Miranda House | University of Delhi

POLICYPRENEUR: The Ultimate B-Plan Challenge

Team Dstonks

Miranda House College, University of Delhi.

AarogyaNyaya: Bridging India’s ₹1.65 Lakh Crore **Healthcare** Integrity Gap with DPI-Native RegTech.

100M+ AA-linked accounts have created data liquidity, yet a *20-25L Cr MSME credit a gap persists due to an Analytical Last-Mile break.

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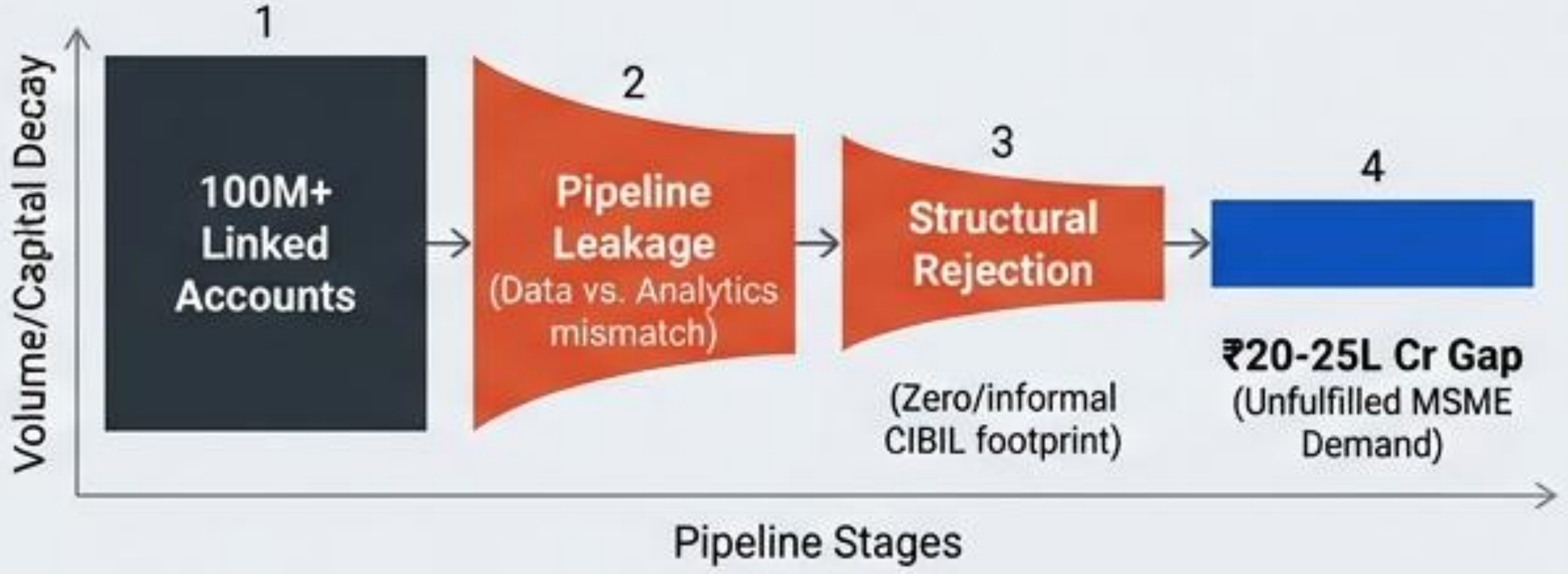
The Friction Funnel



Contrast Matrix

Legacy CIBIL Models	Missing ML Underwriting Engine
• Retrospective debt-servicing	• Predictive cash-flow modeling
• Physical collateral-dependent	• GST/UPI vectoring
• 30-day lag	• Sub-second latency

OCEN Architecture

UPI for Credit framework is technically active but commercially stalled at <5% MSME penetration **without** high-velocity, sub-₹50L risk pricing engines accessible to tier-2/3 NBFCs.

Platform Intervention

Injecting a Third-Party Data Science Layer processing **raw GST filings, daily UPI inflow velocity, and seasonal Cash Flow patterns into** probabilistic risk scores.

Building the Commercial Execution Layer to bridge the gap between RBI-regulated data highways and tech-deficient level

Operating as a white label Technology Service Provider (TSP), the platform transforms raw AA data into calibrated credit decisions with zero balance sheet risk.

