Eximius Ventures

A YEAR OF SHARPER BETS

FUND II

A MINI THESIS

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ABOUT US

Eximius Ventures is a dedicated **pre-seed fund** offering smart capital with deep knowledge. As a **sector-differentiated** fund, we invest around $500k in the pre-product/early traction stage, employing a **thesis-driven approach** across **FinTech, Consumer Tech & Enterprise AI, with an AI-first approach across all sectors.**

We strive to support exceptional operators in building groundbreaking solutions for India. A substantial portion of our fund is reserved for follow-on rounds, showcasing our long-term support. Recognising the need for agility in the dynamic startup ecosystem, we've established an efficient and transparent decision-making process, ensuring founders receive capital without unnecessary delays.

Beyond capital infusion, our Eximius Edge Platform extends comprehensive support to founders.

- Strategy
- Network
- Hiring and GTM
- Follow-on Investment

We aim to identify and back exceptional founders leveraging the strong demographic dividend of India to build from India to the world, helping them with a unique value-add.

Our Value-adds

- Founder Centric Approach
- Speed of Decision and Execution
- Sector-specific Knowledge and Expertise
- Functional Support for Business

Our Portfolio

FINTECH

Jar, Finarkein, Quicklend, skydo, vegapay, ASPIRE, BIMAKAVACH, fleek

CONSUMER TECH

30 sundays, OYELA, SVG, MyNaksh, SHURU, AMICCO, TRIPLE TAP, STAN, eka.care, SPYBIRD, Knot.dating

ENTERPRISE AI

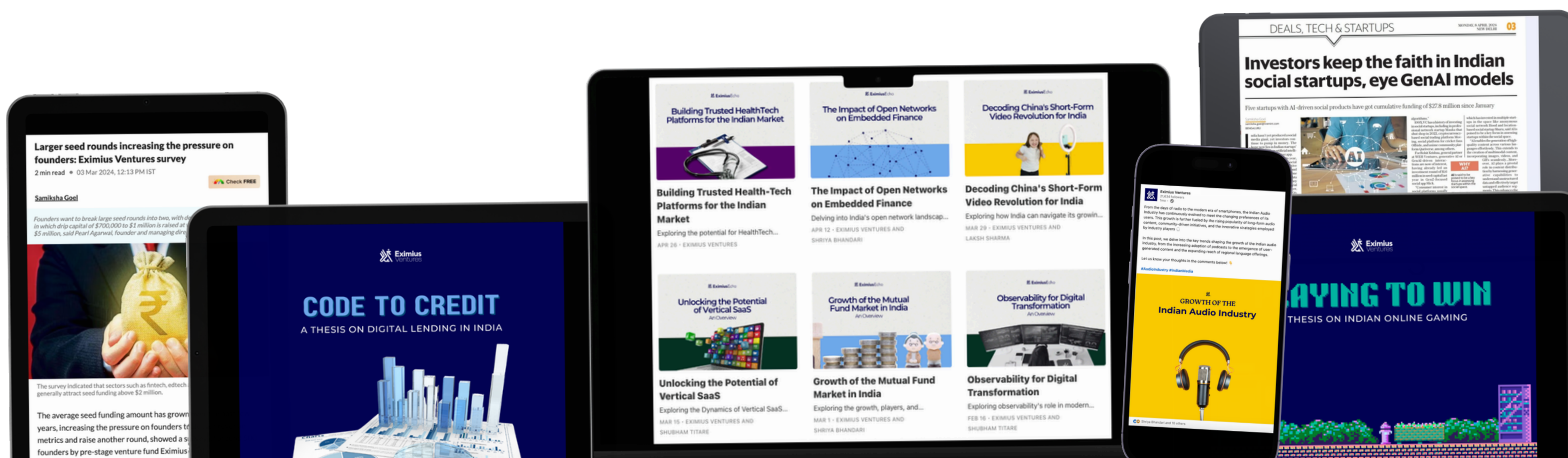
cuepilot.ai, EarthSync, Decover, Omnivio

