



Microfinance Institutions Network (MFIN)

MFIN Micrometer Report Q2 FY19

Coverage Report

3rd December, 2018

Media Coverage Index

S. No.	Publication Name	Media
1.	The Times of India	Print
2.	The Economic Times	Print
3.	The Hindu Business Line	Print
4.	The Telegraph	Print
5.	The Statesman	Print
6.	DNA	Print
7.	Deccan Herald	Print
8.	Business Standard (Hindi)	Print
9.	Dainik Navajyoti	Print
10.	Dainik Savera	Print
11.	Sanmarg	Print
12.	Dharitri	Print
13.	Rashtriya Sahara	Print
14.	Sakshi	Print
15.	Divya Bhaskar	Print
16.	Raj Express	Print
17.	Morning News	Print
18.	Young Leader	Print
19.	Hindustan	Print
20.	Dainik Bhaskar	Print
21.	The Economic Times	Print
22.	Dainik Adhikar	Print
23.	Hukmnama	Print
24.	Gujarat Business Watch	Print
25.	Punyanagari	Print
26.	The Economic Times	Online
27.	Business Standard	Online
28.	The Hindu Business Line	Online
29.	The Hindu Business Line	Online
30.	DNA	Online
31.	The Telegraph	Online
32.	MoneyControl	Online
33.	Deccan Herald	Online
34.	VC Circle	Online
35.	Outlook India	Online

36.	IndiaTV News	Online
37.	Devdiscourse	Online
38.	News Barons	Online
39.	Indian Web2	Online

PRINT COVERAGE

Publication	The Times of India
Edition	Chennai
Date	8 th December, 2018
Page No.	16

MFIs see 50% growth to around ₹54Kcr in Q2 FY19

Asset Quality Sees Improvement For All Players

Allirajan.M@timesgroup.com

REUTERS

Coimbatore: The microfinance institutions (MFI) industry saw a robust 50% year-on-year (y-o-y) growth in business to around ₹54,000 crore in the second quarter (Q2) of 2018-19. Loan growth was supported by strong customer additions and increases in average ticket size.

While loan accounts were up nearly 25% y-o-y, the average ticket size increased 20%. Disbursements surged 55% on a y-o-y basis in Q2.

Asset quality improved across most buckets for all players in Q2 FY19 but at a slower pace.

PAR (portfolio at risk) 30 has dropped 150-700 bps (1.5%-7%) y-o-y to 1%-1.8% for all players in Q2.

Portfolio At Risk 30 means outstanding of all loans, which have overdues greater than 30 days as a proportion of total outstanding loans of the MFI industry.

Asset quality improvement across states has been similar though the improvement is superior in states affected by demonetisation.



ROBUST PERFORMANCE

PAR 30 was down 330 bps (3.3%) y-o-y to 1% for the entire microfinance institutions industry, data with MFIN (Microfinance Institutions Network) and Kotak Institutional Equities showed.

PAR 30 in the eastern states of West Bengal, Bihar, Assam and Odisha, at around 0.4%-0.7%, are slightly better than southern and western states, a trend witnessed over the few quarters.

PAR 30 showed significant improvement in stressed states like Maharashtra, Uttar Pradesh and Madhya Pradesh. MFIs saw an 80% y-o-y rise in MFI loans in eastern India and the share of loans increased 450 bps (4.5%) y-o-y to nearly 35%. Notably, 55% of incremental client addition from Q2 of FY18 to Q2

of FY19 was from these states while 50% of incremental branch additions were in this region during this timeframe. Even as MFI business continued its robust growth in eastern India, there has been a greater focus by all players on this region.

Overall trends in the eastern region are superior to other regions (better loan growth, asset quality and increasing penetration levels).

But the swift increase in average ticket size in the region has been flagged by MFI industry observers as a concern. "The pace of growth in average ticket size, continued reliance on wholesale funds and the recent shift in focus of lending towards eastern India is a matter of concern," analysts at Kotak Institutional Equities said. "A rise in average ticket size brings faster growth, better productivity and consequently lower RoE (return on equity). However, high losses can lead to high impairments of all players as the ability to distinguish business models is not easy in this business," they said.

Publication	The Economic Times
Edition	Delhi and Mumbai
Date	4 th December, 2018
Page No.	09

Microfinance Industry Clocks Over 50% Growth in Q2

NEW DELHI: Microfinance industry recorded a growth of 51% year-on-year in the second quarter of 2018-19 with total Gross Loan Portfolio (GLP) standing at ₹1,46,741 crore, said a report Monday. Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for significant chunk. While the total number of active microfinance accounts for the overall industry was at 7.77 crore with a growth of 27%, NBFC-MFIs witnessed a growth of 32.9% with 3.43 crore accounts in the period, said the report by Microfinance Institutions Network (MFIN). – PTI

Publication	The Hindu Business Line
Edition	Ahmedabad, Bengaluru, Chandigarh, Chennai, Delhi, Hyderabad, Kochi, Kolkata, Mumbai and Pune
Date	6 th December, 2018
Page No.	07

At 37%, NBFC-MFIs hold largest share of small loans in rural areas

G NAGA SRIDHAR

Hyderabad, December 6

The demand for small loans in rural areas has been robust, going by the steep spurt in the total outstanding loan portfolio of microfinance institutions (MFIs).

According to latest data from Microfinance Institutions Network (MFIN), a national body of NBFC-MFIs in the country, the total loan amount outstanding has increased by 51 per cent at ₹1,46,741 crore as on September 30, 2018, against the corresponding quarter of the previous financial year.

Of this, NBFC-MFIs hold the largest share of 37 per cent in micro credit, with total outstanding loans of ₹54,018 crore, followed by banks with ₹48,200 crore, accounting for 33 per cent. The number of ac-

tive loan accounts grew by 27 per cent over the same period last year. Individual players such as Bharat Financial Inclusion (BFIL) also reported significant addition of customers. For instance, BFIL added 10.5 lakh customers in the second quarter, against 6.3 lakh in the year-ago period.

In terms of regional distribution of portfolio (GLP), East and North-East regions account for 36 per cent of the total portfolio, followed by South India at 26 per cent, while North and West India have 15 per cent each. The remaining 8 per cent comes from Central India.

The average loan amount disbursed per account during the second quarter was ₹25,070, an increase of 7 per cent from the first quarter of the current fiscal. The driver



The 'huge' unmet demand for micro loans in rural areas is a big boost to NBFC-MFIs

for the growth in demand for loans as well as disbursement is the 'huge' unmet demand for micro loans, according to BR Diwakar, CFO, Creditaccess Grameen.

"Most of the micro loans segment is moving from informal to formal sources, which is also driving growth, besides the ability of NBFC-MFIs to raise required capital through equity and debt," he told *BusinessLine*. According

to MR Rao, CEO and MD, BFIL, gross loan portfolio growth was driven primarily by customer acquisition.

Agri, manufacturing

Loans extended to agricultural and allied activities had a major share in the gross loan portfolio at 53 per cent, followed by trade and services, manufacturing and production pooling in 42 per cent.

As household finance accounted for only 4 per cent of the loans, the use of loans for productive purposes has been confirmed.

Cashless disbursement of loans is another strong trend. Of the 44 NBFC-MFIs, 29 reported more than 90 per cent cashless disbursements, while 24 of them had 100 per cent cashless disbursements.

Publication	The Telegraph
Edition	Bhubaneswar and Kolkata
Date	4 th December, 2018
Page No.	12

Microfinance sees 51% surge in loans

A STAFF REPORTER

Calcutta: The microfinance industry, comprising non-banking microfinance companies (NBFC-MFIs), banks, non-bank finance companies (NBFC), small finance banks and non-profit MFIs, has seen a 51 per cent growth in gross loan portfolio for the second quarter of 2018-19 with an improvement in the asset quality.

The loan amount outstanding for the quarter ended September 30, 2018, was Rs 1,46,741 crore against Rs 96,995 crore in the corresponding period of the previous year.

NBFC MFIs hold the largest share at 37 per cent of the total micro credit portfolio with total loan outstanding at Rs 54,018 crore at the end of

CREDIT WATCH

Q2	2017	2018
Outstanding loan (Rs cr)	96,995	146,741
Loan a/cs (cr)	6.12	7.77
Portfolio at risk (%) *	4.02	0.99

Source: Equifax, MFIN
*Overdue 30 days

the quarter.

While banks have a 33 per cent share, small finance banks have 17 per cent, NBFCs' share is 12 per cent and non-profit MFIs account for 1 per cent of the loan outstanding.

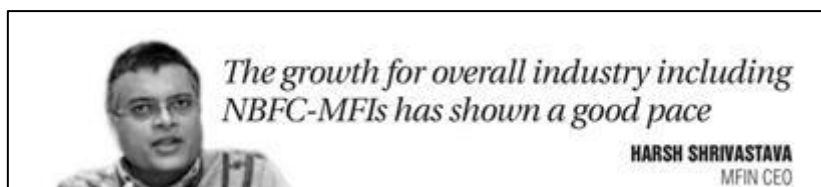
The asset quality, measured by portfolio at risk, has improved to 0.99 per cent for

the quarter ended September 30, 2018, from 1.06 per cent for the quarter ended June 30. It was more than 4 per cent in the corresponding second quarter of the previous year.

