



Alternate Debt Investment Asset Class

RBI registered NBFC-P2P* | Incorporated under Companies Act, 2013

*Innofin Solution Pvt. Ltd is the RBI-registered NBFC-P2P which owns the LenDenClub brand

**Great
Place
To
Work®**

Certified
JUNE 2022-JUNE 2023
INDIA

Industry leader since 2015



Incorporated in
2015



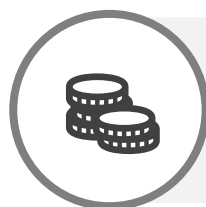
Registered
RBI



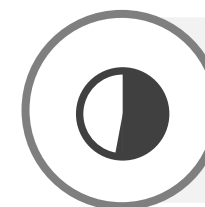
Market presence
PAN India



Registered Investors
25 lakh+



Investments
₹10,000 Cr



Market Share (P2P)
>50%*

Regulated by RBI under NBFC-P2P guidelines

*Connecting individual Borrowers with Investors via Digital Platform
eliminating traditional financial intermediaries*



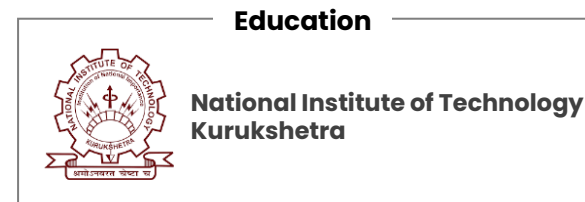
Built by visionary founders



Bhavin Patel
Co-founder & CEO



Dipesh Karki
Co-founder & CTO



Backed by credible investors



Kunal Shah
Founder & CEO - CRED



Hardik Pandya
Indian Cricketer



Alok Bansal
Co-Founder - Policy Bazar



Ramakant Sharma
Founder & COO - Livspace

Highly experienced leadership team



Atal Agarwal
Strategy & New Initiatives
in 32 years experience



Nicky Sehwan
Chief Business officer
in 26 years experience



Rajat Sinha
Corporate Venture Fund
in 8 years experience
Canvs



Virendra Pal
Chief Data Science Officer
in 13 years experience



Mudit Agarwal
Chief Operating Officer
in 20 years experience



Nilesh Doshi
Finance
in 17 years experience



Rital Gangadia
Credit & Operations
in 16 years experience



Investment Team



Nirmal K. Rewaria
Chief Business Officer
in 25 years experience



Anugrah Lal
Zonal Manager – B2B Investments
in 18 years experience



Vaibhav Deshpande
Zonal Manager – B2B Investments
in 17 years experience



Prestigious industry awards & recognitions



The Most Promising Brands, 2021



Microsoft for Startups, 2021



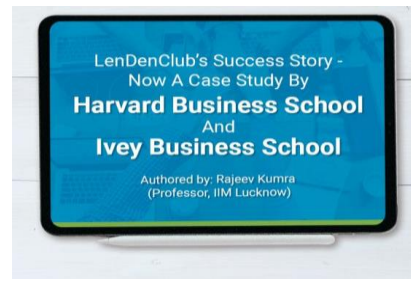
50 Most Trusted BFSI Brands, 2021



Financial Freedom Fraternity Award, 2021



Investment Company Of The Year, 2022



HBS Case Study



BW Disrupt 40 Under 40, 2022
(Awarded to Bhavin Patel, CEO)



CTO Of The Year, 2022
(Awarded to Dipesh Karki, CTO)

