

# FACETS



Trends from FACE members, Q3 FY 24-25

Issue 13



# Notes



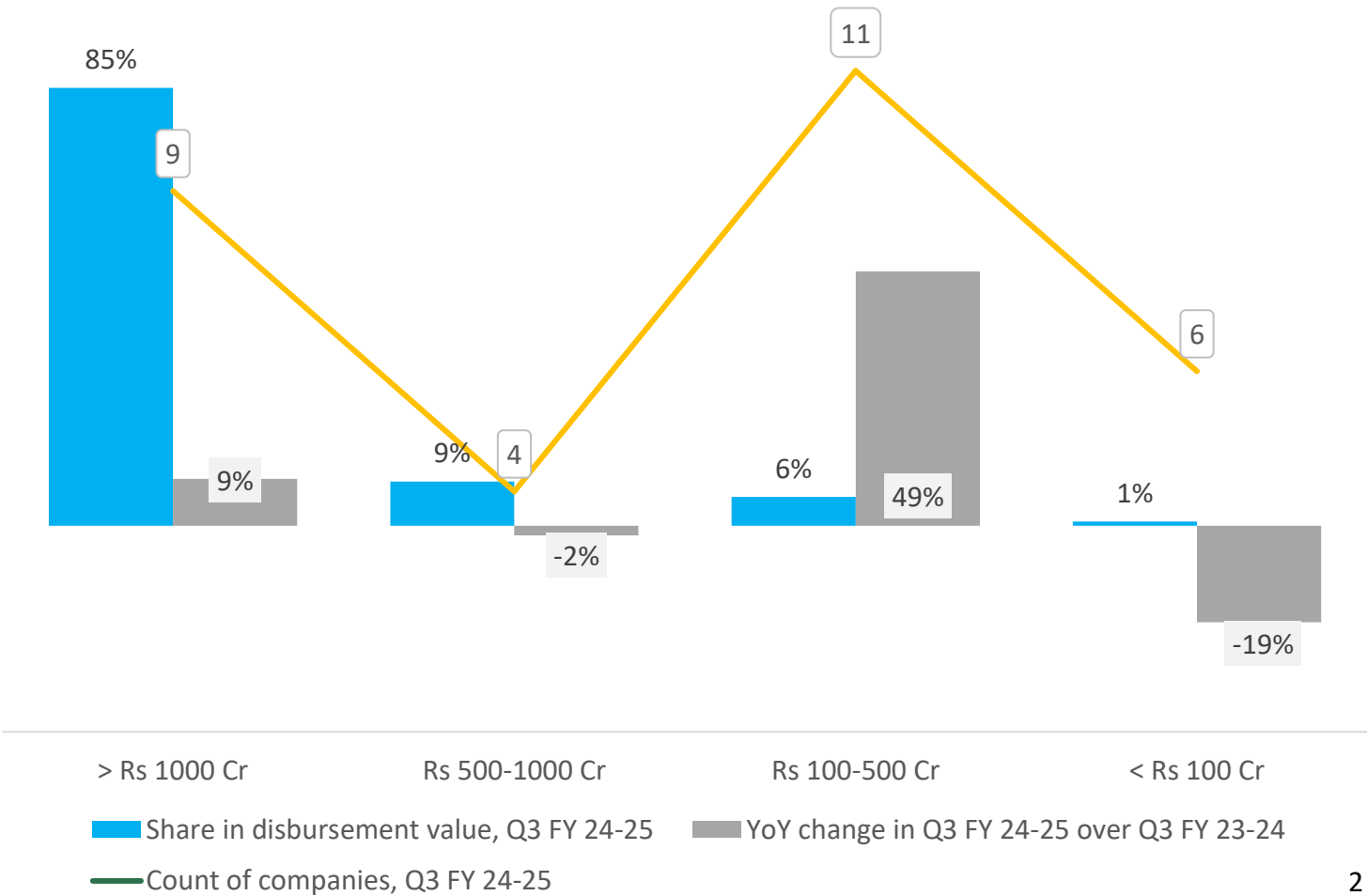
In this issue, we present disbursement trends from FACE members for the Q3FY 24-25 alongside comparable quarters.

