Microfinance Institutions Network (MFIN)

Micrometer Report Q1 FY20

Coverage Report

29th August, 2019
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MFIs grew 43% YoY in first quarter

NAMRATA ACHARYA
Kolkata, 29 August

Despite a slowdown, the microfinance industry grew 42.9 per cent year-on-year (YoY) in Q1FY20 even as the asset quality deteriorated marginally, data released by the Microfinance Institutions Network (MFIN), the representative body of microfinance institutions, showed. The microfinance loan portfolio stood at over ₹1.9 trillion as on June 30, 2019.

According to the data, the PAR-30 days, or the principal value outstanding of loans that have at least one payment more than 30 days overdue, grew from 0.67 per cent in Q1FY19 to 0.93 per cent at the end of Q1FY20.

As on June 30, 2019, 13 banks (after the IndusInd Bank-Bharat Financial Inclusion (BFIL) merger) together held the largest share of the portfolio in microcredit, with a total loan outstanding of ₹78,060 crore, which was 46.9 per cent of the microcredit universe.
‘Microfin industry grows 42.9% in Q1’

THE MICROFINANCE INDUSTRY witnessed a 42.9% growth in first quarter of 2019-20, with the total loan portfolio at ₹1,90,684 crore as on June 30, 2019, Microfinance Institutions Network (MFIN) said in a report. The total number of microfinance loan accounts stood at 9.27 crore, compared with 6.68 crore accounts in April-June quarter of the financial year 2018-19, MFIN said. —PTI
Micro credit grows 43%

FC BUREAU
CHENNAI, AUG. 29

Micro credit grew 43 per cent in the June quarter with gross loan portfolio touching Rs 1.9 lakh crore. Banks grabbed the highest share of gross loan portfolio, growing 74 per cent.

The aggregate gross loan portfolio (GLP) went up by 47.9 per cent from Rs 1.33 lakh crore at the end of June 2018 to Rs 1.9 lakh crore in last quarter, continuing its growth trajectory over the past few quarters. The total number of microfinance loan accounts stood at 9.27 crore in the April-June quarter against 6.68 crore in the year ago quarter, data from Microfinance Institutions Network (MFIN) shows.

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro credit. Banks have grown their GLP by 73.6 per cent from Rs 44,901 crore in Q1 2018. NBFC-MFIs grew their GLP by 16.3 per cent to Rs 57,601 crore from Rs 49,516 crore a year ago.
Microfinance industry grew 42.9% in Q1FY20

NEW DELHI: The microfinance industry witnessed a 42.9 per cent growth in first quarter of 2019-20 over the corresponding period last year with the total loan portfolio at Rs 1,90,684 crore as on June 30, 2019, Microfinance Institutions Network (MFIN) said in a report.

The total number of microfinance loan accounts stood at 9.27 crore in April-June quarter of financial year 2019-20 (as on June 30, 2019) as compared to 6.68 crore accounts in April-June quarter of financial year 2018-19, MFIN, a RBI recognised self-regulatory organisation and industry association of the microfinance industry in India, said in its 30th issue of its Micrometer report.

“The entire microfinance industry has witnessed a growth of 42.9 per cent in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio (GLP) at Rs 1,90,684 crore as on June 30, 2019,” it said. As per the report, banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro-credit universe.
Microfinance bucks trend

A STAFF REPORTER

Calcutta: The microfinance industry has seen a 42.6 per cent rise in credit growth and its portfolio at risk has stabilised at a time overall credit growth is subdued in some other segments.

According to data from the Microfinance Institutions Network (MFIN), an RBI-recognised self-regulatory organisation, the gross loan portfolio of the industry, comprising NBFCs MFIs, banks, small finance banks and other institutions for the quarter ended June 30, 2019, was Rs 1,59,884 crore against Rs 1,33,468 crore in the corresponding quarter of the previous year.

Banks held a share of 40.9 per cent of micro-credit, the largest among all the players after the merger of Bharat Financial Inclusion Ltd with Industrial Bank during the quarter.

NBFC MFIs are the second-largest provider of micro-credit with a share of 30.2 per cent followed by small finance banks at 17 per cent, NBFCs at 10.8 per cent and other MFIs at 1 per cent.

The total number of loan accounts has also increased to 9.27 crore in June 30, 2019, from 8.56 crore a year ago.

The portfolio at risk for more than 30 days stood at 0.93 per cent, higher than 0.07 per cent in the corresponding quarter previous year, but almost level with the quarter ended March 31, 2018.