"We have seen a healthy improvement in the quality of the portfolio since last one year which is a very encouraging sign for the industry. The growth for the overall industry, including NBFC-MFIs, has shown a good pace which we expect will be maintained in the coming quarters too," said Harsh Shrivastava, CEO, of the Microfinance Institutions Network (MFIN).

"We continue to see robust investors' confidence, especially in the NBFC-MFI segment, due to sustained credit discipline," Shrivastava added.

Publication	The Statesman
Edition	Bhubaneshwar and Delhi
Date	9 th December, 2018
Page No.	08



Microfin industry clocks 50% growth

PRESS TRUST OF INDIA
NEW DELHI, 8 DECEMBER

Microfinance industry recorded a growth of 51 per cent year-on-year in the second quarter of 2018-19 with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore, according to a report.

Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for the significant chunk.

While the total number of active microfinance accounts for the overall industry was at 7.77 crore with a growth of 27 per cent, NBFC-MFIs witnessed a growth of 32.9 per cent with 3.43 crore accounts in the period, said the report

by Microfinance Institutions Network (MFIN).

As of 30 September 2018, NBFC-MFIs held the largest share of portfolio in micro-credit with total loan outstanding of Rs 54,018 crore or 37 per cent of total micro-credit universe.

Banks were the second largest provider of micro-credit with a loan amount outstanding of Rs 48,200 crore (33 per cent). While small finance banks accounted for 17 per cent of the loans, NBFCs provided 12 per cent. The rest came from other sources.

MFN CEO Harsh Shrivastava said the industry has seen a healthy improvement in the quality of the portfolio since last year.

Publication	DNA
Edition	Bengaluru
Date	4 th December, 2018
Page No.	15

GOOD TIMES

Quality of loans also improves with portfolio at risk at 0.99% as of September-end this year

DeMo-hit micro lenders bounce back, loans grow 50%

Sumit Moitra
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Kolkata: Microfinance players are on a roll, achieving 50% growth in aggregate loan portfolio for the first half of the current financial year (FY). This comes at a time when mainstream non-banking finance companies (NBFCs) continue to falter under tightened liquidity and shrinking businesses.

This growth seen in the first half of this fiscal indicates a reversal in fortunes of the microfinance sector, which had seen its loan book growth falling from a high of 72% achieved in FY2015-16 to 29% in FY2016-17 and further to 27% in FY2017-18.

For two straight quarters, the lenders of small loans,

excluding those like Bandhan which has now turned into a full-scale bank, have grown by 50%, confirming that reversal in their fortunes and coming out of the stress they had suffered post demonetisation when cash loans got halted.

The microfinance industry witnessed a growth of 51% on-year in the second quarter (Q2) with total gross loan portfolio (GLP) at Rs 1,46,741 crore, according to the just-released quarterly report by MicroFinance Institutions Network. Of this, the share of NBFCs operating as micro-lenders grew 50% on-year with GLP of Rs 54,018 crore.

"While the total number of active microfinance accounts for the overall indus-



try was at 7.77 crore in Q2, a growth of 27%, NBFC-MFIs witnessed a growth of 32.9% in active loan accounts with 3.43 crore accounts in the same period," the report said.

In the second quarter of the previous fiscal, the loan portfolio of microfinance firms had grown only 24%,

which is half the current growth rate.

The portfolio quality of the entire microfinance industry has also improved significantly during this period as depicted by PAR or portfolio at risk at 0.99% as of September-end this year. The PAR for NBFC-MFIs was

MONEY MATTERS

■ The industry's total gross loan portfolio grew 51% on-year to Rs 1,46,741 crore in Q2. Of this, share of NBFCs grew to Rs 54,018 crore

■ The loan book growth had fallen from a high of 72% achieved in FY2015-16 to 29% in FY2016-17 and further to 27% in FY2017-18

at 2.87% as of September 2017 to 1.01% in the first half of this year.

"Last year, the sector was recovering from the demonetisation shock. This year, that impact is gone. The recovery has come on the back of rapid growth in select states mainly in the eastern

part of the country, with growth in both the loan sizes as well as rise in the number of borrowers. We see similar growth in the rest of the year as well," Harsh Shrivastava, chief executive officer of MFIN told DNA Money.

According to MFIN's quarterly report, Karnataka, Odisha, Bihar, Tamil Nadu and Maharashtra are the top five states in terms of GLP, accounting for 52% of the total loan portfolio of NBFC-MFI segment.

In terms of regional distribution of portfolio (GLP), East and North-East account for 36% of the total NBFC-MFI portfolio, followed by South at 26% with northern and western regions contributing 15% each while central contributing 8%.

Publication	Deccan Herald
Edition	Bengaluru
Date	4 th December, 2018
Page No.	15

Microfinance biz grows 51% in Q2

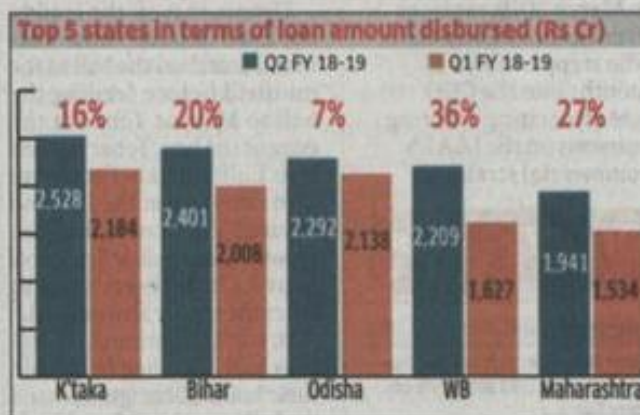
Uma Kannan

BENGALURU, DHNS: The microfinance industry witnessed a growth of 51% Year-on-Year in the second quarter of this fiscal with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore.

Karnataka, Odisha, Bihar, Tamil Nadu, and Maharashtra are the five top states in terms of GLP, accounting for 52% of the total loan portfolio of the NBFC-MFI (Non-Banking Finance Company-Microfinance Institutions) segment.

NBFC-MFIs have grown by 50% YoY in Q2 FY19 with GLP of Rs 54,018 crore as on September 30, 2018, according to 27th edition of Micrometer report by Microfinance Institutions Network (MFIN).

While the total number of active microfinance accounts for the overall industry were at 7.77 crore in the second quarter with a growth of 27%, NBFC-MFIs witnessed a growth of 32.9% in active loan accounts with 3.43 crore ac-



counts in the same period.

The portfolio quality of the entire microfinance industry has also significantly improved during this period. Speaking on the performance of the industry, Harsh Shrivastava, CEO, MFIN said, "We have seen a healthy improvement in the quality of the portfolio since last one year which is a very encouraging sign for the industry. The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters

too." Taking into account data for only MFIN's members, the 48 NBFC-MFIs disbursed Rs 21,001 crore of loans to 84 lakh accounts in the second quarter of FY19. In terms of regional distribution of portfolio (GLP), East and North East account for 36% of the total NBFC-MFI portfolio, South 26%, North 15%, West 15%, and Central contributes 8%. In the microfinance universe, NBFC-MFIs' share stands at 37%, banks contribute 33%, Small Finance Banks have 17% share, whereas NBFCs' share is 12%.

Publication	Business Standard (Hindi)
Edition	Chandigarh, Mumbai and Kolkata
Date	4 th December, 2018
Page No.	04

‘दूसरी तिमाही में 51 प्रतिशत बढ़ा माइक्रोफाइनेंस उद्योग’

निकहत हेटावकर
मुंबई, 3 दिसंबर

माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमएफआईएन) की ओर से जारी रिपोर्ट के मुताबिक पोर्टफोलियो गुणवत्ता में सुधार के साथ सितंबर में समाप्त दूसरी तिमाही में माइक्रोफाइनेंस उद्योग में 51 प्रतिशत की बढ़ोतरी हुई है।

कुल सकल कर्ज पोर्टफोलियो (जीएलपी) सितंबर 2018 में 1,467.41 अरब रुपये रहा, जो सितंबर 2017 में 969.95 अरब रुपये था।

30 सितंबर 2018 तक के आंकड़ों के मुताबिक गैर बैंकिंग वित्तीय कंपनी-माइक्रोफाइनेंस इंस्टीट्यूशंस (एनबीएफसी-एमएफआई) की हिस्सेदारी सूक्ष्म ऋण में सबसे ज्यादा रही।

