



Scalable. Compliant. Inclusive.  
Trust Infrastructure

<https://newrl.net>  
[connect@newrl.net](mailto:connect@newrl.net)



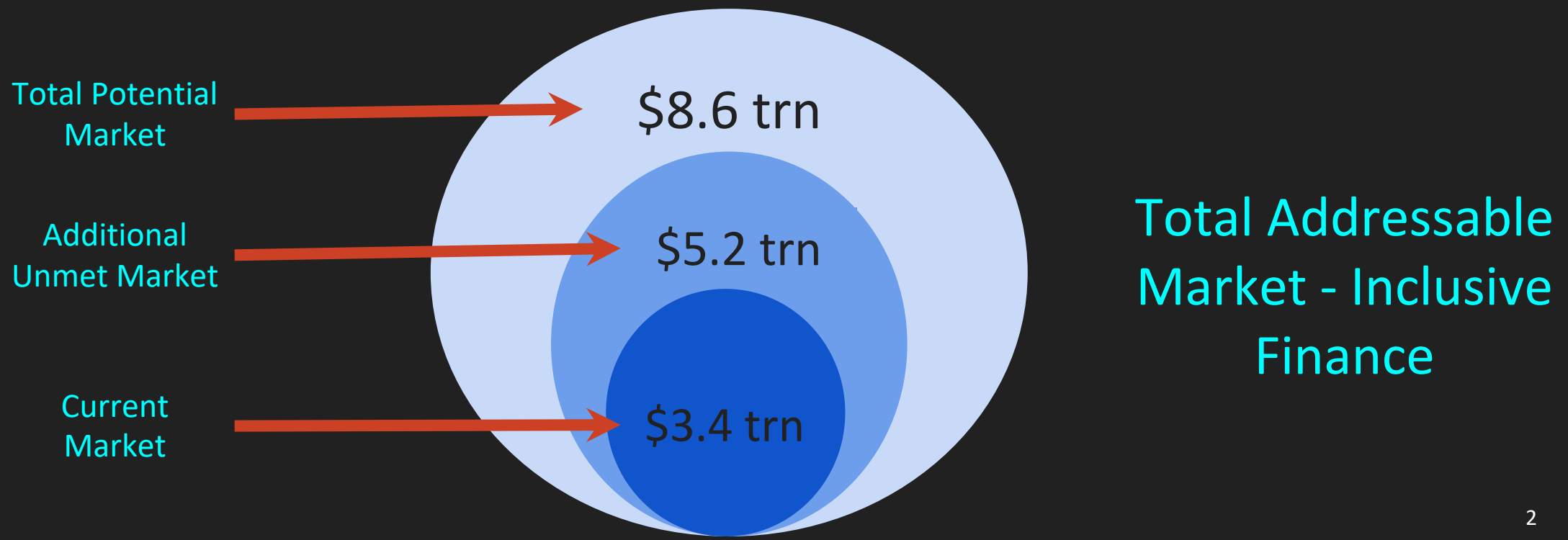
# What problem are we trying to solve?

Who are we?

A layer-1 blockchain built as a 'Trust Network' for mainstream DeFi – focused on financial inclusion

What problem are we solving?

DeFi for mass adoption is hard on the current blockchain infrastructure - due to anonymity and lack of accountability.





## Addressable market needs

Funding small businesses and individuals left out by traditional finance.

- Using social capital to prove identity and creditworthiness to lenders from both conventional and DeFi side
- Authenticating collateral and/or cashflow (against which finance is raised)
- Reducing friction in repayment and collateral enforcement






## Existing solutions

- Conventional finance relies on credit bureaus for credit assessment and government-provided ids for identity
- Both limit access to credit for a wide range of small businesses and individuals

- DeFi relies on crypto-native collateral only
- Most small businesses do not have such collateral
- Nor do they wish to buy cryptocurrencies to run their businesses



