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Goal-based, low-risk investment platform for Indians, powered by AI

Pre Seed Round - Rs. 5 Cr ask for 18 month runway

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Problem Statement

- **Current Scenario - how Indians' save or invest?**
  - **>60% of** Indians lack access to structured, goal-based investment planning. Ref:1
  - **Only 3-6%** of Indians invest in systematic plans. Ref: 2
- **Complexity of Applications**
  - Nearly all applications/services are designed for English speaking Tier 1 city dwellers
  - First-time investors face friction due to language barriers, product complexity, and low trust
  - Many households continue to save informally or remain outside structured investment products entirely
- The Real Gap
  - **First time investors** tend to start ***riskier*** investments with limited knowledge
  - Platforms focus on frequent transactions rather than goal achievement or financial education/inclusion

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Why Now?

- **Digital readiness is at an all-time high**
  - **1.27 billion UPI AutoPay** mandates registered — recurring digital payments are now mainstream
  - SIP Momentum – **Rs. 30K Crore** invested via retail users in May 2026
  - Tier 2 and Tier 3 India is rapidly adopting smartphones and app-based financial service
- **Demand for safety is growing**
  - Retail investors **lost** over ₹1.06 lakh crore in market-linked products in the last year
  - Households are **actively seeking** predictable, low-volatility, goal-linked investment options
- **Policy environment & Capital Validation**
  - Low-Risk investment is underpenetrated, leaving room for more growth
  - Recent RBI report suggests more Indians are now investing in FDs
  - More than 51 deals in the Wealth Tech category in the past 1.5 years

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Size of the Market Opportunity

Metric	Value	Notes
TAM	Rs. 50 lakh Crore	Total India Household Savings. Ref: 1
	10 Cr (100 million) individuals	Mass Affluent + Middle Class. Ref: 1 2
SAM	Rs. 12 lakh Crore	Digital first, low-risk investment options
	3 Cr (30 million) individuals	Income > Rs.5L/year, mobile first. Ref: 1
SOM	Rs. 12,000 Crore	1% market share of annual flow in 5-7 years
	10 Lakh (1 million) Active Users	**Laabh target - FY2030**

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Solution

Laabh helps users invest safely toward life goals through simple, vernacular-first journeys. How it works — in 3 steps:

- **Step 1 : Set a Goal**
  - User picks a life goal — wedding, education, vehicle, emergency fund, family savings
  - User sets a target amount and timeline
- **Step 2: Choose a Product**
  - Users discover and compare low-risk options across FD, Digital Gold/Silver
  - Matched to the goal timeline, risk comfort and returns
- **Step 3: Invest Regularly**
  - User sets up a UPI AutoPay SIP or makes a one-time investment
  - User tracks progress toward their goal in their own language

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Product / Technology Overview

- **Goal based Investment - (SIP and lump sum)**
  - Users save/invest in low-risk products to achieve their life goals
- **Exclusive Offers plus Premium Advisory**
  - Provide goal-led portfolio insights and product discovery of exclusive offerings
  - WhatsApp Journeys, Family Portfolio, Priority Support
- **Wealth and Credit Reports**
  - AI summarised details of user's financial assets and credit history
  - Generated through consent based data authorities
- **AI-Engine for portfolio management (M12 onwards)** *
  - AI assisted goal-planning based on risk profile, type of goal, and milestone timeline
- **Financial literacy**
  - Provide vernacular content & Customer service
    i. Help educate users on the need to save/invest and plan for life goals.

