



AYUDA

SOMETHING **MORE** THAN LENDING

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NIPP BLOCKCHAIN CHALLENGE 2018

Problems

- Platforms **not** Lender Friendly
- Interest rates are **manipulated** as MFIs are backed by corporate banks
- Middlemen add to **expenses**
- **Slow** loan disbursement
- **Limited** Transparency

"We need something **more** than just lenders willing to help people"

The Solution - AYUDA

Borrowers choose a **fixed** interest rate.

Loans are **crowdfunded**

The interest amount provided by the borrower is **distributed exponentially** among the lenders **according to their contributions**

Bonus you get \propto fraction of loan filled

This creates **competition** among the lenders and divides the risk

High ROIs and less risk brings in more lenders to the platform.

This means FASTER loan disbursement !!

Safety First

- 3 Tier Loan Recovery System
- e-KYC[mandatory]
- Machine learning model to predict credit defaults and high-risk users.
- Recovery agents to recover the defaulted loan.
- If some defaults, there CIBIL score are reduced

Commercially Viable

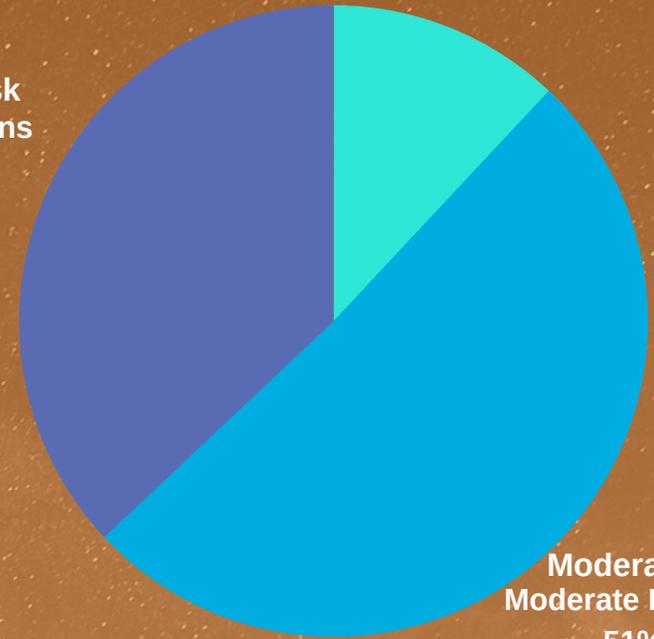
We take only 3% of the interest amount paid by the borrower, because that's enough to sustain us.

As we pull in more people for lending and have a competition among them, we fulfill more number of loans.

The more number of loans, the more profit we make

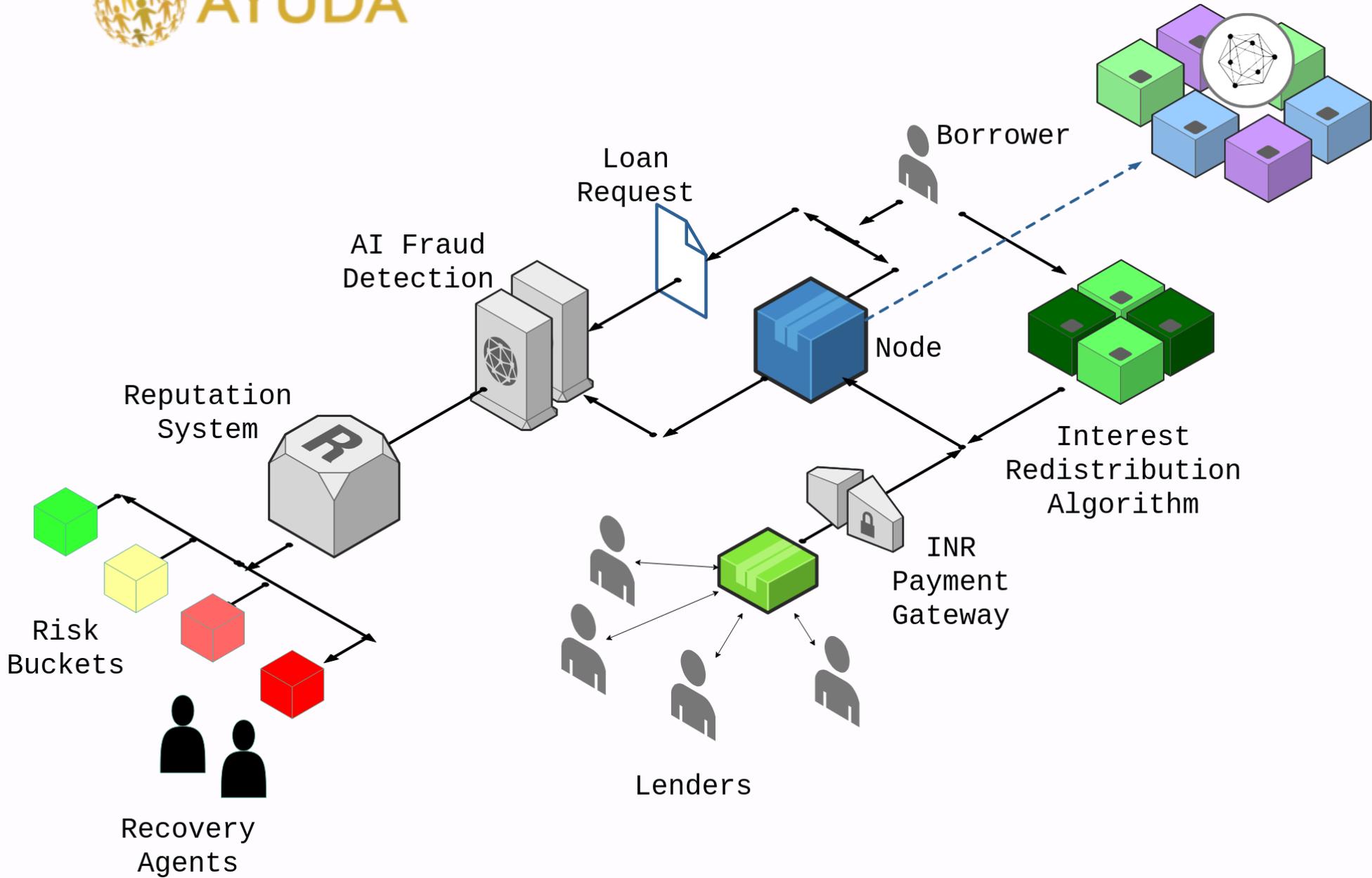
Low Risk
Low Returns
37%

High Risk
High Returns
12%



Moderate Risk
Moderate Returns
51%

Data From
Survey





Thank you.

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