



Microfinance Institutions Network (MFIN)

MFIN Micrometer Report Q1 FY18-19

Coverage Report

30th August, 2018

**Submitted By:
Perfect Relations**

Media Coverage Index

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PRINT COVERAGE

Publication	The Times of India
Edition	Chennai
Date	3 rd September, 2018
Page No.	16

NBFC-MFIs witness over 50% growth in Q1 FY19

TIMES NEWS NETWORK

Coimbatore: Micro finance institutions are bouncing back after they were smothered by demonetisation. Disbursals have risen 50% year-on-year for the first quarter ended June 2018.

Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) gross loan portfolio (GLP) stands at ₹51,878 crore as of June 2018, up more than 50% year-on-year (y-o-y). This includes 'Business Correspondent' (BC) portfolio, according to Microfinance Institutions Network (MFIN). The GLP of NBFC-MFIs excluding BC portfolio stands at ₹47,650 crore. During Q1, NBFC-MFIs disbursed 76 lakh loans worth ₹17,836 crore witnessing a growth of 36% y-o-y in number of loans disbursed and 52% in loan amount disbursed. Overall, the microfinance industry grew by 39% in Q1 with the total size of the industry standing at ₹1,48,097 crore.

Cashless disbursements by NBFC-MFIs now account for 87% of the total disbursements. In Q1 FY19, a total ₹11,404 crore was disbursed in cashless mode leading to cashless disbursements in over 42 lakh loan accounts.

"Microfinance industry has gained pace, showcasing promising growth in the past quarters," said Harsh Shrivastava, CEO, MFIN. "Additionally, improved investors' confidence, due to proper regulations in place and the increased transparency in the sector, will also support the growth story," he said. 'Portfolio at Risk (PAR) continues to decrease, as witnessed in the past quarters, with 'PAR-180' now standing at 2.1%. "The micro finance portfolio quality is now back to normal and has an NPA (non-performing asset) which is less than 1% which is the normal level of delinquency," said P.N. Vasudevan, CEO, Equitas.

Karnataka, Odisha, Bihar, Uttar Pradesh and Tamil Nadu are the five top states in terms of loan amount outstanding, accounting for 53% of total GLP of NBFC-MFI segment.

While 66% of the portfolio for NBFC-MFIs is rural and 34% is urban.

Publication	Business Standard
Edition	Jaipur, Delhi, Kolkata, Pune, Bhubaneshwar, Mumbai, Hyderabad and Bengaluru
Date	31 st August, 2018
Page No.	06

Microfinance sees 39% rise in loan portfolio

NAMRATA ACHARYA

Kolkata, 30 August

Defying muted credit growth in the banking sector, the microfinance sector registered a growth of around 39 per cent on a year-on-year basis, with the total outstanding loan amount at ₹1.48 trillion at the end of June 2018, according to data released by Microfinance Institutions Network (MFIN).

According to the data from the Reserve Bank of India, gross bank credit increased by 11.07 per cent in June on a year-on-year-basis, while microcredit grew by 48.3 per cent.

Over the past few months, most MFIs (microfinance institutions) have been recovering from the after-effects of demonetisation and government-mandated debt waivers.

However, with the majority of non-performing loans written off, MFIs are again looking at growing their portfolios. Several of the MFIs have been exploring the option of initial public offerings (IPOs) to raise funds. Banks hold the largest share of microloans at 39 per cent, followed by non-banking finance companies (NBFC)-MFIs accounting for 32 per cent of the total loan outstanding. Small Finance Banks had a share of 21 per cent,

CREDIT BOOK

Outstanding microfinance loans as on June 2018

	loan dues (₹ bn)	(%) YoY growth
Banks	580	51
NBFC MFI	476	50
SFB	310	8
NBFC	104	74
Non-profit bodies	10	13
Total	1,480	39

Source: MFIN

while NBFCs at 7 per cent and non-profit accounting for remaining one per cent of the microfinance pie.

About 64 per cent of the bank lending to the MFI sector was direct lending, while the rest was through banking correspondents. The portfolio at risk (loans that have at least one payment for more than 30 days overdue), which were 10.7 per cent in June 2017, stood at 3.2 per cent at the end of June 2018, signifying a significant improvement in the asset quality of microloans.

Cashless disbursements by NBFC-MFIs now account for 87 per cent of the total disbursements. In Q1 FY 2018-19, a total of ₹114 billion was disbursed in cashless mode in

about 4.2 million loan accounts. According to Harsh Shrivastava, MFIN CEO, "Microfinance industry has gained pace, showcasing growth in the past quarters. We see more new players entering the space and the current ones growing larger realising their IPO plans. Additionally, improved investors' confidence, due to proper regulations in place and the increased transparency in the sector, will also support the growth story."

In Q1 of FY19, NBFC-MFIs received a total debt funding of about ₹102 billion, which is a whopping 160 per cent growth over Q1 of FY18. The total equity in the NBFC-MFI sector was about ₹103 billion, of which about 48 per cent belonged to the category of foreign equity. In terms of regional distribution of portfolio (GLP), east and north east accounts for 35 per cent of the total NBFC-MFI portfolio, south 26 per cent, north 15 per cent, west 14 per cent and central region contributes 10 per cent.

Karnataka, Odisha, Bihar, Uttar Pradesh, and Tamil Nadu are the five top states in terms of loan amount outstanding, accounting for 53 per cent of total GLP of the NBFC-MFI segment.

Publication	The Times of India
Edition	Ahmedabad
Date	31 st August, 2018
Page No.	13

NBFC-MFIs post 50% growth in Q1: NBFC microfinance institutions have posted more than 50% growth in gross loan portfolio at Rs 51,878 crore in April-June compared to the same period of last year, industry body Microfinance Institutions Network (MFIN) said on Thursday.

Publication	Financial Express
Edition	Bhubaneshwar, Chandigarh, Hyderabad, Chennai, Pune, Mumbai, Kolkata, Kochi, Bengaluru, Ahmedabad and Delhi
Date	31 st August, 2018
Page No.	10

NBFC-MFIs post over 50% y-o-y growth in Q1 of FY19

NBFC MICROFINANCE institutions posted over 50% growth in gross loan portfolio at ₹51,878 crore in April-June compared with the same period of last year, industry body Microfinance Institutions Network (MFIN) said on Thursday. The gross loan portfolio of non-banking finance companies-microfinance institutions (NBFC-MFIs), excluding business correspondent portfolio, stood at ₹47,650 crore, MFIN said in a release.

Publication	The Hindu
Edition	Chennai
Date	2 nd September, 2018
Page No.	06

NPA situation in microfinance sector eases in Tamil Nadu

Back to pre-demonetisation level of 1% of all loans disbursed after February 2016

SANJAY VIJAYAKUMAR
CHENNAI

Tamil Nadu's non-performing asset (NPA) situation in the microfinance sector has returned to the pre-demonetisation level of 1% of all loans disbursed after February 2016, as of June 30, 2018, according to data from Microfinance Institutions Network (MFIN).

The State has around 45 formal institutional lenders and 13 members of MFIN, which lend to the microfinance segment. Tamil Nadu has a gross loan portfolio of ₹19,500 crore. MFIN members account for ₹4,917 crore.

The State fared better than the national average in terms of the portfolio at risk (PAR), a metric which represents the proportion of a microfinance institution's total gross outstanding loan portfolio which is at risk of default.

When it came to PAR for over 30 days, Tamil Nadu accounted for just 1% of loans disbursed after February 2016, as of June 30, 2018, according to the data. At the national level, the metric stood at 3.2%.

