

# FACETS



Trends from FACE members, Q2 FY 24-25

Issue 12



# Notes

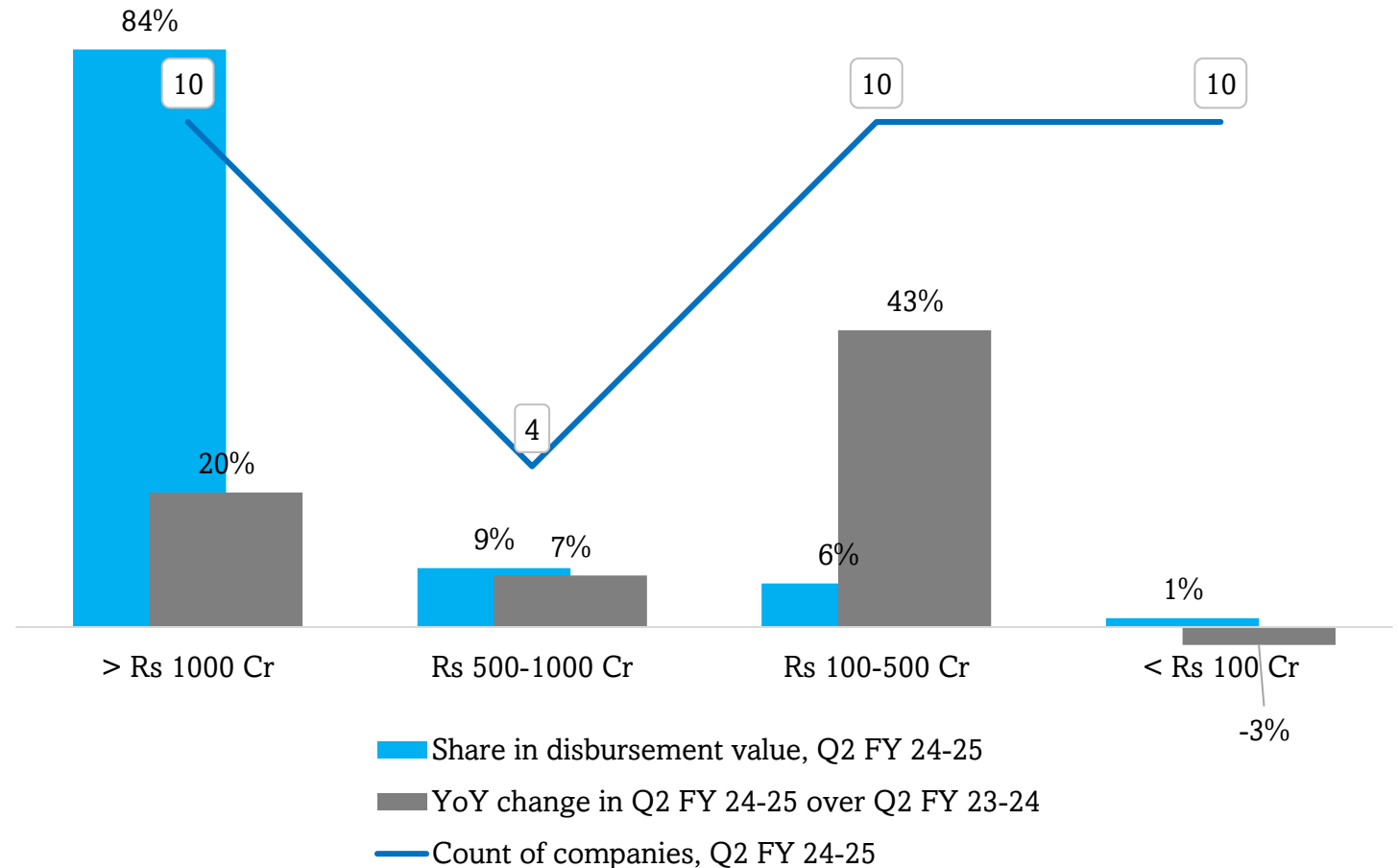
In this issue, we present disbursement trends from FACE members for the latest quarter (Q2 FY 24-25) alongside comparable quarters.

The data presented in this report is exclusively for digital loans, excluding non-digital loans that a few members offer.

The report has data from 34 FACE member companies lending to customers through their own NBFCs and in partnership with other regulated entities (mostly NBFCs). Of the 34 companies contributing their data, 23 are/have in-house NBFCs.

We thank our members for their trust and support in sharing data to prepare this report.

