



# India's Largest P2P Lending Platform, LenDenClub

PORTFOLIO FACTSHEET | JULY 2024





### Dipesh Karki, CTO

Our deep learning models are now directly assessing 95% of loan applications within fraction of seconds, while maintaining a good watch on the loan repayment performance.

Additionally, with the use of AI, we are now able to respond to maximum of our customers queries within 5 minutes, thus ensuring an optimum experience for borrowers during their loan journey, right from application to disbursal to repayment and closure.

These milestones reflect LenDenClub's dedication to delivering exceptional service and solidifying its position as a trusted industry leader.

## SUMMARY (Till July, 2024)

**₹ 14,435 Cr+**

Amount Lent till date

**1.5 Cr+**

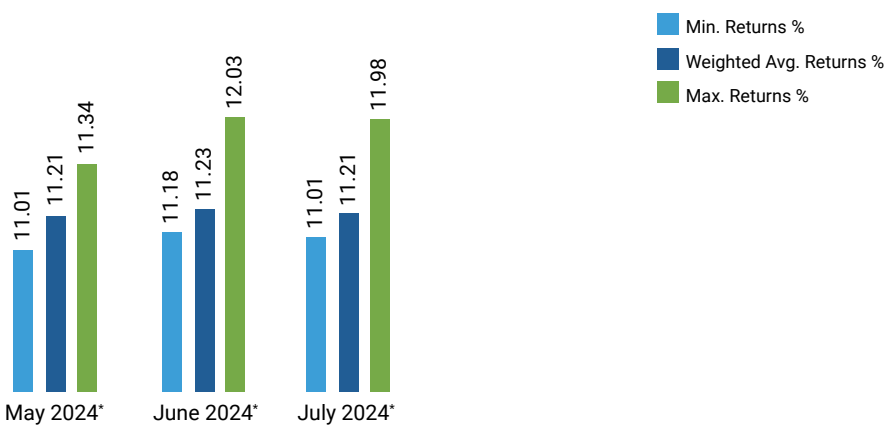
Registered users

**400%**

Annual growth

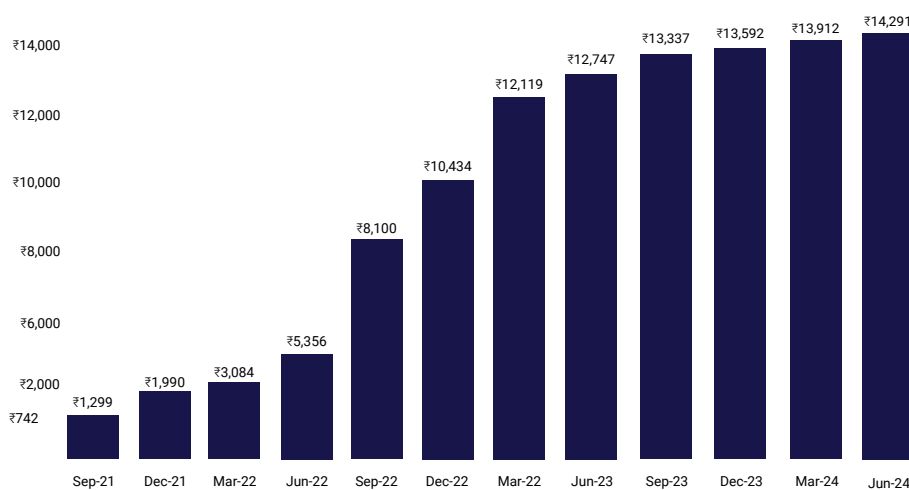
FY 24-25

## FMPP PERFORMANCE



\*This data indicates the return earned by lenders from FMPP product  
Exceptions have been excluded.

