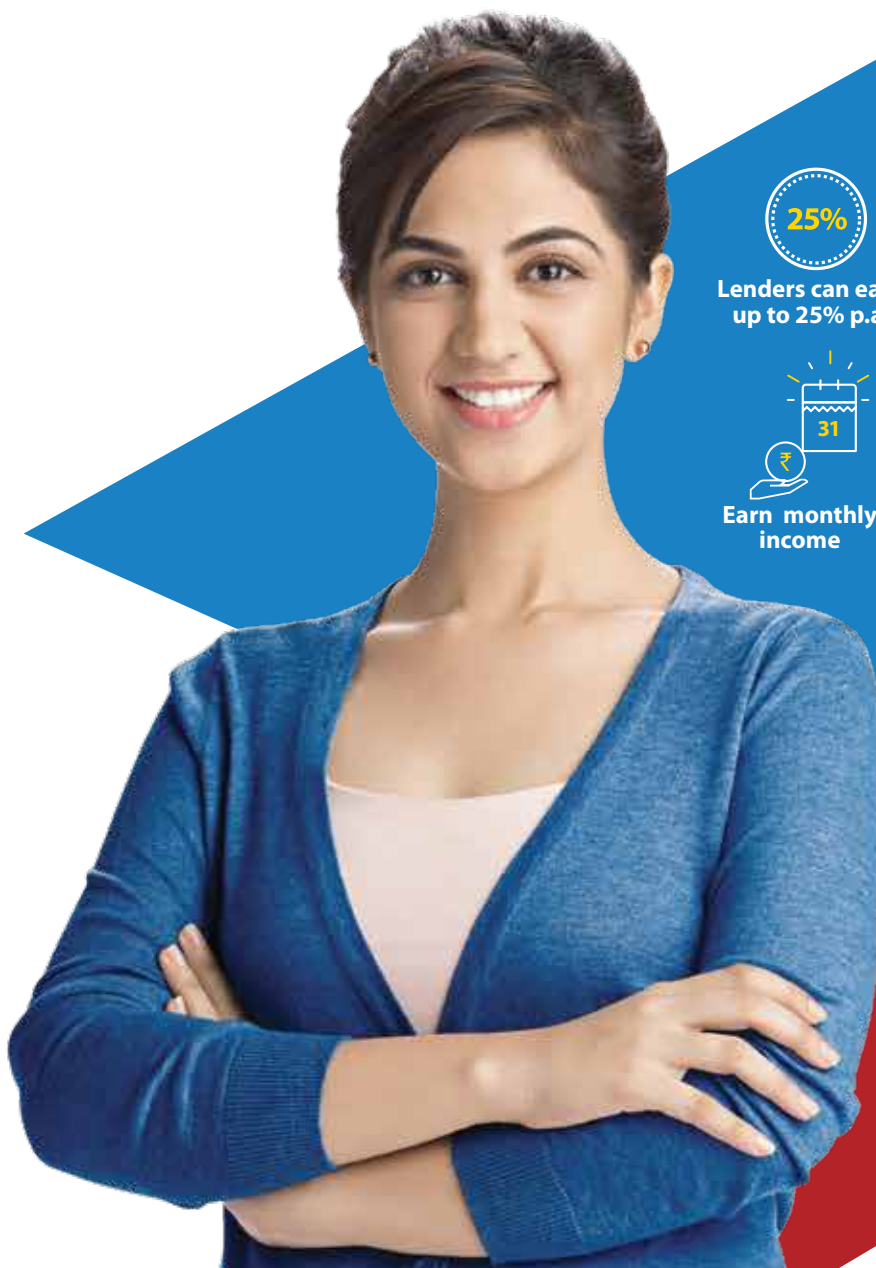


# P2P Lending, The ideal way to make your money grow!



Lenders can earn  
up to 25% p.a.



30,000+  
registered lenders



Earn monthly  
income



Invest as low as  
₹ 750 per Borrower



30,000+ vetted  
loan requests  
per month

It's  
simple.

## FAIRCENT.com

EVERY % COUNTS

## What is P2P Lending? ➤

**Peer to Peer Lending** allows you and individuals like you to lend and borrow money without the involvement of a financial institution. Being online platforms, P2P Lenders generally operate with lower overhead costs and margins as compared to traditional financial institutions or banks. As a result, borrowers can borrow money at lower interest rates and lenders can earn higher returns.

## How is it better than other investment options? ➤

The annual returns from Saving Accounts are at 3.5% p.a., PPF & NSC at 7.8% p.a. and FDs at 7% p.a. These returns are lower or at par with the average inflation rate (6.07% p.a.). Real Estate requires very heavy investments, Stock Markets are extremely volatile and require investors with high-risk appetites, whereas Mutual Funds need long-term investments in order to generate high returns.

