



LIQUILOANS

**CRISIL RATINGS ASSESSED &
ICRA (AA-) RATED***



ABOUT US



Regulated By: RBI



Presence: PAN India



Founded: 2018



Distributors: 800+



Category: Fintech



Profitable: Yes

PROMOTER PROFILE



ACHAL MITTAL

EDUCATION:



WORK EXPERIENCE:



GAUTAM ADUKIA

EDUCATION:



WORK EXPERIENCE:



Co-Founded in 2014



India's Largest Furniture & Appliance Leasing Platform

Raised USD 50+ Million From Large Equity Investors



SEED INVESTOR & ANGEL INVESTORS

matrix
PARTNERS

2006

FOUNDED



Avnish Bajaj

Founder and Managing Director - India

Co-Founded Baazee.com which was sold to e-Bay in a \$50 million all-cash deal in 2004

60+

PORTFOLIO
COMPANIES

30+

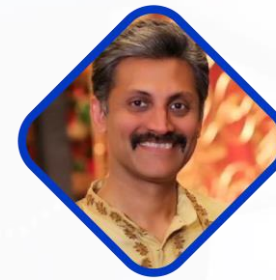
START-UPS
EXITED



Mr. Kunal Shah:
Founder and CEO: CRED



Mr. Ashutosh Taparia:
MD Famy Care



Mr. Abhishek Dalmia:
CEO: Renaissance Capital



Mr. Satya Bansal:
Ex. CEO: Barclays Wealth

ABOUT THE PRODUCT

01

Retail Debt Asset Class: One to Many Retail Borrower Lending Platform
(Avg. CIBIL Score of 700+)

02

High Yielding & Safe Fixed Income Investment

03

High Diversification: Exposure across Avg. 200+ Names

04

Inflation Beating Return: Upto 10.00% Net Return

05

100% Success Rate

06

World's 1st P2P: Assessed by CRISIL & (AA-) ICRA Rated*



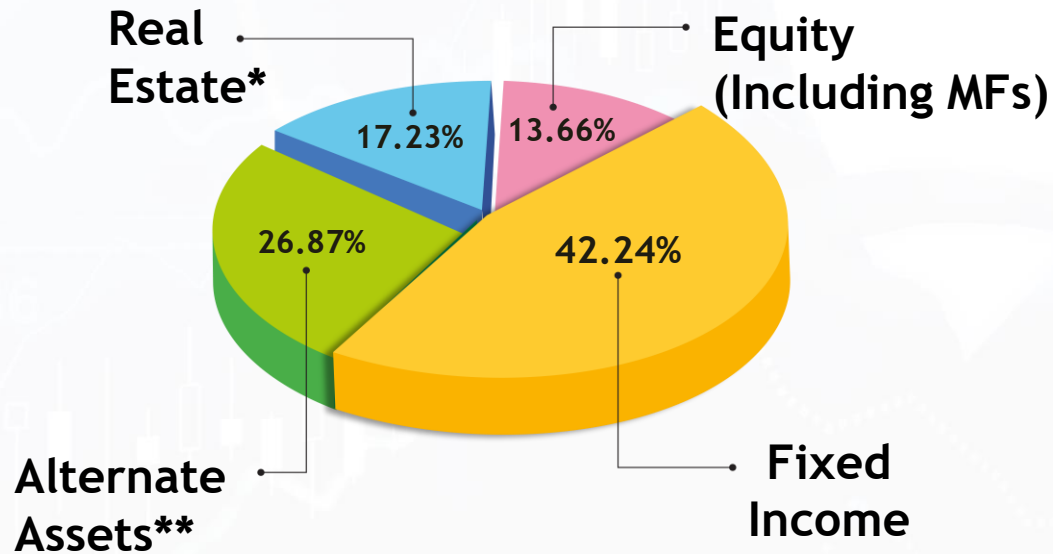
SECTION 1

NEED FOR SMARTER FIXED INCOME PRODUCTS

WHERE DOES INDIA INVEST

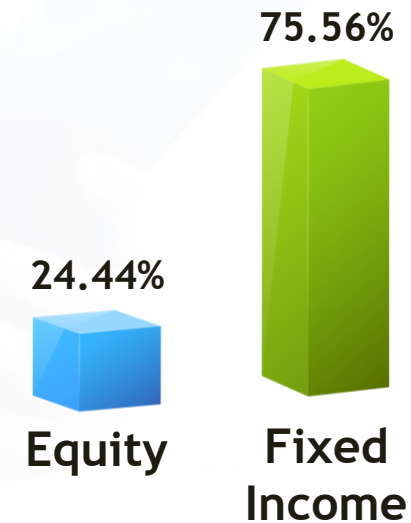
Fixed Income Orientation: Nearly 75% of Financial Savings are held in Fixed Income Instruments (FDs, NCDs, Debt MFs)

