



5paisa Loans

Welcome to the
Oldest way of INVESTING
In a brand New Avatar
5paisa Loans
Lend Digitally, Earn Exponentially



5paisa Loans is brought to you by 5paisa P2P Limited, India's preferred peer-to-peer lending company for investors, that connects verified creditworthy borrowers and lenders.

5paisa P2P Ltd.

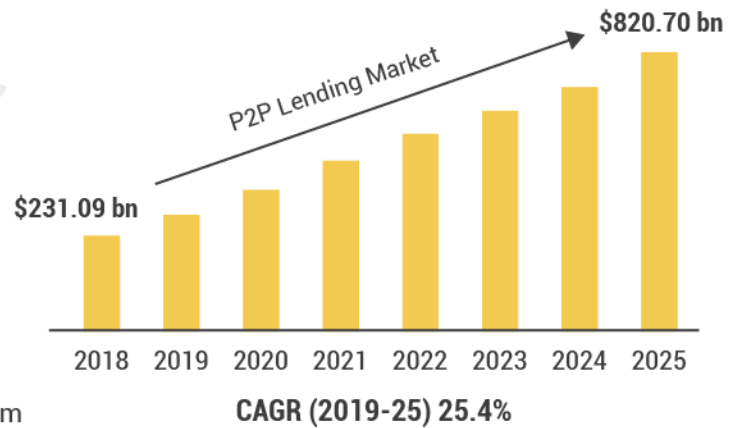
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MEMBER: Regn.No.: N-13.02371, CIN No.: U67120MH2017PLC302564

P2P Lending- Global Trends

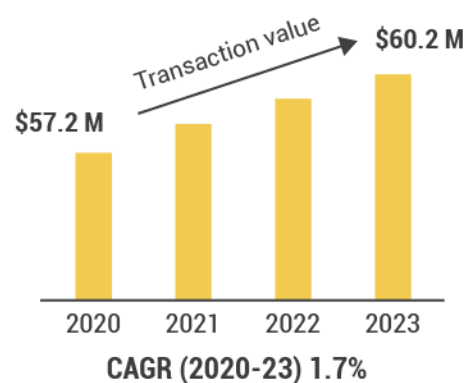
First introduced in the United Kingdom in 2005, P2P lending platforms allow creditworthy borrowers and willing investors to transact for short to medium term business loans through an online platform. Due to its cutting edge advantages such as competitive interest rates, flexible terms and simple processing , P2P platforms have gained momentum across the globe.



Information Source : Marketwatch.com, Ibisworld.com

P2P Lending- The India Story

According to the World Bank estimates, the credit demand and supply gap in India is \$380 billion.



Information Source : Finextra.com, Statista.com

2020 highlight: P2P lending sees its biggest corporate player

- 5paisa P2P Ltd. is an RBI approved NBFC specializing in P2P lending.
- It is a subsidiary of 5paisa Capital Ltd., a leading online broking firm backed by prominent industry leaders like Mr. Nirmal Jain and Mr. R Venkataraman.

