



# India's Largest P2P Lending Platform, LenDenClub

PORTFOLIO FACTSHEET | APRIL 2024





## Bhavin Patel, CEO

To celebrate our position as pioneers in the P2P space and our commitment to staying ahead of the curve, we recently launched the "10 Kadam Aagey" campaign.

Our campaign highlighted that we were the first P2P lending platform to implement Escrow accounts, long before it became an RBI requirement. Additionally, unlike other platforms, we have never offered liquidity, even before the RBI advised platforms not to offer liquidity on p2p platforms. By leveraging AI and data science, we have revolutionized the lending experience, ensuring our users have a seamless and secure journey. Also, our partnership with Brand Ambassador, Hardik Pandya brought nationwide recognition, accelerating our platform's growth and solidifying our position as a leader in P2P lending

This campaign symbolizes our continuous strive to be ten steps ahead of other P2P lending platforms, reinforcing our status as leaders in the industry.

## SUMMARY (Till April, 2024)

**₹ 14,034 Cr+**

Amount Lent till date

**1 Cr+**

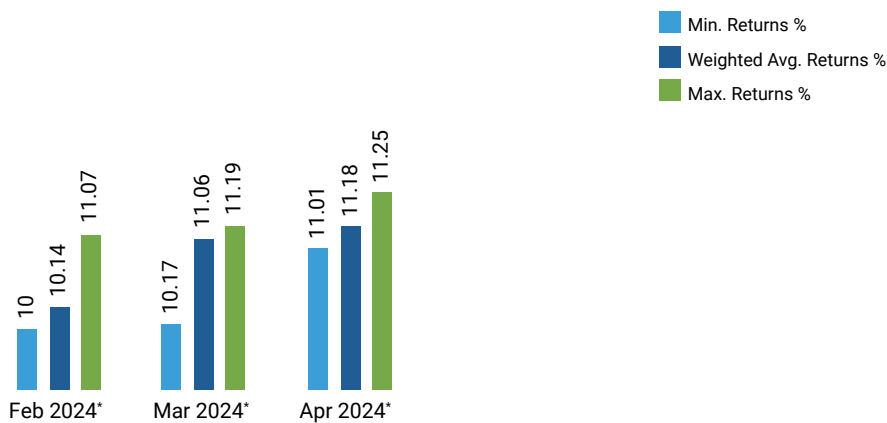
Registered users

**400%**

Annual growth

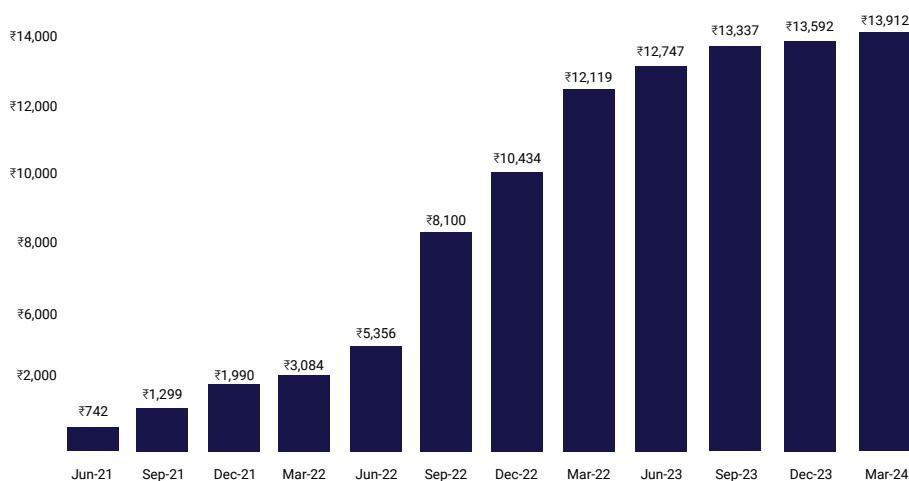
FY 23-24

## FMPP PERFORMANCE



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

## DISBURSEMENT GROWTH (Till April 2024)



(In Crores)

