FINONEST®
TRUST COMES FIRST
PRO

Building the intelligent distribution layer for **auto finance**

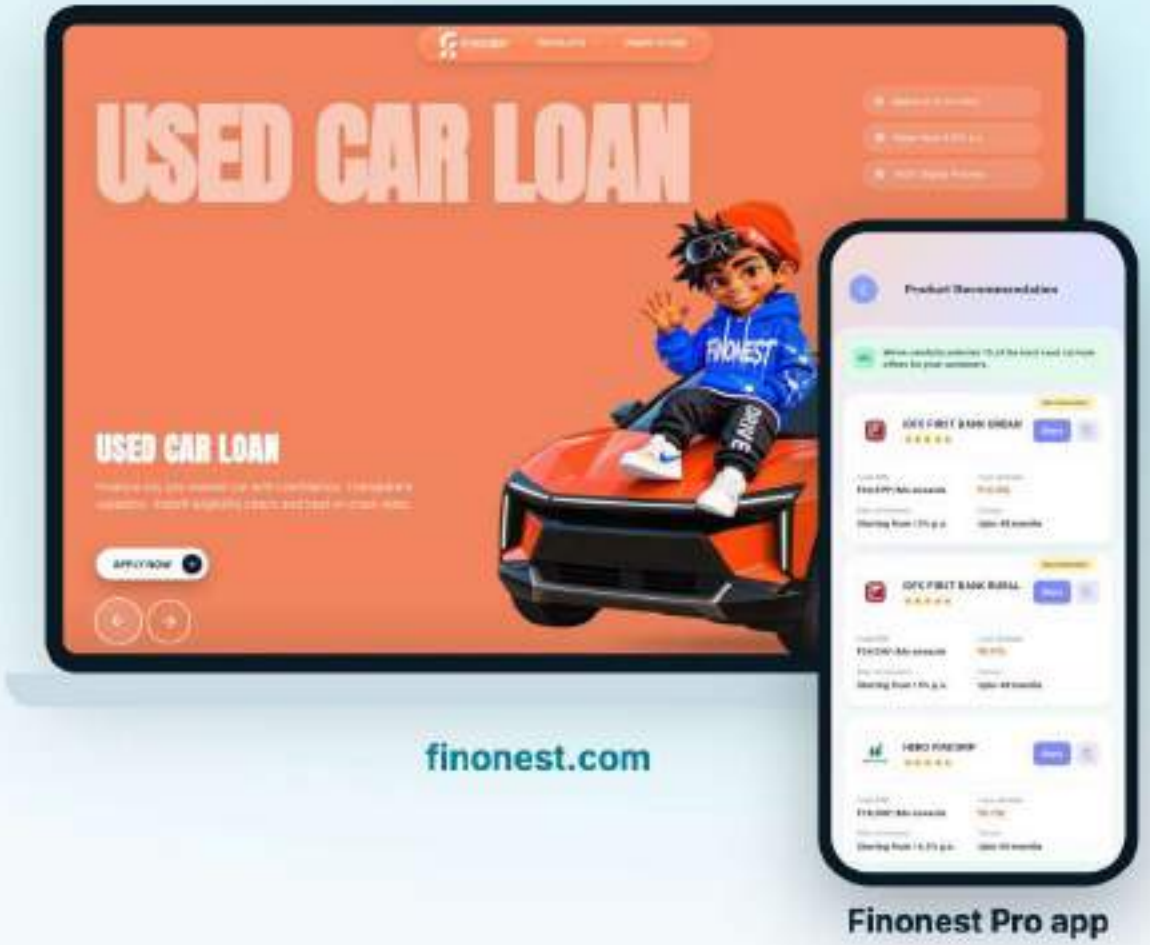
Right customer.
Right lender.
Right time.

₹250 Cr+
FY26 disbursal

4,000+
customers a year

20+
banks & NBFCs

5+
states covered



finonest.com

Finonest Pro app

THE PROBLEM

Lenders decide in 24 hours. Customers still wait 3–7 days.

Personal loans & credit cards have Paisabazaar, BankBazaar n so. **Auto loans have... which one?**



TIME TO LOAN

Lender decision

24 hrs

Customer gets the loan

3–7 days

Blind applications, missing documents, repeated rework.

