



Arthmitra

ARTHMITRA

*Your trusted financial companion
for Bharat.*



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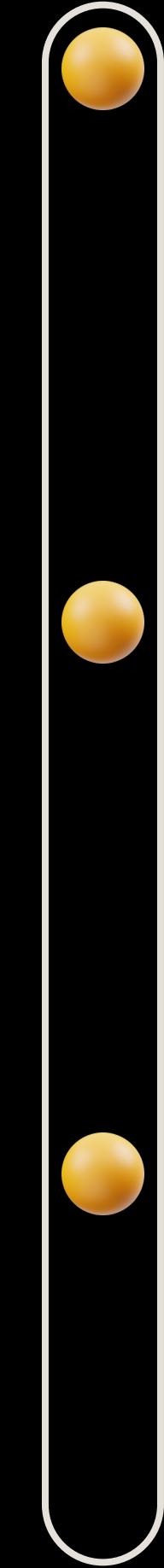
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EXECUTIVE SUMMARY

1. **The Problem:** Millions in Tier 2/3 India are excluded from digital finance due to trust, literacy, and credit history gaps.
- 2 .**The Solution:** ArthMitra: A multilingual app offering micro-loans, financial literacy, savings tips chatbot help.
3. **Our Edge:** Inclusive credit scoring from real-life data like UPI, bills, and gig income – no CIBIL needed.
4. **Go-to-Market:** Launching in Patna & Indore via agent network, vernacular video campaigns.
5. **Impact Potential:** Reach 1L users in Year 1 → ₹1.87 Cr SOM → scalable trust-led fintech for underserved Bharat.



WHAT'S STOPPING FINANCIAL PROGRESS



Invisible to Formal Credit Systems

Millions of informal and gig economy workers in Tier 2/3 cities have **no CIBIL** score or formal history. This leaves them locked out of traditional loans, despite having steady income and repayment potential.

Financial Illiteracy & Trust Deficit

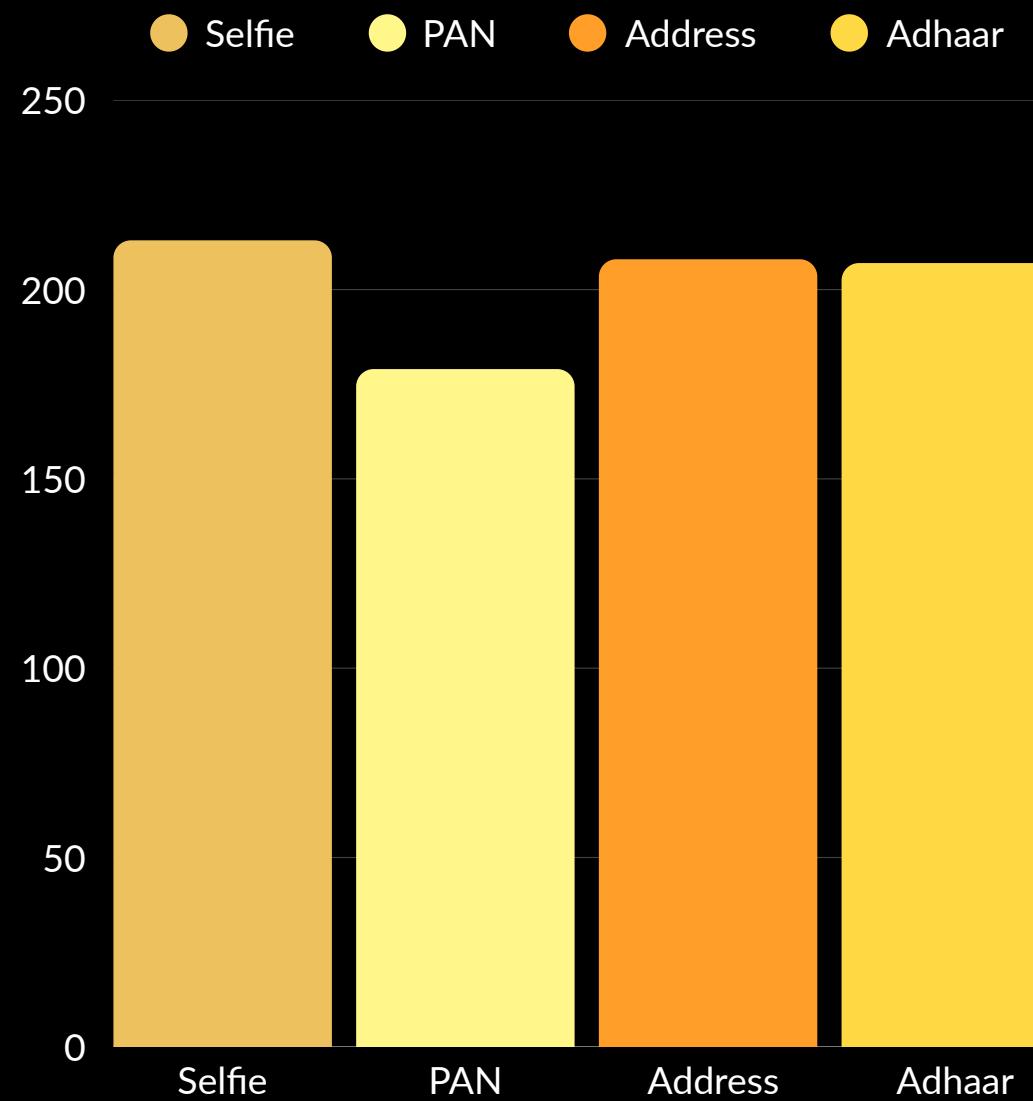
Low literacy and **fear of fraud** prevent users from trusting or understanding fintech apps. Even with high smartphone penetration, app usage remains low due to **confusing UX, documentation fear, and lack of guidance**.

