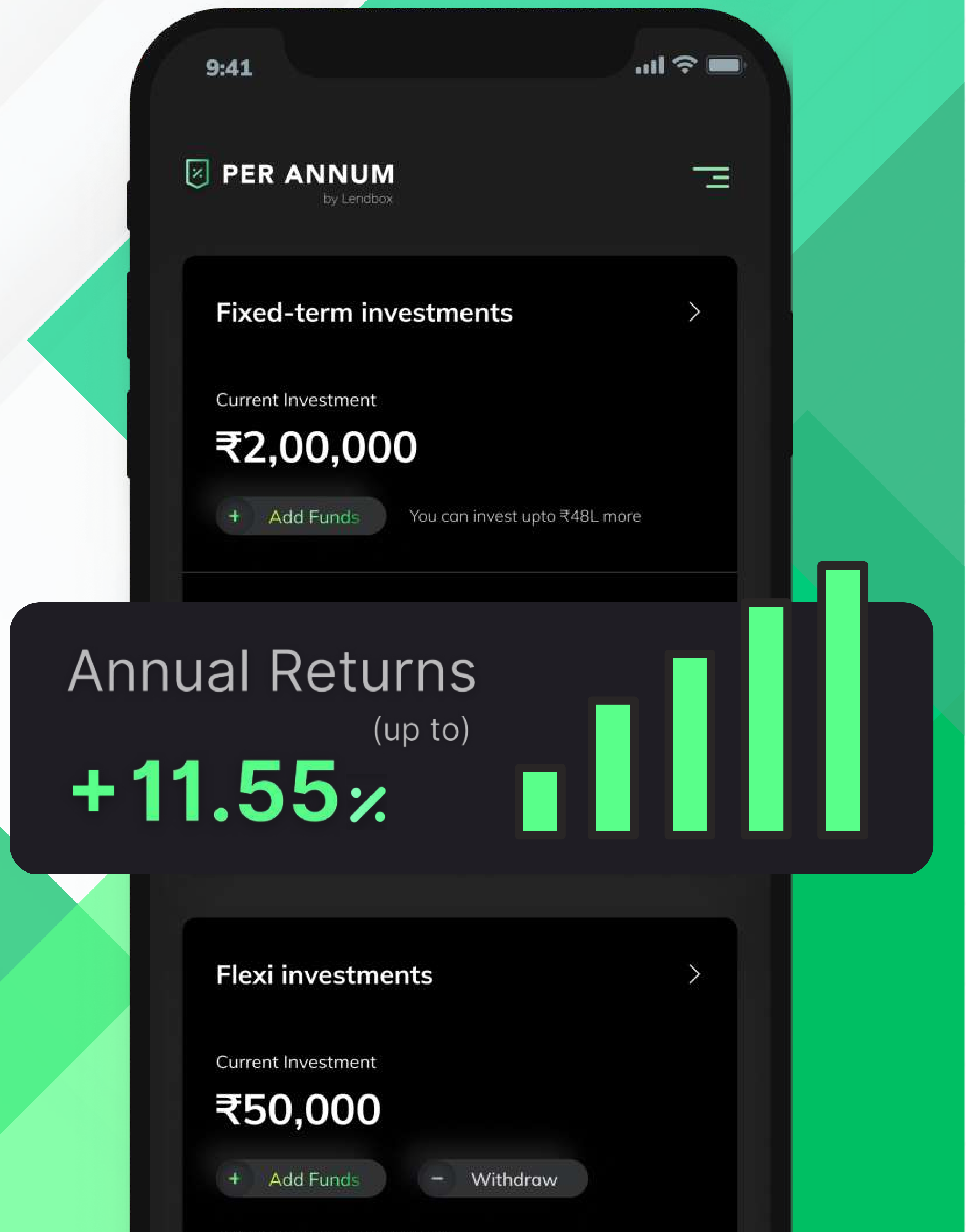
# PER ANNUM

by Lendbox

## AN ALTERNATIVE FIXED INCOME INVESTMENT



# INTRODUCTION

**Company Name** | Transactree Technologies Private Limited

**Website** | www.lendbox.in and www.perannum.money

Founded in **2015 in New Delhi**

Registered with RBI an NBFC-P2P under **license number N-14.03462**

- We are an alternative fixed investment platform offering high yields with very low underlying risk on investment
- Our tech-based platform ensures a high level of transparency and risk mitigation.
- We are committed to providing our investors with the best investment experience possible, with a focus on safety, security, and high returns

