



# Virtual Agents for Consumer Lenders

Investor Pitch Deck



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July 2025

# \$123B in write off & \$175B 60+ days past due

Reactive RISK monitoring of \$17.5T loan book; minimal upselling to 1.2B accounts



- ✗ High delinquency/default of loans (\$175B/\$123B)
- ✗ Reactive risk mitigation (\$17.5 T loan book)
- ✗ Impersonal customer service (1.2B accounts)
- ✗ High attrition (30 – 45%) rate of CSR

# Solution – Value Proposition

Reduce Losses, Improve Customer Centricity & Create Upselling Opportunity



 Reduced Delinquencies & Write off

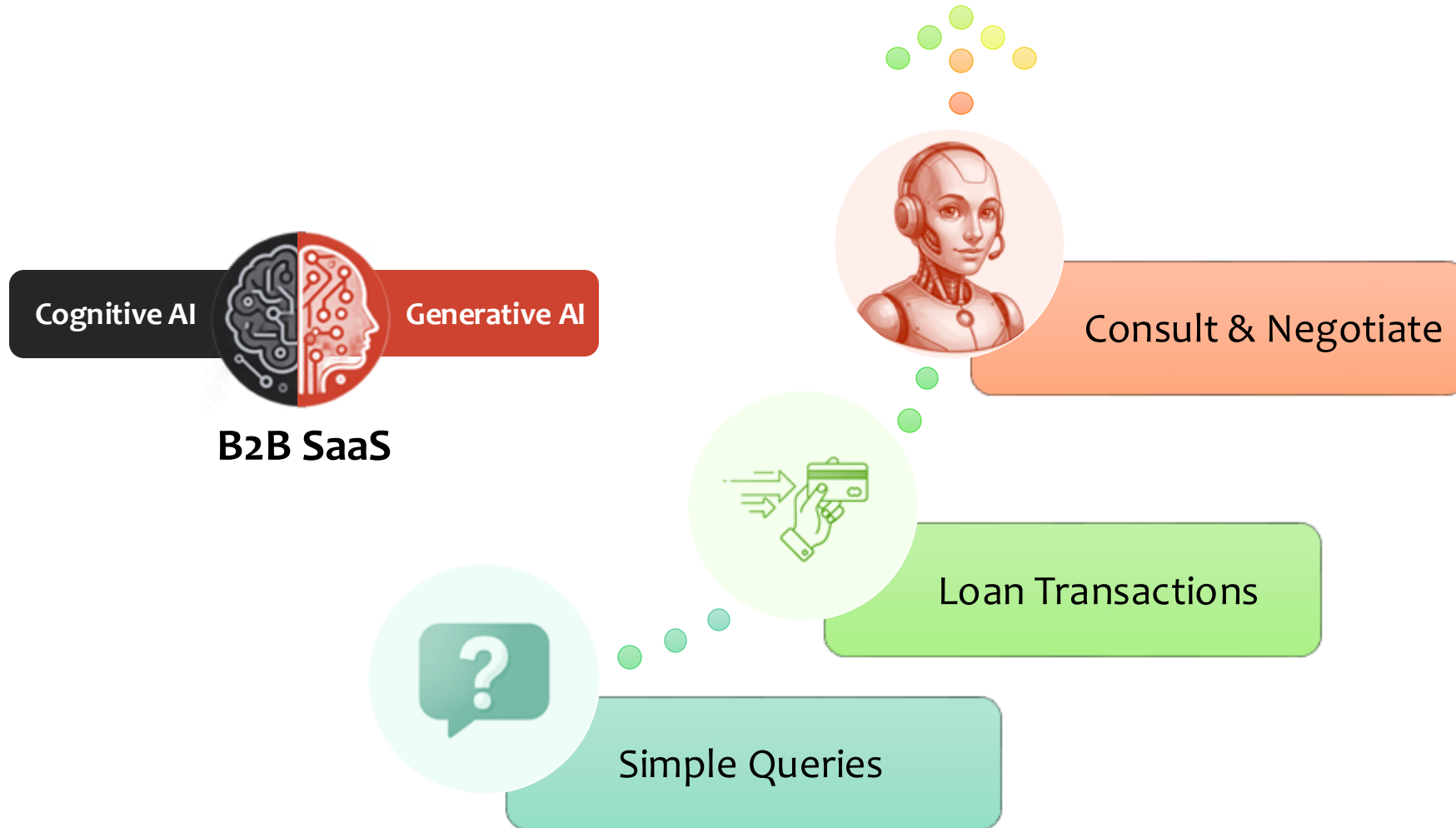
 Proactively Monitor & Mitigate Risk

 Customer specific offers & resolutions

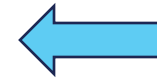
 Automated Agents at Enterprise Scale

# Solution – Customer Use Cases

Enables Simple, Transactional, Consultative queries and is a Negotiator

