



India's Largest P2P Lending Platform, LenDenClub

PORTFOLIO FACT SHEET | FEBRUARY 2023





Bhavin Patel, Co-founder & CEO

LenDenClub, owned and operated by Innofin Solutions Pvt. Ltd., is India's largest Peer-to-Peer (P2P) Lending platform. With more than ₹11,000 Crores disbursed since inception and an 85 lac+ registered user base, we have seen exponential growth over the years.

Today LenDenClub enjoys more than 50% market share in the Indian P2P industry with an NPA of 2.42%. We would like to thank all our customers who have trusted and supported our platform. At LenDenClub, we are constantly inventing futuristic products while enhancing the current offerings that empowers investors like you to fulfil their financial goals!

SUMMARY (Till 28th February, 2023)

₹ 11,810 Cr+

Invested till date

85 Lac+

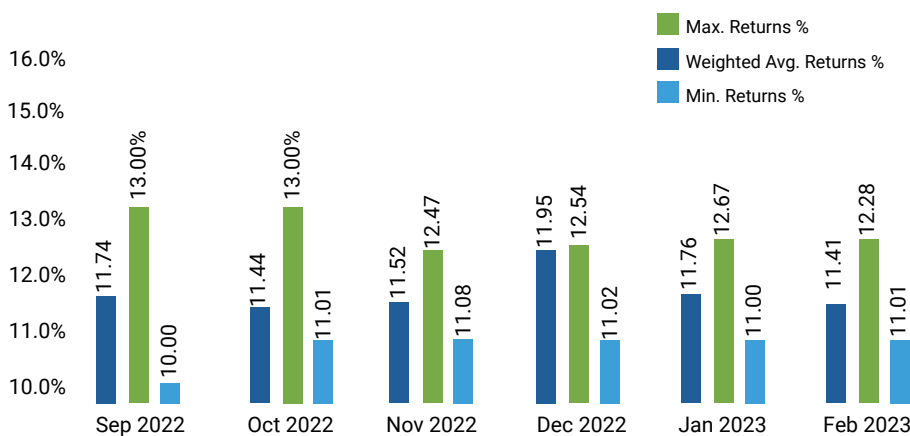
Registered users

400%

Annual growth

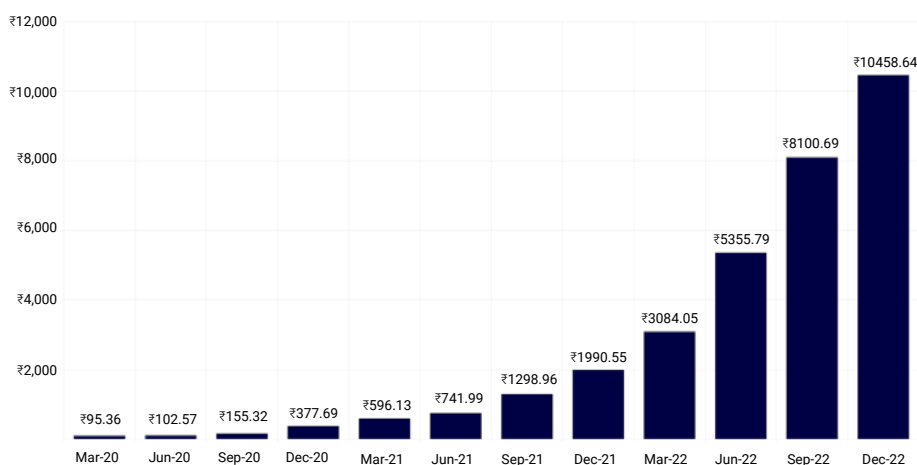
CY 21-22

FMPP PERFORMANCE (Till 28th February, 2023)



This data indicates the return earned by investors from FMPP

DISBURSEMENT GROWTH (Till 31st December, 2022)



(In Crores)

The above value shows the cumulative number of loans disbursed in each quarter

Portfolio summary

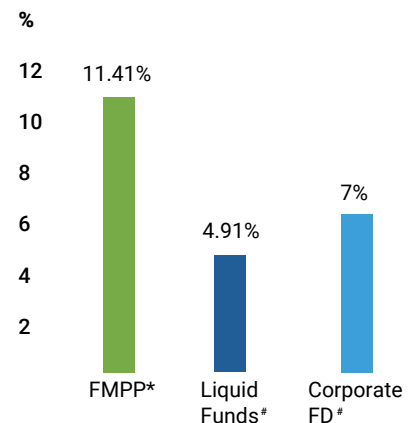
AUM ₹ 1,878 crs

Average return* 11.69%

NPA 2.42%

* Weighted average of the return earned by investors till from FMPP till 28th February 2023.

