



India's Largest P2P Lending Platform, LenDenClub

PORTFOLIO FACTSHEET | MARCH 2024





Dipesh Karki, CTO

Our Data Science and Credit teams have achieved unprecedented automation, marking a significant milestone in our underwriting processes. Leveraging machine learning, our automation of loan underwriting has surged from 35% to an impressive 90%, with Machine learning models contributing to 45% of our success. Furthermore, models-based disbursement has streamlined processes and improved collection efficiencies. Also, users can now conveniently download annual income statements via the Channel Partners and Retail portals, enhancing transparency and customer convenience.

SUMMARY (Till March, 2024)

₹ 13,912 Cr+

Amount Lent till date

1 Cr+

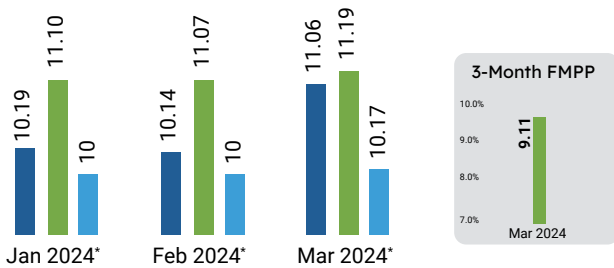
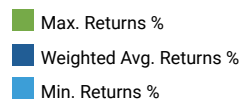
Registered users

400%

Annual growth

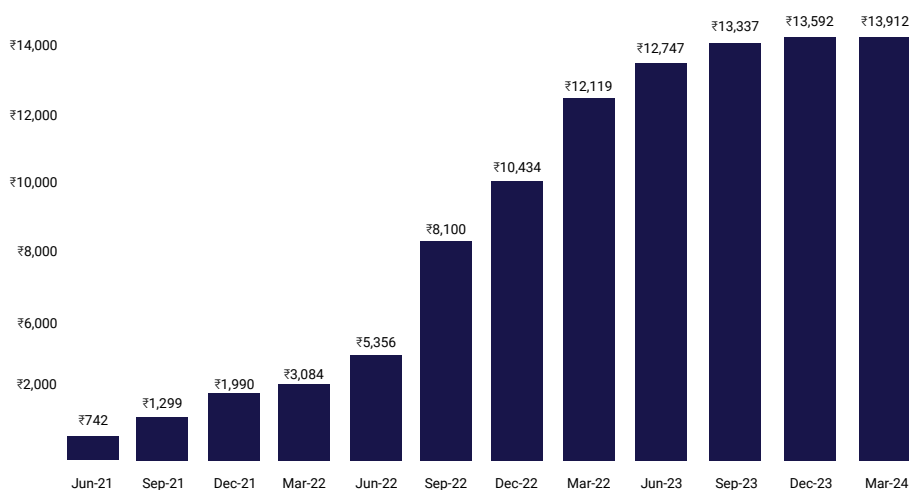
FY 23-24

FMPP PERFORMANCE



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

DISBURSEMENT GROWTH (Till March 2024)



(In Crores)

Portfolio summary

AUM

till March 2024

₹ 875 Crs

Average return*

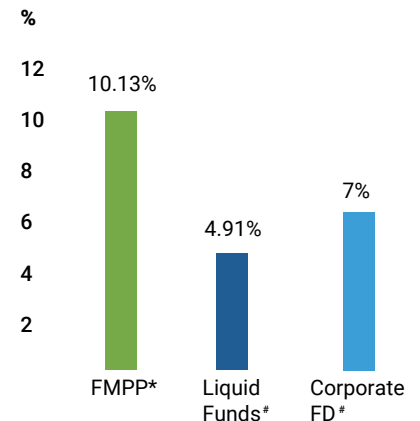
10.23%

NPA

3.10%

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

Product comparison



*This data indicates Avg. returns earned by lenders from FMPP-1 Year product, in the month of February.

#Returns for the period of 01/03/2024 to 31/03/2024.

