



## **MICROFINANCE INSTITUTIONS NETWORK**

### **Media Coverage Report**

**Micro loan disbursement jumps 20% in December 2022 quarter to Rs  
77,877 cr.**

**(Micrometer – Q3)**

## Media Coverage Index

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| 23.                                                                                | 16.03.2023 | News Boss                | Online  |
| 24.                                                                                | 16.03.2023 | Take one Digital Network | Online  |
| 25.                                                                                | 16.03.2023 | India Daily Mail         | Online  |
| 26.                                                                                | 16.03.2023 | Send Story               | Online  |
| 27.                                                                                | 16.03.2023 | Live New Age             | Online  |
| 28.                                                                                | 16.03.2023 | Twitter (BQ Prime)       | Online  |
| 29.                                                                                | 16.03.2023 | Twitter (Trade Brains)   | Online  |

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|--------------------|-------------------|
| <b>Publication</b> | Financial Express |
| <b>Edition</b>     | National          |
| <b>Date</b>        | March 17, 2023    |
| <b>Page No.</b>    | 16                |

● **MOMENTUM FAVOURABLE, SAYS MFIN**

# MFI loans rise over 25% to ₹3.2 trn at December-end

**AJAY RAMANATHAN  
& MITHUN DASGUPTA**  
Mumbai/Kolkata, March 16

**THE COUNTRY'S MICROFINANCE** industry witnessed a 25.2% year-on-year growth in gross loan portfolio (GLP) to ₹3.2 trillion at the end of the third quarter this fiscal, according to data compiled by the industry body Microfinance Institutions Network (MFIN). The industry's GLP stood at ₹2.6 trillion as on December 31, 2021.

Loan disbursements in the microfinance segment rose to nearly ₹779 bln in October-December, from ₹654 billion a year ago.

In terms of absolute numbers, 18.9 million loans were disbursed during October-December, higher than 16.5 million a year ago. Active loan accounts in rose nearly 19% y-o-y to 12.6 crore as on December 31.

Non-banking financial companies are the largest providers of microfinance institutions loans.

Specifically, gross loan portfolio of micro-financiers rose 35% y-o-y to ₹1.1 trillion as on December 31.

Loans worth nearly ₹33,800 crore were disbursed



## STEADY GROWTH

■ In terms of absolute numbers, 18.9 million loans were disbursed during October-December, higher than 16.5 million a year ago. Active loan accounts rose nearly 19%

■ as many as 83 NBFC-MFIs were the largest provider of microcredit with a loan amount outstanding of ₹1.23 trillion, accounting for 38.5% to total industry portfolio

through 7.9 million accounts in the December quarter. The average loan amount disbursed per account rose 15.1% to ₹42,687.

In terms of regional distribution of gross loan portfolio, East & Northeast and South account for 63% of the total portfolio. Bihar is the largest state in terms of portfolio outstanding, followed by Tamil

Nadu and West Bengal.

In terms of asset quality, micro-financiers with a portfolio at risk of more than 180 days fell to 3% as on December 31, from 4.5% a year ago. Micro-financiers with a portfolio at risk of more than 30 days fell to 6.1% as on December 31 from 11.9% a year ago.

As per the 44th issue of 'Micrometer', released by the

industry body, as many as 83 NBFC-MFIs were the largest provider of microcredit with a loan amount outstanding of ₹1.23 trillion, accounting for 38.5% to total industry portfolio. "Thirteen banks hold the second-largest share of portfolio in micro-credit with total loan outstanding of ₹1.14 trillion, which is 35.7% of total micro-credit universe. SFBs (small finance banks) have a total loan amount outstanding of ₹52,192 crore with total share of 16.3%. NBFCs account for another 8.5% and other MFIs account for 1.0% of the universe," it said.

Alok Misra, CEO & Director, MFIN, said, "The regulatory and policy environment remains conducive and the momentum which the industry has gained over the past one year is favourable. The Udyam Assist Platform of SIDBI will provide further boost to the sector by mainstreaming of informal micro-enterprises that are supported and financed by MFIs. I do not think funding has become difficult for larger MFIs. In the case of smaller MFIs, the funding constraint is a little amplified. In other cases, it is almost normal."

|             |                         |
|-------------|-------------------------|
| Publication | The Hindu Business Line |
| Edition     | National                |
| Date        | March 17, 2023          |
| Page No.    | 07                      |

# NBFCs surpass banks to become largest providers of micro credit

**BREAKING IT DOWN.** East, Northeast and South account for 63% of total portfolio

**Anshika Kayastha**  
Mumbai

Gross loan portfolio of the microfinance industry grew 25.2 per cent year-on-year to ₹3.2-lakh crore as at the end of December 2022, as per data released by MicroFinance Institutions Network (MFIN).