Nothing checked before applying

Credit · Policy · Location · Vehicle fit

Each rejection dents the credit score

Better ROI, amount or fee never seen

Customer can't check eligibility alone

THE SOLUTION · FINONEST PRO

Right lender. Clear eligibility. In minutes, not days.

No more "Sir, loan ho jayega?" **Check eligibility first, then pick the car.**



ROADMAP

NOW Policy-based lender match, in minutes

NEXT Live lender APIs: real approvals on-platform

APIs unlock once IT compliance is in place: a key use of funds.

Compare before applying

Max loan · ROI · Processing fee

Apply & track live, end to end

Customer chooses, not the dealer

Same app for dealers & agents

PRODUCT IN ACTION · FINONEST PRO

Customer to right lender in four steps. Built for the point of sale.

Lender selection logic in a partner's pocket, **not stuck in a back office.**



1 · Partner home



2 · Vehicle check



3 · Credit profile

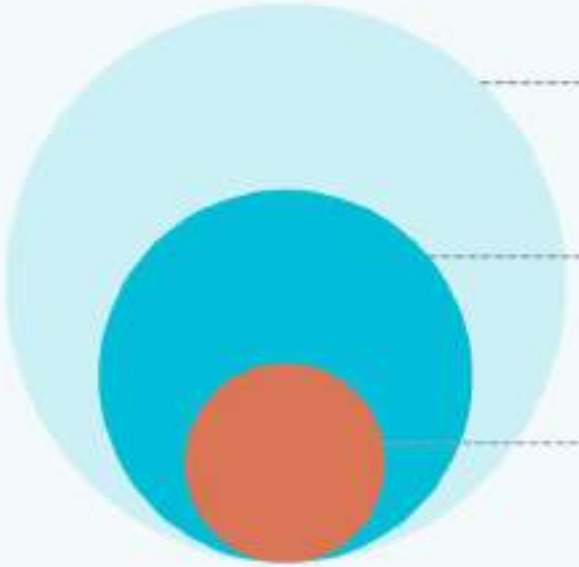


4 · Lender match

MARKET OPPORTUNITY

A ₹5.6 Lakh Cr market, barely digitised. Our segments grow 20%+ a year.

The overall market grows 7–10% a year. **Used-vehicle finance grows 2–3× faster.**



TAM

₹5.60–5.67 Lakh Cr

$58.9–59.7 B · total addressable

SAM

₹1.96–1.98 Lakh Cr

$20.6–20.9 B · serviceable available

SOM

₹19,594–19,834 Cr

$2.06–2.09 B · serviceable obtainable

OUR FOCUS · RETAIL CAGR

26.2% Used passenger cars

20.1% Used commercial vehicles

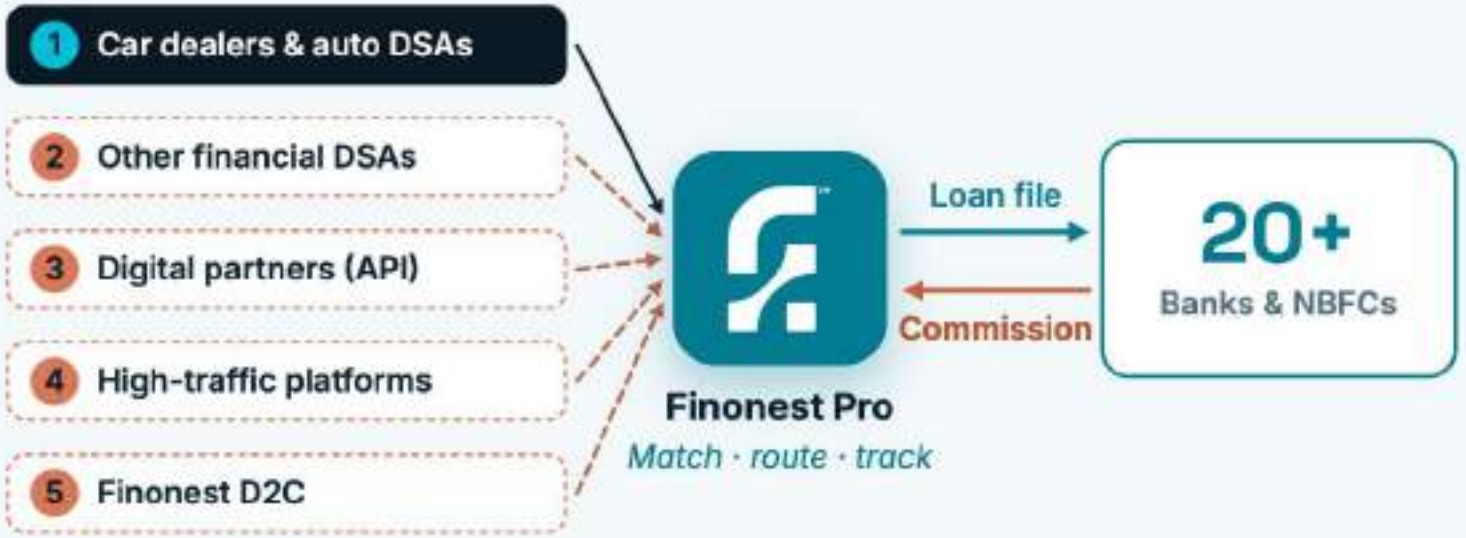
Year-3 target of **₹3,470 Cr** is **~18% of SOM**

