



MICROFINANCE INDUSTRY NETWORK

Media Coverage Report

Consolidated Coverage

June 2025

Media Coverage Index

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120	30.06.2025	Business Standard	Online

Gaya News: समय पर लोन चुकाएं, सशक्त बनें, माइक्रोफाइनेंस कार्यक्रम में महिलाओं को मिली प्रेरणा

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Edition: Online

Date: June 02, 2025

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URL - <https://hindi.news18.com/news/bihar/patna-gaya-microfinance-awareness-program-focus-on-good-credit-ws-l-9281127.html>

Gaya News: समय पर लोन चुकाएं, सशक्त बनें, माइक्रोफाइनेंस कार्यक्रम में महिलाओं को मिली प्रेरणा

Agency: News18 Bihar

Last Updated: June 02, 2025, 19:07 IST

Gaya News: गया में MFIN और सेव माइक्रोफाइनेंस ने 29 मई 2025 को माइक्रोफाइनेंस जागरूकता कार्यक्रम आयोजित किया। मुख्य अतिथि निकिता कुमारी ने अच्छे क्रेडिट रिकॉर्ड बनाने की अपील की।



इम्पैक्ट शॉर्ट्स

सबसे बड़ी खबरों तक पहुंचने का आपका शॉर्टकट



गूगल न्यूज पर

हमें फॉलो करें



कार्यक्रम की मुख्य अतिथि निकिता कुमारी, वरीय उप समाहर्ता (बैंकिंग), गया (बिहार) ने उपस्थित लोगों से अच्छे क्रेडिट रिकॉर्ड बनाने की अपील की।

पटना. माइक्रोफाइनेंस इंडस्ट्री नेटवर्क (MFIN), जो कि भारतीय रिजर्व बैंक द्वारा मान्यता प्राप्त NBFC – MFI के लिए राष्ट्रीय स्तर पर 'स्व नियामक संगठन' है, ने गया शहर के आसा सिंह मोर स्थित सेव टॉवर के सभागार में सेव माइक्रोफाइनेंस प्राइवेट लिमिटेड के सहयोग से 29 मई 2025 को माइक्रोफाइनेंस जागरूकता कार्यक्रम का आयोजन किया। इस कार्यक्रम की मुख्य अतिथि निकिता कुमारी, वरीय उप समाहर्ता (बैंकिंग), गया (बिहार) ने उपस्थित लोगों से अच्छे क्रेडिट रिकॉर्ड बनाने की अपील की ताकि उन्हें निरंतर लोन सुविधा मिलती रहे और उनका जीवन बेहतर हो सके।

URL - msn.com/hi-in/autos/news/समय-पर-ल-न-चुकाएं-सशक्त-बनें-माइक्रोफाइनेंस-कार्यक्रम-में-मह-ल-ओं-क-प्रेरण/ar-AA1FUCRV

समय पर लोन चुकाएं, सशक्त बनें, माइक्रोफाइनेंस कार्यक्रम में महिलाओं को प्रेरणा

News18 Hindi के द्वारा स्टोरी • 3 सप्ताह • 2 मिनट पढ़ा गया



कार्यक्रम की मुख्य अतिथि निकिता कुमारी, वरीय उप समाहर्ता (बैंकिंग), गया (बिहार) ने उपस्थित लोगों से अच्छे क्रेडिट रिकॉर्ड बनाने की अपील की।
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पटना. माइक्रोफाइनेंस इंडस्ट्री नेटवर्क (MFIN), जो कि भारतीय रिजर्व बैंक द्वारा मान्यता प्राप्त NBFC – MFI के लिए राष्ट्रीय स्तर पर 'स्व नियामक संगठन' है, ने गया शहर के आसा सिंह मोर स्थित सेव टॉवर के सभागार में सेव माइक्रोफाइनेंस प्राइवेट लिमिटेड के सहयोग से 29 मई 2025 को माइक्रोफाइनेंस जागरूकता कार्यक्रम का आयोजन किया। इस कार्यक्रम की मुख्य अतिथि निकिता कुमारी, वरीय उप समाहर्ता (बैंकिंग), गया (बिहार) ने उपस्थित लोगों से अच्छे क्रेडिट रिकॉर्ड बनाने की अपील की ताकि उन्हें निरंतर लोन सुविधा मिलती रहे और उनका जीवन बेहतर हो सके।

Is This The End Of Microfinance In India As We Know It? — Profit Insights

Publication: NDTV Profit

Edition: Online

Date: June 03, 2025

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URL - <https://www.ndtvprofit.com/economy-finance/is-this-the-end-of-microfinance-in-india-as-we-know-it-profit-insights>

Is This The End Of Microfinance In India As We Know It? – Profit Insights

Experts believe that it is time to retire the joint liability group model which spread microfinance lending in India over the last three decades

 Vishwanath Nair

 03 Jun 2025, 11:00 AM IST 



Back in 2004-05, the National Bank for Agricultural and Rural Development first experimented with the joint liability group model in microfinance. For the better part of the last two decades, this model has driven the growth and acceptability of microfinance in India.

Borrowing heavily from Muhammad Yunus's successful Grameen Bank model from Bangladesh, the JLG model in India depended on groups of women keeping each other accountable for repayment of loans.

But experts believe that it might be time to retire this model now, or at least for lenders to reinvent it.

This comes as the financial year ending March 2025 turned out to be one of the worst years for microfinance lenders across the banking and non-banking universe. As of March 31, the outstanding loan book for the microfinance industry shrank to Rs 3.8 lakh crore, compared with Rs 4.4 lakh crore a year ago.

Irfan Mohammed Appointed Managing Director & CEO of Aspero

Publication: CXO Today

Edition: Online

Date: June 04, 2025

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URL - [https://cxotoday.com/press-release/irfan-mohammed-appointed-managing-director-ceo-of-aspero/#:~:text=%E2%80%93%20Aspero%20Markets%20Private%20Limited%20\(%E2%80%9C,key%20role%20in%20Aspero's%20development.](https://cxotoday.com/press-release/irfan-mohammed-appointed-managing-director-ceo-of-aspero/#:~:text=%E2%80%93%20Aspero%20Markets%20Private%20Limited%20(%E2%80%9C,key%20role%20in%20Aspero's%20development.)

Irfan Mohammed Appointed Managing Director & CEO of Aspero

CXOtoday News Desk 7 days ago

– Aspero Markets Private Limited (“Aspero”), a regulated Online Bond Platform Provider (OBPP), today announced the appointment of Irfan Mohammed as its Managing Director & Chief Executive Officer.

Irfan, previously serving as Executive Director, has played a key role in Aspero’s development. Over the past five years, he has demonstrated strong mission focus, ownership, and drive, contributing to foundational work, navigating regulatory requirements, and guiding the platform’s growth. His elevation reflects confidence in his leadership to advance Aspero through its next phase.



Commenting on his appointment, **Irfan Mohammed, MD & CEO, Aspero**, said: *“Building Aspero as we transform fixed-income access energizes us all. Democratizing curated bond investments like NCDs for retail investors is complex, but our platform is purpose-built for this mission. I look forward to scaling this vision together with the Aspero team.”*

A financial services leader with over 17 years of experience, Irfan brings considerable expertise. He is a founding member of the Yubi Group, where he contributed to conceptualizing and scaling the Yubi platform and network. As Chief Business Officer for Financial Services at Yubi, he helped drive the platform’s adoption from its early stages.

Publication: MarcaMoney

Edition: Online

Date: June 05, 2025

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URL - <https://www.marcamoney.com/aspero-appoints-irfan-mohammed-as-md-ceo/>

Aspero appoints Irfan Mohammed as MD & CEO

Irfan, previously serving as Executive Director, has played a key role in Aspero's development



By MarcaMoney Staff

Last updated: June 7, 2025 6:41 AM



Aspero appoints Irfan Mohammed as MD & CEO

Aspero, a regulated Online Bond Platform Provider (OBPP), announced the appointment of **Irfan Mohammed** as its Managing Director & Chief Executive Officer.

Irfan, previously serving as Executive Director, has played a key role in Aspero's development. Over the past five years, he has demonstrated strong mission focus, ownership, and drive, contributing to foundational work, navigating regulatory requirements, and guiding the platform's growth.

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Reputation & Critical Issues Advisory

Jefferies flags weak MFI disbursements; says asset quality recovery could take 1–2 quarters

Publication: Business Upturn

Edition: Online

Date: June 06, 2025

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URL - <https://www.businessupturn.com/finance/stock-market/jefferies-flags-weak-mfi-disbursements-says-asset-quality-recovery-could-take-1-2-quarters/>

Jefferies flags weak MFI disbursements; says asset quality recovery could take 1–2 quarters

By Markets Desk — Published on June 6, 2025, 08:22 IST

Jefferies has flagged concerns over recent trends in the microfinance (MFI) sector, noting that fourth quarter FY25 disbursements fell 38 percent year-on-year, though they rose 12 percent quarter-on-quarter.

This resulted in a 3 percent quarter-on-quarter and 14 percent year-on-year fall in assets under management.

Overdue loans (31–180 days) showed marginal improvement, declining from 6.4 percent in December to 6.2 percent in March. However, Jefferies believes asset quality normalisation could take one to two more quarters.

The sector is also navigating new MFIN 2.0 norms, with some risks from state elections.

Jefferies noted that Spandana, Fusion, and CreditAccess Grameen have a higher share of customers with four or more loans, while Bandhan Bank could fare better in this environment.

Disclaimer: The views and target prices mentioned in this article are as stated by Jefferies. They do not represent the opinions or recommendations of this publication. Readers are advised to consult their financial advisors before making any investment decisions.

Publication: Dailyhunt

Edition: Online

Date: June 06, 2025

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URL - <https://m.dailyhunt.in/news/india/english/businessupturn-epaper-bsnutme/jefferies+flags+weak+mfi+disbursements+says+asset+quality+recovery+could+take+1+2+quarters-newsid-n667339161>

Jefferies flags weak MFI disbursements; says asset quality recovery could take 1-2 quarters

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MFI stress to be steady in next few quarters: RBI Deputy Governor

Publication: Business Standard

Edition: Online

Date: June 06, 2025

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URL - https://www.business-standard.com/finance/news/mfi-stress-to-remain-steady-in-coming-quarters-rbi-s-dg-swaminathan-125060601156_1.html

MFI stress to be steady in next few quarters: RBI Deputy Governor

RBI relaxes qualifying criteria for NBFCs to be treated as MFIs

Advertisement



RBI DG Swaminathan Janakiraman

Aathira Varier | Mumbai

3 min read Last Updated : Jun 06 2025 | 10:55 PM IST



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Stress in the microfinance portfolio is expected to stabilise over the next couple of quarters, Swaminathan J, Deputy Governor, Reserve Bank of India (RBI), said on Friday during the post-monetary policy press meet.

Meanwhile, RBI on Friday relaxed the qualifying criteria for Non-Banking Finance Companies (NBFCs) to be classified as Microfinance Institutions (MFIs). Under the revised criteria, NBFCs will have to maintain 60 per cent of their assets in the microfinance loan portfolio instead of the earlier 75 per cent.

“The entities predominantly in this segment have already identified, recalibrated their business models, and stepped up their collection methodologies. We have also seen a shrinkage of that portfolio due to this recalibration,” Swaminathan said, referring to MFIs.

Bad loan provisions increased in March qtr amid microfin stress

URL - <https://economictimes.indiatimes.com/industry/banking/finance/banking/bad-loan-provisions-increased-in-march-qtr-amid-microfin-stress/articleshow/121711456.cms>

Bad Loan Provisions Up in Q4 amid Microfin Stress

Among 29 banks, provisioning rises by 8.3% sequentially, and by over 9% on year; private lenders lead the list

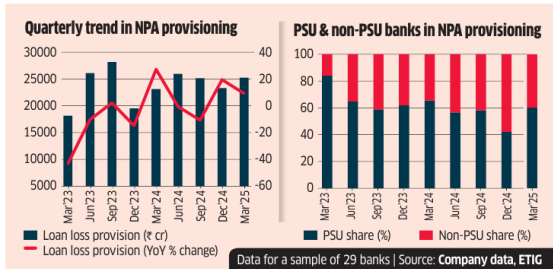
Ranjit Shinde

ET Intelligence Group: Loan loss provisioning by banks increased sequentially and year-on-year in the March 2025 quarter, led by the private sector banks, which reported higher fresh slippages amid pressure on the asset quality of microfinance loans. For a sample of 29 banks, provisioning towards non-performing assets (NPA) increased by 8.3% sequentially to ₹25,242.9 crore after reporting a drop in the previous two quarters. On a year-on-year basis, it rose by 9.2%, a second consecutive quar-

ter of increase.

The NPA provisioning has gradually inched up after hitting a low of ₹18,169.5 crore in the March 2023 quarter. However, it continues to remain below the level of ₹30,000 crore seen three years ago. The stress in the microfinance portfolio is likely to persist for the next few quarters, which may, in turn, result in fresh slippages. "The stress witnessed earlier in retail segments like unsecured personal loans and credit card receivables portfolio has abated while the stress in micro-finance segment still persist," stated IDBI Capital in a sector report.

In the total sample, 22 banks



reported a year-on-year increase in the loan loss provisioning, the highest number in at least 13

quarters. The NPA provisioning by private sector banks increased by 26.4% year-on-year to ₹10,066

crore. For the public sector banks (PSBs), it remained flat helped by a reversal of ₹2,759.4 crore of provision by IDBI bank during the March quarter. "Fresh slippages continue to remain elevated for the banks amid sustained stress in the MFI business. With the new MFIN guardrails being implemented in H1FY26, the growth shall experience a hiccup, while asset quality is likely to improve," mentioned Motilal Oswal Financial Services in a report. The brokerage expects credit cost to remain elevated in the first half of the current fiscal year and expects moderation in the second half.

Publication: ET BFSI

Edition: Online

Date: June 09, 2025

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URL - <https://bfsi.economictimes.indiatimes.com/news/banking/bad-loan-provisions-increased-in-march-qtr-amid-microfin-stress/121715303>

Bad loan provisions increased in March qtr amid microfin stress

Loan loss provisioning by banks, especially private sector banks, increased in the March 2025 quarter due to higher slippages and asset quality pressure in microfinance loans. NPA provisioning rose sequentially and year-on-year, with 22 banks reporting an increase. Stress in the microfinance portfolio is expected to continue, potentially leading to further slippages in the coming quarters.



Ranjit Shinde • ET Bureau

Updated On Jun 9, 2025 at 05:57 AM IST

ET Intelligence Group: Loan loss provisioning by banks increased sequentially and year-on-year in the March 2025 quarter, led by the private sector banks, which reported higher fresh slippages amid pressure on the asset quality of microfinance loans. For a sample of 29 banks, provisioning towards non-performing assets (NPA) increased by 8.3% sequentially to ₹25,242.9 crore after reporting a drop in the previous two quarters. On a year-on-year basis, it rose by 9.2%, a second consecutive quarter of increase.



RBI rate cut: Mid-sized banks may outperform larger private, PSU rivals

Publication: ET BFSI

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Date: June 09, 2025

Page:-

URL - https://bfsi.economictimes.indiatimes.com/articles/mid-sized-banks-set-to-outperform-larger-rivals-amid-rbi-rate-cuts/121715245?utm_source=latest_news&utm_medium=homepage

RBI rate cut: Mid-sized banks may outperform larger private, PSU rivals

Backed by improving asset quality trends and a favourable balance sheet composition, these banks are seen as well-positioned to deliver stronger earnings growth and better margin protection in FY26 and beyond.



ETBFSI Research • ETBFSI
Updated On Jun 9, 2025 at 05:53 AM IST

Read by:
529 Industry Professionals

Mid-sized private sector banks are emerging as strong alpha-generating bets in the current rate cycle, with analysts expecting them to outperform their larger and state-owned peers over the medium term. Backed by improving asset quality trends and a favourable balance sheet composition, these banks are seen as well-positioned to deliver stronger earnings growth and better margin protection in FY26 and beyond, according to an InCred Equities report.

In the March 2025 quarter, early indicators pointed to a broad-based improvement in asset quality. Collection efficiency improved across microfinance (MFI) players, while stress in unsecured segments such as personal loans and credit cards began to stabilise. Large private banks reported that asset quality in new disbursements remained healthy, and further improvement is expected through the first half of FY26. The implementation of enhanced underwriting standards by MFI players under MFIN guardrails 2.0 has already started showing results, supporting a positive credit quality outlook.

RBI Revises Qualifying Assets Criteria for NBFC-MFIs: A Welcome Move towards Greater Flexibility and Risk Diversification

Publication: News Patrolling

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Page: -

URL - <https://newspatrolling.com/rbi-revises-qualifying-assets-criteria-for-nbfc-mfis-a-welcome-move-towards-greater-flexibility-and-risk-diversification/>

RBI REVISES QUALIFYING ASSETS CRITERIA FOR NBFC-MFIS: A WELCOME MOVE TOWARDS GREATER FLEXIBILITY AND RISK DIVERSIFICATION

👤 Naman Bansal 🕒 June 9, 2025 📁 PR



Bengaluru, June 09, 2025 – The Reserve Bank of India (RBI) has issued a circular dated June 6, 2025, revising the **Qualifying Assets (QA) criteria** for Non-Banking Financial Companies – Microfinance Institutions (NBFC-MFIs), reducing the requirement from “75% of total assets” to “**a minimum of 60% of total assets (net of intangible assets)**”. This significant policy update is expected to ease compliance challenges and enable NBFC-MFIs to serve microfinance clients more effectively while managing portfolio risks better.