ASSET ALLOCATION



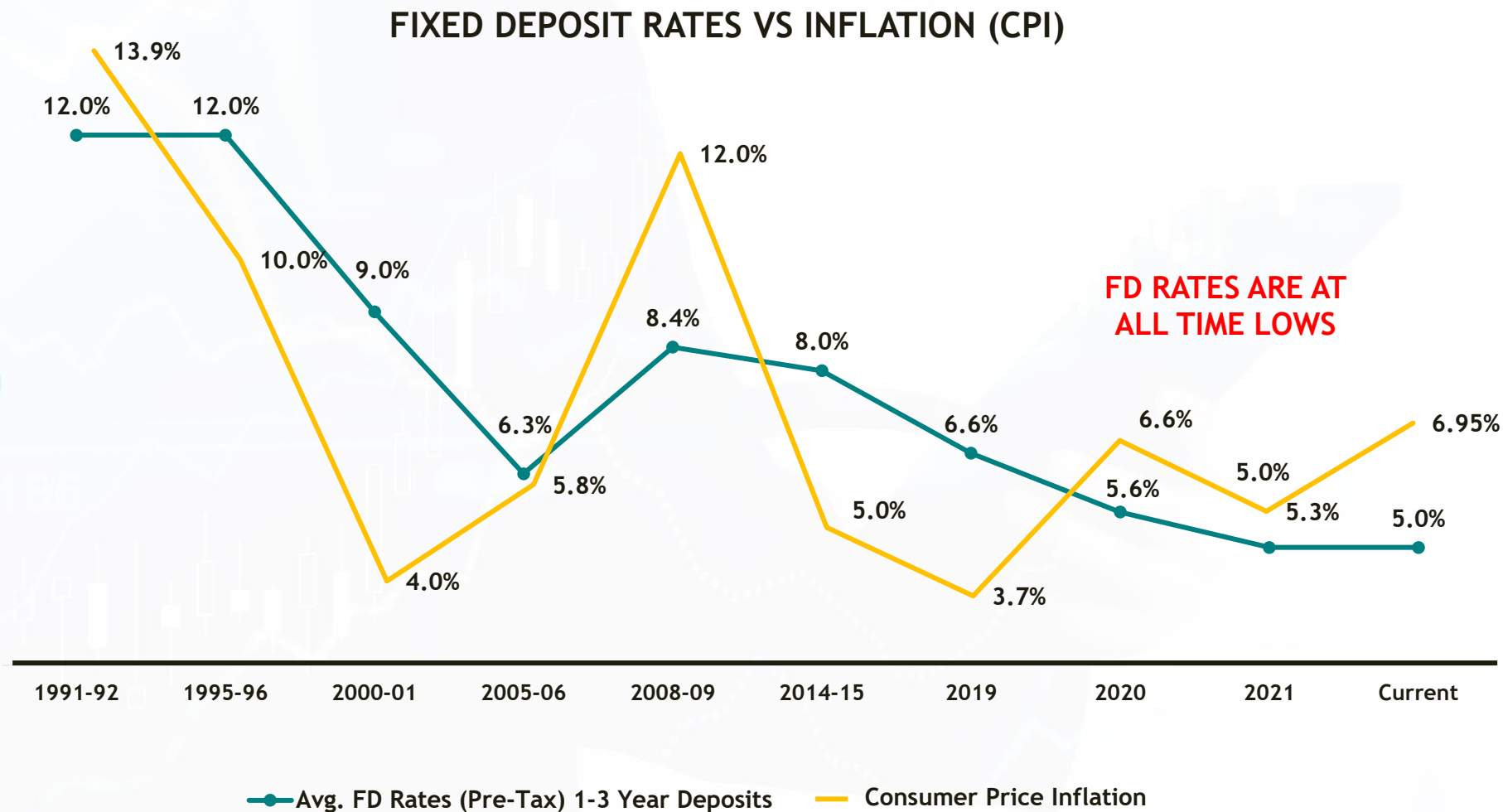
*This does not include primary residences used for living.
**Alternate Assets: Gold, Other Precious Gems etc.

FINANCIAL ASSETS MIX



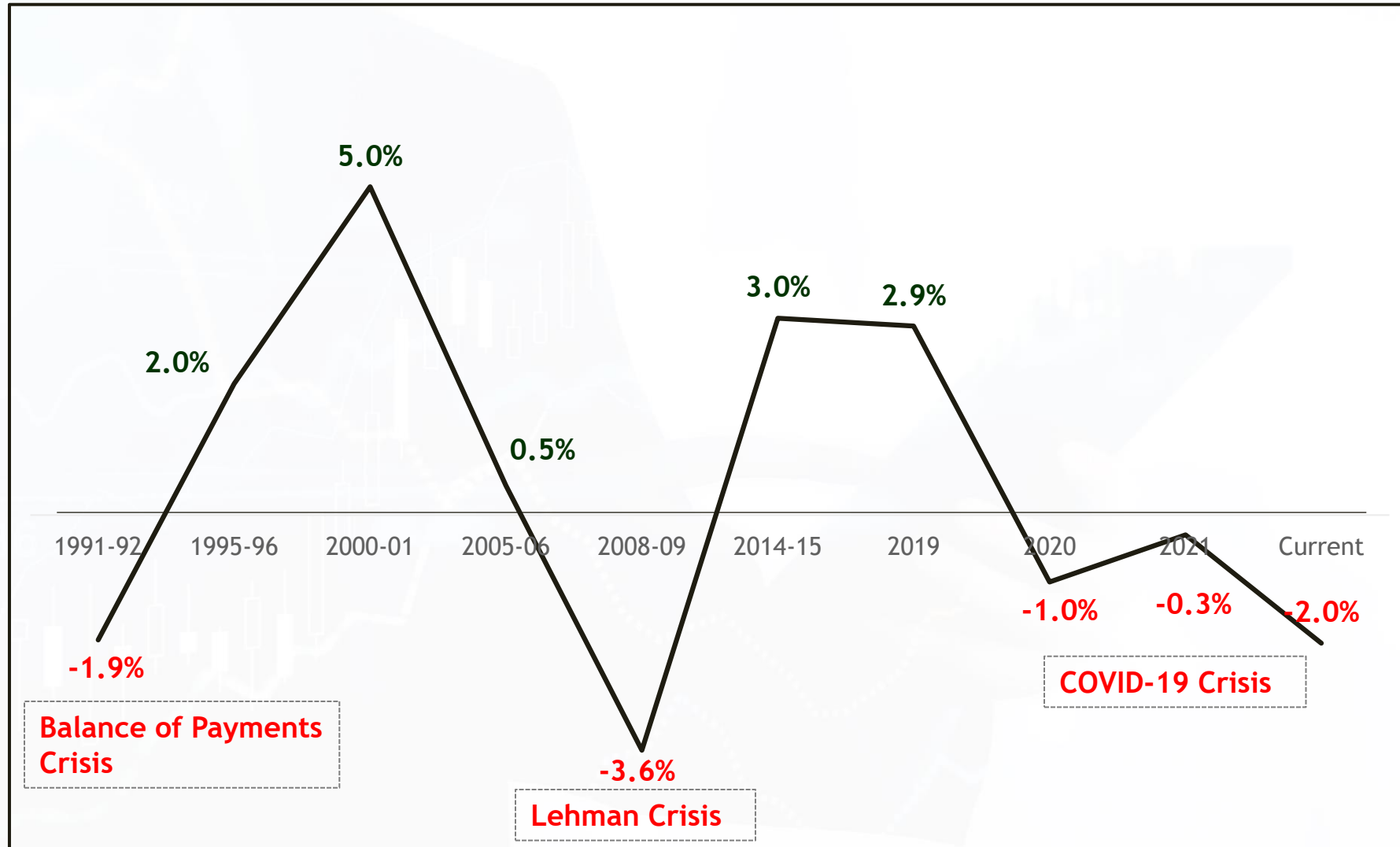
Key Takeaway: Indian investors have a strong preference towards safety of capital & low volatility; as against high growth of capital; hence allocation to fixed income and gold continue to dominate across small & large investors.

