

PEER TO PEER LENDING: A COMPARATIVE ANALYSIS OF I-LEND AND FUNDING CIRCLE

Jyoti Garg & Aparna Prashant Goyal

*Assistant Professor, Faculty of Commerce & Business Studies, Manav Rachna International Institute Of Research And Studies, Faridabad,
Haryana, India*

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ABSTRACT

This study is to identify the new lending platform for short term borrowers and lenders over the internet. It focuses on the scope and forecasts the success or failure of peer to peer lending companies in the market. The research consists of secondary data, which provides different perspectives towards the research question.

Funding Circle is one of the largest peers to peer UK based exchange for borrowing and lending money. I-lend are the company operating in the same industry in India. A small overview of their business model and working provides an insight into its system and market.

KEYWORDS: *Borrowing and Lending, Riskiness of the Investment, Emergence of Internet and E-Commerce*