

Hardik ne choose kiya LenDenClub!

Aap kab karoge?



India's Largest P2P Lending
Platform, LenDenClub

PORTFOLIO FACT SHEET | MARCH 2023





Bhavin Patel, Co-founder & CEO

LenDenClub is India's largest peer-to-peer (P2P) lending platform, owned and operated by Innofin Solutions Pvt. Ltd. Since its inception, LenDenClub has disbursed over **₹12,000 Crores** and has amassed a registered user base of more than **85 lac+**. Over the years, the platform has witnessed tremendous growth and currently holds over **50% market share** in the Indian P2P industry, with an **NPA of 2.30%**.

We would like to thank all our customers who have shown trust and support towards the platform. At LenDenClub, we are committed to continuously innovating and enhancing the product offerings to empower investors like you to achieve your financial goals with ease.

SUMMARY (Till March, 2023)

₹ 12,119 Cr+

Invested till date

85 Lac+

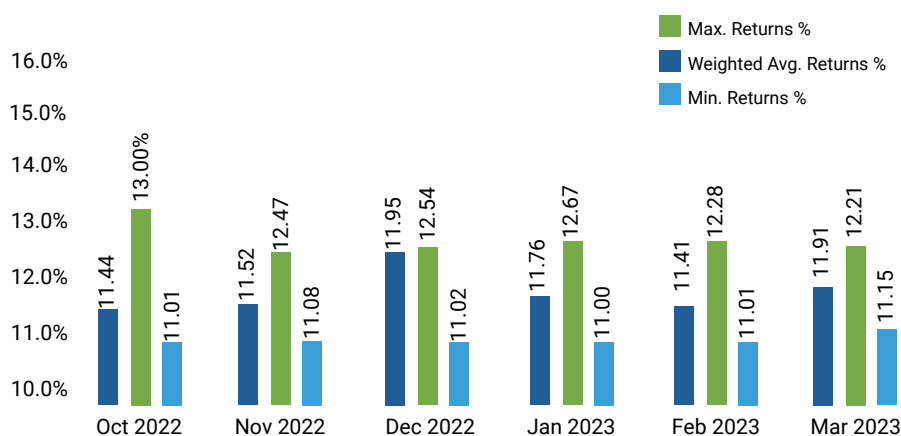
Registered users

400%

Annual growth

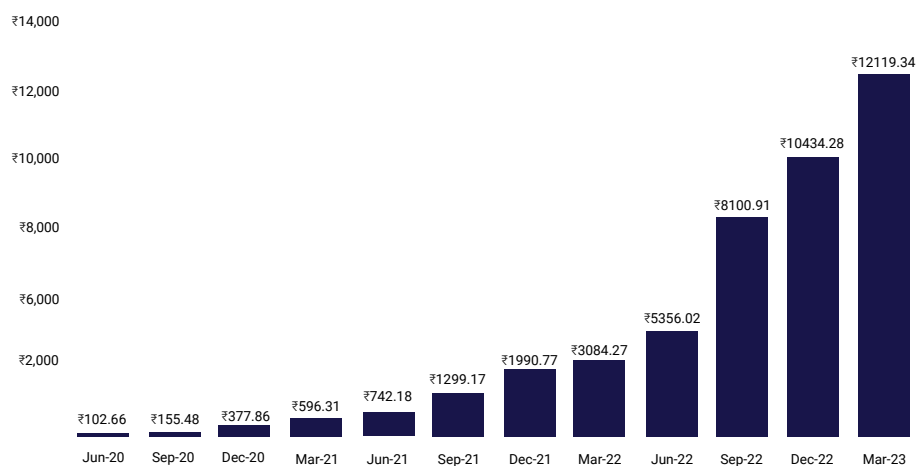
CY 21-22

FMPP PERFORMANCE (Till 31st March, 2023)



This data indicates the return earned by investors from FMPP

DISBURSEMENT GROWTH (Till 31st March, 2023)



(In Crores)