Data from credit bureau CRIF High Mark Credit In-

Improving record

Tamil Nadu fares better than the national average in terms of the microfinance portfolio at risk

Portfolio at risk (PAR) for more than 30 days:

As on September 2016: 0.37%

As on March 2017: 14%

As of June 2018: 1%



• Tamil Nadu has a microfinance portfolio of around **₹19,500 crore** from various lenders

• Of this, MFIs account for **28%** as of June 2018

• From 2016-17 to 2017-18,

the overall portfolio has grown by about **25%**

• The compounded monthly growth rate for Tamil Nadu is **5%**

• Tamil Nadu has around **45** formal institutional microfinance lenders and **13** MFIN members

• Microfinance institutions who are members of MFIN are lending in **31 out of 32 districts** in the State

• **25** out of these 31 districts have a portfolio of over ₹100 crore

• Tamil Nadu accounts for **15%** of the national micro lending market

Source: Microfinance Institutions Network (MFIN), CRIF High Mark Credit Information Services

formation Services also confirms the trend. According to the firm, PAR for over 30 days is now 0.98% for Tamil Nadu, down from 2.15% in September 2017.

The microfinance PAR for over 30 days stood at 0.37% for Tamil Nadu in September 2016, and jumped to 14% as on March

2017, following the move to demonetise high-value currency notes.

Quick recovery

"Demonetisation hit repayment in the microfinance sector across the country. Lenders turned cautious because of rising [number of] defaults. However,

now, Tamil Nadu has recovered faster than the other States, and the microfinance sector will be back on the growth track," said Harsh Shrivastava, CEO, MFIN.

"The microfinance sector in the State has stood the test of demonetisation and other uncertainties well," said an industry official who did not wish to be named. He also expected disbursements to go up from here on, as the NPA situation had improved.

Mr. Shrivastava pointed out that as more players enter the sector, improved investor confidence thanks to proper regulations and better transparency would support the growth story going forward.

He also noted that the average ticket size of microfinance loans was rising.

According to data from CRIF High Mark Credit Information Services, the average ticket size in Tamil Nadu was ₹26,000 in the first quarter of 2018-19 – up 11% year-on-year. Tamil Nadu continued to be the largest market for microfinance lending, accounting for 15%, it added.

Publication	Financial Chronicle
Edition	Bengaluru, Delhi, Mumbai, Hyderabad and Chennai
Date	31 st August, 2018
Page No.	04

SANGEETHA

Chennai

THE gross loan portfolio of micro finance institutions (MFIs) has grown by 53 per cent in June quarter, clocking the highest growth rate since demonetisation (November 8, 2016). However, they have not got back to the pre-demo growth level. Debt funding received by MFIs too has grown by 160 per cent. While Kerala floods would increase demand for micro finance, they would cast a shadow on the delinquency levels, which had made significant improvement in the past few quarters.

At the end of June quarter, aggregate gross loan portfolio (GLP) stood at Rs 51,878 crore against Rs 33,950 crore in the same quarter last year. GLP also has grown sequentially by 8 per cent from Rs 48,211 crore in March quarter. Loans disbursed during the quarter too grew by 52 per cent to Rs 17,836 crore from Rs 11,701 crore in the year ago quarter, as per the data from MicroFinance Institutions Network (MFIN).

The micro finance sector had suffered severely post demonetisation. It took some time for the sector to rebound. While the sector has achieved 53 per cent growth in GLP it is yet to catch up with the 80 per cent growth levels prior to demonetisation.

While the number of clients having loan outstanding in MFIs grew by 31 per cent to 2.65 crore, the average loan amount disbursed per account too grew to Rs 23,510, an increase of 12 per cent from Q1 FY 17-18.

MFIs record highest growth rate post-demo

"Micro finance industry has gained pace, showcasing promising growth in the past quarters. As we see more new players entering the space and the current ones growing larger realising their IPO plans, the coming period will mark a new chapter for the sector. Additionally, improved investors' confidence, due to proper regulations in place and the increased transparency in the sector, will also support the growth story," said Harsh Shrivastava, CEO, MFIN.

Better growth also saw financial health of MFIs improving. Portfolio at Risk for more than 30 days declined to 3.2 per cent, from 10.7 per cent in the same quarter last year. PAR-90 too bettered from 6.7 per cent to 2.6 per cent. Better health helped MFIs garner higher debt funding, which went up by 160 per cent to Rs 10,237 crore.

However, market share within the NBFC-MFI industry is clearly concentrated in the group of large MFIs, which account for 91 per cent of the industry GLP, 89 per cent of the client base, 91 per cent of loan amount disbursed

and 94 per cent of debt funding. There are 19 large MFIs which have GLP higher than Rs 500 crore.

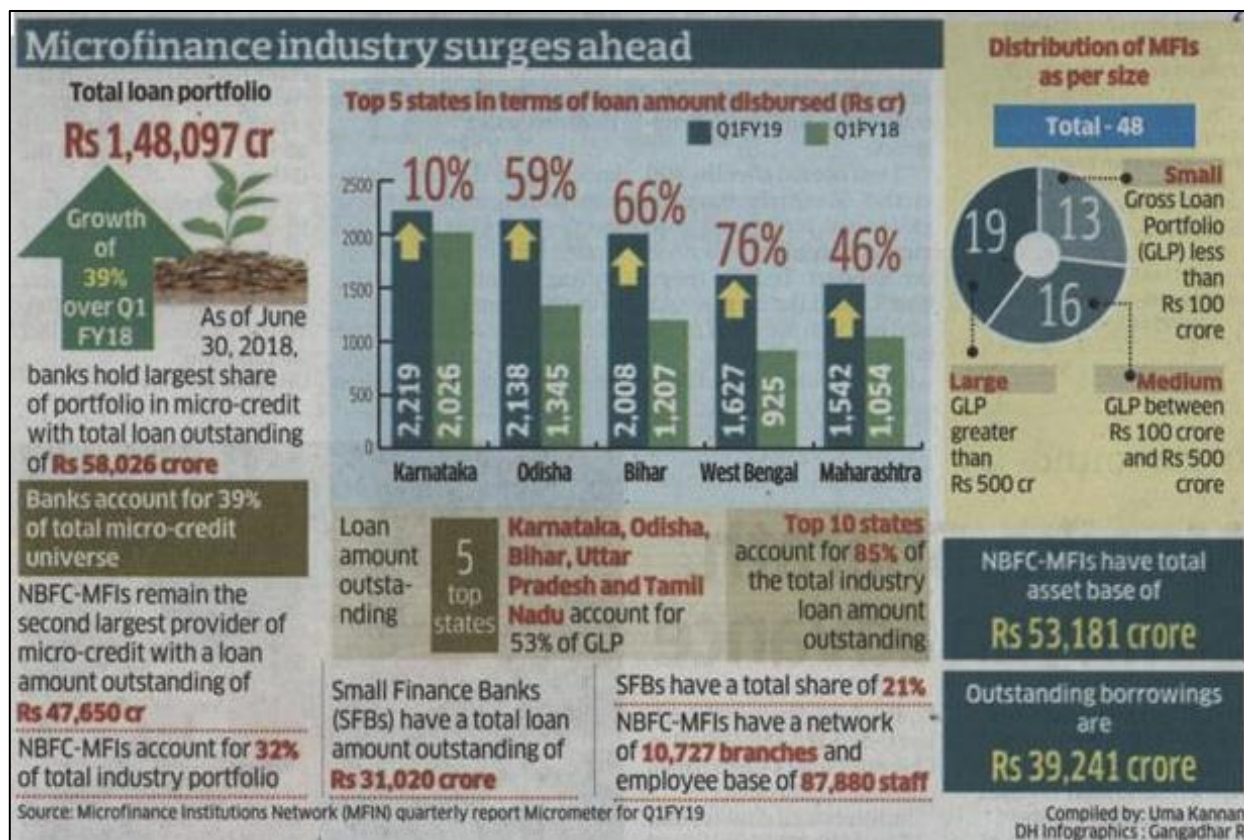
This higher concentration of business among a few MFIs also poses higher risk of delinquencies during adverse events. The Kerala floods can cause some strain to MFIs with delinquencies shooting up in short term.

