MICROFINANCE INSTITUTIONS NETWORK

Media Visibility Report

Press Release: Q4 Micrometer Results

Date of Dissemination: June 19, 2020
# Media Coverage Index

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Date</th>
<th>Publication Name</th>
<th>Edition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Print</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>20.06.2020</td>
<td>The Economic Times</td>
<td>Kolkata</td>
</tr>
<tr>
<td>2.</td>
<td>20.06.2020</td>
<td>Business Standard</td>
<td>Kolkata</td>
</tr>
<tr>
<td>3.</td>
<td>20.06.2020</td>
<td>The Telegraph</td>
<td>Kolkata</td>
</tr>
<tr>
<td>4.</td>
<td>20.06.2020</td>
<td>Asian Age</td>
<td>Delhi</td>
</tr>
<tr>
<td>5.</td>
<td>20.06.2020</td>
<td>The Statesman</td>
<td>Mumbai</td>
</tr>
<tr>
<td>6.</td>
<td>20.06.2020</td>
<td>Business Standard Hindi</td>
<td>Kolkata</td>
</tr>
<tr>
<td><strong>Online</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>20.06.2020</td>
<td>ET Auto</td>
<td>Online</td>
</tr>
<tr>
<td>2.</td>
<td>20.06.2020</td>
<td>Elets Banking &amp; Finance Post</td>
<td>Online</td>
</tr>
<tr>
<td>3.</td>
<td>20.06.2020</td>
<td>The Telegraph</td>
<td>Online</td>
</tr>
<tr>
<td>4.</td>
<td>19.06.2020</td>
<td>The Economic Times</td>
<td>Online</td>
</tr>
<tr>
<td>5.</td>
<td>19.06.2020</td>
<td>Business Standard</td>
<td>Online</td>
</tr>
<tr>
<td>6.</td>
<td>19.06.2020</td>
<td>UNI</td>
<td>Online</td>
</tr>
<tr>
<td>7.</td>
<td>19.06.2020</td>
<td>Outlook</td>
<td>Online</td>
</tr>
<tr>
<td>8.</td>
<td>19.06.2020</td>
<td>Dev Discourse</td>
<td>Online</td>
</tr>
<tr>
<td>9.</td>
<td>19.06.2020</td>
<td>Latestly</td>
<td>Online</td>
</tr>
<tr>
<td>10.</td>
<td>19.06.2020</td>
<td>Money Control</td>
<td>Online</td>
</tr>
<tr>
<td>11.</td>
<td>19.06.2020</td>
<td>Yahoo Finance</td>
<td>Online</td>
</tr>
<tr>
<td>12.</td>
<td>19.06.2020</td>
<td>India Blooms</td>
<td>Online</td>
</tr>
<tr>
<td>13.</td>
<td>19.06.2020</td>
<td>News 18</td>
<td>Online</td>
</tr>
<tr>
<td>14.</td>
<td>19.06.2020</td>
<td>India Primes</td>
<td>Online</td>
</tr>
<tr>
<td>15.</td>
<td>19.06.2020</td>
<td>India Daily Mail</td>
<td>Online</td>
</tr>
<tr>
<td>16.</td>
<td>19.06.2020</td>
<td>The News Tower</td>
<td>Online</td>
</tr>
</tbody>
</table>
MFI Sector Grows 30% in FY20

KOLKATA: India's microfinance sector expanded about 30% in fiscal year 2020, with loans outstanding reaching ₹2.32 lakh crore before Covid-19 and the lockdown started making their impact. The gross loan portfolio of non-bank microfinance companies rose 31% last fiscal year to ₹74,371 crore, the Microfinance Institutions Network (MFIN) said. Lenders in this segment have a network of 14,275 branches among them. Banks hold the largest share of micro-credit with total loan outstanding of ₹92,281 crore (40% of the total portfolio). Non-bank MFIs have a 32% share, while small finance banks account for 17.5%. — Our Bureau
**MFIs see robust growth despite bad loan woes**

**NABHATA JACOB**

Kolkata, 19 June

Microfinance institutions (MFIs) recorded a year-on-year (Y-o-Y) growth of 22.2 per cent in FY20, even as portfolio risk remained on the higher side. Data by the Microfinance Institutions Network (MFIN) — a representative body for MFIs, showed gross loan portfolio (GLP) of the sector at Rs 3.3 trillion, as on March 31, 2020. This represents growth of 33 per cent compared to FY19, when they received Rs 2.4 trillion.

Banks hold the largest share of portfolio in microcredit, with total loan outstanding of Rs 2,381 crore, which is 38.8 per cent of the total microcredit universe.

