Microfinance Institutions Network (MFIN)

MFIN Micrometer Report Q2 FY19

Coverage Report

3rd December, 2018
<table>
<thead>
<tr>
<th>S. No.</th>
<th>Publication Name</th>
<th>Media</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>The Times of India</td>
<td>Print</td>
</tr>
<tr>
<td>2.</td>
<td>The Economic Times</td>
<td>Print</td>
</tr>
<tr>
<td>3.</td>
<td>The Hindu Business Line</td>
<td>Print</td>
</tr>
<tr>
<td>4.</td>
<td>The Telegraph</td>
<td>Print</td>
</tr>
<tr>
<td>5.</td>
<td>The Statesman</td>
<td>Print</td>
</tr>
<tr>
<td>6.</td>
<td>DNA</td>
<td>Print</td>
</tr>
<tr>
<td>7.</td>
<td>Deccan Herald</td>
<td>Print</td>
</tr>
<tr>
<td>8.</td>
<td>Business Standard (Hindi)</td>
<td>Print</td>
</tr>
<tr>
<td>9.</td>
<td>Dainik Navajyoti</td>
<td>Print</td>
</tr>
<tr>
<td>10.</td>
<td>Dainik Savera</td>
<td>Print</td>
</tr>
<tr>
<td>11.</td>
<td>Sanmarg</td>
<td>Print</td>
</tr>
<tr>
<td>12.</td>
<td>Dharitri</td>
<td>Print</td>
</tr>
<tr>
<td>13.</td>
<td>Rashtriya Sahara</td>
<td>Print</td>
</tr>
<tr>
<td>14.</td>
<td>Sakshi</td>
<td>Print</td>
</tr>
<tr>
<td>15.</td>
<td>Divya Bhaskar</td>
<td>Print</td>
</tr>
<tr>
<td>16.</td>
<td>Raj Express</td>
<td>Print</td>
</tr>
<tr>
<td>17.</td>
<td>Morning News</td>
<td>Print</td>
</tr>
<tr>
<td>18.</td>
<td>Young Leader</td>
<td>Print</td>
</tr>
<tr>
<td>19.</td>
<td>Hindustan</td>
<td>Print</td>
</tr>
<tr>
<td>20.</td>
<td>Dainik Bhaskar</td>
<td>Print</td>
</tr>
<tr>
<td>21.</td>
<td>The Economic Times</td>
<td>Print</td>
</tr>
<tr>
<td>22.</td>
<td>Dainik Adhikar</td>
<td>Print</td>
</tr>
<tr>
<td>23.</td>
<td>Hukmnama</td>
<td>Print</td>
</tr>
<tr>
<td>24.</td>
<td>Gujarat Business Watch</td>
<td>Print</td>
</tr>
<tr>
<td>25.</td>
<td>Punyanagari</td>
<td>Print</td>
</tr>
<tr>
<td>26.</td>
<td>The Economic Times</td>
<td>Online</td>
</tr>
<tr>
<td>27.</td>
<td>Business Standard</td>
<td>Online</td>
</tr>
<tr>
<td>28.</td>
<td>The Hindu Business Line</td>
<td>Online</td>
</tr>
<tr>
<td>29.</td>
<td>The Hindu Business Line</td>
<td>Online</td>
</tr>
<tr>
<td>30.</td>
<td>DNA</td>
<td>Online</td>
</tr>
<tr>
<td>31.</td>
<td>The Telegraph</td>
<td>Online</td>
</tr>
<tr>
<td>32.</td>
<td>MoneyControl</td>
<td>Online</td>
</tr>
<tr>
<td>33.</td>
<td>Deccan Herald</td>
<td>Online</td>
</tr>
<tr>
<td>34.</td>
<td>VC Circle</td>
<td>Online</td>
</tr>
<tr>
<td>35.</td>
<td>Outlook India</td>
<td>Online</td>
</tr>
<tr>
<td></td>
<td>36.</td>
<td>IndiaTV News</td>
</tr>
<tr>
<td>---</td>
<td>------</td>
<td>--------------</td>
</tr>
<tr>
<td></td>
<td>37.</td>
<td>Devdiscourse</td>
</tr>
<tr>
<td></td>
<td>38.</td>
<td>News Barons</td>
</tr>
<tr>
<td></td>
<td>39.</td>
<td>Indian Web2</td>
</tr>
</tbody>
</table>
PRINT COVERAGE
MFIs see 50% growth to around ₹54Kcr in Q2 FY19

Asset Quality Sees Improvement For All Players

Coimbatore: The microfinance institutions (MFI) industry saw robust 50% year-on-year (y-o-y) growth in business to around ₹54,000 crore in the second quarter (Q2) of 2018-19. Loan growth was supported by strong customer additions and increase in average ticket size.

While loan accounts were up nearly 25% y-o-y, the average ticket size increased 26%. Disbursements surged 55% on a y-o-y basis in Q2.

Asset quality improved across most buckets for all players in Q2 FY19 but at a slower pace.

PAR (portfolio at risk) 30 has dropped 150-200 bps (1.5%-7%) y-o-y to 1%-4.5% for all players in Q2.

Portfolio At Risk 30 means outstanding of all loans, which have overdue greater than 30 days as a proportion of total outstanding loans of the MFI industry.

Asset quality improvement across states has been similar though the improvement is superior in states affected by demonetisation.

PAR 30 was down 350 bps (3.3%) y-o-y to 1% for the entire microfinance institutions industry, data with MFIN (Microfinance Institutions Network) and Koushik Institutional Equities showed.

PAR 30 in the eastern states of West Bengal, Bihar, Assam and Odisha, at around 0.4%-6.5%, are slightly better than southern and western states, a trend witnessed over the few quarters.

PAR 30 showed significant improvement in stressed states like Maharashtra, Uttar Pradesh and Madhya Pradesh. MFIs saw an 80% y-o-y rise in MFI loans in eastern India and the share of loans increased 450 bps (4.5%) y-o-y to nearly 35%. Notably, 55% of incremental client addition from Q2 of FY18 to Q2 of FY19 was from these states while 50% of incremental branch additions were in this region during this timeframe. Even as MFI business continued its robust growth in eastern India, there has been a greater focus by all players in this region.

Overall trends in the eastern region are superior to other regions (better loan growth, asset quality and increasing penetration levels).

But the swift increase in average ticket size in the region has been flagged by MFI industry observers as a concern. “The pace of growth in average ticket size, continued reliance on wholesale funds and the recent shift in focus of lending towards eastern India is a matter of concern,” analysis at Koushik Institutional Equities said. “A rise in average ticket size brings faster growth, better productivity and consequently lower RoE (return on equity). However, high losses can lead to high impairments of all players as the ability to distinguish business models is not easy in this business,” they said.
Microfinance Industry Clocks Over 50% Growth in Q2

NEW DELHI: Microfinance industry recorded a growth of 51% year-on-year in the second quarter of 2018-19 with total Gross Loan Portfolio (GLP) standing at ₹1,46,741 crore, said a report Monday. Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for significant chunk. While the total number of active microfinance accounts for the overall industry was at 7.77 crore with a growth of 27%, NBFC-MFIs witnessed a growth of 32.9% with 3.43 crore accounts in the period, said the report by Microfinance Institutions Network (MFIN). – PTI
At 37%, NBFC-MFIs hold largest share of small loans in rural areas

G NAGA SRIDHAR
Hyderabad, December 6

The demand for small loans in rural areas has been robust, going by the steep spurt in the total outstanding loan portfolio of microfinance institutions (MFIs).

According to latest data from Microfinance Institutions Network (MFIN), a national body of NBFC-MFIs in the country, the total loan amount outstanding has increased by 51 per cent at Rs 1.46741 crore as on September 30, 2018, against the corresponding quarter of the previous financial year.

Of this, NBFC-MFIs hold the largest share of 37 per cent in micro credit, with total outstanding loans of Rs 54,018 crore, followed by banks with Rs 48,200 crore, accounting for 33 per cent. The number of active loan accounts grew by 27 per cent over the same period last year. Individual players such as Bharat Financial Inclusion (BFIL) also reported significant addition of customers. For instance, BFIL added 10.5 lakh customers in the second quarter, against 6.3 lakh in the year-ago period.

