



LIQUILOANS

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



SECTION 1

ABOUT US



ABOUT US



Regulated By: RBI



Presence: PAN India



Founded: 2018



Distributors: 550+



Category: Fintech



Valuation: Rs.1200+ Crs



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



Avnish Bajaj

FOUNDER

2006

FOUNDED



Avnish Bajaj

Founder and Managing Director - India

60+

PORTFOLIO COMPANIES

30+

START-UPS EXITED

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

Key Portfolio Companies



ANGEL INVESTOR



Mr. Kunal Shah: Founder and CEO - CRED

- “CRED” is one of India’s Largest Fintech Platforms valued at over **USD. 6 Billion (Rs. 45,000+Cr)**
- Ex-CEO/Chairman of **Freecharge** (Aug 2010 - Oct 2016)
- Sold Freecharge to Snapdeal in 2015 for **USD. 450Mn**



ANGEL INVESTOR

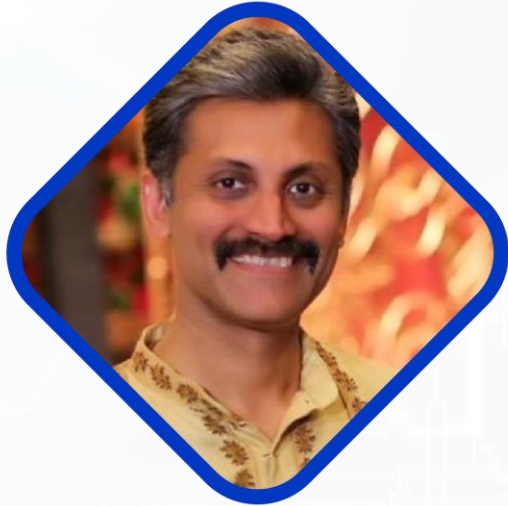


Mr. Satya Bansal: Ex.CEO - Barclays Wealth

- Mr. Bansal has over 3 decades of Banking & Financial Service experience.
- He was the CEO of Barclays Private Bank in India for more than a decade.
- Prior to Barclays, he was the Head of Private Banking, South East Region for ICICI Bank, Singapore



ANGEL INVESTOR



Mr. Abhishek Dalmia: CEO - Renaissance Capital

- Mr. Dalmia is a part of the Dalmia Bharat Family (Cements, Power, Sugar etc.)
- He is Executive Chairman & Managing Director at Revathi Equipment Ltd.



ANGEL INVESTOR



Mr. Ashutosh Taparia: MD Famy Care & Ananta Capital

- Mr. Taparia leads Famy Care's business ventures
- Sold Famy's female health biz for USD. 750 Million to Mylan (French Pharma Multi-Giant)



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 9.35% Net Return

05

100% Success Rate

06

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

The background features a hand dropping a coin into a glass jar filled with coins. In the foreground, there are several stacks of coins of varying heights. A white line graph with an upward-pointing arrow is overlaid on the scene, symbolizing growth and investment.