Digitally Underserved, Cash-Heavy Behavior

Most financial tools are built for urban audiences. In smaller cities, users **prefer cash**, CoD, and local agents – leading to **low digital transaction volumes** and missed opportunities for savings, planning, or education.

MARKET AND USER RESEARCH

KYC Drop-Off Bar



Key Insights

- 77% of UPI users also shop online → they are digitally ready but underbanked
- High COD users = low trust in fintech
- Many have Aadhaar/Jan Dhan, but incomplete KYC
- Users drop off at Selfie/PAN stage → there is fear, friction
- Low literacy + local language needs = confusion, app abandonment

Who Are We Building For

Rani Devi, 45 – Unbanked Domestic Worker

Low literacy, no smartphone, Jan Dhan account
Needs: Agent support, cash-based saving options

Aarti Sharma, 25 Gig Worker

High literacy, active UPI user, rejected for loans
Needs: Emergency credit, budgeting tools

Ravi Kumar, 38 – Kirana Owner

Medium literacy, digital but prefers CoD
Needs: Working capital, simplified KYC

Emerging User Segments

Digitally Active but Credit Invisible

Cash-Reliant, Low Literacy

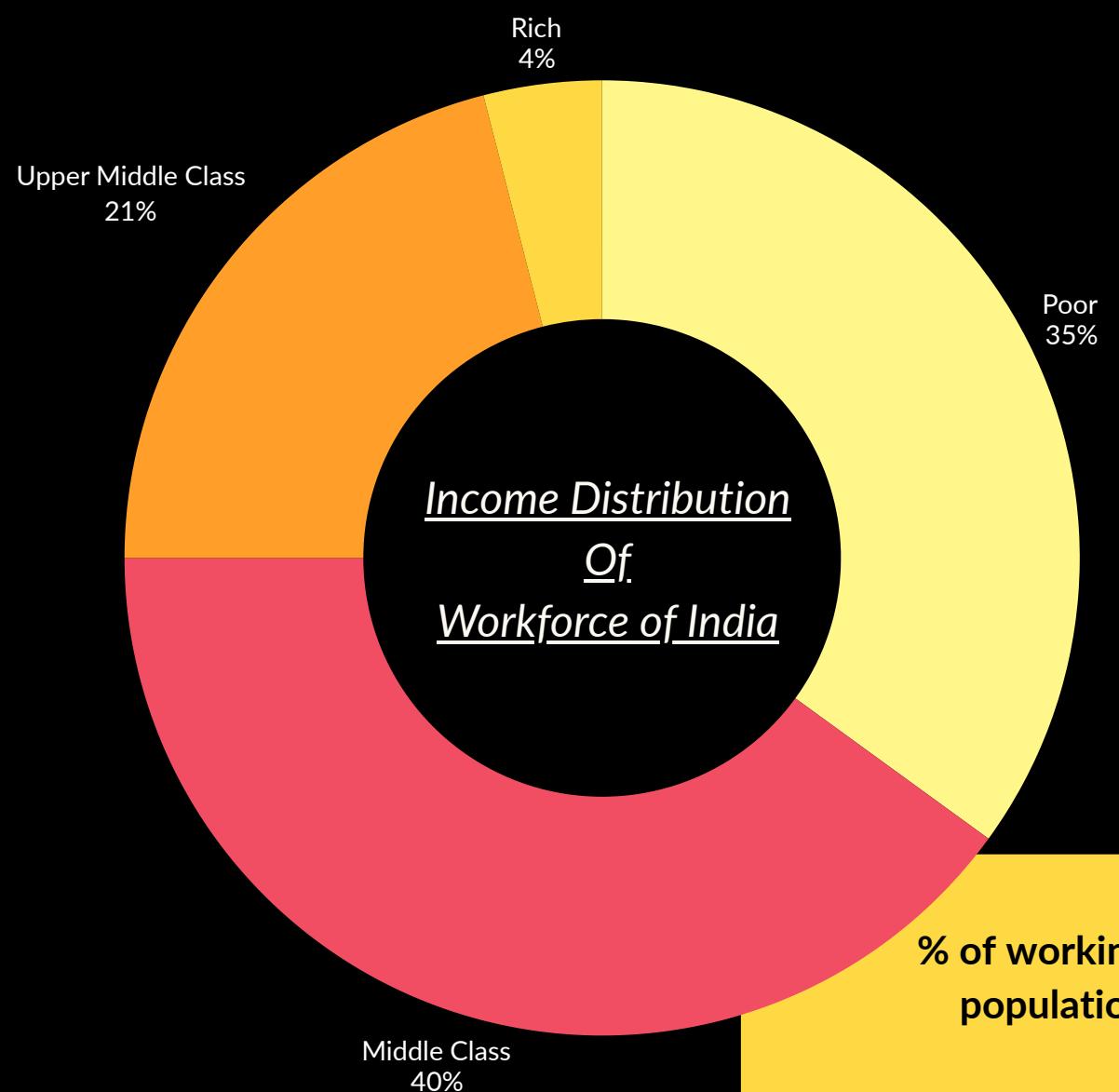
