



5 YEARS

consecutively in

• India's Top 10 Great Place To Work

Future & Aye

“Digitisation is no longer a choice and has become an essential ingredient of every business. Affordable smartphones, low-cost mobile data, and easy accessibility to high-speed networks have been catalysts in improving the digital adoption of MSMEs, providing a vast canvas of opportunities for them - better customer engagement, access to wider markets of suppliers and buyers, and efficient business management.”

SANJAY SHARMA
MD, Aye Finance

Aye Awards



Aye Finance is a finalist in the 'Best Innovation in Digital Lending' category at #IFTA2023! It reflects our dedication to reshaping lending through advanced tech and financial inclusion. Our journey is about empowering businesses, big and small, with accessible lending solutions.



We, at Aye Finance, are honored to be recognized as one of India's Best Workplaces™ for Millennials 2023 by the esteemed Great Place to Work®. This achievement, with a place in the top 10, signifies our commitment to fostering an environment that caters to the comprehensive well-being of our millennial workforce and reflects our forward-thinking leadership.

Partner Support

“By offering affordable credit through the Shakti Loan, we aim to unlock growth opportunities for women micro-entrepreneurs and support women's economic empowerment in India,” stated Xavier Faz, CGAP's Lead for Financial Services for Equality and Growth. “Our collaboration with Aye Finance to introduce this product is exciting, especially their innovative approach to MSME finance and the utilization of AI/ML models for reaching underserved segments. This has the potential to significantly enhance financial inclusion.”

Xavier Faz,
Lead, Financial Services for Equality & Growth, CGAP

FAME IMPACT NUMBERS

- 4** Clusters
- 150+** Villages
- 144,947** Man hours of Training
- 58,230** Lives Impacted
- 44,692** Livestock Treated

AYE NEWS

BUSINESS WORLD

At Aye Finance, we've brought a revolution to micro-enterprise lending in India. We've turned what was once a costly and arduous process into a cost-effective and lucrative business opportunity. In the financial year 2022-23, we achieved a turnover of Rs 450 crores and a net profit of Rs 41.63 crores.

We proudly use a proprietary methodology called "Cluster-Based Risk Assessment" that harnesses the power of artificial intelligence (AI) to extend loans to thin-file customers who lack a banking footprint and can't provide collateral. We started with just four branches in our first year of operations, and now, we're present in 396 branches across 22 states. This extensive network has enabled us to bring more than 6,00,000 micro-enterprises into the formal economy. [Read More.](#)

YOUR STORY

As Aye Finance, we are pleased to announce that we have achieved a profit (PAT) of Rs 38.67 Crore in Q1 FY24 and maintained profitability in the first quarter of fiscal year 2023-24. In the previous financial year, we generated a profit of Rs 60 crore. [Read More.](#)

AYE AT EVENTS

In the rapidly changing world of business today, adaptability is paramount, especially for our community of Micro, Small, and Medium Enterprises (MSMEs). The digital age is transforming industries and reshaping business standards, offering MSMEs unique challenges and incredible prospects. [Read More.](#)

AYE BLOGS

Small business owners depend on loans for growth. Credit ratings, like report cards, assess borrowers' repayment ability. For NBFCs, these ratings consider asset quality, capitalization, and earnings, impacting loan conditions and interest rates. [Read More.](#)

Unlocking the Mystery of Credit Ratings and NBFCs:

Evaluating Financial Strength & Stability



NBFCs offer two main types of loans: secured and unsecured. Secured loans demand collateral, which lowers interest rates and suits large investments. Unsecured loans, without collateral, have higher interest rates and suit smaller needs. The choice depends on the venture's nature and scale. [Read More.](#)



The Digital Revolution:

Transforming MSMEs into Tomorrow's Powerhouses

