



# India's Largest P2P Lending Platform, LenDenClub

PORTFOLIO FACT SHEET | NOVEMBER 2023





## Dipesh Karki, Co-Founder & CTO

I'm delighted to share that we've disbursed over ₹13,500 Crores to date. The surge in new investors is a testament to your confidence in us.

To address our growing demands, our dedicated teams have tirelessly enhanced our technological infrastructure. Through multiple sprints, we aim to elevate our development process by fostering flexibility, improving collaboration, accelerating increments delivery, adapting to changes, and embracing continuous feedback.

Our commitment to delivering excellence extends beyond this year, ensuring you receive nothing but the best in the years ahead. Wishing you a joyous new year, let's conclude this year on a high note!

## SUMMARY (Till November, 2023)

**₹ 13,505 Cr+**

Invested till date

**1 Cr+**

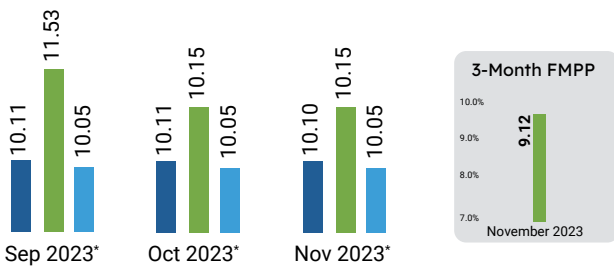
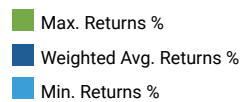
Registered users

**400%**

Annual growth

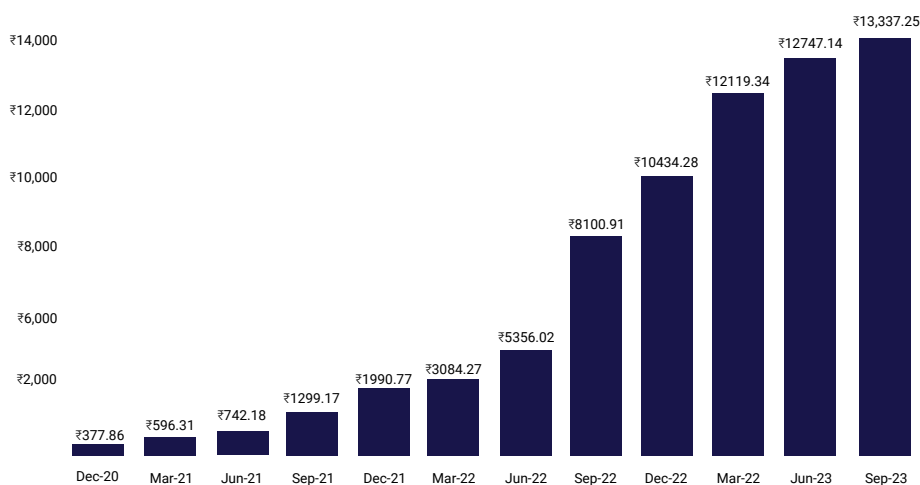
FY 21-22

## 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 November 2023

₹ 1,137 crs

**Average return\***

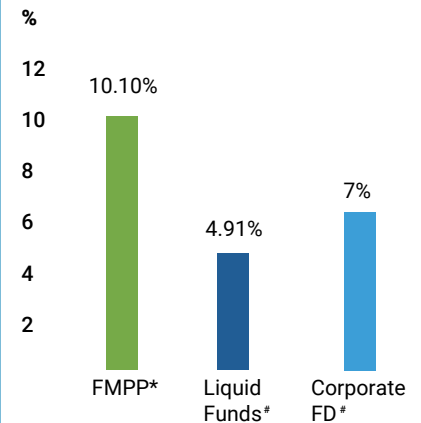
10.12%

**NPA**

2.95%

\*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 November.  
# Returns for the period of 01/11/2022 To 30/11/2023.

