



FACE Members disburse 3 Cr loans worth Rs 36,897 Cr in Q2 FY 24-25: FACETS

Mumbai, 24 Dec 2024: The Fintech Association for Consumer Empowerment (FACE), an RBI-recognised Self-Regulatory Organisation in the FinTech Sector (SRO-FT), has released the 12th issue of its quarterly report, FACETS. The data highlights India's FinTech lending landscape's steady scale-up, demonstrating its pivotal role in financial inclusion.

The report is based on data from 34 FACE member companies lending to customers through their in-house NBFCs and in partnership with other regulated entities (mostly NBFCs). Of the 34 companies contributing their data, 23 are/have in-house NBFCs. The report analyses digital loan disbursements, capturing metrics such as disbursement volumes, values, average ticket sizes, growth and AUM.

Key Highlights from the report:

- **Scale-up in loan disbursements:** FACE member companies reported disbursing Rs 36,897 Cr during Q2 FY 24-25. Compared to Q2 FY 23-24, when the disbursement value grew YoY by 44%, the disbursement value in Q2 FY 24-25 has moderated to 19%. The disbursement volume reached nearly 3 Cr loans, driven by strong customer preference for digital lending.
- **Average ticket size:** The average loan size for the quarter was Rs 10,891. The average ticket size bucket of Rs 10k-25k is the most common, with 12 companies in that range, accounting for 40% of total disbursement value. Overall, there is significant variation amongst companies, demonstrating the FinTech sector's ability to cater to varied consumer segments and credit needs.
- **AUM:** As of Sep 2024, the total Assets Under Management (AUM) reported by 28 FACE member companies stood at Rs 51,537 Cr. Of this, 74% was on the balance sheet.

To download the full report, please visit/ please click here: <https://faceofindia.org/wp-content/uploads/2024/12/FACETS-Issue-12-September-2024.pdf>

About FACE: The [Fintech Association for Consumer Empowerment \(FACE\)](https://faceofindia.org/) 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.