

FINANCIAL PLANNING & WOMEN



A CONSUMER
AWARENESS
INITIATIVE FROM
BANKBAZAAR
ON THE 2024
INTERNATIONAL
WOMEN'S DAY



**9 LIFE SCENARIOS
AND HOW TO FINANCIALLY
PREPARE FOR THEM**



INVEST IN YOURSELF

OVER THE LAST DECADE, the percentage of women in the workforce has seesawed from lows of 17.5% to 32.8%. The percentage of women taking independent financial decisions remains similarly low. According to one study, only 27% of women took financial decisions independently, and at the other end of the spectrum, 31% were not at all involved in any financial decisions in their homes. A good percentage of women, regardless of having an independent income or not, are not just out of the picture when it comes to planning their financial lives, but are also entirely out of the decision-making process on the whole.

Nevertheless, financial literacy for women is a fundamental tool to lead a life of opportunities and security. On a good day, it is the first step to financial independence, helping women think about their life goals – both personal or professional – for themselves and their family. On a bad day, it gives women the confidence to get out of difficult situations, be it a bad marriage, a toxic workplace, or a dysfunctional household.

THIS WHITEPAPER looks at how one can take those often-difficult first steps to some major financial milestones. While the struggles – the overthinking, the at-times paralysing feeling of not knowing enough to start investing – aren't specific to any particular gender, we cannot forget that women face some very

specific challenges unique to them.

WOMEN SUFFER from "time poverty". Our society still places the primary responsibility of family and household care squarely on women's shoulders. Indian women spend roughly 7 hours a day on household duties compared to 2.7 hours that men do. Even today, quality education for the girl child is not always a priority. So, it is not surprising that paid work is not an option for a lot of women. Even employed women still tend to have lower paying jobs, more frequent career disruptions, and fewer opportunities to upskill. These responsibilities also mean lesser time to study and familiarise oneself with financial matters.

However, a lack of understanding around finances can have far-reaching impact on the financial and emotional well-being of women, and by extension, their families. So, with a view to fill this gap as painlessly as possible, we have tried to acknowledge all these constraints and put together a set of solutions that can help you meet the most important milestones of your life.

We hope that the solutions in this whitepaper will give everyone, especially women, the confidence to become an active participant in their own financial journey, regardless of whether they have a personal income or not.

SCENARIO 1

EMERGENCY PREPAREDNESS

Your financial life is more than making, spending, & saving money. Your savings must help you when you need them the most.

1

Emergency Savings

Build an emergency fund that's at least three times your monthly income. One way to do it is by saving a fixed amount every month in a bank account. A recurring deposit would be a good place to start. Aim to save 1/3, or at least 20%, of your salary each month. This means it will take you 9-15 months to put it together. If you can't, save as much as you can, but save regularly and consistently, and don't dip into these savings unless it is an absolute emergency.

2

Health Insurance

Health insurance empowers women to prioritise their health without the added stress of potential financial strain. Given this, explore a personal medical cover over and above the cover provided by your or your spouse's employer. Apart from the cost, look for four things:

1. Does it provide the cover you need based on your life situation, such as additional maternity cover?
2. Does it provide cover for women-specific health issues including illnesses like breast, ovarian, and cervical cancers?
3. Does it cover pre-existing conditions?
4. What is the waiting period for claiming any cover?

3

Term Insurance

If you support your family financially, or if your earnings are your only income, get yourself a term insurance. The term insurance offers lumpsum payoff in case of the death, disability, or critical illness of the insured. Start off with a small vanilla insurance plan for 10x of your annual salary and keep topping it up over time. Term insurances are cheap if you get them early (and they stay cheap). An expense of ₹6000-8000 per year for peace of mind is not a bad idea.

FIXED DEPOSIT RATES AT LARGE BANKS

BANK	1 YEAR % RATE	3 YEAR % RATE	5 YEAR % RATE
SBI	6.80	6.75	6.50
HDFC	6.60	7.00	7.00
ICICI	6.70	7.00	7.00
CANARA	6.85	6.80	6.70
PNB	6.75	7.00	6.50
AXIS	6.70	7.10	7.00

* RETAIL DEPOSIT RATES FOR GENERAL PUBLIC AS OF MARCH 2, 2024.