Low Risk, Low History Users

High UPI, gig income, no CIBIL

CoD heavy, low UPI, prefers human contact

Good repayment behavior but KYC incomplete

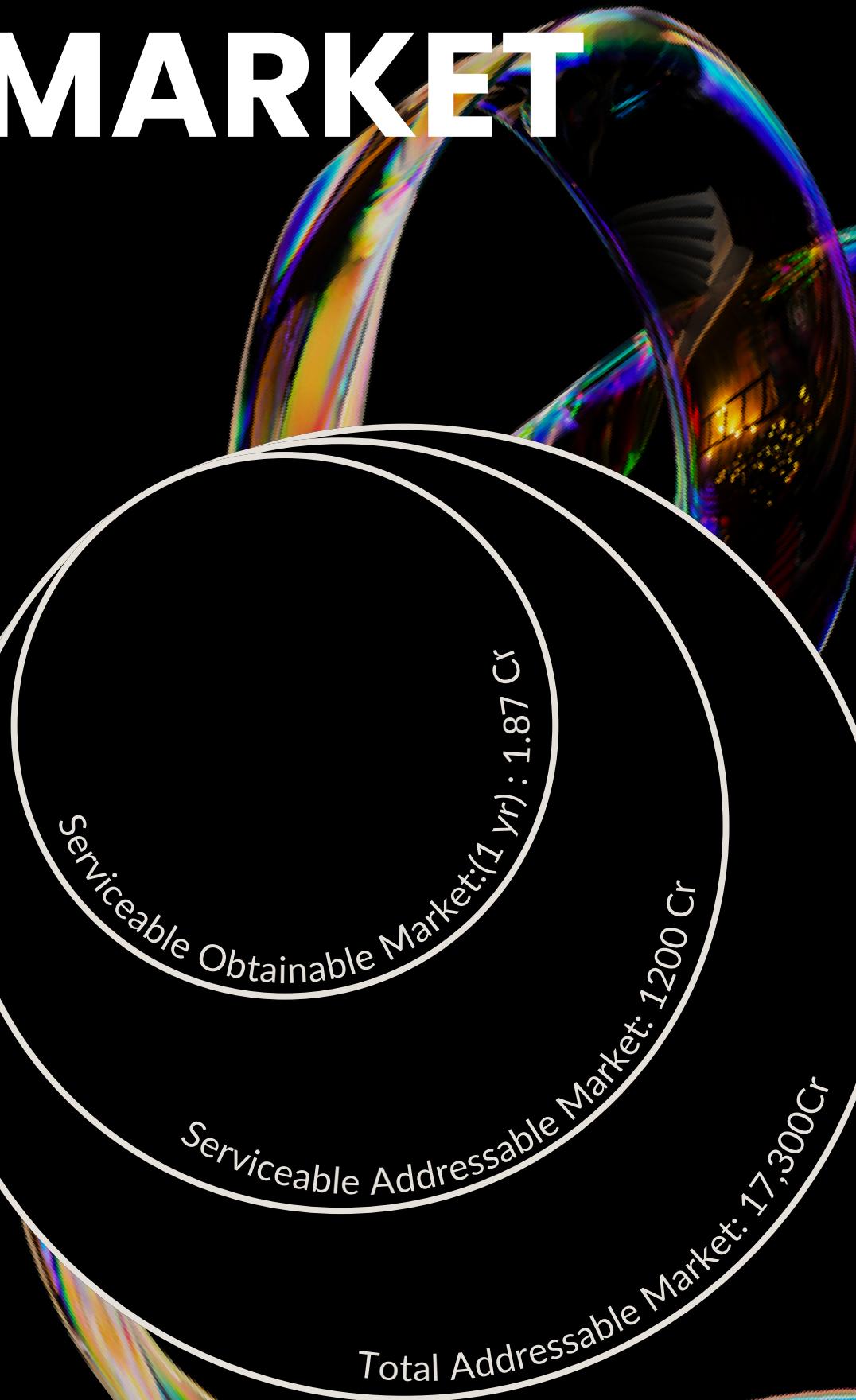
● Poor ● Middle Class ● Upper Middle Class ● Rich



In the population of India (146cr) of which around **80 Cr** is working class (age 16-55), generally these are the people that require any type of loans/savings, etc financial services.

	Would not use at all/ Minimal	Use to some extent	Main Target
% of working population	The rich(4%) and upper middle class - (21%)	The poor -(35%)	Middle Class and Lower middle class (40%)
Population Size	$3.2+16.6=20 \text{ Cr}$	28 Cr	32 Cr
Frequency/Features they will use	N.A.	Loans+ Free Content	Loans/Savings Guidance/Educational Content (Subscription)
Total Consumption/revenue created	----	$129*28 \text{ Cr}$	$(299+129)*32 \text{ Cr}$

SIZE OF MARKET



OUR INNOVATIVE SOLUTIONS



Kirana-Powered Trusted Onboarding

Use local Kirana stores as trusted agents for digital onboarding. Each store shares referral QR codes and earns rewards based on user actions(installs, product usage, etc.)