कुल रिपोर्ट के मुताबिक 540.18 अरब रुपये सूक्ष्म ऋण में इस क्षेत्र की हिस्सेदारी 37 प्रतिशत है। बैंकों व सूक्ष्म वित्त बैंकों के कर्ज राशि का बकाया क्रमशः 482 अरब रुपये और 249 अरब रुपये है, जो कुल एमएफआई का 33 प्रतिशत और 17 प्रतिशत है।

Publication	Dainik Navajyoti
Edition	Jaipur
Date	4 th December, 2018
Page No.	04

माइक्रोफाइनेंस उद्योग का कारोबार बढ़ा

एजेंसी/नवज्योति, नई दिल्ली

छोटे ऋण देने वाली कंपनियों यानी माइक्रोफाइनेंस उद्योग का कारोबार एक साल पहले की तुलना में 51 प्रतिशत तथा ऐसे ऋण खातों की संख्या 27 प्रतिशत बढ़ी है। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमएफआईएन) की ओर से यहां जारी रिपोर्ट में कहा गया है कि पिछले साल 30 सितंबर की तुलना में इस साल 30 सितंबर तक माइक्रोफाइनेंस उद्योग

द्वारा दिया गया कुल ऋण 51 फीसदी बढ़कर 1,46,741 करोड़ रुपए पर पहुंच गया। इस दौरान ऋण खातों की संख्या 7.77 करोड़ पर पहुंच गई जो एक साल पहले की तुलना में 27 प्रतिशत ज्यादा है। गैर-बैंकिंग वित्तीय कंपनी की श्रेणी में पंजीकृत माइक्रोफाइनेंस संस्थानों (एनबीएफसी-एमएफआई) द्वारा दिया गया कुल ऋण भी एक साल में 50 प्रतिशत बढ़कर 54,018 करोड़ रुपए हो गया।

Publication	Dainik Savera
Edition	Chandigarh
Date	4 th December, 2018
Page No.	05

दूसरी तिमाही में माइक्रोफाइनांस उद्योग का कारोबार 51 प्रतिशत बढ़ा

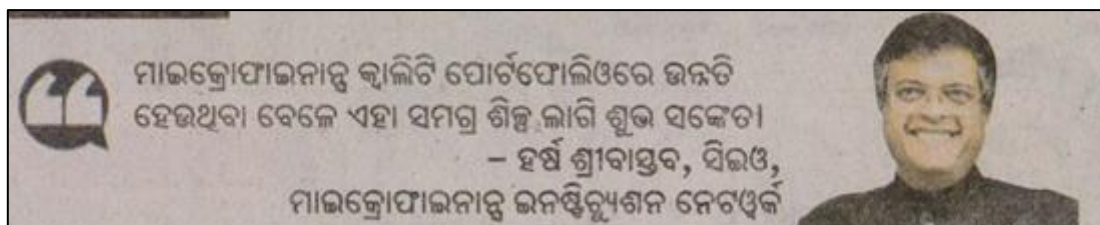
नई दिल्ली : छोटे ऋण देने वाली कंपनियों यानी माइक्रोफाइनांस उद्योग का कारोबार एक साल पहले की तुलना में 51 प्रतिशत तथा ऐसे ऋण खातों की संख्या 27 प्रतिशत बढ़ी है। माइक्रोफाइनांस इंस्टीट्यूशंस नेटवर्क (एम.एफ.आई.एन.) द्वारा जारी रिपोर्ट में कहा गया है कि पिछले साल 30 सितंबर की तुलना में इस साल 30 सितंबर तक माइक्रोफाइनांस उद्योग द्वारा दिया गया कुल ऋण 51 फीसदी बढ़कर 1,46,741 करोड़ रुपए पर पहुंच गया। इस दौरान ऋण खातों की संख्या 7.77 करोड़ पर पहुंच गई जो एक साल पहले की तुलना में 27 प्रतिशत ज्यादा है।

Publication	Sanmarg
Edition	Bhubaneshwar
Date	4 th December, 2018
Page No.	10

दूसरी तिमाही में माइक्रोफाइनेंस उद्योग का कारोबार 51 प्रतिशत बढ़ा

नई दिल्ली : छोटे ऋण देने वाली कंपनियों यानी माइक्रोफाइनेंस उद्योग का कारोबार एक साल पहले की तुलना में 51 प्रतिशत तथा ऐसे ऋण खातों की संख्या 27 प्रतिशत बढ़ी है। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमएफआईएन) द्वारा आज यहां जारी रिपोर्ट में कहा गया है कि पिछले साल 30 सितंबर की तुलना में इस साल 30 सितंबर तक माइक्रोफाइनेंस उद्योग द्वारा दिया गया कुल ऋण 51 फीसदी बढ़कर 1,46,741 करोड़ रुपये पर पहुंच गया। इस दौरान ऋण खातों की संख्या 7.77 करोड़ पर पहुंच गई जो एक साल पहले की तुलना में 27 प्रतिशत ज्यादा है। गैर-बैंकिंग वित्तीय कंपनी की श्रेणी में पंजीकृत माइक्रोफाइनेंस संस्थानों (एनबीएफसी-एमएफआई) द्वारा दिया गया कुल ऋण भी एक साल में 50 प्रतिशत बढ़कर 54,018 करोड़ रुपये हो गया। एनबीएफसी-एमएफआई के ऋण खातों की संख्या 32.9 फीसदी की वृद्धि के साथ 30 सितंबर 2018 को 3.43 करोड़ हो गयी। इससे पता चलते है कि प्रति खाता अब ग्राहकों को ज्यादा ऋण दिया जा रहा है। पिछले एक साल में माइक्रोफाइनेंस उद्योग पर जोखिम में पड़े ऋण का दबाव कम हुआ है। तीस दिन से ज्यादा से नहीं चुकाये गये ऋण यानी पोर्टफोलियो एट रिस्क समग्र उद्योग के लिए घटकर 0.99 प्रतिशत रह गया है। वहीं एनबीएफसी-एमएफआई के मामले में यह आंकड़ा 30 सितंबर 2017 के 2.87 प्रतिशत से घटकर 1.01 प्रतिशत पर आ गया है। एफएफआईएन के मुख्य कार्यकारी अधिकारी हर्ष श्रीवास्तव ने पिछली तिमाही की रिपोर्ट पर प्रतिक्रिया व्यक्त करते हुए कहा कि ऋण खातों की गुणवत्ता में पिछले एक साल में अच्छा सुधार हुआ है। यह उद्योग के लिए काफी उत्साहजनक संकेत है। साथ ही एनबीएफसी-एमएफआई समेत पूरे उद्योग में ऋण उठाव भी तेजी से बढ़ा है। हमें उम्मीद है कि आने वाली तिमाहियों में भी यह गति बनी रहेगी। छोटे ऋण कारोबार में 30 सितंबर 2018 को एनबीएफसी-एमएफआई की हिस्सेदारी 37 फीसदी, बैंकों की 33 फीसदी, लघु वित्त बैंकों की 17 फीसदी, गैर-बैंकिंग वित्तीय कंपनियों की 12 फीसदी और गैर-लाभकारी लघु ऋण संस्थानों की एक फीसदी रही।

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Edition	Bhubaneswar
Date	4 th December, 2018
Page No.	13



Publication	Rashtriya Sahara
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Page No.	15

माइक्रोफाइनेंस क्षेत्र में वृद्धि नई दिस्ती। छोटे ऋण देने वाली कंपनियों यानी माइक्रो फाइनेंस उद्योग का कारोबार एक साल पहले की तुलना में 51 फीसद तथा ऐसे ऋण खातों की संख्या 27 फीसद बढ़ी है। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क की रपट के अनुसार पिछले साल 30 सितम्बर की तुलना में इस साल 30 सितम्बर तक उद्योग द्वारा दिया गया कुल ऋण 51 फीसद बढ़कर 1,46,741 करोड़ रुपए पर पहुंच गया। इस दौरान ऋण खातों की संख्या 7.77 करोड़ पर पहुंच गई जो एक साल पहले की तुलना में 27 फीसद ज्यादा है।

Publication	Sakshi
Edition	Bengaluru
Date	4 th December, 2018
Page No.	12

51% వృద్ధి సాధించిన సూక్ష్మ రుణ రంగం

ఎమ్ఎఫ్ఐఎన్ తాజా నివేదిక వెల్లడి



న్యూఢిల్లీ: సూక్ష్మ రుణ పరిశ్రమ జోరుగా వృద్ధి సాధిస్తోంది. ప్రస్తుత ఆర్థిక సంవత్సరం రెండో త్రైమాసిక కాలంలో ఈ పరిశ్రమ 51 శాతం వృద్ధి చెందిందని మైక్రో ఫైనాన్స్ ఇన్స్టిట్యూషన్స్ సెటెలర్స్ (ఎమ్ఎఫ్ఐఎన్) తాజా నివేదిక పేర్కొంది. ఈ క్యూ2 నాటికి ఈ రంగం స్కూల రుణ పోర్ట్ఫోలియో(జీఎల్పీ) రూ.1,48,741 కోట్లని ఈ నివేదిక పేర్కొంది. ఈ రుణాల్లో నాన్ బ్యాంకింగ్ ఫైనాన్స్ కంపెనీలు-సూక్ష్మ రుణ సంస్థల(ఎన్బీఎఫ్సీ-ఎమ్ఎఫ్ఐ) వాటా రెప్పుకోదగిన స్థాయిలోనే ఉందని వివరించింది. సూక్ష్మ రుణ రంగం సంబంధించి ఈ నివేదిక ఇంకా ఏం చెప్పిందంటే...