# THE FOUNDERS

**Ekmmeet Singh**

Co-founder & CEO

MBA - **IE Business School**
14+ years of experience in **Investments and Consulting** | EIR at GSF Accelerator and Real Estate Family Office | Worked at **Accenture** in India and Sweden

**Bhuvan Rustagi**

Co-founder & COO

MBA - **IE Business School**
13+ years of experience in Investment Banking and Consulting | Assurance and M&A Expert | Worked at **Alvarez and Marsal**, India and PwC, Tanzania

**Jatin Malwal**

Co-founder & CTO

Software Engineer with 10+ years of experience in building tech products | **Co-founded playselfie**, a social media platform for selfies | Worked at Snapdeal and Inoxapps and **build products with 10M+ users**

# PEER2PEER (P2P) INVESTMENT

Regularized and Audited by **Reserve Bank Of India (RBI)**

Peer2Peer Investment allows Investors to directly invest in retail loan without intermediaries like banks and provides higher returns.

Retail Loans have historically Performed much better than corporate loans for banks in terms of interest rates as well as the asset quality.

Trustee based escrow mechanism for funds flow to ensure safety of funds.

Contributing to India Growth Story by providing higher income on savings and access to credit for larger section of the country.

# KEYS TO SUCCESS FOR ANY DEBT BASED FIXED INCOME INVESTMENT

### Robust Regulations and Audits

RBI has issued a master direction for NBFC-P2P in 2018 and conducts regular financial and IT audits.

### Asset Quality

Asset Quality needs to maintain by sourcing good quality borrowers and efficient collection mechanism.

### Diversification

Diversification is the most important aspect of any Investments, by a proper diversification the risk on capital can be reduced to negligible level.

### Transparency

Investment tools and platforms should be transparent enough to monitor your investments on a regular basis.

