



India's Largest P2P Lending Platform, LenDenClub

PORTFOLIO FACT SHEET | June 2023





Bhavin Patel, Co-Founder & CEO

I am pleased to announce that we have distributed over ₹12,500 Crores, serving a registered user base of more than 91 lac. Furthermore, our investment platform has consistently surpassed industry benchmarks, delivering robust returns to our investors.

The achievement of reducing the NPA to 2.51% this month is a direct outcome of our cutting-edge platform technology and our unwavering commitment to continuous improvement. We are resolutely dedicated to offering our investors reliable and sustainable returns while effectively managing risks. Thus, I would like to express my heartfelt appreciation for the trust you have placed in our investment platform. We highly value the confidence you have bestowed upon us and remain fully committed to providing you with the finest investment experience.

SUMMARY (Till June, 2023)

₹ 12,635 Cr+

Invested till date

91 Lac+

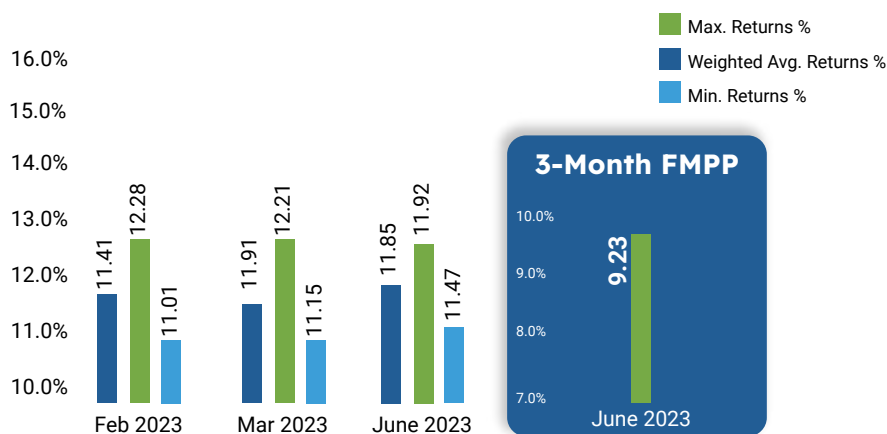
Registered users

400%

Annual growth

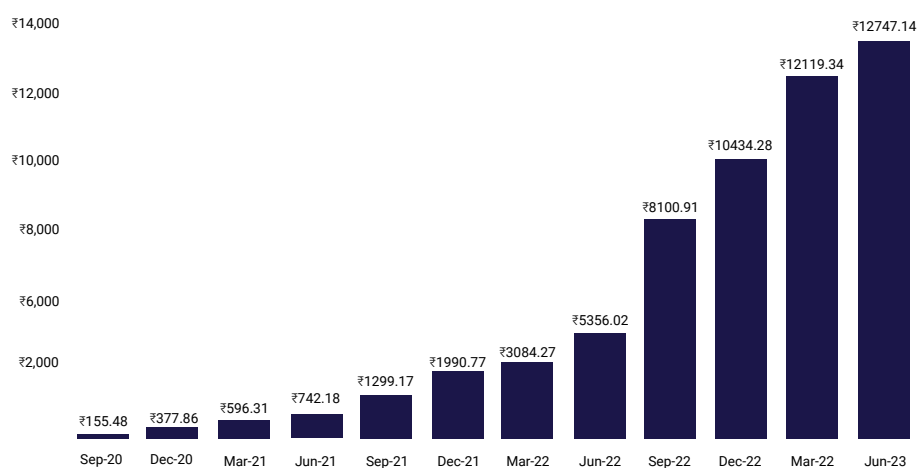
FY 21-22

FMPP PERFORMANCE



This data indicates the return earned by investors from FMPP

DISBURSEMENT GROWTH (Till June, 2023)



(In Crores)