3-Step Operational Architecture

Consent API (Inputs via Finvu/OneMoney, CAMS) → **Proprietary ML Engine** (Processing 10k+ variables/sec) → **Binary Decision Output** (Score, Sub-₹50L Limit, Risk Flag)

MECE Data Vectors

1. **Liquidity** (UPI daily velocity, balance thresholds)
2. **Compliance** (GST filing regularity, ITR footprints)
3. **Behavioral** (Utility repayment consistency, mandate bounce frequencies)

Positioning Matrix

Direct Lending Fintechs	Legacy Bureaus	Our Platform
(Lendingkart: Consume capital, pose competitive threat to NBFCs)	(Structurally blind to unbanked MSMEs)	(B2B SaaS enabler, 100% aligned lender incentives)

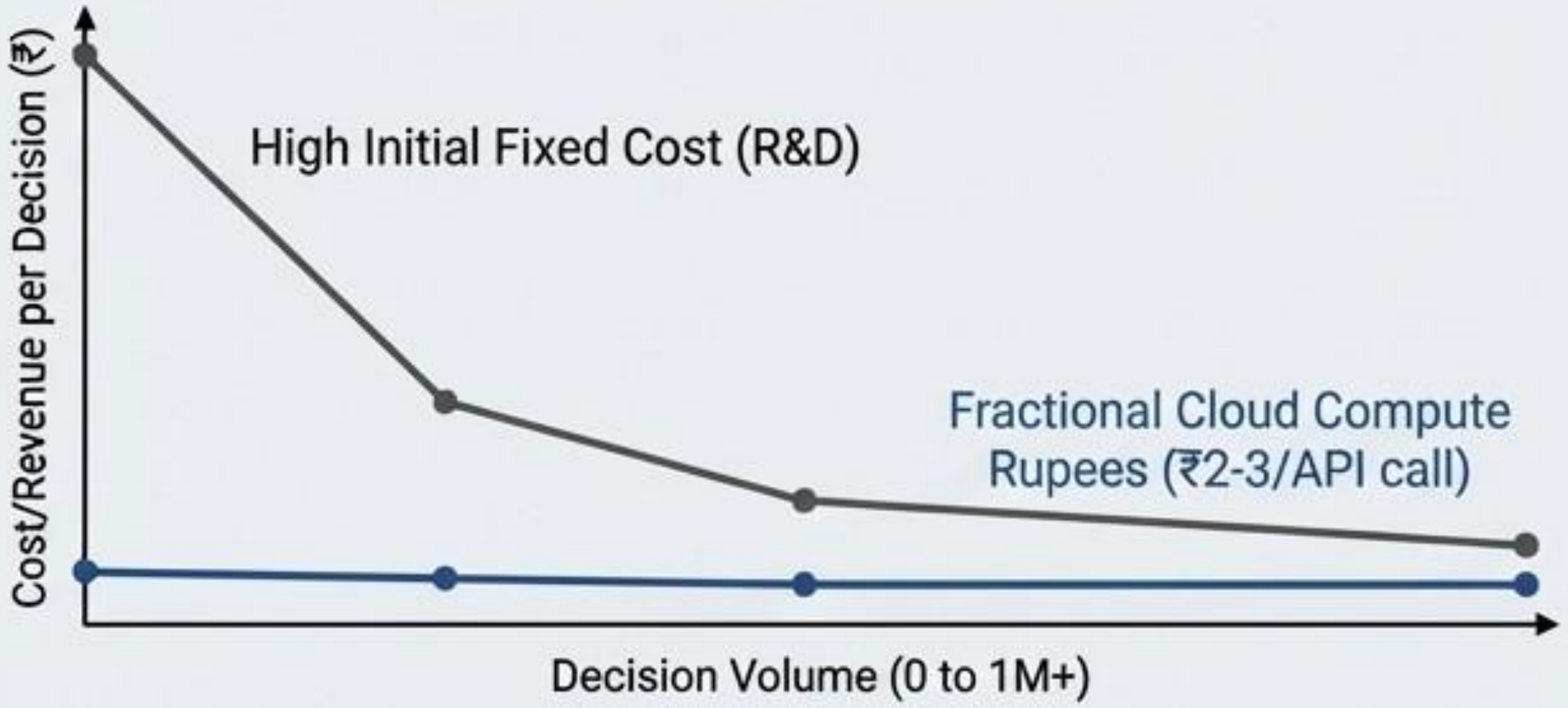
Regulatory Pathway

API-first integration pathway utilizing **RBI Regulatory Sandbox** and **IFSCA** fintech facilitation cohorts to bypass 18-month legacy compliance reviews.

