



India's Largest P2P Lending Platform, LenDenClub

PORTFOLIO FACTSHEET | JANUARY 2024



**Dipesh Karki, CTO**

"We've successfully integrated PMI (Payment Management Interface), that has yielded remarkable results. Our RF (Referral) success rate has surged by over 30%, soaring from below 15% to a staggering above 19%. This enhancement not only boosts our efficiency but also underscores our commitment to delivering exceptional user experiences.

Moreover, our revamped code is primed for swift modifications, enabling us to implement changes with lightning speed. This agility has rendered our system more dynamic, ensuring we stay ahead in today's fast-paced landscape. These accomplishments are a testament to our dedication to innovation. Let's continue setting new benchmarks of success together!"

SUMMARY (Till January, 2024)**₹ 13,693 Cr+**

Invested till date

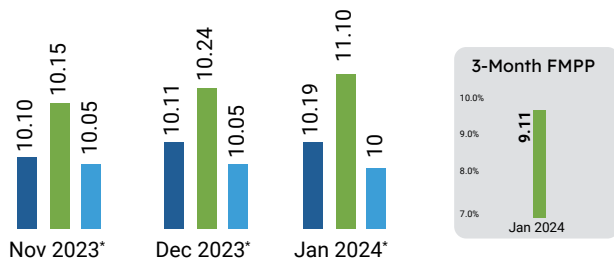
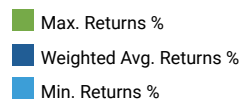
1 Cr+

Registered users

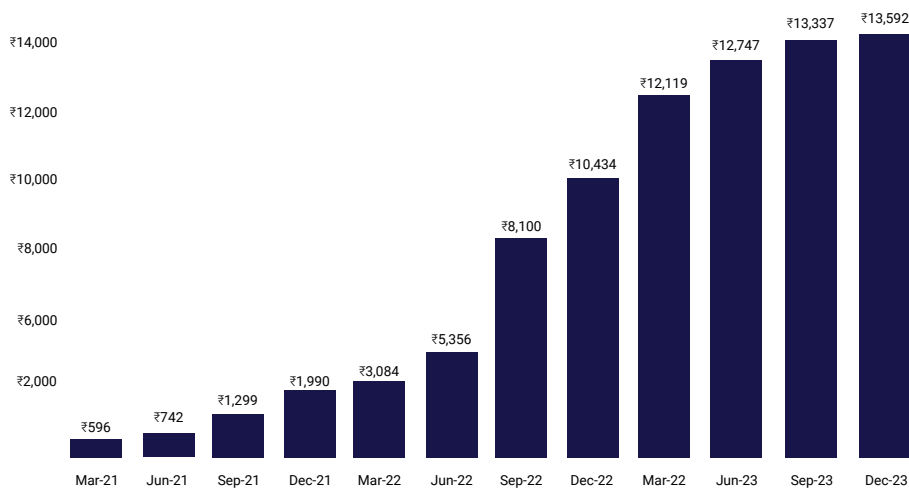
400%

Annual growth

FY 21-22

FMPP PERFORMANCE

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

DISBURSEMENT GROWTH (Till December 2023)

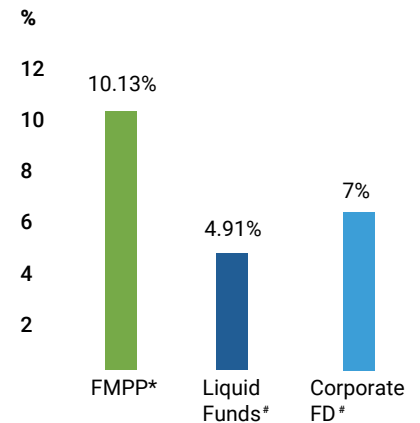
(In Crores)

Portfolio summary**AUM**

till January 2024

₹ 944 Crs**Average return*****10.13%****NPA****2.95%**

*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 January.

#Returns for the period of 01/01/2024 to 31/01/2024.

