



## **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**

## Media Coverage Index

| Si. No.                                                                                                                                                                                   | Date       | Publication Name        | Edition        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-------------------------|----------------|
| <b>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</b> |            |                         |                |
| 1.                                                                                                                                                                                        | 29.03.2022 | The Economic Times      | Print + Online |
| 2.                                                                                                                                                                                        | 29.03.2022 | The Financial Express   | Print + Online |
| 3.                                                                                                                                                                                        | 29.03.2022 | The Hindu Business Line | Print + Online |
| 4.                                                                                                                                                                                        | 29.03.2022 | The Statesman           | Print          |
| 5.                                                                                                                                                                                        | 31.03.2022 | Virtual Times           | Print          |
| 6.                                                                                                                                                                                        | 31.03.2022 | Sangbad Pratidin        | Print          |
| 7.                                                                                                                                                                                        | 02.04.2022 | Times of India          | Print + Online |
| 8.                                                                                                                                                                                        | 04.04.2022 | Times of India          | Print          |
| 9.                                                                                                                                                                                        | 02.04.2022 | Indian Express          | Print          |
| 10.                                                                                                                                                                                       | 02.04.2022 | Free Press Journal      | Print + Online |
| 11.                                                                                                                                                                                       | 29.03.2022 | Money Control           | Online         |
| 12.                                                                                                                                                                                       | 29.03.2022 | UNI                     | Online         |
| 13.                                                                                                                                                                                       | 29.03.2022 | Flipboard               | Online         |
| 14.                                                                                                                                                                                       | 29.03.2022 | M For Bank              | Online         |
| 15.                                                                                                                                                                                       | 29.03.2022 | Easy Shiksha            | Online         |
| 16.                                                                                                                                                                                       | 29.03.2022 | B4UMedia                | Online         |
| 17.                                                                                                                                                                                       | 29.03.2022 | Bollyinside             | Online         |
| 18.                                                                                                                                                                                       | 29.03.2022 | Userwalls               | Online         |
| 19.                                                                                                                                                                                       | 30.03.2022 | KNN India               | Online         |
| 20.                                                                                                                                                                                       | 30.03.2022 | ilouge Media            | Online         |
| 21.                                                                                                                                                                                       | 30.03.2022 | Aniltikotekar4sme       | Online         |
| 22.                                                                                                                                                                                       | 30.03.2022 | The Reporting Today     | Online         |
| 23.                                                                                                                                                                                       | 30.03.2022 | Express News Asia       | Online         |
| 24.                                                                                                                                                                                       | 30.03.2022 | Daily Hunt              | Online         |

|            |            |                          |        |
|------------|------------|--------------------------|--------|
| <b>25.</b> | 30.03.2022 | DT News                  | Online |
| <b>26.</b> | 31.03.2022 | Business News Week       | Online |
| <b>27.</b> | 31.03.2022 | Content Media Solution   | Online |
| <b>28.</b> | 31.03.2022 | Online Media Cafe        | Online |
| <b>29.</b> | 31.03.2022 | Media Bulletins          | Online |
| <b>30.</b> | 31.03.2022 | Business News This Week  | Online |
| <b>31.</b> | 01.04.2022 | ETBFSI                   | Online |
| <b>32.</b> | 01.04.2022 | Economic Times, Hindi    | Online |
| <b>33.</b> | 01.04.2022 | Business Standard, Hindi | Online |
| <b>34.</b> | 01.04.2022 | Financial Express        | Online |
| <b>35.</b> | 01.04.2022 | Business Today           | Online |
| <b>36.</b> | 01.04.2022 | The Print                | Online |
| <b>37.</b> | 01.04.2022 | The week                 | Online |
| <b>38.</b> | 01.04.2022 | Devdiscourse             | Online |
| <b>39.</b> | 01.04.2022 | The Print Hindi          | Online |
| <b>40.</b> | 01.04.2022 | Navbharat Times          | Online |
| <b>41.</b> | 01.04.2022 | Punjab Kesari            | Online |
| <b>42.</b> | 01.04.2022 | NSBBNews                 | Online |
| <b>43.</b> | 01.04.2022 | Nyoooz                   | Online |
| <b>44.</b> | 01.04.2022 | Latestly Hindi           | Online |
| <b>45.</b> | 01.04.2022 | Raftaar                  | Online |
| <b>46.</b> | 01.04.2022 | IBC 24                   | Online |
| <b>47.</b> | 01.04.2022 | Opera News               | Online |
| <b>48.</b> | 01.04.2022 | News Bot Net             | Online |
| <b>49.</b> | 01.04.2022 | The Times of Truth       | Online |
| <b>50.</b> | 01.04.2022 | Indian Republic          | Online |
| <b>51.</b> | 04.04.2022 | VTV24X7                  | Online |

|                    |                    |
|--------------------|--------------------|
| <b>Publication</b> | The Economic Times |
| <b>Edition</b>     | National           |
| <b>Date</b>        | March 30, 2022     |
| <b>Page No.</b>    | 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%.

|                    |                       |
|--------------------|-----------------------|
| <b>Publication</b> | The Financial Express |
| <b>Edition</b>     | National              |
| <b>Date</b>        | March 30, 2022        |
| <b>Page No.</b>    | 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 microfinance 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.

|                    |                         |
|--------------------|-------------------------|
| <b>Publication</b> | The Hindu Business line |
| <b>Edition</b>     | National                |
| <b>Date</b>        | March 30, 2022          |
| <b>Page No.</b>    | 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 MFN 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, MFN, 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.

|                    |                |
|--------------------|----------------|
| <b>Publication</b> | The Statesman  |
| <b>Edition</b>     | National       |
| <b>Date</b>        | March 30, 2022 |
| <b>Page No.</b>    | 8              |

# Micro loan disbursals up by 10% in Q3

**STATESMAN NEWS SERVICE**  
KOLKATA, 29 MARCH

Micro loan disbursals 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.

|                    |                |
|--------------------|----------------|
| <b>Publication</b> | Virtual Times  |
| <b>Edition</b>     | National       |
| <b>Date</b>        | March 31, 2022 |
| <b>Page No.</b>    | 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।”

|                    |                |
|--------------------|----------------|
| <b>Publication</b> | Times of India |
| <b>Edition</b>     | Kolkata        |
| <b>Date</b>        | April 02, 2022 |
| <b>Page No.</b>    | 13             |

URL: <https://timesofindia.indiatimes.com/city/kolkata/state-shows-top-loan-outstanding/articleshow/90600769.cms>

# State shows top loan outstanding

TIMES NEWS NETWORK

**Kolkata:** West Bengal has retained the numero uno position in microfinance portfolio outstanding. This was disclosed by a report named Micrometer for October to December, 2021 (i.e. Q3 FY 21-22), prepared by Microfinance Institutions Network (MFIN). In terms of loan outstanding per unique borrower, Bengal has the highest average number of Rs 53,110 followed by Kerala at Rs 43,838.

Microfinance operations witnessed a steady growth momentum which

were impacted by the second wave of COVID in the first part of this fiscal. The sector served 5.5 crore unique borrowers through 10.5 crore loan accounts.

The microfinance industry reported 10% rise in gross loan portfolio year-on-year to Rs 2,56,058 crore at the end of December, 2021, compared with Rs 2,32,648 crore in the year-ago period.

As on December 31, 2021, as many as 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% of total micro-credit universe.

## Q3 REPORT

|                    |                |
|--------------------|----------------|
| <b>Publication</b> | Indian Express |
| <b>Edition</b>     | National       |
| <b>Date</b>        | April 02, 2022 |
| <b>Page No.</b>    | 11             |

## 'Gross loan portfolio by MFIs at ₹2,56,058 cr as of Dec 2021'

*Gross loan portfolio of microfinance institutions (MFIs) was at ₹2,56,058 crore as of December 2021, an MFIN report said*

**SMALL FINANCE BANKS** have a loan outstanding of ₹42,847 crore, with a total share of 16.7% of the overall disbursal by the MFI industry

**13 BANKS** hold the largest share of microfinance portfolio with an outstanding at ₹1,03,569 crore, as per Microfinance Institutions Network (MFIN)

**NBFC-MFIs** are the second largest provider of microcredit, with:

■ Loan amount outstanding of ₹87,444 crore or 34.2% of total industry portfolio

■ Network of 16,226 branches

Source: MFIN/PII



|             |                |
|-------------|----------------|
| Publication | Times of India |
| Edition     | Chennai        |
| Date        | April 04, 2022 |
| Page No.    | 4              |

## TAMIL NADU IN FRONT OF THE PACK IN MICROFINANCE

After getting impacted a bit in the early part of fiscal year 21-22 due to the second wave, the Oct-Dec 2021 period saw growth momentum in the microfinance industry. Portfolio continued to improve in terms of quality and quantity and experts say that the January-March 2022 period shows further consolidation in the industry.



