TrustivaSetu

A DIVISION OF AARTHSETU TECHNOLOGIES PV

PRE-SEED ROUND

Building India's Healthcare Financing Infrastructure

One platform connecting patients, clinics and lenders — so no patient delays treatment because of financial barriers.

₹5 Cr	**$638B+**	**30+**	**1–5%**
RAISING · PRE-S	INDIA HEALTHCARE	YRS COMBINED E	PROCESSING FEE /

THE INSIGHT

She already trusts EMI. Just not for her own health.

01
Buys a car on EMI

Premium SUVs on 7-year loans — even in Tier-2 cities.

02
Upgrades her phone on EMI

0% down payment is the standard go-to-market for smartphone brands.

03
Finances land or property

Leveraged, long-horizon bets on her future, at scale.

> But for IVF, dental implants, aligners, hair transplant or cosmetology — the same patient cannot find EMI. This is the gap TrustivaSetu was built to close.

THE PROBLEM

Healthcare financing is broken

60%+

High-value treatments delayed

Dental, IVF, cosmetic and ortho procedures postponed — directly harming patient outcomes.

40–60%

Loan applications rejected

Single-lender dependency creates low approval rates and frustration at point of care.

~40%

Patient drop-offs

Manual processes and slow settlements create friction — patients abandon treatment.

Hidden

No-cost EMI misleads patients

Charges buried in subvention create false expectations of transparent, affordable financing.

The "Missing Middle" — 400 million Indians

Validated by Blume Ventures 'Healthcare Financing in India: BluPrin

~400M

Indians fall into the "Missing Middle"

- Too rich for government schemes
- Too uninsured for private care

TrustivaSetu's target customer — not poor, not over-insured, simply unfinanced for elective care.

48%
covered by govt health schemes

17%
have private health insurance

1.3%
of GDP = govt health spending (vs 2.5% target)

MARKET OPPORTUNITY

Three markets. One dominant opportunity.

TAI	SAI	SOM
US$638B+	**₹41,300 Cr+**	**₹2,400 Cr+**
India healthcare market (IBEF 2025)	Elective-care financeable GMV — Dental · IVF · Cosmetic · Ortho	Serviceable pool, 6 metros → Target: 1,000 clinics · 50 cities · ₹100 Cr GMV

WHY NOW?

- Post-COVID demand surge
- BNPL & EMI mainstream
- NBFC digital lending at scale
- No dominant incumbent

OUR SOLUTION

Healthcare Finance Operating System

One platform · Multiple lenders · Instant approvals · Seamless patient financing

Multi-Lender Approval Engine

Single application routed across NBFCs, banks & private lenders simultaneously — higher approval rates than any single lender.

Clinic Financing Dashboard

Providers offer financing directly at point of care in real time, fully integrated into their consultation workflow.

Lender Integration Layer

NBFCs & banks gain verified, demand-side healthcare financing data with proprietary credit insights.

Patient Financing Platform

Credit EMI, Debit EMI, NBFC loans — multiple options, simplified approvals, transparent no-hidden-cost terms.

Smart LOS (Lead OS)

Automated routing, document management, credit checks, approval workflows — zero manual intervention for routine cases.

HOW IT WORKS

From treatment need to approved financing — in minutes

01

Patient visits clinic

Needs dental, IVF, cosmetic or high-value treatment.

02

Clinic offers EMI

TrustivaSetu dashboard activated at consultation.

03

Eligibility check & routing

Smart credit check, routed to the best lender.

04

Instant approval

Patient selects EMI plan, e-signs, treatment starts.

05

Clinic gets settled

Faster settlement improves cash flow & conversion.

Higher approval rates via multi-lender routing

Faster settlements improve clinic cash flow

Transparent terms — no hidden patient charges

Built for healthcare, not repurposed from BNPL

TARGET SPECIALTIES

Five high-ticket, elective categories — by design

01

IVF & Fertility

₹1–3L/cycle · 2–3 cycles typical · ₹4–10L total budget · high emotional motivation.

02

Dental

Implants & aligners · ₹40K–3L · high repeat visits · large clinic network.

03

Hair Transplant

₹40K–5L per procedure · 25–30% YoY growth in Tier-1 cities.

