



INDIA'S LARGEST P2P LENDING PLATFORM, LenDenClub

Platform Performance Factsheet
AUGUST 2024



Bhavin Patel, CEO

August was a leap forward for the entire P2P lending industry. The new guidelines were released by the RBI, to strengthen the lender's trust for the P2P industry and make it more transparent for users. At LenDenClub, we have always prioritised compliance and transparency. P2P lending continues to be a viable and trusted financial opportunity for lenders/investors.

We were also thrilled to be a part of the Global Fintech Fest. Our participation alongside India's top industry leaders reaffirmed our leadership and strong position in the P2P lending space.

SUMMARY

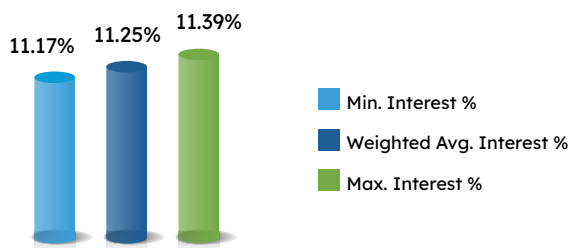
₹ 14,594 Cr+

Amount Lent till date

1.5 Cr+

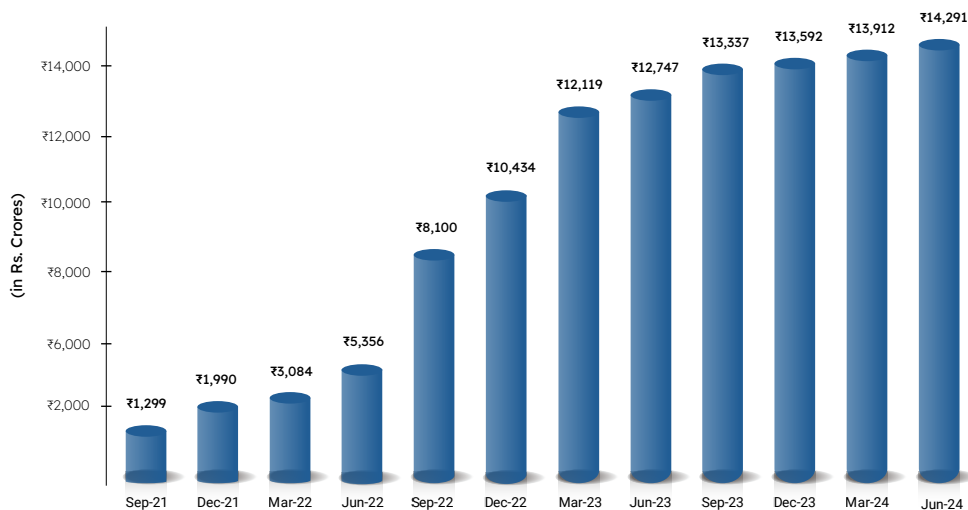
Registered Users

HISTORICAL PERFORMANCE



*This data indicates the interest earned by lenders
Exceptions have been excluded.

DISBURSEMENT GROWTH

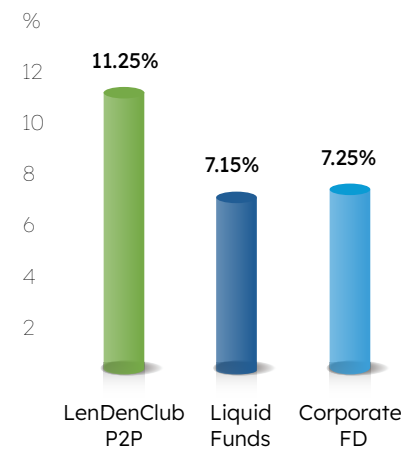


PORTFOLIO SUMMARY

AUM ₹942.76 Cr

NPA 3.04%

PRODUCT COMPARISON



*This data indicates the interest earned by lenders till 31st August.