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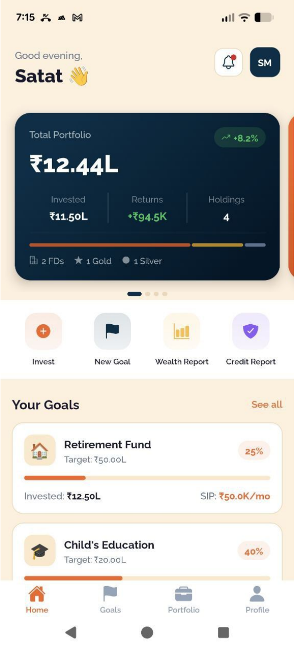
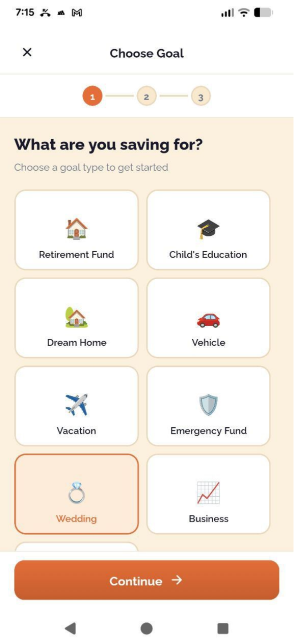
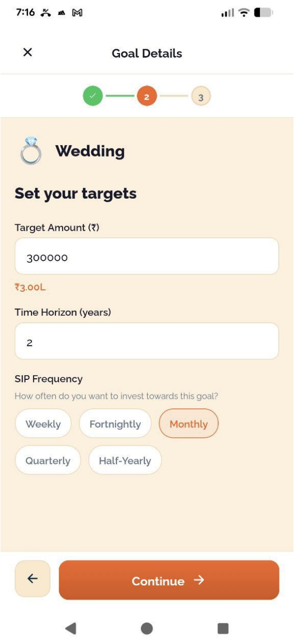
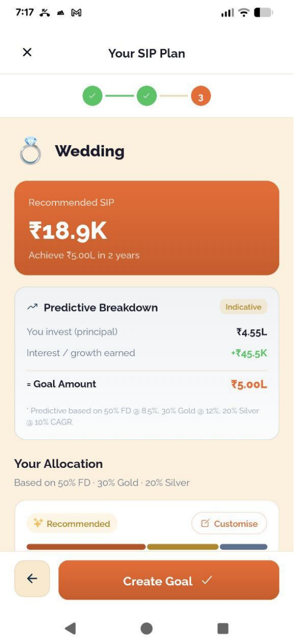
Product Screenshots (MVP)









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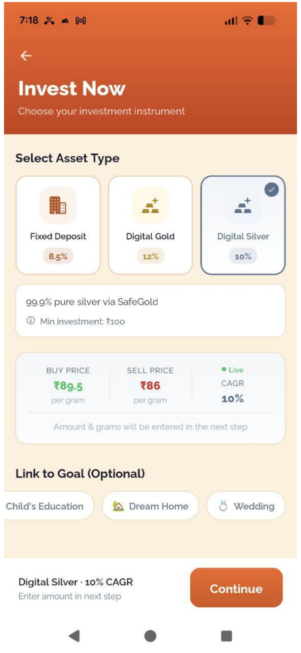

