TRANSACTREE TECHNOLOGIES PRIVATE LIMITED

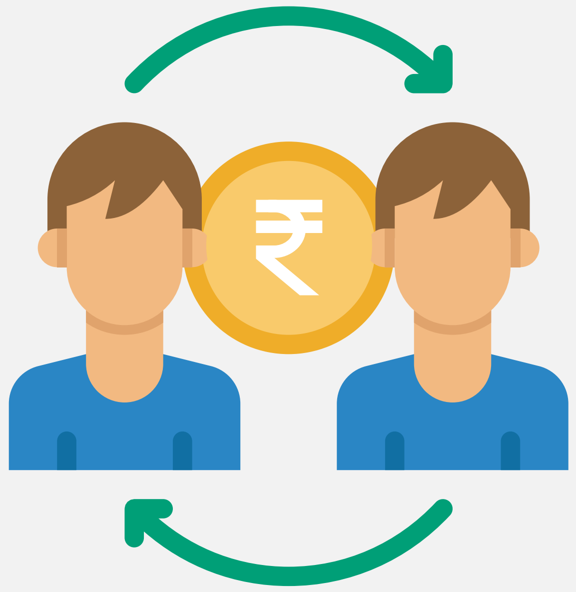
PER ANNUM | Lendbox

India’s leading alternate and fixed income investment platform

Lendbox

RBI CERTIFIED NBFC-P2P

Lendbox was founded in November of 2015 in Delhi, with an aim to modernise the debt investments industry. We hit the ground running in what was an unregulated space at the time, and got our NBFC-P2P license from the RBI in 2018.



P2P lending is betting on India’s ever growing retail population and need for credit which can’t be met alone by banks and traditional NBFCs. P2P Lending is a very massive addressable market in country like India where $200bn are given informally to friends and family each year along with $300bn of spending is shared within family/dependents