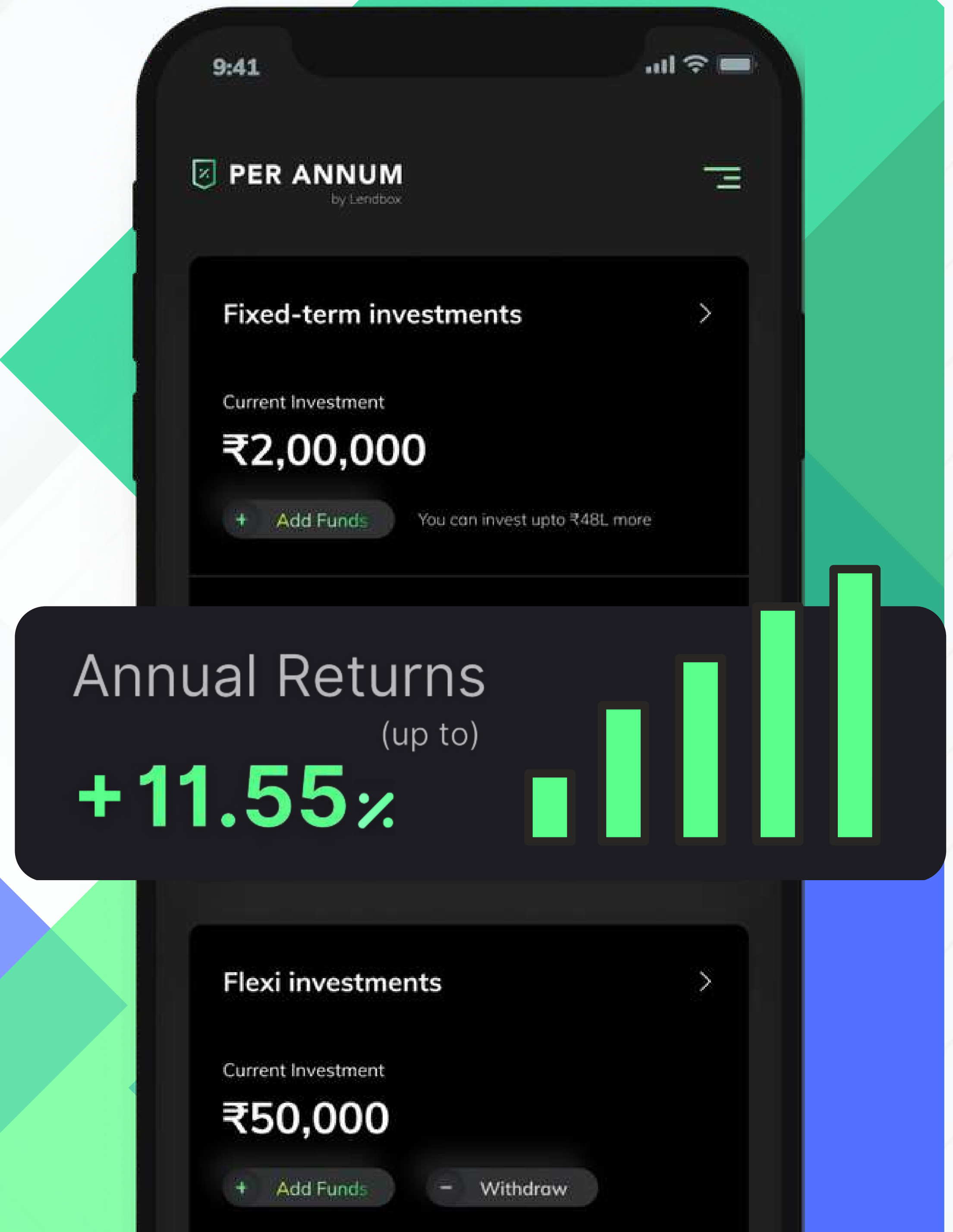
### Return on investments

Achieving decent returns is a key factor in attracting retail investors towards alternative debt investments.

# PER ANNUM

by Lendbox

- An AI based P2P investment platform which harness new age tech to ensure the best fixed income investment option for its investors.
- User friendly Website and App for smooth entry and exit.
- Zero cost of investment for the investors
- Daily Interest Calculation and accrual for continuous monitoring
- Multiple payment options: UPI/ Netbanking / NEFT / RTGS / Cheque Deposits
- Automated and faster withdrawal processing (100% of the withdrawal and monthly payouts have been processed with in 24 hours)
- Liquid and monthly income options available to suit all the investment needs



# PER ANNUM INVESTMENT PLANS

| | PA-Flexi | PA-Fixed | | | |
|---|---|---|---|---|---|
| | **No Lockin** | **1 Year- Regular Income** | **1 Year - Cumulative** | **2 Year - Cumulative** | **3 Year - Cumulative** |
| **Interest** | 9.50% | 11.00% | 11.50% | 12.00% | 12.50% |
| **Interest Payout** | Any time | Monthly | At Maturity | At Maturity | At Maturity |
| **Minimum Investment** | 50,000 | 1,00,000 | 1,00,000 | 1,00,000 | 1,00,000 |

# ASSET QUALITY AND LOAN SOURCING

We are highly focused on maintaining a high level of asset quality by sourcing highly creditworthy borrowers.

Our current NPA level is at a low of 0.92%, a testament to our commitment to quality lending.

We have taken a unique approach to borrower sourcing by partnering with large NBFCs and Digital Lending platforms, giving us access to a diverse range of use case-based loans and a vast collection network.

# OFFERING DIVERSE AND HIGH-PERFORMING LOAN OPTIONS

We offer a range of loan categories that have historically performed well and offer our investors a diverse range of investment options

**Zero Cost EMIs or subvention based loans:**

- Zero cost EMIs or subvention-based loans have been a popular choice for buyers, as they do not pay any interest on these loans and repayment rates remain high
- Zero cost EMIs have historically performed very well and remain one of the best form of loans in terms of credit quality
- We source loans from multiple online channels to offer zero cost EMI options for regular shopping, healthcare, online education, and more.
- The seller of the product or service bears the interest cost in the form of subvention, making these loans an attractive option for borrowers and a low-risk investment option for our investors.