## Portfolio summary

**AUM**

till April 2024

**₹ 885 Crs**

**Average return\***

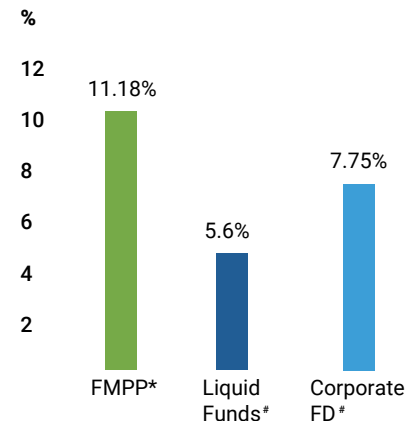
**10.34%**

**NPA**

**3.08%**

\*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 April.  
#Returns for the period of 01/04/2024 to 30/04/2024.

## FMPP PERFORMANCE

**95.03%**

Fund diversified up to ₹ 100  
(1 Year FMPP Product)

**0%**

Loss of principal since launch

ABOVE

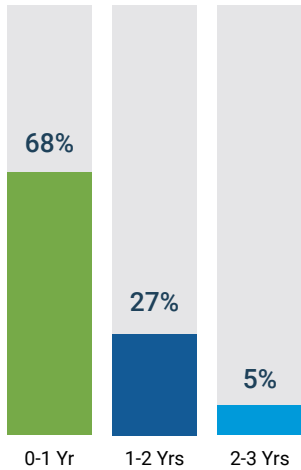
**10%**

Returns p.a. earned by 100% lenders  
(1 Year FMPP Product)

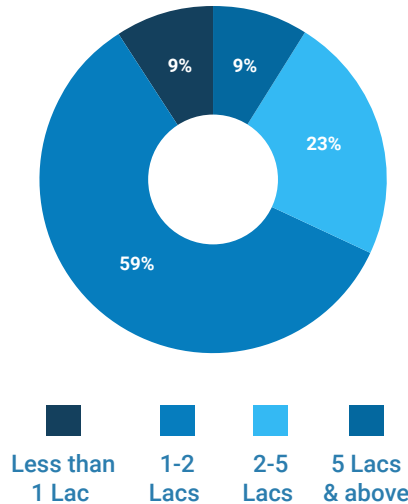
**₹ 50 Lakhs**

Maximum Amount Lent

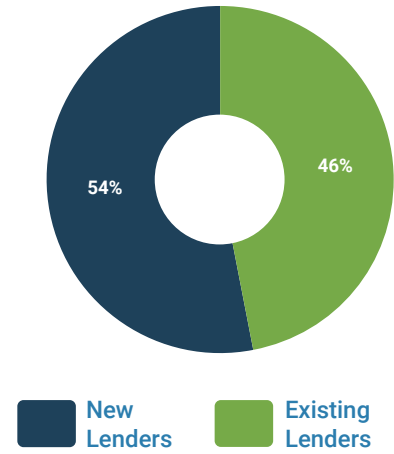
### Lending period



### Amount lent



### Lending done Existing vs New Investor

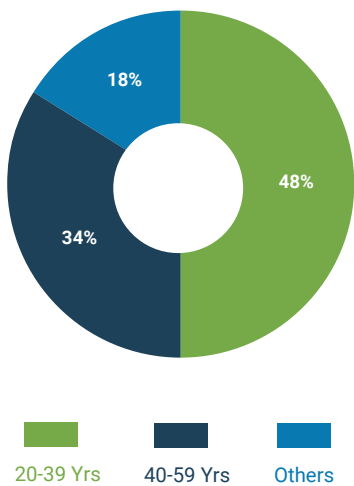


## LENDERS DEMOGRAPHIC SUMMARY

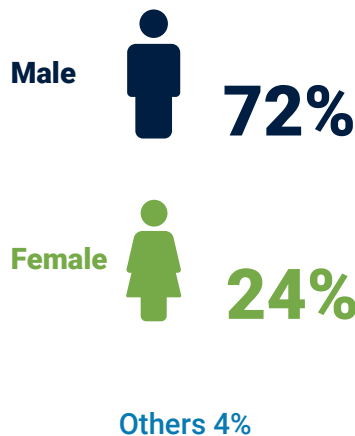
(On Platform Level)

