



MONEXO
Lead GROW. Borrow GROW

Fixed income investing. Redefined.

Introducing Peer to Peer lending
with Monexo - RBI licensed NBFC P2P.



Opportunity to earn 2.5X higher
than Bank FD



No market volatility



RBI Approved Product



Monthly interest payouts





Enable your clients to earn upto 2.5 times higher interest income than Bank Fixed deposit with Monexo – with NO market linked volatility.

RBI approved fixed income investment opportunity.

What is Monexo ?

Monexo is a RBI licensed, award winning, Peer to Peer lending NBFC connecting investors looking for steady, monthly returns with salaried borrowers looking for personal loans.

Peer to Peer lending is a fast growing, global alternative asset class and Monexo has pioneered this asset class for Indian investors.

Through Monexo, investors can diversify their portfolio outside of equities and low yielding fixed income products. Investors get the opportunity to invest in screened, qualified loans of creditworthy borrowers and earn high, monthly returns – with ZERO market volatility.

Investors can choose the borrowers they wish to lend to & every investor's portfolio is also fractionalised and diversified across 100s of individual loans of borrowers enabling spreading and effective mitigation of risk.

Investors on Monexo can earn upto 2.5 times higher interest income compared to a traditional Bank deposit.

Why invest with Monexo ?

- Top notch promoter team with deep experience in banking, risk management & technology with Global banks such as Citibank
- RBI regulated investment avenue
- Opportunity to invest in prime, retail borrowers and diversify portfolio
- No market linked volatility
- Ability to build large, fractionalised portfolios to effectively mitigate credit risk
- Solid risk management offered by Monexo through careful origination of quality , creditworthy salaried borrowers
- Full transparency, bank grade security and automated investing experience
- Availability of secondary market option for early exit / redemption

Monexo – Peer to Peer lending Product metrics :

<p>Investor account opening</p>	<p>Both online application and physical form based onboarding options available.</p> <p>Online onboarding process takes upto 15 minutes. Investors are advised to get in touch with their financial advisor to complete onboarding / Account opening process</p>
<p>Maximum investment amount</p>	<p>Presently INR 50 LACS</p> <p>Secondary market for early exit available to investors who invest upwards of INR 5,00,000 (INR 5 LACS)</p>
<p>Minimum investment amount</p>	<p>Rs 1 LAC</p> <p>Per borrower, an amount as low as INR 1,000 can be invested</p>
<p>Who are the borrowers you will be investing in</p>	<p>Salaried, creditworthy, risk assessed individuals with strong repayment capacity</p> <p>Borrowers avail loans for a maximum period of 36 months</p> <p>Nearly 80% of Monexo’s borrowers are white collar, salaried class individuals based in Chennai itself.</p>
<p>Investment process</p>	<p>Investors have 2 options.</p> <p>A. Manual option – Investors will be able to manually login and choose borrowers</p> <p>B. Auto invest option – In this option, investors will set their borrower requirements and Monexo system will auto disburse their funds to appropriate borrowers.</p> <p>Auto invest is highly recommended for a hassle free investing experience.</p>
<p>Borrower due diligence performed by Monexo</p>	<p>Monexo has a qualified team of credit analysts & screens borrower across 130+ credit parameters including monthly incomes, repayment trackrecord, existing debt levels,</p>

	<p>employment trackrecord and ability to service regular repayments over 36 months</p> <p>Each borrower is graded from M1 to M8 - which denotes the borrower credit quality. M1 being the highest rated borrower</p> <p>All borrowers are also met physically met at home + office prior to loan sanction by Monexo</p> <p>Post dated cheques and NACH forms are collected for auto debit of repayment from borrower's bank account every month</p>
Interest rates	<p>Moderate portfolio : 15% - 21% p.a</p> <p>Aggressive portfolio : 22% - 26% p.a</p>
Investment tenor / period	<p>Minimum : 6 months</p> <p>Maximum : 36 months</p> <p>Reinvestment of returns / capital may extend maturity period</p>
Borrower repayment frequency	<p>Monthly repayment to investor in the form of principal + interest</p>
Investor fees	<p>ALL INCLUSIVE 2.5% + GST of the monthly repayment value collected from borrowers.</p> <p>Monexo earns only when the investor earns – success based fee model</p> <p>Monexo does not charge anything additional for recovery / collections support to investors</p> <p>No additional / hidden charges</p>
Interest payout option	<p>Monthly interest payout option available (interest paid out, principal reinvested)</p>
Reinvestment option	<p>Both interest and principal can also be reinvested</p>

Risks	<p>Default risk – effectively mitigated by Monexo</p> <p>Monexo offers a solid risk mitigation infrastructure for investors to enable them to enjoy consistently high yields on their Monexo portfolio.</p>
Risk mitigation	<p>Screening : Every borrower is professionally risk assessed and verified reducing probability of default.</p> <p>Diversification : An investor is given ability to invest as low as INR 1000 per loan and fractionalise his / her portfolio across a large number of borrowers. Risk spreading significant protection against any downside risk of non- payment from a small % of borrowers.</p> <p>Recovery : Delayed borrower repayment (if any) is handled by Monexo through in-house collections infrastructure - providing full comfort to investor</p>
Early exit option	<p>Secondary market available for exit through loan transfer to new investors.</p> <p>Eligibility for Secondary market exit : Available only to investors who invest atleast INR 5,00,000 (Rs 5 LACS)</p>
Transparency / Portfolio performance details	<p>Every investor is provided independent login ID and password.</p> <p>Repayment performance of each loan can be tracked by investor 24x7</p> <p>Monthly portfolio statement with yield and interest earnings details is shared to each investor.</p>

For further support/information from Monexo - kindly contact Kevin on +91 99305 43163 or write to Kevin.samuel@monexo.co

Thanks for your time !

