



MICROFINANCE INSTITUTIONS NETWORK

Media Coverage Report

Press Release: Microfinance loan portfolio stands at INR 2,56,058 Crores as on December 31, 2021, serving 5.57 crore unique borrowers with 10.58 crore loan accounts: MFIN Micrometer Q3 FY 21-22

March 29, 2022

Region: National

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Publication	The Economic Times
Edition	National
Date	March 30, 2022
Page No.	8

URL: <https://economictimes.indiatimes.com/industry/banking/finance/microfinance-loan-rises-10-to-rs-2-56-lakh-crore-mfin-data/articleshow/90519562.cms>

Microfin Loans Across Lenders Grow 10% in 2021

Our Bureau

Kolkata: The microfinance loan portfolio of all lenders grew about 10% year on year to ₹2.56 lakh crore at the end of December, 2021, compared with ₹2.33 lakh crore a year back, data released by Microfinance Institutions Network (MFIN) showed.

"Microfinance operations witnessed a steady growth after being impacted by the second wave of Covid in the first part of this fiscal year," the industry organisation said.



The sector served 5.57 crore unique borrowers through 10.58 crore loan accounts.

At the end of last year, 13 banks together held the largest share of the micro loan portfolio with total loan outstanding at ₹1.04 lakh crore, which is 40.4% of total microfinance universe. NBFC-MFIs are second largest provider of micro-loans with collective loan outstanding of ₹87,444 crore, accounting for a 34.2% share. Small finance banks have a total loan amount outstanding of ₹42,847 crore with total share of 16.7%. NBFCs account for another 7.6% share and other MFIs account for 1.1% of the universe, MFIN data showed.

The NBFC-MFIs' portfolio rose 21.2% on-year, while banks' micro loans outstanding grew 5.7%.

Publication	The Financial Express
Edition	National
Date	March 30, 2022
Page No.	20

URL: <https://www.financialexpress.com/industry/banking-finance/microfinance-industry-witnesses-10-rise-in-gross-loan-portfolio-at-rs-2-56-trillion-in-q3fy22/2475483/>

Microfinance industry reports 10% rise in gross loan portfolio

GLP rises to ₹2.56 trillion for the third quarter this fiscal compared to ₹2.32 trillion for same period last fiscal

FE BUREAU
Kolkata, March 29

THE COUNTRY'S OVERALL microfinance industry witnessed around 10% year-on-year rise in its total gross loan portfolio (GLP) to ₹2.56 trillion for the third quarter this fiscal from ₹2.32 trillion for the same period last fiscal, industry body MFIN said on Tuesday.

As on December 31, 2021, thirteen banks held the largest share of portfolio in micro-credit with total loan outstanding of ₹1.03 trillion, which was 40.4% of total micro-credit universe. "NBFC-MFIs are second largest provider of micro-credit with a loan amount outstanding of ₹87,444 crore, accounting for 34.2% to total industry portfolio. Small finance banks (SFBs) have a total loan amount outstanding of ₹42,847 crore with total share of 16.7%. NBFCs account for another 7.6% and



■ As on December 31, 2021, thirteen banks held the largest share of portfolio in micro-credit with total loan outstanding of ₹1.03 trillion

■ With removal of interest margin cap on lending rates, NBFC-MFIs will have the flexibility to adopt risk-based pricing

other MFIs account for 1.1% of the universe," Microfinance Institutions Network (MFIN) said in release. MFIN, the micro-finance industry association and an RBI recognised self-regulatory organisation, on Tuesday released the 40th issue of its Micrometer report for October to December, 2021. Speaking on the third issue of Micrometer for FY22, Alok Misra, CEO & director, MFIN said, "Q3 FY21-22 saw continuation of growth momentum of microfinance operations which were impacted due to second wave of Covid in the early part of this financial year. Portfolio quality continued to improve, and the portfolio growth is showing promising signs as well. Historically, fourth

quarter brings highest growth in the sector and therefore Q4 FY21-22 should show further consolidation in the industry."

According to Misra, the announcement of the 'Regulatory Framework for Microfinance Loans, 2022' by the Reserve Bank of India (RBI) came at a very opportune time when the industry seemingly navigated the stressful Covid period well and started showing signs of normalcy. "The new regulation is expected to usher in a new phase of growth in the microfinance sector which is more client centric and responsible and will enable regulated entities to reach out to new unreached areas/excluded households," he said.

Publication	The Hindu Business line
Edition	National
Date	March 30, 2022
Page No.	7

URL: <https://www.thehindubusinessline.com/money-and-banking/steady-demand-improving-quality-may-strengthen-mfi-loan-disbursements-further-in-q4/article65270497.ece>

Demand, improving quality to lift MFI loan disbursements

SHOBHA ROY

Kolkata, March 29

The microfinance industry is expecting growth to further consolidate in Q4 of this fiscal backed by a steady demand and improving portfolio quality.

Loan disbursements in Q3 grew at ₹65,392 crore, as compared with ₹59,508 crore in the same period last year. It grew by nearly 6 per cent as compared with ₹61,894 crore recorded during Q3 FY20 (non-Covid period). The gross loan portfolio as on December 31, 2021, increased by over 10 per cent at ₹2,56,058 crore, against the year-ago levels, said the MFIs micrometer for Q3FY22.

The microfinance industry served 5.57 crore unique borrowers, through 10.58 crore loan accounts, as on December 31, 2021.

