

Bhavan.ai

REAL ESTATE OPERATING SYSTEM: OWN → LIVE → MANAGE → EXIT.

ENABLES 2–5 PEOPLE TO LEGALLY CO-OWN A HOME TOGETHER THROUGH AN SPV,
TURNING RENT INTO WEALTH STARTING FOR MILLIONS OF YOUNG INDIANS.

Problem

1

- 15M+ young professionals pay ₹8–12K rent monthly, losing ₹20–25 lakh over a decade with zero asset creation.

2

- Down payments are unaffordable.

3

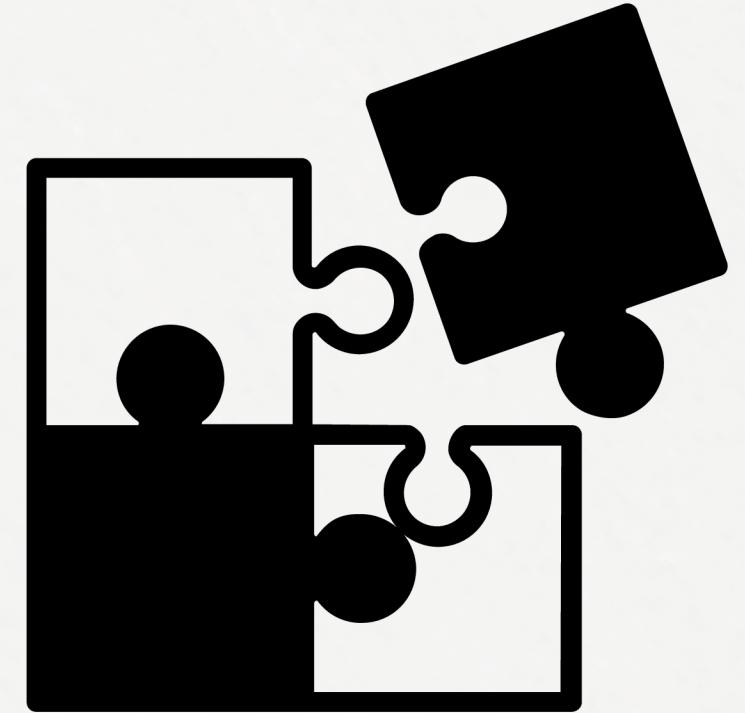
- Co-living is rental-only; no path to ownership.

Early Validation

Before building anything, I created manual forms and spoke to 16 co-living renters near a Mumbai office hub.

What They Said?

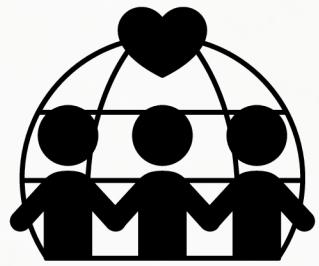
- “I give money in rent and get nothing back.”
- “I can’t afford to buy a home anytime soon.”
- “I work 5 days a month just to pay rent.”



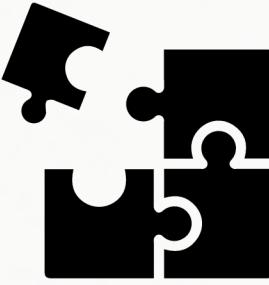
**Result : 5 out of 16 signed up manually to co-own
— with no product.**

Solution

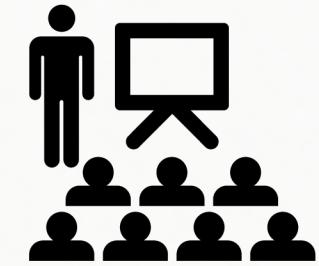
SPV-based residential co-ownership for 2–5 people.



User KYC, CKYC &
Eligibility



Digital SPV creation



Exit anytime via
marketplace

Why Now?

- Sharing homes is already normalized (co-living boom).
- Rents up 25–40% since 2022; salaries flat — perfect pressure for ownership alternatives.
- Fintech rails (KYC, eNACH, salary-linked credit, escrow) make SPV co-ownership executable for the first time.
- Government tailwinds: PMAY, Housing for All, RE digitalization.



