



INDIA'S LARGEST **P2P LENDING** PLATFORM, LenDenClub

Platform Performance Factsheet
DECEMBER 2024



Dipesh Karki, CTO

We’re excited to share that we’ve hit major milestones! Thanks to innovation and process improvements, the retail and CP segments are growing, with more customers choosing our Short Term Lending Option. Lender participation through our app and web has doubled, while Instamoney loan disbursements grew by 25%, bringing us close to ₹700 crore in total. Our Instamoney app has also surpassed 3 crore downloads, making us one of the top 5 loan platforms. This progress is thanks to the trust of our lenders and our focus on smarter, faster financial solutions.

SUMMARY

₹ 16,011 Cr

Amount Lent till date

2 Cr+

Registered Users

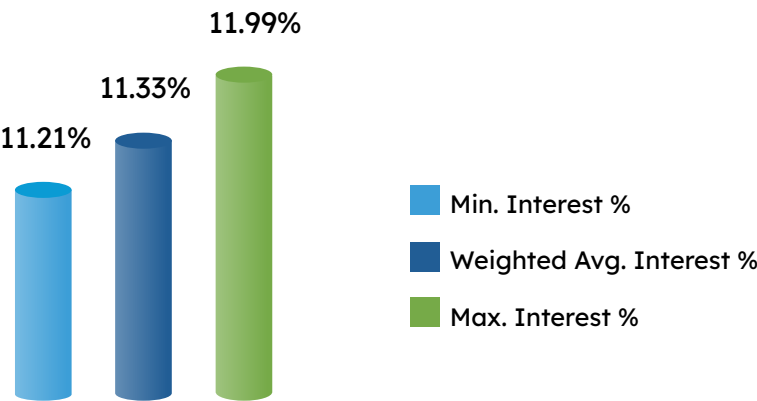
4.4 Rating

★★★★★ (LenDenClub)

4.4 Rating

★★★★★ (InstaMoney)

HISTORICAL PERFORMANCE

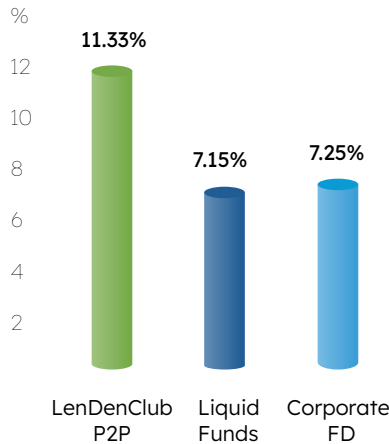


*This data indicates the interest earned by lenders
Exceptions have been excluded.

PORTFOLIO SUMMARY

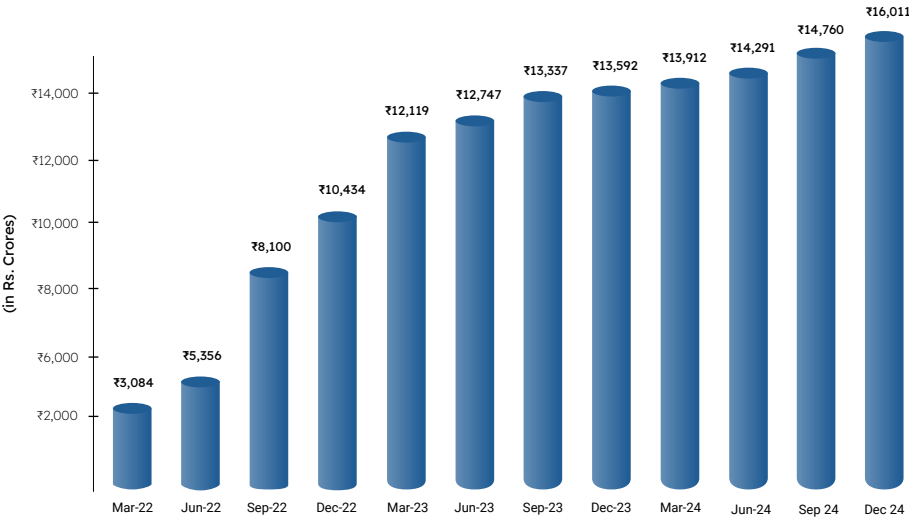
AUM	₹1023 Cr
NPA	3.78%

PRODUCT COMPARISON



*This data indicates the interest earned by lenders till 31st December 2024.

