



# INDIA'S LARGEST P2P LENDING PLATFORM

PLATFORM PERFORMANCE FACTSHEET

JANUARY 2026



## Dipesh Karki

CO-FOUNDER & CTO

Our AI-driven core propelled January business past ₹300 Cr (30% MoM growth) while maintaining a stellar 97%+ collection efficiency.

With the launch of OmniCredit AI for deep borrower insights and NeuraVoice AI for automated P2P support, we are scaling intelligence alongside volume.

By merging record scale with aggressive technical optimization, we are ensuring a more sustainable business and superior returns for our lenders.

### Company Level Information



OPERATING SINCE  
**2015**



REGULATOR  
**RBI**



SETTLEMENT TIME  
**T+1**



OPERATIONAL IN  
**29 States 5 UTs**



FY 25 GROUP REVENUE  
**₹ 236 Crore**



FY 25 GROUP PROFIT  
**₹ 34 Crore**

### Platform Stats till Date

AUM

**₹ 1,364 Cr**

NO. OF LOANS DISBURSED

**3.12 Cr**

AMOUNT DISBURSED

**₹ 18,128 Cr**

REGISTERED LENDERS

**40.04 L**

REGISTERED BORROWERS

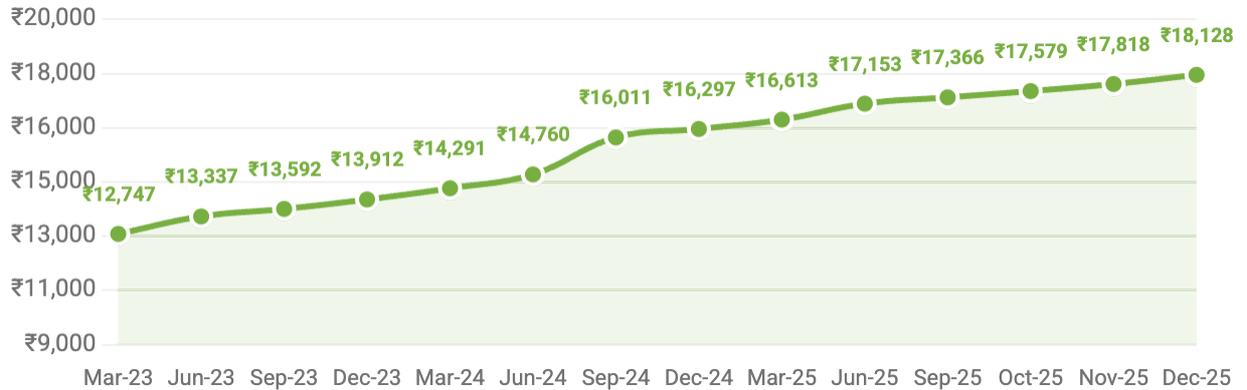
**3.51 Cr**

NPA

**3.61%**

Data as on 31 January 2026

## Disbursement Trend



## Latest Trends

T+1 MAINTENANCE

**99.49%**

ON-TIME REPAYMENTS

**97.16%**

### Loan Product Level NPA

Personal Loan

**4.29%**

Merchant Loan

**3.38%**

### Lending Product Level Returns

Short Term Lending

5 Month

**5.72%**

7 Month

**9.36%**

*Average Absolute Return % (Last 6 Months)*

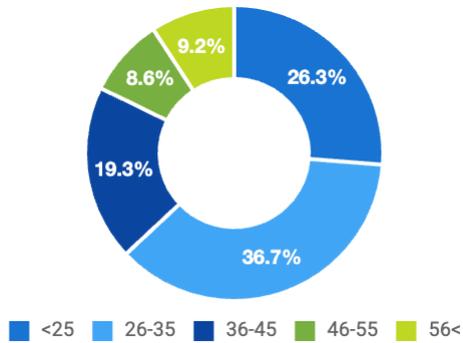
Manual Lending

**8.6%**

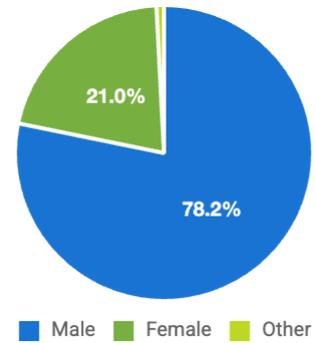
*Average Absolute Return % (Last 12 Months)*

