



Decentralized Platform for Educational Loans and Scholarships

Sernez is a **NEM Blockchain** powered peer to peer student education lending and scholarship platform. Sernez endeavours to provide the most accessible and affordable education loans based on the skill profile of the student rather than collateral.

At Sernez, we believe that the responsibility of the lending platform to a student doesn't end with just meeting their financial requirement. Instead, the future of student loan is one that provides a complete support system for the student to develop into an industry ready professional, while being able to repay the loan comfortably.

How Sernez redefines the current education ecosystem ?



Crowdsourced Lending

By connecting students directly with lenders using NEM Blockchain, Sernez helps students borrow at lower interest rates based on their skill profile rating, SPQ.



Decentralized Scholarship

The platform allows organisations & companies to run their scholarship program based on SPQ (students performance quotient) on sernez in a democratic and transparent manner.



Opportunity Portal

Sernez offers options for employment through seamless, transparent hiring process with the SPQ based matching algorithms. This helps connect the right talent with the right job/ Internship/Freelance



Notarisation Mechanism

With Lamina, the notarisation engine, universities and institutions can upload digital certificates and documents to NEM blockchain And their validity can be audited from anywhere easily

The Sernez advantage

