

FAIRCENT.com

EVERY % COUNTS



Let's

Collabo[₹]rate

because every % counts

FAIRCENT

Faircent at a Glance

While we have come a long way, but it's just the beginning for us

Registered Borrowers



52.65 L

Total Disbursal



₹4019 Cr.

Active Channels
(Borrowing Side)



1100+

**Avg. Ticket Size
(Borrower)



₹2.36 L

* Average Lending ticket



9.44 L

Registered Lenders



3.25L+

Our Coverage (Cities)



2700+

Active Channels
(Lending Side)



2500+

**Avg. Tenure (Borrower)



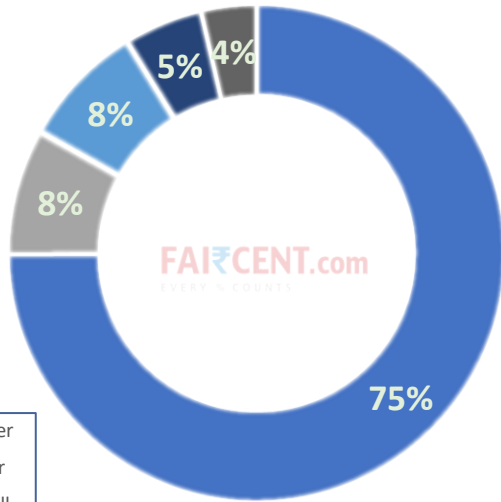
24 Months

*FD | Excluding Liquid Plans

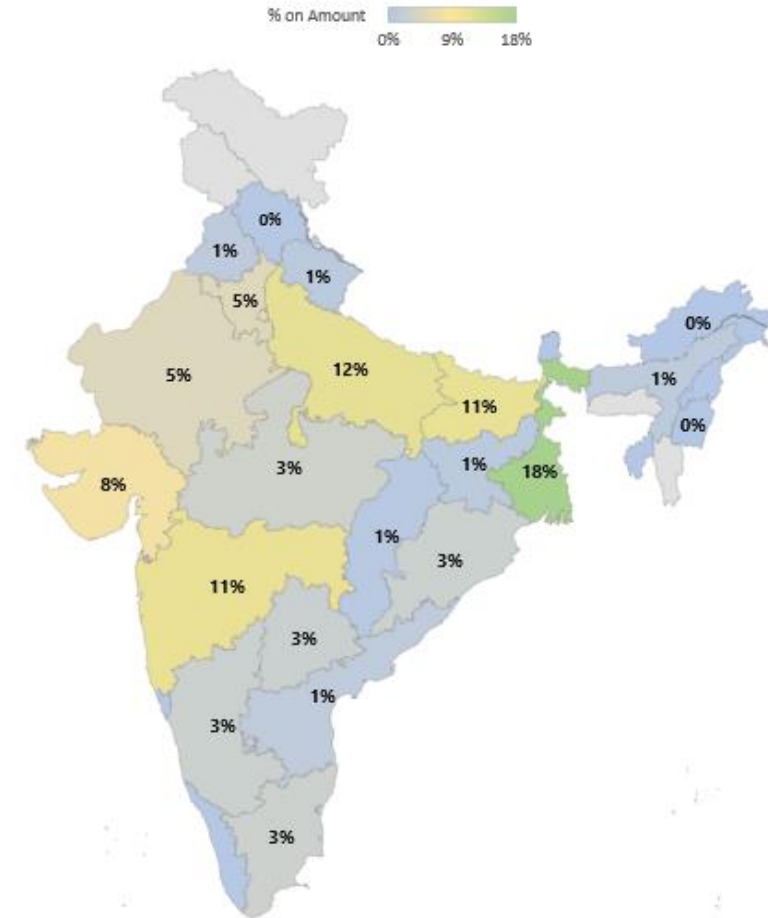
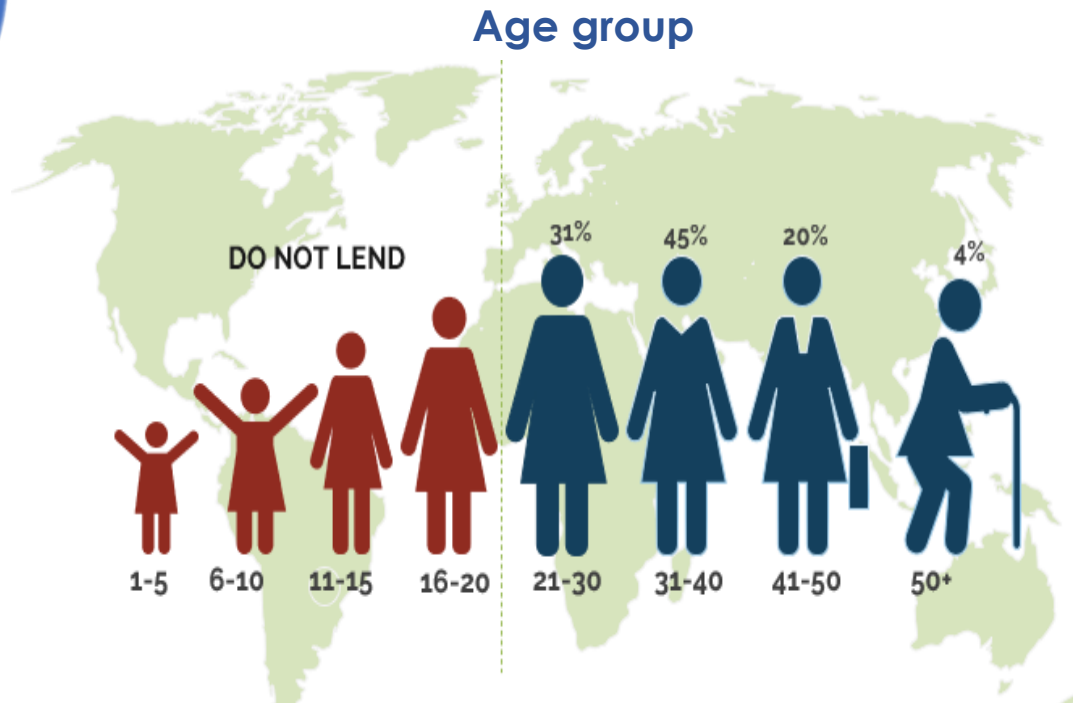
**FD | Excluding Pocket Loans

FD | Borrower Channels, Age & Location

DSA contributes 75% to the portfolio and 76% of the Loan amount is disbursed in the age group of 21-40