Segment growth: CRIF High Mark report, Aug-26, Jun-21 to Jun-26. Market size: IMARC Group (used car loans), Mordor Intelligence (CV financing).

BUSINESS MODEL & TRACTION

Five channels in. One platform. Every disbursed loan earns.

Lenders pay us a commission on each disbursal, **whichever channel sources it.**



TRACTION · PROFITABLE

₹360 Cr
annual disbursal run-rate

2× YoY
up from ₹180 Cr

₹13.5 Cr
FY27P revenue,
₹7 Cr booked

+50% YoY
up from ₹9 Cr

Competitors	Car dealers & auto DSAs (1) · 100%
Us today	Car dealers & auto DSAs (1) · 100%
Our target	Advisor / DSA (1–2) · 50% · Channels 3–5 · 50% · untouched, needs tech

FINANCIALS · FY24 TO FY27P

Profitable two years running. Before the tech was built.

Revenue ₹4 Cr → ₹9 Cr from FY24 to FY26. **EBITDA up 63%, PAT up 30% in FY26.**

Revenue

₹ Cr, by financial year



₹7 Cr booked till 31 Oct '26

Profit

₹ Lakh, by financial year

	FY25	FY26	FY27P
EBITDA	13.5	22	30
PAT	10	13	17

Profitable on **advisor-led distribution alone.**

GROWTH

+63%
EBITDA, FY26 YoY

+30%
PAT, FY26 YoY

+50%
revenue, FY27P YoY

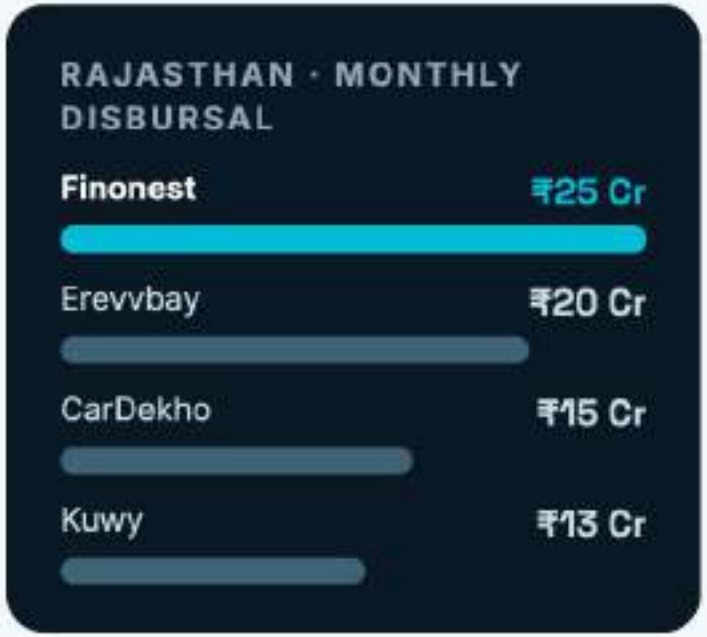
FY27 so far: ₹7 Cr revenue booked by 31 October 2026, **about 52% of the ₹13.5 Cr full-year projection in seven months.**

COMPETITIVE LANDSCAPE

Same last-mile reach. Only Finonest brings the tech.