The microfinance industry has reported a 10.1% rise in gross loan portfolio year-on-year to ₹ 2,56,058 crore at the end of December 2021 as compared with ₹ 2,32,648 crore a year back

As on December 31, 2021, 13 banks hold the largest share of portfolio in micro-credit with total loan outstanding of ₹1,03,569 crore, which is 40.4% of total micro-credit universe. NBFC-MFIs are the second largest provider of micro-credit with a loan amount outstanding of ₹ 87,444 crore

The Top 10 states constitute 81.9% in terms of gross loan portfolio of the industry, and Tamil Nadu is the 2nd largest state in terms of portfolio outstanding. West Bengal leads the pack

### SHARE OF MICRO-CREDIT LOAN OUTSTANDING ACROSS LENDERS as on 31 December 2021

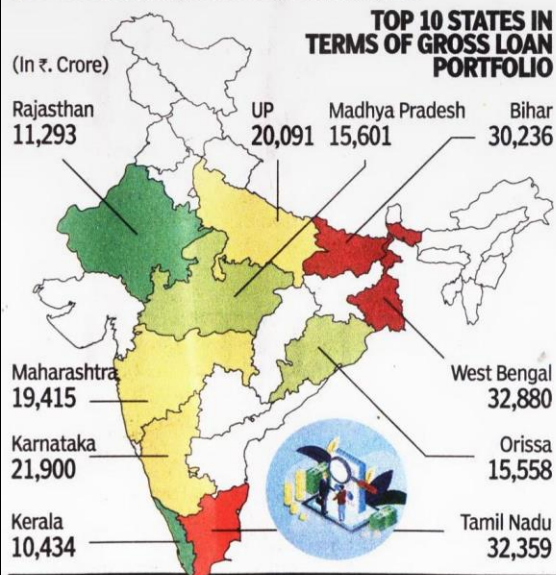
|                     |     |
|---------------------|-----|
| Banks               | 40% |
| NBFC-MFIs           | 34% |
| Small finance banks | 17% |
| NBFC                | 8%  |
| Others              | 1%  |

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

### REGIONAL DISTRIBUTION OF PORTFOLIO as on 31 December 2021

|                     |     |
|---------------------|-----|
| North               | 12% |
| South               | 26% |
| Central             | 8%  |
| West                | 15% |
| East and North East | 39% |

### TOP 10 STATES IN TERMS OF GROSS LOAN PORTFOLIO



Source: Microfinance Institutions Network's Micrometer report

|                    |                    |
|--------------------|--------------------|
| <b>Publication</b> | Free Press Journal |
| <b>Edition</b>     | National           |
| <b>Date</b>        | April 02, 2022     |
| <b>Page No.</b>    | 8                  |

URL: <https://www.freepressjournal.in/business/gross-loan-portfolio-by-mfis-stands-at-rs-256058-cr-as-of-december-2021-report>

# MFI gross loan portfolio stood at Rs 2.5 lakh crore as of Dec 2021

**AGENCIES**  
Kolkata

Gross loan portfolio of the microfinance institutions stood at Rs 2,56,058 crore as of December 2021, according to an industry body report.

As many as 13 banks hold the largest share of the portfolio with an outstanding at Rs 1,03,569 crore, which is 40.4 per cent of the disbursement by the MFIs, Microfinance Institutions Network (MFIN), a self-regulatory body of the sector, has said.

NBFC-MFIs are the second largest provider of microcredit, with a loan amount outstanding of Rs 87,444 crore or 34.2 per cent of the total industry portfolio.

Small finance banks have a loan outstanding of Rs 42,847 crore, with a total share of 16.7 per cent of



the overall disbursement by the MFI industry, the MFIN report said.

It also mentioned that active loan accounts increased by 0.8 per cent during the past 12 months to 10.58 crore as of December 2021, while in terms of regional distribution of GLP, east, north-east and south accounted for 65 per cent of the total portfolio.

The GLP of member institutions of the industry body stood at Rs 86.068 crore as of December 2021, a rise of 16.8 per cent year-on-year.

|             |                |
|-------------|----------------|
| 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>



[Russia-Ukraine Impact](#) [IPL 2022](#) [Markets](#) [News](#) [Portfolio](#) [Commodities](#) [Mutual Funds](#) [PF](#) [Forum](#) [Media](#) [Invest Now](#) [Subscription](#)

[Business](#) [Markets](#) [Stocks](#) [Economy](#) [Companies](#) [Trends](#) [IPO](#) [Opinion](#) [EV Special](#)

**UPCOMING EVENT:** Attend Investen - India's biggest Investors Online Conference. 12 Webinars at Early bird offer of just Rs.50/- per webinar exclusive for Moneycontrol Pro sub

[Home](#) > [News](#) > **BUSINESS**

## 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.

|                    |                |
|--------------------|----------------|
| <b>Publication</b> | UNI            |
| <b>Edition</b>     | Online         |
| <b>Date</b>        | March 29, 2022 |

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



**United News of India**  
 India's Multi Lingual News Agency

[HOME](#)
[NEWS](#)
[PHOTOS](#)
[ABOUT UNI](#)
[CONTACT US](#)
[JOBS](#)
[PRESS RELEASE ▾](#)

### 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

|                    |                |
|--------------------|----------------|
| <b>Publication</b> | Flipboard      |
| <b>Edition</b>     | Online         |
| <b>Date</b>        | 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>

 **FLIPBOARD**

Newsletters

HOME / @MONEYCONTROL / Microlending picked up in December, stress declined, shows MFIN data

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



Moneycontrol - Pushpita Dey • 21h

There has been a spike in the number of outstanding loans, on the back of a rise in loans disbursed. The microfinance sector witnessed a jump in loan ...

[Read more on moneycontrol.com](#)

#LOANS #INDIA #MONEY (INDIA) #BUSINESS (INDIA) #MICROFINANCE

|             |                |
|-------------|----------------|
| 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/>




[HOME](#)
[BLOG](#)
[MUTUAL FUND](#)
[STOCK MARKET](#)

Home > Finance News > Microfinance loan rises 10% to Rs 2.56 lakh crore: MFIN data

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



**ET**

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.

|                    |                |
|--------------------|----------------|
| <b>Publication</b> | Easy Shiksha   |
| <b>Edition</b>     | Online         |
| <b>Date</b>        | March 29, 2022 |

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


**Easy Shiksha**  
*A Way of Simple Learning*

[Online Internship with Certification](#)
[Add Institutes/Courses](#)

[HOME](#)
[NEWS](#)
[EDUCATION](#)
[JOBS](#)
[TECH](#)
[SPORTS](#)
[ENTERTAINMENT](#)
[MAGAZINE](#)
[GUEST ARTICLES](#)

[Home](#) > [Business](#) > [Third Issue of Micrometer for FY 21-22](#)

[Business](#)
[Launches](#)

## Third Issue of Micrometer for FY 21-22

By Nidhi Sharma - March 29, 2022

[Share on Facebook](#)
[Tweet on Twitter](#)
[G+](#)
[P](#)
[E](#)
[in](#)
[E](#)
[G](#)



**mfin** 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**

MFIN is a premier industry association comprising 56 NBFC-MFIs and 41 Associates including Banks, Small Finance Banks (SFBs) and NBFCs. By virtue of bringing all microfinance entities under one common umbrella, MFIN acts as a bridge between them and the regulators to build a dialogue for greater transparency, better policy frameworks and stronger client protection standards for responsible lending, thus enabling the microfinance industry to partake in meeting the larger financial inclusion goals.

|             |                |
|-------------|----------------|
| Publication | B4U Media      |
| Edition     | Online         |
| Date        | March 29, 2022 |

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




[HOME](#) [NEWS](#) [EDUCATION](#) [JOBS](#) [TECH](#)

[CENTRAL GOVERNMENT](#) [LANGUAGE](#) [MOVIE](#) [TAMILNADU](#) [INCOME TAX](#) [SPORTS](#)

[ENGLISH](#) / [FINANCE](#) / [TAMILNADU](#)

## 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



powering responsible finance

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.