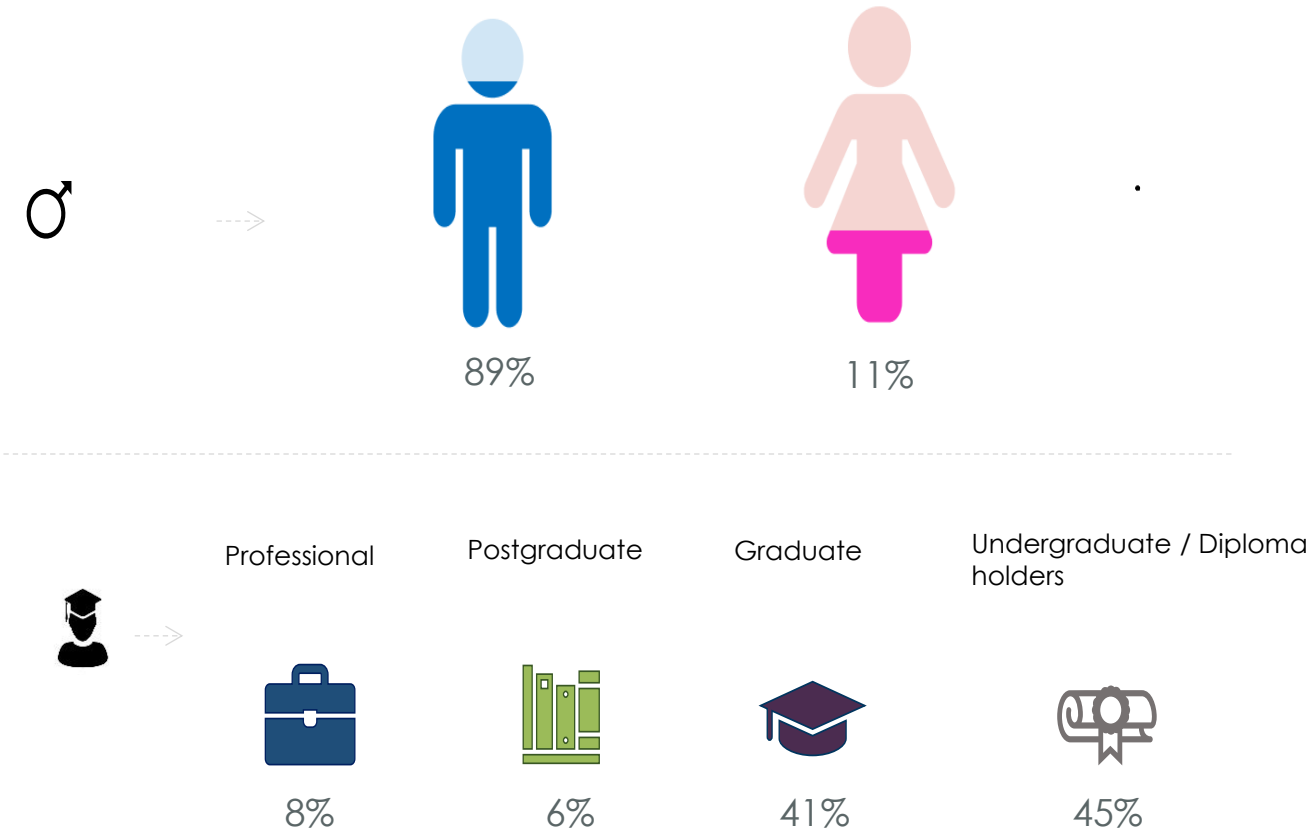
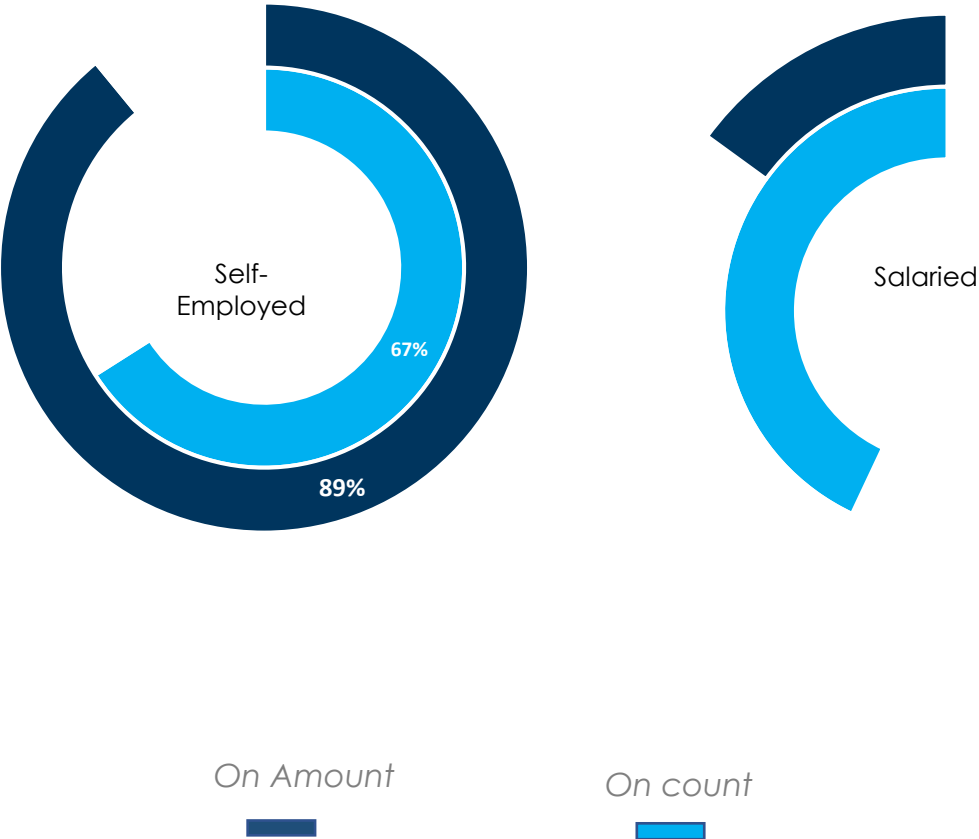
Acquisition Channels



Location Coverage

FD | Borrower Mix – Occupation and Gender

We are well balanced to ensure diversified portfolio on key demographics



FD | Bureau Insights - Borrower

We go very deep in bureau to figure out the customer creditworthiness

Hard Exclusion Borrowers

- New to Credit (NTC)
- Credit Hungry
- Less Bureau Vintage
- Current Delinquent
- Past Defaulter



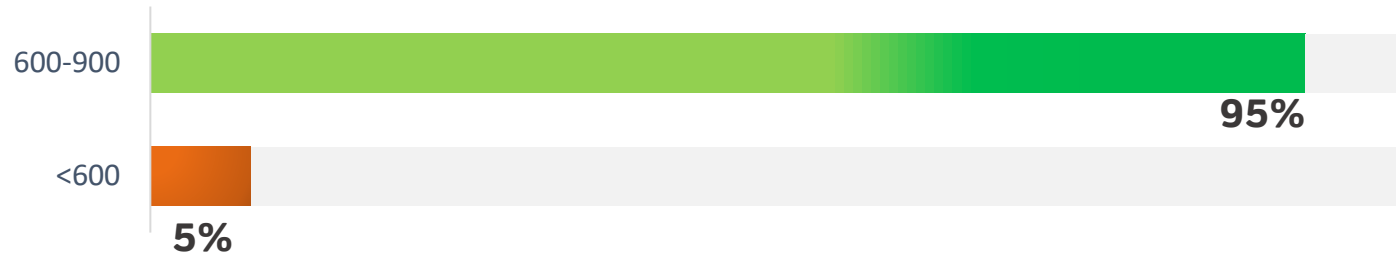
Deep dive in Bureau

- 18% borrowers have at least one **HL/LAP** tradeline and served for minimum 18 months
- 50% borrowers have at least one **PL/BL** tradeline and paid off minimum 30% of loan amount.
- 10% borrowers have at least one **CC** tradeline and served for minimum 12 months
- 5% borrowers have at least one **CL** tradeline and served for minimum 6 months
- 4% borrowers have other tradelines



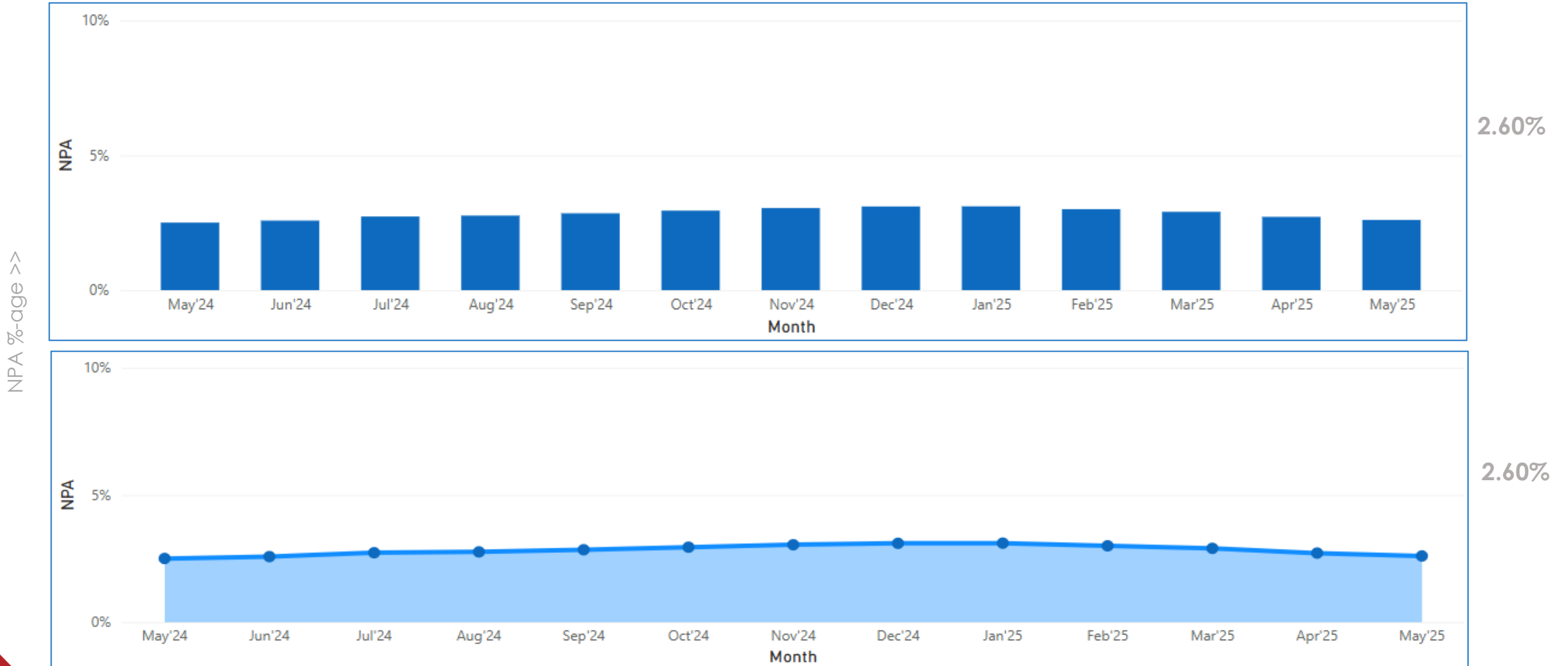
HL - Home Loan **PL** - Personal Loan **BL** - Business Loan **AL** - Auto Loan **CC** - Credit Card **CL** - Consumer Loan

