



India's Largest P2P Lending Platform, LenDenClub

PORTFOLIO FACT SHEET | July 2023





Bhavin Patel, Co-Founder & CEO

I am delighted to inform you that we've successfully disbursed over ₹13,000 Crores, catering to a registered user base exceeding 91 lac individuals. Additionally, our investment platform has consistently outperformed industry benchmarks, delivering strong returns to our valued investors.

The accomplishment of achieving a reduction in NPA to 2.68% this month is a direct result of our state-of-the-art platform technology and our unwavering dedication to continuous enhancement. Our firm commitment remains centered on providing our investors with dependable and sustainable returns, all the while adeptly managing associated risks. I would like to take this opportunity to convey my heartfelt gratitude for the trust you have reposed in our investment platform. Your confidence holds immense significance to us, and we are steadfastly committed to ensuring you receive nothing short of a superior investment experience.

SUMMARY (Till July, 2023)

₹ 13,010 Cr+

Invested till date

91 Lac+

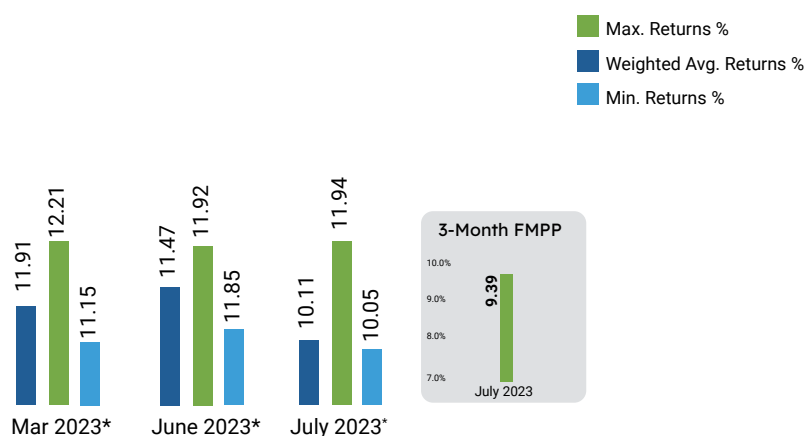
Registered users

400%

Annual growth

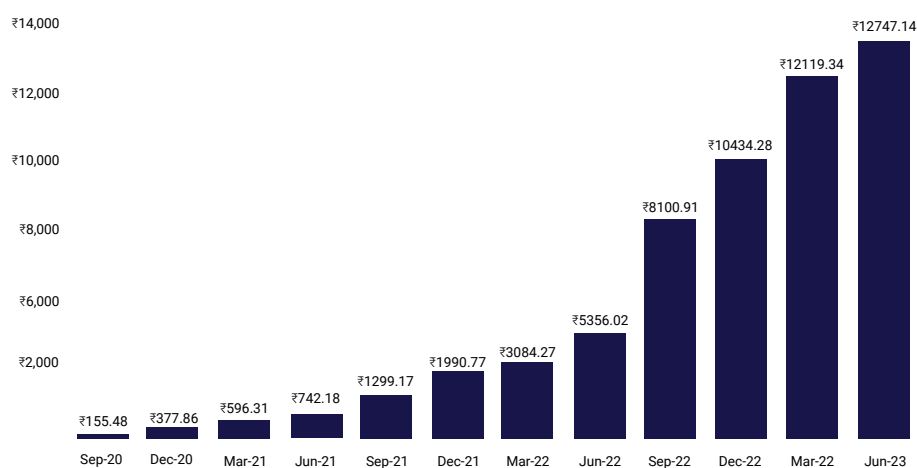
FY 21-22

FMPP PERFORMANCE



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

DISBURSEMENT GROWTH (Till July, 2023)



(In Crores)

Portfolio summary

AUM

till June 2023

₹ 1,436 crs

Average return*

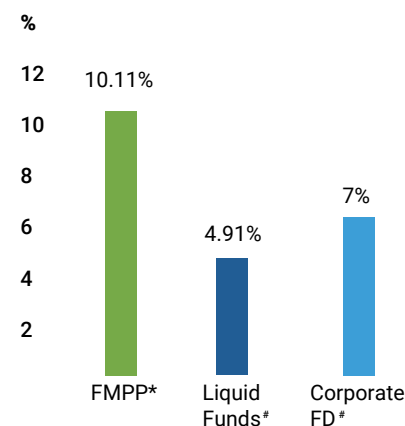
10.11%

NPA

2.68%

*This data indicates the avg. return earned by investors from FMPP- 1 Year Product