Here are some details to understand who Lends in P2P

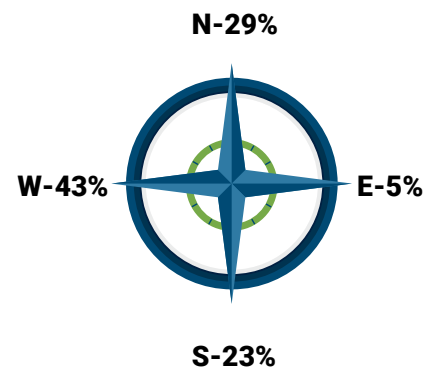
### By age



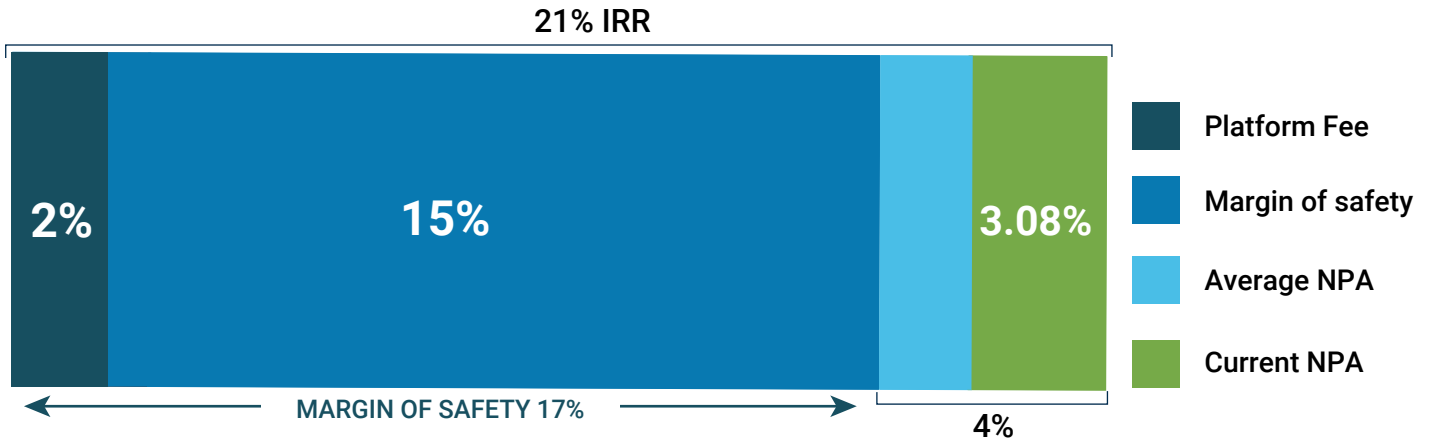
### By gender



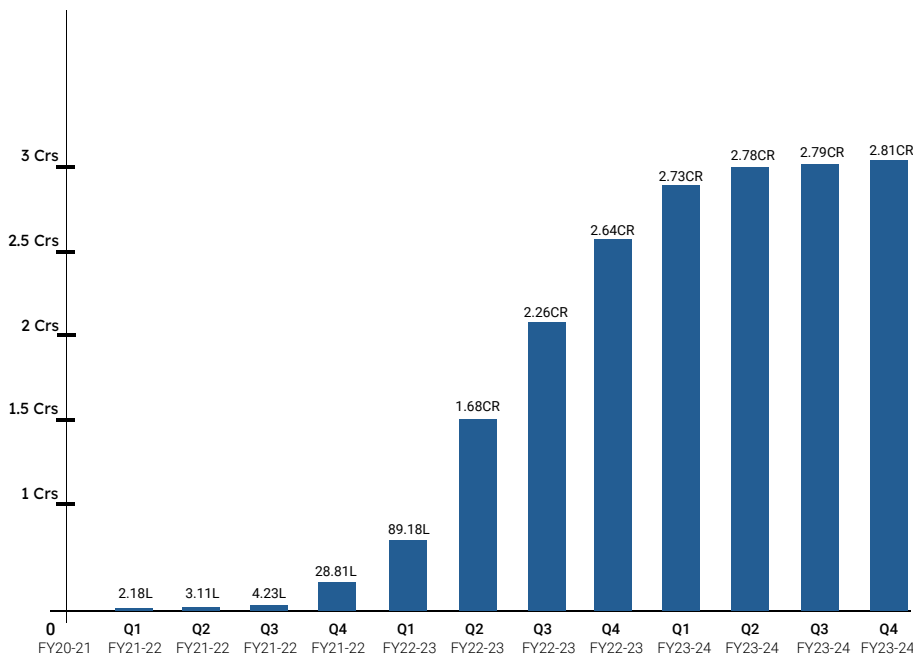
### By region



## MARGIN OF SAFETY

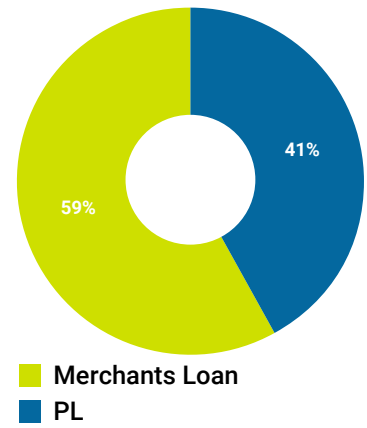


## NUMBER OF LOANS



### Lending Products

(On disbursement)  
April 2024



### Borrower Products

AVG. Ticket size in ₹	No. Of Loans %	AVG. Tenure
96,457	11	9 Months
11,928	89	2 Months