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 30 FACE member companies lending to customers through their own NBFCs and in partnership with other regulated entities (mostly NBFCs). Of the 30 companies contributing their data, 25 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, Q3 FY 24-25



# Highlights, Q3 FY 24-25



Disbursement Volume: 2.9 Cr



YoY change for Q3 FY 24-25 in Disbursement Volume: 23%



Disbursement Value: Rs 40,336 Cr



YoY change for Q3 FY 24-25 in Disbursement Value: 10%



Avg Ticket Size: Rs 12,232

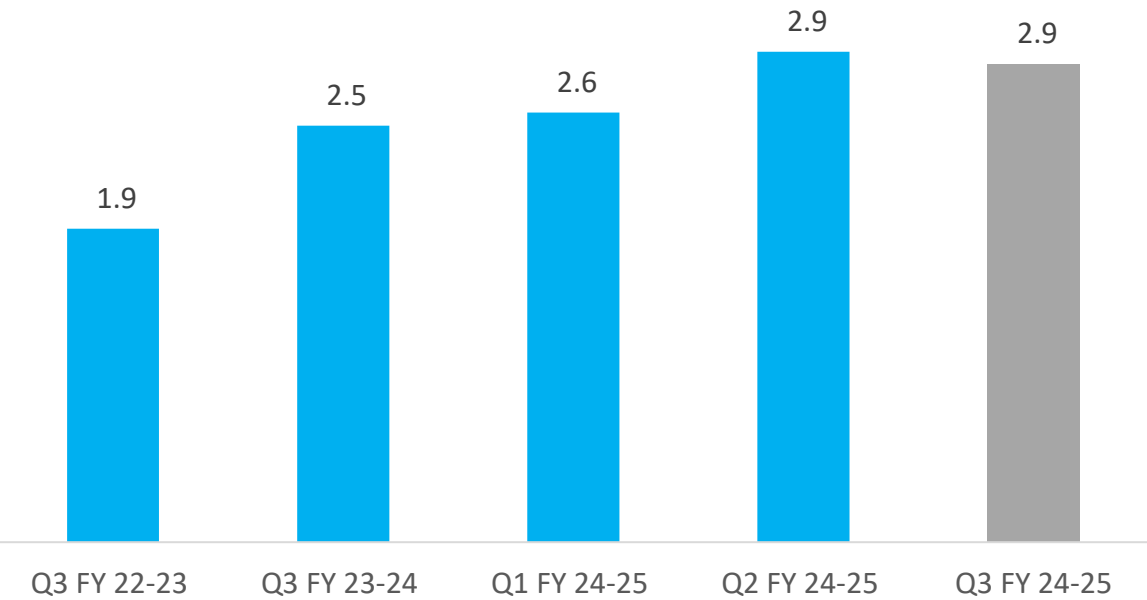


AUM: Rs 66,182 Cr (for 28 companies who reported AUM for Dec 2024)

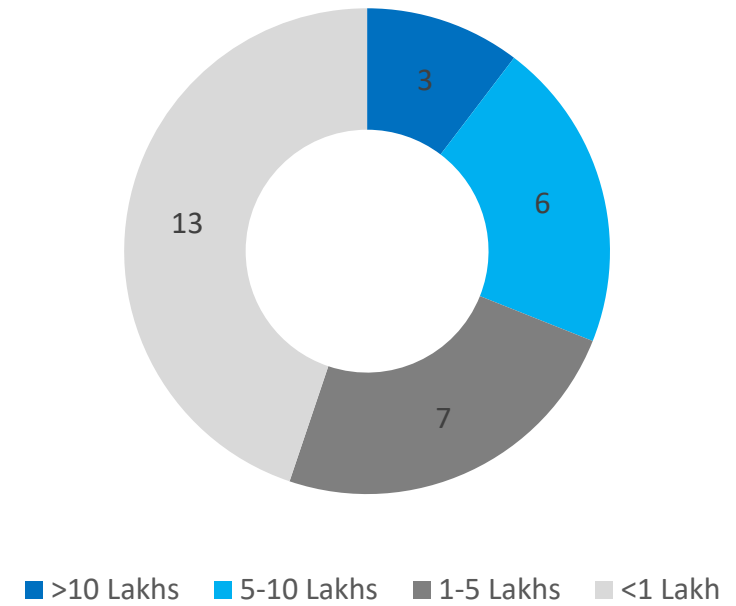
# Disbursement volume

On an aggregated basis, during Q3 FY 24-25, member companies reported disbursing nearly 2.9 Cr\* loans. companies with quarterly disbursement volumes > 5 Lakhs account for over 93% of the total disbursement volume and 83% of the total disbursement value.