NBFC-MFIs are the second-largest provider of microcredit, with loan amount outstanding of Rs 2,952 crore — accounting for 48.8 per cent of the industry portfolio.

MFIs have total loan amount outstanding of Rs 4.14 trillion, with a total share of 23.5 per cent. NBFCs account for another 9.8 per cent, while other MFIs account for 1.1 per cent of the overall portfolio.

The five top states in terms of loan amount outstanding are Bihar, Karnataka, Tamil Nadu, Maharastra, and Odisha. They account for 49 per cent of GLP, with the top 10 states accounting for 79 per cent of the total loan outstanding.

During FY20, NBFC-MFIs disbursed loans worth Rs 7,072 crore, nearly 23 per cent in loan amount disbursed. The top 10 MFIs, in terms of loan amount disbursed, accounted for 70 per cent of industry disbursements in FY20.

Harsh Shrivastava, chief executive of MFIN, said: “It is a difficult year. It is heartening that microfinance was able to get more liquidity from lenders and, in turn, increase its outreach by adding new branches, hiring more staff, and thus reaching more borrowers.”

Average loan disbursement per account in FY20 stood at Rs 2,754, compared to Rs 2,896 for FY19. More than 92 per cent of MF loan disbursement in FY20 took place through the cashless route, compared to 85 per cent in FY19.
MFI loans up 30% last fiscal

A STAFF REPORTER

Calcutta: The microfinance industry has posted a 29.26 per cent rise in gross loan portfolio at the end of March 31, 2020, along with a rise in accounts and the overall portfolio at risk.

According to data compiled by Microfinance Institutions Network (MFIN), the gross loan portfolio as on March 31, 2020, was Rs 2,53,798 crore against Rs 1,75,314 crore as on March 31, 2019.

STEADY RISE

Banks hold the largest share of portfolio in microcredit with a total loan outstanding of Rs 92,281 crore, which is 39.9 per cent of the total microcredit universe. There has been a 54 per cent rise in portfolio outstanding on a year-on-year basis for banks.

NBFC-MFIs are the second-largest provider of microcredit with a loan amount outstanding of Rs 73,392 crore, accounting for 31.8 per cent of the total industry portfolio.

Small finance banks have a total loan amount outstanding of Rs 40,566 crore with a total share of 17.5 per cent. Non-bank finance companies account for another 9.8 per cent and other MFIs account for 1.1 per cent of the universe.

“In a difficult year, it is heartening that microfinance was able to get more liquidity from its lenders and in turn increase its outreach by adding new branches and hiring more staff,” said Harsh Shrivastava, CEO of MFIN.
Loan portfolio of MFIs rises 31% to ₹74,370 crore

Microfinance institutions’ (MFI) gross loan portfolio grew 31 per cent to Rs 74,371 crore in FY20 the Microfinance Institutions Network said. Average loan disbursed per account at Rs 27,754 was up 6 per cent YoY. The MFIs served 5.89 crore unique borrowers through 10.54 crore loan accounts. Banks hold the largest portfolio share in micro-credit with a loan outstanding of Rs 92,281 crore, or 39.8 per cent of total micro-credit.
Loan portfolio of MFIs up 31% in FY20

PRESS TRUST OF INDIA
MUMBAI, 19 JUNE

Microfinance institutions’ (MFI) gross loan portfolio registered a growth of 31 per cent to Rs 74,371 crore at the end of March 2020, according to MFIN.

The portfolio had stood at Rs 56,683 crore in 2018-19.

The Microfinance Institutions Network (MFIN) is an RBI-recognised self-regulatory organisation and industry association of the microfinance sector. Its members include 56 NBFC-MFIs and 35 associates, including banks, small finance banks (SFBs) and non-banking financial companies (NBFCs).

Average loan amount disbursed per account during 2019-20 was Rs 27,754, which is an increase of around 6 per cent in comparison to loans disbursed during 2018-19, the MFIN’s Micrometer report for the January-March 2020 period said.

At the end of March this year, the microfinance sector served 5.89 crore unique borrowers through 10.54 crore loan accounts, it added.