As many as 13 banks hold the largest share in micro-credit loans with a total outstanding of ₹1,03,569 crore, accounting for nearly 40 per cent of the total micro-credit portfolio.

Second-largest providers

NBFC-MFIs are the second largest providers of micro-credit with a loan amount outstanding of ₹87,444 crore, accounting for 34 per cent of the total portfolio. NBFC-MFIs disbursed a loan amount of ₹22,120 crore in Q3 through 59.4 lakh accounts, as compared to ₹19,518 crore disbursed in the year-ago period.

Average loan amount disbursed per account during the



Microfinance sector served 5.57 crore borrowers through 10.58 crore loan accounts

quarter increased by nearly 9 per cent y-o-y at ₹37,228.

Continued momentum

Alok Misra, CEO & Director, MFIs, said Q3 saw a continuation of growth momentum of microfinance operations which were impacted due to the second wave.

"The announcement of the 'Regulatory Framework for Microfinance Loans, 2022' has come at a very opportune time ... is expected to usher in a new phase of growth in the microfinance sector which is more client-centric and responsible and will enable regulated entities to reach out to new unreached areas and excluded households. At the same time, the regulation is applicable to all regulated entities and has created a level playing field," he said.

NBFC-MFIs received a total of ₹12,786 crore in debt funding during Q3, an increase of nearly 20 per cent over the same period last year.

Total equity grew by nearly 9 per cent y-o-y to ₹19,402 crore.

Publication	The Statesman
Edition	National
Date	March 30, 2022
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Micro loan disbursements up by 10% in Q3

STATESMAN NEWS SERVICE
KOLKATA, 29 MARCH

Micro loan disbursements by lenders registered a growth of around 10 per cent during the third quarter of this financial year at Rs 65,392 crore. The disbursement stood at Rs 59,508 crore in the October-December quarter of the previous fiscal and at Rs 61,894 crore in the same quarter of the last non-Covid fiscal 2019-20, according to a report by Microfinance Institutions Network (MFIN), the microfinance industry association.

Commenting on the development, Alok Misra, chief executive officer & director, MFIN, said: "Third quarter of financial year 2021-22 saw continuation of growth

momentum of microfinance operations which were impacted due to second wave of Covid in the early part of this financial year. Portfolio quality continued to improve, and the portfolio growth is showing promising signs as well. Historically, fourth quarter brings highest growth in the sector and therefore Q4 21-22 should show further consolidation in the industry."

The overall microfinance industry currently has a total gross loan portfolio (GLP) of Rs 2,56,058 crore, said the report. GLP as on 31 December 2021 showed an increase of 10.1 per cent year-on-year over Rs 2,32,648 crore as on 31 December 2020, the report added.

As on 31 December 2021,



13 banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 1,03,569 crore, which is 40.4 per cent of total micro-credit universe. NBFC-MFIs are second largest provider of micro-credit with a loan amount outstanding of Rs 87,444 crore, accounting for 34.2 per cent to total industry portfolio, the report said.

Small finance banks (SFBs)

have a total loan amount outstanding of Rs 42,847 crore with total share of 16.7 per cent. NBFCs account for another 7.6 per cent and other MFIs account for 1.1 per cent of the universe, according to the report.

On regulatory framework for microfinance loans, Misra said: "The announcement has come at a very opportune time when the industry has

seemingly navigated the stressful Covid period well and has started showing signs of normalcy. The new regulation is expected to usher in a new phase of growth in the micro-finance sector which is more client centric and responsible and will enable regulated entities to reach out to new unreached areas/excluded households."

At the same time, the regulation is applicable to all regulated entities and has created a level-playing field, which will encourage healthy competition and challenge regulated entities to innovate and become more efficient, and in the process benefit the clients and contribute further towards achievement of financial inclusion, he said.

Publication	Virtual Times
Edition	National
Date	March 31, 2022
Page No.	2

Microfinance loan portfolio stands at INR 2,56,058 Crores as on Dec 22 serving 5.57 crore unique borrowers with 10.58 crore loan accounts

Chennai, March 30: Microfinance Institutions Network (MFIN), the microfinance industry association and an RBI recognized self-regulatory organization, today released the 40th issue of its Micrometer report for October to December 2021 i.e., Q3 FY 21-22 quarter.

Speaking on the Third Issue of Micrometer for FY 21-22, Dr Alok Misra - CEO & Director, MFIN said,

"Q3 21-22 saw continuation of growth momentum of microfinance operations which were impacted due to second wave of COVID in the early part of this financial year. Portfolio quality con-

tinued to improve, and the portfolio growth is showing promising signs as well. Historically, fourth quarter brings highest growth in the sector and therefore Q4 21-22 should show further consolidation in the industry.

The announcement of the 'Regulatory Framework for Microfinance Loans, 2022' has come at a very opportune time when the industry has seemingly navigated the stressful Covid period well and has started showing signs of normalcy. The new regulation is expected to usher in a new phase of growth in the microfinance sector which is more client centric

and responsible and will enable regulated entities to reach out to new unreached areas/excluded households. At the same time, the regulation is applicable to all regulated entities and has created a level playing field, which will encourage healthy competition and challenge regulated entities to innovate and become more efficient, and in the process benefit the clients and contribute further towards achievement of financial inclusion."

Performance Overview:
Microfinance Universe (based on loans originated after February 2017)

As on December 31,

2021, the microfinance industry served 5.57 crore unique borrowers, through 10.58 crore loan accounts. The overall microfinance industry currently has a total Gross Loan Portfolio (GLP) of INR 2,56,058 crores.