04

Cosmetology

Non-surgical aesthetic procedures · growing aspirational demand across age groups.

05

Ophthalmology

LASIK & premium lens implants · ₹50K–1.5L · high conversion with financing.

Common thread: all five are elective, high out-of-pocket cost, low insurance coverage, and high emotional motivation — the exact conditions where EMI access changes the buying decision.

REVENUE MODEL

Multiple streams · High margin · Asset-light

1–5%

Processing Fee

Primary stream — charged to clinic per EMI case. No cost to patient.

SUB

Hospital Subvention

Clinic bears subvention cost to offer No-Cost EMI — driving higher conversion.

0%

No-Cost EMI for Patient

Patient pays zero extra — treatment split into easy monthly instalments.

SaaS

Platform Subscription

Future recurring SaaS layer for clinic workflow, reporting & lead management.

HOW IT WORKS — EXAMPLE

Treatment value	**₹1,00,000**
Processing fee (3%)	**₹3,000**
Patient EMI cost	**₹0 (No-Cost)**
Platform revenue	**₹3,000+**

@ 500 cases/mo → **₹15L+** processing fees @ 1,000 cases/mo → **₹30L+** processing fees

60%+ Gross Margin · Asset-Light · No Balance-Sheet Risk

UNIT ECONOMICS

Strong margins from day one

₹50K	1–5%	60%+	0%
AVG TREATMENT VA	PROCESSING FEE R	GROSS MARG	BALANCE SHEET R

COST STRUCTURE PER CASE

Customer Acquisition Cost (CAC)	**₹800 – ₹1,200**
Operations cost / case	**₹500**
Technology cost / case	**₹300**

REVENUE / CASE (@ 3% OF

₹1,500

Positive contribution per case at scale — economics that compound, not break, with volume.

COMPETITIVE ADVANTAGE

Healthcare loans in India are still underwritten like personal loans.

That's the gap competitors leave open — SaveIN, CarePay and Bajaj Finserv Health all use generic personal-loan criteria with no healthcare-specific risk model.

Multi-Lender Routing

One application to multiple lenders — higher approval rates vs any single-lender competitor.

Healthcare-First Design

Built exclusively for medical financing workflows — not a generic BNPL repurposed.

Proprietary Data Moat

Healthcare financing data improves lender matching and credit decisioning over time.

Clinic Distribution Network

Deep clinic relationships create repeat transaction volume and high switching costs.

Lender Network Effect

More lenders → better approvals → more clinics → more data → stronger lender terms.

Asset-Light Scalability

Pure tech platform — no balance-sheet risk, high margins, scales without capex.

TECHNOLOGY PLATFORM

Built, live & deployment ready

LIVE · lms.trustivasetu.com

Not a concept — a working platform: Admin LMS + Clinic Portal already in production.

Admin Dashboard

1,240	312	178	142
Total Leads	This Month	Approved	Disbursed

- Lead pipeline — status tracking across regions
- MTD vs LMTD disbursal — region-wise
- Approved, pending-disbursal alerts
- Quick filters: Date · Status · Region · Lender

Hospital / Clinic Portal

86	21	17	₹42L
Total Leads	Approved	Disbursed	Net Disbursal

- Per-lead: Lender · EMI tenure · Subvention · UTR
- First-EMI date auto-calculated per case
- Approved cases pending disbursal — alerts
- One-click Excel report download

Lead Management · Smart Assignment · Approval Workflow · Reporting & Exports · Multi-Lender Routing · Manager Targets · Audited Financials

Zero additional build cost to launch — funds go directly into growth.

GO-TO-MARKET STRATEGY

Clinic-first · Metro-first · Then national

01

Direct Clinic Onboarding

Inside + field sales targeting IVF, dental, cosmetic & ortho clinics in Delhi NCR, Mumbai, Bangalore.

02

Strategic Lender Partnerships

Multi-NBFC and bank integrations to maximise coverage and approval rates across patient profiles.

03

Market Expansion

Tier 2/3 cities via channel partners and digital onboarding after metro proof points are established.