India Ratings and Research finds that exposure of MFIs to the state is around Rs 2,100 crore and PAR30 was at 2.7 per cent in FY18. Post the floods there could be a spike in PAR-30 number for the eight players operating in Kerala. The portfolio behaviour would remain vulnerable, largely due to the loss of livelihood for many borrowers in the affected districts. Eight districts comprising 56 per cent of state population have suffered major losses. MFIs also will have to take haircuts depending upon their exposure. As per Ind Ra, micro finance being unsecured lending is at the highest level of risk.

However, reconstruction post floods will require more funds and hence the disbursals can go up.

Sector has grown by 53% in GLP, but the growth rate has not got back to pre-demo level

Publication	Deccan Herald
Edition	Bengaluru
Date	31 st August, 2018
Page No.	15



Publication	DNA Money
Edition	Ahmedabad, Jaipur, Delhi and Mumbai
Date	31 st August, 2018
Page No.	03

MFIs post over 50% loan growth in Q1

New Delhi: Non-banking financial company-microfinance institutions (NBFC-MFIs) posted over 50% growth in the gross loan portfolio at Rs 51,878 crore in April-June compared to the same period of last year, industry body Microfinance Institutions Network (MFIN) said.

The gross loan portfolio (GLP) of NBFC-MFIs, excluding business correspondent portfolio stood at Rs 47,650 crore, the MFIN, which is the self-regulatory organisation (SRO) for the microfinance industry, said in a release.

During the first quarter of the fiscal, NBFC-MFIs disbursed 76 lakh loans worth Rs 17,836 crore witnessing a growth of 36% in the number



76 lakh

– Loans NBFC-MFIs disbursed during Q1, up 36%

₹17,836 cr

– Amount of loans disbursed, up 52%

of loans disbursed and 52% in loan amount disbursed.

The overall microfinance industry has grown by 39% year-on-year in April-June quarter of the fiscal and total size of the microfinance industry stands at Rs 1,48,097 crore, the MFIN said.

“Microfinance industry has gained pace, showcasing

promising growth in the past quarters. As we see more new players entering the space and the current ones growing larger realising their IPO plans, the coming period will mark a new chapter for the sector,” said CEO of MFIN Harsh Shrivastava.

Cashless disbursements by NBFC-MFIs now account

for 87% of the total disbursements. In the quarter Rs 11,404 crore was disbursed in cash-less mode leading to cash-less disbursements in over 42 lakh loan accounts.

In terms of regional distribution of portfolio (GLP), MFIN said east and north-east parts of the country accounted for 35% of the total NBFC-MFI portfolio.

The South accounted for 26%, North 15%, West 14% and central India contributed 10%.

Karnataka, Odisha, Bihar, Uttar Pradesh and Tamil Nadu are the top five states in terms of loan amount outstanding, accounting for 53% of total GLP of NBFC-MFI segment. —PTI

Publication	The Telegraph
Edition	Kolkata and Bhubaneswar
Date	31 st August, 2018
Page No.	08

Microfinance loan book grows 53%

A STAFF REPORTER

Calcutta: Microfinance institutions have recorded a 53 per cent growth in loan portfolio and an improvement in portfolio-at-risk for the first quarter ended June 30, 2018.

The aggregate gross loan portfolios of non-bank MFIs stood at Rs 51,878 crore as on June 30, 2018, against Rs 33,950 crore in the same period of the previous year.

MFIs disbursed a total of Rs 17,836 crore during the quarter against Rs 11,701 crore in the corresponding year-ago period. The total number of MFI loan accounts has increased from 2.34 crore in June last year to 2.96 crore in June this year.

"The microfinance industry has gained pace, showcasing promising growth in the past quarters. More players are entering the space... the coming period will mark a new chapter for the sector. Improved investor confidence because of proper regulations and increased transparency in

HEALTH WATCH

Quarter ended June

(In Rs crore)	2017	2018
Loan portfolio	33950	51878
Loan amount	11701	17836
Accounts (crore)	2.34	2.96
Portfolio at risk (%)	10.7	3.2

the sector will also support the growth story," said Harsh Shrivastava, CEO of industry body MFIN.

Portfolio-at-risk, a measure of the vulnerability of default of microcredit, was at 3.2 per cent, an improvement from 10.7 per cent recorded in June 2017.

The microfinance industry, which is traditionally cash dependent, was severely affected by demonetisation. The sector, according to micro lenders, is gradually reviving.

The portfolio-at-risk, how-

ever, could be affected in the second quarter on account of the floods in Kerala.

Estimates from India Ratings and Research show that the exposure of microfinance institutions to the state stood at Rs 2,100 crore with portfolio-at-risk at 2.7 per cent in 2017-18.

"There could be a spike in PAR30 (portfolio at risk) number for eight players operating in Kerala, where portfolio behaviour would remain vulnerable, largely because of loss of livelihood for many borrowers in the affected districts," the research firm said.

During the quarter there was total debt funding worth Rs 10,237 crore, an increase of 160 per cent from the corresponding previous quarter.

In terms of regional distribution of portfolios, the eastern and northeastern region of the country accounts for 35 per cent of the total NBFC MFI portfolios. The south accounts for 26 per cent, north 15 per cent, west 14 per cent and central 10 per cent.

Publication	The Statesman
Edition	Kolkata, Bhubaneswar and Delhi
Date	31 st August, 2018
Page No.	08

NBFC-MFIs post 50% YoY growth in Q1 FY19

PRESS TRUST OF INDIA

NEW DELHI, 30 AUGUST

NBFC microfinance institutions posted more than 50 per cent growth in gross loan portfolio at Rs 51,878 crore in April-June compared to the same period of last year, industry body Microfinance Institutions Network (MFIN) said today.

The Gross Loan Portfolio (GLP) Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs), excluding Business Correspondent portfolio stood at Rs 47,650 crore, the MFIN, which is the self-regulatory organisation (SRO) for the microfinance industry, said in a release.

During the first quarter of the fiscal, NBFC-MFIs disbursed 76 lakh loans worth Rs 17,836 crore witnessing a

growth of 36 per cent in number of loans disbursed and 52 per cent in loan amount disbursed. Overall microfinance industry has grown by 39 per cent year-on-year in April-June quarter of the fiscal and total size of the microfinance industry stands at Rs 1,48,097 crore, the MFIN said.

"Microfinance industry has gained pace, showcasing promising growth in the past quarters. As we see more new players entering the space and the current ones growing larger realising their IPO plans, the coming period will mark a new chapter for the sector," said CEO of MFIN Harsh Shrivastava.

Cashless disbursements by NBFC-MFIs now account for 87 per cent of the total disbursements.

Publication	Telangana Today
Edition	Hyderabad
Date	31 st August, 2018
Page No.	10

NBFC-MFIs see 50% growth in Q1

NEW DELHI

NBFC microfinance institutions posted more than 50 per cent growth in gross loan portfolio at Rs 51,878 crore in April-June compared to the same period of last year, industry body Microfinance Institutions Network (MFIN) said on Thursday.

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During the first quarter of the fiscal, NBFC-MFIs disbursed 76 lakh loans worth Rs 17,836 crore witnessing a growth of 36 per cent in number of loans disbursed and 52 per cent in loan amount disbursed. Overall microfinance industry has grown by 39 per cent year-

During the first quarter, NBFC-MFIs disbursed 76 lakh loans of Rs 17,836 cr, seeing a 36% growth in volume terms

on-year in April-June quarter of the fiscal and total size of the microfinance industry stands at Rs 1,48,097 cr, the MFIN said.