₹300 cr+ Market Capital

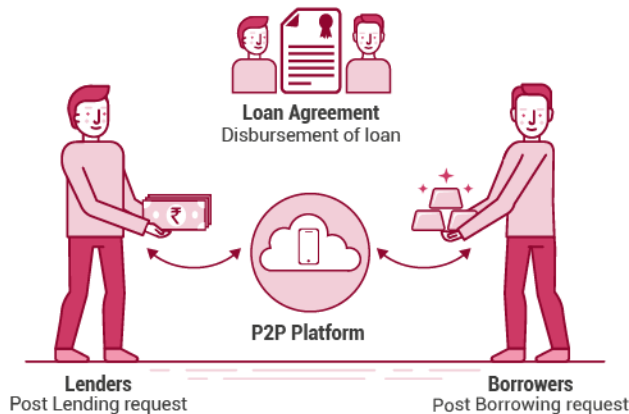
Listed in NSE & BSE

Top 10 brokers in India

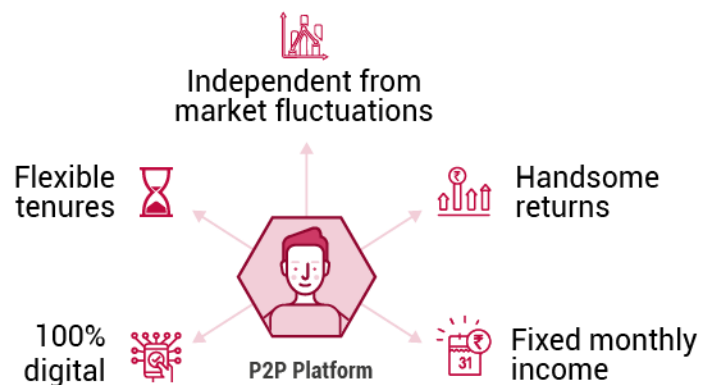
Investing via 5paisa Loans, the preferred lending platform

5paisa Loans is a peer-to-peer lending platform where investors, like you, can lend money to borrowers and enjoy benefits that only this asset class can offer.

How P2P Lending Works?

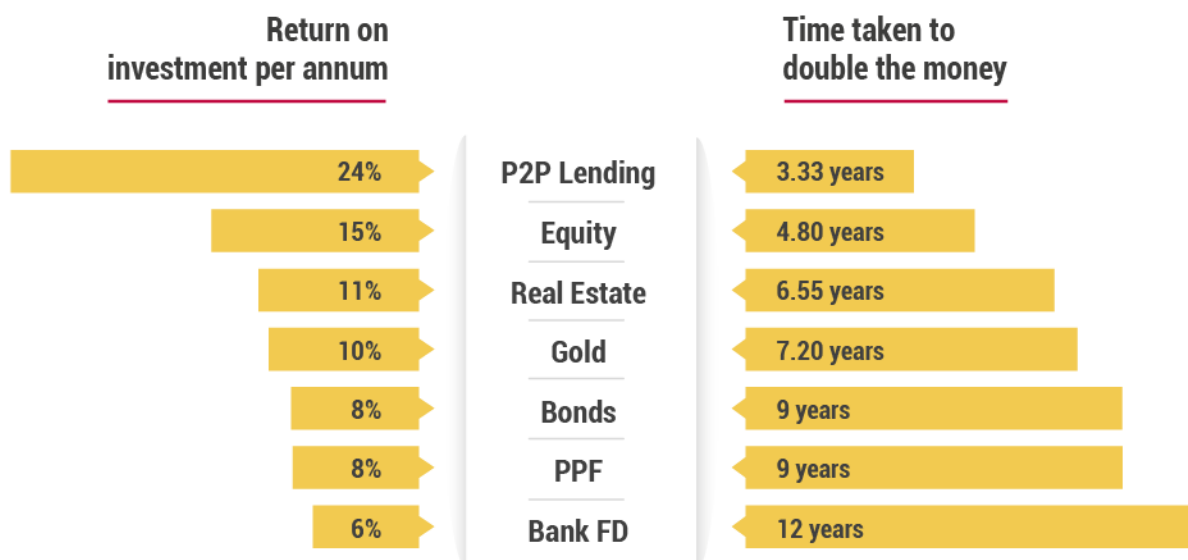


Key Features of P2P Lending



Lending, an obvious Investment Option

While lending provides an excellent way to diversify one's portfolio, it is also one of the most promising investment options when compared with other asset classes.



Source: Cashoverflow.in

5paisa Loans: Smart Risk Management

Lending as an investment has its associated risks and the biggest being the borrower's credit worthiness. 5paisa loans, unlike other P2P platforms who simply act as a mediator, function like a mutual fund manager instead. **We evaluate each borrower on an individual basis and also create a basket of borrowers to offer a cushion against risk.**



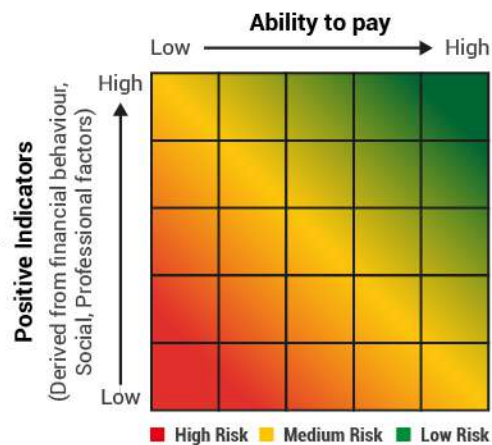
Algorithm Based Underwriting

5paisa Loans has developed a unique automated algorithm based underwriting to screen borrowers.