The QA norm was originally introduced in 2011 when the RBI created the NBFC-MFI category, setting the QA threshold at “Not less than 85% of its net assets” wherein “Net assets” meant total assets other than cash and bank balances and money market instruments. In March 2022, the RBI revised this definition to 75% of total assets, aiming to provide flexibility and promote innovation in serving the evolving credit needs of microfinance clients. However, the change unintentionally resulted in a stricter framework, leading to frequent breaches of the norm.

Dr. Alok Misra, CEO & Director of MFIN welcoming the move said “this regulatory change demonstrates the responsiveness of the RBI to the genuine demands of the industry. This change will help NBFC-MFIs be in regulatory compliance at all times, diversify to some extent and yet retain the focus on microfinance.”

Publication: Passionate In Marketing

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URL - <https://www.passionateinmarketing.com/rbi-revises-qualifying-assets-criteria-for-nbfc-mfis-a-welcome-move-towards-greater-flexibility-and-risk-diversification/>

RBI Revises Qualifying Assets Criteria for NBFC-MFIs: A Welcome Move Towards Greater Flexibility and Risk Diversification

June 10, 2025 Author

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URL - <https://www.apnnews.com/rbi-revises-qualifying-assets-criteria-for-nbfc-mfis-a-welcome-move-towards-greater-flexibility-and-risk-diversification/>

RBI Revises Qualifying Assets Criteria for NBFC-MFIs: A Welcome Move Towards Greater Flexibility and Risk Diversification

by NS — June 9, 2025 In Finance 0

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RBI's revised QA norms to boost compliance, broaden microfinance reach

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URL - https://www.business-standard.com/finance/news/rbi-revised-qa-norms-to-boost-microfinance-compliance-reach-mfin-125060901204_1.html

RBI's revised QA norms to boost compliance, broaden microfinance reach

Industry body says lowering QA threshold for NBFC-MFIs to 60% will improve compliance, enable diversification, and support long-term sector sustainability

The **Reserve Bank of India's** (RBI's) revised qualifying asset (QA) criteria will enhance compliance while empowering institutions to build a more balanced portfolio, the Microfinance Institutions Network (MFIN) said on Monday.

On Friday, the regulator relaxed the qualifying asset requirement for non-banking financial company-microfinance institutions (NBFC-MFIs) to 60 per cent of total assets, down from 75 per cent earlier. This means MFIs must now maintain 60 per cent of their assets in microfinance loans, instead of the earlier 75 per cent.

The decision will enable NBFC-MFIs to extend their reach to the "missing middle" — through products designed for clients transitioning to micro, small and medium enterprises (MSMEs), micro-housing, and related sectors, MFIN said. It added that the move would strengthen the sector's long-term sustainability while keeping the core microfinance mission intact.

NBFC-MFIs get more lending freedom as RBI cuts microfinance asset norm to 60%

Publication: ET BFSI

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URL - <https://bfsi.economictimes.indiatimes.com/articles/nbfc-mfis-get-more-lending-freedom-as-rbi-cuts-microfinance-asset-norm-to-60/121679715>

NBFC-MFIs get more lending freedom as RBI cuts microfinance asset norm to 60%

The RBI has made a noteworthy change by relaxing the qualifying asset criteria for NBFC-MFIs, decreasing the minimum from 75% to 60%. This adjustment provides microfinance lenders with the freedom to diversify their funding allocation, allowing them to invest in sectors outside of microfinance.



Vikas Kumar • ETBFSI

Updated On Jun 9, 2025 at 06:19 PM IST

Read by:

2640 Industry Professionals

The Reserve Bank of India (RBI) on Friday revised the qualifying asset criteria for non-banking financial institutions-microfinance institutions (NBFC-MFIs).

Qualifying assets of NBFC-MFIs shall constitute a minimum of 60% of the total assets – netted off by intangible assets – on an ongoing basis, RBI said in a press release.

Further, the RBI has lowered the minimum requirement for qualifying assets from 75% to 60% of total assets net of intangible assets on an ongoing basis.

Mid-sized Private Banks Seen Outperforming Larger Peers In FY26: InCred

Publication: Businessworld

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Page: -

URL - <https://www.businessworld.in/article/mid-sized-private-banks-seen-outperforming-larger-peers-in-fy26-incred-559207>

Mid-sized Private Banks Seen Outperforming Larger Peers In FY26: InCred

👤 BW Online Bureau | 📅 Jun 09, 2025

Banks

Growth

Improving asset quality, margin advantage to drive alpha in RBL Bank, AU SFB while PSBs face pressure from rate cuts

Mid-sized private sector banks are poised to outperform their larger and state-owned counterparts in the current interest rate cycle, supported by healthier asset quality and a more favourable loan book structure, according to a report by InCred Equities.

Analysts at the brokerage expect these banks to deliver stronger earnings growth and better net interest margin (NIM) protection through FY26, driven by structural improvements in credit quality and a favourable cost environment.

In the March 2025 quarter, banks across the board reported signs of improvement in asset quality. Microfinance institutions (MFIs) saw a rise in collection efficiency, while stress in unsecured lending—particularly personal loans and credit cards—showed signs of stabilising.

Large private lenders noted that new disbursements remained healthy, with further improvements expected in the first half of FY26. The rollout of MFIN Guardrails 2.0, which strengthened underwriting standards in the MFI segment, has begun to positively impact credit outcomes.

Mid-sized banks, with their relatively higher share of fixed-rate loans and wholesale borrowings that reprice more quickly, are expected to gain margin advantage in a declining interest rate scenario. Analysts believe that lower interest reversals from slippages and a drop in credit costs in H2FY26 will further support their NIMs.

Among these players, RBL Bank is being positioned as a direct play on asset quality improvement, while AU Small Finance Bank is favoured for its long-term compounding potential. Kotak Mahindra Bank, despite its premium valuation, may outperform if it sustains volume growth. However, Federal Bank faces some caution due to high valuations despite strategic progress.

Analysing New RBI MFI Regulations



**Micro Finance Industry Network (MFIN) releases the 53rd edition of
Micrometer for Q4 FY 24-25 based on the industry position as on
March 31, 2025**

Publication: PTI

Edition: Online

Date: June 11, 2025

Page: -

URL: <https://www.ptinews.com/story/business/mfi-loan-disbursement-falls-25-pc-to-rs-1-12-lakh-cr-in-fy25/2636454>

MFI loan disbursement falls 25 pc to Rs 1.12 lakh cr in FY25

NEW DELHI: (Jun 11) Loan disbursed by microfinance institutions (MFIs) have declined by 25 per cent to Rs 1.12 lakh crore in FY25 reflecting stress in the sector.

Loan amount of Rs 1,12,459 crore was disbursed in 2024-25 through 2.2 crore accounts, including disbursement of owned as well as managed portfolio, Microfinance Institution Network (MFIN), an umbrella body of the microfinance institutions (MFIs), said in its report released on Wednesday.

MFIs loan disbursement in FY25 was 25.4 per cent lower than the amount disbursed in 2023-24, it said.

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Publication: PTI Bhasha

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Date: June 11, 2025

Page: -

URL: <https://bhasha.ptinews.com/home-detail/2636575>

सूक्ष्म वित्त संस्थानों का कर्ज वितरण बीते वित्त वर्ष में 25 प्रतिशत घटा

नयी दिल्ली: 11 जून (भाषा) छोटी राशि के कर्ज देने वाले सूक्ष्म वित्त संस्थानों (माइक्रोफाइनेंस) का कर्ज वितरण 2024-25 में 25 प्रतिशत घटकर 1.12 लाख करोड़ रुपये रहा। यह क्षेत्र में दबाव की स्थिति को बयां करता है।

सूक्ष्म वित्त संस्थानों (एमएफआई) के शीर्ष निकाय माइक्रोफाइनेंस इंस्टिट्यूशन नेटवर्क (एमएफआईएन) ने बुधवार को जारी अपनी रिपोर्ट में कहा कि 2024-25 में 2.2 करोड़ खातों के माध्यम से 1,12,459 करोड़ रुपये का कर्ज दिया गया। यह 2023-24 में वितरित राशि से 25.4 प्रतिशत कम है।

STRESS SIGNS

NBFC-MFIs' Equity Capital Shrank 2% in FY25, Outstanding Borrowing Fell 36%

Our Bureau

Kolkata: The equity capital of pure-bred microfinance companies shrank 1.8% in 2024-25 while their outstanding annual borrowing saw a 36% drop as investors and banks tightened purse strings amid the stress in the sector.

These microfinance companies are classified as non-banking finance company-microfinance institutions (NBFC-MFI).

Total equity decreased 1.8% to ₹35,759 crore at the end of March, the Microfinance Institutions Network (MFIN) said in its March quarter report. During 2024-25, NBFC-MFIs received a total of ₹57,307 crore in debt funding, a 35.7% decrease from the previous financial year.

MFIN is one of the two self-regulators for the sector.

According to the data, banks contributed 78.4% of NBFC-MFIs' total annual borrowing in 2024-25. Other NBFCs contributed 11.9%, followed by external commercial borrowing (5.1%) and other sources (4.6%).

The size of the gross microfinance loan portfolio contracted about 13.9% year-on-year to ₹3.81 lakh crore at the end of 2024-25, according to CRIF High Mark data. The cumulative gross loan size for MFIN members declined 13.5% to ₹3.75 lakh crore, as lenders slowed disbursement amid severe asset quality stress.

Among the regulated entities active in the microfinance segment, portfolio size of all entity types fell except for NBFCs, which saw a 4.1% year-on-year increase, said the MFIN report. In terms of geographical coverage, east, northeast and south comprised 62.7% of the total microfinance portfolio. Portfolio quality as measured by PAR 31-180 — which indicates the percentage of a loan portfolio considered at risk of default within 31 to 180 days of delinquency — was 6.3% against 2.2% at the end of FY25.



Cumulative gross loan size for Microfinance Institutions Network members declined 13.5% to ₹3.75 lakh cr

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Cumulative gross loan size for Microfinance Institutions Network members declined 13.5% to ₹3.75 lakh cr

MFI asset quality down, loan disbursements fell to ₹1.12 trn in FY25

The asset quality of the microfinance portfolio measured by Portfolio at Risk (PAR 31- 180) deteriorated to 6.2 per cent at the end of Q4FY25 as compared to 2 per cent at the end of Q4FY24. While the loan amount disbursed dropped to ₹1.12 trillion in FY25 as against ₹1.50 trillion, according to Micro Finance Industry Network (MFIN)'s amid heatwave, external incitement, concerns on overleveraging, Karnataka issue etc. denting the credit quality of the companies.

BS REPORTER

Microfinance loan book shrinks 13.5% in FY25 on persisting asset quality issues

Our Bureau

Mumbai

The gross loan portfolio of microfinance players shrank 13.5 per cent to ₹3,75,030 crore as of March-end compared to ₹4,33,697 crore a year ago, according to industry body the Micro Finance Industry Network (MFIN).

The de-growth came against the backdrop of challenges, such as borrower over-leveraging, asset quality and liquidity issues, and the Karnataka law to curb coercive loan recovery practices.

DISBURSAL TRENDS

MFIs' loan disbursement in Q4FY25 dropped 34 per cent to ₹70,942 crore (₹1,07,640 crore in Q4FY24) but was up 13 per cent compared to ₹62,817 crore in Q3FY25. However, the average loan size increased about 11.5 per cent to ₹53,897 (₹48,322). The number of loans disbursed declined to 132 lakh (223 lakh), but was higher than 118 lakh in Q3FY25.

Alok Misra, CEO and Director, MFIN, said that FY25 had been challenging, with multiple factors including a heatwave, external incitement, concerns on over-leveraging, and the Karnataka issue affecting

Progress report

	March-end 2024	March-end 2025	% change
Gross loan portfolio (₹ cr)	4,33,697	3,75,030	-13.5
Unique borrowers (crore)	7.8	7.8	-
Number of loan accounts (crore)	14.9	13.3	-10.7
Portfolio at risk (1-90 days) %	1.7	4.22	-
	Q4FY24	Q4FY25	% change
Loan disbursed (₹ cr)	1,07,640	70,942	-34.1
Average loan size (₹)	48,322	53,897	11.5
Number of loans disbursed (lakh)	223	132	-40.8

credit quality. Consequently, funding to the sector also shrank. As a result, credit costs went up and GLP (gross loan portfolio) fell.

However, with the adoption of guardrails issued by MFIN for the sector, credit quality is getting better with PAR (portfolio at risk) 1-90 days of the industry at 4.22 per cent as of 31 March 2025. PAR 31-180 (days) for all entities except NBFCs has improved or stabilised compared to the previous quarter. However, for NBFCs, it has weakened to 4 per cent from 3.7 per cent (in December 2024).

While PAR 31-180 for NBFC-MFIs and banks improved to 6.6 per cent (6.8 per cent at December-end 2024) and 6.2 per cent (6.7 per cent), it was flat at 7.2 per cent for SFBs. Among regulated entities active in the

microfinance space, the portfolio of all entity types de-grew, except NBFCs which rose 4.1 per cent y-o-y.

As of March-end, the number of unique borrowers was unchanged at 7.8 crore even as the number of loan accounts declined to 13.3 crore (14.9 crore at March-end 2024).

The top 10 States (based on universe data) constitute 83.7 per cent (84.4 per cent as of March-end 2024) in terms of GLP.

Bihar remains the leading State in terms of microfinance portfolio outstanding, followed by Tamil Nadu and Uttar Pradesh.

Among the top 10 States, Tamil Nadu had the highest average loan outstanding per account at ₹31,131 (₹31,382), followed by West Bengal at ₹30,488 (₹31,146), per MFIN data.

MFI credit falls 25% to ₹1.12L cr in FY25

PTI

NEW DELHI

Loan disbursed by microfinance institutions (MFIs) have declined by 25 per cent to Rs 1.12 lakh crore in FY25 reflecting stress in the sector.

Loan amount of Rs 1,12,459 crore was disbursed in 2024-25 through 2.2 crore accounts, including disbursement of owned as well as managed portfolio, Microfinance Institution Network (MFIN), an umbrella body of the microfinance institutions (MFIs), said in its report released on Wednesday.

MFIs loan disbursement in FY25 was 25.4 per cent lower than the amount disbursed in 2023-24, it said.

However, the average loan amount disbursed per account during FY25 was Rs 50,131 which increased by 12.3 per cent in comparison to the last financial year.

NBFC-MFIs received a total of ₹57,307 crore in debt funding

During the year, the report said, NBFC-MFIs received a total of Rs 57,307 crore in debt funding, a 35.7 per cent decrease from previous year.

Banks contributed 78.4 per cent of the total borrowing received followed by non-bank entities 11.9 per cent, ECB 5.1 per cent, All India Financial Institution 3.1 per cent and others 1.5 per cent, it said.

Total equity decreased by 1.8 per cent to Rs 35,759 crore as compared to previous year.

During the quarter ended March 31, 2025, Asset Under Management (AUM) of MFIs came down by 11.9 per cent to Rs 1,47,279 crore.

MFI loan disbursement falls 25% to Rs 1.12L cr

PNS ■ NEW DELHI

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MFI LOAN DISBURSEMENT FALLS 25%: Loan disbursed by microfinance institutions (MFIs) have declined by 25 per cent to Rs 1.12 lakh crore in FY25 reflecting stress in the sector.

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मायक्रोफायनान्स इन्स्टिट्यूटच्या कर्ज वितरणात २५ टक्के घट

आर्थिक वर्ष २०२५ मध्ये १.१२ लाख कोटींवर

नवी दिल्ली : आर्थिक वर्ष २०२५ मध्ये मायक्रोफायनान्स इन्स्टिट्यूटकडून (एमएफआय) वितरित केल्या जाणाऱ्या कर्जात तब्बल २५ टक्क्यांनी घट होऊन १.१२ लाख कोटी रुपयांवर आले आहे. त्यामुळे या क्षेत्रातील ताण दिसून येतो.

२०२४-२५ मध्ये २.२ कोटी खात्यांद्वारे १,१२,४५९ कोटी रुपयांचे कर्ज वितरित करण्यात आले. त्यामध्ये मालकीचे तसेच व्यवस्थापित पोर्टफोलिओचे वितरण यांचा समावेश आहे, असे मायक्रोफायनान्स इन्स्टिट्यूशन नेटवर्क (एमएफआयएन) या सूक्ष्मफायनान्स संस्थांच्या प्रमुख संस्थेने बुधवारी प्रसिद्ध केलेल्या अहवालात म्हटले आहे. आर्थिक वर्ष २०२३-२४ मध्ये वितरित केलेल्या रकमेपेक्षा एमएफआयचे कर्ज वितरण २५.४ टक्के कमी होते, असे त्यात म्हटले आहे.

तथापि, आर्थिक वर्ष २५ मध्ये प्रति खाते सरासरी कर्ज रक्कम ५०,१३१ रुपये होती जी गेल्या आर्थिक वर्षाच्या तुलनेत १२.३ टक्क्यांनी वाढली.