**MFIN NBFC-MFIs Members**

- 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.
- 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
- 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 40<sup>th</sup> issue of its Micrometer report for October to December 2021 i.e., Q3 FY 21-22 quarter.



powering responsible finance

MICROFINANCE INSTITUTIONS NETWORK

**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.*

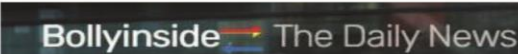
*The announcement of the ‘Regulatory Framework for Microfinance Loans, 2022’ has come at a very opportune time when the industry has seemingly navigated the stressful Covid period well and has started showing signs of normalcy. The new regulation is expected to usher in a new phase of growth in the microfinance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

MFIN is a premier industry association comprising 56 NBFC-MFIs and 41 Associates including Banks, Small Finance Banks (SFBs) and NBFCs. By virtue of bringing all microfinance entities under one common umbrella, MFIN acts as a bridge between them and the regulators to build a dialogue for greater transparency, better policy frameworks and stronger client protection standards for responsible lending, thus enabling the micro finance industry to partake in meeting the larger financial inclusion goals.

|                    |                |
|--------------------|----------------|
| <b>Publication</b> | Bolly Inside   |
| <b>Edition</b>     | Online         |
| <b>Date</b>        | March 29, 2022 |

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



News Sections Entertainment Tech Politics Health Business World News Blogs Best Picks

News | Business | Money Updated: 2022-03-29

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

By Patrick Huston | 2022-03-29

Share

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

|                    |                |
|--------------------|----------------|
| <b>Publication</b> | Bolly Inside   |
| <b>Edition</b>     | Online         |
| <b>Date</b>        | March 29, 2022 |

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


**User Walls**

Business / Finance
26m

## 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.

|                    |                |
|--------------------|----------------|
| <b>Publication</b> | KNN India      |
| <b>Edition</b>     | Online         |
| <b>Date</b>        | 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>



COVID-19
[Home](#)
[Economy](#)
[MSME](#)
[Sectors](#)
[State](#)
[Knowledge Resource](#)
[Global](#)
[Features](#)

You are here: [Home](#) > [Sectors](#)

---

30/03/2022 02:29pm

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



**MICROFINANCE**

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://ilougemedia.com/mfin-data-reveals-10-percent-rise-in-microfinance-loan/>

The screenshot shows the ilouge Media website. The header includes the ilouge Media logo with the tagline 'Knowledge Connecting Platform'. To the right, there is a banner for 'DIGITAL TRANSFORMATION CONCLAVE' with the subtitle 'Reimagining Government Service Deliveries & Effective Governance through Digital Transformation' and a 'MAY' badge. Below the header is a navigation menu with links: HOME, BANKING, GOVERNANCE, TECHNOLOGY, HEALTH, EDUCATION, DIGITAL TRANSFORMATION, and EVENTS. The main content area features a large article headline 'MFIN data reveals 10 percent rise in microfinance loan' with a sub-headline 'BANKING FINANCE' and a date 'MARCH 30, 2022'. The article text states: '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/>

aniltikotekar4sme.com

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

29 Mar 2022 Economy Leave a comment

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



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.

|                    |                     |
|--------------------|---------------------|
| <b>Publication</b> | The Reporting Today |
| <b>Edition</b>     | Online              |
| <b>Date</b>        | March 30, 2022      |

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

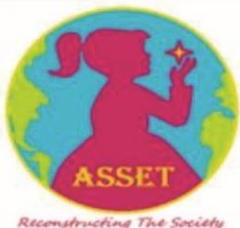
# THE REPORTING TODAY

NEWS MEANS NEWS

[State](#) - [National](#) - [World](#) - [Business](#) - [Health](#) - [Feature](#) - [Sports](#) - [Vernacular](#) - [हिन्दी](#) - [NewsVair](#)

[Newswire](#) - [Media Outreach](#) - [Business Wire India](#) - [TRT TV](#) - [About Us](#)

## ADVERTISEMENT



*Reconstructing The Society*

Navigation Home » Business » MFIN releases the Third Issue of Micrometer for FY 21-22



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

30/03/2022 The Reporting Today

New Delhi/Kolkata: 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, says a press release.

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.”

Dr. Alok Misra said, “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.”

MFIN is a premier industry association comprising 56 NBFC-MFIs and 41 Associates including Banks, Small Finance Banks (SFBs) and NBFCs.

|             |                   |
|-------------|-------------------|
| 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/>



[Home](#)
[News](#)
[Business](#)
[Launch](#)
[Hospitals](#)
[Cinema](#)
[Education](#)
[Sports](#)
[Videos](#)
[Tamilnadu Police](#)

**BREAKING NEWS**
Ma.Subramanian Minister for Health Launches SIMS Hospital's Hello Doctor – 2001 2001

[Home](#) / [State News](#) / 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

[Ragavendhar P](#)
12 hours ago
[State News](#)
[Leave a comment](#)
27 Views

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.”

|                    |                |
|--------------------|----------------|
| <b>Publication</b> | Daily Hunt     |
| <b>Edition</b>     | Online         |
| <b>Date</b>        | March 30, 2022 |

URL: [https://m.dailyhunt.in/news/india/english/the+reporting+today-epaper-dh7c9a2ef740514d2bafabeaed273af5dd/mfin+releases+the+third+issue+of+micromete+r+for+fy+2122-newsid-dh7c9a2ef740514d2bafabeaed273af5dd\\_510fda10b04811ecbfb5a4fc633e2390?s=a&u=0x41a1941fc56553ab&ss=wsp](https://m.dailyhunt.in/news/india/english/the+reporting+today-epaper-dh7c9a2ef740514d2bafabeaed273af5dd/mfin+releases+the+third+issue+of+micromete+r+for+fy+2122-newsid-dh7c9a2ef740514d2bafabeaed273af5dd_510fda10b04811ecbfb5a4fc633e2390?s=a&u=0x41a1941fc56553ab&ss=wsp)



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



New Delhi/Kolkata: 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, says a press release.

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.”

Dr. Alok Misra said, “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.”

|                    |                |
|--------------------|----------------|
| <b>Publication</b> | DT News        |
| <b>Edition</b>     | Online         |
| <b>Date</b>        | 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/>



[Home](#)
[DISTRICT NEWS](#)
[STATE NEWS](#)
[POLITICAL](#)
[BUSINESS](#)
[CINEMA](#)
[EDUCATION](#)
[HEALTH](#)
[LAUNCH](#)

[POPULAR TAG](#)
[WORLD \(11\)](#)
[HEALTH \(7\)](#)
[BEAUTY \(6\)](#)
[BUSINESS \(6\)](#)
[SPORTS \(5\)](#)
[NATURE \(4\)](#)
[MAKEUP \(3\)](#)

## 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

Admin March 30, 2022

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.”

[# Top Tags](#)
[Republic Day](#)
[Covid-19](#)
[Acer](#)
[healthcare](#)
[Joy Chatterjee](#)
[Mankind Pharma](#)
[IIM Udaipur](#)

[Home](#)
[Business](#)
[Education](#)
[Technology](#)
[Health](#)
[Contact](#)

Q

---

BUSINESS

# 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

© Mar 31, 2022

MICROFINANCE INSTITUTIONS NETWORK

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.”

|                    |                        |
|--------------------|------------------------|
| <b>Publication</b> | Content Media Solution |
| <b>Edition</b>     | Online                 |
| <b>Date</b>        | March 31, 2022         |

URL: <https://contentmediasolution.com/business/microfinance-loan-portfolio-stands-at-inr-256058-crores-as-on-december-31-2021-serving-5-57-crore-unique-borrowers-with-10-58-crore-loan-accounts-mfin-micrometer-q3-fy-21-22/>



**Content Media Solution**  
Simply Content

[Home](#)
[Business](#)
[Technology](#)
[Health](#)
[Education](#)
[Travel](#)
[Contact Us](#)

[Home](#) > [Business](#) > 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 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 31, 2022 Business



**mfin** powering responsible finance  
MICROFINANCE INSTITUTIONS NETWORK

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.”

|                    |                   |
|--------------------|-------------------|
| <b>Publication</b> | Online Media Cafe |
| <b>Edition</b>     | Online            |
| <b>Date</b>        | March 31, 2022    |

URL: <https://onlinemediacafe.com/business/microfinance-loan-portfolio-stands-at-inr-256058-crores-as-on-december-31-2021-serving-5-57-crore-unique-borrowers-with-10-58-crore-loan-accounts-mfin-micrometer-q3-fy-21-22/>



**Online Media Cafe**  
Only News

[Home](#)
[Business](#)
[Tech](#)
[Health](#)
[Education](#)
[Business Profile](#)
[NewsVair](#)
[Contact Us](#)

HOME / BUSINESS / 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

Business

**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 31, 2022

**Recent Posts**

'KGF: Chapter 2' metaverse to be launched soon as 'KGFVerse'

Colors Tamil launches an enthralling new non-fiction game show Pottikku Potti: R U Ready



**mfin** powering responsible finance  
MICROFINANCE INSTITUTIONS NETWORK

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.”

|                    |                 |
|--------------------|-----------------|
| <b>Publication</b> | Media Bulletins |
| <b>Edition</b>     | Online          |
| <b>Date</b>        | March 31, 2022  |

URL: <http://mediabulletins.com/business/microfinance-loan-portfolio-stands-at-inr-256058-crores-as-on-december-31-2021-serving-5-57-crore-unique-borrowers-with-10-58-crore-loan-accounts-mfin-micrometer-q3-fy-21-22/>



[Business](#) ▾ [Business Profile](#) [News](#) ▾ [Health](#) [Education](#) [Technology](#) [About Media Bulletins](#) [Contact](#) ▾

**Business**

## 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 31, 2022



**MICROFINANCE INSTITUTIONS NETWORK**

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.”

|                    |                         |
|--------------------|-------------------------|
| <b>Publication</b> | Business News This Week |
| <b>Edition</b>     | Online                  |
| <b>Date</b>        | March 31, 2022          |

URL: <http://businessnewsthisweek.com/business/microfinance-loan-portfolio-stands-at-inr-256058-crores-as-on-december-31-2021-serving-5-57-crore-unique-borrowers-with-10-58-crore-loan-accounts-mfin-micrometer-q3-fy-21-22/>

