



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

Platform Performance Factsheet
FEBRUARY 2025



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STL crosses the 100 Cr mark in under 4 months! With 50% of Retail STL schemes created in just 22 seconds, a 99.95% success rate for CP STL, and smart optimization reducing attempts to an average of 1.77 for Retail STL, this milestone is a testament to speed, efficiency, and innovation.

These achievements highlight the robustness of our tech, the precision of our algorithms, and the dedication of our teams. A huge shoutout to the Lender Tech Team and Frontend Team for their relentless efforts in driving performance and scalability. Together, we’re redefining the future of lending!

SUMMARY

₹ 16,233 Cr

Amount Lent till date

2 Cr+

Registered Users

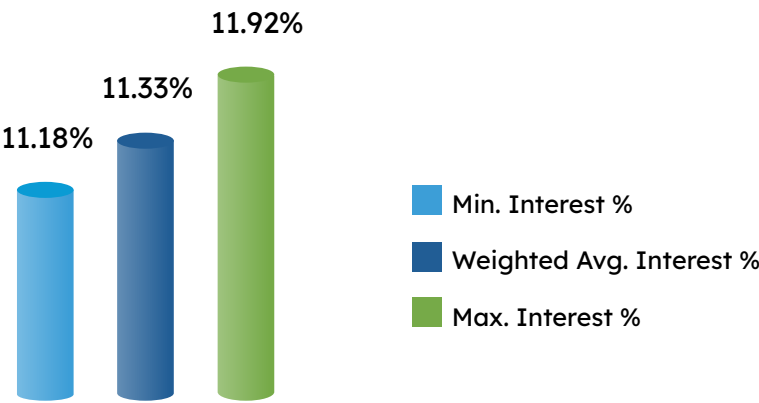
4.3 Rating

★★★★★ (LenDenClub)

4.4 Rating

★★★★★ (InstaMoney)

HISTORICAL PERFORMANCE



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

PORTFOLIO SUMMARY

AUM

₹983.41 Cr

NPA

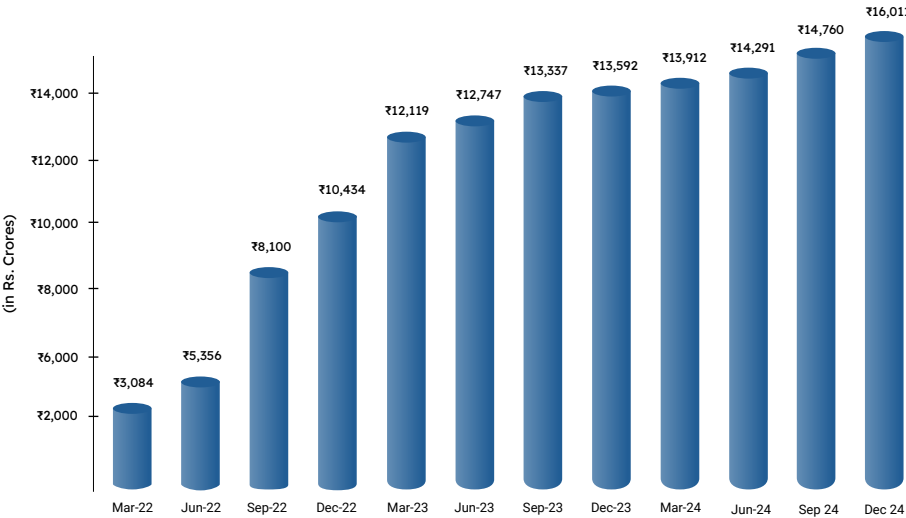
3.75%

PRODUCT COMPARISON

Product	Interest %
LenDenClub P2P	11.33%
Liquid Funds	7.15%
Corporate FD	7.25%

*This data indicates the interest earned by lenders till 28th February 2025.