Portfolio summary

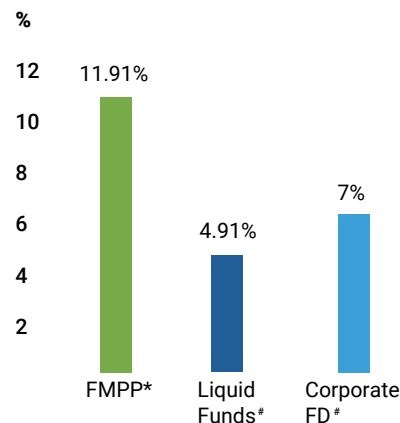
AUM ₹ 1,787 crs

Average return* 11.94%

NPA 2.30%

* Average returns of FMPP for the month of 31st March 2023,

Product comparison



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

FMPP PERFORMANCE (In the month of March, 2023)

93%

Fund diversified up to ₹ 100

0%

Loss of principal since launch

11%

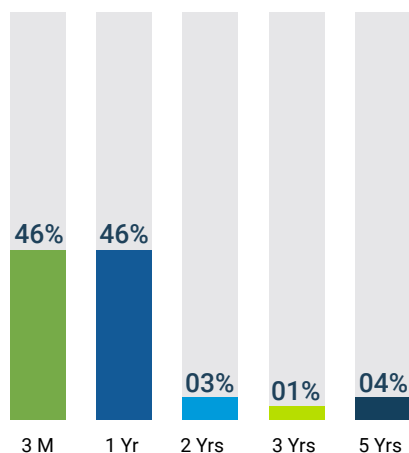
Return* p.a. earned by 100% investors

₹ 20 Lacs

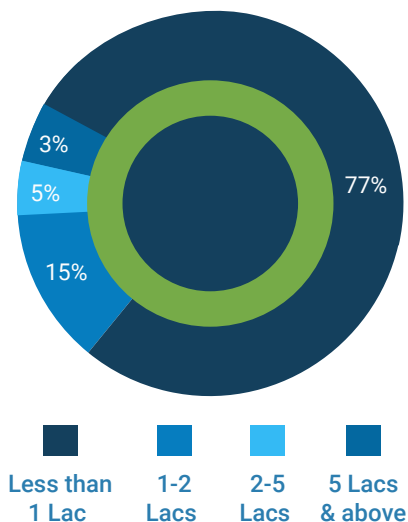
Maximum investment value

(Data till 31st March 2023)