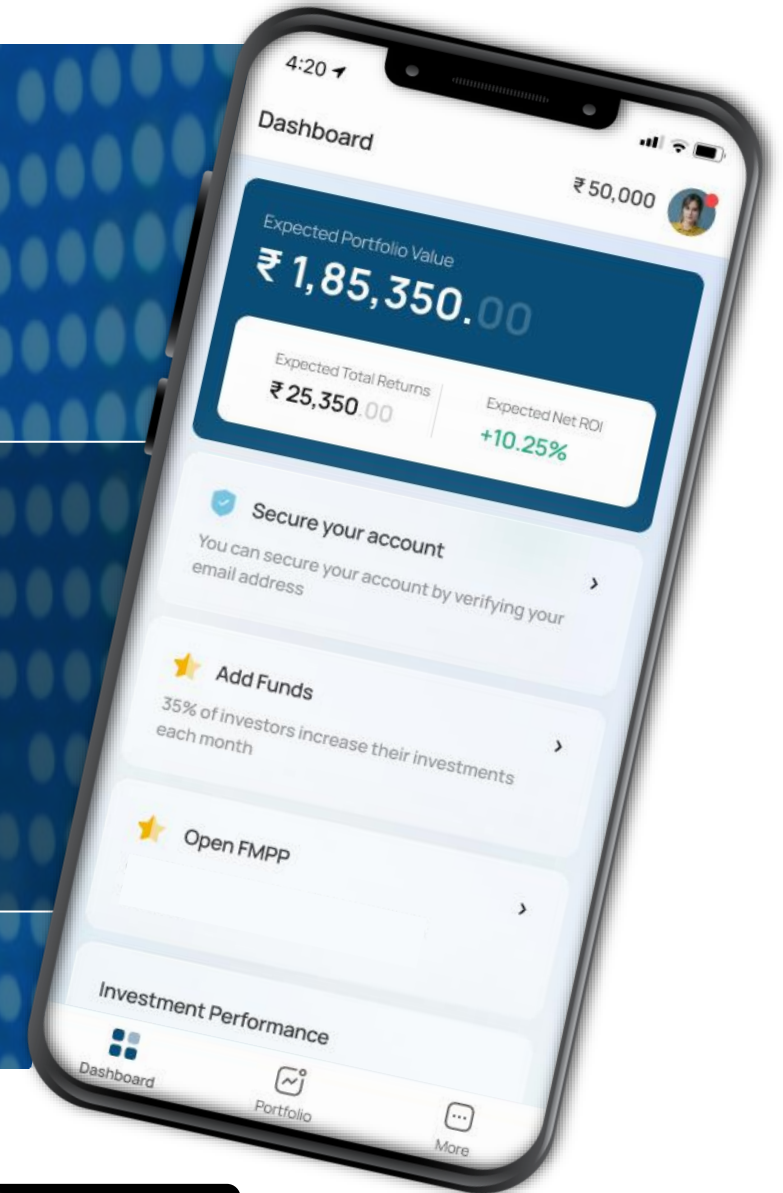


Best Brand Building Campaign
Investment Company

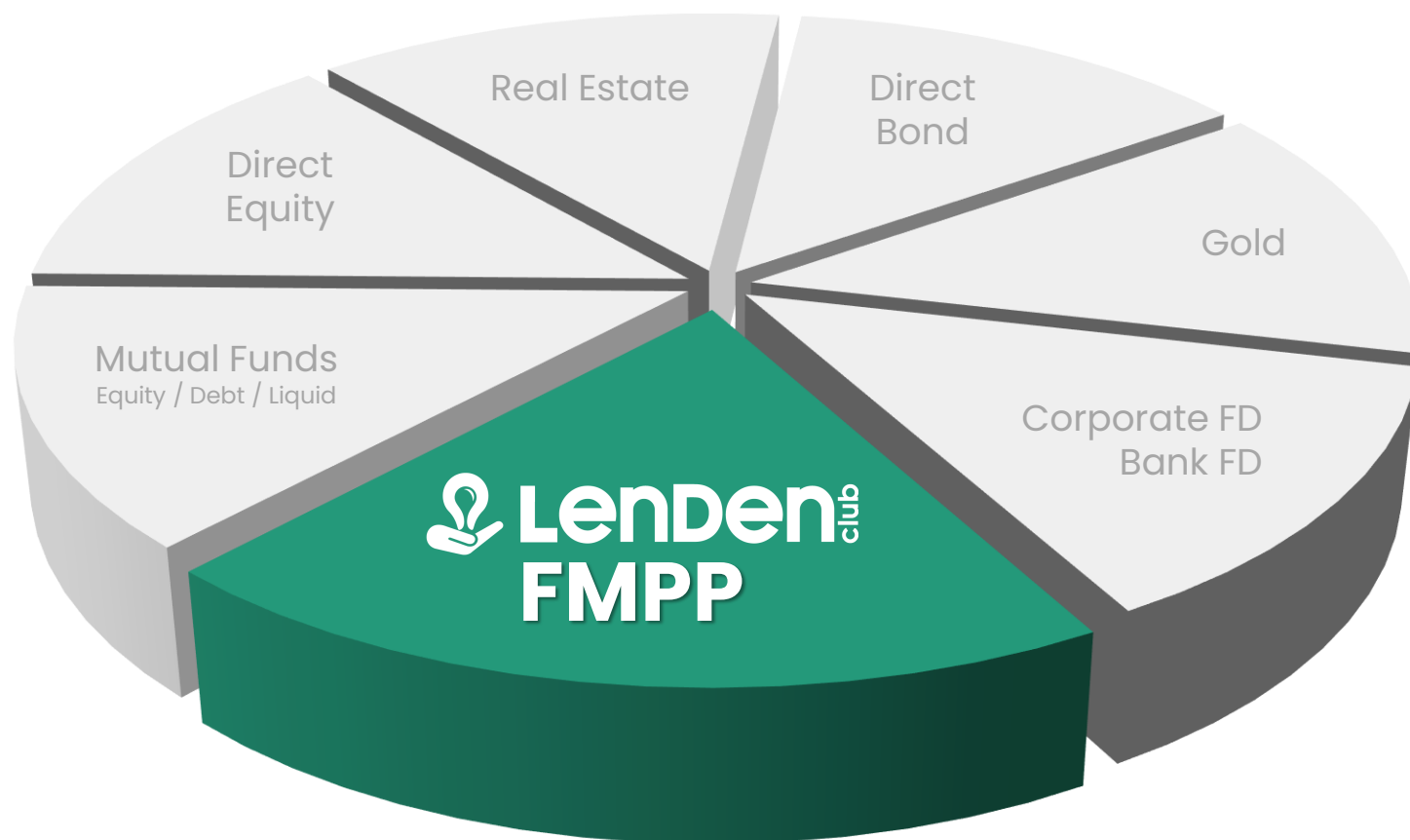
Introducing A New-Age Investment Plan

FMPP

Diversify your portfolio by enhancing Debt segment returns



