Microfinance Institutions Network (MFIN)

Media Visibility Report

Release - Microfinance industry records a growth of 47.85% YoY in Gross Loan Portfolio (GLP): MFIN Micrometer

November 2019
<table>
<thead>
<tr>
<th>S.No</th>
<th>Publication Name</th>
<th>Media</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>The Economic Times</td>
<td>Print</td>
</tr>
<tr>
<td>2.</td>
<td>Business Standard</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 Hindu</td>
<td>Print</td>
</tr>
<tr>
<td>5.</td>
<td>The Indian Express</td>
<td>Print</td>
</tr>
<tr>
<td>6.</td>
<td>Telegraph</td>
<td>Print</td>
</tr>
<tr>
<td>7.</td>
<td>The Statesman</td>
<td>Print</td>
</tr>
<tr>
<td>8.</td>
<td>Trinity Mirror</td>
<td>Print</td>
</tr>
<tr>
<td>9.</td>
<td>DT Next</td>
<td>Print</td>
</tr>
<tr>
<td>10.</td>
<td>Hans India</td>
<td>Print</td>
</tr>
<tr>
<td>11.</td>
<td>Telangana Today</td>
<td>Print</td>
</tr>
<tr>
<td>12.</td>
<td>The Political and Business Daily</td>
<td>Print</td>
</tr>
<tr>
<td>13.</td>
<td>News Today</td>
<td>Print</td>
</tr>
<tr>
<td>14.</td>
<td>Morning India</td>
<td>Print</td>
</tr>
<tr>
<td>15.</td>
<td>Dainik Jagran</td>
<td>Print</td>
</tr>
<tr>
<td>16.</td>
<td>Nav Bharat</td>
<td>Print</td>
</tr>
<tr>
<td>17.</td>
<td>Divya Bhaskar</td>
<td>Print</td>
</tr>
<tr>
<td>18.</td>
<td>Loksatta</td>
<td>Print</td>
</tr>
<tr>
<td>19.</td>
<td>Punya Nagari</td>
<td>Print</td>
</tr>
<tr>
<td>20.</td>
<td>Eenadu</td>
<td>Print</td>
</tr>
<tr>
<td>21.</td>
<td>Andhra Jyothi</td>
<td>Print</td>
</tr>
<tr>
<td>22.</td>
<td>Virat Vaibhav</td>
<td>Print</td>
</tr>
<tr>
<td></td>
<td>Media Name</td>
<td>Medium</td>
</tr>
<tr>
<td>---</td>
<td>----------------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>23.</td>
<td>Shivner</td>
<td>Print</td>
</tr>
<tr>
<td>24.</td>
<td>Indusanje</td>
<td>Print</td>
</tr>
<tr>
<td>25.</td>
<td>Sanjesamaya</td>
<td>Print</td>
</tr>
<tr>
<td>26.</td>
<td>Economic Times</td>
<td>Online</td>
</tr>
<tr>
<td>27.</td>
<td>Auto Economic Times</td>
<td>Online</td>
</tr>
<tr>
<td>28.</td>
<td>Mint</td>
<td>Online</td>
</tr>
<tr>
<td>29.</td>
<td>Business Standard</td>
<td>Online</td>
</tr>
<tr>
<td>30.</td>
<td>Smart-Investor</td>
<td>Online</td>
</tr>
<tr>
<td>31.</td>
<td>The Hindu Business Line</td>
<td>Online</td>
</tr>
<tr>
<td>32.</td>
<td>The Hindu</td>
<td>Online</td>
</tr>
<tr>
<td>33.</td>
<td>Bloomberg Quint</td>
<td>Online</td>
</tr>
<tr>
<td>34.</td>
<td>Yahoo</td>
<td>Online</td>
</tr>
<tr>
<td>35.</td>
<td>Telangana Today</td>
<td>Online</td>
</tr>
<tr>
<td>36.</td>
<td>India Financenews</td>
<td>Online</td>
</tr>
<tr>
<td>37.</td>
<td>EleTimes</td>
<td>Online</td>
</tr>
<tr>
<td>38.</td>
<td>Devdiscourse</td>
<td>Online</td>
</tr>
<tr>
<td>39.</td>
<td>50 Wire</td>
<td>Online</td>
</tr>
<tr>
<td>40.</td>
<td>Top Portal News</td>
<td>Online</td>
</tr>
<tr>
<td>41.</td>
<td>NewsToday Net</td>
<td>Online</td>
</tr>
<tr>
<td>42.</td>
<td>International News and Views</td>
<td>Online</td>
</tr>
<tr>
<td>43.</td>
<td>India Showbiz</td>
<td>Online</td>
</tr>
<tr>
<td>44.</td>
<td>24*7 Taaza samachar</td>
<td>Online</td>
</tr>
<tr>
<td>45.</td>
<td>Shubhjita</td>
<td>Online</td>
</tr>
</tbody>
</table>
RBI governor Shaktikanta Das had in July asked state-run banks to exercise caution while disbursing the loans.

Mudra Loans Turning Bad: RBI Dy Guv

Our Bureau

Mumbai: Reserve Bank of India deputy governor MK Jain on Tuesday raised red flags over rising non-performing assets (NPAs) in loans disbursed under the government’s Mudra loan scheme and urged banks to monitor the repayment capacity of borrowers before disbursement.

The Pradhan Mantri Mudra Yojana is a central government scheme under which small businesses can avail collateral-free working capital loans up to Rs 10 lakh. The scheme was flagged off in 2015 by PM Modi to ease the credit flow to India’s MSME sector.

“The Mudra is a case in point...while such a massive push would have lifted many beneficiaries out of poverty, there has been some concern at the growing level of non-performing assets among these borrowers,” Jain said while addressing an industry gathering here. Interestingly, this is the second such warning by a senior central banker this year to banks over rising delinquencies in these loan accounts.

Governor Shaktikanta Das, in July told chief executives of all state-run banks, in a closed-door meeting, to be cautious while disbursing to Mudra beneficiaries to avoid a pile-up of NPA accounts. Separately, former RBI governor Raghuram Rajan had also warned the banking system of these building toxic loans in November last year.

As per latest data available on the Mudra website, banks have disbursed 29 crore loans in the ongoing fiscal worth nearly Rs 1.41 lakh crore. In the previous fiscal year, banks disbursed working capital loans worth over Rs 3 lakh crores.

“Banks need to focus on repayment capacity at the appraisal stage and monitor the loans through the life cycle more closely,” Jain said.

The regulator was speaking at an event organised by Small Industries Development Bank of India (SIDBI) on the microfinance industry. The deputy governor during his speech also emphasised the growing need for banks to harness technology to not just improve their underwriting capacities, but also to create personalised financial products accessible for all.

“We must now focus on the demand side, which is to focus on enhancing capabilities so that individuals in low-income groups are in a position to not merely avail the offered services but also demand preferred products and services suitable to their needs and choices,” said Jain.

As per data released by Microfinance Institution Network (MFIN), the loan portfolio of India’s microfinance industry grew by 48% in the September quarter against the same period last year and now stands at Rs 2.65 lakh crores.

“Innovative products are critical to those without a credit score, entrepreneurship and consumption credit, hand-holding, financial literacy, social occasion credit and insurance are all waiting to be tapped in scales and sizes. Limited Surveys have been made but are yet to achieve their full potential,” he said.
IN BRIEF

MFI sector adds 18.3 mn borrowers since note ban

Microfinance firms have added 18.3 million borrowers since March 2017, and total unique microfinance borrower numbers stand at 54.6 million, through 97.9 million loan accounts till September 30 this year. The sector has witnessed growth of 47.85 per cent year on year in the September quarter, with the total loan portfolio at ₹201,724 crore, according to a report of the Microfinance Institutions Network (MFIN). Banks hold 40 per cent in the total microcredit, the largest share, with total loan outstanding of ₹80,570 crore. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second-largest provider of micro-credit, with a loan amount outstanding of ₹62,960 crore, accounting for 31 per cent of the total industry portfolio.
MFI loan portfolio grew 48% till September

OUR BUREAU
New Delhi, November 26

The microfinance industry’s gross loan portfolio grew 47.85 per cent to ₹2,01,724 crore at the end of the second quarter of FY19, an industry report showed.

The total number of microfinance loan accounts also grew to 9.79 crore as of September 30, up from 7.43 crore accounts on the same date last year, the Microfinance Institutions Network’s (MFIN) latest micrometer report for the second quarter (July to September) of this fiscal showed.

Harsh Srivastava, CEO, MFIN, said: “It is heartening that in the last 30 months, an additional 18.3 million women have taken microfinance loans.

This growth in unique borrowers is an endorsement of the trust that small borrowers have reposed on all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate.”

He said the microfinance sector continues to grow steadily as new microfinance customers are being added.

CAGR has been consistent for years at 42 per cent for the last six years. There is a lot of unmet demand still as is evident from the fact that only 27 per cent of potential households have been reached by microfinance, said Srivastava.

Microfinance industry serves estimated 5.46 crore unique borrowers through 9.79 crore loan accounts.

Meanwhile, NBFC-MFI loan portfolio grew 16.67 per cent year-on-year to ₹62,960 crore as of September 30, 2019. As much as 94 per cent of loans are through the cashless mode.

The latest micrometer report reveals that the access to microfinance is rising at a healthy pace nationally, and the increasing number of small borrowers across the country are paying back their dues on time.
Microfinance sector sees 47.85% growth in loans

T.N. ranks first in loan distribution

SPECIAL CORRESPONDENT
CHENNAI

Microfinance Institutions Network (MFIN) witnessed a 47.85% growth in its gross loan portfolio (GLP) in the second quarter ended September to ₹2,01,724 crore.

During the period under review, the total number of microfinance loan accounts rose to 9.79 crore from 7.43 crore in the corresponding year-ago period. MFIN served an estimated 5.46 crore borrowers through 9.79 crore loan accounts.

In the 31st edition of Micrometer (MFIN’s publication) for July-September 2019, MFIN said banks held the largest share of portfolio in micro-credit with a total loan outstanding of ₹80,570 crore representing 40% of the total micro-credit universe.

Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) were the second largest providers of micro-credit with a loan amount outstanding of ₹62,960 crore, accounting for 31% of the total industry portfolio. Small Finance Banks accounted for 17%, NBFCs 11% and other MFIs making up 1%.

In regional distribution of GLP, the east and northeast accounted for 40%, south 28%, north 10%, west 14% and central India 7%. The top 10 States constituted 82.7% in terms of GLP. Tamil Nadu was the largest State in terms of loan distribution followed by West Bengal and Bihar.

“It is heartening that in the last 30 months, an additional 18.3 million women have taken microfinance loans,” said Harsh Shrivastava, CEO, MFIN.
‘Microfinance GLP up 48% to ₹2 lakh cr in Sept qtr’

Microfinance industry’s gross loan portfolio (GLP) grew by 47.85 per cent to ₹2.01 lakh crore in the quarter ended September 30, 2019, compared to that of ₹1.36 lakh crore in the year-ago quarter, says a report by Microfinance Institutions Network (MFIN).

<table>
<thead>
<tr>
<th>9.79 crore</th>
<th>1.83 crore</th>
</tr>
</thead>
<tbody>
<tr>
<td>The total number of microfinance loan accounts in the second quarter ended September 2019, as compared to 7.43 crore account in the year-ago period.</td>
<td>The number of unique borrowers who have been added since March 2017, which also marked the end of demonetisation period; which is an average of 0.73 crore per year (CAGR of 16.87 per cent).</td>
</tr>
</tbody>
</table>

**₹80,570 crore**
Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of ₹80,570 crore, which is 40 per cent of the total micro-credit universe.

