



# FinRich

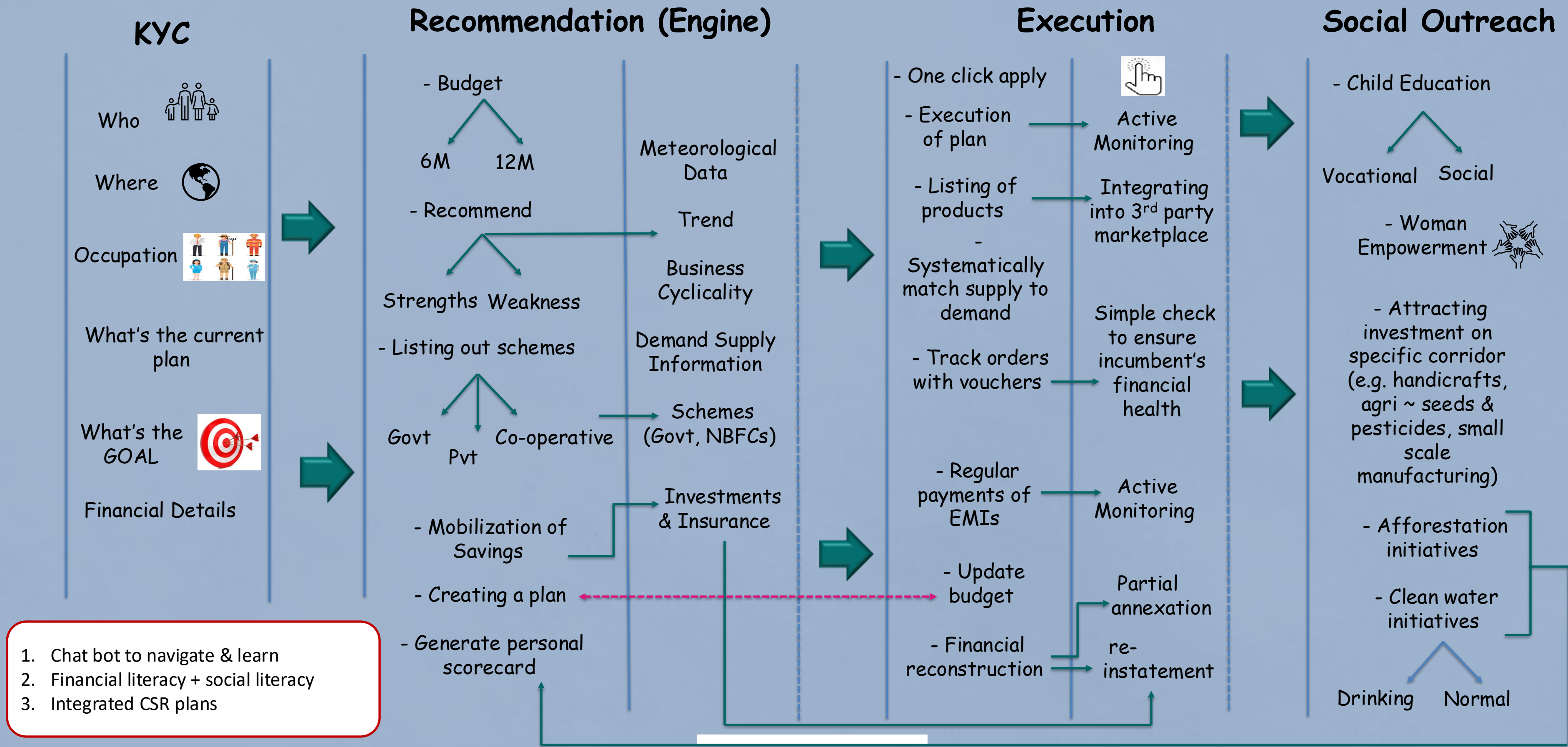
Enabling Access, Enriching Lives

# Innovative Offerings & Integrated Ecosystems

- Providing an **active integrated digital corridor** enabling networking with relevant business partners thus providing opportunities to thrive and expand.
- **Tailored** services for customers with **aligned budgeting, working capital management** and **financial stability tracking**.
- **Arrangement** for loans, micro insurance and invoice financing.
- **Collaborations** between banks (public and private), Government organization, NGOs to expand reach.
- **Alignment** with initiatives like Digital India, Jan Dhan Yojana, Aadhaar-enabled payments.
- Smart **credit and fraud prevention** using data analytics and alternative data sources.
- Active repository of **free learning nuggets** on business literacy, financial literacy and social literacy.
- **Integrated CSR plans** attributed with business type.