Distribution of companies based on disbursement value, Q2 FY 24-25



# Highlights, Q2 FY 24-25



Disbursement Volume: 3 Cr



YoY change for Q2 FY 24-25 in Disbursement Volume: 20%



Disbursement Value: Rs 36,897 Cr



YoY change for Q2 FY 24-25 in Disbursement Value: 19%



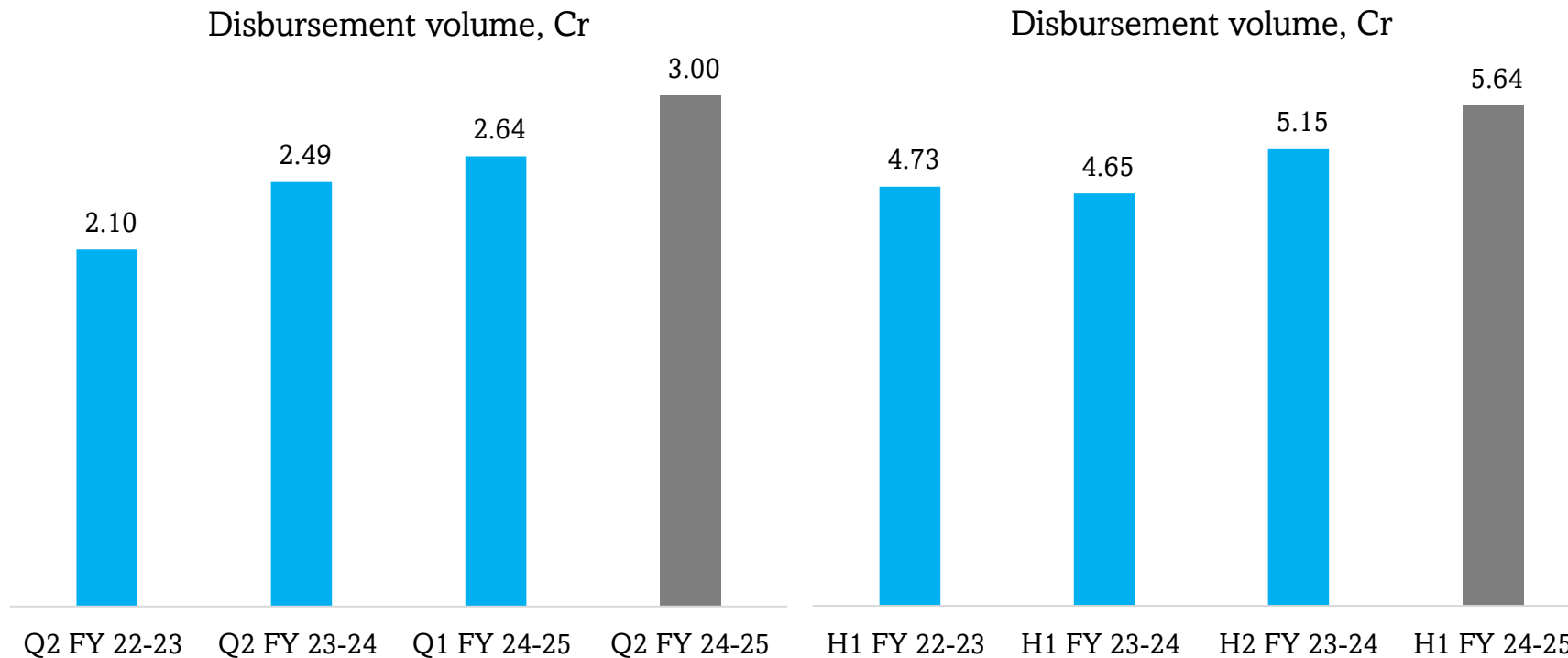
Avg Ticket Size: Rs 10,891



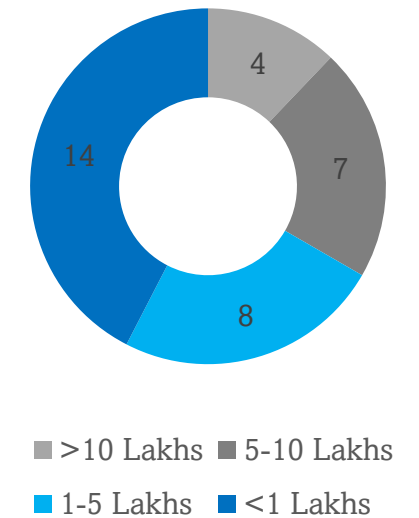
AUM: Rs 51,537 Cr (for 28 companies who reported AUM for Sep 2024)

# Disbursement volume

On an aggregated basis, during Q2 FY 24-25, member companies reported disbursing nearly 3.0 Cr\* loans, 20% more than in Q2 FY 23-24. Disbursement volume grew by 13% in Q2 FY 24-25 over Q1 FY 24-25. Eleven companies with quarterly disbursement volumes > 5 Lakhs account for over 90% of the total disbursement volume.