The loan portfolio currently comprises 6.4 crore unique borrowers with 12.6 crore loan accounts, as per the industry body and self-regulatory organisation's Micro-meter Q3FY23.

As many as 189 lakh microfinance loans were disbursed in Q3FY23 worth ₹77,877 crore compared with 165 lakh loans worth ₹65,392 crore in the year ago period.

As many as 83 NBFC-MFIs



**WIDE REACH.** Bihar was the largest State in terms of portfolio outstanding, followed by Tamil Nadu and West Bengal

were the largest provider of microcredit with outstanding loans of ₹1.2-lakh crore, accounting for 38.5 per cent of the industry loan portfolio, data showed.

## SECOND LARGEST

This was followed by 13 banks holding the second largest

share of portfolio in microcredit with total loans outstanding of ₹1.1-lakh crore, comprising 35.7 per cent of micro credit. Small finance banks had loans outstanding of ₹52,192 crore with a market share of 16.3 per cent.

Other NBFCs accounted for another 8.5 per cent and

other MFIs (microfinance institutions) for 1.0 per cent, as per the report.

"Active microfinance loan accounts have increased by 18.6 per cent during the past 12 months to ₹12.6 crore as on December 31, 2022," it said, adding that east and northeast and south Indian States accounted for 63 per cent of the total portfolio in terms of regional distribution. Bihar was the largest State in terms of portfolio outstanding, followed by Tamil Nadu and West Bengal.

For the NBFC-MFI members, the average loan amount disbursed in Q3FY23 was ₹42,687, up 15.1 per cent from a year ago. These companies received ₹15,951 crore in debt funding, 22.5 per cent higher on year.

|                    |                |
|--------------------|----------------|
| <b>Publication</b> | The Pioneer    |
| <b>Edition</b>     | National       |
| <b>Date</b>        | March 17, 2023 |
| <b>Page No.</b>    | 10             |

# Microfinance loan disburseals rise 19% to Rs 77,877 cr

**PNS ■ NEW DELHI**

Loan disburseals by microfinance companies increased 19 per cent to Rs 77,877 crore during December quarter 2022-23, said the MFIN Micrometer.

The total microfinance loan portfolio increased to Rs 3.21 lakh crore as on December 31, 2022, the report said.

"Microfinance loan disburseals during Q3 FY 22-23 improved to Rs 77,877 crore as compared to the same quarter of last financial year (Rs - 65,392 crore). 189 lakh loans were disbursed during Q3 FY 22-23 as against 165 lakh in Q3 FY 21-22, indicating higher ticket size of new loans," it said.

It further said that as on December 31, 2022, the microfinance industry served 6.4 crore unique borrowers, through 12.6 crore loan

accounts.

"The overall microfinance industry currently has a total Gross Loan Portfolio (GLP) of Rs 3,20,584 crore. GLP as on December 31, 2022, showed an increase of 25.2 per cent YoY over Rs 2,56,058 crore as on December 31, 2021," the report said.

As per the 44th issue of MFIN Micrometer, 83

NBFC-MFIs were the largest provider of micro-credit with a loan amount outstanding of Rs 1,23,386 crore, accounting for 38.5

per cent to total industry portfolio. During Q3 FY 22-23, NBFC-MFIs received a total of Rs 15,951 crore in debt funding, which is 22.5 per cent higher than Q3 FY 21-22. Total equity of the NBFC-MFIs grew by 28.6 per cent YoY to Rs 24,897 crore as on December 31, 2022.



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|--------------------|------------------|
| <b>Publication</b> | Deccan Chronicle |
| <b>Edition</b>     | All Edition      |
| <b>Date</b>        | March 17, 2023   |
| <b>Page No.</b>    | 10               |



## MICRO LOAN BOOK GROWS BY 25% IN Q3 FY23

**SANGEETHA G**  
CHENNAI, MARCH 16

Microfinance loan book grew by 25.2 per cent at the end of the December quarter, according to Microfinance Institutions Network (MFIN).

The gross loan portfolio grew to ₹3.2 lakh crore at the end of December from ₹2.56 lakh crore in the year-ago period. NBFC-MFIs constituted around 39 per cent of the total loan portfolio or ₹1,23,386 crore. NBFC-MFIs saw a growth of 41.4 per cent in loan portfolio against ₹87,444 crore in the same quarter last year.