# Verification Engine

via Govt Approved IDs (offline registration possible via local municipality, Anganwadi etc.)



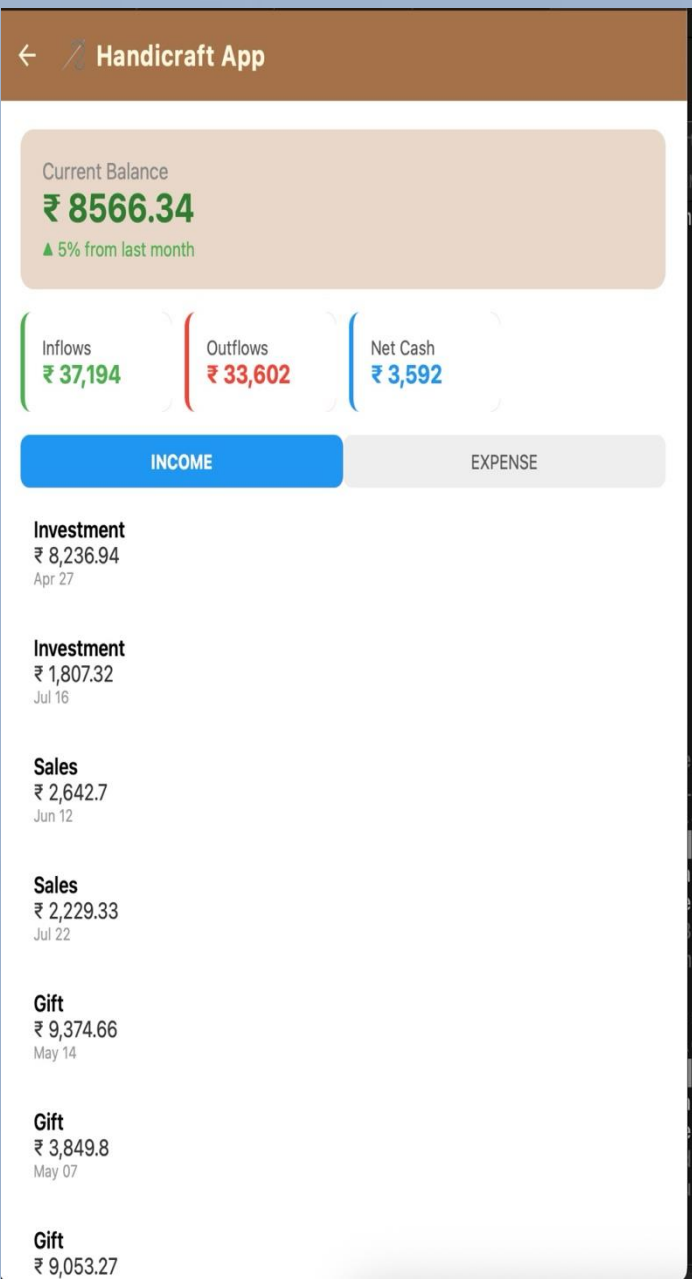