A leading business news portal

Business News  
This Week

HOME
BUSINESS
ENTREPRENEURSHIP
HOME IMPROVEMENT
INTERVIEW
PRESS RELEASES
CONTACT US

HOME > BUSINESS > 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 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

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.”

|                    |               |
|--------------------|---------------|
| <b>Publication</b> | ET BFSI       |
| <b>Edition</b>     | Online        |
| <b>Date</b>        | April 1, 2022 |

URL: <https://bfsi.economictimes.indiatimes.com/news/nbfc/gross-loan-portfolio-by-mfis-stood-at-rs-256058cr-as-of-dec-2021-report-says/90592617>



From The Economic Times

[ETBFSI EXCLUSIVE](#)
[BANKING](#)
[INSURANCE](#)
[NBFC](#)
[FINTECH](#)
[BFSI VIDEOS](#)
[EDITOR'S VIEW](#)
[BRAND SOLUTIONS](#)

[MILLENNIAL FINANCE](#)
[FINTECH DIARY](#)
[BFSI TECH TALES](#)
[GREEN FINANCE](#)
[IBC](#)
[ETBFSI EXPLAINS](#)
[BFSI MOVEMENT](#)
[BLOGS](#)
[MORE](#)

BFSI News / Latest BFSI News / NBFC

## Gross loan portfolio by MFIs stood at Rs 2,56,058cr as of Dec 2021, report says

Kolkata, Apr 1 (PTI) Gross loan portfolio of the microfinance institutions stood at Rs 2,56,058 crore as of December 2021, according to an industry body report. As many as 13 banks hold the largest share of the portfolio with an outstanding at Rs 1,03,569 crore, which is 40.4 per cent of the disbursal by the MFIs, Microfinance Institutions Network (MFIN), a self-regulatory body of the sector, has said. NBFC-MFIs are the second largest provider of microcredit, with a loan amount outstanding of Rs 87,444 crore or 34.2 per cent of the total industry portfolio. Small finance banks have a loan outstanding of Rs 42,847 crore, with a total share of 16.7 per cent of the overall disbursal by the MFI industry, the MFIN report said. It also mentioned that active loan accounts increased by 0.8 per cent during the past 12 months to 10.58 crore as of December 2021, while in terms of regional distribution of GLP, east, north-east and south accounted for 65 per cent of the total portfolio. The GLP of member institutions of the industry body stood at Rs 86.068 crore as of December 2021, a rise of 16.8 per cent year-on-year. The NBFC-MFIs have a network of 16,226 branches, with 1,36,464 employees, the report added. The total equity base of the NBFC-MFIs grew by 8.5 per cent year-on-year to Rs 19,402 crore as of December 2021, while these institutions received Rs 12,786 crore debt funding during the third quarter of the last financial year, an increase of 19.5 per cent from the similar previous period. The average loan amount disbursed per account during the third quarter of the last fiscal was Rs 37,228, an increase of nine per cent on a similar corresponding period. Meanwhile, the MFI sector had hailed the RBI's regulatory framework saying that the guidelines will provide a level playing field and deepen the penetration of microcredit in the country. PTI DC SBN BDC BDC

|             |                      |
|-------------|----------------------|
| Publication | Economic Times Hindi |
| Edition     | Online               |
| Date        | April 1, 2022        |

URL: <https://economictimes.indiatimes.com/hindi/business-news/gross-credit-of-microfinance-institutions-by-december-2021-rs-256058-crore-report/articleshow/90596471.cms?from=mdr>

THE ECONOMIC TIMES  
Hindi ✓

## सूक्ष्म वित्त संस्थानों का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये: रिपोर्ट

**डिसक्लेमर:** यह आर्टिकल एजेंसी फीड से ऑटो-अपलोड हुआ है। इसे नवभारतटाइम्स.कॉम की टीम ने एडिट नहीं किया है।

भाषा Updated: 1 Apr 2022, 8:04 pm

कोलकाता, एक अप्रैल (भाषा) छोटी राशि के कर्ज देने वाले वित्तीय संस्थानों (एमएफआई) का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये रहा। एक उद्योग संगठन की रिपोर्ट में यह जानकारी दी गई है। क्षेत्र के स्व-नियामक संगठन माइक्रोफाइनेंस इंस्टीट्यूशन्स नेटवर्क (एमएफआईएन) ने कहा कि कर्ज में सबसे बड़ा हिस्सा 13 बैंकों का है और इनका बकाया 1,03,569 करोड़ रुपये है। यह ऐसे संस्थानों द्वारा किए गए कर्ज वितरण का 40.4 फीसदी है। गैर बैंकिंग वित्तीय संस्थान (एनबीएफसी)-एमएफआई दूसरे सबसे बड़े सूक्ष्म कर्ज प्रदाता है जिनका ऋण राशि बकाया 87,444 करोड़ रुपये यानी उद्योग

के कुल पोर्टफोलियो का 34.2 फीसदी है।

गैर बैंकिंग वित्तीय संस्थान (एनबीएफसी)-एमएफआई दूसरे सबसे बड़े सूक्ष्म कर्ज प्रदाता है जिनका ऋण राशि बकाया 87,444 करोड़ रुपये यानी उद्योग के कुल पोर्टफोलियो का 34.2 फीसदी है।

एमएफआईएन की रिपोर्ट में कहा गया कि लघु वित्त बैंकों का ऋण बकाया 42,847 करोड़ रुपये यानी एमएफआई उद्योग के कुल कर्ज वितरण का 16.7 फीसदी है।

रिपोर्ट के अनुसार बीते 12 महीने में, दिसंबर 2021 तक सक्रिय कर्ज खाते 0.8 फीसदी बढ़कर 10.58 करोड़ हो गए।

|                    |                       |
|--------------------|-----------------------|
| <b>Publication</b> | The Financial Express |
| <b>Edition</b>     | Online                |
| <b>Date</b>        | April 1, 2022         |

URL: <https://www.financialexpress.com/money/gross-loan-portfolio-by-mfis-stood-at-rs-256058-crore-as-of-december-2021-report-says/2479014/lite/#aoh=16488248958610&ct=1648824902428&referrer=https%3A%2F%2Fwww.google.com&tf=From%20%251%24s>



Read to Lead

[INDIA NEWS](#)
[INDUSTRY](#)
[MARKETS](#)
[STOCK](#)
[HEALTHCARE](#)
[ECONOMY](#)
[MONEY](#)
[AUTO](#)
[DIGITAL CURRENCY](#)

## Gross loan portfolio by MFIs stood at Rs 2,56,058 crore as of December 2021, report says

Kolkata, Apr 1 (PTI) Gross loan portfolio of the microfinance institutions stood at Rs 2,56,058 crore as of December 2021, according to an industry body report.

As many as 13 banks hold the largest share of the portfolio with an outstanding at Rs 1,03,569 crore, which is 40.4 per cent of the disbursal by the MFIs, Microfinance Institutions Network (MFIN), a self-regulatory body of the sector, has said.

NBFC-MFIs are the second largest provider of microcredit, with a loan amount outstanding of Rs 87,444 crore or 34.2 per cent of the total industry portfolio.

Small finance banks have a loan outstanding of Rs 42,847 crore, with a total share of 16.7 per cent of the overall disbursal by the MFI industry, the MFIN report said.

It also mentioned that active loan accounts increased by 0.8 per cent during the past 12 months to 10.58 crore as of December 2021, while in terms of regional distribution of GLP, east, north-east and south accounted for 65 per cent of the total portfolio. The GLP of member institutions of the industry body stood at Rs 86.068 crore as of December 2021, a rise of 16.8 per cent year-on-year.

The NBFC-MFIs have a network of 16,226 branches, with 1,36,464 employees, the report added.

The total equity base of the NBFC-MFIs grew by 8.5 per cent year-on-year to Rs 19,402 crore as of December 2021, while these institutions received Rs 12,786 crore debt funding during the third quarter of the last financial year, an increase of 19.5 per cent from the similar previous period.

The average loan amount disbursed per account during the third quarter of the last fiscal was Rs 37,228, an increase of nine per cent on a similar corresponding period.

Meanwhile, the MFI sector had hailed the RBI's regulatory framework saying that the guidelines will provide a level playing field and deepen the penetration of microcredit in the country. PTI DC SBN

BDC BDC

|                    |                |
|--------------------|----------------|
| <b>Publication</b> | Business Today |
| <b>Edition</b>     | Online         |
| <b>Date</b>        | April 1, 2022  |

URL: <https://www.businesstoday.in/latest/trends/story/gross-loan-portfolio-by-mfis-stood-at-rs-25-lakh-cr-as-of-dec-2021-report-328272-2022-04-01>

 **BusinessToday.In**

News / LATEST / Trends / Gross loan portfolio by MFIs stood at Rs 2.5 lakh cr as of Dec 2021: Report

## Gross loan portfolio by MFIs stood at Rs 2.5 lakh cr as of Dec 2021: Report

Kolkata, Apr 1 (PTI) Gross loan portfolio of the microfinance institutions stood at Rs 2,56,058 crore as of December 2021, according to an industry body report.