"Microfinance industry has gained pace, showcasing promising growth in the past quarters. As we see more new players entering the space and the current ones growing larger realizing their IPO plans, the coming period will mark a new chapter for the sector," said CEO of MFIN Harsh Shrivastava.

In the quarter a total Rs 11,404 crore was disbursed in cash-less mode leading to cash-less disbursements in over 42 lakh loan accounts, it said. **PTI**

Publication	Orissa Post
Edition	Bhubaneswar
Date	31 st August, 2018
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of the day quote

“We are eyeing ₹ 3-4 lakh crore of public procurement through GeM in 2-3 years

RADHA CHAUHAN | CEO, GEM



“Microfinance has gained pace, showcasing promising growth in the past quarters. As we see more players entering the space, the coming period will mark a new chapter for the sector

HARSH SHRIVASTAVA | CEO OF MFIN



“If the co-operative sector has been contributing to many other sectors especially in terms of employment generation, it is fair that the sector gets its due from a strategic planning point of view

SATISH MARATHE | FOUNDER, SAHAKAR BHARATI



Publication	Business Standard (Hindi)
Edition	Mumbai
Date	3 rd September, 2018
Page No.	04

ऋण पोर्टफोलियो में माइक्रोफाइनेंस की हिस्सेदारी में 39 फीसदी की उछाल

नम्रता आचार्य

कोलकाता, 2 सितंबर

बैंकिंग क्षेत्र में ऋण वृद्धि में छाई निराशा को नकारते हुए माइक्रोफाइनेंस क्षेत्र ने सालाना आधार पर 39 फीसदी की जबरदस्त उछाल दर्ज की है। माइक्रोफाइनेंस इंस्टीट्यूशन नेटवर्क (एमएफआईएन) की ओर से जारी आंकड़ों के मुताबिक जून 2018 के अंत में बकाये ऋण की रकम 1.48 लाख करोड़ रुपये थी।

भारतीय रिजर्व बैंक (आरबीआई) के आंकड़ों के मुताबिक जून में सकल बैंक ऋण में सालाना आधार पर 11.07 फीसदी की वृद्धि हुई, जबकि सूक्ष्म ऋण में 48.3 फीसदी की वृद्धि दर्ज की गई। पिछले कुछ महीनों से ज्यादातर एमएफआई (लघु वित्त संस्थान) नोटबंदी के बाद के प्रभाव और सरकार द्वारा मंजूर किए गए ऋण माफी से उबर रहे हैं।

हालांकि बट्टे खाते में डाले गए

ज्यादातर गैर-निष्पादित ऋणों के साथ, एमएफआई फिर से अपने पोर्टफोलियो को बढ़ाने पर विचार कर रहे हैं। कई एमएफआई धन जुटाने के लिए आरंभिक सार्वजनिक निर्गम (आईपीओ) का विकल्प तलाश रहे हैं। बैंकों में सूक्ष्म ऋण की हिस्सेदारी 39 फीसदी के साथ सर्वाधिक है, जिसके बाद गैर-बैंकिंग वित्तीय कंपनियों (एनबीएफसी) का नंबर आता है। कुल ऋण बकाये में एमएफआई की हिस्सेदारी 32 फीसदी है। लघु वित्त बैंक की हिस्सेदारी 21 फीसदी रही, जबकि एनबीएफसी का हिस्सा 7 फीसदी रहा। वहीं सूक्ष्म वित्त पाई में बची हुई एक फीसदी हिस्सेदारी गैर-लाभकारी संस्थाओं की रही।

एमएफआई क्षेत्र को दिए जाने वाले कुल बैंक उधारी का 64 फीसदी प्रत्यक्ष उधारी था, जबकि बाकी रकम बैंकिंग क्रेडिट के जरिये दी गई थी। जोखिम वाला पोर्टफोलियो (ऐसा ऋण जिसका कम से कम एक भुगतान 30 दिनों

से अधिक समय से लंबित हो) जून 2017 में 10.7 फीसदी पर था, यह जून 2018 में घटकर 3.2 फीसदी रह गया, जो लघु ऋणों की परिसंपत्ति गुणवत्ता में महत्वपूर्ण सुधार दर्शाता है। एनबीएफसी-एमएफआई द्वारा किए जाने वाले कुल ऋण वितरण में कैशलेस की हिस्सेदारी 87 फीसदी है। वित्त वर्ष 2018-19 की पहली तिमाही में लगभग 42 लाख ऋण खातों में कुल 114 अरब रुपये कैशलेस तरीके से डाले गए। एमएफआईएन के मुख्य कार्याधिकारी हर्ष श्रीवास्तव के मुताबिक, 'माइक्रोफाइनेंस उद्योग ने तेजी दर्ज की है जिससे पिछली तिमाहियों में वृद्धि देखी जा रही है। हम इस क्षेत्र में कुछ और नए खिलाड़ी आने की उम्मीद कर रहे हैं और मौजूदा एमएफआई आईपीओ लाकर अपना आकार बढ़ा कर रहे हैं। इसके अलावा, व्यवस्थित नियमन होने और इस क्षेत्र में बढ़ती पारदर्शिता से निवेशकों का भरोसा बढ़ा है।'

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Page No.	07

एनबीएफसी-एमएफआइज ने वित्त वर्ष 2018-19 की पहली तिमाही में 50 प्रतिशत की वार्षिक वृद्धि दर्ज की: एमफिन

■ दैनिक जलतेदीप, प्रेवि, नई दिल्ली

गैर-बैंकिंग वित्तीय कंपनी-माइक्रोफाइनेंस इंस्टीट्यूशंस (एनबीएफसी-एमएफआइज) ने वित्त वर्ष 2018-19 की पहली तिमाही में 50 प्रतिशत से अधिक वृद्धि दर्ज की है। इसका सकल लोन पोर्टफोलियो (जीएलपी) 51,878 करोड़ रुपये रहा, जिसमें बिजनेस कॉरिस्पॉन्डेंट (बीसी) पोर्टफोलियो शामिल है। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) द्वारा जारी माइक्रोमीटर रिपोर्ट में यह आंकड़े सामने आये हैं। एनबीएफसी-एमएफआइज की जीएलपी 47,650 करोड़ रुपये रहा जिसमें बीसी पोर्टफोलियो शामिल नहीं है। वित्त वर्ष 2018-19 की पहली तिमाही के दौरान, एनबीएफसी-एमएफआइज ने 17,836 करोड़ रुपये के 76 लाख लोन वितरित किये और बाटे गये लोन की संख्या में 36 प्रतिशत और लोन राशि में 52 प्रतिशत का उछाल आया।

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Date	31 st August, 2018
Page No.	03

NBFC-MFIs witness over 50% YoY growth in Q1

New Delhi. Non-Banking Finance Company-Micro finance Institutions have grown over 50% in Q1 FY 2018-2019 with Gross Loan Portfolio standing at Rs 51,878 Crore that includes Business Correspondent (BC) portfolio, according to Micrometer report by Microfinance Institutions Network. The GLP of NBFC-MFIs excluding BC portfolio stands at Rs 47,650 crore. During Q1 FY 2018-2019, NBFC-MFIs disbursed 76 lakh loans worth Rs 17,836 crore witnessing a growth of

36% in number of loans disbursed and 52% in loan amount disbursed. Overall microfinance industry has grown by 39% YoY in Q1 FY 2018-2019 and total size of the microfinance industry stands at Rs 1,48,097 crore. Cashless disbursements by NBFC-MFIs now account for 87% of the total disbursements. In Q1 FY 2018-2019 a total Rs 11,404 crore was disbursed in cash-less mode leading to cash-less disbursements in over 42 Lakh loan accounts. According to

Harsh Shrivastava, CEO, MFIN, "Microfinance industry has gained pace, showcasing promising growth in the past quarters. As we see more new players entering the space and the current ones growing larger realizing their IPO plans, the coming period will mark a new chapter for the sector. Additionally, improved investors' confidence, due to proper regulations in place and the increased transparency in the sector, will also support the growth story."

