

LoanLynk

Faster, Better Loans

LoanLynk empowers informed decision-making by streamlining the loan application process through a comprehensive platform providing clear comparisons of loan options from banks and NBFCs, personalized guidance using GenAI, negotiable lending terms, and transparency in terms and costs, thereby eliminating hidden fees.



LoanLynk.in



[LoanLynk](#)



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Meet the Team



Dev Mann

Chief Executive Officer

- Financial Analysis
- Marketing and Sales Strategy
- Business Development
- Leadership and Vision



Aman Ranjan

Chief Technology Officer

- Machine Learning and AI
- Backend Development
- Data Management
- System Architecture



Asmit V

Chief Operations Officer

- Operations Management
- Customer Support
- Compliance and Legal Knowledge
- Supply Chain Management



Shreshtha K

Chief Design Officer

- UI/UX Design
- Web Development
- Visual Branding
- Product Design

The Customer Problem

- **Limited Access to Transparent Loan Options** - Customers struggle to find clear, honest information about loan terms, hidden fees, and interest rates, thereby finding themselves vulnerable to upselling by their relationship managers, which results in them not getting the best loan offer out there.
- **Lengthy and Complex Application Processes** - Applying for a loan is often time-consuming, involving extensive paperwork and long approval times. Customers desire a streamlined, digital application experience that fits into their busy lives.
- **Inconsistent Loan Approval Criteria** - Many potential borrowers face rejection due to rigid criteria and a lack of personalized assessment. Customers seek fair, flexible options that cater to their unique financial situations.
- **Limited Post-Loan Management Tools** - Customers often lack effective tools to track, manage, and repay loans. This leads to missed payments, increased debt, and a poor customer experience.
- **Lack of Support and Engagement Post-Loan** - Traditional lenders rarely engage customers after loan approval, leaving them without support for future needs. Customers want a relationship-driven experience with loyalty incentives, support, and access to additional financial products without the hassle of unnecessary sales calls from the lending entities' employees.

LoanLynk addresses these pain points by providing a transparent, efficient, and customer-centric loan experience from application to post-loan management.



Product Overview

CORE FEATURES

- **Loan Comparison Tool** : Users can input financial details to receive tailored loan options with clear rates, fees, and terms comparisons.
- **AI-Driven Recommendations** : An AI chatbot guides users through loan selection, answering questions and offering personalized suggestions.
- **Streamlined Application Process** : A user-friendly online form integrates with banks to pre-fill information where possible.
- **Transparent Cost Breakdown** : Clear displays of all costs, including interest rates and fees.
- **Negotiable Terms Interface** : A messaging system to see which lenders offer negotiable terms and initiate discussions.
- **Basic Customer Support** : Access to chat or email support for assistance with questions or issues.



ADDITIONAL COMPONENTS

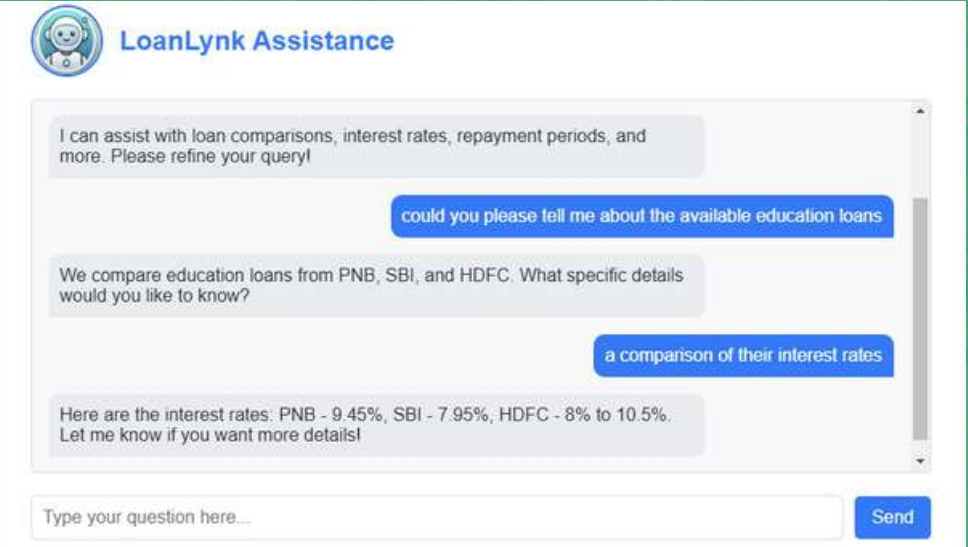
- **User Feedback Mechanism** : Users can leave reviews and ratings for lenders and loan products, providing insights into satisfaction and helping others make informed decisions.
- **Educational Resources** : A library of articles, videos, and infographics on loan terms, types, and the borrowing process.
- **Community Forum** : A space for users to ask questions, share experiences, and offer peer support on loans and financial decisions.
- **Incentives and Rewards Program** : Users can earn rewards for referring friends and receive discounts or better terms for completing multiple loans.