As many as 13 banks hold the largest share of the portfolio with an outstanding at Rs 1,03,569 crore, which is 40.4 per cent of the disbursal by the MFIs, Microfinance Institutions Network (MFIN), a self-regulatory body of the sector, has said.

NBFC-MFIs are the second largest provider of microcredit, with a loan amount outstanding of Rs 87,444 crore or 34.2 per cent of the total industry portfolio.

Small finance banks have a loan outstanding of Rs 42,847 crore, with a total share of 16.7 per cent of the overall disbursal by the MFI industry, the MFIN report said.

It also mentioned that active loan accounts increased by 0.8 per cent during the past 12 months to 10.58 crore as of December 2021, while in terms of regional distribution of GLP, east, north-east and south accounted for 65 per cent of the total portfolio. The GLP of member institutions of the industry body stood at Rs 86.068 crore as of December 2021, a rise of 16.8 per cent year-on-year.

The NBFC-MFIs have a network of 16,226 branches, with 1,36,464 employees, the report added.

The total equity base of the NBFC-MFIs grew by 8.5 per cent year-on-year to Rs 19,402 crore as of December 2021, while these institutions received Rs 12,786 crore debt funding during the third quarter of the last financial year, an increase of 19.5 per cent from the similar previous period.

The average loan amount disbursed per account during the third quarter of the last fiscal was Rs 37,228, an increase of nine per cent on a similar corresponding period.

Meanwhile, the MFI sector had hailed the RBI's regulatory framework saying that the guidelines will provide a level playing field and deepen the penetration of microcredit in the country. PTI DC SBN

BDC BDC

|                    |               |
|--------------------|---------------|
| <b>Publication</b> | The Week      |
| <b>Edition</b>     | Online        |
| <b>Date</b>        | April 1, 2022 |

URL: <https://www.theweek.in/wire-updates/business/2022/04/01/ccm3-biz-microcredit-report.html>

THE WEEK

MAGAZINE

HOME

INDIA

WORLD

BUSINESS

SPORTS

SCI/TECH

LEISURE

ENTERTAINMENT

Home

>

Wire Updates

>

BUSINESS

>

>

>

## Gross loan portfolio by MFIs stood at Rs 2 56 058cr as of Dec 2021 report says

Kolkata, Apr 1 (PTI) Gross loan portfolio of the microfinance institutions stood at Rs 2,56,058 crore as of December 2021, according to an industry body report.

As many as 13 banks hold the largest share of the portfolio with an outstanding at Rs 1,03,569 crore, which is 40.4 per cent of the disbursal by the MFIs, Microfinance Institutions Network (MFIN), a self-regulatory body of the sector, has said.

NBFC-MFIs are the second largest provider of microcredit, with a loan amount outstanding of Rs 87,444 crore or 34.2 per cent of the total industry portfolio.

Small finance banks have a loan outstanding of Rs 42,847 crore, with a total share of 16.7 per cent of the overall disbursal by the MFI industry, the MFIN report said.

It also mentioned that active loan accounts increased by 0.8 per cent during the past 12 months to 10.58 crore as of December 2021, while in terms of regional distribution of GLP, east, north-east and south accounted for 65 per cent of the total portfolio.

The GLP of member institutions of the industry body stood at Rs 86.068 crore as of December 2021, a rise of 16.8 per cent year-on-year.

The NBFC-MFIs have a network of 16,226 branches, with 1,36,464 employees, the report added.

The total equity base of the NBFC-MFIs grew by 8.5 per cent year-on-year to Rs 19,402 crore as of December 2021, while these institutions received Rs 12,786 crore debt funding during the third quarter of the last financial year, an increase of 19.5 per cent from the similar previous period.

The average loan amount disbursed per account during the third quarter of the last fiscal was Rs 37,228, an increase of nine per cent on a similar corresponding period.

Meanwhile, the MFI sector had hailed the RBI's regulatory framework saying that the guidelines will provide a level playing field and deepen the penetration of microcredit in the country. PTI DC SBN

BDC BDC

|                    |                     |
|--------------------|---------------------|
| <b>Publication</b> | <u>Devdiscourse</u> |
| <b>Edition</b>     | Online              |
| <b>Date</b>        | April 1, 2022       |

URL: <https://www.devdiscourse.com/article/business/1986533-gross-loan-portfolio-by-mfis-stood-at-rs-256058cr-as-of-dec-2021-report-says>



[About](#) | [Career](#) | [Advertisement](#) | [Team](#) | [Partnership](#) | [Contact Us](#)

[NEWS](#) | [RESEARCH](#) | [LIVE DISCOURSE](#) | [BLOG / OPINION](#) | [INTERVIEW](#) | [SUBMIT PRESS RELEASE](#)

[AGRO-FORESTRY](#) | [ART & CULTURE](#) | [TECHNOLOGY](#) | [ECONOMY](#) | [EDUCATION](#) | [ENERGY](#) | [POLITICS](#) | [LAW & GOVERNANCE](#) | [HEALTH](#) | [SCIENCE](#) | [SOCIAL](#) | [SPORTS](#) | [TRANSPORT](#) | [URBAN DEVELOPMENT](#)

## Gross loan portfolio by MFIs stood at Rs 2,56,058cr as of Dec 2021, report says

PTI | Kolkata | Updated: 01-04-2022 16:52 IST | Created: 01-04-2022 16:52 IST

Kolkata, Apr 1 (PTI) Gross loan portfolio of the microfinance institutions stood at Rs 2,56,058 crore as of December 2021, according to an industry body report.

As many as 13 banks hold the largest share of the portfolio with an outstanding at Rs 1,03,569 crore, which is 40.4 per cent of the disbursal by the MFIs, Microfinance Institutions Network (MFIN), a self-regulatory body of the sector, has said.

NBFC-MFIs are the second largest provider of microcredit, with a loan amount outstanding of Rs 87,444 crore or 34.2 per cent of the total industry portfolio.

Small finance banks have a loan outstanding of Rs 42,847 crore, with a total share of 16.7 per cent of the overall disbursal by the MFI industry, the MFIN report said.

It also mentioned that active loan accounts increased by 0.8 per cent during the past 12 months to 10.58 crore as of December 2021, while in terms of regional distribution of GLP, east, north-east and south accounted for 65 per cent of the total portfolio. The GLP of member institutions of the industry body stood at Rs 86.068 crore as of December 2021, a rise of 16.8 per cent year-on-year.

The NBFC-MFIs have a network of 16,226 branches, with 1,36,464 employees, the report added.

The total equity base of the NBFC-MFIs grew by 8.5 per cent year-on-year to Rs 19,402 crore as of December 2021, while these institutions received Rs 12,786 crore debt funding during the third quarter of the last financial year, an increase of 19.5 per cent from the similar previous period.

The average loan amount disbursed per account during the third quarter of the last fiscal was Rs 37,228, an increase of nine per cent on a similar corresponding period.

Meanwhile, the MFI sector had hailed the RBI's regulatory framework saying that the guidelines will provide a level playing field and deepen the penetration of microcredit in the country. PTI DC SBN

BDC BDC

|             |               |
|-------------|---------------|
| Publication | Nyoooz        |
| Edition     | Online        |
| Date        | April 1, 2022 |

URL: <https://www.nyoooz.com/news/kolkata/1667116/gross-loan-portfolio-by-mfis-stood-at-rs-256058cr-as-of-dec-2021-report-says/>



[Home](#) >> [Kolkata](#)

[CHOOSE CITY](#) ▾
 [HINDI](#)
[POLITICS](#)
[JOBS](#)
[AUTOMOBILE](#)
[SPORTS](#)
[TRAVEL](#)
[HEALTH](#)
[LIFESTYLE](#)

# Gross loan portfolio by MFIs stood at Rs 2,56,058cr as of Dec 2021, report says

₹66.35 ▾

Friday | 1st April, 2022

Kolkata, Apr 1 (PTI) Gross loan portfolio of the microfinance institutions stood at Rs 2,56,058 crore as of December 2021, according to an industry body report.

As many as 13 banks hold the largest share of the portfolio with an outstanding at Rs 1,03,569 crore, which is 40.4 per cent of the disbursement by the MFIs, Microfinance Institutions Network (MFIN), a self-regulatory body of the sector, has said.

NBFC-MFIs are the second largest provider of microcredit, with a loan amount outstanding of Rs 87,444 crore or 34.2 per cent of the total industry portfolio.

Small finance banks have a loan outstanding of Rs 42,847 crore, with a total share of 16.7 per cent of the overall disbursement by the MFI industry, the MFIN report said.

It also mentioned that active loan accounts increased by 0.8 per cent during the past 12 months to 10.58 crore as of December 2021, while in terms of regional distribution of GLP, east, north-east and south accounted for 65 per cent of the total portfolio.

The GLP of member institutions of the industry body stood at Rs 86.068 crore as of December 2021, a rise of 16.8 per cent year-on-year.

The NBFC-MFIs have a network of 16,226 branches, with 1,36,464 employees, the report added.