Strong Brand Presence, But With Value-add

75,000+ LinkedIn Followers

200+ Hours of content

4 Mn+ Likes and Impressions



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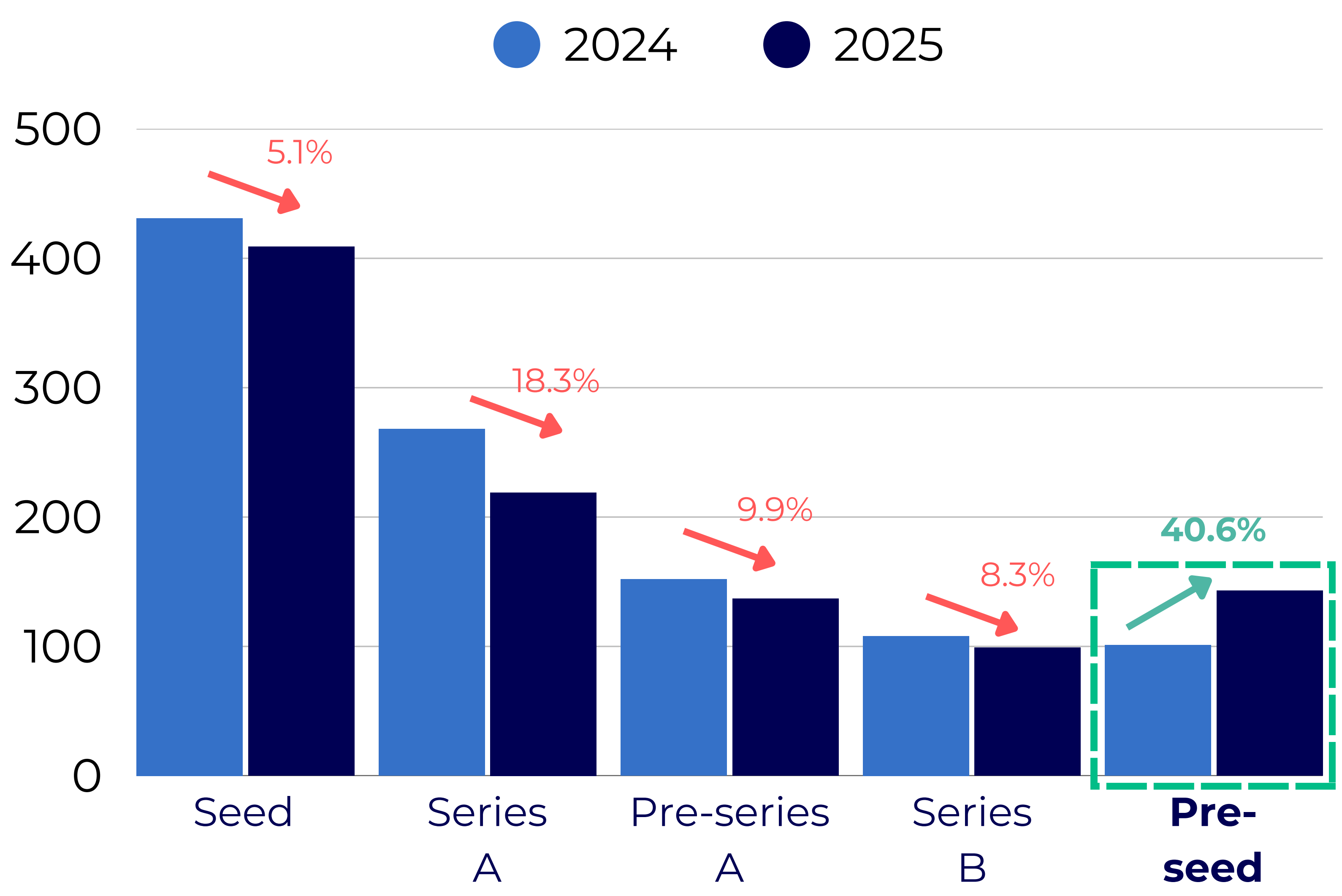
INDIA'S PRE-SEED INFLECTION POINT

