CONFIDENTIAL INVESTOR PRESENTATION

AVERON CAPITAL PRIVATE LIMITED

Building a Scalable Financial Distribution Platform for India

Core Thesis: "OneFinance Proved the Model. Averon Capital Will Scale It."

PRESENTER
Kapil Meena (Founder & CEO)

TARGET MARKET
Indian Retail & MSME Credit

PLATFORM MODEL
Tech-Enabled Financial Distribution

From Proven Execution to Institutional Scale

AVERON CAPITAL PRIVATE LIMITED is built on real market execution, practical financial distribution experience, and a validated revenue engine.

On-Ground Track Record

Through OneFinance, founder Kapil Meena has built and operated a high-performing financial distribution network across retail & SME loan products.

Key Achievement: ₹34.34 Cr+ lifetime business executed seamlessly.

The Averon Growth Engine

Averon Capital is the corporate platform created to formalize, digitize, and scale this distribution network with institutional processes.

Strategic Focus: Expanding team capacity & channel partner coverage nationally.

Key Takeaway: Averon is built on demonstrated execution capability, strong lender relations, and high-velocity ground distribution.

Ground Reality & Field Intelligence

India’s retail financial distribution requires deep local relationship management combined with fast operational turnaround.

Customer Conversion Focus

Identified key conversion triggers in Tier-2/3 retail loan applications, reducing turnaround time from 7 days to under 48 hours.

Key Result: Lower Drop-off Rate

Channel Loyalty & Trust

Understood how local DSA network trust converts directly into repeat borrowing and uninterrupted lead flow.

Key Result: High Partner Retention

Partner Payout Speed

Discovered that prompt weekly payout systems for Channel Partners create unmatched loyalty over traditional bank brokers.

Key Result: High Sourcing Velocity

Strategic Execution Moat

The founder's background ensures that every rupee raised will be deployed directly into active distribution channels that convert directly into immediate loan disbursement volume.

Critical Bottlenecks in India's Credit Distribution

Despite fintech growth, phygital (physical + digital) DSAs drive over 70% of retail credit disbursements but face heavy friction.

1. Highly Unorganized DSA Networks

Over 500,000 independent DSAs in India lack digital tools, standardized compliance, and direct tier-1 lender partnerships.

2. Delayed & Opaque Partner Payouts

Channel partners frequently wait 60 to 90 days for commissions from large institutions, choking their working capital.

3. High Application Rejection Rates

Without pre-underwriting tools, leads are misdirected to unsuitable Banks/NBFCs, leading to rejection rates above 50%.

4. Fragmented Product Sourcing

DSAs are forced to deal with multiple bank managers individually for Personal, Auto, LAP, and Business loans.

Market Gap: Channel partners desperately need a single corporate platform offering fast payout backups and automated multi-bank loan matching.

A Tech-Enabled, Fast-Settlement Distribution Engine

Averon Capital solves core distribution bottlenecks through a structured corporate platform and fast-payout partner model.

Organized Partner Platform

Empowering local DSAs & channel partners with a corporate identity, single-window multi-bank access, and dedicated support.

Guaranteed Fast Payouts

Using capital reserves to settle channel partner commissions quickly, securing partner loyalty and exclusive lead flow.

Smart Pre-Match Routing

Algorithmic pre-underwriting that matches applicant credit profiles directly to the right lender, raising approvals to 75%+.

For Channel Partners

Faster payouts, multi-product catalog (Personal, Auto, SME, LAP), and full status visibility.

For Lenders (Banks/NBFCs)

Pre-vetted applications, lower acquisition cost (CAC), and higher portfolio quality.

India's ₹60+ Lakh Cr Retail Credit Landscape

Averon Capital targets high-yield loan segments across India's booming retail and MSME credit sectors.

₹12+ L Cr
PERSONAL LOANS
20%+ YoY Growth

₹5.5+ L Cr
AUTO / VEHICLE LOANS
15%+ YoY Growth

₹25+ L Cr
BUSINESS / MSME
High Margin Sourcing

₹8+ L Cr
LOAN AGAINST PROPERTY
Secured High Ticket

Loan Category	Target Borrower Segment	Avg. Ticket Size	Est. Commission Margin
Personal Loans	Salaried Professionals & Micro-Entrepreneurs	₹2.5 Lakh – ₹7.5 Lakh	2.5% – 3.5%
Auto / Commercial Vehicle	Individual Buyers & Fleet Operators	₹4.0 Lakh – ₹15.0 Lakh	2.0% – 3.0%
Business & MSME Credit	Traders, Manufacturers & Retail Outlets	₹5.0 Lakh – ₹50.0 Lakh	2.0% – 3.5%
Loan Against Property (LAP)	Property Owners & Business Expansion	₹15.0 Lakh – ₹1.5 Crore	1.2% – 2.0%

Demonstrated Historical Sourcing Capability

The founder's track record through OneFinance provides empirical proof of operational performance.

