

**WELCOME**

# Neodhan

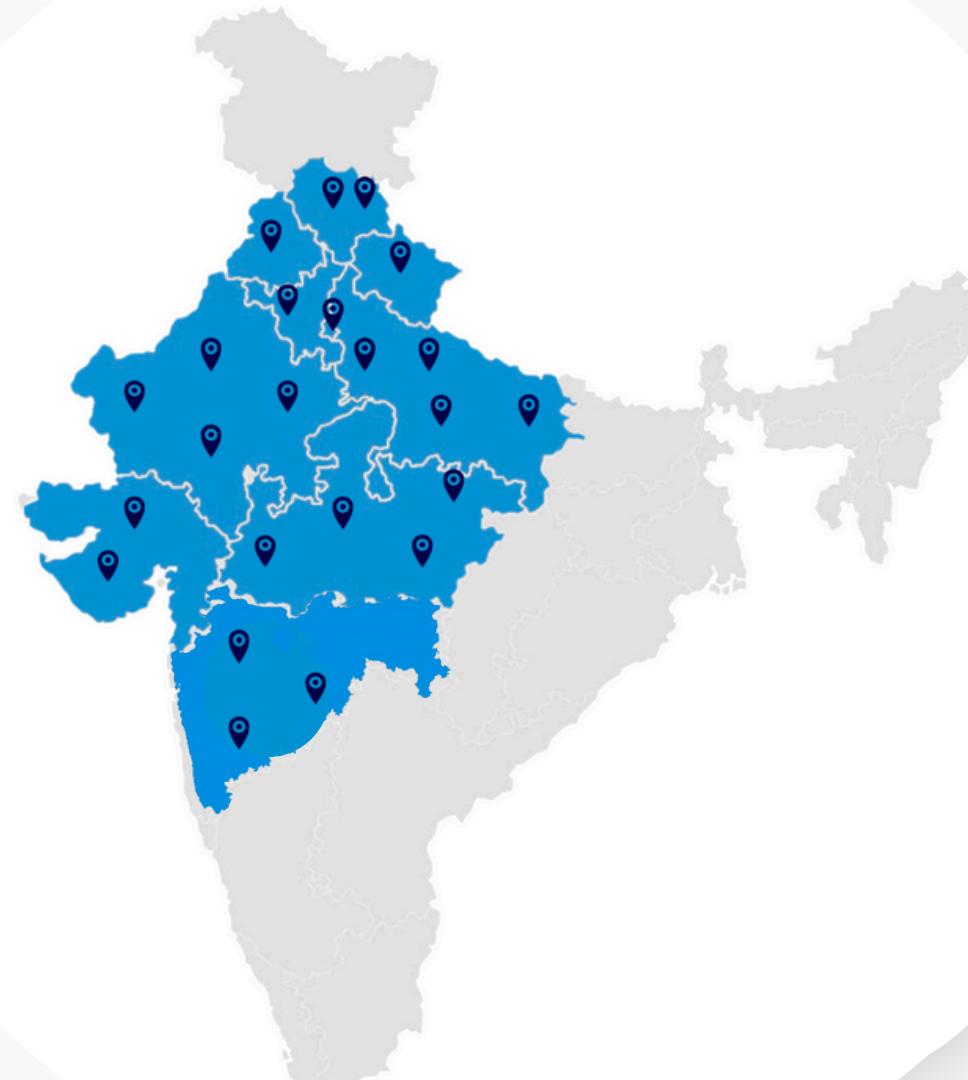
Naya Dhan, Nayi Shuruaat

[Website](#)





# Problem Statement & Market Opportunity



90%

90% of India's 63 million MSMEs lack access to formal credit.