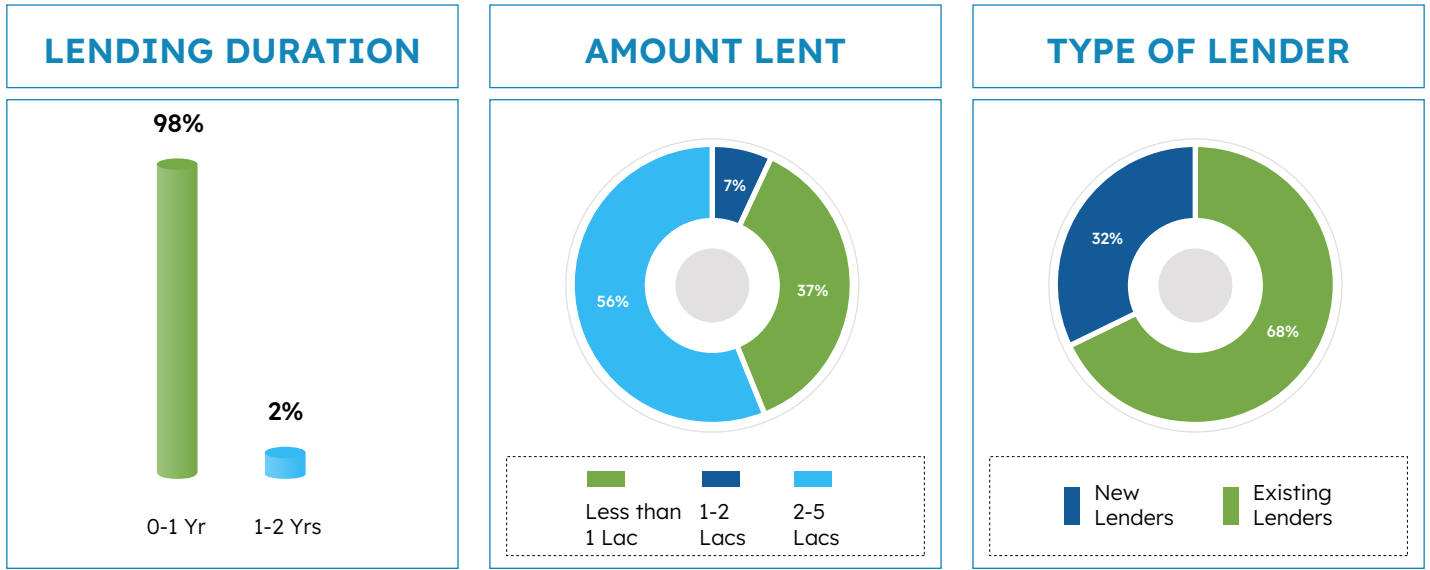
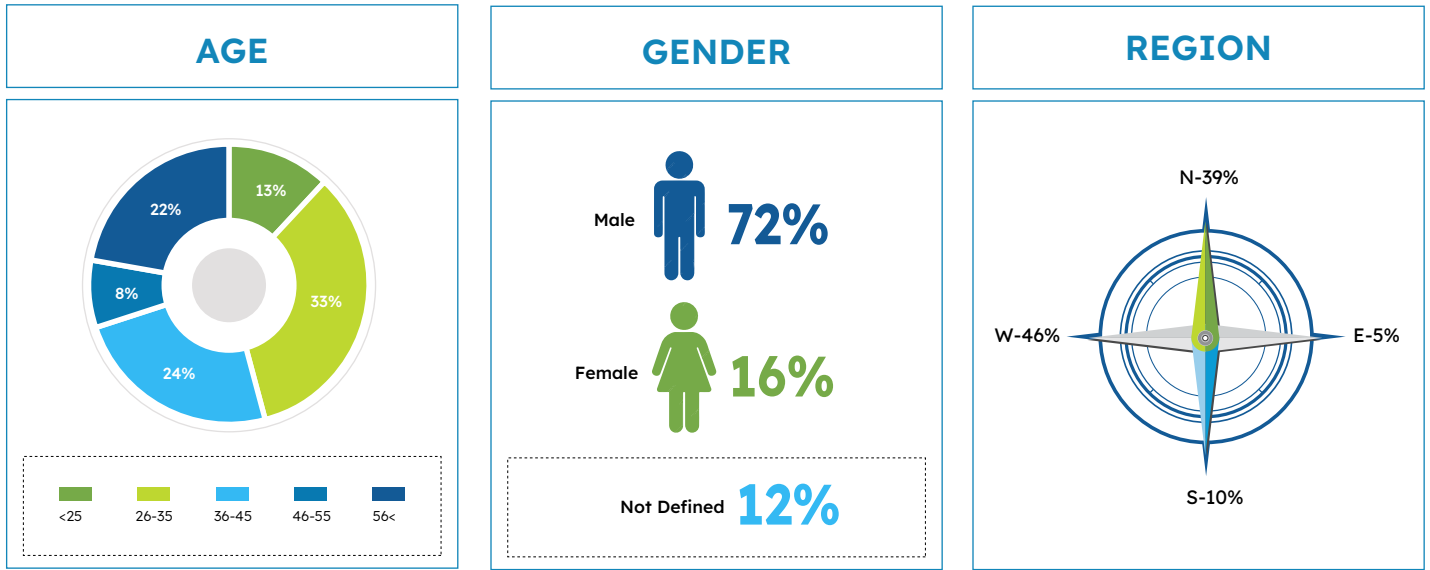
DISBURSEMENT GROWTH

