



## **Microfinance Institutions Network (MFIN)**

### **Monthly Coverage Report**

**August 2019**

## Media Coverage Index

| S. No. | Publication Name      | Media |
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| 1.     | Business Standard     | Print |
| 2.     | Business Standard     | Print |
| 3.     | The Financial Express | Print |
| 4.     | Deccan Chronicle      | Print |
| 5.     | Millennium Post       | Print |
| 6.     | Millennium Post       | Print |
| 7.     | The Telegraph         | Print |
| 8.     | The Statesman         | Print |
| 9.     | The Asian Age         | Print |
| 10.    | The Pioneer           | Print |
| 11.    | Navbharat Times       | Print |
| 12.    | Business Remedies     | Print |
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| 18.    | Hukumnama             | Print |
| 19.    | The Public Side       | Print |
| 20.    | Rajasthan Patrika     | Print |
| 21.    | Dainik Bhaskar        | Print |
| 22.    | Daily News            | Print |
| 23.    | The Public Side       | Print |
| 24.    | Evening Post          | Print |
| 25.    | Veer Arjun            | Print |
| 26.    | Dainik Bhor           | Print |
| 27.    | Dainik Kanchan Kesari | Print |
| 28.    | Dainik Navjyoti       | Print |
| 29.    | Hukumnama Samachar    | Print |
| 30.    | Khabaro ki Duniya     | Print |
| 31.    | Samachar Jagat        | Print |
| 32.    | The Pioneer           | Print |
| 33.    | Rashtriya Sahara      | Print |
| 34.    | Jansandesh            | Print |
| 35.    | Aaj                   | Print |

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|-----|-------------------------|--------|
| 36. | Gyan Shikha Times       | Print  |
| 37. | Spasth Aawaz            | Print  |
| 38. | State Media             | Print  |
| 39. | Jagrukh Express         | Print  |
| 40. | The Echo of India       | Print  |
| 41. | Himalayan Mirror        | Print  |
| 42. | Purbottar               | Print  |
| 43. | The Economic Times      | Online |
| 44. | Business Standard       | Online |
| 45. | Business Standard       | Online |
| 46. | The Financial Express   | Online |
| 47. | The Hindu Business Line | Online |
| 48. | The Times of India      | Online |
| 49. | Millennium Post         | Online |
| 50. | The Pioneer             | Online |
| 51. | Financial Chronicle     | Online |
| 52. | Bloomberg Quint         | Online |
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| 54. | Outlook                 | Online |
| 55. | Devdiscourse            | Online |
| 56. | Daily Hunt              | Online |
| 57. | The News Strike         | Online |

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| <b>Publication</b> | Business Standard             |
| <b>Edition</b>     | Mumbai, Kolkata, Delhi        |
| <b>Date</b>        | 30 <sup>th</sup> August, 2019 |
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## MFIs grew 43% YoY in first quarter

**NAMRATA ACHARYA**

Kolkata, 29 August

Despite a slowdown, the microfinance industry grew 42.9 per cent year-on-year (YoY) in Q1FY20, even as the asset quality deteriorated marginally, data released by the Microfinance Institutions Network (MFIN), the representative body of microfinance institutions, showed. The microfinance loan portfolio stood at over ₹1.9 trillion as on June 30, 2019.

According to the data, the PAR>30 days, or the principal value outstanding of loans that have at least one payment more than 30 days overdue, grew from 0.67 per cent in Q1FY19 to 0.93 per cent at the end of Q1FY20.

As on June 30, 2019, 13 banks (after the IndusInd Bank-Bharat Financial Inclusion (BFIL) merger) together held the largest share of the portfolio in microcredit, with a total loan outstanding of ₹78,060 crore, which was 40.9 per cent of the microcredit universe.

|                    |                                                            |
|--------------------|------------------------------------------------------------|
| <b>Publication</b> | Business Standard                                          |
| <b>Edition</b>     | Chandigarh, Bengaluru, Mumbai, Delhi, Bhubaneshwar, Jaipur |
| <b>Date</b>        | 10 <sup>th</sup> August, 2019                              |
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# MFI's reconsider listing plans

Lukewarm response of retail investors to Spandana IPO, choppy markets key factors

NAMRATA ACHARYA  
Kolkata, 9 August

**M**icro-finance institutions (MFIs), planning to launch their initial public offerings (IPOs), have decided to take it slow after the lacklustre performance by Spandana Spohooty.

The Hyderabad-based MFI's ₹1,200-crore IPO, which closed on August 7, was subscribed just 1.05 times. The main reason for this performance was choppy markets as well as lack of enthusiasm from retail investors, who subscribed to only 10 per cent of the quota reserved for them.

In the next few quarters, at least two other MFIs, Arohan and Muthoot Microfin, had planned IPOs. But now, they plan to wait for more clarity. According to Sadaf Sayeed, CEO, Muthoot Microfin, the MFI will evaluate its plans to go for an IPO in the next two months based on the market situation.



## GOING PUBLIC

| MFI                   | Gross loan portfolio* | Status       |
|-----------------------|-----------------------|--------------|
| Credit Access Grameen | 7,159                 | Listed       |
| Satin                 | 6,374                 | Listed       |
| Arohan                | 4,045                 | Planning IPO |
| Spandana              | 3,166                 | Listed       |
| Annapurna             | 3,018                 | Not listed   |

\*as on March 31, 2019) in ₹ cr

Source: MFIF

The MFI had got Securities and Exchange Board of India (Sebi) approval for the IPO last October, and the licence is valid for one year. The MFI was earlier planning an IPO around January-February, but it got postponed due to unfavourable capital market conditions.

"We are evaluating the situation, and will go for an IPO in the next two months, if the market situation improves. The present market condition is not conducive for an IPO," said Sayeed. Arohan has been contemplating an IPO since last year, but as of now it's looking to beef up capital through alternative sources.

"We are hopeful of filing an application for an IPO by Q4 this year. At

present, we are internally doing a rejig of promoters' holding, which is set to increase from nearly 33 per cent to 38 per cent ahead of the IPO. The proceeds will help us expand into new geographies. The market is not buoyant now, and ideally one needs to wait for more stability before going for an IPO," said Manoj Kumar Nambiar, managing director, Arohan.

As some of the top MFIs grow in size, beyond ₹3,000 crore in terms of credit outstanding, many have been seeking to go for an IPO.

Last year, CreditAccess Grameen got listed on the exchanges. Apart from this, Satin Creditcare Network is the other listed micro finance company after IndusInd Bank acquired

Bharat Financial Inclusion in June. After Bharat Financial, CreditAccess Grameen is the largest MFI, followed by Satin and Arohan, according to data available with Microfinance Institution Network (MFIF).

According to a top executive in the MFI sector, several mid-sized MFIs could also be thinking to tap the capital markets for funding. However, they are now seeking other ways of raising capital, mostly qualified institutional investments, due to adverse market conditions.

The MFI industry has been growing rapidly in the last few months. The industry's gross loan portfolio or GLP stood at ₹1,87,386 crore at the end of March, up 38 per cent year-on-year, according to data by MFIF.

Apart from this, several small finance banks (SFBs) would need to mandatorily go for an IPO in the next few months to comply with the Reserve Bank of India's norms.

The norms specify that SFBs must be listed within three years after launching operations.

So far, three SFBs have listed on the stock markets - Equitas Financial Holdings, Ujjivan Financial Services and AU Small Finance Bank. Seven others would need to mandatorily go for an IPO.

|                    |                                                                                                        |
|--------------------|--------------------------------------------------------------------------------------------------------|
| <b>Publication</b> | The Financial Express                                                                                  |
| <b>Edition</b>     | Delhi, Ahmedabad, Bengaluru, Bhubaneswar, Chandigarh, Chennai, Hyderabad, Kochi, Kolkata, Mumbai, Pune |
| <b>Date</b>        | 30 <sup>th</sup> August, 2019                                                                          |
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## **‘Microfin industry grows 42.9% in Q1’**

**THE MICROFINANCE INDUSTRY** witnessed a 42.9% growth in first quarter of 2019-20, with the total loan portfolio at ₹1,90,684 crore as on June 30, 2019, Microfinance Institutions Network

(MFIN) said in a report. The total number of microfinance loan accounts stood at 9.27 crore, compared with 6.68 crore accounts in April-June quarter of the financial year 2018-19, MFIN said. —PTI

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|--------------------|--------------------------------------|
| <b>Publication</b> | Deccan Chronicle                     |
| <b>Edition</b>     | Bengaluru, Chennai, Hyderabad, Kochi |
| <b>Date</b>        | 30 <sup>th</sup> August, 2019        |
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## MICRO CREDIT GROWS 43%

**FC BUREAU**  
**CHENNAI, AUG. 29**

Micro credit grew 43 per cent in the June quarter with gross loan portfolio touching Rs 1.9 lakh crore. Banks grabbed the highest share of gross loan portfolio, growing 74 per cent.

The aggregate gross loan portfolio (GLP) went up by 42.9 per cent from Rs 1.33 lakh crore at the end of June 2018 to Rs 1.9 lakh crore in last quarter, continuing its growth trajectory over the past few quarters. The total number of microfinance loan

accounts stood at 9.27 crore in the April-June quarter against 6.68 crore in the year ago quarter, data from Microfinance Institutions Network (MFIN) shows.

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro credit. Banks have grown their GLP by 73.8 per cent from Rs 44,901 crore in Q1 2018. NBFC-MFIs grew their GLP by 16.3 per cent to Rs 57,601 crore from Rs 49,516 crore a year ago.

|                    |                               |
|--------------------|-------------------------------|
| <b>Publication</b> | Millennium post               |
| <b>Edition</b>     | Delhi, Kolkata                |
| <b>Date</b>        | 30 <sup>th</sup> August, 2019 |
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## Microfinance industry grew 42.9% in Q1FY20

**NEW DELHI:** The microfinance industry witnessed a 42.9 per cent growth in first quarter of 2019-20 over the corresponding period last year with the total loan portfolio at Rs 1,90,684 crore as on June 30, 2019, Microfinance Institutions Network (MFIN) said in a report.

The total number of microfinance loan accounts stood at 9.27 crore in April-June quarter of financial year 2019-20 (as on June 30, 2019) as compared to 6.68 crore accounts in April-June quarter of financial year 2018-19, MFIN, a RBI recog-

nised self-regulatory organisation and industry association of the microfinance industry in India, said in its 30th issue of its Micrometer report.

"The entire microfinance industry has witnessed a growth of 42.9 per cent in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio (GLP) at Rs 1,90,684 crore as on June 30, 2019," it said. As per the report, banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro-credit universe.

PTI

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|--------------------|-------------------------------|
| <b>Publication</b> | Millennium post               |
| <b>Edition</b>     | Delhi                         |
| <b>Date</b>        | 26 <sup>th</sup> August, 2019 |
| <b>Page No.</b>    | 12                            |

# Govt responsive to slowdown but more steps needed: Report

*On the steps to ease liquidity for the NBFCs and the housing finance companies, it noted that the steps would benefit granular retail housing, vehicle finance and MSME loans*

**MUMBAI:** With the government announcing a slew of measures to boost the economy, a JM Financial report has suggested that although the government has been responsive to the issues of industry, the steps may not be sufficient and more measures might be needed to give a fresh start to the lending cycle of non-banking financial companies (NBFCs).