CITY LAUNCH ROADMAP

PHASE 1 · 0–3 MONTHS

Delhi NCR · Mumbai · Bengaluru

PHASE 2 · 3–6 MONTHS

Hyderabad · Pune

PHASE 3 · 6–9 MONTHS

Ahmedabad · Jaipur · Indore · Lucknow · Chandigarh/Mohali

Year 1 footprint: 100+ clinic partnerships across 10 strategic cities — sequenced for density before breadth.

EXPANSION ROADMAP

3-year expansion strategy

Metro-first proof, then scale into Tier-2 demand centres.

Year 1

Foundation & Traction

Delhi NCR · Mumbai · Bangalore

325 Clinics

₹40 Cr GMV

1,000+ clinics · ₹3–5 Cr monthly GMV · proof points established.

Year 2

Expansion & Profitability

Hyderabad · Pune · Chennai

130 Clinics

₹30 Cr GMV

Multi-city scale · product diversification · EBITDA breakeven.

Year 3

National Leadership

Lucknow · Jaipur · Indore · Nagpur · Chandigarh + more

545 Clinics

₹30 Cr GMV

Pan-India presence · ₹100Cr+ annual GMV · category leadership.

BY YEAR 3 **1,000+ Clinics** **50+ Cities** **₹100 Cr+ Annual GMV**

FOUNDING TEAM

30+ years combined experience in healthcare & fintech

Two operators + one veteran advisor — healthcare, banking, NBFC & fintech depth in one team.

Abhishek Kashyap
Co-Founder

19+ Years in Pharma & Healthcare

Torrent · Wockhardt · LoanTap · CarePay · Volo Health

- Ground-level command of India's healthcare financing landscape
- Hospitals, lenders and patient behaviour — all three sides
- Designed TrustivaSetu's market thesis and launch strategy

Ajit Singh Yadav
Co-Founder

10+ Years in Banking & Fintech

Kotak · IDFC · Unofin · GMoney · CarePay · Volo Health

- Drives GTM execution across Tier-1 & Tier-2 financing partnerships
- Deep lender network across NBFCs and private banks
- Proven BD and relationship-led growth execution

Manish Jaggi
Strategic Advisor

35+ Years in Banking, NBFCs & Fintech

ICICI Bank · TATA Capital · Unofin

- A career built entirely in credit and collections
- Designed healthcare-specific underwriting models
- Purpose-built healthcare credit — not a personal-loan model with a medical label

Founder-market fit: deep clinic relationships + lender network built over decades — the exact two sides this platform connects.

VALUATION RATIONALE

Why TrustivaSetu merits a premium

Pre-seed benchmarked against healthcare-fintech & embedded-finance comparables.

Technology

Platform already built & live — LMS, clinic portal, multi-lender workflow. Zero build risk.

Market

US$638B+ market, 39.4% out-of-pocket spend, no dominant financing incumbent.

Distribution

Clinic-first network with high switching costs; each clinic compounds volume.

Economics

Asset-light, 60%+ gross margin, no balance-sheet risk — revenue from day one.

PROJECTED REVENUE

FY27	FY28	FY29
₹0.90Cr	**₹2.01Cr**	**₹3.49Cr**

VALUATION LOGIC

9× × FY29E revenue (₹3.49 Cr) ≈ **₹31 Cr** pre-money → **₹36 Cr** post-money **₹5 Cr ask ≈ 14% equity**

7×–10× forward-revenue benchmark — healthcare-fintech

YEAR 1 SUCCESS KPIS 100+ clinic partnerships · 10 cities live · high-ticket elective focus · Series A ready

FUNDING ASK

Pre-Seed Round — ₹5 Crore

₹5 Cr

PRE-SEED · EQUITY ROUND

35%	**Team & Hiring** Sales, BD, collections & product team	₹1.75 Cr
25%	**Technology** Financing engine, lender integrations & dashboards	₹1.25 Cr
25%	**Marketing & Clinic Acquisition** Clinic acquisition & market growth campaigns	₹1.25 Cr
15%	**Operations & Compliance** Legal, lender onboarding & working capital	₹0.75 Cr

Figures marked as management estimates pending independent validation

LEGAL CREDENTIALS

Fully incorporated · Registered · Recognised

Every registration in place — verified, government-issued, due-diligence ready.