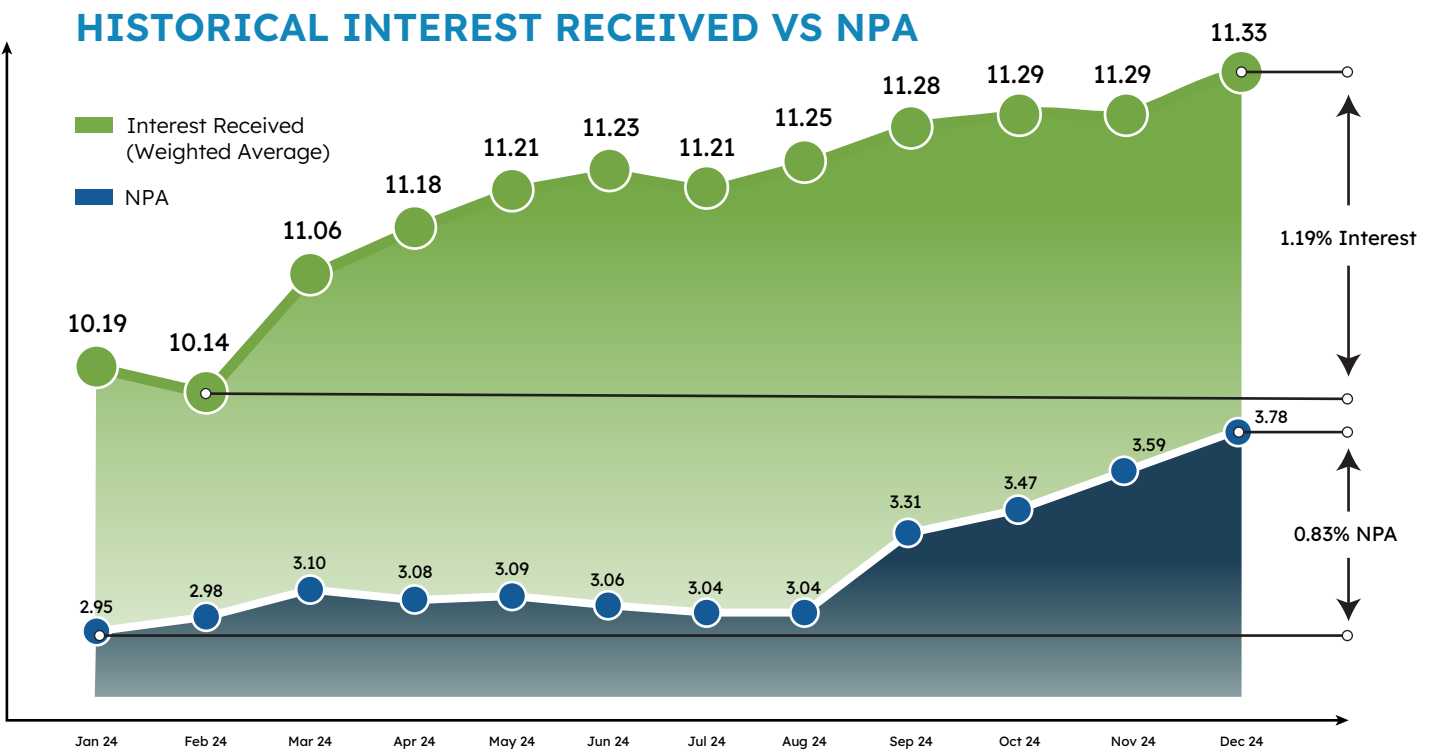


LENDING PERFORMANCE

95.22%	0%	11.33%	₹10 Lakhs
Fund diversified up to ₹100	Loss of principal since launch	Interest p.a. earned by lenders	Maximum amount lent

LENDER PROFILE SUMMARY





There was a plan to increase lender's returns from 11% to 12% and beyond from start of this year. For the same, an increase in borrower's interest rate and a change in product mix were done, as a result there is an increase expected in NPA for a few months as that portfolio is now maturing. Last time we did similar change almost a year ago to take lender's return to 11% from 10% with little increase in NPA and change in product mix which was successfully achieved.