GLP as on December 31, 2021, showed an increase of 10.1 per cent YoY over INR 2,32,648 crores as on December 31, 2020.

As on 31 December 2021, 13 Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 1,03,569 Cr, which is 40.4% of total micro-credit universe. NBFC-MFIs are second largest pro-

vider of micro-credit with a loan amount outstanding of Rs 87,444 Cr, accounting for 34.2% to total industry portfolio. SFBs have a total loan amount outstanding of Rs 42,847 Cr with total share of 16.7%. NBFCs account for another 7.6% and Other MFIs account for 1.1% of the universe.

The microfinance active loan accounts increased by 0.8% during the past 12 months to 10.58 crores as on December 31, 2021.

In terms of regional distribution of GLP, East & Northeast and South account for 65% per cent of the total portfolio.

Publication	Sangbad Pratidin
Edition	National
Date	March 31, 2022
Page No.	2

এক ঝলক

ঋণের পরিমাণ বৃদ্ধি

■ স্টাফ রিপোর্টার : ক্ষুদ্র ও মাঝারি শিল্প ঋণের পরিমাণ বাড়াল মাইক্রোফিন্যান্স ইনস্টিটিউশন নেটওয়ার্ক। ২০২১-২২ অর্থবর্ষের তৃতীয় ত্রৈমাসিকের রিপোর্টে জানা গিয়েছে, ক্ষুদ্র ও মাঝারি শিল্পে ৬৫,৩৯২ কোটি টাকা ঋণ দেওয়া হয়েছে। গত অর্থবর্ষের তৃতীয় ত্রৈমাসিকে এই ঋণের পরিমাণ ছিল ৫৯,৫০৮ কোটি টাকা। এ বিষয়ে মাইক্রোফিন্যান্স ইনস্টিটিউশন নেটওয়ার্কের সিইও এবং ডিরেক্টর অলোক মিশ্র বলেন, “কোভিডের দ্বিতীয় ঢেউয়ের প্রভাবে ক্ষুদ্র ও মাঝারি শিল্প ক্ষতিগ্রস্ত হলেও এই ত্রৈমাসিকের রিপোর্টে স্পষ্ট, ধীরে ধীরে শিল্পগুলির বৃদ্ধি হচ্ছে। চলতি আর্থিক বছরের চতুর্থ ত্রৈমাসিকে এই শিল্প আরও ভাল ফল করবে।”

Publication	Money Control
Edition	Online
Date	March 29, 2022

URL: <https://www.moneycontrol.com/news/business/microlending-picked-up-in-december-stress-declined-shows-mfin-data-8292041.html>



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Microlending picked up in December, stress declined, shows MFIN data

There has been a spike in the number of outstanding loans, on the back of a rise in loans disbursed.

PUSHPITA DEY | MARCH 29, 2022 / 07:59 PM IST

The microfinance sector witnessed a jump in loan disbursements in December as demand returned to the sector, recovering from the Covid impact, showed the latest data released by an industry body.

Microfinance institutions (MFIs) borrow money from banks and lend to low-income borrowers at a margin. These institutions play a significant role in expanding financial inclusion in rural areas.

The amount and number of loans disbursed in December 2021 was three times that in June 2021, according to a recent study by the Microfinance Institutions Network (MFIN).

Even in terms of average loan size, there was a rise of nearly 10 percent between Q3FY21 and Q3FY22, data showed. Along with this, the portfolios at risk witnessed a decreasing trend for all entities, the study showed.

Among lenders, banks accounted for the highest share of micro-credit loans outstanding across lenders as of December 2021.

The study showed that banks and non-banking financial companies (NBFCs), the two major players in the microfinance sector, account for 40 percent and 34 percent of the loans outstanding, respectively.

Portfolios outstanding in the microfinance industry went up by more than 20 percent and 5 percent for NBFCs and banks, respectively, between 2020 and 2021, the report said.

The microfinance industry's gross loan portfolio (GLP) is concentrated in 10 states that constitute 81.9 percent in terms of GLP, with West Bengal being the largest state in terms of portfolio outstanding followed by Tamil Nadu and Bihar, the report said.

Even in terms of loan outstanding per borrower, West Bengal has the highest average loan outstanding per unique borrower of Rs 53,110, followed by Kerala at Rs 43,838.

The report further highlighted that while the number of outstanding loans rose, the number of portfolios at risk (PAR) went down significantly between 2020 and 2021.

As per the study, 3.2 crore clients had loan outstanding from NBFC-MFIs, 5.5 percent higher than as of December 31, 2020. But "PAR > 30 days has shown a decreasing trend for all entities signifying recovery of portfolio health," said the report.