Minimum Viable Product

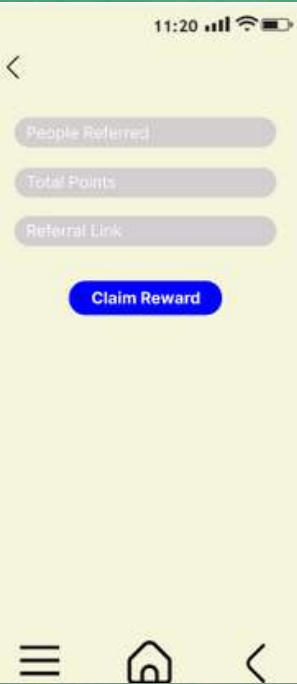
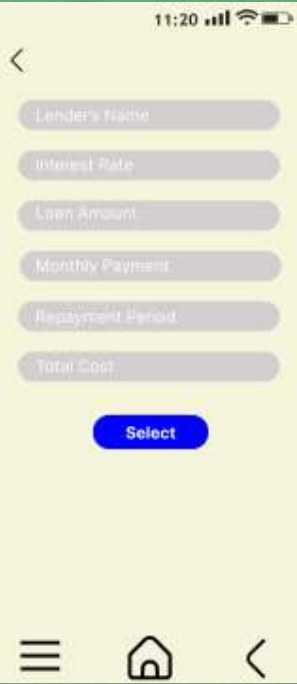
Website: LoanLynk.in



Compare Education Loans			
Review and compare the best education loan options from top banks.			
Features	PNB Pratibha Education Loan	SBI Scholar Loan	HDFC Education Loan
Loan Amount	Up to ₹15 Lakhs	Up to ₹20 Lakhs	₹2 to ₹25 Lakhs
Interest Rate	9.45%	7.95% (Floating)	8% - 10.5%
Repayment Period	10 years	10 years	7 years
Processing Fee	Nil	Nil	Zero Processing Fees
Collateral	Not Required	Not Required	Optional (FD or Property)
Prepayment Charges	None	None	None
Moratorium Period	Available	Available	Available with Terms
Tax Benefits	Yes	Section 80E Exemptions	Yes
Eligibility	Admission Letter	Admission Letter	Admi Letter



Figma: [App Prototype](#)



Business Model

Revenue Models

- Platform fee: Rs100 charged per loan (varies on loan amount).
- Rate: 0.5% for **education loans**, 1% for **personal loans**.

Key Customer Segments

- Individuals seeking personal loans.
- People looking to buy a vehicle.
- Students and young professionals.

Value Propositions

- Loan comparison & clarity.
- **Streamlined** application process
- **AI** driven personalization.
- Loan management **dashboard**.

