



Lendenclub
BY INNOFIN SOLUTIONS

SINCE 2015



INDIA'S LARGEST P2P LENDING PLATFORM

PLATFORM PERFORMANCE FACTSHEET

FEBRUARY 2026

Happy Holi 2026 🎨

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Dipesh Karki

CO-FOUNDER & CTO

February reinforced our momentum: 97%+ collection efficiency sustained for four months as volumes scaled to new multiples.

With our proprietary AI stack, OmniCredit, we've moved beyond simple lending to deep, automated borrower intelligence.

Crossing ₹300 Cr again in a shorter month of February with more than January business numbers proves our tech is optimizing scale to deliver a smarter, more sustainable business 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
₹ 1,455 Cr

NO. OF LOANS DISBURSED
3.14 Cr

AMOUNT DISBURSED
₹ 18,440 Cr

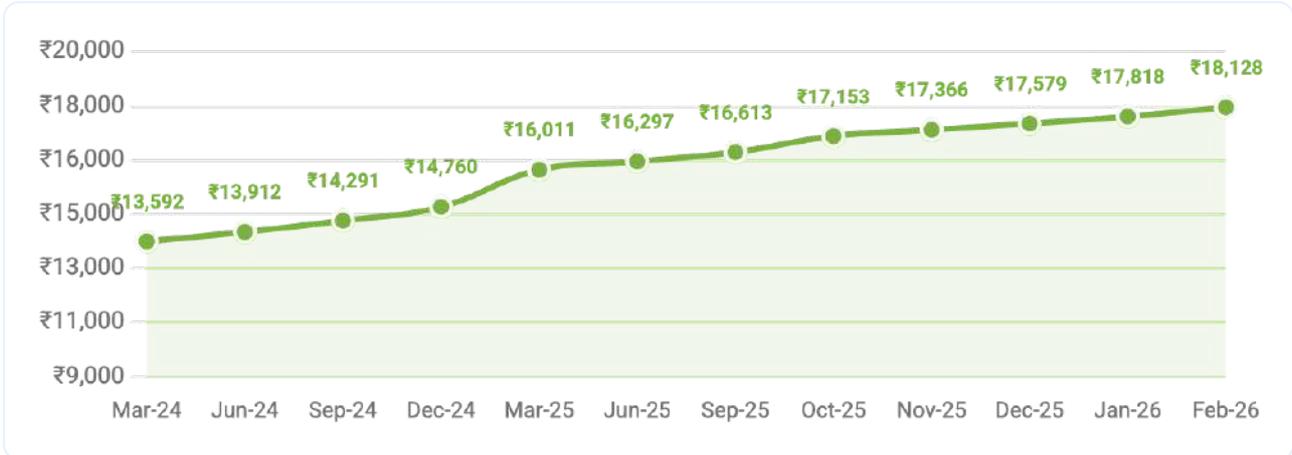
REGISTERED LENDERS
41.63 L

REGISTERED BORROWERS
3.64 Cr

NPA
3.53%

Data as on 28 February 2026

Disbursement Trend



Latest Trends



T+1 MAINTENANCE

99.59%

ON-TIME REPAYMENTS

97.21%

Loan Product Level NPA

Personal Loan

4.08%

Merchant Loan

3.30%

Lending Product Level Returns

Short Term Lending

5 Month

6.13%

7 Month

9.20%

Average Absolute Return % (Last 6 Months)

Manual Lending

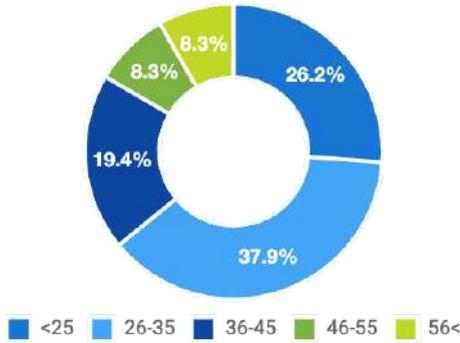
8.6%

Average Absolute Return % (Last 12 Months)