\$ 530 B



2-4

Traditional NBFCs and banks demand collateral, formal income proofs, and CIBIL, excluding 1st-time borrowers, especially in Tier 2-4 towns

8

Neodhan live in 9 States & 2 UTs in 2 months of starting

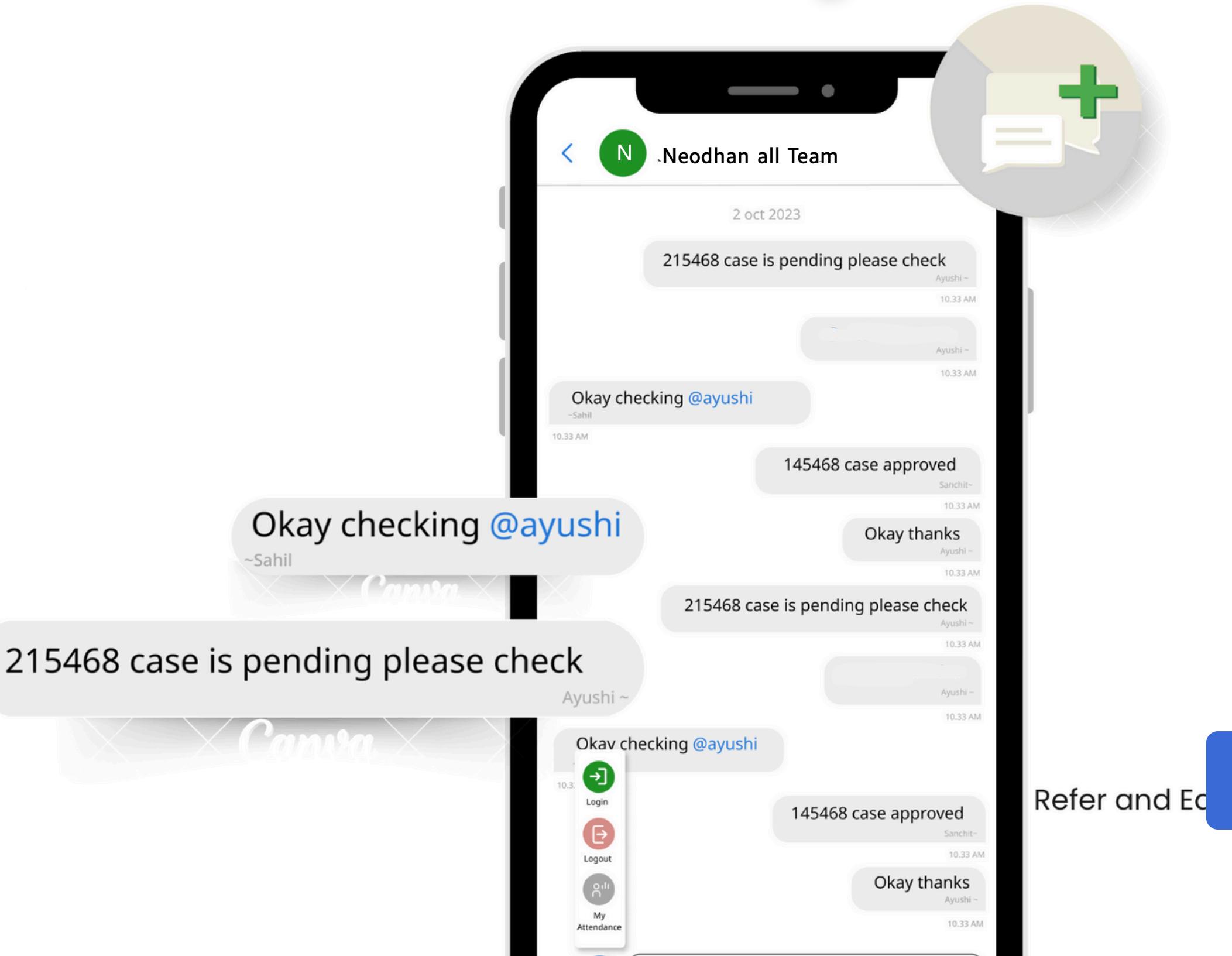


# Neodhan: Solution & Scalability

[Create a Channel](#)

Neodhan is a next-generation fintech startup revolutionizing MSME lending in Tier 2-4 and rural India. We combine **AI-driven credit intelligence** with deep industry partnerships to deliver faster, smarter, and more inclusive financing. By working directly with NBFCs and MFI networks, we ensure businesses get the capital they need without friction or delays.

Our mission is simple yet bold: to close India's credit gap by making lending transparent, efficient, and growth-focused. Backed by experienced fintech leaders and a relentless drive for innovation, Neodhan is redefining how MSME credit is delivered and experienced.