अहवालात म्हटले आहे की, वर्षभरात, एनबीएफसी-एमएफआयना कर्ज निधीमध्ये एकूण ५७,३०७ कोटी रुपये मिळाले, जे मागील वर्षाच्या तुलनेत ३५.७ टक्के कमी आहे.

एकूण कर्जाच्या वाट्यामध्ये बँकांचा वाटा ७८.४ टक्के होता, त्यानंतर बिगर-बँक संस्थांचा वाटा ११.९ टक्के, ईसीबीचा वाटा ५.१ टक्के, अखिल भारतीय वित्तीय संस्थांचा वाटा ३.१ टक्के आणि इतरांचा वाटा १.५ टक्के होता, असे त्यात म्हटले आहे. मागील वर्षाच्या तुलनेत एकूण इक्विटी १.८

टक्क्यांनी कमी होऊन ३५.७५९ कोटी रुपये झाली.

एमएफआयचे असेट अंडर मॅनेजमेंट (एयूएम) ३१ मार्च २०२५ रोजी संपलेल्या तिमाहीत ११.९ टक्क्यांनी कमी होऊन १,४७,२७९ कोटी रुपये झाले. ३१ मार्च २०२४ च्या तुलनेत AUM ११.९ टक्क्यांनी कमी झाला आणि ३१ डिसेंबर २०२४ च्या तुलनेत २.४ टक्क्यांनी कमी झाला.

पोर्टफोलिओच्या प्रादेशिक वितरणाच्या (AUM) बाबतीत, पूर्व आणि ईशान्येकडील एकूण एन बी ए फ सी- ए म ए फ आ य

पोर्टफोलिओमध्ये ३३ टक्के, दक्षिण २८ टक्के, उत्तर १७ टक्के, पश्चिम १४ टक्के आणि मध्य प्रदेश ९ टक्के वाटा देत आहेत.

गेल्या आठवड्यात, आरबीआयचे डेप्युटी गव्हर्नर एम. राजेश्वर राव म्हणाले की, सूक्ष्मवित्त अजूनही अति कर्जबाजारीपणा, उच्च व्याजदर आणि कठोर वसुली पद्धतींच्या दुष्टचक्राने ग्रस्त आहे. वित्तीय समावेशनात सूक्ष्मवित्ताने महत्वाची भूमिका बजावली असली तरी, काही मुद्द्यांवर लक्ष देणे आवश्यक आहे, असे राव म्हणाले होते.

हे क्षेत्र अति कर्जबाजारीपणा, उच्च व्याजदर आणि कठोर वसुली पद्धतींच्या दुष्टचक्राने ग्रस्त आहे. अलिकडच्या तिमाहीत सूक्ष्मवित्त कर्जावर आकारल्या जाणाऱ्या व्याजदरांमध्ये काही प्रमाणात घट दिसून आली असली तरी, उच्च व्याजदर आणि वाढलेले नफा अजूनही कायम आहेत, असे त्यांनी म्हटले होते.

एमएफआईएन ने 31 मार्च, 2025 तक उद्योग की स्थिति के आधार पर वित्त वर्ष 24-25 की चौथी तिमाही के लिए माइक्रोमीटर का 53वां संस्करण जारी किया

लखनऊ, एवरीडे न्यूज संवाददाता। माइक्रो फाइनेंस इंडस्ट्री नेटवर्क (एमएफआईएन) बैंकों, एनबीएफसी-एमएफआई, एसएफबी और माइक्रोफाइनेंस प्रदान करने वाली एनबीएफसी का एक उद्योग संघ और आरबीआई द्वारा मान्यता प्राप्त स्व-नियामक संगठन है। माइक्रोमीटर एमएफआईएन का प्रमुख प्रकाशन है जो तिमाही आवृत्ति पर भारतीय माइक्रोफाइनेंस उद्योग की प्रगति को कवर करता है, यह 53वां अंक है। सीईओ और निदेशक डॉ. आलोक मिश्रा ने कहा कि पिछला साल (वित्त वर्ष 24-25) एक कठिन वर्ष रहा है, जिसमें हीटवेव, बाहरी उकसावे, ओवरलेवरेजिंग पर चिंताएं, कर्नाटक मुद्दा आदि जैसे कई कारक क्रेडिट गुणवत्ता को प्रभावित कर रहे हैं। इसके परिणामस्वरूप इस क्षेत्र को मिलने वाला वित्त पोषण भी कम हो गया। नतीजतन, क्रेडिट लागत बढ़ गई और जीएलपी गिर गया। हालांकि, सेक्टर द्वारा एमएफआईएन द्वारा जारी किए गए गार्डरिल्स को अपनाने के साथ, 31 मार्च 2025 तक उद्योग के पीएआर 1-90 के साथ 4.22 प्रतिशत पर क्रेडिट गुणवत्ता बेहतर हो रही है। रिपोर्ट की जानकारी 31 मार्च 2025 तक, माइक्रोफाइनेंस संचालन 36 राज्यों/केंद्र शासित प्रदेशों और 718 जिलों में फैले हुए हैं, जो लगभग 7.8 करोड़ अद्वितीय ग्राहकों को वित्तीय सेवाएं प्रदान करते हैं।

Publication: The Economic Times

Edition: Online

Date: June 11, 2025

Page: -

URL - <https://economictimes.indiatimes.com/markets/stocks/news/microfinance-sector-sees-equity-borrowing-and-loan-book-shrink-in-fy25/articleshow/121779149.cms?from=mdr>

Microfinance sector sees equity, borrowing and loan book shrink in FY25

By Atmadip Ray, ET Bureau • Last Updated: Jun 11, 2025, 05:47:00 PM IST

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Synopsis

NBFC-MFIs saw their equity shrink 1.8% and debt funding drop 36% in FY25 amid tightened lending by banks and investors. Loan portfolios also contracted nearly 14% as lenders slowed disbursements due to asset quality concerns.



Microfinance companies faced sharp declines in equity, borrowing, and loan portfolios in FY25, reflecting stress and cautious lending in the NBFC-MFI segment.

The equity capital of pure-bred microfinance companies shrank 1.8% in 2024-25 while their outstanding annual borrowing saw a 36% drop as investors and banks tightened purse strings amid the stress in the sector.

These microfinance companies are classified as non-banking finance company-microfinance institutions (NBFC-MFI).

Total equity decreased 1.8% to Rs 35,759 crore at the end of March, the Microfinance Institutions Network (MFIN) said in its March quarter report. During 2024-25, NBFC-MFIs received a total of Rs 57,307 crore in debt funding, a 35.7% decrease from the previous financial year.

MFIN is one of the two self-regulators for the sector.

According to the data, banks contributed 78.4% of NBFC-MFIs' total annual borrowing in 2024-25. Other NBFCs contributed 11.9%, followed by external commercial borrowing (5.1%) and other sources (4.6%).

The size of the gross microfinance loan portfolio contracted about 13.9% year-on-year to Rs 3.81 lakh crore at the end of 2024-25, according to [CRIF High Mark data](#). The cumulative gross loan size for MFIN members declined 13.5% to Rs 3.75 lakh crore, as lenders slowed disbursement amid severe [asset quality stress](#).

Publication: ET BFSI

Edition: Online

Date: June 12, 2025

Page: -

URL - https://bfsi.economictimes.indiatimes.com/articles/nbfc-mfis-aum-shrinks-11-9-yoy-amid-declining-disbursements-rising-credit-risk/121785212?utm_source=top_story&utm_medium=latestNews

NBFC-MFIs AUM shrinks 11.9% YoY amid declining disbursements, rising credit risk

FY25 proved a tough year for NBFC-MFIs. Their loan portfolios actually got smaller, which isn't good news. Even worse, more borrowers had trouble paying back their loans. The MFIN Micrometer indicates they're lending larger amounts, but overall, the sector's definitely feeling the squeeze and facing some serious headwinds.



Vikas Kumar • ETBFSI

Published On Jun 12, 2025 at 08:00 AM IST

The Non-Banking Financial Company - Microfinance Institutions (NBFC-MFIs) segment witnessed a contraction in key performance metrics for the financial year ending March 31, 2025 in terms of client base, disbursements, and overall AUM.

According to the MFIN Micrometer, while microfinance lenders are focusing on larger loans, sector-wide stress in asset quality and reduced access to funding could pose challenges to sustained growth.

AUM shrinks; MFIN members maintain dominant share

As per the micrometer, the total Assets Under Management (AUM) of NBFC-MFIs stood at ₹1,47,279 crore as of March 2025.

Publication: Business Standard

Edition: Online

Date: June 11, 2025

Page: -

URL - https://www.business-standard.com/finance/news/microfinance-loan-disbursal-falls-25-to-1-12-trillion-in-fy25-125061101033_1.html

Microfinance loan disbursal falls 25% to ₹1.12 trillion in FY25

MFIs loan disbursement in FY25 was 25.4 per cent lower than the amount disbursed in 2023-24

During the quarter ended March 31, 2025, Asset Under Management (AUM) of MFIs came down by 11.9 per cent to Rs 1,47,279 crore. | Illustration: Binay Sinha

Press Trust of India | New Delhi

2 min read Last Updated : Jun 11 2025 | 6:51 PM IST



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Loan disbursed by microfinance institutions (MFIs) have declined by 25 per cent to Rs 1.12 trillion in FY25 reflecting stress in the sector.

Loan amount of Rs 1,12,459 crore was disbursed in 2024-25 through 2.2 crore accounts, including disbursement of owned as well as managed portfolio, Microfinance Institution Network (MFIN), an umbrella body of the microfinance institutions (MFIs), said in its report released on Wednesday.

MFIs loan disbursement in FY25 was 25.4 per cent lower than the amount disbursed in 2023-24, it said.

Publication: Business Standard

Edition: Online

Date: June 11, 2025

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URL - https://www.business-standard.com/finance/news/microfinance-portfolio-quality-dips-par-npas-rise-fy25-mfin-125061101166_1.html

Microfinance credit quality dips in FY25; NPAs rise to ₹55,000 crore

Microfinance sector sees worsening credit metrics in FY25 with PAR 31-180 and NPAs rising sharply amid disbursement decline and external disruptions, says MFIN

The gross loan portfolio (GLP) of microfinance institutions (MFIs) fell to ₹3.75 trillion at the end of March 2025, down from ₹4.24 trillion a year ago.

Aathira Varier | **Mumbai**

3 min read Last Updated : Jun 11 2025 | 8:05 PM IST



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The asset quality of the microfinance portfolio, measured by Portfolio at Risk (PAR) 31–180, deteriorated to 6.2 per cent at the end of Q4FY25, compared to 2 per cent at the end of Q4FY24. Loan disbursements also dropped to ₹1.12 trillion in FY25 from ₹1.50 trillion, according to the Microfinance Industry Network (MFIN). The credit quality decline was attributed to multiple factors such as heatwaves, external incitement, overleveraging concerns, and the Karnataka regulatory issue.

Publication: The Financial Express

Edition: Online

Date: June 11, 2025

Page: -

URL - <https://www.financialexpress.com/business/banking-finance-microfinance-disbursal-falls-25-in-q4-amid-rising-defaults-3876399/>

Microfinance disbursal falls 25% in Q4 amid rising defaults

Microfinance loan disbursals dropped 25% in Q4FY25 amid rising defaults and tightened lending norms. Sector GLP fell to Rs 3.75 lakh crore as credit stress, heatwaves, and overleveraging hit growth. PAR levels worsened, though early signs of recovery are emerging, says MFIN and Macquarie.

Written by [Narayanan V](#)

June 11, 2025 20:59 IST



The industry's GLP dropped 14% year-on-year to ₹3.75 lakh crore. (Freepik)

Loan disbursals of the [microfinance sector](#) declined 25% year-on-year to ₹1.12-lakh crore in Q4FY25 as lenders curtailed exposure and reduced the borrower base in response to growing default stress.

According to the 53rd edition of Micrometer by Microfinance Institutions Network (MFIN), a self-regulatory body for the sector, the number of loans disbursed dropped to 22 million accounts during the quarter, from 34 million in Q4FY24.

"FY25 has been a tough year with multiple factors — heatwave, external incitement, overleveraging concerns and the Karnataka issue — affecting the credit quality. Consequently, funding to the sector shrunk," said Alok Misra, CEO and director, MFIN.

Publication: The Hindu Business Line

Edition: Online

Date: June 11, 2025

Page: -

URL - <https://www.thehindubusinessline.com/money-and-banking/gross-loan-portfolio-of-microfinance-lenders-de-grew-135-to-375-lakh-cr-industry-body/article69682372.ece>

Microfinance loan book shrinks 13.5% in FY25 on persisting asset quality issues

Loan amount disbursed in Q4FY25 declined 34% yoy to ₹70,942 crore

By BL Mumbai Bureau

Updated - June 11, 2025 at 09:32 PM.



A group of village women at a microfinance loan meeting | Photo Credit: Naturecreator

The gross loan portfolio of players in the **microfinance** space de-grew 13.5 per cent year-on-year (yoy) to ₹3,75,030 crore as at March-end 2025, against ₹4,33,697 crore as at March-end 2024, according to industry body the Micro Finance Industry Network (MFIN).

The de-growth came in the backdrop of issues such as borrower over-leveraging, asset quality and liquidity issues, and a State (Karnataka) bringing in a stringent law to curb coercive loan recovery practices.

Publication: The Hindu

Edition: Online

Date: June 15, 2025

Page: -

URL - <https://www.thehindu.com/news/national/tamil-nadu/tamil-nadu-has-highest-average-outstanding-loan-amount-per-account-in-microfinance-sector/article69694829.ece>

Tamil Nadu has highest average outstanding loan amount per account in microfinance sector

Among the top 10 states, Tamil Nadu has the highest average loan outstanding per account of ₹31,131 followed by West Bengal at ₹30,488, as per the data

Updated - June 15, 2025 12:32 am IST - CHENNAI



SANJAY VIJAYAKUMAR



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As per Economic Survey of Tamil Nadu 2024-25, Per Capita Income of Tamil Nadu in 2022-23 was ₹2.78 lakh, 1.6 times the national average of ₹1.69 lakh and was ranked as the fourth-largest state in terms of per capita income, Alok Misra, CEO and Director, MFIN, pointed out. (Representative image)

Tamil Nadu has the highest average loan outstanding per account in the microfinance sector, as per data from industry association Micro Finance Industry Network (MFIN).

Bihar continues to be the largest state in terms of portfolio outstanding followed by Tamil Nadu and Uttar Pradesh in the microfinance sector. Among the top 10 states, Tamil Nadu has the highest average loan outstanding per account of ₹31,131 followed by West Bengal at ₹30,488, as per the data.

Publication: Moneycontrol

Edition: Online

Date: June 13, 2025

Page: -

URL - <https://www.moneycontrol.com/news/opinion/microfinance-q4-a-wake-up-call-for-companies-policy-makers-13114392.html>

Microfinance Q4 a wake-up call for companies, policymakers

India's microfinance sector is reeling under a client drop, shrinking loans, and rising defaults

— DINESH UNNIKRISHNAN | JUNE 13, 2025 / 05:13 IST



Fourth quarter numbers show a sorry picture of microfinance industry

The latest numbers from the Microfinance Institutions Network (MFIN), an industry body of microlenders, for the financial year 2024-25 paint a troubling picture: a shrinking client base, dwindling assets, and a surge in risky loans.

Non-Banking Financial Companies-Microfinance Institutions (NBFC-MFIs), which serve millions of low-income households, are grappling with a 9.2% drop in clients, from 4.6 crore to 4.2 crore, and an 11.9% decline in Assets Under Management (AUM), now at Rs 1,47,279 crore.

Loan disbursements have tanked by 25.4% to Rs 1,12,459 crore, and debt funding has plummeted 35.7% to Rs 57,307 crore.

Worst of all, the Portfolio at Risk (PAR) for 31-180 days has spiked from 2% to 6.2%, signalling a sharp rise in potential defaults.

These are red flags for a sector that's supposed to lift the poor out of poverty.

Publication: Outlook Business

Edition: Online

Date: June 12, 2025

Page: -

URL - <https://www.outlookbusiness.com/news/mfi-loan-disbursement-falls-25-to-rs-112-lakh-crore-in-fy25>

MFI Loan Disbursement Falls 25 % to Rs 1.12 Lakh Crore in FY25

However, the average loan amount disbursed per account during FY25 was Rs 50,131 which increased by 12.3 per cent in comparison to the last financial year



PTI

Updated on: 12 June 2025 12:42 pm

Loan disbursed by microfinance institutions (MFIs) have declined by 25 per cent to Rs 1.12 lakh crore in FY25 reflecting stress in the sector.

Loan amount of Rs 1,12,459 crore was disbursed in 2024-25 through 2.2 crore accounts, including disbursement of owned as well as managed portfolio, Microfinance Institution Network (MFIN), an umbrella body of the microfinance institutions (MFIs), said in its report released on Wednesday.

MFIs loan disbursement in FY25 was 25.4 per cent lower than the amount disbursed in 2023-24, it said.

Publication: Devdiscourse

Edition: Online

Date: June 11, 2025

Page: -

URL - <https://www.devdiscourse.com/article/headlines/3455351-microfinance-struggles-amidst-declining-loan-disbursement>

Microfinance Struggles Amidst Declining Loan Disbursement

Loan disbursements by microfinance institutions (MFIs) in India fell by 25% to Rs 1.12 lakh crore in FY25, pointing to stress within the sector. The average loan amount per account rose slightly, while debts and total equity decreased significantly. Regional distribution and issues like high interest rates remain areas of concern.

