



India's Largest P2P Lending Platform, LenDenClub

PORTFOLIO FACT SHEET | OCTOBER 2023





Dipesh Karki, Co-Founder & CTO

I'm thrilled to announce a significant milestone: We've surpassed 1 Crore users and disbursed over ₹13,415 Crores. The highest investment on the platform is ₹50 lacs, and we've witnessed shifts from shorter to longer-term plans, all thanks to your confidence in us.

Our dedicated teams have put in extensive effort to improve your experience through significant upgrades to our technological infrastructure. These enhancements encompass increased scalability, streamlined automation, seamless partner integration, and improved user experience, providing you with greater control over your investments. This milestone is just the beginning, and we're committed to pushing the boundaries in the world of investment.

Thank you for being a part of our incredible community. Here's to many more milestones ahead!

SUMMARY (Till October, 2023)

₹ 13,415 Cr+

Invested till date

1 Cr+

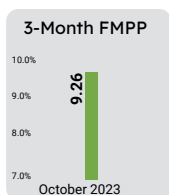
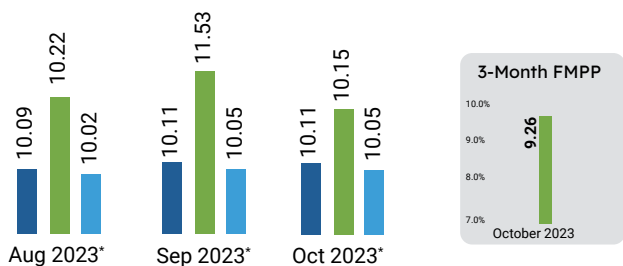
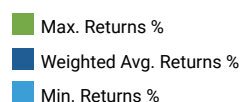
Registered users

400%

Annual growth

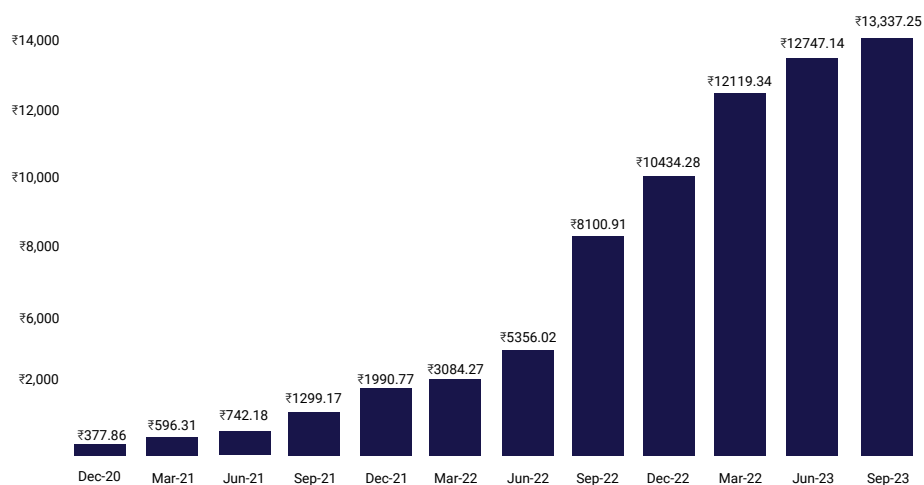
FY 21-22

FMPP PERFORMANCE



*This data indicates the return earned by investors from FMPP-1 year product

DISBURSEMENT GROWTH (Till September, 2023)



(In Crores)

Portfolio summary

AUM

till October 2023

₹ 1,119 crs

Average return*

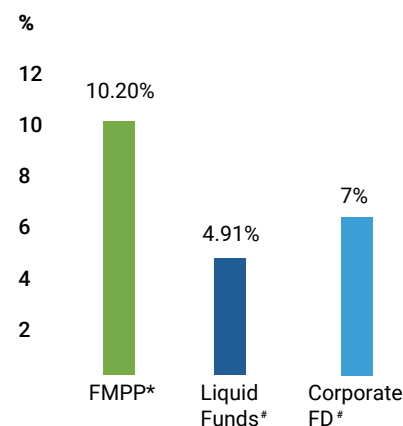
10.12%

NPA

2.94%

*This data indicates the avg. return earned by investors from FMPP-1 Year Product since launch.