New product in your existing portfolio

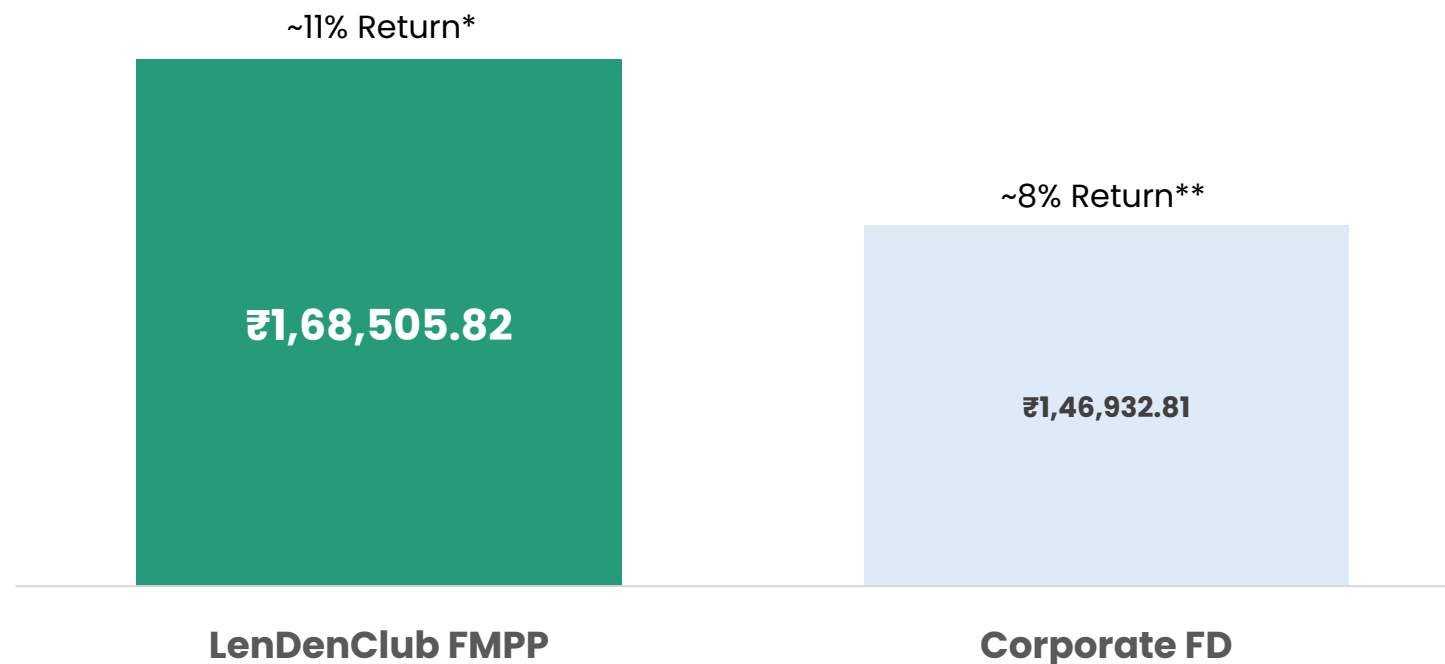


Alternate investment tool that reduces portfolio's overall risk. Investors have enjoyed above 10% returns since the FMPP launch