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Page No.	14

NBFC, માઈક્રોફાઈ.નો લોન પોર્ટફોલિયો ૫૦%ની વૃદ્ધિ સાથે રૂ.૫૧,૮૭૮ કરોડ

મુંબઈ, શુક્રવાર

એનબીએફસી માઈક્રોફાઈનાન્સ ઈન્સ્ટિટ્યુશન્સ પાછલા વર્ષની તુલનામાં એપ્રિલ-જૂનમાં ગાળામાં કુલ લોન પોર્ટફોલિયોની વૃદ્ધિમાં ૫૦ ટકાનો વધારો હાંસલ કરીને રૂ. ૫૧,૮૭૮ કરોડ પ્રાપ્ત કર્યો છે એમ ઔદ્યોગિક સંસ્થા માઈક્રોફાઈનાન્સ ઈન્સ્ટિટ્યુશનલ નેટવર્ક (એમએફઆઈએન) જણાવ્યું હતું.

જૂન ક્વાર્ટરમાં ૭૬ લાખ લોન્સના ડિસ્બર્સમેન્ટ દ્વારા રૂ. ૧૭,૮૩૬ કરોડની લોન આપી

બિઝનેસ કોરપોન્ડન્સ પોર્ટફોલિયોને બાદ કરતા ગ્રોસ લોન પોર્ટફોલિયો (જીએલપી), નોન બેન્કિંગ ફાઈનાન્સ કંપની માઈક્રોફાઈનાન્સ ઈન્સ્ટિટ્યુશન્સ (એનબીએફસી-એમએફઆઈ) રૂ. ૪૭,૬૫૦ કરોડના સ્તરે છે, એમ માઈક્રોફાઈનાન્સ ઈન્ડસ્ટ્રી માટેના સેલ્ફ રેગ્યુલેટરી ઓર્ગનાઇઝેશન એવા એમએફઆઈએને જણાવ્યું હતું.

ચાલુ નાણાકીય વર્ષના પ્રથમ ક્વાર્ટર દરમિયાન એનબીએફસી-એમએફઆઈએ ૭૬ લાખ લોન્સના ડિસ્બર્સમેન્ટ દ્વારા રૂ. ૧૭,૮૩૬ કરોડની લોન આપી હતી જે ડિસ્બર્સ કરાયેલી લોન્સમાં ૩૬ ટકાનો ઊછાળો દર્શાવે છે અને ડિસ્બર્સ કરાયેલી લોન એમાઉન્ટ ૫૨ ટકાનો વધારો દર્શાવે છે.

એકંદરે માઈક્રો ફાઈનાન્સ ઈન્ડસ્ટ્રીમાં ચાલુ વર્ષના પ્રથમ ક્વાર્ટરમાં ૩૯ ટકાનો વધારો થયો છે અને માઈક્રોફાઈનાન્સ ઈન્ડસ્ટ્રીનું કુલ કદ રૂ. ૧૪૮,૦૯૭ કરોડના સ્તરે છે. માઈક્રોફાઈનાન્સ ઈન્ડસ્ટ્રીએ હવે વેગ પકડ્યો છે, જે બાકીના ક્વાર્ટર્સમાં વૃદ્ધિની બાંયપરી આપે છે. આ ક્ષેત્રે નવા ખેલાડીઓ પ્રવેશી રહ્યા હોવાનું આપણે જોઈએ છીએ ત્યારે અને મોટા ભાગની કંપનીઓ તેમની આઈપીઓ લાવવાનું વિચારી રહ્યા છે ત્યારે આગામી સમય આ સેક્ટર માટે નવા અધ્યાયનો પ્રારંભ

કરે તેવી શક્યતા છે એમ એમએફઆઈએનના સીઈઓ હર્ષ શ્રીવાસ્તવે જણાવ્યું હતું.

એનબીએફસી-એમએફઆઈનો કેશલેસ ડિસ્બર્સમેન્ટ કુલ ડિસ્બર્સમેન્ટ ૮૭ ટકાનો હિસ્સો ધરાવે છે. ક્વાર્ટર દરમિયાન કુલ રૂ. ૧૧,૦૪૦૪ કરોડ કેશલેસ મોડમાં ડિસ્બર્સ કરવામાં આવ્યા હતા, જેના પરિણામે ૪૨ લાખ લોન એકાઉન્ટ્સમાં કેશ લેસ ડિસ્બર્સમેન્ટ પરિણમ્યા છે. પ્રાદેશિક ડિસ્ટ્રીબ્યુશન ઓફ પોર્ટફોલિયો (જીએલપી)ની દ્રષ્ટિએ દેશના ઉત્તર અને પૂર્વના ભાગો કુલ એનબીએફસી-એમએફઆઈ પોર્ટફોલિયોમાં ૩૫ ટકાનો હિસ્સો ધરાવે છે. જ્યારે દક્ષિણ ૨૬ ટકા, ઉત્તર ૧૫ ટકા, પશ્ચિમ ૧૪ ટકા અને મધ્ય ભારતનો ૧૦ ટકાનો હિસ્સો છે. બાકી રહેલી લોનની દ્રષ્ટિએ કર્ણાટક, ઓડીશા, બિહાર, ઉત્તરપ્રદેશ અને તામિલનાડુ યોગ્ય પાંચ રાજ્યો છે જે એનબીએફસી-એમએફઆઈ સેગમેન્ટના કુલ જીએલપીમાં ૫૩ ટકા હિસ્સો ધરાવે છે.

ભૌગોલિક વર્ગીકરણની દ્રષ્ટિએ એનબીએફસી-એમએફઆઈ માટે પ્રાથમ સ્તરે ૬૬ ટકા છે અને શહેરી વિસ્તારમાં ૩૪ ટકા છે. એમએફઆઈએનના પ્રવર્તમાન સભ્યપદ/એસોસિયેટ્સમાં ૪૮ અગ્રણી એનબીએફસી-એમએફઆઈ છે.

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Page No.	07

NBFC-Micro Finance witness over 50% growth

Chennai, Sept 1: Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) have grown over 50% in Q1 FY 2018-2019 with Gross Loan Portfolio (GLP) standing at Rs 51,878 Crore that includes Business Correspondent (BC) portfolio, according to Micrometer report by Microfinance Institutions Network (MFIN).

The GLP of NBFC-

MFIs excluding BC portfolio stands at Rs 47,650 crore. During Q1 FY 2018-2019, NBFC-MFIs disbursed 76 lakh loans worth Rs 17,836 crore witnessing a growth of 36% in number of loans disbursed and 52% in loan amount disbursed. Overall microfinance industry has grown by 39% YoY in Q1 FY 2018-2019 and total size of the microfinance industry stands at Rs

1,48, 097 crore.

Cashless disbursements by NBFC-MFIs now account for 87% of the total disbursements. In Q1 FY 2018-2019 a total Rs 11,404 crore was disbursed in cash-less mode leading to cash-less disbursements in over 42 Lakh loan accounts.

According to Harsh Shrivastava, CEO, MFIN, "Microfinance industry has gained pace, showcasing

promising growth in the past quarters.

As we see more new players entering the space and the current ones growing larger realizing their IPO plans, the coming period will mark a new chapter for the sector. Additionally, improved investors' confidence, due to proper regulations in place and the increased transparency in the sector, will also support the growth story."