“The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry’s commitment to grow responsibly,” said Harsh Shrivastava, CEO, the MFIN.

With respect to 54 NBFC-MFIs members of the MFIN, the aggregate loan portfolio of these members stands at Rs 56,827 crore as on June 30, 2019. This represents an annual growth of 44 per cent compared with a sequential growth of 4 per cent.

On a regional basis, eastern India and the Northeast make up 54 per cent of the total NBFC MFI portfolio. The south accounts for 27 per cent, and the north holds 14 per cent. The west has a share of 15 per cent and central India contributes 10 per cent.
Microfinance sector grew by 42.9% in first qtr of FY’20

PRESS TRUST OF INDIA
NEW DELHI, 31 AUGUST

The microfinance industry witnessed a 42.9 per cent growth in first quarter of 2019-20 over the corresponding period last year with the total loan portfolio at Rs 1,190,684 crore as on 30 June 2019. Microfinance Institutions Network (MFIN) said in a report.

The total number of microfinance loan accounts stood at 2.27 crore in April-June quarter of financial year 2019-20 (as on 30 June 2019) as compared to 2.02 crore accounts in April-June quarter of financial year 2018-19. MFIN, a RBI recognised self-regulatory organisation and industry association of the microfinance industry in India, said in its 30th issue of its Micrometer report.

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As per the report, banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro-credit universe.

“The larger share is primarily due to the merger of Bharat Financial Inclusion Limited (BFL) with IndusInd Bank,” it added.

Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs 57,601 crore, accounting for 30.2 per cent of total industry portfolio, the report stated.

Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,406 crore with total share of 17 per cent NBFCs account for 10.8 per cent share, while other MFIs account for 1 per cent share in the microfinance universe.

“The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country,” MFIN CEO Harsh Shrivastava said.
Micro credit grows 43%

FC BUREAU
CHENNAI, AUG. 29

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The aggregate gross loan portfolio (GLP) went up by 42.9 per cent from Rs 1.33 lakh crore at the end of June 2018 to Rs 1.9 lakh crore in last quarter, continuing its growth trajectory over the past few quarters. The total number of microfinance loan accounts stood at 9.27 crore in the April-June quarter against 6.68 crore in the year ago quarter, data from Microfinance Institutions Network (MFIN) shows.

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Microfinance industry grows by 42.9% in Q1 of FY’ 20

PTI • NEW DELHI

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Karnataka, Tamil Nadu, Bihar, Odisha and Uttar Pradesh are the five top states in terms of loan amount outstanding and account for 52 per cent of the total loan portfolio, as per the report.
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"माइक्रोफाइनेस में 42.9% की सालाना वृद्धि"

विज्ञान विभाग माइक्रोफाइनेस इंस्ट्र्यूशन्स नेटवर्क (एमएफीन) ने अपना 30<sup>वाँ</sup> माइक्रोमीटर रिपोर्ट जारी कर दिया है। रिपोर्ट में दिखाया गया है कि समग्र माइक्रोफाइनेस उद्योग में वित्त वर्ष 2019-20 की पहली तिमाही में पिछले वित्त वर्ष 2018-19 की पहली तिमाही के मुकाबले 42.9% की वृद्धि हुई है। इसके साथ ही 30 जून 2019 को कुल ऋण पेटर्फोलियो (ओपरलेंस) 1,90,684 करोड़ रुपये पर दर्ज हुआ।
माइक्रोफाइन्स उयोग में 42.9 प्रतिशत की सालाना वृद्धि: एमफिन माइक्रोफाइट

