

InGood Launches a New Era of Investing with Self-Adjusting SIP Technology

A New Chapter in Systematic Investing By InGood

Mumbai, Maharashtra Mar 26, 2026 (IssueWire.com) - [InGood](#), a fintech platform focused on liquidity-first investing, is introducing its Self-Adjusting SIP technology, a new approach to systematic investing designed to align investment contributions with real-life cash flow.

With Systematic Investment Plans (SIPs) becoming a preferred investment method among Indian investors, traditional models have largely relied on fixed monthly contributions. However, changing expenses and evolving financial priorities often make it difficult to maintain consistency. As a result, investors tend to under-commit, leading to underutilisation of their true investment capacity.

InGood's Self-Adjusting SIP introduces a flexible alternative, enabling investment amounts to dynamically adjust based on available surplus bank balance—making investing more efficient and less restrictive.

Rethinking SIP Investing for Modern Financial Behavior

The Self-Adjusting SIP model is built on a simple premise: investing should adapt to real-life cash flow, not operate as a rigid commitment.

InGood addresses three key challenges that limit investing. First, fixed SIPs lead to underutilisation of investment capacity as users commit conservatively. Second, concerns around accessibility discourage higher investments, as users want funds to remain available during unexpected expenses. Third, lack of financial discipline leads to surplus funds remaining uninvested.

InGood solves these challenges by enabling a system where investment amounts automatically adjust within user-defined limits. Investments are made only from surplus bank balance, ensuring liquidity is always maintained.

Designed Around Liquidity-First Investing

A key differentiator of the **InGood** platform is its liquidity-first approach. The platform combines credit card bill management and investing on a single system, using the credit card as a liquidity tool, not as a source of investment.

Users define a maximum credit card spend threshold and an investment cap. Based on this, **InGood** automatically invests surplus bank balance into index funds while ensuring sufficient liquidity for bill payments.

Investments are always made from owned funds, and never from credit.

By investing in index funds, **InGood** enables:

- Better long-term return potential aligned with market performance
- No lock-in and no exit charges
- Full flexibility and accessibility of funds

This makes it a more efficient alternative to traditional options like FD auto sweep accounts, which typically offer lower returns and limited flexibility.

Leadership Perspective

“Traditional SIPs were designed for more predictable financial environments, but today’s financial lives are far more dynamic,” said a spokesperson from **InGood**. “With Self-Adjusting SIP, we are introducing investing that intelligently adapts to cash flow, allowing users to invest more efficiently without compromising liquidity.”

Addressing a Critical Gap in the Investment Ecosystem

A large number of individuals never begin their investment journey, while many who do tend to under-commit due to uncertainty around expenses. Even among active investors, a significant portion pause or discontinue SIPs as financial conditions change.

Fixed commitments create friction in such an environment, limiting participation, reducing investment amounts, and breaking consistency.

By removing rigidity and introducing automation, **InGood**’s Self-Adjusting SIP lowers the barrier to starting, enables users to invest closer to their true capacity, and helps maintain consistency over time.

This innovation reflects a broader shift in fintech toward **behavior-aware investing systems**, where automation and adaptability replace rigid financial structures.

About InGood

InGood is a liquidity-first investment platform designed to make investing more aligned with real-life cash flow. Through its Self-Adjusting SIP model, the platform enables surplus-based investing by dynamically adjusting contributions within user-defined limits.

The platform integrates credit card bill management with investing, using credit as a liquidity tool while ensuring investments are made only from surplus bank balance. By combining automation, flexibility, and index fund investing, **InGood** enables a more efficient and consistent approach to wealth creation.

Conclusion

With the launch of Self-Adjusting SIP technology, **InGood** introduces a new framework for systematic investing in India, one that adapts to cash flow, maintains liquidity, and improves utilisation of funds.

By solving key challenges such as underutilisation of investment capacity, liquidity concerns, and inconsistent investing behaviour, **InGood** makes investing simpler, more efficient, and less stressful.

As the investment landscape evolves, adaptive systems like Self-Adjusting SIP are positioned to play a key role in the future of retail investing.

Media Contact

InGood FinServ

*****@gmail.com

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