## FMPP PERFORMANCE

# 98.23%

Fund diversified up  
to ₹ 100

(1 Year FMPP Product)

# 0%

Loss of principal  
since launch

ABOVE

# 10.20%

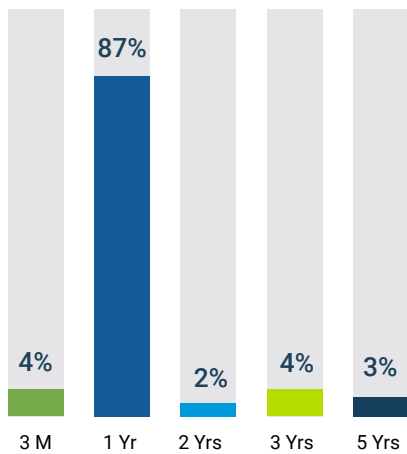
Returns p.a. earned  
by 100% investors

(1 Year FMPP Product)

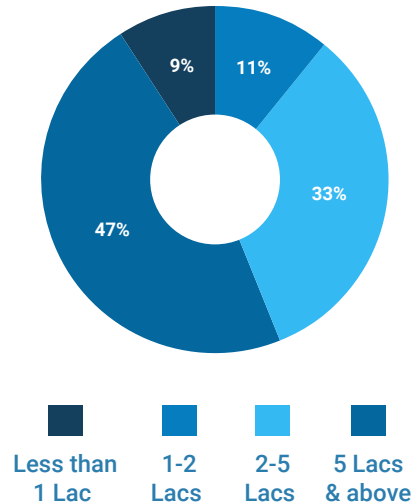
# ₹ 50 Lacs

Maximum  
invested value

### Investment period

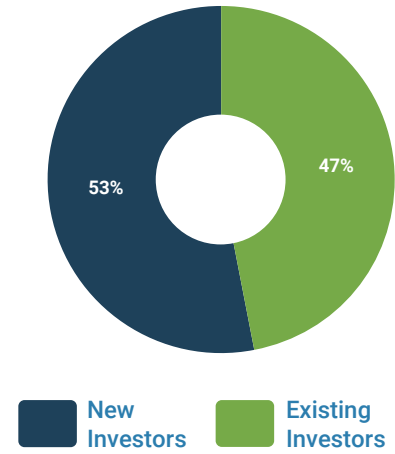


### Investment amount



### Investments made

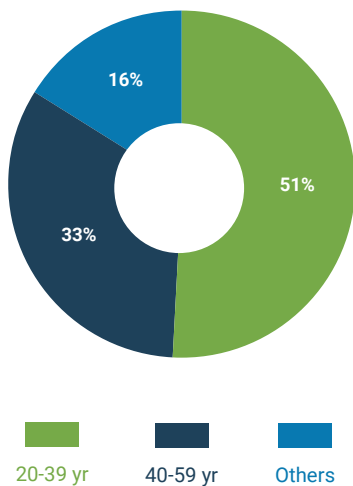
Existing vs New Investor



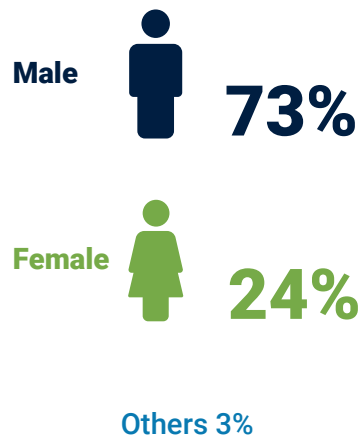
## INVESTORS DEMOGRAPHIC SUMMARY (On Platform Level)