Product comparison



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



Rated **4.7 Stars** on Google Play Store

FMPP PERFORMANCE (In the month of February, 2023)

93%

Fund diversified up to ₹ 100

(Data till 28th February 2023)

0%

Loss of principal since launch

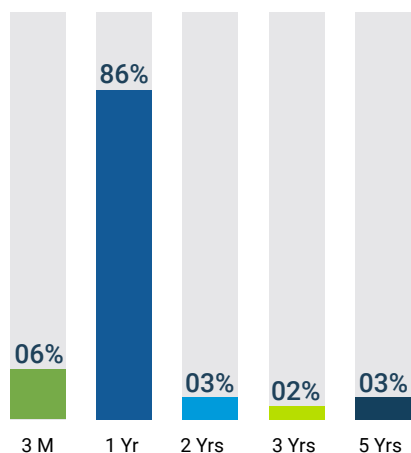
11%

Return* p.a. earned by 100% investors

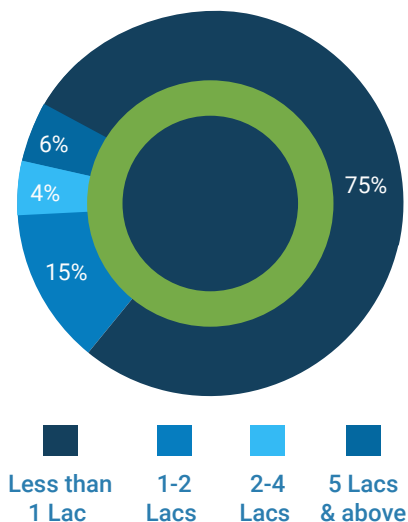
₹ 29 Lacs

Maximum investment value

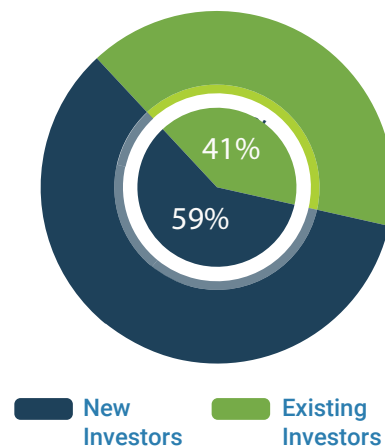
Investment period



Investment amount



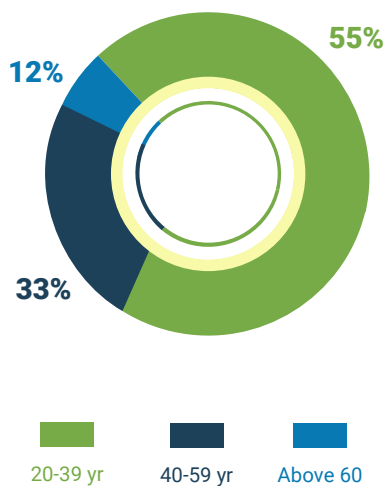
Existing vs new Investor



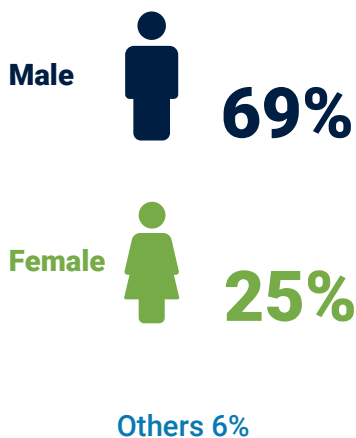
INVESTORS DEMOGRAPHIC SUMMARY

Here are some details to understand who invests in P2P lending