## DISBURSEMENT GROWTH (Till July 2024)



(In Crores)

## Portfolio summary

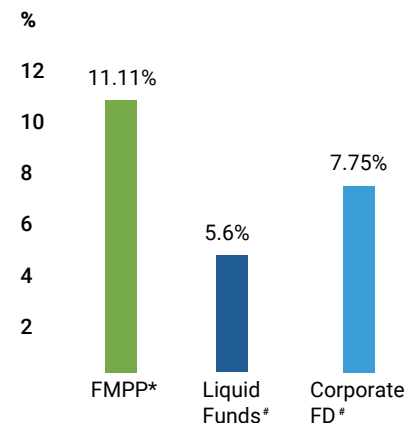
**AUM** ₹ 924.44 Cr  
till July 2024

**Average return\*** 10.41%

**NPA** 3.04%

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

## Product comparison



\*This data indicates Avg. returns earned by lenders from FMPP product, in the month of July.  
#Returns for the period of 01/07/2024 to 31/07/2024.



## FMPP PERFORMANCE

95.22%

Fund diversified up  
to ₹ 100

0%

Loss of principal  
since launch

ABOVE

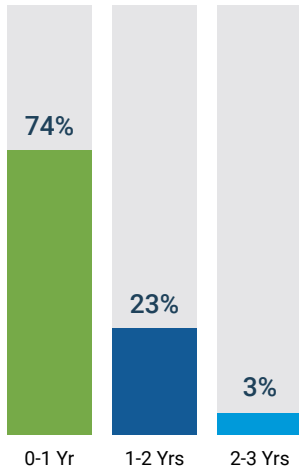
10.41%

Returns p.a. earned  
by lenders

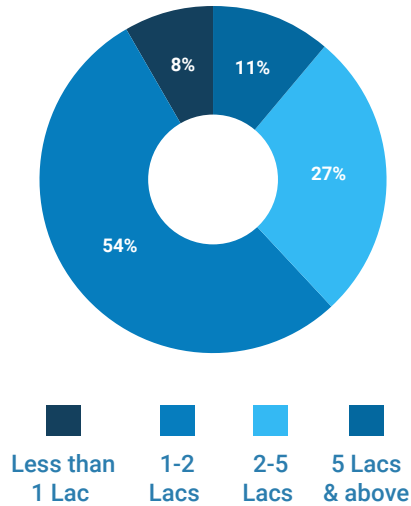
₹ 50 Lakhs

Maximum  
Amount Lent

## Lending period

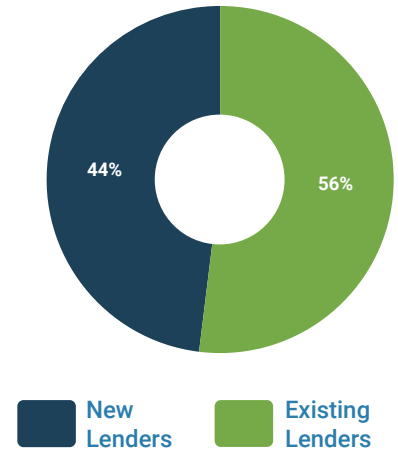


## Amount lent



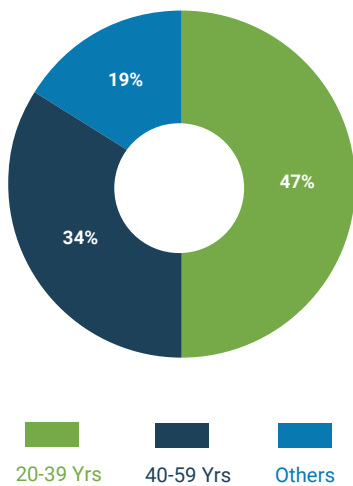
## Lending done

Existing vs New Lender

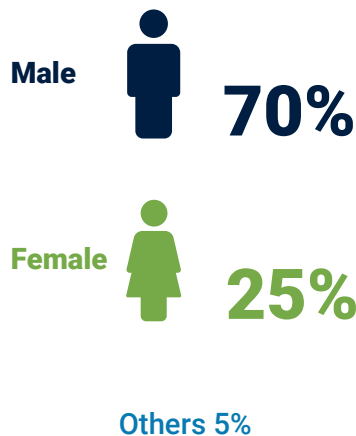
LENDERS DEMOGRAPHIC SUMMARY (On Platform Level)