Decoupling intelligence from capital allows the platform to scale as a pure-play RegTech engine under native DPDP Act

Targeting 10,000+ tech-deficient NBFCs, the model utilizes a Triple-Stream revenue logic to drive 90%+ gross margins at scale

Revenue Price Point Matrix



Triple Stream Breakdown

1. **API Transaction Fee** (₹50-150 recurring per API hit)
2. **SaaS Dashboard Subscription** (₹15k-50k/mo based on seat count)
3. **Macro Data Insights Licensing** (Anonymized sector indices for rating agencies)

Target Persona

Capital-Rich but Tech-Deficient lenders (Sub-₹5,000Cr AUM NBFCs/MFIs) possessing aggressive sub-₹50L MSME expansion mandates but lacking in-house Python/ML data science benches.

Unit Economics

₹75
blended API fee

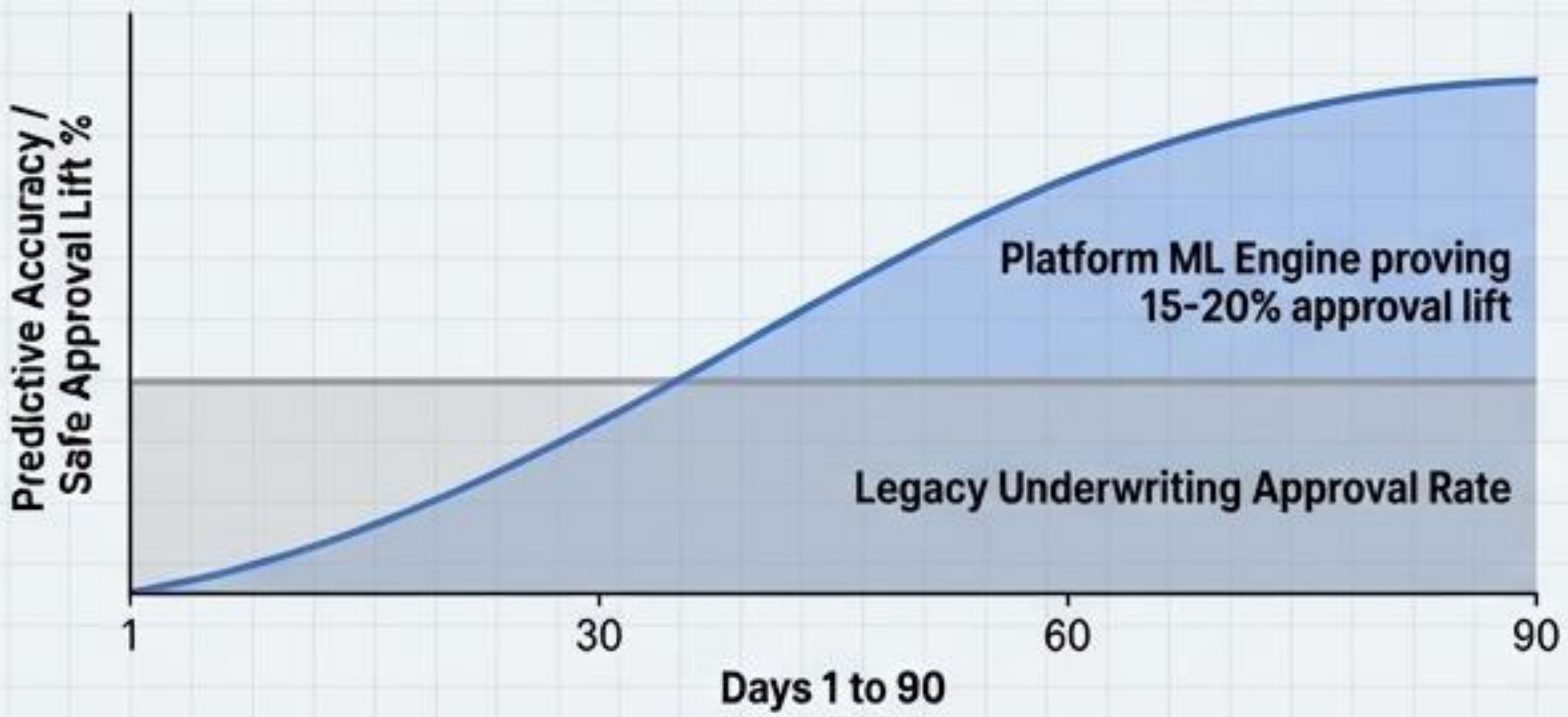
5,000
average decisions/mo per NBFC

₹2-3L CAC
recovered within 6-month payback period

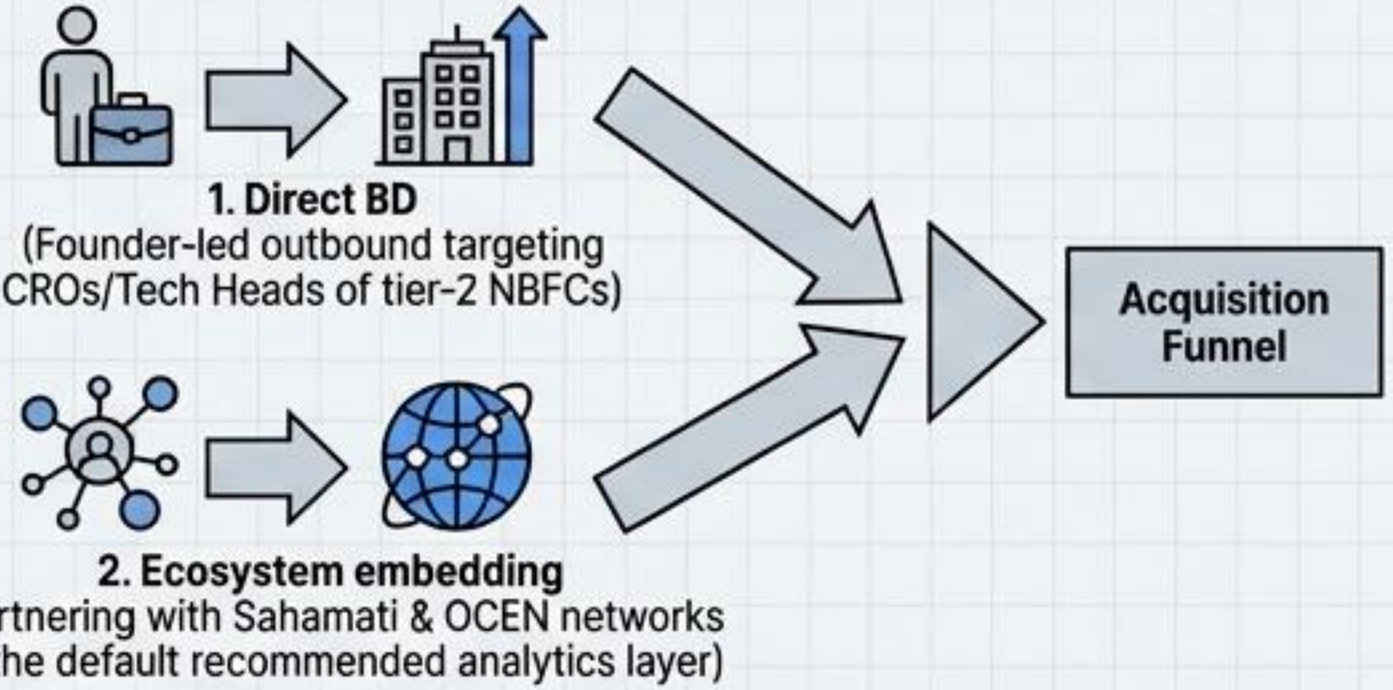
Post-model training, the marginal cost per decision approaches zero, creating compounding operating leverage as volume.

A sequential Anchor Deep rollout utilizes non disruptive 90 day shadow tests to neutralize institutional friction.