Banks followed with loans outstanding of ₹1,14,546 crore or 35.7 per cent share of the total micro-credit. Banks registered a growth of 10.6 per cent in the December quarter. Small finance banks had a loan book of ₹52,192 crore and a share of 16.3 per cent. Active micro loan accounts increased by 18.6 per cent during the past 12 months to 12.6 crores.

|                    |                |
|--------------------|----------------|
| <b>Publication</b> | The Asian Age  |
| <b>Edition</b>     | All Edition    |
| <b>Date</b>        | March 17, 2023 |
| <b>Page No.</b>    | 07             |



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|--------------------|----------------|
| <b>Publication</b> | Western Times  |
| <b>Edition</b>     | Ahmedabad      |
| <b>Date</b>        | March 27, 2023 |
| <b>Page No.</b>    | 08             |

## Microfinance loan disbursements rise 19% to Rs.77,877 cr in Q3: MFIN

**New Delhi:** Loan disbursements by microfinance companies increased 19 per cent to Rs 77,877 crore during December quarter 2022-23, said the MFIN Micrometer. The total microfinance loan portfolio increased to Rs 3.21 lakh crore as on December 31, 2022, the report said.

Microfinance loan disbursements during Q3 FY 22-23 improved to Rs 77,877 crore as compared to the same quarter of last financial year (Rs -65,392 crore). 189 lakh loans were disbursed during Q3 FY 22-23 as against 165 lakh in Q3 FY 21-22, indicating higher ticket size of new loans," it said.

The microfinance industry served 6.4 crore unique borrowers, through 12.6 crore loan accounts. The overall microfinance industry currently has a total Gross Loan Portfolio (GLP) of Rs 3,20,584 crore. GLP as on December 31, 2022, showed an increase of 25.2 per cent YoY over Rs 2,56,058 crore as on December 31, 2021.

|             |                    |
|-------------|--------------------|
| Publication | The Economic Times |
| Edition     | Online             |
| Date        | March 16, 2023     |

URL: <https://economictimes.indiatimes.com/industry/banking/finance/micro-loan-disbursement-jumps-20-in-december-2022-quarter-to-rs-77877-cr/articleshow/98698660.cms?from=mdr>

## Micro loan disbursement jumps 20% in December 2022 quarter to Rs 77,877 cr

ET Bureau | Last Updated: Mar 16, 2023, 05:33 PM IST | 20% in December 2022 quarter to Rs 77,877 cr

### Synopsis

The industry served 6.4 crore unique borrowers through 12.6 crore loan accounts. The number of active loan accounts grew almost 19% as compared to 14% rise in the number of borrowers.



Representative image

Micro loan disbursement jumped about 20% in the December 2022 quarter to Rs 77,877 crore over Rs 65,392 crore in the year ago period, backed by 14% rise in the number of new borrowers.

This helped the microfinance industry grow 25% year-on-year to Rs 3.31 lakh

crore at the end of December last year, data released by Microfinance Institutions Network showed.

The industry served 6.4 crore unique borrowers through 12.6 crore loan accounts. The number of active loan accounts grew almost 19% as compared to 14% rise in the number of borrowers.

In terms of regional distribution of gross loans, east & northeast and south account for 63% of the total portfolio. Bihar is the largest state in terms of portfolio outstanding followed by Tamil Nadu and West Bengal.

|             |                |
|-------------|----------------|
| Publication | ET BFSI        |
| Edition     | Online         |
| Date        | March 17, 2023 |

URL: <https://bfsi.economictimes.indiatimes.com/news/financial-services/microfinance-loan-disbursals-show-uptick-during-q3-with-6-4-cr-unique-borrowers/98721425>

## Microfinance loan disbursals show uptick during Q3 with 6.4 cr unique borrowers

Ever since the AP crisis in 2010 and the creation of a new category of NBFC-MFIs in December 2011, the regulations have carefully nurtured the growth of microfinance in India. According to a recent report by MFN, 1.89 Crore loans were disbursed during Q3 FY 22-23, while the Industry recorded 6.4 Crore unique borrowers.



ETBFSI Staff • ETBFSI

Published On Mar 17, 2023 at 08:53 AM IST



Microfinance loan disbursals during Q3 FY22-23 improved to Rs 77,877 crores as compared to same quarter of previous financial year (INR 65,392 crores). 189 Lakh loans were disbursed during Q3 FY22-23 as against 165 Lakhs in Q3 FY21-22, indicating higher ticket size of new loans.

|             |                   |
|-------------|-------------------|
| Publication | Business Standard |
| Edition     | Online            |
| Date        | March 16, 2023    |

URL: [https://www.business-standard.com/article/finance/microfinance-loan-disbursal-rise-19-to-rs-77-877-cr-in-q3-mfin-micrometer-123031600988\\_1.html](https://www.business-standard.com/article/finance/microfinance-loan-disbursal-rise-19-to-rs-77-877-cr-in-q3-mfin-micrometer-123031600988_1.html)

## Microfinance loan disbursal rise 19% to Rs 77,877 cr in Q3: MFIN Micrometer

It further said that as on December 31, 2022, the microfinance industry served 6.4 crore unique borrowers, through 12.6 crore loan accounts

Press Trust of India | Press Trust of India | New Delhi



2 min read Last Updated : Mar 16 2023 | 7:24 PM IST

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Loan disbursals by microfinance companies increased 19 per cent to Rs 77,877 crore during December quarter 2022-23, said the MFIN Micrometer.