DISBURSEMENT GROWTH

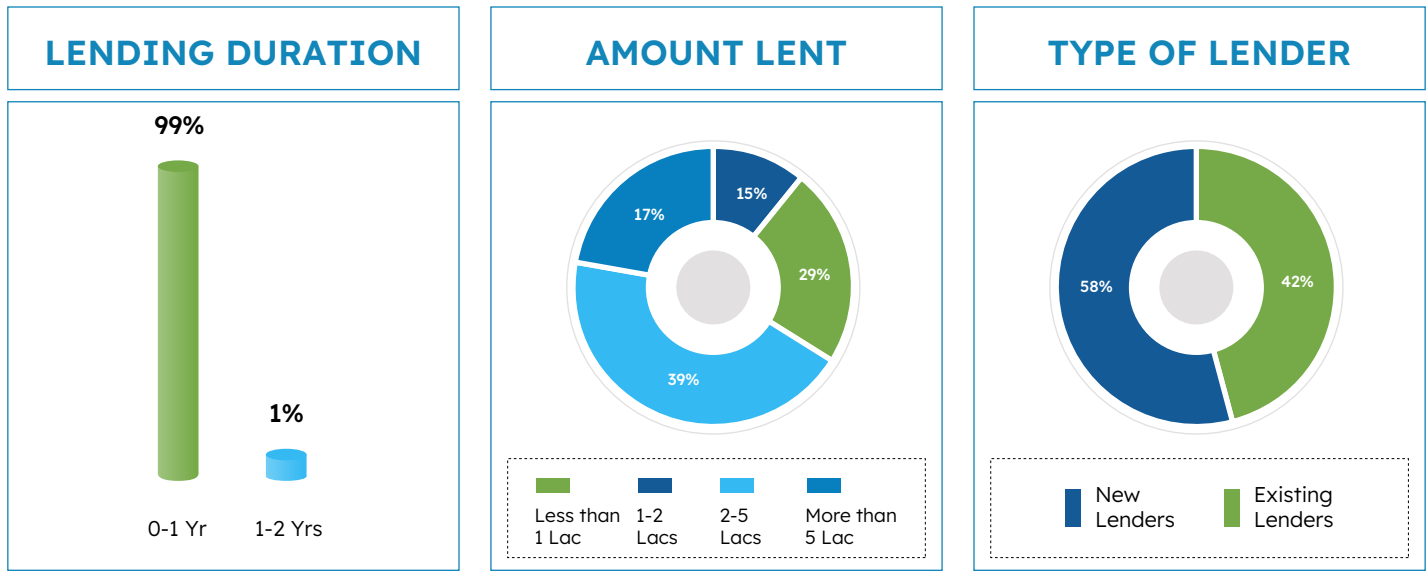
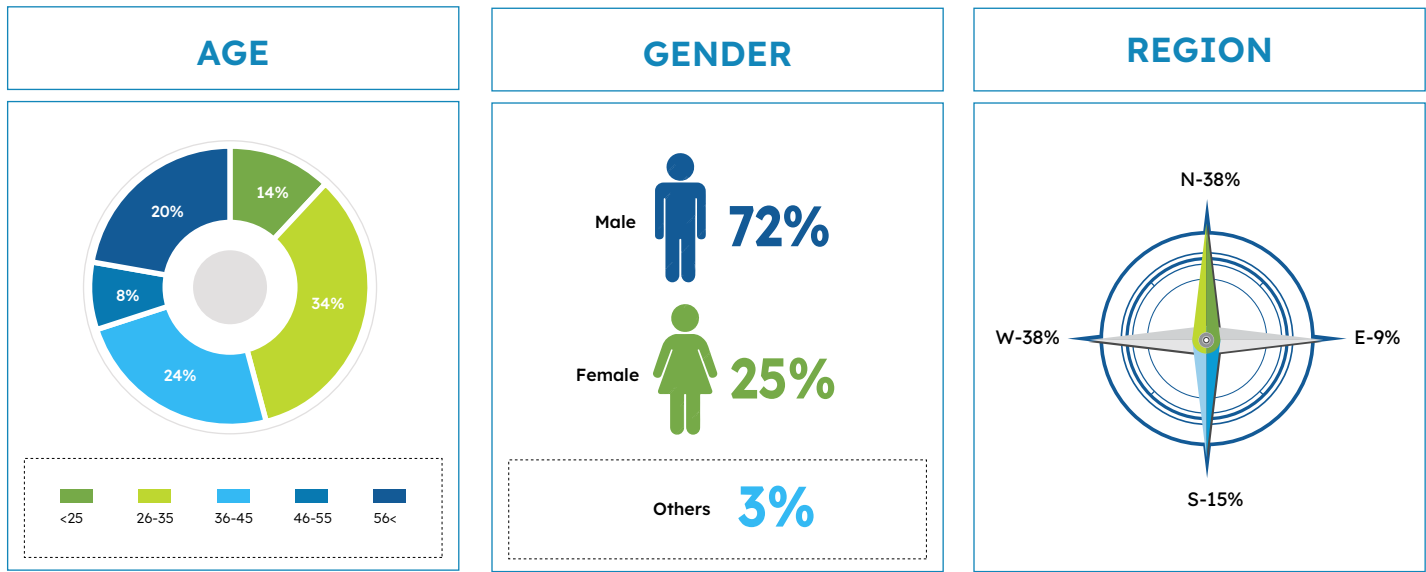