Disbursement volume, Cr



Companies based on disbursement volume, Q3 FY 24-25

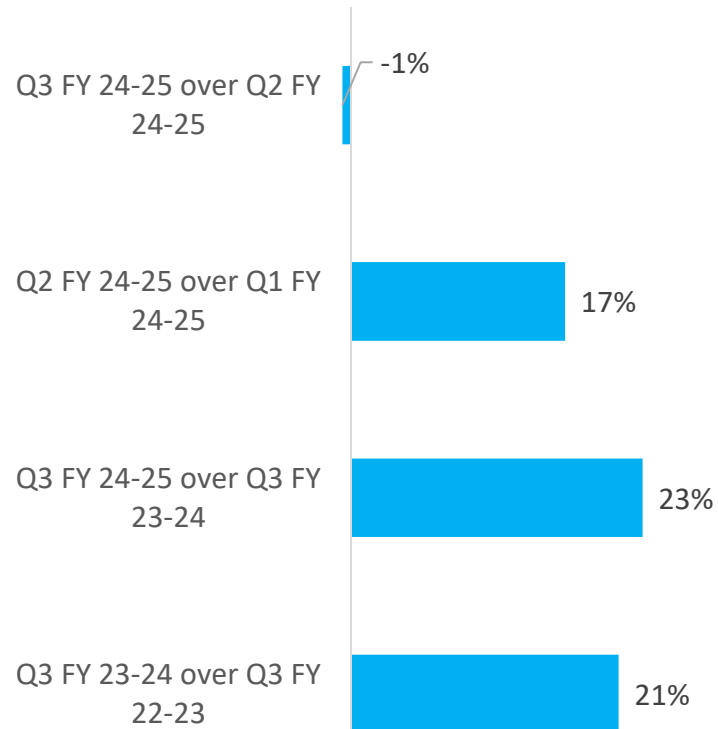


\* Disbursement volume includes data from 29 companies.

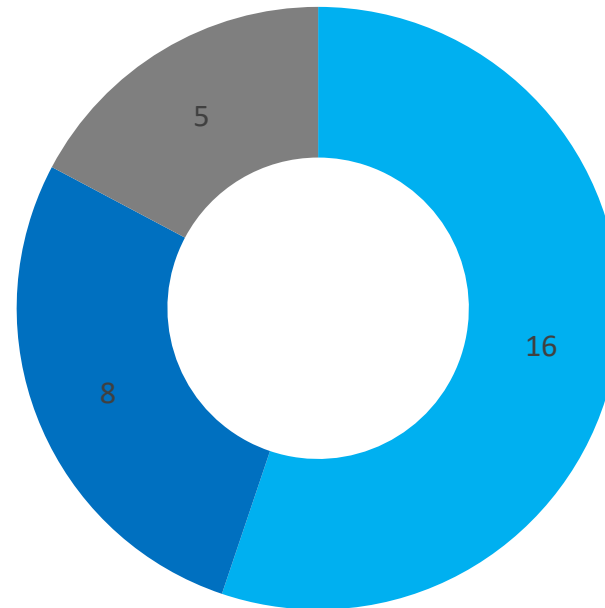
# Disbursement volume

In terms of volume, companies grew disbursement by 23% in Q3 FY 24-25 compared o Q3 FY 23-24. Disbursement volume dropped slightly (~1%) in Q3 FY 24-25 over Q2 FY 24-25. 16 companies recorded negative growth in Q3 FY 24-25 over Q3 FY 23-24. Further, total loan disbursed by companies falling in the category of more than 10 lakh loans disbursed increased by 46%, and similarly for other categories.

