

FinTechX: AI-Powered SME Lending Revolution

CONTENTS

01

Opening Impact

02

Market & Traction

03

Model & Edge

04

Competition & Risk

05

Team & Ask


06

Closing Vision

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01

Opening Impact



India's ₹30 Lakh Crore SME Credit Chasm

Unmet Credit Demand

India's 63 million MSMEs face a massive credit gap. Traditional banks reject 70% of loan applications due to opaque cash-flow data, leaving enterprises struggling to buy inventory, pay wages, or scale operations.

Impact on Economy

This credit gap constrains national GDP growth and employment. Unlocking this capital is crucial for economic expansion and job creation, positioning SMEs as the backbone of India's economy.

FinTechX AI Credit Engine

Innovative Platform

01

FinTechX offers a cloud platform that ingests GST, banking, and e-commerce signals to generate real-time credit scores, enabling collateral-free working-capital loans disbursed within 4 hours.

Reduced Default Risk


02

Our AI models cut default risk by 30% versus bureau-score models, providing a significant advantage in risk assessment and unlocking growth capital for underserved SMEs.

Empowering SMEs

03

By leveraging advanced AI, FinTechX empowers SMEs with quick access to capital, helping them scale operations, improve cash flow, and contribute to economic growth.

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02

Market & Traction

₹28 Lakh Crore TAM Segmented for Penetration

Market Segmentation

India's credit gap is segmented into TAM ₹28 tn, SAM ₹9 tn for digital lenders, and SOM ₹1.2 tn reachable in five years. FinTechX targets 3% market share, equalling ₹36,000 crore annual disbursement.



20% MoM Growth & Healthy Unit Economics

Traction Metrics

FinTechX has disbursed ₹480 crore to 12,000 merchants, achieving 20% month-on-month volume growth. Our CAC is ₹1,800 versus LTV ₹9,400, indicating strong unit economics.

Customer Satisfaction

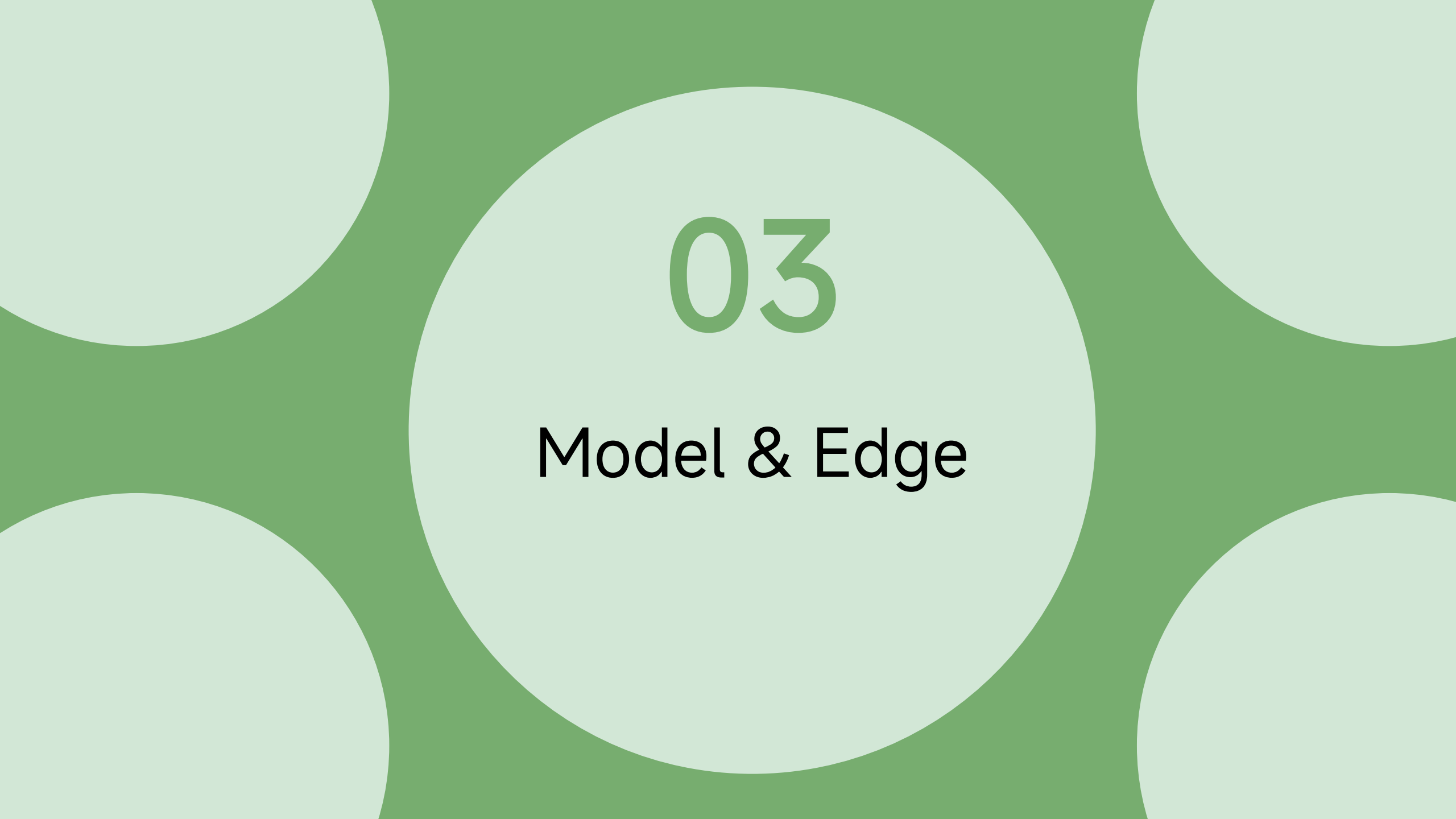
Our NPS stands at 72, reflecting high customer satisfaction. The 4-minute KYC completion time ensures a seamless user experience, driving further adoption.

