



India's Largest P2P Lending Platform, LenDenClub

PORTFOLIO FACTSHEET | FEBRUARY 2024





Bhavin Patel, CEO

We are delighted to share that the industry recently recognized our technology-driven efforts. Our team received the "Best Use of AI in Email Management" award at Quantic India's Data Analytics and AI Show 2024. We are also thrilled to report a remarkable 45% increase in organic website traffic compared to the previous month, indicating a growing interest in our platform among users.

SUMMARY (Till February, 2024)

₹ 13,794 Cr+

Lent till date

1 Cr+

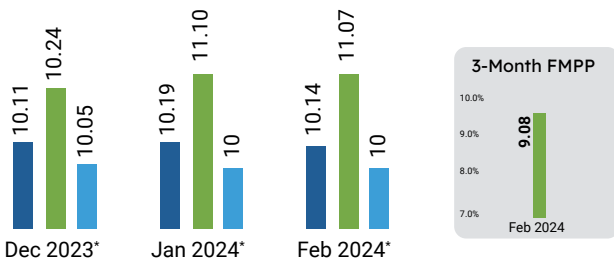
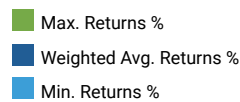
Registered users

400%

Annual growth

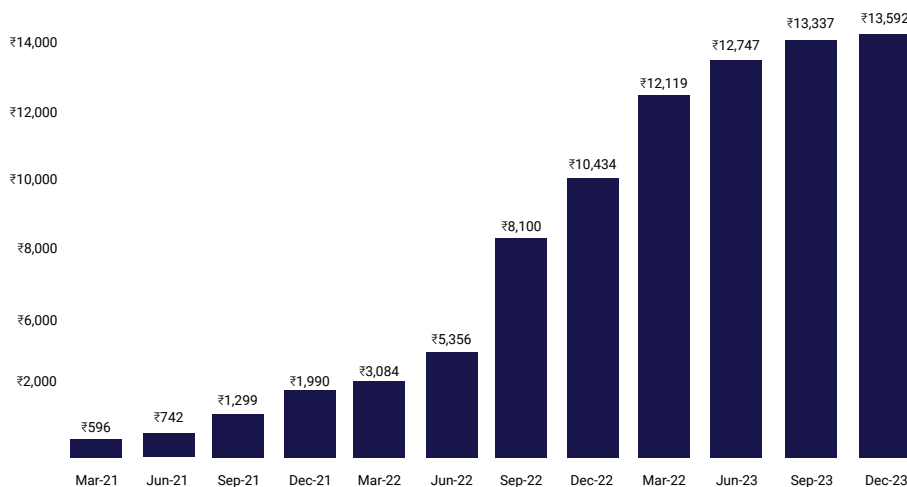
FY 21-22

FMPP PERFORMANCE



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

DISBURSEMENT GROWTH (Till December 2023)



(In Crores)

Portfolio summary

AUM

till February 2024

₹ 941 Crs

Average return*

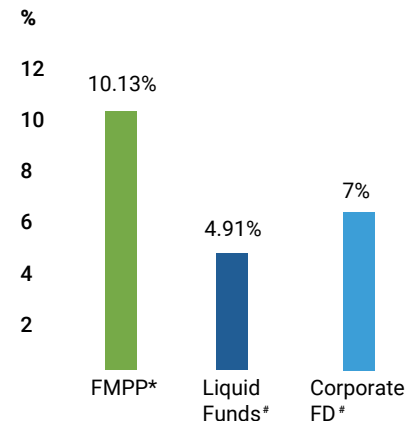
10.13%

NPA

2.98%

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

Product comparison



*This data indicates Avg. returns earned by lenders from FMPP-1 Year product, in the month of February.
#Returns for the period of 01/02/2024 to 29/02/2024.