FMPP PERFORMANCE

96.82%

Fund diversified up
to ₹ 100

(1 Year FMPP Product)

0%

Loss of principal
since launch

ABOVE

10.16%

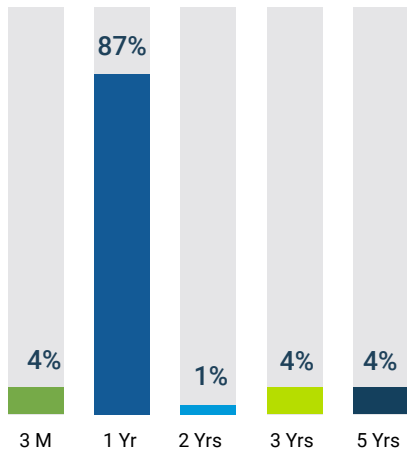
Returns p.a. earned
by 100% investors

(1 Year FMPP Product)

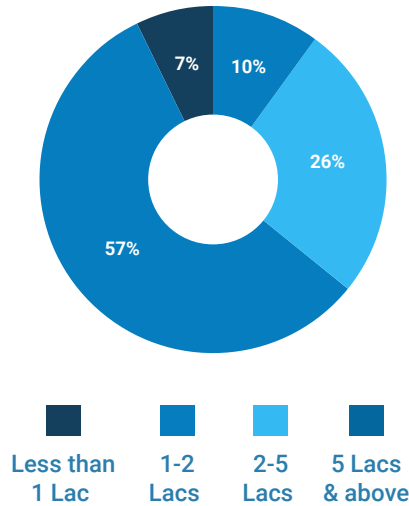
₹ 50 Lacs

Maximum
invested value

Investment period

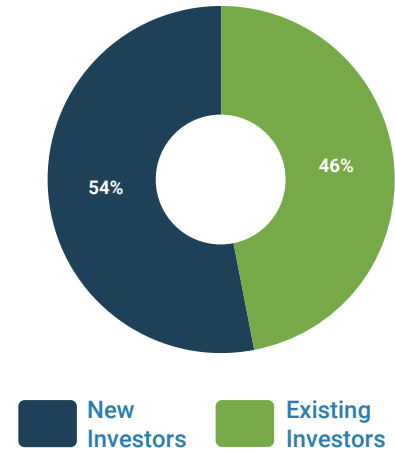


Investment amount



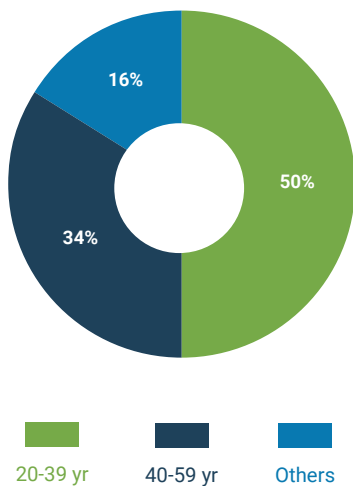
Investments made

Existing vs New Investor

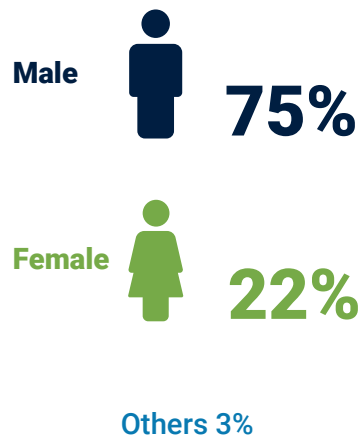
INVESTORS DEMOGRAPHIC SUMMARY (On Platform Level)