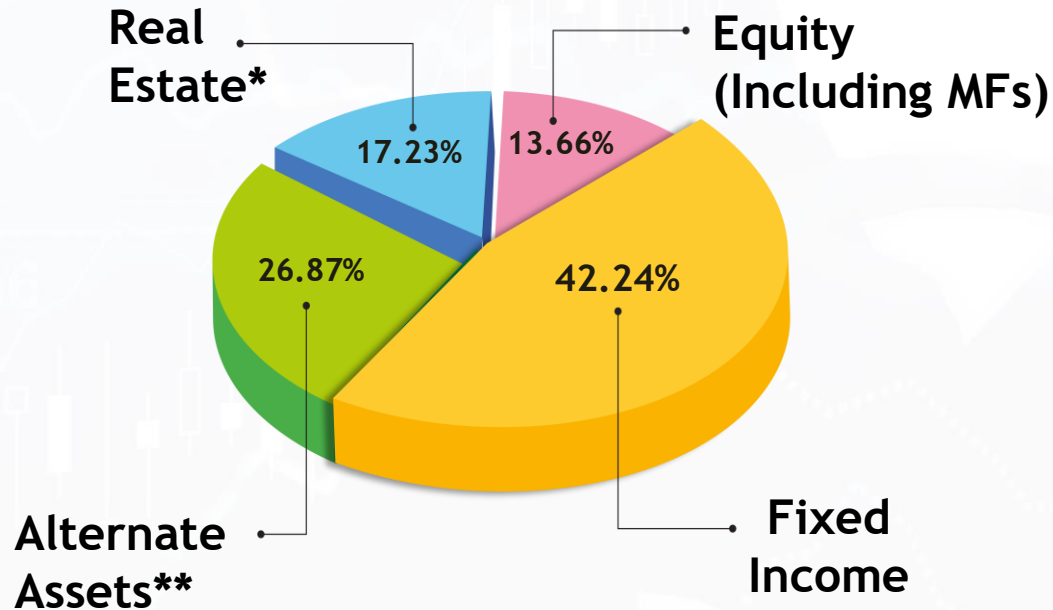
SECTION 2

NEED FOR SMARTER FIXED INCOME PRODUCTS

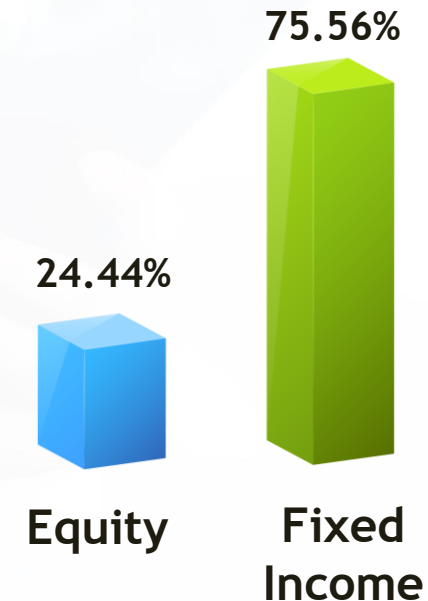
WHERE DOES INDIA INVEST

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

ASSET ALLOCATION



