LenDen club
BY INNOFIN SOLUTIONS

SINCE2015



INDIA'S LARGEST
P2P LENDING PLATFORM

PLATFORM PERFORMANCE FACTSHEET

OCTOBER 2026



Dipesh Karki

CO-FOUNDER & CTO

October 2026 reinforced LenDenClub's focus on sustainable, tech-first expansion. Powering over **₹700 Cr in combined disbursements in Oct to maintain the momentum from Sep**. The platform credit performance remained rock-solid with regular collection resolution exceeding 96% .

Our enhanced risk-based pricing framework, introduced in April 2026, has now demonstrated stability over two consecutive quarters, enabling more reduced interest rates for borrowers based on their risk profiles while keeping lender NPAs within a predictable range, despite significant growth in volumes.

In the next two quarters; Q3 as in Q4, our focus remains on keeping the similar predictability on NPA numbers to deliver consistent, transparent, and sustainable outcomes for our lender community.

Company Level Information

OPERATING SINCE **2015**	REGULATOR **RBI**
SETTLEMENT TIME **T+1**	OPERATIONAL IN **29 States 5 UTs**
FY 26 REVENUE **₹ 351 Crore**	FY 26 PROFIT **₹ 35 Crore**

Platform Stats till Date

AUM **₹ 2582 Cr**	NO. OF LOANS DISBURSED **3.4 Cr**	AMOUNT DISBURSED **₹ 22694 Cr**
REGISTERED LENDERS **50.39 L**	REGISTERED BORROWERS **5.15 Cr**	NPA **3.47%**

Data as on 31 October 2026

Disbursement Trend



Latest Trends

T+1 MAINTENANCE	ON-TIME REPAYMENTS
99.66%	96.60%

Loan Product Level NPA

Personal Loan	3.33%
Merchant Loan	3.42%

Lending Product Level Returns

Short Term Lending

5 Month	4.74%
7 Month	8.21%

Average Absolute Return % (Last 6 Months)

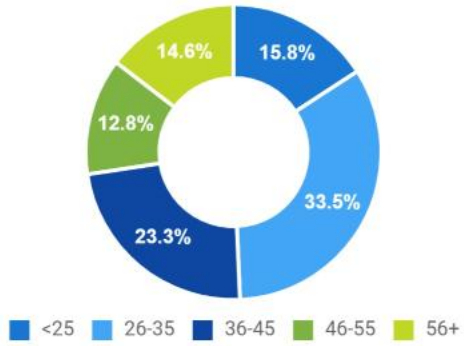
Manual Lending

7.3%

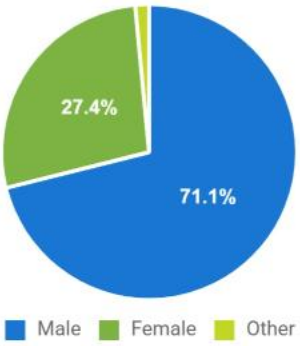
Average Absolute Return % (Last 12 Months)

