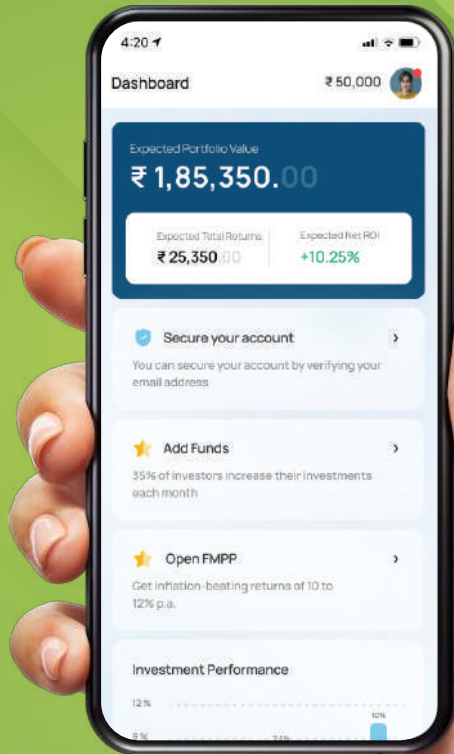


FMPP, a Fixed-Maturity Peer-to-Peer Plan from LenDenClub

- Returns of up to 10-12% p.a.*
- 100% digital process
- Flexible tenures of 1, 2, 3, 4, and 5 years
- Hyper-diversification of funds as low as ₹1 per borrower
- Risk Mitigation



To Know More, Scan Here



About LenDenClub

LenDenClub, an RBI-registered NBFC-P2P, is the largest and most secure Peer-to-Peer Lending Platform in India with a consistent portfolio returns of 10 to 12% p.a. for the past five years.

What Is Peer-to-Peer Lending?

Peer-to-Peer (P2P) lending provides a marketplace for creditworthy borrowers and investors looking for lucrative investment options. The mechanism is RBI-regulated and bypasses a mediator, namely a banking financial company. Therefore, P2P lending platforms function on a completely disintermediated mechanism; hence, lenders earn a higher rate of interest on their investments through P2P lending than through a bank.

LenDenClub is the largest P2P Lending Platform in the country with more than two million investors and has provided returns of 10 to 12% p.a. returns for the last five years.

How Does Peer-to-Peer Lending Work?

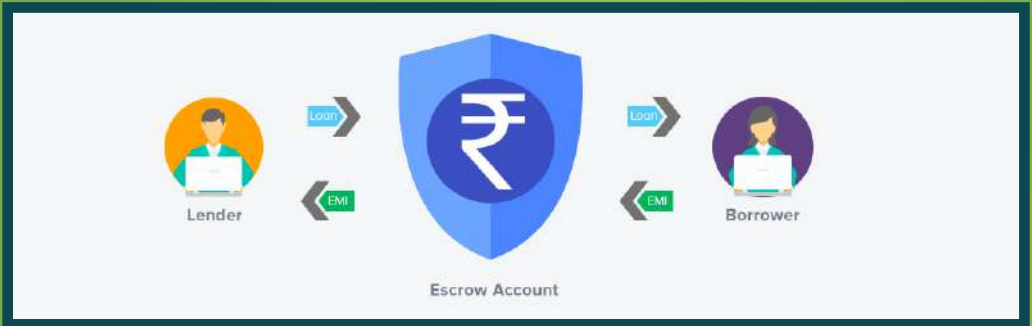
Peer-to-Peer lending is the process of lending money to individuals or businesses through an online lending platform. Any individual investor or institution can become a lender on a P2P lending platform and earn interest paid by the individual or business who has borrowed the money.



- LenDenClub connects investors looking for alternative investment options with borrowers looking for short-term loans.
- Stringent credit verification which includes fraud checks, credit-bureau checks, and income document checks is undertaken for every borrower applying for a loan on the platform.
- When an investor adds funds to the platform, his/her investment is diversified across various borrower profiles.
- Adhering to RBI regulations, all transactions are carried out through an escrow account managed by a trustee without the platform's direct involvement.

Ensuring Transparency Using Escrow Payment

As per an RBI mandate, all P2P companies have to manage funds through escrow accounts. An escrow account is a temporary pass-through account handled by a third party, namely a bank-promoted trustee, during a transaction between two parties. In an escrow account, funds are kept until some predetermined conditions are satisfied before they are transferred to the ultimate party. It provides security against potential scams and frauds.



Why choose LenDenClub?

India's No.1 Peer-to-Peer Lending Platform

20 lakh+ registered investors

45 lakh+ registered borrowers

₹5000 crore disbursed in loans*

An RBI-registered NBFC-P2P

Visibility through dashboard

Consistent portfolio of 10-12% p.a. returns for the past five years[#]

Strong credit evaluation with 200+ verification points

100% digital process

Non-market-linked asset class



Why invest in FMPP?

Powered by High-End Technology

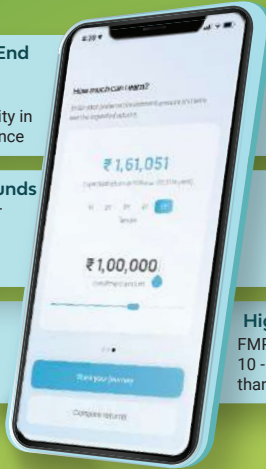
The AI and ML ensure platform-level uniformity in the portfolio performance

Hyper-diversification of Funds

FMPP uniquely works on hyper-diversification of funds; the allocation of funds is as low as ₹1 per borrower

Marginalised NPA

With hyper-diversification of funds, FMPP ensures Marginalised NPA through Risk Mitigation



No Market Volatility

FMPP is non-market-linked and therefore not subject to market volatility

Power of Compounding

Due to FMPP's term-based nature, the reinvested funds get compounded, ensuring high yield at maturity

High Returns

FMPP offers returns of upto 10 - 12% p.a.* – a proposition higher than many traditional asset classes

Better returns than other traditional asset classes

*LenDenClub
10%-12% p.a.

*Debt Funds
3.34% p.a.

*Liquid Funds
3.63% p.a.

*Corporate Deposits
6.50% p.a.



*Returns for FY 2021 - 2022

* 1 yr return as on 24th July 2022 Data Source: Money Control and Bank Bazaar

For more information, please reach out to us on pooja.bavkar@lendenclub.com or call on 8879484119

For more details www.lendenclub.com



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.

*Investment 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' investment.