AUTO-LENDING PERFORMANCE

95.22%

Fund diversified up to ₹100

0%

Loss of principal since launch

11.25%

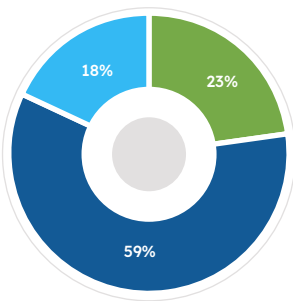
Interest p.a. earned by lenders

₹50 Lakhs

Maximum amount lent

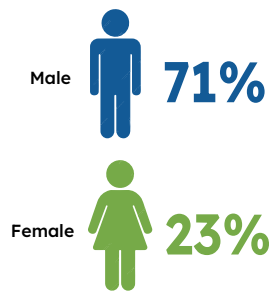
LENDER PROFILE SUMMARY

AGE



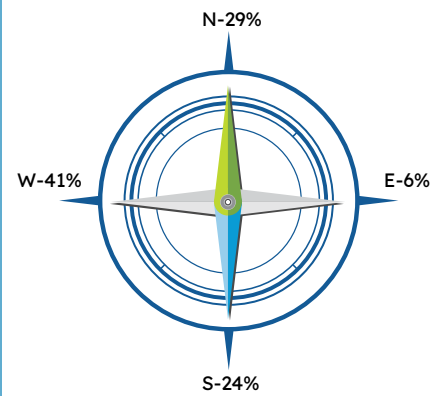
20-39 Yrs 40-59 Yrs Others

GENDER

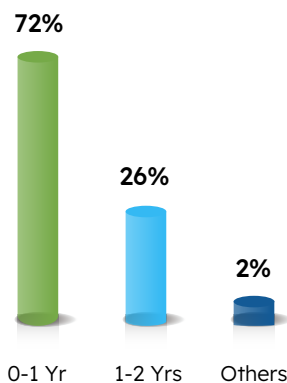


Others 6%

REGION

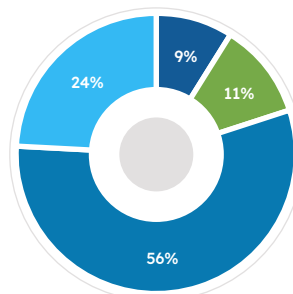


LENDING DURATION



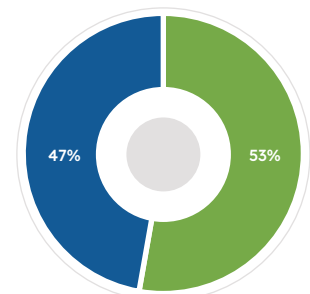
0-1 Yr 1-2 Yrs Others

AMOUNT LENT



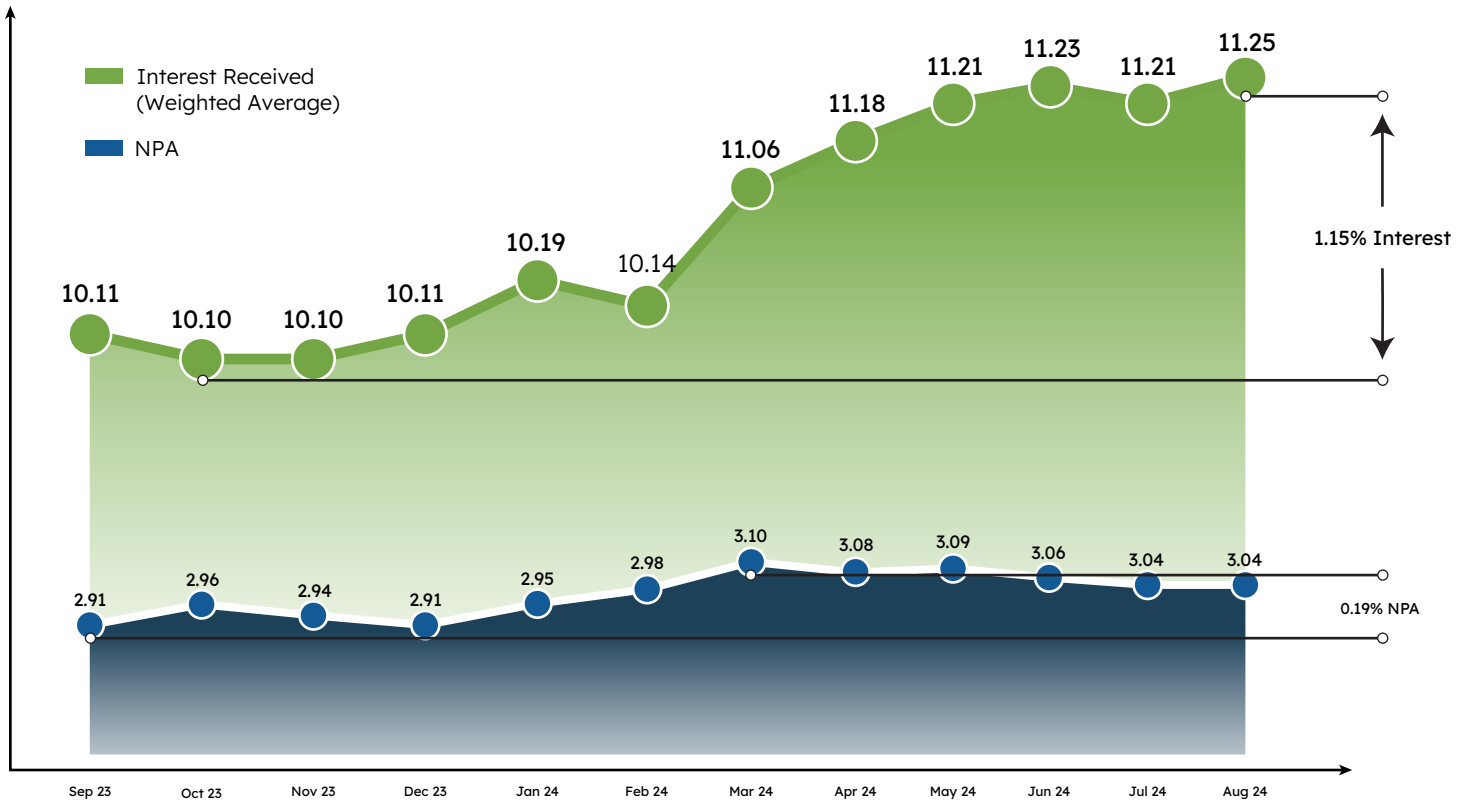
Less than 1 Lac 1-2 Lacs 2-5 Lacs 5 Lacs & above