The total equity base of the NBFC-MFIs grew by 8.5 per cent year-on-year to Rs 19,402 crore as of December 2021, while these institutions received Rs 12,786 crore debt funding during the third quarter of the last financial year, an increase of 19.5 per cent from the similar previous period.

The average loan amount disbursed per account during the third quarter of the last fiscal was Rs 37,228, an increase of nine per cent on a similar corresponding period.

Meanwhile, the MFI sector had hailed the RBI's regulatory framework saying that the guidelines will provide a level playing field and deepen the penetration of microcredit in the country. PTI DC SBN

BDC BDC

|             |               |
|-------------|---------------|
| Publication | The Print     |
| Edition     | Online        |
| Date        | April 1, 2022 |

URL: <https://theprint.in/economy/gross-loan-portfolio-by-mfis-stood-at-rs-256058cr-as-of-dec-2021-report-says/898094/>



[Home](#)
[POLITICS](#)
[GOVERNANCE](#)
[ECONOMY](#)
[DEFENCE](#)
[INDIA](#)
[FEATURES](#)
[OPINION](#)
[EVENTS](#)
[VIDEO](#)
[MORE](#)

[Economy](#)

## Gross loan portfolio by MFIs stood at Rs 2,56,058cr as of Dec 2021, report says

PTI 1 April, 2022 05:00 pm IST

Kolkata, Apr 1 (PTI) Gross loan portfolio of the microfinance institutions stood at Rs 2,56,058 crore as of December 2021, according to an industry body report.

As many as 13 banks hold the largest share of the portfolio with an outstanding at Rs 1,03,569 crore, which is 40.4 per cent of the disbursal by the MFIs, Microfinance Institutions Network (MFIN), a self-regulatory body of the sector, has said.

NBFC-MFIs are the second largest provider of microcredit, with a loan amount outstanding of Rs 87,444 crore or 34.2 per cent of the total industry portfolio.

Small finance banks have a loan outstanding of Rs 42,847 crore, with a total share of 16.7 per cent of the overall disbursal by the MFI industry, the MFIN report said.

It also mentioned that active loan accounts increased by 0.8 per cent during the past 12 months to 10.58 crore as of December 2021, while in terms of regional distribution of GLP, east, north-east and south accounted for 65 per cent of the total portfolio. The GLP of member institutions of the industry body stood at Rs 86.068 crore as of December 2021, a rise of 16.8 per cent year-on-year.

The NBFC-MFIs have a network of 16,226 branches, with 1,36,464 employees, the report added.

The total equity base of the NBFC-MFIs grew by 8.5 per cent year-on-year to Rs 19,402 crore as of December 2021, while these institutions received Rs 12,786 crore debt funding during the third quarter of the last financial year, an increase of 19.5 per cent from the similar previous period.

The average loan amount disbursed per account during the third quarter of the last fiscal was Rs 37,228, an increase of nine per cent on a similar corresponding period.

Meanwhile, the MFI sector had hailed the RBI's regulatory framework saying that the guidelines will provide a level playing field and deepen the penetration of microcredit in the country. PTI DC SBN

BDC BDC

|             |                 |
|-------------|-----------------|
| Publication | The Print Hindi |
| Edition     | Online          |
| Date        | April 1, 2022   |

URL: <https://hindi.theprint.in/india/economy/gross-credit-of-microfinance-institutions-rs-256058-crore-by-december-2021-report/301694/>

# दिप्रिंट

होम राजनीति देश > डिफेंस एजुकेशन हेल्थ अर्थजगत > विदेश मत-विमत > समाज-संस्कृति



देश > देश > अर्थजगत > सूक्ष्म वित्त संस्थानों का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये रिपोर्ट

देश अर्थजगत

## सूक्ष्म वित्त संस्थानों का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये: रिपोर्ट

भाषा 1 April, 2022 08:15 pm IST

कोलकाता, एक अप्रैल (भाषा) छोटी राशि के कर्ज देने वाले वित्तीय संस्थानों (एमएफआई) का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये रहा। एक उद्योग संगठन की रिपोर्ट में यह जानकारी दी गई है।

क्षेत्र के स्व-नियामक संगठन माइक्रोफाइनेंस इंस्टीट्यूशन्स नेटवर्क (एमएफआईएन) ने कहा कि कर्ज में सबसे बड़ा हिस्सा 13 बैंकों का है और इनका बकाया 1,03,569 करोड़ रुपये है। यह ऐसे संस्थानों द्वारा किए गए कर्ज वितरण का 40.4 फीसदी है।

गैर बैंकिंग वित्तीय संस्थान (एनबीएफसी)-एमएफआई दूसरे सबसे बड़े सूक्ष्म कर्ज प्रदाता है जिनका ऋण राशि बकाया 87,444 करोड़ रुपये यानी उद्योग के कुल पोर्टफोलियो का 34.2 फीसदी है।

एमएफआईएन की रिपोर्ट में कहा गया कि लघु वित्त बैंकों का ऋण बकाया 42,847 करोड़ रुपये यानी एमएफआई उद्योग के कुल कर्ज वितरण का 16.7 फीसदी है।

रिपोर्ट के अनुसार बीते 12 महीने में, दिसंबर 2021 तक सक्रिय कर्ज खाते 0.8 फीसदी बढ़कर 10.58 करोड़ हो गए।

|             |                 |
|-------------|-----------------|
| Publication | Navbharat Times |
| Edition     | Online          |
| Date        | April 1, 2022   |

URL: <https://navbharattimes.indiatimes.com/business/business-news/gross-credit-of-microfinance-institutions-by-december-2021-rs-256058-crore-report/articleshow/90596469.cms#aoh=16488247714233&referrer=https%3A%2F%2Fwww.google.com&tf=From%20%251%24s>


By: ET

IND
अपना बाजार
गेम्स जीतो
LOGIN

ग्रीफ NBT + न्यूज शहर Viral मूवी लाइफस्टाइल दुनिया बिज़नेस IPL एजुकेशन राशिफल टेक ऑटो

बिज़नेस बिज़नेस न्यूज MCX कमाए-बचाए इनकम टैक्स शेयर बाजार प्रॉपर्टी फोटो विडियो ईटी की पाठशाला कमोडिटीज़ बजट 2022 ET हिंदी ऑटो

Hindi News / Business / Business News In Hindi / Gross Credit Of Microfinance Institutions By December 2021 Rs 256058 Crore Report

## सूक्ष्म वित्त संस्थानों का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये: रिपोर्ट

कोलकाता, एक अप्रैल (भाषा) छोटी राशि के कर्ज देने वाले वित्तीय संस्थानों (एमएफआई) का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये रहा। एक उद्योग संगठन की रिपोर्ट में यह जानकारी दी गई है।

क्षेत्र के स्व-नियामक संगठन माइक्रोफाइनेंस इंस्टीट्यूशन्स नेटवर्क (एमएफआईएन) ने कहा कि कर्ज में सबसे बड़ा हिस्सा 13 बैंकों का है और इनका बकाया 1,03,569 करोड़ रुपये है। यह ऐसे संस्थानों द्वारा किए गए कर्ज वितरण का 40.4 फीसदी है।

गैर बैंकिंग वित्तीय संस्थान (एनबीएफसी)-एमएफआई दूसरे सबसे बड़े सूक्ष्म कर्ज प्रदाता है जिनका ऋण राशि बकाया 87,444 करोड़ रुपये यानी उद्योग के कुल पोर्टफोलियो का 34.2 फीसदी है।

एमएफआईएन की रिपोर्ट में कहा गया कि लघु वित्त बैंकों का ऋण बकाया 42,847 करोड़ रुपये यानी एमएफआई उद्योग के कुल कर्ज वितरण का 16.7 फीसदी है।

रिपोर्ट के अनुसार बीते 12 महीने में, दिसंबर 2021 तक सक्रिय कर्ज खाते 0.8 फीसदी बढ़कर 10.58 करोड़ हो गए।

|             |                         |
|-------------|-------------------------|
| Publication | Business Standard Hindi |
| Edition     | Online                  |
| Date        | April 1, 2022           |

URL: [https://hindi.business-standard.com/storypage\\_hin.php?autono=2204988](https://hindi.business-standard.com/storypage_hin.php?autono=2204988)

# बिज़नेस स्टैंडर्ड

Sunday, April 03, 2022 08:55 AM English | हिंदी

होम | बाज़ार | कंपनियां | अर्थव्यवस्था | मुद्रा | विश्लेषण | निवेश | ज़िंस | क्षेत्रीय | विशेष | विविध | अर्थनामा

## सूक्ष्म वित्त संस्थानों का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये: रिपोर्ट

PTI / कोलकाता April 01, 2022

एक अप्रैल (भाषा) छोटी राशि के कर्ज देने वाले वित्तीय संस्थानों (एमएफआई) का सकल ऋण दिसंबर 2021 तक 2

क्षेत्र के स्व-नियामक संगठन माइक्रोफाइनेंस इंस्टीट्यूशन्स नेटवर्क (एमएफआईएन) ने कहा कि कर्ज में सबसे बड़ा हिस्सा 13 बैंकों का है और इनका बकाया 1,03,569 करोड़ रुपये है। यह ऐसे संस्थानों द्वारा किए गए कर्ज वितरण का 40.4 फीसदी है।

