



India's Largest P2P Lending Platform, LenDenClub

PORTFOLIO FACT SHEET | May 2023





Bhavin Patel, Co-Founder & CEO

LenDenClub, a company owned and operated by Innofin Solutions Pvt. Ltd., stands as India's largest Peer-to-Peer (P2P) lending platform. With a track record of disbursing over ₹12,000 Crores and attracting a registered user base of more than 91 lac. Moreover, our investment platform has consistently outperformed industry benchmarks, generating strong returns for our investors.

The success we have attained is a direct result of our advanced platform technology and our unwavering dedication to continuous improvement. We maintain a steadfast commitment to providing our investors with reliable and sustainable returns while effectively managing risks. Therefore, I would like to express my sincere gratitude for the trust you have placed in our investment platform. We value the confidence you have bestowed upon us and remain fully devoted to providing you with the best investment experience.

SUMMARY (Till May, 2023)

₹ 12,476 Cr+

Invested till date

91 Lac+

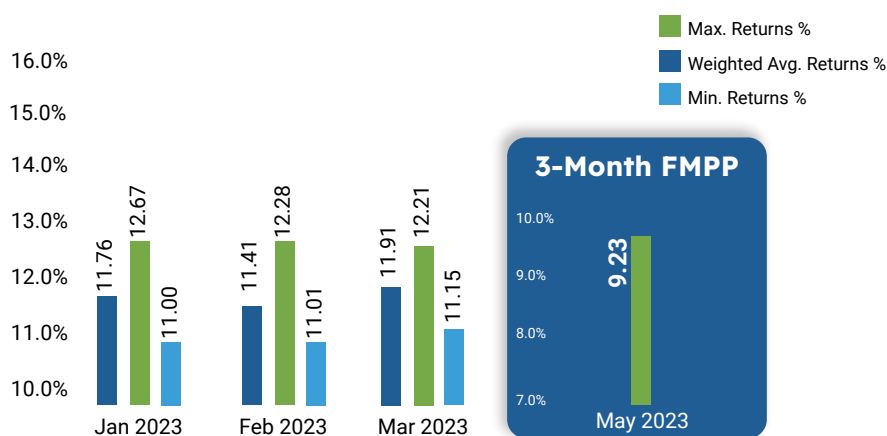
Registered users

400%

Annual growth

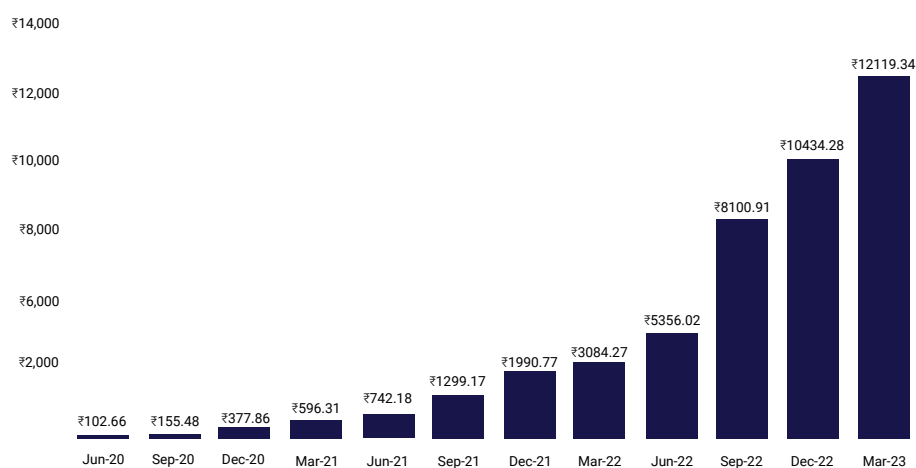
FY 21-22

FMPP PERFORMANCE (Till 31st March, 2023)



This data indicates the return earned by investors from FMPP

DISBURSEMENT GROWTH (Till March, 2023)



(In Crores)

