



INDIA'S LARGEST P2P LENDING PLATFORM

PLATFORM PERFORMANCE FACTSHEET

• DECEMBER 2025 •



Bhavin Patel

CO-FOUNDER & CEO

This quarter's performance reflects the strength of our execution and the trust of our users. Achieving a 24% quarter-on-quarter growth while consistently maintaining high collection efficiency above in Q3 highlights the resilience of our strong operations.

We have proactively implemented the latest RBI guidelines on TPV. Recently LenDenClub has also been recognised with our inclusion in the Forbes DGEMS Select 200 cohort of 2025.

Company Level Information



OPERATING SINCE
2015



REGULATOR
RBI



SETTLEMENT TIME
T+1



OPERATIONAL IN
29 States 5 UTs



FY 25 GROUP REVENUE
₹ 236 Crore



FY 25 GROUP PROFIT
₹ 34 Crore

Platform Stats till Date

AUM

₹ 1,260 Cr

NO. OF LOANS DISBURSED

3.09 Cr

AMOUNT DISBURSED

₹ 17,818 Cr

REGISTERED LENDERS

38.92 L

REGISTERED BORROWERS

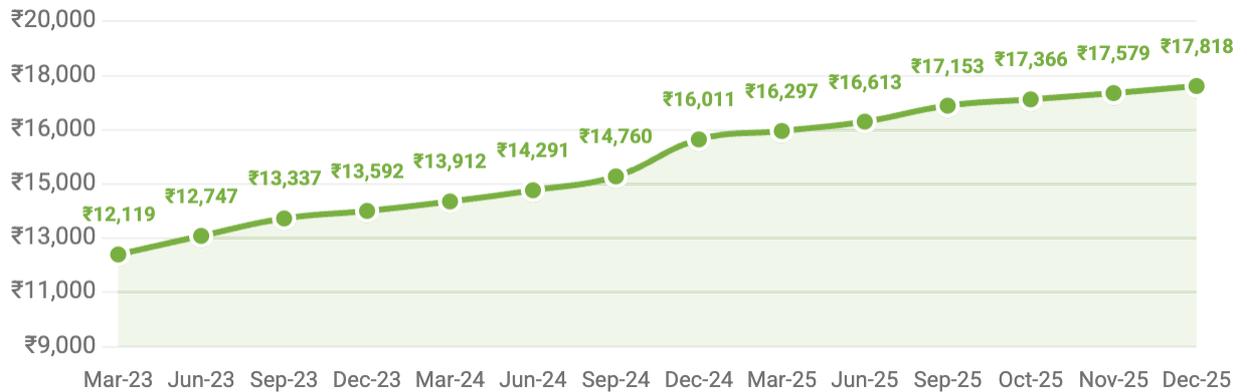
3.35 Cr

NPA

3.64%

Data as on 31 December 2025

Disbursement Trend



Latest Trends

T+1 MAINTENANCE

98.32%

ON-TIME REPAYMENTS

97.15%

Loan Product Level NPA

Personal Loan

4.47%

Merchant Loan

3.47%

Lending Product Level Returns

Short Term Lending

5 Month

5.74%

7 Month

9.45%

Average Absolute Return % (Last 6 Months)

Manual Lending

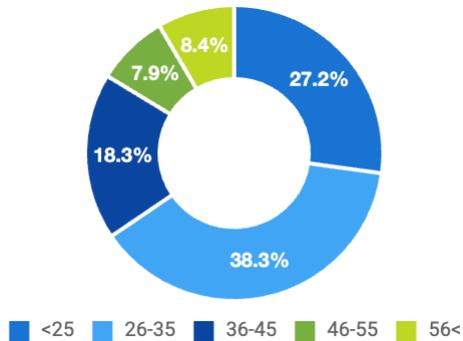
8.5%

Average Absolute Return % (Last 12 Months)