## Lender Profile Summary

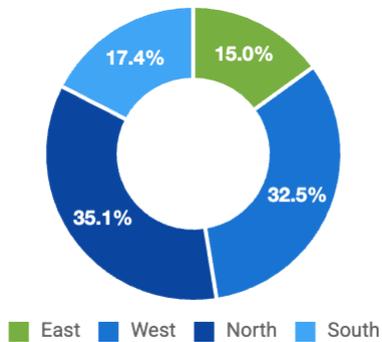
### Age Distribution



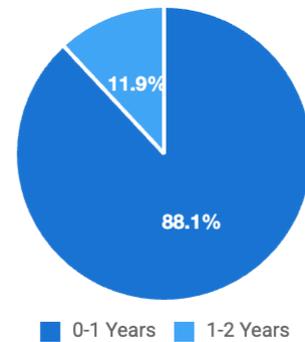
### Gender Distribution



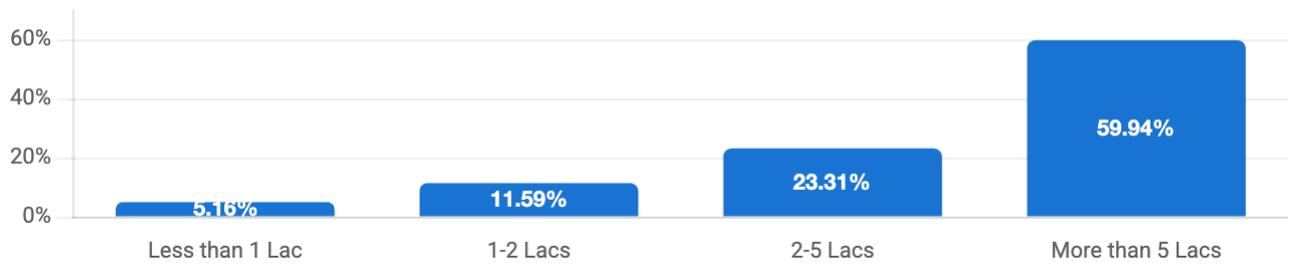
### Regional Distribution



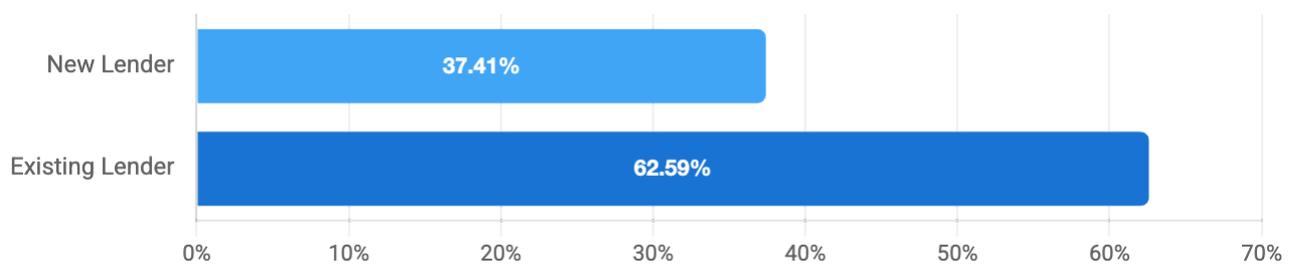
### Lending Duration



### Amount Lent Distribution

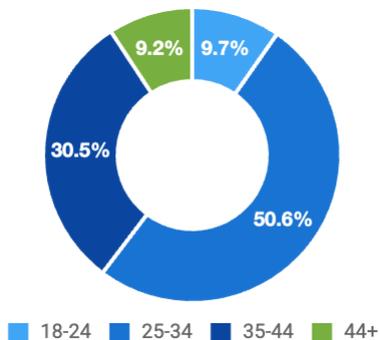