इस कर्मवर्ती भारतीय रिजर्व बैंक द्वारा महायात्रा प्राप्त आयोगी निदेशालय संपर्क और भारत में माइक्रोफाइन्स उयोग के उद्योग संघ माइक्रोफाइन्स इन्फ्रास्ट्रेचर्क लिमिटेड (एमफिन) के अन्तर्गत 30वें माइक्रोफाइन माइक्रोफाइन्स रिपोर्ट जारी कर दी है। रिपोर्ट में दिखाया गया है कि समय माइक्रोफाइन्स उद्योग में वित्त वर्ष 2019-20 की पहली रिपोर्ट में पिछले वर्ष 2018-19 की पहली रिपोर्ट के मुकाबले 42.9 वर्ष तक हुई है। इसके साथ ही 30 जुलाई 2019 को पूर्ण ज्ञा पोर्टफोलियो (जीपी) 1,50,684 करोड़ रुपये पर वर्तमान है। एमफिन में अवृद्धि के आधार पर माइक्रोफाइन्स उयोग वाले की कुल आपूर्ति जो वित्त वर्ष 2018-19 की पहली रिपोर्ट के अंत में 6,68 करोड़ थी, वह वित्त वर्ष 2019-20 की पहली रिपोर्ट के अंत में (30 जुलाई 2019 तक) 5,27 करोड़ पर पहुंच गई। माइक्रोफाइट में पोर्टफोलियो का सबसे बड़ा हिस्सा बैंकों के पते हैं। इस पोर्टफोलियो में कुल बंकों का भाग 78,060 करोड़ रुपये है, जो अब सबसे बड़ा हिस्सा बैंकों का 40.9 प्रतिशत है। इस जगत हिस्सा सुझाव: भारत वित्तज्ञ इन्फ्रास्ट्रेचर इन्फ्रास्ट्रेचर (बीईआईईआई) का प्रदर्शन बैंक के साथ हिस्सा के तारामान है। तलब-बैंकिंग वित्तज्ञ मानवस्म -माइक्रोफाइन्स इन्फ्रास्ट्रेचर (एमपीआईआईआई) सुझाव सन्दर्भ में माइक्रोफाइन्स उयोग प्रदर्शन है जिसमें ब्रांड नवा सिस्टम या सिस्टम के 57,601 करोड़ रुपये, जो कर्जों के समूहों या पोर्टफोलियो का 30.2% है। सकारात्मक प्रदर्शन बैंक (एमपीआईआई) की कुल वित्तज्ञ रूप से 3,408 करोड़ रुपये और युगल हिस्टेस्टी 17.0% है। यही माइक्रोफाइन्स कालेबर में एमपीआईआई की हिस्टेस्टी 10.8% और जन्म एमपीआई की 1% है।
પ્રતિભાભરી બિઝનેસમાં અધિકારી જુનના પ્રશંસા સંખ્યામાં 42.9 ટકા વૃદ્ધિ નોંધ્યા હતી. એના આ વજનની સૌથી તમામ કંપનીઓને કુલ રા. 190,684 કરોડની ભાઈ હતી. માર્કેટર્સને ટ્રેડસનું નેટવર્ક (M-FIN)એ તેના રિપોર્ટમાં કંપ્યુટરમાં તો અધિકારી જુનના નામાં માર્કેટર્સને કમટીઓને કોલાંગારાને કુલ રા. 9.27 કરોડ નીચે છે. ગુપ્ત કરી આ નામાં આ સેવાનું 6.68 કરોડ હતી. નોન-એક્રિટ્સને સાથે એક નોંધણની પ્રતિભાભરી બિઝનેસમાં 17 થાંનો ફિસલ રહ્યો છે અને તેમને 332,406 કરોડની ભાઈ હતી. એના રેકોર્ડોની 10.8 કરોડ ફિસલ્યો છે, પ્રમાણે તેમન નામાં માર્કેટર્સને એક કંપની છે. કારાકાંક્ષા, ટ્યૂકલટા, વિસ્તાર, ઓડિશા અને ત્રણ પ્રદેશ માર્કરેડ માધ્યમે લેખના રચયિતાને રજ છે. આ પાંચ રાજ્યોમાં કુલ 52 ટકા બાંધાં માર્કેટર્સને સેવાઓમાં આવી છે.
పడిన గుడు భత్తి స్థావరాల మధ్య వెలువడం
2019-20 సంవత్సరంలో ఎంటిసంపాదకాన్ని వినిపించడానికి దేశంలో 42.9 పైగా లాగుతున్న వాస్తవాన సమయం నుంచి వెలువడం వాస్తవాన సమయం నుంచి వెలువడం 180,884 శివారు కోసం నిషేధించబడిన వాస్తవాన సమయం. ఈ వెలువడం ప్రయోజనం లేదు. సంపాదకం నుంచి 30 అడుగుల మధ్య ప్రతి నిషేధించబడిన ప్రతినిషేధము కొరకు లాగుతున్న 888 శివారు నుంచి వెలువడం 2019-20 సంవత్సరంలో దేశంలో ప్రతి 827 శివారు నిషేధించబడిన వాస్తవాన సమయం. వాస్తవాన సమయం నుంచి మాత్రమే 78,000 శివారులు. సంపాదకం నుంచి 40% వన్నంత ప్రతినిషేధము లేదా ఎంటిసంపాదకం నుంచి మాత్రమే 57,001 శివారు నిషేధించబడిన వాస్తవాన సమయం. ఈ వాస్తవాన సమయం నుంచి వెలువడం 302 శివారు నిషేధించబడిన వాస్తవాన సమయం. ప్రతినిషేధము ప్రయోగాన్ని లేదు. యుద్ధాన్ని నిషేధించండి (హేతుగా) ప్రతినిషేధము నుంచి లాగుతున్న 32,408 శివారు నిషేధించండి.
Microfinance industry grew by 42.9 per cent in Q1 of FY’20