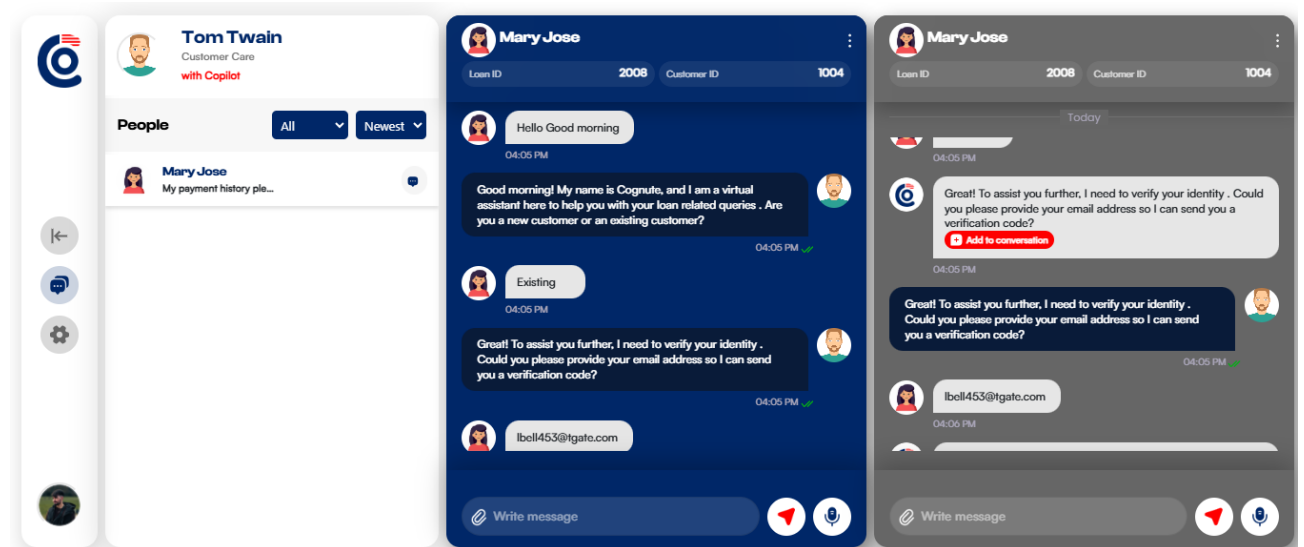


# Product - Dual Mode Virtual Agent



Automated Virtual Agent

Human Assist  
(Added at Market Validation)



# AI Virtual Agents: Why now for Lenders?



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Customer Demanding for Virtual Agents

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Personalized Experience Anytime & Anywhere

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Gen AI Maturity and Reducing Cost

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Consumer Lending projected to double in next 10 years

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# Market Size and Opportunity in USA

Customer

Consumer Lenders

Banks | Credit Union | Non-Bank | Fintech | BNPL | Credit Card | Loan Servicers | Debt Collectors

**\$17.5 T**

Consumer Debt in USA in Q4 2023

**~\$175 B**

Delinquency (60+ Day)