Product comparison



*This data indicates the return earned by investors from FMPP 1 year tenure.
*Returns for the period of 01/02/2022 To 31/01/2023

FMPP PERFORMANCE

99%

Fund diversified up
to ₹ 100

(1 Year FMPP Product)

0%

Loss of principal
since launch

ABOVE

10%

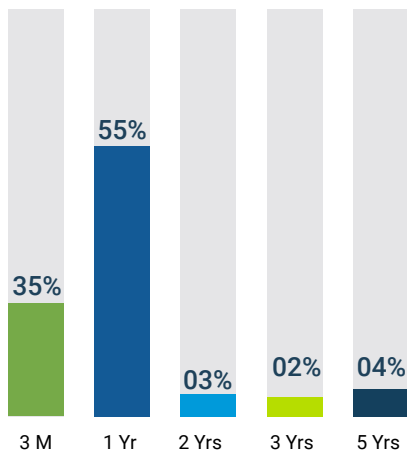
Returns p.a. earned
by 100% investors

(1 Year FMPP Product)

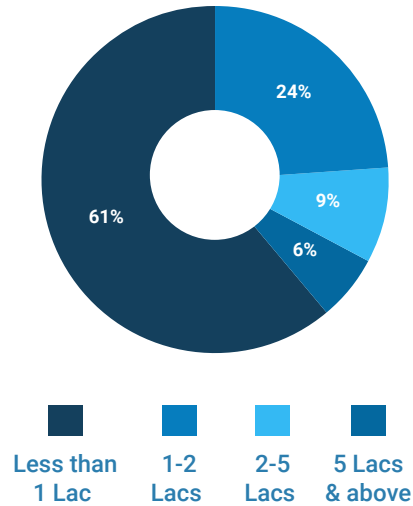
₹ 50 Lacs

Maximum
investment value

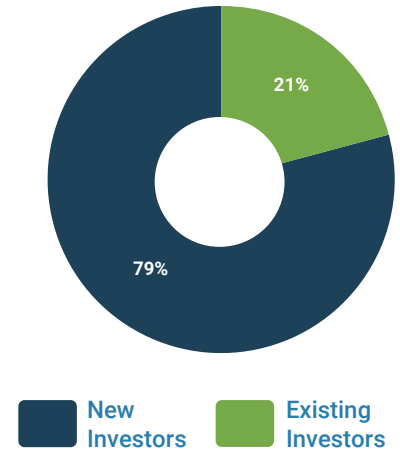