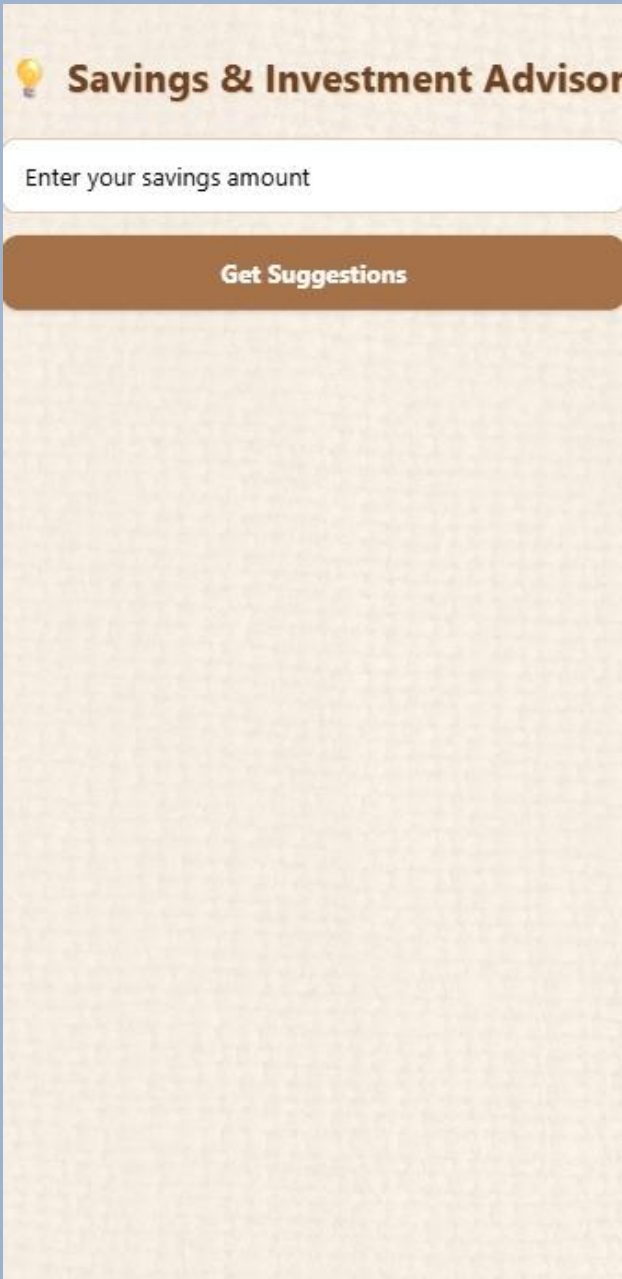
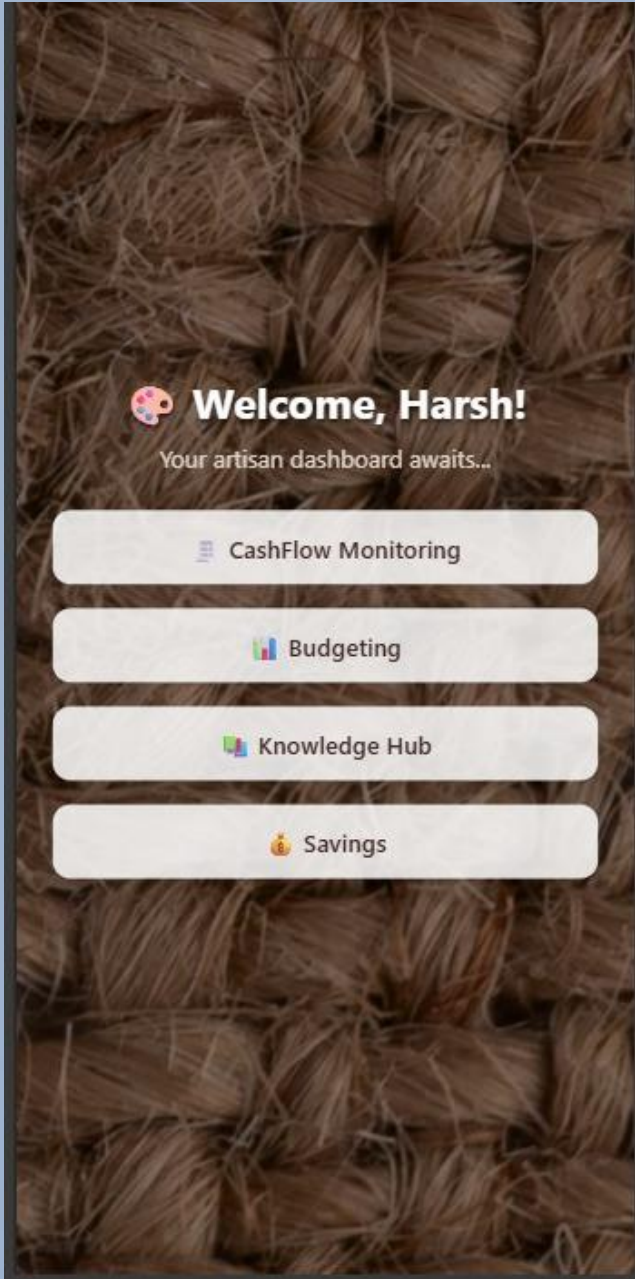
- 1. Chat bot to navigate & learn
- 2. Financial literacy + social literacy
- 3. Integrated CSR plans