"In our view, while the specifics matter, it was equally important to note that the government is not turning a blind eye to the slowdown and to suggestions from the industry.

"The specifics, on the other hand, while broadbased, may not be sufficient to create a virtuous cycle of demand recovery given that the level of pessimism is extremely high, that more is required to lower the real estate inventory and to restart the cycle of lending by the NBFCs," said the report on



the latest measures announced by Finance Minister Nirmala Sitharaman.

It, however, noted that three important takeaways from the announcements were "some preponement of demand in autos (PVs from fleets, LCVs) that can help reduce excess inventory in the near-term, faster payment of GST refunds

to MSMEs can help address some amount of liquidity concerns, and that more measures are coming to revive the real estate sector".

On the measures announced to boost auto sales, the report noted that the auto sector may benefit marginally.

The government announced an additional 15

per cent depreciation on all vehicles acquired during the period from now till March 31, 2020. According to JM Financial, this move is likely to aid clearing of some of the inventory for personal vehicles (PVs) and light commercial vehicles (LCVs).

On the steps to ease liquidity for the NBFCs and the housing finance companies (HFC), it noted that the steps would benefit granular retail housing, vehicle finance and MSME loans.

"The government increased the outlay for Liquidity Infusion Facility refinance scheme of NHB (National Housing Bank) from Rs 100 billion (10,000 crore) to Rs 300 billion (30,000 crore). Additionally, public sector banks (PSBs) have been asked to fast-track collaboration with NBFCs for co-origination of loans to MSMEs, small traders' self-help groups and MFI

(micro-finance institutions) client borrowers.

"Further, we also await the measures to address the pain of home-buyers where the project is stuck due to lack of funding for the developer. In our view, these steps will benefit granular retail housing, vehicle finance and MSME loans," it said.

The report further observed that the actual requirement is to address the heightened level of risk aversion in the banking sector concerning developer or large 'loans against property' (LAP) exposures of NBFCs and HFCs. Otherwise, these measures will continue to result in the PSBs increasing their exposure to a couple of well-managed, strong promoter backed NBFCs and HFCs, it said.

"They might not increase their exposure to NBFCs and HFCs with significant developer and large-ticket size LAP portfolios," it added.

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|--------------------|-------------------------------|
| <b>Publication</b> | The Telegraph                 |
| <b>Edition</b>     | Kolkata                       |
| <b>Date</b>        | 30 <sup>th</sup> August, 2019 |
| <b>Page No.</b>    | 06                            |

# Microfinance bucks trend

**A STAFF REPORTER**

**Calcutta:** The microfinance industry has seen a 42.9 per cent rise in credit growth and its portfolio at risk has stabilised at a time overall credit growth is subdued in some other segments.

According to data from the Microfinance Institutions Network (MFIN), an RBI-recognised self-regulatory organisation, the gross loan portfolio of the industry, comprising NBFCs MFIs, banks, small finance banks and other institutions for the quarter ended June 30, 2019, was Rs 1,90,684 crore against Rs 1,33,468 crore in the corresponding quarter of the previous year.

Banks hold a share of 40.9 per cent of micro-credit, the largest among all the players after the merger of Bharat Financial Inclusion Ltd with IndusInd Bank during the quarter.

NBFC MFIs are the second-largest provider of micro credit with a share of

## REPORT CARD

*Gross micro-credit portfolio (In Rs crore)*

| As on June 30    | 2018   | 2019   |
|------------------|--------|--------|
| <b>NBFC-MFIs</b> | 49,516 | 57,601 |
| <b>Banks</b>     | 44,901 | 78,060 |
| <b>SFBs</b>      | 22,249 | 32,406 |
| <b>NBFCs</b>     | 15,261 | 20,647 |
| <b>Others</b>    | 1,539  | 1,969  |

30.2 per cent followed by small finance banks at 17 per cent, NBFCs at 10.8 per cent and other MFIs at 1 per cent.

The total number of loan accounts has also increased to 9.27 crore in June 30, 2019, from 6.68 crore a year ago.

The portfolio at risk for more than 30 days stood at 0.93 per cent, higher than 0.67 per cent in the corresponding quarter

previous year, but almost level with the quarter ended March 31, 2019.

"The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry's commitment to grow responsibly," said Harsh Shrivastava, CEO, the MFIN.

With respect to 54 NBFC-MFIs members of the MFIN, the aggregate loan portfolio of these members stands at Rs 56,827 crore as on June 30, 2019. This represents an annual growth of 44 per cent compared with a sequential growth of 4 per cent.

On a regional basis, eastern India and the Northeast make up 34 per cent of the total NBFC MFI portfolio. The south accounts for 27 per cent, and the north holds 14 per cent. The west has a share of 15 per cent and central India contributes 10 per cent.

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|--------------------|---------------------------------|
| <b>Publication</b> | The Statesman                   |
| <b>Edition</b>     | Kolkata, Bhubaneswar            |
| <b>Date</b>        | 1 <sup>st</sup> September, 2019 |
| <b>Page No.</b>    | 08                              |

# Microfinance sector grew by 42.9% in first qtr of FY'20

**PRESS TRUST OF INDIA**  
NEW DELHI, 31 AUGUST

The microfinance industry witnessed a 42.9 per cent growth in first quarter of 2019-20 over the corresponding period last year with the total loan portfolio at Rs 1,90,684 crore as on 30 June 2019, Microfinance Institutions Network (MFIN) said in a report.

The total number of microfinance loan accounts stood at 9.27 crore in April-June quarter of financial year 2019-20 (as on 30 June 2019) as compared to 6.68 crore accounts in April-June quarter of financial year 2018-19, MFIN, a RBI recognised self-regulatory organisation and industry association of the microfinance industry in India, said in its 30th issue of its Micrometer report.

"The entire microfinance industry has witnessed a growth of 42.9 per cent in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio (GLP) at Rs 1,90,684 crore as on 30 June 2019," it said.

As per the report, banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro-credit universe.

"The larger share is primarily due to the merger of Bharat Financial Inclusion Limited (BFIL) with IndusInd Bank," it added.

Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs 57,601 crore, accounting for 30.2 per cent of total industry portfolio, the report stated.

Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,406 crore with total share of 17 per cent, NBFCs account for 10.6 per cent share, while other MFIs account for 1 per cent share in the microfinance universe.

"The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country," MFIN CEO Harsh Shrivastava said.

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|--------------------|-------------------------------|
| <b>Publication</b> | The Asian Age                 |
| <b>Edition</b>     | Mumbai, Kolkata, Delhi        |
| <b>Date</b>        | 30 <sup>th</sup> August, 2019 |
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## MICRO CREDIT GROWS 43%

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|--------------------|-------------------------------|
| <b>Publication</b> | The Pioneer                   |
| <b>Edition</b>     | Delhi                         |
| <b>Date</b>        | 30 <sup>th</sup> August, 2019 |
| <b>Page No.</b>    | 10                            |

## Microfinance industry grows by 42.9 % in Q1 of FY' 20

**PTI ■ NEW DELHI**

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"The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry's commitment to grow responsibly," MFIN CEO Harsh Shrivastava said.

Karnataka, Tamil Nadu, Bihar, Odisha and Uttar Pradesh are the five top states in terms of loan amount outstanding and account for 52 per cent of the total loan portfolio, as per the report

|                    |                               |
|--------------------|-------------------------------|
| <b>Publication</b> | Navbharat Times               |
| <b>Edition</b>     | Mumbai                        |
| <b>Date</b>        | 30 <sup>th</sup> August, 2019 |
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**‘माइक्रोफाइनेंस में  
42.9% की सालाना वृद्धि’**  
 बिजनेस डेस्क: माइक्रोफाइनेंस  
 इंस्टिट्यूट्स नेटवर्क (एमफिन) ने  
 अपना 30वां माइक्रोमीटर रिपोर्ट जारी  
 कर दिया है। रिपोर्ट में दिखाया गया  
 है कि समग्र माइक्रोफाइनेंस उद्योग में  
 वित्त वर्ष 2019-20 की पहली तिमाही  
 में पिछले वित्त वर्ष 2018-19 की पहली  
 तिमाही के मुकाबले 42.9% की वृद्धि  
 हुई है। इसके साथ ही 30 जून 2019  
 को कुल ऋण पोर्टफोलियो (जीएलपी)  
 1,90,684 करोड़ रुपये पर दर्ज हुआ।

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| <b>Publication</b> | Business Remedies             |
| <b>Edition</b>     | Jaipur                        |
| <b>Date</b>        | 30 <sup>th</sup> August, 2019 |
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### माइक्रोफाइनेंस उद्योग में 42.9 प्रतिशत की सालाना वृद्धि: एमफिन माइक्रोमीटर

**नई दिल्ली।** भारतीय रिजर्व बैंक द्वारा मान्यता-प्राप्त आत्म-नियंत्रित संगठन और भारत में माइक्रोफाइनेंस उद्योग के उद्योग संघ, माइक्रोफाइनेंस इस्टिट्यूट्स नेटवर्क (एमफिन) ने अपना 30वाँ माइक्रोमीटर रिपोर्ट जारी कर दिया है। रिपोर्ट में दिखाया गया है कि समग्र माइक्रोफाइनेंस उद्योग में वित्त वर्ष 2019-20 की पहली तिमाही में पिछले वित्त वर्ष 2018-19 की पहली तिमाही के मुकाबले 42.9 की वृद्धि हुई है। इसके साथ ही 30 जून 2019 को कुल ऋण पोर्टफोलियो (जीएलपी) 1,90,684 करोड़ रुपये पर दर्ज हुआ। माइक्रोमीटर के अनुसार माइक्रोफाइनेंस ऋण खातों की कुल संख्या जो वित्त वर्ष 2018-19 की पहली तिमाही के अंत में 6.68 करोड़ थी, वह वित्त वर्ष 2019-20 की पहली तिमाही के अंत में (30 जून 2019 तक) बढ़कर 9.27 करोड़ पर पहुँच गयी। माइक्रो-क्रेडिट में पोर्टफोलियो का सबसे बड़ा हिस्सा बैंकों के पास है। इस पोर्टफोलियो में कुल बकाया ऋण 78,060 करोड़ रुपये है, जो कुल माइक्रो-क्रेडिट कारोबार का 40.9 प्रतिशत है। यह ज्यादा हिस्सा मुख्यतः भारत फिनांश्ल इन्वेलुजन लिमिटेड (बीएफआईएल) का इंडसइंड बैंक के साथ विलय के कारण है। नॉन-बैंकिंग फिनांश्ल कंपनी-माइक्रो फाइनेंस इस्टिट्यूट्स (एनबीएफसी-एमएफआईज) दूसरे सबसे बड़े माइक्रो-ऋण प्रदाता हैं जिनकी बकाया ऋण राशि 57,601 करोड़ रुपये, यानी उद्योग के सम्पूर्ण पोर्टफोलियो का 30.2% है। स्माल फिनांस बैंक्स (एसएफबीज) की कुल बकाया ऋण राशि 32,406 करोड़ रुपये और कुल हिस्सेदारी 17.0% है। वही, माइक्रोफाइनेंस कारोबार में एनबीएफसी की हिस्सेदारी 10.8% और अन्य एमएफआई की 1% है।

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# માઈક્રોફાઈનાન્સ ઈન્ડસ્ટ્રીમાં Q1માં 43 ટકા વૃદ્ધિ થઈ

એજન્સી > નવી દિલ્હી

■ માઈક્રોફાઈનાન્સ બિઝનેસમાં એપ્રિલથી જૂનના પ્રથમ ક્વાર્ટરમાં 42.9 ટકા વૃદ્ધિ નોંધાઈ હતી અને આ ક્ષેત્રે સક્રિય તમામ કંપનીઓએ કુલ ₹1,90,684 કરોડની લોન આપી હતી. માઈક્રોફાઈનાન્સ ઈન્સ્ટિટ્યૂશન્સ નેટવર્ક(M-FIN)એ તેના રિપોર્ટમાં કહ્યું હતું કે એપ્રિલથી જૂનના ગાળામાં માઈક્રોફાઈનાન્સ કંપનીઓના લોનધારકોની કુલ સંખ્યા 9.27 કરોડ નોંધાઈ છે. ગયા વર્ષે આ ગાળામાં આ સંખ્યા 6.68 કરોડ હતી.