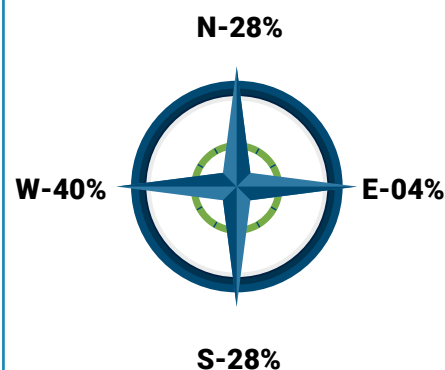
By age



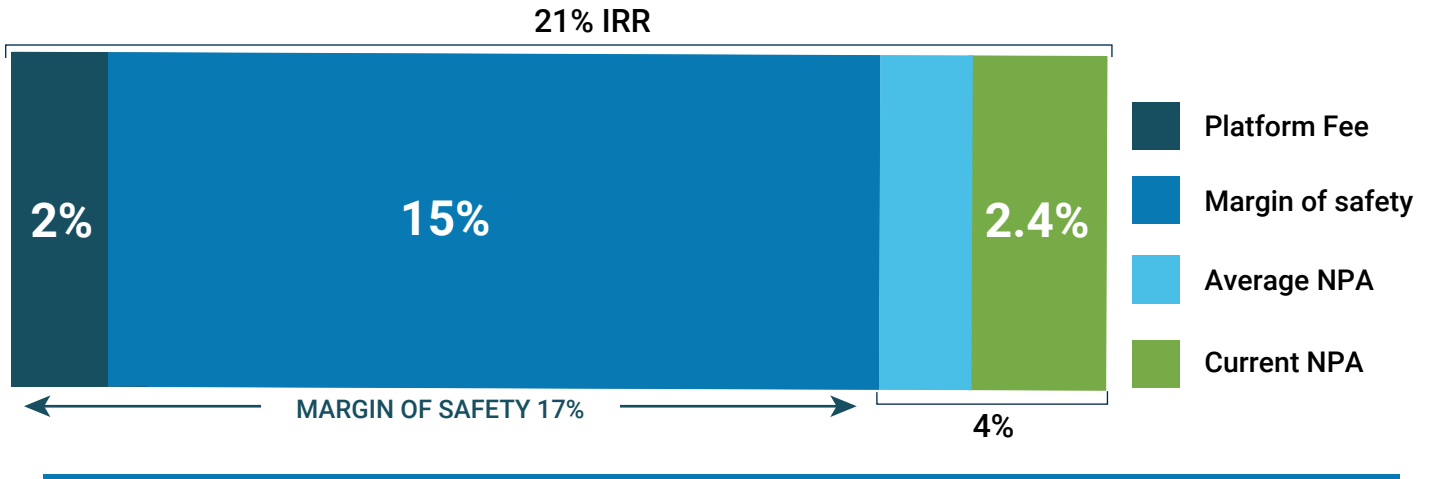
By gender



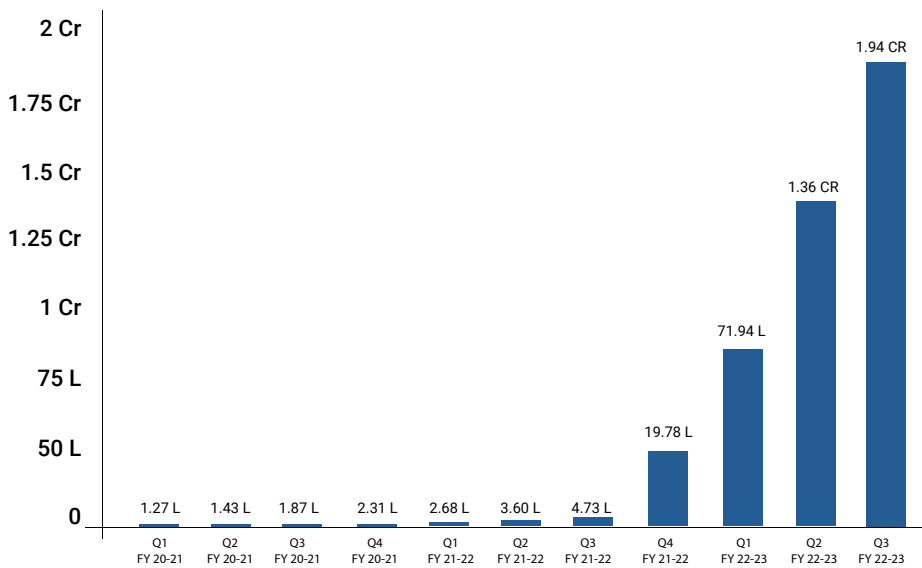
By region



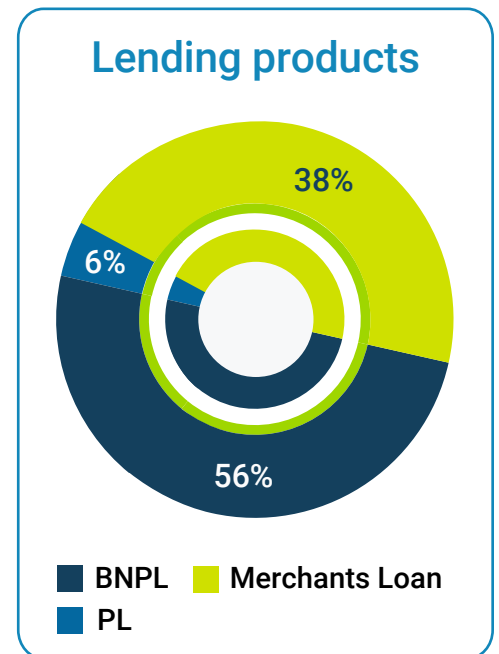
MARGIN OF SAFETY



NUMBER OF LOANS



This data indicates the cumulative number of loans taken by borrowers



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

600+

Data points analyzed per borrower

93%

Borrowers **on time payment**

2.42%

NPA at the platform level

By loan tenure

Tenure	Count in %
≤6 Months	97%
7≤ Months	03%

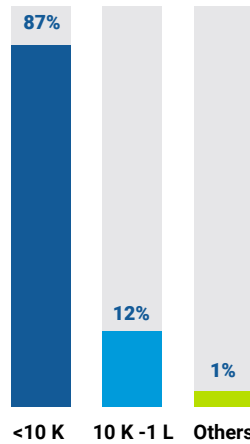
≤6
Months

97%

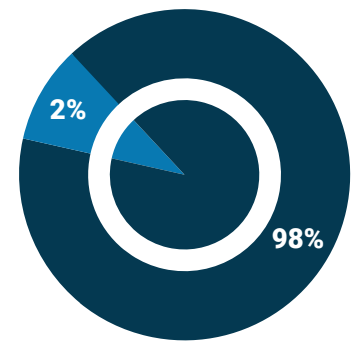
7≤
Months

03%

By loan value



Repeat vs new