Devdiscourse News Desk | New Delhi | Updated: 11-06-2025 18:40 IST | Created: 11-06-2025 18:40 IST

Microfinance institutions (MFIs) in India are facing increasing stress, as loan disbursements fell by a significant 25% to Rs 1.12 lakh crore in the fiscal year 2025, according to a report by the Microfinance Institution Network (MFIN), a prominent umbrella organization for these institutions. This alarming decline echoes a broader trend of financial challenges in the sector.

Despite the overall drop in disbursements, the average loan amount per account climbed to Rs 50,131, representing a 12.3% rise from the last financial year. Yet, debt funding for non-bank financial companies specializing in microfinance reduced substantially by 35.7% to Rs 57,307 crore. Additionally, a minor 1.8% decrease in total equity was reported, setting alarm bells ringing for stakeholders.

Publication: Newsdrum

Edition: Online

Date: June 11, 2025

Page: -

URL - <https://www.newsdrum.in/business/mfi-loan-disbursement-falls-25-pc-to-rs-112-lakh-cr-in-fy25-9354989>

MFI loan disbursement falls 25 pc to Rs 1.12 lakh cr in FY25



NewsDrum Desk

11 Jun 2025 18:40 IST

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New Delhi, Jun 11 (PTI) Loan disbursed by microfinance institutions (MFIs) have declined by 25 per cent to Rs 1.12 lakh crore in FY25 reflecting stress in the sector.

Loan amount of Rs 1,12,459 crore was disbursed in 2024-25 through 2.2 crore accounts, including disbursement of owned as well as managed portfolio, Microfinance Institution Network (MFIN), an umbrella body of the microfinance institutions (MFIs), said in its report released on Wednesday.

MFIs loan disbursement in FY25 was 25.4 per cent lower than the amount disbursed in 2023-24, it said.

However, the average loan amount disbursed per account during FY25 was Rs 50,131 which increased by 12.3 per cent in comparison to the last financial year.

During the year, the report said, NBFC-MFIs received a total of Rs 57,307 crore in debt funding, a 35.7 per cent decrease from previous year.

Banks contributed 78.4 per cent of the total borrowing received followed by non-bank entities 11.9 per cent, ECB 5.1 per cent, All India Financial Institution 3.1 per cent and others 1.5 per cent, it said.

Total equity decreased by 1.8 per cent to Rs 35,759 crore as compared to previous year.

Publication: The Print Hindi

Edition: Online

Date: June 11, 2025

Page: -

URL - <https://hindi.theprint.in/india/economy/loan-disbursal-by-microfinance-institutions-decreased-by-25-percent-in-the-last-financial-year/829512/>

सूक्ष्म वित्त संस्थानों का कर्ज वितरण बीते वित्त वर्ष में 25 प्रतिशत घटा

भाषा 11 June, 2025 07:20 pm IST

नयी दिल्ली, 11 जून (भाषा) छोटी राशि के कर्ज देने वाले सूक्ष्म वित्त संस्थानों (माइक्रोफाइनेंस) का कर्ज वितरण 2024-25 में 25 प्रतिशत घटकर 1.12 लाख करोड़ रुपये रहा। यह क्षेत्र में दबाव की स्थिति को बयां करता है।

सूक्ष्म वित्त संस्थानों (एमएफआई) के शीर्ष निकाय माइक्रोफाइनेंस इंस्टिट्यूशन नेटवर्क (एमएफआईएन) ने बुधवार को जारी अपनी रिपोर्ट में कहा कि 2024-25 में 2.2 करोड़ खातों के माध्यम से 1,12,459 करोड़ रुपये का कर्ज दिया गया। यह 2023-24 में वितरित राशि से 25.4 प्रतिशत कम है।

हालांकि, वित्त वर्ष 2024-25 के दौरान प्रति खाते वितरित औसत ऋण राशि 50,131 रुपये थी, जो इससे पिछले वित्त वर्ष की तुलना में 12.3 प्रतिशत अधिक है।

रिपोर्ट में कहा गया है कि वर्ष के दौरान, एनबीएफसी-एमएफआई को कुल 57,307 करोड़ कर्ज वित्तपोषण के रूप में मिला, जो पिछले वर्ष की तुलना में 35.7 प्रतिशत कम है।

बैंकों ने कुल उधारी में 78.4 प्रतिशत का योगदान दिया, इसके बाद गैर-बैंकिंग संस्थाओं का स्थान रहा जिन्होंने 11.9 प्रतिशत का योगदान दिया।

मार्च, 2025 को समाप्त तिमाही के दौरान, सूक्ष्म वित्त संस्थानों की प्रबंधन अधीन परिसंपत्तियां (एयूएम) 11.9 प्रतिशत घटकर 1,47,279 करोड़ रुपये रही। इन इकाइयों का एयूएम 31 मार्च, 2024 के मुकाबले 11.9 प्रतिशत घटा जबकि 31 दिसंबर, 2024 के तुलना में 2.4 प्रतिशत कम हुआ।

Publication: Rediff Money

Edition: Online

Date: June 11, 2025

Page: -

URL - <https://money.rediff.com/news/market/mfi-loan-disbursement-falls-25-in-fy25/28362320250611>

MFI Loan Disbursement Falls 25% in FY25

By Rediff Money Desk, New Delhi

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Jun 11, 2025 18:37

Microfinance loan disbursement in India declined by 25% to Rs 1.12 lakh crore in FY25, reflecting sector stress. Average loan amount increased, but debt funding and equity decreased. RBI highlights over-indebtedness and high interest rates as key concerns.

New Delhi, Jun 11 (PTI) Loan disbursed by microfinance institutions (MFIs) have declined by 25 per cent to Rs 1.12 lakh crore in FY25 reflecting stress in the sector.

Loan amount of Rs 1,12,459 crore was disbursed in 2024-25 through 2.2 crore accounts, including disbursement of owned as well as managed portfolio, Microfinance Institution Network (MFIN), an umbrella body of the microfinance institutions (MFIs), said in its report released on Wednesday.

MFIs loan disbursement in FY25 was 25.4 per cent lower than the amount disbursed in 2023-24, it said.

However, the average loan amount disbursed per account during FY25 was Rs 50,131 which increased by 12.3 per cent in comparison to the last financial year.

During the year, the report said, NBFC-MFIs received a total of Rs 57,307 crore in debt funding, a 35.7 per cent decrease from previous year.

Banks contributed 78.4 per cent of the total borrowing received followed by non-bank entities 11.9 per cent, ECB 5.1 per cent, All India Financial Institution 3.1 per cent and others 1.5 per cent, it said.

Publication: The Week

Edition: Online

Date: June 11, 2025

Page: -

URL - <https://www.theweek.in/wire-updates/business/2025/06/11/dcm63-biz-microfinance.html>

MFI loan disbursement falls 25 pc to Rs 1.12 lakh cr in FY25

PTI | Updated: June 11, 2025 18:45 IST

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Banks contributed 78.4 per cent of the total borrowing received followed by non-bank entities 11.9 per cent, ECB 5.1 per cent, All India Financial Institution 3.1 per cent and others 1.5 per cent, it said.

Total equity decreased by 1.8 per cent to Rs 35,759 crore as compared to previous year.

During the quarter ended March 31, 2025, Asset Under Management (AUM) of MFIs came down by 11.9 per cent to Rs 1,47,279 crore.

AUM decreased by 11.9 per cent compared to March 31, 2024 and decreased 2.4 per cent compared to December 31, 2024.

In terms of regional distribution of portfolio (AUM), East and North-East accounts for 33 per cent of the total NBFC-MFI portfolio, South 28 per cent, North 17 per cent, West 14 per cent, and Central contributes 9 per cent.

Last week, RBI Deputy Governor M Rajeshwar Rao said microfinance continues to suffer from the vicious cycle of over-indebtedness, high interest rates and harsh recovery practices.

While microfinance has played an important role in financial inclusion, some issues need attention, Rao had said.

"The sector continues to suffer from the vicious cycle of over-indebtedness, high interest rates and harsh recovery practices. While some moderation in interest rates charged on microfinance loans has been observed in recent quarters, pockets of high interest rates and elevated margins continue to persist," he had said.

Publication: IBC 24

Edition: Online

Date: June 11, 2025

Page: -

URL - <https://www.abc24.in/business/loan-disbursement-of-microfinance-institutions-declined-by-25-percent-in-the-last-financial-year-3112438.html>

सूक्ष्म वित्त संस्थानों का कर्ज वितरण बीते वित्त वर्ष में 25 प्रतिशत घटा

सूक्ष्म वित्त संस्थानों का कर्ज वितरण बीते वित्त वर्ष में 25 प्रतिशत घटा

Edited By : Bhasha Modified Date: June 11, 2025 / 07:15 PM IST

नयी दिल्ली, 11 जून (भाषा) छोटी राशि के कर्ज देने वाले सूक्ष्म वित्त संस्थानों (माइक्रोफाइनेंस) का कर्ज वितरण 2024-25 में 25 प्रतिशत घटकर 1.12 लाख करोड़ रुपये रहा। यह क्षेत्र में दबाव की स्थिति को बयां करता है।

सूक्ष्म वित्त संस्थानों (एमएफआई) के शीर्ष निकाय माइक्रोफाइनेंस इंस्टिट्यूशन नेटवर्क (एमएफआईएन) ने बुधवार को जारी अपनी रिपोर्ट में कहा कि 2024-25 में 2.2 करोड़ खातों के माध्यम से 1,12,459 करोड़ रुपये का कर्ज दिया गया। यह 2023-24 में वितरित राशि से 25.4 प्रतिशत कम है।

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रिपोर्ट में कहा गया है कि वर्ष के दौरान, एनबीएफसी-एमएफआई को कुल 57,307 करोड़ कर्ज वित्तपोषण के रूप में मिला, जो पिछले वर्ष की तुलना में 35.7 प्रतिशत कम है।

बैंकों ने कुल उधारी में 78.4 प्रतिशत का योगदान दिया, इसके बाद गैर-बैंकिंग संस्थाओं का स्थान रहा जिन्होंने 11.9 प्रतिशत का योगदान दिया।

मार्च, 2025 को समाप्त तिमाही के दौरान, सूक्ष्म वित्त संस्थानों की प्रबंधन अधीन परिसंपत्तियां (एयूएम) 11.9 प्रतिशत घटकर 1,47,279 करोड़ रुपये रही। इन इकाइयों का एयूएम 31 मार्च, 2024 के मुकाबले 11.9 प्रतिशत घटा जबकि 31 दिसंबर, 2024 की तुलना में 2.4 प्रतिशत कम हुआ।

URL - <https://news365x24.com/micro-finance-industry-network-mfin-releases-the-53rd-edition-of-micrometer-for-q4-fy-24-25/>

ব্যবসা

মাইক্রো ফাইন্যান্স ইন্ডাস্ট্রি নেটওয়ার্ক ২০২৪-২৫ অর্থবর্ষের মাইক্রোমিটারের ৫৩ তম সংস্করণ প্রকাশ করল

POSTED ON 12/06/2025 BY EDITED BY NEWS BUREAU

মাইক্রো ফাইন্যান্স ইন্ডাস্ট্রি নেটওয়ার্ক অর্থাৎ এমএফআইএন ৩১ মার্চ, ২০২৫ পর্যন্ত ইনডাস্ট্রি পজিশনের এর উপর ভিত্তি করে ২০২৪-২৫ অর্থবর্ষের মাইক্রোমিটারের ৫৩ তম সংস্করণ প্রকাশ করল। মাইক্রো ফাইন্যান্স ইন্ডাস্ট্রি নেটওয়ার্ক হল ব্যাঙ্ক, এনবিএফসি-এমএফআইএস, এসএফবিএস এবং এনবিএফসিএস এর একটি ইনডাস্ট্রি অ্যাসোসিয়েশন যারা মাইক্রোফাইন্যান্স প্রদান করে এবং এটি আরবিআই স্বীকৃত একটি স্ব-নিয়ন্ত্রিত সংগঠন। মাইক্রোমিটার হল এমএফআইএন-এর ক্ল্যাগশিপ পাবলিকেশন যা কোয়ার্টারলি বেসিস-এ ভারতীয় মাইক্রোফাইন্যান্সের অগ্রগতি তুলে ধরে।

এই প্রসঙ্গে সংস্থার সিইও ও ডিরেক্টর ড. অলোক মিশ্র জানান, গত বছর (আর্থিক বর্ষ ২০২৪-২৫) ছিল বেশ কঠিন, কারণ গরমের প্রকোপ, বাইরের উসকানি, অতিরিক্ত ঋণের আশঙ্কা, কর্ণটিকের ঘটনা ইত্যাদি কারণে ঋণের মান খারাপ হয়েছে। এর ফলে খাতে অর্থায়ন হ্রাস পেয়েছে, ঋণ ব্যয় বেড়েছে এবং জিএলপি অর্থাৎ গ্রস লোন পোর্টফোলিও কমেছে। তবে, এমএফআইএন-এর জারি করা 'গার্ডরেল' অনুসরণ করার ফলে ঋণের গুণমান উন্নত হয়েছে এবং ৩১ মার্চ ২০২৫ অনুযায়ী PAR 1-90 হয়েছে ৪.২২ শতাংশ।

প্রতিবেদনের মূল দিকনির্দেশনা:

৩১ মার্চ ২০২৫ অনুযায়ী, মাইক্রোফাইন্যান্স কার্যক্রম ৩৬টি রাজ্য/কেন্দ্রশাসিত অঞ্চল এবং ৭১৮টি জেলায় বিস্তৃত, প্রায় ৭.৮ কোটি অনন্য গ্রাহককে সেবা দিচ্ছে। বছরওয়ারি ভিত্তিতে আর্থিক বর্ষ ২০২৪-২৫ -এ মোট পোর্টফোলিও ১৩.৫% হ্রাস পেয়ে দাঁড়িয়েছে ৩,৭৫,০৩০ কোটি টাকায়। এনবিএফসি ছাড়া অন্য সব প্রতিষ্ঠানগুলির পোর্টফোলিও কমেছে, এনবিএফসি-র পোর্টফোলিও ৪.১% বেড়েছে।

Publication: Advisors India

Edition: Online

Date: June 12, 2025

Page: -

URL - <https://advisorsindia.in/nbfc-mfis-aum-shrinks-11-9-yoy-amid-declining-disbursements-rising-credit-risk/>

NBFC-MFIs AUM shrinks 11.9% YoY amid declining disbursements, rising credit risk

  (0)  News

FY25 proved a tough year for NBFC-MFIs. Their loan portfolios actually got smaller, which isn't good news. Even worse, more borrowers had trouble paying back their loans. The MFIN Micrometer indicates they're lending larger amounts, but overall, the sector's definitely feeling the squeeze and facing some serious headwinds.

Publication: BM Business News

Edition: Online

Date: June 12, 2025

Page: -

URL - <https://bmbusinessnews.com/markets/microfinance-sector-sees-equity-borrowing-and-loan-book-shrink-in-fy25/>

Microfinance sector sees equity, borrowing and loan book shrink in FY25

June 11, 2025

- Advertisement -

The fairness capital of pure-bred microfinance firms shrank 1.8% in 2024-25 whereas their excellent annual borrowing noticed a 36% drop as traders and banks tightened purse strings amid the stress within the sector.

These microfinance firms are categorized as non-banking finance company-microfinance establishments (NBFC-MFI).

Total fairness decreased 1.8% to Rs 35,759 crore on the finish of March, the Microfinance Institutions Network (MFIN) mentioned in its March quarter report. During 2024-25, NBFC-MFIs acquired a complete of Rs 57,307 crore in debt funding, a 35.7% lower from the earlier monetary yr.

MFIN is likely one of the two self-regulators for the sector.

Publication: MSN India

Edition: Online

Date: June 12, 2025

Page: -

URL - <https://www.msn.com/en-in/money/news/microfinance-disbursal-falls-25-in-q4-amid-rising-defaults/ar-AA1GwrKn>

Microfinance disbursal falls 25% in Q4 amid rising defaults

Story by Narayanan V • 19h • 🕒 2 min read

Loan disbursals of the **microfinance sector** declined 25% year-on-year to ₹1.12-lakh crore in Q4FY25 as lenders curtailed exposure and reduced the borrower base in response to growing default stress.

According to the 53rd edition of Micrometer by Microfinance Institutions Network (MFIN), a self-regulatory body for the sector, the number of loans disbursed dropped to 22 million accounts during the quarter, from 34 million in Q4FY24.

"FY25 has been a tough year with multiple factors — heatwave, external incitement, overleveraging concerns and the Karnataka issue — affecting the credit quality. Consequently, funding to the sector shrunk," said Alok Misra, CEO and director, MFIN.

The industry's GLP dropped 14% year-on-year to ₹3.75 lakh crore. **NBFC**-MFIs saw their outstanding portfolio shrink 13.7% to ₹1.48-lakh crore, while bank portfolios declined 15% to ₹1.23 lakh crore. Small finance banks' microfinance portfolio dropped to ₹59,252 crore in Q4FY25 from ₹74,278 crore in the year-ago period. However, the average loan amount disbursed per account during FY25 rose 12.3% to ₹50,131.