HEALTH INSURANCE COSTS

AGE	₹5 LAKH	₹10 LAKH
25	₹5000-10,000	₹6500-14,000
35	₹5300-13,500	₹7500-16,000
45	₹8000-18,000	₹11,000-20,000

TERM INSURANCE COSTS

AGE	₹25 LAKH	₹50 LAKH	₹1 CRORE
25	₹3200-5300	₹4800-9400	₹6700-15,000
35	₹4100-7700	₹6100-12,500	₹9500-20,500
45	₹6100-12,000	₹9500-19,500	₹16,200-32,600

APPROXIMATE RANGE OF RATES FOR NON-SMOKING WOMEN IN DELHI WITH NO P.E.D.S. TERM COVERAGE UP TO 60 YEARS. T&CS APPLY.

SCENARIO 2

YOUR FIRST LINE OF CREDIT

Access to credit is crucial in your financial journey. It contributes to your financial independence and provides you agency over your life.

1

Your First Credit Card

Owning your first credit card can be exciting. If you've never had one before, begin by applying for a secured credit card. This type of credit card helps you access a card even without a credit history and helps you build a solid credit profile. The best way to do this is to opt for a credit card against an FD. If you have an ongoing FD with the bank, you can apply for a credit card against it. **Don't bother getting an add-on card on your spouse's credit card; that would not help you build a credit history. You will need for a personal credit card.** Once you have a credit history, you can apply for a basic, no-frills credit card before graduating to one that suits your lifestyle and needs.

2

Your First Loan

Obtaining a loan without a credit history can be difficult for anyone, be it an employed woman or otherwise. However, that doesn't mean you end up borrowing from unscrupulous and unregulated moneylenders. There are ways around this.

The simplest option is to take a loan against an FD you hold with the bank. The interest rate would be lower and it would be easier to get as the bank has your collateral. A gold loan is another such option if you have no credit history. **You may get a gold loan even if you don't have an independent income, but the rates may be higher and the repayment options may be limited.** Always keep in mind that if you default on the loan, you will lose your FD or gold.

As you build a credit history, your eligibility for seeking other types of loans such as personal loans, vehicle loans, or even home loans improves. **Before applying for any of these loans, always assess your requirement and financial situation, to not exceed your budget when to repaying the loan.**



Ensure 100% of your credit cards and EMIs are on time. Do a monthly, free credit score check to track your credit history.

— Rati Shetty, CPO & Co-Founder, BankBazaar.com

BUILDING YOUR CREDIT HISTORY & MANAGING YOUR DEBTS

20% Your typical down-payment for a home or a car, while the rest can be borrowed

30% Stay under this limit when it comes to using your credit card spending limit.

30 Days within which you should activate and start using your credit card

40% The percent of your monthly income you shouldn't exceed when paying EMIs and card dues

100% of your EMIs and credit card dues should be paid on time

750 The ideal credit score, but you should preferably push to be above 800

SCENARIO 3

PLANNING YOUR WEDDING

Looking to tie the knot? Consider stepping up and taking on some of the financial responsibility. Save some, borrow some, but play your part.

1

How To Save

Efficiently saving for your wedding involves disciplined budgeting, cutting unnecessary expenses, and exploring investment options like fixed deposits or mutual fund systematic investment plan (SIP). Open a separate account, set realistic savings goals, and automate contributions. **Prioritise needs over wants, reduce costs, and consider budget-friendly venues.** This strategic approach ensures a financially sound path to your dream wedding.

2

How To Borrow

Personal loans can be used to cover a variety of expenses, including weddings. You even have personal loans designed specifically for wedding expenses. Credit cards are an alternative to fund a wedding but come with a higher interest rate. If you have the requisite collateral, you can even take a loan against property or gold at a lower rate of interest, compared to a credit card. When borrowing from family, **transparent communication and a clear repayment plan are essential to avoid straining relations.**

At the end of the day, do remember that your marriage is more important than your wedding. Starting a new life with someone comes with challenges of its own. Don't let finances be one of them.

- 1. Discuss with your would-be about wedding expenses and draw the lines together.** If he wants a lavish wedding that would involve you mortgaging your family home, would that be a right decision?
- 2. Discuss your existing financial liabilities and commitments.** What are you stepping into if she has 7 personal loans worth ₹55 lakh? Or if you need his or his family's 'consent' to support your parents or siblings financially?

THE OPPORTUNITY COST OF A LAVISH WEDDING

What if you had minimalist wedding and invested your savings instead? Every ₹10 lakh invested could become:

₹20 LAKH	to help you purchase a house if you invested in diversified equity returning 15% annually for 5 years
₹1.63 CRORE	to help you retire if you invested in diversified equity returning 15% annually for 20 years
1 YEAR	of emergency savings, a travel fund to help you see the world, or a seed fund for a new business



Keep your borrowing to a minimum. Do not pledge your or your family's future and security for a grand wedding. As much as possible, take the loan burden on yourself entirely, and borrow only as much as you can repay comfortably.

