


# Virtual Agents for Consumer Lenders

IIT Startups Demo Day

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# $123B in write off & $175B 60+ days past due

Reactive RISK monitoring of $17.5T loan book; minimal upselling to 1.2B accounts



✗ High delinquency/default of loans ($175B/$123B)

✗ Reactive risk mitigation ($17.5 T loan book)

✗ Impersonal customer service (1.2B accounts)

✗ High attrition (30 – 45%) rate of CSR

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# Solution – Value Proposition

## Reduce Losses, Improve Customer Centricity & Create Upselling Opportunity

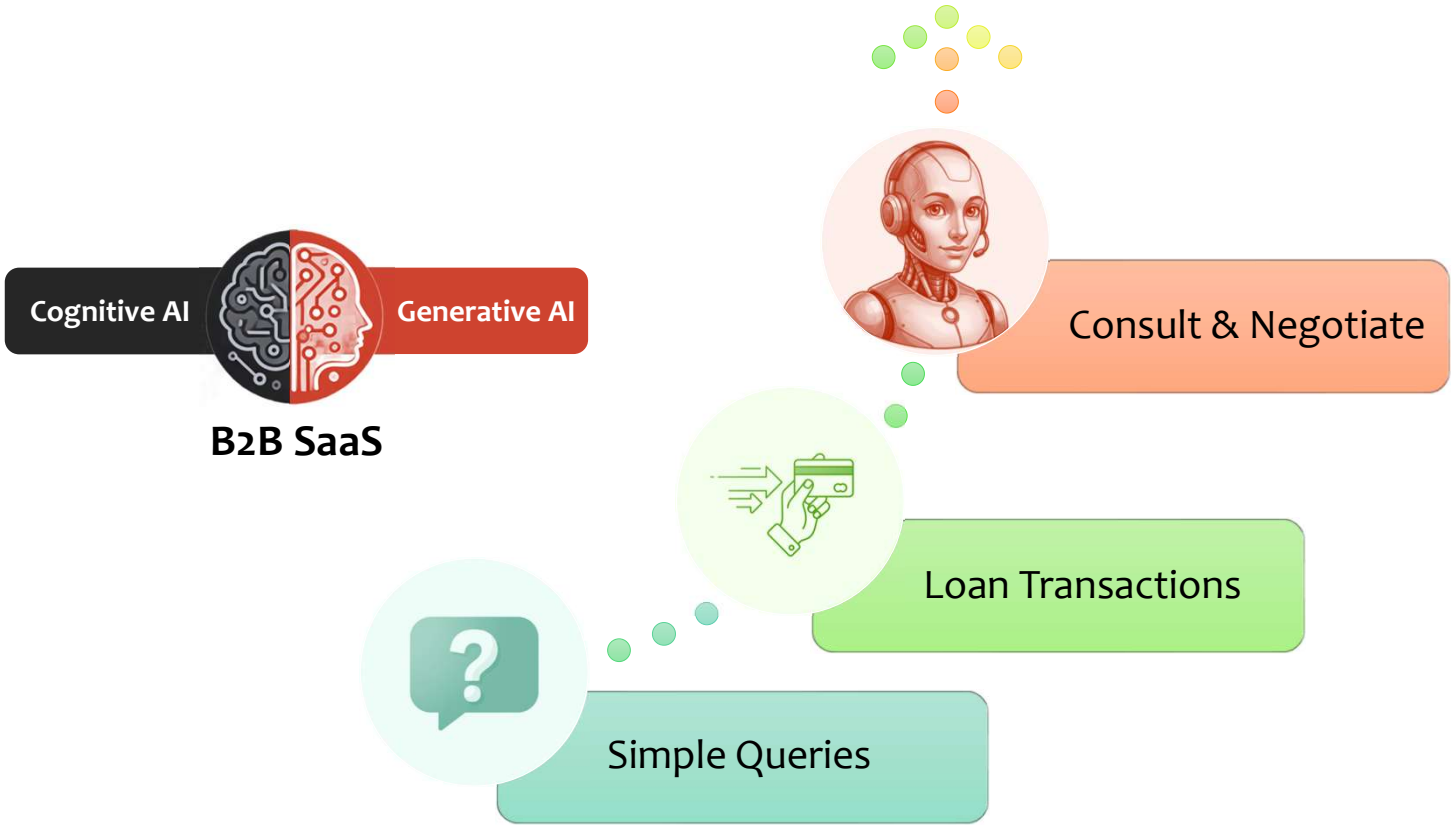


- Reduced Delinquencies & Write off
- Proactively Monitor & Mitigate Risk
- Customer specific offers & resolutions
- Automated Agents at Enterprise Scale