NEW DELHI, Aug 29 (PTI)

THE microfinance industry witnessed a 42.9 per cent growth in first quarter of 2019-20 over the corresponding period last year with the total loan portfolio at Rs 1,90,684 crore as on June 30, 2019, Microfinance Institutions Network (MFIN) said in a report.

The total number of microfinance loan accounts stood at 9.27 crore in April-June quarter of financial year 2019-20 (as on June 30, 2019) as compared to 6.68 crore accounts in April-June quarter of financial year 2018-19, MFIN, a RBI recognised self-regulatory organisation and industry association of the microfinance industry in India, said in its 30th issue of its Micrometer report. "The entire microfinance industry has witnessed a growth of 42.9 per cent in Q1 FY 2019-20 over Q1FY 2018-19 with the total loan portfolio (GLP) at Rs 1,90,684 crore as on June 30, 2019," it said.

As per the report, banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro-credit universe.

"The larger share is primarily due to the merger of Bharat Financial Inclusion Limited (BFIL) with IndusInd Bank," it added. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second-largest provider of micro-credit with a loan amount outstanding of Rs 57,901 crore, accounting for 30.2 per cent of total industry portfolio, the report stated. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,106 crore with total share of 17 per cent, NBFCs account for 10.8 per cent share, while other MFIs account for 1 per cent share in the microfinance universe.

"The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry’s commitment to grow responsibly," MFIN CEO Harsh Shrivastava said.

Karnataka, Tamil Nadu, Bihar, Odisha and Uttar Pradesh are the five top states in terms of loan amount outstanding and account for 52 per cent of the total loan portfolio, as per the report.
भारतीय रिजर्व बैंक द्वारा मान्यता-प्राप्त आत्म-निर्भर सेवाओं और भारत में माइक्रोफाइनिंग उद्योग के उद्योग संस्थान, माइक्रोफाइनिंग इंस्टीट्यूट नेटवर्क के अन्दर 30वें माइक्रोमीटर रिपोर्ट लाँच की गई है। रिपोर्ट में दिखाया गया है कि सभी माइक्रोफाइनिंग उद्योग में वित्त वर्ष 2019-20 की पहली तिमाही में रिपोर्ट वर्ष 2018-19 की पहली तिमाही के मुकाबले 42.9 निष्कर्षों का बढ़ा दिया है। इसके साथ ही 30 जून 2019 को कुल ज्ञात पोर्टफोलियो 1,90,684 करोड़ रुपये पर जारी हुआ। माइक्रोमीटर के अनुसार माइक्रोफाइनिंग अनुपात खातों को कुल संग्रहों को वित्त वर्ष 2018-19 की पहली तिमाही के अंत में 6.68 फीसदी थी, वह वित्त वर्ष 2019-20 की पहली तिमाही के अंत में बढ़कर 9.27 फीसदी पर पहुँच गया।
माइक्रो फाइनेंस उद्योग में 42.9 प्र.श. की सालाना वृद्धि