Operational Strategy

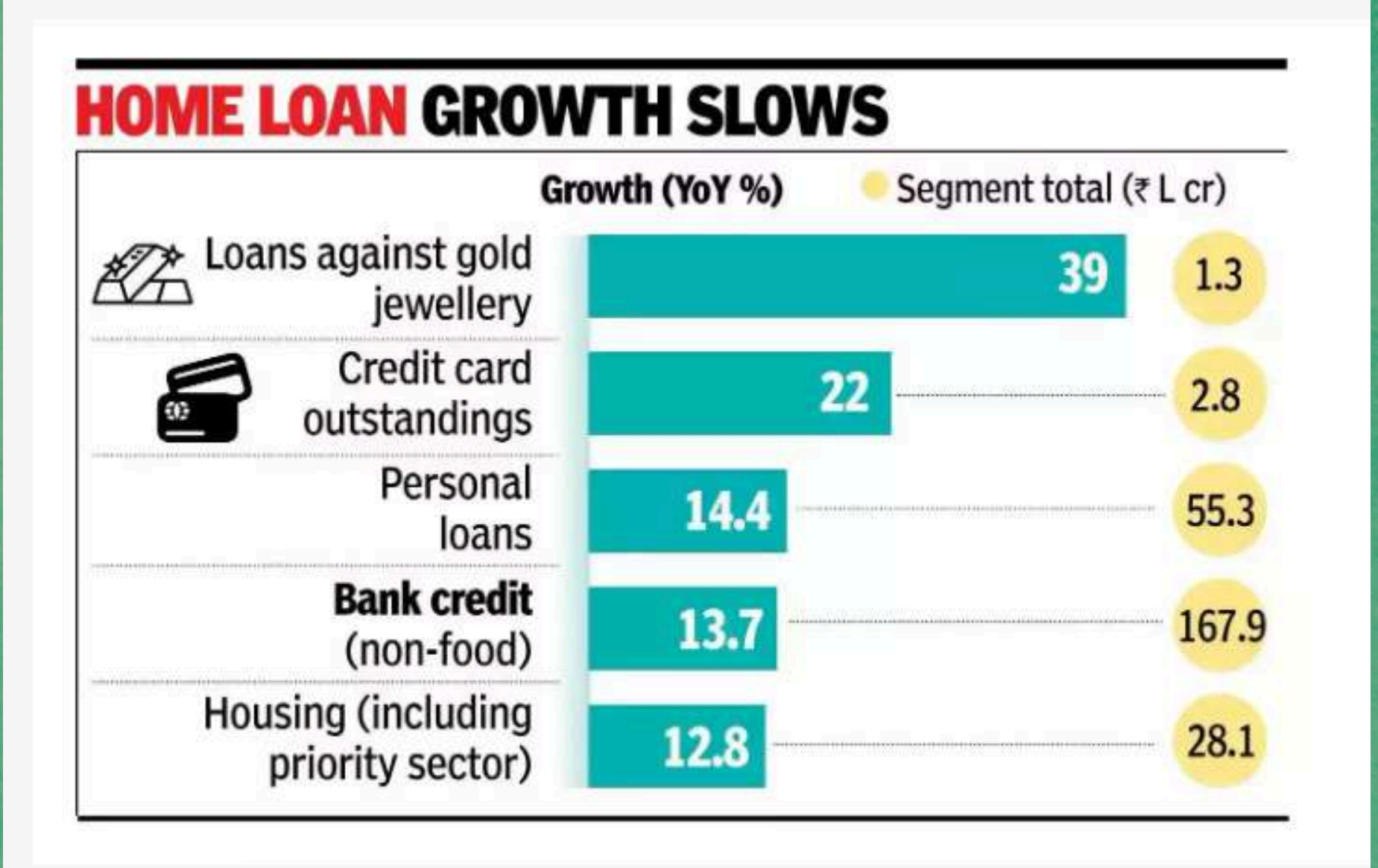
- Partnerships with **banks** and other **financial institutions**.
- Tech integration.
- Dedicated customer support.

Cost Structure

- Human resources : Salaries and team expansion.
- **Technology** and **Infrastructure**: Development, maintenance and upgrades.
- **Marketing** and **acquisition**.

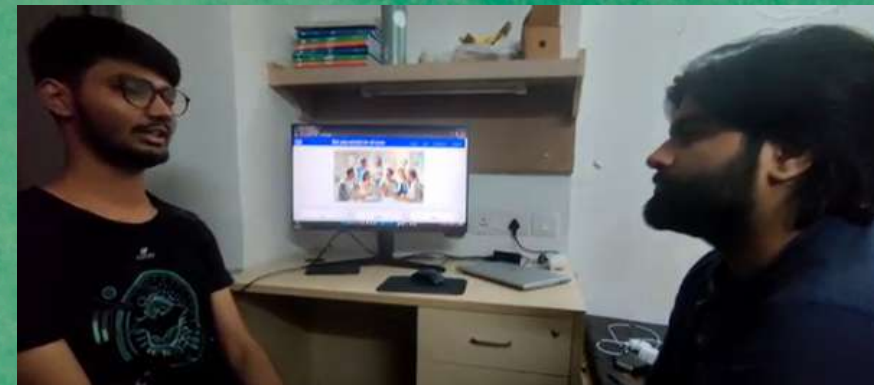
Size of market opportunity

Market Metric	Description	Estimated Value
Total Addressable Market (TAM)	The total market size if LoanLynk achieves a 100% share in all segments.	₹42,350 crore
Serviceable Available Market (SAM)	The portion of TAM focused on digital loan seekers in key segments (personal).	₹13,825 crore
Serviceable Obtainable Market (SOM)	The realistic market share LoanLynk could capture within 3-5 years, targeting 0.1%-0.2% of SAM.	₹14 - ₹28 crore