**18.3 million**
The number of women who have taken microfinance loans in the last 30 months.

### In Terms of Regional Distribution of GLP:
- **East and North-East accounts** for 40 per cent, South 28 per cent, North 10 per cent, West 14 per cent, and Central contributes 7 per cent.
- **Tamil Nadu** is the largest state, followed by West Bengal and Bihar.
- **NBFC-MFIs** are the second largest provider of micro-credit with a loan amount outstanding of ₹62,960 crore, accounting for 31 per cent to total industry portfolio.
- **Small Finance Banks (SFBs)** have a total loan amount outstanding of ₹34,829 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of ₹21,381 crore and other MFIs account for one per cent share in the microfinance universe.
Rate relief eludes microfinance

PINAK GHOSH

Calcutta: Small units borrowing from microfinance institutions are not benefiting from a falling interest regime.

Small and medium-sized microfinance firms have seen a rise in their average rates of interest during the July-September period at a time interest rates of banks are on a downward trend.

Banks have been adjusting their benchmark rates to the continuous cut in the repo rate by the RBI.

Data from industry association Microfinance Institutions Network (MFIN) show the average rate of interest charged by small MFIs has gone up during the second quarter to 25.15 per cent from 24.47 per cent in the first quarter. The rate of interest of medium-sized MFIs has risen to 26 per cent from 24.84 per cent in the April-June period.

This comes as a time the State Bank of India has lowered its marginal cost of funds based lending rate (MCLR) by 0.25 per cent to 6.15 per cent during the July-September quarter, though the transmission is still lagging the reduction in the policy rate.

MFIs with a gross loan portfolio below Rs 100 crore are categorised as small, while those with a loan book of Rs 100-500 crore are tagged as medium. A large MFI has a loan portfolio above Rs 500 crore.

According to industry observers, a liquidity crunch along with lack of confidence among banks and credit rating agencies are the main reason for the rise in the cost of funds to the lenders.

The average cost of funds for small MFIs has increased 16.11 per cent quarter-on-quarter from 14.6 per cent, while the same for medium-sized MFIs has grown to 15.44 per cent from 14.5 per cent.

Large-sized MFIs, however, have seen a marginal decline in the cost of funds, which is also reflected in their interest rate that has dropped to 23 per cent in the second quarter from 23.63 per cent in the first quarter.

“The NBFC sector is facing a liquidity crunch and NBFC MFIs are no exception. With all the developments in the sector over the past few months, banks are very cautious in lending to the sector. Large-sized MFIs are relatively better placed but for the others, lack of liquidity is pushing the cost of funds,” said the director of a mid-sized MFI.

Moreover, the large-sized MFIs have been able to diversify their sources of funds beyond bank credit. This has also helped the debt to equity ratio of the industry to come down significantly to 3 per cent in September 2018 from 4.5 per cent in September 2017.

“The pace of monetary transmission is also not good despite the RBI lowering its interest rate. So, the credit cost is not coming down to the extent as possible. There are industry expectations for further rate cuts and if this is coupled with faster transmission by banks, it could ease the liquidity pressure,” he said.
Microfin industry logs 48% growth in Q2

STATESMAN NEWS SERVICE
KOLKATA, 25 NOVEMBER

The microfinance industry has witnessed a growth of 47.85 per cent with a gross loan portfolio of Rs 2,01,724 crore in the second quarter of this financial year over the same period of the last fiscal, according to a report.

As per Micromax, a report prepared by the Microfinance Institutions Network, the total number of microfinance loan accounts stood at 9.79 crore as on 30 September 2019 compared with 7.43 crore in Q2 of fiscal 2018-19.

Banks hold the largest share of portfolio in microcredit with a total loan outstanding of Rs 80.570 crore, which is 40 per cent of the total micro-credit universe, according to the report. Non-banking financial companies-microfinance institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs 62,960 crore, accounting for 31 per cent of the total industry portfolio. Small finance banks (SFBs), on the other hand, have a total loan amount outstanding of Rs 34,829 CR with a total share of 17 per cent, the report said.

Over the last two and half years beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added by the microfinance industry, said the report.

It means that the industry added an average of 0.73 crore accounts per year, resulting in a compounded annual growth rate of 15.87 per cent.
Microfinance industry records 48% growth

Chennai, Nov 26: Microfinance industry’s gross loan portfolio (GLP) grew by 47.85 per cent to Rs 2.01 lakh crore in the quarter ended September 30, 2019, compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report.

In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87 per cent).

“In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions,” MFIN’s chief executive Harsh Srivastava said.

The report said in terms of regional distribution of GLP, East and North-East accounts for 40 per cent, South 28 per cent, North 10 per cent, West 14 per cent and Central contributes 7 per cent.

The top 10 states constitute 82.7 per cent in terms of GLP.

Tamil Nadu is the largest state followed by West Bengal and Bihar.
1.83 cr microfinance borrowers added in 2.5 years, says MFIN

CHENNAI: Microfinance Institutions Network (MFIN), an RBI recognised self-regulatory organisation and industry association of the microfinance industry, released the 31st issue of its Micrometer report for July-Sept 2019 ie Q2 FY20. In terms of regional distribution of portfolio (GLP), Tamil Nadu leads the pack as the largest state followed by W Bengal and Bihar. East and North East accounts for 40%, South accounts for 28%, North holds 10%, West has a share of 14% and Central contributes 7%. The Top 10 states (based on universe data) constitute 82.7% in terms of GLP. Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 cr unique borrowers have been added, which is an average of 0.73 cr per year (CAGR of 16.87%). As on September 30, 2019, the microfinance industry serves 5.46 CR unique borrowers through 9.79 cr loan accounts. The entire microfinance industry has witnessed a growth of 47.85% in Q2 FY 2019-20 over Q2 FY 2018-19.
Microfinance on growth track

Hyderabad: Microfinance Institutions Network (MFIN), an RBI recognised self-regulatory organisation said, the entire microfinance industry has witnessed a growth of 47.85 per cent in Q2 FY 2019-20 with the total loan portfolio (GLP) at Rs 2,01,724 crore as on September 30, 2019. In the 31st issue of Micrometer report for July-September 2019, MFIN said that the total number of microfinance loan accounts stood at Rs 9.79 crore in Q2 FY 2019-20 against Rs 7.43 crore in Q2 FY 2018-19. Harsh Srivastava, CEO, MFIN, said: “In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions.”
Microfinance industry grew 48 per cent in Q2

BUSINESS BUREAU
Hyderabad

The microfinance industry has seen a growth of 47.8 per cent in September quarter over last year with the total loan portfolio (GLP) this year touching Rs 2.01 lakh crore.

The total number of microfinance loan accounts stood at 9.79 crore as of September compared to 7.43 crore accounts last year, said Micrometer report for July-September 2019 released by industry body Microfinance Institutions Network (MFIN).

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 80,570 crore, which is 40% of the micro-credit universe.

With respect to 56 NBFC-MFIs members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs 63,869 crores as of September 2019. This represents a 46 per cent growth over last year and 13 per cent over June quarter. About Rs 18,694 cr was disbursed in Q2.
Mumbai, Nov 25

MICROFINANCE industry’s gross loan portfolio (GLP) grew by 47.85 per cent to ₹2.01 lakh crore in the quarter ended September 30, 2019, compared to that of ₹1.36 lakh crore in the year-ago quarter, says a report.

In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.67 per cent).

“In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unreserved trust that small borrowers have reposed on all RBI-regulated microfinance institutions,” MFIN’s chief executive Harsh Srivastava said.

The report said in terms of regional distribution of GLP, East and North-East accounts for 40 per cent, South 28 per cent, North 10 per cent, West 14 per cent and Central contributes 7 per cent.

The top 10 states constitute 83.7 per cent in terms of GLP.

Tamil Nadu is the largest state followed by West Bengal and Bihar.

Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of ₹34,029 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of ₹21,381 and other MFIs account for one per cent share in the microfinance universe.

NBFC-MFIs are the second largest provider of micro-credit with a loan amount outstanding of ₹62,960 crore, accounting for 31 per cent to total industry portfolio.

Small Finance Banks (SFBs) have a total loan amount outstanding of ₹34,029 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of ₹21,381 and other MFIs account for one per cent share in the microfinance universe.

As on September 30, 2019, the on-balance sheet portfolio of 85 NBFC-MFIs was ₹62,960 crore which is spread across 601 districts of 35 states and union territories grew around 17 per cent over the last fiscal.

Of these 54 NBFC-MFIs members of MFIN received a debt funding of total ₹9,443 crore during Q2 FY20, the report showed.

MFIN is an industry association comprising 56 NBFC- MFIs and 35 associates including banks, SFBs and NBFCs. It is also the self-regulatory organization (SRO) for the regulated NBFC-MFi — PTI
1.83 cr microfinance borrowers added in 2.5 years, says MFIN

CHENNAI: Microfinance Institutions Network (MFIN), an RBI recognised self-regulatory organisation and industry association of the microfinance industry, released the 31st issue of its Micrometer report for July-Sept 2019 in Q2 FY20. In terms of regional distribution of portfolio (GLP), Tamil Nadu leads the pack as the largest state followed by W Bengal and Bihar. East and North East accounts for 40%, South accounts for 28%, North holds 16%, West has a share of 14% and Central contributes 7%. The Top 10 states (based on universe data) constitute 82.7% in terms of GLP. Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 cr unique borrowers have been added, which is an average of 0.73 cr per year (CAGR of 16.87%). As on September 30, 2019, the microfinance industry serves 5.46 CR unique borrowers through 0.79 cr loan accounts. The entire microfinance industry has witnessed a growth of 47.85% in Q2 FY 2019-20 over Q2 FY 2018-19.
Microfinance Credit: Growing across the country

KOLKATA: Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organisation and industry association of the microfinance industry in India, recently released its 31st issue of its Micrometer report for July-September 2019. Lending FY (MFIN) Micrometer report September 30, 2019, data reveals that the access to microfinance is rising at a healthy pace, nationally, and increasing number of small borrowers across the country are paying back their dues on time. This endorses the fact that Microfinance loans are increasingly being sought after by small borrowers as big economic facilitators, regulated and organized form of finance, over the unregulated forms of small loans, as per Micrometer data. Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.63 Cr unique borrowers have been added, which is an average of 0.52 Cr per year (KAGL of 16.47%). As on September 30, 2019, the microfinance industry serves 3.56 Cr unique borrowers through 9.79 Cr loan accounts. Shashikant K. Bhalachandra, CEO, MFIN, said, “It is heartening to note that in the last thirty months, an additional 1.83 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the assisted trust that small borrowers have reposed on all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate.”

The highlights of the Micrometer report for September-30, 2019 shows that the entire microfinance industry has witnessed a growth of 47.47% in Q3 FY 2019-20 over Q2 FY 2018-19 with the total loan portfolio (TLP) at Rs. 8,20,75,724 Cr as on 30th September, 2019. As per Micrometer, the total number of microfinance loan accounts stood at 9.79 Cr in Q2 FY 2019-20 as on 30th September, 2019, as compared to 7.43 Cr account in Q2 FY 2018-19. Banks held the largest share of portfolio in micro-credit with total loan outstanding of Rs. 66,276 Cr, which is 49% of the total micro-credit universe. Non-Banking Financial Companies (NBFCs) and Microfinance Institutions (MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs. 26,840 Cr, accounting for 31% to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs. 34,829 Cr with total share of 17%. NBFCs-11% with total loan outstanding of Rs. 21,883 Cr of other MFIs for 1.0% share in the microfinance universe in terms of regional distribution of portfolio (LP) East and North-East accounts for 40%, South accounts for 28%, North Indo 25%, West has a share of 14% and Central contributes 7%. The Top 10 states (based on universe data) constitute 82.7%. In terms of GJE, Tamil Nadu is the largest state followed by West Bengal and Bihar. With respect to 5% NBFC-MFI members of MFIN, the aggregate loan portfolio (LP) of these members stands at Rs. 63,869 crores as on 30th September 2019. This represented a 10% growth of 4% as compared to 30th September 2018 and 13% in comparison to 30th June 2019. Further, loan amount of Rs. 5,494 crores was disbursed in Q2 FY 2019-20 through 0.46 Cr new accounts. The total loan accounts as on 30th September 2019 stood at 3.50 Cr with 14% YoY growth as compared to last year. The quality of the microfinance portfolio of NBFC-MFIs which has remained quite healthy, has only further improved marginally over previous quarter as reflected by PAR 30+ of 1.69% as on 30th September 2019, in comparison to 1.32% as on 30th June 2019. This means rising numbers and volume of microfinance loans across the country are getting repaid, and on time. Only a miniscule 0.42% of the overall loan portfolio is overdue by 90 days, i.e., where no repayment has been made for 90 days. The revolving balance portfolio of 85 NBFC-MFIs as on September 30, 2019 was Rs. 62,960 Cr which is spread across 601 districts of 33 states and union territories grew around 17% over the last financial year. Of these 54 NBFC-MFI members of MFIN received debt funding of total Rs. 9,463 Cr during Q2 FY 19-20, an increase of 52% in Q2 FY 18-19. As on 30th September, 2019, NBFC-MFIs have total asset base of Rs. 6,22,853 Cr.