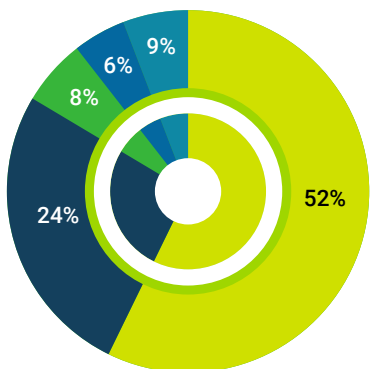
Repeat

New

BORROWER DEMOGRAPHIC SUMMARY

Here are some details to understand where your fund is invested

By age



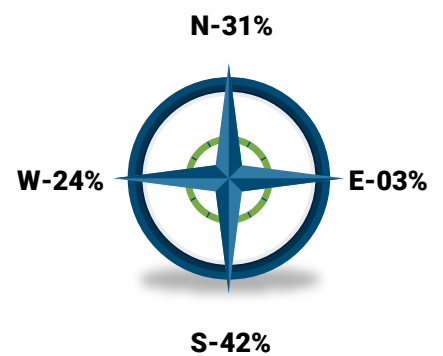
18-24 Years	25-34 Years	35-44 Years	45+ Years	Others
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By gender



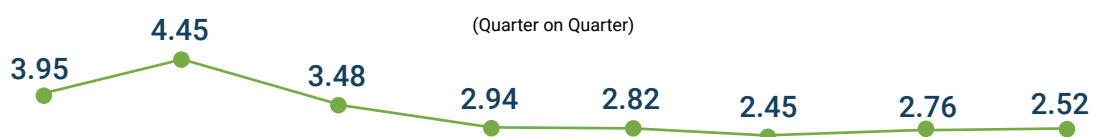
Male accounts are
50% of the
total borrowers

By region



NPA %

(Quarter on Quarter)



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

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

[Learn about FMPP](#)

Invest in Fractional Matchmaking P2P Plan now (FMPP)

Lenden
club
BY INNOFIN SOLUTIONS

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