FMPP PERFORMANCE

95.03%

Fund diversified up
to ₹ 100

(1 Year FMPP Product)

0%

Loss of principal
since launch

ABOVE

10%

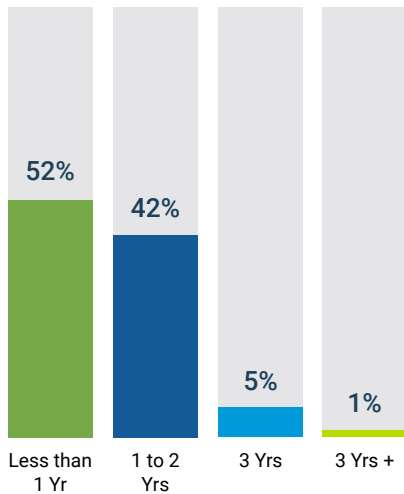
Returns p.a. earned
by 100% lenders

(1 Year FMPP Product)

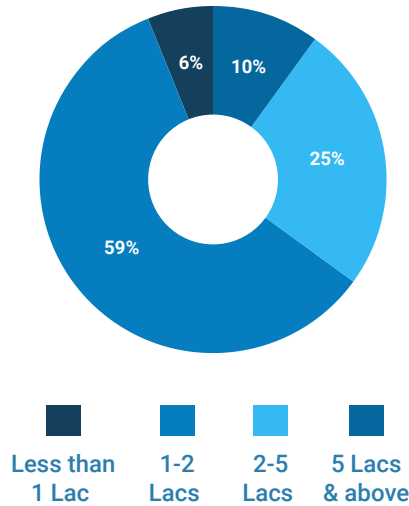
₹ 50 Lakhs

Maximum
Amount Lent

Lending period

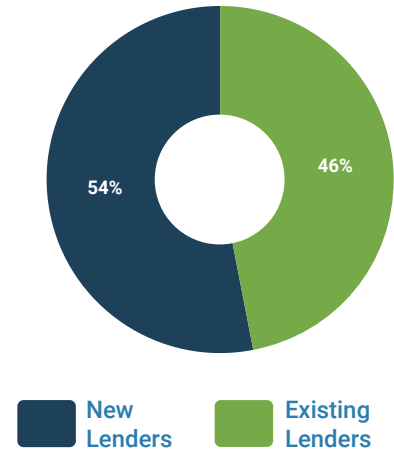


Amount lent



Lending done

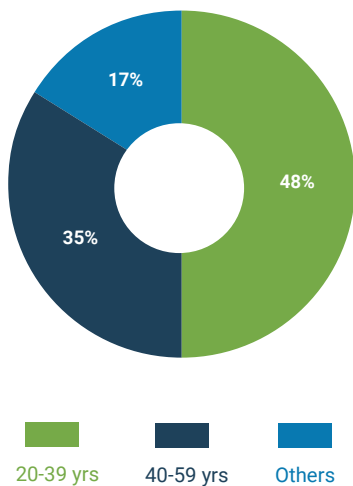
Existing vs New Investor



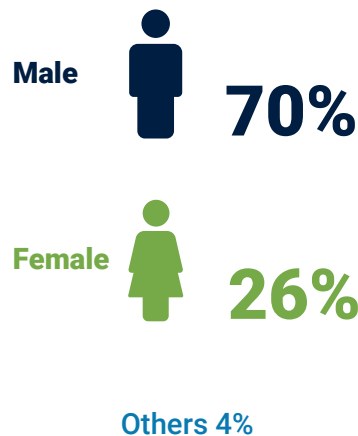
INVESTORS DEMOGRAPHIC SUMMARY (On Platform Level)