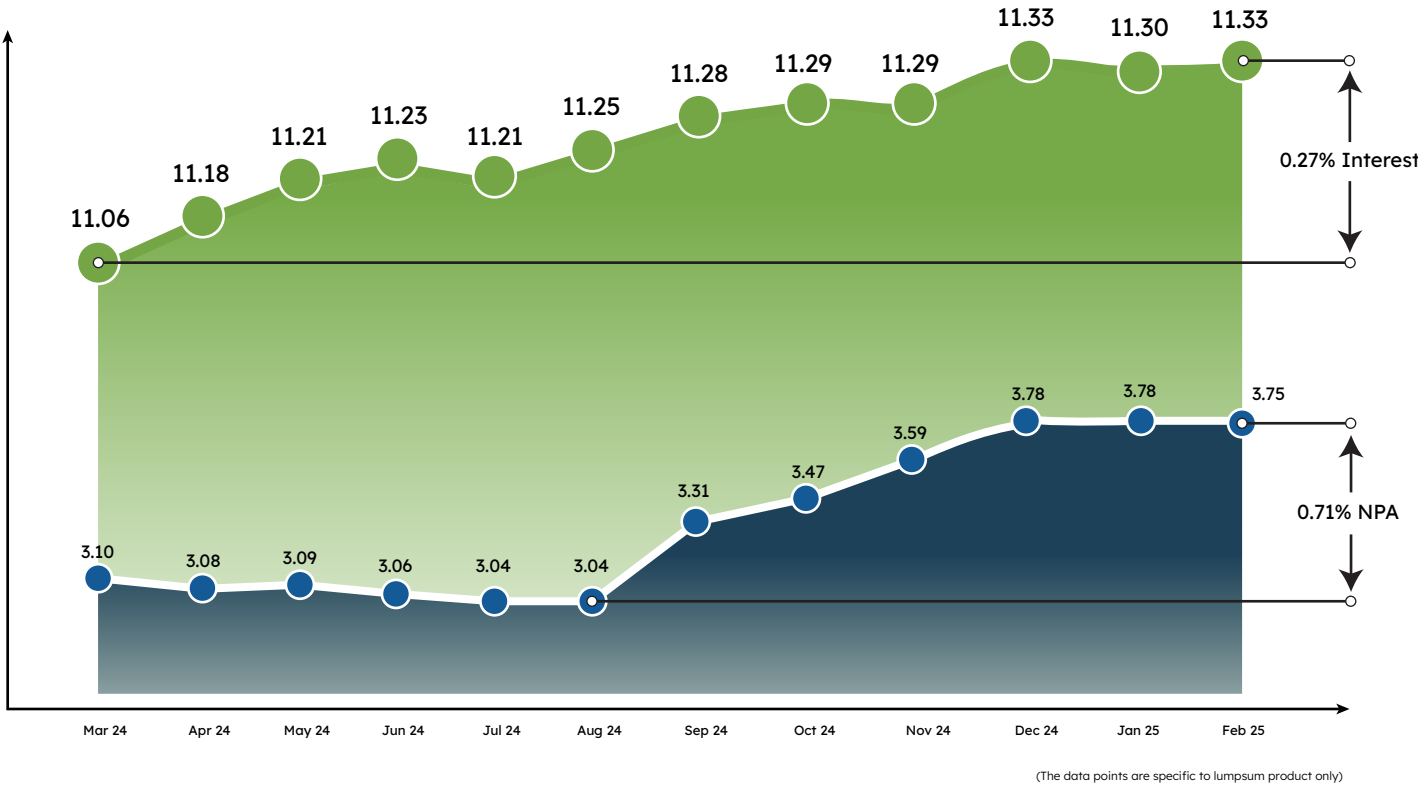
(The data points are specific to lumpsum product only)