KEY LENDING STATS

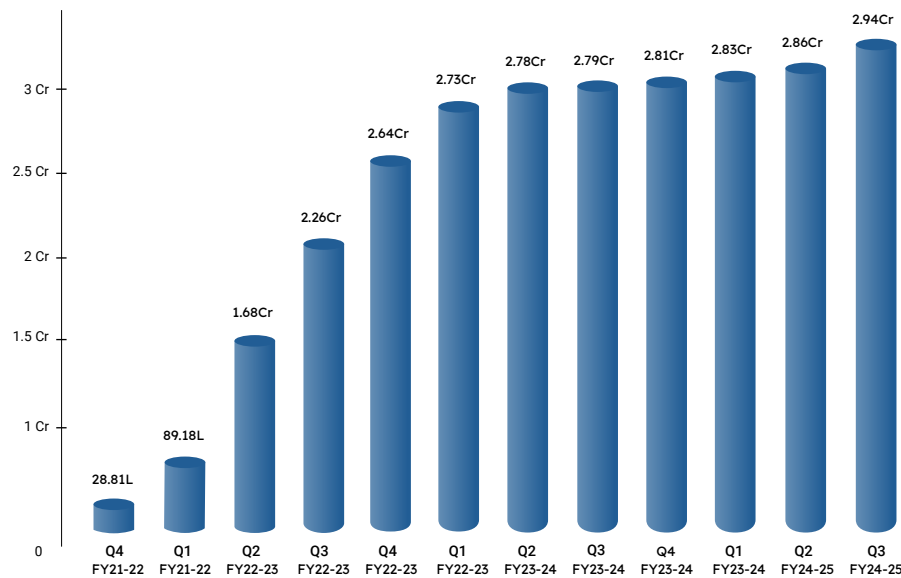
600+

Data points analyzed per borrower

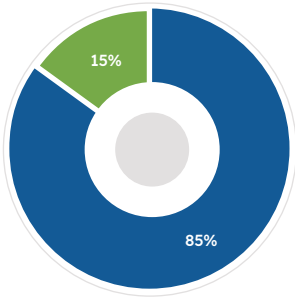
95.60%

Borrowers on time payment

NUMBER OF LOANS



TYPES OF LOANS DISBURSED



Merchant Loans
Personal Loans

LOAN PRODUCT DETAILS

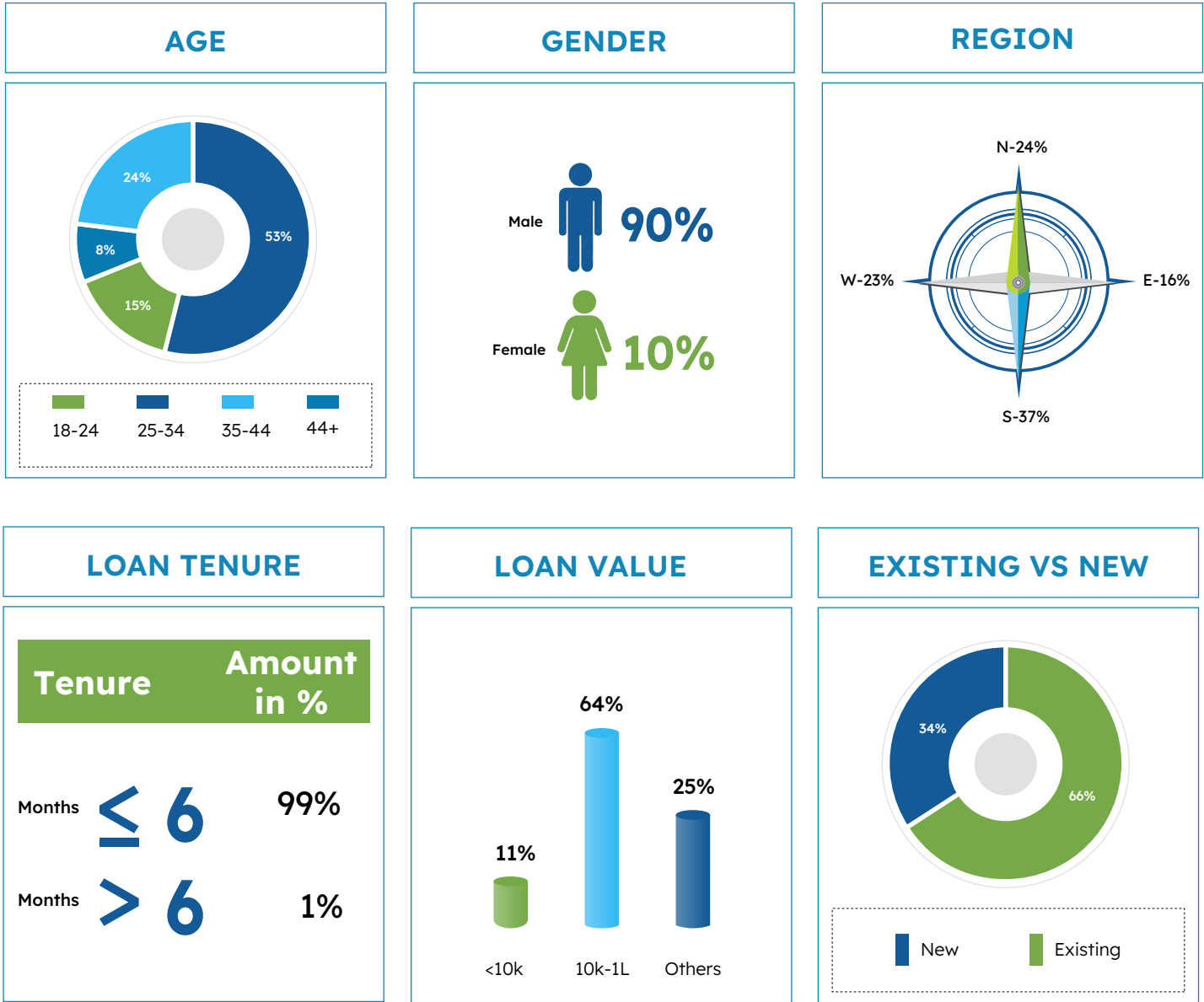