कीर्ति अर्जुन संवाददाता
भारतीय रिजर्व बैंक द्वारा मानक प्रसार आयुक्त, निर्वाचित संगठन और भारत में माइक्रोफाइनेंस उद्योग के उद्योग संघ, माइक्रोफाइनेंस इंस्ट्रेंटेशन नेटवर्क एनजीएम ने अपने 30वें माइक्रोफाइनेंस रिपोर्ट जारी कर दिया है। रिपोर्ट में दिखाया गया है कि समय माइक्रोफाइनेंस उद्योग में वित्त वर्ष 2019-20 की पहली तिमाही में पिछले वित्त वर्ष 2018-19 की पहली तिमाही के मुकाबले 42.9 प्र.श. की वृद्धि हुई है। इसके साथ ही 30 जून 2019 को कुल कुल पोर्टफोलियो जीएसए 1,90,684 करोड़ रुपए पर जुड़े हुए माइक्रोफाइनेंस के अनुसार माइक्रोफाइनेंस का कुल संचय जो वित्त वर्ष 2018-19 की पहली तिमाही के अंत में 6.88 करोड़ था, वह वित्त वर्ष 2019-20 की पहली तिमाही के अंत में 30 जून 2019 तक बढ़कर 9.27 करोड़ पर पहुंच गयी। माइक्रो, जीएसए में पोर्टफोलियो का सबसे बड़ा हिस्सा बैंकों के पास है। इस पोर्टफोलियो में कुल बकाया 78.06 करोड़ रुपए है, जो कुल माइक्रो जीएसए की करोड़ का 40.9 प्र.श. है। यह ज्यादा हिस्सा मुहता। भारत फिनालक क्लासिकल लिमिटेड बीएसएक्सबीके का इंडेक्स बैंक के साथ वित्त के कारण है। नारी, व्यक्तिगत फिनान्स कंपनी माइक्रो फाइनेंस इंस्ट्रेंटेशन एनबीएस एक्सएचबीई, दोबारे सबसे बड़ा माइक्रो जीएसए है। यह है माइक्रो फाइनेंस की करोड़ का 30.2 प्र.श. है। समय निर्भर बैंक एनबीएस एचबीके को कुल बकाया जा। राशि 32,406 करोड़ रुपए और कुल हिस्सेदारी 17.03 प्र.श. है। इसके अलावा, माइक्रोफाइनेंस के वित्त के माइक्रोबीएस की हिस्सेदारी 10.8% और अन्य एमएसबी को 19.3 प्र.श. है।
माइक्रोफाइनेस उद्योग में 42.प्रतिशत की सालाना वृद्धि : एमपैक

जयपुर, कांग्रेस भारतीय रिजर्व बैंक द्वारा मान्यता प्राप्त आर्थिक रिपोर्ट का वितरण कर रही है। रिपोर्ट में दिखाया गया है कि समय माइक्रोफाइनेस उद्योग में वित्त वर्ष 2019-20 की तत्कालीन तिथियों में तत्कालीन वर्ष 2018-19 का जनसंख्या प्रतिशत के मुकाबले 42.प्रतिशत की वृद्धि हुई है। इसके साथ ही 30 जून 2019 को मुख्य आर्थिक विभाग (रीटर्न मामला) 1,90,684 करोड़ रुपए पर दर्ज हुआ, माइक्रोफाइनेस के अनुसार तत्कालीन आर्थिक वर्ष की वर्ष दर 2018-19 को पांच, तिथियों के अंत में 6,48 करोड़, जो वित्त वर्ष 2019-20 की चर्चा तिथियों के अंत में (30 जून 2019 तक) मदद 9.27 करोड़ पर पहुंच गयी। माइक्रो-फाइनेस में पेट्रोलियम का सबसे बड़ा हिस्सा बैंक के पास है। इस पेट्रोलियम में मुख्य बंक जा 78,060 करोड़ रुपए, जो मुख्य माइक्रो-फाइनेस कार्यालय का 40.प्रतिशत है। वह स्थान में हिस्सा पूर्ण पता, माइक्रो-फाइनेस इंटरनेशनल निमित्त (बीएफआईएस) का इंटरनेट बैंक के मुख्य वित्त के कारण है। नॉन-वैंकिंग मिन्यूसीफल करारों-माइक्रो फाइनेस इंटरनेशनल (एनएफआईएस) के सहयोग में माइक्रो-फाइनेस की जनसंख्या प्रतिशत का 34.30 प्रतिशत है। स्पष्ट वित्तीय वैश्विक (एनएफआईएस) की मुख्य बैंक जा रही 32,506 करोड़ रुपए और मुख्य हिस्सेदारी 57,061 करोड़ रुपए, बैंक भ्रमण के समय पेट्रोलियम का 30.20 प्रतिशत है। स्पष्ट वित्तीय वैश्विक (एनएफआईएस) की मुख्य बैंक जा रही 32,506 करोड़ रुपए और मुख्य हिस्सेदारी 17.00 प्रतिशत है, जबकि माइक्रोफाइनेस कार्यालय में एनएफआईएस की हिस्सेदारी 10.80 प्रतिशत और अन्य पुरुषकार भी 10.80 प्रतिशत है।
Microfinance industry grows by 42.9% YoY: MFIN Micrometer

New Delhi. Microfinance Institutions Network, an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, has released the 30th issue of its Micrometer report. The report shows that the entire microfinance industry has witnessed a growth of 42.9% in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio at Rs 1, 90,684 crores as on 30th June 2019. As per Micrometer, the total number of microfinance loan accounts stood at 9.27 crores in Q1 FY 2019-20 (as on 30th June 2019), as compared to 6.68 crores account in Q1 FY 2018-19. Harsh Shrivastava, CEO, MFIN, “The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry’s commitment to grow responsibly.”
Microfinance industry grew by 42.9% in Q1 of FY'20

