



Press Release

Home Credit India emerges as leader of small ticket loan category in Agra with staggering Market share of 89%in Q4-FY2015-16

Agra, August 25, 2016: Home Credit India Finance Pvt. Ltd., one of India's fastest growing consumer finance Non-Banking Financial Company (NBFC) focusing on responsible lending to primarily first time borrowers, has captured a staggering **89% market share in Agra in theRs. 0-10,000 consumer durable loans** category during Q4-FY2015-16, according to the recent report by CRIF, a leading international financial analyst firm.

The impressive performance of the company has been attributed to its speedy and hassle-free loan process that provides loan approvals for customers in only 5 minutes. The company's offerings primarily consist of providing in-store financing (direct non-cash loans in retail outlets) to qualified customers looking to purchase consumer durables such as mobile phones, laptops, home appliances, electronics and two wheelers.

According to Mr. Tomas Hrdlicka, CMO, Home Credit India Pvt. Ltd., "Very often, getting a loan is often a complicated and time consuming process, especially for first time borrowers. By offering easy, simple and fast loans, Home Credit aims to fulfill aspirations of customers who want to upgrade to a better life. We launched in Agra in 2015 and are present in nearly 50 cities across the country with a network of nearly 4000 POSs. In the state, we also operate in Lucknow, Allahabad, Kanpur and Varanasi."

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, Vadodara, Rajkot, Hubli, Ranchi](#) and will soon be present in many more.

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.

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 over 77,000 fulltime employees who have so far served nearly

55.9 million customers through the vast distribution network comprising over 196,000 points of sale, loan offices, branches and post offices.

More information on HCBV is available at www.homecredit.net.

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