Credit Score Range on Loan Amount



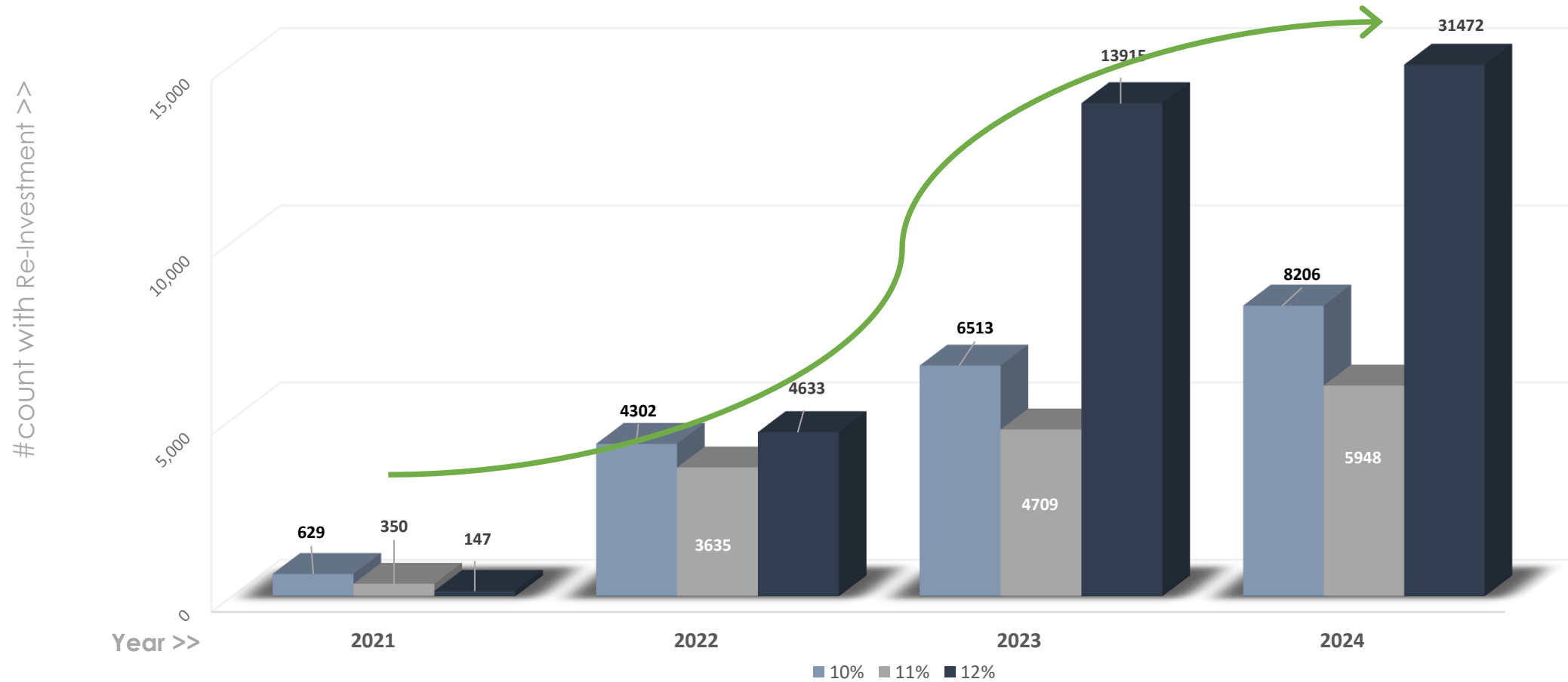
Average score~ **694**

NPA Distribution on MOM basis

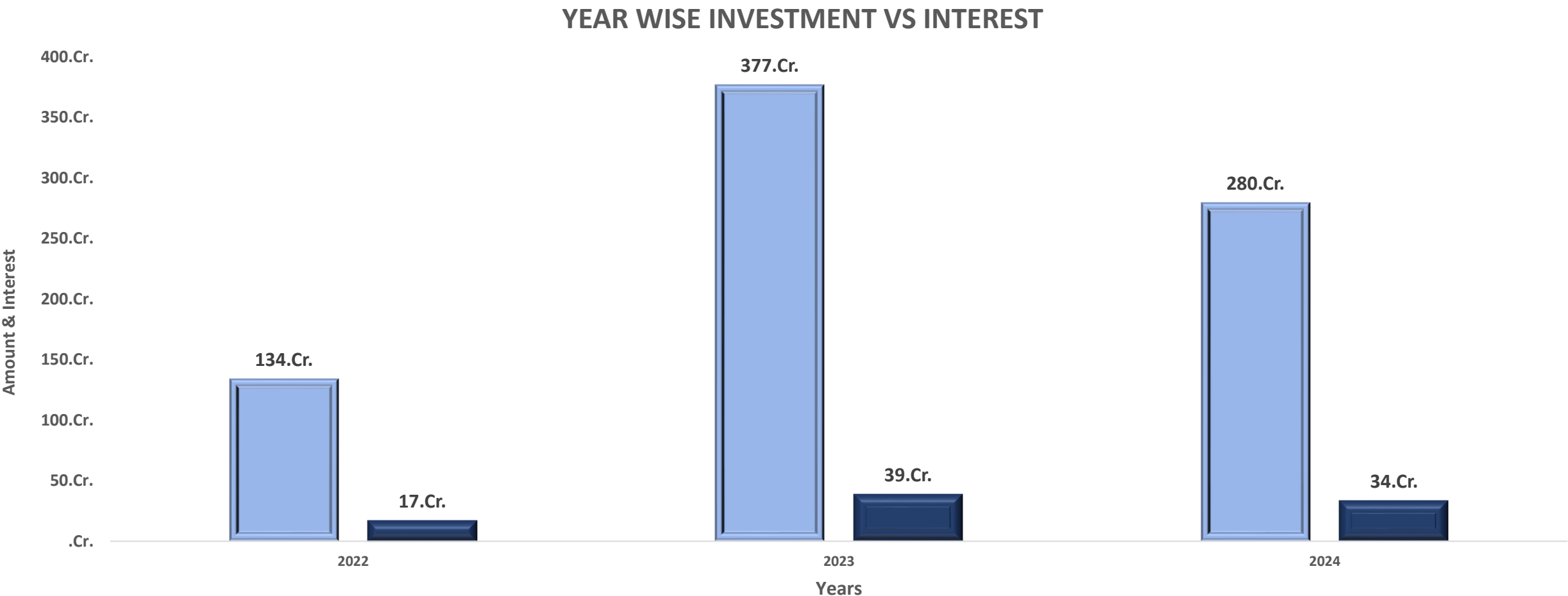


FD - Lender Returns

Consistently made returns for our lenders