*Source

Statistics

20+

Lending Partners

12 Lacs+

Credit Seekers

7 Lacs+

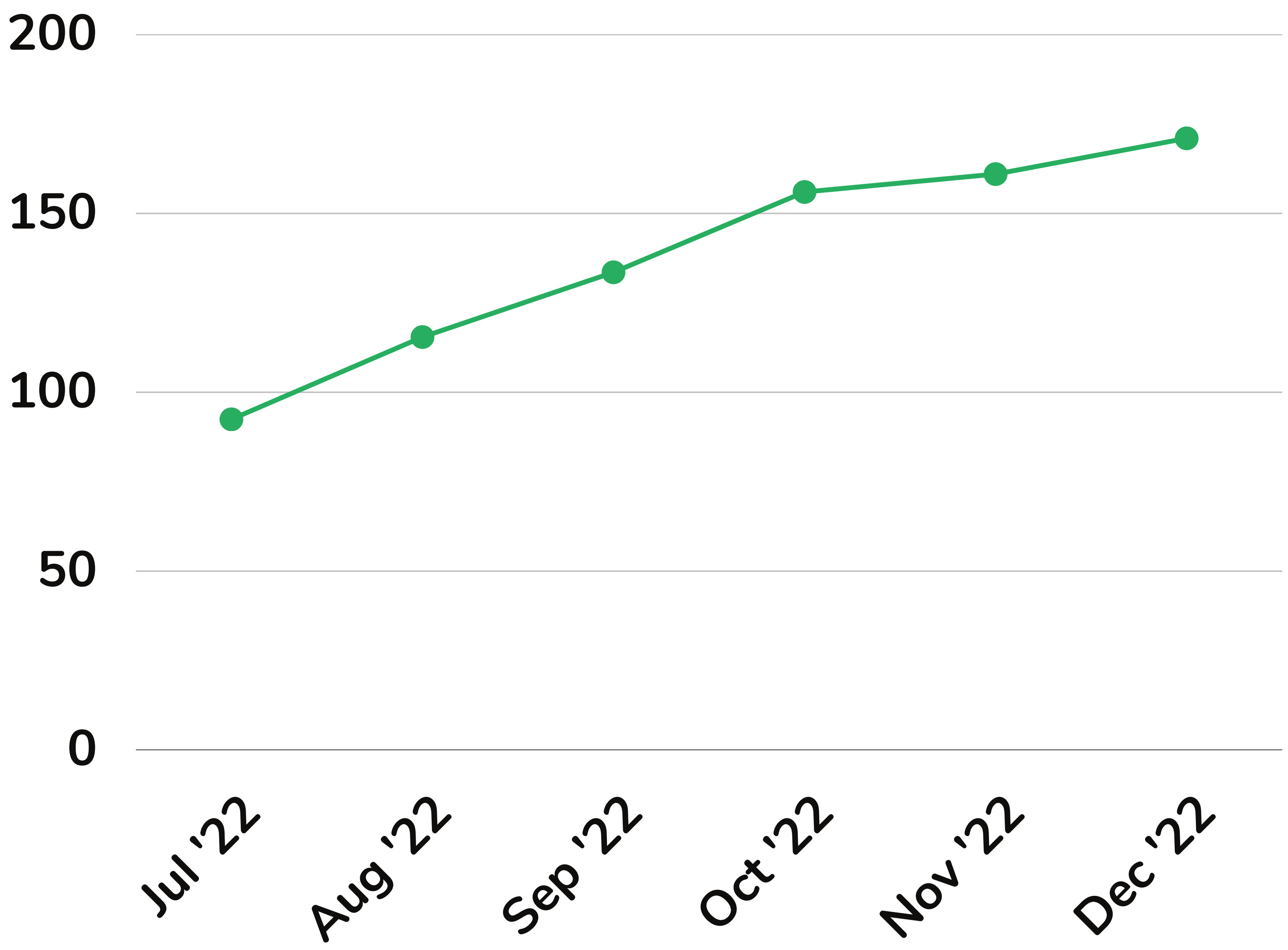
Investors

₹171 Cr

Invested in December 2022

Last 6 months investments

(In Crores)



Introducing

PER ANNUM

Over experience of last 7 years, we curated a product Per Annum which was built with a combination of all the best practices. Per Annum is building India's largest platform for alternate and fixed income investments, unlocking a large basket of investment products previously unavailable to the Indian retail investor.

Fixed-term investment

Your investment wil be locked in for the duration of your choosing, efficiently compounding your returns

- Earn up to 11.5% per annum
- Minimum investment of ₹1 lakh, maximum ₹50 lakhs
- Minimum tenure of 12 months
- No TDS/Charges and no investment fees
- Monthly Compounding or Monthly Interest Payout

Flexi investment

For those who want to keep their money invested with adequate liquidity. You can withdraw your investment with interest anytime

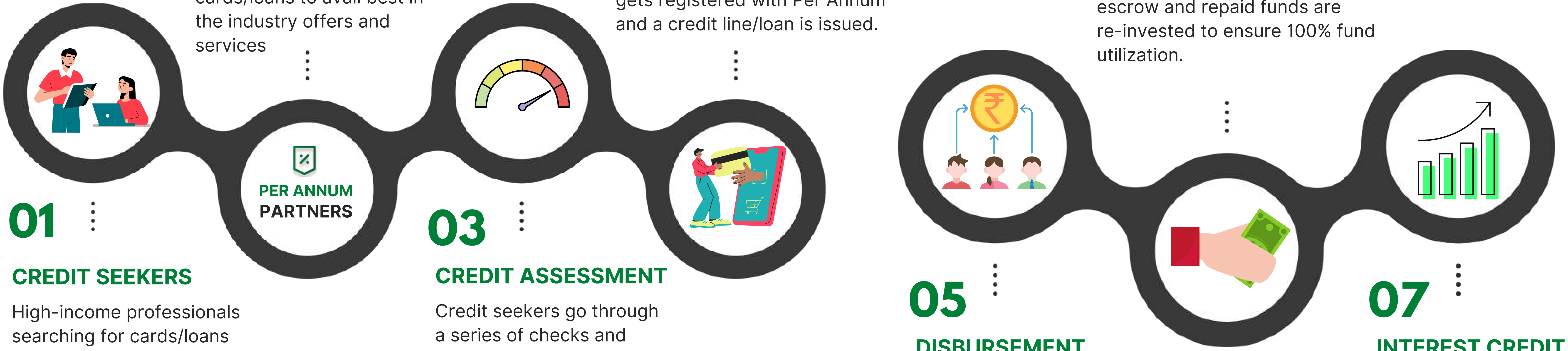
- Earn up to 9.5% per annum
- Minimum investment of ₹50,000, maximum ₹50 lakhs
- No minimum tenure
- No TDS/Charges and no investment fees
- Daily Interest Credit