Portfolios at risk (PAR) >90 days — loans overdue by more than 90 days —deteriorated sharply to 5.4% as of March 2025, compared with 2.4% a year ago. PAR 31–180 days worsened to 6.2% from 2.0% in the same period.

Publication: LatestLY

Edition: Online

Date: June 11, 2025

Page: -

URL - <https://www.latestly.com/agency-news/latest-news-mfi-loan-disbursement-falls-25-pc-to-rs-1-12-lakh-cr-in-fy25-6920971.html>

Latest News | MFI Loan Disbursement Falls 25 Pc to Rs 1.12 Lakh Cr in FY25

Get latest articles and stories on Latest News at LatestLY. Loan disbursed by microfinance institutions (MFIs) have declined by 25 per cent to Rs 1.12 lakh crore in FY25 reflecting stress in the sector.



New Delhi, Jun 11 (PTI) Loan disbursed by microfinance institutions (MFIs) have declined by 25 per cent to Rs 1.12 lakh crore in FY25 reflecting stress in the sector.

Loan amount of Rs 1,12,459 crore was disbursed in 2024-25 through 2.2 crore accounts, including disbursement of owned as well as managed portfolio, Microfinance Institution Network (MFIN), an umbrella body of the microfinance institutions (MFIs), said in its report released on Wednesday.

Publication: Passionate in Marketing

Edition: Online

Date: June 11, 2025

Page: -

URL - <https://www.passionateinmarketing.com/micro-finance-industry-network-mfin-releases-the-53rd-edition-of-micrometer-for-q4-fy-24-25-based-on-the-industry-position-as-on-march-31-2025/>

Micro Finance Industry Network (Mfin) Releases The 53rd Edition Of Micrometer For Q4 Fy 24-25 Based On The Industry Position As On March 31, 2025.

June 11, 2025 Author

0 0 0



Micro Finance Industry Network (MFIN) is an industry association of Banks, NBFC-MFIs, SFBs and NBFCs providing microfinance and an RBI-recognized self-regulatory organization.

Micrometer is the flagship publication of MFIN which covers progress of Indian Microfinance industry on a quarterly frequency, this is the **53rd Issue**.

Dr Alok Misra, CEO & Director observed, last year (FY 24-25) has been a tough year with multiple factors like heatwave, external incitement, concerns on overleveraging, Karnataka issue etc. affecting credit quality. Consequent to that funding to the sector also shrunk. As a result, credit costs went up and GLP fell. However, with adoption of guardrails issued by MFIN by the sector, credit quality is getting better with PAR 1-90 of the industry at 4.22% as on 31 March 2025

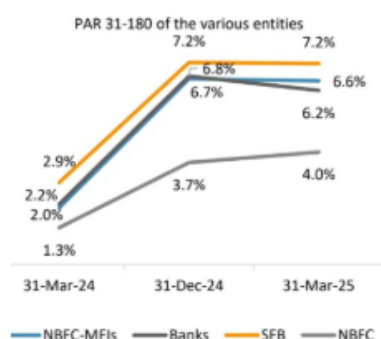
Report insights

Micro Loans Disbursals Degrew By 25.4%

On a YoY basis, the loan amount disbursed in FY 24-25 reduced by 16.9%

FinTech BizNews Service

Mumbai, June 11, 2025: Micro Finance Industry Network (MFIN) releases the 53rd edition of Micrometer for Q4 FY 24-25 based on the industry position as on March 31, 2025. Micro Finance Industry Network (MFIN) is an industry association of Banks, NBFC-MFIs, SFBs and NBFCs providing microfinance and an RBI-recognized self-regulatory organization. Micrometer is the flagship publication of MFIN which covers progress of Indian Microfinance industry on a quarterly frequency, this is the 53rd Issue.



Report insights

As on 31st Mar'25, microfinance operations are spread across 36 states/UTs and 718 districts providing financial services to around 7.8 crore unique clients. The data for Q4 FY 24-25 shows that on a YoY basis the portfolio has degrown by 13.5% amounting to Rs 3,75,030 Cr. Among the

MFIN द्वारा थांदला, झाबुआ में वित्तीय साक्षरता कार्यक्रम का सफल आयोजन

MFIN द्वारा थांदला, झाबुआ में वित्तीय साक्षरता कार्यक्रम का सफल आयोजन

झाबुआ - मध्यप्रदेश - माइक्रोफाइनेंस इंडस्ट्री नेटवर्क (MFIN), जो भारतीय रिज़र्व बैंक द्वारा मान्यता प्राप्त एनबीएफसी-एमएफआई (NBFC-MFI) के लिए एक राष्ट्रीय स्तर का स्व-नियामक संगठन है, ने झाबुआ जिले के थांदला नगर पालिका भवन में एक वित्तीय साक्षरता कार्यक्रम का आयोजन किया। इस पहल का मुख्य उद्देश्य स्थानीय समुदाय, विशेष रूप से महिलाओं को, वित्तीय विषयों पर जागरूक और सशक्त बनाना था।

कार्यक्रम का उद्घाटन धीरज सोनी (रीजनल हेड, MFIN) ने किया। उन्होंने कहा वित्तीय साक्षरता हर व्यक्ति के जीवन में आवश्यक है। इस कार्यक्रम के माध्यम से हम लोगों को आत्मनिर्भर बनने की दिशा में सहयोग कर रहे हैं। उन्होंने बताया कि झाबुआ जिले में कुल 35 अधिकृत माइक्रोफाइनेंस कंपनियाँ कार्यरत हैं, जो RBI द्वारा विनियमित हैं। श्री सोनी ने यह भी चेतावनी दी कि क्षेत्र में कुछ अनधिकृत लोग लोन माफी जैसा भ्रम फैलाने की कोशिश कर रहे हैं और लोगों को ऐसे तत्वों से सतर्क रहने की सलाह दी। किसी भी समस्या या शिकायत के लिए ग्राहक अपने लोन कार्ड में दिए गए “ग्राहक शिकायत निवारण नंबर” या MFIN के टोल-फ्री नंबर पर संपर्क कर सकते हैं। मुख्य अतिथि एवं नगर पालिका अध्यक्ष श्रीमती लक्ष्मी सुनील पंडा ने अपने वक्तव्य में कहा कि महिलाओं को जरूरत के अनुसार ही ऋण लेना चाहिए और समय पर उसका भुगतान करना चाहिए। यह कार्यक्रम निश्चित रूप से समाज को आर्थिक रूप से मजबूत बनाने की दिशा में एक सार्थक कदम है। विशेष अतिथि पार्षद समर्थ उपाध्याय ने उपस्थित महिलाओं से अपने क्रेडिट रिकॉर्ड को बेहतर बनाए रखने की अपील की, ताकि भविष्य में उन्हें ऋण लेने में कोई कठिनाई न हो। क्षेत्रीय पार्षद जगदीश प्रजापत ने साइबर सुरक्षा और कमीशन एजेंटों द्वारा की जाने वाली धोखाधड़ी से बचने के लिए विशेष रूप से आदिवासी समुदाय को जागरूक किया। यह कार्यक्रम लाइट माइक्रोफाइनेंस के सहयोग से आयोजित किया गया, और स्थानीय जनता ने इसमें उत्साहपूर्वक भाग लिया।

URL - <https://jhabuaexpress.com/mfin-द्वारा-थांदला-झाबुआ-में-व/>

MFIN द्वारा थांदला, झाबुआ में वित्तीय साक्षरता कार्यक्रम का सफल आयोजन

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कार्यक्रम में वित्तीय साक्षरता के निम्न बिंदुओं पर जानकारी दी गई:

बचत और निवेश: सुरक्षित और योजनाबद्ध निवेश के विकल्पों की जानकारी।

ऋण प्रबंधन: सही तरीके से ऋण लेने और समय पर चुकाने के लिए मार्गदर्शन।

बजट बनाना: घरेलू बजट तैयार करना और खर्चों पर नियंत्रण रखना।

बीमा जागरूकता: विभिन्न बीमा योजनाओं की उपयोगिता और लाभ।

धोखाधड़ी से सुरक्षा: वित्तीय ठगी से बचाव के लिए जरूरी सावधानियाँ।

कार्यक्रम का उद्घाटन श्री धीरज सोनी (रीजनल हेड, MFIN) ने किया। उन्होंने कहा,

“वित्तीय साक्षरता हर व्यक्ति के जीवन में आवश्यक है। इस कार्यक्रम के माध्यम से हम लोगों को आत्मनिर्भर बनने की दिशा में सहयोग कर रहे हैं।”

RBI relief on gold loans to boost NBFC growth

Publication: IBC World News

Edition: Online

Date: June 13, 2025

Page: -

URL - <https://ibcworldnews.com/business/rbi-relief-on-gold-loans-to-boost-nbfc-growth/169180>

RBI relief on gold loans to boost NBFC growth

India's MFI sector shows early recovery amid improved loan quality: Macquarie

Mumbai

According to a recent Crisil report, the Reserve Bank of India's (RBI) revised gold loan guidelines—especially the higher loan-to-value (LTV) limits—are expected to support the growth of non-banking financial companies (NBFCs). The new rules, while changing how LTV is calculated for bullet repayment loans by including accrued interest, also increase the LTV ceiling, particularly for small-ticket loans under ₹2.5 lakh. The new cap is 85%, up from 75%, which will benefit nearly 70% of NBFCs' gold loan portfolio, based on Crisil's estimates.

Malvika Bhotika, Director at Crisil Ratings, noted that this will give NBFCs more flexibility in lending and a better buffer to meet LTV norms, though it also requires careful risk management due to less room for gold price fluctuations. The final directions exclude the proposed 1% additional provisioning for continuous LTV breaches but do require lenders to clearly define their response to such breaches, including auction triggers.

Microfinance sector in India shows early signs of stress abating: Macquarie

Publication: ANI

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Date: June 13, 2025

Page: -

URL - <https://www.aninews.in/news/business/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150218/>

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ANI | Updated: **Jun 13, 2025 15:02 IST**

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MFIN, a self-regulatory body, has played a crucial role by tightening guidelines on loan limits and the number of lenders, fostering discipline and improving portfolio origination in the MFI space.

Publication: Latest World News Update

Edition: Online

Date: June 13, 2025

Page: -

URL - <https://worldnewsnetwork.co.in/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie-world-news-network/>

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While the MFI sector shows improvement, CRIF Highmark data indicates that stress has spread to other loan categories like auto and business loans, which have seen an increase in delinquencies and portfolio at risk (PAR) books.

Publication: New Delhi News

Edition: Online

Date: June 13, 2025

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URL - <https://www.newdelhinews.net/news/278279139/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie>

Microfinance sector in India shows early signs of stress abating: Macquarie

ANI

13 Jun 2025, 16:39 GMT+

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Publication: India Gazette

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Date: June 13, 2025

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URL - <https://www.indiagazette.com/news/278279139/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie>

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Publication: Kolkata Sun

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URL - <https://www.kolkatasun.com/news/278279139/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie>

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URL - <https://www.indiasnews.net/news/278279139/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie>

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URL - <https://www.jharkhandtimes.in/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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URL - <https://www.indianeconomicobserver.com/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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Date: June 13, 2025

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URL - <https://www.karnatakalive.in/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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Publication: Haryana Today	Edition: Online
Date: June 13, 2025	Page: -

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URL - <https://www.uptoday.news/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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URL - <https://www.gujaratsamachar.news/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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Publication: Himachal Patrika

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Date: June 13, 2025

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URL - <https://www.himachalpatrika.com/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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Publication: Daily Prabhat

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URL - <https://www.dailyprabhat.com/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie/>

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Publication: Rajasthanki Khabar

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URL - <https://www.rajasthankikhabar.com/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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URL - <https://www.odishapost.news/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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Publication: West Bengal Khabar

Edition: Online

Date: June 13, 2025

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URL - <https://www.westbengalkhabar.in/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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Publication: Bihar Times

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URL - <https://www.bihartimes.news/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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Publication: Maharashtra Samachar

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URL - <https://www.maharashtrasamachar.com/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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Publication: Bihar24x7

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URL - <https://www.bihar24x7.com/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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Publication: Telanga Journal

Edition: Online

Date: June 13, 2025

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URL - <https://www.telanganajournal.in/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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Publication: South India News

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Date: June 13, 2025

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URL - <https://www.southindianews.in/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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URL - <https://www.vanakkamtamilnadu.com/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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Publication: Northeast Times	Edition: Online
Date: June 13, 2025	Page: -

URL - <https://www.northeasttimes.in/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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While the MFI sector shows improvement, CRIF Highmark data indicates that stress has spread to other loan categories like auto and business loans, which have seen an increase in delinquencies and portfolio at risk (PAR) books.

Publication: Kashmir Breaking News

Edition: Online

Date: June 13, 2025

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URL - <https://www.kashmirbreakingnews.com/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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Publication: Indian News Network

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URL – <https://www.indiannewsnetwork.net/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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Publication: Andhra Pradesh Mirror

Edition: Online

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URL - <https://www.andhrapradeshmirror.com/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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Publication: Chhattisgarh Today

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URL - <https://www.chhattisgarhtoday.in/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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Publication: Kashmir Newsline

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URL - <https://www.kashmirnewsline.in/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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Publication: Madhya Pradesh Chronicle

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URL - <https://www.madhyapradeshchronicle.com/news/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie20250613150213/>

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URL - <https://www.lokmatimes.com/business/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie/>

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Publication: Dailyhunt

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URL - <https://m.dailyhunt.in/news/india/english/anienglish-epaper-anieng/microfinance+sector+in+india+shows+early+signs+of+stress+abating+macquarie-newsid-n668308847>

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Publication: Palghar News

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URL - <https://palgharnews.com/microfinance-sector-in-india-shows-early-signs-of-stress-abating-macquarie-world-news-network/>

Microfinance sector in India shows early signs of stress abating: Macquarie – World News Network

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स्थानीय नागरिकों, विशेषकर महिलाओं ने उत्साहपूर्वक भाग लिया!

Ratlam : शहर की 80 फीट रोड़ स्थित माइक्रो फाइनेंस इंडस्ट्री नेटवर्क बैंक में गुरुवार को ग्राहकों को जागरूक करने वित्तीय साक्षरता कार्यक्रम आयोजित किया गया। कार्यक्रम का विधिवत उद्घाटन रीजनल हेड धीरज सोनी (भोपाल) ने करते हुए बताया कि माइक्रोफाइनेंस इंडस्ट्री नेटवर्क (MFIN) जो भारतीय रिजर्व बैंक द्वारा मान्यता प्राप्त हैं। NBFC-MFI के लिए एक राष्ट्रीय स्तर का स्व-नियामक संगठन द्वारा 12 जून 2025 को एक वित्तीय साक्षरता कार्यक्रम का आयोजन किया।

कार्यक्रम का उद्देश्य स्थानीय समुदाय, विशेषकर महिलाओं को वित्तीय मामलों में जागरूक और सशक्त बनाना था। उन्होंने जानकारी देते हुए बताया कि सुरक्षित व योजनाबद्ध निवेश के कई विकल्प हैं जैसे कि ऋण प्रबंधन: जिम्मेदारी से ऋण लेना व समय पर पुनर्भुगतान, बजट निर्माण घरेलू बजट बनाना और खर्चों पर नियंत्रण, बीमा जागरूकता, विभिन्न बीमा योजनाओं की जानकारी और उनके लाभ, धोखाधड़ी से सुरक्षा, साइबर ठगी और फर्जी योजनाओं से बचाव के उपाय।

Empowering Rural Women: SATYA MicroCapital's Collateral-Free Loans Transform Lives in Assam

SATYA MicroCapital's collateral-free loans uplift rural women entrepreneurs

Guwahati: SATYA MicroCapital Limited, a leading microfinance institution in India, is driving financial inclusion for rural women in Assam through its collateral-free loan model. The company has supported over 1.6 million women across rural and semi-urban India, enabling them to start small businesses and achieve financial independence. In Biswanath, Sumitra Devi, once a homemaker, became an entrepreneur with a Rs. 40,000 loan from SATYA. Unable to access formal credit due to lack of collateral, Sumitra launched a tailoring business from her home. With steady repayments, she qualified for higher loans, expanded her inventory, and now earns about Rs. 1,100 per day. She has also built savings and financial management skills. The impact of such microenterprises is also visible in Guwahati. As demand for fabrics and tailoring materials grows, women entrepreneurs like Sumitra are increasingly sourcing supplies from the city's wholesale hubs. This has led to a noticeable uptick in local trade activity, especially in textile and sewing-related sectors. SATYA MicroCapital's initiative highlights the growing role of microfinance in promoting grassroots entrepreneurship and strengthening local economies by bridg-



ing the credit gap for women often overlooked by traditional financial institutions. SATYA MicroCapital Limited, established in 2016 and headquartered in New Delhi, is one of India's fastest-growing RBI-registered NBFC-MFIs (Non-Banking Financial Company – Microfinance Institution), primarily focused on delivering collateral-free microcredit to underserved women entrepreneurs in rural and semi-urban areas using the Joint Liability Group (JLG) lending model. With a strong emphasis on financial inclusion and empowerment, SATYA's operations are designed to foster entrepreneurship, uplift living standards, and promote self-reliance among low-income households. By 2024, the company had expanded its reach to over 1.8 million clients across 25 states through 650+ branches covering nearly 55,000 villages, show-

casing its deep grassroots penetration. SATYA's product portfolio includes income-generating loans, SME financing, livestock loans, sanitation and WASH (Water, Sanitation, and Hygiene) loans, emergency medical loans, consumer durable loans, and micro-insurance products such as 'HospiCash' and doctor-on-call services. Leveraging digital technologies, it has adopted a fully digitized loan disbursement and repayment system, enhanced by its mobile app 'Client Connect', centralized decision-making platforms, and real-time customer support systems, ensuring seamless and transparent operations. The company's commitment to ESG (Environmental, Social, and Governance) principles is evident in its focus on women-led households, green financing, and health-focused financial products, with over 87% of its clients being women, many of whom are accessing formal credit for the first time. Supported by strong equity investments from global partners like Japan-based Gojo & Company and significant debt funding from institutions like SMBC Bank, SATYA has consistently scaled its Assets Under Management (AUM), which crossed ₹6,000 crore by late 2024. Under the leadership of its Founder, MD & CEO Vivek Tiwari, a veteran in rural development finance, SATYA MicroCapital continues to align with the vision of 'Skill India' and 'Digital India' by fostering sustainable livelihoods and inclusive growth across the country's most vulnerable communities.