Pipeline Strength

With a pipeline of 1.1 million leads from anchor partners, FinTechX is well-positioned for scalable acquisition, ensuring sustained growth and market penetration.

Market Fit

These metrics evidence strong product-market fit, showcasing FinTechX's ability to meet the unique needs of SMEs and drive scalable growth in the digital lending space.

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03

Model & Edge



Dual Revenue Streams with Network Effects

Revenue Model

FinTechX monetizes via a 2.5% processing fee and a 1.5% annual loan servicing share from NBFC partners, yielding a 6.3% blended take-rate. This dual revenue stream ensures financial sustainability.

Growth Projections

With a gross margin of 54%, FinTechX is poised for scalable growth. We project break-even at ₹90 crore monthly disbursement within 18 months, driven by data network effects.

Proprietary AI Underwriting Advantage



Advanced AI Models

Our ensemble models, trained on 220 million invoices, achieve a 0.85 AUC for default prediction, enabling 45% faster underwriting and 25% lower acquisition costs.

Defensible Data Moat

FinTechX's patent-pending anomaly detection leverages GST and UPI velocity, creating a defensible data moat that is hard for incumbents to replicate.

Innovation Leadership

By continuously innovating and leveraging cutting-edge AI, FinTechX stays ahead of the competition, ensuring a sustainable competitive advantage in the fintech lending space.

04

Competition & Risk

Outperforming KreditBee & LendingKart

Competitive Edge

FinTechX outperforms peers with 4-hour disbursement, 30% lower NPA, and API-first integration. Our dedicated SME analytics dashboard and sector-specific scorecards drive stickiness in supply-chain ecosystems.

Regulatory Compliance Shield

01

Regulatory Adherence

FinTechX adheres to RBI Digital Lending Guidelines, with an onboarded NBFC-P2P licence, escrow-based flow, and explicit consent architecture, ensuring robust compliance.

02

Data Security

Our data is localized on AWS Mumbai, and we conduct quarterly audits by EY. Led by an ex-RBI compliance officer, our 6-member team ensures scalable governance amid evolving regulations.

03

Future-Proof Compliance

By staying ahead of regulatory changes, FinTechX ensures long-term sustainability and trust, positioning itself as a reliable partner in the fintech lending landscape.

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05

Team & Ask



IIT Delhi Founders with Scale Pedigree

Proven Leadership

Our CEO Ankit Agarwal, ex-Flipkart payments head, scaled 10 million users. CTO Dr. Priya Mittal holds a PhD in AI with 20 patents, and CRO Rajat Saxena brings 15 years of SME banking experience.

Execution Credibility

Together, they built a ₹1,200 crore loan book in a prior startup. Supported by advisors from Sequoia and ICICI, our team is poised for rapid scale-up and execution.

Visionary Mission

Our team is driven by a mission to democratize credit for SMEs, leveraging their combined expertise to create a lasting impact on India's economic landscape.



₹90 Crore Seed Round Allocation Plan

Funding Allocation

We seek ₹90 crore for an 18-month runway, allocating 45% to tech & data science, 30% to growth marketing, 15% to risk ops, and 10% to working capital, ensuring strategic resource allocation.

Growth Milestones

Our targets include reaching ₹1,000 crore AUM, 100,000 active merchants, expanding to 3 new sectors, achieving ₹18 crore monthly revenue, and setting a clear path to Series A within 24 months.

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Closing Vision

Democratising Credit for Bharat's Growth Engine

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Vision for Impact

FinTechX aims to empower 1 million SMEs, create 2 million jobs, and add 0.5% to India's GDP by 2028. Join us in revolutionizing financial inclusion powered by AI for a brighter economic future.

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**THANK
YOU**