



PROJECT SUMMARY

Ref No.: MRIC/IBG3-FI-2502	Title: Debt Exchange: Enhancing Liquidity & Market Efficiency in Private Debt Trading
Local Institution: Finance Club Ltd	
Project Leader	
Mr Jerome Benoit	Finance Club Ltd
Research Collaborator(s)	
Name	Organisation
Mr Ashwan Mungur	Finance Club Ltd
TECHNICAL ABSTRACT	
The P2P Loan Exchange will introduce a secondary market mechanism within the Peer-to-Peer lending ecosystem, allowing investors to sell portions of their investment in active loans before maturity. The exchanged loan portions will be listed under the live loans/projects awaiting funding, enabling other investors to purchase them under the same contractual terms. The remaining loan duration and interest rate will mirror the original contract, with interest applied on a reducing balance basis. This initiative shall enhance liquidity, flexibility, and market efficiency, making P2P lending more attractive to both retail and institutional investors. By adapting an internal digital contract system, the exchange will guarantee secure, transparent, and compliant transactions, fostering a more dynamic and accessible financial ecosystem.	
Key Words: Capital Markets, P2P Debt Exchange, Automated Private Debt Issuance, Secondary Trading Framework, Debt-Based Financing, Larger Issuances & Public Market, Exit Mechanism, High Liquidity Asset Class	