**~\$123 B**

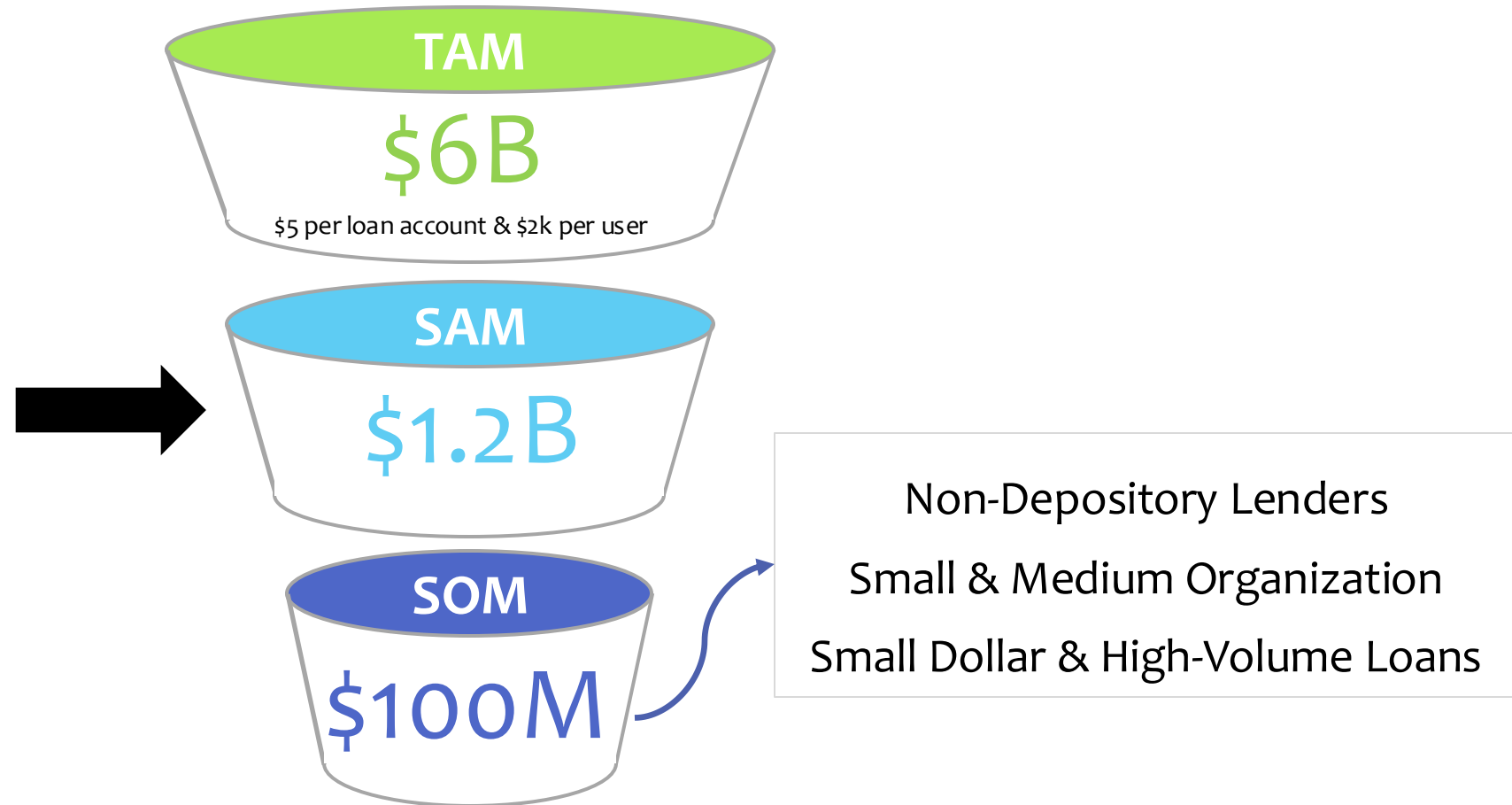
Net Charge off every year

**1.2 B**

Loan Accounts

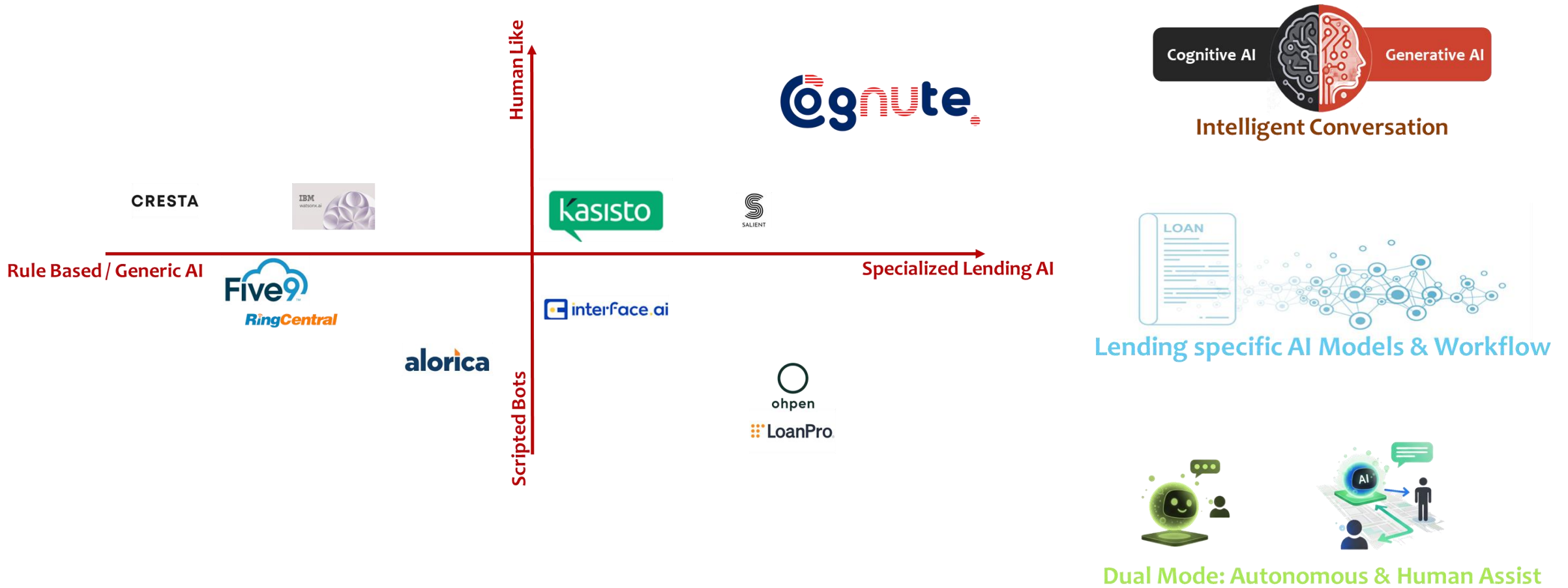
**~3 M+**

Potential User Base



# Competitive Landscape

Lending first AI agents are needed than generic bots



# Founder

Multi-business founder, Domain Expert, Former CEO of listed company

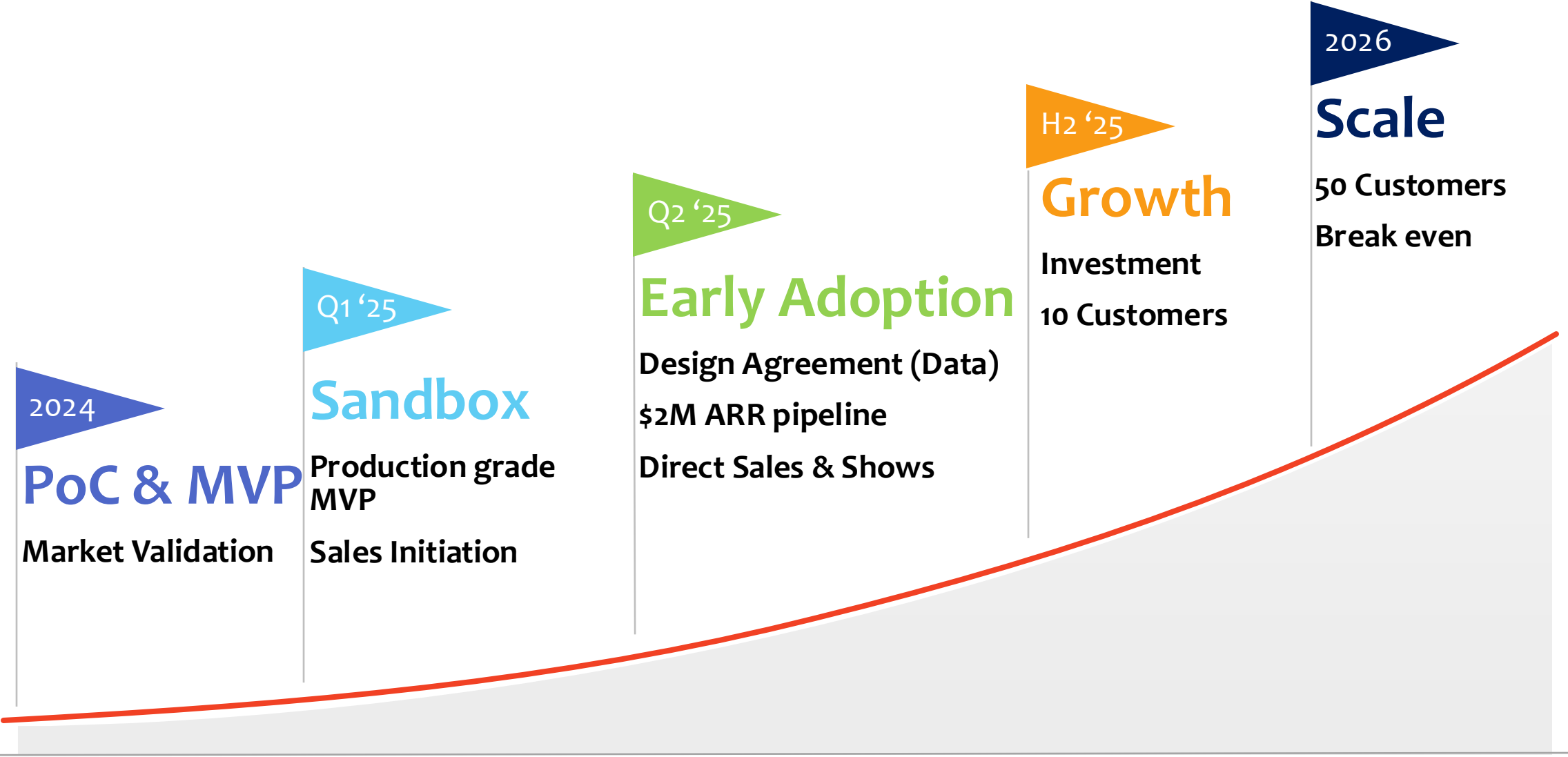
- ✓ Turnkey Lender & CEO of Loan Software Business
- ✓ Built 0 to 1 (Acquired after 6 years)
- ✓ CEO – Grew topline from \$10M to \$55M

## Satyajeet Prasad, Founder & CEO



- 24+ years in fintech & health-tech
- CEO, Virinchi  
Small cap BSE listed company
- Co-Founder Asclepius Consulting  