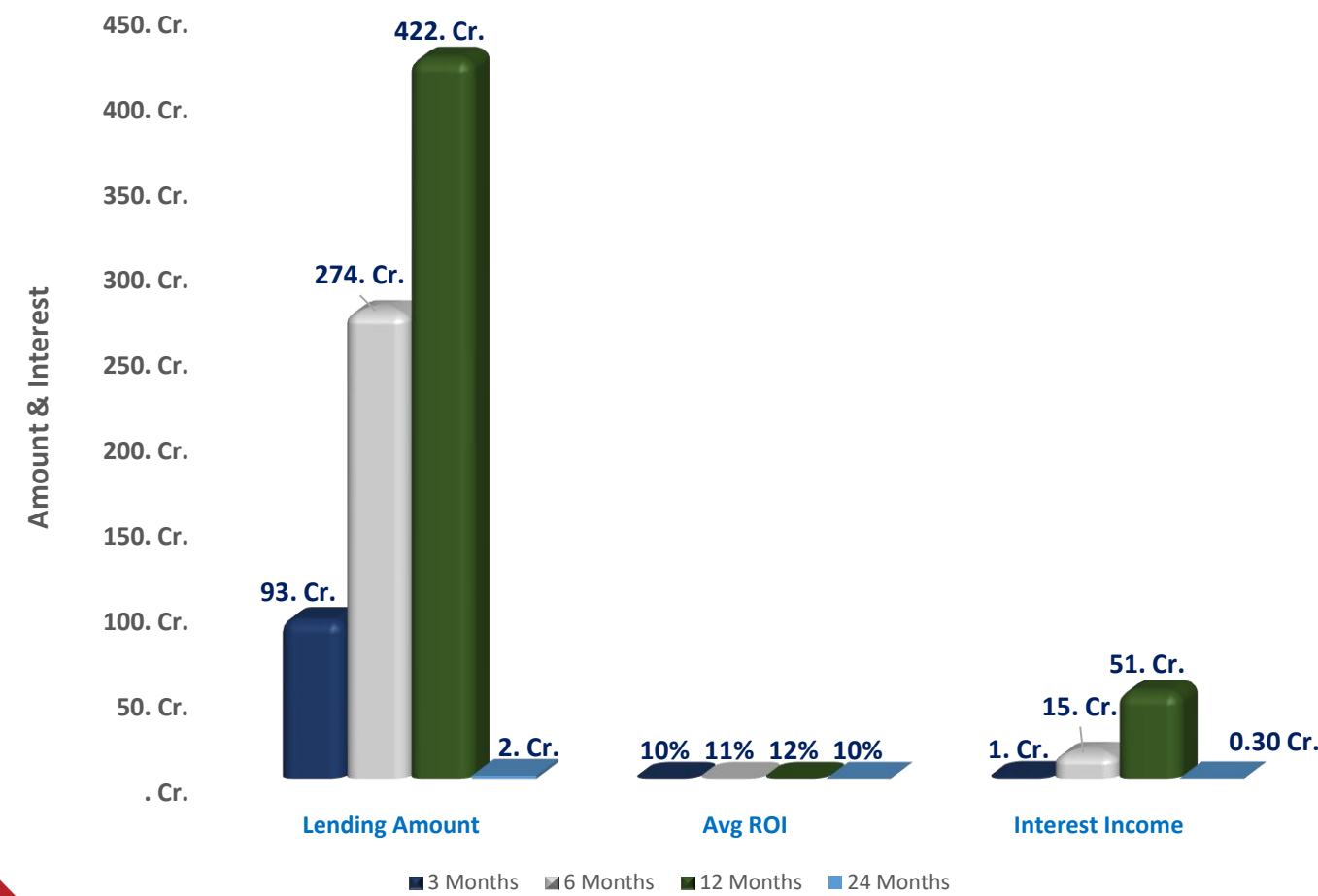


FD - Historical Returns – Investment VS Interest

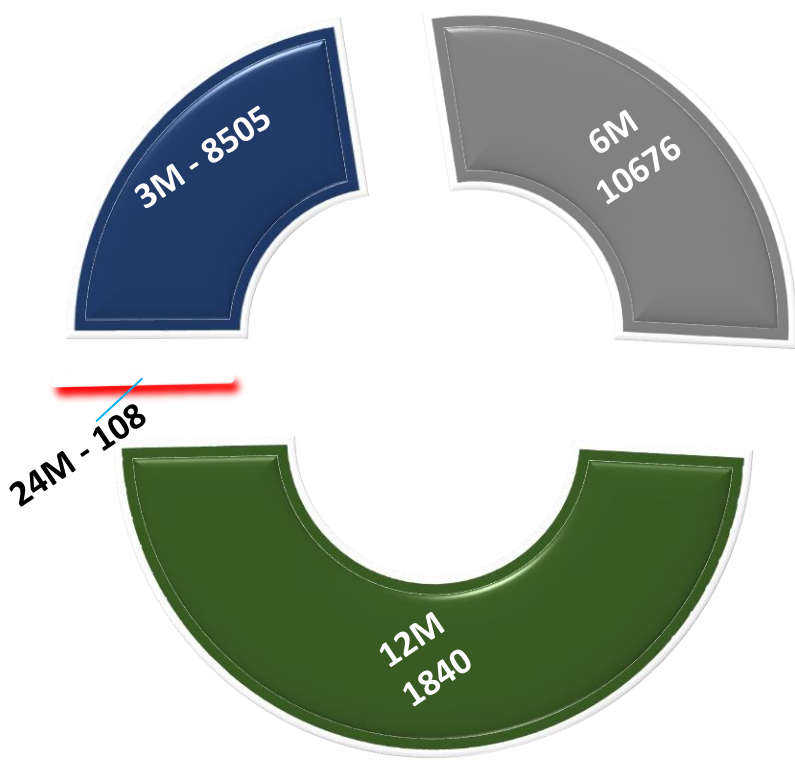


FD - Investment VS Plan

PLAN WISE INVESTMENT VS INCOME

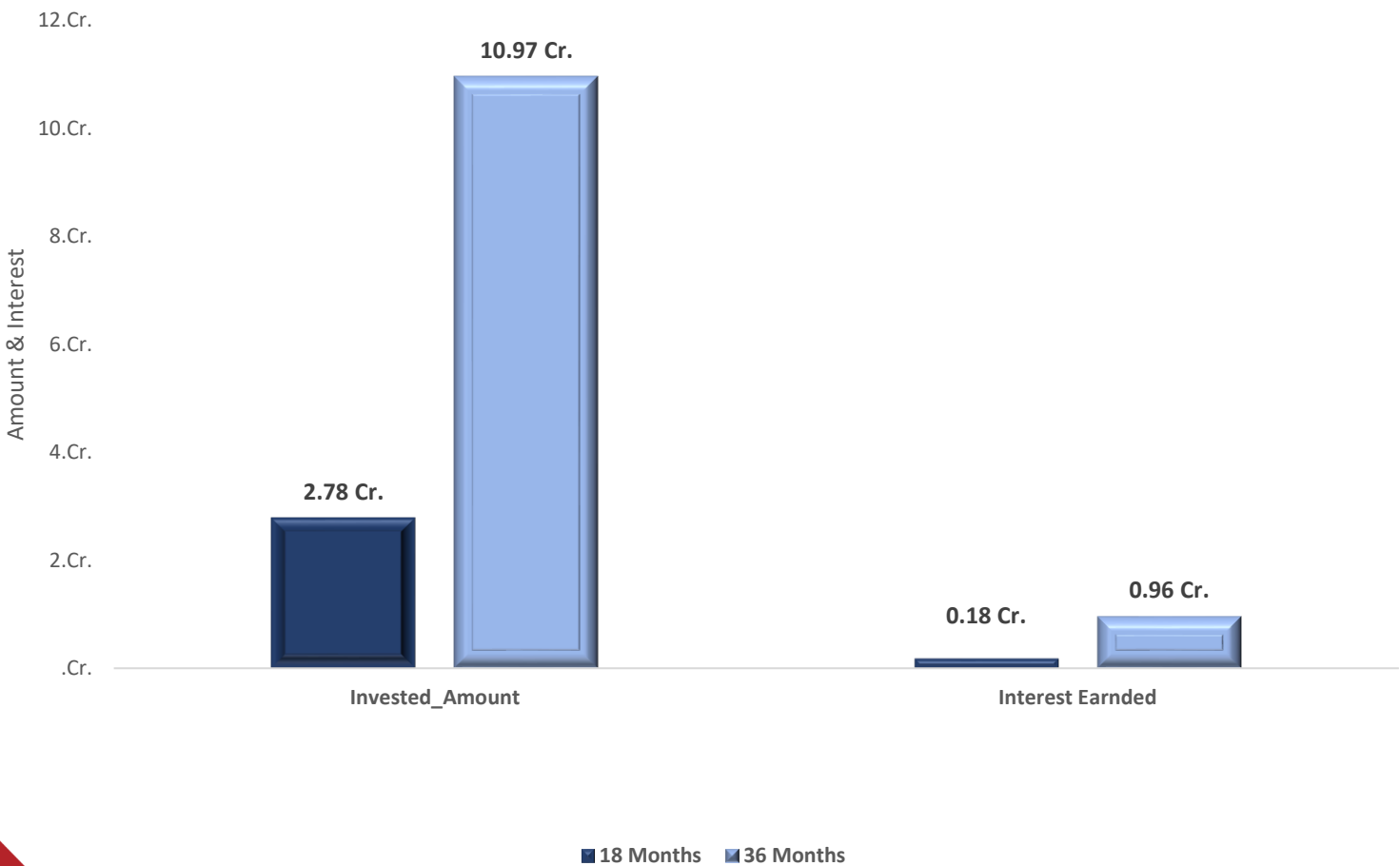


PLAN WISE INVESTED LENDERS

