



FLEXIBLE CREDIT FOR THE NEW ECONOMY

Providing accessible, flexible credit to startups, freelancers, and small businesses by leveraging real-time income data instead of rigid salary proofs.



THE PROBLEM

OUTDATED LENDING CRITERIA

Traditional banks rely on CIBIL scores and fixed salary slips, failing to recognize the dynamic income patterns of the modern workforce.

EXCLUDING KEY INNOVATORS

This rigid system locks out millions, including early stage founders freelancers, and small businesses, who lack traditional credit history or consistent paychecks.

THE CREDIT CATCH

The inability to secure initial credit prevents building a credit history, leading to stifled growth and forcing many into predatory lending alternatives.

THE SOLUTION

Stride is an AI-powered underwriting engine designed to revolutionize variable-income lending.

01

PROPRIETARY AI MODEL

Analyzes diverse financial data points beyond traditional credit scores to assess creditworthiness accurately.

02

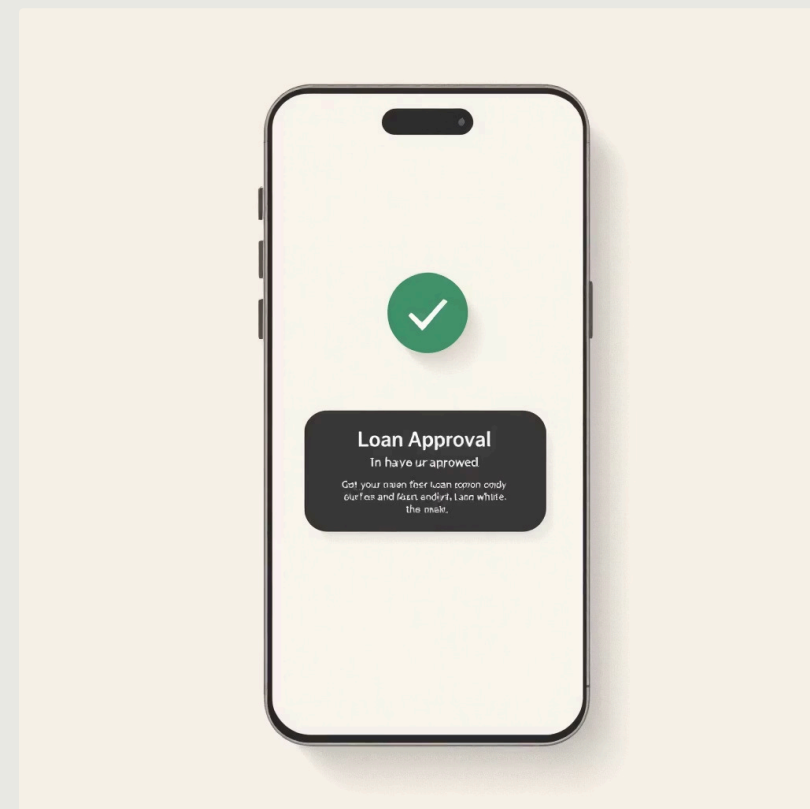
RBI'S ACCOUNT AGGREGATOR

Leverages this framework for secure, consent-based access to comprehensive financial information.

03

INSTANT, FAIR LIMITS

Provides fast approval and tailored loan offers that genuinely reflect a borrower's capacity.



THE PRODUCT - HOW IT WORKS

Experience a simple, transparent, and fully digital journey from application to repayment.



ONBOARDING (2 MINS)

A user signs up and connects their bank accounts with their consent via the RBI's Account Aggregator Framework.



AI ASSESSMENT

Our proprietary model analyzes transaction history, income streams, and spending patterns.



INSTANT OFFER

A fair, personalized credit limit and flexible repayment terms are generated and presented to the user.



DISBURSEMENT

Upon acceptance, our partner NBFC digitally disburses the funds, often within hours.



REPAYMENT & GROWTH

The user repays based on their income cycle. As their history with Stride grows, their credit limit increases.