Investment period



Investment amount



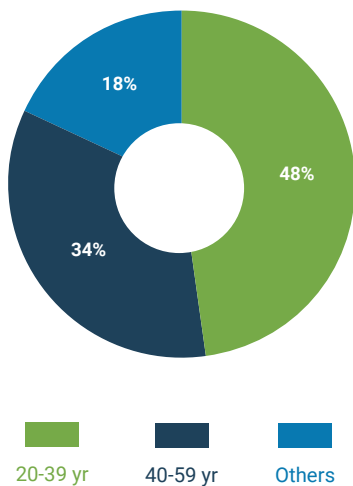
Existing vs new Investor



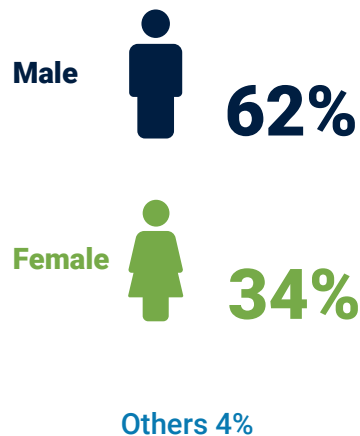
INVESTORS DEMOGRAPHIC SUMMARY

Here are some details to understand who invests in P2P lending

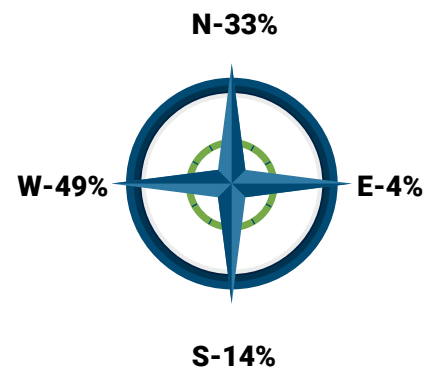
By age



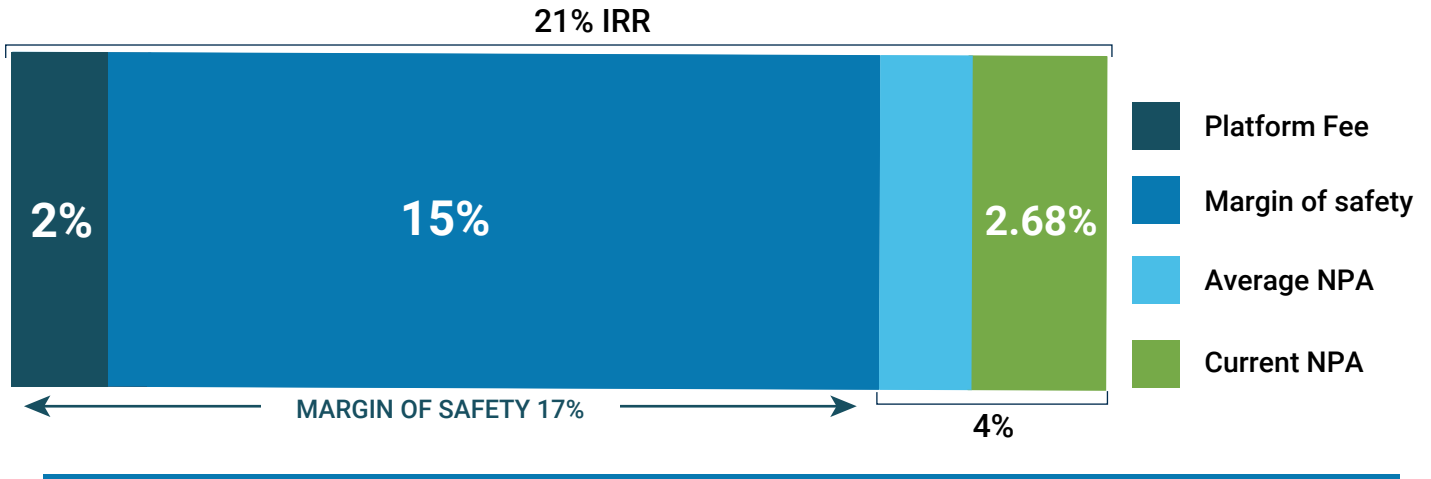
By gender



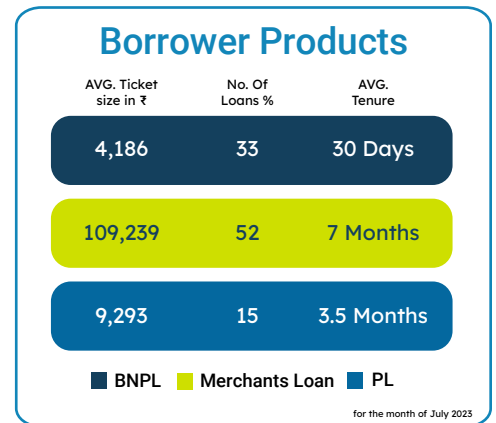
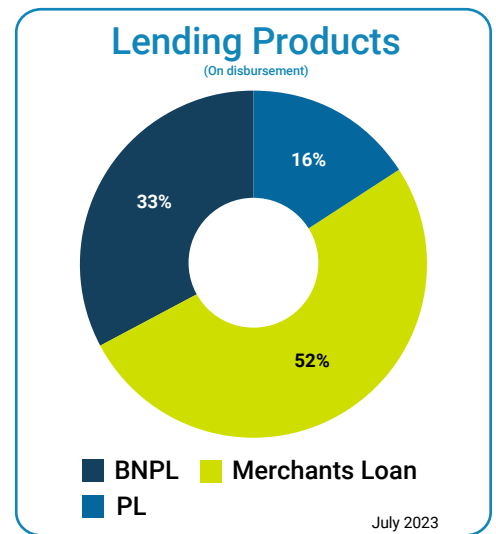
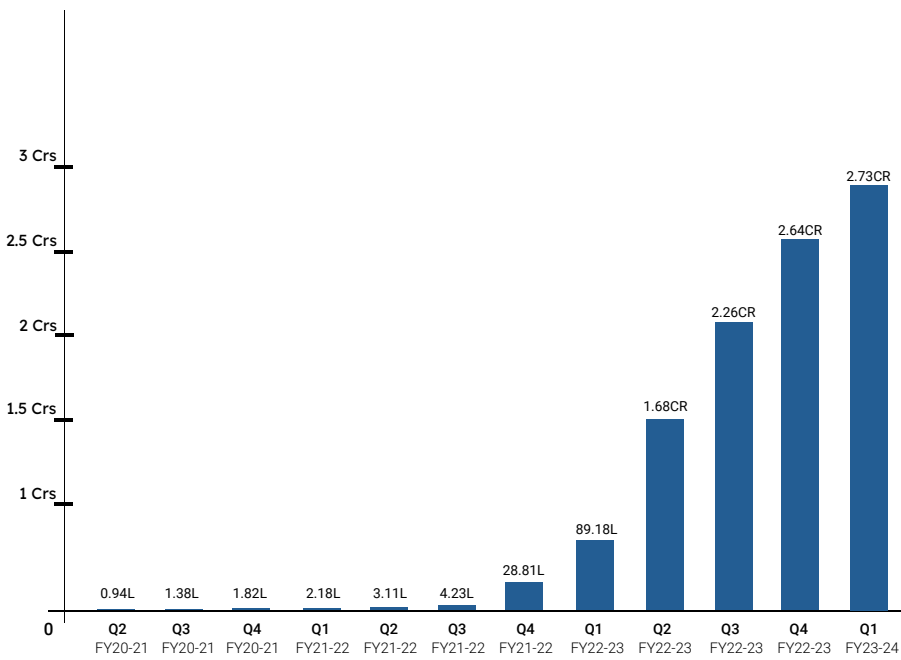
By region