# Technical Architecture





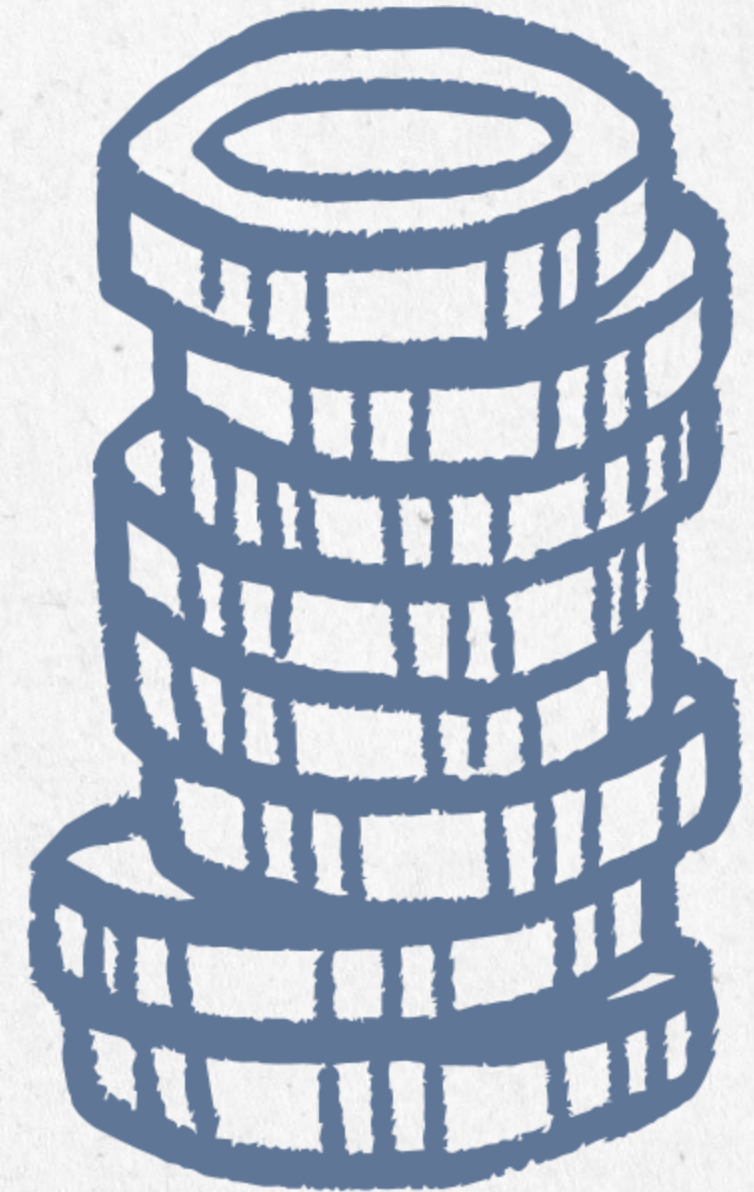
# Application





# We Believe

- Financial inclusion powers equitable growth through innovation and collaboration.ssss





# Annexure



# Unique Selling Propositions

-  One-stop solution for SMEs and small-scale businesses to participate in **Aatmanirbhar Bharat** and grow with the economy.
-  Integration into a larger ecosystem – curated industry-specific corridors for greater support and synergy.
- Partners can decide their own “Go To Market” strategy.
-  Cross-industry applicability – adaptable platform for any sector or business type
-  Policy-aligned – complements both central and state government schemes and initiatives
-  Smart analytics – helps reduce financial stress for NBFCs and government agencies through better risk visibility
-  Real-time curated updates – helps SMEs reduce business uncertainty and respond effectively to change
- Financial reconstruction model in place
-  Socio-economic upliftment – Powerful support tool even in economically stressed environments
- Multilingual AI chatbot to expedite learnings



# Revenue Models

## Option A: One-Time Usage Fee Model

- Usage Fee: Rs.1,000 per business/family (charged upon first usage)
- Learning & Training: Free for all users
- Listing: Free for both businesses and families
- Voucher Tracking: Potential future chargeable feature

### **Summary:**

*Generates upfront revenue per new business or family joining and using the platform, with optional future revenue from added features.*

## Option B: Annual Subscription & Data Monetization Model

- Platform Fee: Rs.250 per annum per user (covers maintenance and analytics)
- Registration & Funding: No charge for registration or funding requirements
- Learning & Training: Free for all users
- Listing: Free for buyers and sellers
- Data Monetization: Sell anonymized profile and analytics data to NBFCs for a fee

### **Summary:**

*Sustained annual revenue from user subscriptions, with additional revenue potential through value-added data services to financial institutions.*

# Funding Model

## Option A: Seed Funding by Deutsche Bank

- Funding Source: Deutsche Bank (under seed funding initiative)
- Initial Investment: Rs.5 crore (
- Purpose: Early-stage capital to develop, launch, and stabilize the platform
- Typical Involvement: Strategic support and guidance from Deutsche Bank; potential for follow-on funding if targets are met

## Option B: Venture Capital (VC) Funding

- Funding Source: Venture Capitalists (VCs)
- Investment Structure: Negotiated in exchange for equity (amount and valuation based on startup traction, team, and potential)
- Purpose: Scale-up, market expansion, technology enhancement, and team growth
- Typical Involvement: Active mentorship, networking, business strategy input, and possible staged investments based on performance milestones

**BREAK EVEN**  
**6** MONTHS





**Thank You**