Here's what makes Per Annum different

	PER ANNUM	Mutual Funds	Lease / Invoice Financing	Fixed Deposits	Bonds
Annual Returns	Up to 11.5%	5-15%*	5-15%	5 - 8%	5 - 8%
Risk Level	Very Low	Medium	Medium	Very Low	Very Low - Medium
Liquidity	Very High	High	High	Low	Very Low
Lock-In	No Lock In (Flexi Plan) 12 Months (Fixed Plan)	Depends On Scheme	Depends On Scheme	As Per Tenure	5 - 10 Years
Volatility	Very Low	Medium	Medium	None	None
Taxation	No TDS*	Capital Gains	TDS Deducted	TDS Deducted	Capital Gains

*No TDS, income is to be declared by investor as Income from other sources.
*Historically 5-8% for Debt based funds and 10-15% for equity based funds.
*Above mentioned data is sourced from reputed media publishers.

Investment Flow



01
CREDIT SEEKERS
High-income professionals searching for cards/loans

02
CARD/LOAN APPLICATION
Credit seekers apply for cards/loans to avail best in the industry offers and services

03
CREDIT ASSESSMENT
Credit seekers go through a series of checks and assessments and the cards/loans are approved or rejected based on the very assessment.

04
APPROVAL
Once approved, cards/loans are issued by partners and the user gets registered with Per Annum and a credit line/loan is issued.

05
DISBURSEMENT
Every product is financed by pool of funds invested by **1000s** of investors and the interest is paid based on repayment schedule.

06
REPAYMENT
The user repays the cards/loans and the same is paid to investors escrow and repaid funds are re-invested to ensure 100% fund utilization.

07
INTEREST CREDIT
Investors earn interest on daily basis on their invested amount.

Sourcing Partners

We have taken a unique sourcing approach to ensure the highest level of risk mitigation and diversification. We have partnered with various digital lending companies to source credit seekers for our investors.

- Financial Analysis
- Founder profiles
- Service Agreement
- API integration

Through these partners we lend to a very diverse set of credit seekers. This way, our overall portfolio is highly diversified and the gross NPA is less than 1% in the past 2 years. We use a two-level credit assessment - Experience of partners is matched with our new age AI-based assessment model to select the best borrowers