**BNPL (Buy Now Pay Later)**

- BNPL borrowers can make online payments for shopping, bill payments etc and pay later at certain date.
- Borrowers' creditworthiness is assessed by a proprietary algorithm which uses a lot of additional data points like mobile device id, sms data, transaction data, Bank statement analysis, vintage with the platform, credit card usage and payment behavior etc.
- Based on these assessment output, a certain limit starting from Rs 1,000 is assigned to the borrower

**Merchant Loans**

- Our Merchant loans are specifically designed to meet the working capital needs of small businesses
- These loans are based on sales on QR and are paid back in daily installments, ensuring a high level of collection efficiency and low risk for our investors

We are also present in use case based  Personal Loans to borrower with a minimum bureau score of 750

# CREDIT ASSESSMENT AND RISK MITIGATION

We have implemented a robust risk management system that includes multi-level risk checks and high diversification of every investment to eliminate concentration risk. Additionally, we generate enough gross interest to maintain a good margin of safety to safeguard investors' funds and returns in case of worst-case scenarios.

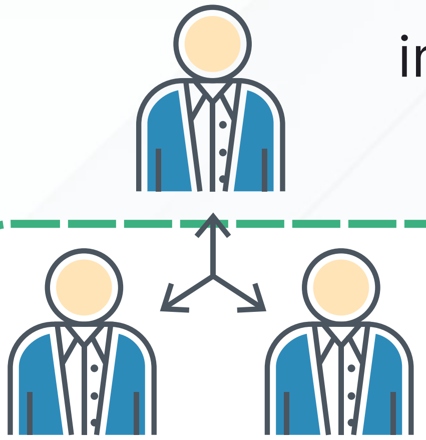
To assess the creditworthiness of borrowers, we rely on multiple data points such as

- Bureau Analysis
- Transaction Data from partner platform
- FOIR (Fixed Obligation to Income Ratio)
- Bank Statement Analysis (Regular Income and Expenses, Average Balance, NACH hits / Failed, cash deposits/withdrawals etc.)
- Physical Verification of Address (for working Capital Loans)
- SMS Data
- Borrowers' Vintage on our or Partners' Platform
- Credit Card Limits and Payment Behaviour
- Past Loans Performance
- Business or Job vintage and steadiness
- e-Mandate / NACH registration

This ensures a comprehensive evaluation of the borrower's ability to repay the loan and reduces the risk of default.

# DIVERSIFICATION AND LIQUIDITY

Diversification and liquidity are two critical factors that we prioritize in our investment strategy to mitigate risks and provide greater flexibility to our investors.



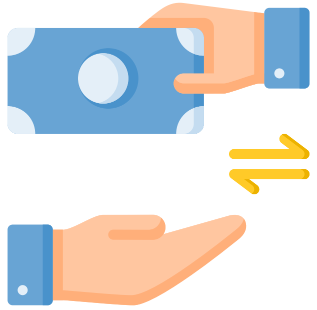
## DIVERSIFICATION

We believe in spreading the investment across multiple loan categories and borrowers to reduce concentration risk.

We diversify the investors' portfolios of loans across the type of loans and borrowers. This diversification helps balance the risk and return, ensuring stable returns for investors.

Exposure to a single borrower is kept as low as Rs 500 or Rs 1000. For example, an investment of Rs 1,000,000 will have at least 1000 loans in the portfolio.

Automated reinvestment gives the further level of diversification and interest efficiency.



## LIQUIDITY

With low average loan tenure of around 4 Months and Short repayment cycles, the overall portfolio remains highly liquid.

# STATISTICS

**2,200 Cr+**
IN TOTAL DISBURSEMENT

**1,000 Cr+**
IN AUM

**1.50 Lacs+**
ACTIVE INVESTORS

**325 Cr+**
DISBURSED IN MARCH '23

**22% +**
AVERAGE GROSS IRR

**103 Cr+**
WEALTH GENERATED

**1000+**
PARTENERED IFA'S

**100%**
WITHDRAWALS, MONTHLY PAYOUTS AND MATURITY PAYOUTS HONORED AND PROCESSED WITH IN 24 HOURS

# PARTNERS

uni

RapiPay
Simple hai!

KhataBook

MobiKwik

CapitalTrust

snapmint

freo

branch

Investment partner
tyke

Investment partner
stack

Integration underway
CASHe

and 40 more . . .

PER ANNUM

# THANK YOU

## Contact

- perannum@lendbox.in
- support@lendbox.in

**https://perannum.money**
**https://lendbox.in**