Builds grassroots trust, bridges digital gaps, and brings fintech to users' everyday environment.



Laxmi Bot - Vernacular AI for Finance

Our in-app AI assistant helps users:

- Navigate loans, savings, and UPI features
- Understand financial concepts in regional languages (voice/text)
- Receive personalized suggestions and FAQs

A 24/7 digital companion designed for low-literacy users to access financial tools confidently.



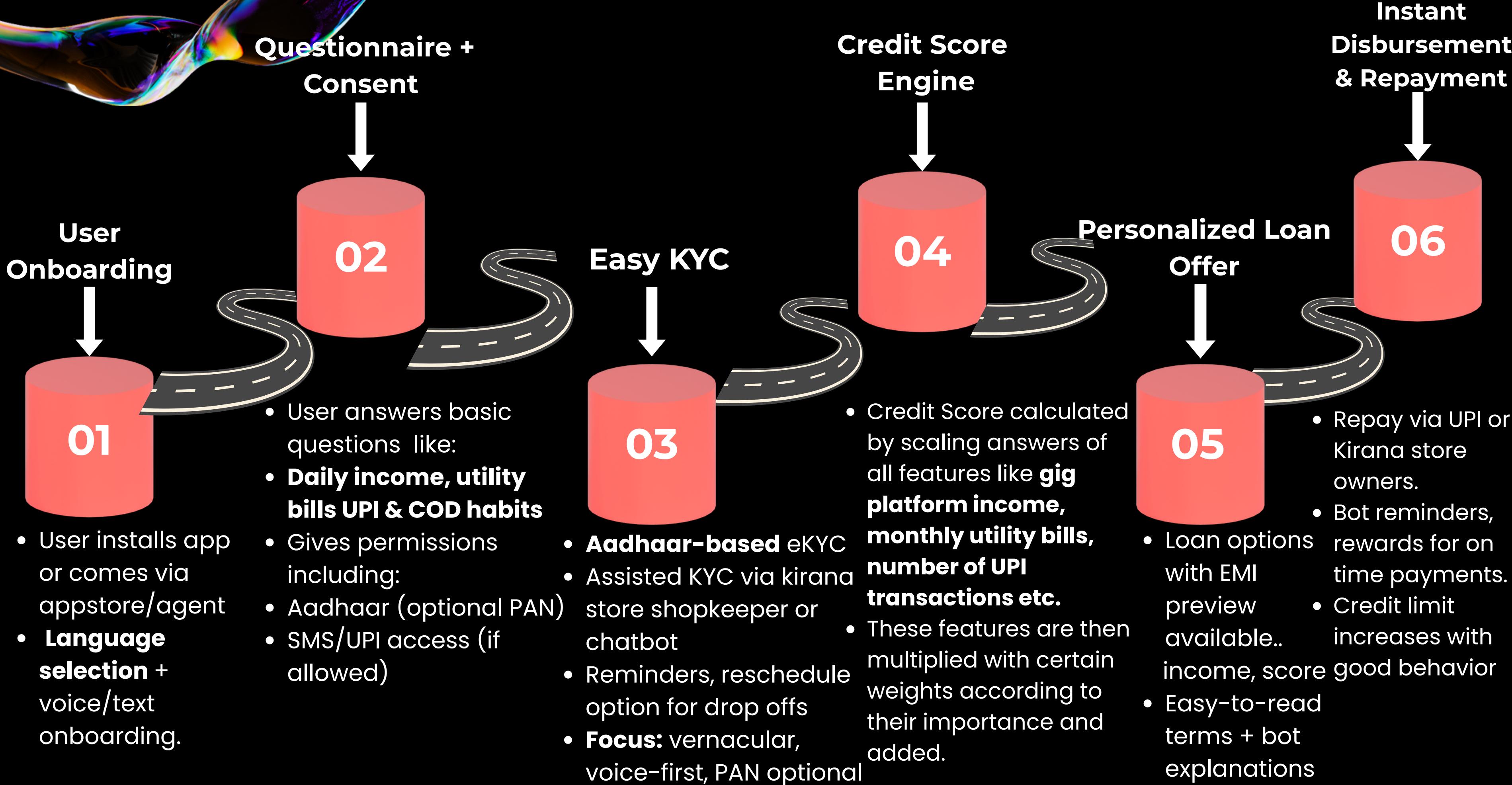
Holistic Financial Enablement Engine

We combine:

- Bite-sized videos and quizzes on financial literacy
- Guidance on government schemes and benefits
- A behavior-based credit score to offer inclusive micro-loans

A complete ecosystem that educates, supports, and unlocks credit – without needing a formal credit history.