WHY SMARTER FIXED-INCOME INVESTMENTS...NOW?



Key Takeaway: Over time, FD rates continue to decline, whereas inflation remains erratic, but in most occasions it is higher than FD yields, resulting in negative returns

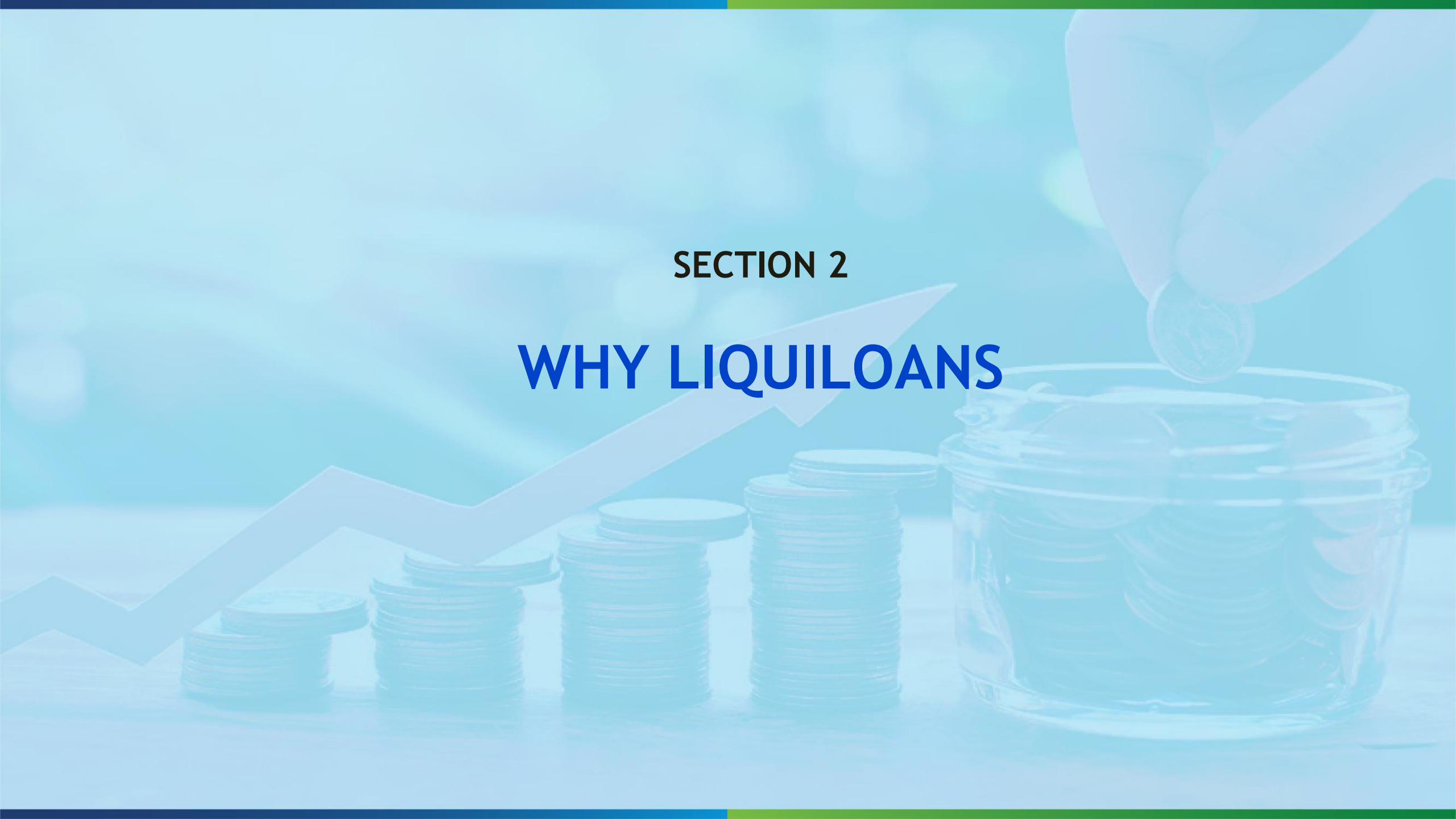
NEGATIVE REAL RETURN IMPACTS INVESTOR GOALS



Key Takeaway: In time of Crisis, investors need safety and inflation beating returns to achieve their goals; whereas these returns are actually negative on account of higher inflation.