■ Merchants Loan 
 ■ PL

For the month of April 2024

## KEY LENDING STATS (In the month of April 2024)

**600+**

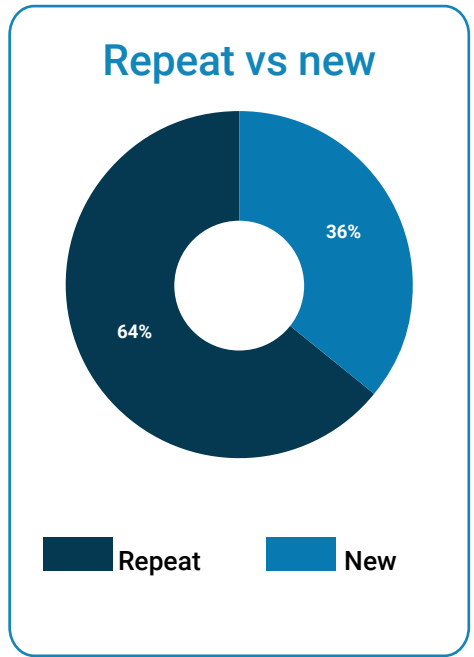
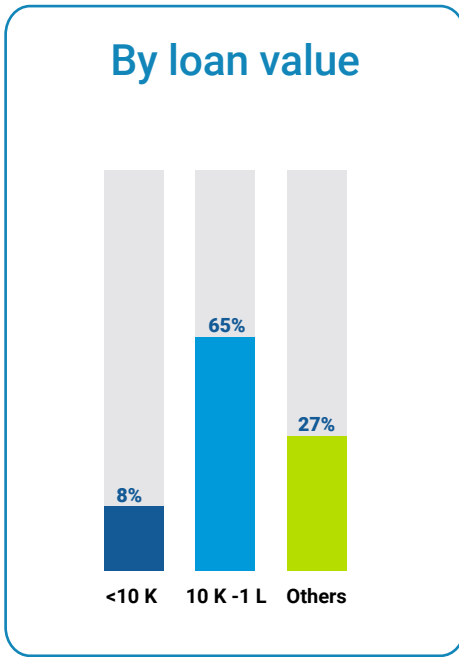
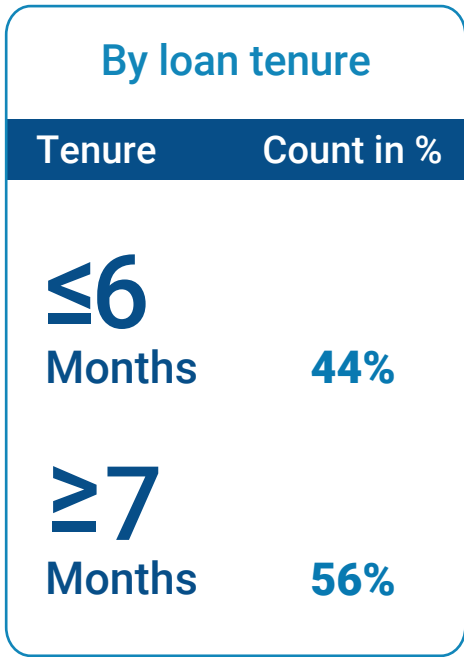