* Indicative returns

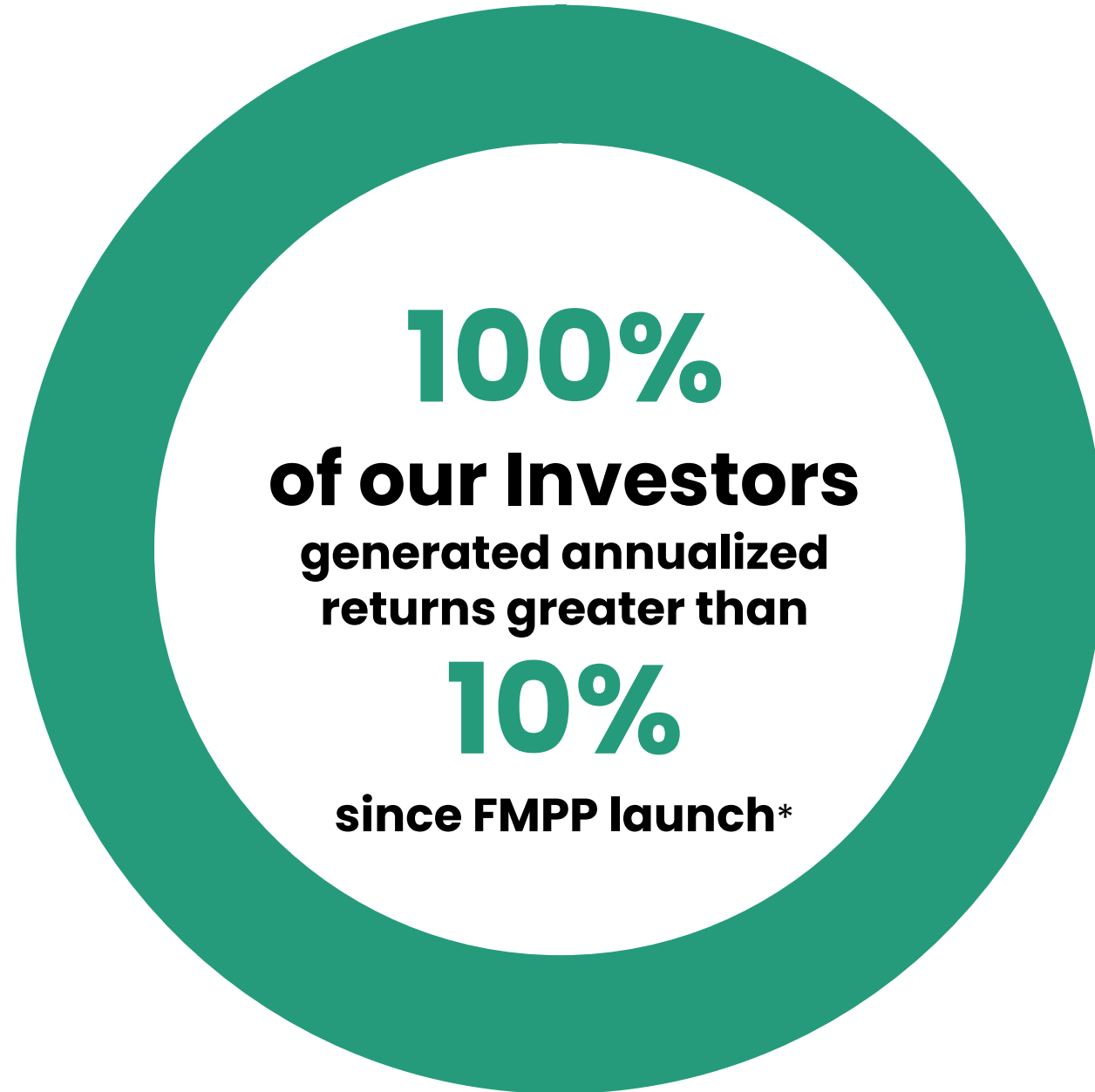
Stands out within comparable products

Indicative Maturity Amount of ₹1 Lakh invested for 5 years
in Fixed-Income products



*Based on Average Returns earned by investors since the FMPP launch

**Indicative returns



* Based on FMPP Matured till Nov 2022

Key features of our Investment product



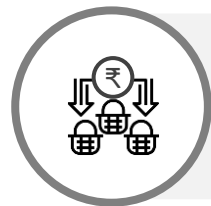
Attractive Returns

Above 10% returns earned by investors since the FMPP launch



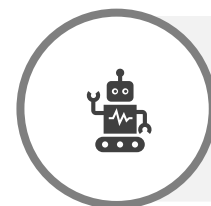
Low Minimum Investment

Minimum investment amount is just ₹10,000



Customized Plans

Investors can create multiple plans based on financial goals



AI/ML Powered Decisioning

Right selection of borrowers using AI/ML algorithms



Hyper Diversification

Limited credit exposure to a single borrower, (₹ 1 lakh FMPP for 3-year tenure gets allocated to ~50,000 individual loans across the tenure)

