



INDIA'S LARGEST P2P LENDING PLATFORM, LenDenClub

Platform Performance Factsheet
SEPTEMBER 2024



Bhavin Patel, CEO

We are proud to be the only platform that remained active after the regulator announced new regulations. The LenDenClub team is now working on a plan to bring more compliant products for lenders.

In September, we achieved a significant milestone for our InstaMoney product, disbursing over ₹100 Cr in loans for the first time. As FY25's first half ends, we've improved collection rates across various buckets, leading to better interest income for our lenders, illustrated in this factsheet.

Since the new regulations became effective on August 16, 2024, our Manual Lending option has grown by 42% within a month.

These accomplishments highlight our commitment to delivering value to our lenders while driving sustainable growth and innovation.

SUMMARY

₹ 15,000 Cr

Amount Lent till date

2 Cr+

Registered Users

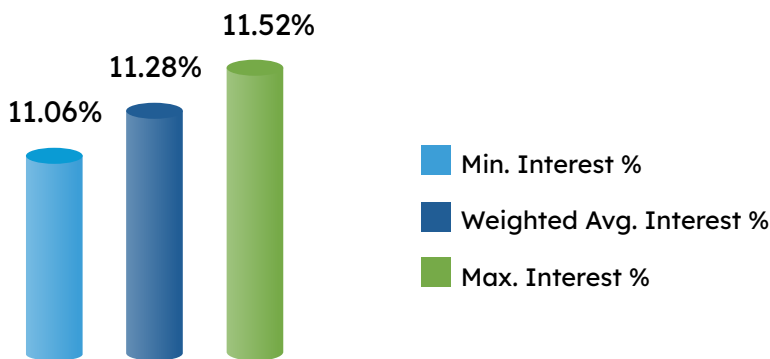
4.3 Rating

★★★★★ (LenDenClub)

4.5 Rating

★★★★★ (InstaMoney)

HISTORICAL PERFORMANCE



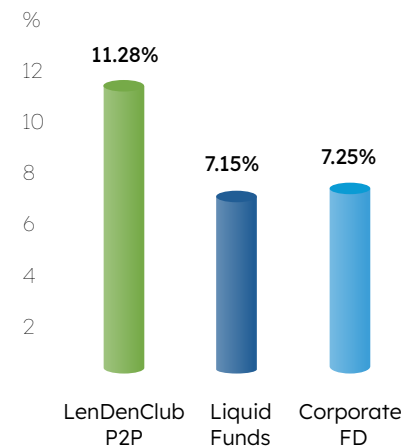
*This data indicates the interest earned by lenders
Exceptions have been excluded.

PORTFOLIO SUMMARY

AUM ₹981.15 Cr

NPA 3.31%

PRODUCT COMPARISON



*This data indicates the interest earned by lenders till 30th September, 2024.