Product comparison



*This data indicates Avg. returns earned by investors from FMPP-1 Year product, in the month of October
#Returns for the period of 01/10/2022 To 31/09/2023

FMPP PERFORMANCE

98.86%

Fund diversified up to ₹ 100

(1 Year FMPP Product)

0%

Loss of principal since launch

ABOVE

10%

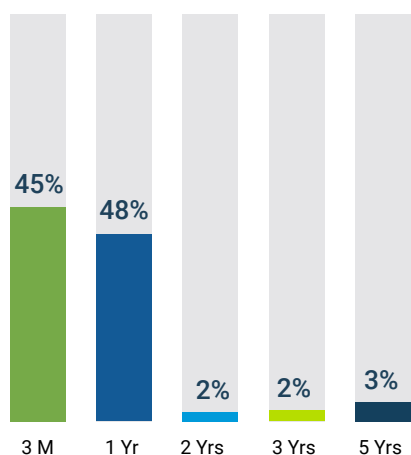
Returns p.a. earned by 100% investors

(1 Year FMPP Product)

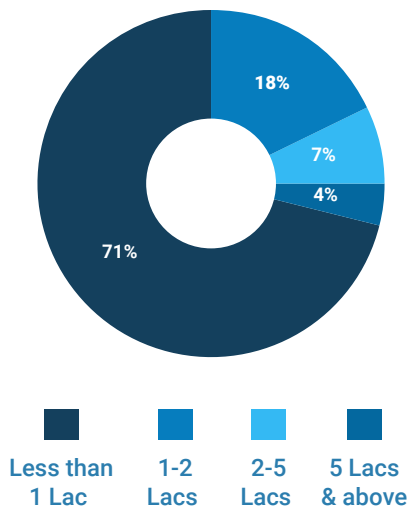
₹ 50 Lacs

Maximum invested value

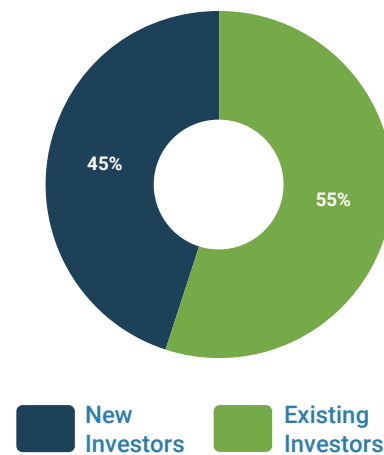
Investment period



Investment amount



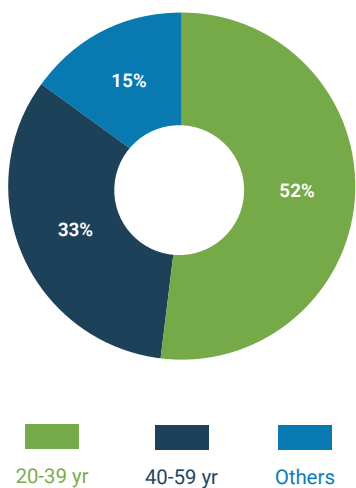
Investments made Existing vs New Investor



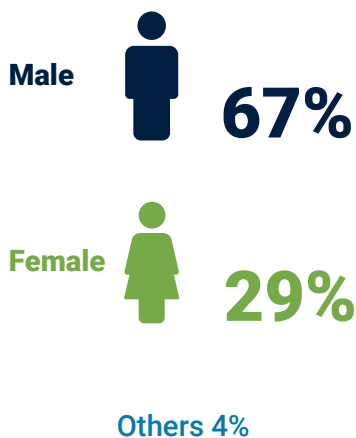
INVESTORS DEMOGRAPHIC SUMMARY (On Platform Level)