Publication	UNI
Edition	Online
Date	March 29, 2022

URL: <https://www.uniindia.com/story/MFIN-releases-40th-issue-of-its-Micrometer-report>



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MFIN releases 40th issue of its Micrometer report

📅 March 29, 2022, 4:19 pm

Kolkata, March 29 (UNI) Microfinance Institutions Network (MFIN), the microfinance industry association and an RBI recognized self-regulatory organization, on Tuesday released the 40th issue of its Micrometer report for October to December 2021 i.e., Q3 FY 21-22 quarter. Speaking on the Third Issue of Micrometer for FY 21-22, Dr Alok Misra - CEO & Director, MFIN, said, "Q3 21-22 saw continuation of growth momentum of microfinance operations which were impacted due to second wave of COVID in the early part of this financial year. Portfolio quality continued to improve, and the portfolio growth is showing promising signs as well. Historically, fourth quarter brings highest growth in the sector and therefore Q4 21-22 should show further consolidation in the industry." "The announcement of the 'Regulatory Framework for Microfinance Loans, 2022' has come at a very opportune time when the industry has seemingly navigated the stressful Covid period well and has started showing signs of normalcy. The new regulation is expected to usher in a new phase of growth in the microfinance sector which is more client centric and responsible and will enable regulated entities to reach out to new unreached areas/excluded households." "At the same time, the regulation is applicable to all regulated entities and has created a level playing field, which will encourage healthy competition and challenge regulated entities to innovate and become more efficient, and in the process benefit the clients and contribute further towards achievement of financial inclusion," Misra added. UNI SJC KK

Publication	Flipboard
Edition	Online
Date	March 29, 2022

URL: <https://flipboard.com/@Moneycontrol/microlending-picked-up-in-december-stress-declined-shows-mfin-data/a-eat4dtGMTc6PwvWAqmZ2Nw%3Aa%3A3108465186-9dd78d7d5f%2Fmoneycontrol.com>

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Microlending picked up in December, stress declined, shows MFIN data



Moneycontrol - Pushpita Dey • 21h

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Publication	M For Bank
Edition	Online
Date	March 29, 2022

URL: <https://mforbank.com/microfinance-loan-rises-10-to-rs-2-56-lakh-crore-mfin-data/>




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Microfinance Loan Rises 10% To Rs 2.56 Lakh Crore: MFIN Data



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Rajan March 29, 2022 Finance News 0

The **microfinance loan** portfolio of all lenders grew about 10% year-on-year to Rs 2.56 lakh crore at the end of December, 2021, compared with Rs 2.33 lakh crore a year back, data released by Microfinance Institutions Network (MFIN) showed.

Microfinance operations witnessed a steady growth after being impacted by the second wave of Covid in the first part of this fiscal year," the industry organisation said.

The sector served 5.57 crore unique borrowers through 10.58 crore **loan accounts**.

At the end of last year, 13 banks together held the largest share of the micro loan portfolio with total loan outstanding at Rs 1.04 lakh crore, which is 40.4% of total microfinance universe. NBFC-MFIs are second largest provider of micro-loans with collective loan outstanding of Rs 87,444 crore,

accounting for a 34.2% share. Small Finance Banks have a total loan amount outstanding of Rs 42,847 crore with total share of 16.7%. NBFCs account for another 7.6% share and other MFIs account for 1.1% of the universe, MFIN data showed.

The **NBFC-MFIs** portfolio rose 21.2% year-on-year, while banks' micro loan outstanding grew 5.7%. The respective loan growth for small finance banks and other MFIs were 9.7% and 7.6%. The portfolio of standalone NBFC however decreased by 8.2%. This is based on loans originated after February 2017.

Loan disbursals during the December 2021 quarter improved to Rs 65,392 crores as compared with Rs 59,508 crore in the year ago period.

Publication	Easy Shiksha
Edition	Online
Date	March 29, 2022

URL: <https://news.easyshiksha.com/third-issue-of-micrometer-for-fy-21-22-by-mfin/>


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Third Issue of Micrometer for FY 21-22

By Nidhi Sharma - March 29, 2022

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powering responsible finance
MICROFINANCE INSTITUTIONS NETWORK

Microfinance loan portfolio stands at INR 2,56,058 Crores as on December 31, 2021, serving 5.57 crore unique borrowers with 10.58 crore loan accounts: MFIN Micrometer Q3 FY 21-22

Microfinance loan disbursements during Q3 21-22 improved further to INR 65,392 crores as compared to same quarter of last financial year (INR 59,508 crores) and the same quarter of the last non-Covid FY 2019-20 (Rs 61,894 Cr).

Performance Overview:

Microfinance Universe (based on loans originated after February 2017)

As on December 31, 2021, the microfinance industry served 5.57 crore unique borrowers, through 10.58 crore loan accounts. The overall microfinance industry currently has a total Gross Loan Portfolio (GLP) of INR 2,56,058 crores. GLP as on December 31, 2021, showed an increase of 10.1 per cent YoY over INR 2,32,648 crores as on December 31, 2020.

As on 31 December 2021, 13 Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 1,03,569 Cr, which is 40.4% of total micro-credit universe. NBFC-MFIs are second largest provider of micro-credit with a loan amount outstanding of Rs 87,444 Cr, accounting for 34.2% to total industry portfolio. SFBs have a total loan amount outstanding of Rs 42,847 Cr with total share of 16.7%. NBFCs account for another 7.6% and Other MFIs account for 1.1% of the universe.

The microfinance active loan accounts increased by 0.8% during the past 12 months to 10.58 crores as on December 31, 2021.

In terms of regional distribution of GLP, East & Northeast and South account for 65% per cent of the total portfolio.

MFIN NBFC-MFIs Members

GLP of NBFC-MFIs stood at INR 86,068 crores as on December 31, 2021, a 16.8 percent YoY rise as compared to INR 73,709 crores as on December 31, 2020.

The GLP includes owned portfolio of INR 86,068 crores and managed portfolio of INR 9,856 crores.

As on December 31, 2021, NBFC-MFIs, on an aggregated basis, have a network of 16,226 branches with 1,36,464 employees.

