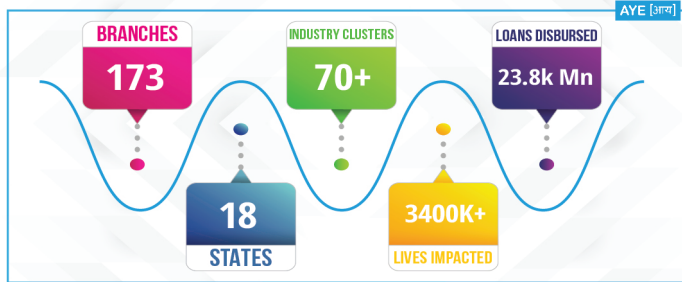


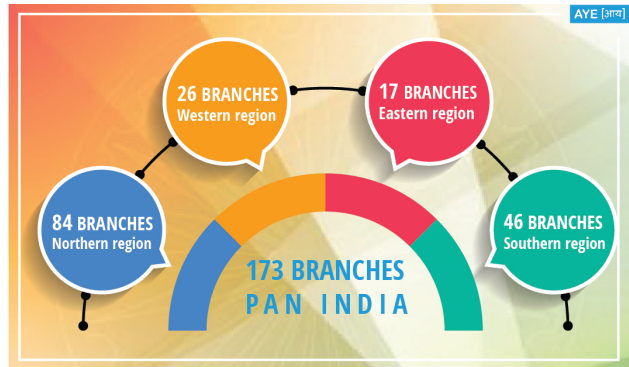
### THE AYE IMPACT

Aye Finance has come a long way from 1 room in New Delhi to 170+ branches all over India. Today, not only have we scaled up as a company but have also been able to successfully make a quantifiable socio-economic impact in the lives of micro-entrepreneurs across the nation.



### OUR MILESTONES

GROWING STRONGER WITH NEW BRANCHES ACROSS INDIA



### THE FUTURE AND AYE

*“The future is going to be in supply chain financing. If we are going to be a cashless economy, then it is supply chain financing (through invoice discounting or purchase bill discounting) that will survive.”*

Sanjay Sharma  
MD & Founder of Aye Finance

### AWARDS & RECOGNITION



**MOST INNOVATIVE NBFC OF THE YEAR**



**INDIA'S BEST WORKPLACES  
IN BFSI - 2019**



**CFO OF THE YEAR  
ASHISH SHARMA**

### PARTNER SUPPORT

*“responsAbility-managed funds have been providing funding for financial institutions targeting micro, small and medium-sized enterprises for the past 15 years. Through this transaction we bring global markets a step closer to the impact created by our partner institutions. We are pleased to have partnered with Aye Finance that has successfully built a scalable credit delivery channel aimed at financially excluded borrowers by combining its strong market understanding with technology.”*

Jaskirat S. Chadha  
Head of Financial Institutions Asia Pacific at responsAbility

### FAME LAUNCHED ITS FIRST CSR PROGRAM

“मैं ‘FAME’OUS हूँ।”

FAME (Foundation for Advancement of Micro Enterprises), a wholly-owned Section 8 Company of Aye Finance is proud to have officially launched its first project “मैं ‘FAME’OUS हूँ।”

The project is dedicated to empowering the sports goods manufacturing cluster of Meerut. We are extremely fortunate to have Mr Brij Mohan, erstwhile Executive Director of SIDBI as the Chairman of FAME.

The goal of F.A.M.E. is to equip MSMEs with the tools they need to adapt to the evolving business landscape while also improving the quality of their products.



www.ayefin.com



Aye Finance Pvt. Ltd.



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## DEBT FUNDING

THE ECONOMIC TIMES

## Aye Finance raises Rs 55 crore from DCB Bank

Sanjay Sharma, MD, Aye Finance says "The support we receive . . . allows us to continue on our mission of providing inclusive finance to the micro-enterprise sector . . ."

[Read More](#)

LIVE MINT

## Aye Finance raises \$10 million debt from responsAbility

Aye Finance raises \$10 million from responsAbility Investments AG to build a profitable loan book and further augment the support we provide to micro-enterprises across India.

[Read More](#)

THE ECONOMIC TIMES

## Aye Finance raises debt funding worth Rs 80 crore

Aye raises ₹80 crores debt funding. Despite the current turmoil in the NBFC industry, Aye Finance continues to thrive in its mission of transforming microenterprise lending.

[Read More](#)

## AYE IN THE NEWS

## MONEY CONTROL

## How Aye Finance leverages psychometric analysis for better credit profiling

At Aye, we believe in a technology-first approach to solving the unique issues microenterprises in India face. moneycontrol.com spoke to Sanjay Sharma, MD, Aye Finance about how Aye uses psychometric analysis for enhanced credit profiling so as to address the credit gap which is pegged at INR 16 trillion according to the IFC Report 2012.

[Read More](#)

THE ECONOMIC TIMES

## Google parent Alphabet-backed AyeFinance targets lending to 5 lakh micro SMEs

The Economic Times interviewed Sanjay Sharma, MD, Aye Finance about the company's "assisted fintech - approach" which not only sets us apart but also enables us to deliver credit at lower costs to micro-enterprises across India. [Read More](#)

[Read More](#)

BUSINESS LINE

## Aye Finance ventures into supply chain financing

In a recent conversation with Business Line (aka The Hindu Business Line), we discuss how in the next 2 years Aye expects supply chain financing to be the source of at least 10% of its total business generated.

[Read More](#)

# AYE BLOG

Which technologies today truly impact the future of MSME lending? That is the question we asked ourselves here at Aye. The verdict is out and the jury is divided. So, we collated a list of not 1, not 2 but 5 key technologies we believe are shaping the future of fintech specifically in the context of the MSME Industry. We're living in a world where data has surpassed oil in value. How prepared are we for this brave new world?

[Read More](#)

**AYE [आय]**

## Top 5 Technologies for MSME Lending in 2019