રિપોર્ટ અનુસાર માઈક્રો-ક્રેડિટ આપવામાં બેન્કો પ્રથમ ક્રમે રહી હતી. બેન્કોની આ સેગમેન્ટમાં કુલ લોન ₹78,060 કરોડ થઈ હતી, જે કુલ માઈક્રો-ક્રેડિટના 40.9 ટકા થાય છે. ભારત ફાઈનાન્શિયલ ઈન્કલુઝન લિમિટેડ અને ઈન્ડસર્વિસ બેન્કના મર્જરને કારણે બેન્કિંગ સેક્ટરનું યોગદાન સૌથી વધારે રહ્યું છે.

નોન-બેન્કિંગ ફાઈનાન્શિયલ કંપની અને માઈક્રોફાઈનાન્સ ઈન્સ્ટિટ્યૂશન્સ(NBFC-MFIs) બીજા ક્રમે રહ્યા છે, જેમણે કુલ ₹57,601 કરોડની લોન આપી હતી. આ સેગમેન્ટનું કુલ લોનમાં 30.2

ટકા યોગદાન રહ્યું હતું.

સ્મોલ ફાઈનાન્સ બેન્કોનો કુલ માઈક્રો ફાઈનાન્સ ક્રેડિટમાં 17 ટકા હિસ્સો રહ્યો છે અને તેમણે ₹32,406 કરોડની લોન આપી હતી. એનબીએફસીનો 10.8 ટકા હિસ્સો રહ્યો છે, જ્યારે અન્ય માઈક્રોફાઈનાન્સ એકાઉન્ટનો 1 ટકા હિસ્સો રહ્યો છે.

કર્ણાટક, તમિલનાડુ, બિહાર, ઓડિશા અને ઉત્તર પ્રદેશ માઈક્રો ક્રેડિટ મામલે ટોચના રાજ્યો રહ્યા છે. આ પાંચ રાજ્યોમાં કુલ 52 ટકા લોન માઈક્રોફાઈનાન્સ સેગમેન્ટમાં આપવામાં આવી છે.

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## మైక్రో ఫైనాన్స్ పరిశ్రమలో 42.9% వృద్ధి

న్యూఢిల్లీ: గత ఆర్థిక సంవత్సరం తొలి త్రైమాసికంతో పోలిస్తే 2018-20 ఆర్థిక సంవత్సరంలో అదే త్రైమాసికానికి గాను మైక్రో ఫైనాన్స్ పరిశ్రమ 42.9 శాతం వృద్ధిని నమోదు చేసింది. ఈమేరకు మైక్రో ఫైనాన్స్ ఇన్ స్టిట్యూషన్స్ నెట్ వర్క్ (ఎంఎఫ్ఐఎన్) ఒక నివేదికను విడుదల చేసింది. ఈ ఏడాది జూన్ 30 నాటికి పరిశ్రమ రుణ పోర్ట్ ఫోలియో మొత్తం రూ.1,90,684 కోట్లుగా నమోదైందని ఎంఎఫ్ఐఎన్ పేర్కొంది. గత ఆర్థిక సంవత్సరంలో ఏప్రిల్-జూన్ త్రైమాసికానికి గాను 6.68 కోట్లన్న రుణ ఖాతాలు 2018-20లో అదే త్రైమాసికానికి 9.27 కోట్లకు పెరిగాయని ఎంఎఫ్ఐఎన్ వెల్లడించింది. పోర్ట్ ఫోలియోను పరిశీలిస్తే అత్యధికంగా బ్యాంకుల వద్ద రూ.78,060 కోట్లన్నాయని మొత్తం మైక్రో ఫైనాన్స్ పరిశ్రమలో ఇది 40.9 శాతమని వివరించింది. ఇక బ్యాంకుల తర్వాత నాన్ బ్యాంకింగ్ ఫైనాన్స్ సంస్థలే ఖరీ స్థాయిలో మైక్రో ఫైనాన్స్ను అందిస్తున్నాయని తెలిపింది. వీటి రుణాల విలువ మొత్తంగా రూ.57,601 కోట్లుగా ఉందని మొత్తం పరిశ్రమ పోర్ట్ ఫోలియోలో ఇది 30.2 శాతం ఉంటుందని ఎంఎఫ్ఐఎన్ స్పష్టం చేసింది. రిస్క్ ఫైనాన్స్ బ్యాంకుల (ఎస్ఎఫ్బీ)కు సంబంధించి రూ.32,406 కోట్ల రుణాల విలువ, పరిశ్రమలో 17 శాతమని పేర్కొంది.

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## Microfinance industry grew by 42.9 per cent in Q1 of FY'20

NEW DELHI, Aug 29 (PTI)

THE microfinance industry witnessed a 42.9 per cent growth in first quarter of 2019-20 over the corresponding period last year with the total loan portfolio at Rs 1,90,684 crore as on June 30, 2019, Microfinance Institutions Network (MFIN) said in a report.

The total number of microfinance loan accounts stood at 9.27 crore in April-June quarter of financial year 2019-20 (as on June 30, 2019) as compared to 6.68 crore accounts in April-June quarter of financial year 2018-19, MFIN, a RBI recognised self-regulatory organisation and industry association of the microfinance industry in India, said in its 30th issue of its Micrometer report. "The entire microfinance industry has witnessed a growth of 42.9 per cent in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio (GLP) at Rs 1,90,684



crore as on June 30, 2019," it said.

As per the report, banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro-credit universe.

"The larger share is primarily due to the merger of Bharat Financial Inclusion Limited (BFIL) with IndusInd Bank," it added. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs 57,601 crore,

accounting for 30.2 per cent of total industry portfolio, the report stated. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,406 crore with total share of 17 per cent, NBFCs account for 10.8 per cent share, while other MFIs account for 1 per cent share in the micro-finance universe.

"The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of micro-finance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry's commitment to grow responsibly," MFIN CEO Harsh Shrivastava said.

Karnataka, Tamil Nadu, Bihar, Odisha and Uttar Pradesh are the five top states in terms of loan amount outstanding and account for 52 per cent of the total loan portfolio, as per the report.

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**माइक्रोफाइनेंस उद्योग में 42.9 प्रतिशत की सालाना वृद्धि**  
**■ जल्लोदीप चव्वा, बर्ड डिप्लोमी**

भारतीय रिज़र्व बैंक द्वारा मान्यता-प्राप्त आत्म-नियंत्रित संगठन और भारत में माइक्रोफाइनेंस उद्योग के उद्योग संघ, माइक्रोफाइनेंस इस्टिमेट्स नेटवर्क ने अपना 30वां माइक्रोमीटर रिपोर्ट जारी कर दिया है। रिपोर्ट में दिखाया गया है कि समय माइक्रोफाइनेंस उद्योग में वित्त वर्ष 2019-20 की पहली तिमाही में पिछले वित्त वर्ष 2018-19 की पहली तिमाही के मुकाबले 42.9 प्रतिशत की वृद्धि हुई है। इसके साथ ही 30 जून 2019 को कुल ऋण पोर्टफोलियो 1,90,684 करोड़ रुपये पर दर्ज हुआ। माइक्रोमीटर के अनुसार माइक्रोफाइनेंस ऋण खातों की कुल संख्या जो वित्त वर्ष 2018-19 की पहली तिमाही के अंत में 6.68 करोड़ थी, वह वित्त वर्ष 2019-20 की पहली तिमाही के अंत में बढ़कर 9.27 करोड़ पर पहुंच गयी।

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| Page No.    | 08                            |

## माइक्रो फाइनेंस उद्योग में 42.9 प्र.श. की सालाना वृद्धि

वीर अर्जुन संवाददाता

भारतीय रिजर्व बैंक द्वारा मान्यता प्राप्त आत्म-नियंत्रित संगठन और भारत में माइक्रोफाइनेंस उद्योग के उद्योग संघ एमएफआईएनएस इंस्टिट्यूशन नेटवर्क एमफिन ने अपना 30वाँ माइक्रोमीटर रिपोर्ट जारी कर दिया है। रिपोर्ट में दिखाया गया है कि समय माइक्रोफाइनेंस उद्योग में वित्त वर्ष 2019-20 की पहली तिमाही में पिछले वित्त वर्ष 2018-19 की पहली तिमाही के मुकाबले 42.9 प्र.श. की वृद्धि हुई है। इसके साथ ही 30 जून 2019 को कुल ऋण पोर्टफोलियो (जीएलपीड) 1,90,684 करोड़ रुपये पर दर्ज हुआ। माइक्रोमीटर के अनुसार माइक्रोफाइनेंस ऋण खातों की कुल संख्या जो वित्त वर्ष 2018-19 की पहली तिमाही के अंत में 6.68 करोड़ थी। वह वित्त वर्ष 2019-20 की पहली तिमाही के अंत में 30 जून 2019 तक बढ़कर 9.27

करोड़ पर पहुँच गयी। माइक्रो क्रेडिट में पोर्टफोलियो का सबसे बड़ा हिस्सा बैंकों के पास है। इस पोर्टफोलियो में कुल बकाया ऋण 78,060 करोड़ रुपये है। जो कुल माइक्रो क्रेडिट कारोबार का 40.9 प्र.श. है। यह ज्यादा हिस्सा मुख्यतः भारत फिनांशियल इन्क्लूजन लिमिटेड (बीएफआईएल) का इंडसट्रियल बैंक के साथ विलय के कारण है। नॉन बैंकिंग फिनांशियल कंपनी माइक्रो फाइनेंस इंस्टिट्यूशन एनबीएफसी एमएफआईएन दूसरे सबसे बड़े माइक्रो ऋण प्रदाता हैं जिनकी बकाया ऋण राशि 57,601 करोड़ रुपये यानी उद्योग के सम्पूर्ण पोर्टफोलियो का 30.2 प्र.श. है। स्मॉल फिनांस बैंक्स (एसएफबीज) की कुल बकाया ऋण राशि 32,406 करोड़ रुपये और कुल हिस्सेदारी 17.0 प्र.श. है। वहीं, माइक्रोफाइनेंस कारोबार में एनबीएफसी की हिस्सेदारी 10.8: और अन्य एमएफआई की 1 प्र.श. है।