Here are some details to understand who Lends in P2P

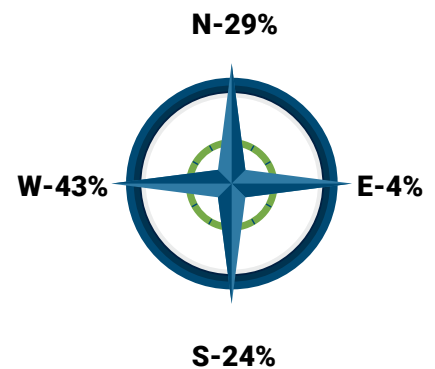
By age



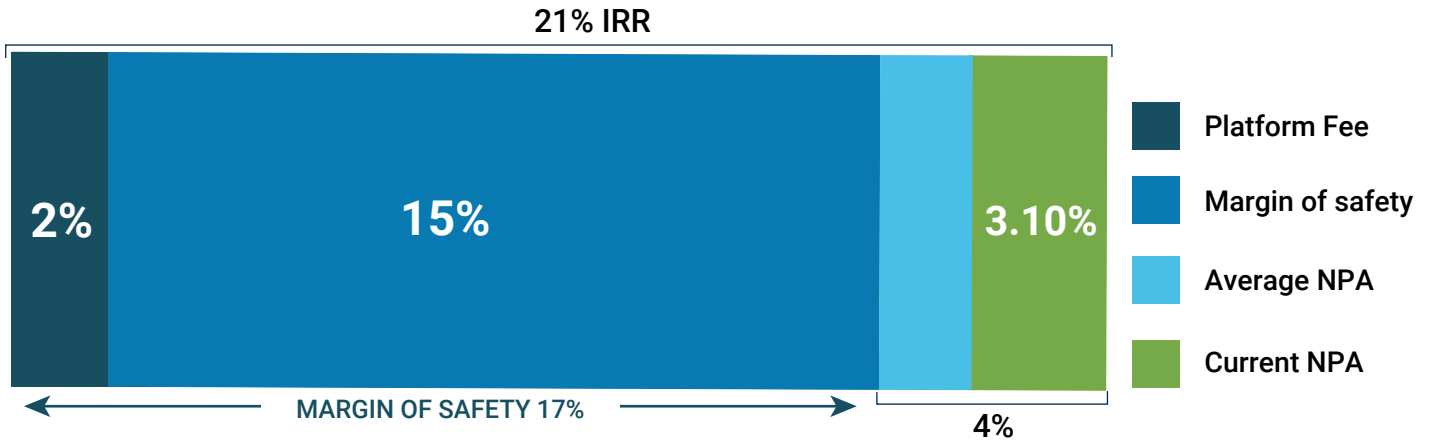
By gender



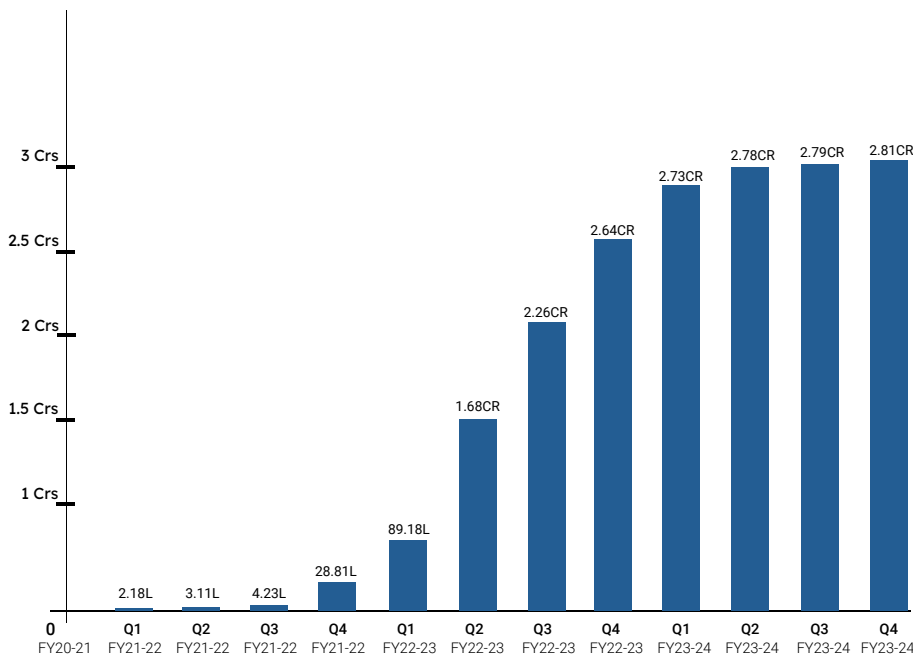
By region



MARGIN OF SAFETY

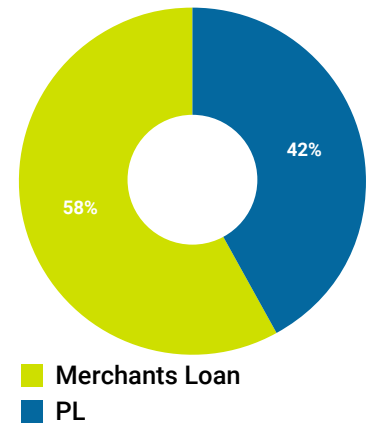


NUMBER OF LOANS



Lending Products

(On disbursement)
March 2024



Borrower Products

AVG. Ticket size in ₹	No. Of Loans %	AVG. Tenure
91,549	8	10 Months
12,013	92	4 Months