LENDING PERFORMANCE

98.71% Fund diversified up to ₹500	0% Loss of principal since launch	10.68% Interest p.a. earned by lenders <small>(till 28th Feb 2025)</small>	₹20 Lakhs Maximum One Time Lending Ticket Size
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LENDER PROFILE SUMMARY





KEY LENDING STATS

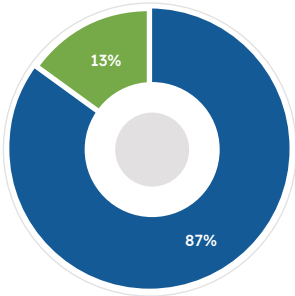
600+

Data points analyzed per borrower

96.70%

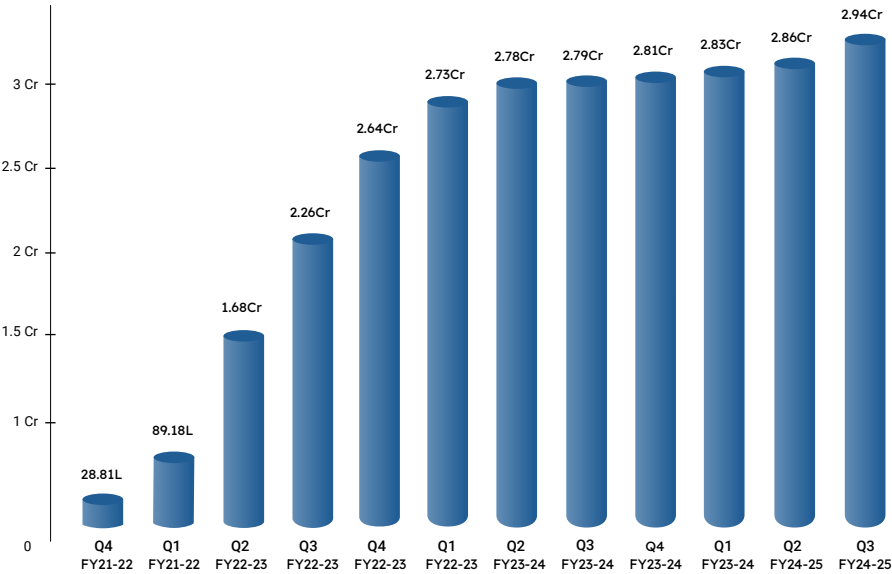
Borrower's Regular Repayment

TYPES OF LOANS DISBURSED



Merchant Loans Personal Loans

NUMBER OF LOANS



LOAN PRODUCT DETAILS

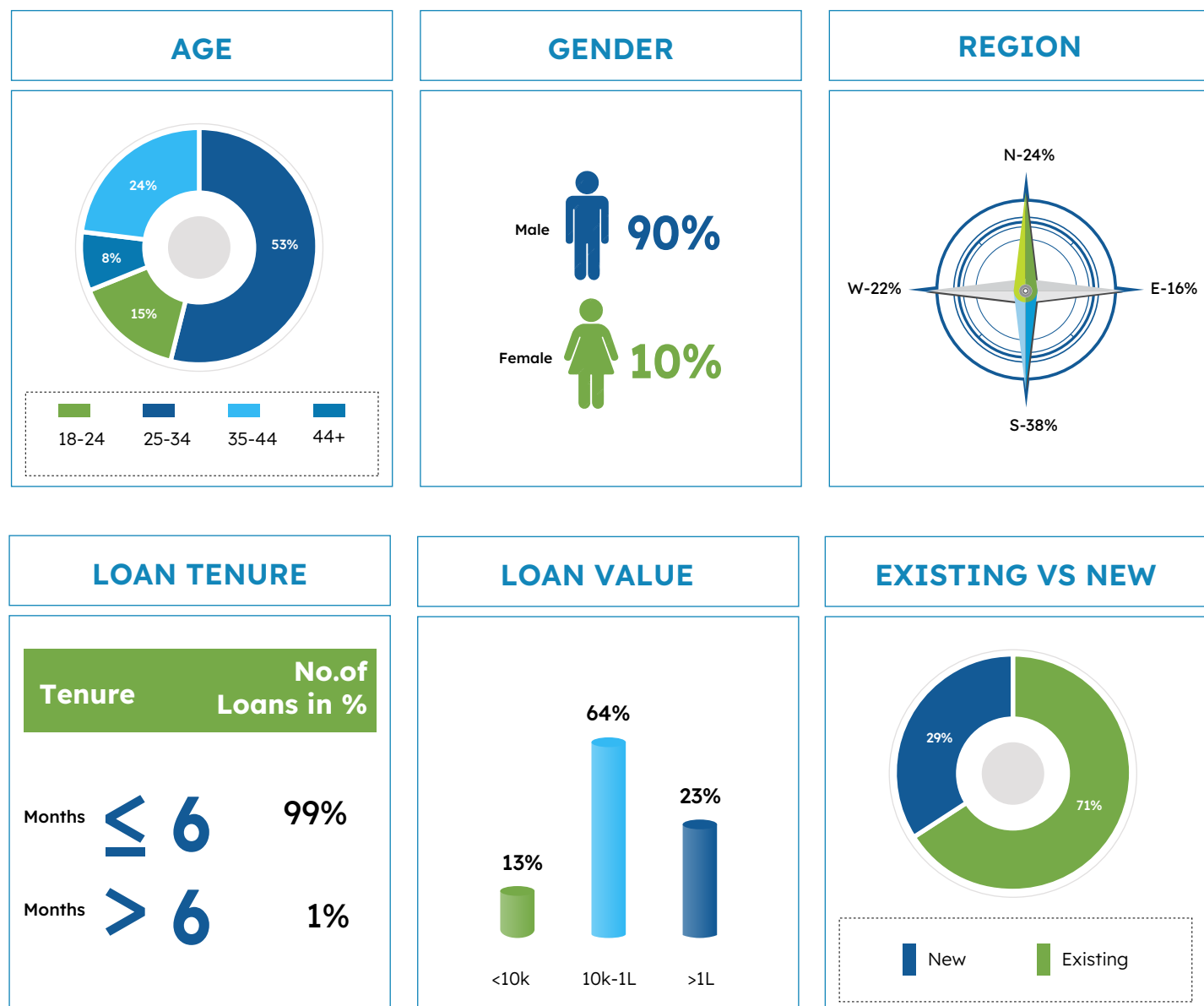