- ఈ క్యూ2 చివరి నాటికి సూక్ష్మ రుణ సంబంధిత భాతాల సంఖ్య 27 శాతం వృద్ధితో 7.77 కోట్లకు పెరిగింది. దీంతో ఎన్బీఎఫ్సీ-ఎమ్ఎఫ్ఐ వాటా 33 శాతం వృద్ధితో 3.43 కోట్ల భాతాలకు ఎగసింది.

- ఈ ఎడాది సెప్టెంబర్ చివరి నాటికి మొత్తం సూక్ష్మ రుణ రంగం రుణాల్లో ఎన్బీఎఫ్సీ-ఎమ్ఎఫ్ఐ వాటా 37 శాతం(రూ.54,018 కోట్లుగా) ఉంది. రెండో స్థానంలో బ్యాంక్లు నిలిచాయి. బ్యాంక్ల రుణాలు 33 శాతంగా (రూ.48,200 కోట్లు) ఉన్నాయి.

- మొత్తం సూక్ష్మ రుణాల్లో స్మార్ట్ ఫైనాన్స్ బ్యాంక్ల వాటా 17 శాతంగా, నాన్ బ్యాంకింగ్ ఫైనాన్స్ కంపెనీల వాటా 12 శాతంగా ఉంది.

- గత ఏడాది నుంచి సూక్ష్మ రుణ రంగం పోర్ట్ ఫోలియో ఆరోగ్యకరమైన మెరుగుదలను సాధిస్తోంది. ఇది కుట్రసూచకం. ఇదీ తీరు మరికొన్ని క్వార్టర్ల పాటు కొనసాగుతున్నది.

Publication	Divya Bhaskar
Edition	Mumbai and Ahmedabad
Date	4 th December, 2018
Page No.	07

MFCના કારોબારમાં

Q2માં 51 ટકા વૃદ્ધિ

નવી દિલ્હી। માર્ફકો ફાઇનાન્સ સેક્ટરની નાની કંપનીઓના વ્યવસાયમાં બીજા ત્રિમાસિક ગાળા દરમિયાન 51 ટકાની વૃદ્ધિ થઈ છે. માર્ફકોફાઇનાન્સ ઇન્સ્ટિટ્યુશન્સ નેટવર્ક (એમએફઆઈએન) દ્વારા જારી કરાયેલા અહેવાલ અનુસાર ગત વર્ષના સપ્ટેમ્બરની સરખામણીમાં ચાલુ વર્ષ સપ્ટેમ્બરના અંતે પુરા થયેલા બીજા ત્રિમાસિક દરમિયાન માર્ફકો ફાઇનાન્સ ઉદ્યોગ દ્વારા આપવામાં આવેલા ધિરા 51 ટકા વધી 146741 કરોડે પહોંચ્યા છે.

Publication	Raj Express
Edition	Bhopal
Date	4 th December, 2018
Page No.	03

दूसरी तिमाही में माइक्रोफाइनेंस उद्योग का कारोबार 51 प्रतिशत बढ़ा

नई दिल्ली । छोटे ऋण देने वाली कंपनियों यानी माइक्रोफाइनेंस उद्योग का कारोबार एक साल पहले की तुलना में 51 प्रतिशत तथा ऐसे ऋण खातों की संख्या 27 प्रतिशत बढ़ी है। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमएफआईएन) द्वारा जारी रिपोर्ट में कहा गया है कि पिछले साल 30 सितंबर की तुलना में इस साल 30 सितंबर तक माइक्रोफाइनेंस उद्योग द्वारा दिया गया कुल ऋण 51 फीसदी बढ़कर 1,46,741 करोड़ रुपये पर पहुँच गया।

इस दौरान ऋण खातों की संख्या 7.77 करोड़ पर पहुँच गयी जो एक साल पहले की तुलना में 27 प्रतिशत ज्यादा है। गैर-बैंकिंग वित्तीय कंपनी की श्रेणी में पंजीकृत माइक्रोफाइनेंस संस्थानों (एनबीएफसी-एमएफआई) द्वारा दिया गया कुल ऋण भी एक साल में 50 प्रतिशत बढ़कर 54,018 करोड़ रुपये हो गया। एनबीएफसी-एमएफआई के ऋण खातों की संख्या 32.9 फीसदी की वृद्धि के साथ 30 सितंबर 2018 को 3.43 करोड़ हो गयी। इससे पता चलते है कि प्रति खाता अब ग्राहकों को ज्यादा ऋण दिया जा रहा है।

Publication	Morning News
Edition	Jaipur
Date	4 th December, 2018
Page No.	09

दूसरी तिमाही में माइक्रोफाइनेंस उद्योग का कारोबार 51 प्रतिशत बढ़ा

नई दिल्ली। छोटे ऋण देने वाली कंपनियों यानी माइक्रोफाइनेंस उद्योग का कारोबार एक साल पहले की तुलना में 51 प्रतिशत तथा ऐसे ऋण खातों की संख्या 27 प्रतिशत बढ़ी है। माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क (एमएफआईएन) द्वारा आज यहाँ जारी रिपोर्ट में कहा गया है कि पिछले साल 30 सितंबर की तुलना में इस साल 30 सितंबर तक माइक्रोफाइनेंस उद्योग द्वारा दिया गया कुल ऋण 51 फीसदी बढ़कर 1,46,741 करोड़ रुपये पर पहुँच गया। इस दौरान ऋण खातों की संख्या 7.77 करोड़ पर पहुँच गयी जो एक साल पहले की तुलना में 27 प्रतिशत ज्यादा है। गैर-बैंकिंग वित्तीय कंपनो की श्रेणी में पंजीकृत माइक्रोफाइनेंस संस्थानों (एनबीएफसी-एमएफआई) द्वारा दिया गया कुल ऋण भी एक साल में 50 प्रतिशत बढ़कर 54,018 करोड़ रुपये हो गया।

Publication	Young Leader
Edition	Ahmedabad
Date	4 th December, 2018
Page No.	11

दूसरी तिमाही में माइक्रोफाइनेंस उद्योग का कारोबार 51 प्रतिशत बढ़ा

नयी दिल्ली 03 दिसंबर (वार्ता) छोटे ऋण देने वाली कंपनियों यानी माइक्रोफाइनेंस उद्योग का कारोबार एक साल पहले की तुलना में 51 प्रतिशत बढ़ा। ऐसे ऋण खातों की संख्या 27 प्रतिशत बढ़ी है। माइक्रोफाइनेंस इंस्टीट्यूट्स नेटवर्क (एमएफआईएन) द्वारा आज यहाँ जारी रिपोर्ट में कहा गया है कि पिछले साल 30 सितंबर की तुलना में इस साल 30 सितंबर तक माइक्रोफाइनेंस उद्योग द्वारा दिया गया कुल ऋण 51 फीसदी बढ़कर 1,46,741 करोड़ रुपये पर पहुँच गया। इस दौरान ऋण खातों की संख्या 7.77 करोड़ पर पहुँच गयी जो एक साल पहले की तुलना में 27 प्रतिशत ज्यादा है।

गैर-बैंकिंग वित्तीय कंपनी की श्रेणी में पंजीकृत माइक्रोफाइनेंस संस्थानों (एनबीएफसी-एमएफआई) द्वारा दिया गया कुल ऋण भी एक साल में 50 प्रतिशत बढ़कर 54,018 करोड़ रुपये हो गया।

एनबीएफसी-एमएफआई के ऋण खातों की संख्या 32.9 फीसदी की वृद्धि के साथ 30 सितंबर 2018 को 3.43 करोड़ हो गयी। इससे पता चलते है कि प्रति खाता अब ग्राहकों को ज्यादा ऋण दिया जा रहा है। पिछले एक साल में माइक्रोफाइनेंस उद्योग पर जोखिम में पड़े ऋण का दबाव कम हुआ है। तीस दिन से ज्यादा से नहीं चुकाये गये ऋण यानी पोर्टफोलियो एट रिस्क समग्र उद्योग के लिए घटकर 0.99 प्रतिशत रह गया है। वहीं एनबीएफसी-एमएफआई के मामले में यह आँकड़ा 30 सितंबर 2017 के 2.87 प्रतिशत से घटकर 1.01 प्रतिशत पर आ गया है। एमएफआईएन के मुख्य कार्यकारी अधिकारी हर्ष श्रीवास्तव ने पिछली तिमाही की रिपोर्ट पर प्रतिक्रिया व्यक्त करते हुये कहा "ऋण खातों की गुणवत्ता में पिछले एक साल में अच्छा सुधार हुआ है। यह उद्योग के लिए काफी उत्साहजनक संकेत है।