Here are some details to understand who invests in P2P lending

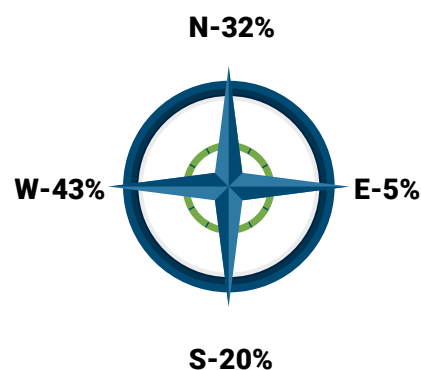
By age



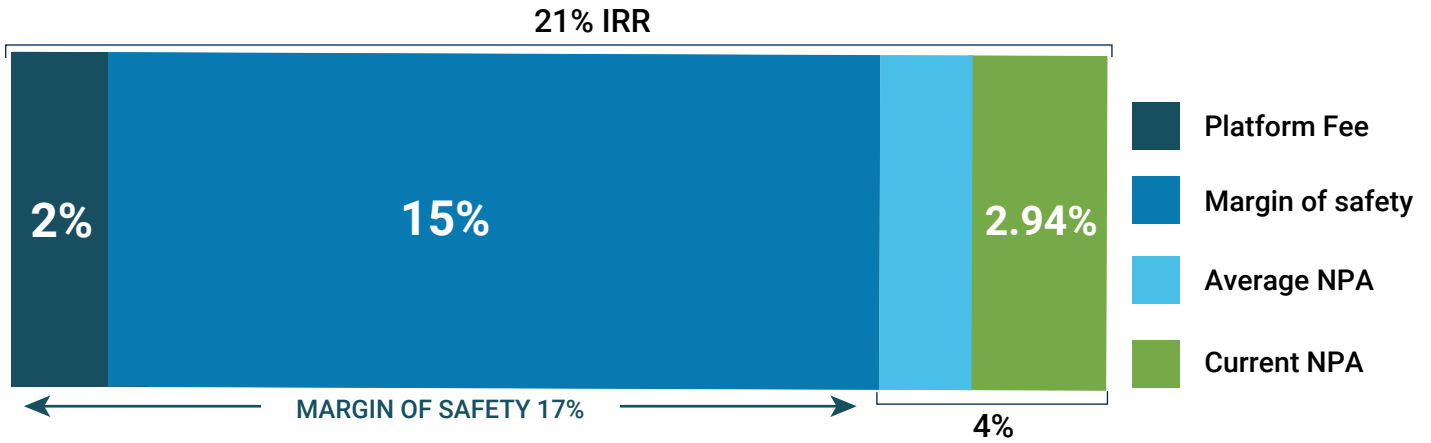
By gender



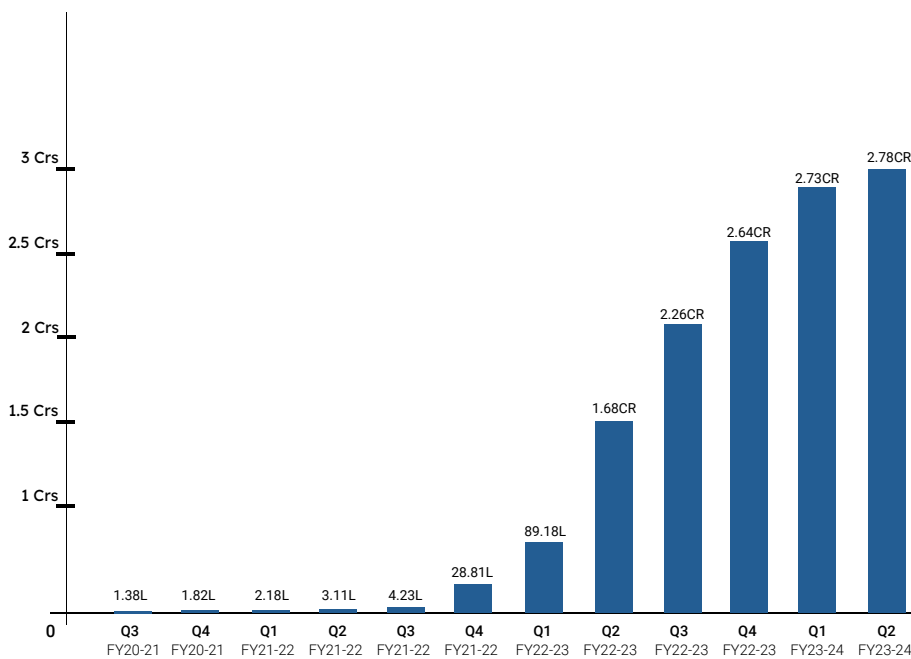
By region



MARGIN OF SAFETY

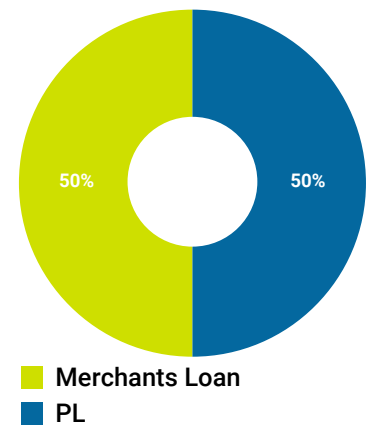


NUMBER OF LOANS



Lending Products

(On disbursement)
October 2023



Borrower Products