— Komal Chawla, Manager, Brand Marketing

SCENARIO 4

PLANNING YOUR MATERNITY LEAVE

The best part about pregnancy is that it usually takes 9 months, and this gives us a good 6 months to prepare ourselves financially for it.

1

Maternity Coverage

Most insurers typically cap maternity expenses at ₹50,000. It may be higher or lower, but would be capped. This amount is woefully short of what you would need if you are considering private healthcare. **So consider going for a small top-up that can cover your end-to-end maternity expenses.** Try to plan ahead, as some of these top-ups may have a waiting period.

2

Save Up

If an insurance is out of question for whatever reason, bump up your savings. **Put aside some funds every month towards your care.** Look at your projected expense, break it into 5-7 parts, and save that much each month. A bank recurring deposit should do the trick. **Make sure to save at least 10% more than what you think you will need.** A little extra means a little more for you to spend on your baby. If you have your own income and insurance, all of this is easier. If you do not, figure out a way to work with your spouse to make these happen.

3

Mind Your Expenses

As a thumb rule, expect your household expenses to go up by 50-100% for the first three months. You will need help with the baby, things for the baby, specialised equipment, and a great deal more nutritional food. **If your household expense earlier was 30% of your income, it may climb to 45-60% after the baby.** This does settle down after the first few months, but be prepared for it. Start by **prioritising your needs and spreading expenses across a few months.** Focus on what will make your life easier and choose accordingly. **A good credit card could help you but only if you plan it well.**

WHAT A MATERNITY HEALTH COVER TYPICALLY PROVIDES

Prenatal care, consultations, routine tests

Delivery costs, whether natural or C-section

Postnatal care for mother and newborn

Complications during pregnancy and delivery

WAITING PERIODS, EXCLUSIONS, T&CS, WAITING PERIODS AS APPLICABLE



While you prepare yourself for motherhood mentally and financially, remember to be flexible. A lot changes after the baby comes because most selfcare and childcare needs are almost impossible to anticipate prior to the experience.

— Navneeta Srivastava,
Deputy General Manager,
Communications

SCENARIO 5

SABBATICALS & YOUR WAY BACK

The most difficult part of having a child is coming back to work. Every reason for a sabbatical is completely valid and requires no justification.

1

Managing Reduction In Income

Consider three things financially before a maternity sabbatical:

- Is your spouse's or family's income sufficient to take a 30-40% increase in household expenses without your contribution?
- Is it sufficient to do so without compromising on your ongoing savings and investments?
- Will there be a scale-down in lifestyle that you foresee?

Honest answers to these questions will tell you how financially viable your sabbatical would be. Once you understand this, you can evaluate for how long you can stay out of the workforce and how big a corpus you would need to take that sabbatical.

2

Re-entering The Workforce

The world changes very fast when you are on a sabbatical. Skills atrophy and market demands change very fast. While there are several return-to-work programmes, you will need to plan for a certain amount of upskilling. This can be a higher degree, a professional qualification, or certifications. It would be very difficult to get back to work without these.

If the break is unplanned or extended, then funding it becomes a problem. In such a situation, here are two things you need to do:

1. Opt for less expensive certifications that add value to your existing experience. If that, too, is beyond your budget, then take the course in audit mode and get the certificate later.
2. If your domain allows for it, take up small projects. Never undercut yourself and look for additional benefits like being able to list it in your CV. Sign an NDA if required.
3. If nothing else works, monetise your hobby. Don't give up.

THINGS TO CONSIDER BEFORE AN EDUCATION SABBATICAL

Fees	How will you be paying your fees?
Expenses	How will you cover your living expenses?
Time	How much time do you have to plan?



As the default caregivers, retaining a career or returning to it is not always easy. Sometimes the pregnancy brain fog hasn't lifted entirely, or the caregiving is too consuming, or you have no family support to get back to work. No matter the reason, they're all totally valid.

— Nanda Padmanabhan,
Deputy General Manager,
Communications

SCENARIO 6

HOME OWNERSHIP

This is a top priority for most Indians, but you need a combination of hefty savings and smart borrowings to make this dream a reality.