Current Traction

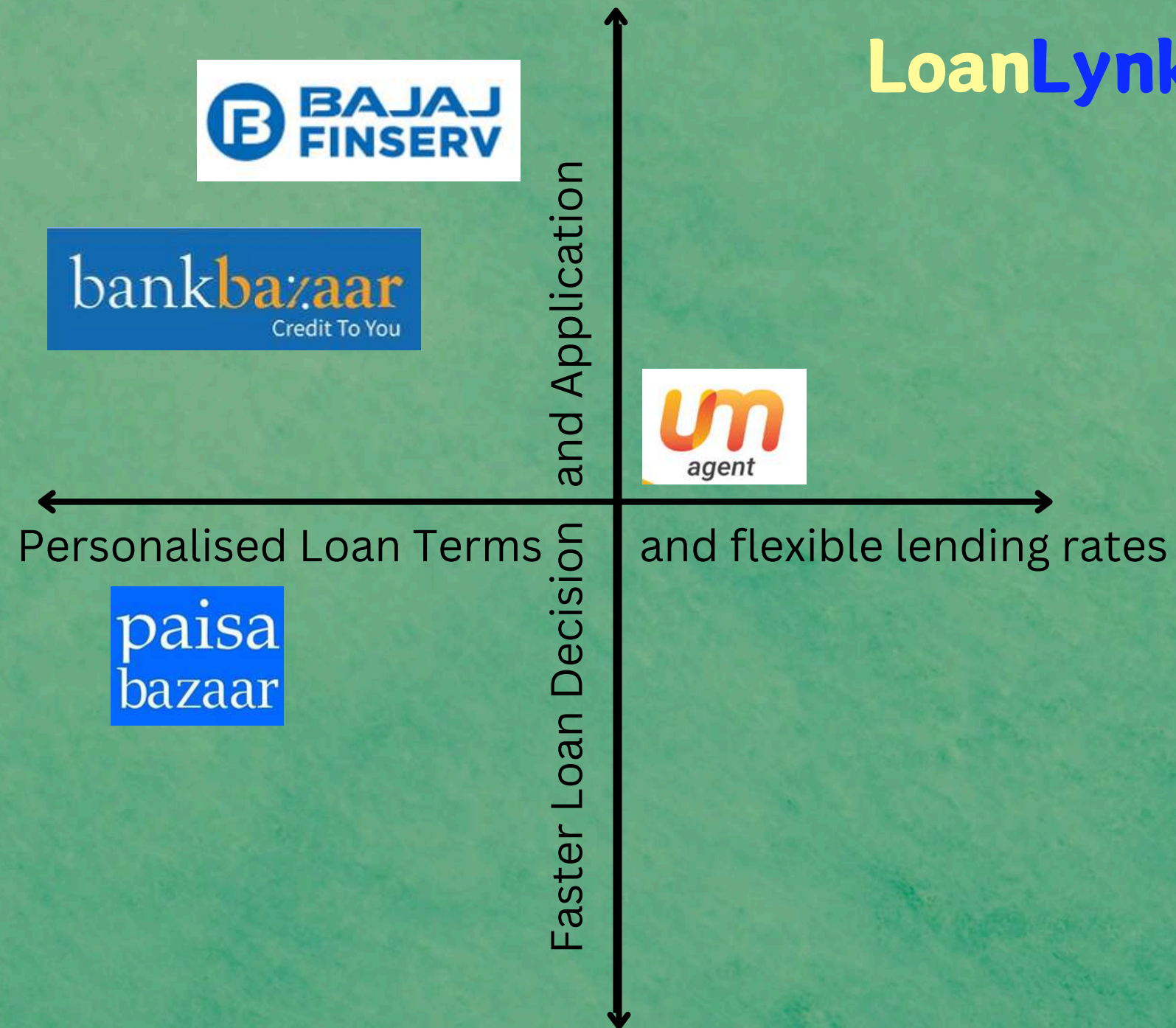
- **Development Phase Completed** - The fully functional website is live, offering comprehensive loan comparison and management tools.
- **Operational Phase Initiated** - Onboarding customers and banking partners with early success.
- **Market Validation Achieved** - Positive feedback from initial users and partners validating the platform's usability and value proposition.
- **Scaling in Progress** - Focused on expanding customer base, onboarding more banking institutions, and refining features for a seamless experience.



MVP Testing and Market Validation



Competitive Analysis



Sweet Spot

- **Personalization:** Loanlynk has an advantage due to AI-based personalization and negotiable lending terms.
- **Transparency:** LoanLynk is more transparent in showing loan terms and costs.
- **Better UI:** Loanlynk provides an overall better hands-on experience due to its AI integration.

