



INDIA'S LARGEST P2P LENDING PLATFORM, LenDenClub

Platform Performance Factsheet
JANUARY 2025



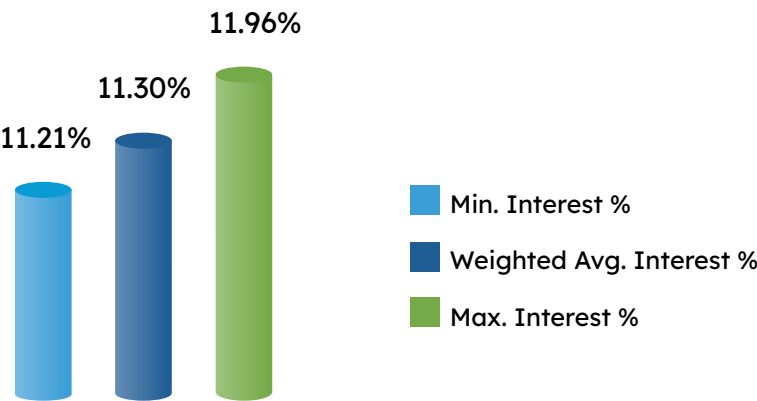
Bhavin Patel, CEO

In January 2025, our **AI initiatives** delivered significant results. LenDenGenie, our proprietary AI chatbot, now handles 35% of customer queries with a 62% resolution rate, providing instant responses and eliminating the previous 24-hour wait time. This has **freed up over 70 agent hours per month**, allowing our team to focus on more complex issues. Initially deployed for loan products, we plan to expand LenDenGenie's capabilities to our lender services. We also achieved a record **loan recollection rate of 96.13%**, **our highest performance** to date. Disbursement value reached 85% of our previous peak (July 2024), demonstrating a strong recovery and indicating that the impact of regulatory changes is subsiding. This positive momentum, coupled with a **40% month-over-month increase in users**, underscores the growing interest and potential of P2P lending in India. We believe this positions the platform for a sustained growth phase.

SUMMARY

₹ 16,136 Cr	2 Cr+	4.3 Rating	4.4 Rating
Amount Lent till date	Registered Users	★★★★★ (LenDenClub)	★★★★★ (InstaMoney)

HISTORICAL PERFORMANCE

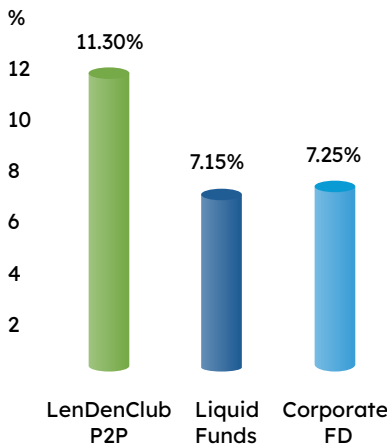


*This data indicates the interest earned by lenders
 Exceptions have been excluded.