Acquired after 6 years
- GE accelerated leadership track
- IIM Lucknow (MBA)
- IIT Kharagpur (BTech)

# Y1 (2024) & Road Ahead ...



# Subscription based Business Model

B2B Enterprise Customer with Target ARR of \$50k - \$100k per customer



Freemium

Professional

Enterprise

Product Lines



Subscription Usage Fees

Benefit Sharing

>90% through ARR

Revenue Model

# Raising Pre-seed round of \$500k



## Fund Raise

500k in 2025  
in  
SAFE and / or Grants

Bootstrapped  
No Valuation Cap yet



## Usage

18 months; 50 Customers

Pilots/Beta Roll Out  
Event, Partnership, Sales  
Product Growth  
Self Service Capabilities

A silhouette of a person running, captured from the waist down, moving from left to right. The runner is wearing shorts and sneakers. The background is a dark, gradient sky with a bright light source on the horizon, creating a lens flare effect. The ground is dark and reflective, showing the runner's shadow.

Global growth opportunity.

Let's Run Along!

Satyajeet Prasad

Founder & CEO

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The Cognute logo features a stylized '@' symbol on the left, followed by the word 'cognute' in a lowercase, sans-serif font. The 'o' in 'cognute' is filled with horizontal lines. A small registered trademark symbol (®) is located at the bottom right of the logo.