Associated sourcing partners

uni

UNIORBIT TECHNOLOGIES PRIVATE LIMITED

freo PAY

MWYN TECH PRIVATE LIMITED

MobiKwik

ONE MOBIKWIK SYSTEMS LIMITED

snapmint

SNAPMINT FINANCIAL SERVICES PRIVATE LIMITED

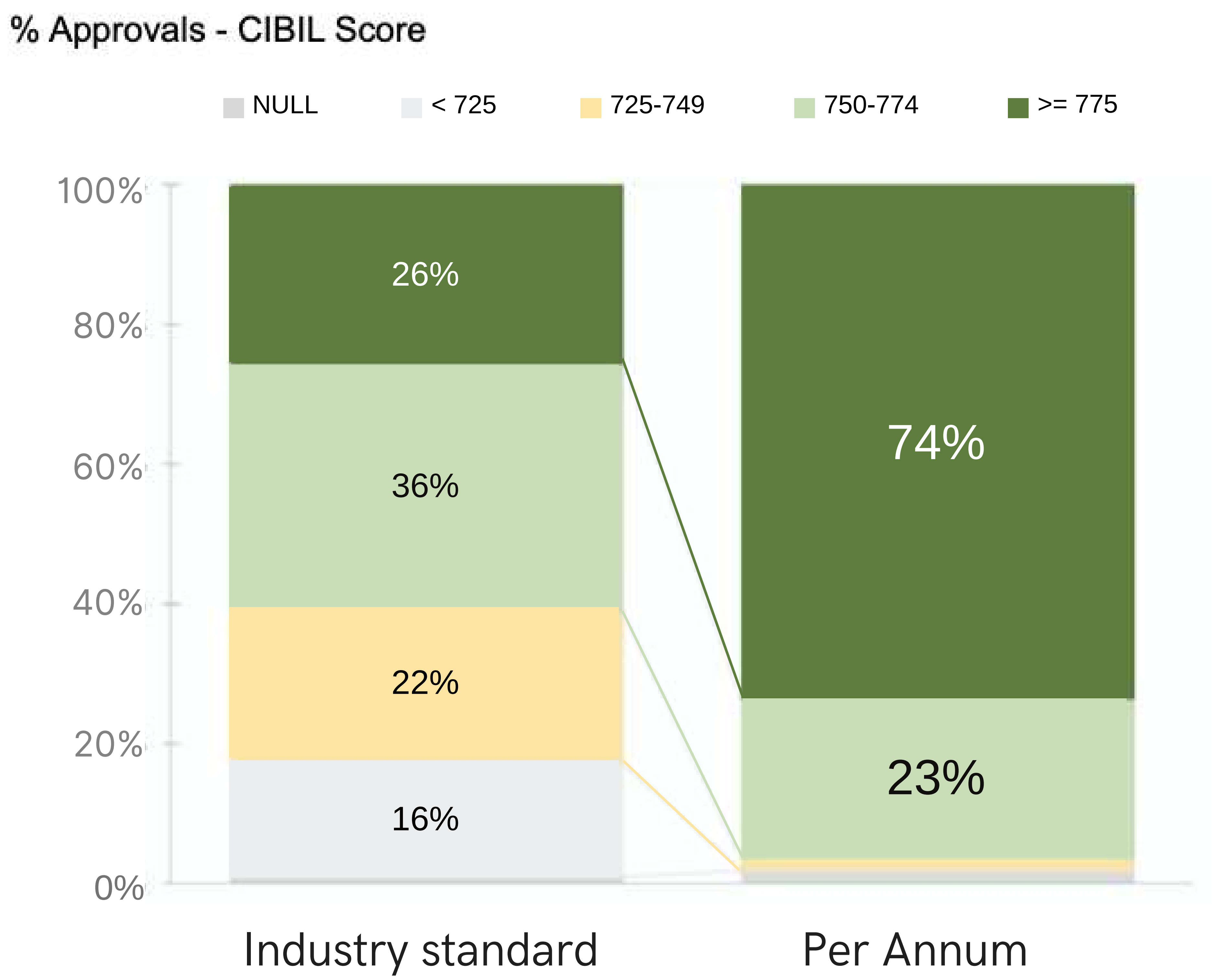
RapiPay

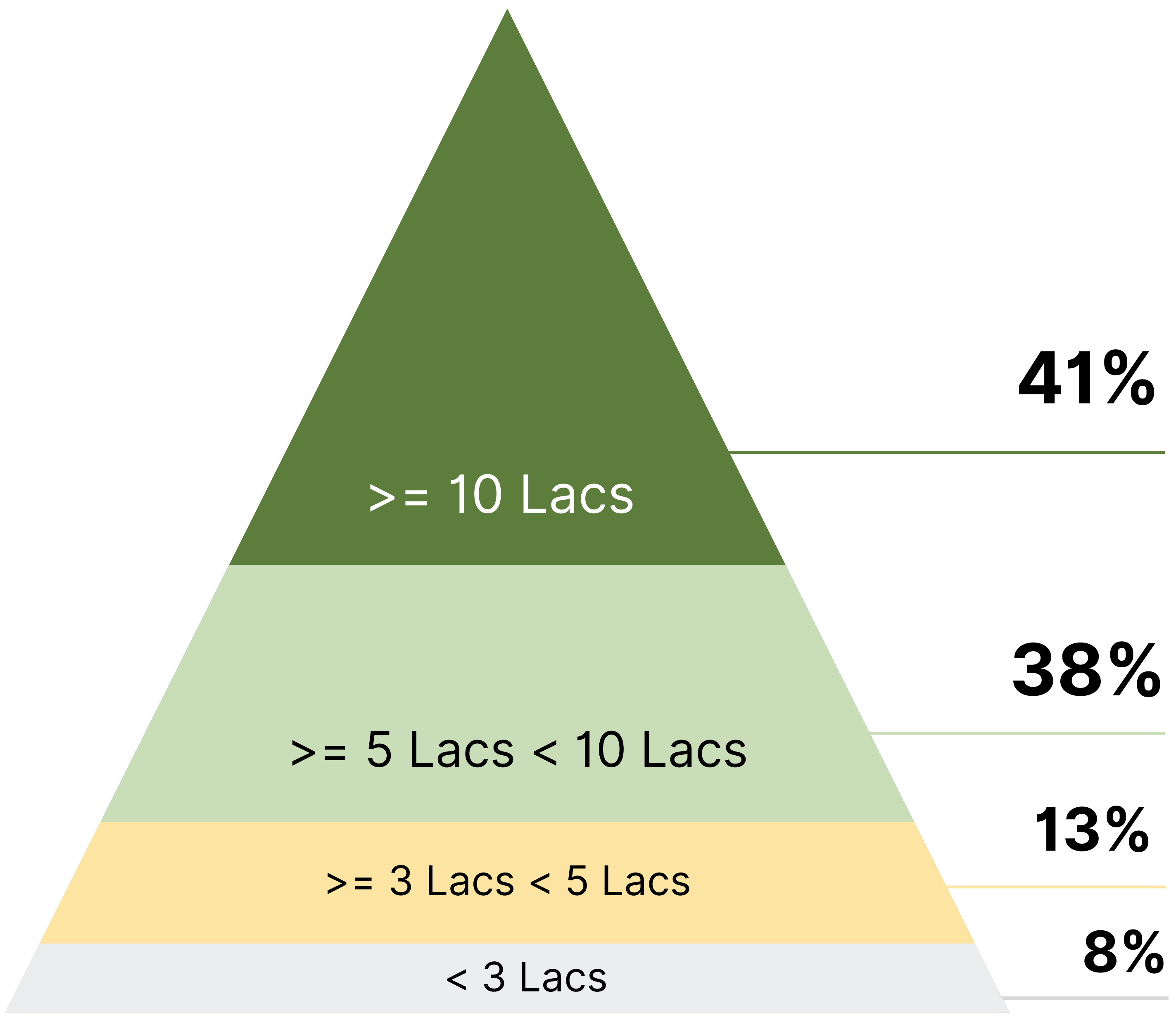
RAPIPAY FINTECH PRIVATE LIMITED

and more...

Risk Mitigation: The key to safe P2P investing

We source the top of the pyramid credit seekers with an Average CIBIL score of 700+ with high income to ensure least possible defaults in the overall portfolio.