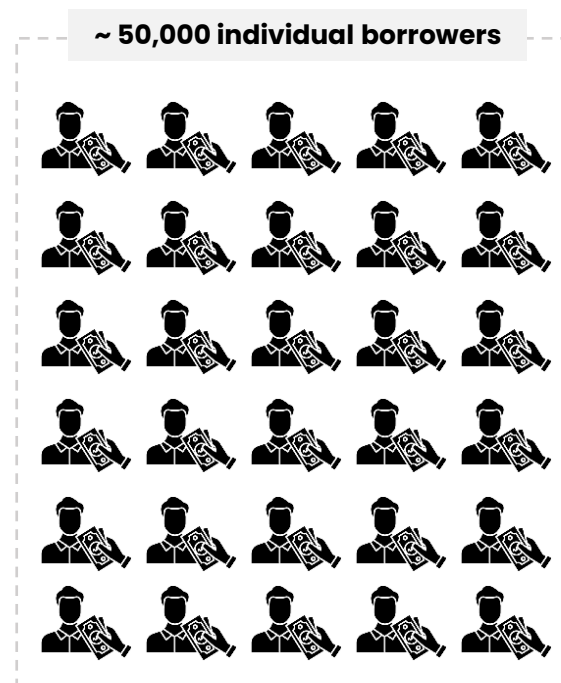


Investment Tenure

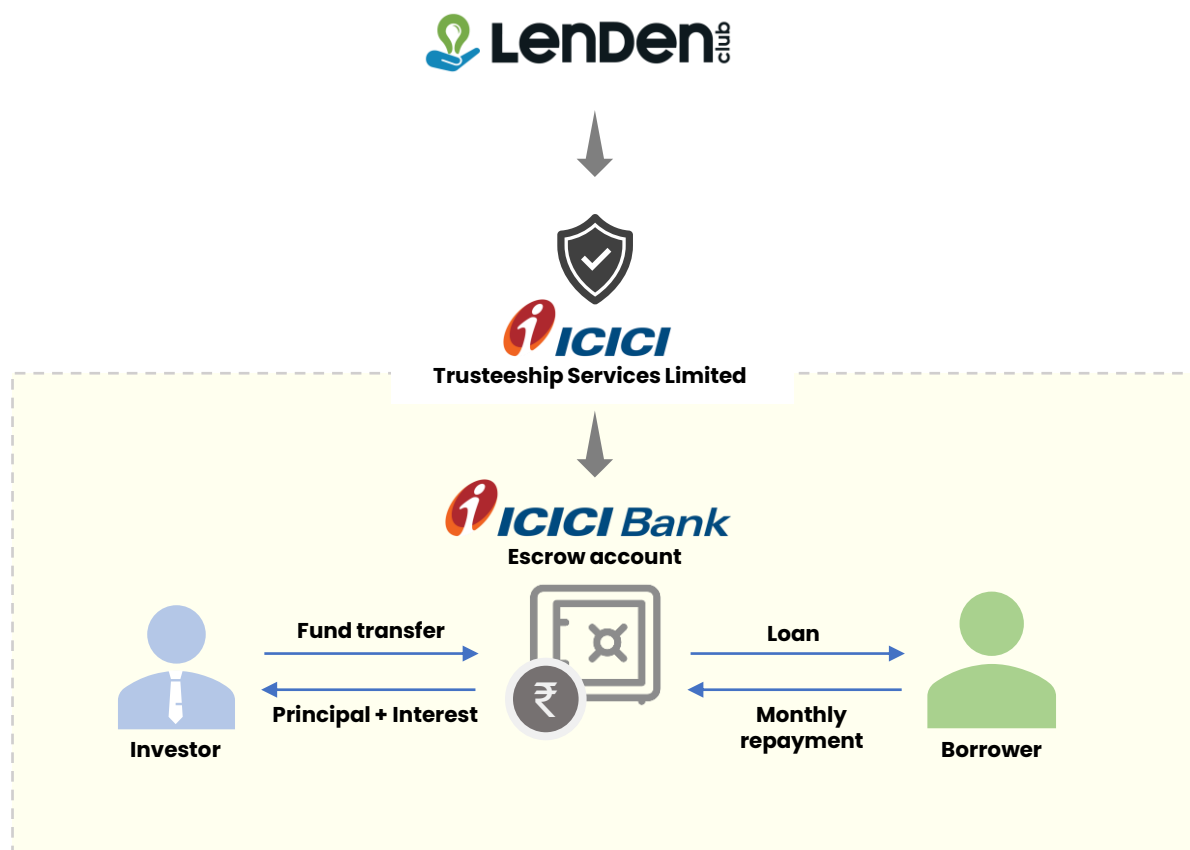
Investment tenure of 1 to 5 years

Limited risk due to hyper diversification

₹ 1 lakh amount invested in FMPP for 3-year tenure gets allocated to ~50,000 individual loans across the tenure



Robust operational framework (1/2)



End-to-end secure fund flow

All funds flow only through ICICI Bank Escrow account and managed by ICICI bank promoted Trusteeship Services

LenDenClub is incorporated under Companies Act, 2013 and is regulated under RBI NBFC-P2Pguidelines

Since, all the transactions and funds flow happens under RBI regulated framework.



Loan agreement between investor and borrower and a NACH debit mandate form e-signed by the borrower.

Robust operational framework (2/2)

Transaction Processing

Loan disbursements/EMI repayment transactions, to and fro escrow transactions etc.

Legal Compliance

E-loan agreements, NACH mandates, credit bureau reporting etc.



Credit Underwriting

Strong underwriting mechanism, assessment of borrowers over 300+ data points

Collection

Debt recovery team to recover delinquent amounts and past-due debts

Customer Support

Dedicated team form assisting all the stakeholders throughout their journey

Stands out within comparable products

	Fixed Income Instruments	LenDenClub's FMPP
Interest Rate Risk	Yes	No
Inflation Risk	Yes	No
Credit Risk	Yes	No*

