# Media Coverage Index

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Publication Name</th>
<th>Media</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Business Standard</td>
<td>Print</td>
</tr>
<tr>
<td>2.</td>
<td>Financial Express</td>
<td>Print</td>
</tr>
<tr>
<td>3.</td>
<td>Indian Express</td>
<td>Print</td>
</tr>
<tr>
<td>4.</td>
<td>DNA</td>
<td>Print</td>
</tr>
<tr>
<td>5.</td>
<td>The Statesman</td>
<td>Print</td>
</tr>
<tr>
<td>6.</td>
<td>Deccan Herald</td>
<td>Print</td>
</tr>
<tr>
<td>7.</td>
<td>Deccan Chronicle</td>
<td>Print</td>
</tr>
<tr>
<td>8.</td>
<td>Asian Age</td>
<td>Print</td>
</tr>
<tr>
<td>9.</td>
<td>Millennium post</td>
<td>Print</td>
</tr>
<tr>
<td>10.</td>
<td>Political and Business Daily</td>
<td>Print</td>
</tr>
<tr>
<td>11.</td>
<td>Business Standard (Hindi)</td>
<td>Print</td>
</tr>
<tr>
<td>12.</td>
<td>Dainik Jagran</td>
<td>Print</td>
</tr>
<tr>
<td>13.</td>
<td>Dainik Bhaskar</td>
<td>Print</td>
</tr>
<tr>
<td>14.</td>
<td>Navbharat Times</td>
<td>Print</td>
</tr>
<tr>
<td>15.</td>
<td>Eastern Chronicle</td>
<td>Print</td>
</tr>
<tr>
<td>16.</td>
<td>The Hans India</td>
<td>Print</td>
</tr>
<tr>
<td>17.</td>
<td>Dainik Adhikar</td>
<td>Print</td>
</tr>
<tr>
<td>18.</td>
<td>Dainik Kanchan Kesri</td>
<td>Print</td>
</tr>
<tr>
<td>19.</td>
<td>Gujarat Samachar</td>
<td>Print</td>
</tr>
<tr>
<td>20.</td>
<td>Maharashtra Times</td>
<td>Print</td>
</tr>
<tr>
<td>21.</td>
<td>Mid-Day</td>
<td>Print</td>
</tr>
<tr>
<td>22.</td>
<td>NavDunia</td>
<td>Print</td>
</tr>
<tr>
<td>23.</td>
<td>Sakshi</td>
<td>Print</td>
</tr>
<tr>
<td>24.</td>
<td>Samay Paribartan</td>
<td>Print</td>
</tr>
<tr>
<td>25.</td>
<td>Veer Arjun</td>
<td>Print</td>
</tr>
<tr>
<td>26.</td>
<td>Business Standard</td>
<td>Online</td>
</tr>
<tr>
<td>27.</td>
<td>The Economic Times</td>
<td>Online</td>
</tr>
<tr>
<td>28.</td>
<td>Hindu Business Line</td>
<td>Online</td>
</tr>
<tr>
<td>29.</td>
<td>Financial Express</td>
<td>Online</td>
</tr>
<tr>
<td>30.</td>
<td>Outlook India</td>
<td>Online</td>
</tr>
<tr>
<td>31.</td>
<td>The Times of India</td>
<td>Online</td>
</tr>
<tr>
<td>32.</td>
<td>Zee Business</td>
<td>Online</td>
</tr>
<tr>
<td>33.</td>
<td>DNA</td>
<td>Online</td>
</tr>
<tr>
<td>34.</td>
<td>Money Control</td>
<td>Online</td>
</tr>
<tr>
<td>35.</td>
<td>Asian Age</td>
<td>Online</td>
</tr>
<tr>
<td></td>
<td>Newspaper</td>
<td>Type</td>
</tr>
<tr>
<td>---</td>
<td>-------------</td>
<td>--------</td>
</tr>
<tr>
<td>36.</td>
<td>The Hitavada</td>
<td>Online</td>
</tr>
<tr>
<td>37.</td>
<td>Nagaland Post</td>
<td>Online</td>
</tr>
<tr>
<td>38.</td>
<td>Mind plus news</td>
<td>Online</td>
</tr>
<tr>
<td>39.</td>
<td>Devdiscourse</td>
<td>Online</td>
</tr>
<tr>
<td>40.</td>
<td>NRI News</td>
<td>Online</td>
</tr>
</tbody>
</table>
Microfinance loans grow by 43% YoY in FY19, says MFIN

Microfinance loan book of Indian lenders, including Microfinance institutions, rose by 43 per cent to ₹1.66 trillion in 12 months to December 2018. The finance companies (NBFCs-MFI) hawking micro loans also expended their assets grown at 43.9 per cent, shedding-off effect of liquidity crunch in the third quarter, according to Micro Finance Institution Network (MFIN). Harsh Shrivastava, CEO, MFIN said the microfinance industry overall continued to show healthy portfolio quality in third quarter ended December 2018 (Q3FY19).

BS REPORTER
MFIs’ loan book grows 43% to ₹1.6L cr in Q3

FE BUREAU
Mumbai, February 25

THE MICROFINANCE LOAN book across lenders grew by 43% year-on-year (y-o-y) to ₹1.6 lakh crore in Q3FY19, led by the growth in the loan book of non-banking financial companies listed as microfinance institutions (NBFC-MFIs).

The loan book of NBFC-MFIs grew by 44% y-o-y to ₹60,631 crore for the quarter ended December 2018, from ₹42,137 crore, being able to shed the liquidity crunch in the system.

These lenders together dominate the micro lending industry with a 36.5% share of the entire loan portfolio, according to Microfinance Institutions Network (MFIN).

Harish Shrivastava, CEO, MFIN said, “The microfinance industry overall continues to showcase strong growth rate with healthy portfolio quality. Microfinance institutions, especially NBFC-MFIs that hold the largest share in the microcredit space, have shed off the impact of last year’s liquidity crunch and are focusing on steady growth in loan portfolio as well as number of clients in the coming quarters.”

The MFIN constitutes of 50 NBFC-MFIs which disbursed loans worth ₹19,919 crore to 77 lakh accounts in December 2018, 81% of which was cashless. During Q3FY19, member NBFC-MFIs received a total of ₹8,335 crore in debt funding, up 11% Q-o-Q, MFIN added.

In addition to the NBFC-MFIs’ dominant market share, banks contribute 32.2%, small finance banks (SFBs) have 18.2% share whereas NBFCs’ share is 10.7% and non-profit MFIs account for 2.4%.
MFIs’ loan book grows 43% to ₹1.6 lakh cr in Q3

ENS ECONOMIC BUREAU
MUMBAI, FEBRUARY 25

THE MICROFINANCE loan book across lenders grew by 43 per cent year-on-year to Rs 1.6 lakh crore in the third quarter of FY 19, led by the growth in the loan book of non-banking financial companies listed as microfinance institutions (NBFC-MFIs).

The loan book of NBFC-MFIs grew by 44 per cent y-o-y to Rs 60,631 crore for the quarter ended December 2018, from Rs 42,137 crore, being able to shed the liquidity crunch in the system.

These lenders together dominate the micro lending industry with a 36.5 per cent share of the entire loan portfolio, according to Microfinance Institutions network (MFIN).