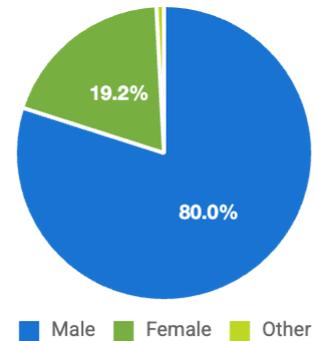


Lender Profile Summary

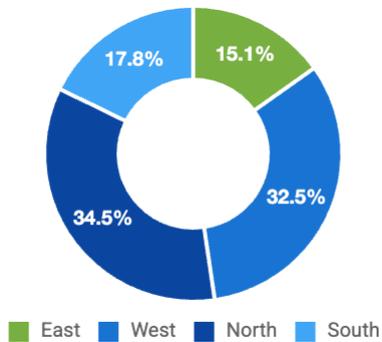
Age Distribution



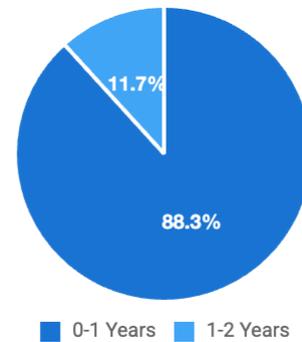
Gender Distribution



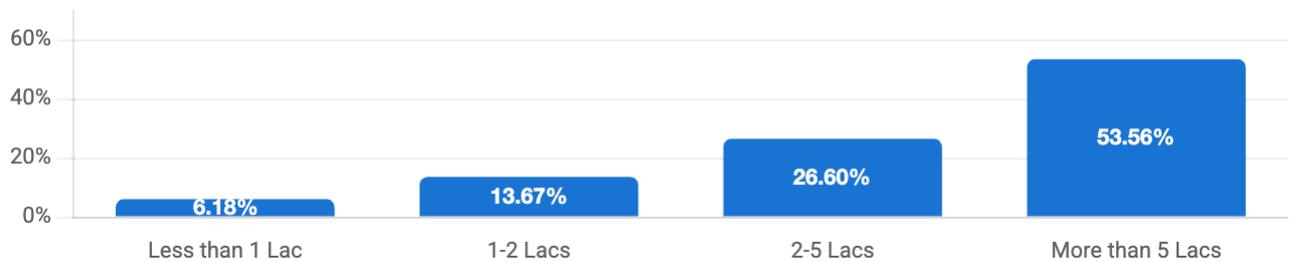
Regional Distribution



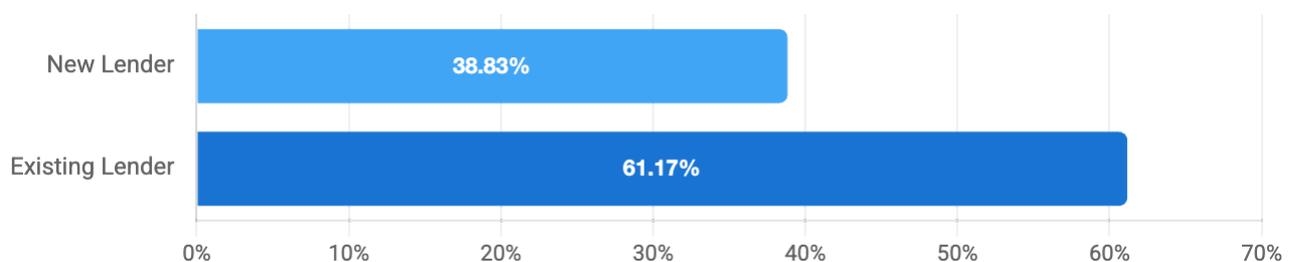
Lending Duration



Amount Lent Distribution

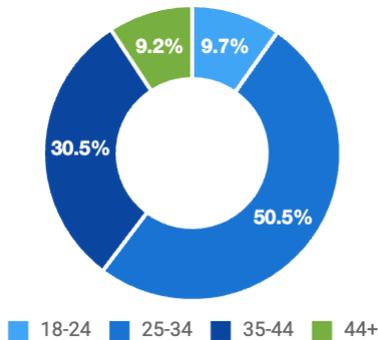


Type of Lender