WHY NOW?

MARKET SHIFT

The booming gig economy and vibrant startup ecosystem are creating new demand for flexible credit solutions.

1

ENABLING TECHNOLOGY

UPI's widespread adoption provides instant payment infrastructure, revolutionizing transactions.

2

3

4

MASSIVE CREDIT GAP

Indian MSMEs face a \$330 Billion credit gap, indicating a huge untapped market.

REGULATORY SUPPORT

The Account Aggregator framework facilitates secure and seamless data sharing for real-time underwriting.

MARKET SIZE

Our focus is on the \$300B+ underserved market in India. Our target customers include startups, freelancers, and small businesses with variable income, who are often overlooked by traditional financial institutions.

\$5 TRILLION+

GLOBAL SME FINANCING GAP

The unmet SME financing gap worldwide, highlighting the vast potential.

\$330 BILLION

INDIAN MSME CREDIT GAP

The credit gap for Micro, Small, and Medium Enterprises in India, a significant market segment.

\$2-3 BILLION

INITIAL TIER 1 CITIES OPPORTUNITY

The immediate market opportunity targeting digitally active MSMEs and freelancers in Tier 1 cities.



TRACTION

We've proven strong market pull even before significant marketing spend, validating our approach and product-market fit through early engagement and development.



CORE THESIS VALIDATED

Successfully validated our core thesis through early user feedback and initial product iterations, confirming the need for our solution.



2,000+ EARLY ACCESS SIGNUPS

Secured over 2,000 sign-ups on our early access waitlist, primarily from students, freelancers, and early-stage founders, demonstrating significant interest from our target audience.



BOOTSTRAPPED MVP WITH AI/ML

Developed a bootstrapped Minimum Viable Product (MVP) featuring an AI/ML model, thoroughly tested on sample data to ensure functionality and effectiveness.

COMPETITIVE ADVANTAGE

TRADITIONAL PLAYERS

- **Banks:** Rigid, collateral-heavy processes
- **NBFCs:** Target ultra-small borrowers with high rates
- **Neobanks:** Salary-based credit, exclude variable income

OUR DIFFERENTIATOR

- **Proprietary variable-income underwriting**
- **Flexible repayments vs fixed EMIs**
- **Focused on high-repeat freelancer segment**



PRODUCT ROADMAP & FEATURES



PHASE 1: CORE PLATFORM

Real time income scoring, app-based approval under 24h, smart repayment dashboard for MSMEs and freelancers.



PHASE 2: MARKET EXPANSION

Broader variable income user base, enhanced ML models, expanded credit products.



PHASE 3: ECOSYSTEM

Cross-sell insurance, working capital tools, and comprehensive business banking solutions.



BUSINESS MODEL



CAPITAL-LIGHT SAAS

Stride operates as a capital-light SaaS platform, empowering partners without acting as a direct lender.



B2B2C APPROACH

Our model leverages business partners to reach end-users, creating an efficient and scalable distribution channel.



PLATFORM FEES & REVENUE SHARE

We generate revenue through platform fees charged to partners and a share of the revenue generated from end-user transactions.