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| Date        | 31 <sup>st</sup> August, 2019 |
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## माइक्रोफाइनेंस उद्योग में 42.9प्रतिशत की सालाना वृद्धि : एमफिन

जयपुर, कांसं.। भारतीय रिजर्व बैंक द्वारा मान्यता-प्राप्त आत्म-नियंत्रित संगठन और भारत में माइक्रोफाइनेंस उद्योग के उद्योग संघ, माइक्रोफाइनेंस इंस्टिट्यूशन्स नेटवर्क (एमफिन) ने अपना 30वाँ माइक्रोमीटर रिपोर्ट जारी कर दिया है। रिपोर्ट में दिखाया गया है कि समय माइक्रोफाइनेंस उद्योग में वित्त वर्ष 2019-20 की पहली तिमाही में पिछले वित्त वर्ष 2018-19 की पहली तिमाही के मुकाबले 42.9प्रतिशत की वृद्धि हुई है। इसके साथ ही 30 जून 2019 को कुल ऋण पोर्टफोलियो (जीएलपी) 1,90,684 करोड़ रुपये पर दर्ज हुआ। माइक्रोमीटर के अनुसार माइक्रोफाइनेंस ऋण खातों की कुल संख्या जो वित्त वर्ष 2018-19 की पहली तिमाही के अंत में 5,458 करोड़ थी, वह वित्त वर्ष 2019-20 की पहली तिमाही के अंत में (30 जून 2019 तक) बढ़कर 9.27 करोड़ पर पहुँच गयी। माइक्रो-क्रेडिट में पोर्टफोलियो का सबसे बड़ा हिस्सा बैंकों के पास है। इस पोर्टफोलियो में कुल बकाया ऋण 78,060 करोड़ रुपये है, जो कुल माइक्रो-क्रेडिट कारोबार का 40.9प्रतिशत है। यह ज्यादा हिस्सा मुख्यतः भारत फिनांशल इन्क्लुजन लिमिटेड (बीएफआईएल) का इंडसइंड बैंक के साथ विलय के कारण है। नॉन-बैंकिंग फिनांशल कंपनी-माइक्रो फाइनेंस इंस्टिट्यूशन (एनबीएफसी-एमएफआईज) दूसरे सबसे बड़े माइक्रो-ऋण प्रदाता हैं जिनकी बकाया ऋण राशि 57,601 करोड़ रुपये, यानी उद्योग के सम्पूर्ण पोर्टफोलियो का 30.2प्रतिशत है। स्मॉल फिनांस बैंक्स (एसएफबीज) की कुल बकाया ऋण राशि 32,406 करोड़ रुपये और कुल हिस्सेदारी 17.0प्रतिशत है। वहीं, माइक्रोफाइनेंस कारोबार में एनबीएफसी की हिस्सेदारी 10.8प्रतिशत और अन्य एमएफआई की 1प्रतिशत है।

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| <b>Page No.</b>    | 03                            |

## Microfinance industry grows by 42.9% YoY: MFIN Micrometer

**New Delhi.** Microfinance Institutions Network, an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, has released the 30th issue of its Micrometer report. The report shows that the entire microfinance industry has witnessed a growth of 42.9% in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio at Rs 1, 90,684 crores as on 30th June 2019. As per Micrometer, the total number of microfinance loan accounts

stood at 9.27 crores in Q1 FY 2019-20 (as on 30th June 2019), as compared to 6.68 crores account in Q1 FY 2018-19. Harsh Shrivastava, CEO, MFIN, "The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry's commitment to grow responsibly. "

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## महिला उद्यमियों को बढ़ावा दे रहा है माइक्रोफाइनेंस

नई दिल्ली. माइक्रोफाइनेंस द्वारा महिला उद्यमियों को सहायता दिए जाने से उनकी जिन्दगी में बदलाव के साथ-साथ आर्थिक स्थिति में भी सुधार आया है। इसी कड़ी में झुंझुनु की परवीन की जिन्दगी में भी माइक्रोफाइनेंस बड़ा बदलाव लेकर आया है। उनको माइक्रोफाइनेंस इंस्टीट्यूशन की सदस्यता के साथ 25 हजार रुपए का ऋण सहायता की थी। क्रेडिटकेयर आरबीआई के साथ पंजीकृत एनबीएफसी है। कंपनी अब तक 20 लाख से अधिक लोगों के जीवन को बदल चुकी है।

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| Page No.    | 11                            |

## माइक्रोफाइनेन्स साटिन क्रेडिटकेयर की ओर से महिला उद्यमियों की मदद

झुंझुनू। गैर-बैंकिंग फाइनेन्शियल कंपनी- माइक्रो फाइनेन्स इंस्टीट्यूशन- साटिन क्रेडिटकेयर नेटवर्क की ओर से छोटे स्तर पर उद्यमिता के क्षेत्र में संलग्न महिला उद्यमियों की मदद की जा रही है। साटिन क्रेडिटकेयर आरबीआई के साथ पंजीकृत एनबीएफसी-एमएफआई है और भारत में वित्तीय समावेशन के एजेंडे पर काम कर रही है। यह अब तक 20 लाख से अधिक लोगों के जीवन को प्रभावित कर चुकी है और 18 राज्यों में मौजूद है। इस संगठन ने कई स्थानीय महिला उद्यमियों को उनकी आर्थिक स्थिति में सुधार लाने और उनके सपनों को साकार कर जीवन की गुणवत्ता को बेहतर बनाने में मदद की है।

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| Page No.    | 09                            |

## महिला उद्यमियों को बढ़ावा दे रहा माइक्रोफाइनेंस

डेली न्यूज, झुंझुन। एक गैर बैंकिंग फाइनोंशियल कंपनी माइक्रोफाइनेंस इंस्टीट्यूशन- साटिन क्रेडिटकेयर महिला उद्यमियों को बढ़ावा दे रहा है। साटिन क्रेडिटकेयर आरबीआई के साथ पंजीकृत एनबीएफसी-एमएफआई है और भारत में वित्तीय समावेशन के एजेंडा पर काम कर रही है। यह अब तक 20 लाख से अधिक लोगों के जीवन को प्रभावित कर चुकी है और 18 राज्यों में मौजूद है। इस संगठन ने कई स्थानीय महिला उद्यमियों को उनकी आर्थिक स्थिति में सुधार लाने और उनके सपनों को साकार कर जीवन की गुणवत्ता को बेहतर बनाने में मदद की है। स्व-विनियामक संगठन एवं भारत में माइक्रोफाइनेंस उद्योग के संगठन 'माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क' के अनुसार, देश में सूक्ष्म-ऋण लाभार्थियों में महिलाओं की भागीदारी 99 प्रतिशत है। एनबीएफसी-एमएफआई जैसी माइक्रोफाइनेंस कंपनियां भारत में बैंकिंग सुविधाओं रहित आबादी को वित्तीय सेवाएं आसानी से मुहैया करने की दिशा में कार्यरत हैं।

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## Microfinance lends a support to women entrepreneurs

**Jhunjhunu.** Parveen lives in Jhunjhunu, Rajasthan with her husband and four children. She runs a successful vegetable vending business with her eldest son. About two years ago, her husband, who was the only breadwinner in their family, fell seriously ill and became unfit for any physical work. This was a heavy setback for them and they struggled financially. Parveen came to know about Satin Credit Creditcare Network, a Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFI) that operated in her area and extended micro-loans for livelihood activities through someone in her neighbourhood. She enrolled herself as a member and took a loan of Rs 25000 to start a vegetable shop. From there, it was no looking back for her, her son joined in and they both have been working really hard to take care of entire family. Today, their financial status is significantly improved and

Parveen is able to send her other children to school.

Similar to Parveen, many women have been benefited from association with Satin Creditcare Network. Satin Creditcare is registered as NBFC-MFI with RBI and is working towards the agenda of financial inclusion in India. It has impacted over 20 lakh lives till date and is present in 18 states today. The organisation has helped many local women entrepreneurs to improve their economic status and realise their dreams to improve their quality of life. According to Microfinance Institutions Network, a self-regulatory organisation and an industry association of microfinance industry in India, women constitute 99% of micro-credit beneficiaries in the country. Microfinance institutions such as NBFC-MFIs are working towards providing an easy access to financial services to underserved and unbanked population in India.

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## माइक्रोफाइनेन्स महिला उद्यमियों को दे रहा है सहयोग

झुंझुनू। परवीन अपने पति और चार बच्चों के साथ राजस्थान के झुंझुनू में रहती हैं। वह अपने सबसे बड़े बेटे के साथ मिलकर सब्जी का कारोबार चलाती हैं। तकरीबन दो साल पहले तक घर के लिए आजीविका कमाने की जिम्मेदारी उनके पति के कंधों पर थी, लेकिन तभी वे बहुत अधिक बीमार पड़ गए और काम करना उनके लिए नामुमकिन हो गया। इसका उनके परिवार की आर्थिक स्थिति पर बहुत बुरा असर पड़ा। तभी परवीन को अपने क्षेत्र में संचालित एक गैर-बैंकिंग फाइनेन्शियल कंपनी- माइक्रो फाइनेन्स इंस्टीट्यूशन- साटिन क्रेडिटकेयर नेटवर्क के बारे में पता चला। जो जरूरतमंद लोगों को सूक्ष्म गण सुविधाएं उपलब्ध कराती है। परवीन इसकी सदस्य बन गई और उन्होंने सब्जी की दुकान शुरू करने के लिए ₹ 25000 का गण लिया। उसके बाद परवीन ने कभी पीछे मुड़कर नहीं देखा, उनका बेटा भी इस काम में मदद करता था। दोनों ने मिलकर अपने परिवार की देखभाल के लिए कड़ी मेहनत की। आज उनकी आर्थिक स्थिति काफी सुधर गई है और परवीन अपने अन्य बच्चों को स्कूल भी भेज

पा रही है।

परवीन की तरह ऐसी कई महिलाएं हैं जो साटिन क्रेडिटकेयर नेटवर्क से लाभान्वित हुई हैं, साटिन क्रेडिटकेयर आरबीआई के साथ पंजीकृत एनबीएफसी-एमएफआई है और भारत में वित्तीय समावेशन के एजेंडा पर काम कर रही है। यह अब तक 20 लाख से अधिक लोगों के जीवन को प्रभावित कर चुकी है और 18 राज्यों में मौजूद है। इस संगठन ने कई स्थानीय महिला उद्यमियों को उनकी आर्थिक स्थिति में सुधार लाने और उनके सपनों को साकार कर जीवन की गुणवत्ता को बेहतर बनाने में मदद की है।

स्व-विनियामक संगठन एवं भारत में माइक्रोफाइनेंस उद्योग के संगठन 'माइक्रोफाइनेंस इंस्टीट्यूशन नेटवर्क' के अनुसार, देश में सूक्ष्म-गण लाभार्थियों में महिलाओं की भागीदारी 99 प्रतिशत है। एनबीएफसी-एमएफआई जैसी माइक्रोफाइनेंस कंपनियां भारत में बैंकिंग सुविधाओं रहित आबादी को वित्तीय सेवाएं आसानी से मुहैया करने की दिशा में कार्यरत हैं एनबीएफसी-एमएफआई देश में ऐसी एकमात्र विनियमित वित्तीय संस्थाएं हैं जो कम