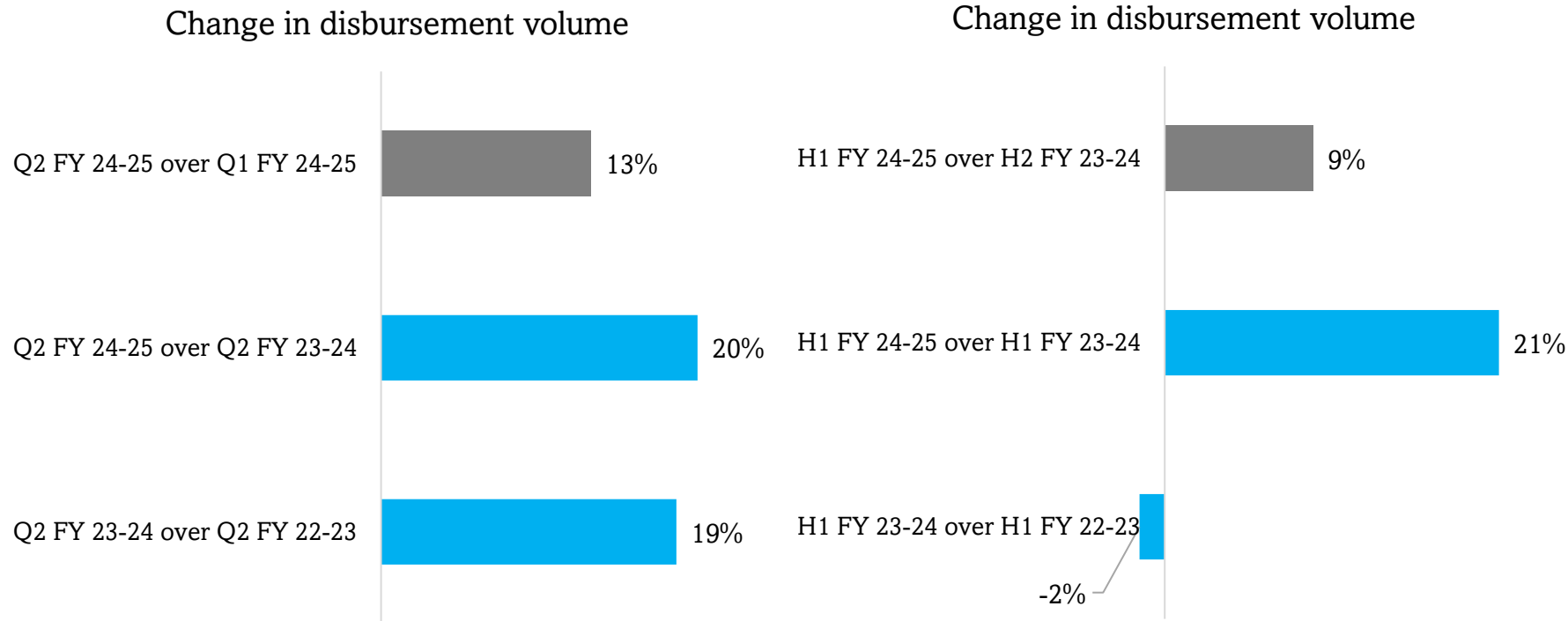
Companies based on disbursement volume, Q2 FY 24-25



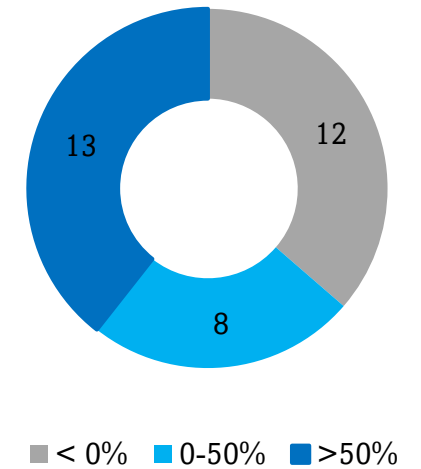
\* Disbursement volume includes data from 33 companies.