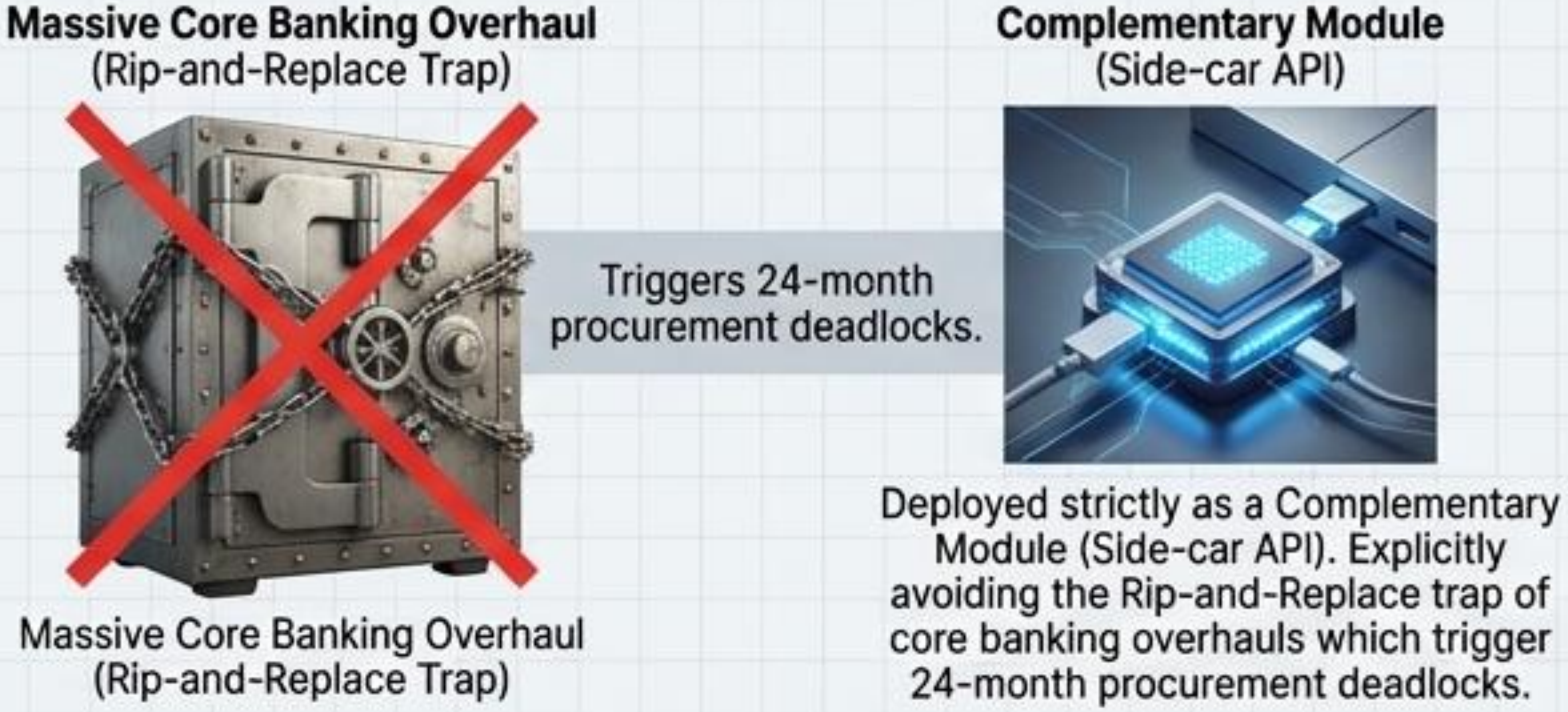
The 90-Day Shadow Test



Dual-Channel Acquisition

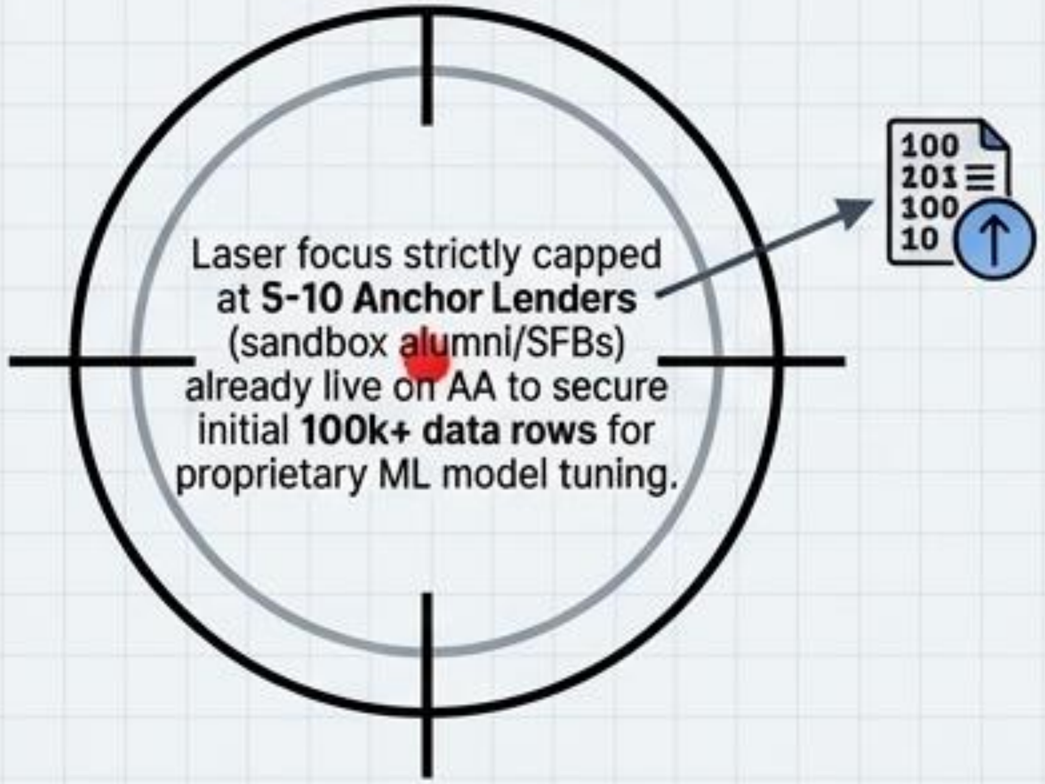


Integration Positioning



Deployed strictly as a Complementary Module (Side-car API). Explicitly avoiding the Rip-and-Replace trap of core banking overhauls which trigger 24-month procurement deadlocks.