TYPE OF LENDER



New Lenders Existing Lenders

HISTORICAL INTEREST RECEIVED VS NPA



KEY LENDING STATS

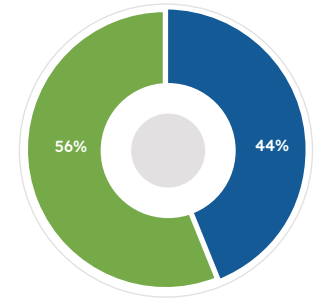
600+

Data points analyzed per borrower

94.60%

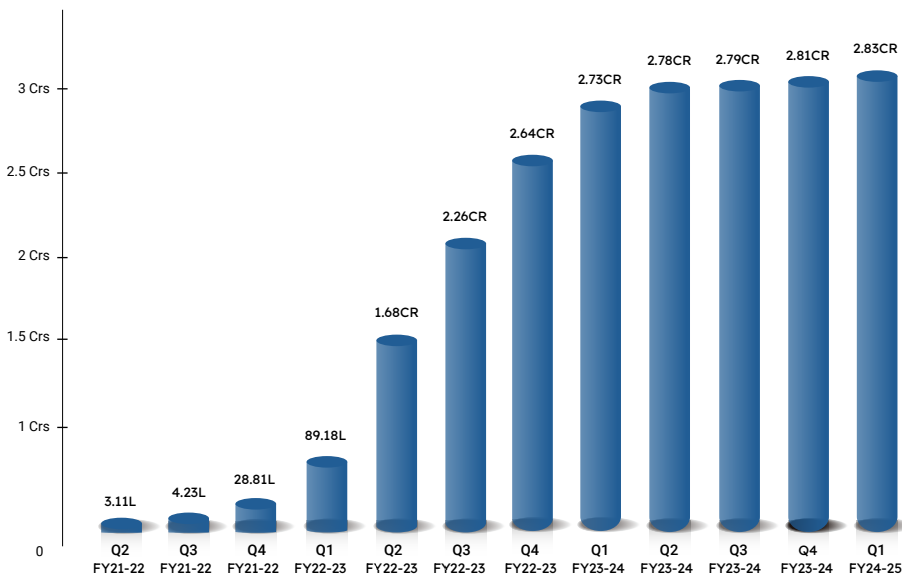
Borrowers on time payment

TYPES OF LOANS DISBURSED



Merchant Loans | Personal Loans

NUMBER OF LOANS



LOAN PRODUCT DETAILS

ATS in ₹

AVG. Tenure

11,647

3 Months

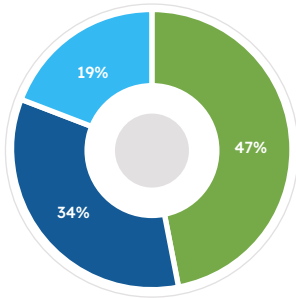
103,425

10 Months

Merchant Loans | Personal Loans

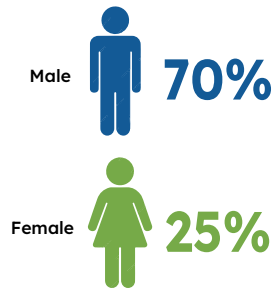
BORROWER PROFILE SUMMARY

AGE



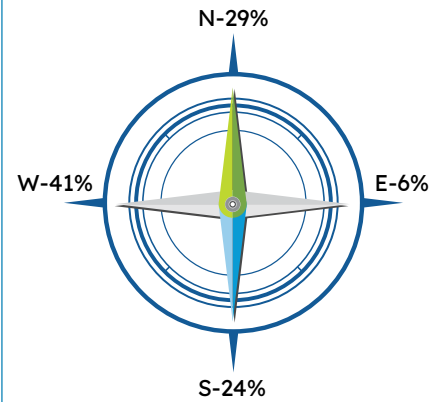
20-39 Yrs 40-59 Yrs Others

GENDER



Others 5%