FINANCIAL ASSETS MIX

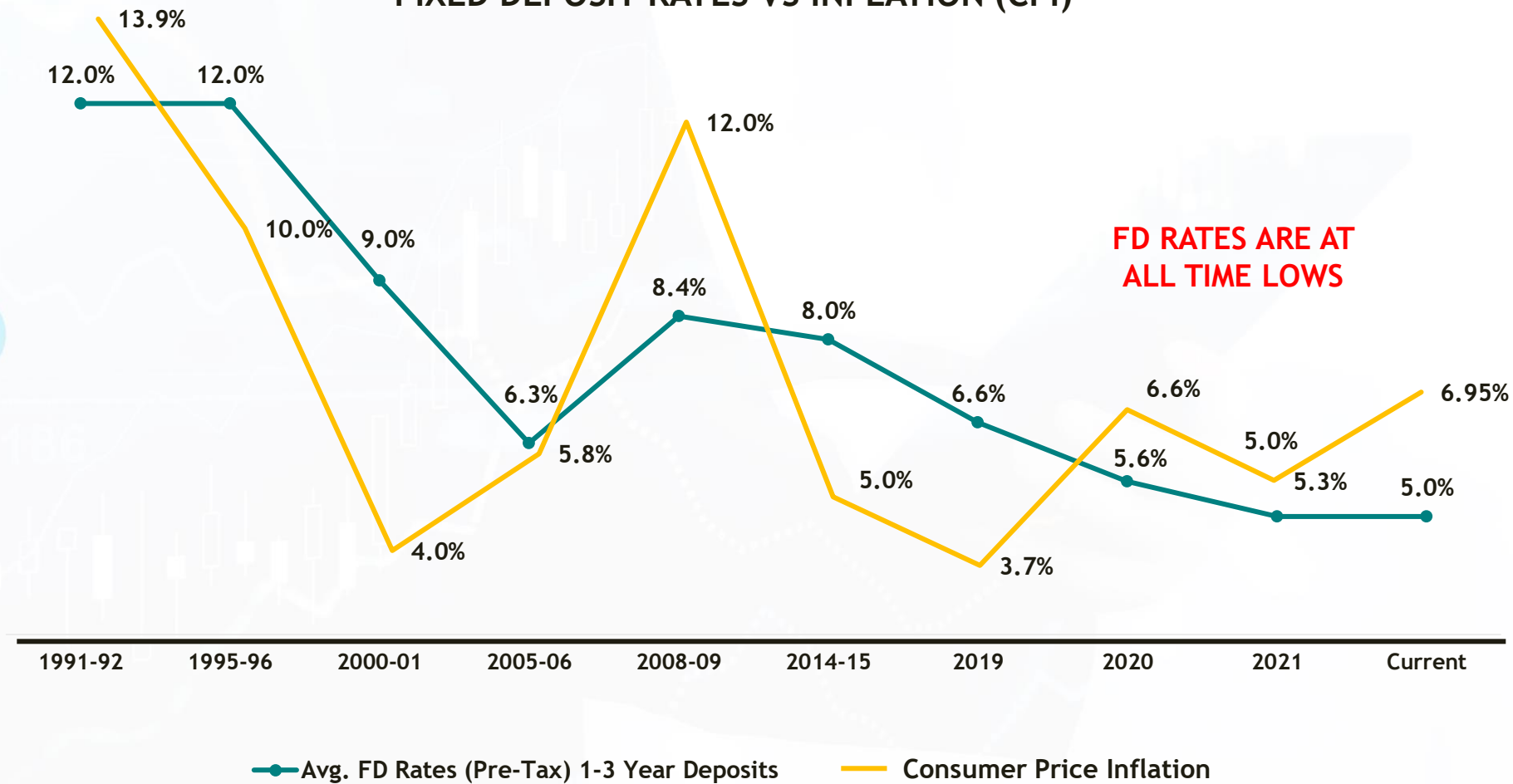


*This does not include primary residences used for living.

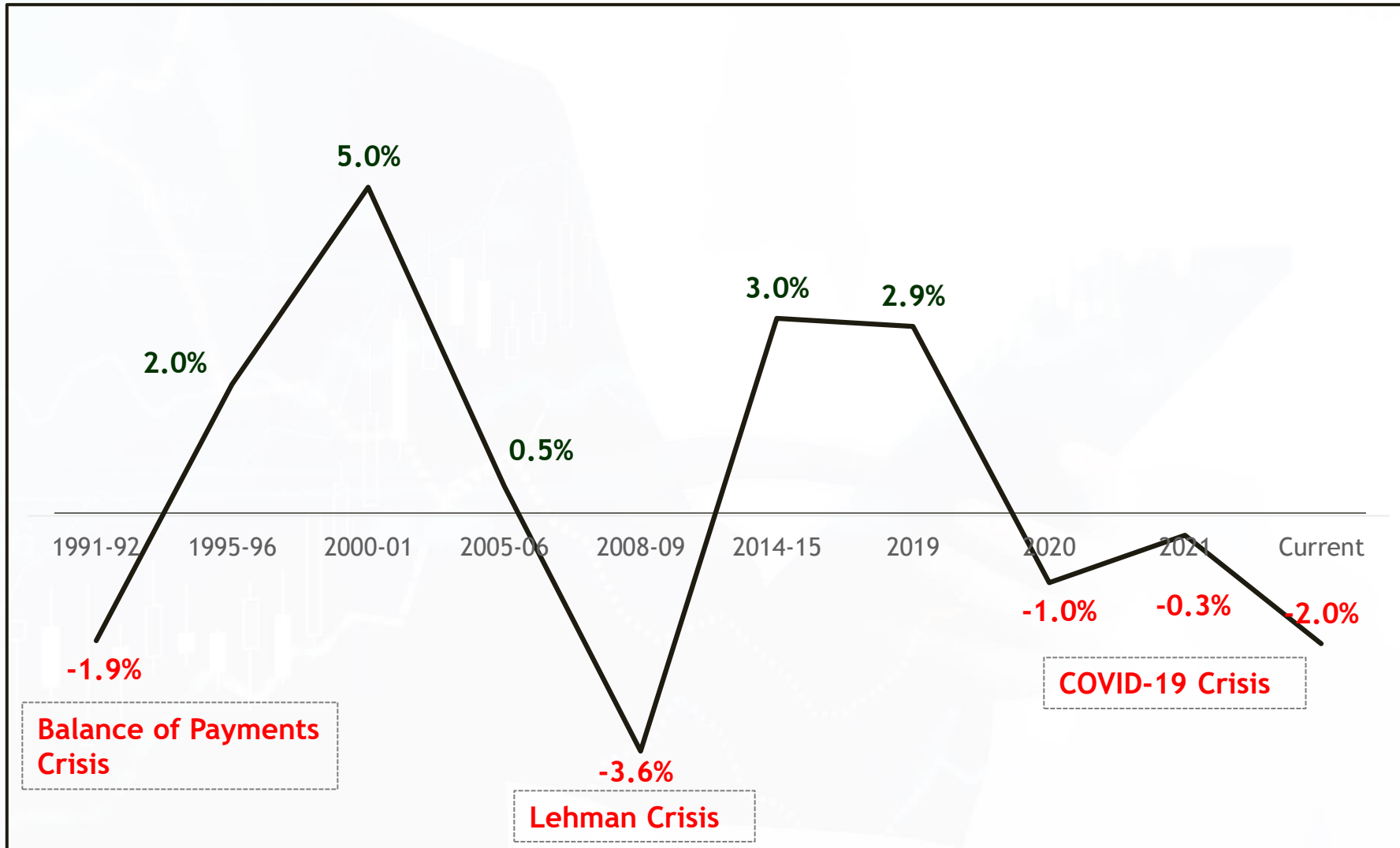
**Alternate Assets: Gold, Other Precious Gems etc.