Publication	Hindustan
Edition	Dehradun
Date	4 th December, 2018
Page No.	15

माइक्रोफाइनेंस उद्योग 51% बढ़ा

नई दिल्ली। छोटे ऋण देने वाली कंपनियों यानी माइक्रोफाइनेंस उद्योग का कारोबार एक साल पहले की तुलना में 51 प्रतिशत तथा ऐसे ण खातों की संख्या 27 प्रतिशत बढ़ी है।

माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क द्वारा सोमवार को यहां जारी रिपोर्ट में कहा गया है कि पिछले साल की तुलना में इस साल 30 सितंबर तक माइक्रोफाइनेंस उद्योग द्वारा दिया गया कुल ऋण 51% बढ़कर 1,46,741 करोड़ रुपये पर पहुंच गया।

Publication	Dainik Bhaskar
Edition	Dehradun
Date	4 th December, 2018
Page No.	10

ऋण खातों की संख्या बीते साल की तुलना में 27 फीसदी बढ़कर 7.77 करोड़ पहुंची माइक्रोफाइनेंस उद्योग के कारोबार में 51 प्रतिशत का इजाफा

नई दिल्ली। छोटे ऋण देने वाली कंपनियों यानी माइक्रोफाइनेंस उद्योग का कारोबार एक साल पहले की तुलना में 51 प्रतिशत तथा ऐसे ऋण खातों की संख्या 27 प्रतिशत बढ़ी है।

माइक्रोफाइनेंस इंस्टीट्यूट्स नेटवर्क ने सोमवार को बताया कि पिछले साल 30 सितंबर की तुलना में इस साल 30 सितंबर तक माइक्रोफाइनेंस उद्योग द्वारा दिया गया कुल ऋण 51 फीसदी बढ़कर 1,46,741 करोड़ रुपये पर पहुंच गया। इस दौरान ऋण खातों की संख्या 7.77 करोड़ पर पहुंच गई, जो एक साल पहले की तुलना में 27 प्रतिशत ज्यादा है।

बजाज ऑटो की बिक्री बढ़ी, अशोक लीलैंड में गिरावट

मुंबई। बजाज ऑटो की कुल बिक्री नवंबर में 25 फीसदी बढ़कर 4,06,930 इकाई हो गई है। जबकि अशोक लीलैंड की बिक्री में नौ फीसदी गिरावट दर्ज की गई है। बजाज ऑटो की तरफ से जारी आंकड़ों के अनुसार बीते माह कंपनी ने घरेलू बाजार में

31 फीसदी अधिक 2,34,818 वाहनों की बिक्री की। नवंबर 2017 में यह आंकड़ा 1,79,835 इकाई रहा था। कंपनी का निर्यात भी इस दौरान 17 फीसदी बढ़कर 1,46,623 इकाई से 1,72,112 इकाई हो गया। अशोक लीलैंड के आंकड़ों के अनुसार आलोच्य माह

में कंपनी ने कुल 4,403 हल्के वाणिज्यिक वाहनों की बिक्री की, जो गत साल के समान माह में बिके 3,819 वाहनों की तुलना में 15 फीसदी अधिक है। इस अवधि में कंपनी के मध्यम एवं भारी वाणिज्यिक वाहनों की बिक्री में 18 फीसदी की गिरावट रही।

गैर-बैंकिंग वित्तीय कंपनी की श्रेणी में पंजीकृत माइक्रोफाइनेंस संस्थानों द्वारा दिया गया कुल ऋण भी एक साल में 50 प्रतिशत बढ़कर 54,018 करोड़ रुपये हो गया। एनबीएफसी-एमएफआई के

ऋण खातों की संख्या 32.9 फीसदी की वृद्धि के साथ 30 सितंबर 2018 को 3.43 करोड़ हो गयी। इससे पता चलते है कि प्रति खाता अब ग्राहकों को ज्यादा ऋण दिया जा रहा है।

विनिर्माण गतिविधियां 11 माह के उच्चतम स्तर पर : घरेलू एवं विदेशी बाजारों से ऑर्डर आने से नवंबर में निक्केई का पीएमआई सूचकांक तेज छलांग लगाकर 11 माह के उच्चतम स्तर 54.0 पर

पहुंच गया। अक्टूबर 2018 में यह आंकड़ा 53.1 रहा था। विनिर्माण कंपनियों के खरीद प्रबंधकों के बीच किये जाने वाले मासिक सर्वेक्षण 'निक्केई इंडिया मैनुफैक्चरिंग पर्चेजिंग मैनेजर इंडेक्स' लगातार 16वें माह 50 के ऊपर रहा है। निक्केई द्वारा सोमवार को जारी आंकड़ों के मुताबिक अक्टूबर 2016 के बाद पहली बार इतनी तेज रफ्तार से विनिर्माण गतिविधियां बढ़ी हैं। नए ऑर्डर आने के कारण कंपनियों ने अपना उत्पादन बढ़ाया और बिक्री की रफ्तार भी बढ़ी। सबसे अधिक तेजी उपभोक्ता उत्पाद एवं पूंजीगत वस्तुओं में देखी गई।

Publication	The Economic Times
Edition	Jaipur
Date	5 th December, 2018
Page No.	14

■ **Microfinance Industry Clocks Over 50% Growth in Q2**

NEW DELHI: Microfinance industry recorded a growth of 51% year-on-year in the second quarter of 2018-19 with total Gross Loan Portfolio (GLP) standing at ₹1,46,741 crore, said a report Monday. Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for significant chunk. While the total number of active microfinance accounts for the overall industry was at 7.77 crore with a growth of 27%, NBFC-MFIs witnessed a growth of 32.9% with 3.43 crore accounts in the period, said the report by Microfinance Institutions Network (MFIN). – PTI

Publication	Dainik Adhikar
Edition	Jaipur
Date	5 th December, 2018
Page No.	05

माइक्रोफाइनेंस के क्षेत्र में 50 प्रतिशत से अधिक की वार्षिक बढ़ोतरी

नई दिल्ली (एजेंसी)। संपूर्ण माइक्रोफाइनेंस उद्योग में वित्त वर्ष 2018-19 की दूसरी तिमाही में 51 प्रतिशत की वार्षिक बढ़ोतरी देखने को मिली है और इसका कुल सकल लोन पोर्टफोलियो जीएलपी 1,46,741 करोड़ रुपये है इस बात का उद्घेक्षण 30 सितंबर 2018 को माइक्रोफाइनेंस इंस्टीट्यूट्स नेटवर्क ,एमफिन द्वारा जारी माइक्रोमीटर रिपोर्ट के 27वें अंक में की गई है नॉन.बैंकिंग फाइनेंस कंपनी माइक्रोफाइनेंस इंस्टीट्यूट्स एनबीएफसी, एमएफआई ने 30 सितंबर 2018 को समाप्त वित्त वर्ष 2018-19 की दूसरी तिमाही में वर्ष दर वर्ष 50 प्रतिशत की वृद्धि दर्ज की और इसका जीएलपी 54,018 करोड़ रुपये रहावित्तन वर्ष 2018-19 की दूसरी तिमाही में समूचे उद्योग के लिए ऐक्टिव माइक्रोफाइनेंस की कुल संख्यास 777 करोड़ थीं इसमें 27 प्रतिशत की वृद्धि दर्ज की गईं एनबीएफसी.एमएफआई ने ऐक्टिवलोन में 329 प्रतिशत की वृद्धि देखी और समान अवधि में 343 करोड़ खाते रहेण् पूरे माइक्रोफाइनेंस उद्योग की पोर्टफोलियो गुणवत्तास में भी इस अवधि में उल्लेखनीय सुधार आया हैण् इसे पीएआर पोर्टफोलियो एट रिस्को 30 द्वारा प्रदर्शित किया जाता है और यह 30 सितंबर 2018 तक 0.99 प्रतिशत रहाण् एनबीएफसी, एमएफआई के लिए पीएआर 30 सितंबर 2017 के 287 प्रतिशत से घटकर सितंबर 2018 में 101 प्रतिशत पर आ गया पिछली तिमाही में इंडस्ट्री के प्रदर्शन पर हर्ष श्रीवास्तव सीईओ एमफिन ने कहा हमने पिछले एक साल में पोर्टफोलियो की गुणवत्ता में काफी सुधार देखा है और यह उद्योग के लिए एक प्रोत्सा हक संकेत है