Harsh Shrivastava, CEO, MFIN said, “The microfinance industry overall continues to showcase strong growth rate with healthy portfolio quality. Microfinance institutions, especially NBFC-MFIs that hold the largest share in the micro-credit space, have shed off the impact of last year's liquidity crunch and are focusing on steady growth in loan portfolio, as well as number of clients in the coming quarters.”

The MFIN constitutes of 50 NBFC-MFIs which disbursed loans worth Rs 19,919 crore to 77 lakh accounts in December 2018, 81 per cent of which was cashless. During Q3, member NBFC-MFIs received a total of Rs 8,235 crore in debt funding, up 11 per cent quarter-on-quarter, MFIN said.
Microfin loans grow 43% despite crunch

Sumit Moitra
r.sumit@indiatimes.com

Kolkata: Microfinance industry's loan portfolio has grown by 43% on-year during the December quarter, touching Rs 1,96,364 crore at a time when the tight liquidity condition has hit the non-banking finance sector.

The number of microfinance accounts has grown 24% to 6.91 crore across the country. Maharashtra remains a troubled spot with the highest percentage of a portfolio at risk, data released by industry body Microfinance Institutions Network shows.

The performance of the microfinance sector, which plays a critical role in boosting grass root entrepreneurship in the country, shows the easing of liquidity crunch that had mildly impacted the industry. The adoption of digital transactions in the sector, which was earlier cash driven, also had a positive impact on the industry.

“Microfinance institutions, especially NBFC-MFIs, that hold the largest share in the micro-credit space, have shed off the impact of last year’s liquidity crunch and are focusing on steady growth in the loan portfolio as well as the number of clients in the coming quarters. Further among the MFIN members, we have observed that 81% of disbursements to the clients are being done through cashless mode. In fact, some of the member NBFC-MFIs have reported 100% cashless disbursements. This underlines the role of microfinance institutions in furthering the digital payments agenda of the government in the low-income segment,” Harsh Shrivastava, CEO, MFIN, said.

The growth, however, has tapered down a bit from the heady 50% level that was witnessed in the first half of the year.

During the March-September period, the microfinance industry witnessed a growth of 51% on-year with total gross loan portfolio touching Rs 1,46,741 crore by the end of the second quarter.

From a high of 72% achieved in FY16, the growth of small lenders fell to 29% in FY17, post the impact of demonetisation when cash loans got halted.
Microfin industry posts 43% growth

PRESS TRUST OF INDIA
NEW DELHI, 25 FEBRUARY

Microfinance industry posted a 43.1 per cent growth in December quarter 2018 as compared to the year-ago period, with a total loan portfolio of Rs 1,66,284 crore, a report by MFIn said today.

The total number of microfinance accounts also witnessed an annual growth of 24.3 per cent with 8.91 crore active loan accounts in the third quarter of 2018-19, the report said.

Microfinance Institutions Network (MFIn) is an RBI recognised self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold largest share of portfolio in micro-credit with total loan outstanding of Rs 60,631 crore, which is 36.5 per cent of total micro-credit universe.

“Among the MFIn members we have observed that 81 per cent of the disbursements to the clients are being done through cashless mode.

“In fact, some members have even reported 100 per cent cashless disbursements,” said MFIn CEO Harsh Shrivastava.

MFIn members constitute 50 NBFC-MFIs and collectively they disbursed Rs 19,919 crore in October-December to 77 lakh accounts.
Microfin sector loans grow 43% in Q3

NEW DELHI, PTI: Microfinance industry posted 43.1% growth in December quarter 2018 as compared to the year-ago period, with a total loan portfolio of Rs 1,66,284 crore, a report by MFIN said on Monday.

The total number of microfinance accounts also witnessed an annual growth of 24.3% with 8.91 crore active loan accounts in the third quarter of 2018-19, the report said. Microfinance Institutions Network (MFIN) is an RBI recognised and an association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of the portfolio in micro-credit with the total loan outstanding of Rs 60,631 crore, which is 36.5% of total micro-credit universe. MFIN members constitute 50 NBFC-MFIs and they disbursed Rs 19,919 crore in October-December to 77 lakh accounts.
Microfinance industry posts 43% growth

The microfinance industry posted 43.1 per cent growth in the December quarter 2018 as compared to the year-ago period, with a total loan portfolio of Rs 1,66,264 crore, a report by Microfinance Institutions Network (MFIN) said. The total number of microfinance accounts also witnessed an annual growth of 24.3 per cent, with 8.91 crore active loan accounts in the third quarter of 2018-19. NBFC-MFIs hold largest share of portfolio in micro-credit with total loan outstanding of Rs 60,631 crore, which is 36.5 per cent of total micro-credit universe.
Microfinance industry posts 43% growth

The microfinance industry posted 43.1 per cent growth in the December quarter 2018 as compared to the year-ago period, with a total loan portfolio of Rs 1,66,284 crore, a report by Microfinance Institutions Network (MFIN) said. The total number of microfinance accounts also witnessed an annual growth of 24.3 per cent, with 8.91 crore active loan accounts in the third quarter of 2018-19. NBFC-MFIs hold largest share of portfolio in micro-credit with total loan outstanding of Rs 60,631 crore, which is 36.5 per cent of total micro-credit universe.
MFIs’ loan book clips past 43% to ₹1.66 tn in Q3

MUMBAI: Aggregate loan portfolio of the microfinance industry grew at a healthy 43.1 percent to ₹1,66,284 crore as of December 2018, according to a report.

Loan amount includes portfolio of ₹4,58,204 crore in Andhra and Telangana and stressed (DPD 180+) portfolio of ₹8,787 crore.

In the period to December 2017, total loan outstanding of the MFIs industry was ₹1,16,198 crore.

Total number of microfinance accounts were at ₹91,000 crore as of December 2018, showing a growth of 24.3 percent over the third quarter of FY18, according to a report released by the Microfinance Institutions Network.

In the December quarter, 30 MFIs members collectively disbursed ₹19,909.9 crore loans to 77 lakh accounts, 3 added.

MFIs’ chief executive, Harsh Shrivastava said the industry overall continues to showcase strong growth rate with healthy portfolio quality.

“The MFIs, especially NBFC-MFIs that hold the largest share in the microcredit space, have shed off the impact of last years liquidity crunch and are focusing on steady growth in loan portfolio as well as number of clients in the coming quarters,” he said.

As of December 2018, 74 NBFC-MFIs held the largest share of portfolio in microcredit with total loan outstanding of ₹60,631 crore, which is 36.5 percent of total microcredit universe.

Banks’ microfinance portfolio stood at ₹35,805 crore, showing growth of 90 percent over last one year.

Small finance banks have a total loan amount outstanding of ₹30,187 crore or 18.2 percent to the total.

NBFCs account for another 10.7 percent and non-profit MFIs account for 2.4 percent of the universe.
Microfinance industry posts 43 pc up in FY19
NEW DELHI, FEB 25

Mikcrofinance industry posted 43.1 pc growth in December quarter 2018 as compared to the year ago period, with a total loan portfolio of Rs 1,66,284 cr. a report by MFIN said Monday.

The total number of microfinance accounts also witnessed an annual growth of 24.37 pc with 8.91 crore active loan accounts in the third quarter of 2018-19; the report said.