Lender Profile Summary

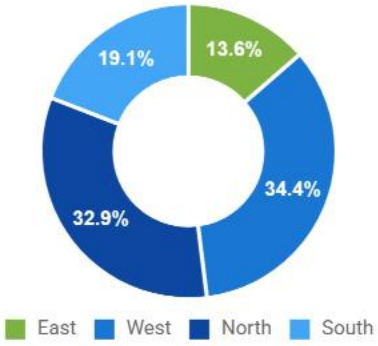
Age Distribution



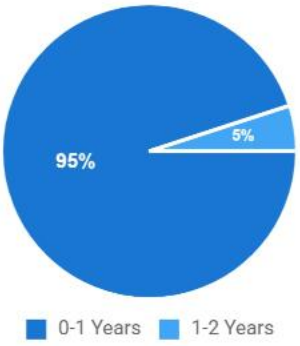
Gender Distribution



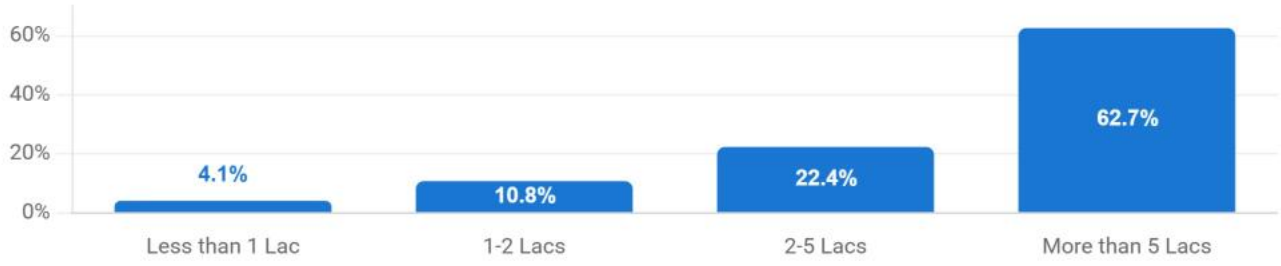
Regional Distribution



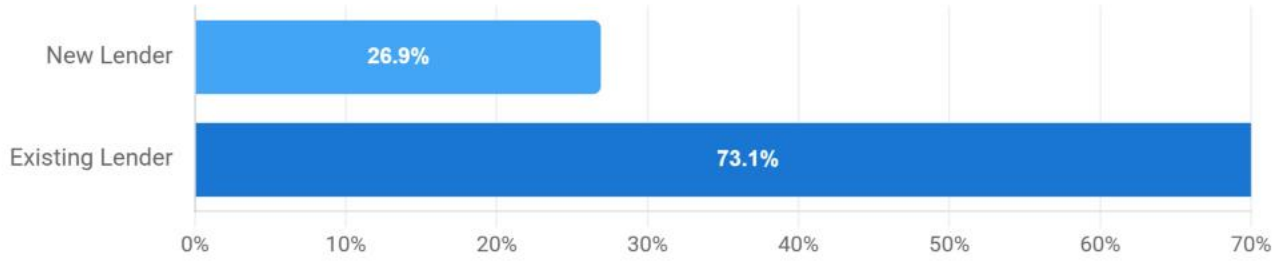
Lending Duration



Amount Lent Distribution

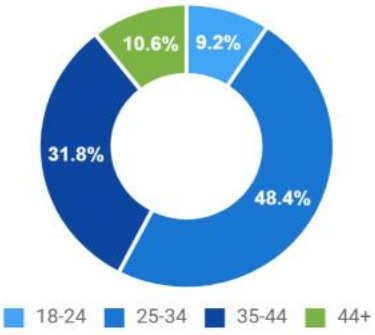


Type of Lender

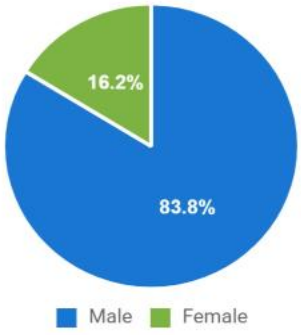


Borrower Profile Summary

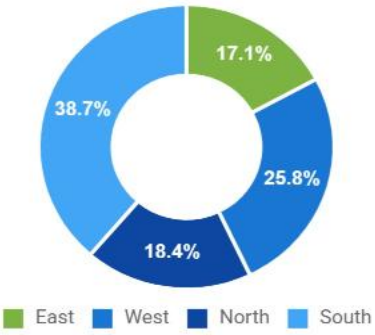
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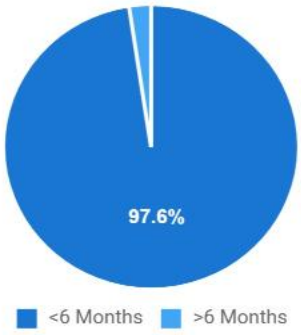
Gender Distribution