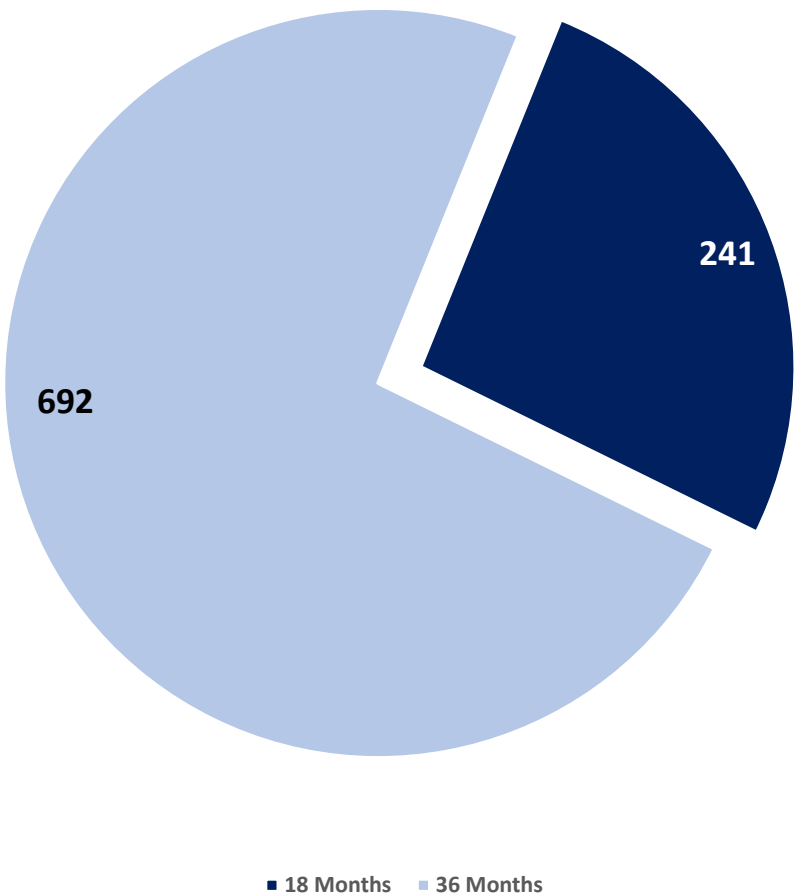


MLP - Interest Earned Against Investment

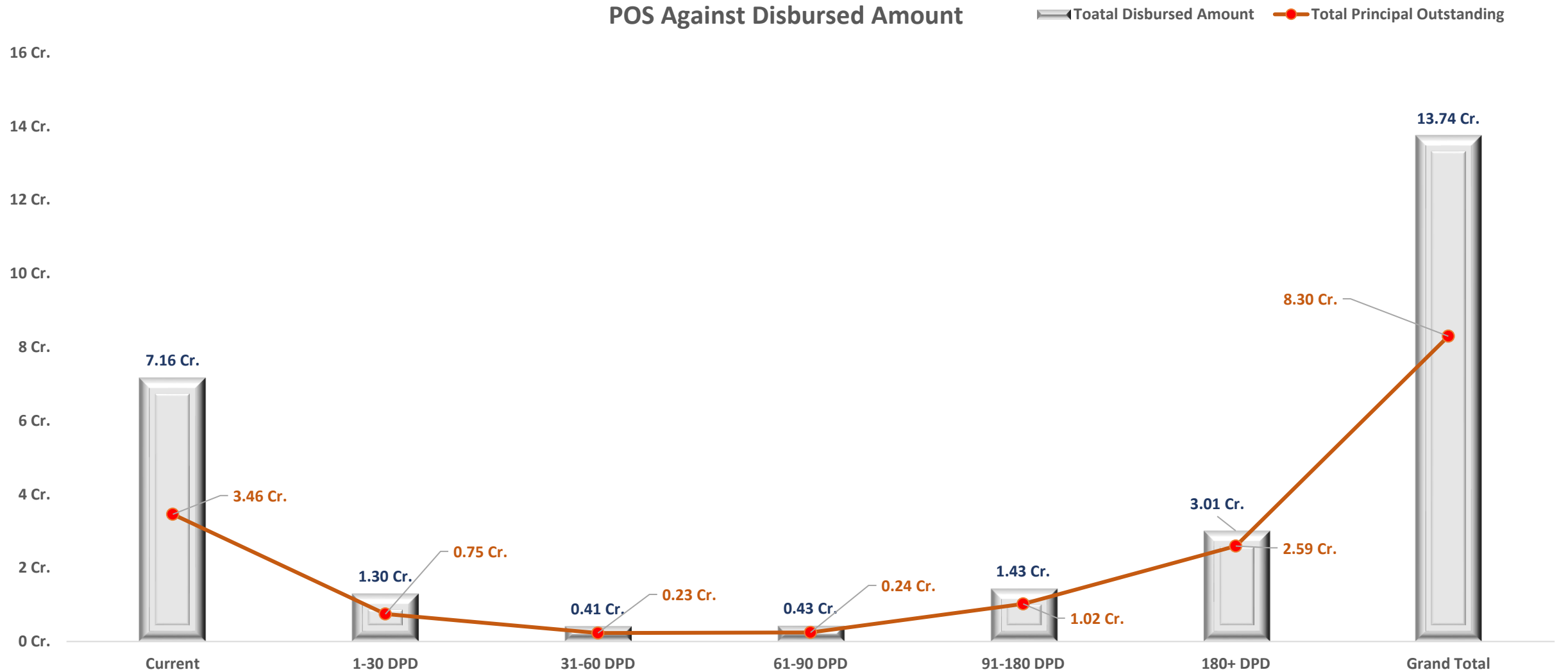
INTEREST EARNED AGAINST INVESTMENT



NO OF LENDERS INVESTED



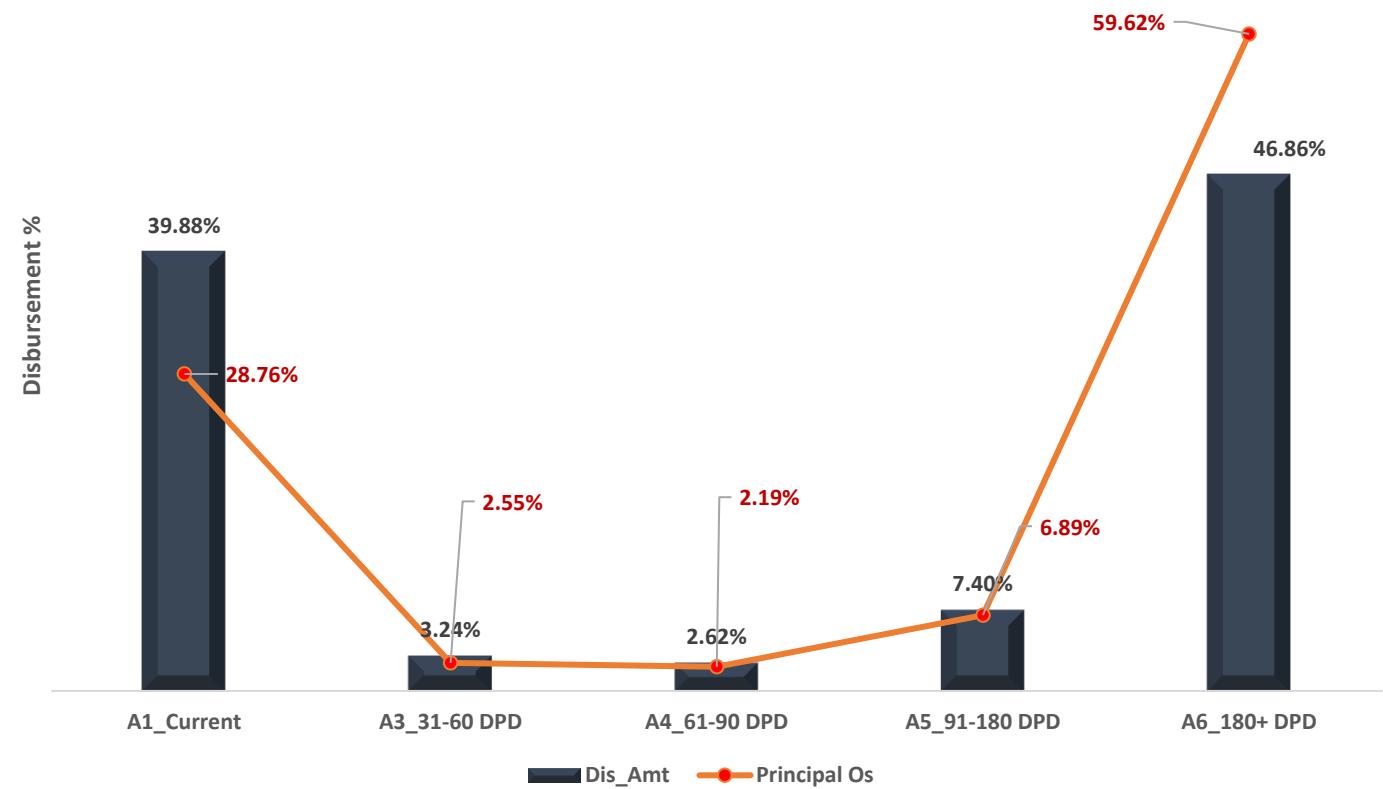
MLP – Principal Outstanding Against Disbursed