Our Loan Journey: From Discovery to Disbursement



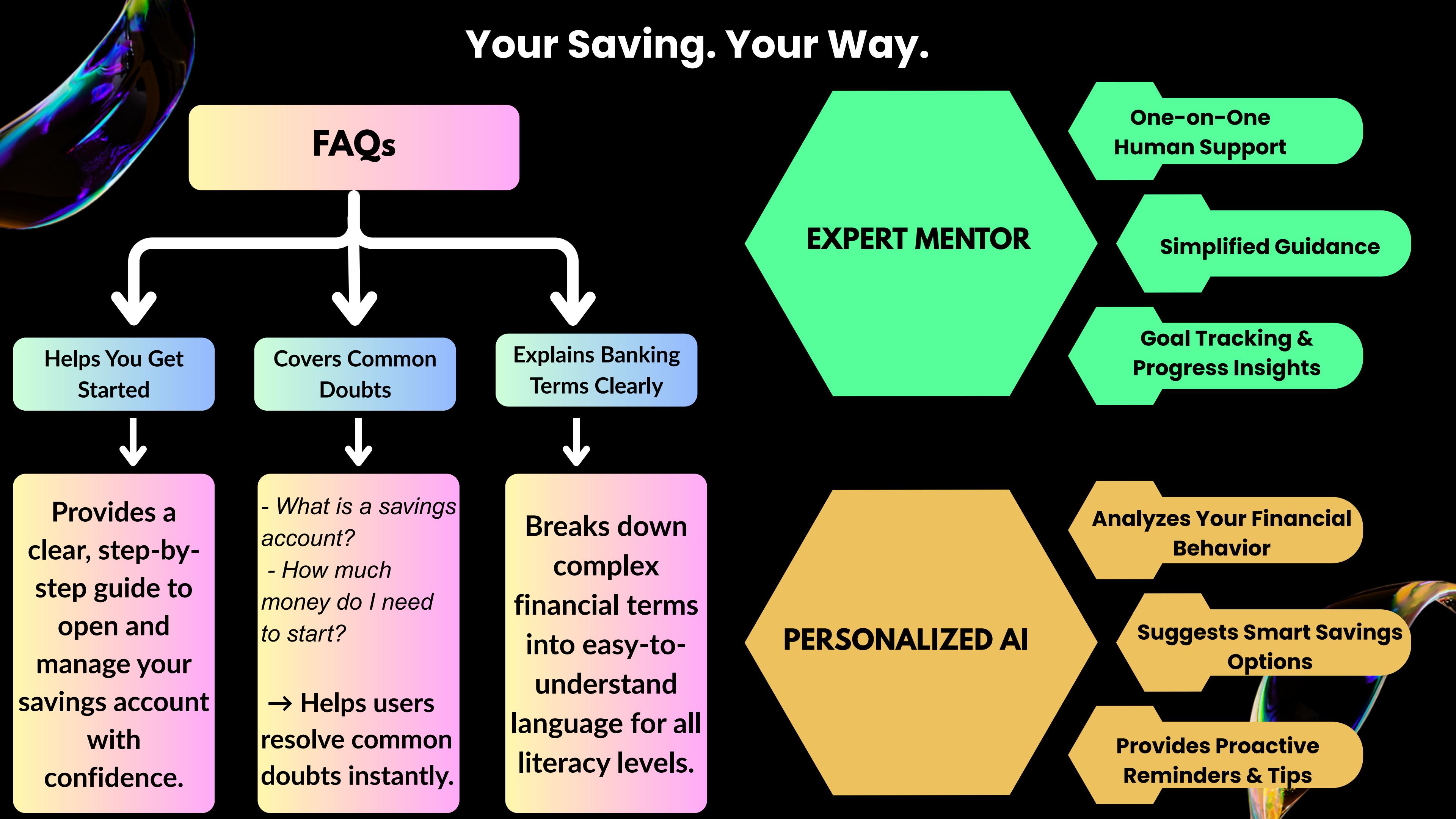
CREDIT SCORE CALCULATION

- We will calculate an alternative score to CIBIL score using the formula:
- **credit_score** =
$$(0.25 * \text{scaled}(\text{gig_platform_income}) + 0.20 * \text{scaled}(\text{monthly_utility_bill}) + 0.15 * \text{scaled}(\text{UPI_txn_count}) + 0.10 * \text{scaled}(\text{wallet_balance_avg}) + 0.10 * \text{scaled}(\text{mobile_recharge_amt_avg}) + 0.10 * \text{scaled}(\text{ecommerce_txn_count}) + 0.10 * (1 - \text{scaled}(\text{cash_on_delivery_pct}))$$
Inverse

