CredBridge

A strategic analysis for launching a digital lending platform serving India's underserved markets through intelligent technology and trusted partnerships.

The Problem: Digital Exclusion and Fraud in India

India's rapid digital transformation in banking and finance aims for inclusion, yet significant hurdles persist, leading to widespread exclusion and increasing vulnerability to fraud.

Unbanked Millions

Despite progress, **190 million adults** remain unbanked, with **70% concentrated in rural areas**, unable to access formal financial services.

Rising Digital Fraud

Over **₹1 lakh crore** is lost annually to digital payment fraud and scams, eroding trust and security in the financial ecosystem.

Complex Interfaces

Intricate banking interfaces alienate low-literacy and elderly users, creating barriers to essential financial engagement.

Credit Invisibility

160 million individuals lack a formal credit history, rendering them "credit invisible" and unable to access vital loans for growth.

Our Business Model: SaaS + LSP

We function as a **Software-as-a-Service provider and Lending Service Provider** under RBI regulations. We don't lend directly or take credit risk. Instead, we provide end-to-end digital infrastructure for banks and NBFCs.

01

AI-Powered Underwriting

Sophisticated risk assessment for New-to-Credit customers using alternative data streams

02

KYC & Onboarding

Automated customer verification and seamless digital onboarding processes

03

Loan Management

Comprehensive servicing dashboards and real-time monitoring capabilities

04

Credit Analytics

Performance tracking, risk monitoring, and data-driven insights for lenders

SaaS KYC Orchestration: Simplifying India's Digital Identity

India's regulatory landscape for digital identity verification is robust, with the RBI mandating specific solutions to ensure security and compliance. Our platform acts as a critical SaaS KYC Orchestration Layer, seamlessly integrating these fragmented-but-mandated systems for financial institutions.

1

Query CKYCR

Ping the Central KYC Registry with the customer's PAN/Aadhaar. If a record is found, KYC is instantly complete.
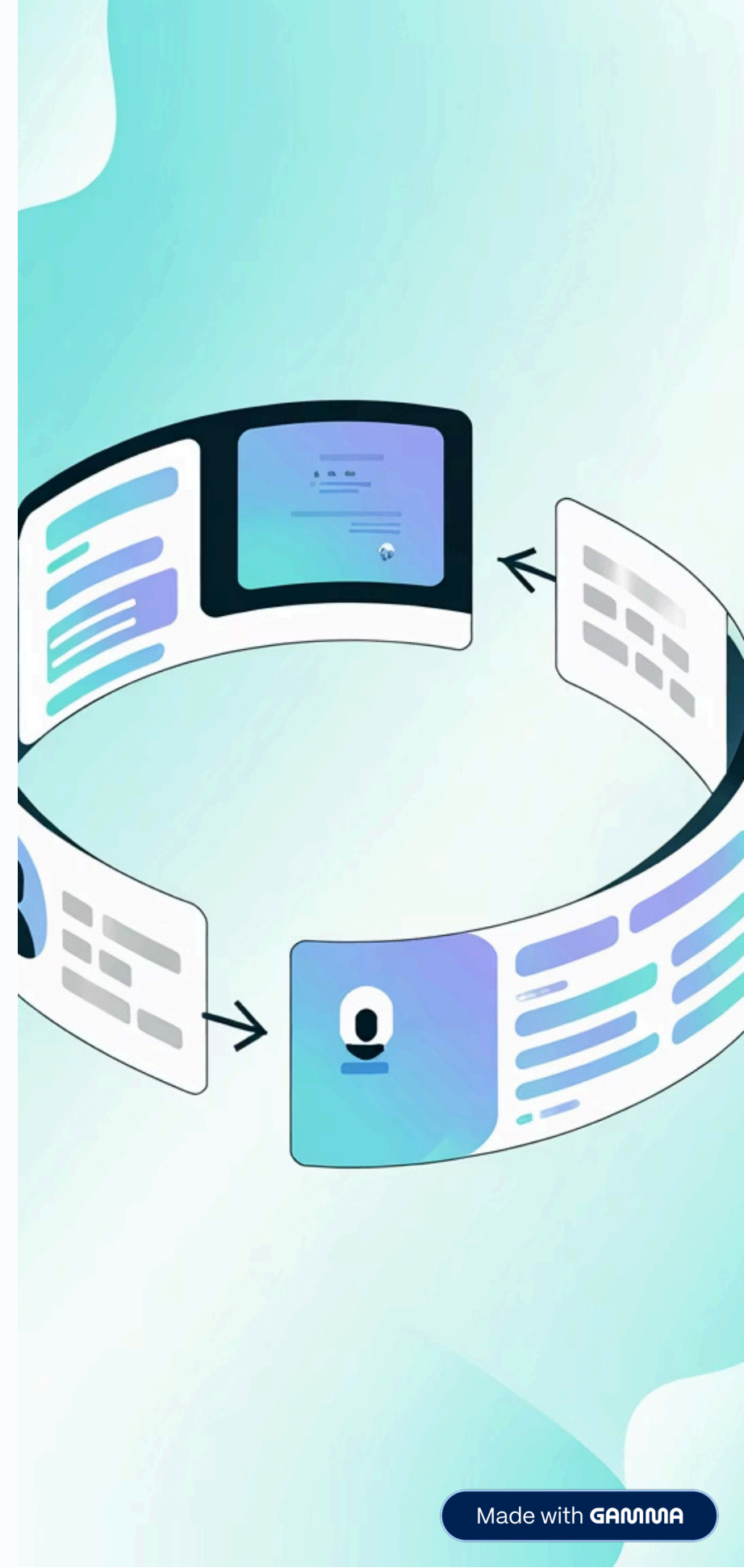
2