The total microfinance loan portfolio increased to Rs 3.21 lakh crore as on December 31, 2022, the report said.

"Microfinance loan disbursals during Q3 FY 22-23 improved to Rs 77,877 crore as compared to the same quarter of last financial year (Rs -65,392 crore). 189 lakh loans were disbursed during Q3 FY 22-23 as against 165 lakh in Q3 FY 21-22, indicating higher ticket size of new loans," it said.

It further said that as on December 31, 2022, the microfinance industry served 6.4 crore unique borrowers, through 12.6 crore loan accounts.

"The overall microfinance industry currently has a total Gross Loan Portfolio (GLP) of Rs 3,20,584 crore. GLP as on December 31, 2022, showed an increase of 25.2 per cent YoY over Rs 2,56,058 crore as on December 31, 2021," the report said.

As per the 44th issue of MFIN Micrometer, 83 NBFC-MFIs were the largest provider of micro-credit with a loan amount outstanding of Rs 1,23,386 crore, accounting for 38.5 per cent to total industry portfolio.

|             |                   |
|-------------|-------------------|
| Publication | Financial Express |
| Edition     | Online            |
| Date        | March 17, 2023    |

URL: <https://www.financialexpress.com/money/mfi-loans-rise-25-2-in-oct-dec/3012507/>

## MFI loans rise 25.2% in Oct-Dec

*Currently, there are 83 microfinance institutions with a loan amount outstanding of Rs 1.2 trillion, accounting for 38.5% of the total industry portfolio.*

Written by [Ajay Ramanathan](#)

March 17, 2023 04:45 IST



Banks hold the second largest share of portfolio in micro-credit with total loan outstanding of `1.1 trillion, which is 35.7% of the total micro-credit universe. (File/Pixels)

The gross loan portfolio of microfinance institutions (MFIs) rose 25.2% year-on-year (y-o-y) to `3.2 trillion as on December 31, a report from Microfinance Institutions Network said on Thursday.

Loan disbursements in the microfinance segment rose to nearly `77,900 crore in October-December, from Rs 65,400 crore a year ago.

|             |                         |
|-------------|-------------------------|
| Publication | The Hindu Business Line |
| Edition     | Online                  |
| Date        | March 16, 2023          |

URL: <https://www.thehindubusinessline.com/money-and-banking/nbfc-mfis-surpass-banks-to-emerge-largest-providers-of-microfinance/article66626641.ece>

## NBFC-MFIs surpass banks to emerge largest providers of microfinance

March 16, 2023 - Updated 07:11 pm IST

In Q3 FY23, 83 NBFC-MFIs had a loan outstanding of Rs 1,23,386 crore, accounting for 39 per cent of the industry portfolio

BY SHOBHA ROY

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File picture: MFIs have reached far-flung areas of the country | Photo Credit: Naturecreator

Kolkata, March 16 NBFC-MFIs have surpassed banks to emerge the largest providers of microfinance services in the quarter ended December 31, 2022.

|             |                  |
|-------------|------------------|
| Publication | Deccan Chronicle |
| Edition     | Online           |
| Date        | March 17, 2023   |

URL: <https://www.deccanchronicle.com/business/in-other-news/170323/micro-loan-book-grows-by-25-in-q3-fy23.html>

## Micro loan book grows by 25% in Q3 FY23

By DECCAN CHRONICLE | Sangeetha G

17 March 2023



**Chennai:** Microfinance loan book grew by 25.2 per cent at the end of the December quarter, according to Microfinance Institutions Network (MFIN).

The gross loan portfolio grew to 3.2 lakh crore at the end of December from 2.56 lakh crore in the year-ago period. NBFC-MFIs constituted around 39 per cent of the total loan portfolio or 1,23,386 crore. NBFC-MFIs saw a growth of 41.4 per cent in loan portfolio against 87,444 crore in the same quarter last year.