Here are some details to understand who Lends in P2P

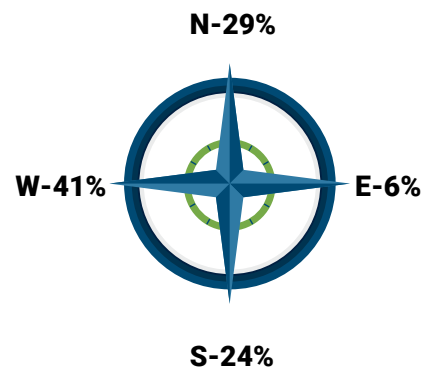
## By age



## By gender

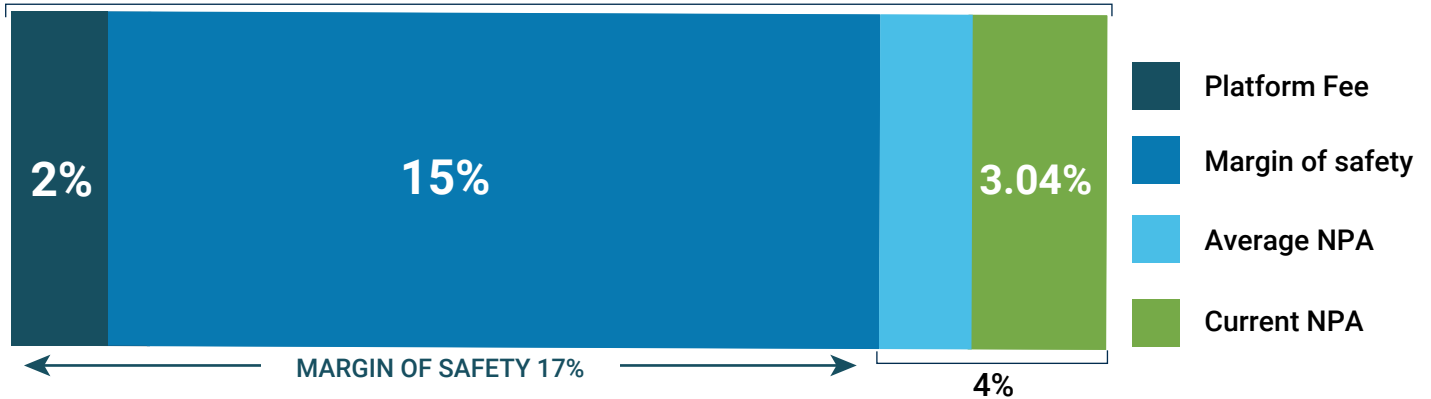


## By region

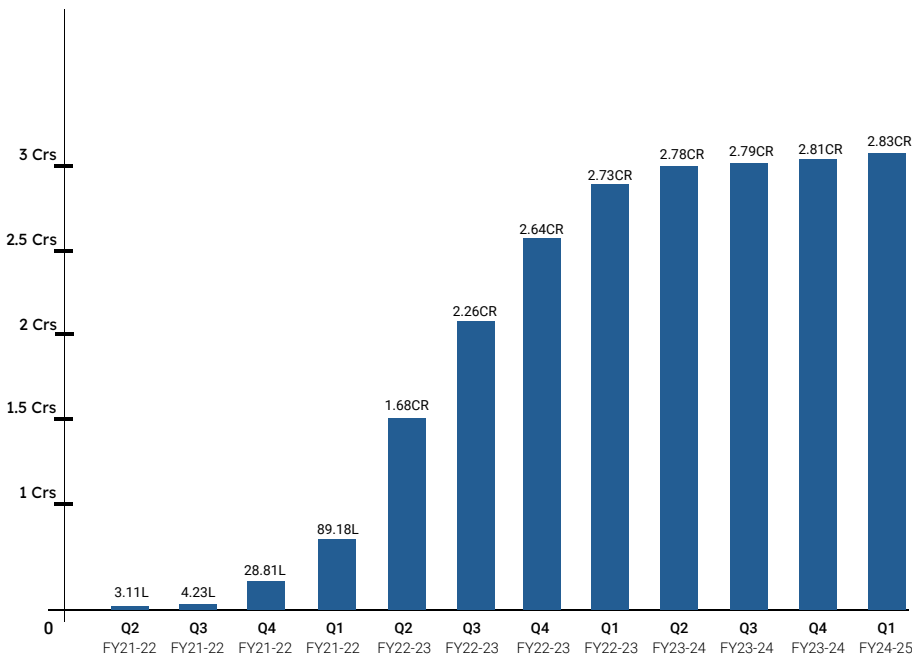


## MARGIN OF SAFETY

Platform generates 21% interest rate

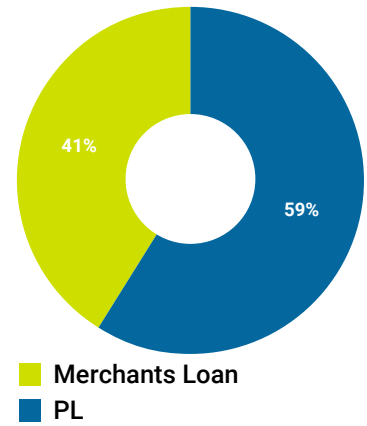


## NUMBER OF LOANS



### Lending Products

(On disbursement)  
July 2024



### Borrower Products

AVG. Ticket size in ₹	No. Of Loans %	AVG. Tenure
99,706	8	9 Months
11,626	92	3 Months

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