### P2P Lending in comparison with other Asset Classes.

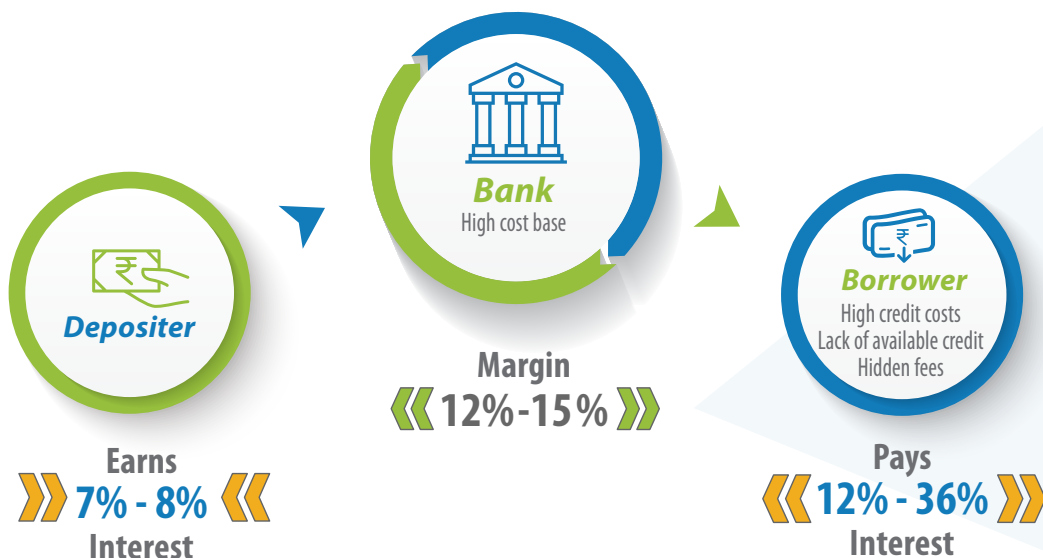
Criteria	Stocks	Equity Mutual Funds	Debt Mutual Funds	Fixed Deposits	Real Estate	P2P Lending
Returns	High	Medium	Low	Low	Low	High
Risk	Very High	High	Medium	Low	Medium	Medium
Monthly Income	✗	✓	✓	✓	✓	✓
Minimum Investment Required	Any Amount	Any Amount	Any Amount	Any Amount	High	Any Amount
Liquidity	High	High	High	Medium	Low	Medium

If you are looking for an optimal way to meet your future financial needs, invest in P2P Lending and earn returns as high as 25% p.a. What's more, The Reserve Bank of India (as on 4<sup>th</sup> October, 2017) has decided to regulate the P2P Lending industry and created a new class of NBFC (NBFC-P2P), thereby providing more credibility to P2P Lending as an investment option.

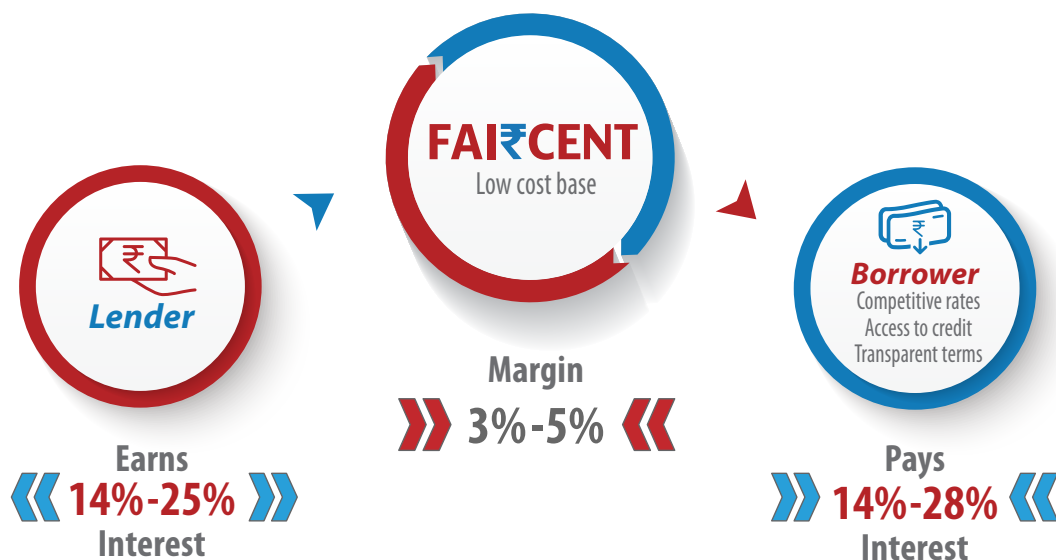
Faircent.com has currently completed all formalities with the regulatory body for registering as NBFC-P2P

# Earn Like a bank with P2P lending ➤

## Traditional Bank Financing



## P2P Lending



## What is Faircent.com? >>

Faircent.com is India's largest online P2P Lending platform and has been operating for over 4 years. With the support of pedigree investors and management which has decades of experience in the internet and financial services industries, Faircent.com offers a new asset class that helps investors earn high returns and that too every month.



### Faircent.com Awards & Recognitions

Faircent.com is recognised in India and the world over for its tremendous potential as a P2P Lending platform.