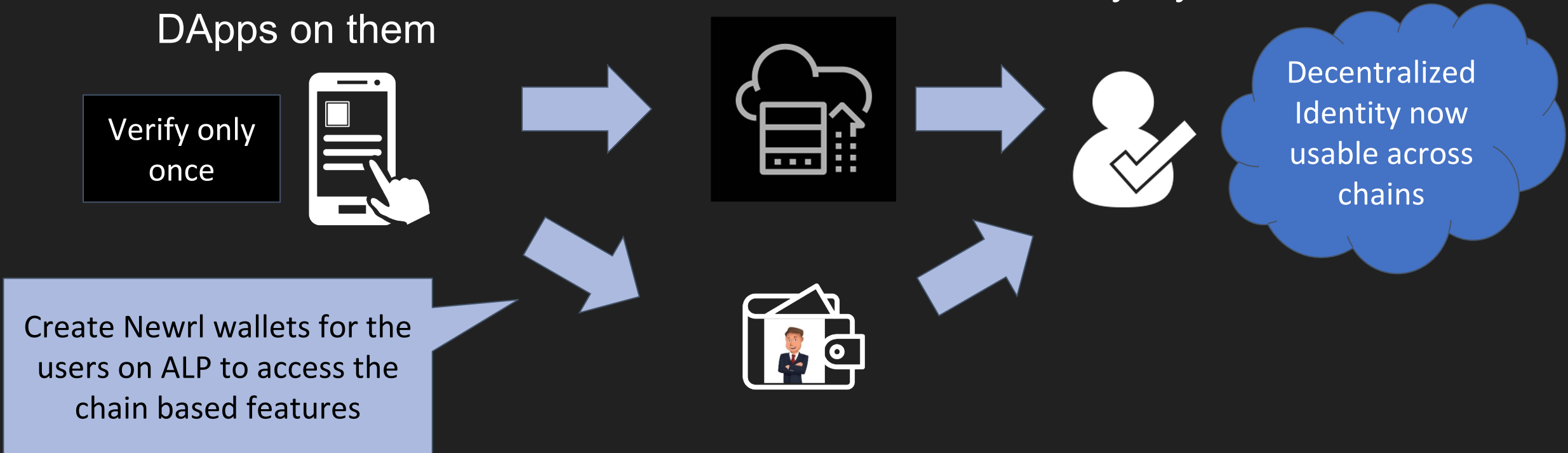
# Solution: bring trust back, and enhance it!

- Newrl is a decentralized trust network - a social graph of identifiable real individuals and small businesses.
- It is like: WhatsApp meets Ethereum meets Credit bureau  
  
- Or in other words,
  - a decentralized social network that enables you to transact value
  - as well as collaborate in decentralized manner and
  - alters your trust score based on honesty of your behavior



# Newrl's differentiator: Identity

- Centralized ids (government issued) as well as purely decentralized identity (decentralized “Aadhar”)
- Usable across other blockchains as well - as a identity layer in the DApps on them





## Newrl's differentiator: Compliance

- Regulations specific to jurisdictions of users as well as assets enforced at chain layer, not only the application layer
- Legally enforceable contracts to accompany most token issuances - legal recourse feasible if needed



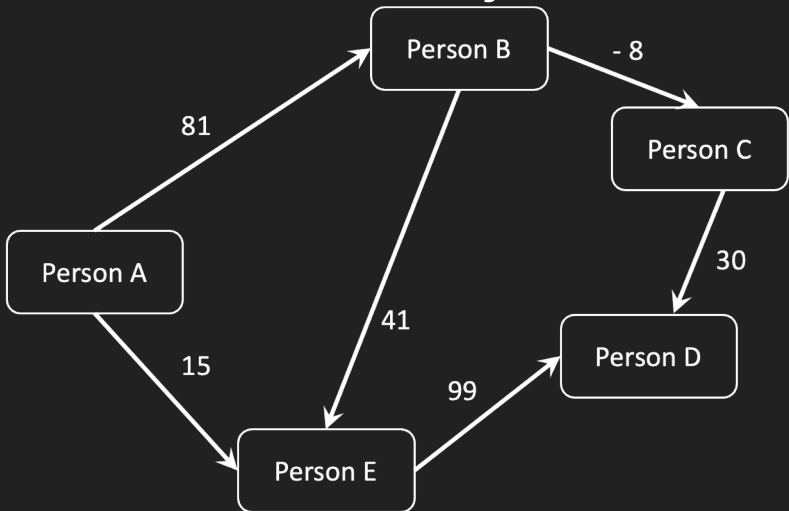
All Contracts on  
Newrl are  
enforceable  
through a legal  
court of law