### Type of Lender

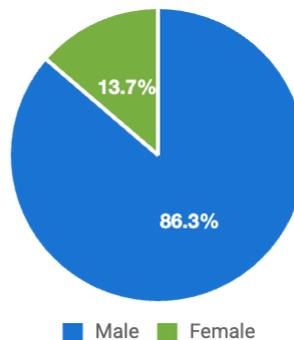


## Borrower Profile Summary

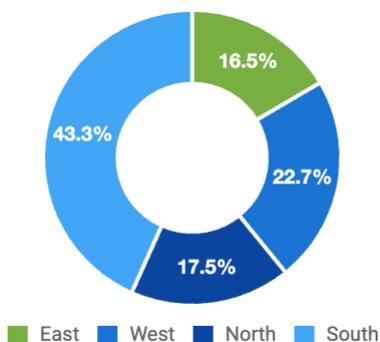
Age Distribution



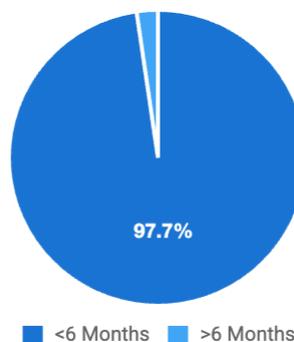
Gender Distribution



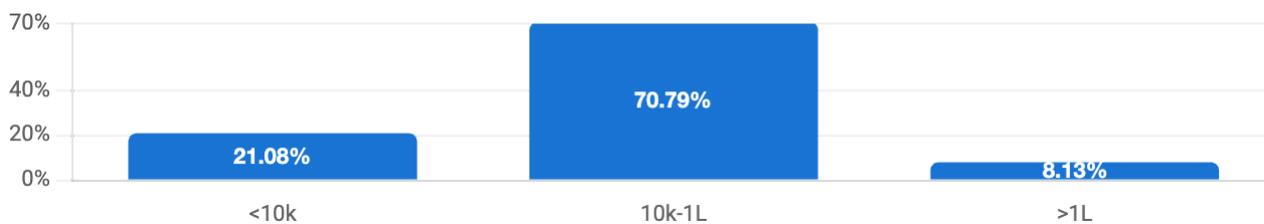
Regional Distribution



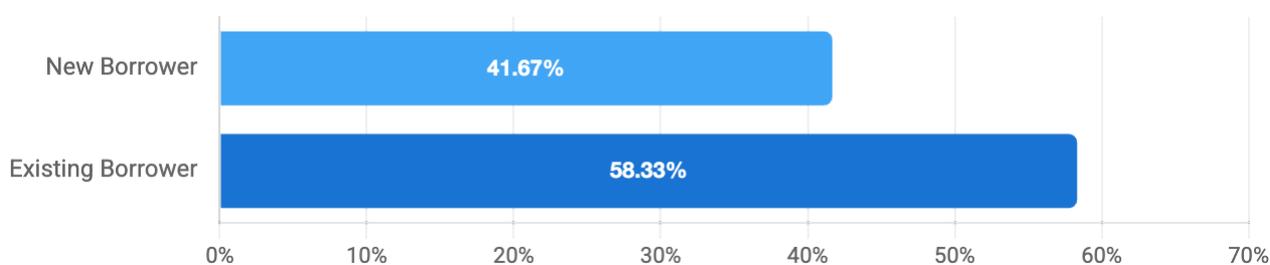
Loan Tenure



Loan Value Distribution



Type of Borrower



NUMBER OF LOANS DISBURSED (JAN '26)