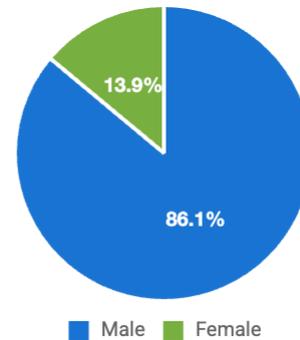


Borrower Profile Summary

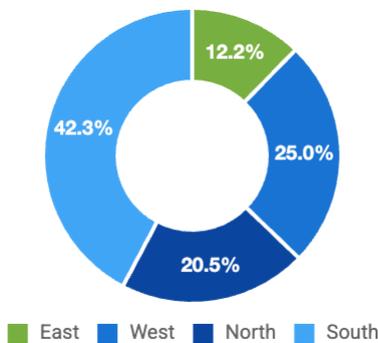
Age Distribution



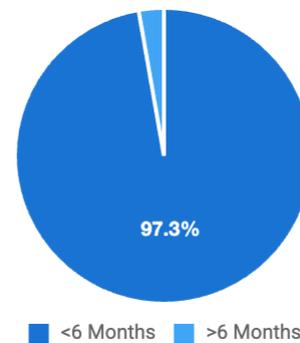
Gender Distribution



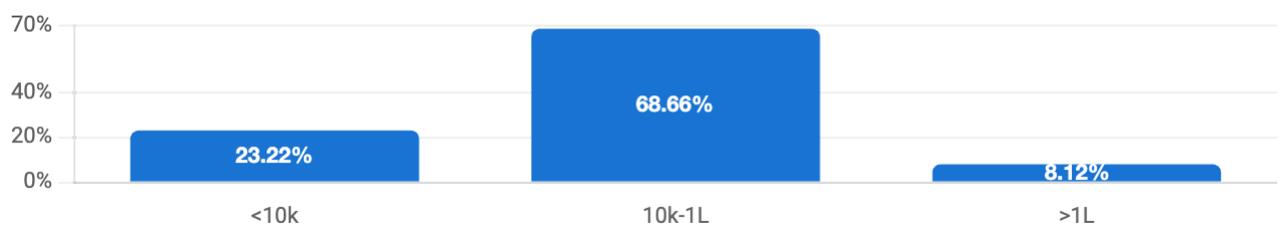
Regional Distribution



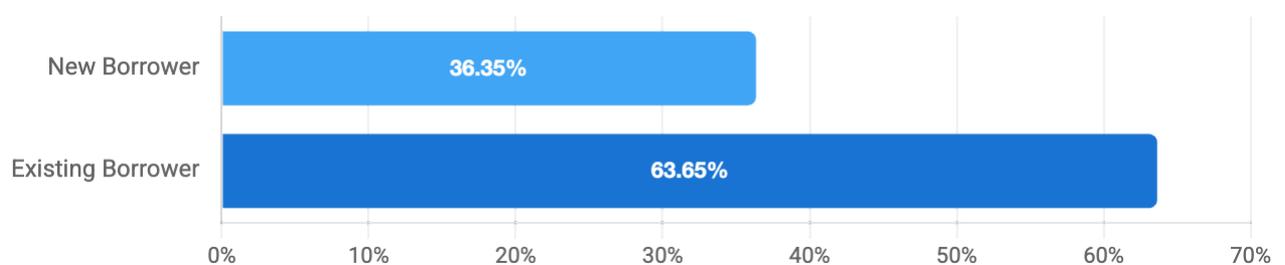
Loan Tenure



Loan Value Distribution



Type of Borrower



NUMBER OF LOANS DISBURSED (DEC '25)