And we already lead Rajasthan: **#1 by monthly disbursal.**

	Finonest	CarDekho	Kuwy	Erevvbay
Multi-lender policy match	Automated	Manual	Manual	Manual
Routing intelligence	Real-time	Manual	Manual	Manual
Location serviceability	Built-in	None	None	None
Pre-eligibility check	Instant	None	None	None
Mobile-first app	Simple, fast	Offline	Complex UI	Offline
Last-mile distribution	Strong	Strong	Strong	Strong



Why advisors stay with us, even at lower payouts

Smart lender match · Lead CRM & follow-ups · RC limit visibility · PDD support: RC, HPN, challan · Cross-sell earnings

DEFENSIBLE MOAT · BARRIERS TO ENTRY

Hard to copy. Harder to catch up. Six barriers built over years.

Network, capital and know-how already compound. **The tech makes them compound faster.**

01

Lender network & trust

20+ banks & NBFCs. Lender codes go only to proven DSAs; APIs come next.

02

High capital requirement

Collateral against delayed PDDs: PDD late past 90 days means collateral equal to the loan

03

RTO know-how & PDD trust

Years of regional RTO expertise. We run PDD for Bajaj Finserv, Tata Capital & more

04

Domain expertise & data

Years of loan data, policy knowledge and ground execution

05

2 years of tech, field-built

Built from scratch with live operations. Copying it takes years and ground-level ops expertise.

06

No shortcut to scale

PDD risk forces planned expansion. Over-aggressive growth ends in losses.

FLYWHEEL More cases → Sharper policy data → Better routing → Higher conversion → More adoption ↻

WHY NOW · WHY FINONEST

Lending is digital. Distribution isn't. And we already run the network.

An underserved market, **with room to build the leading platform.**

WHY NOW

01 **Banks went digital. Distribution hasn't.**
Fast eligibility & digital sanctions set the base

02 **Cards & loans got aggregators. Not auto.**
Comparison, brought to the harder auto journey

03 **Used-car sales: 5.9M → 9.5M a year**
FY25 to 2030: a bigger base to finance

04 **Know your loan before you pick the car**
Profile, vehicle & location matching up front

05 **Early adoption builds a lasting moat**
Usage, integrations & routing data compound

WHY FINONEST

01 **Revenue ₹4 → ₹9 → ₹13.5 Cr**
FY24 → FY26 → FY27P, on ₹250 Cr disbursal

02 **Tech fixes the conversion bottleneck**
Lender fit checked before application

03 **Distribution ready for adoption**
20+ lenders · 5 states · live cases to learn from

04 **Built for daily advisor use**
Lender match · CRM · RC limit · PDD

05 **One platform, five routes to scale**
Same lender infrastructure, every channel

GO-TO-MARKET PLAN

Start with the partners we have. Grow into channels that earn more.

Acquire first, then engage and retain. **Spend scales only when funded-loan economics hold.**

ACQUIRE

01

Activate lead generators

Dealers, DSAs & advisors bring customers onto the app

02

Expand B2C marketing

Auto-loan intent in served locations, CAC ≤ ₹15K

03

Digital partnerships team

Aggregators & high-traffic apps on one stack

ENGAGE & RETAIN

04

Customer wallet

Loan amount in wallet, request withdrawal online

05

Finocoins rewards

Earned on every conversion, redeemed for cashback & coupons

Activate & measure
Baseline conversion & commission

→

Pilot, then expand
Scale where contribution holds

→

Add engagement
Wallet & Finocoins in customer login

UNIT ECONOMICS · PER FUNDED LOAN

Every channel earns ₹30,000 a loan. Digital keeps 3.4× more of it.

₹8L average loan × 3.75% lender commission. **Targeting 32% gross margin by Year 5.**



MIX LIFTS MARGIN

Today · 100% dealer & DSA
₹4,300 · 14%

Year 5 target · 50/50 mix
₹9,550 · 32%

Uplift per funded loan
+₹5,250 · 2.2×

+₹10,500 per loan shifted to digital

Platform cost only **≈₹200** per loan

Contribution before fixed overheads

3-YEAR ROADMAP · POST-INVESTMENT

₹780 Cr → ₹3,470 Cr in three years. EBITDA-positive by Year 3.