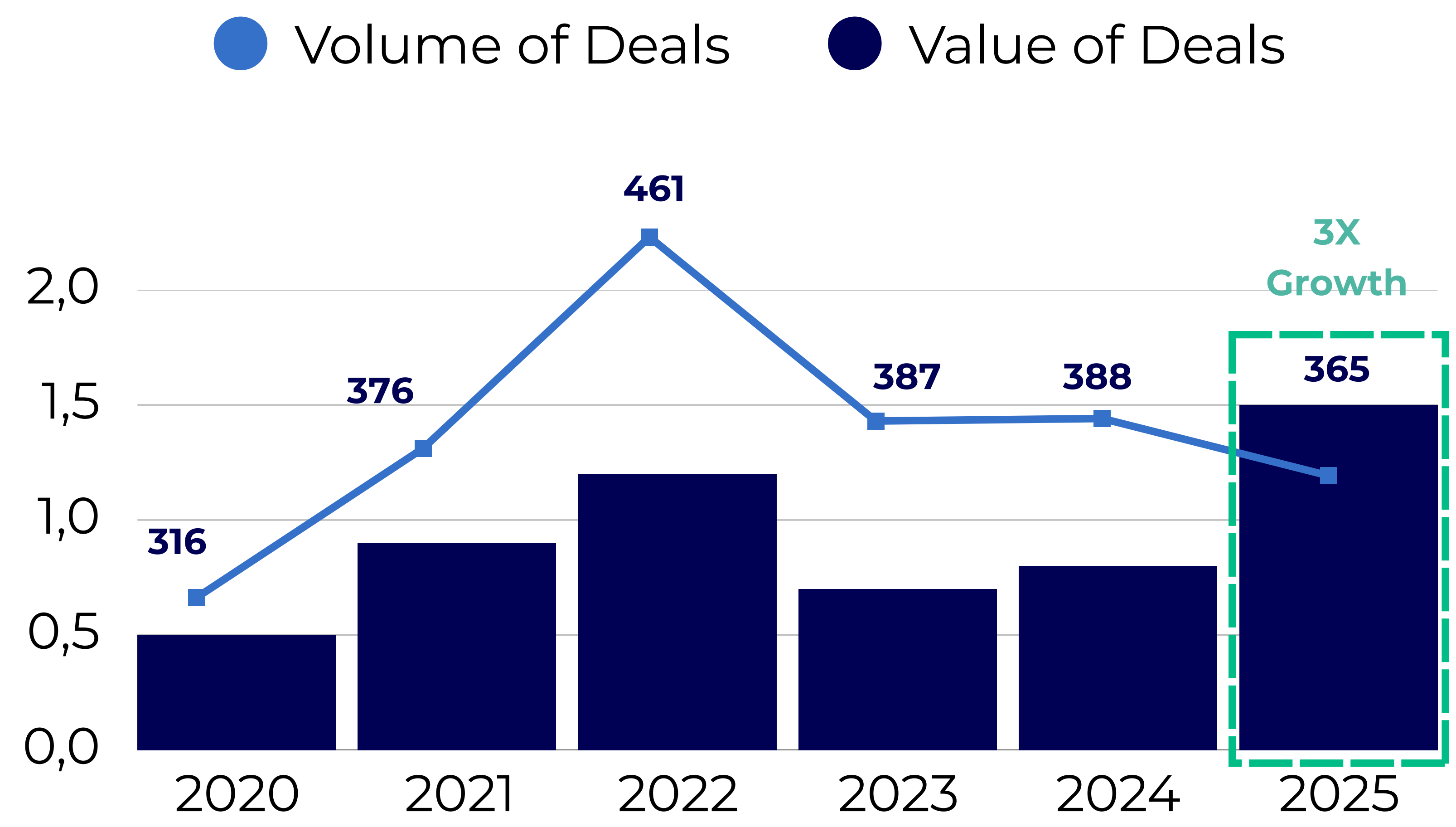
Founder ambition has scaled. Execution support has become the next bottleneck.

REPEAT FOUNDERS RISING	PRE-SEED CAPITAL	GRADUATION GAP
~45%	**~3X**	**<20% vs ~50%**
seed-funded founders are second-time entrepreneurs	growth in India's pre-seed ecosystem since 2020	India vs U.S. Seed → Series A conversion by Year 4

NUMBER OF DEALS



TRENDS (2020 - 2025)



Pre-seed is becoming the structural entry point for venture capital, where sharper founders, early conviction, and execution support now all elegantly converge.

WHY DEDICATED PRE-SEED MATTERS

The first cheque needs to solve for execution and graduation readiness.

KEY MARKET SHIFTS

More First Cheque Capital

Execution Gap at 0→1

Dedicated Support Builds Readiness

WHERE FOUNDERS NEED HELP

What Has Improved

- Angels, micro-VCs, family offices, and accelerators have expanded the first-cheque market
- Founder quality is rising, with more repeat founders and seasoned operators entering earlier
- India's pre-seed ecosystem has grown ~3X since 2020

What Still Breaks at 0→1

- Product-market fit remains unresolved for many early-stage companies
- GTM, hiring, and governance are often underbuilt
- India's Seed → Series A graduation remains <20% by Year 4 vs ~50% in the U.S.