Change in disbursement volume

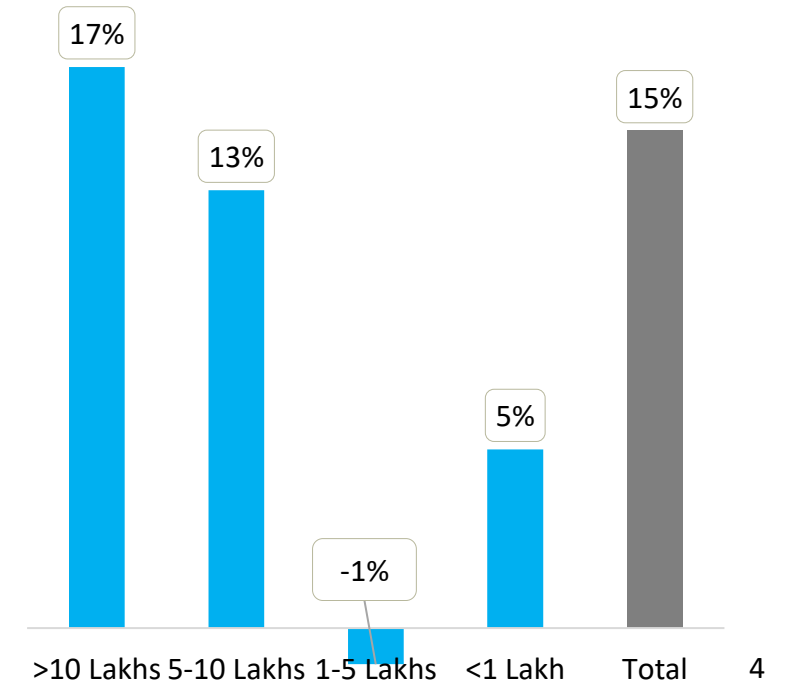


YoY growth in Q3 FY 24-25 over Q3 FY 23-24



■ < 0% ■ 0-50% ■ > 50%

YoY change in Q3 FY 24-25 over Q3 FY 23-24 volume across companies

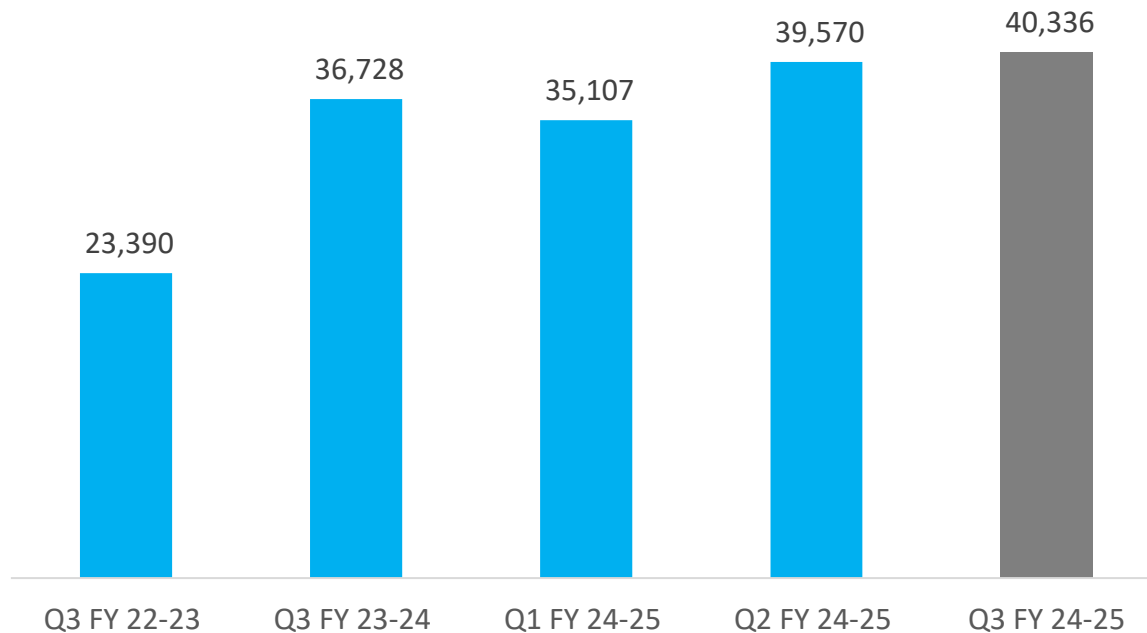


\* Disbursement volume includes data from 29 companies.

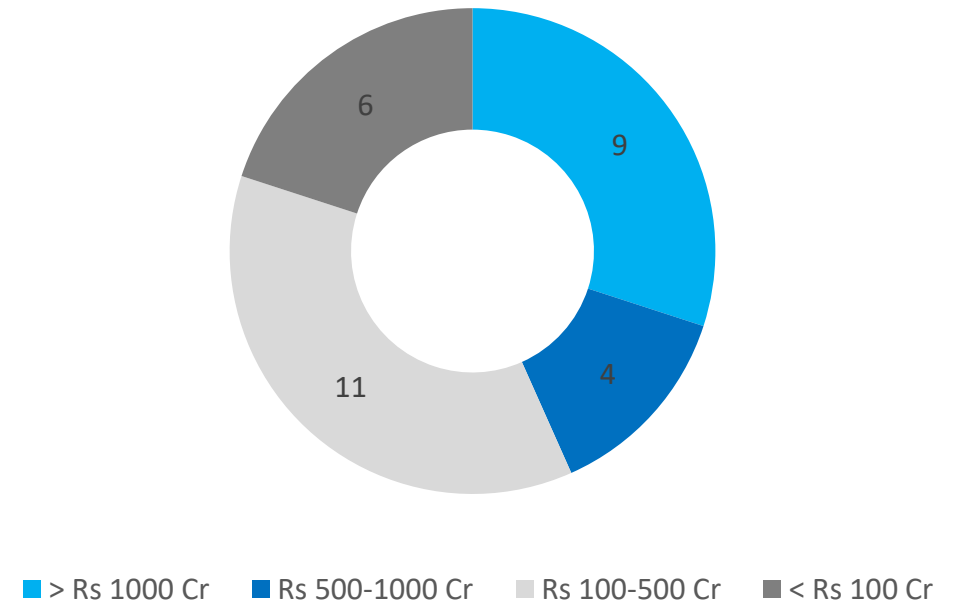
# Disbursement value

On an aggregated basis, member companies reported disbursing Rs 40,336 Cr in Q3 FY 24-25. 13 companies disbursing loans of more than 500 Cr account for 93% of the total disbursement.