Microfinance Institutions Network (MFIN) is an RBI recognised self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold largest share of portfolio in micro-credit with total loan outstanding of Rs 60,631 cr., which is 36.5 pc of total micro-credit universe.

Among the MFIN members, we have observed that 81 pc of the disbursements to the clients are being done through cashless mode.

In fact; some of the member NBFC-MFIs have even reported 100 pc cashless disbursements” said MFIN CEO Harsh Srivastava.

MFIN members constitute 50 NBFC-MFIs and collectively they disbursed Rs 15,619 cr. in October-December to 77 lakh accounts.

During the latest quarter, member NBFC-MFIs received a total of Rs 8,295 crore in debt funding. “FTT
माइक्रोफाइनस ऋण में 43 फीसदी उठाल

एनबीएफई-एमएफआई ने तीसरी तिमाही में तरलता के संकट को किया दूर

अभिवृद्धि हुई 25 प्रतिशत

माइक्रोफाइनस संख्या में विदेशी निवेशकों का खर्च 2018 तक के 12 महीनों में 43 प्रतिशत बढ़ा 1.66 लाख करोड़ रुपए बनाने का लक्ष्य है। माइक्रोफाइनस की मुख्य वातावरण ज्योतिर्लिंग 31 डिसेम्बर, 2017 के अंतर्गत तीन साल के लिए तीन तिमाही में विदेशी निवेशकों को 35.5 प्रतिशत की हिस्टोरिकल लागत प्रदान करने का लक्ष्य रखा है।
माइक्रोफाइनेस इंडस्ट्री को मिली 43 फीसद की वृद्धि

नई दिल्ली : देश की माइक्रोफाइनेस इंडस्ट्री ने दिनांक में समय तक सूचना के दीवार 43.1% वृद्धि की। माइक्रोफाइनेस टूर्मिंग नेटवर्क (एमएसएक्सएक्स) की रिपोर्ट के अनुसार इस दीवार इस दिनकर का लीफर्निंग यूनियन 1,66,394 करोड़ रुपये का बनाया।

रिपोर्ट के अनुसार माइक्रोफाइनेस के संस्थाएं की कुल संख्या 726 है। माइक्रोफाइनेस टूर्मिंग नेटवर्क की रिपोर्ट के अनुसार इस दीवार इस दिनकर का लीफर्निंग यूनियन 1,66,394 करोड़ रुपये का बनाया।

माइक्रोफाइनेस इंडस्ट्री को मिली 43 फीसद की वृद्धि दिनांक में समय तक सूचना के दीवार 43.1% वृद्धि की। माइक्रोफाइनेस टूर्मिंग नेटवर्क (एमएसएक्सएक्स) की रिपोर्ट के अनुसार इस दीवार संस्थाएं का लीफर्निंग यूनियन 1,66,394 करोड़ रुपये का बनाया।

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माइक्रोफाइनेस टूर्मिंग नेटवर्क (एमएसएक्सएक्स) की रिपोर्ट के अनुसार इस दीवार संस्थाएं का लीफर्निंग यूनियन 1,66,394 करोड़ रुपये का बनाया।
माइक्रोफाइनेंस का लोन पोर्टफोलियो दिसंबर तिमाहि में 43.1% बढ़ा
एमएस | नई दिल्ली

माइक्रोफाइनेंस इंडस्ट्री के कुल लोन पोर्टफोलियो में दिसंबर 2018 तिमाहि में सालाना आधार पर 43.1% बढ़ोतरी हुई है। इसका आंकड़ा बढ़कर 1,66,284 करोड़ रुपए पर पहुंच गया। माइक्रोफाइनेंस खातों की संख्या में 24.3% की बढ़ोतरी हुई और पंजीकृत लोन खातों की संख्या बढ़कर 8.91 करोड़ पर पहुंच गई। यह जानकारी माइक्रोफाइनेंस इंस्टीट्यूट्स नेटवर्क (एमएसआईएन) की रिपोर्ट से सामने आई है। देश में माइक्रोफाइनेंस इंडस्ट्री द्वारा बाट गए कुल करोड़ में सबसे अधिक 36.5 फीसदी योगदान नौन-बैंकिंग फाइनेंस कंपनी - माइक्रोफाइनेंस इंस्टीट्यूट्स (एप्सीएमएस) का हर रहा है।
माइक्रो क्रेडिट इंडस्ट्रीज की ग्रोथ 43 परसेंट बढ़ी

वित्तज्ञ देशकर: माइक्रो क्रेडिट इंडस्ट्रीज (एक उन्नत उद्योग) की ग्रोथ रेट अमेरिका-द्वारा दिखाई गई, जो सालाना आयाम पर 43.1 परसेंट हुई। इस अवधि में कुल 1,66,284 करोड़ रुपए का लोन बंटा गया। माइक्रो क्रेडिट कंपनियों द्वारा स्वदेशी में संयोजित माइक्रो क्रेडिट इंडस्ट्रीज पर संयोजक नेटवर्क (प्राप्तकृति) की एक रिपोर्ट में यह भी लिखा गया है कि इन कंपनियों के अनुसार सभी उद्योगों में माइक्रो क्रेडिट लेने वाले खातों की रचना रक्षक में आयाम पर 24.3 परसेंट बढ़ी और कुछ करोड़ रुपए का लोन में सक्षम आई महज 36.5 परसेंट वै-वैलय लिए दर्ज खुद स्ववर्धक लिए संयोजन (प्राप्तकृति-प्रमाण) के लिए। इन वर्षों में कुल 60,631 करोड़ रुपए का लोन बंटा। प्रमाणपत्र उद्योग के मुख्य कार्यकारी अधिकारी हर श्रीलंका ने कहा, 'कुछ एशियानी-प्रमाणपत्र ने हटा 100 परसेंट लोन विक्रय की की'।
Microfinance industry posts 43 pc growth in Q3

NEW DELHI: Microfinance industry posted 43.1 per cent growth in December quarter 2018 as compared to the year-ago period, with a total loan portfolio of Rs 1,96,294 crore, a report by MFIN said on Monday.

The total number of microfinance accounts also witnessed an annual growth of 24.3 per cent with 8.91 crore active loan accounts in the third quarter of 2018-19, the report said. Microfinance Institutions Network (MFIN) is an RBI recognised self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company Microfinance Institutions (NBFC-MFIs) hold largest share of portfolio in micro-credit with total loan outstanding of Rs 80,831 crore.
<table>
<thead>
<tr>
<th>Publication</th>
<th>The Hans India</th>
</tr>
</thead>
<tbody>
<tr>
<td>Edition</td>
<td>Kolkata</td>
</tr>
<tr>
<td>Date</td>
<td>26th February, 2019</td>
</tr>
<tr>
<td>Page No.</td>
<td>05</td>
</tr>
</tbody>
</table>

**MFI loan book clips past 43% in Q3**

Mumbai: Aggregate loan portfolio of the microfinance industry grew at a healthy 43.1 percent to Rs 1,66,284 crore as of December 2018, according to a report. Loan amount includes portfolio of Rs 458 crore in Andhra and Telangana and stressed (DPD 180+) portfolio of Rs 8,787 crore.