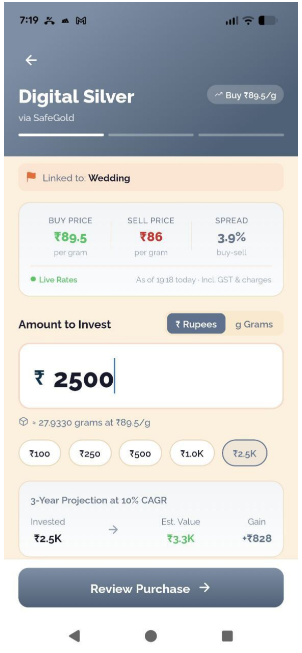

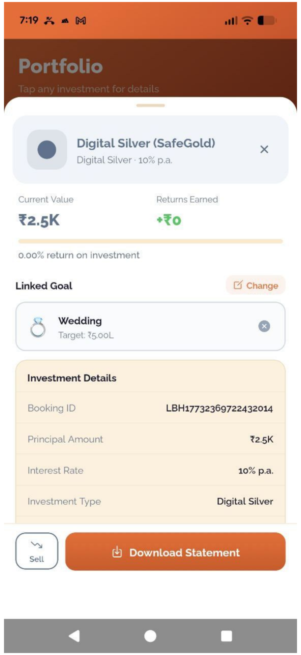

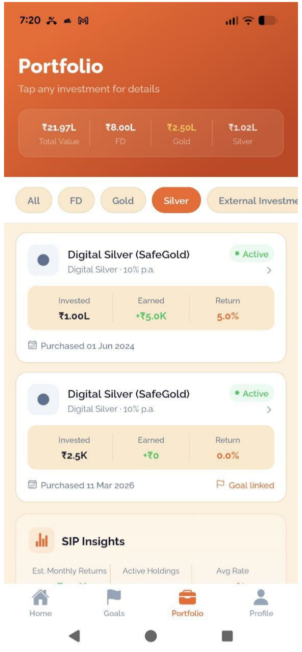

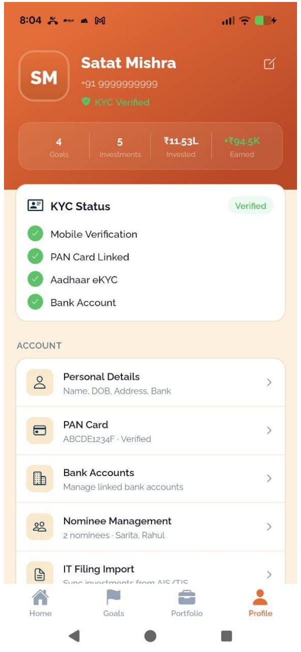

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Our Differentiators

Trust-First Investing

Tailored for 35+ year olds, focusing on low-risk, stable growth

Goal Completion

Every investment is tied to a specific life goal, ensuring focus and discipline

Family Portfolio

A combined view of family investments for holistic wealth management

Vernacular Native

Native UX in multiple Indian languages to eliminate friction for new users

AI-Assisted Allocation

Intelligent asset allocation based on goals, risk profile and market trends

Double Revenue Engine

Commissions from products + Premium subscription for advanced features

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Competitive Landscape

Company	Strengths	Limitations
Bachatt	Branding/daily savings	Strongest competition; promotes ETFs
StableMoney	Niche in fixed-income products	Lack vernacular support/branding
ET Money	Wide product range, strong brand presence	Focus on mutual funds, less on low-risk products
Groww	User-friendly, diversified options	Limited low-risk product focus
Banks and NBFCs	Trusted, regulatory-backed	Complex journeys, limited personalization
Laabh	Goal-based, low-risk SIPs, AI-powered vernacular support, family view	Early stage, building user trust

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Business Model

Traction Revenue (Flow based)	
FD Commissions	0.5% - 1.0%
Gold/Silver Spread	1% - 2%
Blended Gross Commission Rate	0.68% (improves as Gold/Silver mix increases)
Premium Subscription (Recurring)	
Laabh Premium	Rs. 99 / month
Value Proposition	Advisory, Family Portfolio View, Priority Support, WhatsApp Alerts +
Attach Rate	5% of registered users
Target Unit Economics (Per Active User)	
Average Monthly Investment	Rs. 10,000 per month
Monthly Revenue Per User	Rs. 73 (Rs. 68 commission + Rs. 5 premium)
Annual Revenue Per User	Rs. 876

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Target Financial Projections

- Start Cash Balance at Rs. 4.5 Cr (instead of Rs. 5 Cr raise)
- Maintain ring-fenced Buffer of Rs. 50 L for risk mitigation