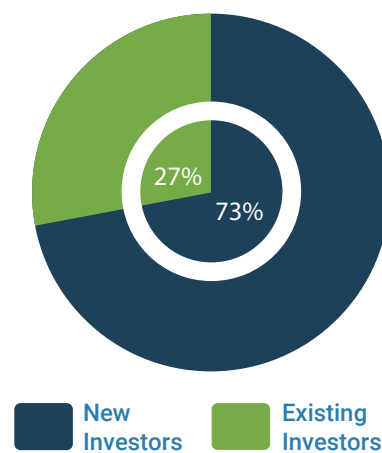
Investment period



Investment amount



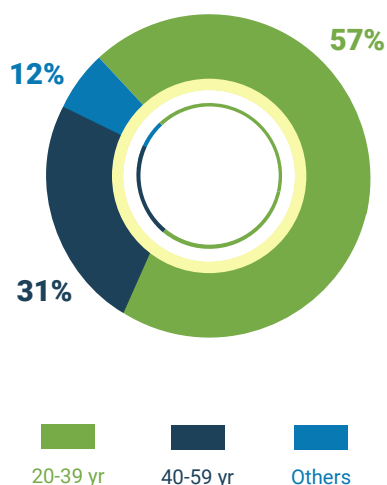
Existing vs new Investor



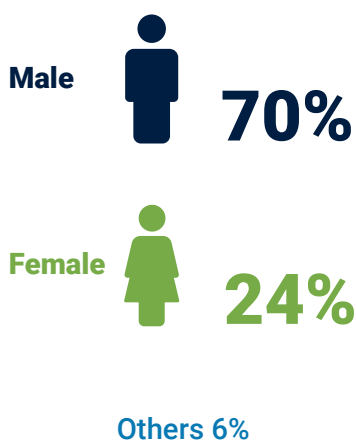
INVESTORS DEMOGRAPHIC SUMMARY

Here are some details to understand who invests in P2P lending

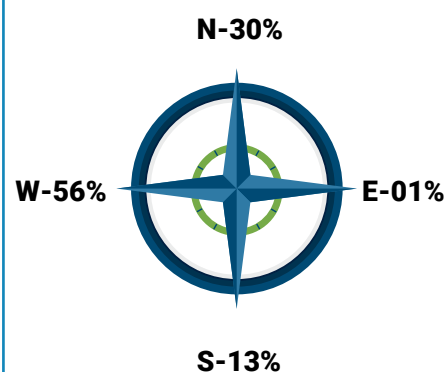
By age



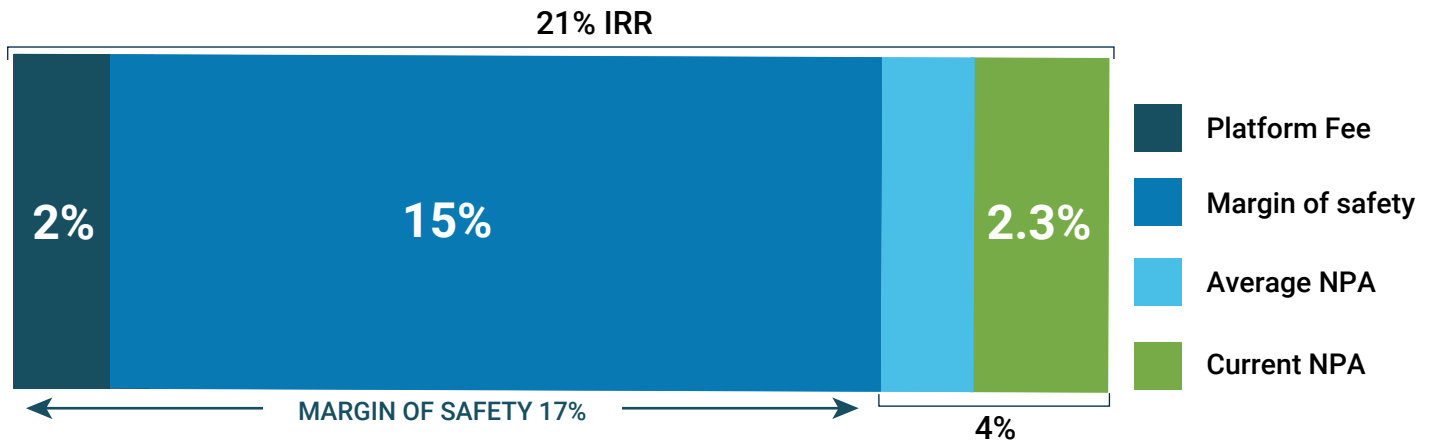
By gender



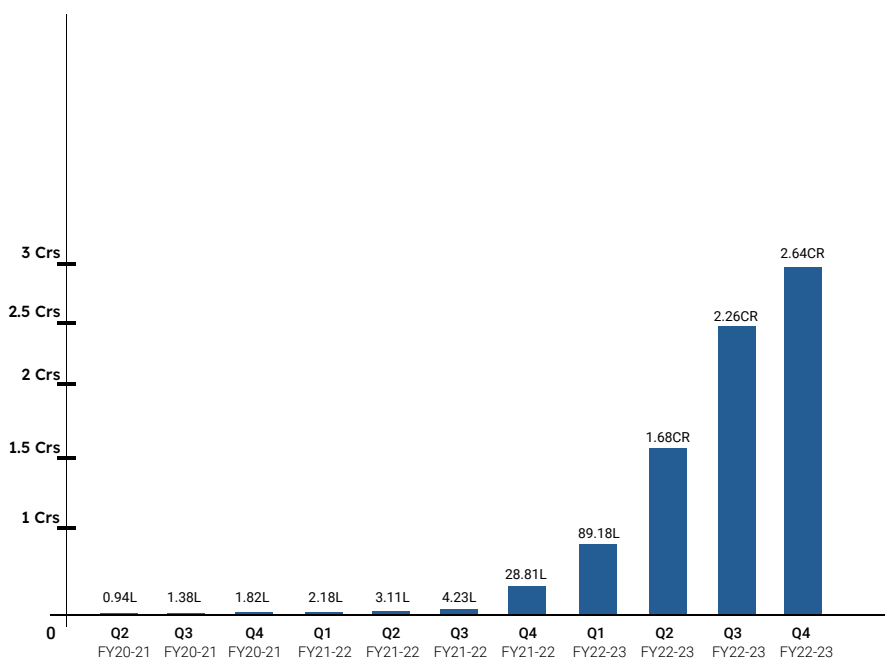
By region



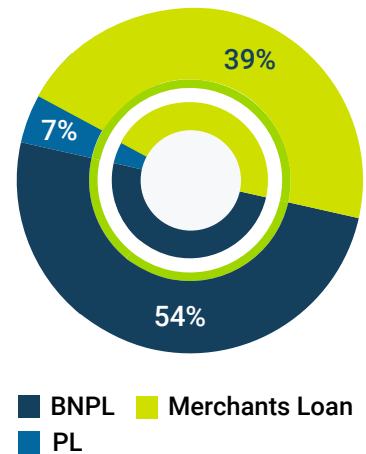
MARGIN OF SAFETY



NUMBER OF LOANS



Lending Products



Borrower Products

AVG. Ticket size in ₹	No. Of Loans %	AVG. Tenure
3078	81	30 Days
113915	8	7 Months
8079	11	3.5 Months

BNPL Merchants Loan PL

for the month of March 2023

KEY LENDING STATS

(In the month of March, 2023)

600+

Data points analyzed per borrower