SECTION 2

WHY LIQUILOANS



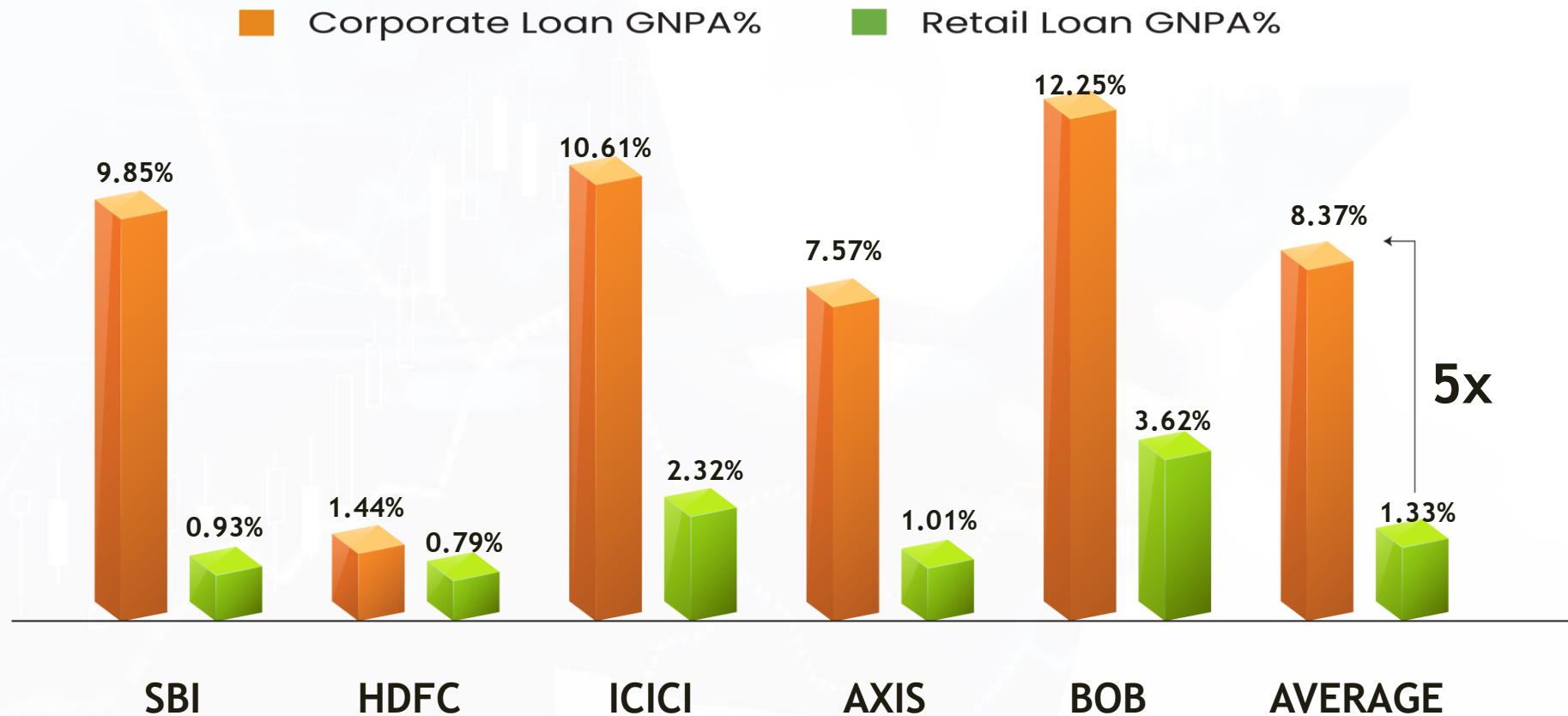
TRADITIONAL DEBT STRUCTURE



Key Takeaway: Mutual Funds, Banks & NBFCs take concentrated Corporate Exposure, whereas Retail exposure continues to be low on account of longer time and higher cost to originate retail loans.

