Trustiva Setu

Healthcare Lending Platform

NBFC Partnership Proposal

Powering Digital Healthcare Financing Across India

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The Opportunity

Elective and essential healthcare treatment remains cash-constrained for most Indian households

The Gap

Patients delay or forgo treatment when they can't pay upfront — even when insured or partially covered

The Channel Problem

Hospitals want financing available at the point of care, but most lending is disconnected from clinical workflow

The Trust Problem

Patients need transparent, compliant terms — not opaque financing bolted onto a hospital bill

The Product

A point-of-care financing platform connecting clinics, patients, and lenders

For Clinics

Onboarding, document vault, financing-scheme configuration, real-time lead tracking

For Patients

OTP-verified digital application, transparent scheme terms, e-mandate — no paperwork chase

For Lenders

Pre-qualified, pre-verified deal flow routed directly into your decisioning system

Market Strategy

A deliberate focus, not a limitation

Tier 2 Cities

Primary Growth Engine

- Under-penetrated by organized healthcare financing
- High treatment-deferral rate — largest addressable gap
- Lower hospital-side competition for financing partnerships

Tier 1 Cities

Selective, Brand-Led

- Limited to established brand and chain hospitals
- Prioritizes partnership quality over volume
- Anchors credibility for Tier 2 expansion

Operating Flow

Enquiry to disbursal, fully digital

Enquiry → OTP + PAN Verify → Documents → Eligibility Check → Scheme Agreement → e-Mandate → Approved → Disbursed

Lender's Role: Multi-Lender Routing Infrastructure

- Every eligible lead is routed to all connected lenders in parallel — 45-second decisioning window per lender
- Real-time webhook callbacks for status and disbursal updates — no manual reconciliation
- Your underwriting logic stays entirely yours — Trustiva delivers verified, structured deal flow only

Technology Platform

Built for real integrations, not demos

Cloud-Native Architecture

Modern, horizontally scalable infrastructure with encrypted data storage

Real-Time Webhooks

Inbound status & disbursal callbacks, ready to connect to lender systems today

Adapter-Based Integration

Each lender gets a dedicated integration module built to their actual API spec

Full Audit Trail

Every scheme change, approval, and disbursal logged for compliance review

Compliance Framework

Aligned to RBI Digital Lending Directions, 2025

Key Fact Statement Disclosure

Every borrower sees clear, standardized terms before consenting — no hidden charges

Post-Consent Immutability

Once a patient signs, scheme terms are locked permanently — a later renegotiation can never silently alter an approved case

Consent-Based Data Flow

OTP-verified identity checks at every stage; no data shared without explicit patient consent

Full Traceability

Every approval, scheme change, and disbursal is logged and auditable

Integration Readiness

What's already built and live

Component	Status	Description
Inbound Status Webhook	Ready	Receives real-time approval/rejection updates
Inbound Disbursal Webhook	Ready	Receives disbursal confirmation + UTR
Parallel Lead Routing	Ready	Fans out to all connected lenders simultaneously
Lender Adapter Template	Ready	New lender integration built against your actual API docs
Your Underwriting API	Awaiting your spec	Built together once terms are finalized

Commercial Model

Simple, aligned incentives

*“The more competitive the IRR you offer,
the more business Trustiva brings you.”*

Negotiated commercial terms remain confidential until formal onboarding. We're happy to walk through specific structures in a follow-up discussion once mutual interest is confirmed.

Leadership

The founding team

A

Abhishek

Co-Founder

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Ajeet

Co-Founder

Let's Build This Together

We're looking for 1–2 NBFC partners to launch our next growth phase

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