# Newrl's differentiator: Social graph

- Trustworthiness of a person based on trust rank - similar to Google's page rank
- Hard to fake/game a trust rank overnight, unlike government issued ids and centralized credit assessment
- Generalizing trust score use beyond credit - network itself, decentralized collaborations, jobs, tenant contracts etc



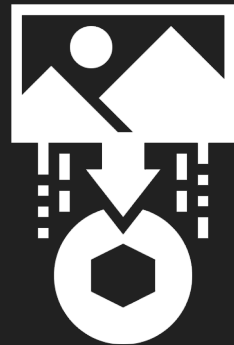
A->B->E->D = 2.1, 1.1, 3.0      High trust -> Moderate Trust -> Very High Trust  
A->E->D = 0.5, 3.0              Basic Trust -> Very High Trust  
A->B->C->D = 2.1, -0.8, 1.0      Moderate Trust -> Distrust -> Moderate Trust





# Newrl's differentiator: No-code DAOs, DEXes and Liquidity Pools

- Ready toolbox to get started with tokenization of assets, contracts etc - and creating liquidity in them
- Frictionless collaboration amongst like minded people for specific projects



One Tool for ALL





# Newr1 Being Deployed in Several Real Life Instances

Warehouse Receipt  
Financing

- Agri-commodity warehouse receipt tokenization and financing
- \$100mm+ worth assets committed for tokenization in mainnet

Brand Tokenization

- Brand equity tokenization to enable consumers to own upside in their favorite brands
- 1mm+ users to be onboarded through Nov-Dec 2022

Water Offset  
Tokenization

- Tokenization of water offset tokens for sustainable investing
- Discussions underway in UAE and India

Remittance & Lending

- Remittance and informal lending platform for students and Visa workers going from India to US

Carbon Credit  
Tokenization

- Carbon credit tokenization for a decentralized exchange in them

Unlisted Equity  
Tokenization

- Unlisted Equity marketplace – fund-raise and trading

# Team (I)

## Swapnil Pawar, Founder

- Swapnil is an expert in macroeconomics, quant finance and blockchain technology.
- He is a graduate from IIT, Bombay (2002) and post-graduate from IIM, Ahmedabad (2004).
- He has experience of over 18 years in quant investing, asset management and portfolio advisory.
- Prior to founding ASQI, Swapnil was the portfolio manager for India market-neutral equity strategy at a US- headquartered Quant Hedge Fund (Engineers Gate) for over 4 years.
- In 2006, he co-founded PARK Financial Advisors, later sold to Karvy Group, where he set up the group's asset management business – taking it to over Rs. 750 Cr in AUM.
- Earlier, he worked with BCG as Senior Associate
- He has been recognized as one of '40 under 40' professionals in Alternate Investment space in India.
- Swapnil has authored two books , 'Rethinking Money and Capital' (2022) and 'Anatomy of Froth – Demystifying the Global Financial Crisis' (2010).