Portfolio summary

Average return*

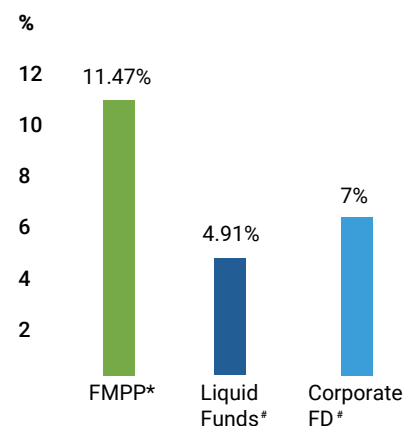
11.47%

NPA

2.51%

* Average returns of FMPP for the month of June, 2023

Product comparison



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

FMPP PERFORMANCE

93%

Fund diversified up to ₹ 100

0%

Loss of principal since launch

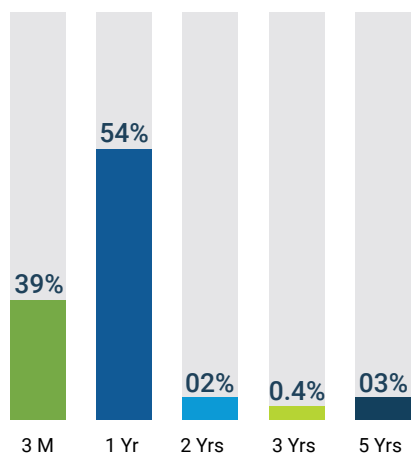
11%

Return* p.a. earned by 100% investors
(1 Year FMPP Product)