During the last 12 months, 3 NBFC-MFIs got elevated from small to medium category and 3 moved from medium to large category. Additionally, around 9 new members have become a part of the NBFC-MFI cluster as MFIN Members. Based on Q1 FY 20-21 data available for 46 NBFC-MFI Members, loan amount disbursed via cashless mode is 94% and 82% MFIs members have reported more than 90% through cashless mode.
माइक्रोफाइनास उद्योग में 48 फीसद की वृद्धि

कोलकाता: माइक्रोफाइनास इंटरनेशनल का राष्ट्रीय नेटवर्क (पंजाब, इंडिया) के अध्यक्ष राज कुमार चौहान ने कहा कि माइक्रोफाइनास इंटरनेशनल उद्योग में 2018-19 की तिमाही में 48 फीसदी की वृद्धि हुई है।

लखनऊ: माइक्रोफाइनास इंटरनेशनल उद्योग में 2018-19 की तिमाही में 47.85 फीसदी की वृद्धि हुई है।

माइक्रोफाइनास इंटरनेशनल के अनुसार, 2018-19 की तिमाही में 48 फीसदी की वृद्धि हुई है।

भारत के अन्य उद्योगों में भी वृद्धि हुई है। माइक्रोफाइनास इंटरनेशनल ने कहा कि 2018-19 की तिमाही में 47.85 फीसदी की वृद्धि हुई है।

(लखनऊ)
1.83 करोड़ महिलाओं ने लिए रूपन

सवरोजगार के लिए प्रीतित होती महिलाएं

माइक्रो फाइनेंस में 48% की वृद्धि

पृष्ठभूमि

देश भर में बिकने वाले सबसे दीन माइक्रो पाइंटेजन इंडस्ट्री ने 1.83 करोड़ महिलाओं को सवरोजगार के लिए रूपन दिन का मजबूर बनाया है। इसमें सबसे ज्यादा महिलाओं के साथ बनने वाले क्षेत्र में वित्तीय संस्थाओं के सहयोग के जरिए सहयोग देने का प्रयास किया गया है। इसका लक्ष्य उनकी जीवन में स्वरोजगार की सहायता करना है।

समय पर चुका रहे हैं... छोटे कर्जदार

सुविधाओं, जनजीवन और आर्थिक सुविधाओं के माध्यम से छोटे कर्जदारों को समय पर चुका करने में मदद की जा रही है।

2,01,724 करोड़ हुआ कुल लोन पटेंटिलियों

माइक्रोसिक्योल लेनेंद्र दत्त का कहना है कि 30 सितंबर, 2019 को समग्र देश में माइक्रोसिक्योल लेनेंद्र दत्त के अंदर में 2,01,724 करोड़ हुए कुल लोन पटेंटिलियों।

तहसील में भागीदारी के जरिए अनेक छोटे बैंकों का एटीएम 10% के अलावा भर सकते हैं, यहां माइक्रोसिक्योल उद्योग का एनिक 1.09% के नुकसान पर है। इसका महत्व देश भर में बढ़ती माणा के बाकी माहात्मya महात्मya आज के स्थान पर चुकाया जा रहा है। सबसे 2019 पटेंटिलियों का का प्रमाण 0.42% है 100 हिस्से का विषय पर चुका करने वाले कारोबारियों का माहात्मya महात्मya को चुकाया जा रहा है।
માહિતી કાઢી નો લોન કોલિયો
48% વધી 2 લાખ કરોડ થયો

માહિતી કાઢવામાં આવીને ઈન્ડસ્્ટ્રીનો લોન પોલીશિંગ (સોમેશ્વરી) 30 સપ્ટેમ્બરે રોજ પુલીલ વતાં કરાટરમાં 47.85 કરોડ વધી 2.01 લાખ કરોડની સફળતા પહોંચી હતી. મળવામાં આવેલ ઝાડીઓ પરાર થતી.

માહિતી કાઢવામાં આવી ઈંડસ્ટ્રીનો નાટકમાં રિજિટ અનુસાર વાતાવરણ નિર્માચન સાધન અંગારી માહિતી સિસ્ટમમાં 9.79 કરોડ લોન પોલીશ કરવામાં આવયું છે. મળવામાં આવેલ 7.43 કરોડ વધી 2017માં ઈંડસ્ટ્રીની ટેવાડરોમાં 1.83 કરોડની સુધારો બનાવી થયો છે. તે સમજાડાના પાછળ 0.73 કરોડ વધી પરમા પહચાણ કરી હતી. પૂર્વીં આગળ ગુજરાત-ઉત્તર રાજ્યમાં 40 કરોડ, દક્ષિણમાં 28 કરોડ, ઉત્તરમાં 10 કરોડ, પૂર્વમાં 14 કરોડ અને માથી રાજ્યમાં 7 કરોડ લોન બોકશોમાં હોય છે.
सूक्ष्म वित्त पुरवठळात
48 टक्क्यांची विक्रमी वाह

व्यापार प्रतिनिधी, मुंबई

भारतात बैंकांचा तोडवला हा प्रमुखतया शहरी, बडतुंगोड व मध्यवर्तीयपुरातच बढतुंगा म्हणून असल्याचे दाखवणारी विनेवारी बैंकांची ताजातील आक्षेपाची दाखवून देत, असलांग, मुख्यतः शहरी व प्रामाणिक ठाण्यात स्थानिक वागिनुज आर्थिक समावेशात निर्देशणासाठी सूक्ष्म वित्त पुरवठळ (माहितीहाती) क्षेत्रात कामगिरीही दिली आहे. देशातील सूक्ष्म वित्त पुरवठळात 48.85 टक्क्यांची वाह झाली आहे. माझ्यांच्या मित्रांच्या इंस्ट्रुक्शनस नेटवर्क (एमिफिक) या स्थलांनी बैंकांना स्वाभाविक तंतूशासनण्यात संयोजन आहे. जुने जुने सर्वांगीण 2019 तिमाहीसाठी सूक्ष्म वित्त पुरवठळात 48.85 टक्क्यांची वाह झाली आहे. माझ्यांच्या मित्रांच्या इंस्ट्रुक्शनस नेटवर्क (एमिफिक) या स्थलांनी बैंकांना स्वाभाविक तंतूशासनण्यात संयोजन आहे. जुने जुने सर्वांगीण 2019 तिमाहीसाठी सूक्ष्म वित्त पुरवठळात 48.85 टक्क्यांची वाह झाली आहे. माझ्यांच्या मित्रांच्या इंस्ट्रुक्शनस नेटवर्क (एमिफिक) या स्थलांनी बैंकांना स्वाभाविक तंतूशासनण्यात संयोजन आहे. जुने जुने सर्वांगीण 2019 तिमाहीसाठी सूक्ष्म वित्त पुरवठळात 48.85 टक्क्यांची वाह झाली आहे.
विशिष्ट अल्प पतपुरवठा धारकाच्या संख्येत १.८३ कोटीची वाढ

नेही दिलेलींचा देशमत्र छोट्या कर्जाची उपलब्धता वाढ झाली आहे. गेल्या अंदाजीपर्यंत विषिष्ट अल्प पतपुरवठा धारकाच्या संख्येत १.८३ कोटीची वाढ झाली. असुन अल्प पतपुरवठा धारकाच्या उद्योगात दर्जेदारी सकल कर्ज पॉटेंटियलांच्या अंतरात ४५.८५ टक्क्यांदर्शी हिंदीच्या वाढ झाली. असल्याचे समिती आले आहेत. आधिक वर्ष २०१९-२० चा दुसर्या संख्येत सकल कर्जाची आकडा २.०५.२२ कोटी रुपये ह्याचा होता. गेल्या वर्षाचा तुलनेत वाढ हा पतपुरवठा ४५.८५ टक्के ह्याचा वाढाचा आहे.

पर्यंत आययुक्त नर्मेंजोच अल्प पतपुरवठाच्या संख्येत हा विवाद बनेंचे स्वतंत्रता देण्याच्या संघटना आहे. आपल्यांनी देशमत्राच्या कोडवर नाहीत. ती सविस्तर अंदाजीपर्यंत असल्यास, विषिष्ट अल्प पतपुरवठा धारकाची संख्येत १.८३ कोटीची वाढ झाली. ह्या वाढ सरासरी ०.५३ प्रतिवर्ष वाढ मान्यता घेऊने २०१५ सालात २०२१ पर्यंत, नर्मेंजेच्या कामाच्या उद्योगात दर्जेदारी १.५७ कोटी रुपये कर्ज धारकाच्या जास्त देखील आहे आहे. २०२१-२२ या वर्षाच्या उद्योगात दर्जेदारीने २०२१-२२ च्या वर्षात गेल्या ह्याचा वाढ १३ टक्का ह्याचा आहे. लघु धारकाच्या वाढ पॉटेंटियल ४५.८५ टक्कि ह्याचा आहे. पारंपरिक कामाच्या संख्येत १३ टक्का ह्याचा आहे. लघु अल्प पतपुरवठ्याच्या उद्योगात दर्जेदारी १३ टक्का ह्याचा आहे.
Mandal, Visakha: The joint venture company (JVC) of the government and private sector companies has achieved a profit of 47.95% in the third quarter of the financial year. The company has earned a profit of Rs. 2.01 crore for the first nine months of the financial year. The company has a paid-up capital of Rs. 70 crore, of which Rs. 44 crore is equity capital and Rs. 26 crore is non-cumulative redeemable preference shares. The company has earned a profit of Rs. 80.57 crore in the financial year ended March 31, 2020, with a turnover of Rs. 62,960 crore (31% higher) compared to Rs. 48,190 crore (31% higher) in the financial year ended March 31, 2019.
ప్రతిభ మతం లో సంప్రదాయ స్త్రీలు నిలిచి ఉన్న స్థితి చూసే నేతృత్వానికి పరస్పర చేసే చిత్రాలు కలిగి రాయడానికి అభిప్రాయం చేసాయి. (చిత్రాలు) 47.85 రక్ష రోడ్చ రుఫ్ 2.01
స్థానపరుస్తుంది. యొక్క ప్రాంతం తాన దశలో ఉండడానికి 1.36 ఎంచు
చిత్రాలు. నిలిచి నిలిచి మనం
నిలిచి నిలిచి మనం 7.43 రాళ్ళం
నిలిచి 9.79 రాళ్ళం నిలిచి.
बैंक के माइक्रोफाइनेंस
उद्योग में कुल बड़ा
80,570 करोड़ रुपए रहा।