* Minimal impact due to Hyper diversification

Investor centric approach in letter and spirit

**LenDenClub has
a registered
investor base of
more than
20 Lakh
Investors**

Zero fees charged from investors

LenDenClub doesn't charge any kind of registration fees, or transaction fees

LenDenClub earns only when investors earn

LenDenClub earns only when investor's overall portfolio generates returns

PAN India presence of our company

NORTH

~27%
of total investor base

Uttar Pradesh accounts for
~38% of investors in this zone

3x growth in FY 2021 - 22

EAST

~5%
of total investor base

West Bengal accounts for
~34% of investors in this zone

7x growth in FY 2021 - 22

3x growth
in FY 2021 - 22 at PAN India level

Top 5 States In terms of investors count

Telangana

~17% of total investor base

Maharashtra

~15% of total investor base

Andhra Pradesh

~12% of total investor base

Karnataka

~11% of total investor base

Uttar Pradesh

~10% of total investor base

WEST

~22%
of total investor base

Maharashtra accounts for
~66% of investors in this zone

3x growth in FY 2021 - 22

SOUTH

~46%
of total investor base

Telangana accounts for
~38% of investors in this zone

4x growth in FY 2021 - 22

High  Low

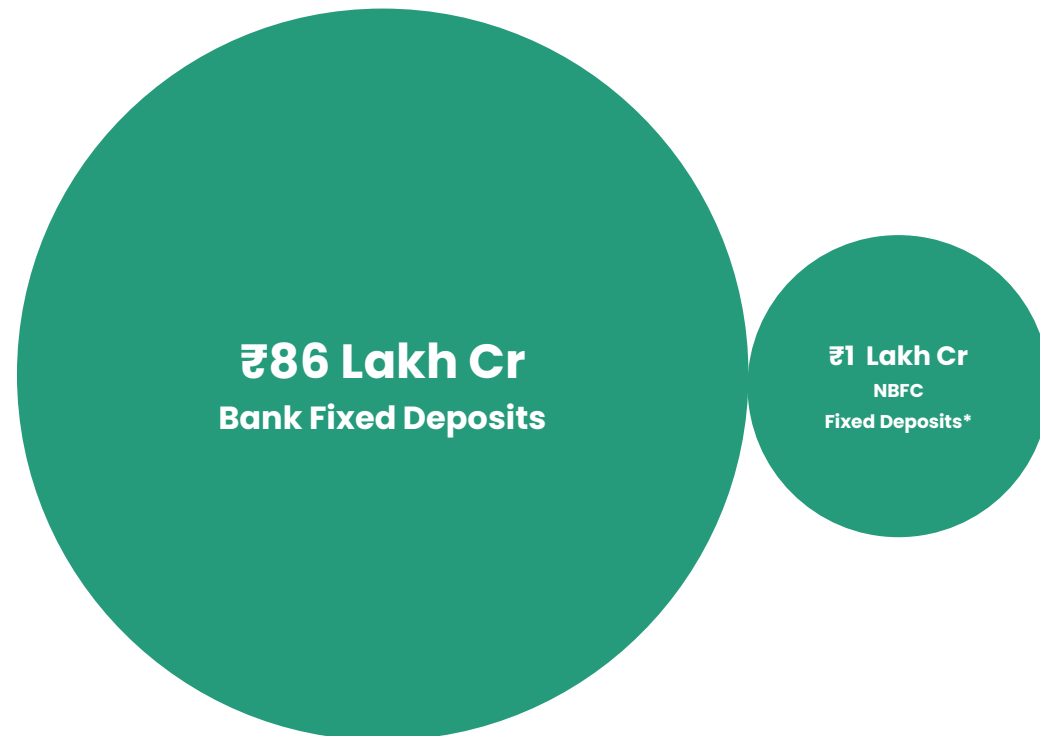
Strong partnership with market leaders



**Huge Market
waiting to be
tapped (1/2)**

₹ 87 Lakh Crore

lying in low-yield Asset Classes in India



Source: RBI database

* Computed based on big players in the market

Huge Market waiting to be tapped (2/2)