Financial Projections

Average Price	₹ 1,236	₹ 1,433	₹ 1,217	₹ 1,027	₹ 879
Bottom Up Projections					
	Year 1	Year 2	Year 3	Year 4	Year 5
Number of Customers	6600	27000	53700	105150	206925
Units per Customer	1	1	1	1	1
Total Units Sold	6,600	27,000	53,700	105,150	206,925
Revenues	₹ 8,159,976	₹ 38,699,910	₹ 65,370,084	₹ 108,015,338	₹ 181,942,945
Top Down Projections					
Market Size (in Number of Units)	84,000,000	105,000,000	131,250,000	164,062,500	205,078,116
Market Share (%)	0.01	0.03	0.05	0.08	0.12
Total Units Sold	8,400	31,500	65,625	131,250	246,094
Revenues	₹ 10,385,424	₹ 45,149,895	₹ 79,886,625	₹ 134,826,561	₹ 216,382,841
Check:	Good	Good	Good	Good	Good

Revenue Projection

	Year 1	Year 2	Year 3	Year 4	Year 5	% of sales
Total Units Sold	6,600	27,000	53,700	105,150	206,925	
Average Unit Price	₹ 1,236	₹ 1,433	₹ 1,217	₹ 1,027	₹ 879	
Revenues	₹ 8,159,976	₹ 38,699,910	₹ 65,370,084	₹ 108,015,338	₹ 181,942,945	
Cost of Goods Sold (per Unit)	₹ 2,784	₹ 857	₹ 578	₹ 537	₹ 301	
Gross Profit	-₹ 10,213,170	₹ 15,569,820	₹ 34,335,243	₹ 51,568,715	₹ 119,668,866	66%
Operating Expenses:						
Research and Development	₹ 0	₹ 4,800,000	₹ 14,520,000	₹ 15,972,000	₹ 17,569,200	10%
Selling, General & Administrative Expense	₹ 2,039,994	₹ 11,609,973	₹ 16,342,521	₹ 21,603,068	₹ 36,388,589	20%
Non-Recurring Operating Expenses	₹ 652,798	₹ 1,934,996	₹ 0	₹ 0	₹ 0	0%
Other						0%
EBITDA	-₹ 12,905,962	-₹ 2,775,149	₹ 3,472,722	₹ 13,993,647	₹ 65,711,077	36%
Depreciation and Amortization	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	0%
Operating Profit (EBIT)	-₹ 12,905,962	-₹ 2,775,149	₹ 3,472,722	₹ 13,993,647	₹ 65,711,077	
Interest Expense	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	0%
Interest Income	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	0%
Net Profit (EBT)	-₹ 12,905,962	-₹ 2,775,149	₹ 3,472,722	₹ 13,993,647	₹ 65,711,077	
Income Tax	₹ 0	₹ 0	₹ 868,181	₹ 3,498,412	₹ 16,427,769	
Net Income	-₹ 12,905,962	-₹ 2,775,149	₹ 2,604,542	₹ 10,495,235	₹ 49,283,308	27%

P&L Statement

- The average price here is the **blended average revenue per loan** processed across the 3 business lines of personal, auto and education loans.
- LoanLynk achieves **profitability** from **Year 3 onwards**, with projected revenues growing from **₹3.87 crore** in **Year 2** to **₹18.18 crore** by **Year 5**, supported by a **sustainable cost structure** and **decreasing customer acquisition costs**.
- LoanLynk's **increasing net profit margin** is driven by **operational leverage**, where fixed costs are spread across a growing loan volume accompanied by a decreasing marketing expenditure from Year 3 onwards, reducing per-loan costs and boosting profitability.

Funding Needs, Use of Funds and Proposed Valuation

- We are seeking to raise a sum of **2 crore rupees** in exchange for a **7.5 per cent equity** in **LoanLynk**, thus **valuing** the company at **26.5 crore rupees**, which we came up with using a **DCF-model** based valuation.
- These funds would primarily be used in order to :
 - **Cover Early Losses:** Setup costs, operational expenses, and marketing in Years 1-2.
 - **Marketing & Customer Acquisition:** Digital ads, partnerships, and promotional campaigns (25%-30% of early revenues).
 - **R&D and Technology:** Investment in AI/ML research, platform upgrades, and data security.
 - **Contingency Buffer:** Financial stability for unplanned expenses.
- The proposed valuation encompasses our **scalability**, with loan volumes growing from **6600 in Year 1** to **206925 by Year 5** and projected profitability from Year 3 onwards through **operational leverage** and **increasing margins**.

Current Equity Structure

Role	Individual	Equity % (Initial)
Chief Executive Officer (CEO)	Dev Mann	25%
Chief Technology Officer (CTO)	Aman Ranjan	25%
Chief Operations Officer (COO)	Asmit V	25%
Chief Design Officer (CDO)	Shreshtha K	25%

Future Plans for Equity Funding Rounds

- Each founder's share will be **diluted proportionally** during future funding rounds to make room for investor equity.
- An **ESOP pool (Employee Stock Ownership Plan)** will be introduced as the company expands. This pool will be created by further dilution of each founder's share or by setting aside a portion of new equity during funding rounds, allowing us to **attract and retain top talent**.