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Page No.	08

NBFC, માઈક્રો ફાઈ.નો લોન પોર્ટફોલિયો ૫૦%ની વૃદ્ધિ સાથે રૂ.૫૧,૮૭૮ કરોડ

મુંબઈ, તા. ૧
એનબીએફસી માઈક્રોફાઈનાન્સ ઇન્સ્ટિટ્યુશન્સ પાછલા વર્ષની તુલનામાં એપ્રિલ-જૂનમાં ગાળામાં કુલ લોન પોર્ટફોલિયોની વૃદ્ધિમાં ૫૦ ટકાનો વધારો હંસલ કરીને રૂ. ૫૧,૮૭૮ કરોડ પ્રાપ્ત કર્યો છે એમ ઔદ્યોગિક સંસ્થા માઈક્રોફાઈનાન્સ ઇન્સ્ટિટ્યુશનલ નેટવર્ક (એમએફઆઈએન) જણાવ્યું હતું. બિઝનેસ કોરપોન્ડન્સ પોર્ટફોલિયોને બાદ કરતા પ્રોસ લોન પોર્ટફોલિયો (જીએલપી), નોન બેન્કિંગ ફાઈનાન્સ કંપની માઈક્રોફાઈનાન્સ ઇન્સ્ટિટ્યુશન્સ (એનબીએફસી-એમએફઆઈ) રૂ. ૪૭,૬૫૦ કરોડના સ્તરે છે, એમ માઈક્રોફાઈનાન્સ ઇન્ડસ્ટ્રી માટેના સેફ્ટ રેગ્યુલેટરી ઓર્ગેનાઈઝેશન એવા

એમએફઆઈએને જણાવ્યું હતું. ચાલુ નાણાકીય વર્ષના પ્રથમ ક્વાર્ટર દરમિયાન એનબીએફસી-એમએફઆઈએ ૭૬ લાખ લેન્સના ડિસ્બર્સમેન્ટ દ્વારા રૂ. ૧૭,૮૭૬ કરોડની લોન આપી હતી જે ડિસ્બર્સ કરાયેલી લેન્સમાં ૩૬ ટકાનો ઉછિદ્રાળો દર્શાવે છે અને ડિસ્બર્સ કરાયેલી લોન એમાઉન્ટ પર ૮૩નો વધારો દર્શાવે છે. એકંદરે માઈક્રોફાઈનાન્સ ઇન્ડસ્ટ્રીમાં ચાલુ વર્ષના પ્રથમ ક્વાર્ટરમાં ૩૮ ટકાનો વધારો થયો છે અને માઈક્રોફાઈનાન્સ ઇન્ડસ્ટ્રીનું કુલ કદ રૂ. ૧૪૮,૦૮૭ કરોડના સ્તરે છે. માઈક્રોફાઈનાન્સ ઇન્ડસ્ટ્રીએ હવે વેગ પકડ્યો છે, જે બાકીના ક્વાર્ટર્સમાં વૃદ્ધિની આંધરી આપે છે. આ લેન્સ નવા ખેડાઈઓ પ્રવેશી રહ્યા હોવાનું આપણે જોઈએ છીએ ત્યારે અને મોટા ભાગની કંપનીઓ

તેમની આઈપીઓ લાવવાનું વિચારી રહ્યા છે ત્યારે આગામી સમય આ સેક્ટર માટે નવા અધ્યાયનો પ્રારંભ કરે તેવી શક્યતા છે એમ એમએફઆઈએનના સીઈઓ હર્ષ શ્રીવાસ્તવે જણાવ્યું હતું. એનબીએફસી-એમએફઆઈનો કેશલેસ ડિસ્બર્સમેન્ટ કુલ ડિસ્બર્સમેન્ટ ૮૭ ટકાનો હિસ્સો ધરાવે છે. ક્વાર્ટર દરમિયાન કુલ રૂ. ૧૧,૦૪૦૪ કરોડ કેશલેસ મોડમાં ડિસ્બર્સ કરવામાં આવ્યા હતા, જેના પરિણામે ૪૨ લાખ લોન એકાઉન્ટ્સમાં કેશ લેસ ડિસ્બર્સમેન્ટ પરિણમ્યા છે. પ્રાદેશિક ડિસ્ટ્રીબ્યુશન ઓફ પોર્ટફોલિયો (જીએલપી)ની દ્રષ્ટિએ દેશના ઉત્તર અને પૂર્વના ભાગો કુલ એનબીએફસી-એમએફઆઈ પોર્ટફોલિયોમાં ૩૫ ટકાનો હિસ્સો ધરાવે છે.

Publication	The Political & Business Daily
Edition	Bhubaneswar
Date	31 st August, 2018
Page No.	09

Kerala floods to hit MFIs, general insurers, gold financiers and banks

MUMBAI, AUG 30

THE Kerala floods will have an adverse impact on microlenders, general insurers, gold financiers and banks like Federal Bank and The South Indian Bank, a report said today.

However, on the positive side, a spurt in credit demand and increased remittances will help the financial institutions, rating agency India Ratings said in its report.

"The Kerala floods could materially affect the unsecured lending (microfinance institutions), SME businesses and the state's agriculture output, resulting in higher loan slippages and

insurance claims," it said.

The agency, however, said that even though loan delinquencies will shoot up due to the floods that have claimed over 470 lives, the actual haircuts which the financiers will have to take will differ from asset to asset.

It said apart from the MFIs, two-wheeler and consumer durables financiers will have to take severe haircuts, while the pain will be a bit lesser for agri loans, motor insurance and loans against property.

Among all the lenders, it specifically pointed out that Federal Bank and The South Indian Bank may witness a 25 per cent rise in non-performing assets

immediately, but added that both have sufficient profits and capital buffers to take care of the strain.

The agency, however, warned that any forbearance as provided under the RBI's guidelines for natural calamity would delay the recognition of the delinquency, which may increase the ultimate credit costs for banks and non-bank lenders.

Gold financiers could see higher auctioning post moratorium as their borrowers largely depend on agricultural activities for servicing loans, it said, adding that high value gold loans will actually grow because of the floods.

Microlenders had a Rs

2,100 crore exposure to the state with 2.7 per cent of them unpaid for over 30 days, it said, adding that there can be a "spike" in non-repayment because of the floods.

"Microfinance players would face a higher impact and we will decide on any rating action based on the expected impact on profitability and capital buffers," the note said.

For the general insurance companies, the agency said there can be a claim impact of over Rs 1,000 crore, but the actual impact on the industry will be minimal as most of it will be covered through reinsurance and catastrophe covers. -PTI

ONLINE COVERAGE

Website	The Economic Times
Date	30 th August, 2018
Link	https://economictimes.indiatimes.com/news/economy/finance/nbfc-mfis-post-over-50-per-cent-year-on-year-growth-in-q1-fy19/articleshow/65611424.cms

THE ECONOMIC TIMES

Finance

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Business News > News > Economy > Finance > NBFC-MFIs post over 50 per cent year-on-year growth in Q1 FY19

03:59 PM | 03 SEP CLOSED

MARKET STATS

सेसेक्स

38,312 ▼ -332.55

निफ्टी 50

11,582 ▼ -98.15

सोना (एमसीएक्स) (₹/10 ...)

30,235.00 ▲ 106.00

यूएसडी/भारतीय ...

71.21 ▲ 0.21

NBFC-MFIs post over 50 per cent year-on-year growth in Q1 FY19

PTI | Aug 30, 2018, 07:58 PM IST

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"Microfinance industry has gained pace, showcasing promising growth in the past quarters," said CEO of MFIN Harsh Shrivastava.