The microfinance industry witnessed a 42.9 per cent growth in first quarter of 2019-20 over the corresponding period last year with the total loan portfolio at Rs 1,90,684 crore as on June 30, 2019, Microfinance Institutions Network (MFIN) said in a report. The total number of microfinance loan accounts stood at 9.27 crore in April-June quarter of financial year 2019-20 (as on June 30, 2019) as compared to 6.68 crore accounts in April-June quarter of financial year 2018-19, MFIN, a RBI recognised self-regulatory organisation and industry association of the microfinance industry in India, said in its 30th issue of its Micrometer report.

"The entire microfinance industry has witnessed a growth of 42.9 per cent in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio (GLP) at Rs 1,90,684 crore as on June 30, 2019," it said. As per the report, banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore which is 40.9 per cent of the total micro-credit universe.

The larger share is primarily due to the merger of Bharat Financial Inclusion Limited (BFIL) with IndusInd Bank," it added.

Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs 57,601 crore, accounting for 30.2 per cent of total industry portfolio, the report stated.
Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,406 crore with total share of 17 per cent, NBFCs account for 10.8 per cent share, while other MFIs account for 1 per cent share in the microfinance universe.

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Karnataka, Tamil Nadu, Bihar, Odisha and Uttar Pradesh are the five top states in terms of loan amount outstanding and account for 52 per cent of the total loan portfolio, as per the report.
Microfinance sector grows at 42.9% in Q1 FY20 as asset quality deteriorates

Despite slowdown, microfinance industry witnessed a growth of 42.9 per cent in Q1 FY20 over Q1 FY19. However, the asset quality has marginally deteriorated, data released by the Microfinance Institutions Network (MFIN), the representative body of microfinance institutions (MFIs) shows. The total microfinance loan portfolio stood at Rs 1, 90,684 crores as on 30th June 2019.

According to data from MFIN, the PAR>30 days, or the principal value outstanding of loans that have at least one payment more than 30 days overdue, has gone up from 0.67 per cent at the end of Q1 of FY19 to 0.93 per cent at the end of Q1 of FY20.

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Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,406 crore with total share of 17 per cent, NBFCs account for 10.8 per cent share, while other MFIs account for 1 per cent share
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As per the report, banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro-credit universe. “The larger share is primarily due to the merger of Bharat Financial Inclusion Limited (BFIL) with IndusInd Bank,” it added.

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Microfinance industry grew by 42.9% YoY: MFIN Micrometer

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Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9% of the total micro-credit universe. The larger share is primarily due to the merger of Bharat Financial Inclusion Limited (BFIL) with IndusInd Bank. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs 57,601 crores, accounting for 30.2% to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,406 crores with total share of 17.0%, NBFCs 10.8% and other MFIs account for 1% share in the microfinance universe.
According to Harsh Shrivastava, CEO, MFIN, “The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry’s commitment to grow responsibly.”

With respect to 54 NBFC-MFIs members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs 56,827 crores as on 30th June 2019. This represents a YoY growth of 44% as compared to 30th June 2018 and 4% in comparison to 31st March 2019. Further, loan amount of Rs 16,137 crores was disbursed in Q1 FY2019-20 through 0.61 crore accounts. The total loan accounts as on 30th June 2019 stood at 3.20 crores with a 39% YoY growth as compared to last year.

For MFIN members, Portfolio at Risk (PAR) > 30 as on 30 June 2019 is 1.76% which has come down from 2.66% in the corresponding quarter of last financial year. This indicates a good overall health of the portfolio. In terms of regional distribution of portfolio (GLP), East and North East accounts for 34% of the total NBFC-MFI portfolio (MFIN members), South accounts for 27%, North holds 14%, West has a share of 15% and Central contributes 10%. In terms of geographic spread, 74% of the portfolio is rural and 26% is urban. Five top states in terms of loan amount outstanding include Karnataka, Tamil Nadu, Bihar, Odisha and Uttar Pradesh which account for 52% of GLP.
Microfinance industry grew 42.9% in Q1FY20

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Microfinance industry grows by 42.9 % in Q1 of FY’ 20

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“The entire microfinance industry has witnessed a growth of 42.9 per cent in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio (GLP) at Rs 130,084 crore as on June 30, 2019,” it said.

