



# India's Largest P2P Lending Platform, LenDenClub

PORTFOLIO FACT SHEET | DECEMBER 2023





### Bhavin Patel, CEO

As we step into 2024, I want to express our heartfelt thanks to each and every one of you. We're truly grateful for your support. In 2023, the loan disbursement increased by over 25%, a positive leap from the previous year.

Furthermore, I am thrilled to share that we have consistently generated returns of more than 10% per annum to all our investors in the past year. The phenomenal growth of our business stands as a testament to the enduring support and trust we have received from each one of you.

## SUMMARY (Till December, 2023)

**₹ 13,592 Cr+**

Invested till date

**1 Cr+**

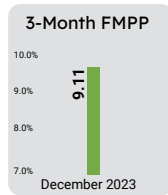
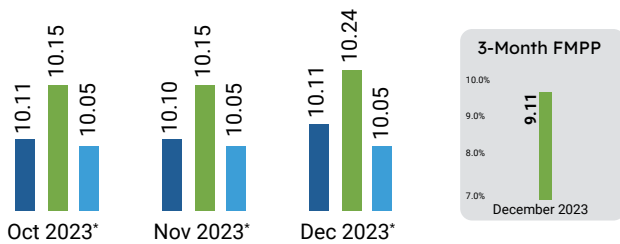
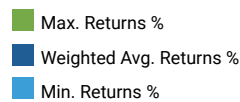
Registered users

**400%**

Annual growth

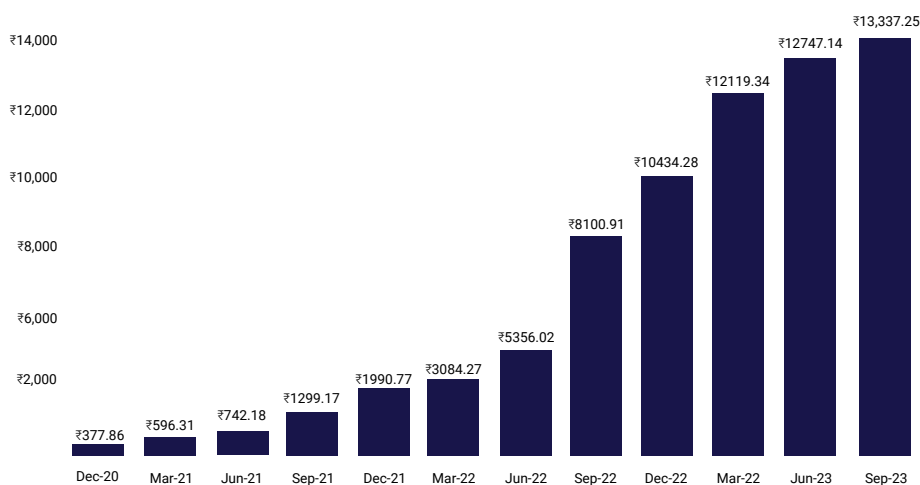
FY 21-22

## FMPP PERFORMANCE



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

## DISBURSEMENT GROWTH (Till September, 2023)



(In Crores)

## Portfolio summary

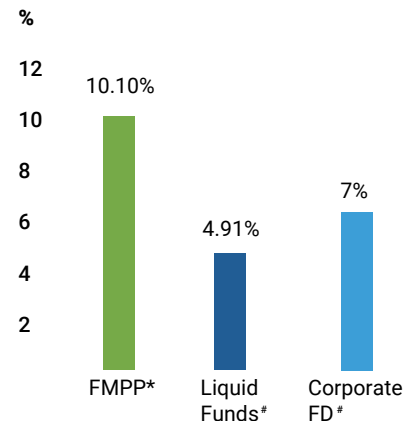
**AUM** ₹ 922 Crs  
till December 2023

**Average return\*** 10.16%

**NPA** 2.91%

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

## Product comparison



\*This data indicates Avg. returns earned by investors from FMPP-1 Year product, in the month of December.  
#Returns for the period of 01/12/2022 to 31/12/2023.