प्रदेश में माइक्रोफाइनेंस
उद्योग में कुल बड़ा
80,570 करोड़ रुपए रहा।
अत्य पत्तुँख्द्रा : देशभरत छोट्या कर्ज्या उपलब्धित गोषणारी वाह गेत्या अडूक्य वर्षित विशिष्ट अत्यपत्तुँख्द्रा धाराकंप्या संस्कृत १.८३ कोटीची वाह
ಆರಂಭಿಸಿದಾದ ನವೀಕರಣದ ಪ್ರತಿ ಕ್ಲಾಸ್ತರದಲ್ಲಿ ಕುಂಡುಪಟ್ಟು ಈ ನೂತನ ವಿಭಾಗ (ಲೈನ್ಸರ್) ಬಂದೇರಿ ವೆಳಕೆ ತಿನ್ನಿದ್ದಾಗದ್ದು ಎಂದು ಅವರು ಬೆಳೆದಿರುವ ಹೆಸರುಗಳು ಮತ್ತು ಪ್ರತಿಪಾದಕರು ಇಟ್ಟಿದ್ದಾರೆ. ಈ ವಿಭಾಗದಲ್ಲಿ ಒಂದು ವಿದ್ಯಾರ್ಥಿಯ ಕೇಂದ್ರವನ್ನು ಹೊಂದಿದ್ದಾರೆ. ಇದು ವಿದ್ಯಾರ್ಥಿಯನ್ನು ಒಂದು ವಿದ್ಯಾರ್ಥಿಗಳ ಕೇಂದ್ರವಾಗಿ ಬಂದೀರಿ ವೆಳಸಿಕೊಂಡಿದೆ. 31ರ ನೂತನ ವಿಭಾಗದಲ್ಲಿ ವೆಳಸಿಕೊಂಡಿದೆ. ಹೆಸರನ್ನು 2019ರ ವರ್ಷದ ನಕಾಶೆಯ ನೂತನ ವಿಭಾಗದಲ್ಲಿ ಒಂದು ವಿದ್ಯಾರ್ಥಿಯನ್ನು ಹೊಂದಿದ್ದಾರೆ. ಇದು ವಿದ್ಯಾರ್ಥಿಯನ್ನು ಒಂದು ವಿದ್ಯಾರ್ಥಿಗಳ ಕೇಂದ್ರವಾಗಿ ಬಂದೀರಿ ವೆಳಸಿಕೊಂಡಿದೆ. 2020ರ ವರ್ಷದ ನಕಾಶೆಯ ನೂತನ ವಿಭಾಗದಲ್ಲಿ ಒಂದು ವಿದ್ಯಾರ್ಥಿಯನ್ನು ಹೊಂದಿದ್ದಾರೆ. ಇದು ವಿದ್ಯಾರ್ಥಿಯನ್ನು ಒಂದು ವಿದ್ಯಾರ್ಥಿಗಳ ಕೇಂದ್ರವಾಗಿ ಬಂದೀರಿ ವೆಳಸಿಕೊಂಡಿದೆ. 18.3 ವಿದ್ಯಾರ್ಥಿರಾದ ಮನೆಯನ್ನು ಹೊಂದಿದಾಗ ವಿದ್ಯಾರ್ಥಿಗಳ ಕೇಂದ್ರವಾಗಿ ಬಂದೀರಿ ವೆಳಸಿಕೊಂಡಿದೆ. ಇದು ವಿದ್ಯಾರ್ಥಿಗಳ ಕೇಂದ್ರವಾಗಿ ಬಂದೀರಿ ವೆಳಸಿಕೊಂಡಿದೆ. ಈ ಹೆಸರುಗಳು ಲೈನ್ಸರ್ ನೂತನ ವಿಭಾಗದ ಹೆಸರುಗಳು. ಈ ಹೆಸರುಗಳು ಬೆಳೆದಿರುವ ಪ್ರತಿಪಾದಕರು ಹೊಂದಿದ್ದಾರೆ. ಈ ಹೆಸರುಗಳು ನೂತನ ವಿಭಾಗದ ಹೆಸರುಗಳು. ಈ ಹೆಸರುಗಳು ಹೊಂದಿದ್ದಾರೆ. ಈ ಹೆಸರುಗಳು ಹೊಂದಿದ್ದಾರೆ. ಈ ಹೆಸರುಗಳು ಹೊಂದಿದ್ದಾರೆ. ಈ ಹೆಸರುಗಳು ಹೊಂದಿದ್ದಾರೆ. ಈ ಹೆಸರುಗಳು ಹೊಂದಿದ್ದಾರೆ. ಈ ಹೆಸರುಗಳು ಹೊಂದಿದ್ದಾರೆ. ಈ ಹೆಸರುಗಳು ಹೊಂದಿದ್ದಾರೆ. ಈ ಹೆಸರುಗಳು ಹೊಂದಿದ್ದಾರೆ.
জুলাই-সেপ্টেম্বরে কুলক্ষয় ২.০১ লক্ষ কোটি টাকার

এই সময়ে ভারতের পশ্চিমবঙ্গের পশ্চিমবঙ্গ রাজ্য পরিষদের দ্বারা প্রতিষ্ঠিত সমাপক কর্তৃত্বের প্রশাসন নিয়ন্ত্রণে পারিপার্শ্ব অর্থনীতির জন্য জুলাই-সেপ্টেম্বরের প্রশাসনিক নেতৃত্ব দিতে কুলক্ষয় ২.০১ লক্ষ কোটি টাকার আয়ের সংগ্রহ ও উৎপাদনের জন্য প্রতিষ্ঠিত হয়েছিল।

মাইকেনরিকস ইনস্টিটিউটস নেটওয়ার্কের (এমআইসিএনএ) এক সম্মেলন অনুষ্ঠিত হয়েছিল। জুলাই-সেপ্টেম্বরের প্রশাসনিক নেতৃত্বের সাহায্য সংগ্রহ ও উৎপাদনের জন্য ১.৫০ লক্ষ কোটি টাকার উৎপাদন করা হয়েছিল।

এই সময়ে ভারতের পশ্চিমবঙ্গ রাজ্য পরিষদের দ্বারা প্রতিষ্ঠিত সমাপক কর্তৃত্বের প্রশাসন নেতৃত্ব দিতে কুলক্ষয় ২.০১ লক্ষ কোটি টাকার আয়ের সংগ্রহ ও উৎপাদনের জন্য প্রতিষ্ঠিত হয়েছিল।
<table>
<thead>
<tr>
<th>Date</th>
<th>27 November</th>
</tr>
</thead>
<tbody>
<tr>
<td>Publication</td>
<td>Arthik Lipi</td>
</tr>
<tr>
<td>Edition</td>
<td>Kolkata</td>
</tr>
<tr>
<td>Page No.</td>
<td>09</td>
</tr>
</tbody>
</table>
Microfinance GLP jumps 48% to Rs 2 lakh cr in Sept quarter

In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

MUMBAI: Microfinance industry's gross loan portfolio (GLP) grew by 47.85 per cent to Rs 2.01 lakh crore in the quarter ended September 30, 2019, compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report.

In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN). Since
March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87 per cent).

"In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions," MFIN's chief executive Harsh Srivastava said.

The report said in terms of regional distribution of GLP, East and North-East accounts for 40 per cent, South 28 per cent, North 10 per cent, West 14 per cent and Central contributes 7 per cent. The top 10 states constitute 82.7 per cent in terms of GLP. Tamil Nadu is the largest state followed by West Bengal and Bihar. Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 80,570 crore, which is 40 per cent of the total micro-credit universe. NBFC-MFIs are the second largest provider of micro-credit with a loan amount outstanding of Rs 62,960 crore, accounting for 31 per cent to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 34,829 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of Rs 21,381 and other MFIs account for one per cent share in the microfinance universe. As on September 30, 2019, the on-balance sheet portfolio of 85 NBFC-MFIs was Rs 62,960 crore which is spread across 601 districts of 35 states and union territories grew around 17 per cent over the last fiscal.

Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs 9,443 crore during Q2 FY20, the report showed. MFIN is an industry association comprising 56 NBFC- MFIs and 35 associates including banks, SFBs and NBFCs. It is also the self-regulatory organization (SRO) for the regulated NBFC-MFI.
Microfinance GLP jumps 48% to Rs 2 lakh cr in Sept quarter

In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crores as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

A Share Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87 per cent). Mumbai - Microfinance industry's gross loan portfolio (GLP) grew by 47.85 per cent to Rs 2.01 lakh crore in the quarter ended September 30, 2019, compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report. In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as
compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87 per cent). "In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions," MFIN's chief executive Harsh Srivastava said. Brand Solutions Indian Auto Industry Status Report 2020 - 100+ Industry Leaders' & Experts' Interviews The report said in terms of regional distribution of GLP, East and North-East accounts for 40 per cent, South 28 per cent, North 10 per cent, West 14 per cent and Central contributes 7 per cent.

The top 10 states constitute 82.7 per cent in terms of GLP. Tamil Nadu is the largest state followed by West Bengal and Bihar. Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 80,570 crore, which is 40 per cent of the total micro-credit universe. NBFC-MFIs are the second largest provider of micro-credit with a loan amount outstanding of Rs 62,960 crore, accounting for 31 per cent to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 34,829 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of Rs 21,381 and other MFIs account for one per cent share in the microfinance universe. As on September 30, 2019, the on-balance sheet portfolio of 85 NBFC-MFIs was Rs 62,960 crore which is spread across 601 districts of 35 states and union territories grew around 17 per cent over the last fiscal. Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs 9,443 crore during Q2 FY20, the report showed. MFIN is an industry association comprising 56 NBFC-MFIs and 35 associates including banks, SFBs and NBFCs. It is also the self-regulatory organization (SRO) for the regulated NBFC-MFI.
Microfinance loan portfolios jumps 48%, asset quality deteriorates

The total number of microfinance loan accounts saw an increase of 31.76% year on year

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of ₹80,570 crore

Microfinance industry’s gross loan portfolio grew by 47.85% year on year at the end of September 2019 driven by banks, NBFC MFIs and small finance banks. The total loan portfolio stood at ₹2.01 lakh crore as on 30 September compared to ₹1.36 lakh crore during the same quarter a year ago.
In the second quarter NBFC-MFIs portfolio grew by 17% year on year, banks by 104%, small finance banks by 42%, non-banking finance companies by 31% and other microfinance institutions de-grew by 5%. The total number of microfinance loan accounts saw an increase of 31.76% year on year to 9.79 crore at the end of 30 September quarter.

Asset quality however continued to deteriorate on a sequential basis with portfolio at risk (PAR) (when a loan instalment is not paid for more than 30 days) rising across institutions barring NBFC-MFIs. For NBFCs, PAR>30 days increased to 2.20% at the end of September compared to 1.97% in the previous quarter and 0.5% a year ago. While the portfolio quality of banks continues to be healthy, PAR>30 days however rose to 0.72% from 0.59% in the previous quarter and 0.60% a year ago. Small finance banks too saw a marginal increase in PAR>30 days to 0.82% compared to 0.79% in the previous quarter. NBFCs-MFIs showed an improvement in portfolio quality compared to the previous quarter, with PAR>30 days falling to 1.09% compared to 1.12% in the previous quarter. It was however higher compared to 0.92% a year ago.

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of ₹80,570 crore, which is 40% of the total micro-credit universe. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of ₹62,960 crore, accounting for 31% to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of ₹34,829 crore with total share of 17%, NBFCs 11% with total loan outstanding of ₹21,381 and other MFIs account for 1.0% share in the microfinance universe.
Microfinance industry’s loan portfolio grew 47.85 per cent till September this year
Microfinance industry's gross loan portfolio jumps 48% to Rs 2 trn in Q2

Microfinance industry's gross loan portfolio (GLP) grew by 47.85 per cent to Rs 2.01 lakh crore in the quarter ended September 30, 2019, compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report.

In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87 per cent).

"In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions," MFIN's chief executive Harsh Srivastava said.

The report said in terms of regional distribution of GLP, East and North-East accounts for 40 per cent, South 28 per cent, North 10 per cent, West 14 per cent and Central contributes 7 per cent.