Here are some details to understand who invests in P2P lending

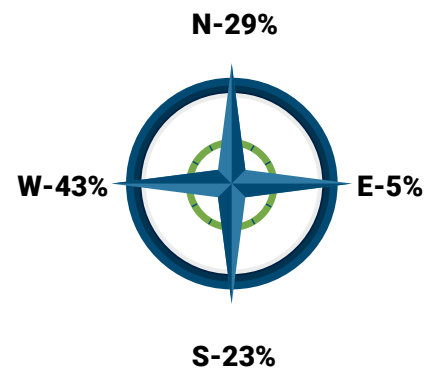
By age



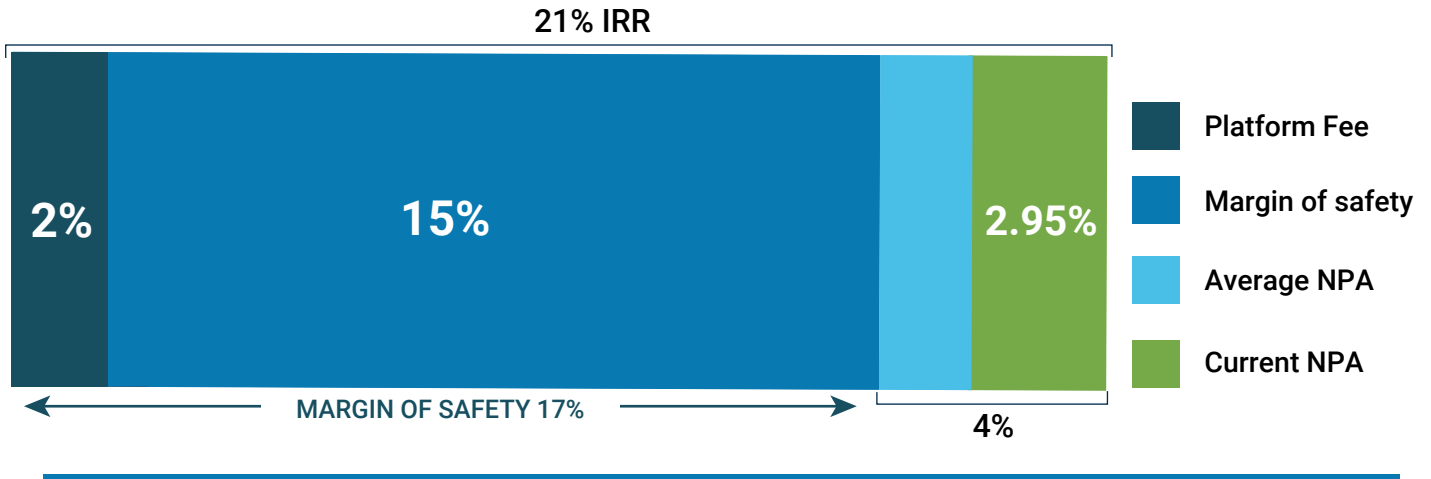
By gender



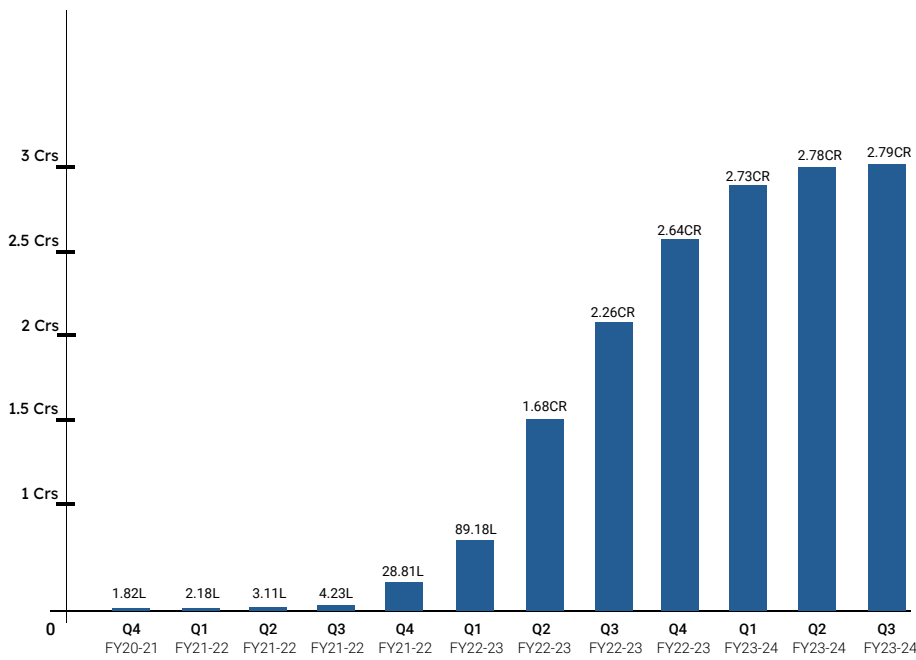
By region



MARGIN OF SAFETY

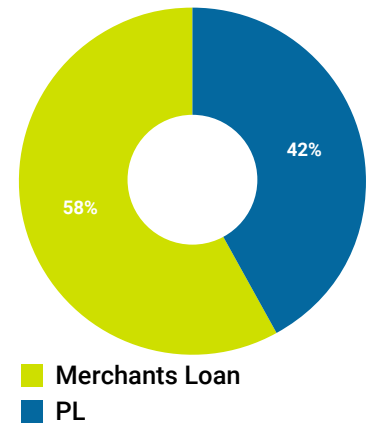


NUMBER OF LOANS



Lending Products

(On disbursement)
January 2024



Borrower Products

AVG. Ticket size in ₹	No. Of Loans %	AVG. Tenure
80,997	15	9 Months
11,882	85	3 Months

■ Merchants Loan
 ■ PL

For the month of January 2024

KEY LENDING STATS (In the month of January 2024)

600+

Data points analyzed per borrower

94%

Borrowers **on time payment**

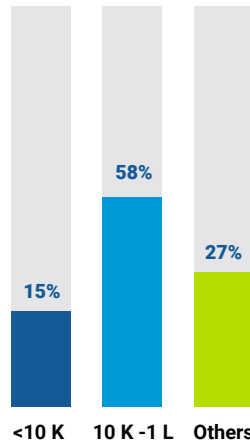
2.95%