1

Saving The Down Payment

Lenders typically fund 80% of a home purchase, leaving the borrower responsible for the remaining 20% — the down payment. Then there are associated expenses like GST, amenities, registration, stamp duty, furnishing, and loan processing fees. **In all, this will come to roughly 30-50% of the purchase price.** Saving for this requires meticulous planning and financial discipline. Establish a realistic budget, open a dedicated savings account, and automate monthly transfers for consistent contributions. Utilise unexpected financial gains to boost savings. Explore schemes or options for down payments. Additionally, invest in instruments like mutual funds to accumulate a substantial down payment corpus.

2

Being Loan-Ready

To start with, calculate your total loan eligibility using an EMI calculator. Use a slightly higher rate of interest and consider a 20-year loan. This will give you your potential EMI. Next check if your EMI is not more than 40% of your income. If you meet both the criteria, you would have figured the loan you are eligible for. Based on this, look for properties that fit this budget, i.e., costing not more than 20% over this amount. Use this time to ensure you repay all existing loans and build up your credit score.

3

Avail Special Offers

There are a number of offers that women house owners and borrowers can avail:

- Interest rate concessions on home loans
- Stamp duty costs are also reduced up to 1-3% in certain states
- Income tax benefits, with deductions up to ₹1.5 lakh for the principal amount and ₹2 lakh for interest repayment
- Special festive offers for women borrowers, including gold coins, jewelry vouchers, credit cards, or complimentary holidays

How To Budget For Your House Purchase: An Illustration

#	Cost Head	If Price is ₹100
A	Base Price	₹100.00
B	GST	₹5.00
C	Amenities & Utilities	₹5.00
D	Registration & Stamp Duty	₹7.00
E	Furnishing	₹10.00
F	Loan Charges	₹0.25
G	Misc. Costs	₹5.00
Total Price		₹132.25
What A Loan Covers (80% of A, B, C)		₹88.00
Out Of Pocket: Down Payment (20% of A, B, C)		₹22.00
Out Of Pocket: Other Costs (100% of D, E, F, G)		₹22.25
Total Out Of Pocket Expenses		₹44.25
Costs Covered By Home Loan		₹88.00

NUMBERS FOR ILLUSTRATIVE PURPOSES ONLY.
ACTUAL COSTS AND LOAN ELIGIBILITY WILL DEPEND
ON THE ACTUALS OF EACH CASE.

WHAT TO KNOW ABOUT YOUR HOME LOAN

8-9%	The typical home loan rate from banks and home finance companies
5-10	Discount in basis points often offered to women as interest rate discount
18	The lowest age at which you can take a home loan, typically going up to 65
30	Typical home loan duration in years
90%	The maximum financing you can avail as a percent of the house price
750	The credit score you need to access the best loan offers

NUMBERS FOR ILLUSTRATIVE PURPOSES ONLY.
ACTUAL COSTS AND LOAN ELIGIBILITY WILL DEPEND ON THE ACTUALS OF EACH CASE.

SCENARIO 7

YOUR CHILDREN'S EDUCATION

Indians are obsessed with giving their children a good education. Considering education costs have grown by almost 15% annually, this isn't surprising.

1

Plan For Inflation

Over the last decade, the Consumer Price Index (CPI) averaged around 6%, whereas education inflation surged to 11-12%, meaning education expenses may double every six to seven years. For example, a private Indian university's four-year Bachelor of Technology program costs ₹10 lakh, and an MBBS course demands ₹50 lakh compared to less than half of this a decade ago. Postgraduate studies abroad could exceed ₹1 crore in a few years. These figures highlight the urgency for proactive financial planning to manage the rising costs of education, especially as educational inflation surpasses the general inflation rate.

2

How Best To Save

Begin the financial planning for your child's education by defining clear goals. Contemplate the type of education, estimated costs, inflation, and the time until funds are required. Begin investing early, strategically selecting the most suitable investment options to optimise results. (See table). Keep these two things in mind while saving for your children's higher education:

1. Save for each child individually if you have more than one children.
2. Keep these savings separate from your other savings and do not use these for any other purpose.
3. Remember that there would be expenses other than tuition and account for them when you calculate your corpus.