WHY SMARTER FIXED-INCOME INVESTMENTS...NOW?

FIXED DEPOSIT RATES VS INFLATION (CPI)



NEGATIVE REAL RETURN IMPACTS INVESTOR GOALS



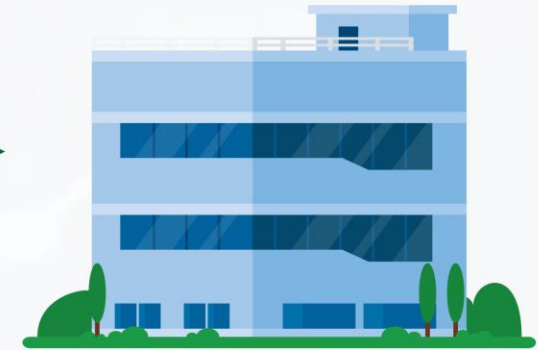
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SECTION 3

WHY LIQUILOANS

TRADITIONAL DEBT STRUCTURE

MUTUAL FUNDS



Corporate Exposure

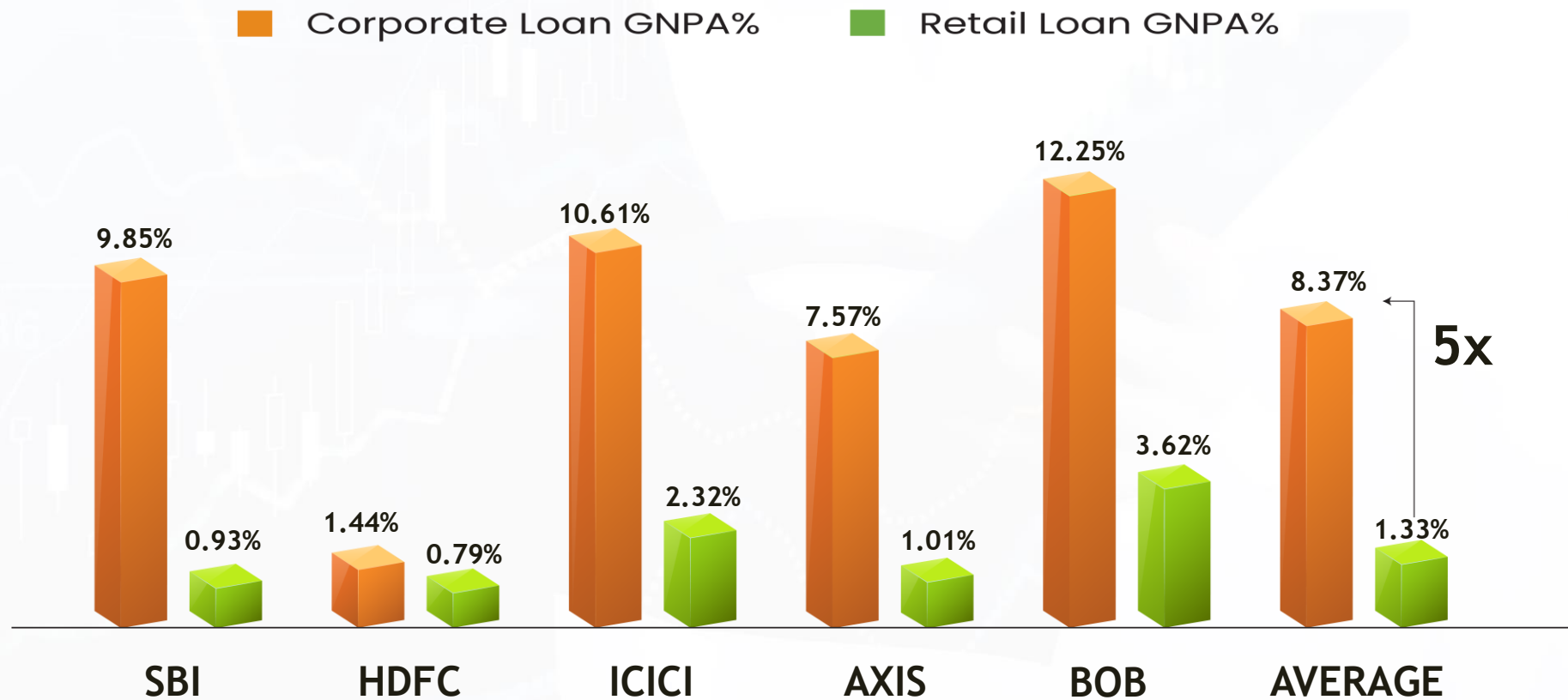


Retail Exposure

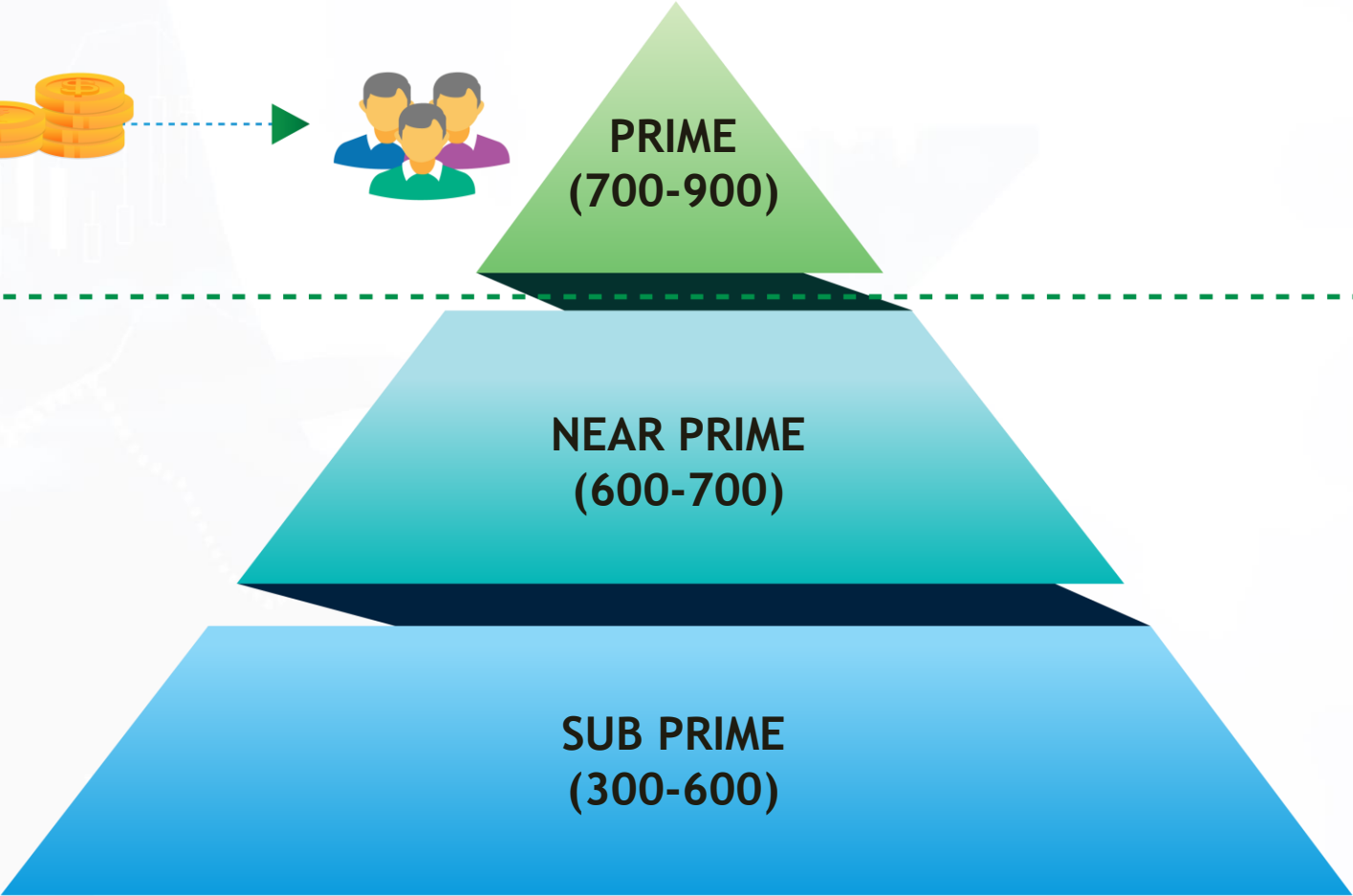


RETAIL VS CORPORATE LOAN GROSS NPAs

TRENDS IN NPA PERFORMANCE (2017-2021)