PORTFOLIO SUMMARY

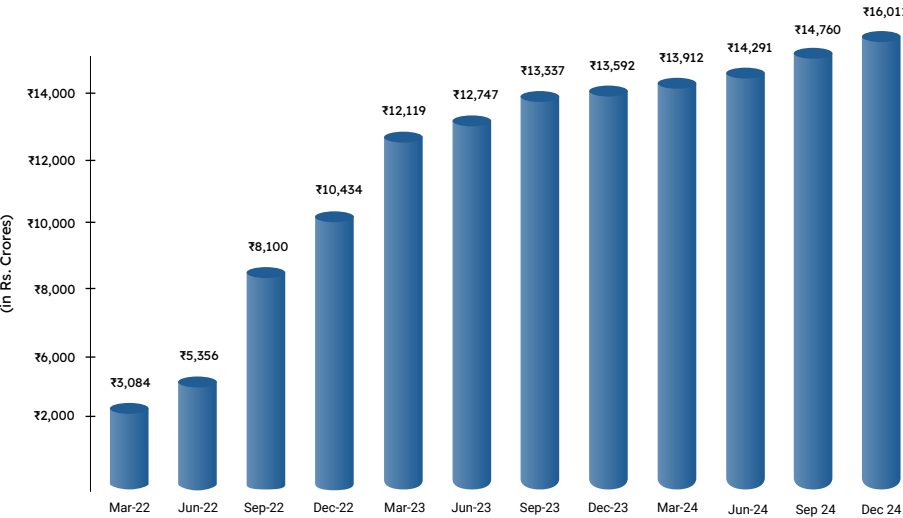
AUM	₹1013 Cr
NPA	3.78%

PRODUCT COMPARISON



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

DISBURSEMENT GROWTH



(The data points are specific to lumpsum product only)