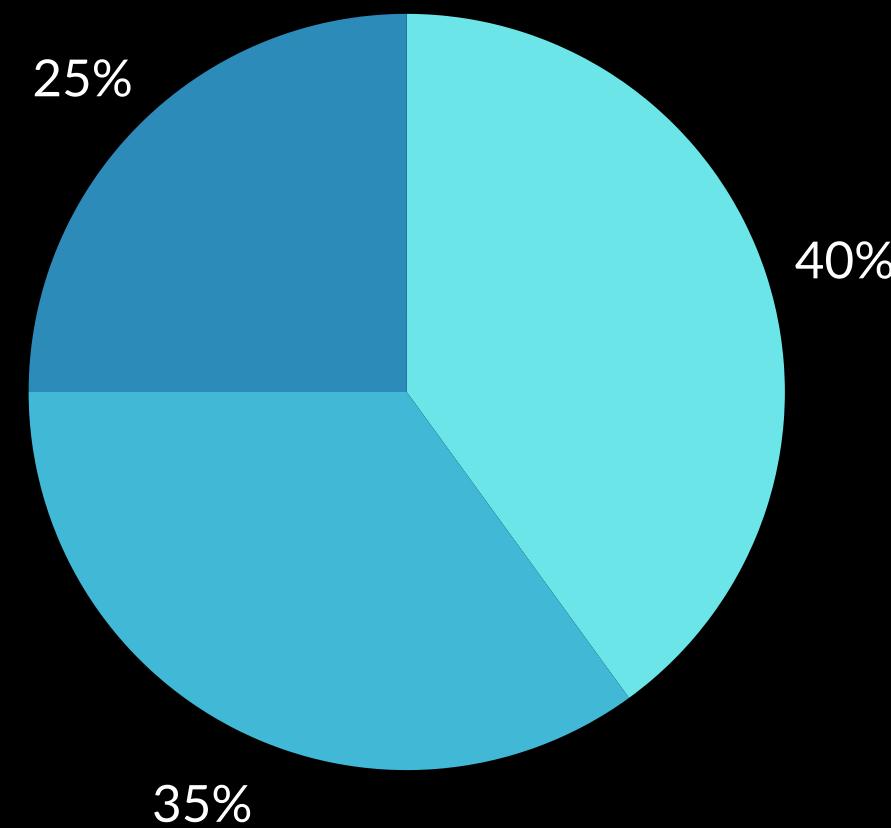
INSIGHTS BASED ON ANSWERS

SEGMENT TYPE	INSIGHT
• High COD%, Low UPI	• Trust issue with digital finance
• High utility bill, low income	• Credit-worthy but underserved
• High gig income, no CIBIL	• Invisible to traditional banks
• High SCORE+Low engagement	• Potential champions
• Low wallet balance, low SCORE	• Financially vulnerable

Your Saving. Your Way.



Why Financial Guidance Matters?



don't know about govt schemes

find apps hard to understand

never had formal financial education

What We Offer:

Know Your Scheme

We offer relevant government schemes based on the user's profile — income, gender, occupation, and location — all explained in their own language.

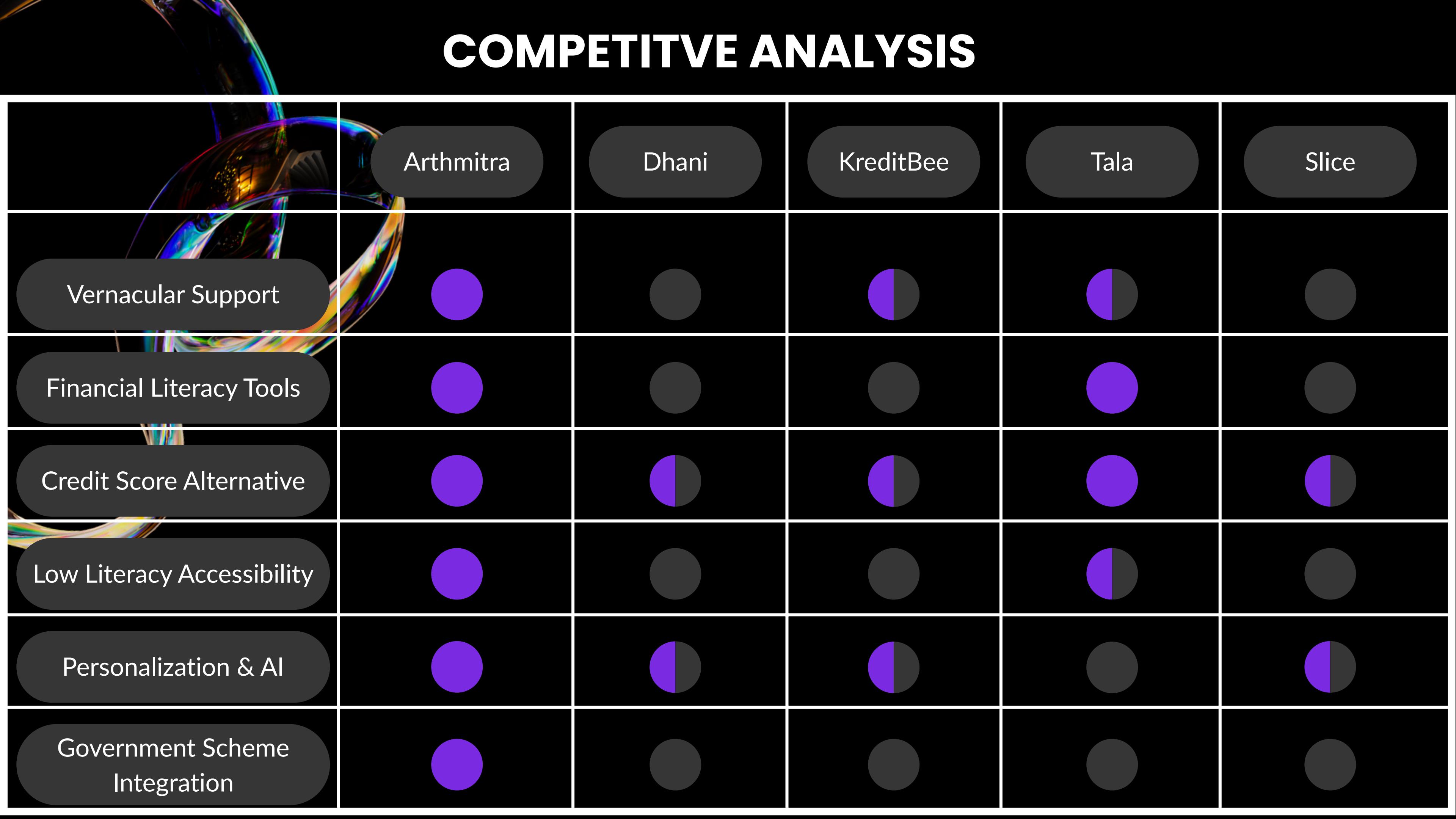
- **Personalized**
- **Local language voice guidance**
- **Step-by-step application help**