In the period to December 2017, total loan outstanding of the MFI industry was Rs 1,16,198 crore. Total number of microfinance accounts were at 8,91 crore as of December 2018, showing a growth of 24.3 percent over the third quarter of FY18, according to a report released by the Microfinance Institutions Network.

In the December quarter, 50 MFIN members collectively disbursed Rs 19,919 crore loans to 77 lakh accounts, it added. MFIN chief executive Harsh Shrivastava said the industry overall continues to showcase strong growth rate with healthy portfolio quality.

“The MFIs, especially NBFC-MFIs that hold the largest share in the microcredit space, have shed off the impact of last years’ liquidity crunch and are focusing on steady growth in loan portfolio as well as number of clients in the coming quarters,” he said.

As of December 2018, NBFC-MFIs held the largest share of portfolio in micro-credit with total loan outstanding of Rs 60,631 crore, which is 36.5 percent of total micro-credit universe. Banks’ microfinance portfolio stood at Rs 53,605 crore, showing a growth of 50 percent over last one year.

Small finance banks have a total loan amount outstanding of Rs 30,187 crore or 18.2 percent to the total. NBFCs account for another 10.7 percent and non-profit MFIs account for 24 percent of the universe.
माइक्रोफाइनस उद्योग में 43 प्र. से अधिक की वार्षिक बढ़ोतरी

नई दिल्ली (एपी)। यमुना माइक्रोफाइनस उद्योग में विकास वर्ष 2018-19 की तीसरी हिमात में 43.1% की वार्षिक बढ़ोतरी देखी जा रही है। आर्थिक ब्याज तथा ब्याज-रेटिंग रेटिंग अंतर्राष्ट्रीय एक्जेक्षन के भारत में माइक्रोफाइनस इंस्टीट्यूट्स के उद्योग संगठन माइक्रोफाइनस इंस्टीट्यूट्स नेटवर्क (एमिनेंस) द्वारा जारी एक नवीनतम रिपोर्ट में यह खुलासा हुआ है। 31 दिसंबर 2018 की समस्त वर्ष की तक, माइक्रोफाइनस उद्योग का कुल सकल लोन पॉटेंशियल (जीएच) 1,66,284 करोड़ रुपये पर है। विश्व वर्ष 2018-19 की तीसरी हिमायत में माइक्रोफाइनस अस्पताल की कुल संख्या भी 24,37वो को वार्षिक वृद्धि के साथ 8,91 करोड़ ईन्टरवें प्रोटाइप पर पूर्ण गई।

नई-मैक्रोफाइनस कॉपी-लाइट-की-कोई माइक्रोफाइनस इंस्टीट्यूट्स का माइक्रो-कोडीड में सक्षम बढ़ोतरी पॉटेंशियल रहा और कुल लोन आउटपुट 60,531 करोड़ रुपये रहा जो 36.5% को माइक्रो-कोडीड पूर्णवर्ष का 36.5% है। 31 दिसंबर 2017 तक एमिनेंस-एमिनेंस दो भारतीय पॉटेंशियल 1,17,50 करोड़ रुपये रहा और इसमें चोटि एक साल में 44% की बढ़ोतरी दर की गई। हर्ष श्रीवास्तव व्यय, सोर्सों, एमिनेंस ने कहा, माइक्रोफाइनस उद्योग ने शानदार पॉटेंशियल युग्मना-के साथ वास्तविक तितक दर प्रदर्शित करना जारी रखा है।
माइक्रोफाइनेस उद्योग में 43% से अधिक की वार्षिक बढ़तारी

भी दिल्ली, केन्द्र केसरी। राष्ट्रीय माइक्रोफाइनेस उद्योग में वित्त वर्ष 2018-19 की तौर पर वर्षावर्षी वार्षिक बढ़तारी रही है। अभी तक अधिकतम छत्र सेन्टर-रूपरेखा अभियान एवं भारत में माइक्रोफाइनेस इंडिया के उद्योग संगठन माइक्रोफाइनेस सेंटर-रूपरेखा (एमएफआर) द्वारा जारी एक उद्योग रिपोर्ट में उन्होंने दिखाया है कि 31 दिसंबर 2018 को साल काल होता तक, माइक्रोफाइनेस उद्योग का कुल सकल लोन मेरी कॉन्सर्टेक्शन (ओएसएच) 1,66,284 करोड़ रुपये पर है। वित्त वर्ष 2018-19 की तौर पर वर्षावर्षी वार्षिक बढ़तारी में माइक्रोफाइनेस अभियान का कुल सकल लोन मेरी कॉन्सर्टेक्शन (ओएसएच) 24.3% की वार्षिक बढ़ता के साथ 8.91 करोड़ एकड़ख्य लोन अबाद रंग पर पहुँच गया। जो है माइक्रोफाइनेस कंपनी माइक्रोफाइनेस इंटरनेशनल (एमएफआर-एपीएआई) का मुख्य-प्रांत में सभी बड़ा। पॉटेंटियल रहा और कुल लोन आबादी पर दूसरे 60,631 करोड़ रुपये रहा तो अब माइक्रो-प्रोडक्ट सुनिश्चित की 36.5% है। 31 दिसंबर 2017 तक वित्त वर्ष माइक्रोफाइनेस-पापीएआई का कुल सकल लोन मेरी कॉन्सर्टेक्शन 42,137 करोड़ रुपये रहा और इसमें बढ़ते एक पांच में 44% की वार्षिक बढ़तारी रही। इन बांटकर च, नीईजो, एपीएआई के कहा, माइक्रोफाइनेस कंपनी का यह न्याय फाउंडेशन द्वारा शानदार पॉटेंटियल गुणवत्ता के साथ मजबूत बनाए रखने पर दर्जा जारी रहा है।
માઉડોઝન સંસ્થાઓની સંખ્યા 2018માં 3.1.8ટ દ્રિવયમાં મૂળની સુસ્તત્યું કરાઈ હતી.

સંસાધન તે સમયમાં માઉડોઝન સંસાધનની સંખ્યા પહેલી વખતે 3.1.8ટ દ્રિવયમાં મૂળની સુસ્તત્યુંકર કરવા માટે તેમની અસેટ 43.8ટ વચ્ચે દ્રિવયમાં 2018ના અંતે જુલાઇ 10ના ત્રદ્ધ શીર્ષક નાતીની 12 કરાઈ હતી. દ્રિવયમાં 2018ના અંતે જુલાઇ 421.3ટ કરાઈ હતી.