In terms of regional distribution of portfolio (GLP), East and North-East regions account for 36 per cent of the total portfolio, followed by South India at 26 per cent, while North and West India have 15 per cent each. The remaining 8 per cent comes from Central India.

The average loan amount disbursed per account during the second quarter was Rs 25,070, an increase of 7 per cent from the first quarter of the current fiscal. The driver to MR Rao, CEO and MD, BFIL, gross loan portfolio growth was driven primarily by customer acquisition.

Agri, manufacturing
Loans extended to agricultural and allied activities had a major share in the gross loan portfolio at 51 per cent, followed by trade and services, manufacturing and production pooling in 42 per cent.

As household finance accounted for only 4 per cent of the loans, the use of loans for productive purposes has been confirmed.

Cashless disbursement of loans is another strong trend. Of the 44 NBFC-MFIs, 29 reported more than 90 per cent cashless disbursals, while 24 of them had 100 percent cashless disbursals.
Microfinance sees 51% surge in loans

ASTAFF REPORTER

Calcutta: The microfinance industry, comprising non-banking microfinance companies (NBFC-MFIs), banks, non-bank finance companies (NBFCs), small finance banks and non-profit MFIs, has seen a 51 per cent growth in gross loan portfolio for the second quarter of 2018-19 with an improvement in the asset quality.

The loan amount outstanding for the quarter ended September 30, 2018, was Rs 1,46,741 crore against Rs 96,965 crore in the corresponding period of the previous year.

NBFC MFIs hold the largest share at 37 per cent of the total micro credit portfolio with total loan outstanding at Rs 84,918 crore at the end of the quarter ended September 30, 2018, from 1.86 per cent for the quarter ended June 30. It was more than 4 per cent in the corresponding second quarter of the previous year.

“We have seen a healthy improvement in the quality of the portfolio since last one year which is a very encouraging sign for the industry. The growth for the overall industry, including NBFC MFIs, has shown a good pace which we expect will be maintained in the coming quarters too,” said Harsh Shrivastava, CEO, of the Microfinance Institutions Network (MFIN).

“We continue to see robust investors' confidence, especially in the NBFC-MFI segment, due to sustained credit discipline,” Shrivastava added.
The growth for overall industry including NBFC-MFIs has shown a good pace

HARSH SHRIVASTAVA

Microfin industry clocks 50% growth

PRESS TRUST OF INDIA
NEW DELHI, 8 DECEMBER

Microfinance industry recorded a growth of 51 percent year-on-year in the second quarter of 2018-19 with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore, according to a report.

Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for the significant chunk.

While the total number of active microfinance accounts for the overall industry was at 7.77 crore with a growth of 27 percent, NBFC-MFIs witnessed a growth of 32.9 percent with 3.43 crore accounts in the period, said the report by Microfinance Institutions Network (MFIN).

As of 30 September 2018, NBFC-MFIs held the largest share of portfolio in micro-credit with total loan outstanding of Rs 54,018 crore or 37 percent of total micro-credit universe.

Banks were the second largest provider of micro-credit with a loan amount outstanding of Rs 48,200 crore (33 percent). While small finance banks accounted for 17 percent of the loans, NBFCs provided 12 percent. The rest came from other sources.

MFIN CEO Harsh Shrivastava said the industry has seen a healthy improvement in the quality of the portfolio since last year.
DeMo-hit micro lenders bounce back, loans grow 50%

Kolkata: Microfinance players are on a roll, achieving 50% growth in aggregate loan portfolio for the first half of the current financial year (FY). This comes at a time when mainstream non-banking finance companies (NBFCs) continue to suffer under tightened liquidity and shrinking business.

This growth seen in the first half of this fiscal indicates a reversal in fortunes of the microfinance sector, which had seen its loan book growth falling from a high of 12% achieved in FY2015-16 to 7% in FY2016-17 and further to 2% in FY2017-18.

For two straight quarters, the lenders of small loans, excluding those like Bandhan which has now turned into a full-scale bank, have grown by 50%, confirming that reversal in their fortunes and coming out of the stress they had suffered post demonetisation when cash loans got hit.

The microfinance industry witnessed a growth of 51% on-year in the second quarter (Q2) with total gross loan portfolio (GLP) at Rs 1.46,741 crore, according to the just-released quarterly report by Microfinance Institutions Network. Of this, the share of NBFCs operating as micro-lenders grew 50% on-year with GLP of Rs 7,401 crore.

"While the total number of active microfinance accounts for the overall industry was at 7.77 crore in Q2, a growth of 32%, NBFC-MFIs witnessed a growth of 38.5% in active loan accounts with 3.64 crore accounts in the same period," the report said.

In the second quarter of the previous fiscal, the loan portfolio of microfinance firms had grown only 34%, which is half the current growth rate.

The portfolio quality of the entire microfinance industry has also improved significantly during this period as depicted by PAR or portfolio at risk at 0.99% as of September-end this year. The PAR for NBFC-MFIs was at 2.87% as of September 2017 to 0.01% in the first half of this year.

"Last year, the sector was recovering from the demonetisation shock. This year, that impact is gone. The recovery has come on the back of rapid growth in select states mainly in the eastern part of the country, with growth in both the loan sizes as well as rise in the number of borrowers. We see similar growth in the rest of the year as well," Harsh Shrivastava, chief executive officer of MFIn told DNA Money.

According to MFIn’s quarterly report, Karnataka, Odisha, Bihar, Tamil Nadu and Maharashtra are the top five states in terms of GLP, accounting for 52% of the total loan portfolio of NBFC-MFI segment.

In terms of regional distribution of portfolio (GLP), East and North East account for 36% of the total NBFC-MFI portfolio, followed by South at 30%, with northern and western regions contributing 16% each while central contributing 8%.
Microfinance biz grows 51% in Q2

Uma Kannan

BENGALURU, DHNS: The microfinance industry witnessed a growth of 51% Year-on-Year in the second quarter of this fiscal with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore.

Karnataka, Odisha, Bihar, Tamil Nadu, and Maharashtra are the five top states in terms of GLP, accounting for 52% of the total loan portfolio of the NBFC-MFI (Non-Banking Finance Company-Microfinance Institutions) segment.

NBFC-MFIs have grown by 50% YoY in Q2 FY19 with GLP of Rs 54,018 crore as on September 30, 2018, according to 27th edition of Micrometer report by Microfinance Institutions Network (MFIN).

While the total number of active microfinance accounts for the overall industry were at 7.77 crore in the second quarter with a growth of 27%, NBFC-MFIs witnessed a growth of 32.9% in active loan accounts with 3.43 crore accounts in the same period.

The portfolio quality of the entire microfinance industry has also significantly improved during this period. Speaking on the performance of the industry, Harsh Shrivastava, CEO, MFIN said, “We have seen a healthy improvement in the quality of the portfolio since last one year which is a very encouraging sign for the industry. The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too.” Taking into account data for only MFIN’s members, the 48 NBFC-MFIs disbursed Rs 21,001 crore of loans to 84 lakh accounts in the second quarter of FY19. In terms of regional distribution of portfolio (GLP), East and North East account for 36% of the total NBFC-MFI portfolio, South 26%, North 15%, West 15%, and Central contributes 8%. In the microfinance universe, NBFC-MFIs’ share stands at 37%, banks contribute 33%, Small Finance Banks have 17% share, whereas NBFCs’ share is 12%.
दूसरी तिमाही में 51 प्रतिशत बढ़ा माइक्रोफाइन्स उद्योग

निकहत हेटाबकर
मुंबई, 3 दिसंबर
माइक्रोफाइन्स इंस्टीट्यूशंस नेटवर्क (एमएफआईएच) की ओर से जारी रिपोर्ट के मुताबिक पोर्टफोलियो गुणवत्ता में सुधार के साथ सितंबर में समाप्त दूसरी तिमाही में माइक्रोफाइन्स उद्योग में 51 प्रतिशत की बढ़ोतरी हुई है।

कुल सकल कार्य पोर्टफोलियो (जीएलपी) सितंबर 2018 में 1,467.41 अरब रुपये रहा, जो सितंबर 2017 में 969.95 अरब रुपये था।