মাইক্ৰ'কেপিটেলৰ দ্বাৰা উপকৃত গ্ৰাম্য মহিলা

গুৱাহাটী, ১৩ জুন : ভাৰতৰ
আগশাৰীৰ ক্ষুদ্ৰ বিত্তীয় প্রতিষ্ঠান
সত্য মাইক্ৰ'কেপিটেল লিমিটেডে
বন্ধকী-মুক্ত ঋণ আৰ্হিৰ জৰিয়তে
অসমৰ গ্ৰাম্য মহিলাসকলৰ বাবে
বিত্তীয় অন্তৰ্ভুক্তিৰ দিশত
আগবাঢ়িছে। সত্য
মাইক্ৰ'কেপিটেলৈ সমগ্ৰ ভাৰতৰ
গ্ৰাম্য আৰু অৰ্ধনগৰীয়া ১.৬
মিলিয়নতকৈ অধিক মহিলাক সহায়
কৰিছে, যাৰ ফলত ক্ষুদ্ৰ ব্যৱসায়
আৰম্ভ কৰাৰ লগতে আৰ্থিক
স্বতন্ত্ৰতা গঢ়িবলৈ সক্ষম হৈছে।
বিশ্বনাথৰ এগৰাকী সাধাৰণ গৃহিণী
সুমিত্ৰা দেৱীয়ে সত্যৰ পৰা
৪০,০০০ টকা ঋণ লৈ ব্যৱসায়িক
উত্থানেৰে উদ্যোগী ৰূপে পৰিগণিত
হয়। বন্ধীৰ অভাৱত আনুষ্ঠানিক ঋণ
লাভ কৰিব নোৱাৰি সুমিত্ৰাই ঘৰতে
টেইলৰিং ব্যৱসায় আৰম্ভ কৰিছিল।
অবিৰতভাৱে ঋণৰ কিস্তিসমূহ
পৰিশোধ কৰাৰ ফলত অধিক ঋণৰ
বাবে যোগ্যতা অৰ্জন কৰিলে, নিজৰ
তথ্য-পাতিৰ হিচাপ সঠিকভাৱে
ৰাখিলে আৰু এতিয়া প্ৰতিদিনে প্ৰায়
১১০০ টকা উপাৰ্জন কৰে। সঞ্চয়
আৰু বিত্তীয় ব্যৱস্থাপনাৰ দক্ষতাও
সমানে সুমিত্ৰে দেৱীয়ে গঢ়ি তুলিছে।

सत्या माइक्रोकैपिटल के जमानत-मुक्त ऋण असम की ग्रामीण महिलाओं के जीवन में ला रहे हैं बदलाव



गुवाहाटी, 13 जून (एजेंसी)। सत्या माइक्रोकैपिटल लिमिटेड, भारत की सबसे तेजी से बढ़ती प्रौद्योगिकी-सक्षम माइक्रोफाइनेंस संस्थाओं में से एक है। कंपनी ने ग्रामीण और अर्ध-शहरी भारत में 1.6 मिलियन से अधिक महिला उद्यमियों को वित्तीय सहायता प्रदान की है, जिससे उन्हें किरायती ऋण प्राप्त करने और आत्मनिर्भर

आजीविका प्राप्त करने में मदद मिली है। ऐसी ही एक प्रेरक कहानी है सुमित्रा देवी की, जो असम के बिस्वनाथ की निवासी हैं, जिन्होंने सत्या के सहयोग से एक गृहिणी से एक सफल उद्यमी बनने का सफर तय किया। अपने परिवार के साथ एक छोटी सी कपड़े की दुकान से होने वाली आय पर निर्भर रहने के कारण, सुमित्रा ने वित्तीय रूप से योगदान करने और स्वतंत्रता प्राप्त करने की इच्छा जताई, लेकिन पारंपरिक ऋणदाता अक्सर संपार्श्विक आवश्यकताओं के कारण उन्हें ऋण देने से मना कर देते थे। सत्या माइक्रोकैपिटल से 40,000 के लोन की मदद से सुमित्रा ने अपने आइडिया को एक्शन में बदल दिया- अपने घर से ही सिलाई का बिजनेस शुरू किया। जैसे-जैसे बिजनेस आगे बढ़ा, उसके नियमित भुगतान ने उसे उच्च-मूल्य वाले लोन के लिए पात्रता दिलाई। सुमित्रा ने कहा, यह सिर्फ पैसे के बारे में नहीं है; यह विश्वास के बारे में है। लोन सिर्फ एक आर्थिक अवसर नहीं था। इसने मेरे विश्वास को फिर से जगाया कि क्या संभव है। इन लगातार निवेशों ने उसे कपड़े की इन्वेंट्री बढ़ाने, उत्पादकता में सुधार करने और अपने व्यवसाय को बढ़ाने में सक्षम बनाया। आज, सुमित्रा प्रतिदिन लगभग 1,100 कमाती है। सुमित्रा की यात्रा उन महिलाओं के लिए ऋण तक पहुंच बनाने के सत्या माइक्रोकैपिटल के प्रयासों के गहरे प्रभाव को दर्शाती है, जिन्हें अक्सर पारंपरिक वित्तीय प्रणालियों द्वारा अनदेखा किया जाता है।

जमानत-मुक्त ऋण ग्रामीण महिलाओं के जीवन में ला रहा है बदलाव

गुवाहाटी, 14 जून। सत्या माइक्रोकैपिटल लिमिटेड देश की सबसे तेजी से बढ़ती प्रौद्योगिकी-सक्षम माइक्रोफाइनेंस संस्थाओं में से एक है। कंपनी ने ग्रामीण और अर्ध-शहरी भारत में 1.6 मिलियन से अधिक महिला उद्यमियों को वित्तीय सहायता प्रदान की है, जिससे उन्हें किरायायती ऋण प्राप्त करने और आत्मनिर्भर आजीविका प्राप्त करने में मदद मिली है। ऐसी ही एक प्रेरक कहानी है सुमित्रा देवी की, जो असम के विश्वनाथ की निवासी हैं, जिन्होंने सत्या के सहयोग से एक गृहिणी से एक सफल उद्यमी बनने का सफर तय किया। अपने परिवार के साथ एक छोटी सी कपड़े की दुकान से होने वाली आय पर निर्भर रहने के कारण, सुमित्रा ने वित्तीय रूप से योगदान करने और स्वतंत्रता प्राप्त करने की इच्छा जतायी, लेकिन पारंपरिक ऋणदाता अक्सर संपार्श्विक आवश्यकताओं के कारण उन्हें ऋण देने से मना कर देते थे। सत्या माइक्रोकैपिटल से 40,000 रुपये के लोन की मदद से सुमित्रा ने अपने आइडिया को एक्शन में बदल दिया - अपने घर से ही सिलाई का बिजनेस शुरू किया। जैसे-जैसे बिजनेस आगे बढ़ा, उसके नियमित भुगतान ने उसे उच्च-मूल्य वाले लोन के लिए पात्रता दिलायी। सुमित्रा ने कहा कि यह सिर्फ पैसे के बारे में नहीं है; यह विश्वास के बारे में है। लोन सिर्फ एक आर्थिक अवसर नहीं था। इसने मेरे विश्वास को फिर से जगाया कि क्या संभव है। इन लगातार निवेशों ने उसे कपड़े की इवेंट्री बढ़ाने, उत्पादकता में सुधार करने और अपने व्यवसाय को बढ़ाने में सक्षम बनाया। आज, सुमित्रा प्रतिदिन लगभग 1,100 रुपये कमाती है। सुमित्रा की यात्रा उन महिलाओं के लिए ऋण तक पहुंच बनाने के सत्या माइक्रोकैपिटल के प्रयासों के गहरे प्रभाव को दर्शाती है, जिन्हें अक्सर पारंपरिक वित्तीय प्रणालियों द्वारा अनदेखा किया जाता है।

SATYA MicroCapital boosts rural women entrepreneurship in Assam with collateral-free loans

Guwahati: SATYA MicroCapital Limited, one of India's fastest-growing tech-driven microfinance institutions, is transforming the financial landscape for women entrepreneurs in Assam. The company has extended collateral-free credit to over 1.6 million women across rural and semi-urban India, enabling sustainable income generation and enterprise development. One such success story is that of Sumitra Devi from Biswanath, who was once a homemaker dependent on her family's modest clothing shop income. With no collateral to offer, traditional lenders turned her away.

However, with a ₹40,000 loan from SATYA, Sumitra launched a tailoring business from her home. Through disciplined repayments, she gained access to larger loans, allowing her to expand inventory and productivity. She now earns approximately ₹1,100 per day and manages her finances in-



dependently. SATYA's outreach is also stimulating regional trade.

In Guwahati, the largest urban market hub in Assam, growing demand from women-led microenterprises like Sumitra's is boosting fabric and equipment sales. This evolving eco-

system is creating fresh opportunities for wholesalers and retailers alike, reinforcing the role of microfinance in catalyzing local economic growth. SATYA's model continues to reshape women's entrepreneurship by removing traditional credit barriers.

সত্য মাইক্ৰ'কেপিটেলে বন্ধকী-মুক্ত ঋণৰ জৰিয়তে শক্তি যোগান ধৰিছে অসমৰ গ্ৰাম্য মহিলা উদ্যমিতাক

গুৱাহাটী, ১৪ জুনঃ ভাৰতৰ আগশাৰীৰ ক্ষুদ্ৰ বিত্তীয় প্রতিষ্ঠান সত্য মাইক্ৰ'কেপিটেল লিমিটেডে বন্ধকী-মুক্ত ঋণ আহিৰ জৰিয়তে অসমৰ গ্ৰাম্য মহিলাসকলৰ বাবে বিত্তীয় অন্তৰ্ভুক্তিৰ দিশত আগবাঢ়িছে। সত্য মাইক্ৰ'কেপিটেলে সমগ্ৰ ভাৰতৰ গ্ৰাম্য আৰু অৰ্ধনগৰীয়া ১.৬ মিলিয়নতকৈ অধিক মহিলাক সহায় কৰিছে, যাৰ ফলত ক্ষুদ্ৰ ব্যৱসায় আৰম্ভ কৰাৰ লগতে আৰ্থিক স্বতন্ত্ৰতা

গঢ়িবলৈ সক্ষম হৈছে। বিশ্বনাথৰ এগৰাকী সাধাৰণ গৃহিণী সুমিত্ৰা দেৱীয়ে সত্যৰ পৰা ৪০,০০০ টকা ঋণ লৈ বসায়িক উত্থানেৰে উদ্যোগী ৰূপে পৰিগণিত হয়। বন্ধীৰ অভাৱত আনুষ্ঠানিক ঋণ লাভ কৰিব নোৱাৰি সুমিত্ৰাই ঘৰতে টেইলৰিং ব্যৱসায় আৰম্ভ কৰিছিল। অবিৰতভাৱে ঋণৰ কিস্তিসমূহ পৰিশোধ কৰাৰ ফলত অধিক ঋণৰ বাবে যোগ্যতা অৰ্জন কৰিলে, নিজৰ তথ্য-পাতিৰ হিচাপ সঠিকভাৱে ৰাখিলে আৰু এতিয়া প্রতিদিনে প্ৰায় ১১০০ টকা উপাৰ্জন কৰে। সঞ্চয় আৰু বিত্তীয় ব্যৱস্থাপনাৰ দক্ষতাও সমানে সুমিত্ৰে দেৱীয়ে গঢ়ি তুলিছে। গুৱাহাটীতো এনে ক্ষুদ্ৰ উদ্যোগৰ প্ৰভাৱ দৃশ্যমান হৈছে। কাপোৰ আৰু চিলাইৰ সামগ্ৰীৰ চাহিদা ক্ৰমান্বয়ে বৃদ্ধি পোৱাৰ লগে লগে সুমিত্ৰাৰ দৰে মহিলা উদ্যোগীসকলে চহৰখনৰ পাইকাৰী কেন্দ্ৰসমূহৰ পৰা সামগ্ৰীৰ যোগান বৃদ্ধি কৰিছে। ইয়াৰ ফলত স্থানীয় ব্যৱসায়-বাণিজ্য, বিশেষকৈ বস্ত্ৰ আৰু চিলাই সম্পৰ্কীয় খণ্ডত

লক্ষণীয়ভাৱে উত্থান ঘটিছে। সত্য মাইক্ৰ'কেপিটেলৰ এই পদক্ষেপে তৃণমূল পৰ্যায়ৰ উদ্যোগশীলতাৰ প্ৰচাৰ আৰু পৰম্পৰাগত বিত্তীয় প্রতিষ্ঠানসমূহে প্ৰায়ে উপেক্ষা কৰা মহিলাসকলৰ বাবে ঋণৰ ব্যৱধান পূৰণ কৰি স্থানীয় অৰ্থনীতি শক্তিশালী কৰাৰ ক্ষেত্ৰত মাইক্ৰ'ফাইনেঞ্চৰ বৰ্ধিত ভূমিকাৰ ওপৰত আলোকপাত কৰিছে।

বিনামূলীয়া

দেশৰ গ্ৰাম্য আৰু অৰ্ধনগৰীয়া ১.৬ মিলিয়নতকৈ অধিক মহিলাক সহায়

ব্যৱসায়িক উত্থানেৰে উদ্যোগীৰূপে পৰিগণিত বিশ্বনাথৰ গৃহিণী

দৈনন্দিন বাৰ্তাৰ সেৱা, ১৭ জুন ৪ ভাৰতৰ আগশাৰীৰ ক্ষুদ্ৰ বিত্তীয় প্রতিষ্ঠান সত্য মাইক্ৰ'কেপিটেল লিমিটেডে বন্ধকী-মুক্ত ঋণ আৰ্হিৰ জৰিয়তে অসমৰ গ্ৰাম্য মহিলাসকলৰ বাবে বিত্তীয় অন্তৰ্ভুক্তিৰ দিশত আগবাঢ়িছে। সত্য মাইক্ৰ'কেপিটেল সমগ্ৰ ভাৰতৰ গ্ৰাম্য আৰু অৰ্ধনগৰীয়া ১.৬ মিলিয়নতকৈ অধিক মহিলাক সহায় কৰিছে, যাৰ ফলত ক্ষুদ্ৰ ব্যৱসায় আৰম্ভ কৰাৰ লগতে আৰ্থিক স্বতন্ত্ৰতা গঢ়িবলৈ সক্ষম হৈছে। বিশ্বনাথৰ এগৰাকী সাধাৰণ গৃহিণী সুমিত্ৰা দেৱীয়ে সত্যৰ পৰা ৪০,০০০ টকা ঋণ লৈ ব্যৱসায়িক উত্থানেৰে উদ্যোগীৰূপে পৰিগণিত হয়। বন্ধীৰ অভাৱত আনুষ্ঠানিক ঋণ লাভ কৰিব নোৱাৰি সুমিত্ৰাই ঘৰতে টেইলৰিং ব্যৱসায় আৰম্ভ কৰিছিল। অবিৰতভাৱে ঋণৰ কিস্তিসমূহ পৰিশোধ কৰাৰ ফলত অধিক ঋণৰ বাবে যোগ্যতা অৰ্জন কৰিলে,

নিজৰ তথ্য-পাতিৰ হিচাপ সঠিকভাৱে ৰাখিলে আৰু এতিয়া প্রতিদিনে প্ৰায় ১১০০ টকা উপাৰ্জন কৰে। সঞ্চয় আৰু বিত্তীয় ব্যৱস্থাপনাৰ দক্ষতাও সমানে সুমিত্ৰে দেৱীয়ে গঢ়ি তুলিছে। গুৱাহাটীতে এনে ক্ষুদ্ৰ উদ্যোগৰ প্ৰভাৱ দৃশ্যমান হৈছে। কমপোৰ আৰু চিলাহিৰ সামগ্ৰীৰ চাহিদা ক্ৰমান্বয়ে বৃদ্ধি পোৱাৰ লগে লগে সুমিত্ৰাৰ দৰে মহিলা উদ্যোগীসকলে চহৰখনৰ পাইকৰী কেন্দ্ৰসমূহৰ পৰা সামগ্ৰীৰ যোগান বৃদ্ধি কৰিছে। ইয়াৰ ফলত স্থানীয় ব্যৱসায়-বাণিজ্য, বিশেষকৈ বস্ত্ৰ আৰু চিলাই সম্পৰ্কীয় খণ্ডত লক্ষ্যীয়ভাৱে উত্থান ঘটিছে। সত্য মাইক্ৰ'কেপিটেলৰ এই পদক্ষেপে তৃণমূল পৰ্যায়ৰ উদ্যোগশীলতাৰ প্ৰচাৰ আৰু পৰম্পৰাগত বিত্তীয় প্রতিষ্ঠানসমূহে প্ৰায়ে উপেক্ষা কৰা মহিলাসকলৰ বাবে ঋণৰ ব্যৱধান পূৰণ কৰি স্থানীয় অৰ্থনীতি শক্তিশালী কৰাৰ ক্ষেত্ৰত মাইক্ৰ'ফাইনেঞ্চৰ বৰ্ধিত ভূমিকাৰ ওপৰত আলোকপাত কৰিছে।



