

WHY WE INVESTED: Obin AI



The Agentic Workforce for Finance — Why We Invested in Obin AI

We're thrilled to welcome Apoorv Saxena, Lak Lakshmanan, and the entire Obin AI team to the Motive Partners Venture platform.

Obin is emerging from stealth with \$7 million in seed funding led by Motive Partners, alongside exceptional angel investors and advisors Dr. Fei-Fei Li and Lukasz Kaiser. We are proud to partner with a group that represents strong foundational AI research and real-world enterprise deployment.

It's been six months of partnership, and our conviction has only deepened - Apoorv and Lak's unparalleled domain expertise and AI credibility make them the perfect pair to deliver truly enterprise-ready, outcome-oriented agentic solutions for the financial services industry.

The Challenge: The Last Mile

AI has made impressive strides in productivity tooling. However, in financial services, "pretty good" is not good enough. Most horizontal AI tools and vertical copilots focus on workflow automation and task-level productivity. They summarize documents, draft emails, and assist with IC memos. Certainly useful, but not exactly transformational.

Financial institutions operate in regulated environments where decisions must be accurate, auditable, and aligned to firm-specific risk mandates. Copilots lack institutional memory, do not embed firm-specific investment policies, and rarely provide regulatory-grade audit trails. In practice, this caps performance at roughly 80%, which is insufficient when managing billions or trillions of dollars.

The Solution: Trained and Trusted AI Teammates

Obin is building something fundamentally different: vertical AI teammates trained on a firm's proprietary knowledge, policies, and portfolios.

At the core is an AI-ready semantic data layer and knowledge graph that captures institutional memory. Agents operate on structured deal data, continuously learn from outcomes, and execute end-to-end workflows.

This is not a tool, not consulting, nor a chatbot interface. It is a production-grade operating capability that combines four key elements:

- Agentic systems that execute workflows end to end
- Deep domain experts who encode judgement into reusable logic
- An open operating layer that provides context, memory, and evaluation
- Governance systems that make outputs auditable and reversible

When these components work together, capacity becomes institutional rather than individual. Execution becomes continuous rather than episodic. Quality becomes systemic rather than dependent on a few senior operators.

In production use cases, Obin has already automated complex, high-volume workflow, such as processing 50,000+ annual loan notices for a \$500bn+ private credit fund, saving 70-90% of time while improving accuracy. In origination, agents automate structuring, run real-time economics (ROA, IRR, MOIC), and draft IC-ready memos.



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Financial institutions don't need another chatbot. They need AI infrastructure that meets fiduciary and regulatory standards, while embedding decades of institutional context.

Founders with domain and deployment pedigree

Obin's founders have lived both enterprise AI transformation and real-world delivery inside financial institutions. Apoorv previously led AI transformation initiatives at JPMorgan and Silver Lake, giving him first-hand exposure to how large financial institutions buy and deploy technology. Lak brings several decades of ML operator experience, including with the US government, Google, as well as Silver Lake. He is also the author of eight books on ML, data, and GenAI.

Vertical AI > horizontal tooling

Financial services workflows aren't generic, they're complex, high-stakes decision systems. The artifacts are domain-specific, the quality bar is unforgiving, and the downside of errors is real. Horizontals only go so far; whereas, verticals win when the buyer is paying for cycle-time, accuracy, and auditability, and when trust-by-design is needed before agents can be allowed anywhere near real deals. That's exactly Obin's thesis: embed domain context deeply, own workflows end-to-end, and earn reliance with evaluation-backed performance.

Enterprise-first from day one

In regulated or high-risk environments, trust is a foundational deployment requirement. Obin is building with the non-negotiables: in-VPC / on-prem options, security and encryption, immutable logs, and audit readiness. Paired with its evaluation-gated approach, that architecture is how Obin makes agents safe to operationalize - prove performance first, then expand responsibility.

Private credit as a wedge into broader financial services

Obin's initial wedge in private credit addresses a massive market opportunity - private credit AUM is forecast to reach \$2.6T by 2029, where ROI is immediately measurable. Beyond that, exists a broader opportunity to expand their model-agnostic, evaluation-driven agentic system into adjacent financial services workflows.

"In an increasingly crowded AI landscape, Obin stands apart. Led by a veteran team with a track record of scaling production-grade AI, Obin understands the complexity required to deliver the long-tail reliability that financial institutions demand. With architecture engineering specifically for regulated finance and ensuring full enterprise ownership of IP, Obin is uniquely positioned to operationalize AI in the highest-stakes environments."

Ramin Niroumand,

Partner, Investments & Head of Ventures at Motive Partners

Apoorv and Lak aren't chasing the AI hype cycle. They're building the infrastructure that institutions will rely on for the next decade and we're excited to back them at the ground floor. Reach out if you share this vision for the future of financial services!

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