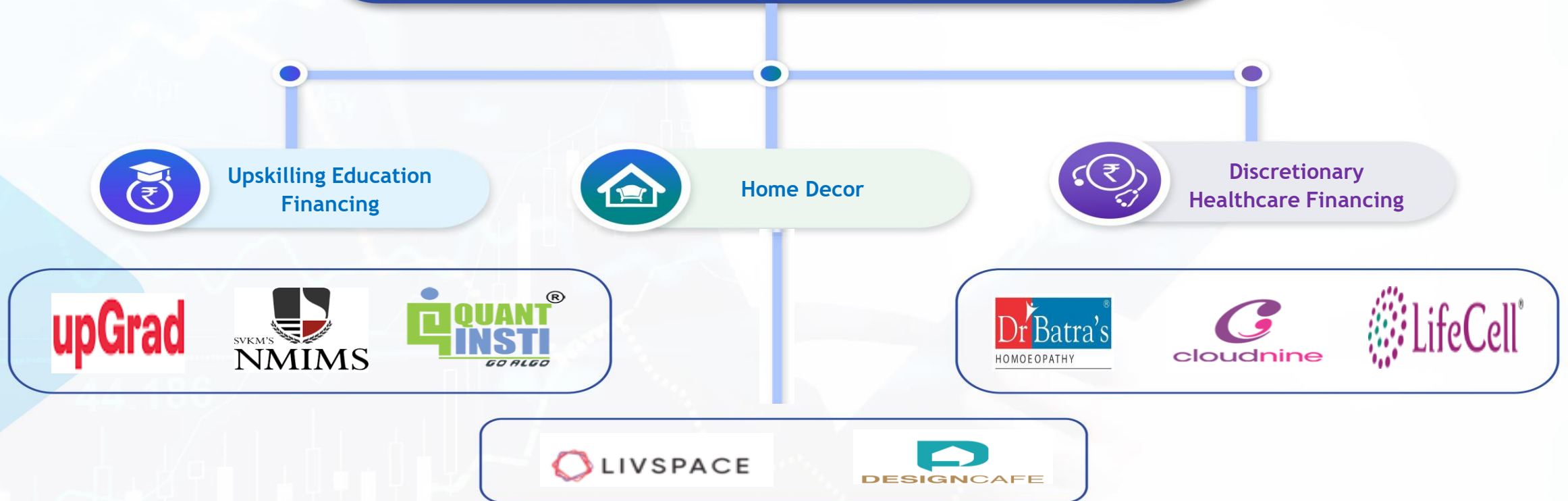
PRIME RETAIL DEBT - LIQUILOANS



RETAIL BORROWER QUALITY (CREDIT SCORE)