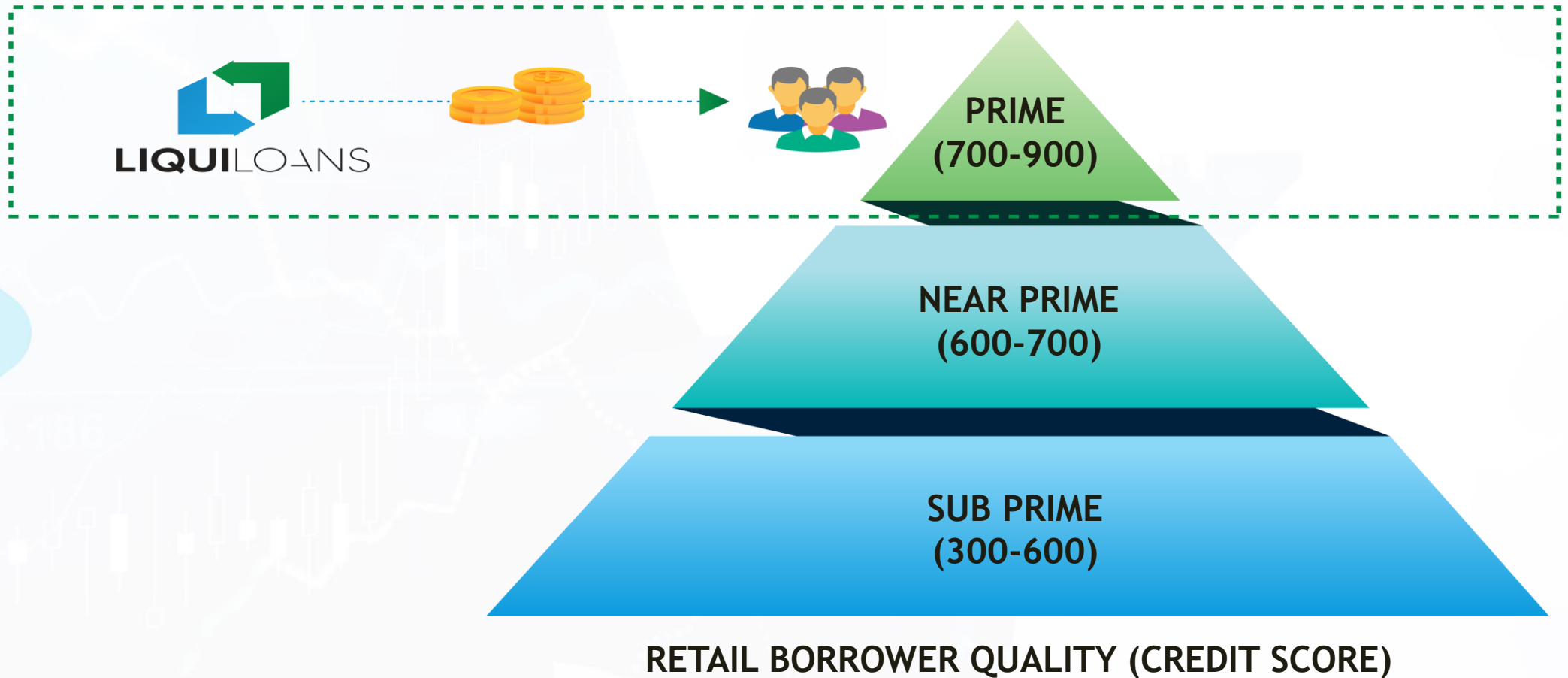
RETAIL VS CORPORATE LOAN GROSS NPAs

TRENDS IN NPA PERFORMANCE (2017-2021)



Key Takeaway: Historically, both globally and domestically, Retail Debt has seen lower NPAs than Corporate Debt i.e. Retail Debt has always been superior in terms of Asset Quality.

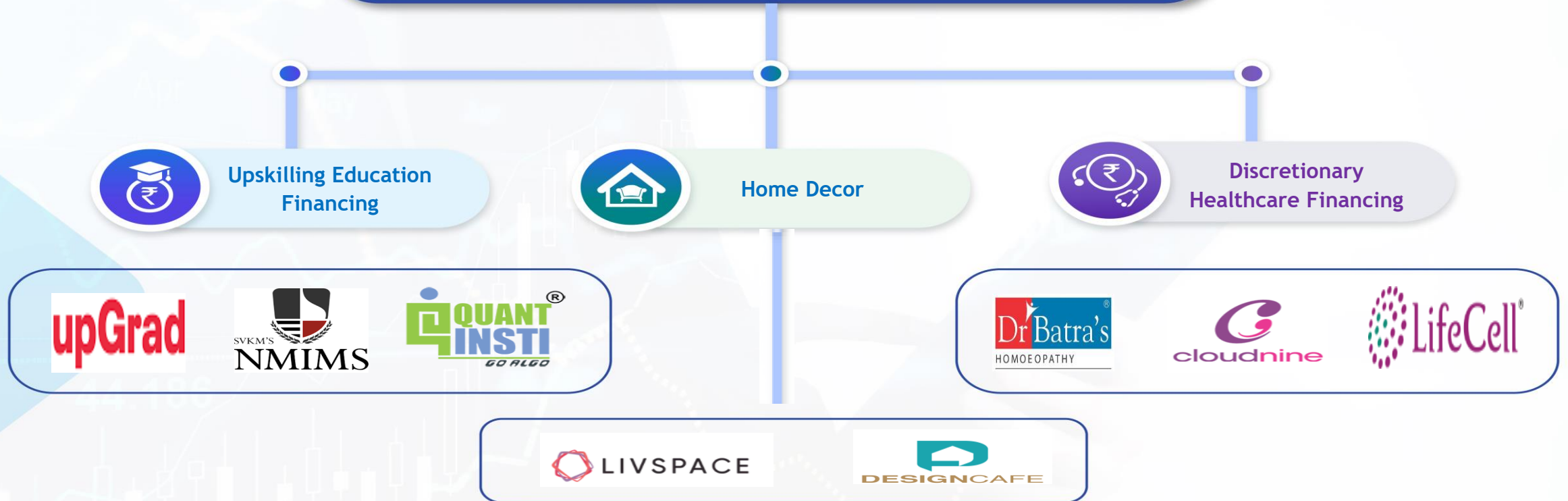
PRIME RETAIL DEBT - LIQUILOANS



Key Takeaway: LiquiLoans platform helps investors get direct, diversified & transparent access of only high quality Prime Retail borrower base, which reduces costs & enables them to earn a higher return with relatively low risk.

PRIME BORROWER SOURCING STRATEGY

Key Focus Areas to Source Prime Borrowers



Sourcing Criteria:

- No Cost EMI Loans
- Avg. Bureau Score: 700+
- Avg. Annual Income: 9 Lakhs +
- Avg. Tenure: 12 Months
- Avg. Loan Value: Rs. 50,000