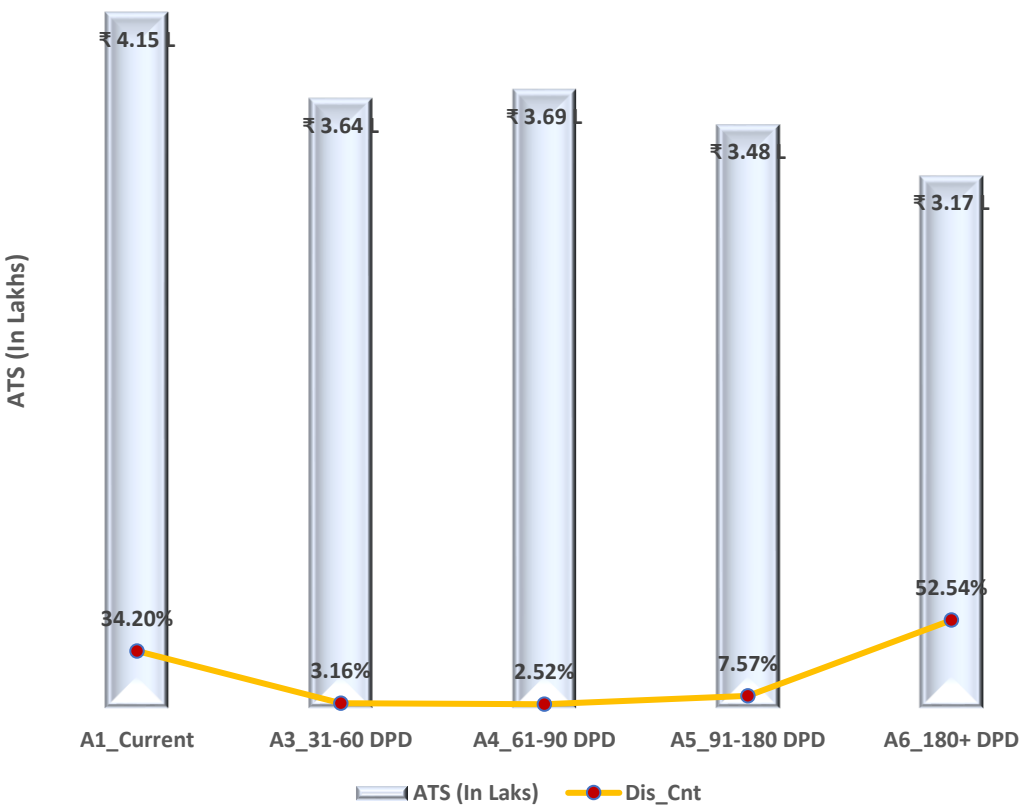
Portfolio Overview

* Distribution of disbursements and Principal Outstanding across different DPD categories, along with the Average Ticket Size (ATS).

DPD Wise Disbursement VS Principal Outstanding

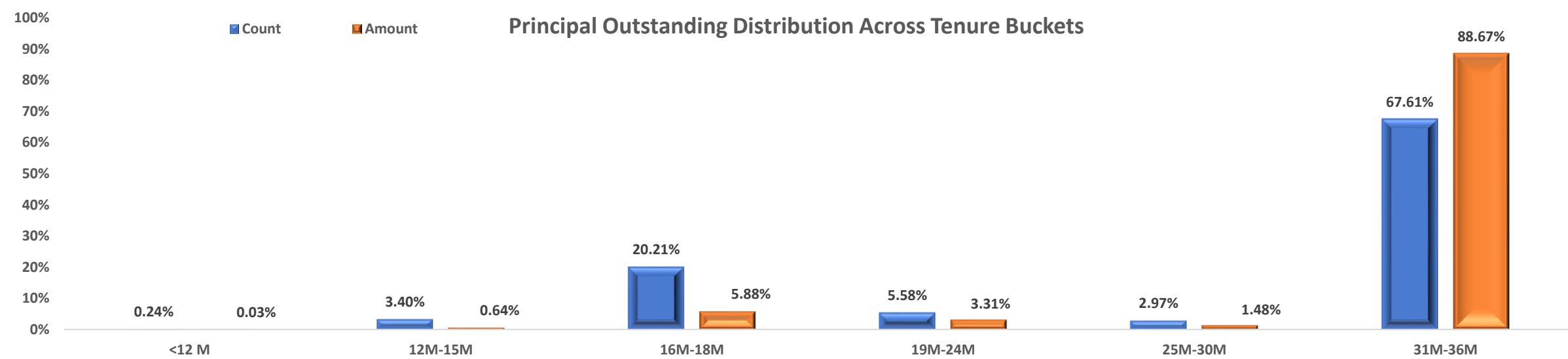


DPD Wise Disbursement Count & ATS (In Lakhs)



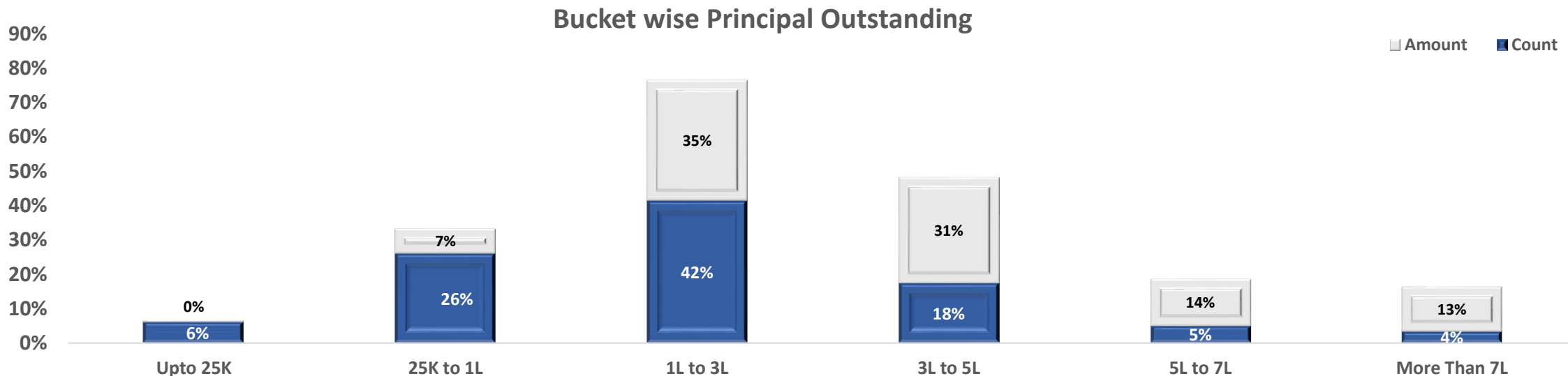
* With 180+ DPD, recovering 50.73% POS is highly challenging and time-intensive