NPA at the platform level

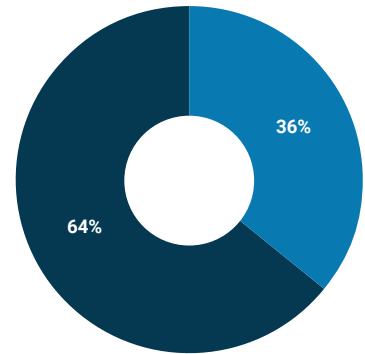
By loan tenure

Tenure	Count in %
≤6 Months	40%
≥7 Months	60%

By loan value



Repeat vs new



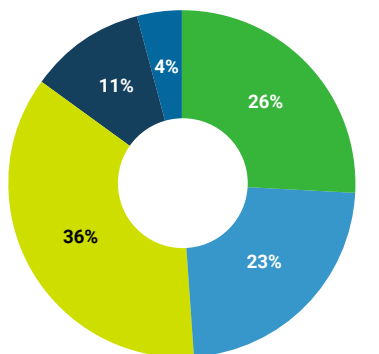
Repeat

New

BORROWER DEMOGRAPHIC SUMMARY (On Platform Level)

Here are some details to understand where your fund is invested

By age



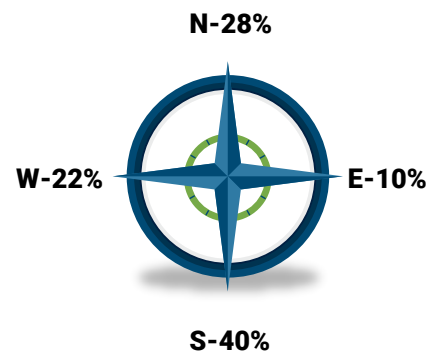
18-24 Years	25-34 Years	35-44 Years	45+ Years	Others
-------------	-------------	-------------	-----------	--------

By gender

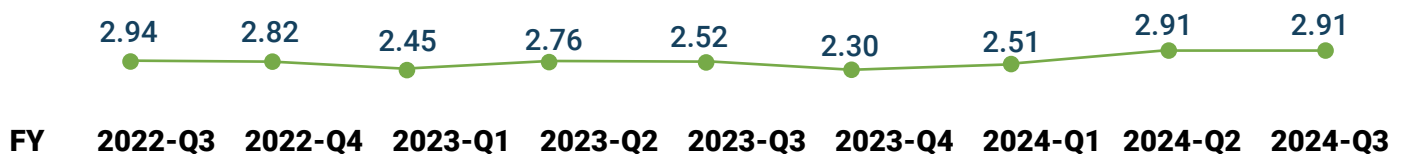


Male accounts are
40% of the
total borrowers

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

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