Banks hold the largest share of portfolio in micro-credit with the total loan outstanding of Rs 92,281 crore, which is 39.8 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 73,792 crore, accounting for 31.8 per cent of the total sector portfolio.
एमएफआई का कारोबार बढ़ा

नमस्ते आचार्य
कोलकाता, 19 जून

छह माह तक वर्ष में माइक्रोफाइनिंग क्षेत्र के सकल उपयोग पोर्टफोलियो में पिछले साल की समान अवधि की तुलना में 29.26 प्रतिशत की वृद्धि हुई है, जिसके कारण पोर्टफोलियो का जोकिम भी उच्च स्तर पर बना हुआ है।

माइक्रोफाइनिंग का प्रतिनिधित्व करने वाले निकाय माइक्रोफाइनिंग इंटरनेट के नेटवर्क (एमएफआईपी) की ओर से आए अंकड़ों के मुताबिक एमएफआई सेक्टर का सकल उपयोग पोर्टफोलियो (जीएस) 31 मार्च 2020 के 2,31,788 करोड़ रुपये थे, जो 31 मार्च 2019 को 1,79,314 करोड़ रुपये थे।

वर्ष 30 दिन द्वारा ज्यादा अनुभव का पोर्टफोलियो का जोकिम (जीआई) वर्ष 19 की चीनी तिथियों के अंत की तुलना में करीब 1 प्रतिशत बढ़कर लिट वर्ष 20 की चीनी तिथियों के अंत तक 1.79 प्रतिशत हो गया।

एमएफआईपी के प्रकाशन के मुताबिक, 'जीएस' के अंकड़ों में वह तीन तिथियों की दरण जारी है, जिसके पोर्टफोलियो की स्थिरता अभी भी स्थितिक रूप में ज्यादा है।' वर्ष 2019-20 के दौरान एमएफआईपी के बीच व अन्य स्वायत्त संस्थाओं से 42,150 करोड़ रुपये का कर्ज वित्तपोषण मिला। इसमें वित्त वर्ष 18-19 के 31,688 करोड़ रुपये की तुलना में 33 प्रतिशत की बढ़त हुई।

माइक्रो-क्रेडिट में बैंकों को समस्त बड़ी हिस्सेदारी है, जिसका कुल बकाया 22,281 करोड़ रुपये है। यह कुल माइक्रो-क्रेडिट का 39.8 प्रतिशत है। एमएफआईपी के माइक्रो-क्रेडिट पॉर्टफोलियो के दूसरे बड़े स्रोत हैं, जिनका कुल बकाया 72,792 करोड़ रुपये है, जो इस उद्योग के कुल पोर्टफोलियो का करीब 31.8 प्रतिशत है। बड़ी संख्या वित्त बैंक का कुल कर्ज बकाया 40,556 करोड़ रुपये है और उनकी हिस्सेदारी 17.5 प्रतिशत है। एमएफआईपी की हिस्सेदारी 9.8 प्रतिशत और अन्य एमएफआई की हिस्सेदारी कुल पोर्टफोलियो में 11 प्रतिशत है।

इस तरह के कर्ज के मामले में 5 प्रमुख राष्ट्रों में वित्त, कंपनी, तिमाहित, महामार्ग और ओटोमोटिव शामिल हैं। जीएस में मूल कुल हिस्सेदारी 49 प्रतिशत है, जो प्रमुख 10 राष्ट्रों की कुल कर्ज बकाया में हिस्सेदारी 79 प्रतिशत है।
Microfinance sector surges about 31% to Rs 74,371 cr in FY20

During 2019-20, MFIN member NBFC-MFIs disbursed 2.78 crore loans worth Rs 77,072 crore.

PTI • June 20, 2020, 12:27 IST

Mumbai: Microfinance institutions’ (MFI) gross loan portfolio registered a growth of 31 per cent to Rs 74,371 crore at the end of March 2020, according to MFIN. The portfolio had stood at Rs 56,683 crore in 2018-19.
Microfinance loan portfolio reaches Rs 2,31,788 crore in FY20

June 20, 2020

The microfinance industry served 5.89 crore unique borrowers through 10.54 crore loan accounts. The industry currently has a total loan portfolio of Rs 2,31,788 crore for loans originating after February 2017, revealed Microfinance Institutions Network (MFIN) in its 33rd issue of its Micrometer report for January-March 2020 i.e. Q4 FY 2019-20.

MFIN is a RBI recognised self-regulatory organisation.
MFI loans up 30% last fiscal

Banks, which hold the largest share of portfolio in micro-credit, are ahead

By A Staff Reporter in Calcutta

Published 20/06/20, 5:17 AM  ·  Updated 20/06/20, 5:17 AM
Microfinance sector surges about 30% in fiscal FY20

India’s microfinance sector had surged about 30 percent in the fiscal FY20 with loan outstanding reaching to Rs 2.32 lakh crore before Covid-19 and lockdown started making its impact.