Start-Up India  
Stand-Up India:  
Top 35 Start-ups in India  
(Govt. of India)



Interbrand  
Breakthrough Brand  
By Interbrand, Facebook,  
NYSE & Ready set Rocket



NASSCOM Emerge 50  
Top 50 Product companies in India



SuperStartup 2017  
by Superbrands

## What's in it for you as a Lender? >>

- Returns as high as 25% p.a.
- Largest choice of loans to invest in.
- Mitigated risks.
- Month-on-month returns.
- Secure & Smooth financial transactions via Escrow account under the trusteeship of IDBI.
- Data Reporting & Analytics for optimal returns.

## How can you optimise your returns? ➤➤



Invest small amounts across several borrowers. Target at least 100 loan disbursements.



Invest regularly until you reach the portfolio required to meet your financial goals.



Mitigate your risk by building a diversified portfolio. Spread your investments across credit scores, risk buckets, age groups, loan categories, locations, genders, etc.



Re-invest to get the benefits of compounding returns.

## Measures taken to mitigate risks ➤➤



Borrowers are thoroughly assessed for their stability, ability and intent to repay loans across 120+ parameters. You can also see all these details on their profiles.



Collection of security cheques from borrowers with physical verification at both home and office.



Classification of borrowers into risk profiles using a combination of expertise and technology to help you select borrowers quickly and easily.



A vast pool of borrowers to help you create a diversified portfolio quickly and reduce your risk.



Limited exposure to an individual borrower as you can only fund up to 20% of his requirement. Moreover, you can invest as low as ₹750 per borrower.



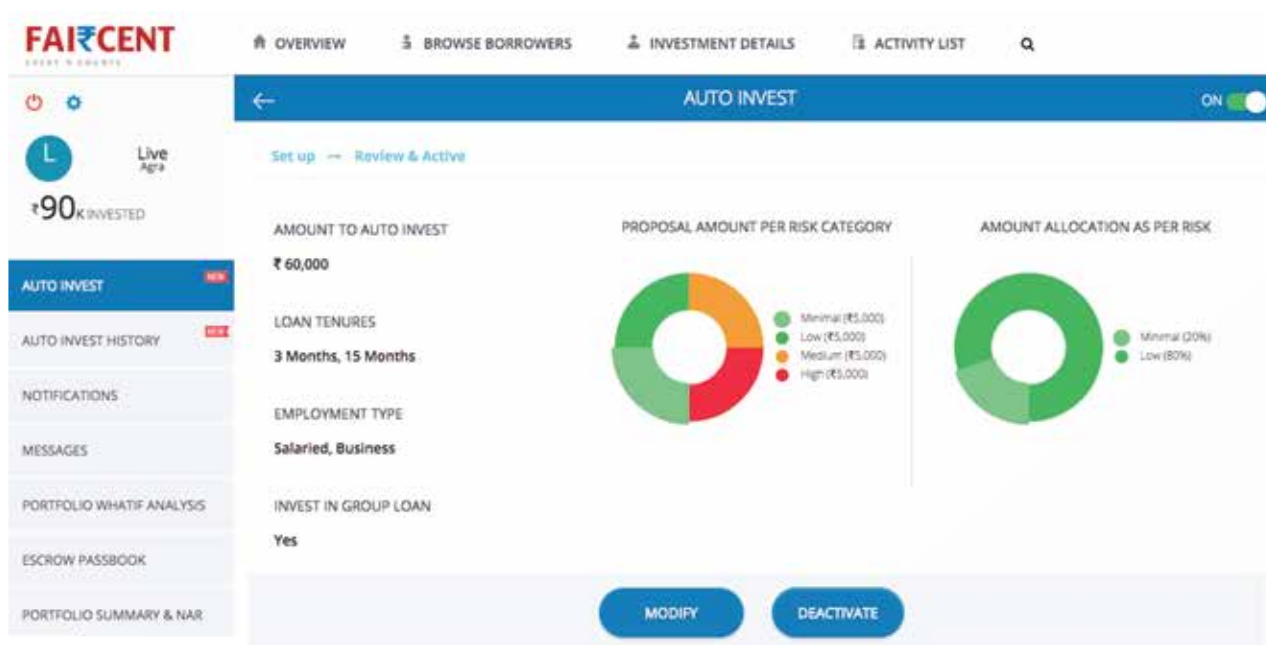
A robust Collections & Recovery process backed by Legal support with real-time receivables updates.



Features like real-time graphical reporting, statistical analysis, trend reporting & simulation with 'What If Analysis' to help you optimise your returns.

## How can you become a lender on Faircent.com? ➤

- Log on to Faircent.com, register as a lender and pay the registration fee (PAN Card Needed).
- A virtual escrow account will be assigned to you. Link it to your bank account and transfer the amount you wish to invest.
- Choose the loans you want to invest in and make offers to the selected borrowers. You can also use **Auto-Invest** which automatically selects borrowers according to criteria defined by you.
- Monitor the performance of your loan portfolio and returns regularly.



So why wait? Download our app from Google Play or iOS App Store and start investing today!

**FAIRCENT.com**  
EVERY % COUNTS

Fairassets Technologies India Pvt. Ltd.,  
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