FMPP PERFORMANCE

96.20%

Fund diversified up
to ₹ 100

(1 Year FMPP Product)

0%

Loss of principal
since launch

ABOVE

10%

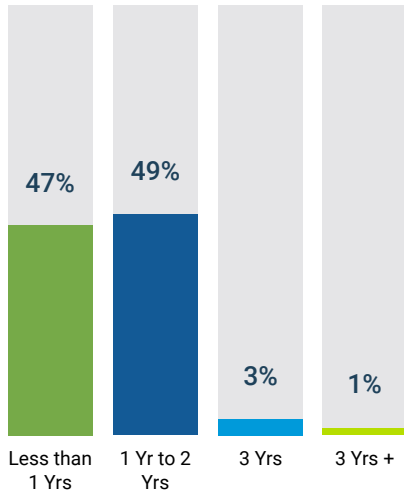
Returns p.a. earned
by 100% lenders

(1 Year FMPP Product)

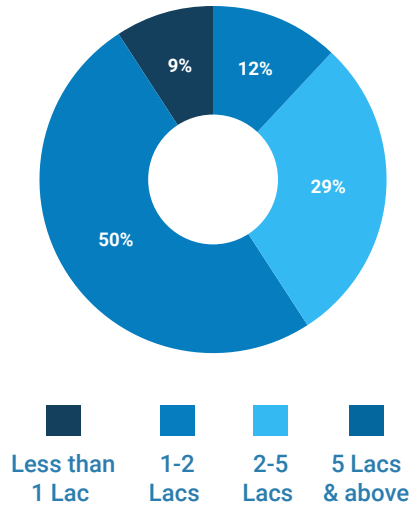
₹ 50 Lacs

Maximum
lent value

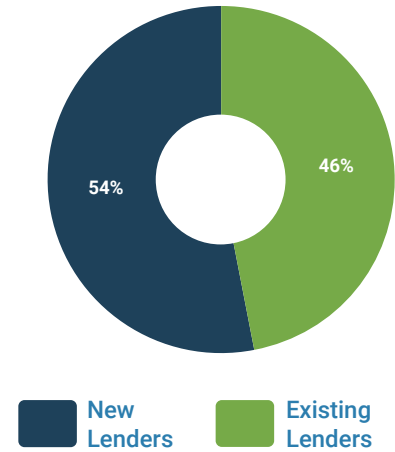
Lending period



Amount lent



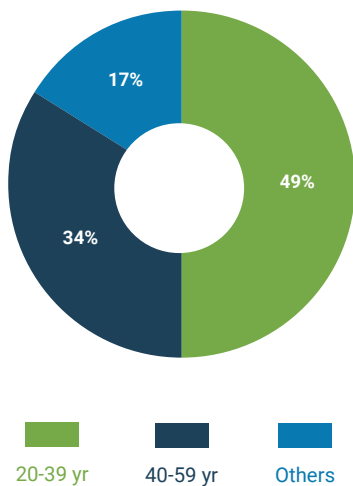
Lending made Existing vs New Investor



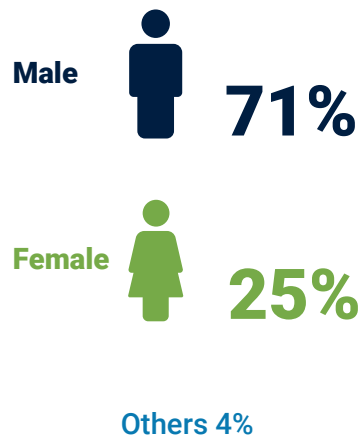
INVESTORS DEMOGRAPHIC SUMMARY (On Platform Level)