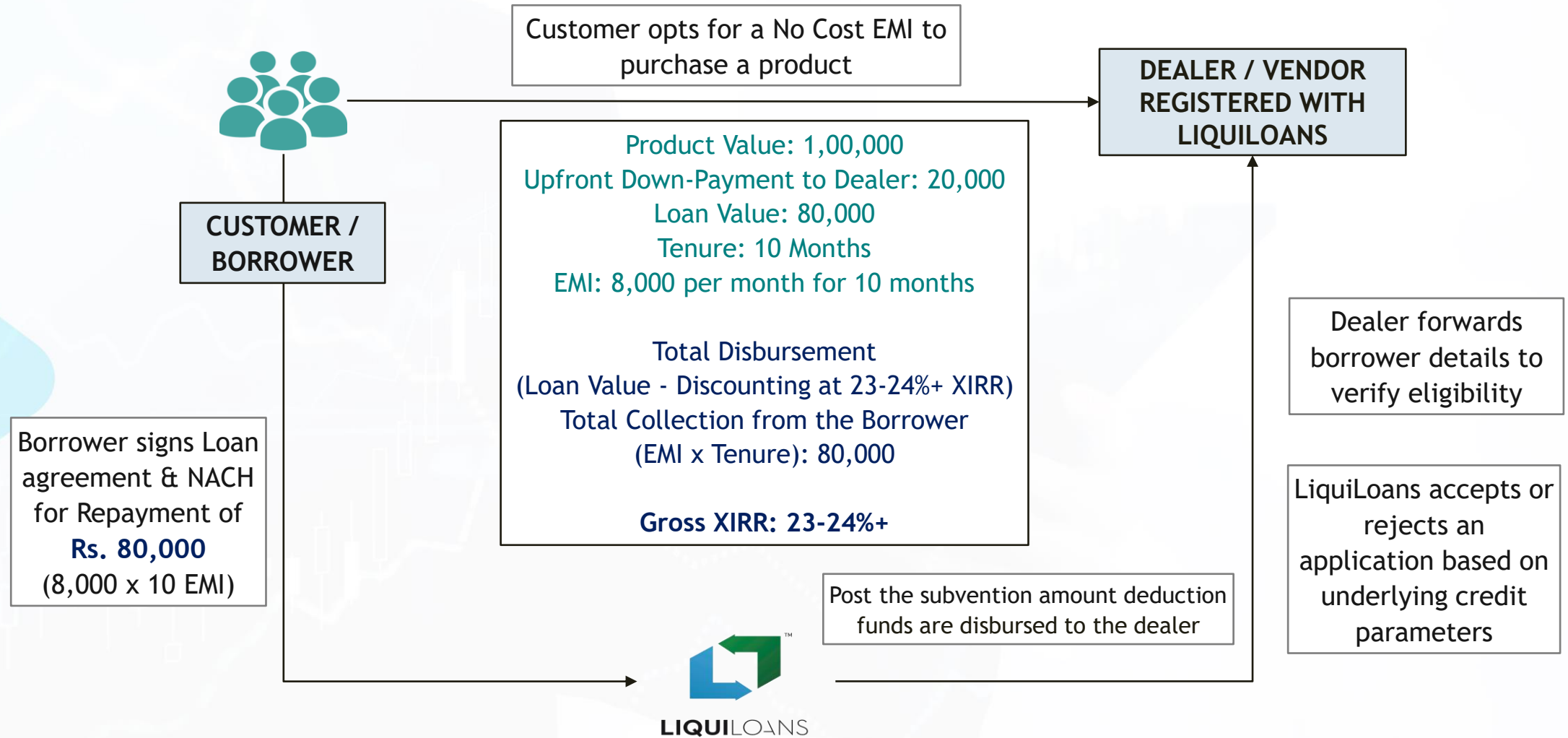
Evaluation Process

- Stringent Credit Checks: CIBIL
- Background Check: Education & Profession
- Banking Checks: Statement Analysis
- Location: Largely Tier I & II

Why does the Borrower Repay

- Auto Debit Mandate (NACH)
- Sec. 25 Payments & Settlement Systems Act: Criminal Proceedings
- CIBIL Impact: Defaulter Tag

EARNINGS VIA SUBVENTION



Each EMI received is further reinvested into multiple such loans, thereby allowing the investors on the platform to earn a Gross XIRR of Approx. 23-24%+



SECTION 3

INVESTMENT SCHEMES

INVESTMENT SCHEMES

SCHEME TYPE
MHP (TENURE IN MONTHS)
YIELDS (UPTO XIRR)
WITHDRAWAL

SCHEME TYPE	
MHP (TENURE IN MONTHS)	
YIELDS (UPTO XIRR)	
WITHDRAWAL	
YIELDS ON EARLY WITHDRAWAL	YEAR 1
	YEAR 2
	YEAR 3

INVESTMENT VALUE
PAYOUT OPTIONS

LIQUID
NIL
8.00%
ALLOWED

LOCK - IN						
3	6	12	24* (Growth)	36* (Growth)	24 (Monthly)	36 (Monthly)
8.60%	9.00%	9.25%	10% (SI)	10% (SI)	9.35%	9.10%
NOT ALLOWED						

FLEXI-LOCKIN (DOUBLE ADVANTAGE)		
12	24	36
9.00%	9.00%	9.00%
ALLOWED		
7.25%	7.00%	7.00%
-	8.00%	8.00%
-	-	8.50%

MINIMUM AMOUNT: Rs. 10 THOUSAND
MAXIMUM AMOUNT: Rs. 50 LAKHS PER PAN
MONTHLY INTEREST PAYOUT / CUMULATIVE

MHP: Minimum Holding Period; SI: Simple Interest, Monthly Payout is available in all schemes (Except Flexi-Lock-in (Double Advantage) Scheme)

*Only Available till 31st August 2022

RBI Requirement: CA Certified Net-worth Certificate for >10 Lakh Investments

SECTION 4

RISKS IN DEBT INVESTMENTS



FIXED INCOME PRODUCT RISKS

Key Risks	Mitigation	Impact
Counter Party	Fund Flow structure is similar to MFs - Escrow & Trustee Mechanism	Funds never flow to LiquiLoans Balance-sheet / Bank Account
Concentration	High Diversification (5-10x of Debt MFs i.e. Less than 0.5% Exposure to 1 Borrower)	Even in crisis, high diversification minimises impact due to NPAs
Credit Risk	Exposure only to Safest i.e. Creditworthy Retail Borrowers (Avg. 700+ CIBIL Score)	Lowest NPAs as borrowers sourced have high ability & intent to repay
Interest Rate Risk	No correlation to Interest Rate Movements	No MTM and Volatility
Alignment	LiquiLoans earns NO Fees/Income till the Investor earns full Capital + Return	100% Alignment, whereby investor's interests are fully safeguarded