Educational Videos

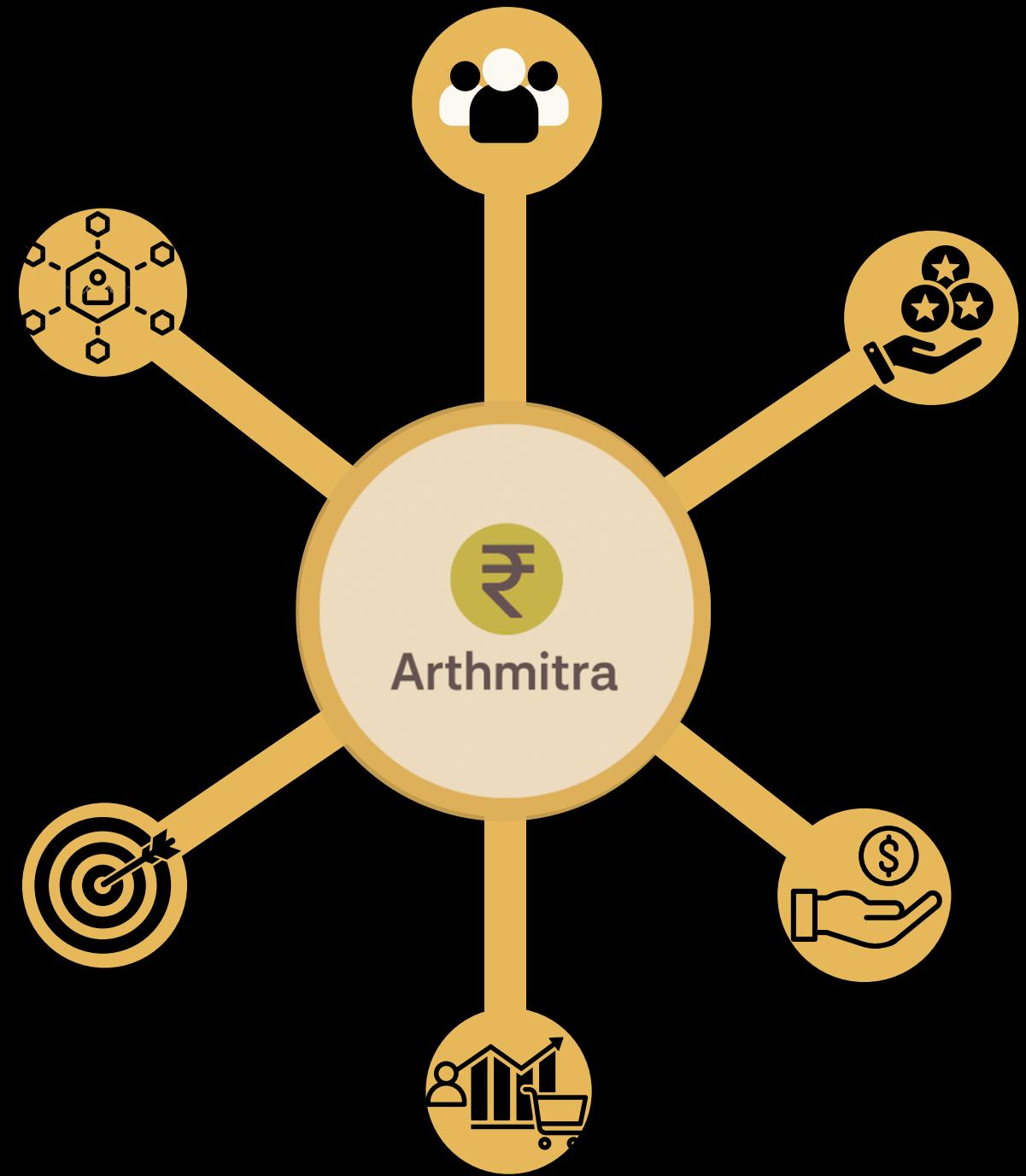
Bite-sized videos that explain saving, credit, insurance and more – in the user's language, with voice and subtitles.