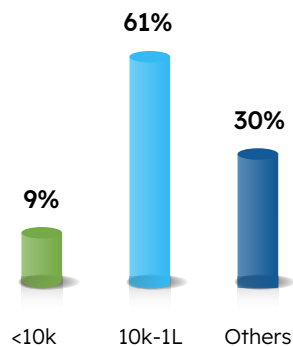
REGION



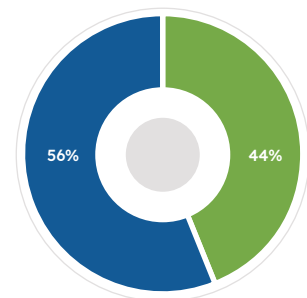
LOAN TENURE

Tenure	Count in %
Months ≤ 6	91%
Months > 6	9%

LOAN VALUE



EXISTING VS NEW



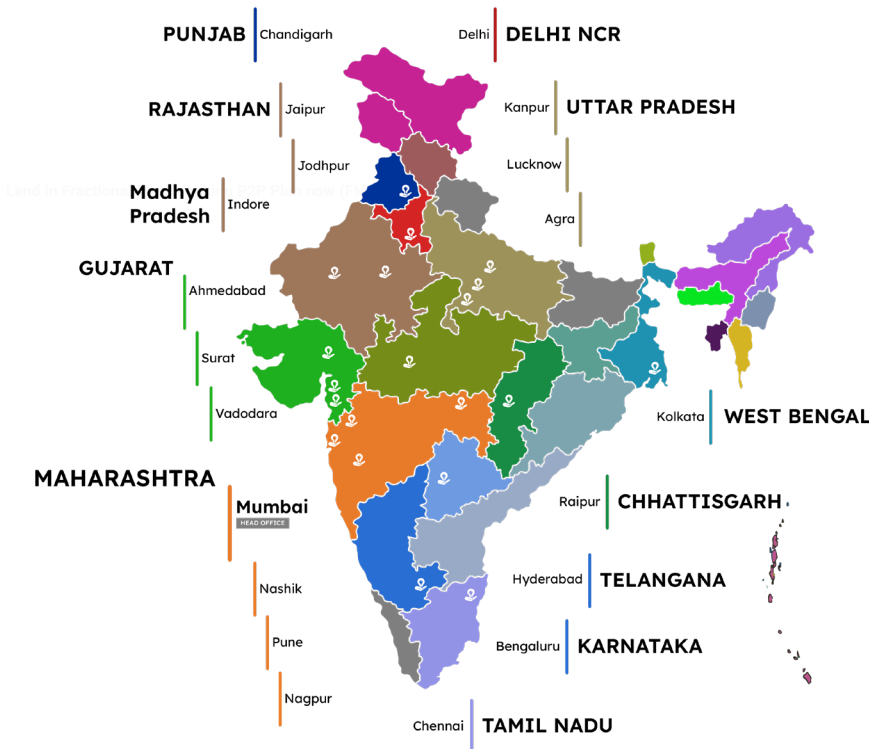
New Existing

TRANSPARENT ESCROW BANK ACCOUNT MECHANISM



LenDenClub platform operates using an Escrow Mechanism that ensures the security of funds for both lenders and borrowers. ICICI Trusteeship Services Ltd is owner of these accounts.

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.



**DIVERSIFY
YOUR
LENDING
WITH
CONFIDENCE**



**Scan to
download
the App**

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