GrowthCap Ventures Leads Pre-Series A Round in Navanc, India's First AI-Native Banking Infrastructure Company

Category: Business
written by News Mall | November 25, 2025

Navanc, set to become India’s pioneering AI-native banking infrastructure company, has raised close to ₹6 crore in its Pre-Series A round led by GrowthCap Ventures, an operator-led early-stage VC fund founded by ex-BharatPe executive Pratekk Agarwaal. The round also saw participation from leading bankers and technologists, including Navin Kukreja (Founder, Paisabazaar), Gaurav Aggarwal, former CXO at Paisabazaar , Prasanna Rao a Co-founder of Arya.ag, and a diverse group of Bay Area and UAE based angels.

Navanc raises its Pre-Series A round, led by GrowthCap Ventures; to create AI native underwriting infrastructure for Secured Lending

The investment comes at a pivotal time as India's financial services sector undergoes a fundamental shift in the adoption of AI across secured lending, risk assessment, and underwriting. With secured lending and Micro-LAP emerging as strategic priorities for Banks, HFCs, and NBFCs, AI-driven infrastructure is rapidly becoming a necessity rather than an option.

Navanc is a real-estate credit underwriting and intelligence platform built for secured lending products including LAP, home loans, and MSME credit. Its product stack digitizes and standardizes property diligence, enabling faster, compliant loan origination, revaluation, and portfolio monitoring. Anchored in an AI-first architecture, Navanc's offerings – including VALLE, nLite, nAI and nRERA – are redefining how financial institutions assess property-led loans including Home Loans, Secured Working Capital Loans and Loan Against Property.

With a long-term vision to build India’s first AI-native lending infrastructure ecosystem, Navanc is moving beyond traditional software to deliver intelligent, self-improving infrastructure that transforms how institutions understand risk, make decisions, and serve customers.

“India is entering a decisive decade where AI will become the backbone of credit infrastructure,” said **Nagachethan SM, Co-Founder and CEO of Navanc**.

“*Our mission is to build the AI infrastructure layer that financial institutions can trust as the foundation of their loan journey across business-credit-risk functions*,” added **Byom Kesh Jha, Co-Founder and CT&DO**.

Navanc currently a B2B product and works with 30+ customers across the financial ecosystem, including Small Finance Banks (SFBs), NBFCs, and HFCs — demonstrating the platform’s versatility and depth across secured lending.

GrowthCap Ventures, known for its operator-first investment approach, brings deep domain expertise in building financial infrastructure businesses. The fund’s team has spent decades shaping risk, underwriting, collections, and credit technology stacks across India’s leading financial institutions.

“*Secured lending is undergoing a structural reset, and AI-native infrastructure will define the next leap of efficiency,* *speed, and compliance*," said **Pratekk Agarwaal, Founder & General Partner at GrowthCap Ventures**.

"*Navanc is solving a problem we've experienced firsthand as operators. Their AI-first property intelligence stack can become the default standard for Banks, HFCs, and NBFCs. At GrowthCap, we back founders who build with purpose and precision – and Navanc is leading this transformation*."

The newly raised capital will be deployed to accelerate product development, expand Navanc's AI capabilities, strengthen the team, and deepen market penetration as demand surges across the secured credit ecosystem.