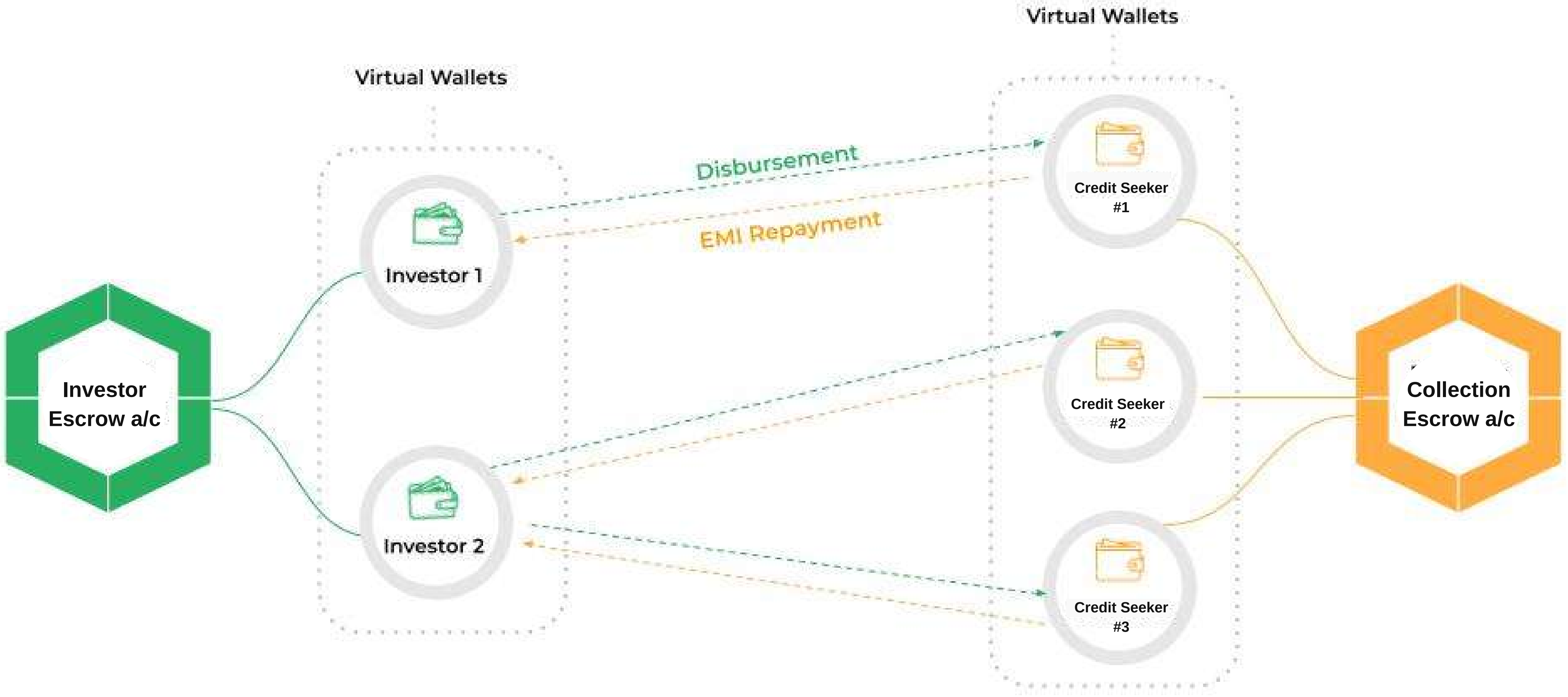
Distribution by Income group

Our AI-based auto investment engine helps the investors to achieve diversification not just in terms of credit seekers but investment is also diversified based on credit type, geography and various other parameters.

	Cities	% total carded customers (36M)
Top 8 Cities *(Apr 2021)*	Delhi NCR, Mumbai, Kolkata, Chennai, Bangalore, Hyderabad, Pune, Ahmedabad	49%
9-20 Cities *(Aug 2021)*	Jaipur, Surat, Vadodra, Indore, Lucknow, Kanpur, Vijaywada, Guntur, Chandigarh, Patiala, Ambala, Karnal	8%
21-28 Cities *(Sep 2021)*	Bhubaneshwar, Cuttak, Trivandrum, Bhopal, Cochin, Thrissur, Ludhiana, Jalandhar	3%
29-34 Cities *(Oct 2021)*	Visakhapatnam, Coimbatore, Nashik, Nagpur, Rajkot, Patna	4%
35-57 Cities *(Nov-Jan 2022)*	Rest	6%

Diversification

Invested funds are diversified in 1000s of credit seekers which will keep on increasing with regular portfolio rebalancing.

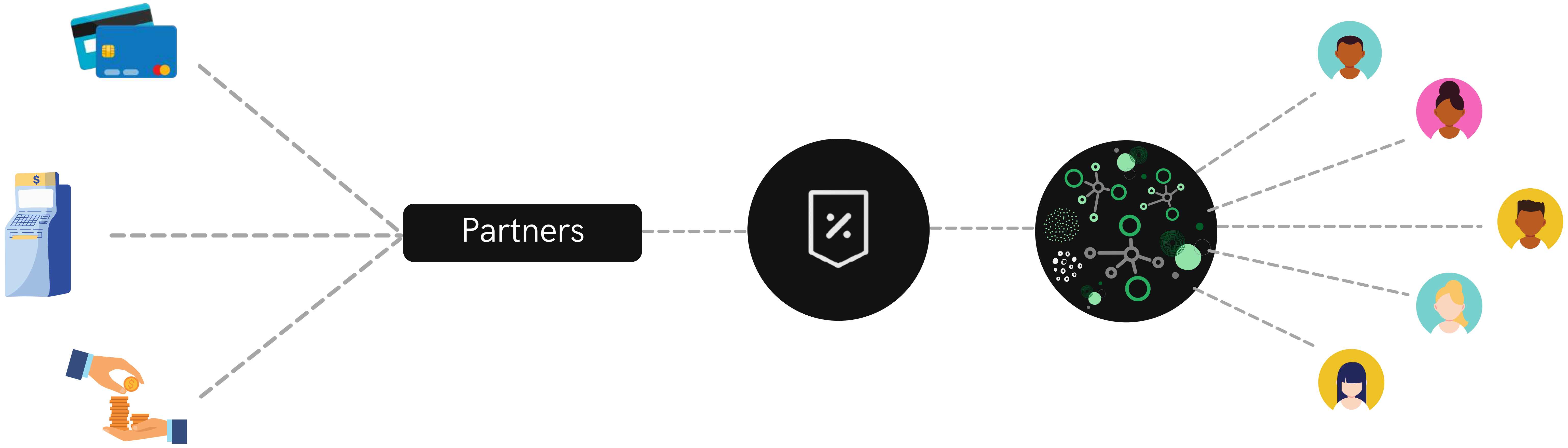


Trustee-secured tx via ICICI bank

Pairing based on FIFO

Same day deployment

Liquidity



As these retail debts have a very low repayment cycle, we have been able to provide 100% liquidity to the investors. Existing retail debts are closed via secondary sales of the portfolio to another investor. We keep enough investors in the pipeline to service the withdrawal requests

Thank you

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