Exit Options for Investors

- An exit can be provided to early investors who participated in our seed round through a **secondary part in the subsequent rounds** of investment raised.
- An exit for the investors who became a part of our journey in the latter rounds of fundraising would be provided with the help of an **Initial Public Offering (IPO)**.
- Another potential exit opportunity could be in the form of a **majority stake acquisition by private equity players**.
- **Mergers** can also prove to be an attractive exit opportunity for investors.
- **Venture debt** is another way of raising money to provide an exit to early investors since LoanLynk would turn **profitable** from **year 3 onwards**, thereby going by the principle that **debt is cheaper than equity**.

The background is a solid teal color. It is decorated with various yellow line-art icons related to finance and business. These include stacks of money, individual coins, dollar signs, a piggy bank, a hand holding coins, a bar chart, a calculator, and a briefcase. The icons are scattered around the perimeter of the image, framing the central text.

**Thank you
very much!**

Backup Slides

Target Customer

- Millennials and Gen-Z: Tech-savvy Individuals, prefer digital solutions, and value convenience. These customers are comfortable with online platforms and prefer not to engage with traditional relationship managers.
- Individuals Seeking Various Loan Types:
 - Education Loans: Students and young professionals looking to finance higher education.
 - Auto Loans: Customers looking to finance vehicle purchases.
 - Home Loans: First-time homebuyers or those refinancing their mortgage.
 - Personal Loans: Individuals needing funds for personal expenses, such as debt consolidation, medical expenses, or travel.