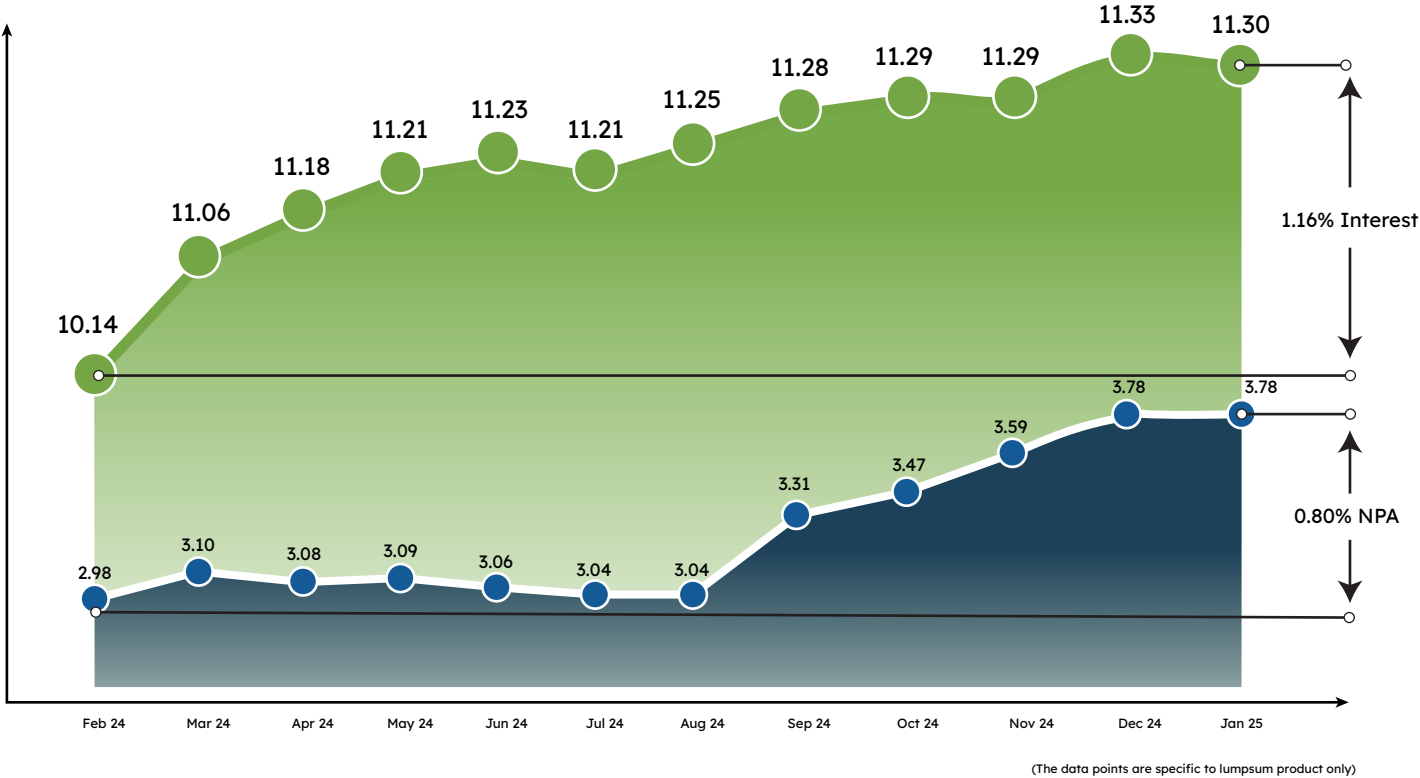
LENDING PERFORMANCE

<div>99.48%</div> <div>Fund diversified up to ₹500</div>	<div>0%</div> <div>Loss of principal since launch</div>	<div>10.67%</div> <div>Interest p.a. earned by lenders <small>(Till 31st Jan 2025)</small></div>	<div>₹25 Lakhs</div> <div>Maximum One Time Lending Ticket size</div>
--	---	--	--

LENDER PROFILE SUMMARY

AGE	GENDER	REGION
<div> <div><25</div> <div>26-35</div> <div>36-45</div> <div>46-55</div> <div>56+</div> </div>	<div> <div>Male 71%</div> <div>Female 26%</div> <div>Others 3%</div> </div>	

LENDING DURATION	AMOUNT LENT	TYPE OF LENDER
<div> <div>0-1 Yr</div> <div>1-2 Yrs</div> </div>	<div> <div>Less than 1 Lac</div> <div>1-2 Lacs</div> <div>2-5 Lacs</div> <div>More than 5 Lac</div> </div>	<div> <div>New Lenders</div> <div>Existing Lenders</div> </div>