30 सितंबर 2018 तक के आर्थिकों के मुताबिक गैर बैंकिंग सिविल फिक्स्ड अकाउंट के माइक्रोफाइन्स इंस्टीट्यूशंस (एमएफआईएच) की हिस्सेदारी सूचना में अनुमानित 37 प्रतिशत है। बैंकों व सूचना वित्त बैंकों के कर्ज राशि का बनावट: 482 अरब रुपये और 249 अरब रुपये है, जो कुल एमएफआईएच का 33 प्रतिशत और 17 प्रतिशत है।
माइक्रोफाइनेस उद्योग का कारोबार बढ़ा

एजेंटी/नवजोयति, नई दिल्ली
छोटे अर्थ देने वाली कंपनियों का यह माइक्रोफाइनेस उद्योग का कारोबार एक साल पहले की तुलना में 51 प्रतिशत तथा ऐसे अर्थ खातों की संख्या 27 प्रतिशत बढ़ी है। माइक्रोफाइनेस इंस्टीट्यूट ऑफ नेटवर्क (एमएफएआई) की ओर से यहां जारी रिपोर्ट में कहा गया है कि दिनांक 30 सितंबर की तुलना में इस साल 30 सितंबर तक माइक्रोफाइनेस उद्योग द्वारा दिया गया कुल आर्थिक वाणिज्य 1,46,741 करोड़ रुपए पर पहुंच गया। इस दौरान आर्थिक खातों की संख्या 7.77 करोड़ पर पहुंच गई जो एक साल पहले की तुलना में 27 प्रतिशत ज्यादा है। मैस-बैंकिंग ब्यांच कंपनी की वेळानुसार पंजीकृत माइक्रोफाइनेस संस्थानों (एनबीएफएसी-एमएफएआई) द्वारा दिया गया कुल आर्थिक वाणिज्य भी एक साल में 50 प्रतिशत बढ़कर 54,018 करोड़ रुपए हो गया।
दूसरी तिमाही में माइक्रोफाइनांस
उद्योग का कारोबार 51 प्रतिशत बढ़ा

नई दिल्ली: छोटे ऋण देने वाली कंपनियों यानी माइक्रोफाइनांस उद्योग का कारोबार एक साल पहले की तुलना में 51 प्रतिशत तथा ऐसे ऋण खातों की संख्या 27 प्रतिशत बढ़ी है। माइक्रोफाइनांस इंस्टीट्यूट ऑफ एंटरप्राइज बांग्लादेश की रिपोर्ट के अनुसार, यह संख्या कम ही है। इसमें नीति एवं वित्त के मानदंडों के जोड़ने से चेतावनी की गई है कि पिछले साल 30 सितंबर की तुलना में इस साल 30 सितंबर के आगे इस उद्योग का कारोबार दिखाई दिया गया कुल 51 प्रतिशत वर्ग के आंक के अधीन 1,46,741 करोड़ रुपए पर पहुंच गया। इस दौरान ऋण खातों की संख्या 7.77 करोड़ पर पहुंची उठी जो पिछले के समय की तुलना में 27 प्रतिशत ज्यादा है।
दूसरी तिमाही में माइक्रोफाइनेंस उद्योग का कारोबार 51 प्रतिशत बढ़ा

नई दिल्ली: कोटे खनिज देने वाली कंपनियों यानी माइक्रोफाइनेंस उद्योग का कारोबार 51 प्रतिशत बढ़ाता है। यद्यपि खाना खाने की संख्या 27 प्रतिशत बढ़ा है, माइक्रोफाइनेंस इंडस्ट्रीयूसेस नेटवर्क (एमएफएमएन) द्वारा आज यहां जारी रिपोर्ट में कहा गया है कि पिछले साल 30 सितंबर की तुलना में इस साल 30 सितंबर तक माइक्रोफाइनेंस उद्योग द्वारा दिया गया कुल खनिज 51.40 करोड़ रुपये पर पहुंच गया। इस दौरान खनिज खाने की संख्या 7.77 करोड़ पर पहुंच गई जो एक साल पहले की तुलना में 27 प्रतिशत लोग है। गैर-बैंकिंग वित्तीय कंपनियों की श्रेणी में पंजीकृत माइक्रोफाइनेंस संस्थाओं (एनबीएफएमएन) द्वारा दिया गया कुल खनिज भी एक दशक में 50 प्रतिशत बढ़कर 54,018 करोड़ रुपये हो गया। एनबीएफएमएन के खनिज खाने की संख्या 32.9 फीसदी की वृद्धि के साथ 30 सितंबर 2018 को 3.43 करोड़ हो गयी। इससे पता चलता है कि खनिज खाने अंदाज में खाने की ज्यादा खनिज दिया जा रहा है। पिछले एक साल में माइक्रोफाइनेंस उद्योग पर जीस्प्री व नवाब का फैलाव कम हुआ है। यद्यपि डिन से ज्यादा से नहीं चुकाये गये खनिज खाने पर फील्डरही एवं रिपोर्ट्स द्वारा दिया गया एक दशक में 0.99 प्रतिशत रहा गया। यद्यपि एनबीएफएमएन के मुख्य कार्यकारी अधिकारी हर्ष श्रीवास्तव ने पिछली तिमाही की रिपोर्ट पर प्रतिक्रिया व्यक्त करते हुए कहा कि खनिज खाने की गुणवत्ता में पिछले एक साल में अच्छा सुधार हुआ है। यह उद्योग के लिए काफी उत्साहजनक संकेत है। साथ ही एनबीएफएमएन ने समेत पूरे उद्योग में खनिज उद्योग भी तेजी से बढ़ा है। हमें उम्मीद है कि आने वाली तिमाही में भी यह गति बनी होगी। कोटे खनिज कारोबार में 30 सितंबर 2018 की एनबीएफएमएन की हिस्सेदारी 37 फीसदी, बैंकों की 33 फीसदी, लघु वित्तीय बैंकों की 18 फीसदी, गैर-बैंकिंग वित्तीय कंपनियों की 12 फीसदी और गैर-लोगबारी लघु खनिज संस्थाओं की 1 फीसदी रही।
Publication  Dharitri
Edition     Bhubaneshwar
Date        4th December, 2018
Page No.    13
माइक्रोफाइनेस क्षेत्र में वृद्धि नहीं दिखी। छोटे ऋण देने वाली कंपनियाँ यानी माइक्रो फाइनेस उद्योग का कारोबार एक साल पहले की तुलना में 51 फीसद तथा ऐसे ऋण खातों की संख्या 27 फीसद बढ़ी है। माइक्रोफाइनेस इंस्टीट्यूशन्स नेटवर्क की रिपोर्ट के अनुसार पिछले साल 30 सितंबर की तुलना में इस साल 30 सितंबर तक उद्योग द्वारा दिया गया कुल ऋण 51 फीसद बढ़कर 1,46,741 करोड़ रुपए पर पहुंच गया। इस दौरान ऋण खातों की संख्या 7.77 करोड़ रुपए पर पहुंच गई जो एक साल पहले की तुलना में 27 फीसद ज्यादा है।
51% భాగం విత్తనం మార్గం తెలుగు నటుడు జోన్

ఒంటి టీములు విత్తనం చేస్తే పొందిన అధికారికి కూడా ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్వం ముందూ విత్తనం చేసేత్వం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్వం ముందూ విత్తనం చేసేత్వం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్వం ముందూ విత్తనం చేసేత్వం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్వం ముందూ విత్తనం చేసేత్వం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్వం ముందూ విత్తనం చేసేత్వం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్వం ముందూ విత్తనం చేసేత్వం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్వం ముందూ విత్తనం చేసేత్వం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్వం ముందూ విత్తనం చేసేత్వం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్వం ముందూ విత్తనం చేసేత్వం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్వం ముందూ విత్తనం చేసేత్వం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్వం ముందూ విత్తనం చేసేత్వం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్వం ముందూ విత్తనం చేసేత్వం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్వం ముందూ విత్తనం చేసేత్వం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్వం ముందూ విత్తనం చేసేత్వం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్వం ముందూ విత్తనం చేసేత్వం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్వం ముందూ విత్తనం చేసేత్వం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్వం ఉంది. ఆనందం చేసేత్vం ముందూ విత్తనం చేసేత్vం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్vం ఉంది. ఆనందం చేసేత్vం ముందూ విత్తనం చేసేత్vం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్vం ఉంది. ఆనందం చేసేత్vం ముందూ విత్తనం చేసేత్vం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్vం ఉంది. ఆనందం చేసేత్vం ముందూ విత్తనం చేసేత్vం ఉండాలి. ఈ విత్తనం ముందూ ఆనందం చేసేత్vం ఉంది. ఆనందం చేసేత్vం ముందూ విత్తనం చేసేత్vం ఉండాలి.
MFCના કરોડારમાં
Q2માં 51 ટકા વૃદ્ધિ