Indian P2P market to grow at a **CAGR** of

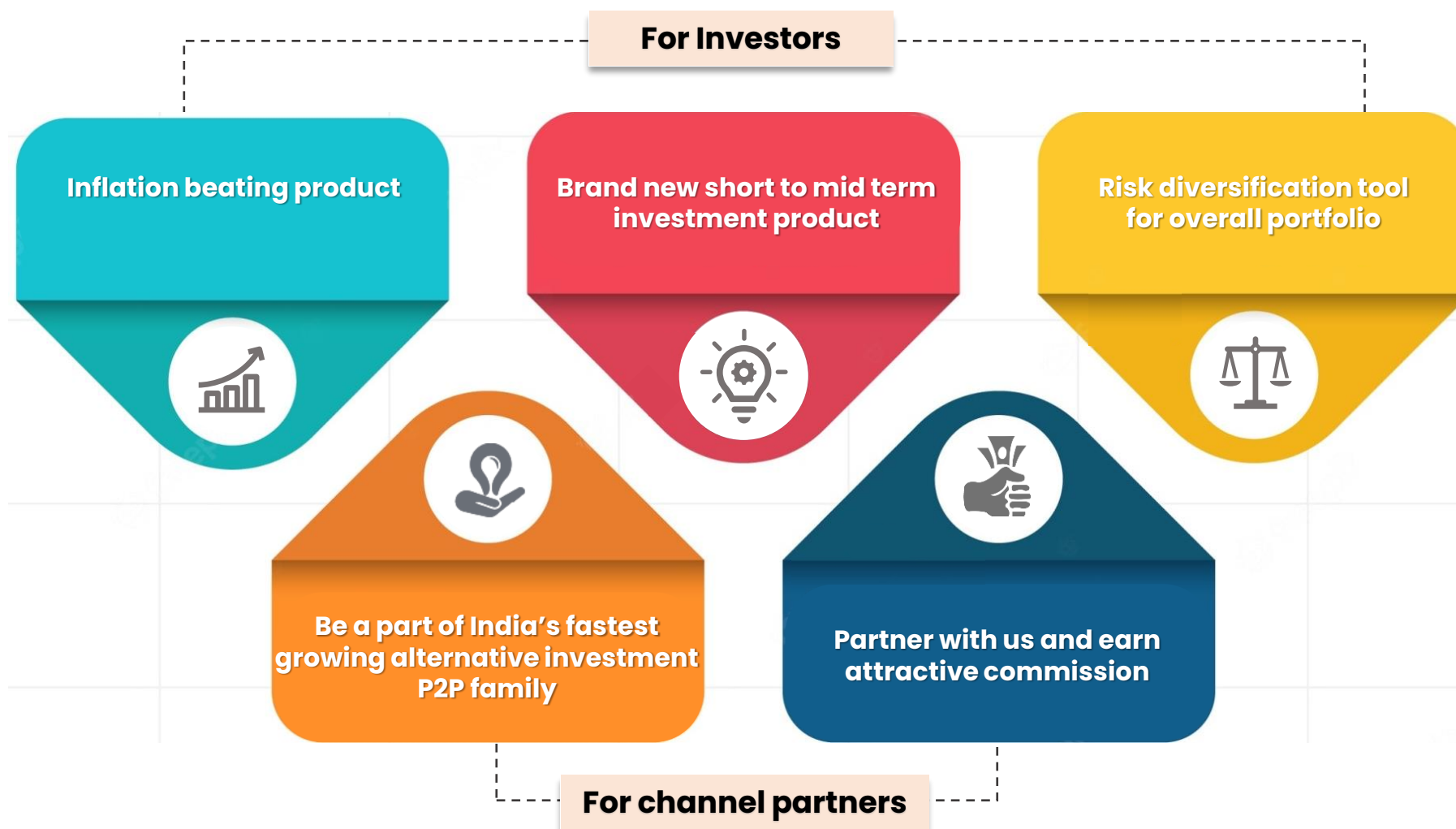
~22%

during 2021-2026

By 2027, the P2P market size* is forecasted to reach

₹ 1 Lakh Crore

Win-win outcome with positive synergies



**Reach-out for any
business enquiry**



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www.lendenclub.com

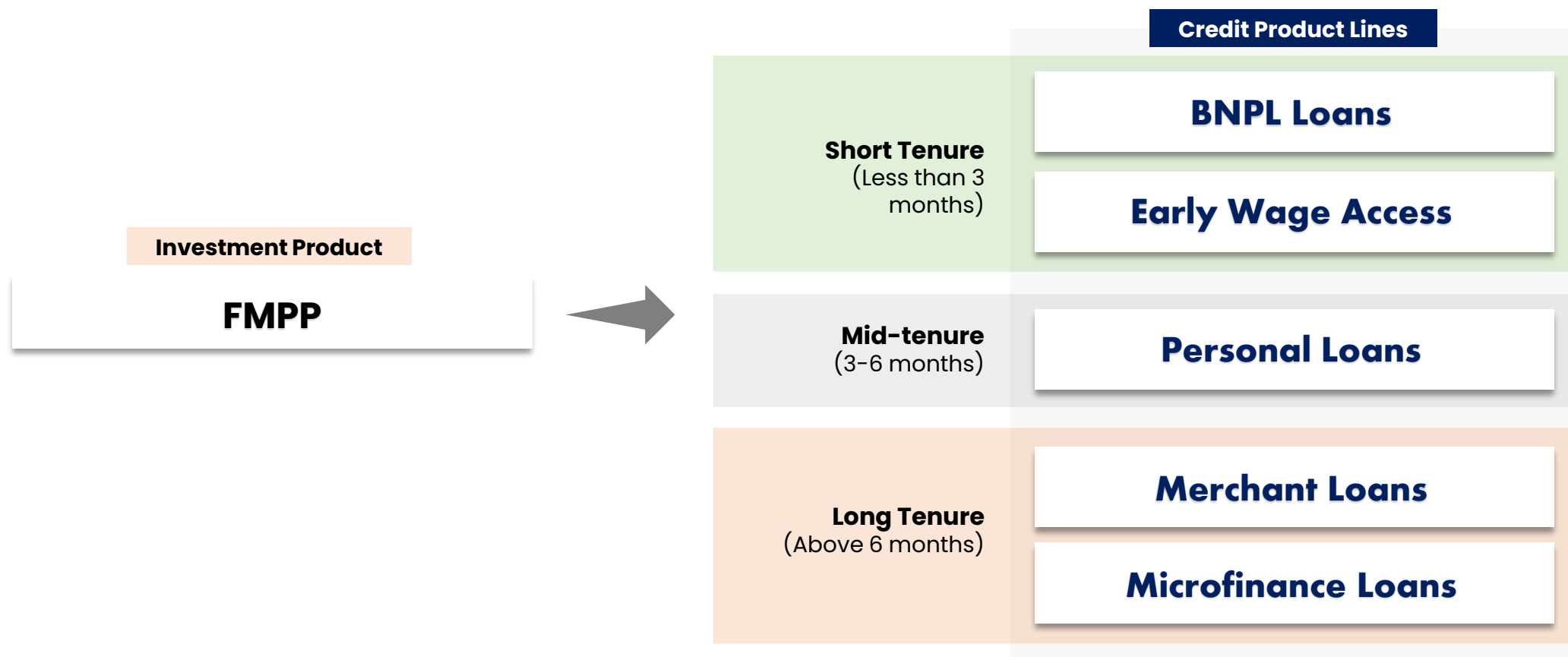


Corporate Office

Unit No. 1006, 10th Floor, DLH Park, S V Road,
Goregaon West, Mumbai, Maharashtra,
India – 400064

Appendix

Funds invested in diverse loan products



Stringent in-house credit assessment

Borrower's are evaluated on **300+** data points across these Credit Assessment parameters

✓ Salary Verification	Income Assessment
✓ Transactional Checks	
✓ Alternative Data Points	
✓ Credit Bureau Reports	Risk Assessment
✓ Leverage Checks	
✓ Probability of Defaults	
✓ Demographic Checks	
✓ Identity Verification	KYC Assessment
✓ Fraud Checks	

Level - 1

Through applicants system access

- SMS Parsing
- Email Parsing
- Geo Location
- Demographic Details
- Proprietary Checks on Meta Data



A loan applicant have to pass through 3 levels of assessment during credit analysis process

Level - 2

Through credit bureau

- Repayment Monitoring
- Credit Habits