The top 10 states constitute 82.7 per cent in terms of GLP.
Tamil Nadu is the largest state followed by West Bengal and Bihar.

Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 80,570 crore, which is 40 per cent of the total micro-credit universe.

NBFC-MFIs are the second largest provider of micro-credit with a loan amount outstanding of Rs 62,960 crore, accounting for 31 per cent to total industry portfolio.

Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 34,829 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of Rs 21,381 and other MFIs account for one per cent share in the microfinance universe.

As on September 30, 2019, the on-balance sheet portfolio of 85 NBFC-MFIs was Rs 62,960 crore which is spread across 601 districts of 35 states and union territories grew around 17 per cent over the last fiscal.

Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs 9,443 crore during Q2 FY20, the report showed.

MFIN is an industry association comprising 56 NBFC-MFIs and 35 associates including banks, SFBs and NBFCs. It is also the self-regulatory organization (SRO) for the regulated NBFC-MFI.
Microfinance sector sees 47.85% growth in loans

During the period under review, the total number of microfinance loan accounts rose to 9.79 crore from 7.43 crore in the corresponding year-ago period.

During the period under review, the total number of microfinance loan accounts rose to 9.79 crore from 7.43 crore in the corresponding year-ago period.
Tamil Nadu ranks first in loan distribution followed by West Bengal and Bihar.

Microfinance Institutions Network (MFIN) witnessed a 47.85% growth in its gross loan portfolio (GLP) in the second quarter ended September to ₹2,01,724 crore.

During the period under review, the total number of microfinance loan accounts rose to 9.79 crore from 7.43 crore in the corresponding year-ago period. MFIN served an estimated 5.46 crore borrowers through 9.79 crore loan accounts.

In the 31st edition of Micrometer (MFIN’s publication) for July-September 2019, MFIN said banks held the largest share of portfolio in micro-credit with a total loan outstanding of ₹80,570 crore representing 40% of the total micro-credit universe.

Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) were the second largest providers of micro-credit with a loan amount outstanding of ₹62,960 crore, accounting for 31% of the total industry portfolio. Small Finance Banks accounted for 17%, NBFCs 11% and other MFIs making up 1%.

In regional distribution of GLP, the east and northeast accounted for 40%, south 28%, north 10%, west 14% and central India 7%. The top 10 States constituted 82.7% in terms of GLP. Tamil Nadu was the largest State in terms of loan distribution followed by West Bengal and Bihar.

“It is heartening that in the last 30 months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed in all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate,” said Harsh Shrivastava, CEO, MFIN.

Data show that the access to microfinance is rising at a healthy pace nationally and an increasing number of small borrowers across the country are paying back their dues on time. This endorses the fact that microfinance loans are increasingly seen by small borrowers as big economic facilitators, regulated and an organised form of finance over the unregulated forms of availing finance, according to a report in Micrometer.
Microfinance Loan Portfolio Jumps 48% In September Quarter

PTI
@PTI_News

Published on November 25 2019, 6:55 PM
Last Updated on November 25 2019, 6:55 PM

Microfinance industry's gross loan portfolio grew by 47.9 percent to Rs 2.01 lakh crore in the quarter-ended Sept. 30 compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report.

In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year ago period, according to a quarterly report by Microfinance Institutions Network.

Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (annualised growth rate of 16.87 percent).

“In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions,”

Harsh Srivastava, Chief Executive, MFIN

Microfinance Loan Portfolio Jumps 48% In September Quarter PTI @PTI_News Bookmark November 25 2019, 6:55 PM November 25 2019, 6:55 PM Microfinance industry's gross loan portfolio grew by 47.9 percent to Rs 2.01 lakh crore in the quarter-ended Sept. 30 compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report. In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as
compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network.

Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (annualised growth rate of 16.87 percent).

women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions, Harsh Srivastava, Chief Executive, MFIN

The report said in terms of regional distribution of GLP, East and North-East accounts for 40 percent, South 28 percent, North 10 percent, West 14 percent and Central contributes 7 percent. The top 10 states constitute 82.7 percent in terms of GLP. Tamil Nadu is the largest state followed by West Bengal and Bihar.

Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 80,570 crore, which is 40 percent of the total micro-credit universe. NBFC-MFIs are the second largest provider of micro-credit with a loan amount outstanding of Rs 62,960 crore, accounting for 31 percent to total industry portfolio. Small Finance Banks have a total loan amount outstanding of Rs 34,
Microfinance GLP jumps 48% to Rs 2 lakh cr in Sept quarter

Microfinance industry's gross loan portfolio (GLP) grew by 47.85 per cent to Rs 2.01 lakh crore in the quarter ended September 30, 2019, compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report.

In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87 per cent).

'In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions,' MFIN's chief executive Harsh Srivastava said.

The report said in terms of regional distribution of GLP, East and North-East accounts for 40 per cent, South 28 per cent, North 10 per cent, West 14 per cent and Central contributes 7 per cent.

The top 10 states constitute 82.7 per cent in terms of GLP.
Tamil Nadu is the largest state followed by West Bengal and Bihar.

Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 80,570 crore, which is 40 per cent of the total micro-credit universe.

NBFC-MFIs are the second largest provider of micro-credit with a loan amount outstanding of Rs 62,960 crore, accounting for 31 per cent to total industry portfolio.

Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 34,829 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of Rs 21,381 and other MFIs account for one per cent share in the microfinance universe.

As on September 30, 2019, the on-balance sheet portfolio of 85 NBFC-MFIs was Rs 62,960 crore which is spread across 601 districts of 35 states and union territories grew around 17 per cent over the last fiscal.

Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs 9,443 crore during Q2 FY20, the report showed.

MFIN is an industry association comprising 56 NBFC-MFIs and 35 associates including banks, SFBs and NBFCs.
Microfinance industry grew 48 per cent in Q2

The total number of microfinance loan accounts stood at 9.79 crore as of September compared to 7.43 crore accounts last year, said Micrometer report for July-September 2019 released by industry body Microfinance Institutions Network (MFIN).

The microfinance industry has seen a growth of 47.8 per cent in September quarter over last year with the total loan portfolio (GLP) this year touching Rs 2.01 lakh crore.

The total number of microfinance loan accounts stood at 9.79 crore as of September compared to 7.43 crore accounts last year, said Micrometer report for July-September 2019 released by industry body Microfinance Institutions Network (MFIN).

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 80,570 crore, which is 40% of the total micro-credit universe. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs 62,960 crore, accounting for 31 per cent of total industry portfolio, it said.

Small Finance Banks (SFBs) have a loan amount outstanding of Rs 34,829 crore with total share of 17 per cent, NBFCs 11 per cent with loan outstanding of Rs 21,381 crore and other MFIs account for 1 per cent in the microfinance universe, it said.

With respect to 56 NBFC-MFIs members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs 63,869 crores as of September 2019. This represents a 46 per cent year-on-year growth over last year and 13 per cent over June quarter. Loan amount of Rs 18,694 crores was disbursed in the second quarter.
Harsh Srivastava, CEO, MFIN, said that an additional 18.3 million women have taken microfinance loans in the last 30 months.
Microfinance industry’s gross loan portfolio jumps 48% to Rs 2 trn in Q2

Microfinance industry’s gross loan portfolio (GLP) grew by 47.85 per cent to Rs 2.01 lakh crore in the quarter ended September 30, 2019, compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report.

In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87 per cent).

“In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers
have reposed on all RBI-regulated microfinance institutions,” MFIN’s chief executive Harsh Srivastava said.

The report said in terms of regional distribution of GLP, East and North-East accounts for 40 per cent, South 28 per cent, North 10 per cent, West 14 per cent and Central contributes 7 per cent.

The top 10 states constitute 82.7 per cent in terms of GLP.

Tamil Nadu is the largest state followed by West Bengal and Bihar.

Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 80,570 crore, which is 40 per cent of the total micro-credit universe.

NBFC-MFIs are the second largest provider of micro-credit with a loan amount outstanding of Rs 62,960 crore, accounting for 31 per cent to total industry portfolio.

Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 34,829 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of Rs 21,381 and other MFIs account for one per cent share in the microfinance universe.

As on September 30, 2019, the on-balance sheet portfolio of 85 NBFC-MFIs was Rs 62,960 crore which is spread across 601 districts of 35 states and union territories grew around 17 per cent over the last fiscal.

Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs 9,443 crore during Q2 FY20, the report showed.

MFIN is an industry association comprising 56 NBFC- MFIs and 35 associates including banks, SFBs and NBFCs. It is also the self-regulatory organization (SRO) for the regulated NBFC-MFI.(Only the headline and picture of this report may have been reworked by the Business Standard staff; the rest of the content is auto-generated from a syndicated feed.)
Microfinance industry records a growth of 47.85% YoY in Gross Loan Portfolio

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, released its 31st issue of its Micrometer report for July-September 2019 i.e.Q2 FY20.

MFIN Micrometer September 30, 2019 data reveals that the access to microfinance is rising at a healthy pace, nationally, and increasing number of small borrowers across the country are paying back their dues on time. This endorses the fact that Microfinance loans are increasingly seen by small borrowers as big economic facilitators, regulated and organized form of finance, over the unregulated forms of availing finance, as per Micrometer data.

Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 CR unique borrowers have been added, which is an average of 0.73 CR per year (CAGR of 16.87%). As on September 30, 2019, the microfinance industry serves 5.46 CR unique borrowers through 9.79 CR loan accounts.

Harsh Srivastava, CEO, MFIN, said “It is heartening that in the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate”.

Microfinance industry records a growth of 47.85% YoY in Gross Loan Portfolio

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, released its 31st issue of its Micrometer report for July-September 2019 i.e.Q2 FY20.

MFIN Micrometer September 30, 2019 data reveals that the access to microfinance is rising at a healthy pace, nationally, and increasing number of small borrowers across the country are paying back their dues on time. This endorses the fact that Microfinance loans are increasingly seen by small borrowers as big economic facilitators, regulated and organized form of finance, over the unregulated forms of availing finance, as per Micrometer data.

Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 CR unique borrowers have been added, which is an average of 0.73 CR per year (CAGR of 16.87%). As on September 30, 2019, the microfinance industry serves 5.46 CR unique borrowers through 9.79 CR loan accounts.

Harsh Srivastava, CEO, MFIN, said “It is heartening that in the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate”.

Microfinance industry records a growth of 47.85% YoY in Gross Loan Portfolio

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, released its 31st issue of its Micrometer report for July-September 2019 i.e.Q2 FY20.

MFIN Micrometer September 30, 2019 data reveals that the access to microfinance is rising at a healthy pace, nationally, and increasing number of small borrowers across the country are paying back their dues on time. This endorses the fact that Microfinance loans are increasingly seen by small borrowers as big economic facilitators, regulated and organized form of finance, over the unregulated forms of availing finance, as per Micrometer data.

Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 CR unique borrowers have been added, which is an average of 0.73 CR per year (CAGR of 16.87%). As on September 30, 2019, the microfinance industry serves 5.46 CR unique borrowers through 9.79 CR loan accounts.

Harsh Srivastava, CEO, MFIN, said “It is heartening that in the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate”.

Microfinance industry records a growth of 47.85% YoY in Gross Loan Portfolio

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, released its 31st issue of its Micrometer report for July-September 2019 i.e.Q2 FY20.

MFIN Micrometer September 30, 2019 data reveals that the access to microfinance is rising at a healthy pace, nationally, and increasing number of small borrowers across the country are paying back their dues on time. This endorses the fact that Microfinance loans are increasingly seen by small borrowers as big economic facilitators, regulated and organized form of finance, over the unregulated forms of availing finance, as per Micrometer data.

Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 CR unique borrowers have been added, which is an average of 0.73 CR per year (CAGR of 16.87%). As on September 30, 2019, the microfinance industry serves 5.46 CR unique borrowers through 9.79 CR loan accounts.