MARGIN OF SAFETY



NUMBER OF LOANS



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

600+

Data points analyzed per borrower

93.46%

Borrowers **on time payment**

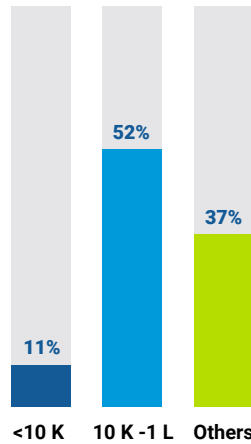
2.68%

NPA at the platform level

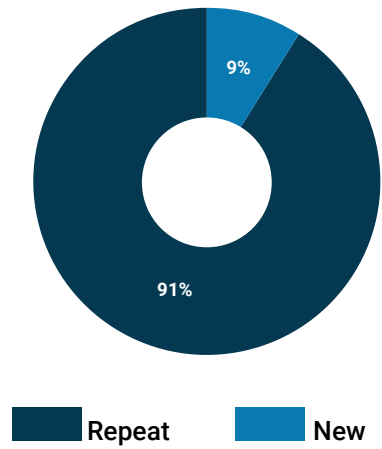
By loan tenure

Tenure	Count in %
≤ 6 Months	95%
≥ 7 Months	5%

By loan value



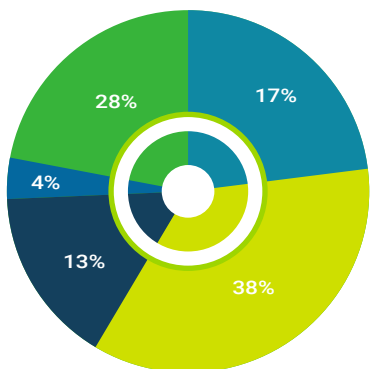
Repeat vs new



BORROWER DEMOGRAPHIC SUMMARY

Here are some details to understand where your fund is invested

By age

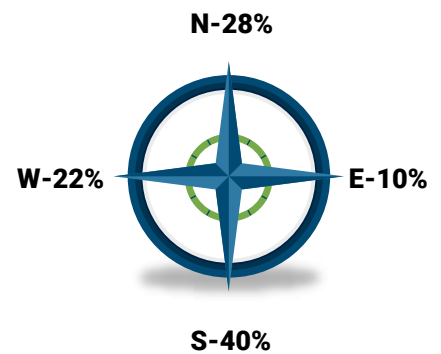


By gender



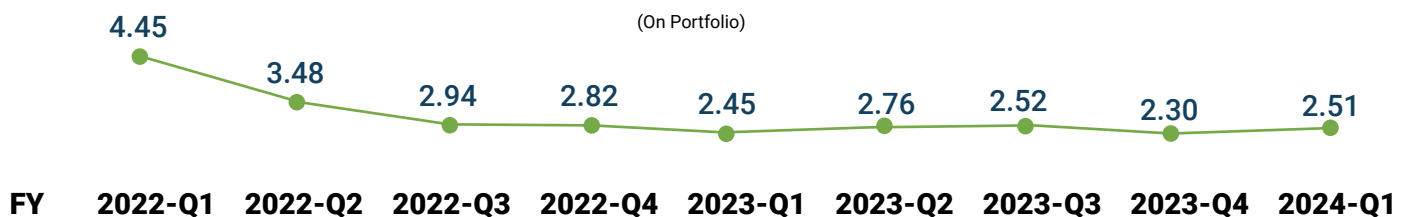
Male accounts are
45% of the
total borrowers

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)



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