गैर बैंकिंग वित्तीय संस्थान (एनबीएफसी)-एमएफआई दूसरे सबसे बड़े सूक्ष्म कर्ज प्रदाता है जिनका ऋण राशि बकाया 87,444 करोड़ रुपये यानी उद्योग के कुल पोर्टफोलियो का 34.2 फीसदी है।

एमएफआईएन की रिपोर्ट में कहा गया कि लघु वित्त बैंकों का ऋण बकाया 42,847 करोड़ रुपये यानी एमएफआई उद्योग के कुल कर्ज वितरण का 16.7 फीसदी है।

रिपोर्ट के अनुसार बीते 12 महीने में, दिसंबर 2021 तक सक्रिय कर्ज खाते 0.8 फीसदी बढ़कर 10.58 करोड़ हो गए।

भाषा

मानसी रमण

|             |               |
|-------------|---------------|
| Publication | Punjab Kesari |
| Edition     | Online        |
| Date        | April 1, 2022 |

URL: <https://www.punjabkesari.in/west-bengal/news/pti-west-bengal-story-1575056>



KESARI TV | E-PAPER

Browse

देश विदेश दिल्ली पंजाब उत्तर प्रदेश हिमाचल हरियाणा मध्य प्रदेश/छत्तीसगढ़ बिहार बिजनेस खेल बॉलीवुड नारी

Home » Business News » सूक्ष्म वित्त संस्थानों का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये: रिपोर्ट

BUSINESS NEWS HINDI (बिजनेस)

## सूक्ष्म वित्त संस्थानों का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये: रिपोर्ट

Edited By PTI News Agency, Updated: 01 Apr, 2022 08:04 PM

कोलकाता, एक अप्रैल (भाषा) छोटी राशि के कर्ज देने वाले वित्तीय संस्थानों (एमएफआई) का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये रहा। एक उद्योग संगठन की रिपोर्ट में यह जानकारी दी गई है।

क्षेत्र के स्व-नियामक संगठन माइक्रोफाइनेंस इंस्टीट्यूशन्स नेटवर्क (एमएफआईएन) ने कहा कि कर्ज में सबसे बड़ा हिस्सा 13 बैंकों का है और इनका बकाया 1,03,569 करोड़ रुपये है। यह ऐसे संस्थानों द्वारा किए गए कर्ज वितरण का 40.4 फीसदी है।

गैर बैंकिंग वित्तीय संस्थान (एनबीएफसी)-एमएफआई दूसरे सबसे बड़े सूक्ष्म कर्ज प्रदाता है जिनका ऋण राशि बकाया 87,444 करोड़ रुपये यानी उद्योग के कुल पोर्टफोलियो का 34.2 फीसदी है।

एमएफआईएन की रिपोर्ट में कहा गया कि लघु वित्त बैंकों का ऋण बकाया 42,847 करोड़ रुपये यानी एमएफआई उद्योग के कुल कर्ज वितरण का 16.7 फीसदी है।

रिपोर्ट के अनुसार बीते 12 महीने में, दिसंबर 2021 तक सक्रिय कर्ज खाते 0.8 फीसदी बढ़कर 10.58 करोड़ हो गए।

|             |               |
|-------------|---------------|
| Publication | Latestly      |
| Edition     | Online        |
| Date        | April 1, 2022 |

URL: <https://hindi.latestly.com/agency-news/gross-debt-of-micro-finance-institutions-rs-256058-crore-by-december-2021-reportr-1279775.html>

 शनिवार, अप्रैल 02, 2022
  ताजा खबरें

लेटेस्टली

QUICKLY
 SOCIALLY
 देश
 विदेश
 टेक
 ऑटो
 खेल
 मनोरंजन
 लाइफस्टाइल
 वायरल
 फोटो गैलरी
 वीडियो
 चुनाव

होम / एजेंसी न्यूज

**जरूरी जानकारी | सूक्ष्म वित्त संस्थानों का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये: रिपोर्ट**

छोटी राशि के कर्ज देने वाले वित्तीय संस्थानों (एमएफआई) का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये रहा। एक उद्योग संगठन की रिपोर्ट में यह जानकारी दी गई है।

एजेंसी न्यूज Bhasha | Apr 01, 2022 08:06 PM IST

कोलकाता, एक अप्रैल छोटी राशि के कर्ज देने वाले वित्तीय संस्थानों (एमएफआई) का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये रहा। एक उद्योग संगठन की रिपोर्ट में यह जानकारी दी गई है।

क्षेत्र के स्व-नियामक संगठन माइक्रोफाइनेंस इंस्टीट्यूशन्स नेटवर्क (एमएफआईएन) ने कहा कि कर्ज में सबसे बड़ा हिस्सा 13 बैंकों का है और इनका बकाया 1,03,569 करोड़ रुपये है। यह ऐसे संस्थानों द्वारा किए गए कर्ज वितरण का 40.4 फीसदी है।

गैर बैंकिंग वित्तीय संस्थान (एनबीएफसी)-एमएफआई दूसरे सबसे बड़े सूक्ष्म कर्ज प्रदाता है जिनका ऋण राशि बकाया 87,444 करोड़ रुपये यानी उद्योग के कुल पोर्टफोलियो का 34.2 फीसदी है।

एमएफआईएन की रिपोर्ट में कहा गया कि लघु वित्त बैंकों का ऋण बकाया 42,847 करोड़ रुपये यानी एमएफआई उद्योग के कुल कर्ज वितरण का 16.7 फीसदी है।

रिपोर्ट के अनुसार बीते 12 महीने में, दिसंबर 2021 तक सक्रिय कर्ज खाते 0.8 फीसदी बढ़कर 10.58 करोड़ हो गए।

|             |               |
|-------------|---------------|
| Publication | Raftaar       |
| Edition     | Online        |
| Date        | April 1, 2022 |

URL: <https://news.raftaar.in/entertainment/gross-credit-of-microfinance-institutions-rs-256058-crore-by-december-2021-report>



देश राज्य अवसर संयुक्त राष्ट्र एन्वायरमेंट स्पोर्ट्स बाज़ार मनोरंजन अपराध



## मनोरंजन समाचार

gross-credit-of-microfinance-institutions-rs-256058-crore-by-december-2021-report

news

Apr 1, 2022, 1:02 PM





कोलकाता, एक अप्रैल (भाषा) छोटी राशि के कर्ज देने वाले वित्तीय संस्थानों (एमएफआई)

कोलकाता, एक अप्रैल (भाषा) छोटी राशि के कर्ज देने वाले वित्तीय संस्थानों (एमएफआई) का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये रहा। एक उद्योग संगठन की रिपोर्ट में यह जानकारी दी गई है।

क्षेत्र के स्व-नियामक संगठन माइक्रोफाइनेंस इंस्टीट्यूशन्स नेटवर्क (एमएफआईएन) ने कहा कि कर्ज में सबसे बड़ा हिस्सा 13 बैंकों का है और इनका बकाया 1,03,569 करोड़ रुपये है। यह ऐसे संस्थानों द्वारा किए गए कर्ज वितरण का 40.4 फीसदी है।

गैर बैंकिंग वित्तीय संस्थान (एनबीएफसी)-एमएफआई दूसरे सबसे बड़े सूक्ष्म कर्ज प्रदाता है जिनका ऋण राशि बकाया 87,444 करोड़ रुपये यानी उद्योग के कुल पोर्टफोलियो का 34.2 फीसदी है।

एमएफआईएन की रिपोर्ट में कहा गया कि लघु वित्त बैंकों का ऋण बकाया 42,847 करोड़ रुपये यानी एमएफआई उद्योग के कुल कर्ज वितरण का 16.7 फीसदी है।

रिपोर्ट के अनुसार बीते 12 महीने में, दिसंबर 2021 तक सक्रिय कर्ज खाते 0.8 फीसदी बढ़कर 10.58 करोड़ हो गए।

|             |               |
|-------------|---------------|
| Publication | IBC 24        |
| Edition     | Online        |
| Date        | April 1, 2022 |

URL: <https://www.ibt24.in/business/get-rs-4500-every-month-by-opening-this-special-account-on-wifes-name-844490.html>

IBC24

सवाल आपका है

HOT NOW

#RussiaUkraineConflict

#CoronaVirus

#NariRatanSamman

#CM Bhupesh

#CM Shivraj

Home » Business » Micro finance institutions' gross debt at Rs 2,56,058 crore as of December 2021: Report

सूक्ष्म वित्त संस्थानों का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये: रिपोर्ट

सूक्ष्म वित्त संस्थानों का सकल ऋण दिसंबर 2021 तक 2,56,058 करोड़ रुपये: रिपोर्ट

: Bhasha , April 1, 2022 / 08:02 PM IST

f

W

@

in

एक अप्रैल (भाषा) छोटी राशि के कर्ज देने वाले वित्तीय संस्थानों (एमएफआई) का सकल ऋण दिसंबर 2021 तक 2