Huge Market Opportunity & Size

India currently has **1.5 million people living in co-living/shared rentals**, a high-intent audience already accustomed to living in groups of 2–5.

TAM

\$4.3B/YR

1.5M currently living in
co-living rentals.

SAM

\$1.5B/YR

525k renters
Financially qualified
who can co-own.

SOM

\$250M assets

7,875 users → 2,600
homes Realistic 3 year
capture based on 37.5%
manual conversion.

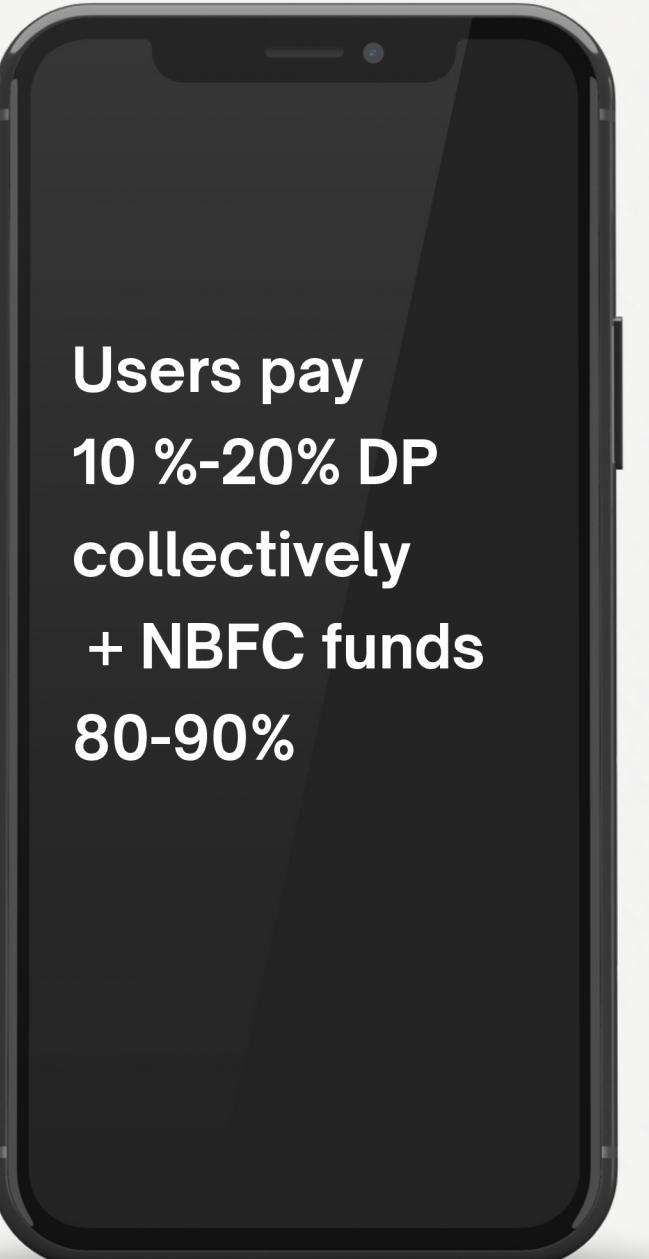
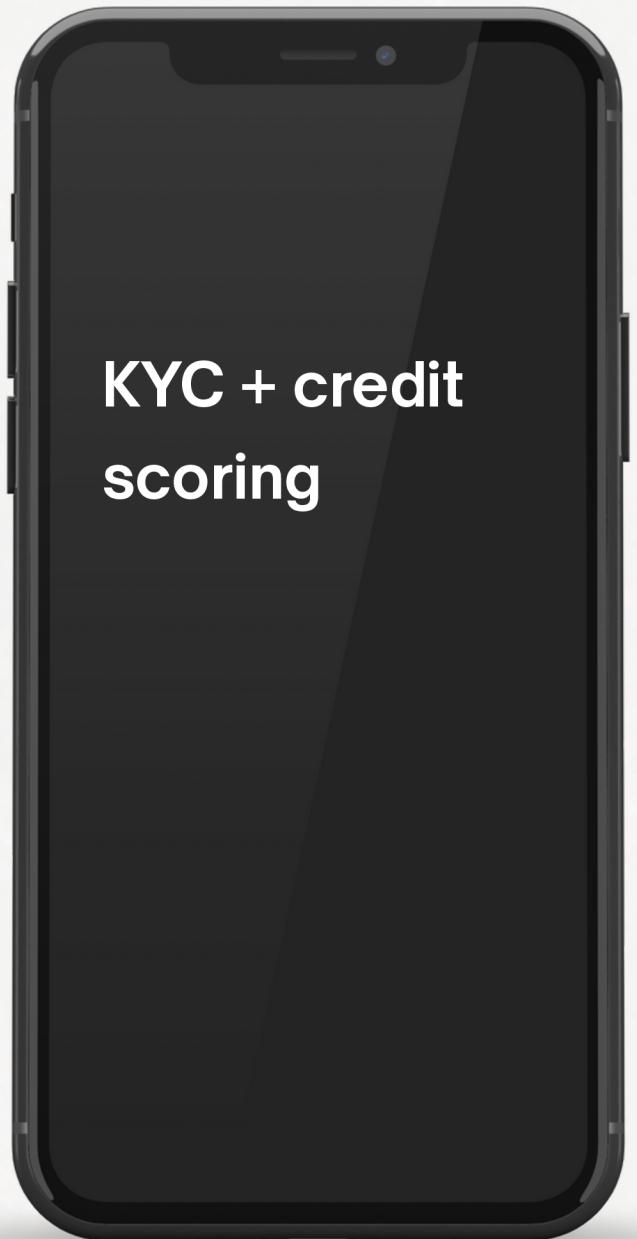
Competitive Advantage

