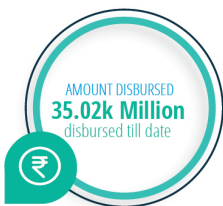


# AYE [आय]

Oct - Dec, 2020

Resolving to make an impact in  
**2021 and Beyond**

## THE AYE IMPACT



AYE FINANCE No. of Employees: **3,594**

### FUTURE AND AYE

“It takes some heart to focus on the under-privileged in times of disruption, instead of the natural reaction towards self preservation. The year 2020 was a time of extreme distress for the micro enterprise owners. Year 2021 gives us an opportunity to rapidly scale up and to live out our vision to vitalize and rebuild micro enterprises by providing them working capital loans.”

Sanjay Sharma  
MD & Founder of Aye Finance

### AWARDS & RECOGNITION



#14 in Top 100 Workplaces in India in 2020



3rd Best Place To Work Among NBFCs



4th Best Place To Work In BFSI Sector

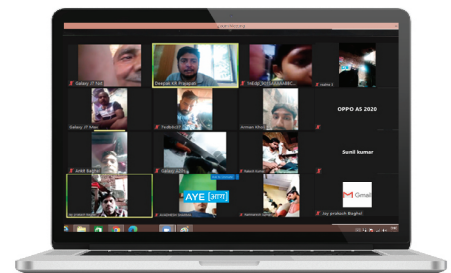
### PARTNER SUPPORT

“We focused on MSME and SME lending as a significant yet under-served financing opportunity with healthy unit economics and a large, fragmented addressable market. We are excited to continue to back Aye Finance on this next leg of growth as they bring credit to India's under-served MSMEs via a thoughtful and risk adjusted cluster-based approach.”

Navroz D. Udawadia  
Co-Founder & Partner, Falcon Edge Capital

### FAME WORKSHOPS

Aye's not-for-profit company FAME held 11 workshops for Indian micro-entrepreneurs in Q3 of FY'20 on a myriad of topics. One of our key sessions, for instance, was held in collaboration with the Central Footwear Training Institute (CFTI). [Read More](#)



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Aye Finance Pvt. Ltd.



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## AYE IN THE NEWS

### BW Disrupt

The Significance Of AI And Machine Learning In MSME Lending [Read More](#)

### BFSI Elets

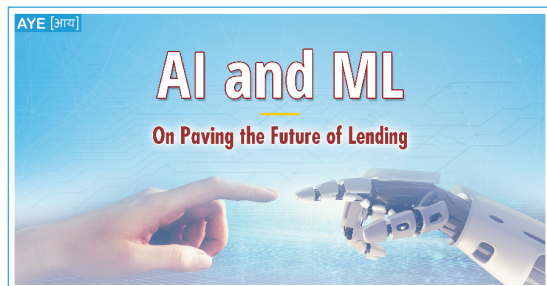
Covid-19 and Liquidity Crunch-How NBFCs Fighting the Double-edged Sword [Read More](#)

### YourStory

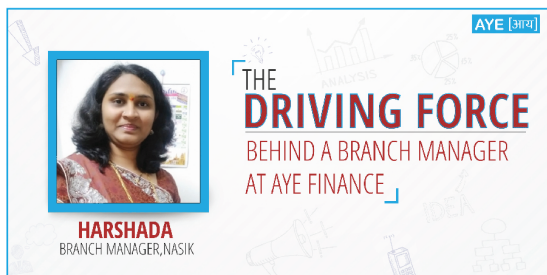
Why we believe we can grow big by lending to micro-enterprises [Read More](#)

## AYE BLOG

In the world of MSME lending an approach that integrates AI and ML is essential for NBFCs. [Read More](#)



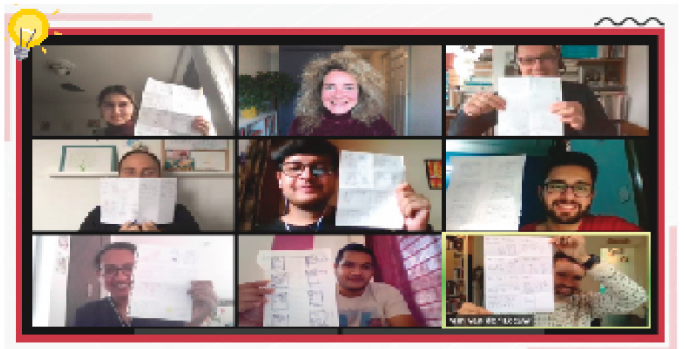
Harshada, a branch manager at our Nasik branch, recently completed a year at Aye Finance. The year she's spent at Aye has been an adventure, not just for her, but for her colleagues as well. [Read More](#)



## FMOXCELERATE

We worked alongside our investors, FMO and consultancy firm, Aimforthemoon and Advision Finance on a project that aims to put in place digital solutions for business management.

We also underwent a Google Design sprint workshop to support us with creative solutions and problem identification.



## AYE AT EVENTS

The Invest India 2020 Conference was hosted on 8 October by the Canada-India Business Council in association with the Fairfax and IIFL Group. The event was attended by Sanjay Sharma, Managing Director.

Apoorva Aggarwal, AVP-Strategy, was a speaker at the European Microfinance Week in a session about the increasing role of impact reporting, held on 19th November. [Read More](#)