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# Solution – Customer Use Cases

## Enables Simple, Transactional, Consultative queries and is a Negotiator




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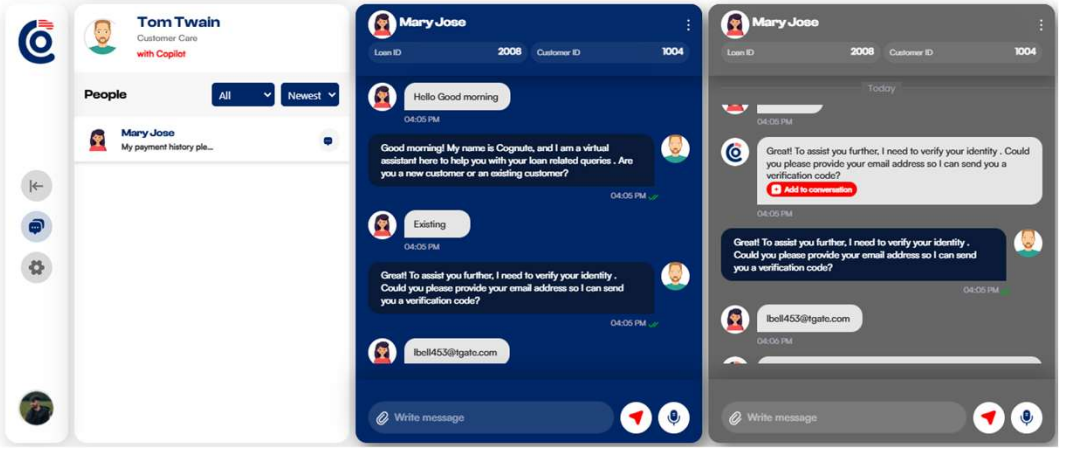
# Product - Dual Mode Virtual Agent




Automated Virtual Agent

Human Assist

(Added at Market Validation)




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# AI Virtual Agents: Why now for Lenders?



Customer Demanding for Virtual Agents

Personalized Experience Anytime & Anywhere

Gen AI Maturity and Reducing Cost

Consumer Lending projected to double in next 10 years

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# Market Size and Opportunity in USA

**Customer**

Consumer Lenders

Banks | Credit Union | Non-Bank | Fintech | BNPL | Credit Card | Loan Servicers | Debt Collectors

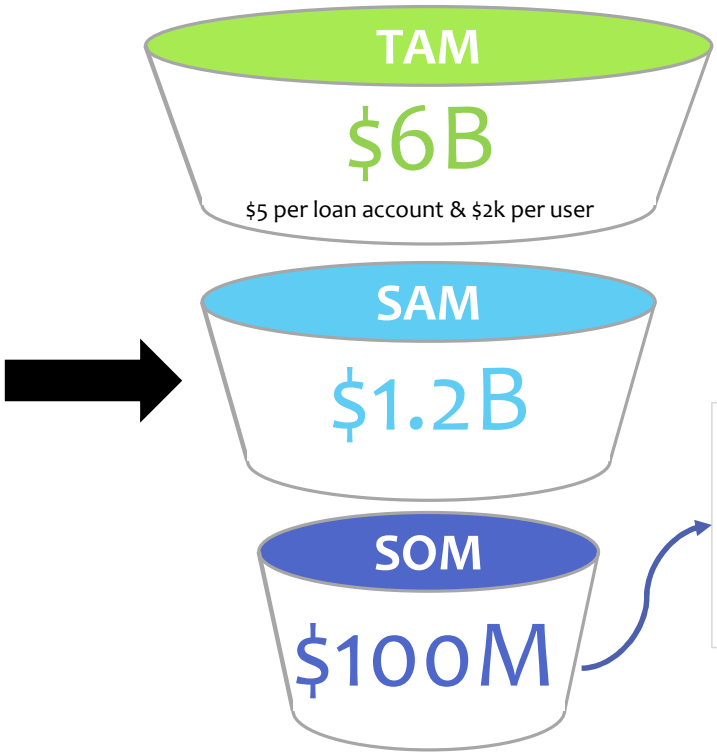
**$17.5 T**
Consumer Debt in USA in Q4 2023