Non-banking financial company micro finance institutions (NBFC-MFIs) are the second largest provider of microcredit with a loan amount outstanding of Rs 52,604 crore, accounting for 30.2 per cent of total industry portfolio, the report stated.

Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,646 crore with total share of 17 per cent, NBFCs account for 15.8 per cent share, while other MFIs account for 7 per cent share in the microfinance universe.

“The increase in the loan portfolio and the loan accounts in symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally steady portfolio growth is important as it reflects the industry’s commitment to serve reasonably,” MFIN/FIN Watch.
“The larger share is primarily due to the merger of Bharat Financial Inclusion Limited (BFIL) with IndusInd Bank,” it added.

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Karnataka, Tamil Nadu, Bihar, Odisha and Uttar Pradesh are the five top states in terms of loan amount outstanding and account for 52 per cent of the total loan portfolio, as per the report.
Micro credit grows 43 per cent

Micro credit grew 43 per cent in the June quarter with gross loan portfolio touching Rs 1.9 lakh crore. Banks grabbed the highest share of gross loan portfolio, growing 74 per cent.

The aggregate gross loan portfolio (GLP) went up by 42.9 per cent from Rs 1.33 lakh crore at the end of June 2018 to Rs 1.9 lakh crore in last quarter, continuing its growth trajectory over the past few quarters. The total number of microfinance loan accounts stood at 9.27 crore in the April-June quarter against 6.68 crore in the year ago quarter, data from Microfinance Institutions Network (MFIN) shows. Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro credit. Banks have grown their GLP by 73.8 per cent from Rs 44,901 crore in Q1 2018. NBFC-MFIs grew their GLP by 16.3 per cent to Rs 57,601 crore from Rs 49,516 crore a year ago.
Microfinance Industry Grew 42.9% In Q1

The microfinance industry witnessed a 42.9 percent growth in first quarter of 2019-20 over the corresponding period last year with the total loan portfolio at Rs 19 lakh crore as on June 30, Microfinance Institutions Network said in a report.

The total number of microfinance loan accounts stood at 9.27 crore in April-June quarter of financial year 2019-20 (as on June 30) as compared to 6.68 crore accounts in April-June quarter of financial year 2018-19, MFIN, a Reserve Bank of India recognised self-regulatory organisation and industry association of the microfinance industry in India, said in its 30th issue of its Micrometer report.

“The entire microfinance industry has witnessed a growth of 42.9 percent in Q1 FY20 over Q1 FY19, with the total loan portfolio at Rs 1.9 lakh crore as on June 30,” it said.

As per the report, banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 percent of the total micro-credit universe, “The larger share is primarily due to the merger of Bharat Financial Inclusion Limited with Indihnd Bank,” it said.

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As per the report, banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 percent of the total micro-credit universe. “The larger share is primarily due to the merger of Bharat Financial Inclusion Limited with IndusInd Bank,” it added.

Non-Banking Financial Company-Micro Finance Institutions are the second largest provider of micro-credit with a loan amount outstanding of Rs 57,601 crore, accounting for 30.2 percent of total industry portfolio, the report stated.

Small Finance Banks have a total loan amount outstanding of Rs 32,406 crore with total share of 17 percent, NBFCs account for 10.8 percent share, while other MFIs account for 1 percent share in the microfinance universe.

“The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry's commitment to grow responsibly,” MFIN Chief Executive Officer Harsh Shrivastava said.

Karnataka, Tamil Nadu, Bihar, Odisha and Uttar Pradesh are the five top states in terms of loan amount outstanding and account for 52 percent of the total loan portfolio, as per the report.
Microfinance industry registers 42.9% growth: MFIN Micrometer

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, has released the 30th issue of its Micrometer report. The report shows that the entire microfinance industry has witnessed a growth of 42.9% in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio (GLP) at Rs 1, 90,684 crore as on 30th June 2019. As per Micrometer, the total number of microfinance loan accounts stood at 9.27 crore in Q1 FY 2019-20 (as on 30th June 2019), as compared to 6.68 crore account in Q1 FY 2018-19.

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9% of the total micro-credit universe. The larger share is primarily due to the merger of Bharat Financial Inclusion Limited (BFIL) with IndusInd Bank. Non-Banking Financial Company-Micro

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Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs 57,601 crores, accounting for 30.2% to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,406 crores with total share of 17.0%, NBFCs 10.8% and other MFIs account for 1% share in the microfinance universe.

According to Harsh Shrivastava, CEO, MFIN “The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry’s commitment to grow responsibly.