DISBURSEMENT GROWTH



AUTO-LENDING PERFORMANCE

95.22%

Fund diversified up to ₹100

0%

Loss of principal since launch

11.28%

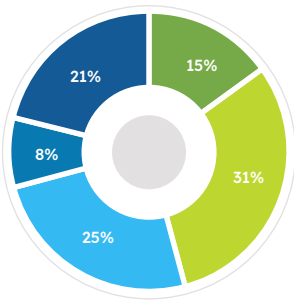
Interest p.a. earned by lenders

₹40 Lakhs

Maximum amount lent

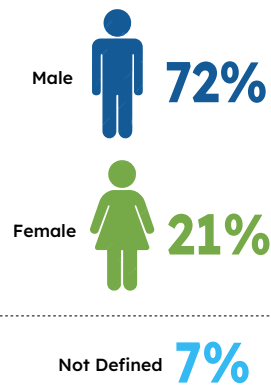
LENDER PROFILE SUMMARY

AGE



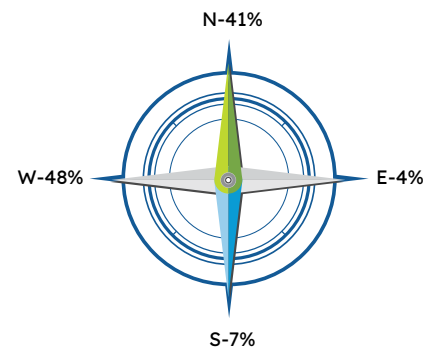
<25 26-35 36-45 46-55 56+

GENDER

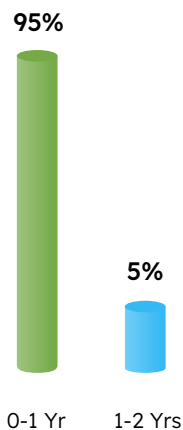


Not Defined 7%

REGION

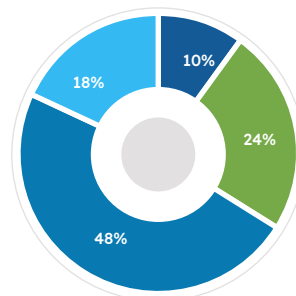


LENDING DURATION



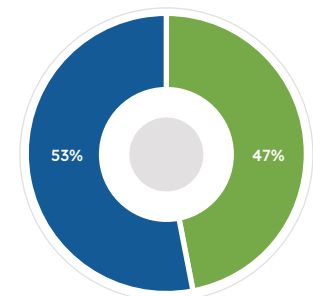
0-1 Yr 1-2 Yrs

AMOUNT LENT



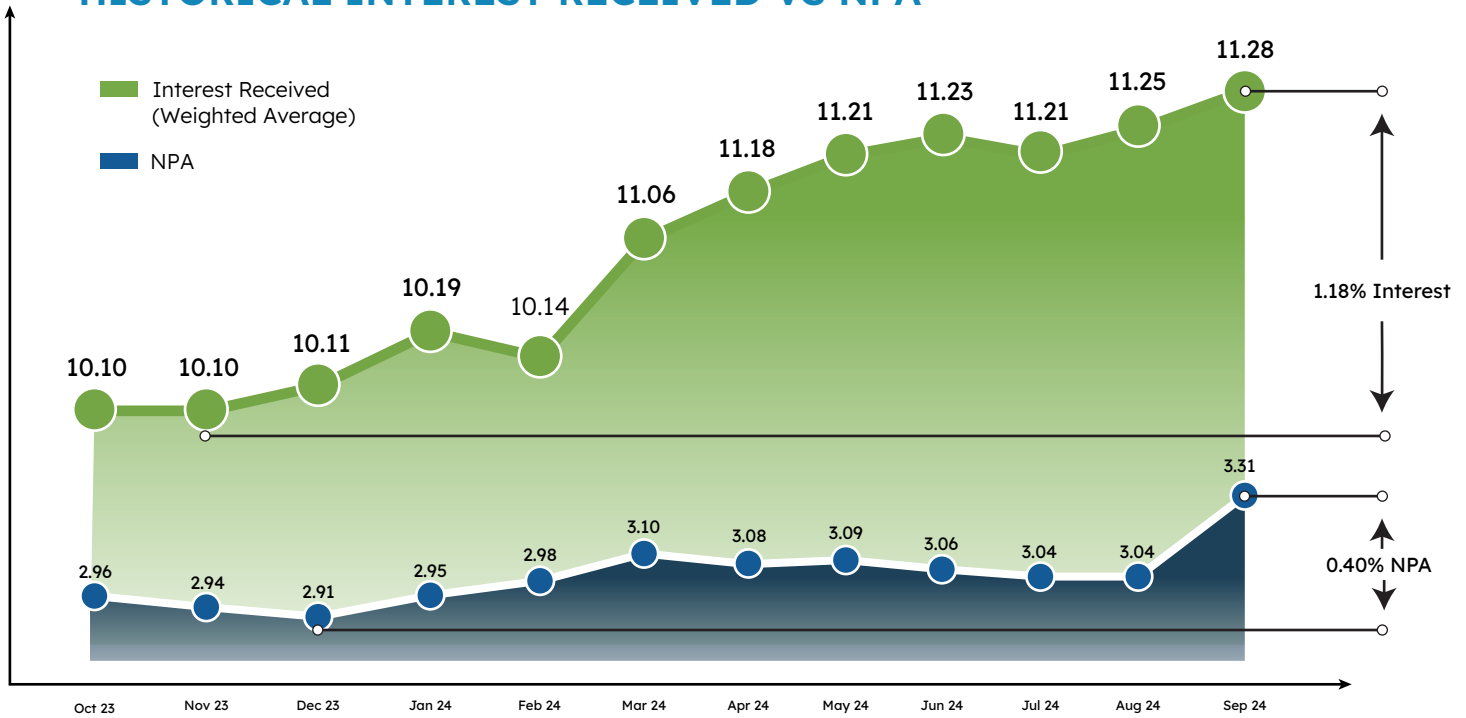
Less than 1 Lac 1-2 Lacs 2-5 Lacs 5 Lacs & above