Here are some details to understand who invests in P2P lending

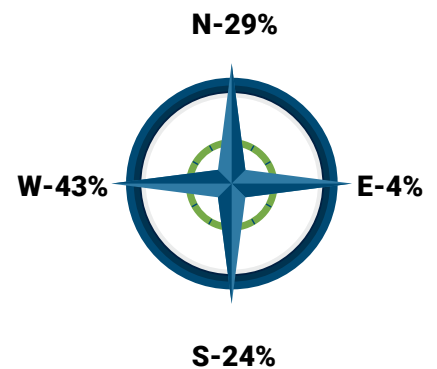
### By age



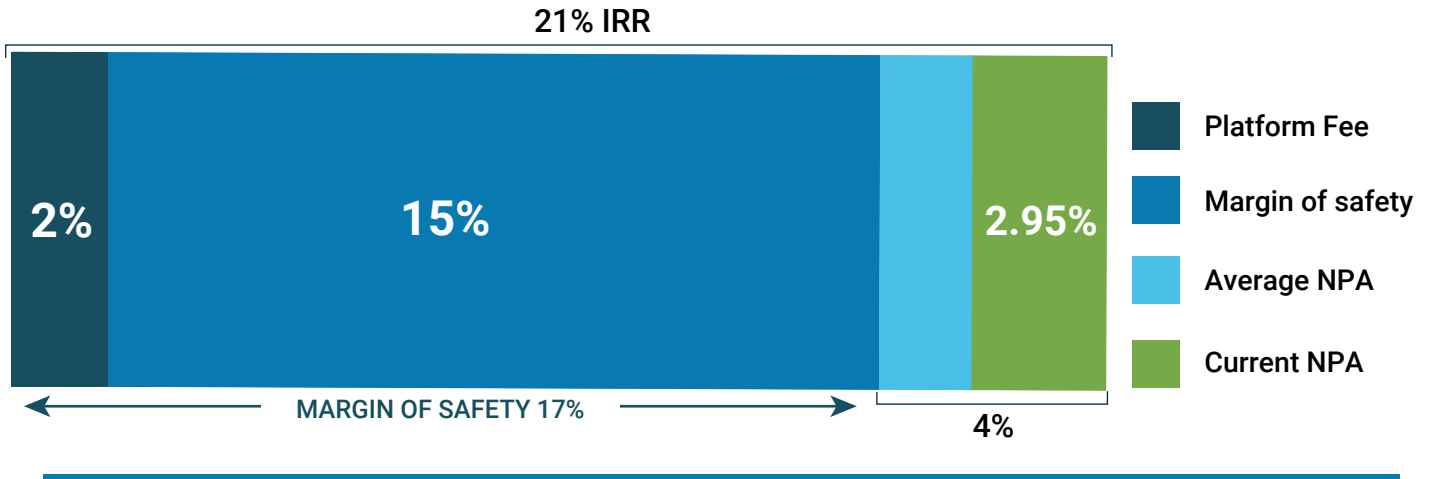
### By gender



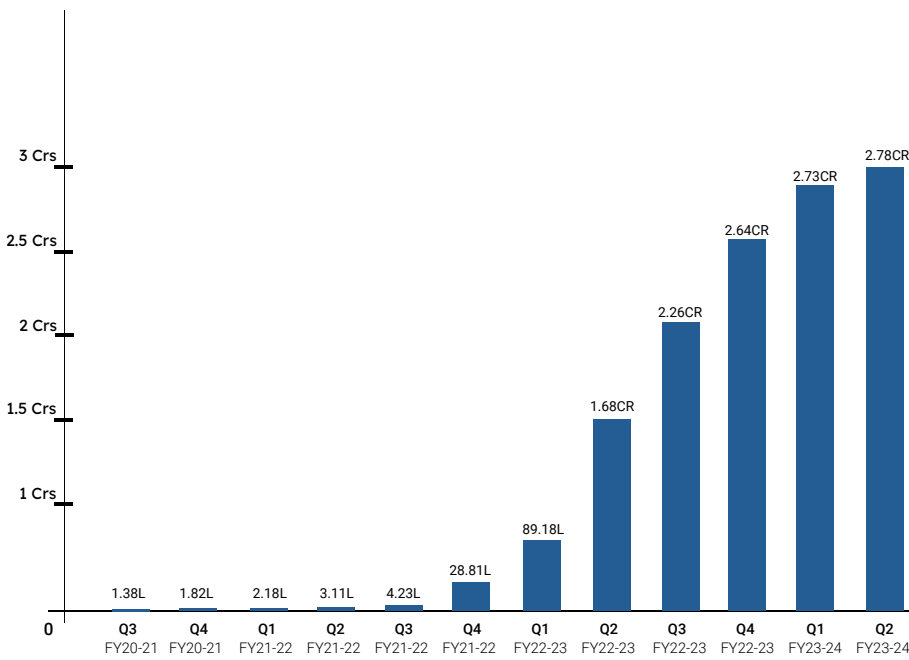
### By region



### MARGIN OF SAFETY

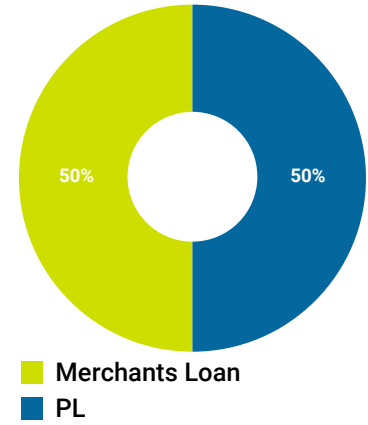


### NUMBER OF LOANS



#### Lending Products

(On disbursement)  
November 2023



#### Borrower Products

AVG. Ticket size in ₹	No. Of Loans %	AVG. Tenure
78,977	12	8.7 Months
11,483	88	3.1 Months