NBFC microfinance institutions posted more than 50 per cent growth in gross loan portfolio at Rs 51,878 crore in April-June compared to the same period of last year, industry body Microfinance Institutions Network (MFIN) said today.

The Gross Loan Portfolio (GLP) Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs), excluding Business Correspondent portfolio stood at Rs 47,650 crore, the MFIN, which is the self-regulatory organisation (SRO) for the microfinance industry, said in a release.

During the first quarter of the fiscal, NBFC-MFIs disbursed 76 lakh loans worth Rs 17,836 crore witnessing a growth of 36 per cent in number of loans disbursed and 52 per cent in loan amount disbursed.

Overall microfinance industry has grown by 39 per cent year-on-year in April-June quarter of the fiscal and total size of the microfinance industry stands at Rs 1,48,097 crore, the MFIN said.

"Microfinance industry has gained pace, showcasing promising growth in the past quarters. As we see more new players entering the space and the current ones growing larger realizing their IPO plans, the coming period will mark a new chapter for the sector," said CEO of MFIN Harsh Shrivastava.

Cashless disbursements by NBFC-MFIs now account for 87 per cent of the total disbursements.

In the quarter a total Rs 11,404 crore was disbursed in cash-less mode leading to cash-less disbursements in over 42 lakh loan accounts.

In terms of regional distribution of portfolio (GLP), MFIN said east and north-east parts of the country accounted for 35 per cent of the total NBFC-MFI portfolio.

The south accounted for 26 per cent, north 15 per cent, west 14 per cent and central India contributed 10 per cent.

Karnataka, Odisha, Bihar, Uttar Pradesh and Tamil Nadu are the top five states in terms of loan amount outstanding, accounting for 53 per cent of total GLP of NBFC-MFI segment.

In terms of geographic categorisation, 66 per cent of the portfolio for NBFC-MFIs is rural and 34 per cent is urban.

Current membership/associates of MFIN consists of 48 leading NBFC-MFIs.

Website	Business Standard
Date	30 th August, 2018
Link	https://www.business-standard.com/article/finance/microfinance-sector-registers-a-growth-of-around-39-in-loan-portfolio-118083001424_1.html

Business Standard

Microfinance sector registers a growth of around 39% in loan portfolio

Cashless disbursements by NBFC-MFIs now account for 87% of the total disbursements

Namrata Acharya | Kolkata

Last Updated at August 30, 2018 23:09 IST



Defying muted credit growth in the banking sector, the [microfinance](#) sector registered a growth of around 39 per cent on a year-on-year basis, with the total outstanding loan amount at Rs 1,480 billion at the end of June 2018, according to data released by [Microfinance](#) Institutions Network (MFIN).

According to data from the Reserve Bank of India, gross bank credit increased by 11.07 per cent in June on a year-on-year-basis, while microcredit grew by 48.3 per cent.

Over the past few months, most MFIs ([microfinance](#) institutions) have been recovering from the after-effects of demonetisation and government-mandated debt waivers.

However, with the majority of non-performing loans written off, MFIs are again looking at growing their portfolios. Several of the MFIs have been exploring the option of initial public offerings (IPOs) to raise funds. Banks hold the largest share of [microloans](#) at 39 per cent, followed by non-banking [finance](#) companies (NBFC)-MFIs accounting for 32 per cent of the total loan outstanding. Small [Finance](#) Banks had a share of 21 per cent, while NBFCs at 7 per cent and non-profit accounting for remaining one per cent of the microfinance pie.

About 64 per cent of the bank lending to the [MFI sector](#) was direct lending, while the rest was through banking correspondents. The portfolio at risk (loans that have at least one payment for more than 30 days overdue), which were 10.7 per cent in June 2017, stood at 3.2 per cent at the end of June 2018, signifying a significant improvement in the asset quality of [microloans](#).

Cashless disbursements by NBFC-MFIs now account for 87 per cent of the total disbursements. In Q1 FY 2018-19, a total of Rs 114 billion was disbursed in cashless mode in about 4.2 million loan accounts. According to Harsh Shrivastava, MFIN CEO, "Microfinance industry has gained pace, showcasing growth in the past quarters. We see more new players entering the space and the current ones growing larger realising their IPO plans. Additionally, improved investors' confidence, due to proper regulations in place and the increased transparency in the sector, will also support the growth story."

ALSO READ: [Microfinance to be half of Ujjivan's business in 5 yrs, says MD & CEO Ghosh](#)

In Q1 of FY19, NBFC-MFIs received a total debt funding of about Rs 102 billion, which is a whopping 160 per cent growth over Q1 of FY 18. The total equity in the NBFC-MFI [sector](#) was about Rs 103 billion, of which about 48 per cent belonged to the category of foreign equity. In terms of regional distribution of portfolio (GLP), east and north east accounts for 35 per cent of the total NBFC-MFI portfolio, south 26 per cent, north 15 per cent, west 14 per cent and Central region contributes 10 per cent.

Karnataka, Odisha, Bihar, Uttar Pradesh and Tamil Nadu are the five top states in terms of loan amount outstanding, accounting for 53 per cent of total GLP of the NBFC-MFI segment.

CREDIT BOOK

Outstanding microfinance loans as on June 2018

	Loan dues (₹ bn)	(%) YoY growth	
Banks	580	51	
NBFC MFI	476	50	
SFB	310	8	
NBFC	104	74	
Non-profit bodies	10	13	
Total	1,480	39	

Source: MFIN

Website	Business Standard
Date	30 th August, 2018
Link	https://www.business-standard.com/article/pti-stories/nbfc-mfis-post-over-50-pc-yoy-growth-in-q1-fy19-118083000936_1.html

Business Standard

NBFC-MFIs post over 50 pc YoY growth in Q1 FY19

Press Trust of India | New Delhi
Last Updated at August 30, 2018 18:40 IST





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Under PMAY-RS 2.6/Lac* Subsidy,
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"Microfinance industry has gained pace, showcasing promising growth in the past quarters. As we see more new players entering the space and the current ones growing larger realizing their IPO plans, the coming period will mark a new chapter for the sector," said [CEO of MFIN Harsh Shrivastava](#).

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Karnataka, Odisha, Bihar, [Uttar Pradesh](#) and [Tamil Nadu](#) are the top five states in terms of loan amount outstanding, accounting for 53 per cent of total GLP of NBFC-MFI segment.

In terms of geographic categorisation, 66 per cent of the portfolio for NBFC-MFIs is rural and 34 per cent is urban.

Current membership/associates of MFIN consists of 48 leading NBFC-MFIs.

(This story has not been edited by Business Standard staff and is auto-generated from a syndicated feed.)

Website	VC Circle
Date	30 th August, 2018
Link	https://www.vccircle.com/mfis-gross-loans-up-over-50-for-april-june-at-rs-51-878-cr-report/





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UPCOMING TRAINING

AN IN-DEPTH WORKSHOP ON FUNDRAISING THROUGH IPO, BENGALURU, 11TH OCT, 2018

FINANCE

Microlenders' gross loans jump 53% in April-June

By Keshav Sunkara | 30 August, 2018



The gross loan portfolio of pureplay microfinance institutions (MFIs) rose 53% to Rs 51,878 crore for the April-June period from Rs 33,950 crore in the corresponding quarter last year, said a report by Microfinance Institutions Network (MFIN).

Gross loan portfolio comprises of net and managed loans. Net loans, which are made by MFIs, show on the balance sheet of microlenders. Managed loans do not show on the balance sheet of MFIs. Under this category of loans, banks issue credit which is distributed by microlenders. Also, loans that are sold off (securitised) by microlenders to other financial institutions are known as managed loans.