Loan amount of INR 22,120 crores was disbursed in Q3 FY 21-22 through 59.4 lakh accounts, as compared to INR 19,518 crores disbursed in Q3 FY 20-21 through 57.1 Lakh accounts.

Average loan amount disbursed per account during Q3 FY 21-22 was INR 37,228 which is an increase of around 9.0% in comparison to same quarter of last financial year.

NBFC-MFIs received a total of INR 12,786 crores in debt funding during Q3 FY 21-22, which is a 19.5 percent increase from Q3 FY 20-21.

Total equity of the NBFC-MFIs grew by 8.5 per cent YoY to INR 19,402 crores as on 31 December 2021.

New Delhi, March 29, 2022: Microfinance Institutions Network (MFIN), the microfinance industry association and an RBI recognized self-regulatory organization, today released the 40th issue of its Micrometer report for October to December 2021 i.e., Q3 FY 21-22 quarter.

Speaking on the Third Issue of Micrometer for FY 21-22, Dr Alok Misra – CEO & Director, MFIN said,

“Q3 21-22 saw continuation of growth momentum of microfinance operations which were impacted due to second wave of COVID in the early part of this financial year. Portfolio quality continued to improve, and the portfolio growth is showing promising signs as well. Historically, fourth quarter brings highest growth in the sector and therefore Q4 21-22 should show further consolidation in the industry.

The announcement of the ‘Regulatory Framework for Microfinance Loans, 2022’ has come at a very opportune time when the industry has seemingly navigated the stressful Covid period well and has started showing signs of normalcy. The new regulation is expected to usher in a new phase of growth in the microfinance sector which is more client centric and responsible and will enable regulated entities to reach out to new unreached areas/excluded households. At the same time, the regulation is applicable to all regulated entities and has created a level playing field, which will encourage healthy competition and challenge regulated entities to innovate and become more efficient, and in the process benefit the clients and contribute further towards achievement of financial inclusion.”

About Microfinance Institutions Network

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Publication	B4U Media
Edition	Online
Date	March 29, 2022

URL: <https://www.b4umedia.in/?p=259490>




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Issue of Micrometer for FY 21-22

Microfinance loan portfolio stands at INR 2,56,058 Crores as on December 31, 2021, s

March 29, 2022 - by admin



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MICROFINANCE INSTITUTIONS NETWORK

Microfinance loan portfolio stands at INR 2,56,058 Crores as on December 31, 2021.

Microfinance loan portfolio stands at INR 2,56,058 Crores as on December 31, 2021, serving 5.57 crore unique borrowers with 10.58 crore loan accounts: MFIN Micrometer Q3 FY 21-22

Microfinance loan disbursements during Q3 21-22 improved further to INR 65,392 crores as compared to same quarter of last financial year (INR 59,508 crores) and the same quarter of the last non-Covid FY 2019-20 (Rs 61,894 Cr).

Performance Overview:

Microfinance Universe (based on loans originated after February 2017)

- As on December 31, 2021, the microfinance industry served 57 crore unique borrowers, through 10.58 crore loan accounts. The overall microfinance industry currently has a total Gross Loan Portfolio (GLP) of INR 2,56,058 crores.
- GLP as on December 31, 2021, showed an increase of 1 per cent YoY over INR 2,32,648 crores as on December 31, 2020.
- As on 31 December 2021, 13 Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 1,03,569 Cr, which is 4% of total micro-credit universe. NBFC-MFIs are second largest provider of micro-credit with a loan amount outstanding of Rs 87,444 Cr, accounting for 34.2% to total industry portfolio. SFBs have a total loan amount outstanding of Rs 42,847 Cr with total share of 16.7%. NBFCs account for another 7.6% and Other MFIs account for 1.1% of the universe.
- The microfinance active loan accounts increased by 0.8% during the past 12 months to 10.58 crores as on December 31, 2021.
- In terms of regional distribution of GLP, East & Northeast and South account for 65% per cent of the total portfolio.

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- GLP of NBFC-MFIs stood at INR 86,068 crores as on December 31, 2021, a 8 percent YoY rise as compared to INR 73,709 crores as on December 31, 2020.
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- As on December 31, 2021, NBFC-MFIs, on an aggregated basis, have a network of 16,226 branches with 1,36,464
- Loan amount of INR 22,120 crores was disbursed in Q3 FY 21-22 through 4 lakh accounts, as compared to INR 19,518 crores disbursed in Q3 FY 20-21 through 57.1 Lakh accounts.
- Average loan amount disbursed per account during Q3 FY 21-22 was INR 37,228 which is an increase of around 9.0% in comparison to same quarter of last financial year.
- NBFC-MFIs received a total of INR 12,786 crores in debt funding during Q3 FY 21-22, which is a 5 percent increase from Q3 FY 20-21.
- Total equity of the NBFC-MFIs grew by 5 per cent YoY to INR 19,402 crores as on 31 December 2021.

New Delhi, March 29, 2022: Microfinance Institutions Network (MFIN), the microfinance industry association and an RBI recognized self-regulatory organization, today released the 40th issue of its Micrometer report for October to December 2021 i.e., Q3 FY 21-22 quarter.



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Speaking on the Third Issue of Micrometer for FY 21-22, Dr Alok Misra – CEO & Director, MFIN said,

“Q3 21-22 saw continuation of growth momentum of microfinance operations which were impacted due to second wave of COVID in the early part of this financial year. Portfolio quality continued to improve, and the portfolio growth is showing promising signs as well. Historically, fourth quarter brings highest growth in the sector and therefore Q4 21-22 should show further consolidation in the industry.