Disbursement value, Rs Cr



Count of companies based on disbursal value for Q3 FY 24-25

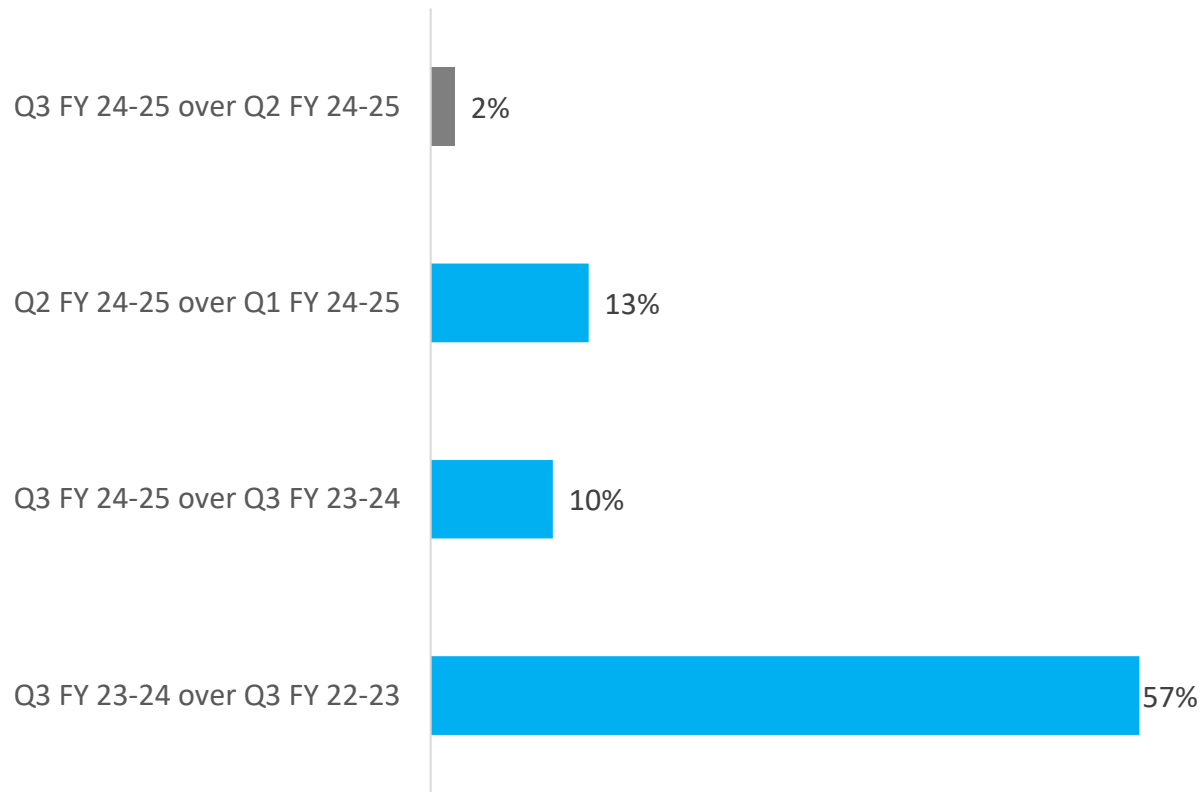


\* Disbursement value includes data from 30 companies.