■ Merchants Loan ■ PL

For the month of March 2024

KEY LENDING STATS (In the month of March 2024)

600+

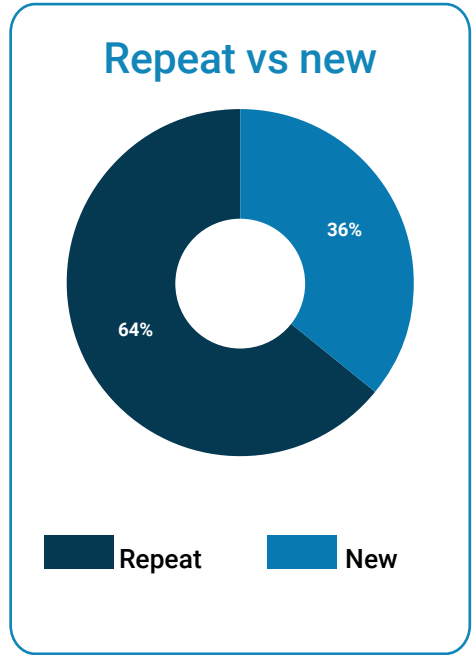
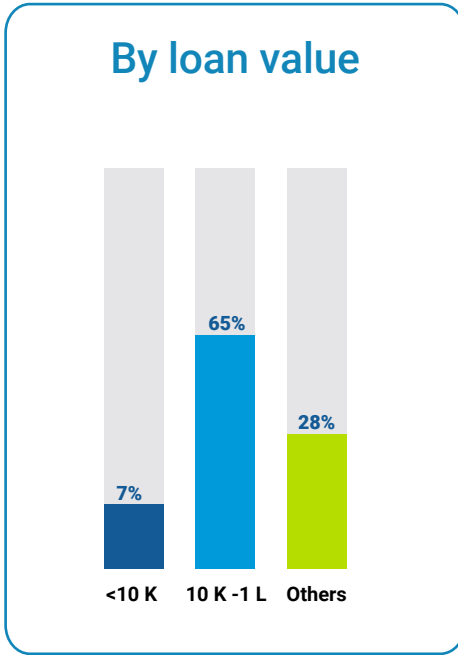
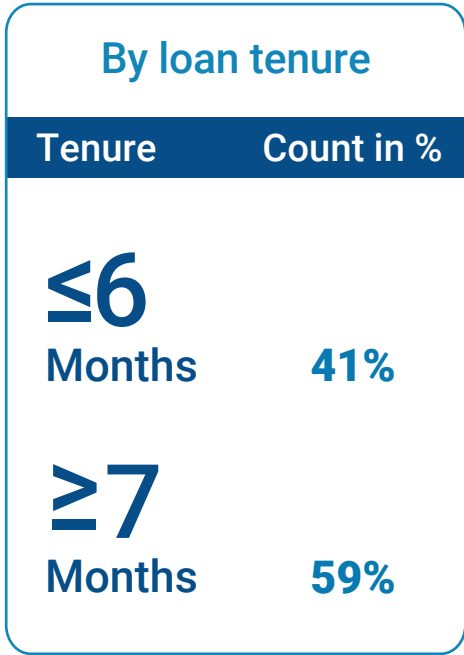
Data points analyzed per borrower