INVESTOR FIRST APPROACH - 100% ALIGNMENT

- LiquiLoans doesn't charge any Entry Load/On-boarding Fees, Recurring Expense Ratio/Transaction Costs which are typically levied in traditional debt instruments.
- If the lender's portfolio's net pre-tax yield is lower or equal to the indicative pre-tax yield (XIRR) of the scheme selected, then LiquiLoans' fees will be Zero i.e. NIL
- **Gross XIRR: 23%+; Current Gross NPA: 0.63%**
- **CRISIL Expected Loss Range: 1.68% - 2.06%**
- **ICRA Expected Loss Range: 0.94% - 1.17%**
- **6x of CRISIL / 11x of ICRA Expected Range: Investor still makes Full Capital + Indicated Yield**

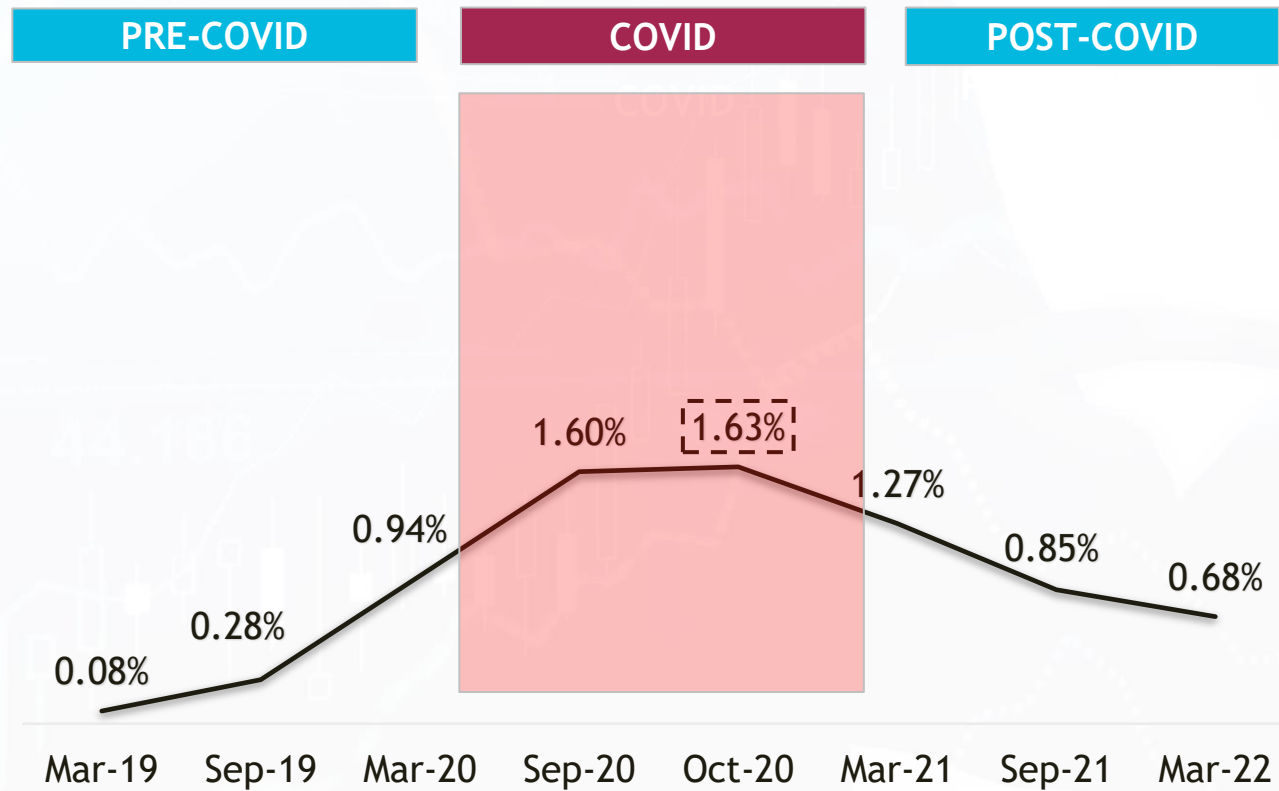
Scenario*: Investor has selected the Indicative Yield/Scheme: Upto 9.35% XIRR

PARTICULARS	CRISIL's Estimated Loss (Higher End)	ICRA's Estimated Loss (Higher End)
TOTAL INVESTMENT	100	100
GROSS YIELD (XIRR) - (A)	23%	23%
NET NPA (%) - (B)	2.06%	1.17%
NET YIELD (XIRR) - (A-B)	23% - 2.06% = 20.94%	23% - 1.17% = 21.83%
INVESTOR's INDICATIVE YIELD (XIRR)	9.35%	9.35%
NET YIELD > INDICATED YIELD	YES	YES
DOES INVESTOR EARN ENTIRE PRINCIPAL AND YIELD	YES	YES
SAFETY MARGIN OVER CRISIL'S & ICRA'S ESTIMATED LOSS	600%	1100%