For the month of July 2024

## KEY LENDING STATS (In the month of July 2024)

**600+**

Data points analyzed per borrower

**94.40%**

Borrowers on time payment

**3.04%**

NPA at the platform level

## By loan tenure

Tenure	Count in %
≤6 Months	94%
≥7 Months	6%

≤6

Months

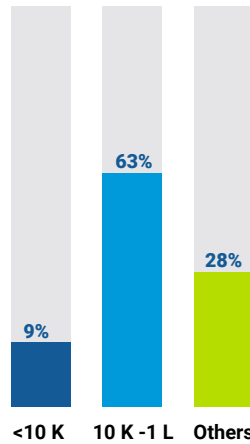
94%

≥7

Months

6%

## By loan value

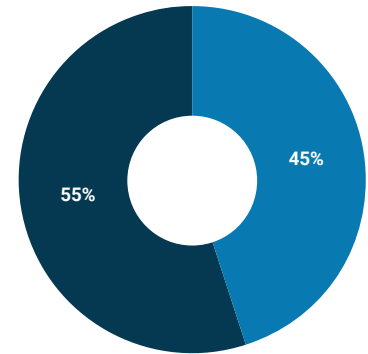


&lt;10 K

10 K -1 L

Others

## Repeat vs new



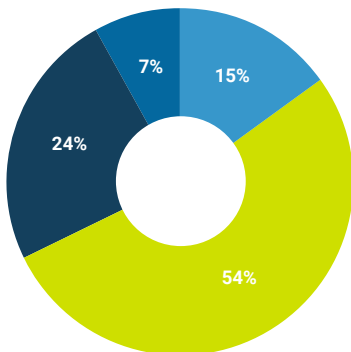
Repeat

New

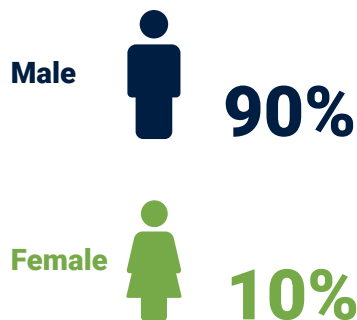
BORROWER DEMOGRAPHIC SUMMARY (On Platform Level)