# Disbursement volume

The chart below shows a change in disbursement volume in Q2 FY 24-25 and H1 FY 24-25 with comparable periods. About two-thirds of the companies reported YoY (over Q2 FY 23-24) and QoQ (over Q1 FY 24-25) growth in Q2 FY 24-25.



Count of companies based on growth brackets in disbursement volume, Q2 FY 24-25 over Q2 FY 23-24



\* The charts include data from 33 companies that shared disbursement volume. The decline in H1 FY 23-24 over H1 FY 22-23 is ascribed to a few companies significantly reducing disbursement volumes as they moved to a higher ticket bracket with lower volumes.

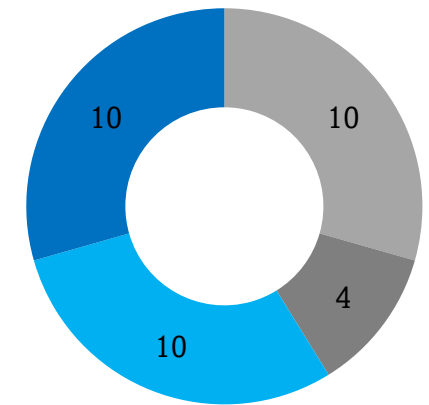
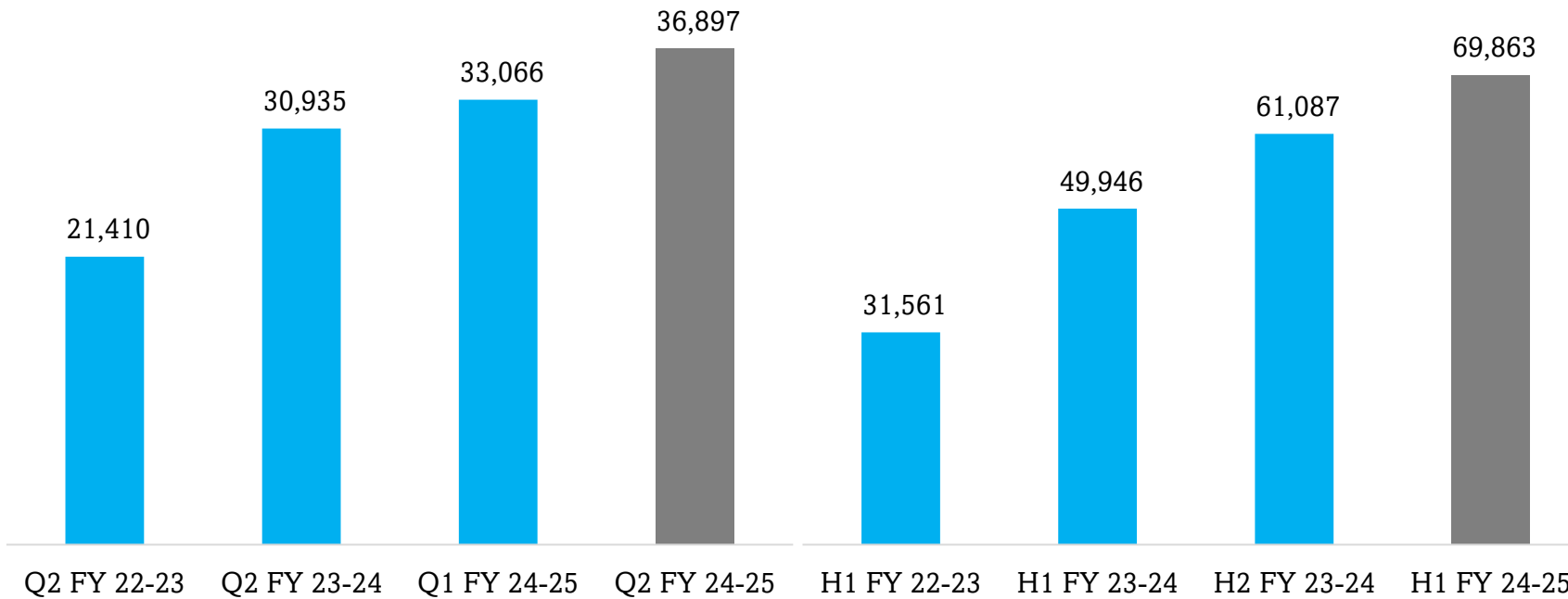
# Disbursement value

On an aggregated basis member companies reported disbursing Rs 36,897 Cr in Q2 FY 24-25 and Rs 69,863 Cr in H1 FY 24-25.