Borrower Screening



Proprietary Scoring



Borrower Listing



Amit Sharma

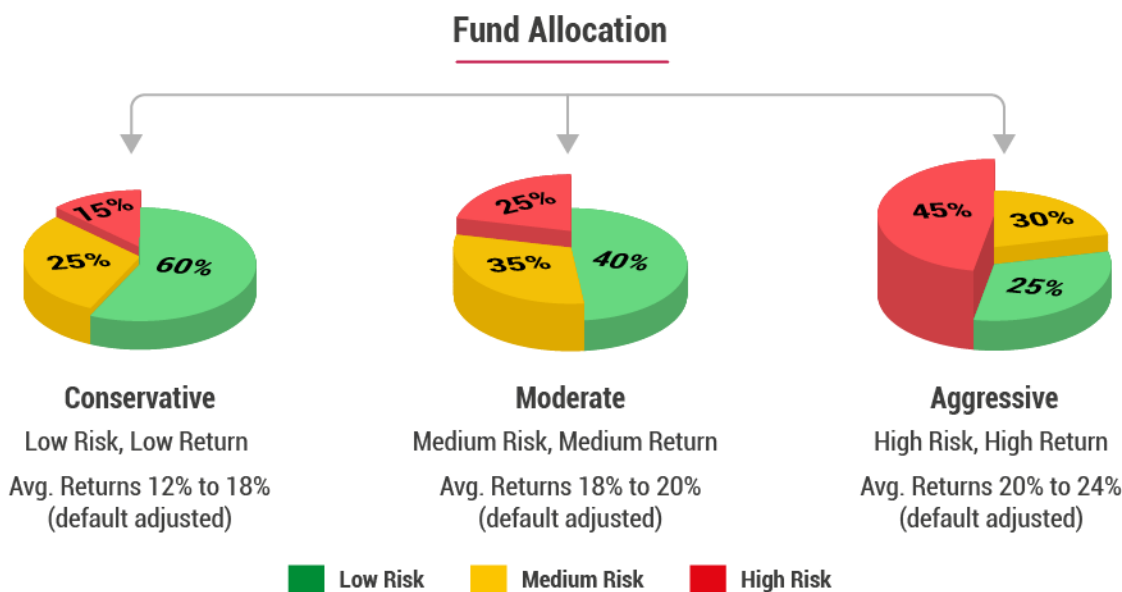
Loan Amount Eligibility : ₹2,00,000

Interest Rate : 18%

Loan Tenure : 12 Months

Portfolio based lending

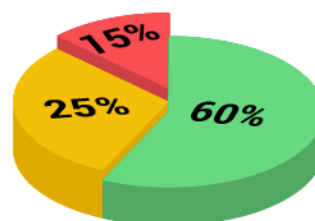
5paisa Loans offers tailor made portfolios for each class of lenders based on their risk taking appetite and expected returns. Each portfolio is a unique combination of borrowers belonging to different categories of risk profiles viz low, medium and high.



This unique feature helps in risk minimization due to diversification of funds. Let's understand this with an example