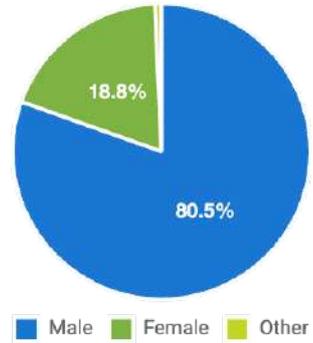
Lender Profile Summary



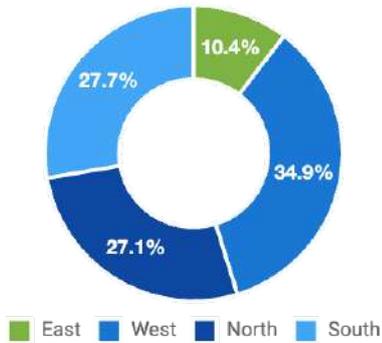
Age Distribution



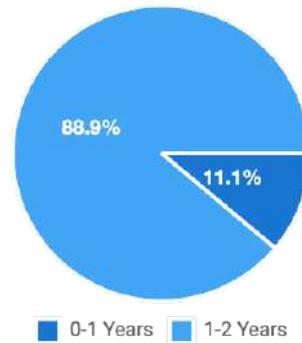
Gender Distribution



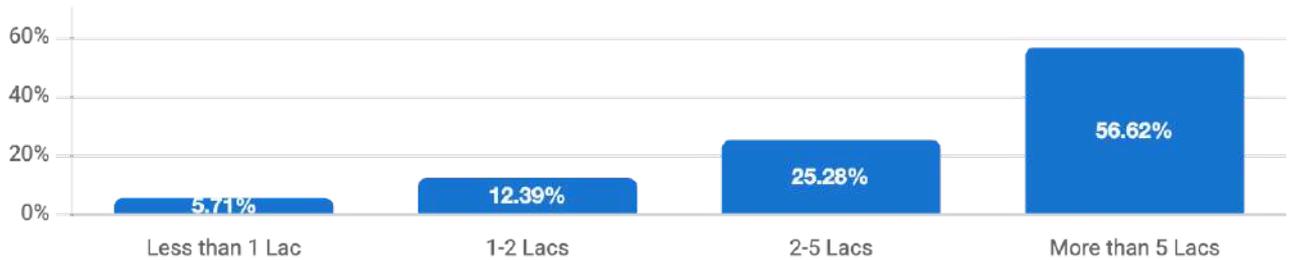
Regional Distribution



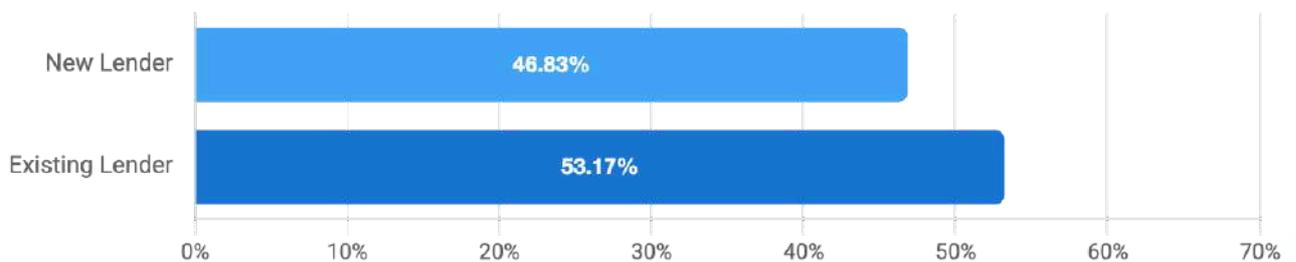
Lending Duration



Amount Lent Distribution



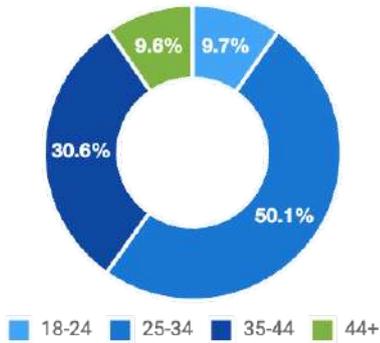
Type of Lender



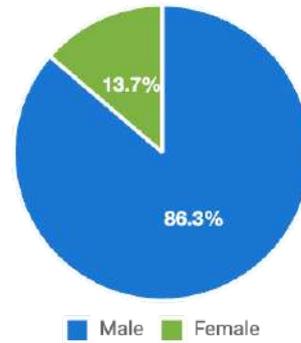
Borrower Profile Summary