✓ **Certificate of Incorporation**

U66190UP2026PTC247393

MCA · 04 May 2026

✓ **PAN (Company)**

ABFCA5854R

Income Tax Dept. · Govt. of India

✓ **GST Registration**

09ABFCA5854R1ZU

Regular · UP · Since 06 May 2026

✓ **DPIIT Startup Recognition**

DIPP260101

Fintech · Valid upto 03 May 2036

✓ **Udyam (MSME) Registration**

UDYAM-UP-59-0109491

Micro · Services · 07 May 2026

✓ **Trademark Application**

TRUSTIVA SETU — Class 36

Temp. Ref: 14067561 · Financial Services

TAN: LKNA24676B · Incorporated: 04 May 2026 · Regd. Office: 5/70, Friends Colony, Chandra Nagar, Moradabad – 244001,

INVESTMENT OPPORTUNITY

Why invest in TrustivaSetu now

Massive Untapped Market

$638B+ healthcare market · ₹2,400 Cr+ annual financing gap · no dominant incumbent.

Proven Founder-Market Fit

30+ years combined across healthcare, fintech, banking and lending ecosystems.

Strong Revenue Visibility

1–5% processing fee per case · 60%+ gross margin · no lender dependency · clean & scalable.

Asset-Light, High Margin

Pure technology platform · no balance-sheet risk · capital-efficient · deeply scalable.

First-Mover Advantage

No pure-play healthcare multi-lender platform exists at scale in India today.

Pre-Seed Entry Point

Maximum upside — invest at earliest stage before Series A in 18–24 months.

SOURCES & PROOF POINTS

Every claim in this deck is sourced

Published reports, industry databases and government data — cited with date of publication.

VEHICLES	**Cars24 Gears of Growth, 2025** — 62% of used-car sales from Tier-2; 58% EMI adoption
VEHICLES	**Spinny / Mordor Intelligence, 2026** — 102%/85% YoY luxury vehicle growth, Bihar & Odisha
SMARTPHONES	**Unicommerce Summer Trends, 2025** — 38% of e-commerce order volume from Tier-3
SMARTPHONES	**India Briefing — Smartphone Q3 2025** — 0% down-payment EMI standard in Tier-2/3
PROPERTY	**Square Yards Report, 2026** — 25–100% projected Tier-2/3 land price rise over 2–4 yrs
PROPERTY	**PropEquity via Business Standard, 2024** — up to 65% surge in new-launch prices, Tier-2
MARKET SIZE	**IBEF Healthcare Report, 2025** — $638B+ India healthcare market · 17.5–22.5% CAGR
MARKET SIZE	**NHA Estimates 2021-22, MoHFW / PIB** — 39.4% out-of-pocket of total health spend
FINANCING MKT	**IMARC / TechSci Research, 2024** — patient financing $5.4–6.5B → ~$10.4B by 2030
FINANCING MKT	**TechSci / IMARC, 2024-25** — equipment financing $4.7–5.5B → $9.4–15.9B by 2033
FINANCING MKT	**Policybazaar via Business Standard, FY26** — health insurance EMI: T3 +41%, T2 +38%, T1 +29%
MISSING MIDDLE	**Blume Ventures 'BluPrint', 2025** — ~400M Indians in 'Missing Middle', uninsured
IVF COSTS	**GarbhSaathi / Cloudnine Fertility** — ₹1–3L per IVF cycle; 2–3 cycles (₹4–10L total)
HAIR TRANSPLANT	**Custom Market Insights / QHT, 2024** — ₹40K–5L per procedure · 25–30% YoY growth
UNIT ECONOMICS	**Aarthsetu — Internal Strategy Doc** — CAC ₹800–1,200 · ops ₹500 · tech ₹300/case
VALUATION	**Healthcare-fintech comps — 7×–10×** — 9× × FY29E ₹3.49 Cr → ₹31 Cr pre / ₹36 Cr post

TrustivaSetu

THANK YOU

Let's build the future of healthcare financing together.

"To ensure that no patient delays treatment because of financial barriers."

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		www.trustivasetu.com	Pre-Seed · ₹5 Crore