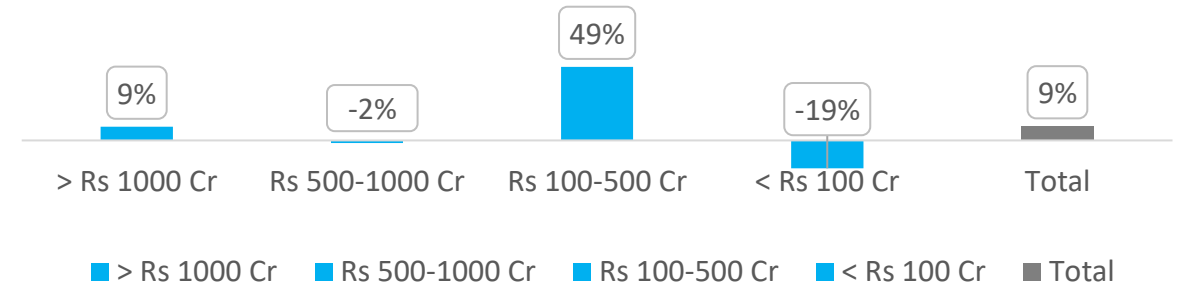
# Disbursement value

Compared to Q3 FY 23-24, when YoY growth was at 57%, the growth rate in Q3 FY 24-25 has significantly moderated to 10%. The growth rate is lower in Q3 FY 24-25 compared to Q2 FY 24-25 over the previous quarter. Almost 70% of the companies showed positive YoY growth from Q3 FY 23-24 in Q3 FY 24-25.

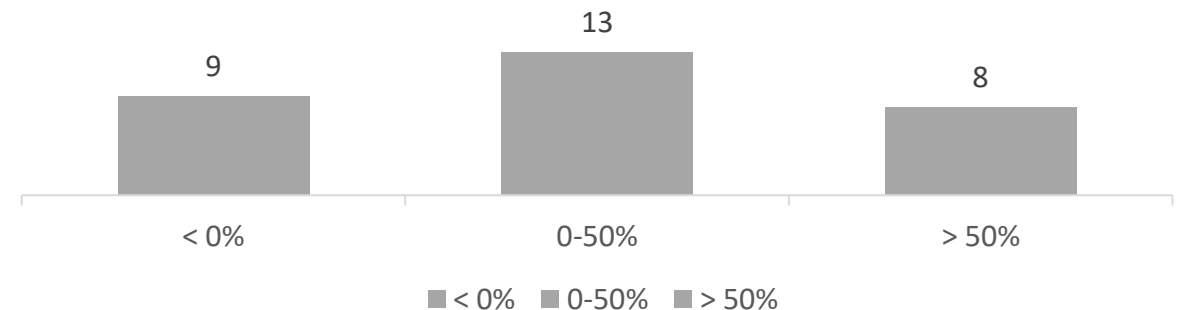
Change in disbursement value



YoY change in Q3 FY 24-25 over Q3 FY 23-24 value across companies



YoY growth in Q3 FY 24-25 over Q3 FY 23-24 across companies

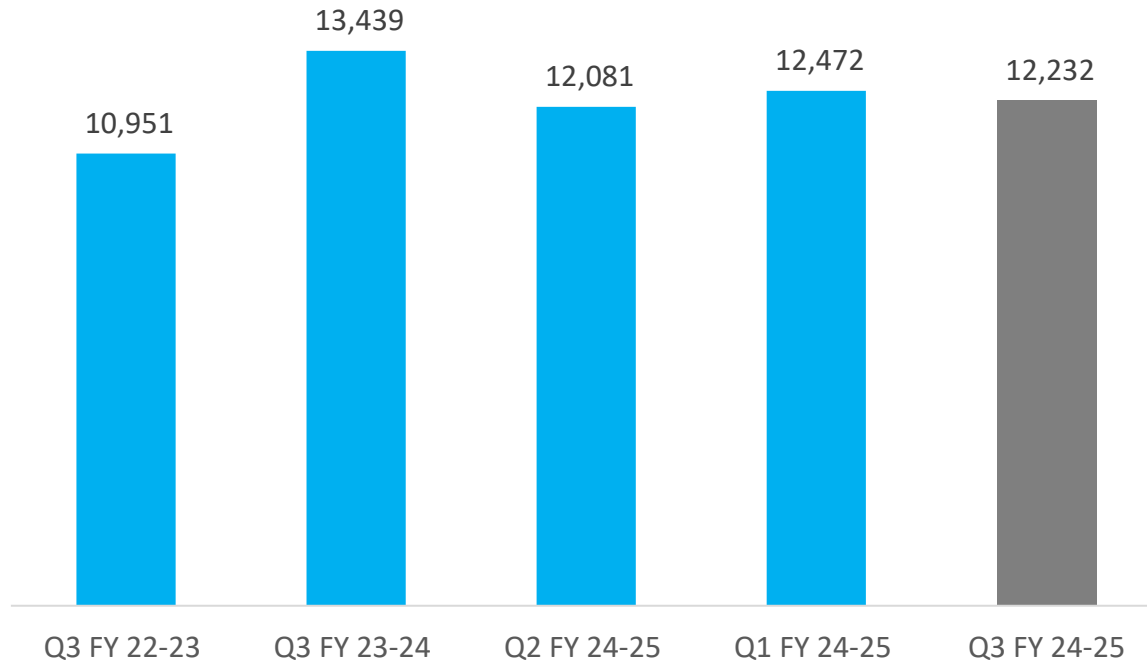


\* Disbursement value includes data from 30 companies.