CoOwn is the only platform enabling 2–5 people to both live in and co-own a home through a compliant SPV — the foundation of India's Real Estate OS.

Player Type	Ownership	Residential	Co-Living	Group Size	Target
Co-Living Startups	✗	✓	✓	1–4	Renters
Fractional Platforms	✓	⚠ Limited	✗	50–100	Investors
CoOwn (You)	✓	✓	● Optional	2–5	People who live in Co-Living/ Shared

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How it works?



Business Model

We offer flexible, scalable services for businesses of all sizes.

Sales & Distribution:

- Direct targeting of co-living users
- NBFC + broker + developer partnerships
- Referral-based user acquisition
- Corporate housing partnerships

Early Revenue:

- 10% platform fee per property
(Includes SPV creation, Broker, Legal fees)
- Secondary market trading fee

Future Revenue:

- User Registration Fee
- SPV management fee
- Broker Registration Fee
- Lawyer Registration Fee
- Marketplace fee: 1-3%
- Penalty (Default) Fee: 5%-10%

Roadmap: 6 MONTHS (City Mumbai)

Phase 1 (0-1 Months)

- Build MVP along with, LSP compliance under NBFC partner & Data privacy & security policies.
- Partner with CA, Lawyers & Brokers Firms.

Phase 3 (0-3 Month)

- Achieve PMF.
- Close 5 deals / 50 user.
- CAC: To Be achieved.

Phase 2 (0-2 Months)

- Hire Team for Content making, & PR.
- Speak to user, receive feedback and iterate.

Phase 4 (0-6 Month)

- Close Seed Round.
- Close 1000 users / 150 Home deals



Mohammad Emran

Co-Founder & CEO



Puneet Gupta

Co-Founder & CTO

- Business professional with 12+ years across operations, sales, business development, and marketing
- Built and led 3 startups, giving hands-on experience in scaling teams, processes, and revenue
- Skilled in problem-solving, creating new growth channels, and building long-term client relationships

- Senior Engineering Manager with 10+ years of experience building and scaling cloud-based, customer-centric products
- Led and managed engineering teams of 17+ at Booking.com
- Strong expertise in backend development (Java, Scala, distributed systems)

Thank You!

Mohammad Emran
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