Disbursement value, Rs Cr

Disbursement value, Rs Cr

Count of companies based on disbursement value for Q2 FY 24-25



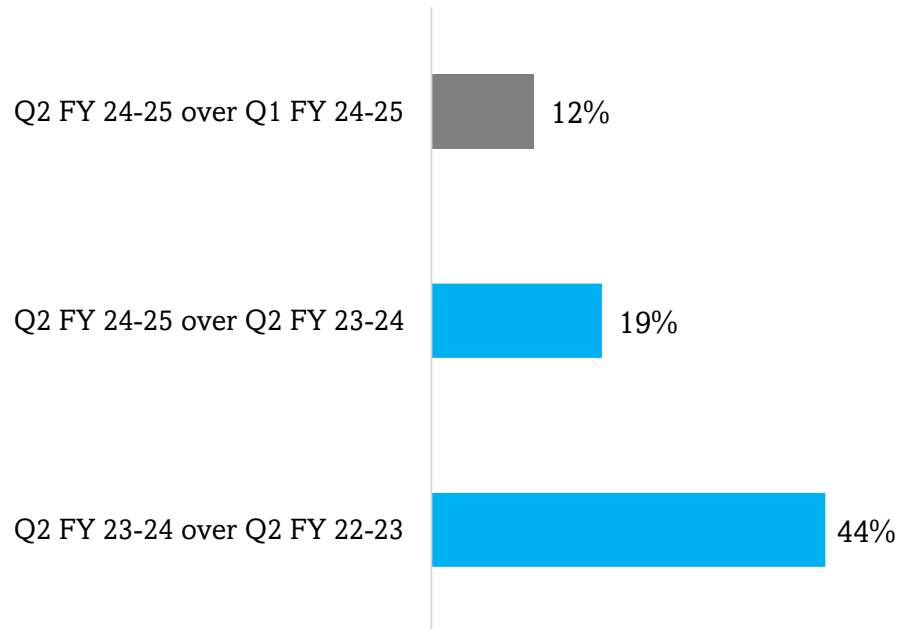
■ > Rs 1000 Cr    ■ Rs 500-1000 Cr  
■ Rs 100-500 Cr    ■ < Rs 100 Cr

\* Disbursement value includes data from 34 companies.

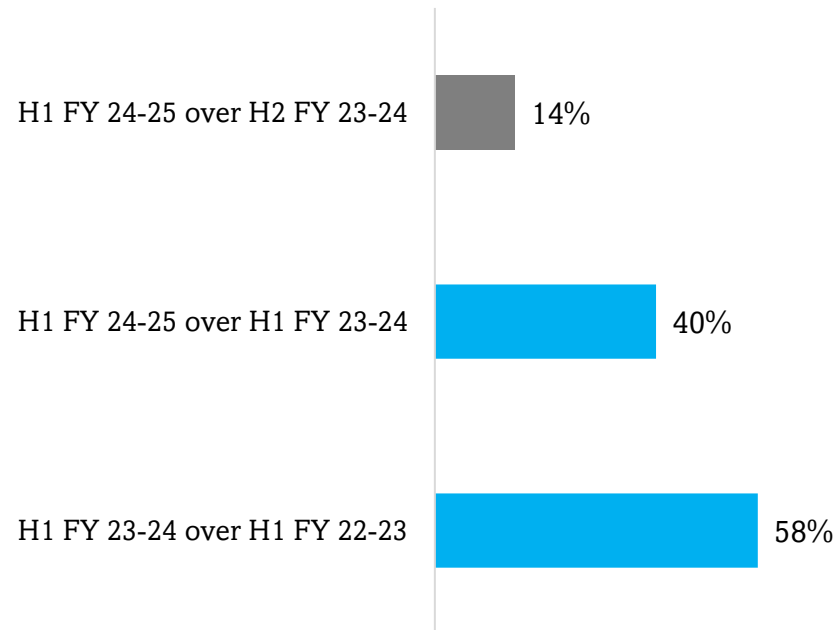
# Disbursement value

Compared to Q2 FY 23-24, when YoY growth was at 44%, the growth rate in Q2 FY 24-25 has significantly moderated to 19% and the same is true for half-yearly growth. 80% of the companies reported growth in Q2 FY 24-25 over the previous quarter i.e. Q1 FY 24-25.