TYPE OF LENDER



New Lenders Existing Lenders

HISTORICAL INTEREST RECEIVED VS NPA



There was a plan to increase lender’s returns from 11% to 12% and beyond from start of this year. For the same, an increase in borrower’s interest rate and a change in product mix were done, as a result there is an increase expected in NPA for a few months as that portfolio is now maturing. Last time we did similar change almost a year ago to take lender’s return to 11% from 10% with little increase in NPA and change in product mix which was successfully achieved.

The team can take a reference of NPA vs. return graph in factsheet.

KEY LENDING STATS

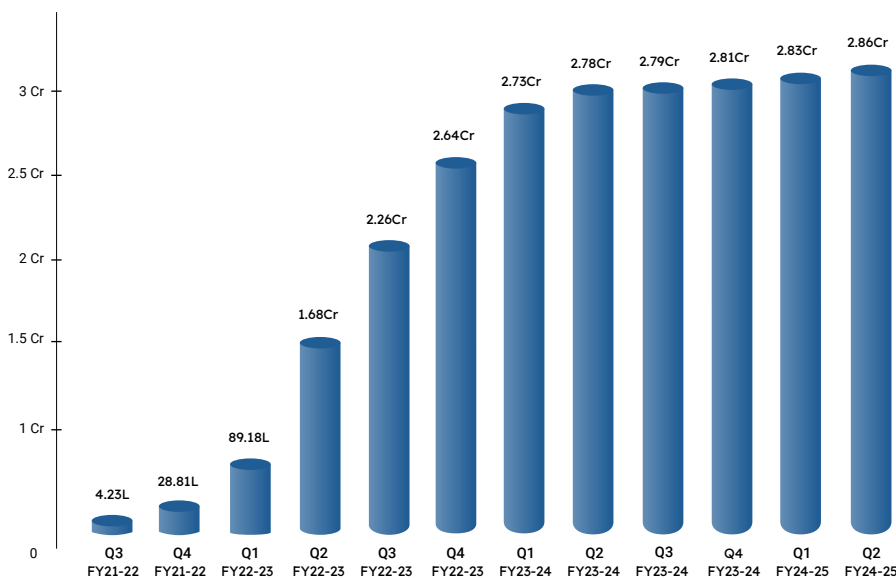
600+

Data points analyzed per borrower

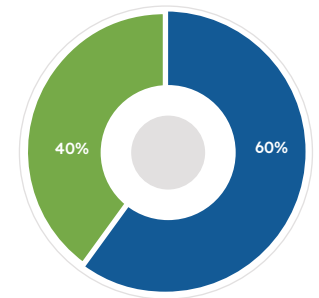
94.90%

Borrowers on time payment

NUMBER OF LOANS



TYPES OF LOANS DISBURSED



Merchant Loans (40%)
Personal Loans (60%)