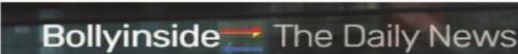
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Publication	Bolly Inside
Edition	Online
Date	March 29, 2022

URL: <https://www.bollyinside.com/news/microcredit-increased-in-december-while-stress-decreased-according-to-mfin-data>



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Microcredit increased in December, while stress decreased, according to MFIN data

By Patrick Huston | 2022-03-29

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According to the most recent data given by an industry association, the microfinance sector saw an increase in loan disbursements in December as demand returned to the sector, rebounding from the Covid impact. Microfinance institutions (MFIs) borrow money from banks and use it to make loans to low-income customers. These organisations play a crucial role in increasing financial inclusion in rural areas. According to a recent survey by the Microfinance Institutions Network, the quantity and number of loans disbursed in December 2021 was three times that of June 2021. (MFIN). Even in terms of average loan size, there was a rise of nearly 10 percent between Q3FY21 and Q3FY22, data showed. In addition, all entities' portfolios at risk showed a decreasing tendency.

Even in terms of loan outstanding per borrower, West Bengal has the highest average loan outstanding per unique borrower of Rs 53,110, followed by Kerala at Rs 43,838. The report further highlighted that while the number of outstanding loans rose, the number of portfolios at risk (PAR) went down significantly between 2020 and 2021. As per the study, 3.2 crore clients had loan outstanding from NBFC-MFIs, 5.5 percent higher than as of December 31, 2020. But "PAR > 30 days has shown a decreasing trend for all entities signifying recovery of portfolio health," said the report. NBFCs and NBFCs-MFIN particularly witnessed a sharp fall in the number of PAR. "The average loan amount disbursed per account during Q3 FY21-22 was Rs 37,228 which is an increase of around 9.0% in comparison to the same quarter of last financial year," stated the report.

Among lenders, banks accounted for the highest share of micro-credit loans outstanding across lenders as of December 2021. The study showed that banks and non-banking financial companies (NBFCs), the two major players in the microfinance sector, account for 40 percent and 34 percent of the loans outstanding, respectively. Portfolios outstanding in the microfinance industry went up by more than 20 percent and 5 percent for NBFCs and banks, respectively, between 2020 and 2021, the report said. The microfinance industry's gross loan portfolio (GLP) is concentrated in 10 states that constitute 81.9 percent in terms of GLP, with West Bengal being the largest state in terms of portfolio outstanding followed by Tamil Nadu and Bihar, the report said.

News Summary:

Microcredit increased in December, while stress decreased, according to MFIN data

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Edition	Online
Date	March 29, 2022

URL: <https://www.bollyinside.com/news/microcredit-increased-in-december-while-stress-decreased-according-to-mfin-data>


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Microfinance loan rises 10% to Rs 2.56 lakh crore: MFIN data


Indiatimes
By Atmadip Ray










The microfinance loan portfolio of all lenders grew about 10% year-on-year to Rs 2.56 lakh crore at the end of December, 2021, compared with Rs 2.33 lakh crore a year back, data released by Microfinance Institutions Network (MFIN) showed.

Microfinance operations witnessed a steady growth after being impacted by the second wave of Covid in the first part of this fiscal year, the industry organisation said.

The sector served 5.57 crore unique borrowers through 10.58 crore loan accounts.

At the end of last year, 13 banks together held the largest share of the micro loan portfolio with total loan outstanding at Rs 1.04 lakh crore, which is 40.4% of total microfinance universe. NBFC-MFIs are second largest provider of micro-loans with collective loan outstanding of Rs 87,444 crore,

accounting for a 34.2% share. Small Finance Banks have a total loan amount outstanding of Rs 42,847 crore with total share of 16.7%. NBFCs account for another 7.6% share and other MFIs account for 1.1% of the universe, MFIN data showed.

Publication	KNN India
Edition	Online
Date	March 30, 2022

URL: <https://knnindia.co.in/news/newsdetails/sectors/microfinance-industry-witnesses-10-rise-in-gross-loan-portfolio-at-rs-256-trillion-in-q3fy22>



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Microfinance industry witnesses 10% rise in gross loan portfolio at Rs 2.56 trillion in Q3FY22



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Microfinance industry witnesses 10% rise in gross loan portfolio at Rs 2.56 trillion in Q3FY22

New Delhi, Mar 30 (KNN) The country's overall microfinance industry witnessed around 10% year-on-year rise in its total gross loan portfolio (GLP) to Rs 2.56 trillion for the third quarter this fiscal from Rs 2.32 trillion for the same period last fiscal, industry body Microfinance Institutions Network (MFIN) said in a release.

MFIN, the microfinance industry association and an RBI recognised self-regulatory organization, has released the 40th issue of its Micrometer report for October to December, 2021.

Speaking on the issue of Micrometer for FY22, Alok Misra, CEO & director, MFIN said, Q3 FY21-22 saw continuation of growth momentum of microfinance operations which were impacted due to the second wave of Covid in the early part of this financial year.

Portfolio quality continued to improve, and the portfolio growth is showing promising signs as well. Historically, the fourth quarter brings the highest growth in the sector and therefore Q4 FY21-22 should show further consolidation in the industry. He added.