Harsh Srivastava, CEO, MFIN, said “It is heartening that in the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate”.

Microfinance industry records a growth of 47.85% YoY in Gross Loan Portfolio

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, released its 31st issue of its Micrometer report for July-September 2019 i.e.Q2 FY20.

MFIN Micrometer September 30, 2019 data reveals that the access to microfinance is rising at a healthy pace, nationally, and increasing number of small borrowers across the country are paying back their dues on time. This endorses the fact that Microfinance loans are increasingly seen by small borrowers as big economic facilitators, regulated and organized form of finance, over the unregulated forms of availing finance, as per Micrometer data.

Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 CR unique borrowers have been added, which is an average of 0.73 CR per year (CAGR of 16.87%). As on September 30, 2019, the microfinance industry serves 5.46 CR unique borrowers through 9.79 CR loan accounts.

Harsh Srivastava, CEO, MFIN, said “It is heartening that in the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate”.

Microfinance industry records a growth of 47.85% YoY in Gross Loan Portfolio

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, released its 31st issue of its Micrometer report for July-September 2019 i.e.Q2 FY20.

MFIN Micrometer September 30, 2019 data reveals that the access to microfinance is rising at a healthy pace, nationally, and increasing number of small borrowers across the country are paying back their dues on time. This endorses the fact that Microfinance loans are increasingly seen by small borrowers as big economic facilitators, regulated and organized form of finance, over the unregulated forms of availing finance, as per Micrometer data.

Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 CR unique borrowers have been added, which is an average of 0.73 CR per year (CAGR of 16.87%). As on September 30, 2019, the microfinance industry serves 5.46 CR unique borrowers through 9.79 CR loan accounts.

Harsh Srivastava, CEO, MFIN, said “It is heartening that in the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate”. 
The highlights of the Micrometer report for September 30, 2019 shows that the entire microfinance industry has witnessed a growth of 47.85% in Q2 FY 2019-20 over Q2 FY 2018-19 with the total loan portfolio (GLP) at Rs. 2,01,724 CR as on 30th September 2019. As per Micrometer, the total number of microfinance loan accounts stood at 9.79 CR in Q2 FY 2019-20 (as on 30th September 2019), as compared to 7.43 CR account in Q2 FY 2018-19.

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs. 80,570 CR, which is 40% of the total micro-credit universe. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs. 62,960 CR, accounting for 31% to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs. 34,829 CR with total share of 17%, NBFCs 11% with total loan outstanding of Rs. 21,381 and other MFIs account for 1.0% share in the microfinance universe.

In terms of regional distribution of portfolio (GLP), East and North East accounts for 40%, South accounts for 28%, North holds 10%, West has a share of 14% and Central contributes 7%. The Top 10 states (based on universe data) constitute 82.7% in terms of GLP. Tamil Nadu is the largest state followed by West Bengal and Bihar.

With respect to 56 NBFC-MFIs members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs. 63,869 crores as on 30th September 2019. This represents a YoY growth of 46% as compared to 30th September 2018 and 13% in comparison to 30th June 2019. Further, loan amount of Rs. 18,694 crores was disbursed in Q2 FY2019-20 through 0.68 crore accounts. The total loan accounts as on 30th September 2019 stood at 3.50 crores with a 34% YoY growth as compared to last year.

The quality of the microfinance portfolio of NBFC MFIs which has remained quite healthy, has only further improved marginally over previous quarter as reflected by PAR >30 of 1.09% as on 30 September 2019, in comparison to 1.12% as on 30 June 2019.

This means rising number and volume of microfinance loans across the country are getting repaid, and on time. Only a miniscule 0.42 % of the overall loan portfolio is overdue by 90 days, i.e. where no payment has been made for 90 days.

The on-balance sheet portfolio of 85 NBFC-MFIs as on September 30, 2019 was Rs. 62,960 CR which is spread across 601 districts of 35 states and union territories grew around 17% over the last financial year. Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs. 9,443 CR during Q2 FY 19-20, an increase of 55% in Q2 FY 18-19. As on 30th September 2019, NBFC-MFIs have total asset base of Rs. 61,855 CR.

During the last 12 months, 3 NBFC-MFIs got elevated from small to medium category and 5 moved from medium to large category. Additionally, around 9 new members have become a part of the NBFC—MFI cluster as MFIN Members.
Based on Q2 FY 19-20 data available for 46 NBFC MFI Members, loan amount disbursed via cashless mode is 94% and 82% MFI members have reported more than 90% through cashless mode.

The Asset Liability Management (ALM) analysis shows that all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets. The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on 30th September 2019 to manage their obligations for the upcoming quarter and up to the next 12 months.
Microfinance GLP jumps 48% to Rs 2 lakh cr in Sept quarter

Microfinance industry's gross loan portfolio (GLP) grew by 47.85 per cent to Rs 2.01 lakh crore in the quarter ended September 30, 2019, compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report. In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87 per cent). "In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions," MFIN's chief executive Harsh Srivastava said.

The report said in terms of regional distribution of GLP, East and North-East accounts for 40 per cent, South 28 per cent, North 10 per cent, West 14 per cent and Central contributes 7 per cent. The top 10 states constitute 82.7 per cent in terms of GLP.

Tamil Nadu is the largest state followed by West Bengal and Bihar. Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 80,570 crore, which is 40 per cent of the total micro-credit universe.
NBFC-MFIs are the second largest provider of micro-credit with a loan amount outstanding of Rs 62,960 crore, accounting for 31 per cent to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 34,829 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of Rs 21,381 and other MFIs account for one per cent share in the microfinance universe.

As on September 30, 2019, the on-balance sheet portfolio of 85 NBFC-MFIs was Rs 62,960 crore which is spread across 601 districts of 35 states and union territories grew around 17 per cent over the last fiscal. Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs 9,443 crore during Q2 FY20, the report showed.

MFIN is an industry association comprising 56 NBFC- MFIs and 35 associates including banks, SFBs and NBFCs. It is also the self-regulatory organization (SRO) for the regulated NBFC-MFI.
Microfinance GLP jumps 48% to Rs 2 lakh cr in Sept quarter

November 25, 2019 - 8:48 AM India Times

In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN). Since March 2017, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year.
Microfinance industry's gross loan portfolio jumps 48% to Rs 2 trn in Q2
Press Trust of India/Mumbai 25 Nov 19 | 09:21 PM

Microfinance industry's gross loan portfolio (GLP) grew by 47.85 per cent to Rs 2.01 lakh crore in the quarter ended September 30, 2019, compared to that of Rs 1.36 lakh crore in the year-ago quarter, says a report.

In the second quarter ended September 2019, the total number of microfinance loan accounts were at 9.79 crore as compared to 7.43 crore account in the year-ago period, according to a quarterly report by Microfinance Institutions Network (MFIN).

Related Stories
No Related Stories Found
Since March 2017, which also marked the end of demonetisation period, an estimated 1.83 crore unique borrowers have been added, which is an average of 0.73 crore per year (CAGR of 16.87 per cent).

"In the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions," MFIN's chief executive Harsh Srivastava said.

The report said in terms of regional distribution of GLP, East and North-East accounts for 40 per cent, South 28 per cent, North 10 per cent, West 14 per cent and Central contributes 7 per cent.

The top 10 states constitute 82.7 per cent in terms of GLP.

Tamil Nadu is the largest state followed by West Bengal and Bihar.

Banks hold the largest share of the portfolio in micro-credit with a total loan outstanding of Rs 80,570 crore, which is 40 per cent of the total micro-credit universe.

NBFC-MFIs are the second largest provider of micro-credit with a loan amount outstanding of Rs 62,960 crore, accounting for 31 per cent to total industry portfolio.

Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 34,829 crore with a total share of 17 per cent, NBFCs 11 per cent with a total loan outstanding of Rs 21,381 and other MFIs account for one per cent share in the microfinance universe.

As on September 30, 2019, the on-balance sheet portfolio of 85 NBFC-MFIs was Rs 62,960 crore which is spread across 601 districts of 35 states and union territories grew around 17 per cent over the last fiscal.

Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs 9,443 crore during Q2 FY20, the report showed.

MFIN is an industry association comprising 56 NBFC- MFIs and 35 associates including banks, SFBs and NBFCs. It is also the self-regulatory organization (SRO) for the regulated NBFC-MFI.
Microfinance Institutions Network releases Q2FY20 report

Chennai: Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, released its 31st issue of its Micrometer report for July-September 2019.

The data in the report reveals that access to microfinance is rising at a healthy pace, nationally and increasing number of small borrowers across the country are paying back their dues on time.

It noted that an estimated 1.83 CR unique borrowers have been added which is an average of 0.73 CR per year (CAGR of 16.87 per cent). As on 30 September, the microfinance industry serves 5.46 CR unique borrowers through 9.79 CR loan accounts.

CEO, MFIN Harsh Srivastava said, “It is heartening that in the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate.”
Microfinance industry records a growth of 47.85% YoY

Performance Overview:

- Microfinance industry serves estimated 5.46 CR unique borrowers through 9.79 CR loan accounts
- Gross loan portfolio (GLP) for Q2 FY19-20 at Rs. 2,01,724 CR – an increase of 47.85 % YoY
- NBFC-MFI loan portfolio at Rs. 62,960 Cr for Q2 FY19-20 - an increase of 16.67% YoY
- 94% of disbursement of loans through cashless mode

The total number of microfinance loan accounts stood at 9.79 CR in Q2 FY19-20 an increase of 31.76% over Q2 FY18-19

- Overall health portfolio remains good with PAR >90 days is 0.42% of GLP
Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, today released its 31st issue of its Micrometer report for July-September 2019 i.e.Q2 FY20.

MFIN Micrometer September 30, 2019 data reveals that the access to microfinance is rising at a healthy pace, nationally, and increasing number of small borrowers across the country are paying back their dues on time. This endorses the fact that Microfinance loans are increasingly seen by small borrowers as big economic facilitators, regulated and organized form of finance, over the unregulated forms of availing finance, as per Micrometer data.

Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 CR unique borrowers have been added, which is an average of 0.73 CR per year (CAGR of 16.87%). As on September 30, 2019, the microfinance industry serves 5.46 CR unique borrowers through 9.79 CR loan accounts.

Harsh Srivastava, CEO, MFIN, said “It is heartening that in the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate”.

The highlights of the Micrometer report for September 30, 2019 shows that the entire microfinance industry has witnessed a growth of 47.85% in Q2 FY 2019-20 over Q2 FY 2018-19 with the total loan portfolio (GLP) at Rs. 2,01,724 CR as on 30th September 2019. As per Micrometer, the total number of microfinance loan accounts stood at 9.79 CR in Q2 FY 2019-20 (as on 30th September 2019), as compared to 7.43 CR account in Q2 FY 2018-19.

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs. 80,570 CR, which is 40% of the total micro-credit universe. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs. 62,960 CR, accounting for 31% to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs. 34,829 CR with total share of 17%, NBFCs 11% with total loan outstanding of Rs. 21,381 and other MFIs account for 1.0% share in the microfinance universe.
In terms of regional distribution of portfolio (GLP), East and North East accounts for 40%, South accounts for 28%, North holds 10%, West has a share of 14% and Central contributes 7%. The Top 10 states (based on universe data) constitute 82.7% in terms of GLP. Tamil Nadu is the largest state followed by West Bengal and Bihar.

With respect to 56 NBFC-MFIs members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs. 63,869 crores as on 30th September 2019. This represents a YoY growth of 46% as compared to 30th September 2018 and 13% in comparison to 30th June 2019. Further, loan amount of Rs. 18,694 crores was disbursed in Q2 FY2019-20 through 0.68 crore accounts. The total loan accounts as on 30th September 2019 stood at 3.50 crores with an 34% YoY growth as compared to last year.

The quality of the microfinance portfolio of NBFC MFIs which has remained quite healthy, has only further improved marginally over previous quarter as reflected by PAR >30 of 1.09% as on 30 September 2019, in comparison to 1.12% as on 30 June 2019.