Initiate Alternative Verification

If no CKYCR record exists, automatically trigger a V-CIP (Video KYC) or DigiLocker session for remote, RBI-approved verification.

3

Automate CKYCR Upload

Upon successful verification, parse the new KYC data and upload it to CKYCR, fulfilling compliance and enabling future reusability.

This API-driven layer is a high-value product for banks, automating a complex workflow and ensuring compliance with RBI directives, including the use of CKYC, V-CIP, and DigiLocker for Officially Valid Documents (OVDs).

Compliance & Governance Framework

Our operations are governed by the **RBI Digital Lending Directions 2025**, ensuring we operate as a trusted extension of regulated entities.

Direct Fund Flow

All disbursements occur directly between lender and borrower accounts—we never handle funds

Transparent Fee Structure

Compensation from regulated entities only; no direct charges to borrowers

Mandatory Disclosure

Our name appears in every Key Facts Statement provided to borrowers

Grievance Redressal

Dedicated Nodal Officer and comprehensive complaint management system

Capital-Light, Risk-Free Revenue Model

Our LSP model prioritises scalability over leverage, creating defensible data moats as we grow.

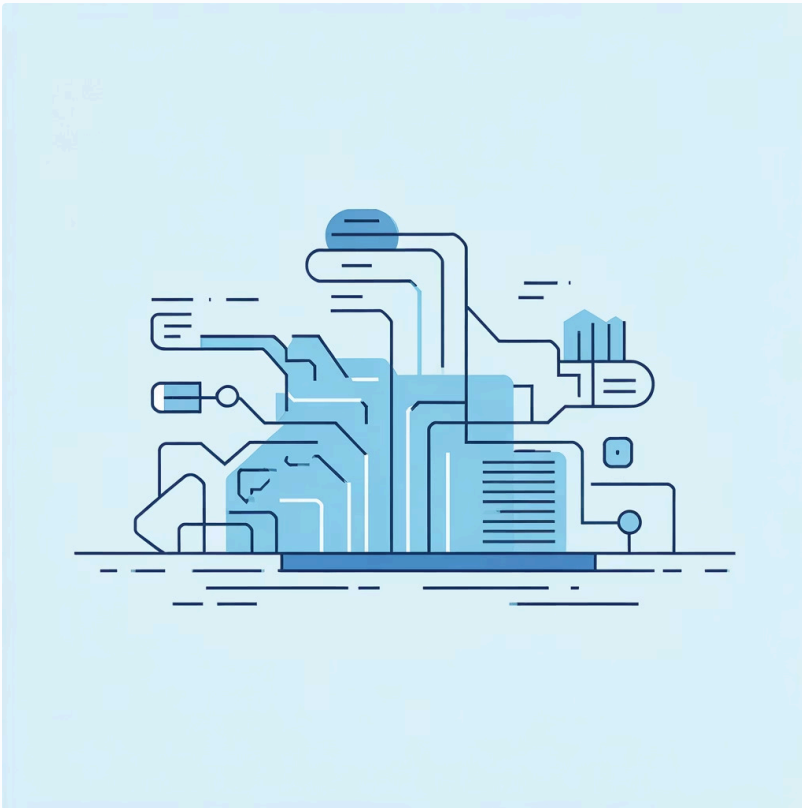| 0%	3	100%
Credit Risk	**Revenue Streams**	**Capital Efficiency**
We don't lend—we enable lenders to lend better	Per-loan service fees, API usage charges, enterprise subscriptions	Technology-driven model with minimal capital requirements

Strategic Product: Our "Co-Lending OS" powers co-lending operations between banks and NBFCs, managing data exchange, compliance calculations, and real-time monitoring—without assuming lending risk.