નવી હિંદી: માઈક્રોકાર્બનના સેક્ટરની નામના કફરીઓના વ્યવસાયમાં શીખ નિર્માણ ગાળા, દરમિયાન 51 ટકાની વૃદ્ધિ મળી છે, માઈક્રોકાર્બન એન્ટરપ્રિસ નેટવર્ક (એમએંડએચઆઈઆઈએન) દ્વારા જરી કરાયેલા અહેવાલ અનુસાર ગત વર્ષના સહેલાના સરભાબ્દીમાં ખાલિ વર્ષ સહેલાના અંતે પૂરા મથેકા શીખ નિર્માણ દરમિયાન માઈક્રોકાર્બન સુખો દ્વારા આપવામાં આવેલા પ્લાન 51 ટકા વધી કરીને પહોંચી છે.
दूसरी तिमाही में माइक्रोफाइनेस उद्योग का कारोबार 51 प्रतिशत बढ़ा

नई दिल्ली। छोटे उद्यम देने वाली कंपनियों या शानदार माइक्रोफाइनेस उद्योग का कारोबार एक साल पहले की तुलना में 51 प्रतिशत बढ़ा। यही सफलता उससे पहले भी थी। माइक्रोफाइनेस इंडस्ट्रीज़ नेटवर्क (एमएफआईएन) द्वारा जारी रिपोर्ट में कहा गया है कि रिपोर्ट के तहत, जाना जा रहा है कि छोटे उद्यम 30 सितंबर की तुलना में इस साल 30 सितंबर के दिन, माइक्रोफाइनेस उद्योग का कुल उद्योग का कुल उद्योग 51 फीसदी बढ़कर 1,46,741 करोड़ रुपये पर पहुँच गया।

इस दौरान रोज खातों की संख्या 7.77 करोड़ पर पहुँच गयी जो एक साल पहले की तुलना में 27 प्रतिशत बढ़ी। एस-एन-बैंकिंग वित्तीय कंपनी के श्रेणी में पंजीकृत माइक्रोफाइनेस संस्थाओं (एनबीएफसी-एमएफआई) द्वारा दिया गया कुल धन भी एक साल में 50 प्रतिशत बढ़कर 54,018 करोड़ रुपये हो गया। एनबीएफसी-एमएफआई के रूप में खातों की संख्या 32.9 फीसदी की वृद्धि के साथ 30 सितंबर 2018 को 3.43 करोड़ हो गयी। इससे पता चलता है कि प्रति खाता अब ग्राहकों को ज्यादा धन दिया जा रहा है।
दूसरी तिमाही में माइक्रोफाइनेस उद्योग का कारोबार 51 प्रतिशत बढ़ा

नई दिल्ली। छोटे ऋण देने वाली कंपनियों यानी माइक्रोफाइनेस उद्योग का कारोबार एक साल पहले की तुलना में 51 प्रतिशत तथा ऐसे ऋण खातों की संख्या 27 प्रतिशत बढ़ी है। माइक्रोफाइनेस इंस्टीट्यूट ऑफ नेटवर्क (एमएफएएन) द्वारा आज यह जारी रिपोर्ट में कहा गया है कि पिछले साल 30 सितंबर की तुलना में इस साल 30 सितंबर तक माइक्रोफाइनेस उद्योग द्वारा दिया गया कुल ऋण 51 प्रतिशत बढ़कर 1,46,741 करोड़ रुपये पर पहुंच गया। इस दौरान ऋण खातों की संख्या 7.77 करोड़ पर पहुंच गयी जो एक साल पहले की तुलना में 27 प्रतिशत ज्यादा है। गैर-बैंकिंग वित्तीय कंपनियों की श्रेणी में पंजीकृत माइक्रोफाइनेस संस्थानों (एनबीएसी-एमएफआई) द्वारा दिया गया कुल ऋण भी एक साल में 50 प्रतिशत बढ़कर 54,018 करोड़ रुपये हो गया।
দুইমাসের মাইক্রোফাইনাস
উদ্ধৃত কারোবার প্রতি ৫১ প্রতিশত বৃদ্ধির প্রত্যাশা।

নবীন বালা (বাংলা) ছোট অংশ দেয়া এক বালি কোম্পানি যার মাইক্রোফাইনাস
উদ্ধৃত কারোবার এক সাল পূর্বে সংখ্যা প্রতি ৩২.৯ অংশ দেয়া করে, সে তদন্ত অংশ
থেকে প্রতি অংশ খাতে সংখ্যা ২৭ প্রতি ৫১ প্রতিশত বৃদ্ধির প্রত্যাশা।

এন্টি এক্সফুর্সেস এমএফএসএ ক্ষেত্রে একটি অংশ দেয়া করে, তাই এটিকে মাইক্রোফাইনাস
নেতৃত্ব এমএফএসএ একাংশ পর্যন্ত অংশ নেন একটি পর্যালোচনা করা হয়।

এন্টি এক্সফুর্সেস এমএফএসএ ক্ষেত্রে একটি পর্যালোচনা করা হয়।

এন্টি এক্সফুর্সেস এমএফএসএ ক্ষেত্রে একটি পর্যালোচনা করা হয়।

এন্টি এক্সফুর্সেস এমএফএসএ ক্ষেত্রে একটি পর্যালোচনা করা হয়।
माइक्रोफाइनेंस
उद्योग 51% बढ़ा

नई दिल्ली। छोटे ऋण देने वाली
कंपनियों वाली माइक्रोफाइनेंस उद्योग
का कारोबार एक साल पहले की तुलना
में 51 प्रतिशत तथा ऐसे गण खातों की
संख्या 27 प्रतिशत बढ़ी है।
माइक्रोफाइनेंस इंस्टीट्यूशंस
नेटवर्क द्वारा सोमवार को यहां जारी
रिपोर्ट में कहा गया है कि पिछले साल
की तुलना में इस साल 30 सितंबर तक
माइक्रोफाइनेंस उद्योग द्वारा दिया गया
कुल ऋण 51% बढ़कर 1,46,741
करोड़ रुपये पर पहुंच गया।
बजाज ऑटों की बिक्री बढ़ी, अशोक लीलैंड में गिरावट

नई दिल्ली। छोटे राज ऐसे कारों कंपनियों यानी माइक्रोफाइनेस उद्योग के करोड़ रुपये का अर्थक्रान्त एक साल पहले की तुलना में 51 प्रतिशत के अधिक का उत्पादन वाली बजाज ऑटो की बिक्री वर्षांश के दौरान अधिक हुई। यह अब नई दिल्ली चार्टियों के साथ आ गई है। बजाज ऑटो की बिक्री का जो कुल मिला हुआ था, उसका वर्षांश में आए हुआ 1,79,635 रुपए के हैं। वर्षांश में बिक्री के किताब में नई दिल्ली की बिक्री वर्षांश के हैं। बजाज ऑटो की बिक्री के दौरान में औसत आयार के अनुसार बिक्री में नई दिल्ली के नए और वेल्डी विकसित करने की आयार में उनमें एक वर्षांश के दौरान 32.9 प्रतिशत की कमी देखी गई। वर्षांश में 31 दिसंबर की तारीख के तौर पर बिक्री में 4,403 रुपये के हैं। 