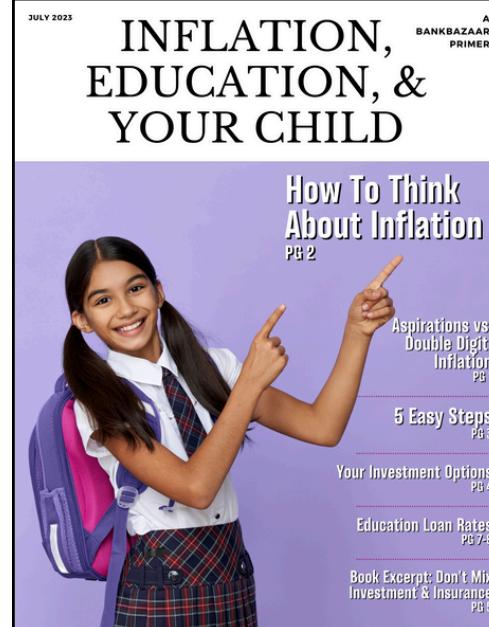
3

How To Borrow

Education loans cover a diverse array of expenses beyond tuition fees such as exam fees, library fees, accommodation, stationery, and even travel expenses for those pursuing education abroad. This flexibility enables borrowers to fulfill their financial requirements with much freedom and ease. In instances where higher loan amounts are necessary, lenders may seek collateral as a security measure.

CREATING A ₹50 LAKH CORPUS IN 10 YEARS

INSTRUMENT	MONTHLY INVESTMENT NE
ELSS OR INDEX FUNDS @15%	₹18,000
POSTAL SAVINGS @7%	₹28,500
FIXED DEPOSIT @6.50%	₹42,000



ALSO READ: BANKBAZAAR'S REPORT ON EDUCATION PLANNING

EDUCATION LOANS

LENDERS	BANKS AND NBFCS
RATES	8.15 ONWARDS
DISCOUNTS	FOR WOMEN, PREMIER INSTITUTES
COLLATERAL	NOT NEEDED FOR LOANS UNDER ₹7.5 LAKH

SCENARIO 8

RETIREMENT AND FINDEPENDENCE

Despite greater discipline and an earlier start, women tend to end up with a much smaller retirement corpus. Considering relative lifespans, this is problematic

1

The 300x Rule

A retirement corpus will allow you to take care of your needs, reduce your financial dependence on others, and maintain a desired lifestyle. An ideal corpus should be 300x your monthly expenses at the time of your retirement. This means you will need to account for inflation — 6% annually is a good estimate — when calculating your retirement corpus decades down the line. Use an online compound interest calculator to understand how much this will come to. Once you know your corpus size, get on with your investments.

1. Start by saving for retirement as soon as you can afford to.
2. Start small but be consistent. Mutual fund SIPs, especially ELSS and index funds, are your best friends.
3. Step up your investments as your income increases. Even small increases of 10-15% a year can make a huge difference over a couple of decades.
4. Don't use your retirement corpus for anything else. In the absolute worst case, and only then, stop your SIPs temporarily but do not liquidate your corpus. Restart the SIPs as soon as you can.
5. Monitor your investments and make corrections you think are required. Keep the compound interest calculator handy.

The same rules apply if you do not have an independent income. Begin by understanding your family's finances. Set retirement goals and discuss with your spouse how they can be achieved. Don't stay ignorant and do be involved.

2

The 4% Withdrawal Rule

Once you begin living the retired life, your immediate concern would be to manage your retirement corpus strategically to ensure it lasts. The 4% Rule is a strategy which can help you achieve that. The rule is simple: you can withdraw up to 4% of your portfolio's total value in the first year of retirement. For instance, if you begin with a retirement corpus of ₹1 crore, as per this rule, you can spend ₹4 lakh out of it in the first year of retirement. So long as your corpus remains invested and returns 8-10% annually, it will last your lifetime and beyond.

HOW MUCH YOU SAVE WITH ₹1000 A MONTH FROM AGE 25

BY AGE	EQUITY	DEBT	HYBRID
30	₹89,682	₹72,011	₹78,082
40	₹6.7 LAKH	₹3.2 LAKH	₹4.2 LAKH
50	₹32.8 LAKH	₹8.1 LAKH	₹13.4 LAKH
60	₹1.5 CRORE	₹18.1 LAKH	₹38.3 LAKH

ASSUMED RETURNS: 15% ON EQUITY, 7% ON DEBT, 10% ON HYBRID.



Retirement planning is not only a crucial part of financial planning but also an important form of self-care. After a lifetime of hard work, your retirement fund can empower you to continue living a life that is full of comfort, choices, and the confidence that comes from being financially independent.