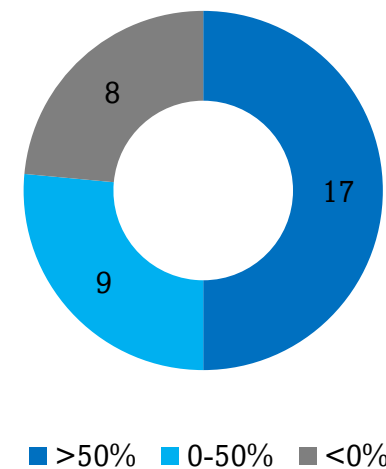
Change in disbursement value



Change in disbursement value

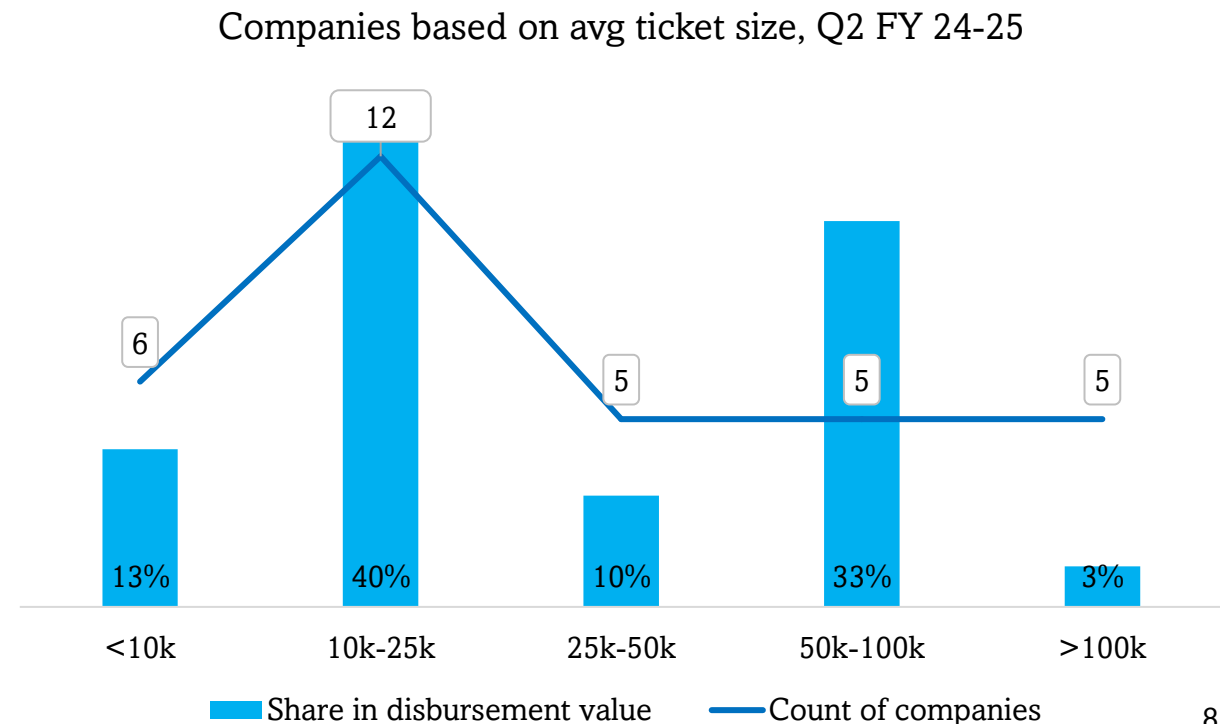
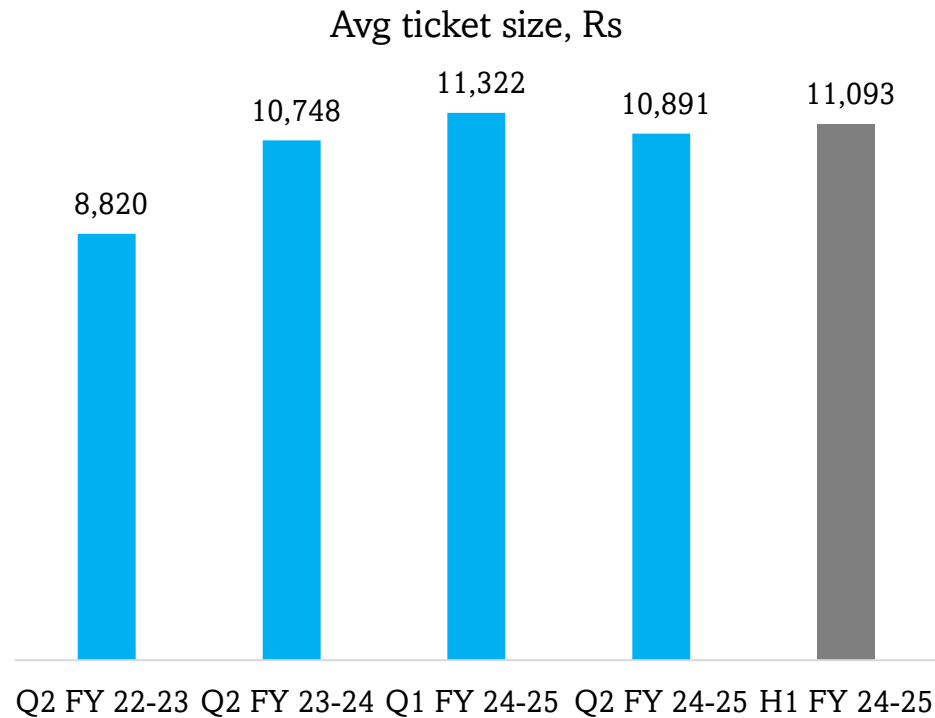