- **Easy to understand**
- **Regional languages & voiceovers**
- **Designed for first-time learners**

COMPETITIVE ANALYSIS



GO-TO-MARKET STRATEGY



TARGET CUSTOMERS

- Residents of Tier 2 & 3 cities
- Cash-preferred users unfamiliar with digital finance
- Kirana store customers, homemakers, small business owners

CORE FEATURES

- AI Laxmi BOT for financial guidance
- Govt Scheme Info simplified for all
- Budget & Savings Planner
- Mentorship + Video Learning

DISTRIBUTION CHANNELS

- QR Codes via Kirana Store Partnerships
- WhatsApp/Phone onboarding with local language support
- Local influencers & community

CUSTOMER ACQUISITION

- Incentives for shopkeepers who onboard new users
- Video explainers in regional languages
- Referral rewards for users

GO-TO-MARKET STRATEGY

Continued.....

LAUNCH PHASES

- Pilot Launch: 2–3 test cities with known user clusters
- Onboarding Drive: QR campaign via kirana stores
- Awareness Boost: Community outreach, WhatsApp videos
- Scale Up: Expand to 20+ cities, integrate UPI-lite

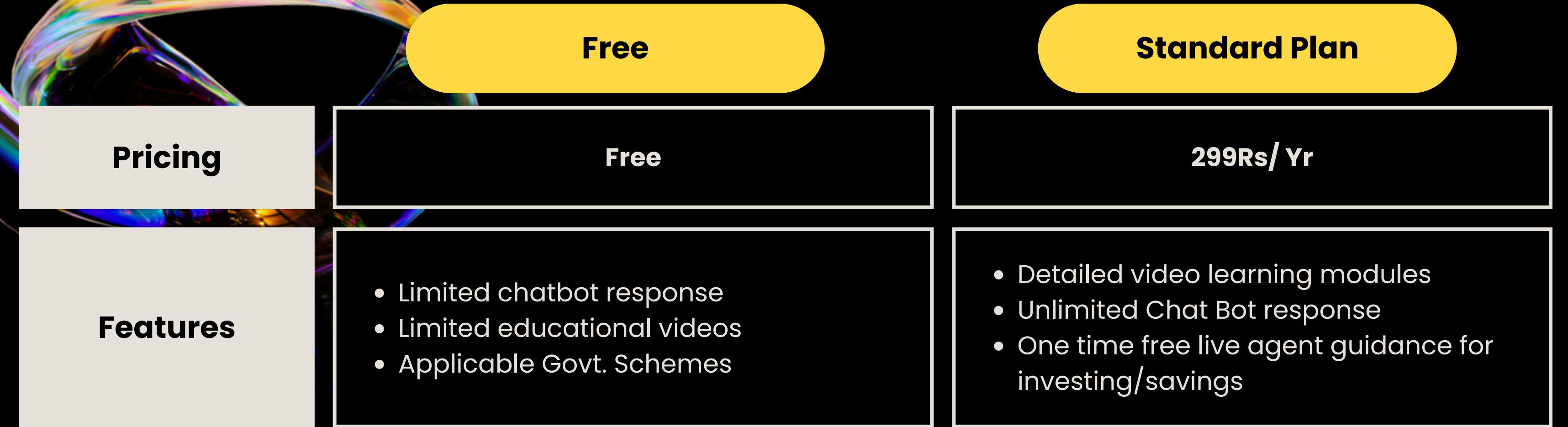
DETAILED ANALYSIS

- We will first launch this app in Patna and Indore to collect data of for our own way of calculating CIBIL score and gaining the trust of NBFC's. Moreover Patna and Indore have high % of phones and literacy rates
- We first decided to launch this app by our own fundings to lend people but it requires RBI's licensing. If we will not be able to in cooperate this then we will go for Co-lending which is a model where a fintech/startup partners with a bank or NBFC to jointly disburse a loan to a borrower.
- Both parties share the loan amount, risk, and reward — but the fintech typically handles the customer journey, while the NBFC or bank brings in regulated capital.

KEY KPI'S

- Number of users via QR onboardings
- % of users accessing Laxmi BOT weekly
- Govt scheme page views / time spent
- Budget/saving plan completions

REVENUE MODEL



Other Revenue sources
:-

MICRO-CREDITS

LIVE AGENT GUIDANCE---- 50RS/HR

Micro-Loan revenue
Average Loan size : Rs: 4000
Avg Interest Rate : 18% (depends on credit score)
Avg Loan per year :1.2
Revenue Share =20%
Money Earned per user : 129.6/yr

CALCULATIONS

Considering a Modest conversion rate in fintech community
as 4%

Blended AOV : 12 Rs/yr (ONLY PLATFORM FEES)

CONCLUSION

- India's next wave of financial inclusion won't be led by products designed for the top 10% — it will be powered by tools that speak the language, understand the context, and meet the needs of the remaining 90%.
- Our platform bridges the gap where traditional fintech stops — offering vernacular-first access, AI-driven guidance, financial education, and a new, inclusive creditworthiness model.
- With deep personalization, low-literacy accessibility, and integration of government support schemes, we are building not just a product, but a financial ally for the underserved.
- **We're not just offering financial services. We're building financial confidence.**

KNOW OUR TEAM



PAAVNI KHATTRI



ABHINAV ARORA



PARSHV SHAH



LAKSH GUPTA



ArthMitra

THANK YOU

for your time and attention