मुंबई। बजाज ऑटो की कुल मिली बिक्री में 51 प्रतिशत की बढ़ता 4,06,930 रुपए हो गई है। वर्षांश में बिक्री की बढ़ता में नई दिल्ली की पहली वर्षांश के हैं। बजाज ऑटो की बिक्री के दौरान में नई दिल्ली के अनुसार बिक्री नई दिल्ली के नए और वेल्डी विकसित करने की आयार में उनमें 31 दिसंबर की तारीख के तौर पर बिक्री में 3,44,818 रुपये के है।
**Microfinance Industry Clocks Over 50% Growth in Q2**

**NEW DELHI:** Microfinance industry recorded a growth of 51% year-on-year in the second quarter of 2018-19 with total Gross Loan Portfolio (GLP) standing at ₹1.46,741 crore, said a report Monday. Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for significant chunk. While the total number of active microfinance accounts for the overall industry was at 7.77 crore with a growth of 27%, NBFC-MFIs witnessed a growth of 32.9% with 3.43 crore accounts in the period, said the report by Microfinance Institutions Network (MFIN). – PTI
माइक्रोफाइनेस के क्षेत्र में 50 प्रतिशत से अधिक की वार्षिक बढ़ोतरी

नई दिनेव (एप्सीई)। संस्थान माइक्रोफाइनेस उद्योग में निवेश वर्ष 2018-19 को दूसरी तिमाही में 51 प्रतिशत की वार्षिक बढ़ोतरी देखी जा रही है और इसका शुद्ध समय लोन पॉटेंशियल जीएचए 1,46,741 करोड़ रूपये है। इस दृष्टि का उद्देश्य 30 सितंबर 2018 को माइक्रोफाइनेस इंडस्ट्रीज के स्वरूप सम्मान द्वारा माइक्रोफाइनेस इंडस्ट्रीज के 27वें अंक में दिए गए हैं। 

माइक्रोफाइनेस इंडस्ट्रीज कंपनी माइक्रोफाइनेस रिलीज के नए रूपांतरण पॉटेंशियल, एमएएससी ने 30 सितंबर 2018 को समस्त निवेश वर्ष 2018-19 को दूसरी तिमाही में निवेश वर्ष 50 प्रतिशत की ऊँचाई दर्ज की और इसका जोड़ने पर 54,018 करोड़ रुपये रहने रहित क्रिया वर्ष 2018-19 को दूसरी तिमाही में निवेश जोड़ने के लिए एप्सीई माइक्रोफाइनेस को कुल मूलधाराओं 7,977 करोड़ रुपये इससे 27 प्रतिशत की ऊँचाई दर्ज की। 

एप्सीई माइक्रोफाइनेस ने रिलीज के नए रूपांतरण पॉटेंशियल, एमएएससी को 3299 प्रतिशत की ऊँचाई दर्ज की और मूलधाराओं में 3948 करोड़ रूपये की ऊँचाई पॉटेंशियल में माइक्रोफाइनेस इंडस्ट्रीज की पॉटेंशियल गुणवत्ता में भी दस अंकों में उछल कर आया है। है इस पॉटेंशियल की प्रजातियों को एप्सीई में 30 दिनों के बाद किया जाता है और यह 30 सितंबर 2018 तक 0.99 प्रतिशत रहता रहता है। 

एमएएससी के लिए पॉटेंशियल 30 सितंबर 2017 के 2987 प्रतिशत में घटक सितंबर 2018 में 1901 प्रतिशत पर आ गया। इस किस्म के निवेश में नेट स्ट्रीट के दौरान पर रहे आकर्षण संग्रहों एमएएससी के नए हमेशा में पॉटेंशियल गुणवत्ता में भी मुश्किल देखा है। और यह उद्योग के लिए एक गुणस्तर इक रहते है।
माइक्रोफाइंस के क्षेत्र में 50 प्रतिशत से अधिक की वार्षिक बढ़ोतरी

नई दिशा। संपूर्ण माइक्रोफाइंस उद्योग में वित्त वर्ष 2018-19 की दूसरी तिमाही में 51 प्रतिशत की वार्षिक बढ़ोतरी देखने को मिली है और इसका कुल जकल लोन माउंटिंग जोड़कर 336741 करोड़ रुपये है। इस मात्रा का खुदेख 30 सितंबर 2018 को माइक्रोफाइंस इंडीयाईटब्ल एन्ट्र्यूज्वर्ड एनाल्यूटिक्स द्वारा जारी माइक्रोफाइंस रिपोर्ट के 27वें अंक में की गई है। नॉन-बॉंडिंग कंपनी माइक्रोफाइंस इंडीयाईटब्ल एन्ट्र्यूज्वर्ड एनाल्यूटिक्स एमएक्साइज में 30 सितंबर 2018 को समाप्ति किते वर्ष 2018-19 की दूसरी तिमाही में वर्ष दर वर्ष 50 प्रतिशत की बढ़ोतरी देखी और इसका जीआईएल 54018 करोड़ रुपये रहा। वित्त वर्ष 2018-19 की दूसरी तिमाही में संपूर्ण उद्योग के लिए एक्सटेंशन माइक्रोफाइंस की कुल संख्या 2.77 करोड़ थी।
Microfinance universe grows by over 50% YoY: 27th Issue of MFIN Micrometer

New Delhi: The entire microfinance industry witnessed a growth of 51% YoY in Q2 FY2018-2019 with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore according to 27th edition of Micrometer report by Microfinance Institutions Network (MFIN) as on 30th September, 2018. Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) have grown by 50% YoY in Q2 FY2018-2019 with GLP of Rs 54,018 crore as on 30th September 2018.
सूक्ष्म कर्ज व्यवसायायन
दुनिया तिमाहीत वाद

दाख्तर मी. नवीन मुंबई सूक्ष्म कर्ज व्यवसाय वाद नेतृत्वाच्या पारंपरिक वर्तमान प्रगतीय विषयाच्या दुनिया तिमाहीत पावसामुळे, फलोत्तप्त रोजगार कर्ज व्यवसायाची सन्मानणी भूमिकाकारक वादाची अंतिम तारीख 12 दिसम्बरला संपूर्ण अनुप्रयोग अनेक विकल्प होतीं. विशेषतः फारमस टाक्षपूर्ण नेटवर्क (एनबीएफएमए) विभागाच्या आपल्या आकडे विभागाच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आपल्या आकडांच्या संपूर्ण (एसएफएमए) विभागाच्या आ
ONLINE COVERAGE
Microfinance industry clocks over 50% growth in Q2

Of the total, Non-Banking Finance Company-Microfinance Institutions accounted for significant chunk.

New Delhi Microfinance industry recorded a growth of 51 per cent year-on-year in the second quarter of 2018-19 with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore, said a report Monday.

Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for significant chunk.

While the total number of active microfinance accounts for the overall industry was at 7.77 crore with a growth of 27 per cent, NBFC-MFIs witnessed a growth of 32.9 per cent with 3.43 crore accounts in the period, said the report by Microfinance Institutions Network (MFIN).

As of September 30, 2018, NBFC-MFIs held largest share of portfolio in micro-credit with total loan outstanding of Rs 54,018 crore or 37 per cent of total micro-credit universe.

Banks were the second largest provider of micro-credit with a loan amount outstanding of Rs 48,200 crore (33 per cent). While small finance banks accounted for 17 per cent of the loans, NBFCs provided 12 per cent. The rest came from other sources.

MFIN CEO Harsh Shrivastava said the industry has seen a healthy improvement in the quality of the portfolio since last year which is an encouraging sign for the industry.

"The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too. We continue to see robust growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too. We continue to see robust investors' confidence especially in the NBFC-MFIs segment which is due to sustained credit discipline in the sector," he said.

MFIN is the industry association and self-regulatory organisation for the microfinance industry in India. Its current membership/associates consist of 48 NBFC-MFIs.
Microfinance sector sees 51% growth in Q2; portfolio at Rs 1.46 trn: Report

NBFC-MFIs held the largest share of the portfolio in micro-credit with total loan outstanding of Rs 540.18 trn, or 37% of the total micro-credit universe.

Press Trust of India | New Delhi
Last Updated at December 3, 2018 | 19:28 IST
Microfinance industry recorded a growth of 51 per cent year-on-year in the second quarter of 2018-19 with total Gross Loan Portfolio (GLP) standing at Rs 1.46741 trillion, said a report on Monday.

Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for a significant chunk.