વર્તમાન નાટક તે વખતમાં ત્રસ્ત નિર્માણમાં ક્યારેય હતા. દ્રિવયની બાજુમાં ક્રમે કચી સમયમાં દ્રિવયની જમાખોડીમાં નવાદી કરતા વસ્તુએ 24.30 ટકા વચ્ચે છે.
नवी दिल्ली: देशातील एकूण सूक्ष्मकर्जांमध्ये (मायक्रोफायनांस) आक्टेबर ते डिसेंबर या तिमाहीत ४३ टक्करांनी वाह झोकन ती १,५६,२८४ कोटी रुपयांवर पोहोचली आहेत. मायक्रोफायनांस इन्सटिट्यूशन्स नेटवर्क अध्यात्म आहे. सूक्ष्म कर्ज धोकादायक संख्येतही २४.३ टक्करांनी वाह झाली असून हिसेब अखेरीस या कर्जांच्याचा आकडा ८.९९ कोटीवर पोहोचला. बिगर वैशिष्ट्यसंस्थान संस्थापित (एनबीएफसी) देशपात्र आहलेली कर्ज यात सवारधक ठरली आहेत.
માઇક્રોસેક્યુરિટી ઉદ્યોગમાં ત્રીજા કવોર્ટરમાં ૨૩ ટકાના હાર વૃદ્ધિ થયેલી છે

સીમામાં જટલાવામાં આવું છે કે પશાવાં વધુ પ્રદાર્શિત ઉદ્યોગનું વ્યવહાર સમાન હોય તમામ દશામાં. માઇક્રોસેક્યુરિટી ઉદ્યોગને આકર્ષણસ્પષ્ટ કુદરતી સંગ્રહિત્ય માપવામાં વયોગી થવું માટે જરૂરી છે. 2018-2019 ની સૌથી માઇક્રોસેક્યુરિટી સંસ્થા 1,85,284 કરોડ વાપરાતી હતી, તેમ સંખ્યા 8.87 કરોડ થયો છે. માઇક્રોસેક્યુરિટી ઉદ્યોગમાં અંગ્રેજી સર્જનની અસરના વધારે હિસ્સો હતી જટલાવાં આવ્યું છે.
माइक्रोफाइनिंग इंडस्ट्री में 43% की तगड़ी ग्रोथ
दिसंबर तिमाही में 1.66 लाख करोड़ के कर्ज
पूर्वतर की हिस्सेदारी 37%

प्रति माइक्रोफाइनिंग इंडस्ट्री ने दिसंबर में सभी नींवियर तिमाही के दौरान 43.1 प्रतिशत की तगड़ी कृत्तिवासिनी की। माइक्रोफाइनिंग सेंट्रलि नेटवर्क (एमएफएसआई) की रिपोर्ट के पुनर्वासक हैं तीन दीवाने इस उद्योग का लोन पॉबलेंटियों 1,66,284 करोड़ रुपए तक पहुँच गया।

रिपोर्ट के अनुसार माइक्रोफाइनिंग इंडस्ट्री के दर्जों की कुल संख्या 24.3 प्रतिशत बढ़कर 8.91 करोड़ हो गई। समुद्री माइक्रो-प्लांट में गैर बैंकिंग वित्तीय कंपनियों एवं माइक्रोफाइनिंग सेंट्रलि नेटवर्क (एमएफएसआई) की कुल हिस्सेदारी समस्त ज्यादा 36.5 प्रतिशत थी। इसके कुल 60,631 करोड़ रुपए के कर्ज थे। आईआईसीएस में भारतीय स्वदेशी उद्योग, माइक्रोफाइनिंग इंडस्ट्री की इससे एफएसआई (एमएफएसआई) की एक बाधाओं ने कहा कि एमएफएसआई के सदस्य के
మృగించిన నాయకం 43% భర్తి చేసిన ఫీచర్

మృగించిన నాయకం 1.88 వ గ్రామంలో 1.82 వ గ్రామంలో యొక్క కూరారుది (ప్రాంతం) పూర్వపు అవతరితం చేయడం సమయం యొక్క కూరారుది 1.82 వ గ్రామంలో యొక్క కూరారుది వైపు మరో కూరారుది యొక్క కూరారుది. 1.88 వ గ్రామంలో యొక్క కూరారుది వైపు మరో కూరారుది యొక్క కూరారుది వైపు మరో కూరారుది. మృగించిన నాయకం 55 వ గ్రామంలో గ్రామంలో యొక్క కూరారుది వైపు మరో కూరారుది వైపు మరో కూరారుది వైపు మరో కూరారుది. ప్రాంతం యొక్క కూరారుది వైపు మరో కూరారుది వైపు మరో కూరారుది వైపు మరో కూరారుది.
Microfinance industry posts 43 pc growth in Q3

SP Bureau

New Delhi, Feb 25: Microfinance industry posted 43.1 per cent growth in December quarter 2018 as compared to the year-ago period, with a total loan portfolio of Rs 1,66,284 crore, a report by MFIN said on Monday.

The total number of microfinance accounts also witnessed an annual growth of 24.3 per cent with 8.91 crore active loan accounts in the third quarter of 2018-19, the report said.

Microfinance Institutions Network (MFIN) is an RBI recognised self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold largest share of portfolio in micro-credit with total loan outstanding of Rs 60,631 crore, which is 36.5 per cent of total micro-credit universe.

“Among the MFIN members we have observed that 81 per cent of the disbursements to the clients are being done through cashless mode.
सूक्ष्म और उद्योग ने तीसरी तिमाही में की 43 प्रतिशत दर से वृद्धि

नई दिल्ली, (भाषा)। सूक्ष्म और उद्योग को बड़ी दर अक्टूबर-दिसम्बर तिमाही में सलामा आधार पर 43.1 प्रतिशत रही। इस अवधि में कुल 1,66,284 करोड़ लघुं का उद्योग बना गया। सूक्ष्म वित्त कंपनियों को स्वायत्तता संस्था माध्यम के फाइनेंस इंटरनेशंस नेटवर्क (एनबीएफएस-एमएफआई) को एक राष्ट्र में यह बात सामने आयी है। एमएफआईएन को भारतीय रिजर्व बैंक में मान्यता प्राप्त है। राष्ट्र के अनुसार समीक्षाधिक में सूक्ष्म हुआ लघुं नवे वाले खाते को संबंधित सालाना आधार पर 24.3 प्रतिशत बढ़कर 8.91 करोड़ रहा है। कुल बाटे गए दुर्ग में सबसे अधिक हिस्सेदारिय 36.5 प्रतिशत गैर-बैंकिंग वित्त कंपनी-सूक्ष्म वित्त संस्थाओं (एनबीएफएस-एमएफआई) को रही। इसके कुल 60,631 करोड़ लघुं का उद्योग बना। राष्ट्र के अनुसार बाटे गए कुल दुर्ग में से 81 प्रतिशत रही। कालगृही की राही नकदी रहेंगी तरीकों से किया गया। एमएफआईएन के समस्त कार्यकारी अधिकारी हर्ष श्रीवास्तव ने कहा, कुछ एनबीएफएस-एमएफआई ने तो 100 प्रतिशत दर्ज कितने नकदी रहेंगी तरीकों से किया। एमएफआईएन की सदय 50 एनबीएफएस-एमएफआई कंपनियां है।
Led by NBFC-MFIs, microfinance loans grow 43% to Rs 1.7 trn in FY19: MFIN

The microfinance loan book of Indian lenders, including microfinance institutions, rose by 43 per cent to Rs 1.66 trillion in 12 months to December 2018.

The finance companies (NBFCs-MFIs) hawking micro loans expanded their asset growth by 43.9 per cent to Rs 60,631 crore at end of December 2018, from Rs 42,137 crore at end of December 2017. These companies were able to shed the effect of a liquidity crunch in the third quarter, according to Micro Finance Institution Network (MFIN).

Harsh Shrivastava, CEO, MFIN said the microfinance industry continued to show healthy portfolio quality in the third quarter ended December 2018 (Q3FY19). NBFC-MFIs, which hold the largest share in the micro-credit space, have shed off the impact of last year’s liquidity crunch. They are focusing on steady growth in loan portfolios and number of clients, going ahead.