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

SECTION 4

RISKS IN DEBT INVESTMENTS

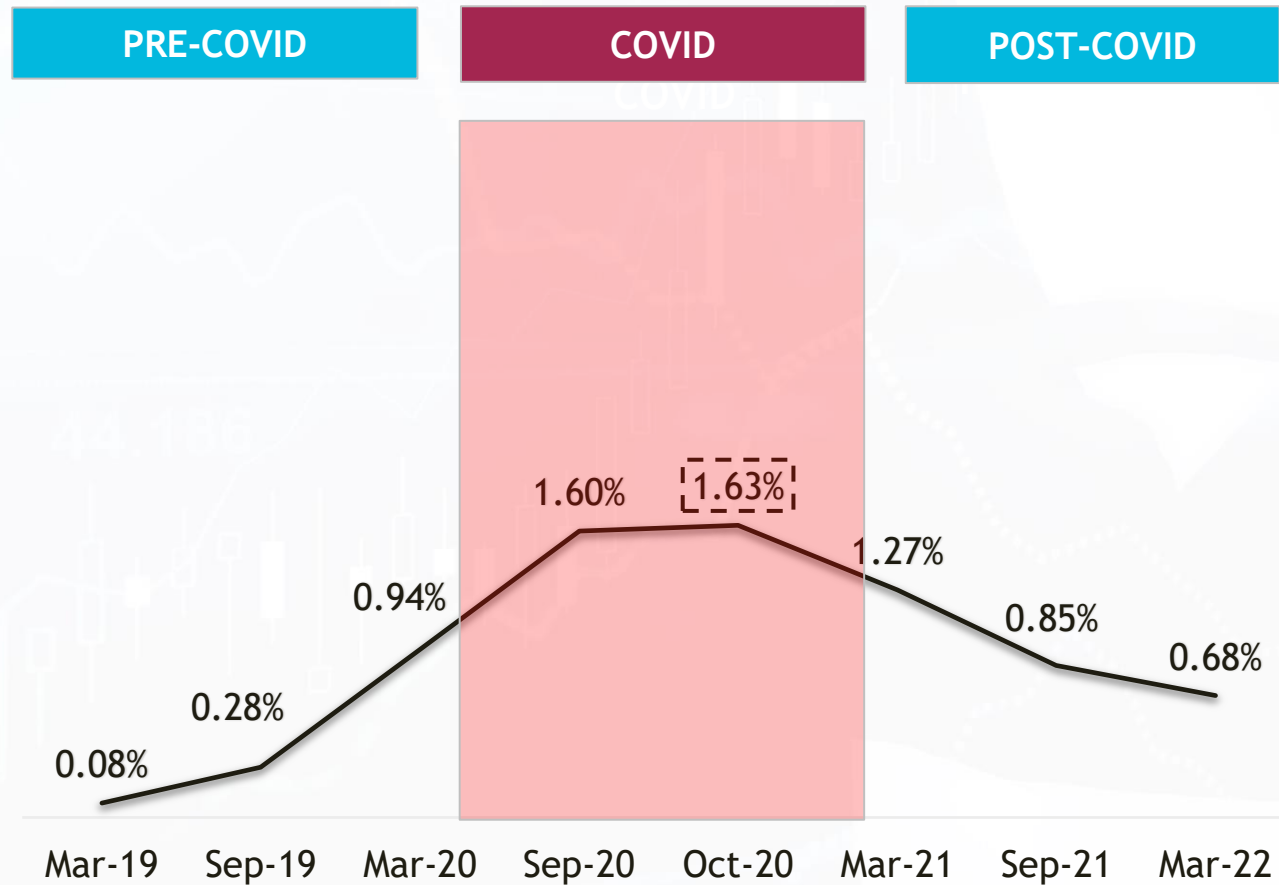


FIXED INCOME PRODUCT RISKS

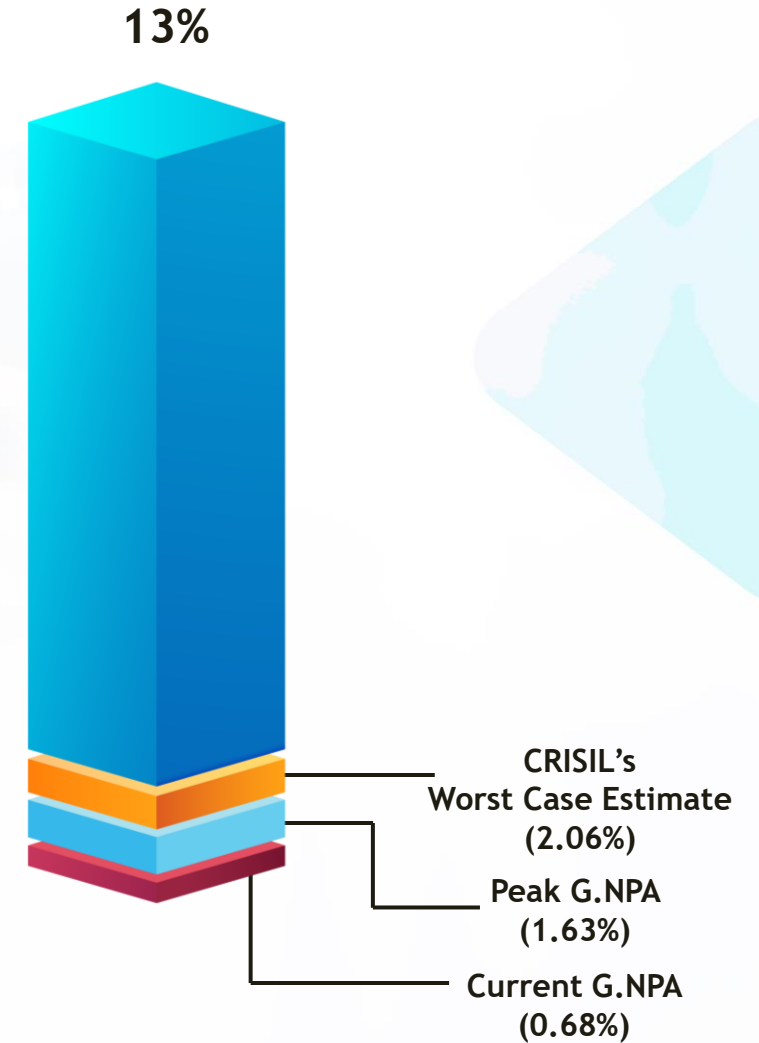
Key Risks	Mitigation	Impact
Counter Party	Fund Flow structure is similar to MFs - Escrow & Trustee Mechanism	Funds never flow to LiquiLoans Balance-sheet / Bank Account
Concentration	High Diversification (5-10x of Debt MFs i.e. Less than 0.5% Exposure to 1 Borrower)	Even in crisis, high diversification 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