Portfolio summary

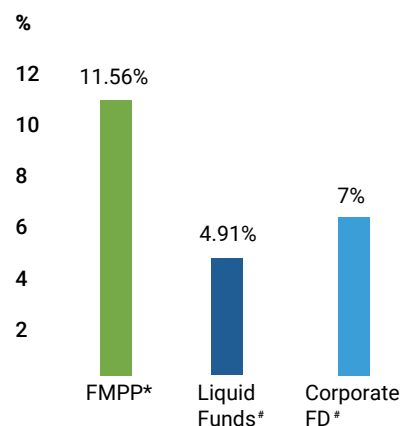
AUM ₹ 1,396 crs

Average return* 11.56%

NPA 3.07%

* Average returns of FMPP for the month of May, 2023

Product comparison



*Based on avg. returns earned by investors in May 2023
*Returns for the period of 01/02/2022 To 31/01/2023

FMPP PERFORMANCE

93%

Fund diversified up to ₹ 100

0%

Loss of principal since launch

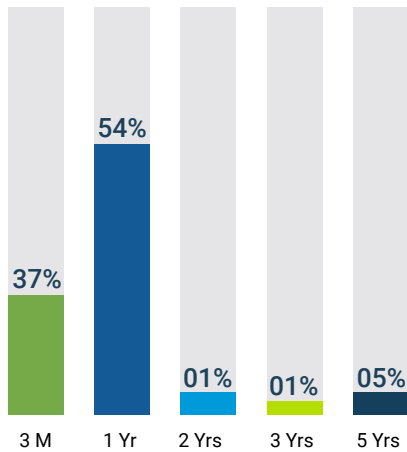
11%

Return* p.a. earned by 100% investors

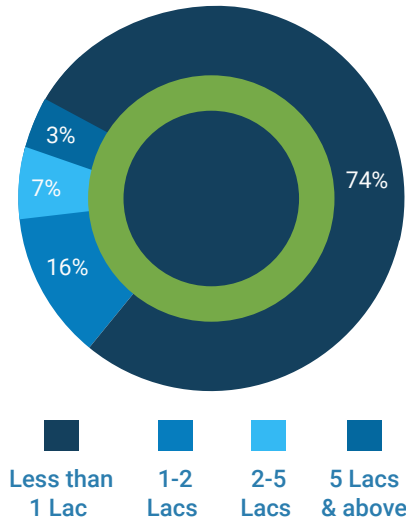
₹ 50 Lacs

Maximum investment value

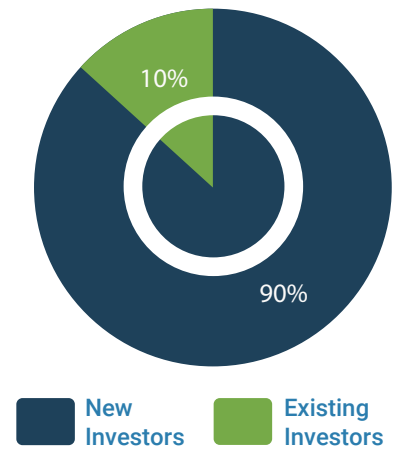
Investment period



Investment amount



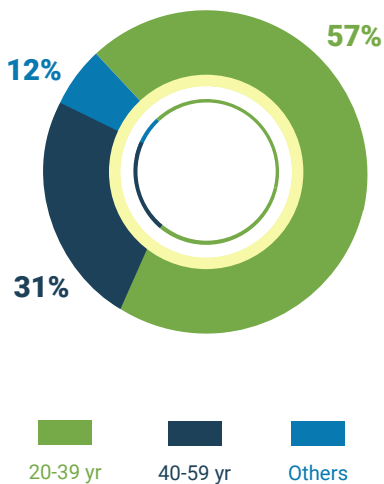
Existing vs new Investor



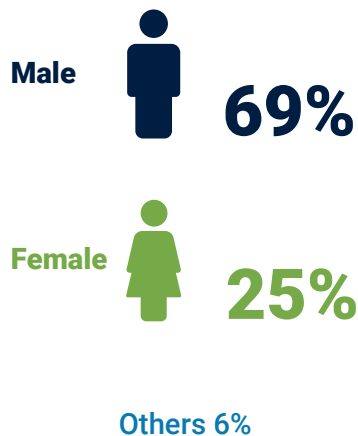
INVESTORS DEMOGRAPHIC SUMMARY