AVG. Ticket size in ₹	No. Of Loans %	AVG. Tenure
80,645	12	7 Months
10,936	88	3.5 Months

■ Merchants Loan ■ PL

for the month of October 2023

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

600+

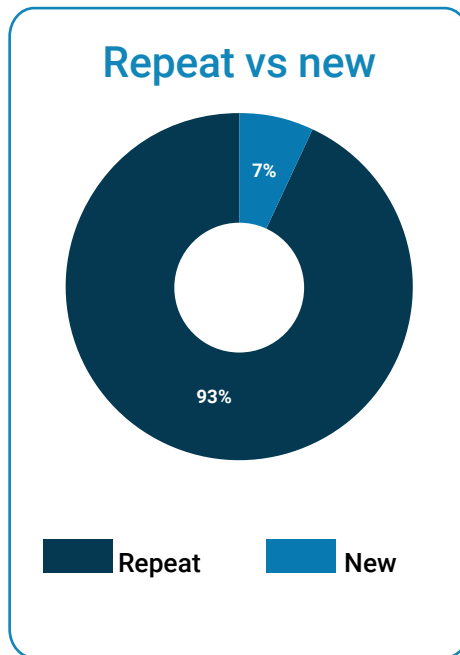
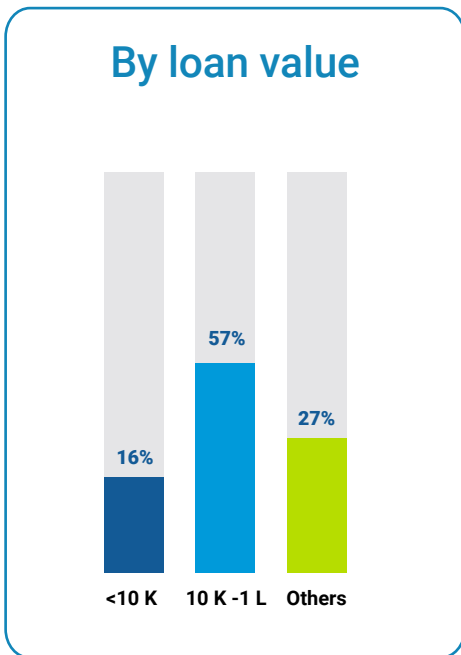
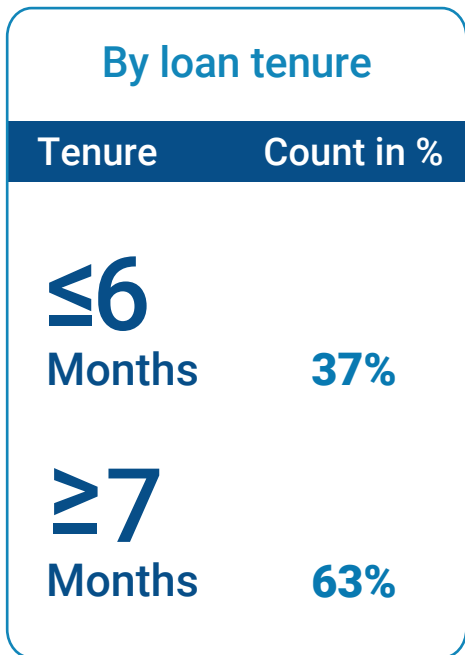
Data points analyzed per borrower