NBFC-MFIs are the second largest provider of micro-credit with a loan amount outstanding of Rs 87,444 crore, accounting for 34.2% of the total industry portfolio. Small finance banks (SFBs) have a total loan amount outstanding of Rs 42,847 crore with a total share of 16.7%. NBFCs account for another 7.6% and other MFIs account for 1.1% of the universe," as per Microfinance Institutions Network (MFIN).

According to Misra, the announcement of the 'Regulatory Framework for Microfinance Loans, 2022' by the Reserve Bank of India (RBI) came at a very opportune time when the industry seemingly navigated the stressful Covid period well and started showing signs of normalcy. **(KNN Bureau)**

Publication	ilouge Media
Edition	Online
Date	March 30, 2022

URL: <https://ilougemedi.com/mfin-data-reveals-10-percent-rise-in-microfinance-loan/>

The screenshot shows the ilouge Media website with a navigation bar including links for HOME, BANKING, GOVERNANCE, TECHNOLOGY, HEALTH, EDUCATION, DIGITAL TRANSFORMATION, and EVENTS. A banner at the top right promotes a 'DIGITAL TRANSFORMATION CONCLAVE' for May. The main article headline is 'MFIN data reveals 10 percent rise in microfinance loan', dated March 30, 2022, with 5 views. The article text is as follows:

As per the report released by Microfinance Institutions Network (MFIN), the microfinance loan has grown by 10 percent YoY to Rs 2.56 lakh crore at the end of December 2021.

The industry organization said that microfinance operations have witnessed a gradual growth post-second wave of COVID-19 in the first part of this fiscal year. The industry has served 5.57 crore, unique borrowers, through 10.58 crore loan accounts.

At the end of 2021, 13 banks collectively were holding the largest share of the microloan portfolio with the total loan amounting to Rs 1.04 lakh crore, which is 40.4 percent of the total microfinance universe. NBFC-MFIs are the second-biggest provider of micro-loans with a collective loan outstanding of Rs 87,444 crore, accounting for a 34.2 percent share.

Publication	Aniltikotekar4sme
Edition	Online
Date	March 30, 2022

URL: <https://aniltikotekar4sme.com/2022/03/29/steady-demand-improving-quality-may-strengthen-mfi-loan-disbursements-further-in-q4-the-hindu-businessline/>

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STEADY DEMAND, IMPROVING QUALITY MAY STRENGTHEN MFI LOAN DISBURSEMENTS FURTHER IN Q4 – THE HINDU BUSINESSLINE

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The microfinance industry served 5.57 crore unique borrowers, through 10.58 crore loan accounts, as on December 31, 2021. | Photo Credit: Naturecreator

The industry saw a 10 per cent increase in disbursals during the quarter ended December 31, 2021

The microfinance industry is expecting growth to further consolidate in Q4 of this fiscal backed by a steady demand and improving portfolio quality.

Loan disbursements in Q3 grew at ₹65,392 crore, as compared with ₹59,508 crore in the same period last year. Disbursements grew by nearly 6 per cent as compared with ₹61,894 crore recorded during the same quarter of FY20 (non-Covid period). The gross loan portfolio (GLP) as on December 31, 2021, increased by over 10 per cent at ₹2,56,058 crore, as against the year-ago levels, said the MFIN Micrometer for Q3FY22.

The microfinance industry served 5.57 crore unique borrowers, through 10.58 crore loan accounts, as on December 31, 2021. As many as 13 banks hold the largest share in micro-credit loans with a total outstanding of ₹1,03,569 crore, accounting for nearly 40 per cent of the total micro-credit portfolio.

Second-largest providers

NBFC-MFIs are the second largest providers of micro-credit with a loan amount outstanding of ₹87,444 crore, accounting for 34 per cent of the total portfolio. NBFC-MFIs disbursed a loan amount of ₹22,120 crore in Q3 through 59.4 lakh accounts, as compared to ₹19,518 crore disbursed in the year-ago period. Average loan amount disbursed per account during the quarter increased by nearly 9 per cent y-o-y at ₹37,228.

Small finance banks have a total loan amount outstanding of ₹42,847 crore with a total share of around 17 per cent while NBFCs account for another 8 per cent and other MFIs account for around 1 per cent.

Continued momentum

Alok Misra, CEO & Director, MFIN, said Q3 saw a continuation of growth momentum of microfinance operations which were impacted due to the second wave. Portfolio quality continued to improve, and the portfolio growth showed promising signs as well. Historically, Q4 brings highest growth in the sector and therefore the quarter should show further consolidation.

“The announcement of the ‘Regulatory Framework for Microfinance Loans, 2022’ has come at a very opportune time when the industry has seemingly navigated the stressful Covid period well and has started showing signs of normalcy. The new regulation is expected to usher in a new phase of growth in the microfinance sector which is more client-centric and responsible and will enable regulated entities to reach out to new unreached areas and excluded households. At the same time, the regulation is applicable to all regulated entities and has created a level playing field, which will encourage healthy competition and challenge regulated entities to innovate and become more efficient, and in the process benefit the clients and contribute further towards achievement of financial inclusion,” he said.

NBFC-MFIs received a total of ₹12,786 crore in debt funding during Q3, an increase of nearly 20 per cent over the same period last year. Total equity grew by nearly 9 per cent y-o-y to ₹19,402 crore.

