

Press Release (Draft)

Home Credit offers easy two-wheeler loans at 9.99%

- Announces 'Khushiyon Ki Gaadi Nikal Padi' campaign across 3 states

New Delhi, May 12, 2016: 35 year old Abhishek Kumar, from Delhi is a Medical wholesaler. To take his stocks from one place to another, Abhishek had to use public transport that was both physically exhausting and expensive. Last year, a Rs. 55,000 loan from Home Credit enabled him to buy a two wheeler that helped him not only save his time but also increase his business!

29 year old Salesman Mohit Kumar Singh was finding it very tiring and time-consuming to commute by the metro from one end of the city to the other. Owning a two-wheeler was not just a necessity but also a passionate dream for him. An easy and simple loan from Home Credit helped Mohit realize his dream.

In view of the growing demand for two-wheeler loans in emerging markets, Home Credit India Finance Pvt. Ltd., one of India's fast-growing Non-Banking Financial Company (NBFC) that enables progress through consumer finance solutions has announced a new two-wheeler loan campaign. The 'Khushiyon Ki Gaadi Nikal Padi' campaign offers easy loans at attractive interest rates of 9.99% onwards. The campaign promoting purchase of two-wheelers is spread at 300+ points-of-sales (POS) covering 6 cities viz. Delhi NCR, Chandigarh, Ludhiana, Kota, Jaipur and Jodhpur. Home Credit's offerings primarily consist of providing in-store financing (direct non-cash loans in retail outlets) to qualified customers looking to purchase home appliances, laptop/tablets, mobile phones and two-wheelers.

Home Credit provides two-wheeler loans up to INR 120,000 with easy installment and repayment options. The finance plans are focused on customer preference and affordability, easy monthly instalments, no requirement of a guarantor and ease of documentation and processing. Interested customers can also give missed call at the Phone Number 9004690046 to speak to a Home Credit Loan Expert before making a buying decision.

According to Mr. Tomas Hrdlicka, Chief Marketing Officer, Home Credit India Finance Pvt. Ltd, "It is our endeavor to enable customers to realize their dreams in a simple and safe way. Through the campaign we want to help every customer who aspires to own the luxury of a private mode of transportation. By providing easy loans on lower interest rates, we want to fulfill customers' two-wheeler needs and ease their lives through simplified means of transport."

The company has a presence in nearly 50 cities across 14 states of India. It services its growing customer base of over 8 lakh in the country through a strong network of nearly 4,000 Points-of-Sale (PoS). The company is a part of Home Credit B.V., an international consumer finance provider with operations in 11 countries across

Europe, Asia and North America. Home Credit's offerings primarily consist of providing in-store financing (direct non-cash loans in retail outlets) to qualified customers looking to purchase consumer durable goods such as home appliances, laptop/tablets, electronic goods, mobile phones and motorbikes.

The company is currently operating in Delhi NCR, Jalandhar, Chandigarh, Ludhiana, Jaipur, Lucknow, Pune, Bhopal, Indore, Kanpur, Mumbai, Ahmedabad, Bangalore, Coimbatore, Jodhpur, Hyderabad, Chennai, Kota, Jabalpur, Kochi, Agra, Nagpur, Raipur, Surat, Nashik, Mysore, Madurai, Vizag and will soon be present in many more. Home Credit India is headquartered in Gurgaon and total employee strength is over 10,000 and growing.

About Home Credit India:

Home Credit India Finance Pvt. Ltd. is a leading consumer finance provider that is committed to drive credit penetration and financial inclusion by offering financial solutions that are simple, transparent and accessible to all. One of India's leading Non-Banking Financial Companies (NBFCs), Home Credit India has its operations in nearly 50 cities across 14 states in the country. The company has a strong network of nearly 4,000 Points-of-Sale (PoS) where it services over 800,000 customers through a driven employee base of over 10,000. More information on Home Credit India is available at www.homecredit.co.in

Home Credit India is part of Home Credit B.V., an international consumer finance provider with operations in 11 countries across Europe and Asia. The group employs nearly 70,000 employees who have so far served nearly 50 million customers through the vast distribution network comprising over 175,000 points of sale, loan offices, branches and post offices. More information on HCBV is available at www.homecredit.net.

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