The report, which covers 48 pureplay microlenders, shows that the managed portfolio of MFIs stands at Rs 9,226 crore for the April-June period, up from Rs 4,990 crore a year before. All 48 microlenders are members of MFIN.

Citing non-availability of latest data for some microlenders, the report takes January-March numbers for Spandana Sphoorty, Arohan Financial and Muthoot Microfin, and July-September figures for CreditAccess Grameen.

All these four companies are among the **top 10 microlenders in the country by gross loans.**

The MFIs have disbursed loans worth of Rs 17,836 crore for the April-June period, with cashless disbursements accounting for Rs 11,404 crore.

"Microfinance industry has gained pace, showcasing promising growth in the past quarters," said Harsh Shrivastava, chief executive of MFIN, in a release.

"As we see more players entering the space and the current ones growing larger and realising their IPO (initial public offering) plans, the coming period will mark a new chapter for the sector," said Shrivastava.

Last week, the shares of microlender CreditAccess Grameen, which operates under the Grameen Koota brand, began trading on the bourses. The microlender made a weak debut on the stock exchanges, with its shares falling as much as 9% before recovering some losses.

Spandana Sphoorty is looking to float its IPO. Kedaara Capital, venture capital firm Helion Venture Partners and strategic investor Valiant Mauritius Partners FDI Ltd are looking to partly exit Spandana in the IPO.

Mumbai-listed Bharat Financial Inclusion is the largest MFI in the country by gross loans and loan disbursements. As on 30 June, its gross loan portfolio stood at Rs 13,832 crore, up from Rs 12,594 as on March-end.

In one of the major deals in the sector in October 2017, private lender IndusInd Bank agreed to buy Bharat Financial Inclusion in an all-stock deal.

In terms of regions, Karnataka had the highest share of the gross loan portfolio at Rs 6,259 crore as on 30 June. It also topped in terms of loan disbursement at Rs 2,219 crore for the quarter ended June.

Website	MoneyControl
Date	30 th August, 2018
Link	https://www.moneycontrol.com/news/business/nbfc-mfis-post-over-50-year-on-year-growth-in-q1-fy19-2899951.html

Last Updated : Aug 30, 2018 07:13 PM IST | Source: PTI

NBFC-MFIs post over 50% year-on-year growth in Q1 FY19

During the first quarter of the fiscal, NBFC-MFIs disbursed 76 lakh loans worth Rs 17,836 crore witnessing a growth of 36 percent in number of loans disbursed and 52 percent in loan amount disbursed.

PTI
@moneycontrolcom







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First Published on Aug 30, 2018 07:10 pm

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Website	Financial Chronicle
Date	30 th August, 2018
Link	http://www.mydigitalfc.com/companies-and-markets/mfis-record-highest-growth-rate-post-demo

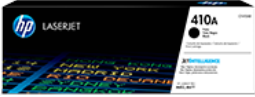
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MFIs record highest growth rate post-demo

City: Chennai

The gross loan portfolio of micro finance institutions (MFIs) has grown by 53 per cent in June quarter, clocking the highest growth rate since demonetisation (November 8, 2016). However, they have not got back to the pre-demo growth level. Debt funding received by MFIs too has grown by 160 per cent. While Kerala floods would increase demand for micro finance, they would cast a shadow on the delinquency levels, which had made significant improvement in the past few quarters.

At the end of June quarter, aggregate gross loan portfolio (GLP) stood at Rs 51,878 crore against Rs 33,950 crore in the same quarter last year. GLP also has grown sequentially by 8 per cent from Rs 48,211 crore in March quarter. Loans disbursed during the quarter too grew by 52 per cent to Rs 17,836 crore from Rs 11, 701 crore in the year ago quarter, as per the data from MicroFinance Institutions Network (MFIN).

The micro finance sector had suffered severely post demonetisation. It took some time for the sector to rebound. While the sector has achieved 53 per cent growth in GLP, it is yet to catch up with the 80 per cent growth levels prior to demonetisation.

While the number of clients having loan outstanding in MFIs grew by 31 per cent to 2.65 crore, the average loan amount disbursed per account too grew to Rs 23,510, an increase of 12 per cent from Q1 FY 17-18.

"Micro finance industry has gained pace, showcasing promising growth in the past quarters. As we see more new players entering the space and the current ones growing larger realising their IPO plans, the coming period will mark a new chapter for the sector. Additionally, improved investors' confidence, due to proper regulations in place and the increased transparency in the sector, will also support the growth story," said Harsh Shrivastava, CEO, MFIN.

Better growth also saw financial health of MFIs improving. Portfolio at Risk for more than 30 days declined to 3.2 per cent, from 10.7 per cent in the same quarter last year. PAR-90 too bettered from 6.7 per cent to 2.6 per cent. Better health helped MFIs garner higher debt funding, which went up by 160 per cent to Rs 10,237 crore.

However, market share within the NBFC-MFI industry is clearly concentrated in the group of large MFIs, which account for 91 per cent of the industry GLP, 89 per cent of the client base, 91 per cent of loan amount disbursed and 94 per cent of debt funding. There are 19 large MFIs which have GLP higher than Rs 500 crore.

This higher concentration of business among a few MFIs also poses higher risk of delinquencies during adverse events. The Kerala floods can cause some strain to MFIs with delinquencies shooting up in short term.

India Ratings and Research finds that exposure of MFIs to the state is around Rs 2,100 crore and PAR30 was at 2.7 per cent in FY18. Post the floods there could be a spike in PAR-30 number for the eight players operating in Kerala. The portfolio behaviour would remain vulnerable, largely due to the loss of livelihood for many borrowers in the affected districts. Eight districts comprising 56 per cent of state population have suffered major losses. MFIs also will have to take haircuts depending upon their exposure. As per Ind Ra, micro finance being unsecured lending is at the highest level of risk.

However, reconstruction post floods will require more funds and hence the disbursals can go up.

Columnist: Sangeetha G.

Website	MindPlus News
Date	31 st August, 2018
Link	http://mindplusnews.com/nbfc-mfis-registered-an-annual-growth-of-50-percent-in-the-first-quarter-of-fy-2018-19/



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BUSINESS

एनबीएफसी-एमएफआइज ने वित्त वर्ष 2018-19 की पहली तिमाही में 50 प्रतिशत की वार्षिक वृद्धि दर्ज की:

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नई दिल्ली, 31 अगस्त: गैर-बैंकिंग वित्तीय कंपनी-माइक्रोफाइनेंस इंस्टीट्यूशंस (एनबीएफसी-एमएफआइज) ने वित्त वर्ष 2018-19 की पहली तिमाही में 50 प्रतिशत से अधिक वृद्धि दर्ज की है।

इसका सकल लोन पोर्टफोलियो (जीएलपी) 51,878 करोड़ रुपये रहा, जिसमें बिजनेस कॉरिस्पॉन्डेंट (बीसी) पोर्टफोलियो शामिल है। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमफिन) द्वारा जारी माइक्रोमीटर रिपोर्ट में यह आंकड़े सामने आये हैं।

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एमफिन के सीईओ हर्ष श्रीवास्तव ने कहा, “माइक्रोफाइनेंस उद्योग को गति मिली है, इसने पिछली तिमाहियों में आशाजनक वृद्धि को प्रदर्शित किया है। इस क्षेत्र में और नई कंपनियों का प्रवेश हो रहा है और मौजूदा कंपनियां अपनी आइपीओ योजना के साथ व्यापक वृद्धि कर रही हैं, ऐसे में आगामी समय में इस सेक्टर में कई नये अध्याय देखने को मिलेंगे। यही नहीं, उचित नियम-कायदों के आने से निवेशकों के भरोसे में सुधार होने और सेक्टर में पारदर्शिता बढ़ने से भी इसकी विकास कहानी को समर्थन मिलेगा।”