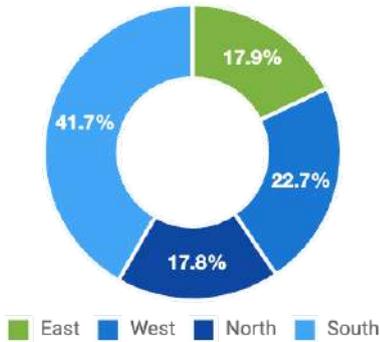
Age Distribution



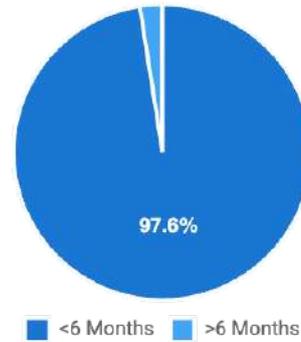
Gender Distribution



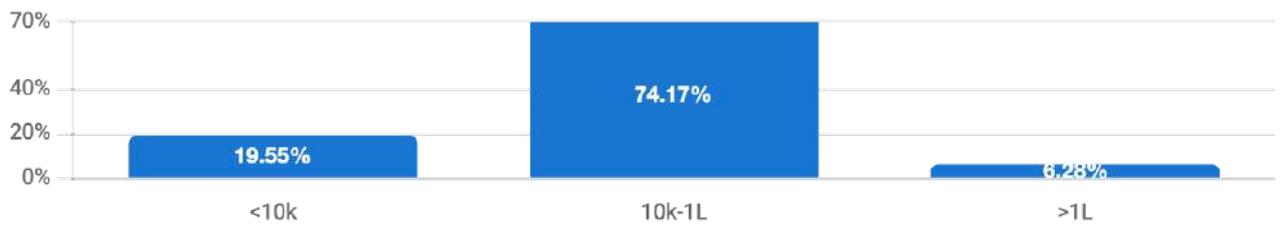
Regional Distribution



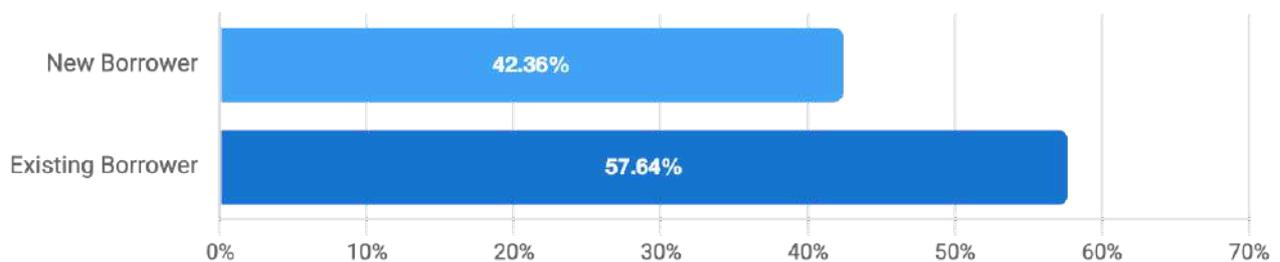
Loan Tenure



Loan Value Distribution



Type of Borrower



NUMBER OF LOANS DISBURSED (FEB '26)

221,227

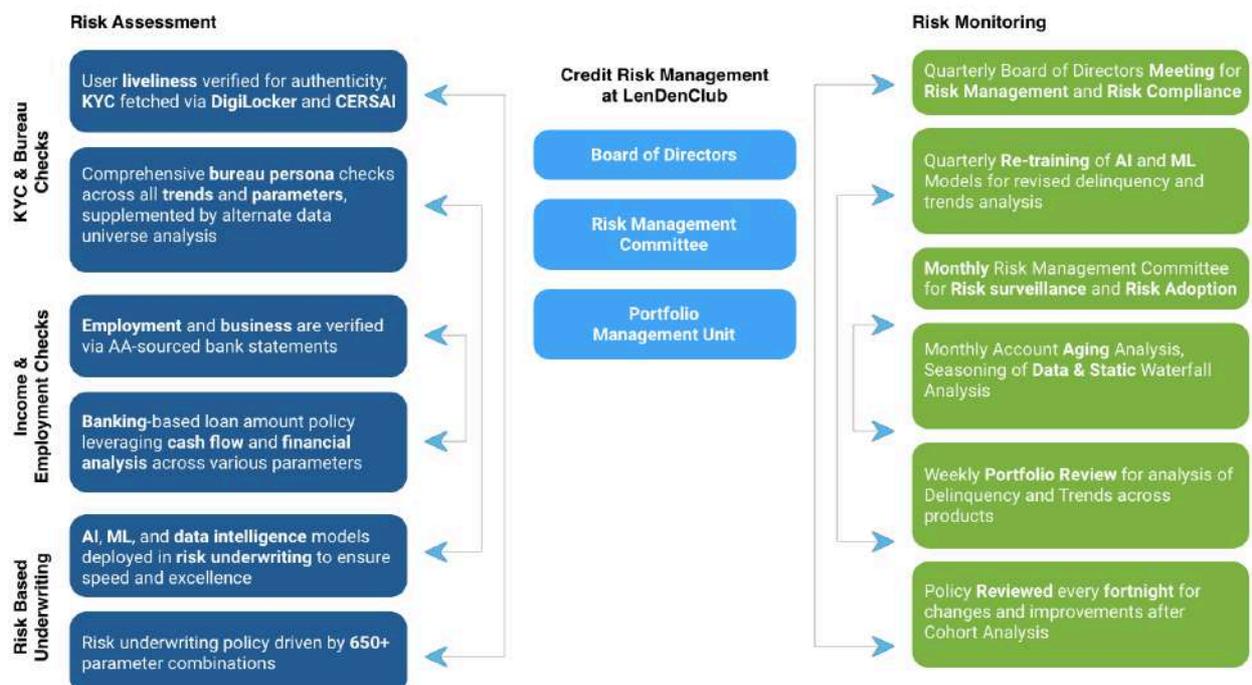
Escrow Mechanism



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