While the total number of active microfinance accounts for the overall industry was at 77.7 million with a growth of 27 per cent, NBFC-MFIs witnessed a growth of 32.9 per cent with 34.3 million accounts in the period, said the report by Microfinance Institutions Network (MFIN).

**ALSO READ: Microfinance industry may come up with Rs 8-bn pool of saleable securities**

As of September 30, 2018, NBFC-MFIs held the largest share of portfolio in micro-credit with total loan outstanding of Rs 540.18 billion or 37 per cent of total micro-credit universe.

Banks were the second largest provider of micro-credit with a loan amount outstanding of Rs 482 billion (33 per cent). While small finance banks accounted for 17 per cent of the loans, NBFCs provided 12 per cent. The rest came from other sources.

**MFIN CEO Harsh Shrivastava** said the industry has seen a healthy improvement in the quality of the portfolio since last year which is an encouraging sign for the industry.

“The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too. We continue to see robust investors’ confidence especially in the NBFC-MFIs segment which is due to sustained credit discipline in the sector,” he said.

**MFIN** is the industry association and self-regulatory organisation for the microfinance industry in India. Its current membership/associates consist of 48 NBFC-MFIs.
Microfinance industry clocks over 50% growth in Q2

NEW DELHI, DECEMBER 3

Microfinance Industry recorded a growth of 51 per cent year-on-year in the second quarter of 2018-19 with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore, said a report on Monday.

Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for significant chunk. While the total number of active microfinance accounts for the overall industry was at 7.77 crore with a growth of 27 per cent, NBFC-MFIs witnessed a growth of 32.9 per cent with 3.43 crore accounts in the period, said the report by Microfinance Institutions Network (MFIN).

As of September 30, 2018, NBFC-MFIs held largest share of portfolio in micro-credit with total loan outstanding of Rs 54,015 crore or 57 per cent of total micro-credit universe. Banks were the second largest provider of micro-credit with a loan amount outstanding of Rs 46,200 crore (53 per cent). While small finance banks accounted for 17 per cent of the loans, NBFCs provided 12 per cent. The rest came from other sources.

MFIN CEO Harsh Shrivastava said the industry has seen a healthy improvement in the quality of the portfolio since last year which is an encouraging sign for the industry. "The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too. We continue to see robust investors' confidence especially in the NBFC-MFIs segment which is due to sustained credit discipline in the sector," he said.
At 37%, NBFC-MFIs hold largest share of small loans in rural areas

The demand for small loans in rural areas has been robust, going by the steep spurt in the total outstanding loan portfolio of microfinance institutions (MFIs).

According to latest data from Microfinance Institutions Network (MFIN), a national body of NBFC-MFIs in the country, the total loan amount outstanding has increased by 51 per cent to ₹1,14,741 crore as on September 30, 2018, against the corresponding quarter of the previous financial year.

Of this, NBFC-MFIs hold the largest share of 37 per cent in micro credit, with total outstanding loans of ₹54,018 crore, followed by banks with ₹48,200 crore, accounting for 33 per cent. The number of active loan accounts grew by 37 per cent over the same period last year. Individual players such as Bharat Financial Inclusion (BFIL) also reported significant addition of customers. For instance, BFIL added 10.5 lakh customers in the second quarter, against 6.3 lakh in the year-ago period.

In terms of regional distribution of portfolio (GLP), East and North-East regions account for 56 per cent of the total portfolio, followed by South India at 26 per cent, while North and West India have 15 per cent each. The remaining 8 per cent comes from Central India.

The average loan amount disbursed per account during the second quarter was ₹25,070, an increase of 7 per cent from the first quarter of the current fiscal.

The driver for the growth in demand for loans as well as disbursement is the ‘huge’ unmet demand for micro loans, according to BR Dwakar, CFO, Creditaccess Grameen.
“Most of the micro loans segment is moving from informal to formal sources, which is also driving growth, besides the ability of NBFC-MFIs to raise required capital though equity and debt,” he told BusinessLine. According to MR Rao, CEO and MD, BFIL, gross loan portfolio growth was driven primarily by customer acquisition.

Agri, manufacturing
Loans extended to agricultural and allied activities had a major share in the gross loan portfolio at 53 per cent, followed by trade and services, manufacturing and production pooling in 42 per cent.

As household finance accounted for only 4 per cent of the loans, the use of loans for productive purposes has been confirmed.

Cashless disbursal of loans is another strong trend. Of the 44 NBFC-MFIs, 29 reported more than 90 per cent cashless disbursements, while 24 of them had 100 per cent cashless disbursals.
Microfinance players are on a roll, achieving 50% growth in aggregate loan portfolio for the first half of the current financial year (FY). This comes at a time when mainstream non-banking finance companies (NBFCs) continue to falter under tightened liquidity and shrinking businesses.

This growth seen in the first half of this fiscal indicates a reversal in fortunes of the microfinance sector, which had seen its loan book growth falling from a high of 72% achieved in FY2015-16 to 29% in FY2016-17 and further to 27% in FY2017-18.

For two straight quarters, the lenders of small loans, excluding those like Bandhan which has now turned into a full-scale bank, have grown by 50%, confirming that reversal in their fortunes and coming out of the stress they had suffered post demonetization when cash loans got halted.
The microfinance industry witnessed a growth of 51% on-year in the second quarter (Q2) with total gross loan portfolio (GLP) at Rs 1,46,741 crore, according to the just-released quarterly report by MicroFinance Institutions Network. Of this, the share of NBFCs operating as micro-lenders grew 50% on-year with GLP of Rs 54,018 crore.

"While the total number of active microfinance accounts for the overall industry was at 7.77 crore in Q2, a growth of 27%, NBFC-MFIs witnessed a growth of 32.9% in active loan accounts with 3.43 crore accounts in the same period," the report said.

In the second quarter of the previous fiscal, the loan portfolio of microfinance firms had grown only 24%, which is half the current growth rate.

The portfolio quality of the entire microfinance industry has also improved significantly during this period as depicted by PAR or portfolio at risk at 0.99% as of September-end this year. The PAR for NBFC-MFIs was at 2.87% as of September 2017 to 1.01% in the first half of this year.

"Last year, the sector was recovering from the demonetization shock. This year, that impact is gone. The recovery has come on the back of rapid growth in select states mainly in the eastern part of the country, with growth in both the loan sizes as well as rise in the number of borrowers. We see similar growth in the rest of the year as well," Harsh Shrivastava, chief executive officer of MFIN told DNA Money.

According to MFIN’s quarterly report, Karnataka, Odisha, Bihar, Tamil Nadu and Maharashtra are the top five states in terms of GLP, accounting for 52% of the total loan portfolio of NBFC-MFI segment.

In terms of regional distribution of portfolio (GLP), East and North-East account for 36% of the total NBFC-MFI portfolio, followed by South at 26% with northern and western regions contributing 15% each while central contributing 8%.

**MONEY MATTERS**

- The industry total gross loan portfolio grew 51% on-year to Rs 1,46,741 crore in Q2. Of this, share of NBFCs operating as micro-lenders grew to Rs 54,018 crore

- The loan book growth had fallen from a high of 72% achieved in FY2015-16 to 29% in FY2016-17 and further to 27% in FY2017-18
Microfinance sees 51% surge in loans

NBFC MFIs hold the largest share at 37% of the total micro credit portfolio

By A Staff Reporter in Calcutta

Published 4:32 AM, 12 PM - Updated 4:12 PM, 2:03 AM

The microfinance industry, comprising non-banking microfinance companies (NBFC-MFIs), banks, non-bank financial companies (NBFC), small finance banks and non-profit MFIs, has seen a 51 per cent growth in gross loan portfolio for the second quarter of 2018-19 with an improvement in the asset quality.

The loan amount outstanding for the quarter ended September 30, 2018, was Rs 1,46,741 crore against Rs 96,995 crore in the corresponding period of the previous year.

NBFC MFIs hold the largest share at 37 per cent of the total micro credit portfolio with total loan outstanding at Rs 4,018 crore at the end of the quarter.

While banks have a 33 per cent share, small finance banks have 17 per cent, NBFCs’ share is 12 per cent and non-profit MFIs account for 1 per cent of the loan outstanding.