Key Target Metrics for M12-M18

Total Registered Users at **M12**:	12K+ Registered Users (5K+ Actively Transacting SIP users p.m)
Average Ticket Size:	Rs. 10,000 per user per month
Monthly Revenue at **M12**:	Rs. 5 L approx. (Rs. 10 L per month at **M18**)
Cash Available at **M12**:	Rs. 2 Cr ++ (plus Rs. 50L buffer cash)
CAC Target for **M12**:	Less than Rs. 550 (Rs. 360 at **M18**)
12-Month LTV:	Rs. 73 x 12 = Rs. 876 (Rs. 1314 at **M18**)
LTV/Avg CAC at **M12**	Rs. 876/550 = 1.59x:1
LTV/Avg CAC at **M18**	Rs. 1314/Rs. 360 = **3.65x:1**
ARR at **M18**	Rs. 1.2 Crore

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Embedded Distribution Strategy

Channel	Go-Live	Target CAC (Rs.)	Strategic Value
CA / Advisor Programme	M3	200-350	High-intent assisted acquisition
Life Event Platform Embed	M4	200-400	Contextual acquisition by life goal
Payroll Platform Embed	M5	100-200	High-retention salaried users
E-commerce Savings Widget	M6	150-300	Goal-led discovery at checkout
Regional Bank White-Label	M9+	150-180	Trust + distribution at scale

NOTE:

- Paid marketing remains the launch engine, while embedded partnerships create a lower-CAC, harder-to-replicate distribution moat
- From **M3** onwards, Laabh adds 5 embedded channels to lower blended CAC and diversify growth beyond paid marketing and referrals.

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Risks and Mitigation

Area	Potential Impact	Mitigation Strategy
Unit Economics	CAC spikes due to ad competition	₹50L cash buffer to absorb higher CAC without risk of shutdown & provide additional runway
Active Rate	User engagement drops below 80%	Flexible burn; projections show cash availability at M18 even with 60% revenue
Regulatory	RBI tightens norms on digital gold/FDs	Compliance-first approach; partner only with established entities and have back up.
Market	Interest rate fluctuations	Diversify product basket (gold/silver, short-term FDs) to RDs, Bonds, etc.
Operational	Delayed returns cause churn	Instant liquidity features for small withdrawals to build trust
Low Revenue	Reduced ARR at M12	Premium Subscription Solutions + Introduce Credit Offerings to increase revenue from all users in the growth funnel

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Current Product Status

Feature	Status
Goal creation and target setting	In-Development
One-time and recurring SIP investments	In-Development
Fixed Deposit journey	Done
Digital Gold / Silver journey	Designed
UPI AutoPay-enabled recurring payments	Designed
Portfolio summary and goal progress view	Done

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Team

Satat Mishra, CEO [LinkedIn]
Experience: 12+ Years at FinTech startups
Expertise: Product Management, Customer Engagement, Product Operations, Digital Marketing
Equity: 79% (20% ESOP pool to be created)
Prior Roles: AVP Product - Knight FinTech | Product Lead - Liquiloans | Product Manager - Mintifi

Omprakash Dubey, CTO [LinkedIn]
Experience: 25+ Years of Engineering & Development
Expertise: Engineering Management, Technical Architecture, Mobile Platform, AI/ML Solutions
Equity: 5% from ESOP Pool, vested 3 years
Prior roles: VP - BondsIndia | AVP Tech - Liquiloans | Director (Engineering) - LavuPOS

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Use of Funds

Category	Expense in Lakhs (Rs)	% of raise (Rs. 5 Cr)
Salaries & Talent	187.52	37.50%
Marketing & CAC	166.56	33.30%
Tech Infra & APIs	40.18	8.00%
Compliance & Legal	21.43	4.30%
Office & Admin	18.75	3.80%
Miscellaneous Expenses	15.56	3.1%
Emergency Buffer	50	10.00%
Total	500	100%

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Funding Ask

Funding Ask	Rs. 5 Cr for 18 months runway
Operational Cash to be deployed	Rs. 4.5 Cr
Ring fenced Buffer Amount	Rs. 50 lakh
Pre-Money Valuation	Rs. 35Cr - Rs. 45 Cr
Equity Offered	10% - 12.5%

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