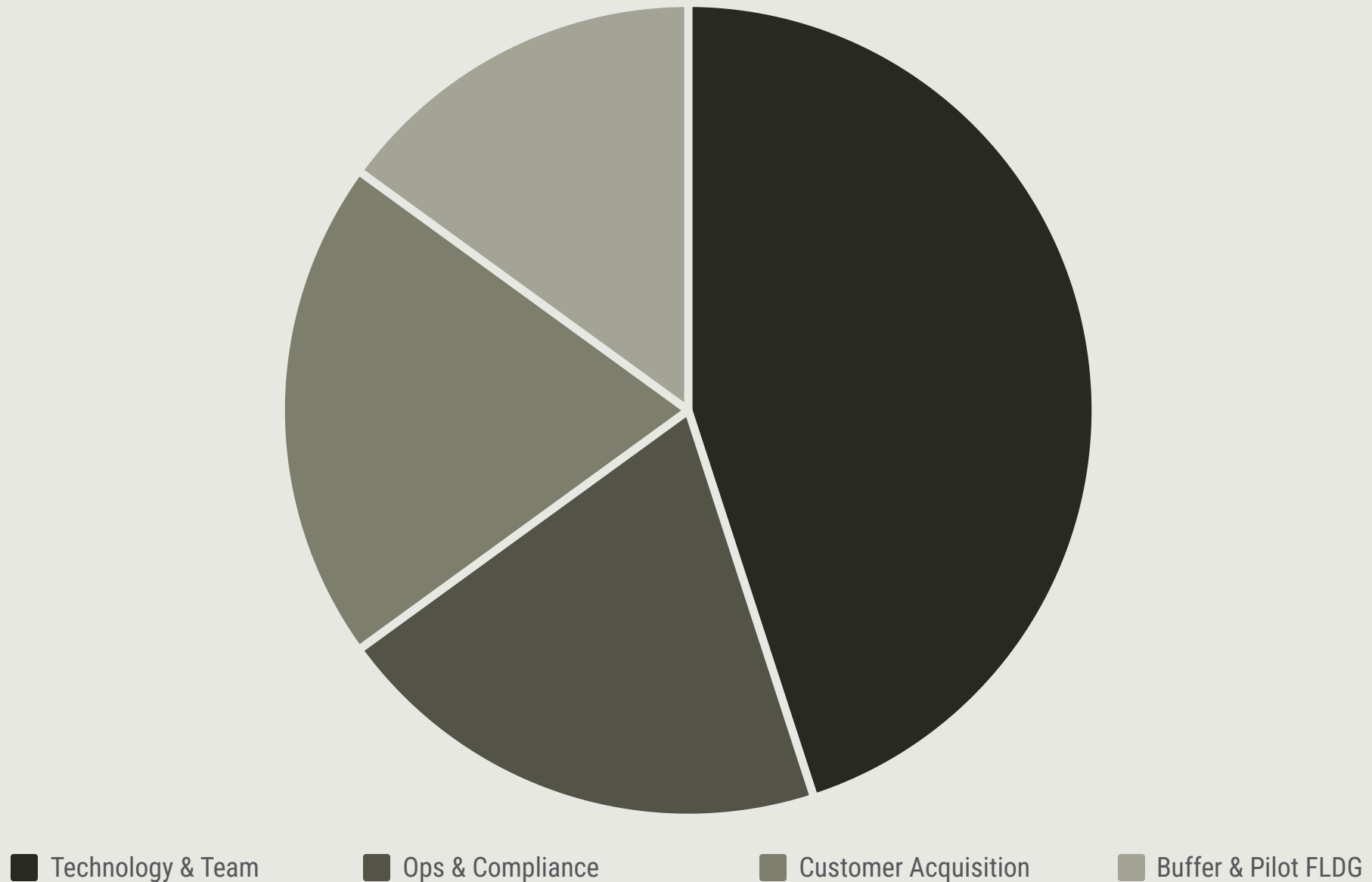


VALUE FOR END-USERS

End-users benefit from simplified access to financial products, often at better terms, delivered through trusted platforms.

THE ASK & USE OF FUNDS

Seeking **₹6 Crores (~\$750,000)** for an 18-24 month runway to scale operations.



This **₹6 Cr investment** will provide an 18-24 month runway, enabling us to aggressively expand our technology, team, and customer base while ensuring robust operational and regulatory compliance.

LET'S CONNECT

Thank you for listening to us on this journey to redefine credit for India's new economy.

EKAANSH VERMA FOUNDER & CEO



rvshimla80@gmail.com



+91 7876673779



[linkedin.com/in/ekaansh-verma](https://www.linkedin.com/in/ekaansh-verma)

stridesmartcredit.framer.website



Stride



Stride – Enable smart credit

This site is the official waitlist and information hub for Stride, our...