গ্ৰামীণ মহিলাৰ সাৰথি হৈছে সত্য মাইক্ৰ'কেপিটেল

গুৱাহাটী, ১৮ জুন : আগশাৰীৰ ক্ষুদ্র
বিত্তীয় প্রতিষ্ঠান সত্য মাইক্ৰ'কেপিটেল
লিমিটেডে বন্ধকীমুক্ত ঋণ সেৱাৰ
জৰিয়তে অসমৰ গ্ৰামীণ মহিলাসকলক
বিত্তীয় অন্তৰ্ভুক্তিকৰণৰ দিশে
আগবাঢ়িছে। ক্ষুদ্র বিত্তীয় প্রতিষ্ঠানটোৱে
ইতিমধ্যে দেশৰ গাঁও আৰু অৰ্দ্ধ-নগৰীয়
অঞ্চলত বাস কৰা ১৬ লাখৰো অধিক
মহিলালৈ বিত্তীয় সেৱা আগবঢ়াই
তেওঁলোকক ক্ষুদ্র ব্যৱসায় আৰম্ভ কৰাত
সহায় কৰাৰ লগতে বিত্তীয় স্বাবলম্বিতা
লাভৰ ক্ষেত্ৰত অৰিহণা যোগাইছে।
এইসকলৰে অন্যতম হৈছে বিশ্বনাথৰ
সুমিত্ৰা দেৱী। সত্য মাইক্ৰ'কেপিটেলৰপৰা
৪০,০০০ টকাৰ ঋণ লৈ গৃহিণী সুমিত্ৰা
দেৱীয়ে ব্যৱসায় কৰি এতিয়া নিজকে
এগৰাকী সফল উদ্যমী হিচাপে পৰিচয়
দিবলৈ সক্ষম হৈছে। এই ঋণৰ জৰিয়তে
তেওঁ ঘৰতে কাপোৰ চিলোৱা (দজী)ৰ
ব্যৱসায় আৰম্ভ কৰি খুব কম দিনৰ
ভিতৰতে সফল হৈছে। ব্যৱসায়ৰপৰা
হোৱা আয়েৰে অবিৰতভাৱে ঋণৰ কিস্তি
পৰিশোধ কৰাৰ ফলত তেওঁ এতিয়া
অধিক ঋণ লাভৰ যোগ্যতা অৰ্জন কৰিছে।

SATYA MicroCapital's collateral-free loans uplift rural women entrepreneurs in Assam

Guwahati: SATYA MicroCapital Limited, a leading microfinance institution in India, is driving financial inclusion for rural women in Assam through its collateral-free loan model. The company has supported over 1.6 million women across rural and semi-urban India, enabling them to start small businesses and achieve financial independence.

In Biswanath, Sumitra Devi, once a homemaker, became an entrepreneur with a ₹40,000 loan from SATYA. Unable to access formal credit due to lack of collateral, Sumitra



launched a tailoring business from her home. With steady repayments, she qualified for higher loans, expanded her inventory, and now earns about

₹1,100 per day. She has also built savings and financial management skills.

The impact of such micro-enterprises is also visible in

Guwahati. As demand for fabrics and tailoring materials grows, women entrepreneurs like Sumitra are increasingly sourcing supplies from the city's wholesale hubs. This has led to a noticeable uptick in local trade activity, especially in textile and sewing-related sectors.

SATYA MicroCapital's initiative highlights the growing role of microfinance in promoting grassroots entrepreneurship and strengthening local economies by bridging the credit gap for women often overlooked by traditional financial institutions.

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SATYA MicroCapital's collateral-free loans uplift rural women entrepreneurs in Assam

Business Bureau June 14, 2025



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সত্য মাইক্র'কেপিটেলে বন্ধকী-মুক্ত ঋণৰ জৰিয়তে শক্তি যোগান ধৰিছে অসমৰ গ্ৰাম্য মহিলা উদ্যমিতাক

By Business Bureau - June 14, 2025

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ভাৰতৰ আগশাৰীৰ ক্ষুদ্ৰ বিত্তীয় প্রতিষ্ঠান সত্য মাইক্র'কেপিটেল লিমিটেডে বন্ধকী-মুক্ত ঋণ আৰ্হিৰ জৰিয়তে অসমৰ গ্ৰাম্য মহিলাসকলৰ বাবে বিত্তীয় অন্তৰ্ভুক্তিৰ দিশত আগবাঢ়িছে। সত্য মাইক্র'কেপিটেলে সমগ্ৰ ভাৰতৰ গ্ৰাম্য আৰু অৰ্ধনগৰীয়া ১.৬ মিলিয়নতকৈ অধিক মহিলাক সহায় কৰিছে, যাৰ ফলত ক্ষুদ্ৰ ব্যৱসায় আৰম্ভ কৰাৰ লগতে আৰ্থিক স্বতন্ত্ৰতা গঢ়িবলৈ সক্ষম হৈছে। বিশ্বনাথৰ এগৰাকী সাধাৰণ গৃহিণী সুমিত্ৰা দেৱীয়ে সত্যৰ পৰা ৪০,০০০ টকা ঋণ লৈ ব্যৱসায়িক উত্থানেৰে উদ্যোগী ৰূপে পৰিগণিত হয়। বন্ধীৰ অভাৱত আনুষ্ঠানিক ঋণ লাভ কৰিব নোৱাৰি সুমিত্ৰাই ঘৰতে টেইলৰিং ব্যৱসায় আৰম্ভ কৰিছিল। অবিৰতভাৱে ঋণৰ কিস্তিসমূহ পৰিশোধ কৰাৰ ফলত অধিক ঋণৰ বাবে যোগ্যতা অৰ্জন কৰিলে, নিজৰ তথ্য-পাতিৰ হিচাপ সঠিকভাৱে ৰাখিলে আৰু এতিয়া প্ৰতিদিনে প্ৰায় ১১০০ টকা উপাৰ্জন কৰে। সঞ্চয় আৰু বিত্তীয় ব্যৱস্থাপনাৰ দক্ষতাও সমানে সুমিত্ৰে দেৱীয়ে গঢ়ি

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URL - <https://guwahatiobserver.com/satya-microcapital-boosts-rural-women-entrepreneurship-in-assam-with-collateral-free-loans/>

SATYA MicroCapital boosts rural women entrepreneurship in Assam with collateral-free loans

Posted on June 14, 2025 by Business Bureau



SATYA MicroCapital Limited, one of India's fastest-growing tech-driven microfinance institutions, is transforming the financial landscape for women entrepreneurs in Assam. The company has extended collateral-free credit to over 1.6 million women across rural and semi-urban India, enabling sustainable income generation and enterprise development.

One such success story is that of Sumitra Devi from Biswanath, who was once a homemaker dependent on her family's modest clothing shop income. With no collateral to offer, traditional lenders turned her away. However, with a ₹40,000 loan from SATYA, Sumitra launched a tailoring business from her home. Through disciplined repayments, she gained access to larger loans, allowing her to expand inventory and productivity. She now earns approximately ₹1,100 per day and manages her finances independently.

SATYA's outreach is also stimulating regional trade. In Guwahati, the largest urban market hub in Assam, growing demand from women-led microenterprises like Sumitra's is boosting fabric and equipment sales. This evolving ecosystem is creating fresh opportunities for wholesalers and retailers alike, reinforcing the role of microfinance in catalyzing local economic growth. SATYA's model continues to reshape women's entrepreneurship by removing traditional credit barriers.

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সত্য মাইক্ৰ'কেপিটেলে সমগ্ৰ দেশৰ গ্ৰাম্য আৰু অৰ্ধনগৰীয়া অঞ্চলৰ মহিলা উদ্যোগীসকলক আগবঢ়ায় আৰ্থিক সহায়



Business Bureau

🕒 June 14, 2025

💬 0 Comments



ভাৰতৰ আগশাৰীৰ ক্ষুদ্ৰ বিত্তীয় প্ৰতিষ্ঠান সত্য মাইক্ৰ'কেপিটেল লিমিটেডে বন্ধকী-মুক্ত ঋণ আৰ্হিৰ জৰিয়তে অসমৰ গ্ৰাম্য মহিলাসকলৰ বাবে বিত্তীয় অন্তৰ্ভুক্তিৰ দিশত আগবাঢ়িছে। সত্য মাইক্ৰ'কেপিটেলে সমগ্ৰ ভাৰতৰ গ্ৰাম্য আৰু অৰ্ধনগৰীয়া ১.৬ মিলিয়নতকৈ অধিক মহিলাক সহায় কৰিছে, যাৰ ফলত ক্ষুদ্ৰ ব্যৱসায় আৰম্ভ কৰাৰ লগতে আৰ্থিক স্বতন্ত্ৰতা গঢ়িবলৈ সক্ষম হৈছে। বিশ্বনাথৰ এগৰাকী সাধাৰণ গৃহিণী সুমিত্ৰা দেৱীয়ে সত্যৰ পৰা ৪০,০০০ টকা ঋণ লৈ ব্যৱসায়িক উত্থানেৰে উদ্যোগী ৰূপে পৰিগণিত হয়। বন্ধীৰ অভাৱত আনুষ্ঠানিক ঋণ লাভ কৰিব নোৱাৰি সুমিত্ৰাই ঘৰতে টেইলৰিং ব্যৱসায় আৰম্ভ কৰিছিল। অবিৰতভাৱে ঋণৰ

সত্য মাইক্ৰ'কেপিটেলৰ বন্ধকীমুক্ত ঋণে সলনি কৰিছে অসমৰ গ্ৰাম্য মহিলাৰ জীৱন



By Business Bureau

JUN 14, 2025



ভাৰতৰ আগশাৰীৰ ক্ষুদ্ৰ বিত্তীয় প্ৰতিষ্ঠান সত্য মাইক্ৰ'কেপিটেল লিমিটেডে বন্ধকী-মুক্ত ঋণ আৰ্হিৰ জৰিয়তে অসমৰ গ্ৰাম্য মহিলাসকলৰ বাবে বিত্তীয় অন্তৰ্ভুক্তিৰ দিশত আগবাঢ়িছে। সত্য মাইক্ৰ'কেপিটলে সমগ্ৰ ভাৰতৰ গ্ৰাম্য আৰু অৰ্ধনগৰীয়া ১.৬ মিলিয়নতকৈ অধিক মহিলাক সহায় কৰিছে, যাৰ ফলত ক্ষুদ্ৰ ব্যৱসায় আৰম্ভ কৰাৰ লগতে আৰ্থিক স্বতন্ত্ৰতা গঢ়িবলৈ সক্ষম হৈছে। বিশ্বনাথৰ এগৰাকী সাধাৰণ গৃহিণী সুমিত্ৰা দেৱীয়ে সত্যৰ পৰা ৪০,০০০ টকা ঋণ লৈ ব্যৱসায়িক উত্থানেৰে উদ্যোগী ৰূপে পৰিগণিত হয়। বন্ধীৰ অভাৱত আনুষ্ঠানিক ঋণ লাভ কৰিব নোৱাৰি সুমিত্ৰাই ঘৰতে টেইলৰিং ব্যৱসায় আৰম্ভ কৰিছিল। অবিৰতভাৱে ঋণৰ কিস্তিসমূহ পৰিশোধ কৰাৰ ফলত অধিক ঋণৰ বাবে যোগ্যতা অৰ্জন কৰিলে, নিজৰ তথ্য-পাতিৰ হিচাপ সঠিকভাৱে ৰাখিলে আৰু এতিয়া প্ৰতিদিনে প্ৰায় ১১০০ টকা উপাৰ্জন কৰে। সঞ্চয় আৰু বিত্তীয় ব্যৱস্থাপনাৰ দক্ষতাও সমানে সুমিত্ৰে দেৱীয়ে গঢ়ি তুলিছে।

গুৱাহাটীতো এনে ক্ষুদ্ৰ উদ্যোগৰ প্ৰভাৱ দৃশ্যমান হৈছে। কাপোৰ আৰু চিলাইৰ সামগ্ৰীৰ চাহিদা ক্ৰমান্বয়ে বৃদ্ধি পোৱাৰ লগে লগে সুমিত্ৰাৰ দৰে মহিলা উদ্যোগীসকলে চহৰখনৰ পাইকাৰী কেন্দ্ৰসমূহৰ পৰা সামগ্ৰীৰ যোগান বৃদ্ধি কৰিছে। ইয়াৰ ফলত স্থানীয় ব্যৱসায়-বাণিজ্য, বিশেষকৈ বস্ত্ৰ আৰু চিলাই সম্পৰ্কীয় খণ্ডত লক্ষণীয়ভাৱে উত্থান ঘটিছে।

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SATYA MicroCapital extends financial support to women entrepreneurs across rural and semi-urban India

June 14, 2025 by Business Bureau



SATYA MicroCapital Limited, a leading microfinance institution in India, is driving financial inclusion for rural women in Assam through its collateral-free loan model. The company has supported over 1.6 million women across rural and semi-urban India, enabling them to start small businesses and achieve financial independence.

In Biswanath, Sumitra Devi, once a homemaker, became an entrepreneur with a ₹40,000 loan from SATYA. Unable to access formal credit due to lack of collateral, Sumitra launched a tailoring business from her home. With steady repayments, she qualified for higher loans, expanded her inventory, and now earns about ₹1,100 per day. She has also built savings and financial management skills.

The impact of such microenterprises is also visible in Guwahati. As demand for fabrics and tailoring materials grows, women entrepreneurs like Sumitra are increasingly sourcing supplies from the city's wholesale hubs. This has led to a noticeable uptick in local trade activity, especially in textile and sewing-

Amber lights flashing

URL - https://www.business-standard.com/finance/news/microfinance-industry-refashions-itself-amid-opportunities-and-challenges-125061500698_1.html



Amber lights flashing

Mint Road has taken a sympathetic view of microfinance institutions, but the business must refashion itself as challenges and opportunities emerge, reports Raghu Mohan

"The microfinance sector continues to suffer from a vicious cycle of over-indebtedness, high interest rates and harsh recovery practices," said M Rajeshwar Rao, deputy governor at the Reserve Bank of India (RBI), last week. These are tough words from the otherwise soft-spoken Rao, the senior-most in that position at the central bank. He also pointed out the prevalence of Shylock-like tendencies: "Lenders should look beyond the conventional 'high-yielding business' tag, and approach it with an empathetic and developmental perspective, recognising the socioeconomic role that microfinance plays in empowering vulnerable communities."

His observations came three days after the RBI's move to give a breather to microfinance institutions (MFIs) — it lowered the qualifying assets threshold to a minimum of 60 per cent of total assets (net of intangible assets) from 75 per cent. What does this mean for the trade? The earlier ratio, set in March 2023, was on total assets of MFIs rather than on net assets. This included even the cash carried by an MFI and fixed assets while calculating the ratio — it led to a much smaller space for any diversification. The change provides additional headroom of 15 per cent for venturing into other products and borrower segments apart from the legacy qualifying microfinance loans.

And what kind of diversification is on the cards in terms of asset classes? "MFIs will in all probability stick to their segment of borrowers whom they know well. There's scope to do secured loans like home improvement, against property and gold, two-wheeler finance, etc," says Manoj Nambiar, managing director of Arohan Financial Services (he is also the vice-chairman of Microfinance Institutions Network or MFIN). It will help MFIs to strengthen their financials, offer better services "and may also lower the pricing for microfinance borrowers, as there will be scope for cross-subsidisation," notes Jiji Mammen, executive director and chief executive officer of Sa-Dhan (which, like MFIN, is a self-regulatory organisation or SRO for the trade).

It can be safely deduced that MFIs are on a cusp — they will have to relook at the way they have been going about their business. For MFIN and Sa-Dhan, it will also be a testing time given the premium placed by the central bank on the SRO architecture in general — to ring in best practices among regulated entities, in whichever segment they are located.

Business overview
CRIF High Mark's latest 'Microend Report' puts the gross loan portfolio for microfinance at ₹381.2 trillion in FY25, a fall of 2.6 per cent quarter-on-quarter and 4.9 per cent year-on-year. This reflects a deliberate shift by lenders to manage emerging stress, especially in light of regulatory developments and collection practices.