Legend: Merchants Loan (Yellow), PL (Blue)

for the month of November 2023

### KEY LENDING STATS (In the month of November, 2023)

**600+**

Data points analyzed per borrower

**93%**

Borrowers on time payment

**2.95%**

NPA at the platform level

## By loan tenure

Tenure	Count in %
≤6 Months	38%
≥7 Months	62%

≤6

Months

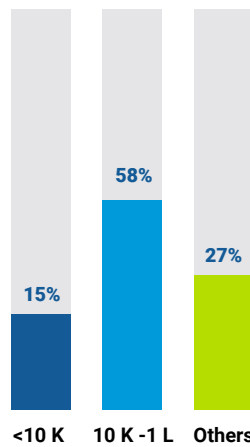
38%

≥7

Months

62%

## By loan value

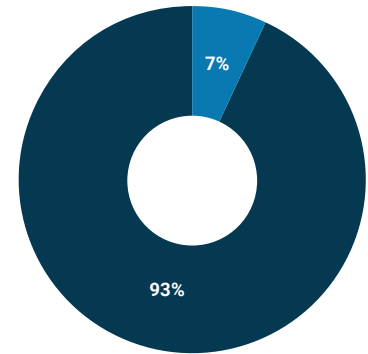


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Others

## Repeat vs new



93%

7%

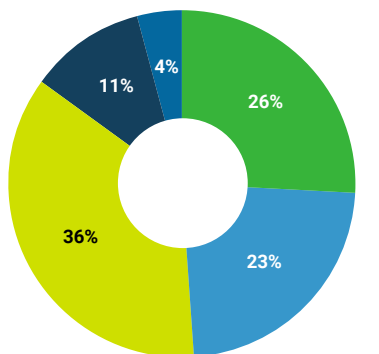
Repeat

New

BORROWER DEMOGRAPHIC SUMMARY (On Platform Level)

Here are some details to understand where your fund is invested

## By age

18-24  
Years25-34  
Years35-44  
Years45+  
Years

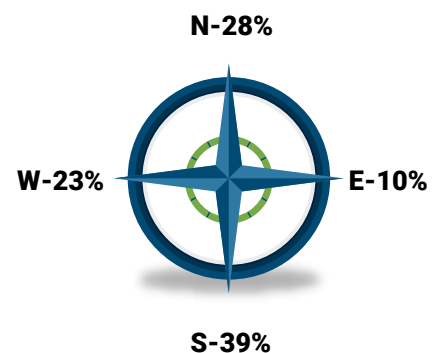
Others

## By gender



Male accounts are  
**41%** of the  
total borrowers

## By region



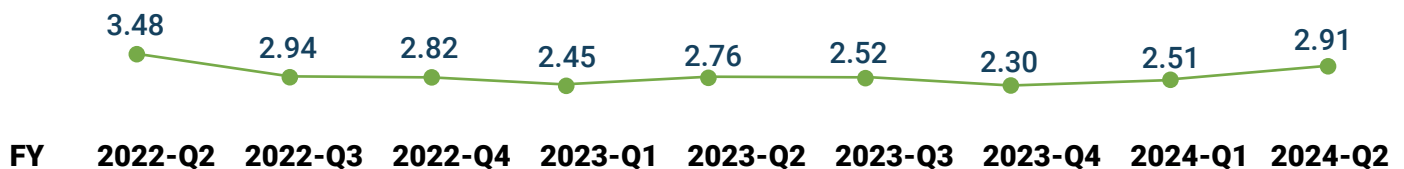
N-28%

W-23%

E-10%

S-39%

## NPA %

(On Portfolio)

FY	2022-Q2	2022-Q3	2022-Q4	2023-Q1	2023-Q2	2023-Q3	2023-Q4	2024-Q1	2024-Q2
NPA %	3.48	2.94	2.82	2.45	2.76	2.52	2.30	2.51	2.91

## 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](mailto:invest@lendenclub.com)

