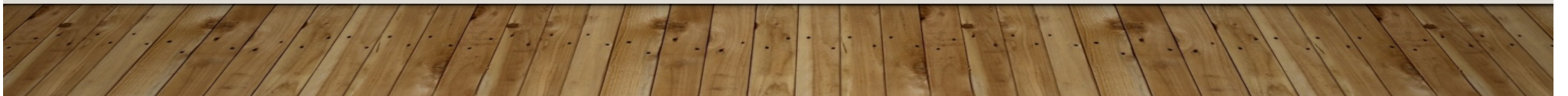


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# VISION AND MISSION

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## VISION

TO PROVIDE ACCESS OF EASY AND QUALITY FINANCE TO MSMES IN INDIA AND ALL OVER WORLD

## MISSION

WE ARE ON A MISSION TO HELP 1 MILLION SME TO GET COMPLETE FINANCIAL ADVISORY THUS IMPACTING 10 MILLION FAMILIES DIRECTLY AND 50 MILLION FAMILIES INDIRECTLY

# SHORT TERM , MID TERM AND LONG TERM PLANS

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- SHORT TERM

**We are operational in Western and Southern region in next 2 years**

- MID TERM

**We are the next Hot Unicorn of India in next 4-5 years**

- LONG TERM

**We are an Asian company by next 8-10 years**

# PROBLEM – A BIG PROBLEM

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Study done by intellectual capital for international Fin Corp (ifc) funded by govt of Japan

- The total Indian lending market stands at USD 2076 Billion USD and grew ~100% between FY17 and FY22.
- Retail and Commercial **Retail** and **Commercial lending** each account for ~**49.5%** of the total lending market as of March'22
- Despite its importance in shaping country's **socio-economic development**, **MSMEs** face a major challenge in obtaining sufficient financing

# PROBLEM – A BIG PROBLEM

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Study done by intellectual capital for international Fin Corp (ifc) funded by govt of Japan

- According to the IFC , With an estimated credit gap of US\$ 397 B.
- **Exclusion** of many MSMEs from **formal lending** ecosystems inhibits their growth; Only ~**15%** of MSMEs have access to formal credit formal credit

# SOLUTION

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- [SMELOANKART.COM](https://smeloankart.com)
- A NEW EDGE FINTECH PLATFORM TO SOLVE THE LENDING PROBLEMS OF SMEs
- BRINGING LENDERS & SMEs ON SAME PLATFORM GIVING COMPLETE DIGITAL EXPERIENCE

# MARKET SIZE

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- Let's Evaluate the Total Addressable Market

# TOTAL NUMBER OF MSME IN INDIA

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- 63.08 million units operational in India out of which 50% are in rural areas



# ADDRESSABLE DEBT MARKET

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- The overall demand for both debt and equity finance by MSMEs is estimated to be USD 1400 Billion, which comprises USD 1100 Billion of debt demand and USD 300 billion of equity demand.
- The viable and **addressable debt demand** is estimated to be USD 565 billion. This is 53 percent of the total debt demand.

# FORMAL AND INFORMAL SOURCES

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- This study shows that of the overall debt demand of USD 1100 billion, a major part 84 percent or USD 924 billion is financed from **informal sources**. Formal sources cater to only 16 percent or INR USD 168 billion of the total MSME debt financing
- Major reason of this Gap is reach, collateral, cumbersome loan process, high document requirements and rigid products
- SMELOANKART is in endeavor to convert these informal lending to formal lending

# TOTAL ADDRESSABLE MARKET

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- Number of Units – 30 Million Units ( Approx 50% of Units Operational)
- Total Debt Demand – USD 565 billion ( Approx 50% of Demand generated)

# SMELOANKART.COM

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- An online Market Place for SME Loans.
- A Hybrid model which helps SMEs getting loans and Subsidies . Fulfilment model helps unit digitally and physically and reduce

# BUSINESS MODEL

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- Complete application digitally having integration from various Govt institutions. Data fetch will take place from CIBIL, GST, ITR and Hopefully Banking also.
- Customer will get range of options to choose from and can direct application to the Bank
- Customer will pay basic amount for completing the file and subsidy eligibility

# COMPETITION LANDSCAPE

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- Only One Marketplace for SME Loans .This is governed by SIDBI and has some advantages and some disadvantages.
- PSBLoansin59Minutes.com
- The entire market is filled up with Fintechs who are NBFCs and are in direct landing.
- Few others are there who are focusing on Retail Lending like BankBazaar and PaisaBazaar.com

# MARKETING PLANS

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- FY 24-25 – BUILDING PORTFOLIO OF BANKS AND PORTAL
- FY 25-26 – PRESENCE IN PAN GUJARAT
- FY 26-27 – PRESENCE IN WESTERN & SOUTHERN INDIA
- FY 27-28 – PRESENCE IN PAN INDIA
- FY 27-28 – CONSOLIDATION
- FY 29-30 – PRSENECE IN SOUTH EAST ASIA

# MARKETING STRATEGIES

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- Launch in Pan Gujarat via Print Media and Social Marketing
- FY 25-26 will focus only in Gujarat and will cover 5000 SMEs and 100 millions USD of Disbursement



# TEAM

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- ANURAAG GOEL – MD AND CEO
- HOLDS MASTERS IN MANAGEMENT FROM ASIAN INSTITUTE OF MANAGEMENT, PHILIPPINES
- 12 YEARS OF CORPORATE JOB EXPERIENCE
- 13 YEARS OF BUSINESS EXPERIENCE IN LINE OF SME LENDING, OFFLINE IN THE NAME OF FINANCE FACTORY.

# TRACTION / CURRENT SITUATION

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- OFFLINE SOURCING AND DELIVERY MODEL FINANCE FACTORY SAW
- SOURING OF 600 CASES AND 130 DELIVERIES IN FY 24 ONLY IN AHMEDABAD
- AGREEMENT SIGNING IS DONE WITH SIDBI AND CBI. DISCUSSION IS ON WITH BOB, BOI , PNB AND UBI
- PVT LENDERS, ICICI, AXIS AND UGRO ARE ALSO IN ADVANCE STAGE

# NEEDS

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- NEED TO RAISE 3 CRORES IN PRE SEED ROUND
- TENTATIVE EXPENSE SPLIT WILL BE
  - SOFTWARE AND PORTAL – 100 LACS
  - TEAM Building and training - 100 LACS
  - MARKETING – 100 LACS
- SEED ROUND OF ANOTHER 5 CRORES FOR MARKETING AND TEAM in next 1 years
- Milestone – Disbursal of 100 million USD to 5000 units generating revenue of Rs 1.60 Crore