Build, then scale distribution, then lead. **Annual disbursal, revenue and EBITDA.**

YEAR 1

Build & validate

₹780 Cr
disbursal · ₹65 Cr/mo exit

₹29.26 Cr
revenue · GM ₹5.29 Cr

(₹1.23 Cr)
EBITDA

API with 6+ lenders
5 states · dealer & DSA onboarding
Marketing team: 50

YEAR 2

Scale distribution

₹2,250 Cr
disbursal · ₹188 Cr/mo exit

₹86.63 Cr
revenue · GM ₹16.75 Cr

(₹2.13 Cr)
EBITDA

API stack, all key lenders
Aggregator & platform tie-ups
15+ states · team: 170

YEAR 3

Profit & lead

₹3,470 Cr
disbursal · ₹289 Cr/mo exit

₹138.09 Cr
revenue · GM ₹32.51 Cr

₹4.39 Cr
EBITDA

Deep bank & NBFC partnerships
Pan-India coverage
Team: 250+

☆ YEAR 3 OUTCOME

₹289 Cr/mo
disbursal run-rate

₹138 Cr
annual revenue, 15× FY26

+₹4.39 Cr
EBITDA, profitable at scale

Scale. Distribute. Profit. Lead.

FUNDING ASK & USE OF FUNDS

Raising ₹5 Cr to fund the climb to EBITDA-positive.

Two years of burn, plus working capital and lender collateral. **Management estimates.**

WHERE THE ₹5 CR GOES



- **₹1.23 Cr** — Year 1 burn
- **₹2.13 Cr** — Year 2 burn
- **₹1.14 Cr** — Working capital
- **₹0.50 Cr** — Collateral FD

SPEND BY FUNCTION

- Marketing ₹2.75 Cr
- IT & compliance ₹1.25 Cr
- HR & ops ₹0.50 Cr
- Collateral ₹0.50 Cr

THE ASK

₹5 Cr
seed round

₹70 Cr
pre-money valuation
≈5× FY27 revenue run-rate

7.14%
dilution on ₹70 Cr pre-money

Next round **₹25–30 Cr in 12–18 months** for the Year 2–3 plan execution, mainly collateral FDs & working capital

Why working capital?

- ₹65 Cr/mo disbursal ≈ ₹2.44 Cr monthly revenue
- Lenders pay in 30–60 days; partners are paid sooner
- The float rotates to fund payouts & growth

FOUNDERS & CORE TEAM

Bankers, a CA and a technologist. We know lending from the inside.

Banking, finance, credit, distribution and technology. **One team.**

SR

Surya Mohan Roy

Founder & MD

7+ yrs in banking & finance

Ex-Axis, HDFC & ICICI Bank

Leads strategy, growth & operations

PS

Prateek Somani

Founder & CFO

Chartered Accountant

5 yrs as CFO

Leads finance, governance & investor relations

AJ

Atishay Jain

Co-Founder & CBO

BTech (IT) + MBA

5 yrs at ICICI Bank: credit & lending

Leads sales, distribution & bank partnerships

SS

Sanam Preet Singh

Co-Founder & CTO

9+ yrs in financial services

BTech, Automobile

Leads product, tech, data & automation

EXTENDED CORE TEAM

10+ ex-bank professionals

Top banks ICICI, HDFC, Axis & more

SM → AVP grade experience

End to end sourcing to operations

FINONEST®
TRUST COMES FIRST
PRO

Thank you.

Right customer. **Right** lender. **Right** time.

Raising ₹5 Cr seed

finonest.com

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Auto loans are the core.
Every customer opens more revenue.

Adjacent services raise lifetime value per customer. **Upside, not the reason to invest.**

Core

Used, new & CV loans

Our distribution engine

Cross-sell

Motor insurance

Sold with every vehicle loan

Add-on

Extended warranty

Peace of mind on used cars

Cross-sell

All other loans

Personal, business, home & cards

Service

RC transfer assist

Paperwork handled end to end

Repeat

Refinance & top-up

Brings the customer back