What Dedicated Pre-Seed Solves

- PMF and product validation
- GTM design and early traction support
- Hiring, governance, and fundraising readiness

WHY THIS MATTERS

1. **Capital access has improved. Graduation readiness is still uneven.**
2. **The first cheque works best with structured company-building support.**
3. **Dedicated pre-seed funds help founders convert early conviction into traction.**
4. **Stronger readiness improves downstream outcomes.**

EXIMIUS FUND II: OUR INVESTMENT LENS

Built for high-conviction first cheques across FinTech, ConsumerTech & Enterprise AI.

SECTOR-DIFFERENTIATED CONVICTION

- Focused on FinTech, ConsumerTech, and Enterprise AI
- Built around sectors seeing structural shifts in behaviour, infrastructure, and demand
- AI-first across sectors, grounded in real category depth

Implication: A focused sector lens helps identify sharper opportunities early and build conviction with depth.

THESIS-LED FOUNDER SELECTION

- Founder-market fit, category insight, and 0→1 ability as core underwriting signals
- Preference for founders solving real problems in large, underbuilt markets
- Clarity of thought, learning velocity, and execution potential prioritized from day zero

Implication: Thesis-led selection helps spot an early signal before the broader market consensus forms.

0→1 COMPANY-BUILDING SUPPORT

- Support across strategy, hiring, GTM, and follow-on readiness
- Close engagement at the stage where execution quality matters most
- Early conviction translated into sharper product, GTM, and fundraising readiness

Implication: Structured support helps founders build readiness for the next stage, starting from the first cheque.

SECTOR SNAPSHOT: CONSUMERTECH

From reach-led growth to habit-led retention.

OVERVIEW

ConsumerTech in India is shifting from reach-driven growth toward products built around habit, trust, identity, and local context. AI is lowering the cost of content, personalisation, and product creation, making sharper consumer experiences easier to build and scale.

WHAT'S CHANGING

- AI is lowering the cost of content, design, and personalisation
- Local, vernacular, and culturally native products are opening new categories
- Community, creators, and embedded engagement loops are improving distribution

WHAT STILL BREAKS

- Many products solve for acquisition before retention
- Trust and repeat behaviour remain hard to build at scale
- Monetisation depends on daily or high-frequency use, not one-time curiosity

WHAT EXIMIUS LOOKS FOR

- Deep founder understanding of consumer behaviour
- Categories with habit loops, emotional intensity, or cultural relevance
- AI improving personalisation, production quality, or engagement depth
- Clear monetisation through subscriptions, consultations, IAPs, or commerce

EMERGING WHITESPACES

- AI-led personalisation across daily-use products
- Trust-led communities for high-intent categories
- Vernacular-first content, commerce, and learning loops
- Products built for women-led and underserved cohorts
- Operating layers for local services / offline commerce

EXIMIUS VIEW

ConsumerTech is becoming easier to build, but harder to differentiate. As AI lowers the cost of content, design, and personalisation, the real edge will come from sharper consumer insight, stronger trust loops, and repeat behaviour. We believe the next breakout consumer companies will be built around habit, identity, and clear monetisation from day #1.

SECTOR SNAPSHOT: FINTECH

From digital rails to intelligence-led financial workflows.

OVERVIEW

India's FinTech stack is moving from payments-led adoption toward deeper financial intelligence. UPI, India Stack, and Account Aggregator have created strong digital rails; the next opportunity sits in products that improve underwriting, risk, onboarding, compliance, and financial participation.

WHAT'S CHANGING

- India's digital rails are enabling faster payments, identity, data access, and embedded finance
- BFSI workflows are becoming more API-led, automated, and compliance-heavy
- Tier 2/3 financial participation is expanding across credit, insurance, savings, and wealth

WHAT STILL BREAKS

- Underwriting remains constrained by fragmented data, thin files, and context gaps
- Onboarding, fraud, compliance, and reconciliation still carry high operational friction
- Credit, insurance, and wealth access remain underpenetrated beyond top customer cohorts

WHAT EXIMIUS LOOKS FOR

- Products building on existing rails
- Infrastructure improving decision quality across lending, insurance, compliance, and wealth
- Founders with regulatory awareness and distribution clarity
- Clear monetisation through SaaS, take-rates, workflow ownership, or embedded access

EMERGING WHITESPACES

- Credit decisioning for new-to-credit users
- Embedded insurance for underserved segments
- Compliance, onboarding, and fraud infrastructure
- Alt-wealth platforms for middle-tier users
- Financial workflow SaaS across collections, payouts, reconciliation, and lending

EXIMIUS VIEW

FinTech's next wave will build on the rails India has already created. As payments and identity infrastructure become table stakes, durable value will come from intelligence layers that improve decisioning, reduce risk, and expand access across credit, insurance, wealth, and compliance-heavy workflows.