Banks followed with loans outstanding of 1,14,546 crore or 35.7 per cent share of the total micro-credit. Banks registered a growth of 10.6 per cent in the December quarter. Small finance banks had a loan book of 52,192 crore and a share of 16.3 per cent. Active micro loan accounts increased by 18.6 per cent during the past 12 months to 12.6 crores.

|             |                |
|-------------|----------------|
| Publication | Daily Pioneer  |
| Edition     | Online         |
| Date        | March 17, 2023 |

URL: <https://www.dailypioneer.com/2023/business/microfinance-loan-disbursals-rise-19--to--77-877-cr-in-q3--mfin.html>

## Microfinance loan disbursals rise 19% to `77,877 cr in Q3: MFIN

Friday, 17 March 2023 | PTI | New Delhi

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Loan disbursals by microfinance companies increased 19 per cent to Rs 77,877 crore during December quarter 2022-23, said the MFIN Micrometer.

The total microfinance loan portfolio increased to Rs 3.21 lakh crore as on December 31, 2022, the report said.

"Microfinance loan disbursals during Q3 FY 22-23 improved to Rs 77,877 crore as compared to the same quarter of last financial year (Rs -65,392 crore). 189 lakh loans were disbursed during Q3 FY 22-23 as against 165 lakh in Q3 FY 21-22, indicating higher ticket size of new loans," it said.

It further said that as on December 31, 2022, the microfinance industry served 6.4 crore unique borrowers, through 12.6 crore loan accounts.

"The overall microfinance industry currently has a total Gross Loan Portfolio (GLP) of Rs 3,20,584 crore. GLP as on December 31, 2022, showed an increase of 25.2 per cent YoY over Rs 2,56,058 crore as on December 31, 2021," the report said. As per the 44th issue of MFIN Micrometer, 83 NBFC-MFIs were the largest provider of micro-credit with a loan amount outstanding of Rs 1,23,386 crore, accounting for 38.5 per cent to total industry portfolio.

|             |                |
|-------------|----------------|
| Publication | News18         |
| Edition     | Online         |
| Date        | March 18, 2023 |

URL: <https://www.news18.com/business/nbfc-microfinance-institutions-received-rs-15951-cr-in-debt-funding-in-q3-fy-22-23-7322917.html>

## NBFC Microfinance Institutions Received Rs 15,951 Cr In Debt Funding In Q3 FY 22-23

• Reported By: [Namit Singh Sengar](#) • [News18.com](#) • Last Updated: MARCH 18, 2023, 10:58 IST • [New Delhi, India](#)



As on December 31, 2022, NBFC-MFIs, on an aggregated basis, have a network of 18,455 branches with 1,57,737 employees.

Average loan amount disbursed per account during Q3 FY 22-23 was Rs 42,687.

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**A**s on December 31, 2022, the microfinance industry served 6.4 crore unique borrowers, through 12.6 crore loan accounts. The overall microfinance industry currently has a total Gross Loan Portfolio (GLP) of Rs 3,20,584 crores.

Microfinance Institutions Network (MFIN), the microfinance industry association and an RBI recognised self-regulatory organisation, has released the 44th issue of its Micrometer report for the financial year ending December 31, 2022 i.e., Q3 FY 22-23 quarter.

Dr Alok Misra, CEO and director, MFIN said, "In Q3 FY 22-23 microfinance industry reached Rs 3,20,584 Cr - a growth of 25.2% on a YoY basis. By end of this quarter, NBFC-MFIs have emerged as the largest provider of microfinance services followed by Banks, who were the largest providers until the last quarter. It is an encouraging sign that all regulated entities have registered healthy growth on a YoY basis during Q3 FY 22-23."

Further, Bihar has emerged as the state with the largest microfinance portfolio. Increasing outreach of microfinance in states like Bihar and Uttar Pradesh should be seen as an endeavour of REs to provide access to finance in under-reached markets with high potential demand.

The regulatory and policy environment remains conducive and the momentum which the industry has gained over the past one year is favourable. The Udyam Assist Platform of SIDBI will provide further boost to the sector by mainstreaming informal micro-enterprises that are supported & financed by MFIs, Misra said.

**Microfinance Universe (based on loans originated after February 2017)**

|             |                |
|-------------|----------------|
| Publication | BQ Prime       |
| Edition     | Online         |
| Date        | March 16, 2023 |

URL: <https://www.bqprime.com/business/microfinance-loan-disbursals-rise-19-to-rs-77877-crore-in-december-quarter-mfin-micrometer>

## Microfinance Loan Disbursals Rise 19% To Rs 77,877 Crore In December Quarter: MFIN Micrometer

The total microfinance loan portfolio increased to Rs 3.21 lakh crore as on Dec. 31, 2022, the report said.