The asset quality, measured by portfolio at risk, has improved to 0.99 per cent for the quarter ended September 30, 2018, from 1.06 per cent for the quarter ended June 30. It was more than 4 per cent in the corresponding second quarter of the previous year.

“We have seen a healthy improvement in the quality of the portfolio since last one year which is a very encouraging sign for the industry. The growth for the overall industry, including NBFC-MFIs, has shown a good pace which we expect will be maintained in the coming quarters too,” said Harsh Shrivastava, CEO, of the Microfinance Institutions Network (MFIN).

“We continue to see robust investors’ confidence, especially in the NBFC-MFI segment, due to sustained credit discipline,” Shrivastava added.
Microfinance industry clocks over 50% growth in Q2: Report

Of the total, Non-Banking Finance Company-Microfinance Institutions accounted for significant chunk.

Microfinance industry recorded a growth of 51 percent year-on-year in the second quarter of 2018-19 with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore, said a report.

Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for significant chunk.

While the total number of active microfinance accounts for the overall industry was at 7.77 crore with a growth of 27 percent, NBFC-MFIs witnessed a growth of 32.9 percent with 3.43 crore accounts in the period, said the report by Microfinance Institutions Network (MFIN).

As of September 30, 2018, NBFC-MFIs held largest share of portfolio in micro-credit with total loan outstanding of Rs 54,018 crore or 37 percent of total micro-credit universe.

Banks were the second largest provider of micro-credit with a loan amount outstanding of Rs 46,200 crore (33 percent). While small finance banks accounted for 17 percent of the loans, NBFCs provided 12 percent. The rest came from other sources.

MFIN CEO Harsh Shrivastava said the industry has seen a healthy improvement in the quality of the portfolio since last year which is an encouraging sign for the industry.

“The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too. We continue to see robust investors’ confidence especially in the NBFC-MFIs segment which is due to sustained credit discipline in the sector,” he said.

MFIN is the Industry association and self regulatory organisation for the microfinance industry in India. Its current membership/associates consist of 48 NBFC-MFIs.
Microfinance industry grows 51% in Q2


The microfinance industry witnessed a growth of 51% Year-on-Year in the second quarter of this fiscal with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore.

Karnataka, Odisha, Bihar, Tamil Nadu, and Maharashtra are the five top states in terms of GLP, accounting for 52% of the total loan portfolio of the NBFC-MFI (Non-Banking Finance Company-Microfinance Institutions) segment.

NBFC-MFIs have grown by 50% YoY in Q2 FY19 with GLP of Rs 54,018 crore as on September 30, 2018, according to 27th edition of Micrometer report by Microfinance Institutions Network (MFIN).

While the total number of active microfinance accounts for the overall industry were at 7.77 crore in the second quarter with a growth of 27%, NBFC-MFIs witnessed a growth of 32.9% in active loan accounts with 3.43 crore accounts in the same period.

The portfolio quality of the entire microfinance industry has also significantly improved during this period.

Speaking on the performance of the industry, Harsh Shrivastava, CEO, MFIN said, “We have seen a healthy improvement in the quality of the portfolio since last one year which is a very encouraging sign for the industry. The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too.”

Taking into account data for only MFIN’s members, the 48 NBFC-MFIs disbursed Rs 21,001 crore of loans to 84 lakh accounts in the second quarter of FY19. In terms of regional distribution of portfolio (GLP), East and North East account for 36% of the total NBFC-MFI portfolio, South 26%, North 15%, West 15%, and Central contributes 8%.

In the microfinance universe, NBFC-MFIs’ share stands at 37%, banks contribute 33%, Small Finance Banks have 17% share, whereas NBFCs’ share is 12% and Non-profit MFIs account for 1%; the report said.
Microlenders’ gross loan portfolio surges 58% in July-September: MFIN report

The gross loan portfolio of non-banking financial companies-microfinance institutions (NBFC-MFIs) rose 58% to Rs 59,514 crore in the July-September quarter of 2018-19 from Rs 37,635 crore in the corresponding quarter last year, a report by industry body Microfinance Institutions Network (MFIN) has stated.

The gross loan portfolio increased by 24.4% in the same quarter of the last financial year while it grew 53% in the April-June period of the current financial year.

Gross loan portfolio includes both net and managed loans. Net loans, which are made by MFIs, show on the balance sheet of microlenders. Managed loans do not show on the balance sheet of MFIs. Under this category of loans, banks issue credit which is distributed by microlenders. Also, loans that are sold off (securitised) by microlenders to other financial institutions are known as managed loans.

The managed portfolio of MFIs, which comprise 48 microlenders, stands at Rs 11,373 crore for the July-September period, up from Rs 5,365 crore in the year before. All 48 microlenders are members of MFIN.
Citing non-availability of the latest data for some microlenders, the report takes figures from the January-March 2018 quarter for Spandana Sphoorty and Muthoot Microfin, and numbers from the October-December 2017 quarter for SHARE Microfin.

Spandana Sphoorty and Muthoot Microfin are among the top 10 microlenders in the country.

“We have seen a healthy improvement in the quality of the portfolio since last one year which is a very encouraging sign for the industry,” said Harsh Shrivastava, chief executive of MFIN, in a statement.

The total loan portfolio of the microfinance industry for the July-September period stood at ₹146,741 crore. NBFC-MFIs contributed 37% of the total industry portfolio with a share of ₹54,018 crore in the second quarter of 2018-19.

The share of banks stood at 33%, while that of small finance banks was 17%. NBFCs and non-profit MFIs accounted for 12% and 1%, respectively.

The MFIs disbursed loans worth ₹21,001 crore for the quarter. Of these, 80% of loan disbursements made by NBFC-MFIs were cashless.

“We continue to see robust investors’ confidence especially in the NBFC-MFIs segment which is due to sustained credit discipline in the sector,” Shrivastava added.

In terms of the regional spread, Karnataka had the highest share of the gross loan portfolio which was ₹7,437 crore as on 30 September 2018. It also tops in terms of loan disbursement at ₹2,528 crore in the quarter ended September.

For NBFC-MFIs, the total principal value outstanding of loans that have at least one payment more than 30 days overdue (PAR 30) has decreased to 2.4% for September 2018 from 7.5% in the previous year. This does not include the data of the country’s largest microfinance institution Bharat Financial Inclusion.

Spandana Sphoorty is looking to float its initial public offering. Kedaara Capital, VC firm Helion Venture Partners and strategic investor Valiant Mauritius Partners FDI Ltd are looking to partially exit Spandana in the IPO.

Mumbai-listed Bharat Financial Inclusion is the largest microfinance institution in the country. As on 30 September 2018, its gross loan portfolio stood at ₹15,481 crore up from ₹13,832 crore in the previous quarter.

In one of the major deals in the sector, private lender IndusInd Bank had agreed to buy Bharat Financial Inclusion in an all-stock deal.
Microfinance industry clocks over 50 pc growth in Q2

New Delhi, Dec 3 Microfinance industry recorded a growth of 51 per cent year-on-year in the second quarter of 2018-19 with total Gross Loan Portfolio (GLP) standing at Rs 1,48,741 crore, said a report Monday.

Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for significant chunk.

While the total number of active microfinance accounts for the overall industry was at 7.77 crore with a growth of 27 per cent, NBFC-MFIs witnessed a growth of 32.9 per cent with 3.43 crore accounts in the period, said the report by Microfinance Institutions Network (MFIN).

As of September 30, 2018, NBFC-MFIs held largest share of portfolio in micro-credit with total loan outstanding of Rs 54,018 crore or 37 per cent of total micro-credit universe.

Banks were the second largest provider of micro-credit with a loan amount outstanding of Rs 48,200 crore (33 per cent). While small finance banks accounted for 17 per cent of the loans, NBFCs provided 12 per cent. The rest came from other sources.

MFIN CEO Harsh Shrivastava said the industry has seen a healthy improvement in the quality of the portfolio since last year which is an encouraging sign for the industry.

"The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too. We continue to see robust investors’ confidence especially in the NBFC-MFIs segment which is due to sustained credit discipline in the sector," he said.