Take delinquency indicators — early-stage portfolio-at-risk (PAR 1-30 days) improved to 1.4 per cent in FY25 since Q3 FY24 (1.8 per cent). "However, PAR 31-180 remains a concern, although it has eased slightly to 6.2 per cent by FY25 from 6.4 per cent in Q3 FY24," says Ramesh Kumar Gunasekaran, director and head, sales, CRIF High Mark. But a closer reading shows that delinquencies in both the PAR 1-30 and PAR 31-180 buckets are way above their FY24 positions — at 0.7 per cent and 2.1 per cent, respectively. That said, Gunasekaran is hopeful that as "institutions recalibrate and regulatory frameworks evolve, we are confident that the sector is laying the groundwork for stronger and more inclusive growth."

The number of active microfinance loans declined to 140 million in FY24 from 166 million a year ago, borrowers with five or more lender associations now constitute only 4.9 per cent of the total book, down from 9.7 per cent during this period. But the RBI's Financial Stability Report of December 2024 (FSR, December 2024) noted that alongside rising delinquencies, borrower indebtedness has risen: the share of borrowers taking loans from four or more lenders has increased to 5.8 per cent in the last three years (September 2024 over September 2021) from 3.4 per cent. The quarterly average ticket size of microfinance loans disbursed has risen by 43 per cent over this period to ₹50,430 in Q2 FY25 from ₹35,299 in Q2 FY23.

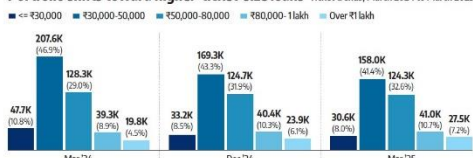
The trend in MFI credit also mimics the plot in

Microfinance industry status

	As of Mar 2024	As of Dec 2024	As of Mar 2025	Y-o-Y (Mar 2024 to Mar 2025)	Q-o-Q (Dec 2024 to Mar 2025)
Gross loan portfolio (₹ trn)	4.43	3.92	3.81	-13.90% ▼	-2.60% ▼
Active loans (ln mn)	161	146	140	-13.3% ▼	-4.20% ▼
Amount disbursed in last 3 months (₹ trn)	116	0.64	0.72	-38.1% ▼	12.20% ▲
Loans disbursed in last 3 months (ln mn)	24.05	12	13.3	-44.70% ▼	10.80% ▲
Portfolio at risk (PAR) 1-30%	0.70%	1.80%	1.40%	-0.70% ▼	0.40% ▲
PAR 31-180%	2.70%	6.40%	6.20%	4.10% ▲	0.20% ▼
PAR 180+ (incl. write-offs) %	1.60%	3.70%	3.50%	3.50% ▲	1.40% ▼

Notes: PAR 1-30 & Q-o-Q growth is in percentage points (not for difference of two percentages) PAR 180+ (incl. write-offs) % is for loans disbursed in last 24 months. Source: CRIF Microend, March 2025 report

Portfolio shifts toward higher-ticket-size loans

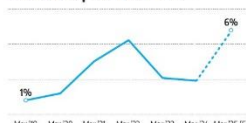


The first figure indicates the book size, second one (%) indicates the market share by ticket size

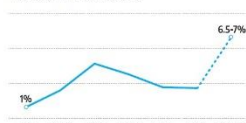
Ticket size* (Mar'25)	<= ₹30,000	₹30,000-50,000	₹50,000-80,000	₹80,000-1 lakh	Over ₹1 lakh	Total
Q-o-Q GLP growth	-8.00%	-6.70%	-0.40%	1.50%	15.10%	-2.60%
Y-o-Y GLP growth	-35.90%	-23.90%	-3.10%	4.30%	38.50%	-13.90%

GLP: Gross loan portfolio. *Refers to originations ticket size. Source: CRIF Microend, March 2025 report

Trends in reported 90+ DPD*



Trends in credit costs



*Days past due. Source: Company reports, Crisil Ratings estimates

the unsecured segment. FSR, December 2024 said that 11 per cent of the borrowers originating a personal loan under ₹50,000 — be it from banks or nonbanking financial companies (NBFCs) — had an overdue personal loan; and over 60 per cent of them had availed of more than three loans up to Q3 FY24 (the data cut-off period for that edition of FSR).

Variables at play

Prashant Mane, associate director at Crisil Ratings, says: "While the guardrail framework seeks to limit the risk from borrower over-leverage, it could potentially lead to lower credit flow to borrowers who already have availed of funds from more than three lenders." Plus, the Karnataka government's ordinance against unsecured lenders and coercive loan recovery methods could impact repayment behaviour among borrowers, leading to lower collections in the state, as is already

being seen. RBI-registered MFIs are exempt from the ordinance's purview. Nevertheless, inappropriate interpretation of the ordinance could result in borrower collections slowing and growth being impacted in the state. As we enter a new state elections cycle, this is a variable that has to be watched.

The RBI has taken a different route to arrest the stress among MFIs. It has not hiked the risk weighting like it did for unsecured loans of banks and NBFCs, but has taken what most MFI bosses term as positive: lowering the qualifying assets threshold to a minimum of 60 per cent of total assets from 75 per cent. That is to create room to diversify. The bet is that "lenders should look beyond the conventional 'high-yielding business' tag" — as Rao put it. Over to MFIs for now.



« (MFI) LENDERS SHOULD LOOK BEYOND THE CONVENTIONAL HIGH-YIELDING BUSINESS TAG »
M. RAJESHWAR RAO
Deputy Governor, RBI



« MFIs MAY LOWER THE PRICING FOR BORROWERS AS THERE IS SCOPE FOR CROSS-SUBSIDISATION »
Jiji MAMMEN
ED & CEO, Sa-Dhan



« THEY WILL PROBABLY STICK TO THEIR SEGMENT OF BORROWERS WHOM THEY KNOW WELL »
MANOJ NAMBIAR
MD, Arohan Financial Services; VC, Microfinance Institutions Network



« GUARDRAILS SEEK TO LIMIT RISK, BUT THEY COULD POTENTIALLY LEAD TO LOWER CREDIT FLOW »
PRASHANT MANE
Associate Director, Crisil Ratings



« THE SECTOR IS LAYING THE GROUNDWORK FOR STRONGER AND MORE INCLUSIVE GROWTH »
RAMESH KUMAR GUNASEKARAN
Director and Head, Sales, CRIF High Mark



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Are the problems facing microfinance firms just a blip?

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URL - <https://www.moneycontrol.com/news/opinion/are-the-problems-facing-microfinance-firms-just-a-blip-13139012.html>

Are the problems facing microfinance firms just a blip?

Problems arising from overaggressive lending can be set right through smart regulation. The sector is meant to serve as a pathway to inclusion for economically challenged sections of the population. However, for its target customer base, repayment issues can arise from low incomes as they don't provide a cushion for shocks. It begs the question if microfinance needs a model revamp and not just a regulatory tweak

Microfinance is apparently grappling with high NPAs going by the report of a rating agency tracking the sector. It says NPAs have jumped to about Rs 61,000 crore in March 2025 (16% of outstanding). This looks a huge number; RBI's Financial Stability Report of December 2024 had placed stress at a more modest Portfolio at Risk (PAR) value of 4.3%, though as of September 2024.

Credit-life policies fall 30% in FY25 for top life insurers, as they pull back from MFI market

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MC EXCLUSIVE

Credit-life policies fall 30% in FY25 for top life insurers, as they pull back from MFI market

Major players such as HDFC Life Insurance, ICICI Prudential Life Insurance, SBI Life Insurance, and Bajaj Allianz Life Insurance have significantly cut their exposure to group product category in FY25.

India's top 4 private life insurers have sharply reduced their group insurance operations, reporting a 30 percent year-on-year decline, nearly double the overall industry contraction of 16 percent.

From Margin to Mainstream: How women in Indian NBFCs are driving social impact with profit

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URL - <https://etedge-insights.com/industry/bfsi/from-margin-to-mainstream-how-women-in-indian-nbfc-are-driving-social-impact-with-profit/>

From Margin to Mainstream: How women in Indian NBFCs are driving social impact with profit

Women are a visible part of India's NBFC workforce, but are mostly absent from the roles shaping business outcomes. According to a study by Venator Search Partners, only 12.5% of leadership roles in India's top NBFCs and MFIs are held by women. Twelve of the 25 NBFCs studied had no women in leadership at all. Where women are present, they are often in HR, legal, or compliance, not business, risk, operations, or credit.

This is a structural problem. These roles determine how capital is allocated, who gets access to credit, and how risk is managed. Excluding women from these areas limits both business strategy and sector-wide impact.

Gender Gaps Limit Growth

The IMF has pointed out that closing gender gaps, especially in emerging economies, could raise GDP by up to 8%. Fully closing them could increase GDP by as much as 23%. These are not minor numbers. And yet, even though NBFCs often highlight their commitment to inclusion, current data shows there is still resistance to placing women in roles with decision-making authority.

**NBFC-MFIs get to cast net wider: Lower qualifying asset threshold
supportive; recovery processes, technology adoption key**

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NBFC-MFIs get to cast net wider: Lower qualifying asset threshold supportive; recovery processes, technology adoption key

TOI Business Experts / TIMESOFINDIA.COM / Jun 23, 2025, 14:19 IST

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MFIs in India already serve more than 7 crore (70 million) unique borrowers, with the majority being women in rural areas. Though the sector plays a vital role by providing marginalised households and micro-entrepreneurs access to credit and other ... [Read More](#)



It is now time the sector, an essential pillar of financial inclusion and economic development,...

By Binaifer Jehani and Abbas Master

The recent move by the [Reserve Bank of India](#) (RBI) to relax the qualifying asset norm of non-banking financial companies-microfinance institutions (NBFC-MFIs) promises to address several challenges bogging down the sector.

Buy Larsen and Toubro; target of Rs 240: Sharekhan

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Page: -

URL - <https://www.moneycontrol.com/news/business/stocks/buy-larsen-and-toubro-target-of-rs-240-sharekhan-13162996.html>

Buy Larsen and Toubro; target of Rs 240: Sharekhan

Sharekhan is bullish on Larsen and Toubro has recommended buy rating on the stock with a target price of Rs 240 in its research report dated June 20, 2025.

The company expects credit costs to normalise in H2FY26 as stress in MFI segment seems to be bottoming out. Implementation of MFIN Guardrails 2.0 would have a limited impact as the company has a relatively low proportion of overleveraged customers, while the effect of the ordinance is manageable in Karnataka and Tamil Nadu. The company has guided for a 20% near-term loan growth, which may inch up to ~25% gradually. It remains committed to its target profitability metrics – while NIMs would come off, opex improvements and lower credit costs will help to offset impact.ml.

Outlook

We reiterate a Buy rating with a revised PT of Rs. 240. The stock trades at 1.7x/1.5x its FY2026E/FY2027E ABV estimates.

Publication: FlipItMoney

Edition: Online

Date: June 23, 2025

Page: -

URL - <https://flipit.money/flips/buy-larsen-and-toubro-target-of-rs-240-sharekhan>



23/6/2025, 12:25:05 pm

Buy Larsen and Toubro; target of Rs 240: Sharekhan

Sharekhan's research report on Larsen and Toubro highlights expectations of credit cost normalization in H2FY26 as MFI stress subsides. The impact of MFIN Guardrails 2.0 is limited due to fewer overleveraged customers, and the ordinance's effect in Karnataka and Tamil Nadu is manageable. Sharekhan reiterates a Buy rating with a revised PT of Rs. 240.

[Read more at Moneycontrol](#)

**'एक कर्ज फेडण्यासाठी दुसरं, अशी 7 कर्ज घेतली आणि फसले', या महिलांना
मायक्रोफायनान्स कर्जाचा विळखा**

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URL - <https://www.bbc.com/marathi/articles/cwyq725q8x2o>

'एक कर्ज फेडण्यासाठी दुसरं, अशी 7 कर्ज घेतली आणि फसले', या महिलांना मायक्रोफायनान्स कर्जाचा विळखा

'तुम्हाला कोणत्या प्रकारचे कर्ज हवंय? वैयक्तिक कर्ज, गृह कर्ज, व्यवसाय कर्ज, तारण कर्ज, डॉक्टर कर्ज, वाहन कर्ज, शेतजमीन तारण कर्ज या आणि अशा प्रकारची कर्ज तत्काळ मंजूर करून मिळतील.'

अशा मायक्रोफायनान्स कंपन्यांच्या ऑफरला भुलून अनेक कुटुंबं एकच नाही तर अनेक कर्जांच्या विळख्यात अडकली आहेत. यात महिलांचं प्रमाण लक्षणीय असल्याचं कोकणातल्या एका अभ्यासातून पुढे आलं.

भारतात कमी-अधिक फरकाने हीच परिस्थिती असल्याचं तज्ज्ञ सांगत आहेत. कर्जबाजारीपणाच्या या कहाण्या आर्थिक संकटाकडे बोट दाखवत असल्याचं तज्ज्ञांचे म्हणणे आहे.

Publication: BBC News Marathi

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URL - <https://www.youtube.com/watch?v=yM5Wlzxsw9U>



MFI stress erases life cover for 50 mn

URL - <https://www.financialexpress.com/business/banking-finance/mfi-stress-erases-life-cover-for-50-mn-in-fy25/3895560/>

MFI stress erases life cover for 50 mn

NARAYANAN V
Chennai, June 27

THE STRESS in the microfinance sector led the country's top life insurers to sharply reduce exposure to group credit life insurance, resulting in around 50 million people losing the life insurance cover in FY25, the steepest annual decline on record.

The total loan disbursal by the microfinance industry declined 25% in FY25 to ₹1.12 lakh crore, the latest report of Microfinance Industry Network showed, as lenders cut back exposure and reduced the borrower base in response to rising defaults and credit stress in the sector.

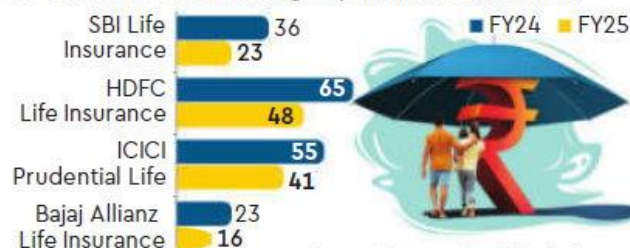
Regulatory filings under Forms L-37 and L-28, which track the number of lives insured, show that HDFC Life Insurance, ICICI Prudential Life, SBI Life and Bajaj Allianz Life have significantly reduced their exposure to this product category in FY25. Both are quarterly disclosures.

Piyush Trivedi, chief distribution officer at Kotak Life Insurance, attributed the sharp decline in the group life insurance cover to the slow-

CASCADING EFFECT

The number of lives covered under group insurance by the top four private life insurers have fallen by 51 million in FY25

No of lives covered under group insurance (in million)



Source: Company's public disclosures

down in unsecured lending over the past 12-18 months, particularly in the microfinance sector. "Group insurance products like credit life are bundled with core products such as microfinance or home loans, so their growth is closely tied to the growth of underlying loans," he said.

SBI Life Insurance saw the number of lives covered under its group policies drop 36% year-on-year to 23 million in FY25. HDFC Life Insurance reported a fall in group lives covered to 48 million, from 65 million in FY24. ICICI Prudential Life Insurance and Bajaj Allianz

Life Insurance also reported 25-30% declines in group lives covered. Collectively, the top four private life insurers covered 128 million lives in FY25, down by more than 51 million from the previous year.

Credit life is a group insurance product commonly bundled with microfinance, personal, or home loans. For example, if a borrower takes a ₹40,000 microfinance loan for two years, a group credit life policy provides life cover for the same duration. In the event of the borrower's death, the insurer repays the outstanding loan to the lender, shielding

the borrower's family from the repayment burden.

Pramerica Life Insurance, a JV between subsidiaries of Piramal Capital and Housing Finance and US-based Prudential Financial, saw its number of lives covered fall from 4.7 million to 4.1 million. The insurer has a large share of its group life business tied to NBFCs and MFIs. "There is a bit of a slowdown due to the stress in the microfinance space, but it's not systemic," said Karthik Chakrapani, chief business officer at Pramerica Life Insurance. He said the company is focusing on expanding its product and channel mix, including individual business, which has seen a 25% increase in lives covered in the previous fiscal.

Amit Palta, chief products and distribution officer at ICICI Pru Life, acknowledged the impact of this stress on the credit life segment. "We expect some pressure to continue in the MFI segment in the coming quarters as well. The non-MFI segment continues to do well, and we've been able to sustain the overall credit life business at the previous year's level," he said during the Q4 FY25 earnings call.

Borrower indebtedness in microfinance declines to 11.7%: RBI report

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Borrower indebtedness in microfinance declines to 11.7%: RBI report

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Aathira Varier

June 30, 2025

Despite rising stress in microfinance portfolios, RBI notes decline in borrower indebtedness as tighter underwriting and regulatory caps limit over-lending



The two Self-Regulatory Organisations (SROs) for the microfinance sector—MFIN and Sa-Dhan—had tightened guardrails for their members to reduce stress in the system.

Even as the ratio of stressed assets in the microfinance sector has increased in the second half of the financial year 2025 (H2FY25), the borrower indebtedness is showing a declining trend at 11.7 per cent, according to the Reserve Bank of India (RBI's) Financial Stability Report.

The stressed assets in the segment increased, with 31-180 days past due (dpd) rising to 6.2 per cent in March 2025 from 4.3 per cent in September 2024.

The banking sector also saw an increase in stress in their microfinance portfolio with 31-180 dpd rising to 6.5 per cent from 4.7 per cent.