92%

Borrowers **on time payment**

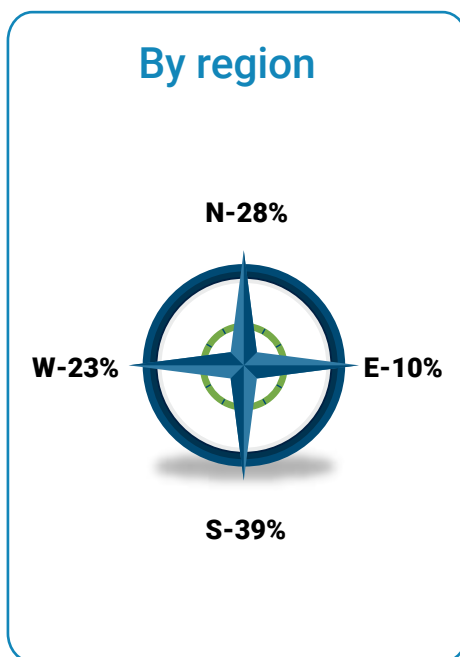
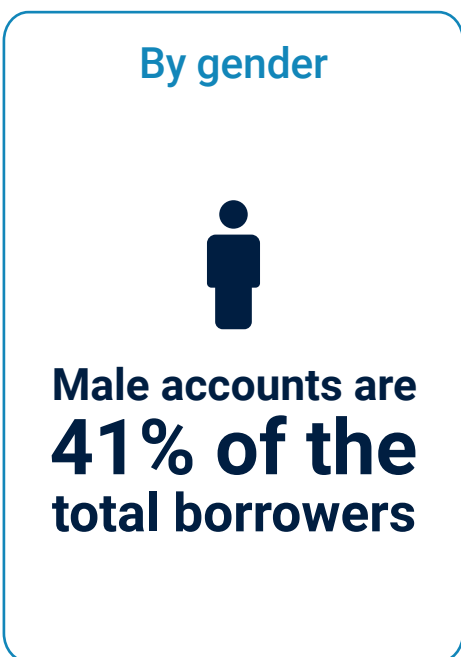
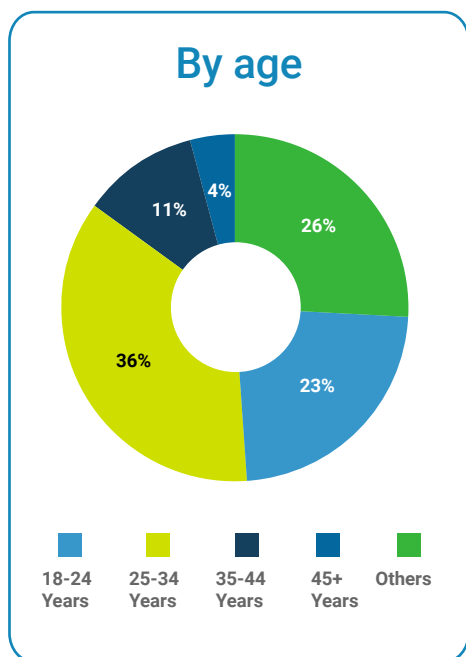
2.94%

NPA at the platform level



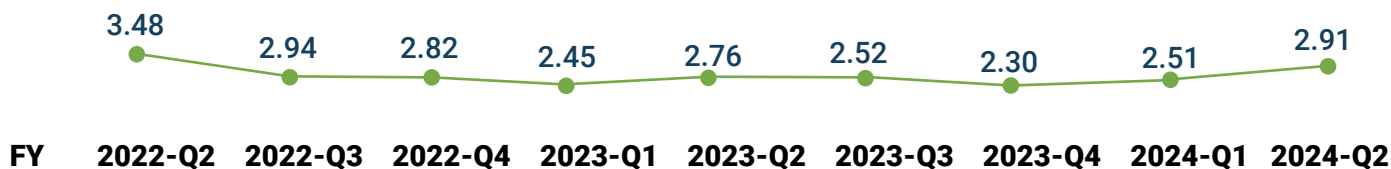
BORROWER DEMOGRAPHIC SUMMARY (On Platform Level)

Here are some details to understand where your fund is invested



NPA %

(On Portfolio)



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)

Scan here to download the App



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.

For any more information, please reach out to us at
invest@lendenclub.com