PTI

Published On 06:38 PM IST, 16 Mar 2023  
Last Updated On 06:38 PM IST, 16 Mar 2023

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Loan disbursals by microfinance companies increased 19% to Rs 77,877 crore during the December 2022–23 quarter, according to the MFIN Micrometer.

The total microfinance loan portfolio increased to Rs 3.21 lakh crore as of Dec. 31, 2022, the report said.

"Microfinance loan disbursals during Q3 FY 22–23 improved to Rs 77,877 crore as compared to the same quarter of last financial year (Rs 65,392 crore). A total of 189 lakh loans were disbursed during Q3 FY 22–23 as against 165 lakh in Q3 FY 21–22, indicating a higher ticket size of new loans," it said.

It further said that as of Dec. 31, 2022, the microfinance industry served 6.4 crore unique borrowers through 12.6 crore loan accounts.

|             |                |
|-------------|----------------|
| Publication | Moneycontrol   |
| Edition     | Online         |
| Date        | March 16, 2023 |

URL: <https://www.moneycontrol.com/news/business/microfinance-industry-loans-grew-by-25-in-q3-mfin-data-shows-10260281.html>

## Microfinance industry loans grew 25% in Q3, MFIN data shows

Within the industry, NBFC-MFIs constitute around 39 percent, or Rs 1,23,386 crore, of the total loan portfolio, data shows.

**MONEYCONTROL NEWS** | MARCH 16, 2023 / 02:36 PM IST



Representative Image

India's microfinance industry clocked a 25.2 percent year-on-year growth in the loan book at the end of the December quarter, data compiled by the microfinance institutions network (MFIN ) shows.

The gross loan portfolio grew to Rs 3.2 lakh crore at the end of December from Rs 2.56 lakh crore in the year-ago period, MFIN said in a statement on March 16.

MFIs are companies that give small loans to low-income borrowers and typically source money from banks to do business. Microlenders faced funding challenges and witnessed a fall in collections during the pandemic period. Collections have picked up since.

Within the industry, NBFC-MFIs constituted around 39 percent of the total loan portfolio or Rs 1,23,386 crore, data shows.

|             |                |
|-------------|----------------|
| Publication | Devdiscourse   |
| Edition     | Online         |
| Date        | March 16, 2023 |

URL: <https://www.devdiscourse.com/article/health/2381766-microfinance-loan-disbursals-rise-19-to-rs-77877-cr-in-q3-mfin-micrometer>

## Microfinance loan disbursals rise 19% to Rs 77,877 cr in Q3: MFIN Micrometer

GLP as on December 31, 2022, showed an increase of 25.2 per cent YoY over Rs 2,56,058 crore as on December 31, 2021, the report said. As per the 44th issue of MFIN Micrometer, 83 NBFC-MFIs were the largest provider of micro-credit with a loan amount outstanding of Rs 1,23,386 crore, accounting for 38.5 per cent to total industry portfolio. During Q3 FY 22-23, NBFC-MFIs received a total of Rs 15,951 crore in debt funding, which is 22.5 per cent higher than Q3 FY 21-22.

PTI | New Delhi | Updated: 16-03-2023 18:32 IST | Created: 16-03-2023 17:58 IST



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**L**oan disbursals by microfinance companies increased 19 per cent to Rs 77,877 crore during December quarter 2022-23, said the MFIN Micrometer.

The total microfinance loan portfolio increased to Rs 3.21 lakh crore as on December 31, 2022, the report said.

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## Latest News | Microfinance Loan Disbursals Rise 19% to Rs 77,877 Cr in Q3: MFIN Micrometer

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Agency News PTI | Mar 16, 2023 06:00 PM IST

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December 31, 2022, the report said.

"Microfinance loan disbursals during Q3 FY 22-23 improved to Rs 77,877 crore as compared to the same quarter of last financial year (Rs -65,392 crore). 189 lakh loans were disbursed during Q3 FY 22-23 as against 165 lakh in Q3 FY 21-22, indicating higher ticket size of new loans," it said.

It further said that as on December 31, 2022, the microfinance industry served 6.4 crore unique borrowers, through 12.6 crore loan accounts.

"The overall microfinance industry currently has a total Gross Loan Portfolio (GLP) of Rs 3,20,584 crore. GLP as on December 31, 2022, showed an increase of 25.2 per cent YoY over Rs 2,56,058 crore as on December 31, 2021," the report said.

As per the 44th issue of MFIN Micrometer, 83 NBFC-MFIs were the largest provider of micro-credit with a loan amount outstanding of Rs 1,23,386 crore, accounting for 38.5 per cent to total industry portfolio.