**~$175 B**
Delinquency (60+ Day)

**~$123 B**
Net Charge off every year

**1.2 B**
Loan Accounts

**~3 M+**
Potential User Base




Non-Depository Lenders

Small & Medium Organization

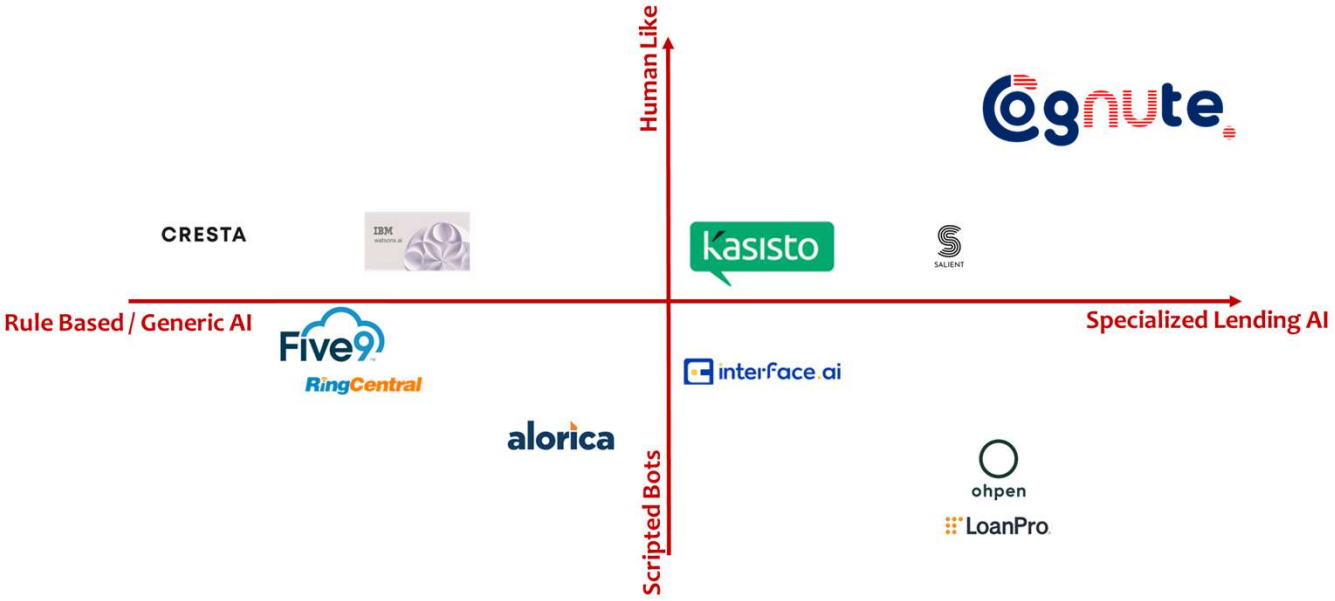
Small Dollar & High-Volume Loans

1. https://www.newyorkfed.org/microeconomics/hhdc.

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# Competitive Landscape

## Lending first AI agents are needed than generic bots







Intelligent Conversation




Lending specific AI Models & Workflow




Dual Mode: Autonomous & Human Assist


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# Founder

Multi-business founder, Domain Expert, Former CEO of listed company

- Turnkey Lender & CEO of Loan Software Business
- Built 0 to 1 (Acquired after 6 years)
- CEO – Grew topline from $10M to $55M