आय वाले परिवारों को असुरक्षित गण प्रदान करती हैं। ये वित्तीय कंपनियां उन महिलाओं की वित्त संबंधी जरूरतों को पूरी करती हैं जिनके पास गिरवी रखने या सिक्युरिटी के तौर पर जमा करने के लिए कुछ भी संसाधन मौजूद नहीं होते हैं। एनबीएफसी-एमएफआई का मकसद सतत आजीविका का विकल्प तैयार करने में मदद साधने मुहैया कराना है। दूरदराज के इलाकों में भी वित्तीय सेवाएं मुहैया कराकर ये कंपनियां सरकार के वित्तीय समावेशन के एजेंडे को बढ़ावा दे रही हैं। एनबीएफसी-एमएफआई प्रधानमंत्री मुद्रा योजना की महत्वपूर्ण भागीदार है और इस कार्यक्रम के तहत वितरित किए जाने वाले लगभग 50 प्रतिशत गण माइक्रोफाइनेंस कंपनियों के जरिये दिए जाते हैं। एनबीएफसी-एमएफआई भारतीय रिजर्व बैंक (आरबीआई) के साथ पंजीकृत है और गण के आर्कीव, अवधि, ब्याज दर और फेयर-प्रेक्टिसेज कोड (एफपीसी) तथा इंडस्ट्री कोड ऑफ कंडक्ट (सीओसी) के संदर्भ में सख्ती से अमल करती है। रिजर्व बैंक सभी एनबीएफसी एमएफआई की नियमित रूप से निगरानी करता है।

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| Page No.    | 08                            |

## माइक्रो फाइनेन्स महिला उद्यमियों को दे रहा है सहयोग

वीर अर्जुन संवाददाता

झुंझुनू परवीन अपने पति और चार बच्चों के साथ राजस्थान के झुंझुनू में रहती हैं। वह अपने सबसे बड़े बेटे के साथ मिलकर सब्जी का कारोबार चलाती हैं। तकरीबन दो साल पहले तक घर के लिए आजीविका कमाने की जिम्मेदारी उनके पति के कंधों पर थी, लेकिन तभी वे बहुत अधिक बीमार पड़ गए और काम करना उनके लिए नामुमकिन हो गया। इसका उनके परिवार की आर्थिक स्थिति पर बहुत बुरा असर पड़ा।

तभी परवीन को अपने क्षेत्र में संचालित एक गैर-बैंकिंग फाइनेन्शियल कंपनी-माइक्रो फाइनेन्स इंस्टीट्यूशन- साटिन क्रेडिटकेयर नेटवर्क के बारे में पता चला। जो जरूरतमंद लोगों को सूक्ष्म गण सुविधाएं उपलब्ध कराती है। परवीन इसकी सदस्य बन गईं और उन्होंने सब्जी की दुकान शुरू

करने के लिए रु 25000 का गण लिया। उसके बाद परवीन ने कभी पीछे मुड़कर नहीं देखा, उनका बेटा भी इस काम में मदद करता था। दोनों ने मिलकर अपने परिवार की देखभाल के लिए कड़ी मेहनत की।

आज उनकी आर्थिक स्थिति काफी सुधर गई है और परवीन अपने अन्य बच्चों को स्कूल भी भेज पा रही है।

परवीन की तरह ऐसी कई महिलाएं हैं जो साटिन क्रेडिटकेयर नेटवर्क से लाभान्वित हुई हैं, साटिन क्रेडिटकेयर आरबीआई के साथ पंजीकृत एनबीएफसी-एमएफआई है और भारत में वित्तीय समावेशन के एजेंडा पर काम कर रही है। यह अब तक 2 लाख से अधिक लोगों के जीवन को प्रभावित कर चुकी है और 18 राशियों में मौजूद है। इस संगठन ने कई स्थानीय महिला उद्यमियों को उनकी आर्थिक स्थिति

में सुधार लाने और उनके सपनों को साकार कर जीवन की गुणवत्ता को बेहतर बनाने में मदद की है। स्व-विनियामक संगठन एवं भारत में माइक्रोफाइनेंस उद्योग के संगठन 'माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क' के अनुसार, देश में सूक्ष्म-गण लाभार्थियों में महिलाओं की भागीदारी 99 प्रतिशत है। एनबीएफसी-एमएफआई जैसी माइक्रो फाइनेंस कंपनियां भारत में बैंकिंग सुविधाओं रहित आबादी को वित्तीय सेवाएं आसानी से मुहैया करने की दिशा में कार्यरत हैं। एनबीएफसी-एमएफआई देश में ऐसी एकमात्र विनियमित वित्तीय संस्थाएं हैं जो कम आय वाले परिवारों को असुरक्षित गण प्रदान करती हैं। ये वित्तीय कंपनियां उन महिलाओं की वित्त संबंधी जरूरतों को पूरी करती हैं जिनके पास गिरवी रखने या सिक्युरिटी के तौर पर जमा करने के लिए कुछ भी संसाधन मौजूद नहीं होते हैं।

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## माइक्रोफाइनेन्स महिला उद्यमियों को दे रहा है सहयोग

झुंझुनू। परवीन अपने पति और चार बच्चों के साथ राजस्थान के झुंझुनू में रहती हैं। वह अपने सबसे बड़े बेटे के साथ मिलकर सब्जी का कारोबार चलाती हैं। तकरीबन दो साल पहले तक घर के लिए आजीविका कमाने की जिम्मेदारी उनके पति के कंधों पर थी, लेकिन तभी वे बहुत अधिक बीमार पड़ गए और काम करना उनके लिए नामुमकिन हो गया।

इसका उनके परिवार की आर्थिक स्थिति पर बहुत बुरा असर पड़ा। तभी परवीन को अपने क्षेत्र में संचालित एक गैर-बैंकिंग फाइनेन्शियल कंपनी- माइक्रो फाइनेन्स इंस्टीट्यूशन-साटिन क्रेडिटकेयर नेटवर्क के बारे में पता चला। जो ज़रूरतमंद लोगों को सूक्ष्म ऋण सुविधाएं उपलब्ध कराती है। परवीन इसकी सदस्य बन गई और उन्होंने सब्जी की दुकान शुरू करने के लिए ₹ 25000 का ऋण लिया। उसके बाद परवीन ने कभी पीछे मुड़कर नहीं देखा, उनका बेटा भी इस काम में मदद करता था। दोनों ने मिलकर अपने परिवार की देखभाल के लिए कड़ी मेहनत की। आज उनकी आर्थिक स्थिति काफी सुधर गई है और परवीन अपने अन्य

बच्चों को स्कूल भी भेज पा रही हैं।

स्व-विनियामक संगठन एवं भारत में माइक्रोफाइनेंस उद्योग के संगठन 'माइक्रोफाइनेंस इंस्टीट्यूशन नेटवर्क' के अनुसार, देश में सूक्ष्म-ऋण लाभार्थियों में महिलाओं की भागीदारी 99 प्रतिशत है। एनबीएफसी-एमएफआई जैसी माइक्रोफाइनेंस कंपनियां भारत में बैंकिंग सुविधाओं रहित आबादी को वित्तीय सेवाएं आसानी से मुहैया करने की दिशा में कार्यरत हैं। एनबीएफसी-एमएफआई देश में ऐसी एकमात्र विनियमित वित्तीय संस्थाएं हैं जो कम आय वाले परिवारों को असुरक्षित ऋण प्रदान करती हैं।

ये वित्तीय कंपनियां उन महिलाओं की वित्त संबंधी ज़रूरतों को पूरी करती हैं जिनके पास गिरवी रखने या सिक्युरिटी के तौर पर जमा करने के लिए कुछ भी संसाधन मौजूद नहीं होते हैं। एनबीएफसी-एमएफआई का मकसद सतत आजीविका का विकल्प तैयार करने में मदद साधन मुहैया कराना है। दूरदराज के इलाकों में भी वित्तीय सेवाएं मुहैया कराकर ये कंपनियां सरकार के वित्तीय समावेशन के एजेंडे को बढ़ावा दे रही हैं।

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# माइक्रोफाइनेन्स महिला उद्यमियों को दे रहा है सहयोग

झुंझुनू . कंचन केशरी

परवीन अपने पति और चार बच्चों के साथ राजस्थान के झुंझुनू में रहती हैं। वह अपने सबसे बड़े बेटे के साथ मिलकर सब्जी का कारोबार चलाती हैं। तकरीबन दो साल पहले तक घर के लिए आजीविका कमाने की जिम्मेदारी उनके पति के कंधों पर थी, लेकिन तभी वे बहुत अधिक बीमार पड़ गए और काम करना उनके लिए नामुमकिन हो गया। इसका उनके परिवार की आर्थिक स्थिति पर बहुत बुरा असर पड़ा। तभी परवीन को अपने क्षेत्र में संचालित एक गैर-बैंकिंग फाइनेन्शियल कंपनी- माइक्रो फाइनेन्स इंस्टीट्यूशन- साटिन क्रेडिटकेयर नेटवर्क के बारे में पता चला जो जरूरतमंद लोगों को सूक्ष्म ऋण सुविधाएं उपलब्ध कराती है। परवीन इसकी सदस्य बन गईं और उन्होंने सब्जी की दुकान शुरू करने के लिए 25000 रुपये का ऋण लिया। उसके बाद परवीन ने कभी पीछे मुड़कर नहीं देखा, उनका बेटा भी इस

काम में मदद करता था। दोनों ने मिलकर अपने परिवार की देखभाल के लिए कड़ी मेहनत की। आज उनकी आर्थिक स्थिति काफी सुधर गई है और परवीन अपने अन्य बच्चों को स्कूल भी भेज पा रही हैं। परवीन की तरह ऐसी कई महिलाएं हैं जो साटिन क्रेडिटकेयर नेटवर्क से लाभान्वित हुई हैं, साटिन क्रेडिटकेयर आरबीआई के साथ पंजीकृत एनबीएफसी-एमएफआई है और भारत में वित्तीय समावेशन के एजेंडा पर काम कर रही है। यह अब तक 20 लाख से अधिक लोगों के जीवन को प्रभावित कर चुकी है और 18 राज्यों में मौजूद है। इस संगठन ने कई स्थानीय महिला उद्यमियों को उनकी आर्थिक स्थिति में सुधार लाने और उनके सपनों को साकार कर जीवन की गुणवत्ता को बेहतर बनाने में मदद की है। स्व-विनियामक संगठन एवं भारत में माइक्रोफाइनेंस उद्योग के संगठन 'माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क' के अनुसार, देश में सूक्ष्म-ऋण लाभार्थियों में महिलाओं की भागीदारी 99 प्रतिशत है।

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## माइक्रोफाइनेन्स का महिला उद्यमियों को सहयोग