LOAN PRODUCT DETAILS

ATS in ₹

AVG. Tenure

11,590

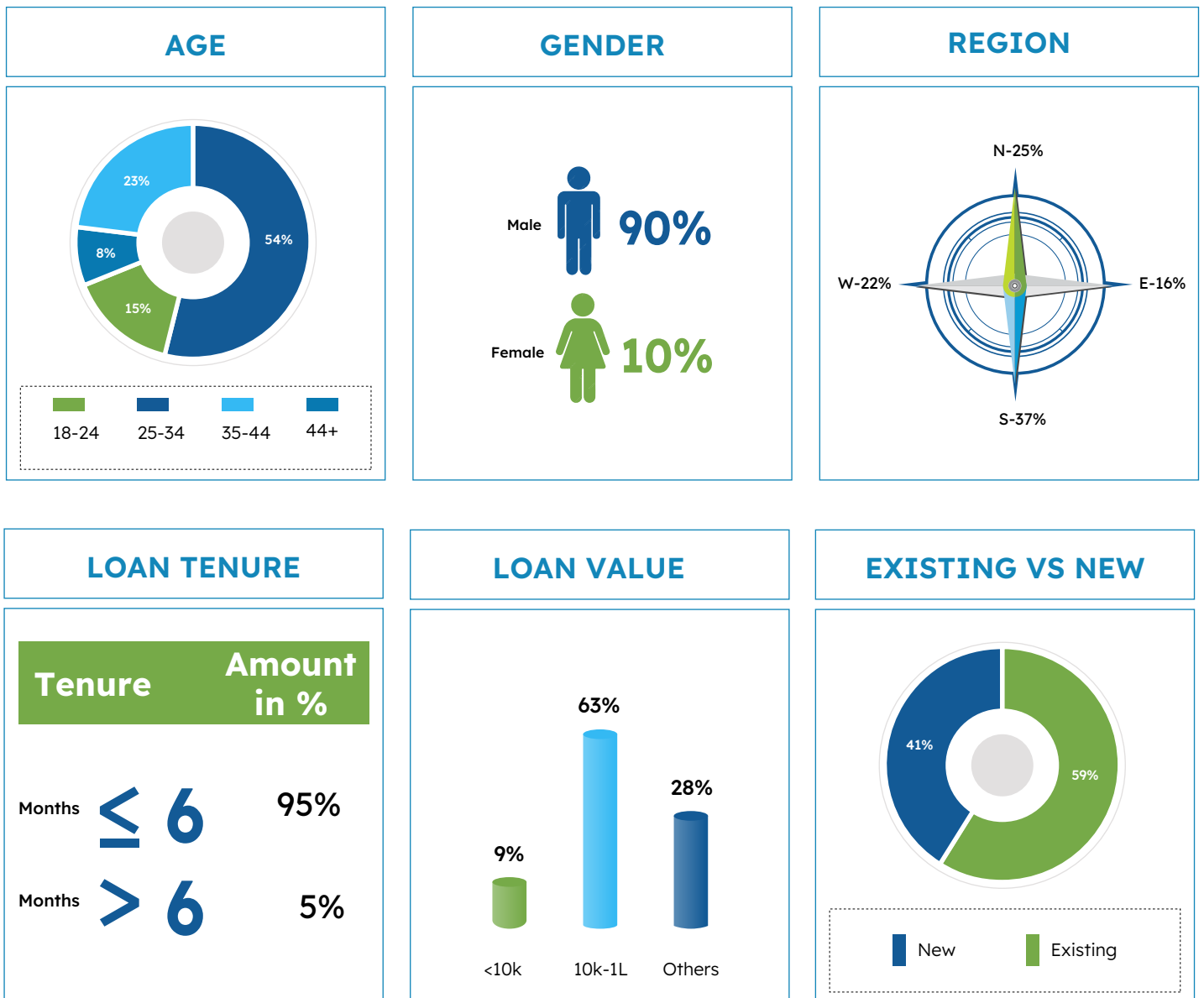
3 Months

113,448

10 Months

Merchant Loans (113,448)
Personal Loans (11,590)