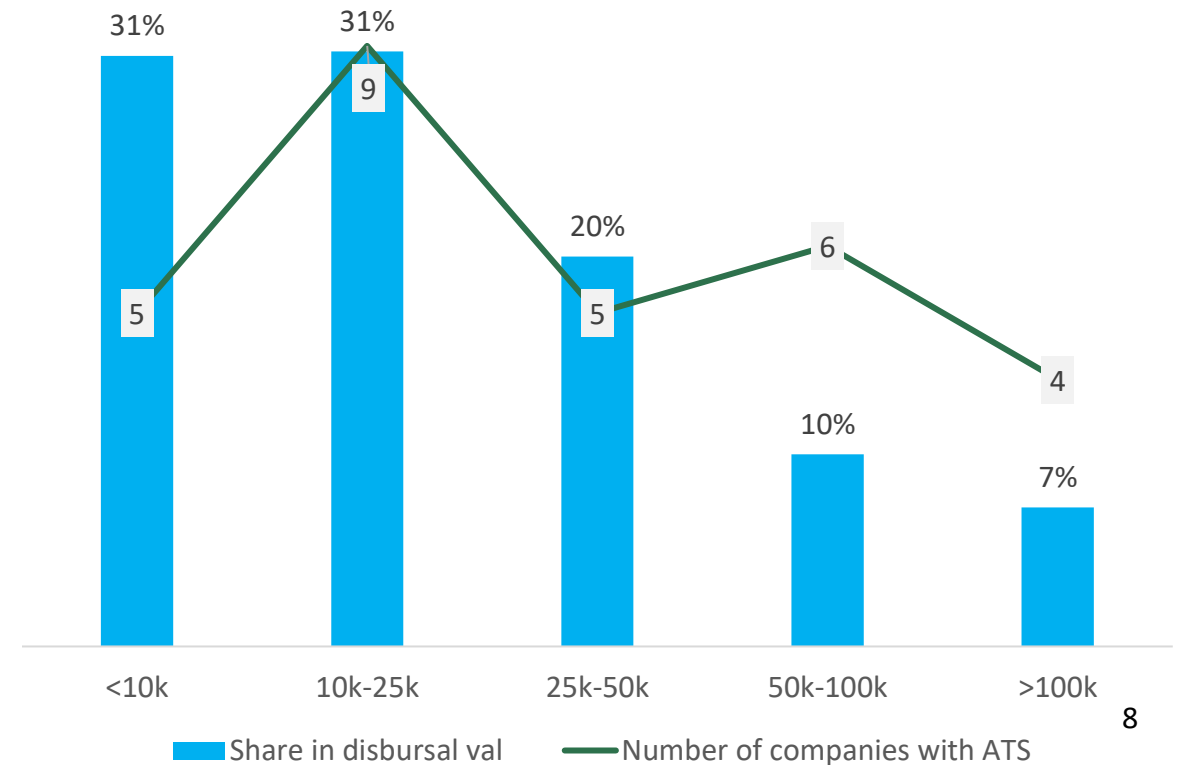
# Ticket size

The average ticket size\* for loans disbursed in Q3 FY 24-25 is Rs 12,232. The second chart shows that companies differ significantly in the average ticket size based on product and segment focus. 14 companies distributing loans for ticket sizes less than 25k accounts for 62% of the total disbursed value indicating high volumes.