₹34.34 Cr+
LIFETIME BUSINESS EXECUTED

₹1.00 Cr
AUGUST DISBURSED

₹2.00 Cr
CURRENT MONTH TARGET

Performance Highlights

- **Scalable Sourcing:** Reached ₹1.00 Cr monthly disbursement mark in August cleanly.
- **Targeting Acceleration:** Sourcing ongoing month target of ₹2.00 Cr across active loan channels.
- **Low Default / High Conversion:** Pre-screened documentation ensures bank partners approve 75%+ of logged files.

Execution Record: Ground operations have consistently delivered profitable origination without external equity funding.

Validated Commercial Feasibility

Historical operating performance proves that the distribution business model delivers strong gross margins.

1. 1,000+ Borrowers Originated

Successfully processed credit applications for over 1,000 customers with high customer satisfaction and referral volume.

2. Bank & NBFC Empanelment

Established direct working rapport with major Indian banks and top-tier NBFC origination desks.

3. Standardized Playbook

Documented end-to-end SOPs for document collection, login, pre-underwriting, and disbursement tracking.

4. Healthy Unit Economics

Gross commissions earned comfortably cover channel payouts, field operations, and overheads.

Core Operational Metric: Average gross commission yield of **2.5%** on total disbursed loan volume across personal, business, auto, and LAP products.

Transferring Execution Strength to AVERON CAPITAL

AVERON CAPITAL PRIVATE LIMITED is the formal corporate vehicle created to scale this business nationally.

Clear Legal & Operational Positioning

Averon Capital does not claim historical OneFinance revenue as its own past corporate balance sheet. Instead, it represents the **formalized next stage of corporate growth** where founder experience, partner relationships, playbooks, and team expertise are transferred into Averon Capital Private Limited.

Active Partner Network

Existing DSA partners transitioning onto the centralized Averon digital portal.

Lender Empanelment

Institutional partnerships and commission payouts routing directly to Averon Capital.

Institutional Governance

Full corporate compliance, statutory audits, and board-level reporting from Day 1.

Entity Structure & Shareholding Profile

Incorporated as a clean, compliant private limited company ready for equity participation.

Corporate Parameter	Details
Company Name	AVERON CAPITAL PRIVATE LIMITED
Official Website	www.averoncapital.ltd
Entity Type & Status	Private Limited Company (Incorporated 2026 | MCA Compliant)
Current Equity Structure	**Kapil Meena — 99% Equity** | Kuldeep Singh Chouhan — 1% Equity
Primary Business Activity	Multi-Product Financial Distribution & Credit Intermediation
Corporate Vision	To scale from an organized distribution platform into a licensed financial institution.

Capital Structure

Clean equity cap table with zero existing debt or preferred shares, allowing simple institutional equity entry.

Governance Framework

Dedicated corporate bank accounts, chartered accountant audit oversight, and formal quarterly reporting.

High-Margin Multi-Stream Revenue Engine

Averon Capital earns upfront distribution commissions from partner Banks and NBFCs upon successful loan disbursement.

1. Upfront Distribution Fee

Earn 1.5% to 3.5% upfront commission on total disbursed loan volume from lending partners.

2. Partner Margin Retention

Distribute competitive commission shares to channel DSAs while retaining 0.8% to 1.5% net spread.

3. Ancillary Cross-Sell

Earn secondary revenue through credit life insurance, credit report consulting, and business tools.

Unit Economics Illustrative Example (₹10 Cr Monthly Volume)

Gross Revenue (2.5% Avg)	DSA Payouts (1.5% Avg)	Net Operating Margin
₹25.0 Lakh	- ₹15.0 Lakh	₹10.0 Lakh (40%)

Multi-Channel Distribution Strategy

Combining active channel partner recruitment with digital customer acquisition across target cities.

1. Channel Partner Network (DSAs)

Onboarding local financial advisors, CAs, and independent DSAs by offering guaranteed fast payout backups and portal access.

2. Digital Lead Acquisition

Targeted digital campaigns (Google & Meta) capturing high-intent Auto, Personal, and MSME loan inquiries.

3. B2B Corporate Tie-Ups

Partnering with mid-sized companies to offer employee personal credit and auto loan facilities with instant payroll verification.

4. Organic Referral Loop

Leveraging high customer satisfaction from 1,000+ satisfied borrowers to generate word-of-mouth leads with zero CAC.

GTM Expansion Plan: Establishing 5 regional hub offices in Tier-2/3 growth clusters over the next 12 months.

Tech-Enabled Sourcing & Funnel Automation

Technology serves as an operational force multiplier to maximize speed and compliance control.

Lead Funnel CRM

Automated lead tracking from inquiry to eligibility check, document collation, and lender login stage.

DSA Partner Portal

Giving Channel Partners real-time status visibility on their referred loan applications and commissions.