Data points analyzed per borrower

**93.69%**

Borrowers on time payment

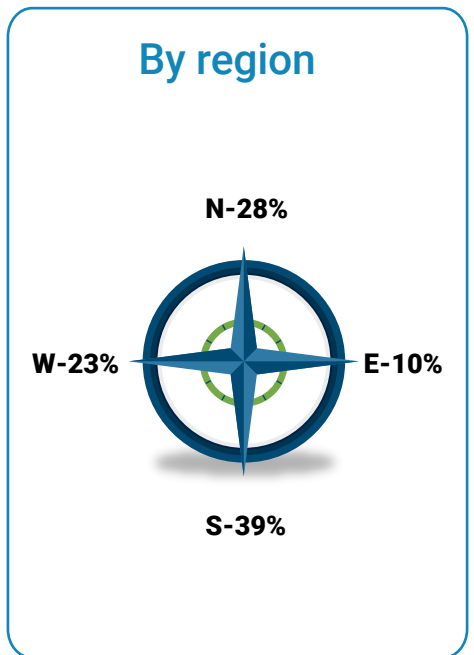
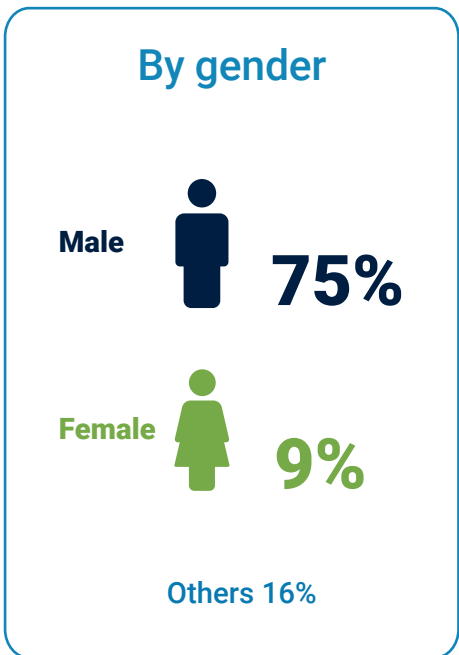
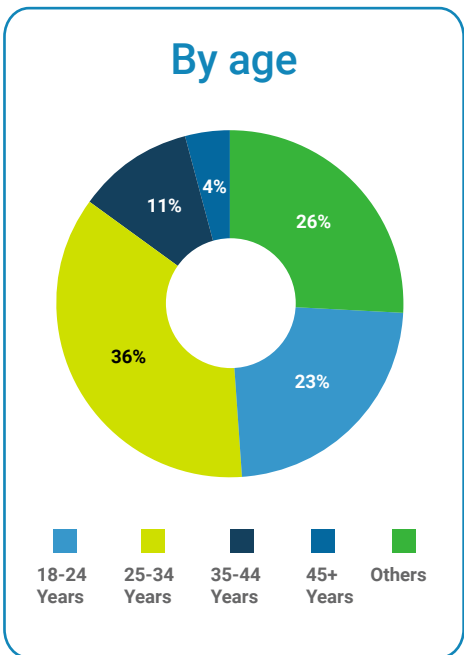
**3.08%**