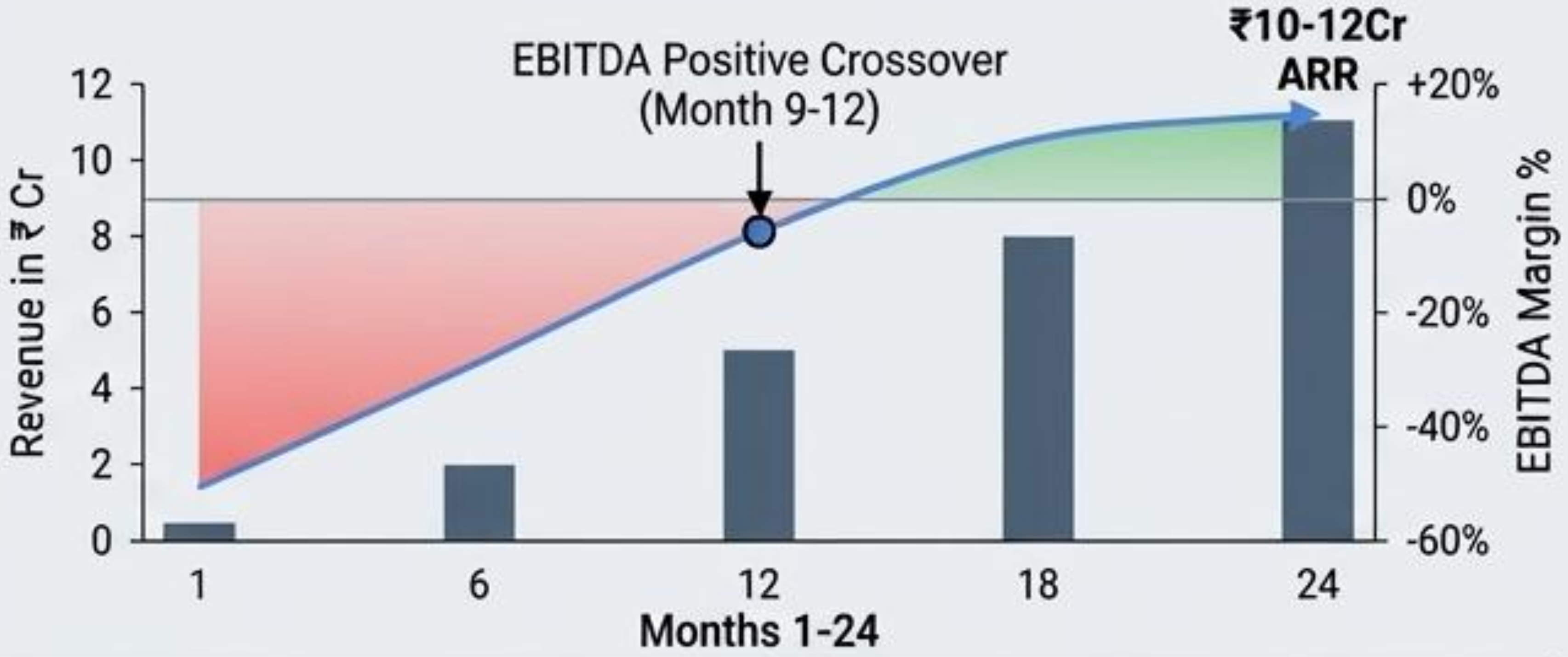
Phase 1 Focus



Low-friction side-car integration collapses the traditional multi-year enterprise sales cycle into empirically proven 90 day

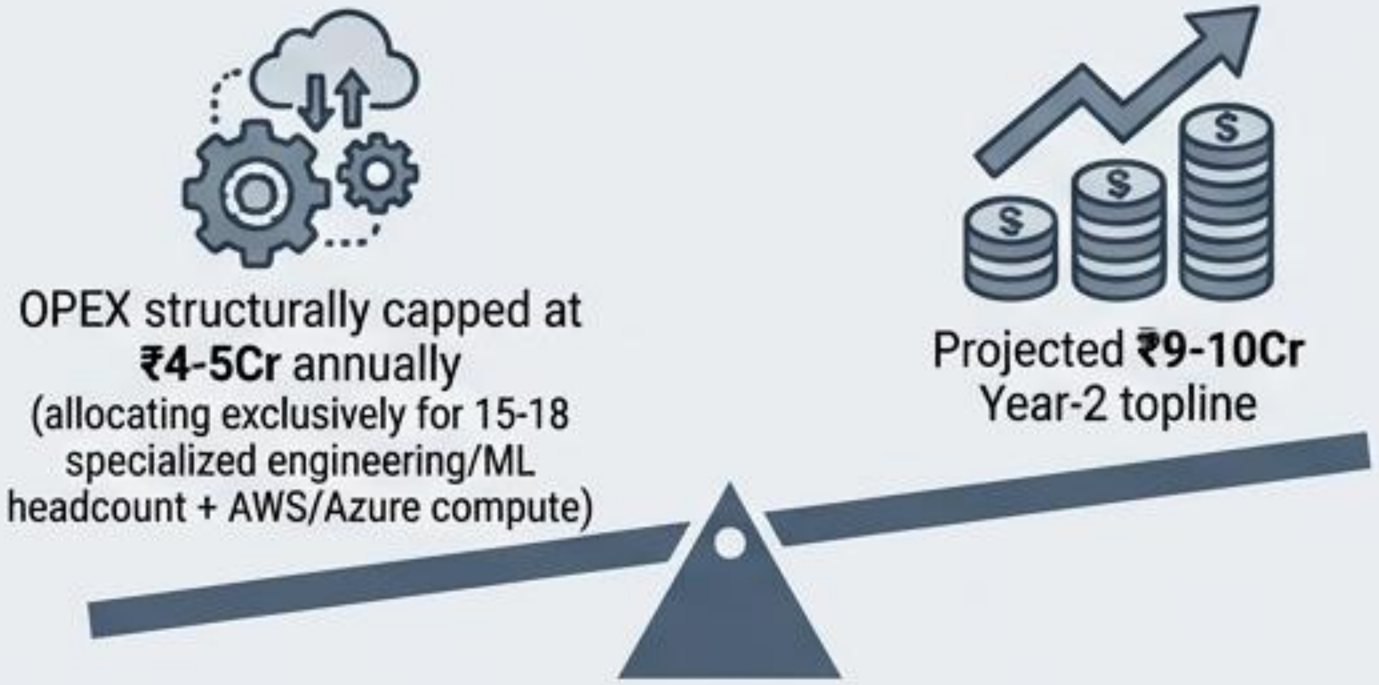
Disciplined 24-month execution delivers a *10-12Cr revenue run rate with positive EBITDA crossover by Month 24.

The Profitability J-Curve



3-Phase Execution Gantt

Cost Architecture



Defensive Moat

Precision scaling against early anchor cohorts transforms a capital-light tech layer into critical digital public infrastructure