This means rising number and volume of microfinance loans across the country are getting repaid, and on time. Only a miniscule 0.42 % of the overall loan portfolio is overdue by 90 days, i.e. where no payment has been made for 90 days.

The on-balance sheet portfolio of 85 NBFC-MFIs as on September 30, 2019 was Rs. 62,960 CR which is spread across 601 districts of 35 states and union territories grew around 17% over the last financial year. Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs. 9,443 CR during Q2 FY 19-20, an increase of 55% in Q2 FY 18-19. As on 30th September 2019, NBFC-MFIs have total asset base of Rs. 61,855 CR.

During the last 12 months, 3 NBFC-MFIs got elevated from small to medium category and 5 moved from medium to large category. Additionally, around 9 new members have become a part of the NBFC—MFI cluster as MFIN Members.

Based on Q2 FY 19-20 data available for 46 NBFC MFI Members, loan amount disbursed via cashless mode is 94% and 82% MFI members have reported more than 90% through cashless mode.

The Asset Liability Management (ALM) analysis shows that all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets. The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on 30th September 2019 to manage their obligations for the upcoming quarter and up to the next 12 months.
Microfinance industry records a growth of 47.85% YoY in Gross Loan Portfolio (GLP): MFIN Micrometer

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, today released its 31st issue of its Micrometer report for July-September 2019 i.e.Q2 FY20.

MFIN Micrometer September 30, 2019 data reveals that the access to microfinance is rising at a healthy pace, nationally, and increasing number of small borrowers across the country are paying back their dues on time. This endorses the fact that Microfinance loans are increasingly
seen by small borrowers as big economic facilitators, regulated and organized form of finance, over the unregulated forms of availing finance, as per Micrometer data.

Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 CR unique borrowers have been added, which is an average of 0.73 CR per year (CAGR of 16.87%). As on September 30, 2019, the microfinance industry serves 5.46 CR unique borrowers through 9.79 CR loan accounts.

Harsh Srivastava, CEO, MFIN, said “It is heartening that in the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate”.

The highlights of the Micrometer report for September 30, 2019 shows that the entire microfinance industry has witnessed a growth of 47.85% in Q2 FY 2019-20 over Q2 FY 2018-19 with the total loan portfolio (GLP) at Rs. 2,01,724 CR as on 30th September 2019. As per Micrometer, the total number of microfinance loan accounts stood at 9.79 CR in Q2 FY 2019-20 (as on 30th September 2019), as compared to 7.43 CR account in Q2 FY 2018-19.

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs. 80,570 CR, which is 40% of the total micro-credit universe. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs. 62,960 CR, accounting for 31% to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs. 34,829 CR with total share of 17%, NBFCs 11% with total loan outstanding of Rs. 21,381 and other MFIs account for 1.0% share in the microfinance universe.

In terms of regional distribution of portfolio (GLP), East and North East accounts for 40%, South accounts for 28%, North holds 10%, West has a share of 14% and Central contributes 7%. The Top 10 states (based on universe data) constitute 82.7% in terms of GLP. Tamil Nadu is the largest state followed by West Bengal and Bihar.

With respect to 56 NBFC-MFIs members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs. 63,869 crores as on 30th September 2019. This represents a YoY growth of 46% as compared to 30th September 2018 and 13% in comparison to 30th June 2019. Further, loan amount of Rs. 18,694 crores was disbursed in Q2 FY2019-20 through 0.68 crore accounts. The total loan accounts as on 30th September 2019 stood at 3.50 crores with an 34% YoY growth as compared to last year.
The quality of the microfinance portfolio of NBFC MFIs which has remained quite healthy, has only further improved marginally over previous quarter as reflected by PAR >30 of 1.09% as on 30 September 2019, in comparison to 1.12% as on 30 June 2019.

This means rising number and volume of microfinance loans across the country are getting repaid, and on time. Only a miniscule 0.42 % of the overall loan portfolio is overdue by 90 days, i.e. where no payment has been made for 90 days.

The on-balance sheet portfolio of 85 NBFC-MFIs as on September 30, 2019 was Rs. 62,960 CR which is spread across 601 districts of 35 states and union territories grew around 17% over the last financial year. Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs. 9,443 CR during Q2 FY 19-20, an increase of 55% in Q2 FY 18-19. As on 30th September 2019, NBFC-MFIs have total asset base of Rs. 61,855 CR.

During the last 12 months, 3 NBFC-MFIs got elevated from small to medium category and 5 moved from medium to large category. Additionally, around 9 new members have become a part of the NBFC—MFI cluster as MFIN Members.

Based on Q2 FY 19-20 data available for 46 NBFC MFI Members, loan amount disbursed via cashless mode is 94% and 82% MFI members have reported more than 90% through cashless mode.

The Asset Liability Management (ALM) analysis shows that all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets. The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on 30th September 2019 to manage their obligations for the upcoming quarter and up to the next 12 months.
Microfinance Credit: Growing access to small loans across the country 1.83 CR unique microfinance borrowers added in 2.5 years

By Saptarsi Biswas -- 2019-11-26

Microfinance industry records a growth of 47.85% YoY in Gross Loan Portfolio (GLP): MFIN Micrometer

Performance Overview:

• Microfinance industry serves estimated 5.46 CR unique borrowers through 9.79 CR loan accounts

• Gross loan portfolio (GLP) for Q2 FY19-20 at Rs. 2,01,724 CR – an increase of 47.85% YoY
• NBFC-MFI loan portfolio at Rs. 62,960 Cr for Q2 FY19-20 - an increase of 16.67% YoY

• 94% of disbursement of loans through cashless mode

• The total number of microfinance loan accounts stood at 9.79 CR in Q2 FY19-20 an increase of 31.76% over Q2 FY18-19

• Overall health portfolio remains good with PAR >90 days is 0.42% of GLP

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, today released its 31st issue of its Micrometer report for July-September 2019 i.e. Q2 FY20.

MFIN Micrometer September 30, 2019 data reveals that the access to microfinance is rising at a healthy pace, nationally, and increasing number of small borrowers across the country are paying back their dues on time. This endorses the fact that Microfinance loans are increasingly seen by small borrowers as big economic facilitators, regulated and organized form of finance, over the unregulated forms of availing finance, as per Micrometer data.

Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 CR unique borrowers have been added, which is an average of 0.73 CR per year (CAGR of 16.87%). As on September 30, 2019, the microfinance industry serves 5.46 CR unique borrowers through 9.79 CR loan accounts.

Harsh Srivastava, CEO, MFIN, said “It is heartening that in the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate”.

The highlights of the Micrometer report for September 30, 2019 shows that the entire microfinance industry has witnessed a growth of 47.85% in Q2 FY 2019-20 over Q2 FY 2018-19 with the total loan portfolio (GLP) at Rs. 2,01,724 CR as on 30th September 2019. As per Micrometer, the total number of microfinance loan accounts stood at 9.79 CR in Q2 FY 2019-20 (as on 30th September 2019), as compared to 7.43 CR account in Q2 FY 2018-19.

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs. 80,570 CR, which is 40% of the total micro-credit universe. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs. 62,960 CR, accounting for 31% to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs. 34,829 CR with total share of 17%, NBFCs 11% with total loan outstanding of Rs. 21,381 and other MFIs account for 1.0% share in the microfinance universe.
In terms of regional distribution of portfolio (GLP), East and North East accounts for 40%, South accounts for 28%, North holds 10%, West has a share of 14% and Central contributes 7%. The Top 10 states (based on universe data) constitute 82.7% in terms of GLP. Tamil Nadu is the largest state followed by West Bengal and Bihar.

With respect to 56 NBFC-MFIs members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs. 63,869 crores as on 30th September 2019. This represents a YoY growth of 46% as compared to 30th September 2018 and 13% in comparison to 30th June 2019. Further, loan amount of Rs. 18,694 crores was disbursed in Q2 FY2019-20 through 0.68 crore accounts. The total loan accounts as on 30th September 2019 stood at 3.50 crores with an 34% YoY growth as compared to last year.

The quality of the microfinance portfolio of NBFC MFIs which has remained quite healthy, has only further improved marginally over previous quarter as reflected by PAR >30 of 1.09% as on 30 September 2019, in comparison to 1.12% as on 30 June 2019.

This means rising number and volume of microfinance loans across the country are getting repaid, and on time. Only a miniscule 0.42 % of the overall loan portfolio is overdue by 90 days, i.e. where no payment has been made for 90 days.

The on-balance sheet portfolio of 85 NBFC-MFIs as on September 30, 2019 was Rs. 62,960 CR which is spread across 601 districts of 35 states and union territories grew around 17% over the last financial year. Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs. 9,443 CR during Q2 FY 19-20, an increase of 55% in Q2 FY 18-19. As on 30th September 2019, NBFC-MFIs have total asset base of Rs. 61,855 CR.

During the last 12 months, 3 NBFC-MFIs got elevated from small to medium category and 5 moved from medium to large category. Additionally, around 9 new members have become a part of the NBFC—MFI cluster as MFIN Members.

Based on Q2 FY 19-20 data available for 46 NBFC MFI Members, loan amount disbursed via cashless mode is 94% and 82% MFI members have reported more than 90% through cashless mode.

The Asset Liability Management (ALM) analysis shows that all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets. The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on 30th September 2019 to manage their obligations for the upcoming quarter and up to the next 12 months.
Microfinance industry records a growth of 17.85%

Performance Overview:
- Microfinance industry serves estimated 5.46 CR unique borrowers through 9.79 CR loan accounts
- Gross loan portfolio (GIF) for Q2 FY19-20 at Rs. 2.01,721 CR – an increase of 47.85% YoY
- NRFC-MFI loan portfolio at Rs. 62,960 Cr for Q2 FY19-20 – an increase of 16.67% YoY
- 94% of disbursement of loans through cashless mode
- The total number of microfinance loan accounts stood at 9.79 CR in Q2 FY19-20 an increase of 81.76% over Q2 FY18-19
- Overall health portfolio remains good with PAR -90 days is 0.42% of GLP

Microfinance Credit: Growing access to small loans across the country 1.83 CR unique microfinance borrowers added in 2.5 years
Microfinance industry records a growth of 47.85% YoY in Gross Loan Portfolio (GLP): MFIN Micrometer

Performance Overview:

- Microfinance industry serves estimated 5.46 CR unique borrowers through 9.79 CR loan accounts
- Gross loan portfolio (GLP) for Q2 FY19-20 at Rs. 2,01,724 CR – an increase of 47.85 % YoY
- NBFC-MFI loan portfolio at Rs. 62,960 Cr for Q2 FY19-20- an increase of 16.67% YoY
- 94% of disbursement of loans through cashless mode
- The total number of microfinance loan accounts stood at 9.79 CR in Q2 FY19-20 an increase of 31.76% over Q2 FY18-19
- Overall health portfolio remains good with PAR >90 days is 0.42% of GLP

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, today released its 31st issue of its Micrometer report for July-September 2019 i.e.Q2 FY20.

MFIN Micrometer September 30, 2019 data reveals that the access to microfinance is rising at a healthy pace, nationally, and increasing number of small borrowers across the country are paying back their dues on time. This endorses the fact that Microfinance loans are increasingly seen by small borrowers as big economic facilitators, regulated and organized form of finance, over the unregulated forms of availing finance, as per Micrometer data.

Over the last 2.5 years, beginning March 2017, which also marked the end of demonetisation period, an estimated 1.83 CR unique borrowers have been added, which is an average of 0.73 CR per year (CAGR of 16.87%). As on September 30, 2019, the microfinance industry serves 5.46 CR unique borrowers through 9.79 CR loan accounts.

Harsh Srivastava, CEO, MFIN, said “It is heartening that in the last thirty months, an additional 18.3 million women have taken microfinance loans. This growth in unique borrowers is an endorsement of the unstinted trust that small borrowers have reposed on all RBI-regulated microfinance institutions. This is also seen in the strong track record of repayment that microfinance continues to demonstrate”.