NPA at the platform level



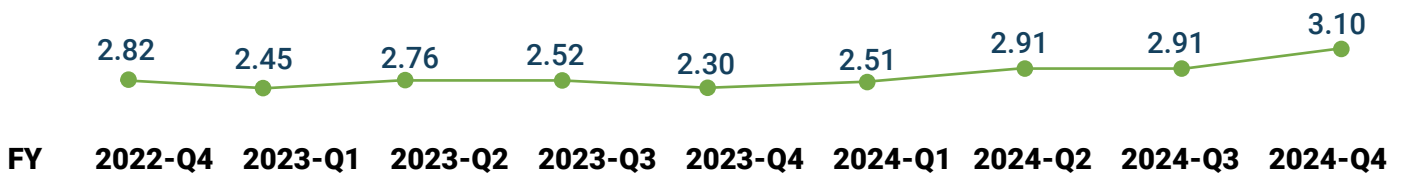
## BORROWER DEMOGRAPHIC SUMMARY (On Platform Level)

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

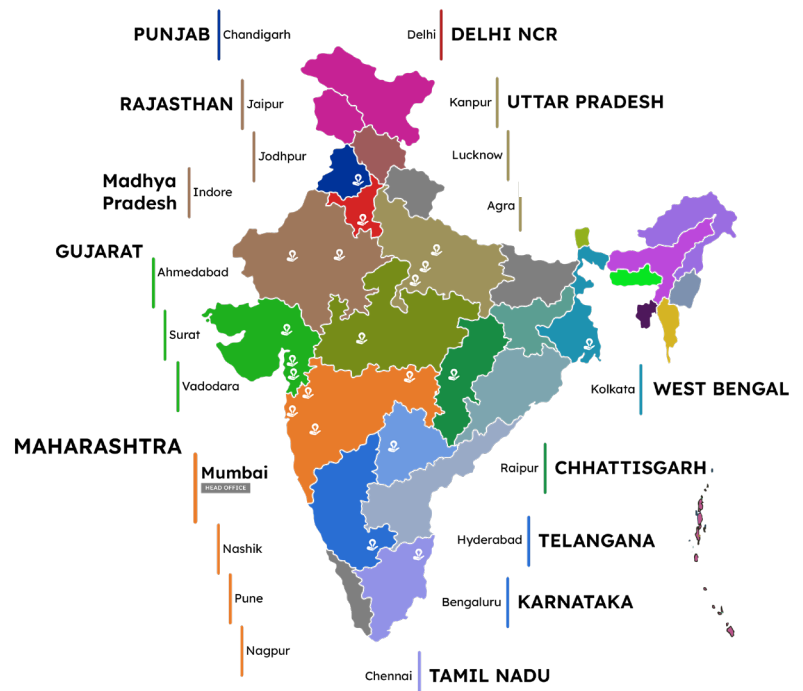
 **DLG compliant**  
Digital Lending Guidelines  
Up to date

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