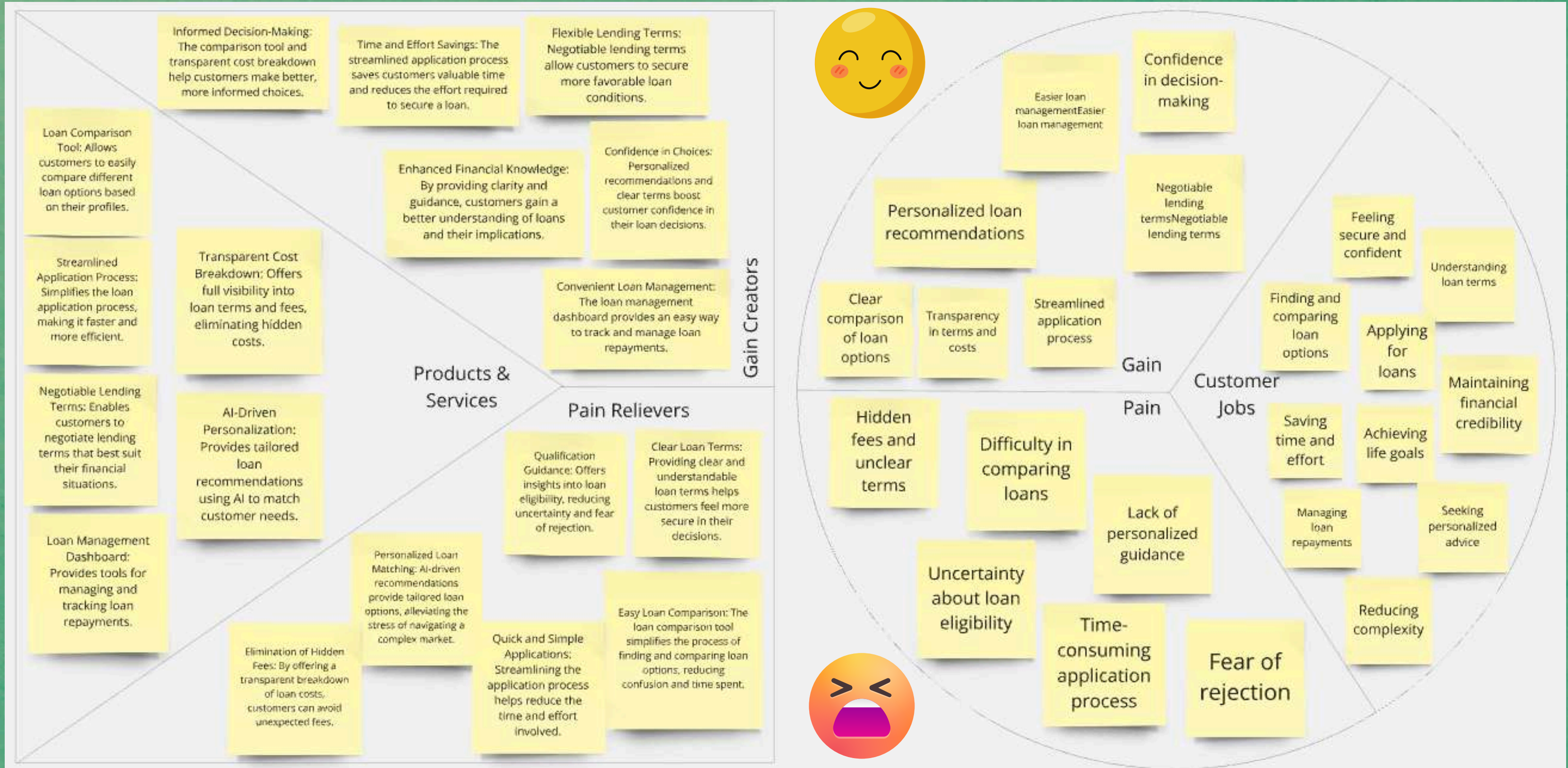
Customer Journey

1. Awareness
 - Need: Realizes the need for a loan.
 - Touchpoints: Online searches, social media, financial blogs, influencer recommendations.
 - Experience: Discovers LoanLynk's transparent and convenient solutions through engaging digital channels.
2. Consideration
 - Need: Explores loan options and terms.
 - Touchpoints: LoanLynk's website, comparison tools, testimonials, and blogs.
 - Experience: Compares options, reads reviews, and gains confidence in LoanLynk's reliability.
3. Decision
 - Need: Select the best loan option.
 - Touchpoints: AI-driven recommendations, cost breakdowns, and support.
 - Experience: Makes an informed decision with personalized suggestions and clear terms.
4. Application
 - Need: Quick, simple application.
 - Touchpoints: Online forms, automated checks.
 - Experience: Completes a streamlined application with instant feedback.
5. Approval & Funding
 - Need: Fast approval and fund access.
 - Touchpoints: Real-time updates and support.
 - Experience: Receives timely approval updates and prompt fund transfers.
6. Post-Loan Management
 - Need: Track and manage repayment.
 - Touchpoints: Dashboard, reminders, support.
 - Experience: Uses tools to monitor progress, get reminders, and access assistance.
7. Retention & Advocacy
 - Need: Continued support and loyalty programs.
 - Touchpoints: Surveys, rewards, referrals.
 - Experience: Builds trust through loyalty incentives and seamless future borrowing.

Value Proposition Canvas

VALUE PROPOSITION

CUSTOMER SEGMENT



Business Model Canvas

KEY PARTNERS

- Banks and Financial Institutions:
Partnerships to provide a wide range of loan options. Commission-based agreements.
- Institutions:
Collaborations to offer specialized education loans, car loans and home loans.
- Technology Providers:
AI/ML infrastructure partners. Data security and fraud detection partners.
- Marketing Partners:
Advertising platforms. Survey platforms for customer outreach.

KEY ACTIVITIES

- Loan Comparison
- Smooth Application Process
- Chatbot Assistance

KEY RESOURCES

- AI/ML Models
- Tech Development Team
- Financial Data
- Customer Support Team
- Legal and Compliance Experts

COST STRUCTURE

- Technology and Development Costs
- Customer Acquisition Costs
- Partnership Costs
- Operational Costs
- Security and Fraud Prevention

VALUE PROPOSITIONS

- Simplified loan process.
- AI-driven personalized guidance.
- Clear loan comparisons.
- Real-time fraud detection.
- Negotiable lending terms.
- Transparent fees and no hidden costs.
- Streamlined application process.
- Targeted loan options.
- User empowerment for informed decisions.
- Faster, better, and more secure platform.

CUSTOMER RELATIONSHIPS

- Automated AI-based Recommendations
- Access to a support team
- Educational Resources
- Feedback Loop

CHANNELS

- Website and Mobile App
- Social Media and Digital Advertising
- Partnerships
- Survey Platforms

REVENUE STREAMS

- Commission from Loan Providers:
- Advertising Revenue
- Convenience Fees
- Subscription for Premium Features

CUSTOMERS

- Loan Seekers:
- Individuals seeking personal, education, home, and auto loans.
- Students:
- Focus on those seeking education loans
- Professionals:
- Working individuals seeking home or auto loans

Elevator Pitch

Introducing LoanLynk, the future of loan management! We simplify the often confusing loan process by providing a comprehensive platform where you can easily compare options, receive personalized AI-driven recommendations, and enjoy full transparency in terms and costs. Whether you're a student seeking education loans, a professional looking for auto financing, or a first-time homebuyer, LoanLynk empowers you to make informed decisions without the stress of hidden fees or complex terms. With our streamlined application process and dedicated support, securing the right loan has never been easier. So, what loan would you be most interested in getting?