With respect to 54 NBFC-MFIs members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs 56,827 crores as on 30th June 2019. This represents a YoY growth of 44% as compared to 30th June 2018 and 4% in comparison to 31st March 2019. Further, loan amount of Rs 16,137 crore was disbursed in Q1 FY2019-20 through 0.61 crore accounts. The total loan accounts as on 30th June 2019 stood at 3.20 crore with a 39% YoY growth as compared to last year.

For MFIN members, Portfolio at Risk (PAR) > 30 as on 30 June 2019 is 1.76% which has come down from 2.66% in the corresponding quarter of last financial year. This indicates a good overall health of the portfolio. In terms of regional distribution of portfolio (GLP), East and North East accounts for 34% of the total NBFC-MFI portfolio (MFIN members), South accounts for 27%, North holds 14%, West has a share of 15% and Central contributes 10%. In terms of geographic spread, 74% of the portfolio is rural and 26% is urban. Five top states in terms of loan amount outstanding include Karnataka, Tamil Nadu, Bihar, Odisha and Uttar Pradesh which account for 52% of GLP.
Microfinance industry grew by 42.9 pc in Q1 of FY"20

The microfinance industry witnessed a 42.9 per cent growth in first quarter of 2019-20 over the corresponding period last year with the total loan portfolio at Rs 1,90,684 crore as on June 30, 2019, Microfinance Institutions Network (MFIN) said in a report.

The total number of microfinance loan accounts stood at 9.27 crore in April-June quarter of financial year 2019-20 (as on June 30, 2019) as compared to 6.68 crore accounts in April-June quarter of financial year 2018-19, MFIN, a RBI recognised self-regulatory organisation and industry association of the microfinance industry in India, said in its 30th issue of its Micrometer report.

"The entire microfinance industry has witnessed a growth of 42.9 per cent in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio (GLP) at Rs 1,90,684 crore as on June 30, 2019," it said.

As per the report, banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro-credit universe.

"The larger share is primarily due to the merger of Bharat Financial Inclusion Limited (BFIL) with IndusInd Bank," it added.

Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs 57,601 crore, accounting for 30.2 per cent of total industry portfolio, the report stated.
Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,406 crore with total share of 17 per cent, NBFCs account for 10.8 per cent share, while other MFIs account for 1 per cent share in the microfinance universe.

"The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry''s commitment to grow responsibly," MFIN CEO Harsh Shrivastava said.

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"The larger share is primarily due to the merger of Bharat Financial Inclusion Limited (BFIL) with IndusInd Bank," it added. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs 57,601 crore, accounting for 30.2 per cent of total industry portfolio, the report stated.
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Microfinance industry grows by 42.9% YoY

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, has released the 30th issue of its Micrometer report. The report shows that the entire microfinance industry has witnessed a growth of 42.9% in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio (GLP) at Rs 1,90,684 crores as on 30th June 2019. As per Micrometer, the total number of microfinance loan accounts stood at 9.27 crores in Q1 FY 2019-20 (as on 30th June 2019), as compared to 6.68 crores account in Q1 FY 2018-19.

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9% of the total micro-credit universe. The larger share is primarily due to the merger of Bharat Financial Inclusion Limited (BFIL) with IndusInd Bank. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs 57,665 crores, accounting for 30.2% to total industry portfolio. Small Finance banks (SFBs) have a total loan amount outstanding of Rs 24,966 crores with total shared 17.0%, NBFCs 10.8% and other MFIs account for 1% share in the microfinance universe.

According to Harsh Shinwazi, CEO, MFIN, “The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry's commitment to grow responsibly. “ With respect to 54 NBFC-MFIs members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs 56,627 crores as on 30th June 2019. This represents 84.4% growth compared to Rs 30,393 crores in the first quarter of the previous year. Further, loan amount is Rs 30,187 crores with 29.1% YoY growth. The total loan accounts as on 30th June 2019 stood at 3.38 crores with a 30.7% YoY growth as compared to last.
outstanding of Rs 57,601 crores, accounting for 30.2% to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,406 crores with total share of 17.0%, NBFCs 10.8% and other MFIs account for 1% share in the microfinance universe.

According to Harsh Shrivastava, CEO, MFIN, “The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry’s commitment to grow responsibly.”

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About Microfinance Institutions Network

MFIN is the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India and its current primary members consists of 54 NBFC-MFIs along with 38 Associates including Banks, Small Finance Banks (SFBs) and NBFCs. MFIN works closely with regulators and other key stakeholders to achieve the larger financial inclusions goals through microfinance.