Publication	Hukmnama
Edition	Jaipur
Date	5 th December, 2018
Page No.	06

माइक्रोफाइनेंस के क्षेत्र में 50 प्रतिशत से अधिक की वार्षिक बढ़ोतरी

नई दिल्ली । संपूर्ण माइक्रोफाइनेंस उद्योग में वित्तन वर्ष 2018-19 की दूसरी तिमाही में 51 प्रतिशत की वार्षिक बढ़ोतरी देखने को मिली है और इसका कुल सकल लोन पोर्टफोलियो जीएलपी 146741 करोड़ रुपये हैं। इस बात का उल्लेख 30 सितंबर 2018 को माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क एमएफआई द्वारा जारी माइक्रोमोटर रिपोर्ट के 27वें अंक में की गई है। नॉन बैंकिंग फाइनेंस कंपनो माइक्रोफाइनेंस इंस्टीट्यूशंस एनबीएफसी एमएफआई ने 30 सितंबर 2018 को समाप्त वित्तन वर्ष 2018-19 की दूसरी तिमाही में वर्ष दर वर्ष 50 प्रतिशत की वृद्धि दर्ज की और इसका जीएलपी 54018 करोड़ रुपये रहा। वित्तन वर्ष 2018-19 की दूसरी तिमाही में समूचे उद्योग के लिए ऐक्टिव माइक्रोफाइनेंस की कुल संख्या 7.77 करोड़ थी।

Publication	Gujarat Business Watch
Edition	Ahmedabad
Date	5 th December, 2018
Page No.	02

**Microfinance universe grows
by over 50% YoY: 27th Issue
of MFIN Micrometer**

New Delhi : The entire microfinance industry witnessed a growth of 51% YoY in Q2 FY2018-2019 with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore according to 27th edition of Micrometer report by Microfinance Institutions Network (MFIN) as on 30th September, 2018. Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) have grown by 50% YoY in Q2 FY2018-2019 with GLP of Rs 54,018 crore as on 30th September 2018.

Publication	Punyanagari
Edition	Mumbai
Date	6 th December, 2018
Page No.	07

सूक्ष्म कर्ज व्यवसायात दुसऱ्या तिमाहीत वाढ

■ नवी दिल्ली : सूक्ष्म कर्ज वितरण क्षेत्रात वर्तमान आर्थिक वर्षाच्या दुसऱ्या तिमाहीत सालागणिक तुलनेनुसार रेंदा ५१ टक्के वाढ झाली आहे. या कालावधीत सूक्ष्म कर्ज वितरण क्षेत्राकडून एकूण १ लाख ४६ हजार ७४१ कोटी रुपये कर्ज वितरित करण्यात आले आहे. मायक्रो फायनन्स इंस्टिट्यूशन्स नेटवर्क (एमएफआयएन) संस्थेने सोमवारी आपला अहवाल प्रसिद्ध केला असून त्यात ही माहिती देण्यात आली आहे. अहवालातील माहितीनुसार एकूण कर्ज वितरणापैकी बहुतांश कर्ज विंगर-बँकिंग वित्तीय सूक्ष्म वित्त खात्यांची संख्या म्हणजे कर्ज देण्यात आलेल्या खात्यांची संख्या ७.७७ कोटी आहे. सालागणिक या संख्येत २७ टक्के वाढ झाली आहे. तसेच एनबीएफसी-एमएमआयने या कालावधीत ३२.९ टक्के विकास साधला आहे. त्यांची कर्जांची संख्या ३.४३ कोटी आहे. सूक्ष्म कर्ज संस्थांद्वारा वितरित कर्जांमध्ये सप्टेंबर अखेरपर्यंत एनबीएफसी-एमएफआयचा वाटा सर्वाधिक आहे.

ONLINE COVERAGE

Website	The Economic Times
Date	3 rd December, 2018
Link	https://auto.economictimes.indiatimes.com/news/industry/microfinance-industry-clocks-over-50-growth-in-q2/66924022

Microfinance industry clocks over 50% growth in Q2

Of the total, Non-Banking Finance Company-Microfinance Institutions accounted for significant chunk.

PTI | December 03, 2018, 20:16 IST

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New Delhi: Microfinance industry recorded a growth of 51 per cent year-on-year in the second quarter of 2018-19 with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore, said a report Monday.

Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for significant chunk.



MFIN is the industry association and self regulatory organisation for the microfinance industry in India.



While the total number of active microfinance accounts for the overall industry was at 7.77 crore with a growth of 27 per cent, NBFC-MFIs witnessed a growth of 32.9 per cent with 3.43 crore accounts in the period, said the report by Microfinance Institutions Network (MFIN).

As of September 30, 2018, NBFC-MFIs held largest share of portfolio in micro-credit with total loan outstanding of Rs 54,018 crore or 37 per cent of total micro-credit universe.

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Banks were the second largest provider of micro-credit with a loan amount outstanding of Rs 48,200 crore (33 per cent). While small finance banks accounted for 17 per cent of the loans, NBFCs provided 12 per cent. The rest came from other sources.

MFIN CEO Harsh Shrivastava said the industry has seen a healthy improvement in the quality of the portfolio since last year which is an encouraging sign for the industry.

"The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too. We continue to see robust

"The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too. We continue to see robust investors' confidence especially in the NBFC-MFIs segment which is due to sustained credit discipline in the sector," he said.

MFIN is the industry association and self regulatory organisation for the microfinance industry in India. Its current membership/associates consist of 48 NBFC-MFIs.

Website	Business Standard
Date	3 rd December, 2018
Link	https://www.business-standard.com/article/finance/microfinance-sector-sees-51-growth-in-q2-portfolio-at-rs-1-46-trn-report-118120300711_1.html

Microfinance sector sees 51% growth in Q2; portfolio at Rs 1.46 trn: Report

NBFC-MFIs held the largest share of the portfolio in micro-credit with total loan outstanding of Rs 540.18 bn, or 37% of the total micro-credit universe

Press Trust of India | New Delhi
Last Updated at December 3, 2018 19:23 IST



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[Microfinance](#) industry recorded a growth of 51 per cent year-on-year in the second quarter of 2018-19 with total Gross Loan Portfolio (GLP) standing at Rs 1.46741 trillion, said a report on Monday.

Of the total, Non-Banking [Finance](#) Company-[Microfinance](#) Institutions (NBFC-MFIs) accounted for a significant chunk.

While the total number of active [microfinance](#) accounts for the overall industry was at 77.7 million with a growth of 27 per cent, NBFC-MFIs witnessed a growth of 32.9 per cent with 34.3 million accounts in the period, said the report by Microfinance Institutions Network (MFIN).

ALSO READ: [Microfinance industry may come up with Rs 8-bn pool of saleable securities](#)

As of September 30, 2018, NBFC-MFIs held the largest share of portfolio in micro-credit with total loan outstanding of Rs 540.18 billion or 37 per cent of total micro-credit universe.

Banks were the second largest provider of micro-credit with a loan amount outstanding of Rs 482 billion (33 per cent). While small [finance](#) banks accounted for 17 per cent of the loans, NBFCs provided 12 per cent. The rest came from other sources.

[MFIN](#) CEO Harsh Shrivastava said the industry has seen a healthy improvement in the quality of the portfolio since last year which is an encouraging sign for the industry.

"The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too. We continue to see robust investors' confidence especially in the NBFC-MFIs segment which is due to sustained credit discipline in the sector," he said.

[MFIN](#) is the industry association and self-regulatory organisation for the [microfinance industry](#) in India. Its current membership/associates consist of 48 NBFC-MFIs.

Website	The Hindu Business Line
Date	3 rd December, 2018
Link	https://www.thehindubusinessline.com/money-and-banking/microfinance-industry-clocks-over-50-growth-in-q2/article25655043.ece



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Microfinance industry clocks over 50% growth in Q2

PTI



NEW DELHI, DECEMBER 3

Microfinance industry recorded a growth of 51 per cent year-on-year in the second quarter of 2018-19 with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore, said a report on Monday.

Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for significant chunk. While the total number of active microfinance accounts for the overall industry was at 7.77 crore with a growth of 27 per cent, NBFC-MFIs witnessed a growth of 32.9 per cent with 3.43 crore accounts in the period, said the report by Microfinance Institutions Network (MFIN).

As of September 30, 2018, NBFC-MFIs held largest share of portfolio in micro-credit with total loan outstanding of Rs 54,018 crore or 37 per cent of total micro-credit universe. Banks were the second largest provider of micro-credit with a loan amount outstanding of Rs 48,200 crore (33 per cent). While small finance banks accounted for 17 per cent of the loans, NBFCs provided 12 per cent. The rest came from other sources.

MFIN CEO Harsh Shrivastava said the industry has seen a healthy improvement in the quality of the portfolio since last year which is an encouraging sign for the industry. "The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too. We continue to see robust investors' confidence especially in the NBFC-MFIs segment which is due to sustained credit discipline in the sector," he said.

Website	The Hindu Business Line
Date	6 th December, 2018
Link	https://www.thehindubusinessline.com/money-and-banking/at-37-nbfc-mfis-hold-largest-share-of-small-loans-in-rural-areas/article25682005.ece

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At 37%, NBFC-MFIs hold largest share of small loans in rural areas

G NAGA SRIDHAR

HYDERABAD, DECEMBER 6

The demand for small loans in rural areas has been robust, going by the steep spurt in the total outstanding loan portfolio of microfinance institutions (MFIs).