During Q3 FY 22-23, NBFC-MFIs received a total of Rs 15,951 crore in debt funding, which is 22.5 per cent higher than Q3 FY 21-22. Total equity of the NBFC-MFIs grew by 28.6 per cent YoY to Rs 24,897 crore as on December 31, 2022.

"By end of this quarter, NBFC-MFIs have emerged as the largest provider of microfinance services followed by banks, who were the largest providers until the last quarter," said Alok Misra, CEO and Director, MFIN (Microfinance Institutions Network).

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NewsDrum Desk

16 Mar 2023



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| Publication | Trade Brains   |
| Edition     | Online         |
| Date        | March 16, 2023 |

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## Microfinance loan disbursals rise 19% to Rs 77,877 cr in Q3: MFIN Micrometer

by PTI News | Mar 16, 2023 | 6:15 pm | Economy, News | 0 comments



Loan disbursals by microfinance companies increased 19 per cent to Rs 77,877 crore during December quarter 2022-23, said the MFIN Micrometer.

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| <b>Edition</b>     | Online         |
| <b>Date</b>        | March 16, 2023 |

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## Microfinance loan disbursement rise 19% to Rs 77,877 cr in Q3: MFIN Micrometer

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| Date        | March 16, 2023 |

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## ✓ Microfinance loan disbursal rose 19 percent to Rs 77877 cr in Q3

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77,877 crores in the December quarter

Bihar is the biggest market

**New Delhi:** Microcredit institutions have performed well in the December quarter of the current financial year (2022-23). Disbursement of loans recorded a growth of 19 percent to Rs.77,877 crore. These details are given in the Micrometer report released by the Micro Finance Institutions (MFI) Network (Mfin). The total loan portfolio of micro credit institutions reached Rs.3.21 lakh crore at the end of December 2022.

2021 has increased by 25 percent compared to Rs.2.56 lakh crore at the end of December. 189 lakh loans were sanctioned in December quarter. 165 lakh loans in the corresponding quarter of the previous financial year. As of December 2022, 12.6 crore loan accounts have been serviced for a total of 6.4 crore customers. 83 NBFC-MFIs have a loan portfolio of Rs.1,23,386 crore with a maximum share of 38.5 percent.

In the December quarter, NBFCs-Mfins raised funds of Rs.15,951 crore. 22.5 percent more than the same period of the previous year. Alok Mishra, CEO and Director of MFin said that while NBFCs and MFIs have a large share in terms of micro loans, banks have a larger market share in terms of micro loans. Mfin

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## Microfinance loan disbursal rise 19% to Rs 77,877 cr in Q3: MFIN Micrometer



Loan disbursements by means of microfinance firms higher 19 according to cent to Rs 77,877 crore all through December quarter 2022-23, stated the MFIN Micrometer.

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The Increase microfinance mortgage portfolio higher to Rs 3.21 lakh crore as on December 31, 2022, the document stated.

"Microfinance loan disbursements all through Q3 FY 22-23 advanced to Rs 77,877 crore as in comparison to the similar quarter of ultimate monetary 12 months (Rs -65,392 crore), 189 lakh loans had been distributed all through Q3 FY 22-23 as towards 165 lakh in Q3 FY 21-22, indicating upper price tag dimension of Fresh loans," it stated.

It additional stated that as on December 31, 2022, the microfinance trade served 6.4 crore distinctive debtors, thru 12.6 crore mortgage accounts.

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| <b>Publication</b> | Take one Digital Network |
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**PTI** / 16 MARCH 2023 / BUSINESS

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During Q3 FY 22-23, NBFC-MFIs received a total of Rs 15,951 crore in debt funding, which is 22.5 per cent higher than Q3 FY 21-22. Total equity of the NBFC-MFIs grew by 28.6 per cent YoY to Rs 24,897 crore as on December 31, 2022.

"By end of this quarter, NBFC-MFIs have emerged as the largest provider of microfinance services followed by banks, who were the largest providers until the last quarter," said Alok Misra, CEO and Director, MFIN (Microfinance Institutions Network).

"It is an encouraging sign that all regulated entities have registered healthy growth on a YoY basis during Q3 FY 22-23. Further, Bihar has emerged as the state with largest microfinance portfolio," he added.

In terms of regional distribution of GLP, East and Northeast, and South account for 63 per cent of the total portfolio. Bihar is the largest state in terms of portfolio outstanding followed by Tamil Nadu and West Bengal.

MFIN is an RBI recognized self-regulatory organization for the industry.