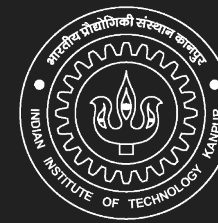
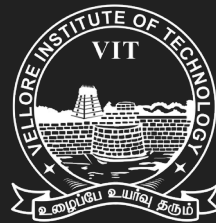
ENGINEERS | GATE



# Team (II)



**Goldman Sachs**



## **Kousthub Raja (Technology Lead)**

- ❑ BTech (CS&E) from NIT Calicut
- ❑ Earlier, worked at Goldman Sachs

## **Palak Nanjani (Head of Products and Operations)**

- ❑ Over 15 years experience in investment advisory and portfolio management
- ❑ Earlier, worked at AK Capital and Scient Capital

## **Pranav K (Blockchain developer)**

- ❑ BTech from Vellore Institute of Technology
- ❑ Earlier, worked at Trames as blockchain engineer

## **Vaibhav Singh (Blockchain developer)**

- ❑ BTech (EE) from BITS Pilani
- ❑ Earlier, worked at Nucleus Software

## **Shitij Singh (Corporate Development)**

- ❑ B S (Eco) from IIT Kanpur
- ❑ Earlier, worked at EXL Services

## **Shivaputra MC (Business Development)**

- ❑ Over 15 years experience in business development

- ❑ Earlier, worked across AMCs and brokerages

## **Pradeep A (Full Stack developer)**

- ❑ Masters(MCA) from EW College of management
- ❑ Earlier, worked at Augplat Technologies



# Newrl is backed by -

**Manish Agarwal**

CEO Nazara  
Technologies

**Anupam Mittal**

Shaadi.com  
Shark Tank

**Zishaan Hayath**

Founder  
Topper.com

**Maninder Gulati**

Global Chief  
Strategy  
Officer at OYO

**Miten Mehta**

Google Cloud,  
Fractal.ai

**Uday Sodhi**

CEO  
HeadHonchos  
.com

**Jasmeet Gandhi**

Founders  
Room Capital



# Tokenization Modes Supported on Newrli

Asset Type	Examples	Possible as native token on-chain?	Need for asset custodian in tokenization?	Proposed tokenization flow
<b>Non-physical with non-central ledger</b>	Unlisted shares, Digital assets, NFTs, Loans	Yes	No	1: Issuance contract change 2: Tokenization of contract
<b>Physical and bearer</b>	Gold, commodities, goods	Yes	Yes (Warehousing only)	1: Warehousing and receipt issuance 2: Tokenization of WR
<b>Non-physical with centralized ledger</b>	Listed shares, bonds, ETFs, copyright, patent	No	Yes (Custodian ownership)	1: Custody 2: Transfer of beneficial interest and its tokenization
<b>Physical with centralized ledger</b>	Real estate	No	Yes (Holdco ownership)	1: Indirect ownership creation 2: Tokenization of holdco



# Competitive Landscape – DeFi in Public Blockchain (I)

	Attribute	L2 Chains + Protocols + DeFi-L1	Newrl
Speed and cost	Transaction processing speed	High	High
	Transaction cost	\$0.1 to \$1	Value-based \$0.01 - \$1
	Smart contract cost	\$5 to \$50	Value-based \$0.01 - \$1
	Fee payable in	Only platform token	Stablecoins, CBDC, platf. token
Legal	Identity at protocol layer	No	Yes
	Legally enforceable tokens & contracts	No	Yes
	Compliant with regulations	Varies	Yes
Consensus	Consensus protocol	PoS, PoW	Proof of Trust
	Concentration risk	High to very high	Very low
	Sybil attack exposure	High	Low (identity on-chain)
	Memory-aware?	No	Yes



# Competitive Landscape – DeFi in Public Blockchain (II)

	Attribute	L2 Chains + Protocols + DeFi-L1	Newrl
Scale	Scalability	Poor	High
	Distributed compute and storage	No	Yes
Inter-operability	Chain bridges	Limited or None	Several and easy to add
	Sidechains	Varies (High to None)	Easy to setup and integrate
	Smart contract language	Typically only Solidity	Python, Solidity etc.
Tech usability	DAO setup and management	Led by developers that create it	No code to use and low code to develop
	Smart contract setup and mgmt.	High programming skill requirement	No coding knowledge needed





# Thank You!

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