**झुंझुनू।** परवीन अपने पति और चार बच्चों के साथ राजस्थान के झुंझुनू में रहती हैं। वह अपने सबसे बड़े बेटे के साथ मिलकर सब्जी का कारोबार चलाती हैं। तकरीबन दो साल पहले तक घर के लिए आजीविका कमाने की जिम्मेदारी उनके पति के कंधों पर थी, लेकिन तभी वे बहुत अधिक बीमार पड़ गए और काम करना उनके लिए नामुमकिन हो गया। इसका उनके परिवार की आर्थिक स्थिति पर बहुत बुरा असर पड़ा। तभी परवीन को अपने क्षेत्र में संचालित एक गैर-बैंकिंग फाइनेन्शियल कंपनी- माइक्रो फाइनेन्स इंस्टीट्यूशन-

साटिन क्रेडिटकेयर नेटवर्क के बारे में पता चला। जो जरूरतमंद लोगों को सूक्ष्म ऋण सुविधाएं उपलब्ध कराती है। परवीन इसकी सदस्य बन गईं और उन्होंने सब्जी की दुकान शुरू करने के लिए 25000 का ऋण लिया। उसके बाद परवीन ने कभी पीछे मुड़कर नहीं देखा, उनका बेटा भी इस काम में मदद करता था। दोनों ने मिलकर अपने परिवार की देखभाल के लिए कड़ी मेहनत की। आज उनकी आर्थिक स्थिति काफी सुधार गई है और परवीन अपने अन्य बच्चों को स्कूल भी भेज पा रही है।

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## माइक्रोफाइनेन्स महिला उद्यमियों को दे रहा है सहयोग

**झुंझुनू, कासं.**। परवीन अपने पति और चार बच्चों के साथ राजस्थान के झुंझुनू में रहती हैं। वह अपने सबसे बड़े बेटे के साथ मिलकर सब्जी का कारोबार चलाती हैं। तकरीबन दो साल पहले तक घर के लिए आजीविका कमाने की ज़िम्मेदारी उनके पति के कंधों पर थी, लेकिन तभी वे बहुत अधिक बीमार पड़ गए और काम करना उनके लिए नामुमकिन हो गया। इसका उनके परिवार की आर्थिक स्थिति पर बहुत बुरा असर पड़ा। तभी परवीन को अपने क्षेत्र में संचालित एक गैर-बैंकिंग फाइनेन्शियल कंपनी-माइक्रो फाइनेन्स इंस्टीट्यूशन- साटिन क्रेडिटकेयर नेटवर्क के बारे में पता चला। जो ज़रूरतमंद लोगों को सूक्ष्म ऋण सुविधाएं उपलब्ध कराती है। परवीन इसकी सदस्य बन गईं और उन्होंने सब्जी की दुकान शुरू करने के लिए ₹ 25000 का ऋण लिया। उसके बाद परवीन ने कभी पीछे मुड़कर नहीं देखा, उनका बेटा भी इस काम में मदद करता था। दोनों ने मिलकर अपने परिवार की देखभाल के लिए कड़ी मेहनत की। आज उनकी आर्थिक स्थिति काफी सुधर गई है और परवीन अपने अन्य बच्चों को स्कूल भी भेज पा रही हैं। परवीन की तरह ऐसी कई महिलाएं हैं जो साटिन क्रेडिटकेयर नेटवर्क से लाभान्वित हुई हैं, साटिन क्रेडिटकेयर आरबीआई के साथ पंजीकृत एनबीएफसी-एमएफआई है और भारत में वित्तीय समावेशन के एजेंडा पर काम कर रही है। यह अब तक 20 लाख से अधिक लोगों के जीवन को प्रभावित कर चुकी है और 18 राज्यों में मौजूद है। इस संगठन ने कई स्थानीय महिला उद्यमियों को उनकी आर्थिक स्थिति में सुधार लाने और उनके सपनों को साकार कर जीवन की गुणवत्ता को बेहतर बनाने में मदद की है।

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## माइक्रोफाइनेंस महिला उद्यमियों को दे रहा है सहयोग

झुंझुनू। परवीन अपने पति और चार बच्चों के साथ राजस्थान के झुंझुनू में रहती हैं। वह अपने सबसे बड़े बेटे के साथ मिलकर सब्जी का कारोबार चलाती हैं। तकरीबन दो साल पहले तक घर के लिए आजीविका कमाने की जिम्मेदारी उनके पति के कंधों पर थी, लेकिन तभी वे बहुत अधिक बीमार पड़ गए और काम करना उनके लिए नामुमकिन हो गया। इसका उनके परिवार की आर्थिक स्थिति पर बहुत बुरा असर पड़ा। तभी परवीन को अपने क्षेत्र में संचालित एक गैर-बैंकिंग फाइनेंशियल कंपनी- माइक्रो फाइनेंस इंस्टीट्यूशन- साटिन क्रेडिटकेयर नेटवर्क के बारे में पता चला। जो जरूरतमंद लोगों को सूक्ष्म ऋण सुविधाएं उपलब्ध कराती है। परवीन इसकी सदस्य बन गईं और उन्होंने सब्जी की दुकान शुरू करने के लिए रु 25000 का ऋण लिया। उसके बाद परवीन ने कभी पीछे मुड़कर नहीं देखा, उनका बेटा भी इस काम में मदद करता था। दोनों ने मिलकर अपने परिवार की देखभाल के लिए कड़ी मेहनत की। आज

उनकी आर्थिक स्थिति काफी सुधर गई है और परवीन अपने अन्य बच्चों को स्कूल भी भेज पा रही है। साटिन क्रेडिटकेयर आरबीआई के साथ पंजीकृत एनबीएफसी-एमएफआई है और भारत में वित्तीय समावेशन के एजेंडा पर काम कर रही है। यह अब तक 20 लाख से अधिक लोगों के जीवन को प्रभावित कर चुकी है और 18 राज्यों में मौजूद है। स्व-विनियामक संगठन एवं भारत में माइक्रोफाइनेंस उद्योग के संगठन 'माइक्रोफाइनेंस इंस्टीट्यूशंस नेटवर्क' के अनुसार, देश में सूक्ष्म-ऋण लाभार्थियों में महिलाओं की भागीदारी 99 प्रतिशत है। एनबीएफसी-एमएफआई जैसी माइक्रोफाइनेंस कंपनियां भारत में बैंकिंग सुविधाओं रहित आबादी को वित्तीय सेवाएं आसानी से मुहैया करने की दिशा में कार्यरत हैं। ये प्रधानमंत्री मुद्रा योजना की महत्वपूर्ण भागीदार हैं और इस कार्यक्रम के तहत वितरित किए जाने वाले लगभग 50 प्रतिशत ऋण माइक्रोफाइनेंस कंपनियों के जरिये दिए जाते हैं।

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## महिला उद्यमियों को सहयोग दे रहा है 'माइक्रो फाइनेंस'

जयपुर। परवीन अपने पति और चार बच्चों के साथ राजस्थान के झुंझुनू में रहती हैं। वह अपने सबसे बड़े बेटे के साथ मिलकर सब्जी का कारोबार चलाती हैं। तकरीबन दो साल पहले तक घर के लिए आजीविका कमाने की जिम्मेदारी उनके पति के कंधों पर थी, लेकिन तभी वे बहुत अधिक बीमार पड़ गए और काम करना उनके लिए नामुमकिन हो गया।

इसका उनके परिवार की आर्थिक स्थिति पर बहुत बुरा असर पड़ा। तभी परवीन को अपने क्षेत्र में संचालित एक गैर-बैंकिंग फाइनेंशियल कंपनी-माइक्रो फाइनेंस इंस्टीट्यूशन-साटिन क्रेडिट केयर नेटवर्क के बारे में पता चला। जो जरूरतमंद लोगों को सूक्ष्म ऋण सुविधाएं उपलब्ध कराती है।

परवीन इसकी सदस्य बन गईं और उन्होंने सब्जी की दुकान शुरू करने के लिए ₹ 25000 का ऋण लिया। उसके बाद परवीन ने कभी पीछे मुड़कर नहीं देखा, उनका बेटा भी इस काम में मदद करता था। दोनों ने मिलकर अपने परिवार की देखभाल के लिए कड़ी मेहनत की। आज उनकी आर्थिक स्थिति काफी सुधर गई है और परवीन अपने

अन्य बच्चों को स्कूल भी भेज पा रही हैं। परवीन की तरह ऐसी कई महिलाएं हैं जो साटिन क्रेडिट केयर नेटवर्क से लाभान्वित हुई हैं, साटिन क्रेडिट केयर आरबीआई के साथ पंजीकृत एनबीएफसी-एमएफआई है और भारत में वित्तीय समावेशन के एजेंडा पर काम कर रही है।

यह अब तक 20 लाख से अधिक लोगों के जीवन को प्रभावित कर चुकी है और 18 राज्यों में मौजूद है। इस संगठन ने कई स्थानीय महिला उद्यमियों को उनकी आर्थिक स्थिति में सुधार लाने और उनके सपनों को साकार कर जीवन की गुणवत्ता को बेहतर बनाने में मदद की है।

स्व-विनियामक संगठन एवं भारत में माइक्रो फाइनेंस उद्योग के संगठन 'माइक्रो फाइनेंस इंस्टीट्यूशंस नेटवर्क' के अनुसार, देश में सूक्ष्म-ऋण लाभार्थियों में महिलाओं की भागीदारी 99 प्रतिशत है। एनबीएफसी-एमएफआई जैसी माइक्रो फाइनेंस कंपनियां भारत में बैंकिंग सुविधाओं रहित आबादी को वित्तीय सेवाएं आसानी से मुहैया करने की दिशा में कार्यरत हैं।

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## विनियमित वित्तीय संस्थाएं गरीब परिवारों को देती हैं ऋण

प्रयागराज। प्रयागराज की रहने वाली शिव देवी पति एवं बच्चों के साथ हैं। कुछ साल पहले सूखा पड़ने के कारण उनकी पूरी फसल बर्बाद हो गई। इसका उनके परिवार की कमाई पर बहुत बुरा असर पड़ा। उनके पास कोई बचत नहीं थी परिणामस्वरूप उनकी आर्थिक स्थिति खराब होती चली गई। तभी शिव देवी को उत्कृष्ट स्मॉल फाइनेन्स बैंक के बारे में पता चला, जो महिलाओं को जॉइन्ट लायबिलिटी ग्रुप में आजीविका के लिए सूक्ष्म ऋण उपलब्ध कराता है। उन्होंने दस हजार का ऋण लेकर राशन की दुकान खोली और इसके बाद अपनी दुकान में स्टॉक बढ़ाने के लिए पन्द्रह हजार का एक और ऋण लिया। शुरुआत में वह अपनी दुकान से मात्र पच्चीस सौ से तीन हजार तक ही कमा पाती थीं, जो उनके परिवार की जरूरतें पूरी करने के लिए पर्याप्त नहीं था। एनबीएफसी एमएफआई देश में ऐसी एकमात्र विनियमित वित्तीय संस्थाएं हैं, जो कम आय वाले परिवारों को असुरक्षित ऋण प्रदान करती हैं। ये वित्तीय कंपनियां उन महिलाओं की वित्त संबंधी जरूरतें को पूरी करती हैं।

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## गरीब परिवारों को दे रही ऋण