## FMPP PERFORMANCE

**96.82%**

Fund diversified up to ₹ 100  
(1 Year FMPP Product)

**0%**

Loss of principal since launch

ABOVE

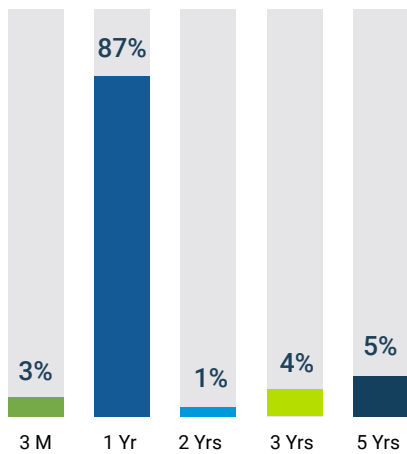
**10.16%**

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

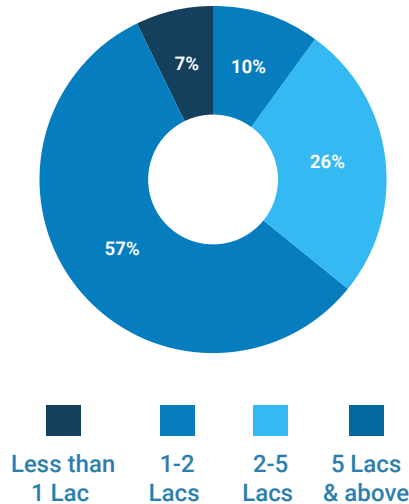
**₹ 50 Lacs**

Maximum invested value

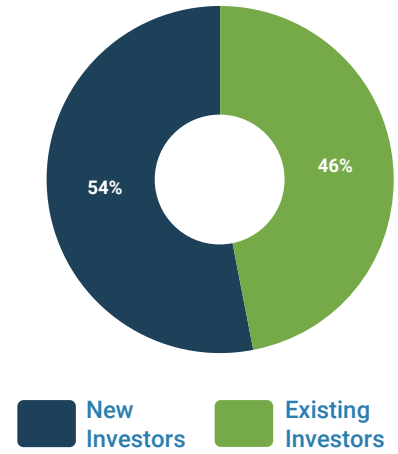
### Investment period



### Investment amount



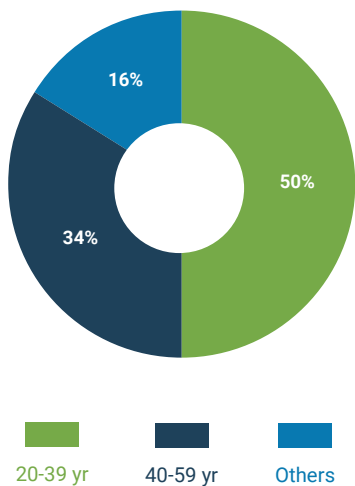
### Investments made Existing vs New Investor



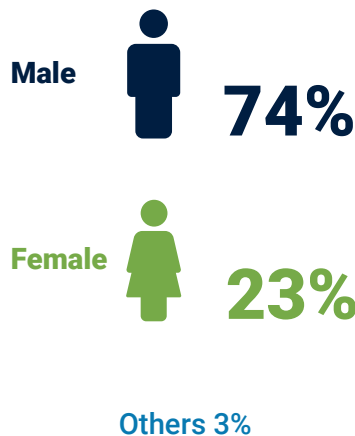
## INVESTORS DEMOGRAPHIC SUMMARY (On Platform Level)