Here are some details to understand who invests in P2P lending

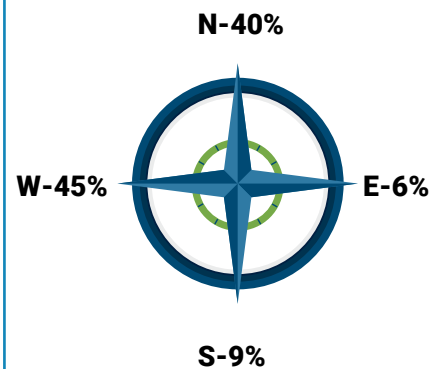
By age



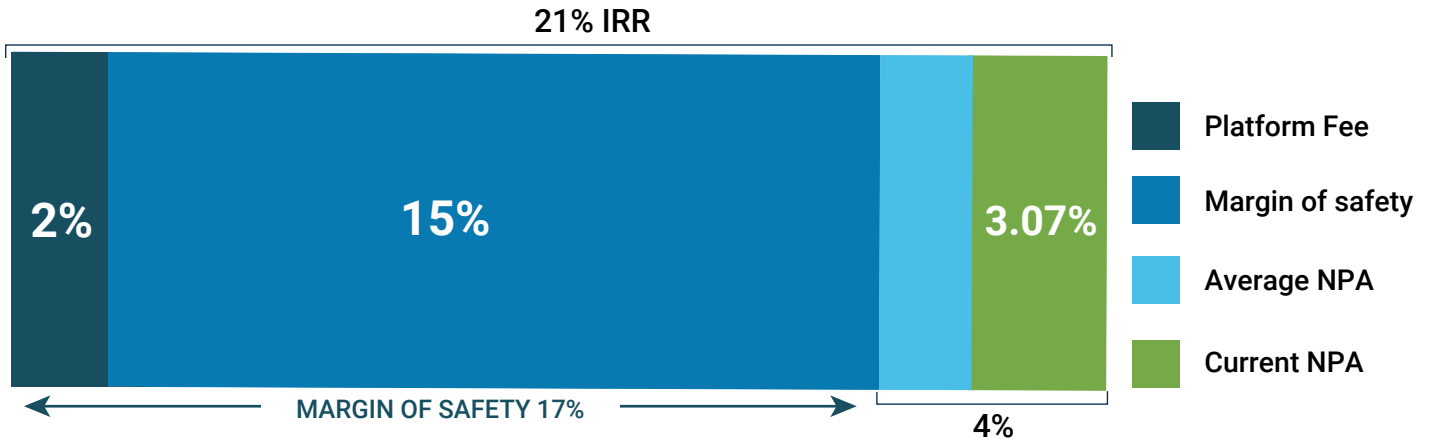
By gender



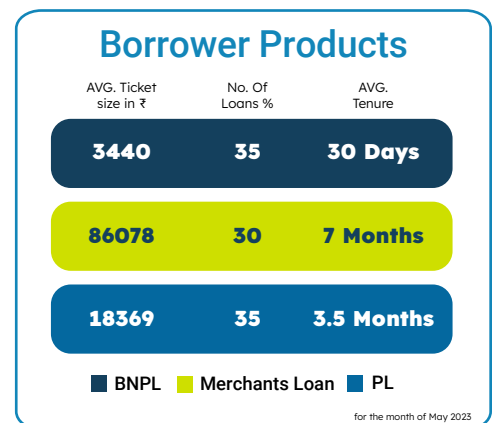
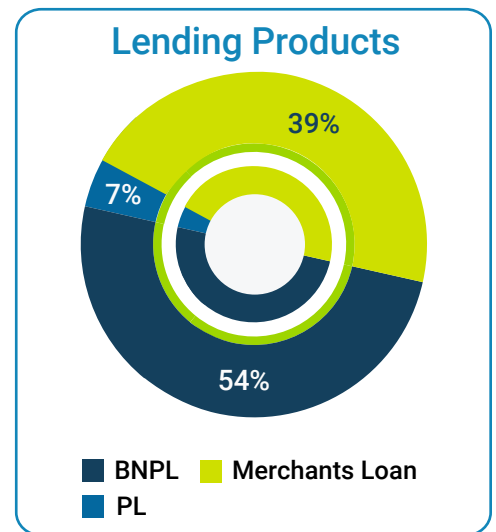
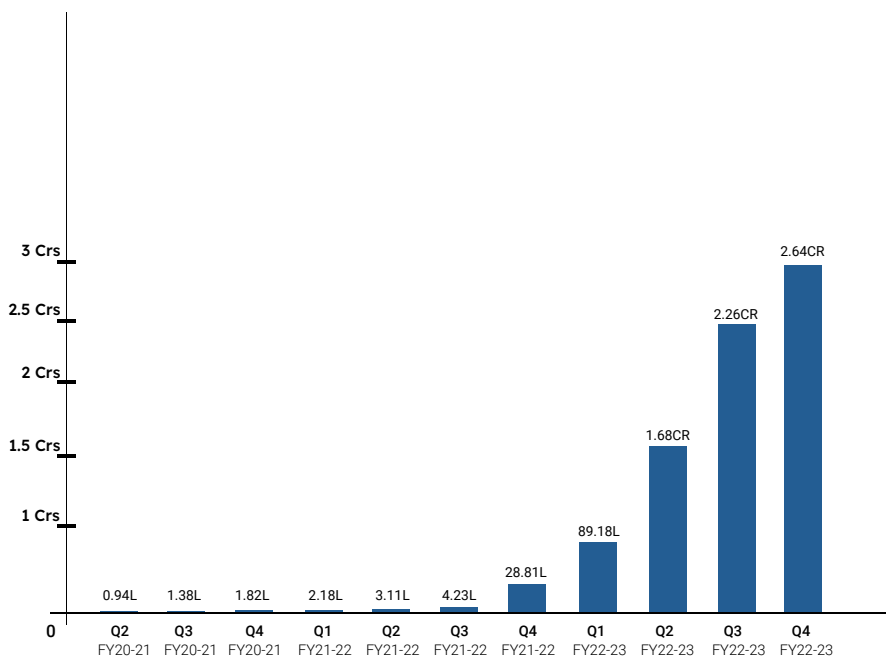
By region



MARGIN OF SAFETY



NUMBER OF LOANS



KEY LENDING STATS (In the month of May, 2023)