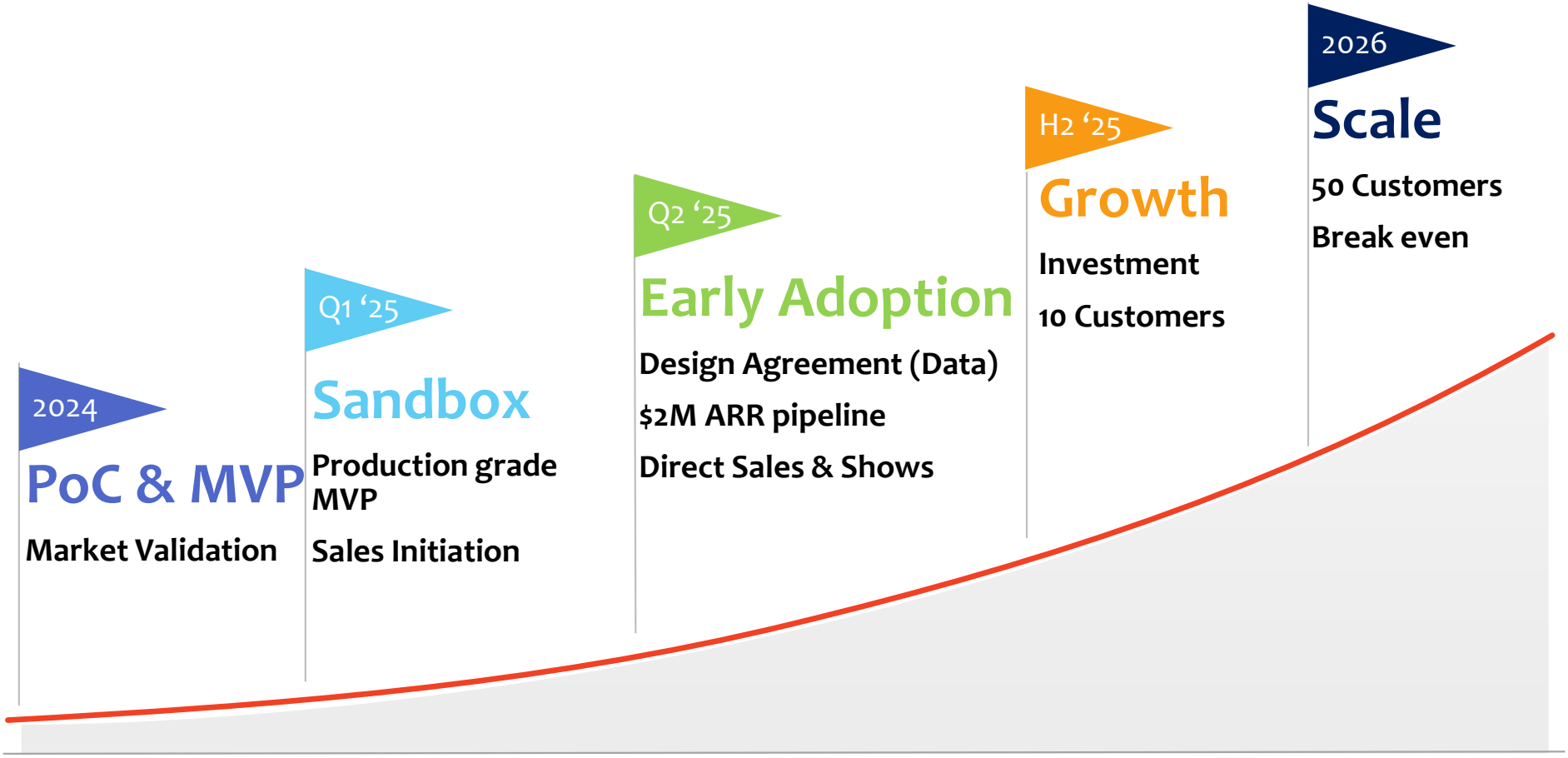
## Satyajeet Prasad, Founder & CEO



- 24+ years in fintech & health-tech
- CEO, Virinchi
  Small cap BSE listed company
- Co-Founder Asclepius Consulting
  Acquired after 6 years
- GE accelerated leadership track
- IIM Lucknow (MBA)
- IIT Kharagpur (BTech)

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# Y1 (2024) & Road Ahead …




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# Subscription based Business Model

## B2B Enterprise Customer with Target ARR of $50k - $100k per customer



Freemium

Professional

Enterprise

**Product Lines**



Subscription Usage Fees

Benefit Sharing

>90% through ARR

**Revenue Model**

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# Raising Pre-seed round of $500k



## Fund Raise

**500k in 2025 in SAFE**

Bootstrapped

No Valuation Cap yet





## Usage

**18 months; 50 Customers**

Pilots/Beta Roll Out

Event, Partnership, Sales

Product Growth

Self Service Capabilities

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Global growth opportunity.
Let's Run Along!
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