— Malvika Singhal,
Manager, Communications

A CHECKLIST FOR LIFE

Tying up loose ends, in finance as in life, is very important. Dot your 'i's, cross your 't's, and share the script with those you trust

1

Nomination

The often overlooked part of financial planning is planning your legacy. Nominating beneficiaries in advance will help avoid delays in transfer of ownership to the legal heirs. Start by nominating beneficiaries for your investments, insurance, bank accounts, property, or any other asset that you own and wish to pass on. Here are four rules that will make life easy for you and your family:

1. Every savings account you open, every investment you make, every insurance you purchase must have a nominee.
2. For simplicity sake, nominate the person you wish to pass on the asset to as your nominee.
3. It is easier if you can make all your holdings joint so there's one trusted person who can access the accounts in case the nominee wasn't registered.
4. Create a document with the details of all your assets and nominees and share it with your family for emergencies.

2

Making A Will

In a society where norms and legal complexities continue to pose a challenge to women's property rights, a will becomes a powerful instrument that can empower you to assert financial autonomy and manage your affairs beyond your lifetime.

You can create a joint will with your spouse or write individual ones. Despite the discomfort around it, a will safeguards everyone's financial interests and makes sure the women in the family do not have to fight for what is theirs by right. Also, as a woman, your line of inheritance, i.e., who your next-in-line heirs are, is more complex. So, making a will means you get to decide to whom your assets are passed on and how. More relationships have been destroyed by the fight over assets and property. Having a plan to face the eventualities of life will help you tide over tough times without souring familial bonds.



Proactive estate planning, will writing, and legacy building are not just financial safeguards, but essential pillars of financial empowerment, ensuring a meaningful legacy that reflects your values and secures the financial well-being of your loved ones.

— Sarita Povaiah,
AVP & Head - Product
Content, Design
& Customer Voice

12 QUESTIONS

Asking the right questions is the first step to getting the answers you need to make the right decisions

Do you know how much is your family income?	Do you have a list of your family's bank accounts?	Do you have a list of all your family's investments?
This includes the salary income, any rental income from property, interest income from investments, and any other additional income.	This should include all the active salary accounts and savings accounts you, your spouse, and your parents hold.	This includes all FDs, LICs, Mutual Funds, investments for children, retirement plans, stocks, ESOPs, and everything else.
Do you have a list of all insurance policies?	Do you know who are the policies' nominees?	Do you know of the loans taken by your family?
This includes term insurance, health insurance, vehicle insurance, accident cover, and anything else you may have opted for.	All investments and insurance policies allow you to add nominees. Check if all have the nominees registered and add where missing.	Make sure you include not just home loans and personal loans but also credit cards in the list.
Do you know what the monthly payments are on these loans?	Do you know what is the average family budget per month?	What financial milestones will your family have in the next 10 years?
Again, include all your EMIs as well as your average credit card bill.	Your budget comprises fixed expenses like EMIs, rent, food, and utilities, and discretionary ones like eating out and travelling.	Anything you are working towards, from buying that extra-large refrigerator to the grand tour to your child's graduation, list it all here.
Do you know how you are working individually and as a family to meet these milestones?	Do you need estate planning?	Do you and your spouse or other family members have your wills finalised?
Work to a plan with specific investment tools and a fixed amount each month instead of just floating. Make sure you have a visibility into how close you are and how or how much you need to course correct.	If you have dependents who may not be able to care for themselves or are too young to do so, you must consider ways protect them financially so that they're taken care of even when you are not around.	You will need this so that you are able to access your assets and endow them cleanly without legal hassles in case of eventualities.

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About Us

BankBazaar.com is India's largest fintech co-branded credit card issuer and online platform for free credit score. It has a captive base of 56 million registered users who use the platform for free credit score tracking and in-depth personal finance content and comparison tools.

Its range of co-branded credit cards with India's leading banks is driving the platform's rapid growth with more than half its customers now opting for BankBazaar's own co-branded products. The company is on track to facilitate one million active BankBazaar co-branded credit cards in force over the next couple of years.

Supported by global investors such as Experian, Eight Roads, Peak XV Partners, WSV, and Amazon, BankBazaar has been at the forefront of democratising finance in India by providing end users with frictionless access to credit.

The company exited FY2022-23 with a revenue of ₹159.6 crore, growing 66% year-on-year with EBITDA profitability on a monthly basis attributed to its co-brand model.

Adhil Shetty, CEO, BankBazaar.com, said: "BankBazaar has been focussed on three things: great technology, customer focus, and the bottom-line. I am proud to say that we are one of the few fintechs in the world growing rapidly and profitably."



bankbazaar
Credit To You