NBFC-MFIs account for 36.5 per cent of total micro-credit universe. Banks contribute 32.2 per cent. Small Finance Banks have 18.2 per cent share whereas NBFCs’ share is 10.7 per cent and Non-profit MFIs account for 2.4 per cent.

The total number of microfinance accounts have risen 24.3 per cent with 89.1 million active loan accounts in Q3 FY 2018-19.

Further, among the MFIs, 81 per cent of client disbursements are done in cashless mode. In fact, some member NBFC-MFIs have even reported 100 per cent cashless disbursements. This underlines the role of microfinance institutions in furthering the digital payments agenda of the government in the low-income segment, MFIN said in a statement.

MFIN has 50 NBFC-MFI members that collectively disbursed Rs 19,919 crore in Q3FY19 to 7.7 million accounts. During Q3FY19, member NBFC-MFIs received a total of Rs 8,235 crore in debt funding, up 11 per cent from Q2 FY 2018-19, MFIN added.
MFI loan book growth hits 43% at Rs 1.66 trn in Q3

Mumbai: Aggregate loan portfolio of the microfinance industry grew at a healthy 43.1 per cent to Rs 1.66,284 crore as of December 2018, according to a report.

Loan amount includes portfolio of Rs 458 crore in Andhra and Telangana and stressed (NPAs) portfolio of Rs 8,707 crore.

In the period to December 2017, total loan outstanding of the MFI industry was Rs 1,16,198 crore.

Total number of microfinance accounts were at 8.91 crore as of December 2018, showing a growth of 24.3 per cent over the third quarter of FY18, according to a report released by the Microfinance Institutions Network.

In the December quarter, 50 MFIN members collectively disbursed Rs 19,919 crore loans to 77 lakh accounts, it added.

MFIN chief executive Harsh Shrivastav said the industry overall continues to showcase strong growth rate with healthy portfolio quality.

"The MFIs, especially NBFMCs that hold the largest share in the microcredit space, have shed the impact of last years liquidity crunch and are focusing on steady growth in loan portfolio as well as number of clients in the coming quarters," he said.

As of December 2018, 74 NBFC MFIs held the largest share of portfolio in micro-credit with total loan outstanding of Rs 60,031 crore, which is 38.5 per cent of total micro-credit universe.

Banks’ microfinance portfolio stood at Rs 53,605 crore, showing a growth of 50 per cent over last one year.

Small finance banks have a total loan amount outstanding of Rs 30,187 crore or 18.2 per cent to the total.

NBFCs account for another 10.7 per cent and non-profit MFIs account for 2.4 per cent of the universe.

During the reporting quarter, NBFC-MFIs members received a total of Rs 6,235 crore in debt funding, an increase of 11 per cent, the report said.
Microfinance industry posts 43% growth in Q3

Microfinance industry posted 43.1 per cent growth in December quarter 2018 as compared to the year-ago period, with a total loan portfolio of ₹ 1,66,284 crore, a report said.

The total number of microfinance accounts also witnessed an annual growth of 24.3 per cent with 8.91 crore active loan accounts in the third quarter of 2018-19, the report said.

Microfinance Institutions Network (MFIN) is an RBI recognised self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold largest share of portfolio in micro-credit with total loan outstanding of ₹ 60,631 crore, which is 36.5 per cent of total micro-credit universe.

“Among the MFIN members we have observed that 81 per cent of the disbursements to the clients are being done through cashless mode.

“In fact, some of the member NBFC-MFIs have even reported 100 per cent cashless disbursements,” said MFIN CEO Harsh Shrivastava.

MFIN members constitute 50 NBFC-MFIs and collectively they disbursed ₹ 19,919 crore in October-December to 77 lakh accounts. During the latest quarter, member NBFC-MFIs received a total of ₹ 8,235 crore in debt funding.

In terms of regional distribution of total portfolio (GLP) in the country, the report said East and North East account for 37 per cent of the total NBFC-MFI portfolio, South 25 per cent, North 14 per cent, West 15 per cent and Central contributes 9 per cent.

In the microfinance industry, NBFC-MFIs’ share stood at 36.5 per cent, banks contribute 32.2 per cent, small finance banks 18.2 per cent and NBFCs 10.7 per cent and non-profit MFIs accounted for 2.4 per cent.
Microfinance loan book grows 43% to Rs 1.66 lakh crore in December quarter

By FE Bureau | Updated February 26, 2019 2:27 AM

The loan book of NBFC-MFIs grew by 43%-y-o-y to Rs 1.66 lakh crore for the quarter ended December 2018, from Rs 42,337 crore, being able to shed the liquidity crunch in the system.

The microfinance loan, microfinance loan in india, microfinance loan growth

The loan book of NBFC-MFIs, which disbursed loans worth Rs 1.66 lakh crore to 77 lakh accounts in December 2018, 33% of which was cashless.

The microfinance loan book across lenders grew by 43%-year-on-year (y-o-y) to Rs 1.66 lakh crore in Q4FY19, led by the growth in the loan book of nonbanking financial companies listed as microfinance institutions (NBFC-MFIs).

The loan book of NBFC-MFIs grew by 44%-y-o-y to Rs 60,000 crore for the quarter ended December 2018, from Rs 42,337 crore, being able to shed the liquidity crunch in the system.

These lenders together dominate the micro-lending industry with a 96.5% share of the entire loan portfolio, according to Microfinance Institutions Network (MFIN).

Harsh Shrivastava, CEO, MFIN, said, “The microfinance industry overall continues to showcase strong growth rate with healthy portfolio quality. Microfinance institutions, especially NBFC-MFIs that hold the largest share in the micro-credit space, have shed off the impact of last year’s liquidity crunch and are focusing on steady growth in loan portfolio as well as number of clients in the coming quarters.”

The MFIN constitutes of 50 NBFC-MFIs which disbursed loans worth Rs 19,979 crore to 77 lakh accounts in December 2018, 81% of which was cashless. During Q4FY18, member NBFC-MFIs received a total of Rs 8,235 crore in debt funding, up 11% Q-o-Q, MFIN added.

In addition to the NBFC-MFIs’ dominant market share, banks contribute 32.2%, small finance banks (SFIs) have 18.2% share whereas NBFCs share is 10.7% and non-profit MFIs account for 2.4%.
**Microfinance industry posts 43 pc growth in Q3 FY'19**

New Delhi, Feb 25 Microfinance industry posted 43.1 per cent growth in December quarter 2018 as compared to the year ago period, with a total loan portfolio of Rs 1,66,244 crore, a report by MFIN said Monday.

The total number of microfinance accounts also witnessed an annual growth of 24.3 per cent with 8.91 crore active loan accounts in the third quarter of 2018-19, the report said.

Microfinance Institutions Network (MFIN) is an RBI recognized self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold largest share of portfolio in micro-credit with total loan outstanding of Rs 60,631 crore, which is 36.5 per cent of total micro-credit universe.

"Among the MFIN members we have observed that 81 per cent of the disbursements to the clients are being done through cashless mode. "In fact, some of the member NBFC-MFIs have even reported 100 per cent cashless disbursements," said MFIN CEO Paras Shahabuddin.