ATS in ₹ AVG. Tenure

9,561 4 Months

172,785 11 Months

Merchant Loans Personal Loans

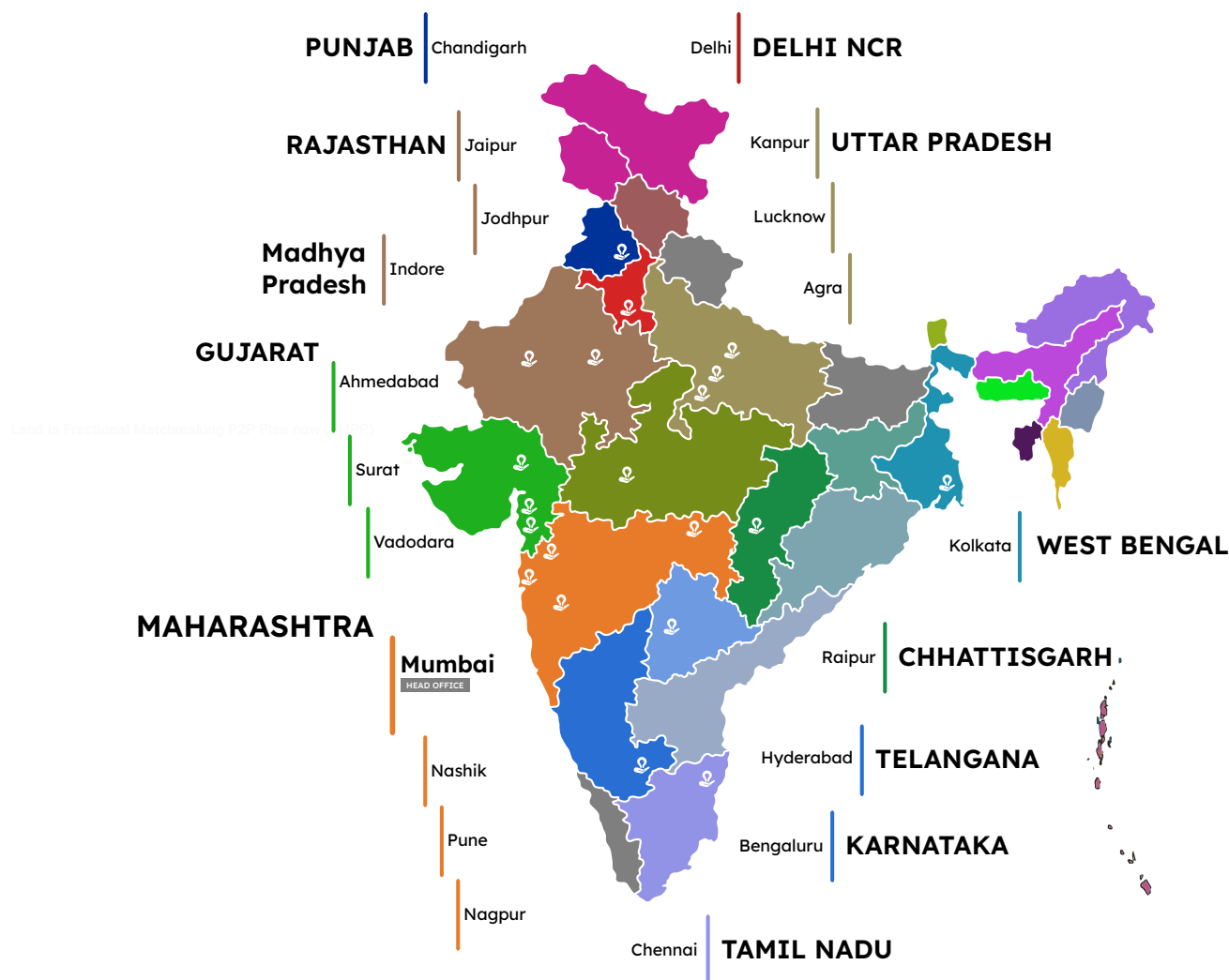
BORROWER PROFILE SUMMARY



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

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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