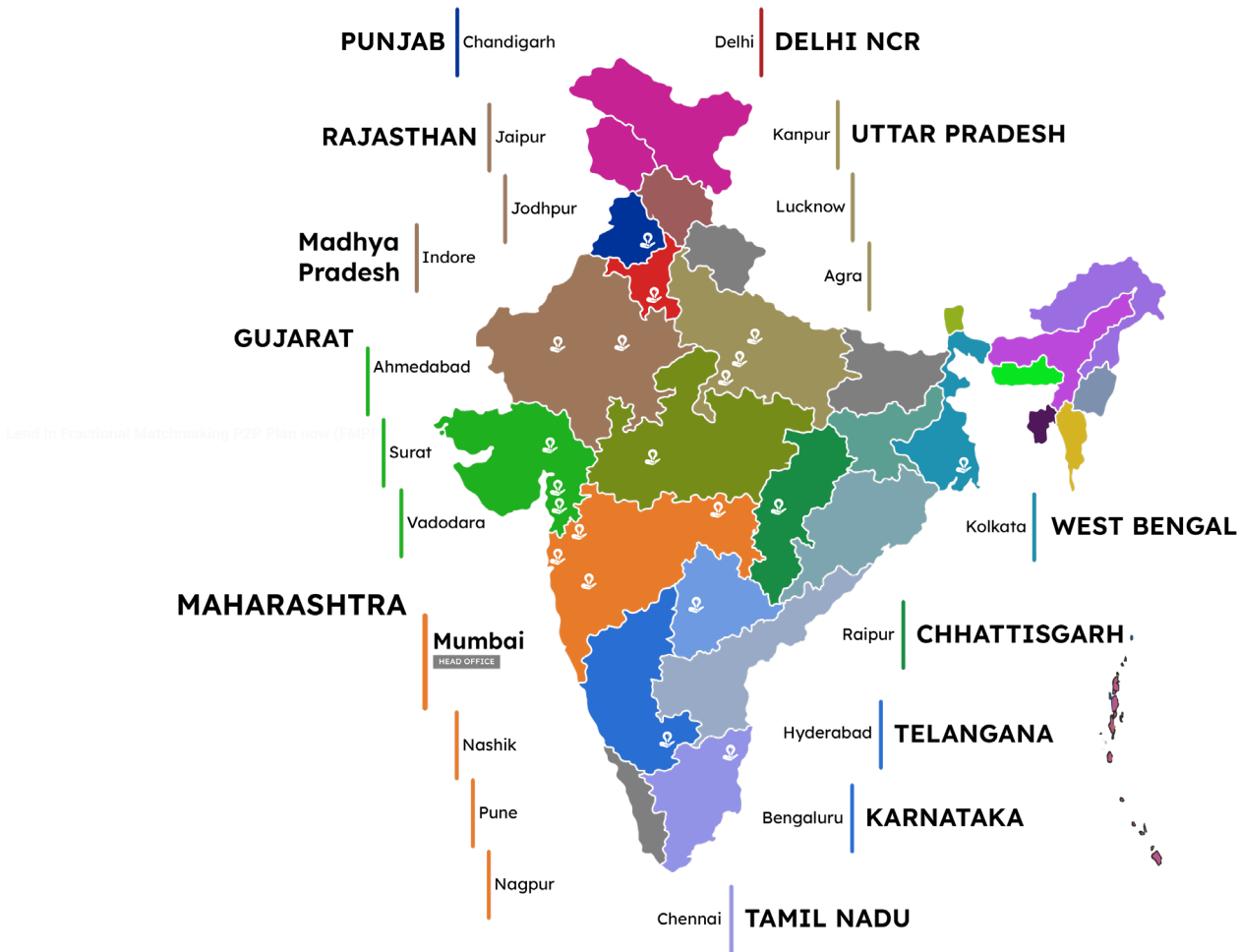
BORROWER PROFILE SUMMARY



TRANSPARENT ESCROW BANK ACCOUNT MECHANISM

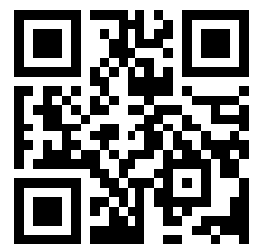


LenDenClub platform operates using an Escrow Mechanism that ensures the security of funds for both lenders and borrowers. ICICI Trusteeship Services Ltd is owner of these accounts. There are two separate bank accounts for lender and borrower funds. All funds go back to respective lender and borrower in T+1 days providing highest level of transparency and zero control of money to P2P platform.



DIVERSIFY YOUR LENDING WITH CONFIDENCE

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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 support@lendenclub.com