Delinquency Trends Across Tenures



DPD Bucket	A1_Current		A2_1-30		A3_31-60 DPD		A4_61-90 DPD		A5_91-180 DPD		A6_180+ DPD		TOTAL	
Tenure Bucket	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<12 M	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	0.00%	0.00%	100.00%	100.00%
12M-15M	3.38%	0.66%	1.60%	0.42%	1.96%	0.69%	9.25%	4.29%	82.21%	93.59%	1.60%	0.34%	100.00%	100.00%
16M-18M	23.00%	9.62%	3.32%	1.39%	2.54%	1.61%	8.67%	6.85%	57.04%	78.16%	5.41%	2.37%	100.00%	100.00%
19M-24M	28.06%	28.86%	2.71%	2.57%	2.28%	1.58%	6.39%	8.76%	56.01%	54.82%	4.55%	3.42%	100.00%	100.00%
25M-30M	24.44%	15.99%	3.87%	2.10%	2.85%	1.20%	6.52%	3.44%	57.84%	73.76%	4.48%	3.51%	100.00%	100.00%
31M-36M	37.11%	28.81%	2.93%	2.50%	2.33%	2.16%	6.65%	6.50%	44.35%	54.67%	6.62%	5.35%	100.00%	100.00%
Grand Total	32.15%	27.31%	2.97%	2.42%	2.37%	2.08%	7.12%	6.54%	49.38%	56.60%	6.01%	5.05%	100.00%	100.00%

Principal Outstanding Wise DPD Overview



DPD Bucket	A1_Current		A2_1-30		A3_31-60 DPD		A4_61-90 DPD		A5_91-180 DPD		A6_180+ DPD		TOTAL	
POS Bucket	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Upto 25K	56.21%	57.00%	7.77%	7.18%	3.69%	3.66%	7.38%	7.08%	13.40%	13.47%	11.55%	11.61%	100.00%	100.00%
25K to 1L	34.01%	31.88%	2.87%	2.61%	2.80%	2.58%	8.84%	8.24%	45.07%	48.64%	6.41%	6.05%	100.00%	100.00%
1L to 3L	32.07%	31.96%	2.81%	2.92%	2.11%	2.11%	6.58%	6.64%	50.71%	50.52%	5.72%	5.85%	100.00%	100.00%
3L to 5L	23.59%	23.01%	2.17%	2.12%	2.07%	2.04%	5.69%	5.54%	61.34%	62.20%	5.14%	5.08%	100.00%	100.00%
5L to 7L	35.67%	35.46%	3.45%	3.45%	2.02%	2.05%	7.73%	7.87%	46.61%	46.78%	4.52%	4.39%	100.00%	100.00%
More Than 7L	14.14%	13.01%	0.52%	0.46%	1.90%	1.80%	6.38%	6.23%	73.97%	75.71%	3.10%	2.80%	100.00%	100.00%
Grand Total	32.15%	27.31%	2.97%	2.42%	2.37%	2.08%	7.12%	6.54%	49.38%	56.60%	6.01%	5.05%	100.00%	100.00%

Collection Strategy

- **Proactive Collection Communication:**

- Our team is consistently following up with borrowers and offering tailored repayment solutions to encourage on-time payments.

- **Escalation & Recovery Processes:**

- For overdue accounts, we have initiated structured recovery procedures, including field visits.

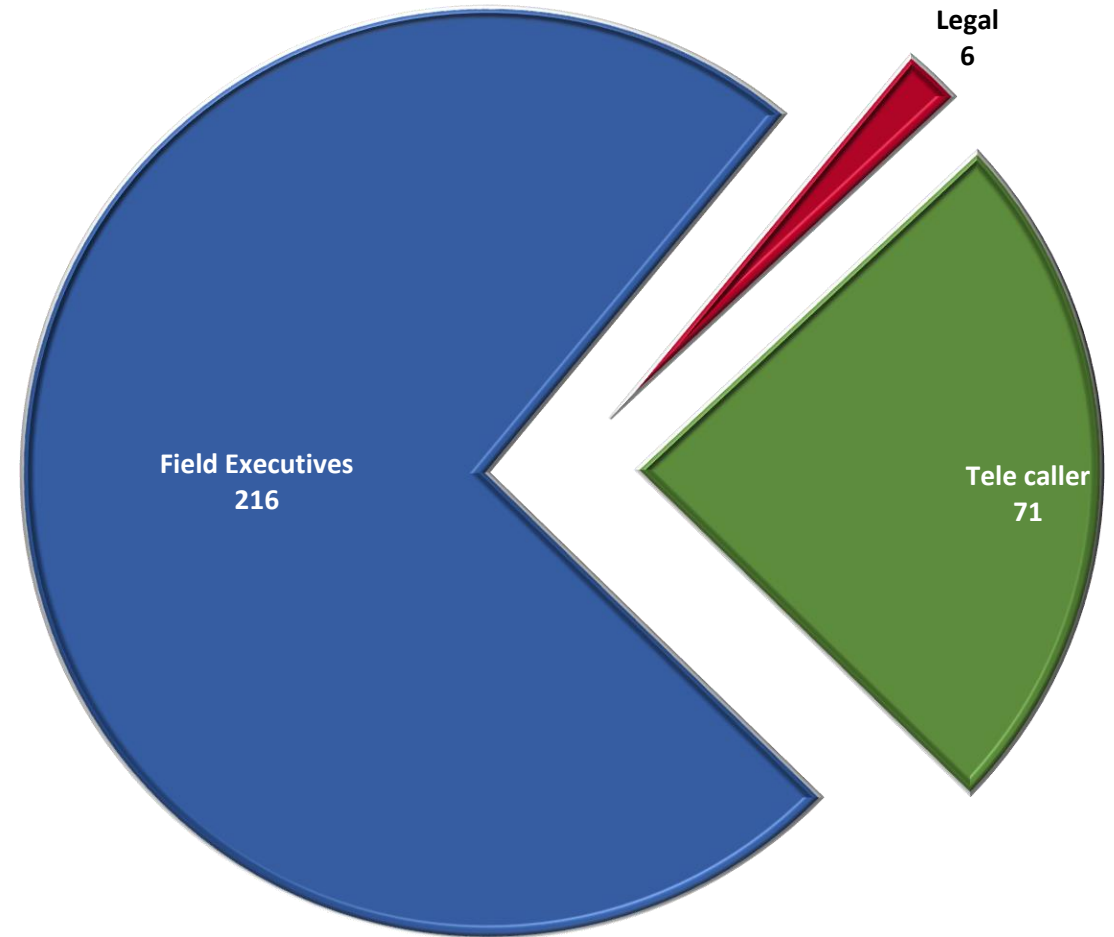
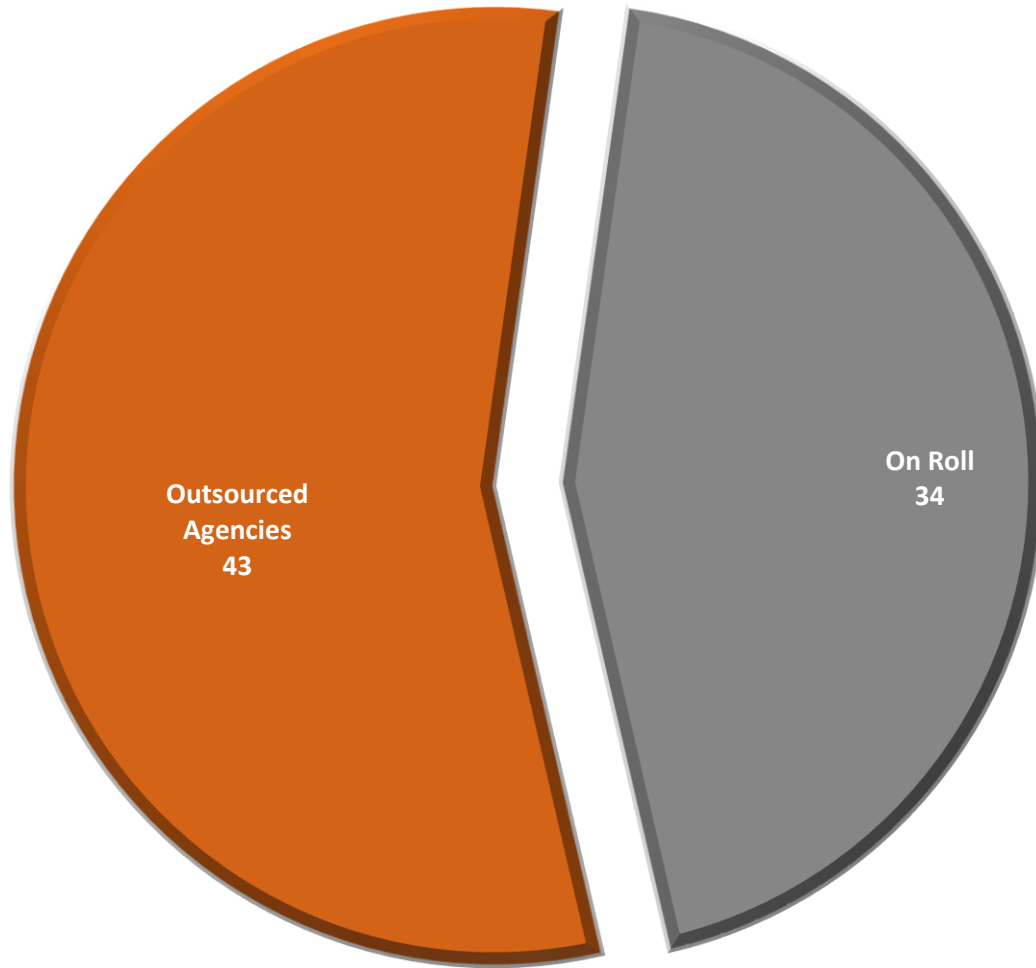
- **Digital & Automated Solutions:**