Average ticket size, Rs



Companies based on avg ticket size, Q3 FY 24-25



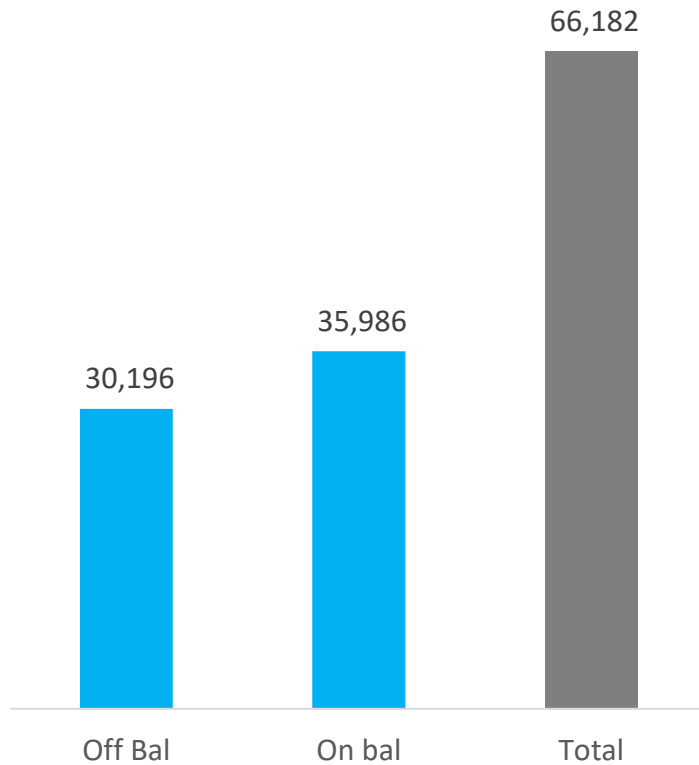
\* Average ticket size (ATS) includes data from 29 companies.



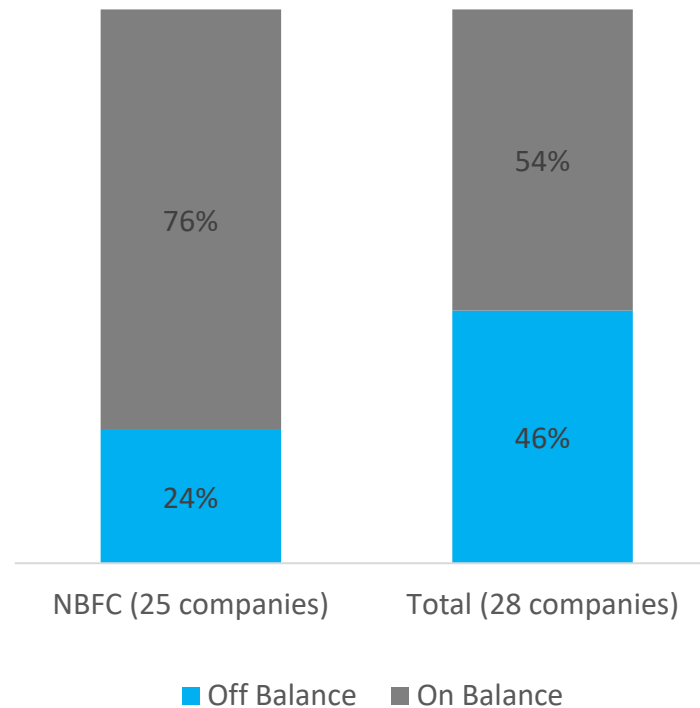
# AUM

From 30 companies included in this report, 28 companies reported an AUM of Rs 66,182 Cr as of Sep 2024. Of this, 54% is on-balance and 46% is off-balance. For 25 companies that are/own NBFCs, 76% of AUM is on-balance, and 24% is off-balance.

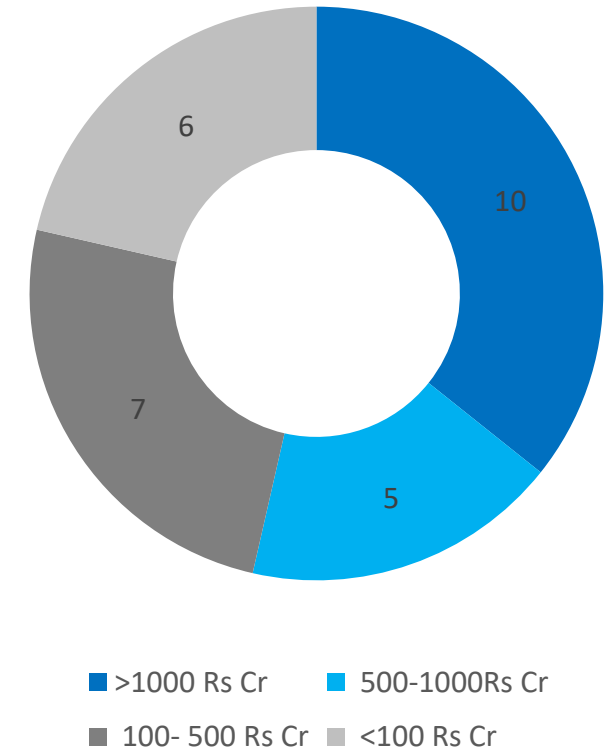
AUM, Dec 24



Breakup of AUM, Dec 2024



AUM across 28 companies, Sep 2024, Rs Cr





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)