क्षेत्र के स्व-नियामक संगठन माइक्रोफाइनेंस इंस्टीट्यूशन्स नेटवर्क (एमएफआईएन) ने कहा कि कर्ज में सबसे बड़ा हिस्सा 13 बैंकों का है और इनका बकाया 1,03,569 करोड़ रुपये है। यह ऐसे संस्थानों द्वारा किए गए कर्ज वितरण का 40.4 फीसदी है।

गैर बैंकिंग वित्तीय संस्थान (एनबीएफसी)-एमएफआई दूसरे सबसे बड़े सूक्ष्म कर्ज प्रदाता है जिनका ऋण राशि बकाया 87,444 करोड़ रुपये यानी उद्योग के कुल पोर्टफोलियो का 34.2 फीसदी है।

एमएफआईएन की रिपोर्ट में कहा गया कि लघु वित्त बैंकों का ऋण बकाया 42,847 करोड़ रुपये यानी एमएफआई उद्योग के कुल कर्ज वितरण का 16.7 फीसदी है।

रिपोर्ट के अनुसार बीते 12 महीने में, दिसंबर 2021 तक सक्रिय कर्ज खाते 0.8 फीसदी बढ़कर 10.58 करोड़ हो गए।

भाषा

मानसी रमण

|             |               |
|-------------|---------------|
| Publication | VTV24X7       |
| Edition     | Online        |
| Date        | April 4, 2022 |

URL: <https://vtv24x7.com/microfinance-loan-portfolio-stands-at-inr-256058-crores-as-on-december-31-2021-serving-5-57-crore-unique-borrowers-with-10-58-crore-loan-accounts-mfin-micrometer-q3-fy-21-22/>

Monday, April 04, 2022



[செய்திகள்](#)
[சினிமா](#)
[டிரைவர் / டீசர்](#)
[பாடல்கள்](#)
[போட்டோ கேலரி](#)
[போஸ்ட்டர்](#)
[பொது செய்திகள்](#)

தொடர்புக்கு

You are Here
Home » பொது செய்திகள் » 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 portfolio stands at INR 2,56,058 Crores as on December 31, 2021, serving 5.57 crore

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%**. **NRECs** account for another **7.6%** and **Other MFIs** account for **1.1%** of the

|                    |                    |
|--------------------|--------------------|
| <b>Publication</b> | The Times of Truth |
| <b>Edition</b>     | Online             |
| <b>Date</b>        | April 4, 2022      |

URL: <https://www.thetimesoftruth.com/gross-mortgage-portfolio-by-mfis-stood-at-rs-256058-crore-as-of-december-2021-report-says/>



**The Times of Truth**

HOME ABOUT CONTACT PRIVACY POLICY CATEGORIES SHARE MARKET OUR PRODUCTS

Home » Business » Gross mortgage portfolio by MFIs stood at Rs 2,56,058 crore as of...

**Gross mortgage portfolio by MFIs stood at Rs 2,56,058 crore as of December 2021, report says**

By Admin · April 2, 2022

Facebook Twitter Pinterest WhatsApp



**Get in touch**



0 Followers



3,231 Followers

**Recent Posts**

CPI(M) shuns confrontational line with Governor

Gross mortgage portfolio of the microfinance establishments stood at Rs 2,56,058 crore as of December 2021, based on an trade physique report.

Ads

As many as 13 banks maintain the biggest share of the portfolio with an excellent at Rs 1,03,569 crore, which is 40.4 per cent of the disbursal by the MFIs, Microfinance Establishments Community (MFIN), a self-regulatory physique of the sector, has mentioned.

NBFC-MFIs are the second largest supplier of microcredit, with a mortgage quantity excellent of Rs 87,444 crore or 34.2 per cent of the full trade portfolio.

Small finance banks have a mortgage excellent of Rs 42,847 crore, with a complete share of 16.7 per cent of the general disbursal by the MFI trade, the MFIN report mentioned.

It additionally talked about that lively mortgage accounts elevated by 0.8 per cent throughout the previous 12 months to 10.58 crore as of December 2021, whereas when it comes to regional distribution of GLP, east, north-east and south accounted for 65 per cent of the full portfolio.

|                    |                 |
|--------------------|-----------------|
| <b>Publication</b> | Indian Republic |
| <b>Edition</b>     | Online          |
| <b>Date</b>        | April 1, 2022   |

URL: <https://www.indianrepublic.news/tag/2021/>



LIVE , LOCAL AND UPTO MINUTE LEADING THE WAY WE REPORT TO YOU.



Get Your Website Designed  
Best Competit

[News](#)
[Advertisement's](#)
[About](#)
[Submit Story](#)
[Contact](#)

[NEWS](#)
[ADVERTISEMENT'S](#)
[ABOUT](#)
[SUBMIT STORY](#)
[CONTACT](#)

### Gross loan portfolio by MFIs stands at Rs 2,56,058 cr as of December 2021: Report

Gross loan portfolio of the microfinance institutions stood at Rs 2,56,058 crore as of December 2021, according to an industry body report.

As many as 13 banks hold the largest share of the portfolio with an outstanding at Rs 1,03,569 crore, which is 40.4 per cent of the disbursal by the MFIs, Microfinance Institutions Network (MFIN), a self-regulatory body of the sector, has said.

NBFC-MFIs are the second largest provider of microcredit, with a loan amount outstanding of Rs 87,444 crore or 34.2 per cent of the total industry portfolio.

Small finance banks have a loan outstanding of Rs 42,847 crore, with a total share of 16.7 per cent of the overall disbursal by the MFI industry, the MFIN report said.

It also mentioned that active loan accounts increased by 0.8 per cent during the past 12 months to 10.58 crore as of December 2021, while in terms of regional distribution of GLP, east, north-east and south accounted for 65 per cent of the total portfolio.

The GLP of member institutions of the industry body stood at Rs 86.068 crore as of December 2021, a rise of 16.8 per cent year-on-year. The NBFC-MFIs have a network of 16,226 branches, with 1,36,464 employees, the report added.

The total equity base of the NBFC-MFIs grew by 8.5 per cent year-on-year to Rs 19,402 crore as of December 2021, while these institutions received Rs 12,786 crore debt funding during the third quarter of the last financial year, an increase of 19.5 per cent from the similar previous period.

The average loan amount disbursed per account during the third quarter of the last fiscal was Rs 37,228, an increase of nine per cent on a similar corresponding period.

Meanwhile, the MFI sector had hailed the RBI's regulatory framework saying that the guidelines will provide a level playing field and deepen the penetration of microcredit in the country.

*(With inputs from PTI)*

|                    |               |
|--------------------|---------------|
| <b>Publication</b> | Opera News    |
| <b>Edition</b>     | Online        |
| <b>Date</b>        | April 1, 2022 |

URL: <https://www.dailyadvent.com/news/amp/6a680d030fedeca698ecae6249d7dcaa-Gross-loan-portfolio-by-MFIs-stood-at-Rs-256058cr-as-of-Dec-2021-report-says>


Sports Entertainment COVID Economy Politics&Policy Education Health&Fitness Technology Fashion&Beauty

CREDIT CARD LOAN

## Gross loan portfolio by MFIs stood at Rs 2,56,058cr as of Dec 2021, report says

By devdiscourse.com | 2 days ago



Gross loan portfolio of the microfinance institutions stood at Rs 2,56,058 crore as of December 2021, according to an industry body report. As many as 13 banks hold the largest share of the portfolio with an outstanding at Rs 1,03,569 crore, which is 40.4 per cent of the disbursal by the...

|             |                 |
|-------------|-----------------|
| Publication | New Bot network |
| Edition     | Online          |
| Date        | April 1, 2022   |

URL: <https://newsbotnet.com/stories/gross-loan-portfolio-by-mfis-stood-at-rs-2-56-058-crore-as-of-december-2021-report-says>

→ ↺ 🏠

https://newsbotnet.com/stories/gross-loan-portfolio-by-mfis-stood-at-rs-2-56-058-crore-as-of-december-2021-report-says

🔍 ☆ ⚙️ 📄

NewsBOTNetwork

search...

Trending

Sports #1

Entertainment #2

Business #3

Politics #4

Gaming #5

Technology #6

Music #7

Economy #8

Finance #9

Local #10

More

Gross Loan Portfolio By MFIs Stood At Rs 2,56,058 Crore As Of December 2021, Report Says



Download MP3

f

🐦

👤

p

in

t

🗨️

Gross loan portfolio of the microfinance institutions stood at Rs 2,56,058 crore as of December 2021, according to an industry body report. As many as 13 banks hold the largest share of the portfolio with an outstanding at Rs 1,03,569 crore, which is 40.4 per cent of the disbursement by the MFIs, Microfinance Institutions Network, a self regulatory body of the sector, has said. NBFC MFIs are the second largest provider of microcredit, with a loan amount outstanding of Rs 87,444 crore or 34.2 per cent of the total industry portfolio. Small finance banks have a loan outstanding of Rs 42,847 crore, with a total share of 16.7 per cent of the overall disbursement by the MFI industry, the MFIN report said.