PERFORMANCE & SAFETY MARGIN

GROSS NPA TRAJECTORY



MARGIN OF SAFETY



SECTION 5

INVESTMENT SCHEMES



INVESTMENT SCHEMES

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

LIQUID
NIL
8.00%
ALLOWED

LOCK - IN				
3	6	12	24	36
8.60%	9.00%	9.25%	9.35%	9.10%
NOT ALLOWED				

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

FLEXI-LOCKIN (DOUBLE ADVANTAGE)		
12	24	36
8.75%	9.00%	9.00%
ALLOWED		
7.25%	7.00%	7.00%
-	8.00%	8.00%
-	-	8.50%

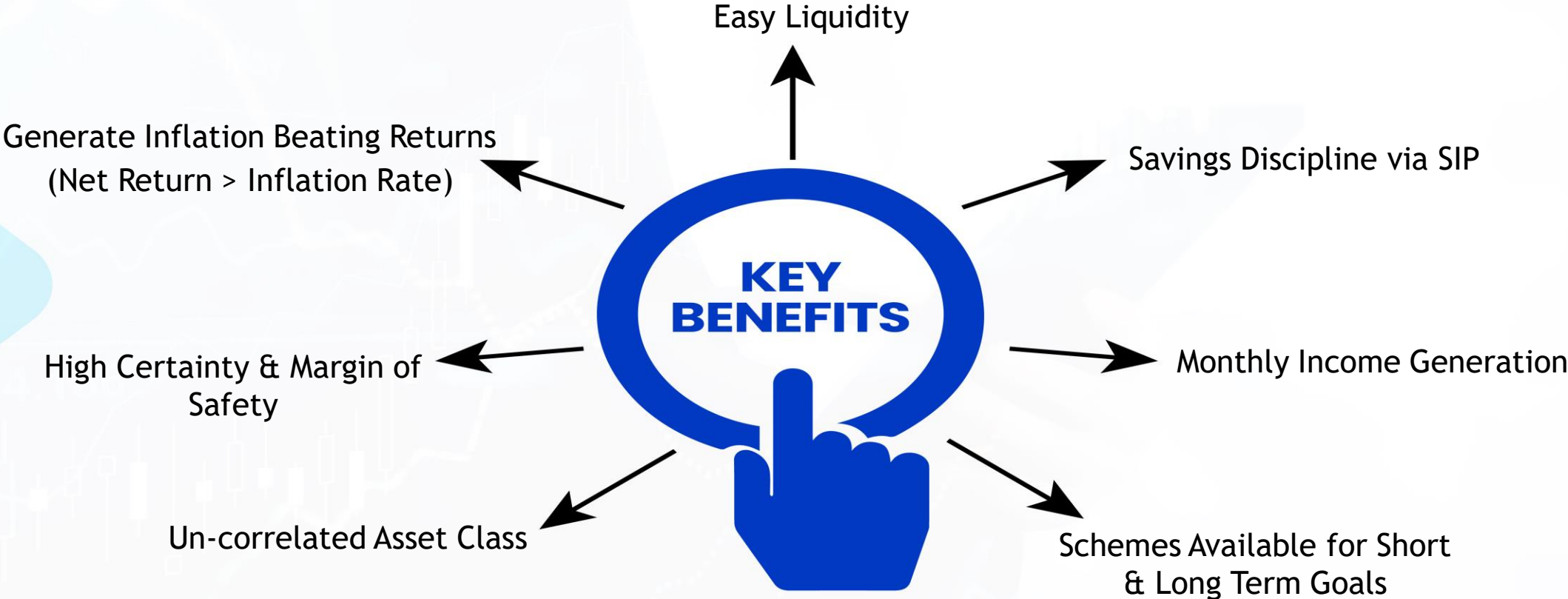
INVESTMENT VALUE
PAYOUT OPTIONS

MINIMUM AMOUNT: Rs. 10,000
MAXIMUM AMOUNT: Rs. 50 LAKHS PER PAN
MONTHLY INTEREST PAYOUT / CUMULATIVE

MHP: Minimum Holding Period

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

WHY INVESTORS LIKE US



SECTION 6

PERFORMANCE



KEY METRICS - AS ON 30TH APRIL 2022

Rs. 1182+
Crs

TOTAL DISBURSEMENTS

0.66%

GROSS NPA

340,000+

TOTAL BORROWERS

100%

WITHDRAWALS HONOURED

100% SUCCESS RATE IN MEETING INDICATED YIELDS

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THANK YOU

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