MFIN members constitute 30 NBFC-MFIs and collectively they disbursed Rs 19,919 crore in October-December to 77 lakh accounts.

During the latest quarter, member NBFC-MFIs received a total of Rs 8,235 crore as debt funding.

In terms of regional distribution of total portfolio (GLP) in the country, the report said East and North East account for 37 per cent of the total NBFC-MFI portfolio, South 22 per cent, North 14 per cent, West 12 per cent and Central contributes 9 per cent.

In the microfinance industry, NBFC-MFIs' share stood at 50.5 per cent, banks constitute 32.2 per cent, small finance banks 18.2 per cent and NBFCs 10.7 per cent and non-profit MFIs accounted for 2.4 per cent. NIKD ANU ANU
Microfinance industry posts 43 pc growth in Q3 FY'19

PTI | Feb 25, 2019, 17:02 IST

New Delhi, Feb 25 () Microfinance industry posted 43.1 per cent growth in December quarter 2018 as compared to the year-ago period, with a total loan portfolio of Rs 1,66,284 crore, a report by MFIN said Monday.

The total number of microfinance accounts also witnessed an annual growth of 24.3 per cent with 8.91 crore active loan accounts in the third quarter of 2018-19, the report said.

Microfinance Institutions Network (MFIN) is an RBI recognised self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold largest share of portfolio in micro-credit with total loan outstanding of Rs 60,631 crore, which is 36.5 per cent of total micro-credit universe.

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MFIs loan book clips past 43% to Rs 1.66 trln in Q3

In the December quarter, 50 MFIs members collectively disbursed Rs 19,919 crore loans to 77 lakh accounts, it added.

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In the December quarter, 50 MFIs members collectively disbursed Rs 19,919 crore loans to 77 lakh accounts, it added.
Microfinance industry’s loan portfolio has grown by a healthy 43% on-year during the December quarter touching Rs 1,66,284 crore at a time when the tight liquidity condition has hit the non-banking finance sector.

The number of microfinance accounts has grown 24% to 8.91 crore across the country. Maharashtra remains a troubled spot with the highest percentage of a portfolio at risk, data released by industry body Microfinance Institutions Network shows.

The performance of the microfinance sector, which plays a critical role in boosting grass root entrepreneurship in the country, shows the easing of liquidity crunch that had mildly impacted the industry. The adoption of digital transactions in the sector, which was earlier cash driven, also had a

‘Microfinance institutions, especially NBFC-MFIs, that hold the largest share in the micro-credit space, have shed off the impact of last year’s liquidity crunch and are focusing on steady growth in the loan portfolio as well as the number of clients in the coming quarters. Further, among the MFIN members, we have observed that 81% of disbursements to the clients are being done through cashless mode. In fact, some of the member NBFC-MFIs have even reported 100% cashless disbursements. This underlines the role of microfinance institutions in furthering the digital payments agenda of the government in the low-income segment,’ Harsh Shrivastava, CEO, MFIN, said.

The growth, however, has tapered down a bit from the heady 50% level that was witnessed in the first half of the year.

During the March-September period, the microfinance industry witnessed a growth of 51% on-year with total gross loan portfolio touching Rs 1,48,741 crore by the end of the second quarter.
MFIs loan book clips past 43% to Rs 1.66 trillion in Q3

MFIN chief executive Harsh Shrivastava said the industry overall continues to showcase strong growth rate with healthy portfolio quality.

Aggregate loan portfolio of the microfinance industry grew at a healthy 43.1 percent to Rs 3.66 trillion as of December 2018, according to a report.

Loan amount includes portfolio of Rs 4.58 trillion in Andhra and Telangana and stressed (FD 180+) portfolio of Rs 8,781 crore.

In the period to December 2017, total loan outstanding of the MF industry was Rs 1.16 trillion.

Total number of microfinance accounts were at 8.91 crore as of December 2018, showing a growth of 24.3 percent over the third quarter of FY18, according to a report released by the Microfinance Institutions Network.

In the December quarter, 50 MFIN members collectively disbursed Rs 19,919 crore loans to 77 lakh accounts, it added.

“MFIN chief executive Harsh Shrivastava said the industry overall continues to showcase strong growth rate with healthy portfolio quality.

“The MFIs, especially NBFC MFIs that hold the largest share in the microcredit space, have shed off the impact of last year’s liquidity crunch and are focusing on steady growth in loan portfolio as well as number of clients in the coming quarters,” he said.

As of December 2018, 74 NBFC MFIs held the largest share of portfolio in microcredit with total loan outstanding of Rs 60,653 crore, which is 58.5 percent of total microcredit universe.

Banks’ microfinance portfolio stood at Rs 53,695 crore, showing a growth of 10 percent over last one year.

Small finance banks have a total loan amount outstanding of Rs 76,187 crore or 18.2 percent to the total.

NBFCs account for another 10.7 percent and non-profit MFIs account for 2.4 percent of the universe.

During the reporting quarter, NBFC-MFIs members received a total of Rs 8.235 crore in debt funding, an increase of 11 percent, the report said.
New Delhi: Microfinance Industry posted 43.1 per cent growth in December quarter 2018 as compared to the year-ago period, with a total loan portfolio of Rs. 1,66,281 crore, a report by MFIN said on Monday.

The total number of microfinance accounts also witnessed an annual growth of 36.8 per cent with 8.91 crore active loan accounts in the third quarter of 2018-19, the report said.

Microfinance Institutions Network (MFIN) is an RBI recognised self-regulatory organization and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MRIs) hold largest share of portfolio in micro-credit with total loan outstanding of Rs 90,621 crore, which is 56.5 per cent of total micro-credit universe.

“Among the MFIN members we have observed that 81 per cent of the disbursements to the clients are being done through cashless mode.

“In fact, some of the member NBFC-MRIs have even reported 100 per cent cashless disbursements,” said MFIN CEO Harsh Shrivastava.

MFIN member constitutes 90 NBFC-MRIs and collectively they disbursed Rs 19,919 crore in October-December 2018 loan accounts.

During the latest quarter, member NBFC-MRIs received a total of Rs 8,235 crore in debt funding.

In terms of regional distribution of total portfolio (GLP) in the country, the report said East and North East account for 27 per cent of the total NBFC-MR portfolio. South 25 per cent, North 14 per cent, Western 15 per cent and Central contributes 8 per cent.

In the microfinance industry, NBFC-MRIs share stood at 36.5 per cent, banks contribute 32.2 per cent, small finance banks 18.2 per cent and NBFCs 10.7 per cent and non-profit MFI accounted for 2.4 per cent.
Microfinance industry posts 43 pc growth in Q3

Business Bureau,

MICROFINANCE industry posted 43.1 per cent growth in December quarter 2018 as compared to the year-ago period, with a total loan portfolio of Rs 1,66,284 crore, a report by MFIN said on Monday. The total number of microfinance accounts also witnessed an annual growth of 24.3 per cent with 8.91 crore active loan accounts in the third quarter of 2018-19, the report said. Microfinance Institutions Network (MFIN) is an RBI recognised self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance institutions (NBFC-MFIs) hold largest share of portfolio in micro-credit with total loan outstanding of Rs 60,631 crore, which is 36.5 per cent of total micro-credit universe. “Among the MFIN members we have observed that 81 per cent of the disbursements to the clients are being done through cashless mode.”