Investment: ₹1,00,000/-

Portfolio: Conservative



Conservative
Low Risk, Low Return

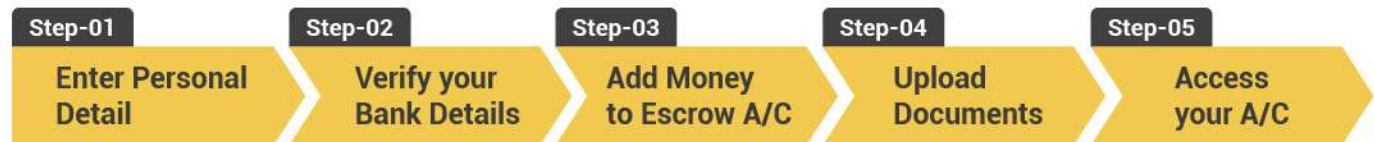
| Risk Category | Fund Allocation | Total Amt. invested | Maximum exposure per borrower | No. of borrowers |
|---------------|-----------------|---------------------|-------------------------------|------------------|
| Low Risk | 60% | 60,000 | 2,000 | 30 |
| Medium Risk | 25% | 25,000 | 1,500 | 17 |
| High Risk | 15% | 15,000 | 500 | 30 |
| | | 1,00,000 | | 77 |

- Funds allocated to high risk borrowers are just **15%**.
- Exposure per borrower is a very small percentage of the total investment.
- Assuming two high risk borrowers default in this specific case, the amount at risk is ₹1,000/- i.e. 1% of total investment.
- **Projected returns of 12-18% outweigh this risk of 1%.**

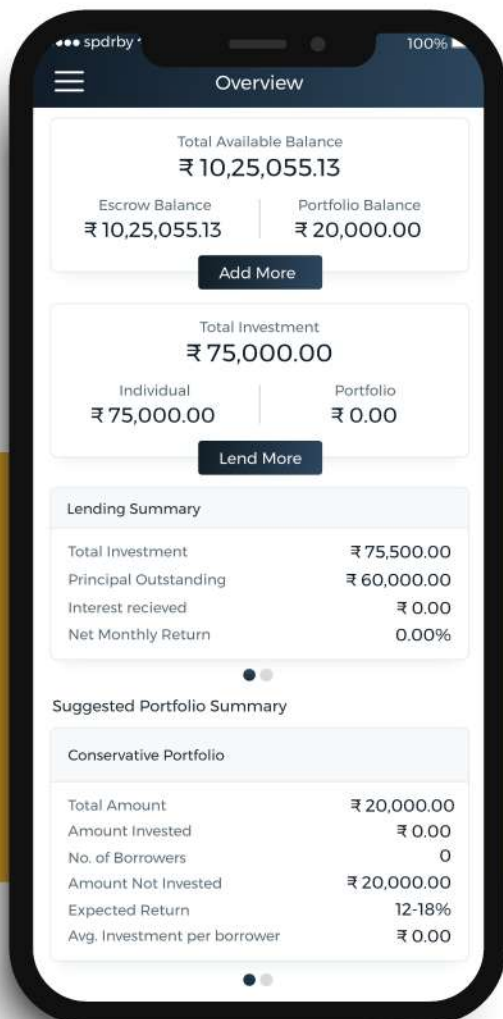
Lend Digitally, Earn Exponentially

Grow your money with India's highly trusted peer-to-peer lending platform. Start lending in 5 minutes with a paperless process.

Registration Process



Already a 5paisa customer? Skip the queue, login and continue.



5paisa Loans

The preferred lending platform

Choose
Portfolio

Lend
Instantly

Track
Repayments

Visit www.5paisaloans.com Or
Download 5paisa Loans app



Disclaimer

The information provided herein is only to assist and enable the Lender to make an informed decision. Any decision taken by the Lender on the basis of this information is the sole responsibility of the Lender. The Lender understands the risks associated with platform and that there is no guarantee of return. There exists a likelihood of loss of entire principal in case of default by a borrower and 5Paisa P2P shall not be held liable for any consequence arising therefrom. 5Paisa P2P only provides a virtual meeting of the Borrowers and the Lenders on its online platform and merely facilitates and assists the Lenders and the Borrowers registered on its website to make and receive loans and charges a service fee for such assistance. Reserve Bank of India does not accept any responsibility for the correctness of any of the statements or representations made or opinions expressed herein and does not provide any assurance for repayment of the loans lent on it.

To verify borrowing/lending opportunities or to report any suspicious behaviour, please contact us at feedback@5paisaloans.com or +91 9876798767 between 9:30 am to 6:00 pm IST from Monday to Friday.