Proprietary AI Underwriting Engine

The Challenge

Traditional credit scores fail for India's New-to-Credit population, leaving millions of viable borrowers unserved.

Our Solution

An **XGBoost-powered model** trained on alternative data streams:

- ### Transactional Data

  UPI flows, GST returns, bank statement trends

- ### Utility Data

  Telecom and electricity payment histories

- ### Behavioural Data

  App usage, geolocation consistency, device patterns

- ### Psychometric Data

  Application behaviour signals and response patterns

Our model integrates **SHAP (Shapley Additive Explanations)** for full transparency, building trust with partners and satisfying RBI's ethical AI expectations.

Market Entry Strategy: Building Trust & Data

Phase 1 Product: Credit Builder Loan

FD-backed secured credit line for first-time borrowers. **Zero risk** for lenders whilst enabling users to build CIBIL scores. Provides rich behavioural data to train our AI model.
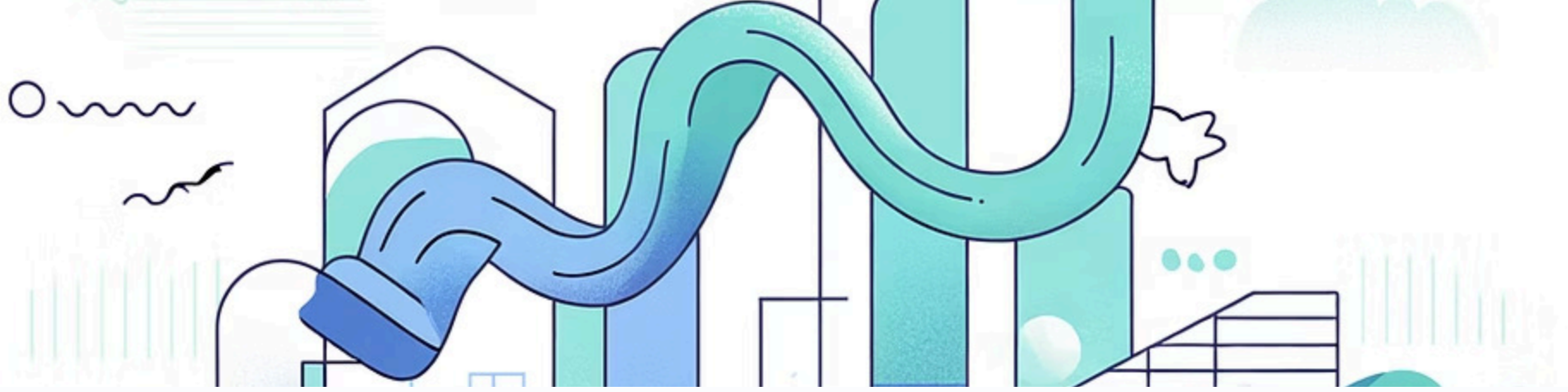
Phygital Aggregator Network

Deploy village-level entrepreneurs and partner with Women Entrepreneurship Platform and Self-Help Groups. Combines **local trust with digital efficiency**.

Partnership-Driven Expansion

Integrate with agri-value chains, FPOs, and co-operatives. Provide API tools for embedding instant credit within existing workflows—ensuring **low acquisition costs and high adoption**.

Strategic Roadmap to Market Leadership

Phase 1: Foundation
Years 0–2

- Operate as SaaS + Aggregator platform
- Deploy Credit Builder Loan for NTC users
- Build AI model and trust network
- Monetise through service and API fees

Phase 2: Scale
Years 2–4

- Expand partnerships with major banks and NBFCs
- Grow data moat and ecosystem integrations
- Evolve into the **operating system for digital credit inclusion**
- Establish market-leading position

Strategic Roadmap to Market Leadership (Cont.)

Building on our foundation and co-lending monetisation, Phase 3 focuses on comprehensive market capture

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Phase 3: Scale

Years 4+

- Has embedded SDK of a trusted account aggregator partner like setu

- Let's user create AA account if he does not have one.

- The AA account helps us verify the user's financial information directly from the bank account of the user

The Missing Link in India's Credit Story

India's lending gap isn't one of capital—it's one of **connection**. We position ourselves as the trusted, compliant, and data-intelligent bridge enabling formal credit to flow efficiently to the 450 million Indians who need it most.

> A technology intermediary that doesn't compete with lenders—we make them exponentially more effective at serving the underserved.