- We have implemented automated reminders and multiple payment options to improve borrower adherence to repayment schedules.

- **Close Monitoring:**

- We are closely tracking repayment trends and will keep you informed about the progress and expected improvements.

Team's Role in Driving Collections



Multi-Channel Communication Strategy for Collections

Digital – SMS / WhatsApp / Email :

- ❖ **SMS : 1 Lac+** Monthly Reminder / awareness messages.
- ❖ **WhatsApp : 2.2 Lac+** Monthly Reminder / Awareness Messages.
- ❖ **Email : 2 Lac+** monthly Reminder/ Awareness / Dunning & Loan Recall Notice and legal process E-mails.

Contact Center :

- ❖ - **137# Tele-callers** are appointed to take calls with automate Dialer technologies.
- ❖ - **5.2 Lac+ monthly & 20K+** Daily Calls made by the agents.
- ❖ -**7#** Outsourced Dedicated contact Centers are in place for **180+ DPD** cases in all metro locations.

Field – Outsourced Collection Agencies :
















- ❖ **7.2K** PAN India Pin code coverage with field on street.
- ❖ **99%** Metro and **80%** Non-Metro City coverage of total book
- ❖ **230+** # Field agents are the in place to visit borrower address. (**25K+ Monthly visits**)
- ❖ **25+** expert agencies are in place with 8# Dedicated agency Managers.

Legal Proceeding :

- ❖ One dedicated Law firm is in place along with a legal Manager.
- ❖ **3k+** Dunning and **20K+** Monthly LRN sent to the customer.
- ❖ **300+** Fresh Monthly case filled for legal proceeding in GGN Court.
- ❖ **1.2K+** accounts are active/open in court.

10.50 Lac+ Monthly communication (34.5 Avg. Attempt Intensity) from all channels
PAN India out sourced agency count increased from 13# to 25# for more coverage.

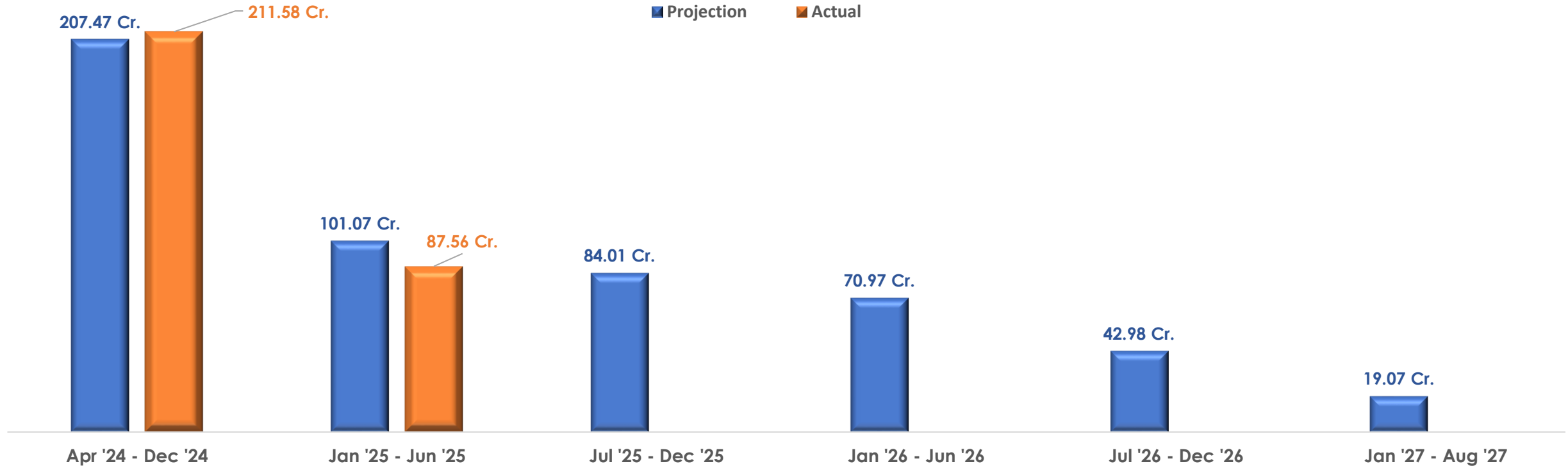
FY 2025–26 Collection Journey: Strategic Action Plan

DPD	Channel	Tools Used
 Current	EWS Journey	 Digital Outreach +  Calling Awareness
 0–4 DPD	In-House (Digital + Call Center + Ref)	 Call Center +  Field Reinforcement
 5–30 DPD	Field-Based Support	 Field Execution +  Tracing
 31–180 DPD	Field-Based Support	 Field +  Tracing +  Legal Action
 180+ DPD	Outsourced Call Centre	 Calling →  Tracing →  Legal Escalation

- **Current Book** – NACH / E-mandate clear / early payment on or before due date.
- **0-4 DPD**
 - ✓ In house Call Centre – On T+1 all DPD (1+) cases post bounce + Technical bounce on due date will be allocate to the Inhouse call centre. (T = Due date)
 - ✓ Field Referral – Cases will be allocated to the field team / Agency based on below logics. (T* = Allocation date to Call centre)
 - T*+2 = RTP / PNC / 30+DPD RB TNC.
 - T*+5 = TNC / PNC / 30+DPD Unpaid / RTP / Dispute/ Recommendation from TL/ Manager.
 - Note : Capping of referral is 25% Maximum.
- **5-180 DPD** – All cases will be allocated to the Field agencies along with Inhouse Agency Managers in PAN India location.
- **180+ DPD** - Outsourced agencies with Inhouse recovery manager will be managed through tracing / legal / call centre support and reduce the book with various payment plan (Settlement or FC)

Projected Book Collection - ₹525 cr. Over 3 Years

APR'24 TO AUG'27 – PROJECTION (CR.)



- Total Projection till **Aug'27** is **525.57 Cr.** And till **May'25** the collection is **299.14 Cr.**
- **Apr'24 to Dec'24**, actual collection is **+4 Cr.** Vs Projection
- **Jan'25 – Mar'25**, actual Collection is **+3.39Cr.** Vs Projection

Disclaimer

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By registering as Lender on the Site, a lender agrees that he/she has not lent any amount exceeding INR 50,00,000 (Rupees Fifty Lakhs only) across all the P2P platforms in India and agrees that he/she will not exceed the limit specified by the RBI for lending on P2P platforms in India. In case a lender is investing more than INR 10,00,000 (Rupees Ten Lakhs only) across P2P platforms he/she shall produce a certificate to P2P platforms from a practicing Chartered Accountant certifying their minimum net-worth of INR 50,00,000 (Rupees Fifty Lakhs only).

By registering as a Borrower on the site, a borrower agrees that he/she has not borrowed any amounts exceeding INR 10,00,000 (Rupees Ten Lakhs only) across all the P2P platforms in India and also agree that he/she will not exceed the limit specified by the RBI for borrowing on P2P platforms in India. The borrower also agrees that he/she has not borrowed more than INR 50,000 (Rupees Fifty Thousand only) from the same Lender across all P2P platforms in India. Apple and the Apple Logo are trademarks of Apple Inc., registered in the U.S. and other countries. App store is a service mark of Apple Inc., registered in the U.S and other countries. Google Play and the Google Play Logo are trademark of Google Inc.



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