Here are some details to understand where your fund is lent

## By age

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

## By gender



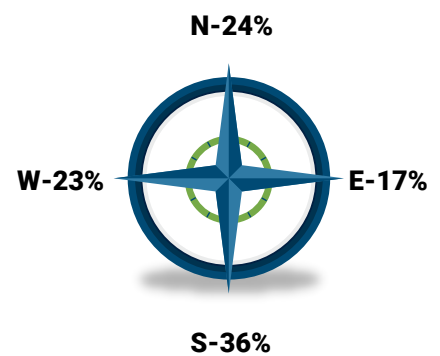
Male

90%

Female

10%

## By region



N-24%

S-36%

W-23%

E-17%

## NPA %

(On Portfolio)

FY 2023-Q1 2023-Q2 2023-Q3 2023-Q4 2024-Q1 2024-Q2 2024-Q3 2024-Q4 2025-Q1

## Escrow Mechanism



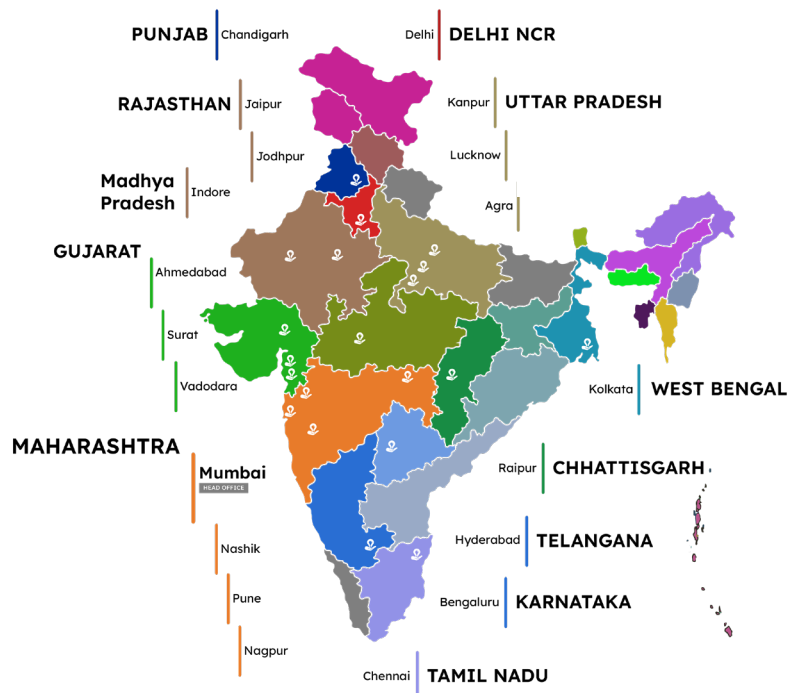
LenDenClub processes loan disbursement and EMI repayments through an escrow account managed by ICICI Trusteeship Services Limited ("The Trustee"). The Trustee acts as an intermediary between our platform and the escrow bank. Upon receiving the transaction instruction, the Trustee executes the transaction after necessary checks, and the funds are debited from an escrow bank account. LenDenClub has no access to these funds. The escrow account operates independently from the platform to ensure the complete security of lenders' and borrowers' money. The entire end-to-end technology process is managed by the platform without human intervention. In adherence to RBI guidelines, the escrow bank and the trustee conduct monthly, quarterly, and annual audits of the account.

**Diversify your lending with confidence**

Lend in Fractional Matchmaking P2P Plan now (FMPP)



Scan 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](mailto:invest@lendenclub.com)