According to latest data from Microfinance Institutions Network (MFIN), a national body of NBFC-MFIs in the country, the total loan amount outstanding has increased by 51 per cent at ₹1,46,741 crore as on September 30, 2018, against the corresponding quarter of the previous financial year.

Of this, NBFC-MFIs hold the largest share of 37 per cent in micro credit, with total outstanding loans of ₹54,018 crore, followed by banks with ₹48,200 crore, accounting for 33 per cent. The number of active loan accounts grew by 27 per cent over the same period last year. Individual players such as Bharat Financial Inclusion (BFIL) also reported significant addition of customers. For instance, BFIL added 10.5 lakh customers in the second quarter, against 6.3 lakh in the year-ago period.

In terms of regional distribution of portfolio (GLP), East and North-East regions account for 36 per cent of the total portfolio, followed by South India at 26 per cent, while North and West India have 15 per cent each. The remaining 8 per cent comes from Central India.

The average loan amount disbursed per account during the second quarter was ₹25,070, an increase of 7 per cent from the first quarter of the current fiscal.

The driver for the growth in demand for loans as well as disbursal is the 'huge' unmet demand for micro loans, according to BR Diwakar, CFO, Creditaccess Grameen.

“Most of the micro loans segment is moving from informal to formal sources, which is also driving growth, besides the ability of NBFC-MFIs to raise required capital through equity and debt,” he told *BusinessLine*. According to MR Rao, CEO and MD, BFIL, gross loan portfolio growth was driven primarily by customer acquisition.

Agri, manufacturing

Loans extended to agricultural and allied activities had a major share in the gross loan portfolio at 53 per cent, followed by trade and services, manufacturing and production pooling in 42 per cent.

As household finance accounted for only 4 per cent of the loans, the use of loans for productive purposes has been confirmed.

Cashless disbursement of loans is another strong trend. Of the 44 NBFC-MFIs, 29 reported more than 90 per cent cashless disbursements, while 24 of them had 100 per cent cashless disbursements.

Website	DNA
Date	4 th December, 2018
Link	https://www.dnaindia.com/business/report-demo-hit-mircofin-lenders-bounce-back-loans-grow-50-2692045

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DeMo-hit mircofin lenders bounce back, loans grow 50%

Microfinance players are on a roll, achieving 50% growth in aggregate loan portfolio for the first half of the current financial year (FY). This comes at a time when mainstream non-banking finance companies (NBFCs) continue to falter under tightened liquidity and shrinking businesses.

This growth seen in the first half of this fiscal indicates a reversal in fortunes of the microfinance sector, which had seen its loan book growth falling from a high of 72% achieved in FY2015-16 to 29% in FY2016-17 and further to 27% in FY2017-18.

For two straight quarters, the lenders of small loans, excluding those like Bandhan which has now turned into a full-scale bank, have grown by 50%, confirming that reversal in their fortunes and coming out of the stress they had suffered post demonetization when cash loans got halted.

The microfinance industry witnessed a growth of 51% on-year in the second quarter (Q2) with total gross loan portfolio (GLP) at Rs 1,46,741 crore, according to the just-released quarterly report by MicroFinance Institutions Network. Of this, the share of NBFCs operating as micro-lenders grew 50% on-year with GLP of Rs 54,018 crore.

"While the total number of active microfinance accounts for the overall industry was at 7.77 crore in Q2, a growth of 27%, NBFC-MFIs witnessed a growth of 32.9% in active loan accounts with 3.43 crore accounts in the same period," the report said.

In the second quarter of the previous fiscal, the loan portfolio of microfinance firms had grown only 24%, which is half the current growth rate.

The portfolio quality of the entire microfinance industry has also improved significantly during this period as depicted by PAR or portfolio at risk at 0.99% as of September-end this year. The PAR for NBFC-MFIs was at 2.87% as of September 2017 to 1.01% in the first half of this year.

"Last year, the sector was recovering from the demonetization shock. This year, that impact is gone. The recovery has come on the back of rapid growth in select states mainly in the eastern part of the country, with growth in both the loan sizes as well as rise in the number of borrowers. We see similar growth in the rest of the year as well," Harsh Shrivastava, chief executive officer of MFIN told DNA Money.

According to MFIN's quarterly report, Karnataka, Odisha, Bihar, Tamil Nadu and Maharashtra are the top five states in terms of GLP, accounting for 52% of the total loan portfolio of NBFC-MFI segment.

In terms of regional distribution of portfolio (GLP), East and North-East account for 36% of the total NBFC-MFI portfolio, followed by South at 26% with northern and western regions contributing 15% each while central contributing 8%.

MONEY MATTERS

- The industry total gross loan portfolio grew 51% on-year to Rs 1,46,741 crore in Q2. Of this, share of NBFCs operating as micro-lenders grew to Rs 54,018 crore
- The loan book growth had fallen from a high of 72% achieved in FY2015-16 to 29% in FY2016-17 and further to 27% in FY2017-18

Website	The Telegraph
Date	4 th December, 2018
Link	https://www.telegraphindia.com/business/microfinance-sees-51-surge-in-loans/cid/1677546







Business

Microfinance sees 51% surge in loans

NBFC MFIs hold the largest share at 37% of the total micro credit portfolio

By A Staff Reporter in Calcutta

Published 4:12:18, 3:03 AM • Updated 4:12:18, 3:03 AM

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The loan amount outstanding for the July-September 2018 quarter was Rs 1,46,741 crore against Rs 96,995 crore in the same period of the previous year (Shutterstock)

The microfinance industry, comprising non-banking microfinance companies (NBFC-MFIs), banks, non-bank financial companies (NBFC), small finance banks and non-profit MFIs, has seen a 51 per cent growth in gross loan portfolio for the second quarter of 2018-19 with an improvement in the asset quality.

The loan amount outstanding for the quarter ended September 30, 2018, was Rs 1,46,741 crore against Rs 96,995 crore in the corresponding period of the previous year.

NBFC MFIs hold the largest share at 37 per cent of the total micro credit portfolio with total loan outstanding at Rs 54,018 crore at the end of the quarter.

While banks have a 33 per cent share, small finance banks have 17 per cent, NBFCs' share is 12 per cent and non-profit MFIs account for 1 per cent of the loan outstanding.

The asset quality, measured by portfolio at risk, has improved to 0.99 per cent for the quarter ended September 30, 2018, from 1.06 per cent for the quarter ended June 30. It was more than 4 per cent in the corresponding second quarter of the previous year.

“We have seen a healthy improvement in the quality of the portfolio since last one year which is a very encouraging sign for the industry. The growth for the overall industry, including NBFC-MFIs, has shown a good pace which we expect will be maintained in the coming quarters too,” said Harsh Shrivastava, CEO, of the Microfinance Institutions Network (MFIN).

“We continue to see robust investors' confidence, especially in the NBFC-MFI segment, due to sustained credit discipline,” Shrivastava added.

Website	MoneyControl
Date	3 rd December, 2018
Link	https://www.moneycontrol.com/news/business/microfinance-industry-clocks-over-50-growth-in-q2-report-3247451.html

Microfinance industry clocks over 50% growth in Q2: Report

Of the total, Non-Banking Finance Company-Microfinance Institutions accounted for significant chunk.

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Microfinance industry recorded a growth of 51 percent year-on-year in the second quarter of 2018-19 with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore, said a report.

Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for significant chunk.



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While the total number of active microfinance accounts for the overall industry was at 7.77 crore with a growth of 27 percent, NBFC-MFIs witnessed a growth of 32.9 percent with 3.43 crore accounts in the period, said the report by Microfinance Institutions Network (MFIN).

As of September 30, 2018, NBFC-MFIs held largest share of portfolio in micro-credit with total loan outstanding of Rs 54,018 crore or 37 percent of total micro-credit universe.

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Banks were the second largest provider of micro-credit with a loan amount outstanding of Rs 48,200 crore (33 percent). While small finance banks accounted for 17 percent of the loans, NBFCs provided 12 percent. The rest came from other sources.

MFIN CEO Harsh Shrivastava said the industry has seen a healthy improvement in the quality of the portfolio since last year which is an encouraging sign for the industry.

"The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too. We continue to see robust investors' confidence especially in the NBFC-MFIs segment which is due to sustained credit discipline in the sector," he said.

MFIN is the industry association and self regulatory organisation for the microfinance industry in India. Its current membership/associates consist of 48 NBFC-MFIs.

Website	Deccan Herald
Date	3 rd December, 2018
Link	https://www.deccanherald.com/business/microfinance-industry-grows-51-706263.html


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Microfinance industry grows 51% in Q2

Uma Kannan, DH News Service, Bengaluru, DEC 03 2018, 21:47PM IST | UPDATED: DEC 03 2018, 21:48PM IST



The microfinance industry witnessed a growth of 51% Year-on-Year in the second quarter of this fiscal with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore.

