

Fibe's NBFC arm EarlySalary Pvt. Ltd. Receives Ratings Boost from 3 Top Credit Rating Agencies

Category: Business

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- Acuité assigns Fibe's rating to A (Stable) for the first time
- India Ratings has upgraded Fibe's long-term rating to A- with a Positive outlook
- CARE Ratings has revised Fibe's short-term rating from A2 (Stable) to A2+
- Multi-agency Credit Rating upgrade reflects strong financial performance and governance excellence

Fibe's NBFC arm, EarlySalary Pvt. Ltd, has achieved an improvement in its credit ratings by three top rating agencies, reaffirming the company's robust underwriting and risk management framework, operational resilience, and commitment to strong governance standards.

Acuité Ratings has assigned Fibe a long-term rating of 'A' with a Stable outlook. This reflects Fibe's resilient business model and management's focus on responsible growth and asset quality. On the other hand, India Ratings has upgraded Fibe's long-term rating to A- with a Positive outlook whereas CARE Ratings has revised Fibe's short-term rating from A2 (Stable)

to A2+, recognising enhanced liquidity, diversified funding sources, and timely debt servicing.

Founded in 2015, the company recently marked its 10th year milestone. Fibe has significantly evolved over the years from a consumer lending platform to a full stack financial services platform. The company has diversified its portfolio and has a strong presence across impact lending sectors such as healthcare and education financing in addition to personal loans.

Fibe caters to the growing aspirations of young and tech-savvy Indians and continues to build India's most extensive digital-first consumer lending infrastructure focused on financial inclusion, accessibility, and impact. The company has expanded its footprint, having served over 37 lakh customers till date with presence in 930 cities in India.

Mr. Ashish Goyal, Managing Director of Fibe's NBFC (EarlySalary Services Pvt Ltd) said, *"The multi-agency rating upgrade reflects the strength and stability of our business model. It is a testament to the trust and confidence of our customers, partners and investors. Robust risk management has always been paramount to us at Fibe and as we enter the next decade of growth, we remain committed to delivering tech-enabled financial access to our customers while maintaining the highest standards of transparency and asset quality."*

About Fibe

Fibe is one of India's leading consumer lending apps focused on young, aspirational, and tech-savvy Indian consumers. Fibe

has grown multifold over the years and emerged as a market leader in providing financial assistance to young middle-income and underserved groups to support them fulfil their aspirations. It offers a range of financial products including impact loans for sectors like healthcare and education and solar rooftop financing. Fibe's financial solutions suite is focused on individuals who need credit that's transparent, responsive, and easy to manage digitally.

Due to its scalable business model, It has access to debt lines from leading banks, NBFCs and wholesale debt markets. It has been certified with ISO/IEC 27001 for its Information Security Management System (ISMS). Fibe has disbursed more than 8 million+ loans worth Rs. 33,000 Cr+ since inception through its lending partners.

- Winner of BW Festival of Fintech Lending Platform of the Year (Gold) and Fintech Brand of the Year (Silver)
- ET Healthcare Awards 2024 & 2025 – Excellence in Affordable Healthcare Financing
- Entrepreneur 2024 Founder of The Year & Best Innovation in Financial Services
- Winner of G20 Digital Innovation Alliance – Best Startup in Fintech