- Surrogate Checks



Level - 3

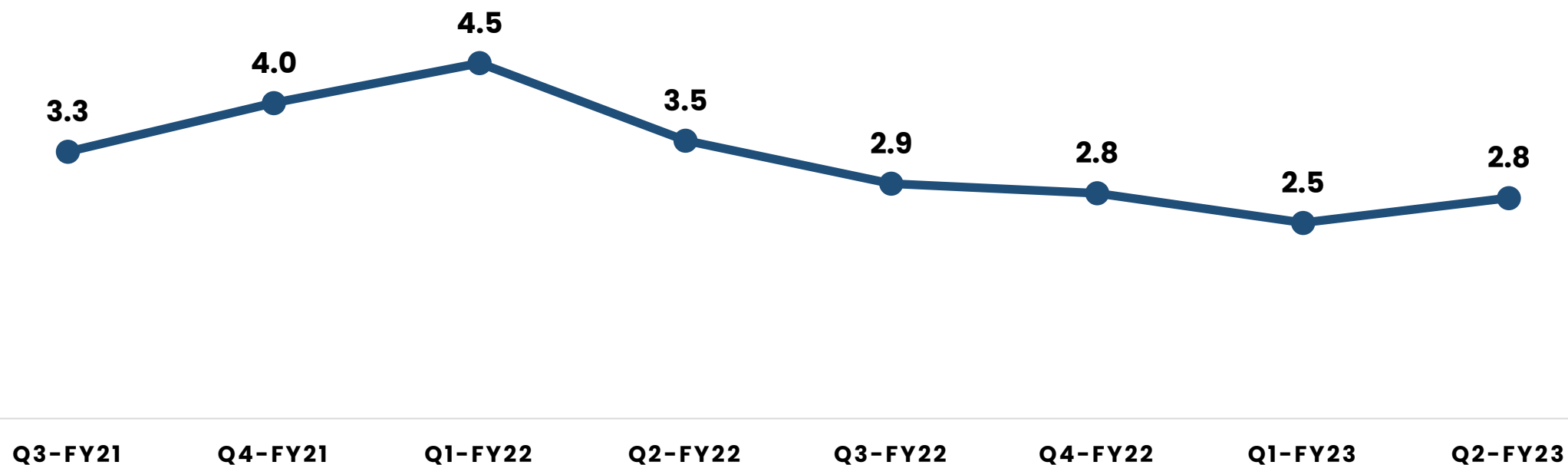
Through digital bank statement

- Bank Statement Parsing
- Income Assessment
- Bank Verification
- Fraud Check

Consistently low NPA levels

NPA Rate (%)

As per the platform data submitted to the Reserve Bank of India (RBI)



Disclaimer

Innofin Solutions Private Limited (LenDenClub) is an RBI registered NBFC-P2P. LenDenClub is an Intermediary under the provisions of the Information Technology Act, 2000 and virtually connects lenders and borrowers through its electronic platform via the website and/or mobile app. The lending transaction is purely between lenders and borrowers at their own discretion, and LenDenClub does not assure loan fulfillment and/or investment returns. Also, the information provided on the platform is verified or checked on a best-efforts basis without guaranteeing any accuracy of the data/information verification. Any investment decision taken by a 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 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' investment amounts.

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India's Largest P2P Platform

lendenclub.com

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