SECTOR SNAPSHOT: ENTERPRISE AI

From generic copilots to vertical systems of work.

OVERVIEW

Enterprise AI is moving toward workflow ownership. The strongest products are converting labour-heavy, fragmented processes into software-led systems that improve execution, decision quality, and productivity inside real business workflows.

WHAT'S CHANGING

- AI adoption is shifting from experimentation toward execution inside core workflows
- Voice, multimodal, and agentic interfaces are expanding software adoption in low-tech environments
- Vertical AI products are building defensibility through workflow depth, proprietary data, and domain logic

WHAT STILL BREAKS

- Many sectors still run on WhatsApp, Excel, email, calls, and human coordination
- Existing SaaS tools often report activity, but do not run the underlying workflow
- Generic copilots struggle in domain-heavy, compliance-heavy, and context-rich workflows

WHAT EXIMIUS LOOKS FOR

- Workflows with high manual effort, messy data, and clear productivity pain
- Products that become operating layers, not peripheral tools
- Strong founder-market fit in complex, under-softwared sectors
- Clear ROI through time saved, cost reduced, revenue unlocked, or decision quality improved

EMERGING WHITESPACES

- AI agents for regulated workflows
- Vertical systems for offline-heavy industries
- Voice-first software for non-desk teams
- AI-native compliance, audit, and documentation layers
- Decision intelligence for complex operations

EXIMIUS VIEW

Enterprise AI will create the most value where software adoption has lagged, but workflow complexity is already high. The next breakout companies will own narrow, high-value workflows first, then expand into systems of record that compound through data, usage, and operational depth.

WHERE OUR BETS ARE CLUSTERING

Across Fund II's new investments, three repeatable patterns stand out: behaviour-led consumer platforms, vertical AI workflows, and operationally deep businesses.

THREE RECURRING PATTERNS ACROSS FUND II

BEHAVIOUR-LED CONSUMER PLATFORMS

- Built around habit, trust, identity, play, or learning
- Growth compounds when repeat behaviour strengthens retention
- AI lowers content and creation costs, but consumer insight remains the edge
- Monetisation improves when usage is frequent, emotional, or community-led

VERTICAL AI & WORKFLOW SOFTWARE

- AI-native software is moving from assistive tools to workflow ownership
- Value comes from solving specific, high-friction business problems
- Defensibility comes from domain depth, operational context, and data loops
- Strong products improve execution quality, speed, and decision-making

OPERATIONALLY DEEP BUSINESSES

- Moats are built through execution depth, not just aggregation
- Software, workflow control, and field operations improve reliability and margins
- Strong models emerge where supply, service, or coordination still break
- Operational excellence can unlock category leadership in under-digitised sectors

Fund II reflects a clear lens: backing companies that compound through repeat behaviour, workflow ownership, and execution depth.

BETTING ON BEHAVIOUR-LED CONSUMER PRODUCTS

Where habit, trust, play, and learning create repeat engagement.

MyNaksh

AI-Led Astrology Copilot

- Built around daily guidance, ritual behaviour, and personalised insight
- Feels closer to a trusted copilot than a fragmented marketplace
- Strong retention and monetisation potential in a culturally deep category

TRIPLE TAP

Hybrid-Casual Gaming Studio

- Building visual puzzle titles with stronger taste, narrative, and production value
- AI is making this format faster and more viable for focused teams
- Creates room for real IP in a category where execution quality matters

STEALTH

Consumer Learning for Gen Alpha

- Built for a generation already wired for audio, video, and dynamic content
- Reflects a clear behavioural shift in how younger users consume information
- Strong D2C subscription potential in a large, evolving learning category

BACKING AI THAT OWNS THE WORKFLOW

Where vertical depth turns AI from assistance into execution.