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| Publication | India Daily Mail |
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URL: <https://indiadailymail.com/finance/microfinance-loan-disbursal-rise-19-to-rs-77877-cr-in-q3-mfin-micrometer/>



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## Microfinance loan disbursal rise 19% to Rs 77,877 cr in Q3: MFIN Micrometer

**BS** Business Standard

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### Quick Summary

- "Microfinance loan disbursals during Q3 FY 22-23 improved to Rs 77,877 crore as compared to the same quarter of last financial year (Rs -65,392 crore) 189 lakh loans were disbursed during Q3 FY 22-23 as against 167 lakh loans in Q3 FY 21-22. The growth in disbursals was driven by the increase in the number of loans disbursed, which rose from 167 lakh in Q3 FY 21-22 to 189 lakh in Q3 FY 22-23." - MFIN Micrometer

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URL: <https://www.livenewage.com/microfinance-industry-loans-grew-25-in-q3-mfin-data-shows8934uhh3hj32h23/>

## മൈക്രോഫിനാൻസ് വായ്പകൾ മൂന്നാംപാദത്തിൽ 25 ശതമാനം വർദ്ധിച്ചു

Praveen Vikkath March 16, 2023 3:09 pm



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ന്യൂഡൽഹി: മൈക്രോഫിനാൻസ് വ്യവസായം ഡിസംബർ പാദത്തിൽ ലോൺ ബുക്കിൽ 25.2 ശതമാനം വാർഷിക വളർച്ച രേഖപ്പെടുത്തി. മൈക്രോഫിനാൻസ് സ്ഥാപനങ്ങളുടെ നെറ്റ് പ്രോഫിറ്റ് (എംഎഫ്ഐഎൻ) സമാഹരിച്ച ഡാറ്റാ കാണിക്കുന്നു. മൊത്ത വായ്പാ പോർട്ട്ഫോളിയോ മുൻവർഷത്തെ 2.56 ലക്ഷം കോടി രൂപയിൽ നിന്ന് ഡിസംബർ പാദത്തിൽ 3.2 ലക്ഷം കോടി രൂപയായി വളർന്നു.

കുറഞ്ഞ വരുമാനമുള്ളവർക്ക് ചെറിയ വായ്പകൾ നൽകുന്ന കമ്പനികളാണ് എംഎഫ്ഐഎൻ. മൈക്രോലെൻഡർമാർ, പകർച്ചവ്യാധിയുടെ പട്ടത്തിൽ ഫണ്ടിംഗ് വെല്ലുവിളി അഭിമുഖീകരിച്ചു. ആ കാലത്ത് വായ്പ തിരിച്ചുപിടുത്തം കുറഞ്ഞെങ്കിലും പിന്നീട് കളക്ഷൻ ഉയർന്നു.

മൊത്തം ലോൺ പോർട്ട്ഫോളിയോയുടെ ഏകദേശം 39 ശതമാനം അല്ലെങ്കിൽ 1,23,386 കോടി രൂപ എൻബിഎഫ്സി-എംഎഫ്ഐഎൻകളുടേതാണ്. 1,14,546 കോടി രൂപ അല്ലെങ്കിൽ മൊത്തം മൈക്രോ ക്രെഡിറ്റിന്റെ 35.7 ശതമാനം ബാങ്കുകളുടെ മൈക്രോ ക്രെഡിറ്റ് വായ്പകളും 16.3 ശതമാനം അഥവാ 52,192 കോടി രൂപ എസ്എഫ്ബി വായ്പകളുടേതുമാണ്. എൻബിഎഫ്സികളുടേത് 8.5 ശതമാനവും എംഎഫ്ഐഎൻകളുടേത് ഒരു ശതമാനവും വരും.

മൈക്രോഫിനാൻസ് ആക്റ്റീവ് ലോൺ അക്കൗണ്ടുകൾ ഡിസംബറിലവസാനിച്ച 12 മാസത്തിനിടെ 18.6 ശതമാനം ഉയർന്ന് 12.6 കോടിയിലായി. പ്രാദേശിക വിതരണത്തിന്റെ അടിസ്ഥാനത്തിൽ, പോർട്ട്ഫോളിയോയുടെ 63 ശതമാനവും ഈസ്റ്റ് & നോർത്ത് ഈസ്റ്റ്, സൗത്ത് മേഖലകളിലാണ്. പോർട്ട്ഫോളിയോ കൂട്ടിച്ചുരുക്കിയ കാര്യത്തിൽ ബിഹാറാണ് മുന്നിൽ.

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| Publication | Twitter (BQ Prime) |
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Loan disbursements by microfinance companies increased 19% to Rs 77,877 crore during the December 2022-23 quarter, according to the MFIN Micrometer.



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