KEY LENDING STATS

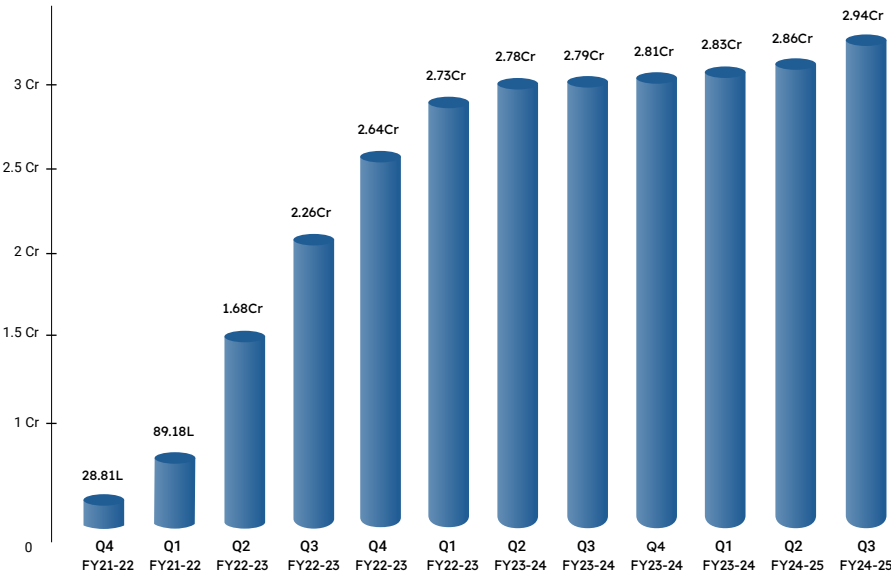
600+

Data points analyzed per borrower

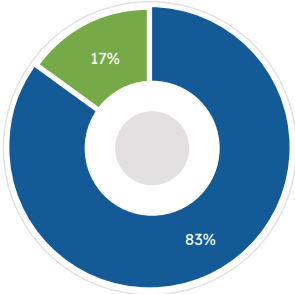
96.13%

Borrower's Regular Repayment

NUMBER OF LOANS



TYPES OF LOANS
DISBURSED



Merchant Loans
Personal Loans

LOAN PRODUCT DETAILS

ATS in ₹

AVG. Tenure

10,197

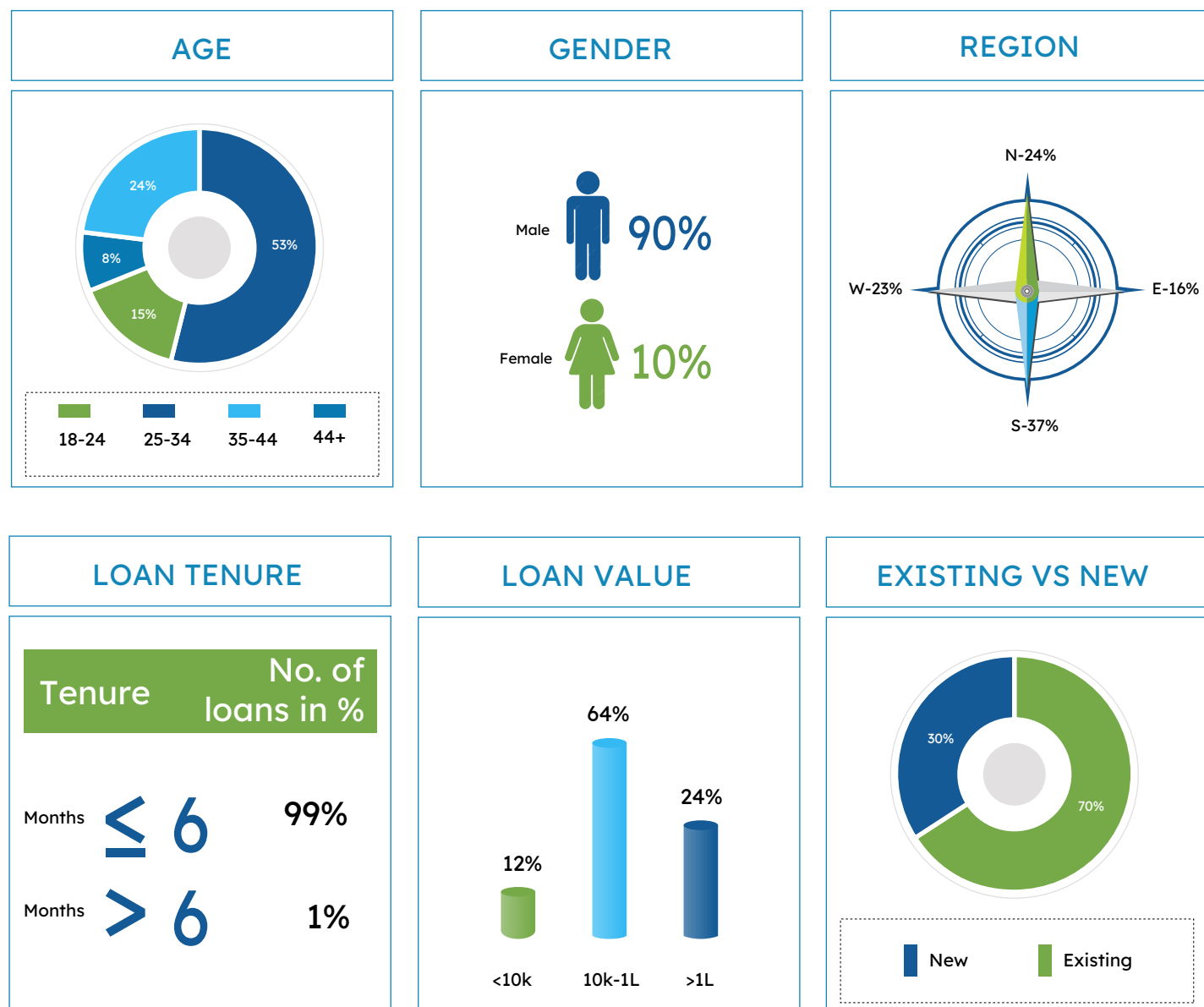
4 Months

169,687

11 Months

Merchant Loans
Personal Loans

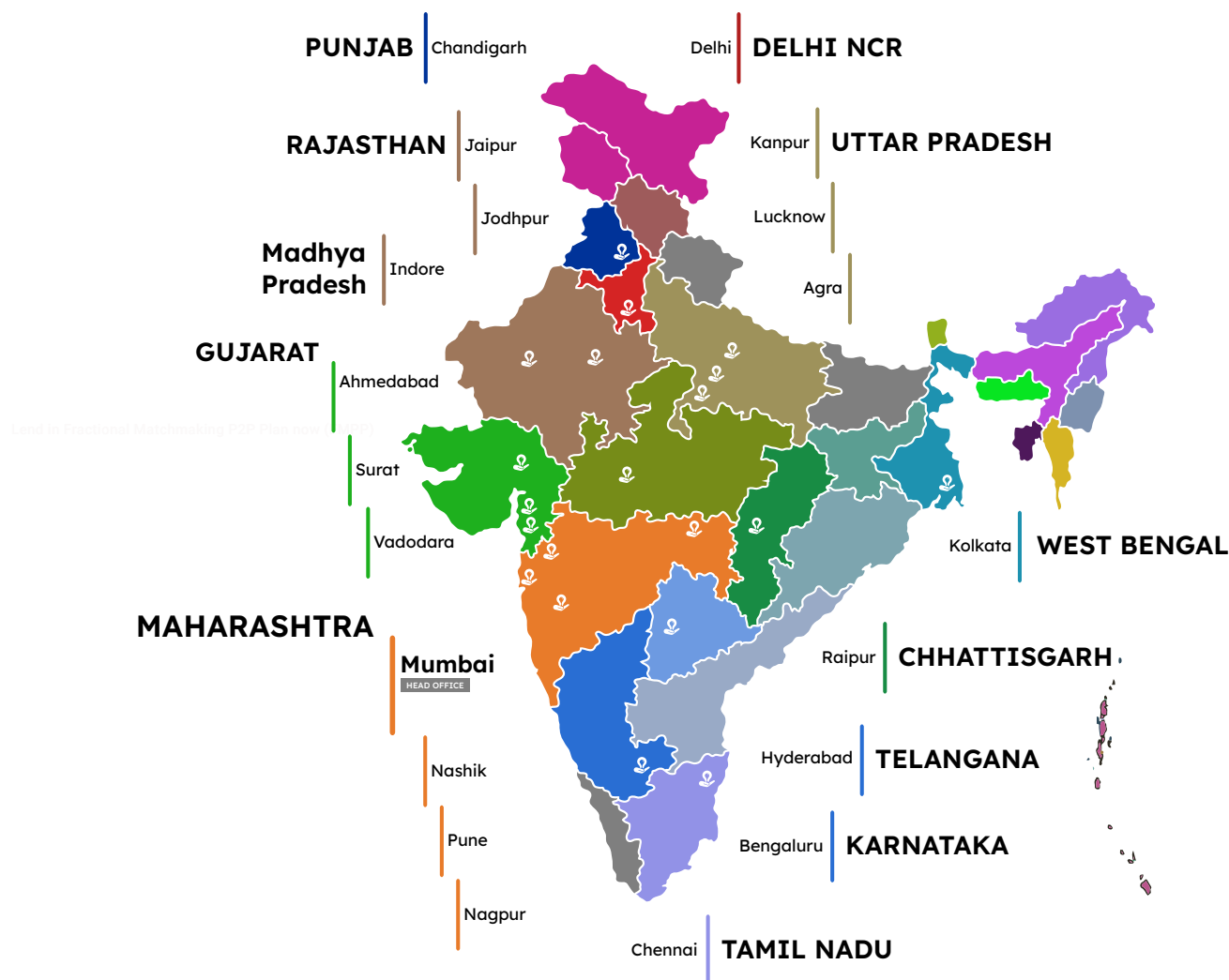
BORROWER PROFILE SUMMARY



TRANSPARENT ESCROW BANK ACCOUNT MECHANISM

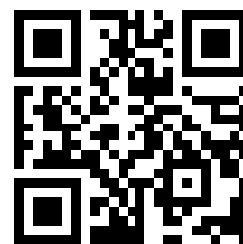


LenDenClub platform operates using an Escrow Mechanism that ensures the security of funds for both lenders and borrowers. ICICI Trusteeship Services Ltd is owner of these accounts. There are two separate bank accounts for lender and borrower funds. All funds go back to respective lender and borrower 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