Here are some details to understand who invests in P2P lending

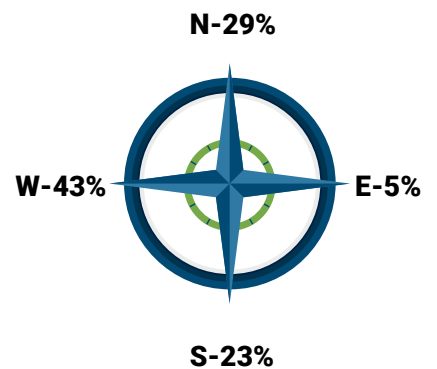
### By age



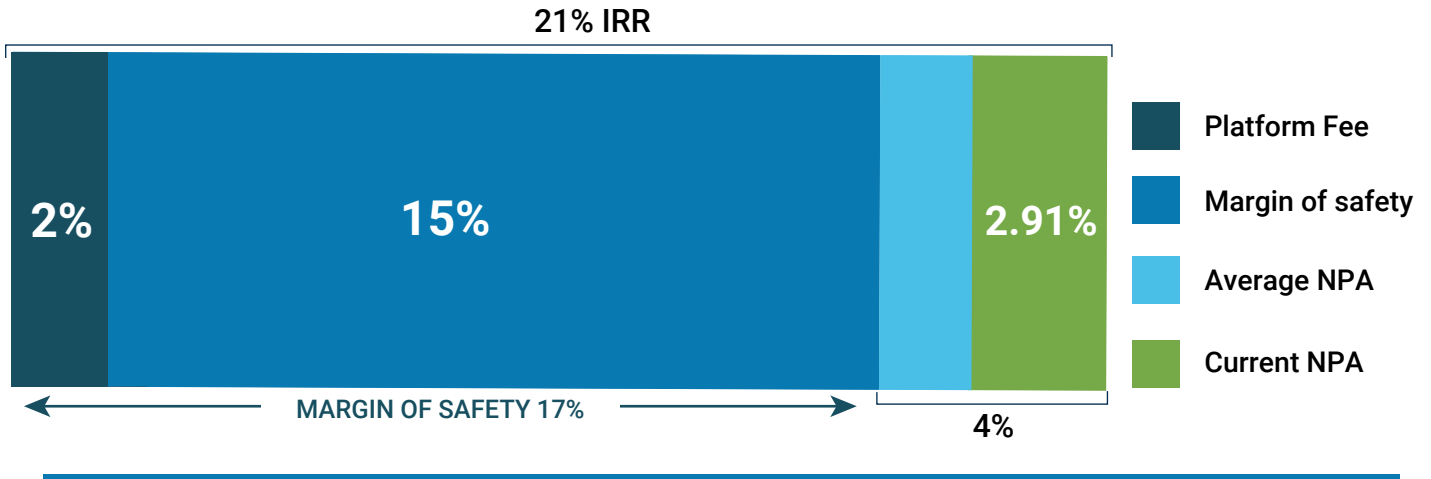
### By gender



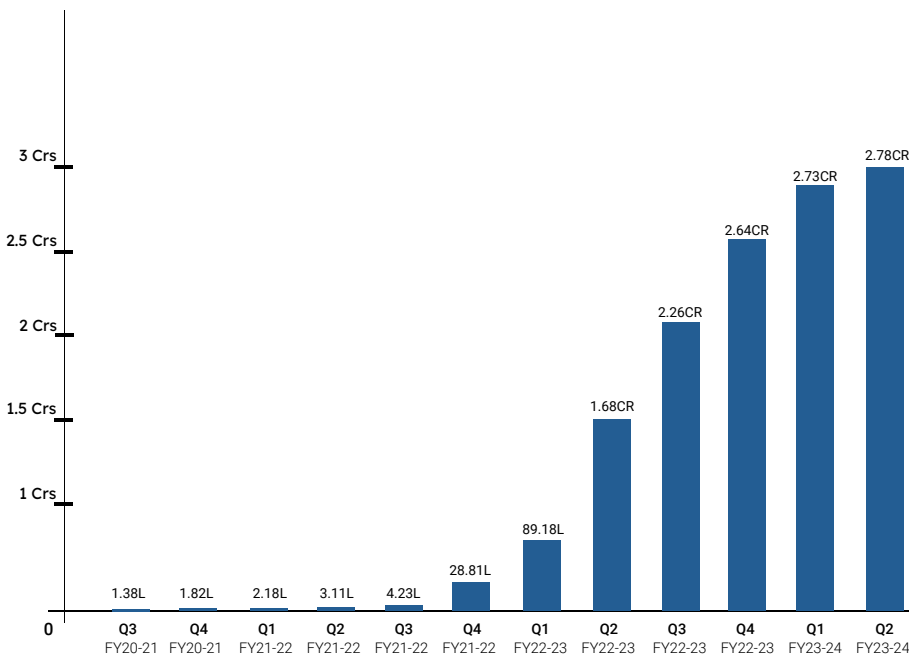
### By region



### MARGIN OF SAFETY

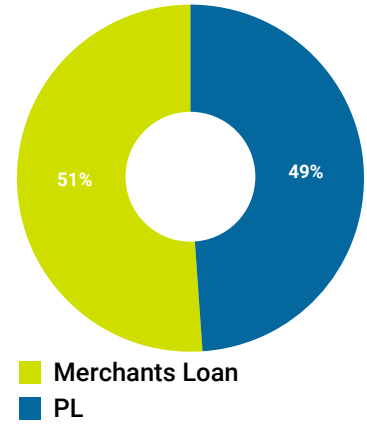


### NUMBER OF LOANS



#### Lending Products

(On disbursement)  
December 2023



#### Borrower Products

AVG. Ticket size in ₹	No. Of Loans %	AVG. Tenure
80,996	13	9 Months
11,779	87	3 Months