Here are some details to understand who Lends in P2P lending

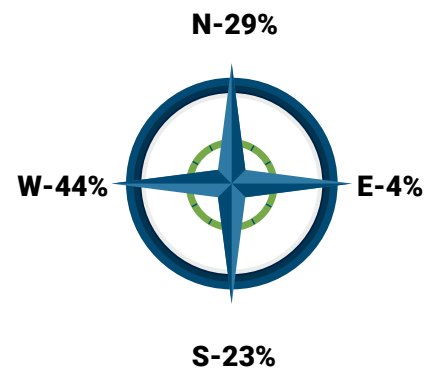
By age



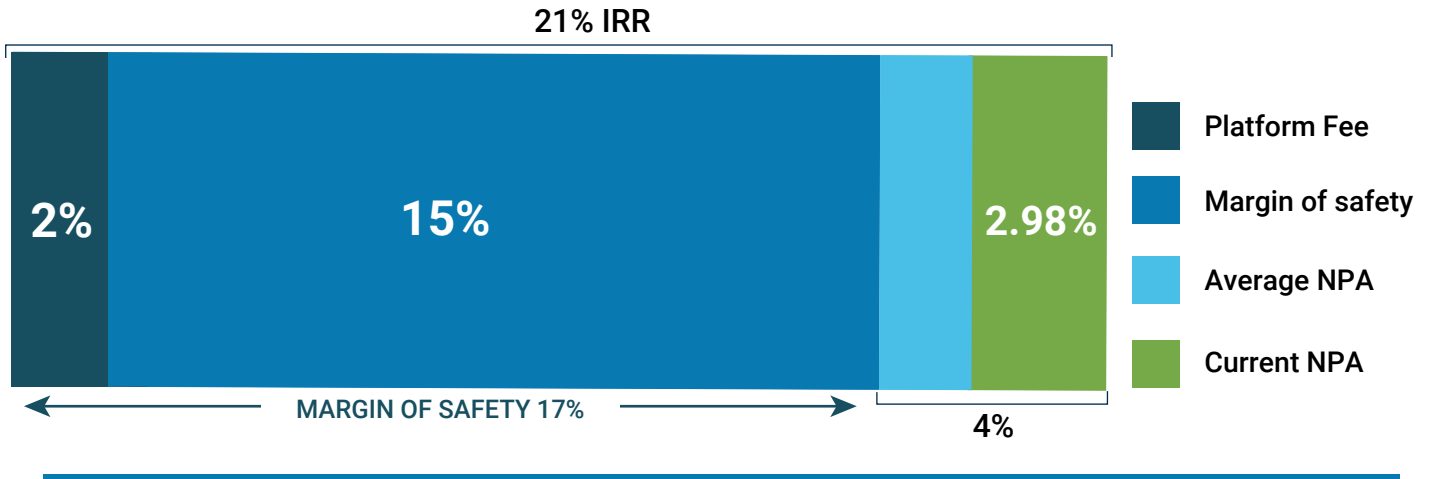
By gender



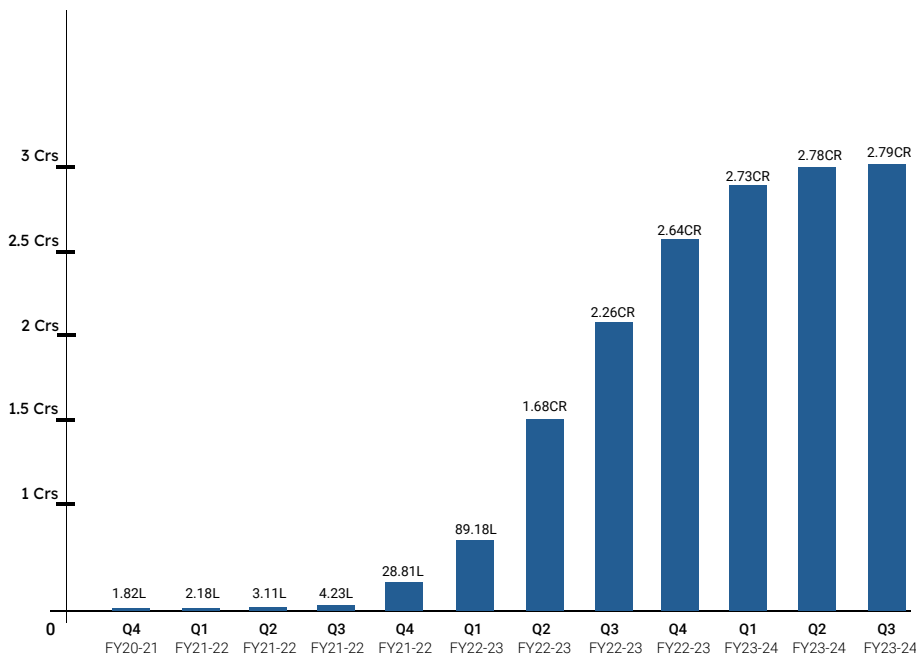
By region



MARGIN OF SAFETY

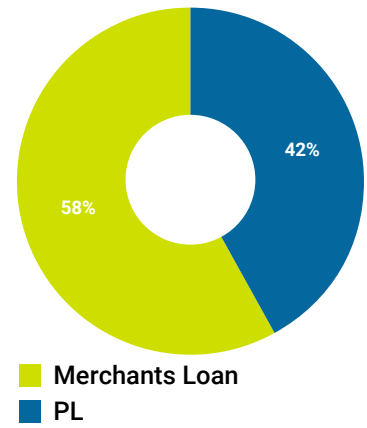


NUMBER OF LOANS



Lending Products

(On disbursement)
February 2024



Borrower Products

AVG. Ticket size in ₹	No. Of Loans %	AVG. Tenure
91,549	8	10 Months
12,013	92	4 Months

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

For the month of February 2024

KEY LENDING STATS (In the month of January 2024)

600+

Data points analyzed per borrower

94%

Borrowers **on time payment**

2.98%

NPA at the platform level

By loan tenure

Tenure	Count in %
≤6 Months	39%
≥7 Months	61%

≤6

Months

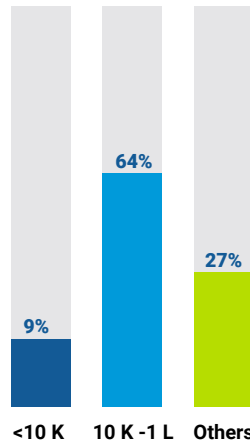
39%

≥7

Months

61%

By loan value