93%

Borrowers on time payment

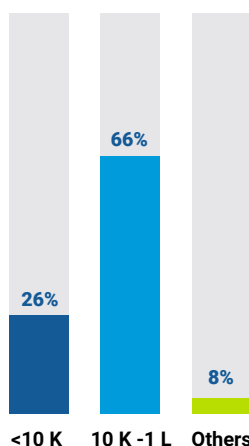
2.30%

NPA at the platform level

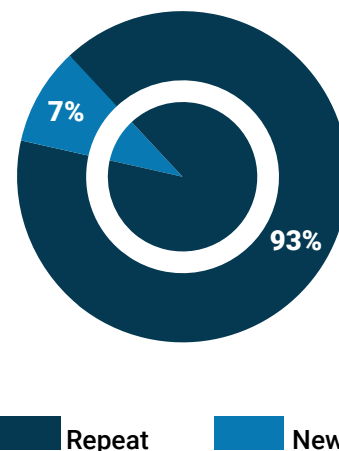
By loan tenure

Tenure	Count in %
≤6 Months	97.5%
≥7 Months	2.47%

By loan value



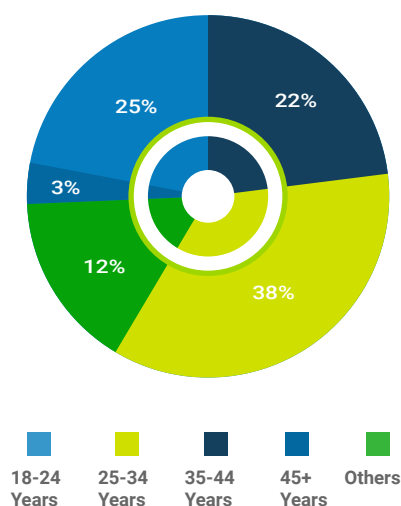
Repeat vs new



BORROWER DEMOGRAPHIC SUMMARY

Here are some details to understand where your fund is invested

By age

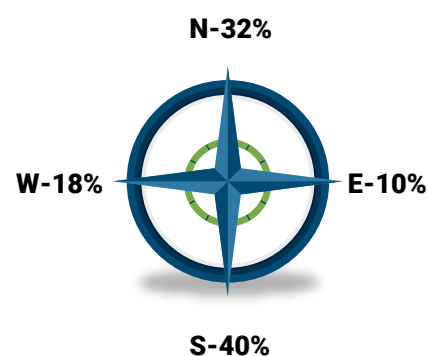


By gender



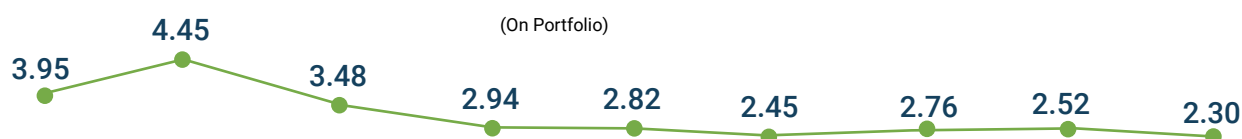
Male accounts are
50% of the
total borrowers

By region



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 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**

Invest in Fractional Matchmaking P2P Plan now (FMPP)

Learn about FMPP

Lendenclub
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