600+

Data points analyzed per borrower

93%

Borrowers **on time payment**

3.07%

NPA at the platform level

By loan tenure

Tenure	Count in %
≤ 6 Months	94%
≥ 7 Months	6%

 ≤ 6

Months

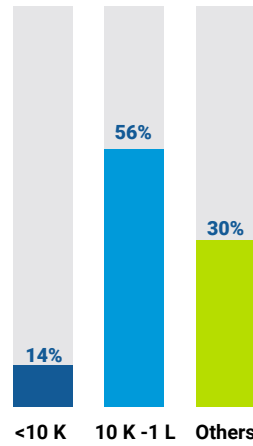
94%

 ≥ 7

Months

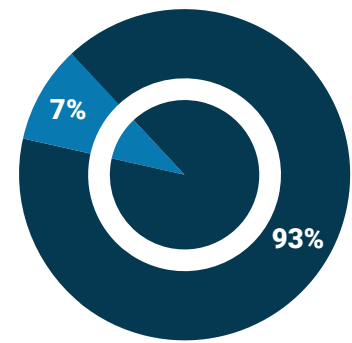
6%

By loan value



<10 K 10 K -1 L Others

Repeat vs new



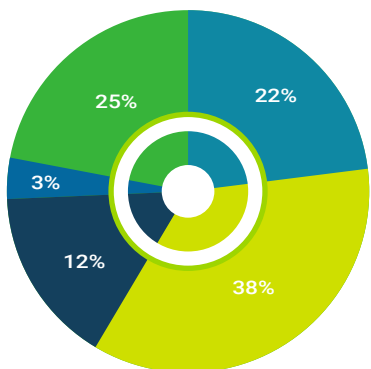
Repeat

New

BORROWER DEMOGRAPHIC SUMMARY

Here are some details to understand where your fund is invested

By age



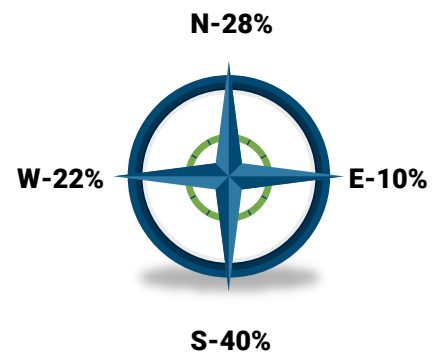
18-24 Years	25-34 Years	35-44 Years	45+ Years	Others
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By gender



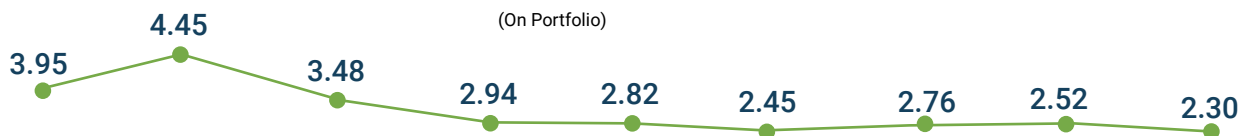
Male accounts are
52% of the
total borrowers

By region



NPA %

(On Portfolio)



FY	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4
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Escrow Mechanism



LenDenClub processes loan disbursement and EMI repayments through an escrow account managed by ICICI Trusteeship Services Limited ("The Trustee"). The Trustee is an intermediary between our platform and the escrow bank. Upon receipt of the transaction instruction, The Trustee executes the transaction after necessary checks and the fund gets debited from an escrow bank account. LenDenClub has no access to the funds. The escrow account functions as a detached unit from the platform to ensure the complete security of the lender and borrower's money. The complete end-to-end technology process is managed by the platform without human intervention. In adherence to the RBI guideline, the escrow bank and the trustee conducts monthly, quarterly, and annual audit of the account.



WE ARE COMPLIANT



ROC compliant
Registrar of Companies



RBI compliant
Reserve Bank of India



DLG compliant
Digital Lending Guidelines

Upto date

Diversify your investments with confidence

Invest in Fractional Matchmaking P2P Plan now (FMPP)



FMPP is LenDenClub's loan-matching algorithm powered by AI and ML technologies, designed to make effective matchmaking between investor and borrower to achieve maximum diversification across a maximum number of loans.

LenDenClub is a P2P platform owned and operated by Innofin Solutions Pvt Ltd. Innofin Solutions Pvt Ltd is RBI registered NBFC-P2P.

P2P Lending is subject to risk associated with subjective profiles that vary on a case to case basis.

Reserve Bank of India does not accept any responsibility for the correctness of any of the statements or representations made or opinions expressed by Innofin Solutions Private Limited and does not provide any assurance for repayment of the loans lent on it.

Investment decision taken by the lender on the basis of this information is at the discretion of the lender and LenDenClub does not guarantee that the loan amount will be recovered back from the borrower fully or partially. The risk is entirely on the lender. LenDenClub will not be responsible for the full or partial loss of the principal and/or interest of lenders' investment.