Automated Payout Engine

Transparent commission ledger calculating weekly partner payouts automatically upon lender disbursement.

Digital Pre-Underwriting Engine

By automated checking of CIBIL scores, bank statements, and income ratios before submitting files to lenders, Averon reduces loan rejection rates from the industry average of 45% down to under 20%.

Why Averon Capital Is Positioned to Win

A unique combination of founder experience, partner loyalty, and operational speed.

Founder On-Ground Experience

Led by a founder who has personally handled credit sourcing, bank negotiations, and field operations on the ground.

Guaranteed Payout Backup

Unlike unorganized brokers who delay commissions, Averon uses capital reserves to ensure channel partners get paid promptly.

Proven Velocity

Demonstrated ability to scale monthly disbursements rapidly (₹1.00 Cr in August, current month target ₹2.00 Cr).

Multi-Product Diversification

Active sourcing across Auto, Personal, MSME, and LAP loan segments ensures consistent volume across all market cycles.

From Distribution Platform to Licensed Institution

A disciplined 4-stage growth strategy designed for massive long-term value creation.

STAGE 1 (CURRENT)

Corporate Platform

Scale distribution network to ₹10 Cr+/month across Auto, Personal, and Business loans.

STAGE 2 (12-24 MONS)

Regional Expansion

Expand to 500+ active DSAs across 5 regional hubs and launch co-branded cards.

STAGE 3 (24-36 MONS)

Co-Lending Models

Enter FLDG co-lending partnerships with Tier-1 NBFCs sharing credit risk & upside.

STAGE 4 (LONG TERM)

Institutional NBFC

Acquire/register own RBI-regulated NBFC license for direct balance-sheet lending.

Long-Term Vision: Building an institutional-grade financial services franchise with multi-thousand crore annual loan originations.

Disbursement Target: Scaling to ₹10 Cr+ Monthly Volume

Post-funding deployment will drive rapid multi-fold expansion in monthly loan originations.

₹1.00 Cr	₹2.00 Cr	₹10.00 Cr+
AUGUST DISBURSED	CURRENT MONTH TARGET	12-MONTH TARGET

Growth Acceleration Levers

1. **Team Expansion:** Hiring dedicated regional sales managers to source higher ticket business and LAP files.
2. **DSA Partner Network:** Onboarding 200+ new active DSAs across Tier-2/3 growth hubs.
3. **Payout Reserve Buffer:** Using capital reserve to offer fastest payout turnaround in the market.

Strategic Deployment of ₹1 Crore Investment

Capital raised will be deployed strictly into growth-enabling assets and operational reserves.

Allocation Category	Share	Strategic Focus
Team & Key Hiring	**25% (₹25L)**	Underwriters, regional sales leads & support
Channel Partner Backup	**25% (₹25L)**	Commission payout reserve & partner liquidity
Marketing & Digital Leads	**20% (₹20L)**	Targeted digital customer acquisition campaigns
Tech & Portal Dev	**15% (₹15L)**	Partner portal & underwriting CRM build
Compliance & Buffer	**15% (₹15L)**	Legal fees, audit & working capital buffer

Strategic Objective

The entire ₹1 Crore infusion is calibrated to scale monthly loan disbursements to **₹10 Cr+** within 12 months, generating self-sustaining operating profits and setting up the foundation for Series A expansion.

First Institutional Funding Round Details

This is the first external equity round for Averon Capital Private Limited.

INVESTMENT ASK

₹1 Crore

For 5.0% Equity Stake

Valuation Structure

Funding Stage	First Institutional Round
Equity Offered	**5.0% Equity**
Pre-Money Valuation	**₹19.00 Crore**
Post-Money Valuation	**₹20.00 Crore**

Investor Alignment: Clean cap table, high promoter skin-in-the-game (95% post-money), and immediate capital deployment into revenue channels.

Founder Leadership & Governance Standard

Building with corporate governance, compliance, and transparency from Day 1.

Promoter Profile: Kapil Meena

• Founder & Managing Director holding 99% equity.
• Hands-on ground experience across retail credit sourcing and partner channel expansion.
• Proven execution record of generating ₹34.34 Cr+ lifetime business volume.

Governance Commitments

• **Quarterly MIS Reporting:** Detailed updates on disbursement volume, net revenue, CAC, and partner growth.
• **Statutory Compliance:** Full CA audit compliance and statutory filings.
• **Investor Alignment:** Structured board feedback on major strategic expansions.

Corporate Integrity: Averon Capital maintains strict compliance standards across borrower data privacy, digital documentation, and lender partner guidelines.

Proven Ground Execution Meets Institutional Scale

"OneFinance Proved the Model. Averon Capital Will Scale It Nationally."

Investment Opportunity: ₹1 Crore for 5% Equity

AVERON CAPITAL PRIVATE LIMITED

Official Website: www.averoncapital.ltd | Founder & CEO: Kapil Meena