Count of companies based on growth brackets in disbursement value, Q2 FY 24-25 over Q2 FY 23-24



# Ticket size

The average ticket size\* for loans disbursed in Q2 FY 24-25 is Rs 10,891. The second chart shows that companies differ significantly in the average ticket size based on product and segment focus.



\* Average ticket size (ATS) includes data from 33 companies. Avg ticket size buckets in Rs.

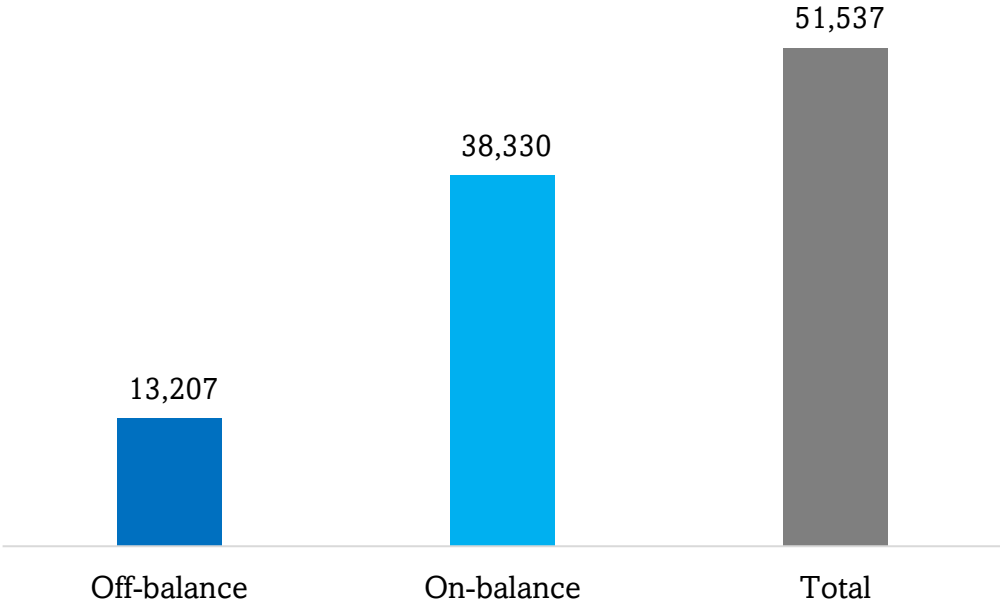


# AUM

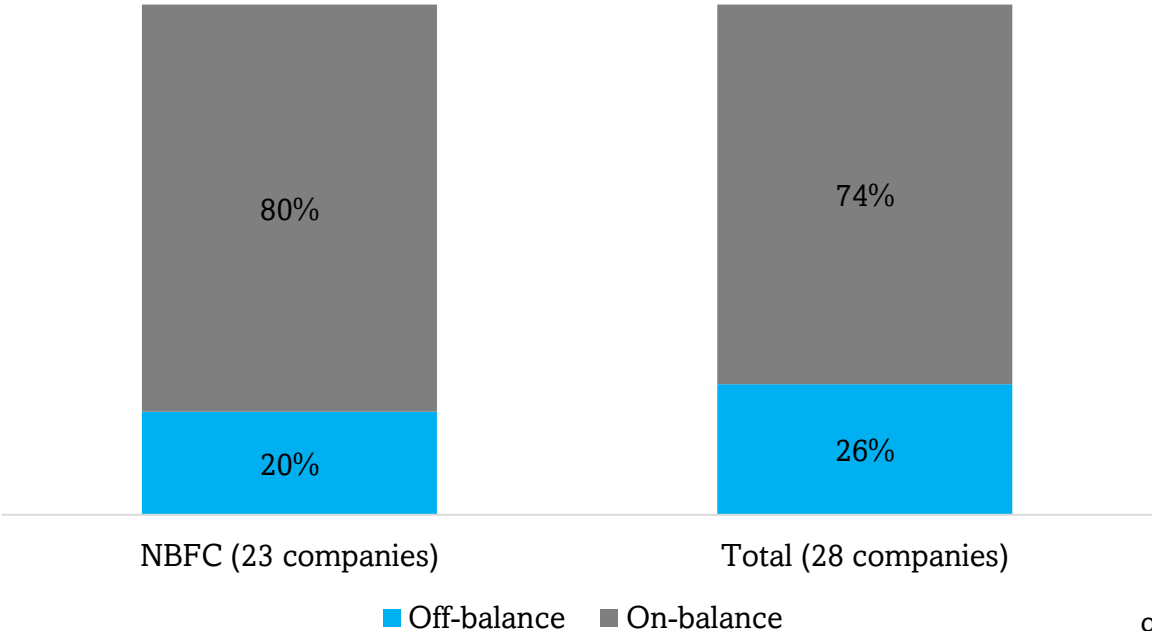


From 34 companies included in this report, 28 companies reported an AUM of Rs 51,537 Cr as of Sep 2024. Of this, 74% is on-balance and 26% is off-balance. For 23 companies that are/own NBFCs, 80% of AUM is on-balance, and 20% is off-balance.

AUM, Sep 2024



Breakup of AUM, Sep 2024

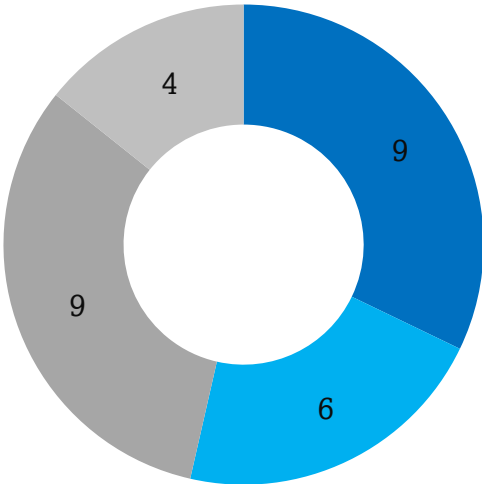


# AUM



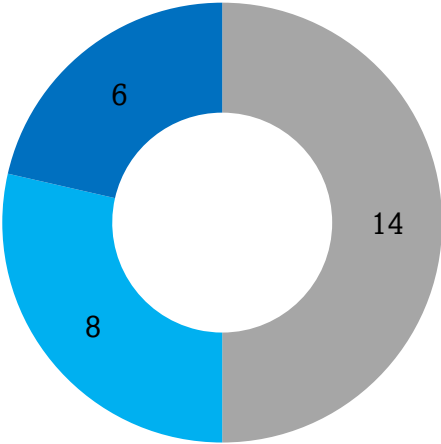
Amongst 23 NBFCs, 14 have on-balance sheet AUM > 75%, 6 have on-balance sheet AUM in the range of 75%-50% and 8 have less than 50% on-balance AUM.

AUM across 28 companies, Sep 2024, Rs Cr



■ >1000 Cr ■ 500-1000 Cr ■ 100-500 Cr ■ <100 Cr

Share of on-balance sheet AUM across 23 NBFCs, Sep 2024



■ >75% ■ 50%-75% ■ <50%



Fintech Association for Consumer Empowerment (FACE) is an RBI-recognised Self-Regulatory Organization in the FinTech sector (SRO-FT). FinTech companies of all kinds come together at FACE to build an industry that enables customer-centric financial services that are safe, suitable, and transparent - delivering positive impacts on society and the economy.

Previous reports may be accessed [here](#). For clarification/suggestions on the report and membership inquiry, please reach us at [teamface@faceofindia.org](mailto:teamface@faceofindia.org)