**241,593**

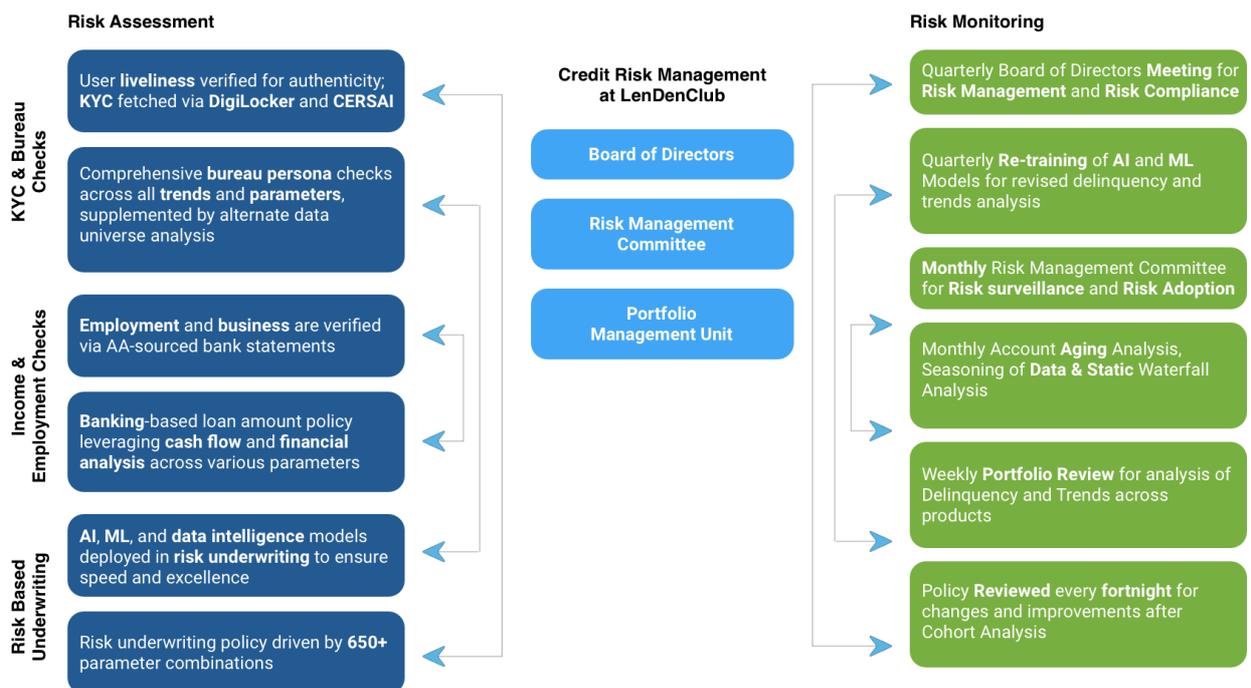
## Escrow Mechanism

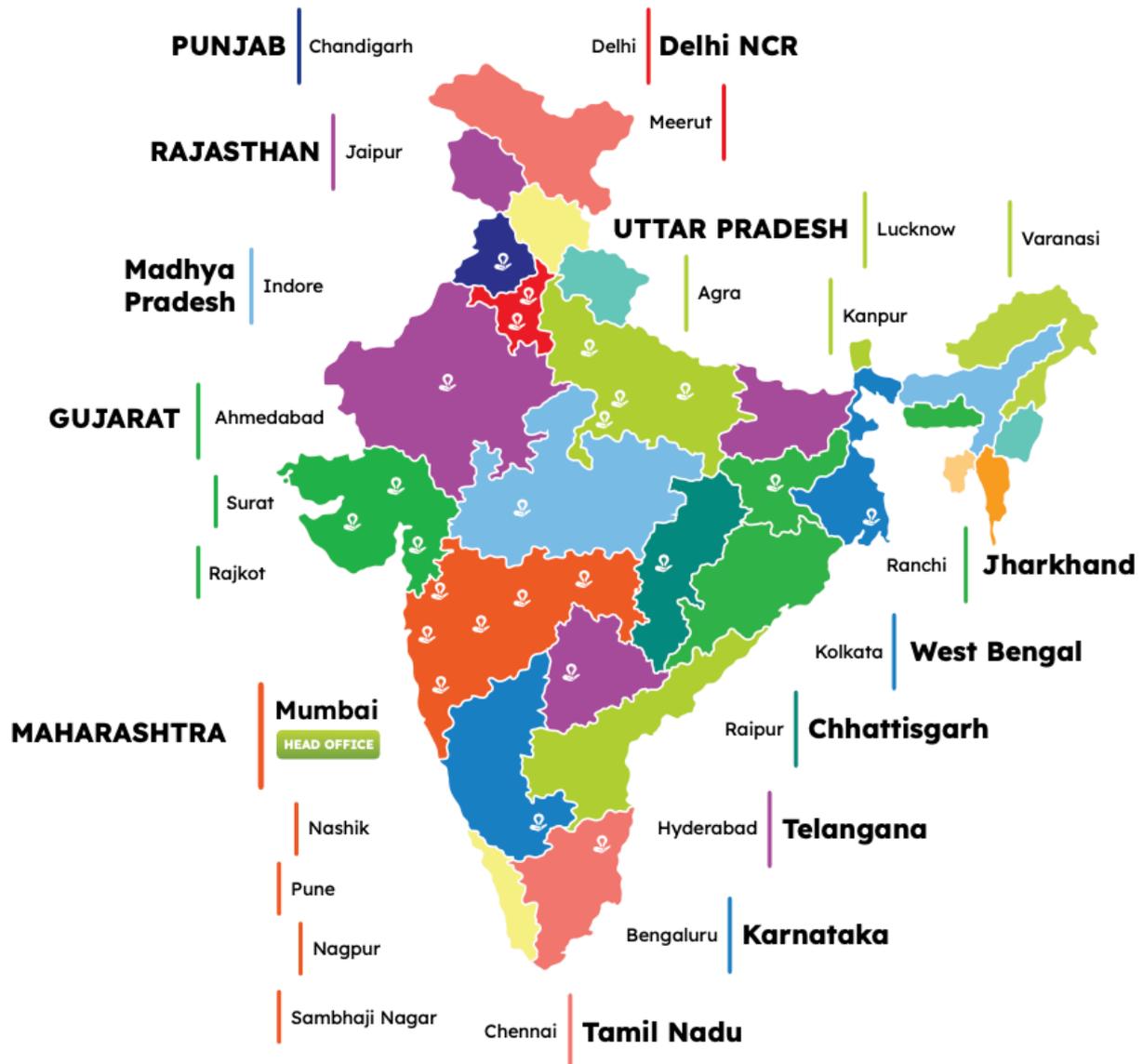


## T+1 Settlement

LenDenClub platform operates using an Escrow Mechanism that ensures the security of funds for both lenders and borrowers. There are two separate bank accounts for lender and borrower funds. All funds go back to respective lender and borrower in T+1 days providing highest level of transparency and zero control of money to P2P platform.

## Risk Management Framework





# DIVERSIFY YOUR LENDING WITH CONFIDENCE

Download the application to start lending.



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 [support@lendenclub.com](mailto:support@lendenclub.com)