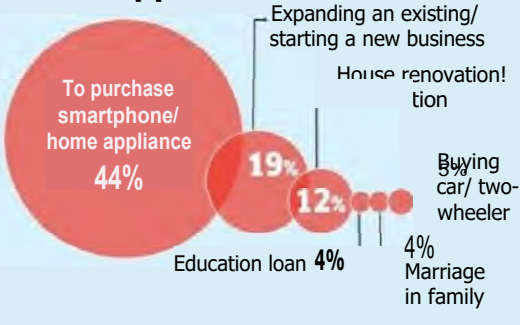


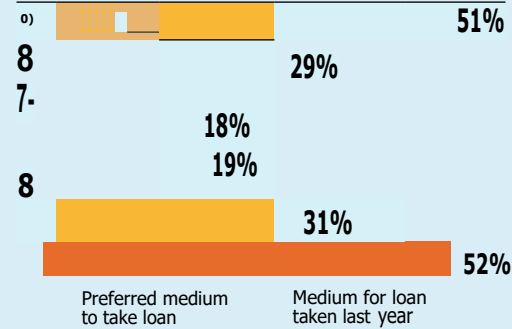
# MOST LOANS ARE TAKEN FOR PHONES, APPLIANCES

One in two would prefer to take loans online, states a recent survey by Home Credit India.

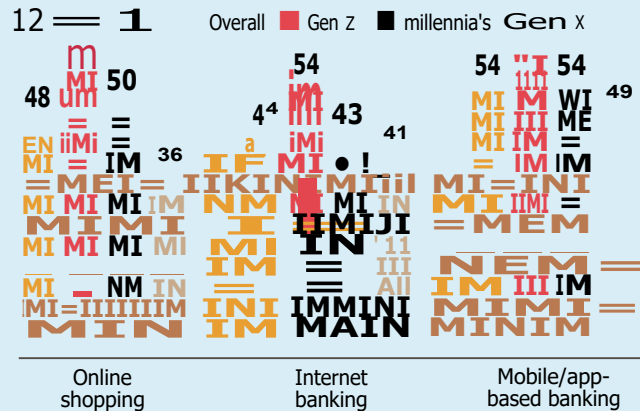
## 44% borrow for phones, home appliances



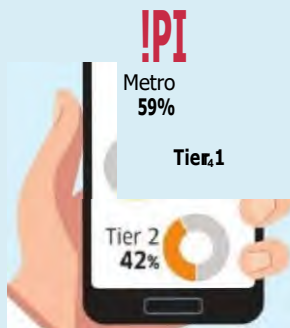
## 1 in 2 prefer online mode to take loan, but 52% went to bank/POS last year



## Gen Z biggest online shoppers, bankers



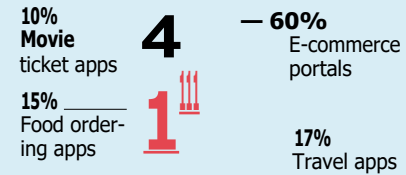
## 59% got loan offers on Whatsapp; 24% trust these offers



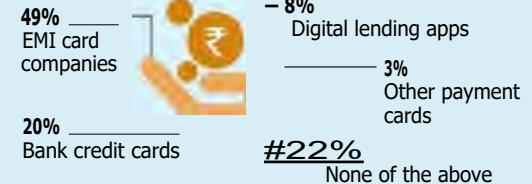
## Nearly 50% would like to use embedded finance



## E-commerce platforms top choice for embedded finance



## EMI cards preferred medium for taking loan



Source: Home Credit India's How India Borrows Survey 2023 was conducted among 1,842 borrowers in the 18-55 age group, across 17 cities,