime Value (CLV)	Total revenue generated by a customer.	Tracks long-term value and retention, reflecting success in personalized loan products.
Default Rate & Loan Delinquency	Percentage of loans not repaid on time.	Lower rates indicate effective risk management and the stability of AI-driven solutions.
Repeat Borrowing Rate	Percentage of users borrowing again within 6 months.	Measures user satisfaction, engagement, and effective loan recommendations.
Credit Score Improvement Rate	Percentage of users with improved credit scores post-loan.	Shows the product's positive impact on users' financial health and creditworthiness.