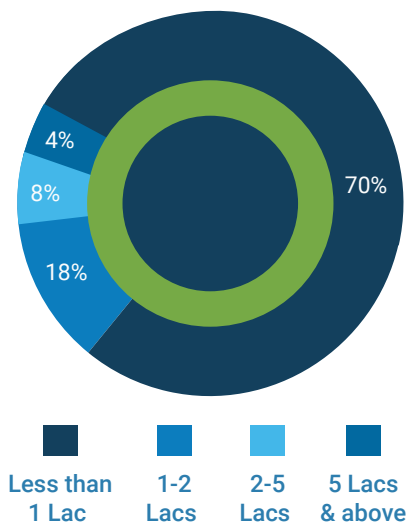
₹ 25 Lacs

Maximum investment value

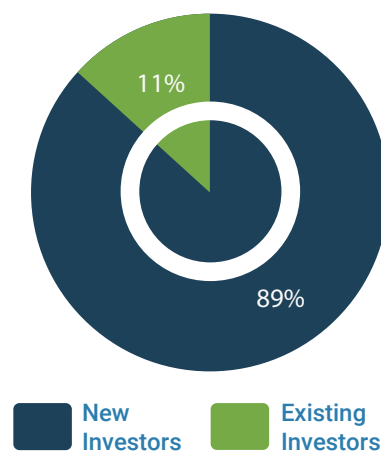
Investment period



Investment amount



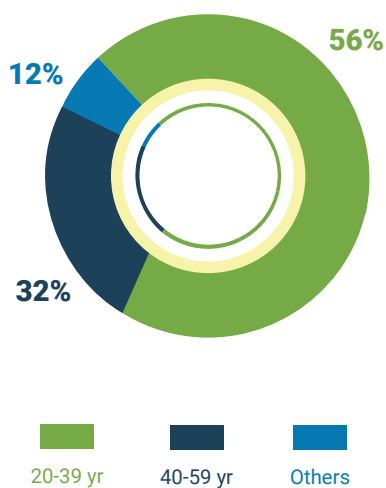
Existing vs new Investor



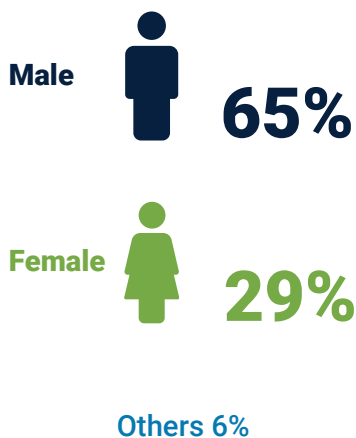
INVESTORS DEMOGRAPHIC SUMMARY

Here are some details to understand who invests in P2P lending

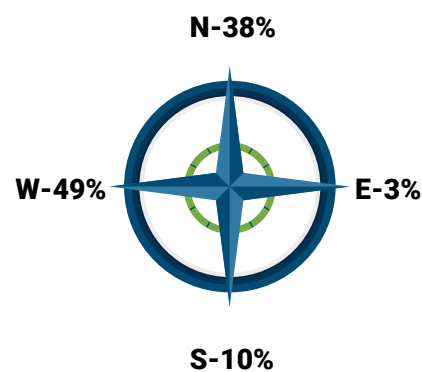
By age



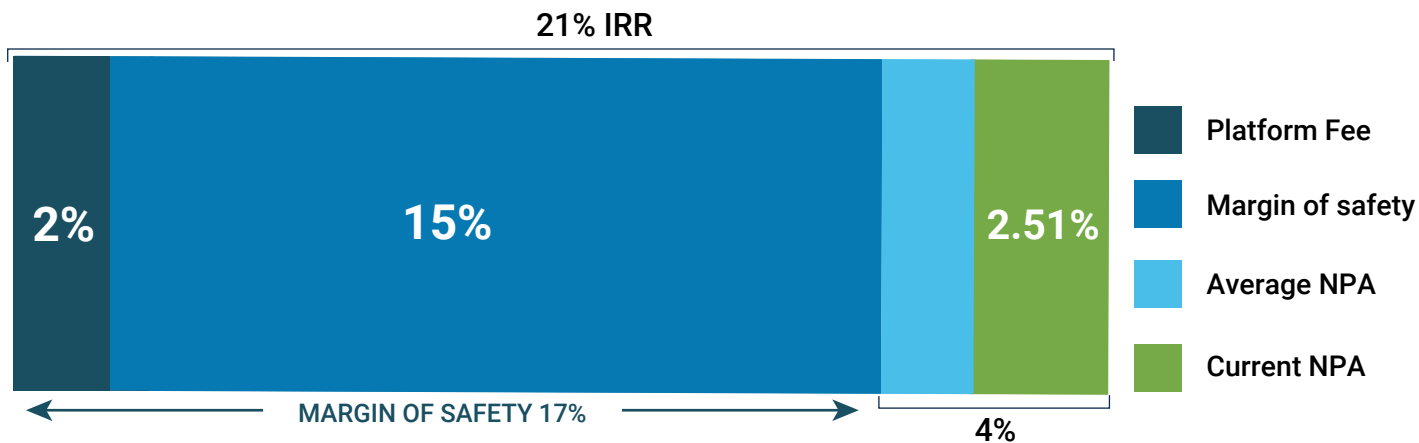
By gender



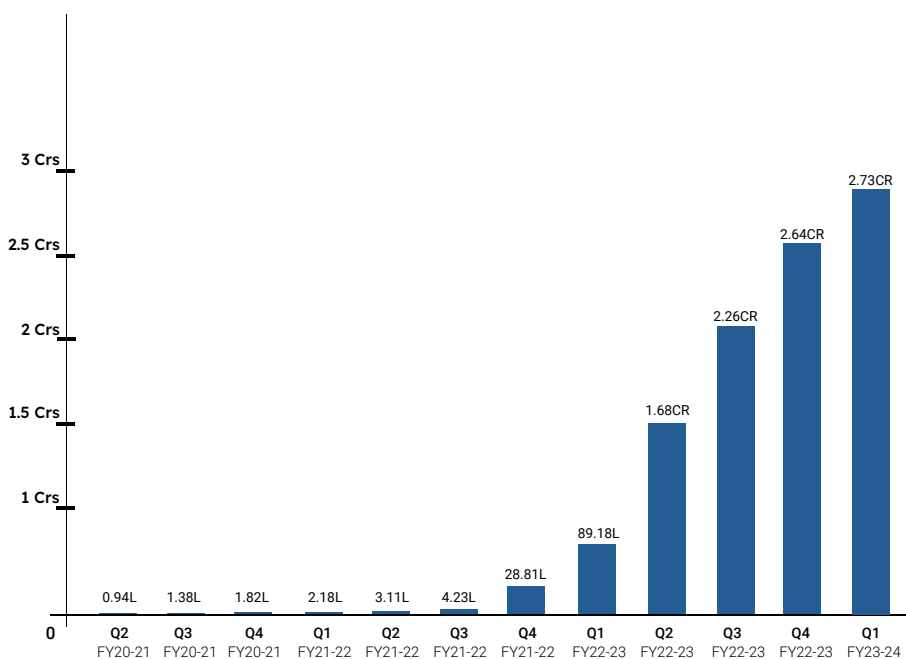
By region



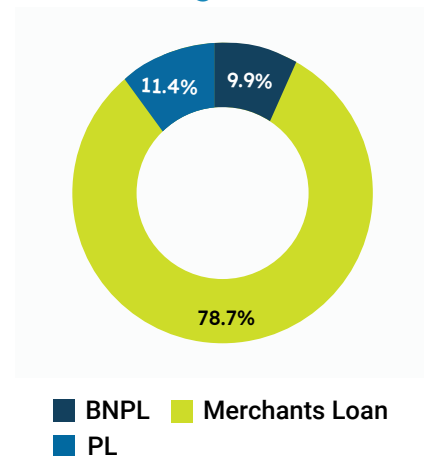
MARGIN OF SAFETY



NUMBER OF LOANS



Lending Products



Borrower Products

AVG. Ticket size in ₹	No. Of Loans %	AVG. Tenure
3953	34	30 Days
121393	21	7 Months
22592	44	3.5 Months