प्रयागराज। प्रयागराज की रहने वाली शिव देवी पति एवं बच्चों के साथ हैं। कुछ साल पहले सूखा पड़ने के कारण फसल बर्बाद हो गई। उनके परिवार की कमाई पर बुरा असर पड़ा। उनके पास कोई बचत नहीं थी। उनकी आर्थिक स्थिति खराब होती चली गई। तभी शिव देवी को उत्कर्ष स्माल फाइनेन्स बैंक के बारे में पता चला, जो महिलाओं को जॉइन्ट लायबिलिटी ग्रुप में आजीविका के लिए सूक्ष्म ऋण उपलब्ध कराता है। एनबीएफसी एमएफआई ऐसी विनियमित वित्तीय संस्थाएं हैं, जो कम आय वाले परिवारों को असुरक्षित ऋण प्रदान करती हैं। ये वित्तीय कंपनियां वित्त संबंधी जरूरतों को पूरी करती हैं।

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## माइक्रोफाइनेन्स महिला उद्यमियों को दे रहा है सहयोग

प्रयागराज। शिव देवी उत्तर प्रदेश के प्रयागराज की निवासी हैं और पति एवं बच्चों के साथ रहती हैं। कुछ साल पहले सूखा पड़ने के कारण उनकी पूरी फसल बर्बाद हो गई और साथ ही उनकी गाय ने भी दूध देना बंद कर दिया। इसका उनके परिवार की कमाई पर बहुत बुरा असर पड़ा। उनके पास कोई बचत नहीं थी परिणामस्वरूप उनकी आर्थिक स्थिति खराब होती चली गई। तभी शिव देवी को उत्कर्ष स्मॉल फाइनेन्स बैंक के बारे में पता चला जो महिलाओं को जॉइन्ट लायबिलिटी ग्रुप में आजीविका के लिए सूक्ष्म ऋण उपलब्ध कराता है। उन्होंने 10000 का ऋण लेकर राशन की दुकान खोली और इसके बाद अपनी दुकान में स्टॉक बढ़ाने के लिए 15000 का एक और ऋण लिया। शुरुआत में वह अपनी दुकान से मात्र 2500 से 3000 तक ही कमा पाती थीं, जो उनके परिवार की जरूरतें पूरी करने के लिए पर्याप्त नहीं था। कमाई बढ़ाने के लिए उन्होंने एक दुधारू गाय खरीदने का फैसला लिया, जिसके लिए उत्कर्ष से उन्हें 18000 का ऋण और मिल गया। अब वह अपनी दुकान से और दूध बेच कर 9000 महीना कमा लेती हैं। शिव देवी की तरह कई महिलाएं उत्कर्ष स्मॉल फाइनेन्स बैंक के एसोसिएशन से लाभान्वित हुई हैं। उत्कर्ष स्मॉल फाइनेन्स बैंक लिमिटेड भारत के 11 राज्यों के 139 जिलों में अपनी गतिविधियों का संचालन करता है। इसने 2 लाख लोगों के जीवन पर सकारात्मक प्रभाव डाला है और इसका माइक्रोफाइनेन्स पोर्टफोलियो 40,769 मिलियन का है। संगठन कई स्थानीय महिला उद्यमियों की आर्थिक स्थिति में सुधार लाने और उनके सपनों को साकार कर उनके जीवन की गुणवत्ता को बेहतर बनाने में मदद कर चुका है।

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## माइक्रोफाइनेन्स महिला उद्यमियोंको दे रहा है सहयोग

शिव देवी उत्तरप्रदेश के प्रयागराज की निवासी हैं और पति एवं बच्चों के साथ रहती हैं। कुछ साल पहले सूखा पड़ने के कारण उनकी पूरी फसल बर्बाद हो गई और साथ ही उनकी गाय ने भी दूध देना बंद कर दिया। इसका उनके परिवार की कमाई पर बहुत बुरा असर पड़ा। उनके पास कोई बचत नहीं थी परिणामस्वरूप उनकी आर्थिक स्थिति खराब होती चली गई। तभी शिव देवी को उत्कर्ष स्मॉल फाइनेन्स बैंक के बारे में पता चला जो महिलाओं को जॉइन्ट लायबिलिटी ग्रुप में आजीविका के लिए सूक्ष्म ऋण उपलब्ध कराता है। उन्होंने रु 10000 का ऋण लेकर राशन की दुकान खोली और इसके बाद अपनी दुकान में स्टॉक बढ़ाने के लिए रु 15000 का एक और ऋण लिया। शुरूआत में वह अपनी दुकान से मात्र रु 2500 से 3000 तक ही कमा पाती थीं, जो उनके परिवार की ज़रूरतें पूरी करने के लिए पर्याप्त नहीं था। कमाई बढ़ाने के लिए उन्होंने एक दुधारू गाय खरीदने का फैसला लिया, जिसके लिए उत्कर्ष से उन्हें रु 18000 का ऋण और मिल गया। शिव देवी की तरह कई महिलाएं उत्कर्ष स्मॉल फाइनेन्स बैंक के एसोसिएशन से लाभान्वित हुई हैं। उत्कर्ष स्मॉल फाइनेन्स बैंक लिमिटेड भारत के 11 राज्यों के 139 जिलों में अपनी गतिविधियों का संचालन करता है। इसने 2 लाख लोगों के जीवन पर सकारात्मक प्रभाव डाला है और इसका माइक्रोफाइनेन्स पोर्टफोलियो रु 40.769 मिलियन का है।

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| Page No.    | 04                            |

## माइक्रोफ़इनेन्स महिला उद्यमियों को दे रहा है सहयोग

प्रयागराज। शिव देवी उत्तरप्रदेश के प्रयागराज की निवासी हैं और पति एवं बच्चों के साथ रहती हैं। कुछ साल पहले सूखा पड़ने के कारण उनकी पूरी फसल बर्बाद हो गई और साथ ही उनकी गाय ने भी दूध देना बंद कर दिया। इसका उनके परिवार की कमाई पर बहुत बुरा असर पड़ा। उनके पास कोई बचत नहीं थी परिणामस्वरूप उनकी आर्थिक स्थिति खराब होती चली गई। तभी शिव देवी को उत्कर्ष स्मॉल फ़इनेन्स बैंक के बारे में पता चला जो महिलाओं को जॉइंट लायबिलिटी ग्रुप में आजीविका के लिए सूक्ष्म ऋण उपलब्ध कराता है। उन्होंने रु 10000 का ऋण लेकर राशन की दुकान खोली और इसके बाद अपनी दुकान में स्टॉक बढ़ाने के लिए रु 15000 का एक और ऋण लिया। शुरुआत में वह अपनी दुकान से मात्र रु 2500 से 3000 तक ही कमा पाती थीं, जो उनके परिवार की ज़रूरतें पूरी करने के लिए पर्याप्त नहीं था। कमाई बढ़ाने के लिए उन्होंने एक दुधारू गाय खरीदने का फैसला लिया, जिसके लिए उत्कर्ष से उन्हें रु 18000 का ऋण और मिल गया। अब वह अपनी

दुकान से और दूध बेच कर रु 9000 महीना कमा लेती हैं। उनका राशन का काम अच्छा चल रहा है और उन्होंने अपने परिवार के लिए सीमेंट का पक्का घर भी बना लिया है। शिव देवी की तरह कई महिलाएं उत्कर्ष स्मॉल फ़इनेन्स बैंक के एसोसिएशन से लाभान्वित हुई हैं। उत्कर्ष स्मॉल फ़इनेन्स बैंक लिमिटेड भारत के 11 राज्यों के 139 जिलों में अपनी

गतिविधियों का संचालन करता है। इसने 2 लाख लोगों के जीवन पर सकारात्मक प्रभाव डाला है और इसका माइक्रोफ़इनेन्स पोर्टफोलियो रु 40,769 मिलियन का है। संगठन कई स्थानीय महिला उद्यमियों की आर्थिक स्थिति में सुधार लाने और उनके सपनों को साकार कर उनके जीवन की गुणवत्ता को बेहतर बनाने में मदद कर चुका है।

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## माइक्रोफाइनेन्स महिला उद्यमियों को दे रहा है सहयोग

प्रयागराज: शिव देवी उत्तरप्रदेश के प्रयागराज की निवासी हैं और पति एवं बच्चों के साथ रहती हैं। कुछ साल पहले सूखा पड़ने के कारण उनकी पूरी फसल बर्बाद हो गई और साथ ही उनकी गाय ने भी दूध देना बंद कर दिया। इसका उनके परिवार की कमाई पर बहुत बुरा असर पड़ा। उनके पास कोई बचत नहीं थी परिणामस्वरूप उनकी आर्थिक स्थिति खराब होती चली गई। तभी शिव देवी को उत्कर्ष स्मॉल फाइनेन्स बैंक के बारे में पता चला जो महिलाओं को जॉइन्ट लायबिलिटी ग्रुप में आजीविका के लिए सूक्ष्म ऋण उपलब्ध कराता है। उन्होंने रु 10000 का ऋण लेकर राशन की दुकान खोली और इसके बाद अपनी दुकान में स्टॉक बढ़ाने के लिए रु 15000 का एक और ऋण लिया। शुरूआत में वह अपनी दुकान से मात्र रु 2500 से 3000 तक ही कमा पाती थीं, जो उनके परिवार की ज़रूरतें पूरी करने के लिए पर्याप्त नहीं था। कमाई बढ़ाने के लिए उन्होंने एक दुधारू गाय खरीदने का फैसला लिया, जिसके लिए उत्कर्ष से उन्हें रु 18000 का ऋण और मिल गया। अब वह अपनी दुकान से और दूध बेच कर रु 9000 महीना कमा लेती हैं। उनका राशन का काम अच्छा चल रहा है और उन्होंने अपने परिवार के लिए सीमेंट का पक्का घर भी बना लिया है। शिव देवी की तरह कई महिलाएं उत्कर्ष स्मॉल फाइनेन्स बैंक के एसोसिएशन से लाभान्वित हुई हैं। उत्कर्ष स्मॉल फाइनेन्स बैंक लिमिटेड भारत के 11 राज्यों के 139 जिलों में अपनी गतिविधियों का संचालन करता है।

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| Page No.    | 07                            |

## माइक्रोफाइनेन्स महिला उद्यमियों को दे रहा है सहयोग

**प्रयागराज एसएम न्यूज।** शिव देवी उत्तरप्रदेश के प्रयागराज की निवासी हैं और पति एवं बच्चों के साथ रहती हैं। कुछ साल पहले सूखा पड़ने के कारण उनकी पूरी फसल बर्बाद हो गई और साथ ही उनकी गाय ने भी दूध देना बंद कर दिया। इसका उनके परिवार की कमाई पर बहुत बुरा असर पड़ा। उनके पास कोई बचत नहीं थी परिणामस्वरूप उनकी आर्थिक स्थिति खराब होती चली गई। तभी शिव देवी को उत्कर्ष स्मॉल फाइनेन्स बैंक के बारे में पता चला जो महिलाओं को जॉइन्ट लायबिलिटी ग्रुप में आजीविका के लिए सूक्ष्म ऋण उपलब्ध कराता है। उन्होंने रु 10000 का ऋण लेकर राशन की दुकान खोली और इसके बाद अपनी दुकान में स्टॉक बढ़ाने के लिए रु 15000 का एक और ऋण लिया। शुरुआत में वह अपनी दुकान से मात्र रु 2500 से 3000 तक ही कमा पाती थीं, जो उनके परिवार की जरूरतें पूरी करने के लिए पर्याप्त नहीं था। कमाई बढ़ाने के लिए उन्होंने एक दुधारू गाय खरीदने का फैसला लिया, जिसके लिए उत्कर्ष से उन्हें रु 18000 का ऋण और मिल गया। अब वह अपनी दुकान से और दूध बेच कर रु 9000 महीना कमा लेती हैं। उनका राशन का काम अच्छा चल रहा है और उन्होंने अपने परिवार के लिए सीमेंट का पक्का घर भी बना लिया है।