“In fact, some of the member NBFC-MFIs have even reported 100 per cent cashless disbursements,” said MFIN CEO Harsh Srivastava. MFIN members constitute 50 NBFC-MFIs and collectively they disbursed Rs 19,919 crore in October-December to 77 lakh accounts. During the latest quarter, member NBFC-MFIs received a total of Rs 8,235 crore in debt funding. It said, East and North East account for 37% of total NBFC-MFI portfolio, South 25%, North 14 % and West 15%.
Microfinance industry posts 43% growth in Q3

New Delhi, Feb 21 (PTI) | Publish Date: 25/02/2019 12:00:00 AM IST

Microfinance industry posted 43.1 percent growth in December quarter 2018 as compared to the year-ago period, with a total loan portfolio of Rs 166.284 crore, a report by MFIN said on Monday.

The total number of microfinance accounts also witnessed an annual growth of 24.3 percent with 8.91 crore active loan accounts in the third quarter of 2018-19, the report said.

Microfinance Institutions Network (MFIN) is an RBI recognised self-regulatory organisation and industry association of the microfinance industry.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 60.631 crore, which is 36.5 percent of total micro-credit universe.

“Among the MFIN members we have observed that 81 percent of the disbursements to the clients are being done through the cashless mode.

In fact, some of the member NBFC-MFIs have even reported 100 percent cashless disbursements,” said MFIN CEO Harsh Shrivastava.

MFIN members constitute 90 NBFC-MFIs and collectively they disbursed Rs 19.719 crore in October-December to 77 lakh accounts.

During the latest quarter, member NBFC-MFIs received a total of Rs 8.295 crore in debt funding.

In terms of regional distribution of total portfolio (GELP) in the country, the report said East and North East account for 37 percent of the total NBFC-MFI portfolio. South 25 percent, North 14 percent, West 15 percent and Central contributes 9 percent.

In the microfinance industry, NBFC-MFIs’ share stood at 36.5 percent, banks contribute 32.2 percent, small finance banks 18.2 percent and NBFCs 10.2 percent and non-profit MFIs accounted for 2.4 percent.
Microfinance industry grows by over 43% YoY in FY 2019

New Delhi, 25 February: According to the recently released report by Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, the entire microfinance industry witnessed a growth of 43.1% YoY in Q3 FY 2018-19.

The total loan portfolio (GLP) of the microfinance industry stood at Rs 1,66,284 crore as on 31 December 2018. The total number of microfinance accounts have also witnessed an annual growth of 24.3% with 8,91 crore active loan accounts in Q3 FY 2018-19. Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold largest share of portfolio in micro-credit with total loan outstanding of Rs 60,601 crore, which is 36.5% of total micro-credit universe. The total Gross Portfolio of NBFC-MFIs was Rs 42,137 crore as of 31 December 2017 and grew by 44% during the last one year. According to Harsh Shrivastava, CEO, MFIN, "The microfinance industry overall continues to showcase strong growth rate with healthy portfolio quality. The microfinance institutions, especially NBFC-MFIs that hold the largest share in the micro-credit space, have shed off the impact of last year's liquidity crunch and are focusing on steady growth in loan portfolio as well as number of clients in the coming quarters. Further, among the MFIN members we have observed that 82% of the disbursements to the clients are being done through cashless mode. In fact, some of the members NBFC-MFIs have even reported 100% cashless disbursements. This underlines the role of microfinance institutions in furthering the digital payments agenda of the government in the low-income segment."
Microfinance sector surge 43 pct with loan portfolio over Rs 1.6 lakh cr in Q3

Microfinance industry posted 43.1 per cent growth in December quarter 2018 as compared to the year-ago period, with a total loan portfolio of Rs 1.66 lakh crore, a report by MFIN said Monday. The total number of microfinance accounts also witnessed an annual growth of 24.3 per cent with 8.91 crore active loan accounts in the third quarter of 2018-19, the report said.

Microfinance Institutions Network (MFIN) is an RBI recognised self-regulatory organisation and industry association of the microfinance industry.

Hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 66.631 crore, which is 36.5 per cent of total micro-credit universe.

"Among the MFIN members, we have observed that 81 per cent of the disbursements to the clients are being done through cashless mode. In fact, some of the member NBFC-MFIs have even reported 100 per cent cashless disbursements," said MFIN CEO Harsh Shrivastava.

MFIN members constitute 50 NBFC-MFIs and collectively they disbursed Rs 19.919 crore in October-December in 77 lakh accounts. During the latest quarter, member NBFC-MFIs received a total of Rs 8.255 crore in debt funding.

In terms of regional distribution of total portfolio (GLP) in the country, the report said East and North East account for 37 per cent of the total NBFC-MFI portfolio, South 25 per cent, North 14 per cent, West 15 per cent and Central contributes 9 per cent. In the microfinance industry, NBFC-MFIs share stood at 38.5 per cent, banks contribute 32.2 per cent, small finance banks 18.2 per cent and NBFCs 10.7 per cent and non-profit MFIs accounted for 2.4 per cent.
Microfinance industry grows by over 43% YoY in FY 2019: 28th Issue of MFIN Micromer

New Delhi, February 25, 2019: According to the recently released report by Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, the entire microfinance industry witnessed a growth of 43.1% YoY in Q3 FY 2018-19. The total loan portfolio (GLP) of the microfinance industry stood at Rs 1,66,284 crore as on 31 December 2018. The total number of microfinance accounts have also witnessed an annual growth of 24.3% with 8,91 crore active loan accounts in Q3 FY 2018-19. Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 66,631 crore, which is 36.9% of total micro-credit universe. The total Gross Portfolio of NBFC-MFIs was Rs 42,137 crore as of 31 December 2017 and grew by 44% during the last one year.

According to Harsh Shrivastava, CEO, MFIN, "The microfinance industry overall continues to showcase a strong growth rate with healthy portfolio quality. The microfinance institutions, especially NBFC-MFIs that hold the largest share in the micro-credit space, have shed off the impact of last year's liquidity crunch and are focusing on steady growth in the loan portfolio as well as a number of clients in the coming quarters. Further, among the MFIN members, we have observed that 81% of the disbursements to the clients are being done through cashless mode. In fact, some of the member NBFC-MFIs have even reported 100% cashless disbursements. This underlines the role of microfinance institutions in furthering the digital payments agenda of the government in the low-income segment."

MFIN members constitute 50 NBFC-MFIs and collectively they have disbursed Rs 19,919 crore in Q3 FY 2018-19 to 77 lakh clients. During Q3 FY 2018-19, member NBFC-MFIs received a total of Rs 62,235 crore in debt funding, which is an increase of 11% from Q2 FY 2018-19. Total equity grew by 10% during the same period and stands at Rs 13,730 crore which re-emphasizes the confidence of the investors in the microfinance sector, despite the stressful funding situation in the NBFC space during the last few months. In terms of regional distribution of portfolio (GLP), East and North East account for 37% of the total NBFC-MFI portfolio, South 25%, North 14%, West 15% and Central contributes 9%.

In the microfinance universe, NBFC-MFI’s share stands at 36.5%, Banks contribute 32.2%, Small Finance Banks have 18.2% share whereas NBFCs’ share is 10.7% and Non-profit MFIs account for 2.4%.