Karnataka, Odisha, Bihar, Tamil Nadu, and Maharashtra are the five top states in terms of GLP, accounting for 52% of the total loan portfolio of the NBFC-MFI (Non-Banking Finance Company-Microfinance Institutions) segment.

NBFC-MFIs have grown by 50% YoY in Q2 FY19 with GLP of Rs 54,018 crore as on September 30, 2018, according to 27th edition of Micrometer report by Microfinance Institutions Network (MFIN).

While the total number of active microfinance accounts for the overall industry were at 7.77 crore in the second quarter with a growth of 27%, NBFC-MFIs witnessed a growth of 32.9% in active loan accounts with 3.43 crore accounts in the same period.

The portfolio quality of the entire microfinance industry has also significantly improved during this period.

Speaking on the performance of the industry, Harsh Shrivastava, CEO, MFIN said, "We have seen a healthy improvement in the quality of the portfolio since last one year which is a very encouraging sign for the industry. The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too."

Taking into account data for only MFIN's members, the 48 NBFC-MFIs disbursed Rs 21,001 crore of loans to 84 lakh accounts in the second quarter of FY19. In terms of regional distribution of portfolio (GLP), East and North East account for 36% of the total NBFC-MFI portfolio, South 26%, North 15%, West 15%, and Central contributes 8%.

In the microfinance universe, NBFC-MFIs' share stands at 37%, banks contribute 33%, Small Finance Banks have 17% share, whereas NBFCs' share is 12% and Non-profit MFIs account for 1%, the report said.

Website	VC Circle
Date	3 rd December, 2018
Link	https://www.vccircle.com/microlenders-gross-loans-surge-58-in-july-september-mfin-report/

FINANCE

Microlenders' gross loan portfolio surges 58% in July-September: MFIN report

By Keshav Sunkara | © 03 December, 2018



Photo Credit: Pixabay

The gross loan portfolio of non-banking financial companies- microfinance institutions (NBFC-MFIs) rose 58% to Rs 59,514 crore in the July-September quarter of 2018-19 from Rs 37,635 crore in the corresponding quarter last year, a report by industry body Microfinance Institutions Network (MFIN) has stated.

The gross loan portfolio increased by 24.4% in the same quarter of the last financial year while it grew 53% in the April-June period of the current financial year.

Gross loan portfolio includes both 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 managed portfolio of MFIs, which comprise 48 microlenders, stands at Rs 11,373 crore for the July-September period, up from Rs 5,365 crore in the year before. All 48 microlenders are members of MFIN.

Citing non-availability of the latest data for some microlenders, the report takes figures from the January-March 2018 quarter for Spandana Sphoorty and Muthoot Microfin, and numbers from the October-December 2017 quarter for SHARE Microfin.

Spandana Sphoorty and Muthoot Microfin are among the top 10 microlenders in the country.

"We have seen a healthy improvement in the quality of the portfolio since last one year which is a very encouraging sign for the industry," said Harsh Shrivastava, chief executive of MFIN, in a statement.

The total loan portfolio of the microfinance industry for the July-September period stood at Rs 146,741 crore. NBFC-MFIs contributed 37% of the total industry portfolio with a share of Rs 54,018 crore in the second quarter of 2018-19.

The share of banks stood at 33%, while that of small finance banks was 17%. NBFCs and non-profit MFIs accounted for 12% and 1%, respectively.

The MFIs disbursed loans worth Rs 21,001 crore for the quarter. Of these, 80% of loan disbursements made by NBFC-MFIs were cashless.

"We continue to see robust investors' confidence especially in the NBFC-MFIs segment which is due to sustained credit discipline in the sector," Shrivastava added.

In terms of the regional spread, Karnataka had the highest share of the gross loan portfolio which was Rs 7,437 crore as on 30 September 2018. It also tops in terms of loan disbursement at Rs 2,528 crore in the quarter ended September.

For NBFC-MFIs, the total principal value outstanding of loans that have at least one payment more than 30 days overdue (PAR 30) has decreased to 2.4% for September 2018 from 7.5% in the previous year. This does not include the data of the country's largest microfinance institution Bharat Financial Inclusion.

Spandana Sphoorty is looking to float its initial public offering. Kedaara Capital, VC firm Helion Venture Partners and strategic investor Valiant Mauritius Partners FDI Ltd are looking to partially exit Spandana in the IPO.

Mumbai-listed Bharat Financial Inclusion is the largest microfinance institution in the country. As on 30 September 2018, its gross loan portfolio stood at Rs 15,481 crore up from Rs 13,832 crore in the previous quarter.

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

Website	IndiaTV News
Date	3 rd December, 2018
Link	https://www.indiatvnews.com/business/news-microfinance-industry-clocks-over-50-growth-in-q2-with-glp-standing-at-rs-1-46-741-crore-489017

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Microfinance industry clocks over 50% growth in Q2 with GLP standing at Rs 1,46,741 crore

Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for significant chunk.

Reported by: PTI, New Delhi [Published on: December 03, 2018 18:14 IST]

Microfinance industry recorded a growth of 51 per cent year-on-year in the second quarter of 2018-19 with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore, said a report Monday.

Of the total, Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) accounted for significant chunk.

While the total number of active microfinance accounts for the overall industry was at 7.77 crore with a growth of 27 per cent, NBFC-MFIs witnessed a growth of 32.9 per cent with 3.43 crore accounts in the period, said the report by Microfinance Institutions Network (MFIN).

As of September 30, 2018, NBFC-MFIs held largest share of portfolio in micro-credit with total loan outstanding of Rs 54,018 crore or 37 per cent of total micro-credit universe.

Banks were the second largest provider of micro-credit with a loan amount outstanding of Rs 48,200 crore (33 per cent). While small finance banks accounted for 17 per cent of the loans, NBFCs provided 12 per cent. The rest came from other sources.

MFIN CEO Harsh Shrivastava said the industry has seen a healthy improvement in the quality of the portfolio since last year which is an encouraging sign for the industry.

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Microfinance industry clocks over 50 pc growth in Q2: Report

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Microfinance industry recorded a growth of 51 per cent year-on-year in the second quarter of 2018-19

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Website	News Barons
Date	3 rd December, 2018
Link	https://www.newsbarons.com/financial-results/microfinance-industry-grows-at-50-yoy/



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Microfinance industry grows at 50% YoY

By Latika Bhargava · 3 December, 2018 | 2:20 pm



In the microfinance universe, NBFC-MFIs' share stands at 37% , Banks contribute 33%, Small Finance Banks have 17% share whereas NBFCs' share is 12% and Non-profit MFIs account for 1%.

The entire microfinance industry witnessed a growth of 51% YoY in Q2 FY2018-2019 with total Gross Loan Portfolio (GLP) standing at Rs 1,46,741 crore according to 27th edition of Micrometer report by Microfinance Institutions Network (MFIN) as on 30th September, 2018. Non-Banking Finance Company-Microfinance Institutions (NBFC-MFIs) have grown by 50% YoY in Q2 FY2018-2019 with GLP of Rs 54,018 crore as on 30th September 2018. While the total number of active microfinance accounts for the overall industry were at 7.77 crore in Q2 FY2018-2019 with a growth of 27%, NBFC-MFIs witnessed a growth of 32.9% in active loan accounts with 3.43 crore accounts in the same period. The portfolio quality of the entire microfinance industry has also significantly improved during this period as depicted by PAR (Portfolio At Risk) >30 of 0.99% as on 30 September 2018. PAR>30 for NBFC-MFIs has also decreased from 2.87% as on September 2017 to 1.01% as on September 2018.

Speaking on the performance of the industry in the last quarter, **Harsh Shrivastava, CEO, MFIN** said, "We have seen a healthy improvement in the quality of the portfolio since last one year which is a very encouraging sign for the industry. The growth for overall industry including NBFC-MFIs has shown a good pace which we expect will be maintained in the coming quarters too. We continue to see robust investors' confidence especially in the NBFC-MFIs segment which is due to sustained credit discipline in the sector."

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About Microfinance Institutions Network

Microfinance Institutions Network (MFIN) is the premier industry association and Self-Regulatory Organisation (SRO) for the microfinance industry in India and its current membership/associates consists of 48 leading NBFC (Non-banking Financial Company) Microfinance Institutions (MFIs) in the country. MFIN seeks to work closely with regulators and other key stakeholders to achieve larger financial inclusions goals through microfinance.

Website	Indian Web2
Date	3 rd December, 2018
Link	https://www.indianweb2.com/2018/12/03/microfinance-industry-witnessed-growth-of-51-yoy-in-q2-2018-19/

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PRESS RELEASE

Microfinance Industry Witnessed Growth of 51% YoY in Q2 2018-19

By SUMAN CHAUDHARY · Dec 3, 2018

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