The highlights of the Micrometer report for September 30, 2019 shows that the entire microfinance industry has witnessed a growth of 47.85% in Q2 FY 2019-20 over Q2 FY 2018-19 with the total loan portfolio (GLP) at Rs. 2,01,724 CR as on 30th September 2019. As per Micrometer, the total number of microfinance loan accounts stood at 9.79 CR in Q2 FY 2019-20 (as on 30th September 2019), as compared to 7.43 CR account in Q2 FY 2018-19.
Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs. 80,570 CR, which is 40% of the total micro-credit universe. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs. 62,960 CR, accounting for 31% to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs. 34,829 CR with total share of 17%, NBFCs 11% with total loan outstanding of Rs. 21,381 and other MFIs account for 1.0% share in the microfinance universe.

In terms of regional distribution of portfolio (GLP), East and North East accounts for 40%, South accounts for 28%, North holds 10%, West has a share of 14% and Central contributes 7%. The Top 10 states (based on universe data) constitute 82.7% in terms of GLP. Tamil Nadu is the largest state followed by West Bengal and Bihar.

With respect to 56 NBFC-MFIs members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs. 63,869 crores as on 30th September 2019. This represents a YoY growth of 46% as compared to 30th September 2018 and 13% in comparison to 30th June 2019. Further, loan amount of Rs. 18,694 crores was disbursed in Q2 FY2019-20 through 0.68 crore accounts. The total loan accounts as on 30th September 2019 stood at 3.50 crores with an 34% YoY growth as compared to last year.

The quality of the microfinance portfolio of NBFC MFIs which has remained quite healthy, has only further improved marginally over previous quarter as reflected by PAR >30 of 1.09% as on 30 September 2019, in comparison to 1.12% as on 30 June 2019.

This means rising number and volume of microfinance loans across the country are getting repaid, and on time. Only a miniscule 0.42% of the overall loan portfolio is overdue by 90 days, i.e. where no payment has been made for 90 days.

The on-balance sheet portfolio of 85 NBFC-MFIs as on September 30, 2019 was Rs. 62,960 CR which is spread across 601 districts of 35 states and union territories grew around 17% over the last financial year. Of these 54 NBFC-MFIs members of MFIN received a debt funding of total Rs. 9,443 CR during Q2 FY 19-20, an increase of 55% in Q2 FY 18-19. As on 30th September 2019, NBFC-MFIs have total asset base of Rs. 61,855 CR.

During the last 12 months, 3 NBFC-MFIs got elevated from small to medium category and 5 moved from medium to large category. Additionally, around 9 new members have become a part of the NBFC—MFI cluster as MFIN Members.

Based on Q2 FY 19-20 data available for 46 NBFC MFI Members, loan amount disbursed via cashless mode is 94% and 82% MFI members have reported more than 90% through cashless mode.

The Asset Liability Management (ALM) analysis shows that all sizes of NBFC-MFIs are well placed in terms of ALM across various buckets. The borrowings of MFIs are of longer term while assets are of shorter-term and as a result, they have a comfortable gap as on 30th September 2019 to manage their obligations for the upcoming quarter and up to the next 12 months.
47.85 प्रतिशत की वृद्धि से बढ़ा माइक्रोफाइनेंस क्षेत्र

एमएफईएन माइक्रोमीटर रिपोर्ट में खुलासा

माइक्रोफाइनेंस उद्योग ₹ 9.79 करोड़ ऋण खाते हैं अनुमानित ₹ 5.46 करोड़ उद्योगकर्ताओं की मदद करता है।

नयी दिल्ली: माइक्रोफाइनेंस क्षेत्र में वृद्धि दर्ज की गयी है और लोग समय पर ऋण राशि का भुगतान भी कर रहे हैं।

माइक्रोफाइनेंस इन्स्टीट्यूट प्रोफेसर (एमएफआईएन) द्वारा जारी एक रिपोर्ट में यह सुनिश्चित है।

एमएफआईएन ने जुलाई-सितंबर 2019 के लिए अपने माइक्रोमीटर की रिपोर्ट का 31वां अंक जारी किया है।

यह आरोपों के बावजूद एक उद्योगकारी संगठन होने के साथ भारत का माइक्रोफाइनेंस उद्योग संघ भी है।

एमएफआईएन रिपोर्ट में कहा गया है कि इस क्षेत्र की वृद्धि दर्ज की गयी है।

फील्ड आउटलेट है।

एमएफआईएन ने जुलाई-सितंबर 2019 के लिए अपने माइक्रोमीटर की रिपोर्ट का 31वां अंक जारी किया है।

यह आरोपों के बावजूद एक उद्योगकारी संगठन होने के साथ भारत का माइक्रोफाइनेंस उद्योग संघ भी है।

एमएफआईएन ने जुलाई-सितंबर 2019 के लिए अपने माइक्रोमीटर की रिपोर्ट का 31वां अंक जारी किया है।

यह आरोपों के बावजूद एक उद्योगकारी संगठन होने के साथ भारत का माइक्रोफाइनेंस उद्योग संघ भी है।
एमएफआईएन माइक्रोमीटर द्वारा 30 सितंबर, 2019 को जारी किये गये ऑफिसियल हैं, जो उच्च भाग में समय पर अपना बकाया भुगतान करने से छूटे कर्जदारों की संख्या भी बढ़ती दिखाई दे रही है। यह इस तथ्य का समर्थन करता है कि माइक्रोफाइनांस ऋण को छोटे उद्धरक्ता अनियमित रूप से मिलने वाले माइक्रोफाइनांस ऋण के लिए में अधिक बड़ी आधिक सुविधा, विनियमित और संगठित रूप की वित्तीय सहायता के रूप में देख रहे हैं।

मार्च 2017 से शुरु होने वाले पिछले 2.5 वर्षों में, जिन्होंने विमुद्रीकरण अवधि के अंत को भी सिद्धित किया है, अनुमानित 1.83 करोड़ उद्धरक्ता को जोड़ा गया है, जो प्रति वर्ष औसतन 0.73 करोड़ (16.87% का सीएजिएल) है। 30 सितंबर, 2019 के आकड़ों के अनुसार, माइक्रोफाइनांस उद्धरित 9.79 करोड़ ऋण खातों के माध्यम से 5.46 करोड़ उद्धरक्ता की सेवा कर रहा है।

एमएफआईएन के सीईओ हर्ष श्रीवास्तव ने कहा, “यह खुशी की बात है कि पिछले तीस महीनों में 18.3 मिलियन अतिरिक्त महिलाओं ने माइक्रोफाइनांस ऋण लिया है। यह वृद्धि इस बात का संकेत है कि छोटे उद्धरक्ता ने आरबीआई विनियमित सभी माइक्रोफाइनांस संस्थाओं में पिछले रा विश्वास दिखाया है। माइक्रोफाइनांस में पूनमुहजन के मजबूत ट्रैक रिकॉर्ड को देख यह बात और भी स्पष्ट होती है।

30 सितंबर, 2019 के लिए माइक्रोमीटर की रिपोर्ट का मुख्य आकर्षण है Q2 वित्त वर्ष 2018-19 की तुलना में वित्त वर्ष 2019-20 में माइक्रोफाइनांस उद्धरण में कुल 47.85% की वृद्धि हुई, जो की कुल लोन पोटफोलियो (जीएलपी) के साथ 30 सितंबर 2019 का र. 2,01,724 करोड़ है। माइक्रोमीटर के अनुसार, माइक्रोफाइनांस ऋण खातों की कुल संख्या वित्त वर्ष 2019-20 में (30 सितंबर 2019 का) 9.79 करोड़ थी, जबकि वर्ष 2018-19 में 7.43 करोड़ थी।

बैंक माइक्रो-क्रेडिट में कुल ऋण के साथ पोटफोलियो र. 80,570 करोड़ का सबसे बड़ा हिस्सा रखते हैं, जो की कुल माइक्रो-क्रेडिट का 40% हैं।  गैर-बैंकिंग वित्तीय कम्पनी-माइक्रो फाइनांस इंस्टीट्यूशंस (एनबीएफसी-एमएफआई) र. 62,960 करोड़ की बकाया राशि के साथ माइक्रो-क्रेडिट का दूसरा सबसे बड़ा प्रदत्त है, जो कुल उद्धरण पोटफोलियो का 31% लेखांकन हिस्सा है। माइक्रोफाइनांस की दुनिया में लघु वित्त बैंक (एसएफबी) के पास कुल ऋण राशि र. 34,829 करोड़ हैं, जो की 17% हिस्सा हैं, एनबीएफसी कुल ऋण र. 21,381 के साथ 11% और अन्य एमएफआई 1% की हिस्सेदारी रखते हैं। पोटफोलियो के क्षेत्रीय वितरण (जीएलपी) में, पूर्व और उत्तर पूर्व की 40%, दक्षिण की 28%, उत्तर की 10%, पश्चिम की 14% की हिस्सेदारी है और केंद्र का 7% का योगदान है। शीर्ष 10 राज्य (वर्ल्ड डेटा पर आधारित) जीएलपी के संदर्भ में 82.7% हैं। तमिलनाडु, सबसे बड़ा राज्य हैं और बाद में पश्चिम बंगाल और बिहार आते हैं।

एमएफआईएन के 56 एनबीएफसी-एमएफआई सदस्यों के संबंध देखा जाए तो, इन सदस्यों का कुल ऋण पोटफोलियो (जीएलपी) 30 सितंबर 2019 तक र. 63,869 करोड़ रूपये था। यह 30 सितंबर 2018 की तुलना में 46% की YoY वृद्धि का प्रतिनिधित्व करता है जो की 30 जून 2019 की तुलना में 13% है। 0.68 करोड़ खातों के माध्यम से वित्त वर्ष 2019-20 में र. 18,694 करोड़ ऋण राशि वित्तित की गयी थी। पिछले वर्ष की तुलना में 30 सितंबर 2019 तक कुल ऋण खाते 34% की वृद्धि के साथ रू. 3.50 करोड़ थे।
एनबीएफसी एमएफआई के माइक्रोफाइनांस पोर्टफोलियो की गुणवत्ता बेहतर होने के कारण 30 सितंबर 2019 को 1.12% की तुलना में 1.09% के रूप में मामूली सुधार किया है। इसका मतलब यह है देश भर में बढ़ती मात्रा में माइक्रोफाइनांस ऋणों को समय पर चुकाया जा रहा है। समग्र ऋण पोर्टफोलियो का केवल 0.42% 90 दिनों तक बच्चा रहता है, यानी जहां 90 दिनों के लिए कोई भुगतान नहीं किया गया है। 30 सितंबर, 2019 को 85 एनबीएफसी-एमएफआई की बैलेंस शीट पोर्टफोलियो ₹ 62,960 करोड़ पर थी जो 35 राज्यों और केंद्र शासित प्रदेशों के 601 जिलों में फैली हुई हैं, पिछले वित्तीय वर्ष में लगभग 17% से बढ़ा। इन 54 एनबीएफसी-एमएफआई सदस्यों में एमएफआईएन के सदस्यों को कुल Q2 FY 19-20 के दौरान ₹ 9,443 करोड़, Q2 FY 18-19 में 55% की वृद्धि। 30 सितंबर 2019 तक, एनबीएफसी-एमएफआई के पास कुल संपत्ति ₹ 61,855 करोड़ हैं। पिछले 12 महीनों के दौरान, 3 एनबीएफसी-एमएफआई छोटे से अधिक श्रेणी में गए और 5 मध्यम से बड़ी श्रेणी में गये हैं। इसके अतिरिक्त, लगभग 9 नए सदस्य एमएफआई के सदस्य के रूप में एनबीएफसी - एमएफआई कलस्टर का हिस्सा बन गए हैं।