DevAssure

AI-Native QA Infrastructure

- Solves complex testing problems, especially in edge-case and regulated environments
- Combines technical depth with product-native testing workflows
- Strong India-to-global relevance in a category with broad software demand

DecoverAI

Legal AI for Commercial Disputes

- Helps legal teams work through large, complex case material with more precision
- Moves beyond search toward context-aware legal intelligence
- Strong wedge in a workflow where depth, reasoning, and accuracy matter

cuepilot.ai

Voice-First OS for Preschools

- Uses voice as the default interface for attendance, observations, and admin
- Removes the need for heavy dashboards or complex software behaviour
- Strong product insight for a low-tech environment where usability drives adoption

BACKING EXECUTION-LED MOATS

Where operational depth, workflow control, and real-world coordination create advantage.

AMICCO

Spare Parts Marketplace with Operational Depth

- Built on inventory orchestration, warehouse depth, and logistics discipline
- Delivery speed and stronger margins show how execution can become the moat
- Shows what a structurally better marketplace can look like

EarthSync

Techno-Commercial Intelligence for Renewable Assets

- Brings software-led forecasting, procurement, and planning to solar, wind, and battery assets
- Replaces spreadsheet-heavy, consultant-led decision-making with sharper execution
- Positioned for a dynamic, infrastructure-intensive energy market

STEALTH

AI-Native OS for Agribusiness Execution

- Built for field coordination that still runs on calls, WhatsApp, photos, and spreadsheets
- Helps teams run execution, not just report on activity
- Reduces human middleware and brings structure to messy real-world workflows

WHAT THE YEAR TAUGHT US

The clearest patterns we saw across our work this year.

LARGE MARKETS, POOR SOFTWARE

- Some of the most compelling early-stage companies are being built in categories where economic value is already large, but software quality is still weak.
- That gap continues to create room for strong products with clear utility.

AI WINS BY OWNING WORKFLOWS

- The strongest AI companies are not simply layering intelligence onto existing tools.
- They are turning labour-heavy workflows into software and fragmented processes into systems.

FOUNDER-MARKET FIT MATTERS EARLY

- Founder-market fit matters even more when companies are still pre-scale and the market is still taking shape.
- In these environments, insight, conviction, and clarity often matter more than polished momentum.

MESSY SECTORS OFTEN HIDE THE BEST OPPORTUNITIES

- Many of the most exciting opportunities in India still sit in sectors that look operationally hard, fragmented, or easy to overlook from the outside.
- That is often where category-defining businesses begin.

WHAT YOU NEED TO KNOW → The most exciting early-stage companies are often built where markets are large, software is poor, workflows are fragmented, and founders bring unusually strong insight into the problem.

WHAT WE'RE EXCITED ABOUT NEXT

Where markets are ready, and product can now do the differentiating.

WHERE WE SEE THE MOST OPPORTUNITY:

1. ConsumerTech
Products with built-in daily behaviour, clear monetisation, and stronger retention from day one.

2. FinTech
Companies building on existing rails, where better decisioning can unlock stronger underwriting, wider insurance access, and broader wealth participation.

3. Enterprise AI
Products for sectors where software penetration is still low, but workflows are now digital enough to support real operating systems.

WHAT WILL SEPARATE WINNERS:

1. Built-in behaviour over borrowed engagement
Products that become part of repeated user habits or enterprise workflows.

2. Better decision-making over rail-building
Companies that compound on top of existing infrastructure, instead of rebuilding from scratch.

3. Systems of work over point solutions
Products that own workflows end-to-end, rather than solving one narrow step.

WHAT YOU NEED TO KNOW → The next wave of breakout companies will likely come from markets where demand, rails, or workflows already exist, and where product quality, decision-making, and system depth can create real differentiation.

CONCLUSION

1. India's pre-seed market is becoming a structural entry point for venture capital, driven by stronger founders, expanding first-cheque capital, and rising 0→1 ambition.

2. Capital access has improved, but graduation readiness remains uneven. The first cheque works best when paired with structured support across product, GTM, hiring, and follow-on readiness.

3. Across Fund II, three patterns stood out: behaviour-led consumer products, vertical AI workflows, and operationally deep businesses built around real execution gaps.

4. The strongest opportunities are emerging where demand is already visible, software remains weak, and founders bring deep insight into underbuilt or overlooked categories.

5. Looking ahead, we're most excited by companies that compound through repeat behaviour, better decision-making, workflow ownership, and execution depth.

IF YOU'RE BUILDING IN THIS SPACE, REACH OUT!

Eximius Ventures

Investing in Founders
From Ideation to Execution

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