179,387

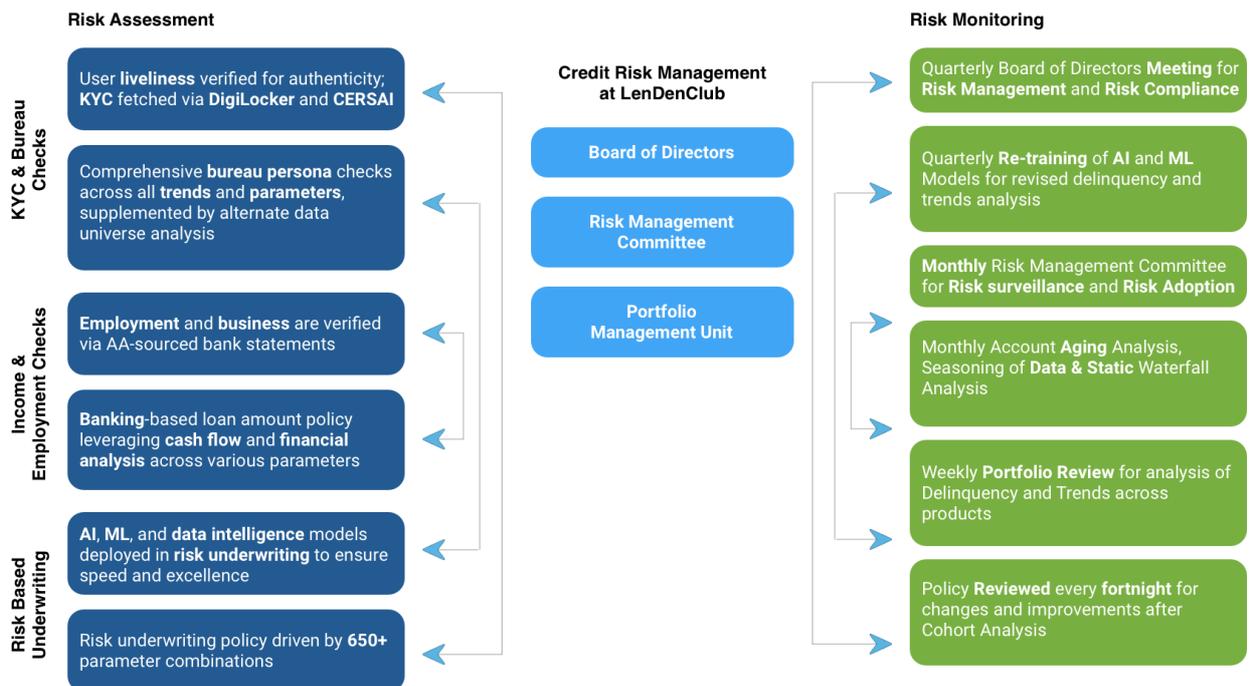
Escrow Mechanism

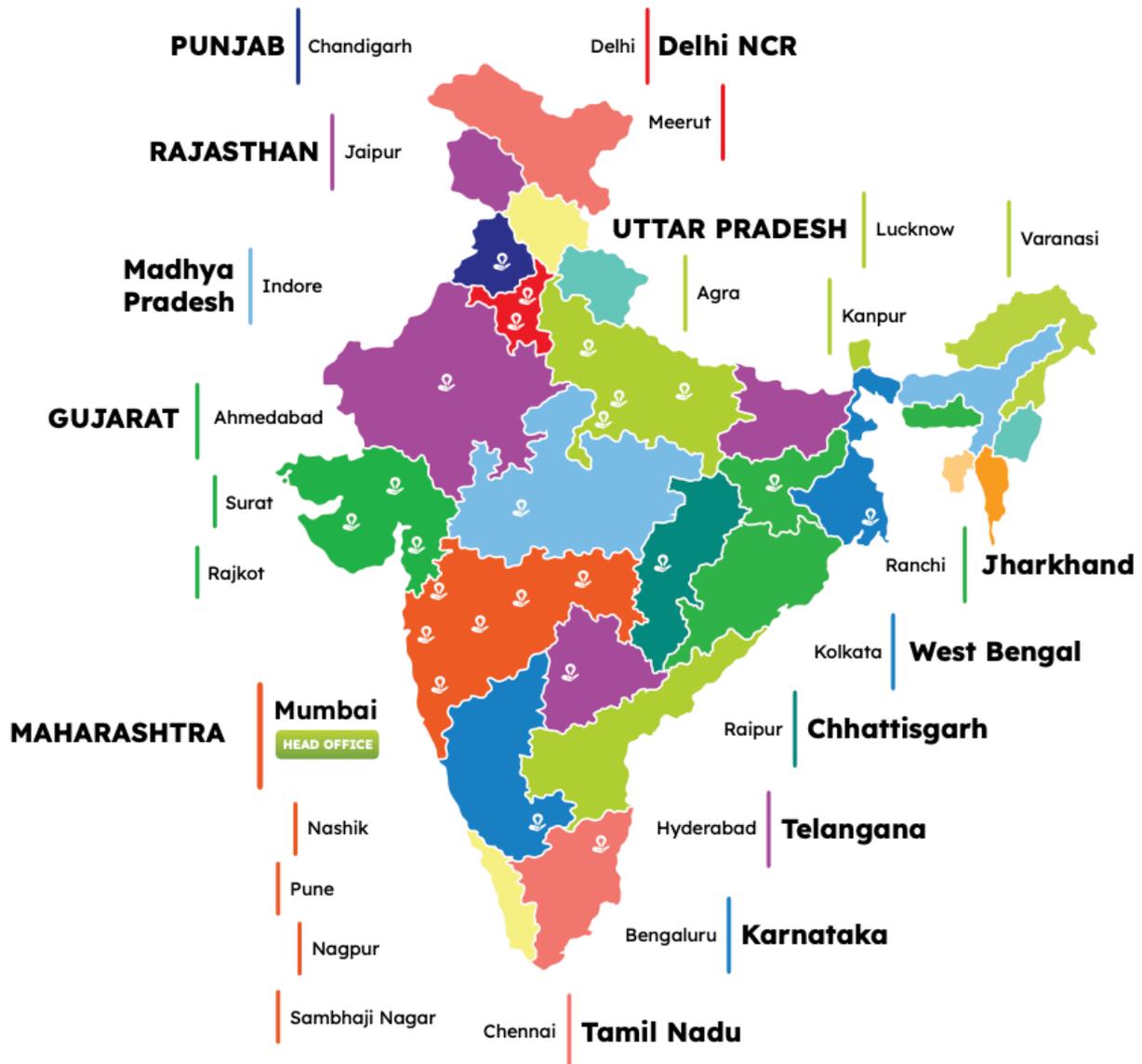


T+1 Settlement

LenDenClub platform operates using an Escrow Mechanism that ensures the security of funds for both lenders and borrowers. 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.

Risk Management Framework





DIVERSIFY YOUR LENDING WITH CONFIDENCE

Download the application to start lending.



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