Marketing Plans

- **Target Audience:** Tech-savvy Millennials and Gen-Z, including students and young professionals, who prefer digital loan solutions.
- **Branding:** Emphasize transparency, empowerment, and ease of use with a modern logo.
- **Website Optimization:** User-friendly and SEO-optimized, featuring educational content on loan options.
- **Content Marketing:** Create content addressing common loan-related pain points and questions.
- **Social Media Marketing:** Use Instagram and Facebook to share informative posts and user testimonials.
- **Email Marketing:** Send targeted newsletters with loan tips and personalized recommendations.
- **Influencer Partnerships:** Collaborate with financial influencers and content creators and leverage their reach through authentic testimonials and reviews.
- **Referral Program:** Reward users for referring friends and others, encouraging word-of-mouth.
- **Social Media Ads:** Run targeted ads on Instagram and Facebook to engage potential loan seekers.

Go To Market Strategy

- **Market Research & Validation:** Identify the needs of Millennials and Gen-Z regarding loans.
- **Positioning & Messaging:** Establish LoanLynk as a trusted, tech-driven platform.
- **MVP Launch:** Validate core features (AI loan recommendations, comparison tools, streamlined applications).
- **Customer Acquisition:** Attract the target audience through channels (Social Media, Content Marketing, SEO/SEM, Google ads) and Referral Programs.
- **User Experience & Retention:** Ensure smooth onboarding, simplify application, use AI recommendations, and provide 24/7 chatbot support.
- **Partnerships & Ecosystem:** Partner with banks and AI/ML providers for better solutions.
- **Beta Testing & Iteration:** Test with select users and refine features.
- **Full Launch & Scaling:** Launch widely and scale with digital ads, influencer partnerships, and PR for awareness.
- **Metrics to Track:** KPIs, User acquisition, conversion rates, customer lifetime value, customer satisfaction.

COO

1-3	Customer Support Lead	Support Management	Set up and manage customer support.
4-6	Operations Analyst	Operations Analysis	Optimize operational processes.
7-9	Compliance & Legal Advisor	Legal & Compliance	Ensure legal compliance and manage risk.
10-12	QA Lead	Quality Assurance	Implement and oversee QA processes.
13-18	Supply Chain Manager	Supply Chain Management	Optimize supply chain and vendor relations.

1-3	UI/UX Designer	Design	Design UI and improve user experience.
4-6	Frontend Developer	Frontend Development	Develop responsive, user-friendly frontend.
7-9	Graphic Designer	Visual Branding	Create visual assets and maintain brand consistency.
10-12	Content Strategist	Content Strategy	Develop and manage content strategy.
13-18	Product Designer	Product Innovation	Innovate and refine product design.

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Assumptions and Timelines



In the top-down projections for market size, only the number of personal loans processed by fintech apps in India has been considered.

Year 1: Platform launches with personal and education loans.

- **Education Loans:** 50/month, ₹20 lakh ticket size, 0.5% take rate.
- **Personal Loans:** 500/month, ₹25,000 ticket size, 1% take rate.

Year 2: Scaled volumes with the same ticket sizes and take rates.

- **Education Loans:** 250/month.
- **Personal Loans:** 2,000/month.

Years 3-5:

- **Education Loans:** 50% growth annually, expanding market reach and reputation.
- **Personal Loans:** Steady volume with strong demand and partnerships.
- **Auto Loans (starting Year 3):** 100 rupees/month initially, ₹5 lakh ticket size, 0.5% take rate, doubling volume annually.

CAC and LTV

Year 1 CAC: ₹185.45

Calculated by dividing total customer acquisition expenses for Year 1 by the number of new customers expected to use the platform that year.

Year 2 CAC: ₹286.67

Higher CAC due to increased expenses associated with scaling, such as marketing campaigns, enhanced customer support, and onboarding costs for new customers.

Year 3 CAC: ₹182.54

Decrease in CAC as the business scales, achieving more efficient acquisition methods and brand recognition, reducing the per-customer cost.

Year 4 CAC: ₹102.72

Continued reduction in CAC as customer acquisition becomes more cost-effective with economies of scale and established brand presence.

Year 5 CAC: ₹87.93

CAC further decreases as LoanLynk reaches maturity, with a well-established market presence, higher customer retention, and more efficient marketing strategies.

Resources:

https://www.business-standard.com/industry/news/fintech-personal-loan-disbursal-up-from-1-1-mn-to-41-6-mn-in-5-years-face-124022100691_1.html

<https://www.avanse.com/pdf/Industry%20Report.pdf>

Cumulative Average CAC over 5 Years:

The cumulative average CAC across these years is calculated to be ₹119.61. This is an average of the CAC for each year, giving a long-term view of customer acquisition costs over the five-year period.