■ BNPL ■ Merchants Loan ■ PL

for the month of June 2023

KEY LENDING STATS (In the month of June, 2023)

600+

Data points analyzed per borrower

93%

Borrowers **on time payment**

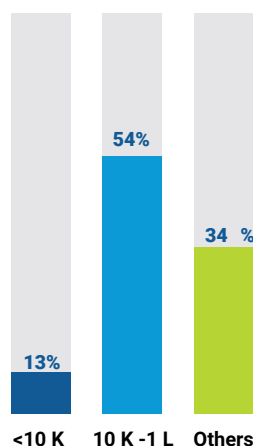
2.51%

NPA at the platform level

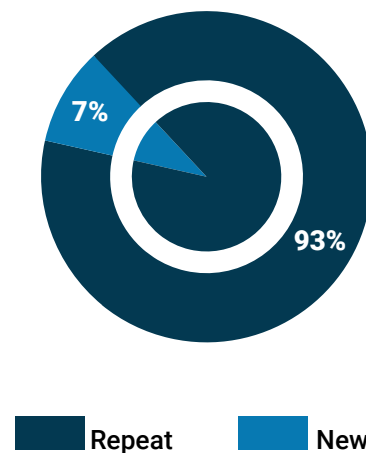
By loan tenure

Tenure	Count in %
≤6 Months	94%
≥7 Months	6%

By loan value



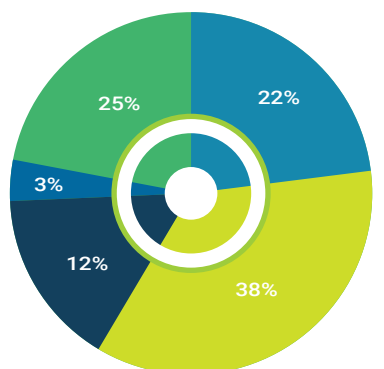
Repeat vs new



BORROWER DEMOGRAPHIC SUMMARY

Here are some details to understand where your fund is invested

By age



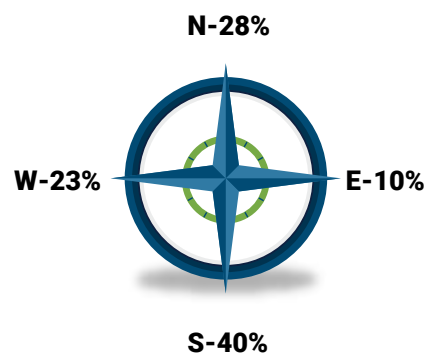
18-24 Years	25-34 Years	35-44 Years	45+ Years	Others
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By gender



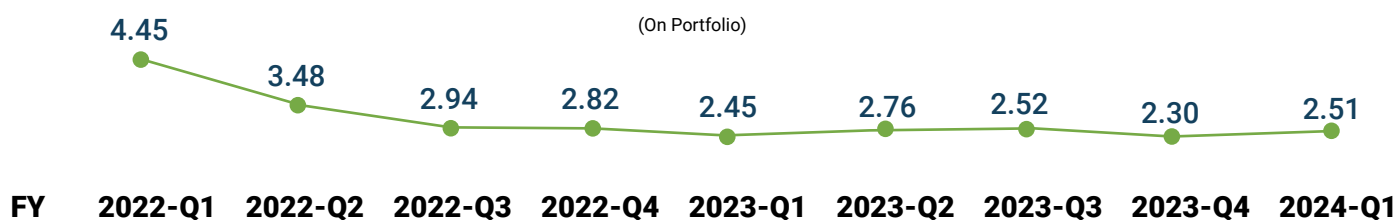
Male accounts are
52% of the
total borrowers

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

[Learn about FMPP](#)

Invest in Fractional Matchmaking P2P Plan now (FMPP)

Lenden
club
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