Legend: Merchants Loan (Yellow), PL (Blue)

for the month of December 2023

### KEY LENDING STATS (In the month of December, 2023)

**600+**

Data points analyzed per borrower

**93%**

Borrowers **on time payment**

**2.91%**

**NPA** at the platform level

## By loan tenure

Tenure	Count in %
≤6 Months	33%
≥7 Months	67%

≤6

Months

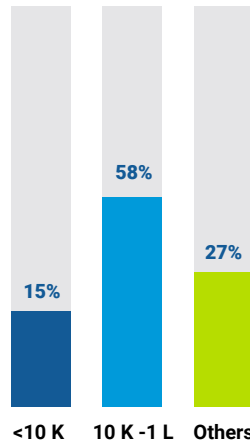
33%

≥7

Months

67%

## By loan value

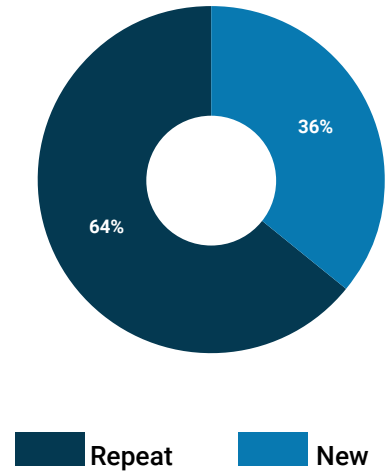


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Others

## Repeat vs new



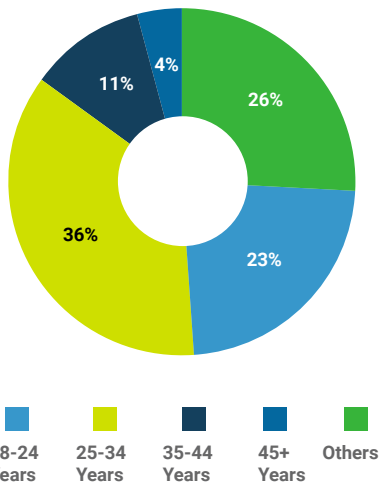
Repeat

New

BORROWER DEMOGRAPHIC SUMMARY (On Platform Level)

Here are some details to understand where your fund is invested

## By age

18-24  
Years25-34  
Years35-44  
Years45+  
Years

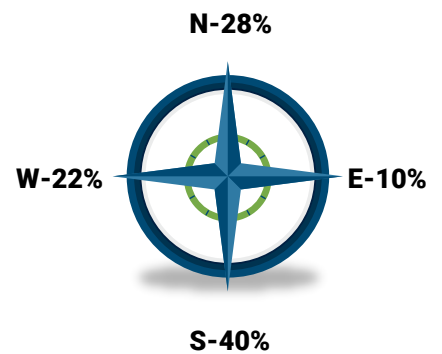
Others

## By gender



Male accounts are  
**40%** of the  
total borrowers

## By region



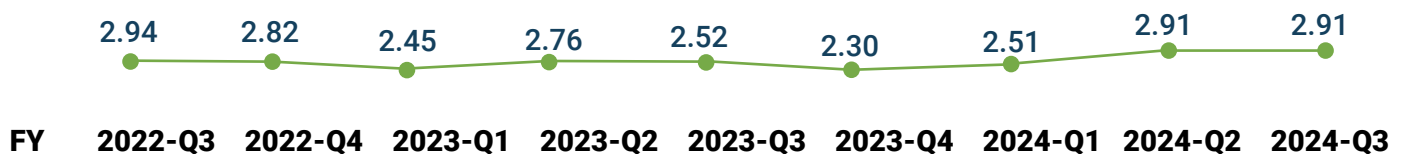
N-28%

W-22%

E-10%

S-40%

## 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

Up to 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](mailto:invest@lendenclub.com)