By Ajoy Ray, ET Bureau | Last Updated: Jun 19, 2020, 12.01 PM IST

Kolkata: India’s microfinance sector had surged about 30 percent in the fiscal FY20 with loan outstanding reaching to Rs 2.32 lakh crore before Covid-19 and lockdown started making its impact. Out of this, gross loan portfolio of NBFC-MFIs stood at Rs 74,371 crore, reflecting a 31 percent rise, the Microfinance Institutions Network (MFIN) said. NBFC-MFIs have a network of 14,275 branches between them.

Banks hold about the largest share of micro-credit with total loan outstanding of Rs 92,281 crore, which is about 40 percent of the total portfolio. NBFC-MFIs are the second largest provider with 32 percent share. Small finance banks with Rs 40,556 crore cumulative portfolio have 17.5 percent share with the balance remaining with other NBFCs and small MFIs.
NPAs rise in tandem as MFIs gross loan portfolios grow by 29% in FY20

More than 92 per cent of MFI loan disbursement in FY20 were in cashless mode, as compared to 85 per cent in FY19.

Topics
NPA issue | NPA problem | MFIs

Nirmate Acharya | Kolkata
Last Updated at June 19, 2020 06:38 IST

Microfinance loan portfolio rises 29.26 pc in FY20 to Rs 2,31,788 cr

Kolkata, Jun 19 (UNI) The microfinance industry served 5.89 crore unique borrowers through 10.54 crore loan accounts as on March 31, 2020.

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, today released its 33rd issue of its Micrometer report for January-March 2020 i.e. Q4 FY 2019-20.

The industry currently has a total loan portfolio of Rs 2,31,788 crore for loans originating after February 2017.
Gross loan portfolio of microfinance institutions rises 31 pc to Rs 74,371 cr in FY20: MFIN

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The portfolio had stood at Rs 56,683 crore in 2018-19.

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Average loan amount disbursed per account during 2019-20 was Rs 27,754, which is an increase of around 6 per cent in comparison to loans disbursed during 2018-19, the MFIN's Micrometer report for the January-March 2020 period said.

At the end of March this year, the microfinance sector served 5.89 crore unique borrowers through 10.54 crore loan accounts, it added.

Banks held the largest share of portfolio in micro-credit with the total loan outstanding of Rs 92,281 crore, which is 39.8 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 73,792 crore, accounting for 31.8 per cent of the total sector portfolio.

The report said that SFBs have a total loan amount outstanding of Rs 40,556 crore with total share of 17.5 per cent.

NBFCs account for another 9.8 per cent and other MFIs account for 1.1 per cent of the universe, the report said.
Gross loan portfolio of microfinance institutions rises 31 pc to Rs 74,371 cr in FY20: MFIN

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Latest News | Gross Loan Portfolio of Microfinance Institutions Rises 31 Pc to Rs 74,371 Cr in FY20: MFIN

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Average loan amount disbursed per account during 2019-20 was Rs 37,754, which is an increase of around 6 per cent in comparison to loans disbursed during 2018-19, the MFIN's Micrometer report for the January-March 2020 period said.

At the end of March this year, the microfinance sector served 5.89 crore unique borrowers through 45.54 crore loan accounts, it added.

Banks hold the largest share of portfolio in micro-credit with the total loan outstanding of Rs 92,281 crore, which is 39.8 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 75,792 crore, accounting for 31.8 per cent of the total sector portfolio.
Microfinance loan portfolio rises 29.26 pc in FY20 to Rs 2,31,788 cr

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The industry currently has a total loan portfolio of Rs 2,31,788 crore for loans originating after February 2017.

Speaking on the occasion, Harsh Shrivastava, MFIN CEO said, "In a difficult year, it is heartening that microfinance was able to get more liquidity from its lenders and in turn increase its outreach by adding new branches, hiring more staff, and thus reach more borrowers."

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 92,261 Cr, which is 39.8% of total micro-credit universe. NBFC-MFIs are second largest provider of micro-credit with a loan amount outstanding of Rs 73,792 Cr, accounting for 31.8% to total industry portfolio. SFBs have a total loan amount outstanding of Rs 40,556 Cr with total share of 17.5%. NBFCs account for another 9.8% and other MFIs account for 1.1% of the universe.

As on 31 March 2020, aggregated GLP of MFIN Member NBFC-MFIs stood at Rs 74,371 Cr with a growth of 31% in comparison to 31 March 2019. The average ticket size of these NBFC-MFIs at Rs 27,754 during FY 2019-20 is an increase of 6% over FY 2018-19.
Gross Loan Portfolio of Microfinance Institutions Rises 31% to Rs 74,371 Crore in FY20: MFIN
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June 19, 2020

Microfinance Sector Surges About 30% In Fiscal FY20

June 19, 2020  The News Tower