MFIN is the industry association and self-regulatory organisation for the microfinance industry in India. Its current membership associates consist of 48 NBFC-MFIs, NKD CS ANU ANU.
**Website**: IndiaTV News  
**Date**: 3rd December, 2018  

---

**Microfinance industry clocks over 50% growth in Q2 with GLP standing at Rs 1,46,741 crore**

Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for significant chunk.

Reported by PTI, New Delhi | Published on December 03, 2018 18:14 IST

Microfinance industry recorded a growth of 51 per cent year-on-year in the second quarter of 2018-19 with total Gross Loan Portfoilo (GLP) standing at Rs 1,46,741 crore, said a report Monday.

Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for significant chunk.

While the total number of active microfinance accounts for the overall industry was at 7.77 crore with a growth of 27 per cent, NBFC-MFIs witnessed a growth of 32.9 per cent with 3.48 crore accounts in the period, said the report by Microfinance Institutions Network (MFIN).

As of September 30, 2018, NBFC-MFIs held largest share of portfolio in micro-credit with total loan outstanding of Rs 54,018 crore or 37 per cent of total micro-credit universe.

Banks were the second largest provider of micro-credit with a loan amount outstanding of Rs 48,200 crore (33 per cent). While small finance banks accounted for 17 per cent of the loans, NBFCs provided 12 per cent. The rest came from other sources.

MFIN CEO Harsh Shrivastava said the industry has seen a healthy improvement in the quality of the portfolio since last year which is an encouraging sign for the industry.

"The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too. We continue to see robust investors’ confidence especially in the NBFC-MFIs segment which is due to sustained credit discipline in the sector," he said.

MFIN is the industry association and self regulatory organisation for the microfinance industry in India. Its current membership/associates consist of 48 NBFC-MFIs.
Microfinance industry clocks over 50 pc growth in Q2: Report

Microfinance industry recorded a growth of 51 per cent year-on-year in the second quarter of 2018-19.

Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for a significant chunk. While the total number of active microfinance accounts for the overall industry was at 7.77 crore with a growth of 27 per cent, NBFC-MHI witnessed a growth of 32.9 per cent with 3.43 crore accounts in the period, said the report by Microfinance Institutions Network (MFIN).

As of September 30, 2018, NBFC-MFIs held largest share of portfolio in micro-credit with total loan outstanding of Rs 34.038 crore or 57 per cent of total micro-credit universe.

Banks were the second largest provider of micro-credit with a loan amount outstanding of Rs 48,200 crore (33 per cent). While small finance banks accounted for 17 per cent of the loans, NBFCs provided 12 per cent. The rest came from other sources.

MFIN CEO Harsh Shrivastava said the industry has seen a healthy improvement in the quality of the portfolio since last year which is an encouraging sign for the industry.

"The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too. We continue to see robust investors' confidence especially in the NBFC-MHI segment which is due to sustained credit discipline in the sector," he said.

MFIN is the industry association and self-regulatory organisation for the microfinance industry in India. Its current membership/associates consist of 48 NBFC-MHIs.
<table>
<thead>
<tr>
<th>Website</th>
<th>News Barons</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>3rd December, 2018</td>
</tr>
</tbody>
</table>

---

In the microfinance universe, NBFC-MFIs’ share stands at 37%, Banks contribute 33%, Small Finance Banks have 17% share whereas NBFCs’ share is 12% and Non-profit MFIs account for 1%.

The entire microfinance industry witnessed a growth of 51% YoY in Q2 FY2018-2019 with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore according to 27th edition of Micrometer report by Microfinance Institutions Network (MFIN) as on 30th September, 2018. Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) have grown by 50% YoY in Q2 FY2018-2019 with GLP of Rs 54,018 crore as on 30th September 2018. While the total number of active microfinance accounts for the overall industry were at 7.77 crore in Q2 FY2018-2019 with a growth of 27%, NBFC-MFIs witnessed a growth of 32.9% in active loan accounts with 3.43 crore accounts in the same period. The portfolio quality of the entire microfinance industry has also significantly improved during this period as depicted by PAR (Portfolio At Risk) >30 of 0.99% as on 30 September 2018. PAR>30 for NBFC-MFIs has also decreased from 2.87% as on September 2017 to 1.01% as on September 2018.

Speaking on the performance of the industry in the last quarter, Harsh Shrivastava, CEO, MFIN said, “We have seen a healthy improvement in the quality of the portfolio since last one year which is a very encouraging sign for the industry. The growth for overall industry including MBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too. We continue to see robust investors’ confidence especially in the NBFC-MFIs segment which is due to sustained credit discipline in the sector.”
Taking into account data for only MFIN’s members, the 48 NBFC-MFIs disbursed Rs 21,001 crore of loans to 84 lakh accounts in Q2 FY2018-2019. In terms of regional distribution of portfolio (GLP), East and North East accounts for 36% of the total NBFC-MFI portfolio, South 26%, North 15%, West 15% and Central contributes 8%. Karnataka, Odisha, Bihar, Tamil Nadu and Maharashtra are the five top states in terms of GLP, accounting for 52% of total loan portfolio of NBFC-MFI segment. Looking at the geographic categorization, 70% of the portfolio for NBFC-MFIs is rural and 30% is urban.

In the microfinance universe, NBFC-MFIs’ share stands at 37% , Banks contribute 33%, Small Finance Banks have 17% share whereas NBFCs’ share is 12% and Non-profit MFIs account for 1%.

About Microfinance Institutions Network

Microfinance Institutions Network (MFIN) is the premier industry association and Self-Regulatory Organisation (SRO) for the microfinance industry in India and its current membership/associates consists of 48 leading NBFC (Non-banking Financial Company) Microfinance Institutions (MFIs) in the country. MFIN seeks to work closely with regulators and other key stakeholders to achieve larger financial inclusions goals through microfinance.
Microfinance Industry Witnessed Growth of 51% YoY in Q2 2018–19

The entire microfinance industry witnessed a growth of 51% YoY in Q2 FY2018-2019. With a total Gross Loan Portfolio (GLP) standing at Rs. 1,46,741 crore according to 27th edition of Micrometer report by Microfinance Institutions Network (MFIN) as on 30th September, 2018. Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) have grown by 50% YoY in Q2 FY2018-2019 with GLP of Rs 64,016 crore as on 30th September 2018.

While the total number of active microfinance accounts for the overall industry were at 7.77 crore in Q2 FY2018-2019 with a growth of 27%. NBFC-MFIs witnessed a growth of 32.9% in active loan accounts with 3.43 crore accounts in the same period. The portfolio quality of the entire microfinance industry has also significantly improved during this period as depicted by PAR (Portfolio At Risk) x30 of 0.99% as on 30 September 2018. PAR x30 for NBFC-MFIs has also decreased from 2.87% as on September 2017 to 1.01% as on September 2016.

Speaking on the performance of the industry in the last quarter, Harsh Shrivastava, CEO, MFIN said, "We have seen a healthy improvement in the quality of the portfolio since last one year which is a very encouraging sign for the industry. The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too. We continue to see robust investors' confidence especially in the NBFC-MFIs segment which is due to sustained credit discipline in the sector."
Taking into account data for only MFIs’ members, the 48 NBFC-MFIs disbursed Rs 21,001 crore of loans to 64 lakh accounts in Q2 FY2018-2019. In terms of regional distribution of portfolio (GLP), East and North East accounts for 36% of the total NBFC-MFI portfolio, South 26%, North 15%, West 15% and Central contributes 8%. Karnataka, Odisha, Bihar, Tamil Nadu and Maharashtra are the five top states in terms of GLP, accounting for 52% of total loan portfolio of NBFC-MFI segment. Looking at the geographic categorization, 70% of the portfolio for NBFC-MFIs is rural and 30% is urban.

In the microfinance universe, NBFC-MFIs’ share stands at 37%, Banks contribute 33%, Small Finance Banks have 17% share whereas NBFCs’ share is 12% and Non-profit MFIs account for 1%.

Microfinance Institutions Network (MFIN) is the premier industry association and Self-Regulatory Organisation (SRO) for the microfinance industry in India and its current membership/associates consists of 48 leading NBFC (Non-banking Financial Company) Microfinance Institutions (MFIs) in the country. MFIN seeks to work closely with regulators and other key stakeholders to achieve larger financial inclusion goals through microfinance.