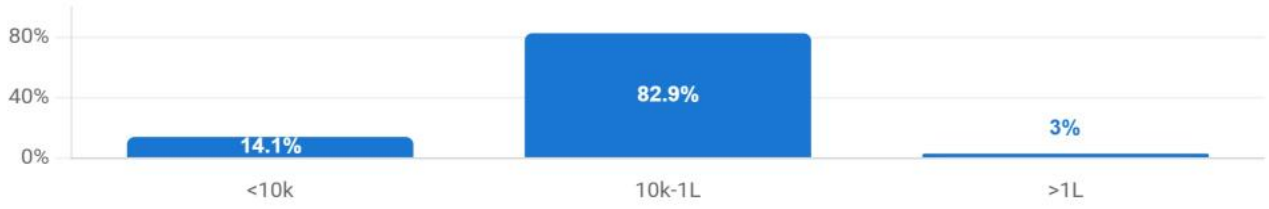
Regional Distribution



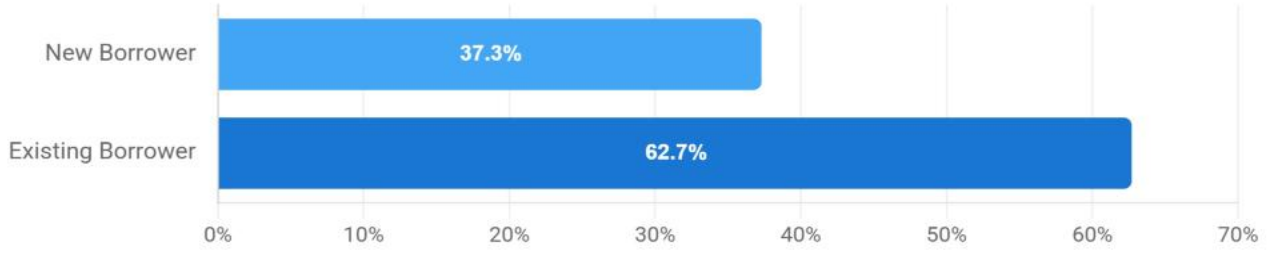
Loan Tenure



Loan Value Distribution



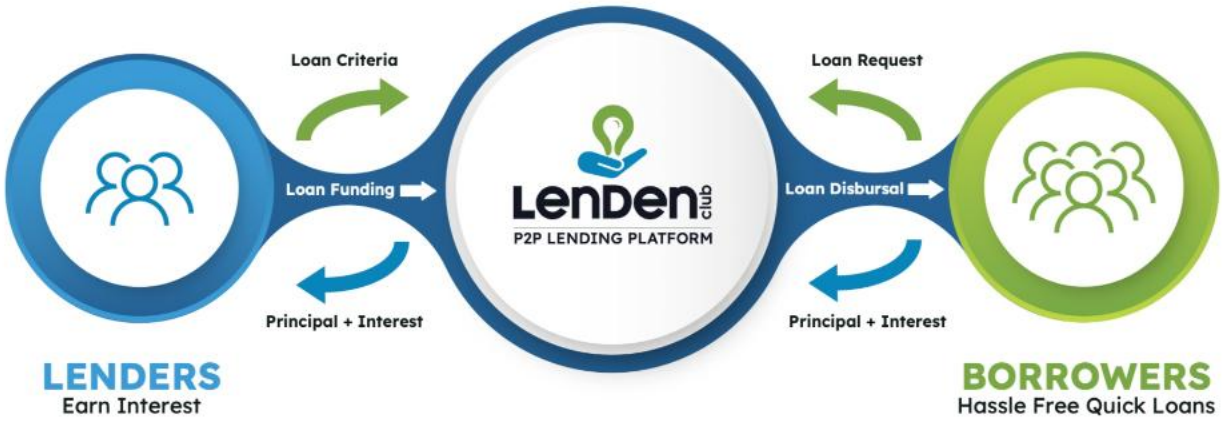
Type of Borrower



NUMBER OF LOANS DISBURSED (OCT '26)

385,395

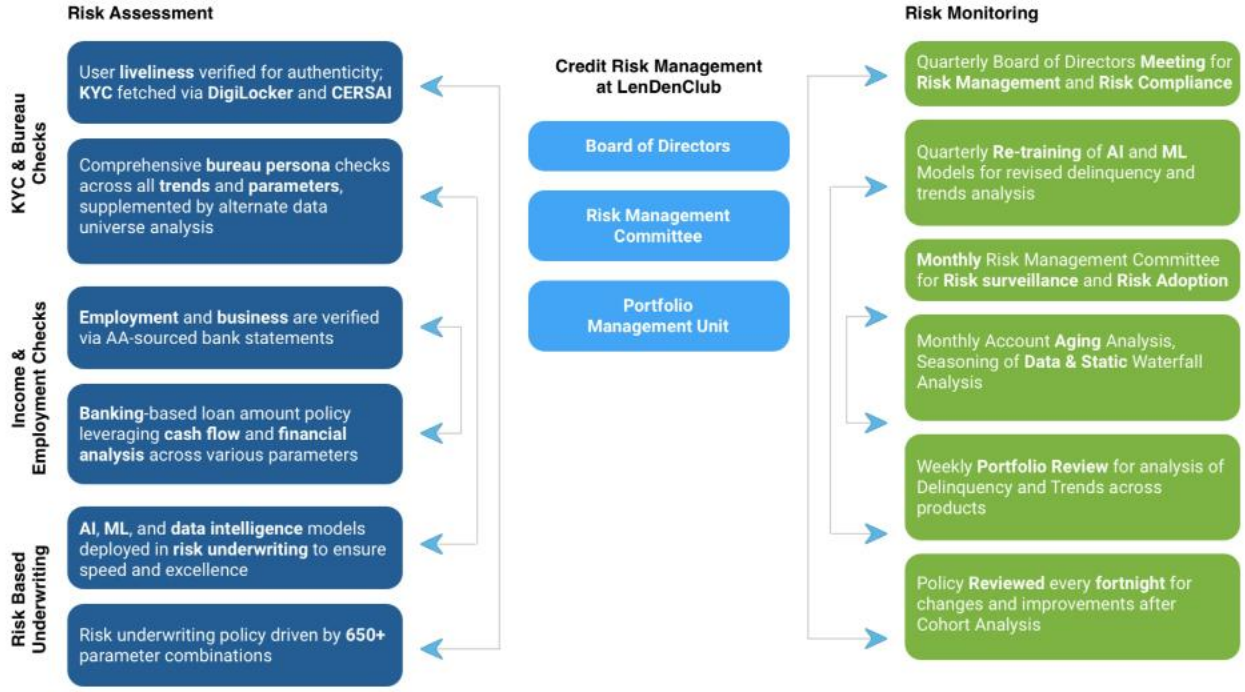
Escrow Mechanism



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.

GET IT ON Google Play

Download on the App Store

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