# Neodhan: Revenue Model



Interest Sharing &  
Origination Fees



Channel Partner  
Payout Model



Recurring SaaS



Cross Selling  
Products



### AI-Driven Credit Underwriting Engine



Advanced AI models analyze financial, behavioral, and alternative data to deliver accurate, instant credit decisions, improving approval rates while reducing default risk.

### Geo + Behavioral Risk Engine (AI Fraud Map)



AI-powered geospatial and behavioral analytics map borrower risk clusters in real-time, enabling hyper-local lending strategies and proactive fraud detection.

### Pilots



Pilot partnership signed with **Grameen Foundation** to launch and validate Neodhan's lending Platform in key Tier 2-4 markets.

### Debt Management Council for Borrowers (To reduce NPA/default)

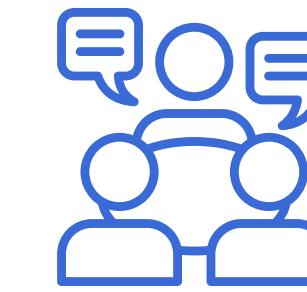


Community-led, AI-assisted council educates, negotiates, and restructures borrower obligations, reducing defaults, improving repayment discipline, and strengthening lender-borrower trust.

### AI/LLM Chatbot for Borrowers + Agents (Multi-Lingual)



Conversational AI chatbot in multiple Indian languages assists borrowers and agents with queries, payments, and onboarding, enhancing accessibility and financial literacy.



# Neodhan: Tech & AI Innovations Entry Barrier



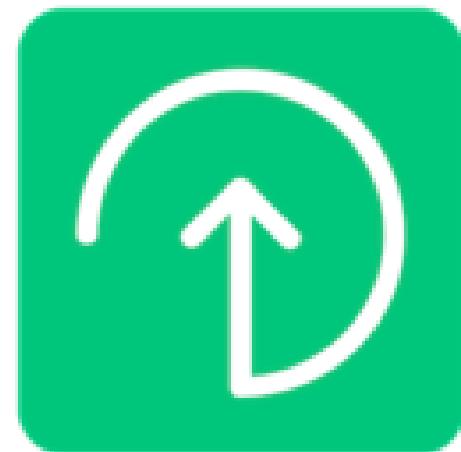
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KOSH (YC W20)



## Neodhan: Partners



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# Neodhan: Competitors

- Indifi
- LendingKart
- Aye Finance
- bizLoan
- Clix Capital
- Flexi Loans

## Why Neodhan is Better

- **AI-First Lending Infrastructure** – Proprietary AI underwriting and risk mapping for faster, more accurate lending decisions.
- **Hyper-Local Risk Intelligence** – Geo + behavioral analytics enabling precise targeting and fraud prevention.
- **Borrower-Centric NPA Reduction** – Debt Management Council and AI tools to sustainably reduce defaults.
- **Multi-Lingual Financial Assistance** – AI/LLM chatbot bridging borrower-agent-lender communication in regional languages.
- **Seamless NBFC/MSME Integration** – Plug-and-play APIs for quick deployment without disrupting existing workflows.



# Neodhan: Meet Our Team

## Founder & CEO



**Rohit Kumar**

- Ex- Head of Sales, Kosh
- Ex-Vitto
- Ex-ICICI, HDFC, Home Credit India

## Co-Founder & CTO



**Shivam Sharma**

- Ex- Vitto
- Ex-Byju's, Fashion Modelling
- LFX'25 Linux Kernel, Open Source Contributor

## Advisors



**Sahil Bansal**

Co-Founder, Kosh (YC W20)  
sahil@getkosh.com



# Neodhan: Current Traction & Projections

## FY 2025 (Currently)

### Bootstrapped

Generated a database of over 20,000 leads. Disbursed loans worth 30 L in July (First month of Business) and 40 L in August via our corporate DSA partnerships.

2025

## FY 2026–27

50 crore

3 FY Projection Plan

## Plan for Exponential Growth

Our target segment includes both Tier 2-4 MSME loan customers. The ticket size ranges from 8.5k to 50,000 for Daily EMI basis unsecured MSME loan, 50k to 5 lakhs unsecured MSME loan and 2L to 50L Secured MSME Loan (LAP).

## FY 2025–26

20 crore

## FY 2027–28

100 crore



# Thank You



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