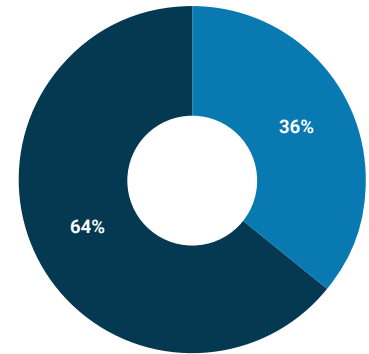


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10 K -1 L

Others

Repeat vs new



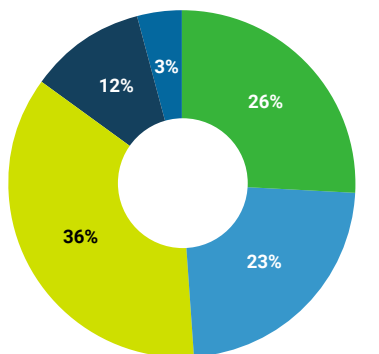
Repeat

New

BORROWER DEMOGRAPHIC SUMMARY (On Platform Level)

Here are some details to understand where your fund is lent

By age

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

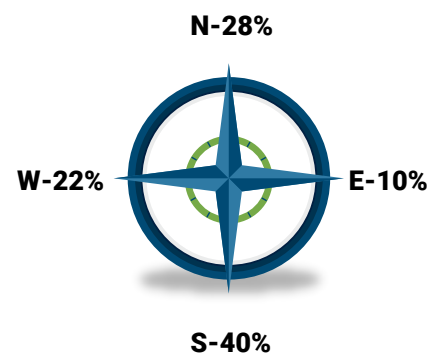
Others

By gender

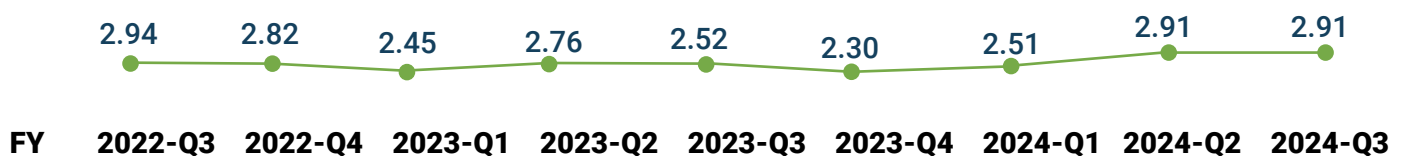


Male accounts are
40% of the
total borrowers

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 lending with confidence

Lend 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 lender 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.

Lending 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' amount lent.

For any more information, please reach out to us at
invest@lendenclub.com