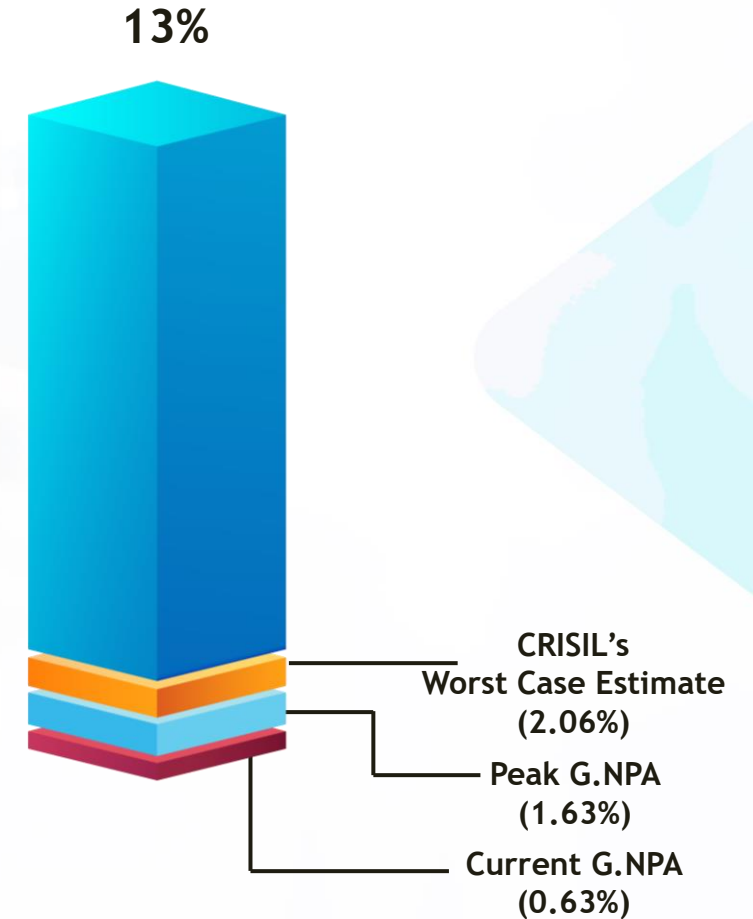
*Above mentioned data / calculation is purely indicative. Actual returns may vary. NPA Range is arrived basis final expected loss on Total Disbursements as on 31st March 2021

PERFORMANCE & SAFETY MARGIN

GROSS NPA TRAJECTORY

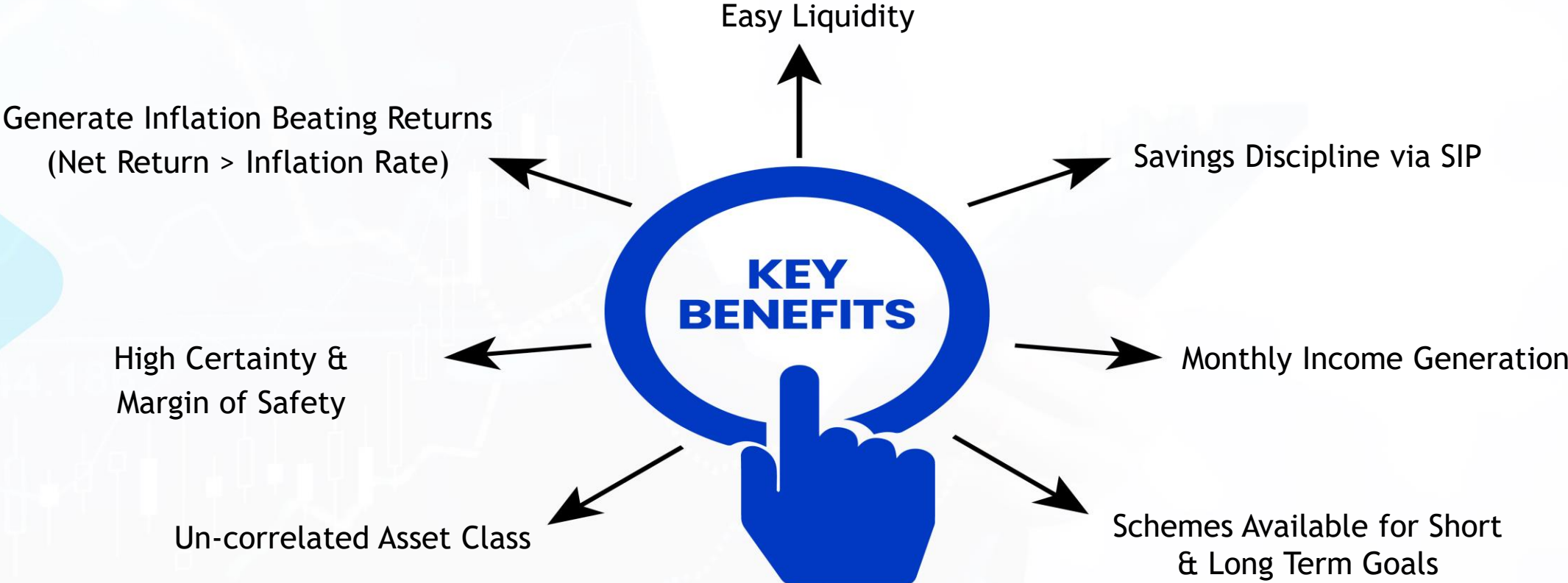


MARGIN OF SAFETY



Key Takeaway: Even in the unlikely scenario of Elevated loss levels estimated by CRISIL, investors shall still earn their capital and the indicative yield. LiquiLoans' fees keeps reducing with increase in NPAs, hence LiquiLoans' shall always endeavour to source the best quality borrowers.

WHY INVESTORS LIKE US



SECTION 5

PERFORMANCE



KEY METRICS - AS ON 31st JULY 2022

Rs. 1508+
Crs

TOTAL DISBURSEMENTS

0.63%

GROSS NPA

419,000+

TOTAL BORROWERS

100%

WITHDRAWALS HONOURED

100% SUCCESS RATE IN MEETING INDICATED YIELDS

DISCLAIMERS

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THANK YOU

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