93.69%

Borrowers **on time payment**

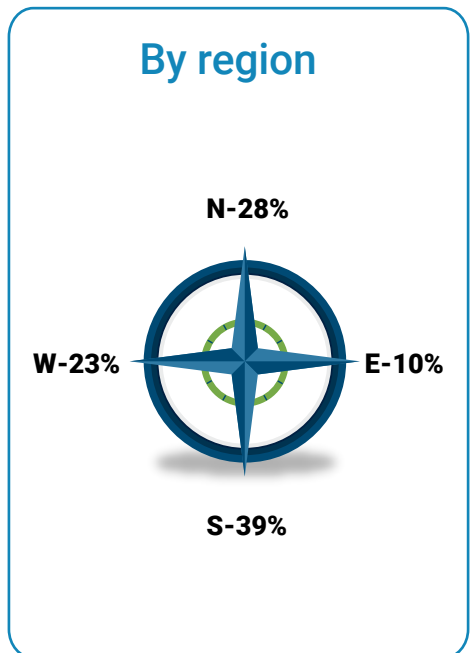
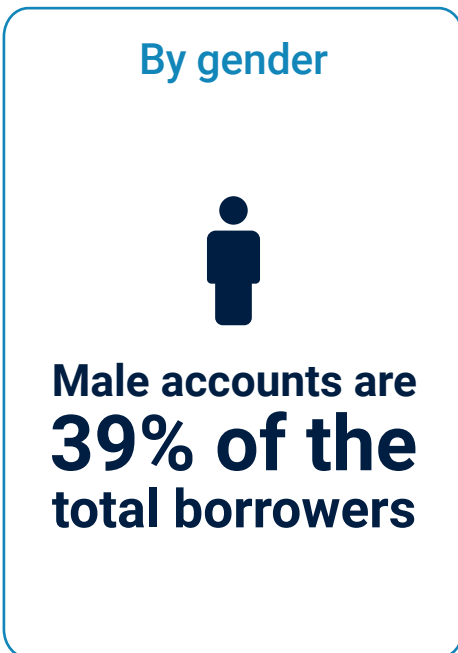
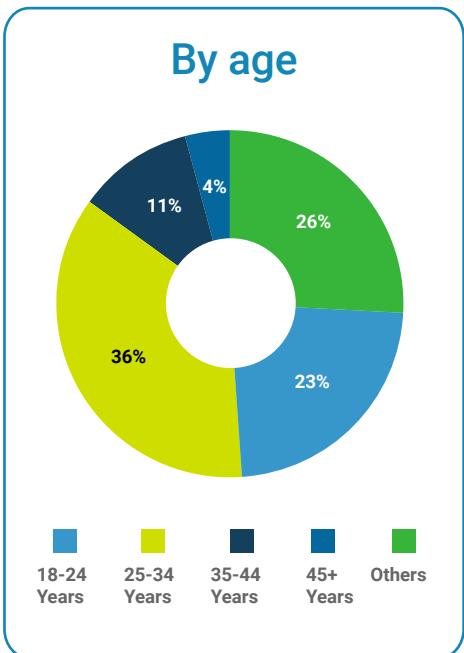
3.10%

NPA at the platform level



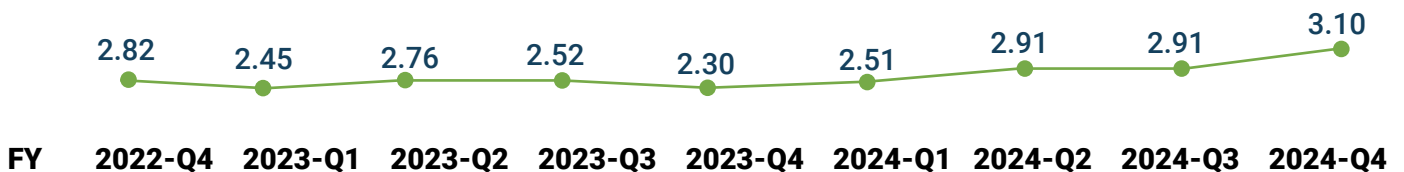
BORROWER DEMOGRAPHIC SUMMARY (On Platform Level)

Here are some details to understand where your fund is lent



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 acts as an intermediary between our platform and the escrow bank. Upon receiving the transaction instruction, the Trustee executes the transaction after necessary checks, and the funds are debited from an escrow bank account. LenDenClub has no access to these funds. The escrow account operates independently from the platform to ensure the complete security of lenders' and borrowers' money. The entire end-to-end technology process is managed by the platform without human intervention. In adherence to RBI guidelines, the escrow bank and the trustee conduct monthly, quarterly, and annual audits of the account.



WE ARE COMPLIANT



ROC compliant
Registrar of Companies



RBI compliant
Reserve Bank of India



DLG compliant
Digital Lending Guidelines

Up to date

Diversify your lending with confidence

Lend 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 lender 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.

Lending 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' amount lent.

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