Publication	The Reporting Today
Edition	Online
Date	March 30, 2022

URL: <https://www.thereportingtoday.com/mfin-releases-the-third-issue-of-micrometer-for-fy-21-22/>

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MICROFINANCE INSTITUTIONS NETWORK



Dr. Alok Misra
CEO & Director, MFIN

Business

MFIN releases the Third Issue of Micrometer for FY 21-22

30/03/2022 The Reporting Today

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Speaking on the Third Issue of Micrometer for FY 21-22, Dr. Alok Misra – CEO & Director, MFIN said, “Q3 21-22 saw continuation of growth momentum of microfinance operations which were impacted due to second wave of COVID in the early part of this financial year. Portfolio quality continued to improve, and the portfolio growth is showing promising signs as well. Historically, fourth quarter brings highest growth in the sector and therefore Q4 21-22 should show further consolidation in the industry.”

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Publication	Express News Asia
Edition	Online
Date	March 30, 2022

URL: <https://expressnews.asia/microfinance-loan-portfolio-stands-at-inr-256058-crores-as-on-december-31-2021/>



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MICROFINANCE LOAN PORTFOLIO STANDS AT INR 2,56,058 CRORES AS ON DECEMBER 31, 2021

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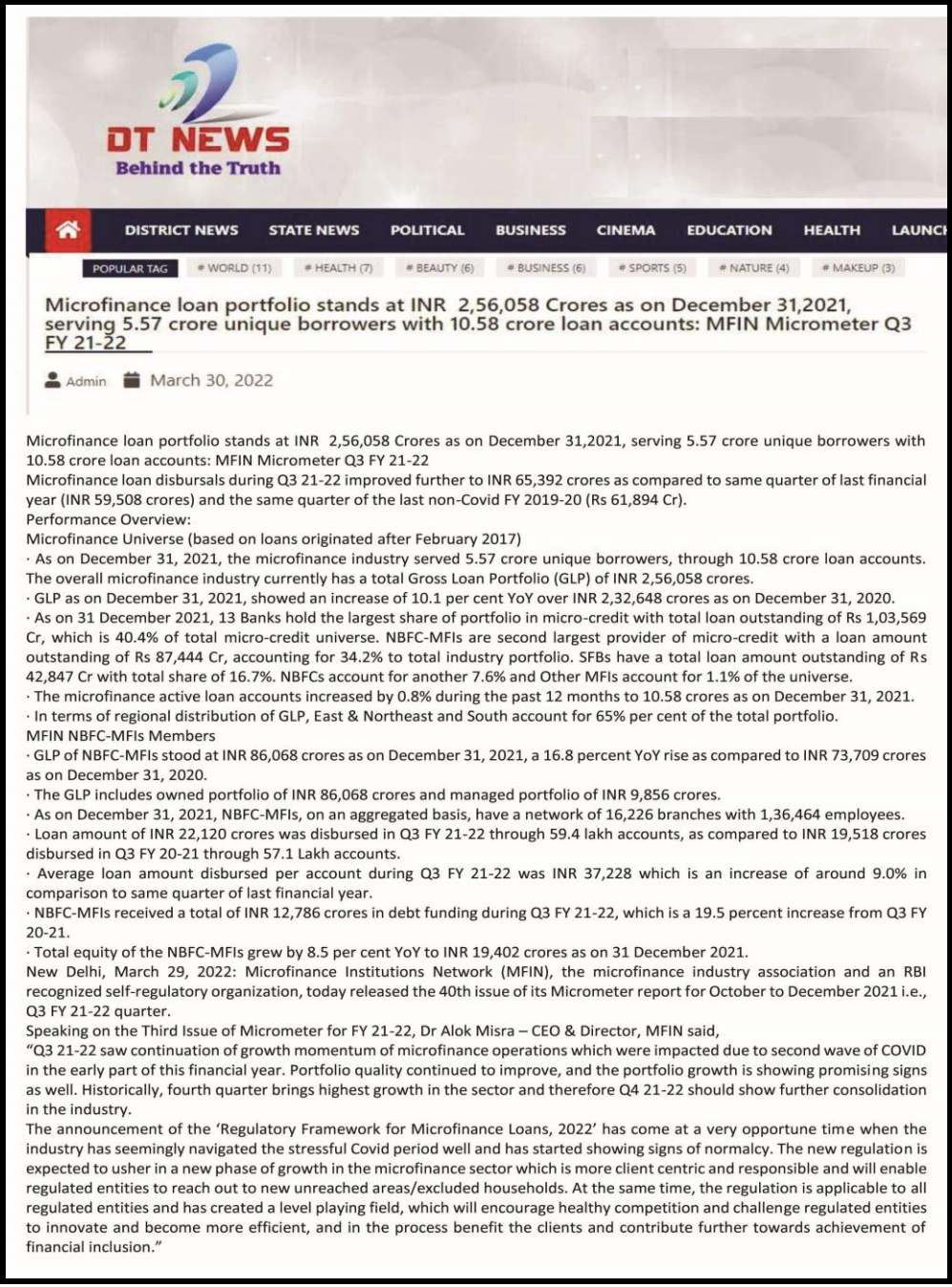
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Publication	DT News
Edition	Online
Date	March 30, 2022

URL: <https://dtnewstv.com/microfinance-loan-portfolio-stands-at-inr-256058-crores-as-on-december-312021-serving-5-57-crore-unique-borrowers-with-10-58-crore-loan-accounts-mfin-micrometer-q3-fy-21-22/>



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Admin March 30, 2022

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