ATS in ₹ AVG. Tenure

11,199 5 Months

134,153 10 Months

Merchant Loans
Personal Loans

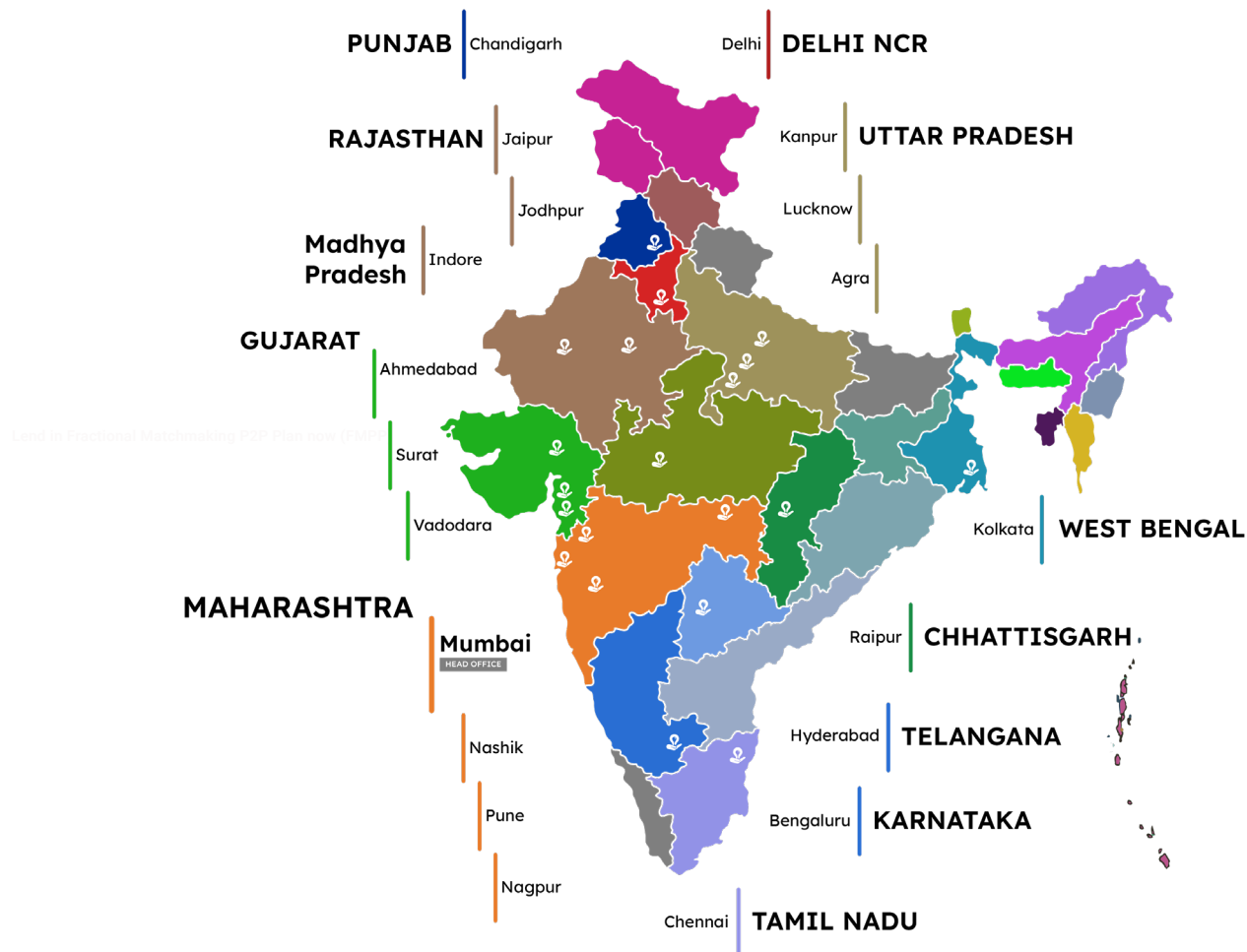
BORROWER PROFILE SUMMARY



TRANSPARENT ESCROW BANK ACCOUNT MECHANISM

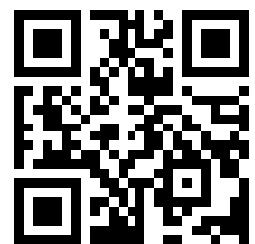


LenDenClub platform operates using an Escrow Mechanism that ensures the security of funds for both lenders and borrowers. ICICI Trusteeship Services Ltd is owner of these accounts. There are two separate bank accounts for lender and borrower funds. All funds go back to respective lender and borrower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