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| Page No.    | 02                            |

## माइक्रोफाइनेन्स महिला उद्यमियों को दे रहा है सहयोग

प्रयागराज। शिव देवी उत्तरप्रदेश के प्रयागराज की निवासी हैं और पति एवं बच्चों के साथ रहती हैं। कुछ साल पहले सूखा पड़ने के कारण उनकी पूरी फसल बर्बाद हो गई और साथ ही उनकी गाय ने भी दूध देना बंद कर दिया। इसका उनके परिवार की कमाई पर बहुत बुरा असर पड़ा। उनके पास कोई बचत नहीं थी परिणामस्वरूप उनकी आर्थिक स्थिति खराब होती चली गई। तभी शिव देवी को उत्कर्ष स्मॉल फाइनेन्स बैंक के बारे में पता चला जो महिलाओं को जॉइन्ट लायबिलिटी ग्रुप में आजीविका के लिए सूक्ष्म ऋण उपलब्ध कराता है। उन्होंने रु 10000 का ऋण लेकर राशन की दुकान खोली और इसके बाद अपनी दुकान में स्टॉक बढ़ाने के लिए रु 15000 का एक और ऋण लिया। शुरुआत में वह अपनी दुकान से मात्र रु 2500 से 3000 तक ही कमा पाती थीं, जो उनके परिवार की ज़रूरतें पूरी करने के लिए पर्याप्त नहीं था। कमाई बढ़ाने के लिए उन्होंने एक दुधारू गाय खरीदने का फैसला लिया, जिसके लिए उत्कर्ष से उन्हें रु 18000 का ऋण और मिल गया। अब वह अपनी दुकान से और दूध बेच कर रु 9000 महीना कमा लेती हैं। उनका राशन का काम अच्छा चल रहा है और उन्होंने अपने परिवार के लिए सीमेंट का पक्का घर भी बना लिया है। शिव देवी की तरह कई महिलाएं उत्कर्ष स्मॉल फाइनेन्स बैंक के एसोसिएशन से लाभान्वित हुई हैं। उत्कर्ष स्मॉल फाइनेन्स बैंक लिमिटेड भारत के 11 राज्यों के 139 जिलों में अपनी गतिविधियों का संचालन करता है।

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| <b>Publication</b> | The Echo of India             |
| <b>Edition</b>     | Darjeeling                    |
| <b>Date</b>        | 20 <sup>th</sup> August, 2019 |
| <b>Page No.</b>    | 10                            |

## Microfinance lends support to women entrepreneurs

**EOI CORRESPONDENT**

**K O L K A T A / DARJEELING, AUG 19/---** Sangita Kumari Ram is a resident of Bidhannagar area of Darjeeling district in West Bengal and lives with her husband and three children. Sangita had an aspiration to become an entrepreneur and wanted to set up her own business, however, she did not have enough capital to realise her dream. Six years back Sangita came to know about Village Financial Services (VFS), a Non-banking Financial Company-Microfinance Institution (NBFC-MFI), which provides micro-credit services to women in her area, and with the help of micro-loan from VFS she successfully started animal husbandry business of goat rearing. As her business flourished she took next cycle of loan to further expand it and has successfully repaid four cycles of loan.

Through microfinance loans from VFS, Sangita was able to provide better feed and timely medications to her goats. Today she is considered as successful business woman in her area and has realized

her dream of becoming an entrepreneur.

Similar to Sangita's life, Village Financial Services (VFS) has played key role in the success stories of many women entrepreneurs. VFS is a microfinance company registered as an NBFC-MFI under Reserve Bank of India. VFS started Micro Finance Operations in 2005 and has its head office at Kolkata (West Bengal). Since then, VFS has grown and has helped many local women entrepreneurs to improve their economic status by providing them credit for income generating activities. It has touched many lives by helping its women clients to become economically self-sufficient. Today VFS is present in 11 states including West Bengal, Bihar, Jharkhand, Assam, Tripura, Sikkim and Orissa and covers over 67 districts through 223 branch offices. The company has been able to positively impact the lives of over six lakh clients by extending micro-credit for livelihood activities thus giving them a chance to realise their dreams and improve their quality of life.

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| <b>Edition</b>     | Darjeeling                    |
| <b>Date</b>        | 22 <sup>nd</sup> August, 2019 |
| <b>Page No.</b>    | 02                            |

## Microfinance lends a support to women entrepreneur

**Darjeeling, Aug 20 :** Sangita Kumari Ram is a resident of Bidhannagar area of Darjeeling district in West Bengal and lives with her husband and three children. Sangita had an aspiration to become an entrepreneur and wanted to set up her own business, however, she did not have enough capital to realise her dream. Six years back Sangita came to know about Village Financial Services (VFS), a Non-banking Financial Company-Microfinance Institution (NBFC-MFI), which provides micro-credit services to women in her area, and with the help of micro-loan from VFS she successfully started animal husbandry business of goat rearing. As her business flourished she took next cycle of loan to further expand it and has successfully repaid four cycles of loan.

Through microfinance loans from VFS, Sangita was able to provide better feed and timely medications to her goats. Today she is considered as a successful business woman in her area and has realized her dream of becoming an entrepreneur.

Similar to Sangita's life, Village Financial Services (VFS) has played a key role in the success stories of many women entrepreneurs. VFS

is a microfinance company registered as an NBFC-MFI under Reserve Bank of India. VFS started Micro Finance Operations in 2005 and has its head office at Kolkata (West Bengal). Since then, VFS has grown and has helped many local women entrepreneurs to improve their economic status by providing them credit for income generating activities. It has touched many lives by helping its women clients to become economically self-sufficient. Today VFS is present in 11 states including West Bengal, Bihar, Jharkhand, Assam, Tripura, Sikkim and Orissa and covers over 67 districts through 223 branch offices. The company has been able to positively impact the lives of over six lakh clients by extending micro-credit for livelihood activities thus giving them a chance to realise their dreams and improve their quality of life.

According to Microfinance Institutions Network, a self-regulatory organisation and an industry association of microfinance industry in India, women constitute 99% of micro-credit beneficiaries in the country. Microfinance institutions such as NBFC-MFIs are working towards provid-

ing an easy access to financial services to underserved and unbanked population in India.

NBFC-MFIs are the only regulated financial institutions in the country which give unsecured loans to the borrowers from low income households. These institutions fill an unfunded credit gap for women who do not have the wherewithal to provide collateral or security of any sort. The aim of NBFC-MFIs is to build sustainable livelihoods. Through providing last mile financial services even to clients in remote rural areas, these institutions promote the Government's financial inclusion agenda.

NBFC-MFIs are an important partner for Prime Minister MUDRA Yojana and almost 50% of the loan disbursements under this programme have been done through microfinance companies. NBFC MFIs are registered with the Reserve Bank of India and are stringently regulated right from the size of loan, the tenure, the rate of interest and a Fair Practices Code (FPC) and an Industry Code of Conduct (CoC) which governs their functioning. The Reserve Bank conducts regular supervision of all NBFC MFIs.

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| Publication | Purbottar                     |
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| Date        | 22 <sup>nd</sup> August, 2019 |
| Page No.    | 07                            |

## ভিলেজ ফিনান্সিয়াল সার্ভিসেস মহিলা উদ্যোগীদের সাহায্য করছে

নার্জিলিং: একটি নন-ব্যাংকিং ফিনান্সিয়াল কোম্পানি-মাইক্রোফিনান্স ইনস্টিটিউশন (এনবিএফসি-এমএফআই) ভিলেজ ফিনান্সিয়াল সার্ভিসেস (ভিএফএস) মহিলাদের মাইক্রো-ক্রেডিট পরিষেবা প্রদান করে থাকে। ভিএফএস বহু মহিলা উদ্যোগীদের সফল হয়ে উঠতে মুখ্য ভূমিকা গ্রহণ করেছে। এনবিএফসি-এমএফআই হিসেবে রিজার্ভ ব্যাংক অফ ইন্ডিয়ার অধীনে নথিভুক্ত ভিএফএস-এর মাইক্রো ফিনান্স অপারেশন শুরু হয়েছিলো ২০০৫ সালে, আর সেই থেকে ভিএফএস বহু স্থানীয় মহিলা উদ্যোগীদের আয়বর্ধক কাজকর্মের জন্য ঋণ প্রদান করেছে ও তাদের আর্থিক অবস্থার উন্নতি সাধনে সাহায্যের হাত বাড়িয়ে দিয়েছে। বর্তমানে, পশ্চিমবঙ্গ, বিহার, ঝাড়খন্ড, আসাম, ত্রিপুরা, সিকিম ও ওড়িশা-নহ ১১টি রাজ্যে ভিএফএস-এর উপস্থিতি রয়েছে এবং ৬৭টি জেলায় ২২৩টি শাখা অফিসের মাধ্যমে ভিএফএস কাজ চালাচ্ছে। ৬ লক্ষেরও বেশি গ্রাহকের জীবনে আয়বর্ধক কর্মমুখী মাইক্রো-ক্রেডিট প্রদানের দ্বারা প্রভাব ফেলেছে এই কোম্পানি।

এনবিএফসি-এমএফআই'গুলি প্রধানমন্ত্রী মুদ্রা যোজনার এক গুরুত্বপূর্ণ অংশীদার। এই যোজনার অধীনে প্রদত্ত প্রায় ৫০ শতাংশ ঋণ প্রদান হয়েছে মাইক্রোফিনান্স কোম্পানিগুলির মাধ্যমে। সকল এনবিএফসি-এমএফআই'য়ের নিয়মিত তত্ত্বাবধান করে থাকে রিজার্ভ ব্যাংক। মাইক্রোফিনান্স ইনস্টিটিউশনস নেটওয়ার্ক-এর তথ্যানুসারে দেশের মাইক্রো-ক্রেডিট সুবিধাপ্রাপ্তদের ৯৯ শতাংশই মহিলা।

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|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Publication</b> | The Economic Times                                                                                                                                                                                                                                                                    |
| <b>Edition</b>     | Online                                                                                                                                                                                                                                                                                |
| <b>Date</b>        | 29 <sup>th</sup> August, 2019                                                                                                                                                                                                                                                         |
| <b>Link</b>        | <a href="https://economictimes.indiatimes.com/small-biz/sme-sector/microfinance-industry-grew-by-42-9-in-q1-of-fy20/articleshow/70894227.cms">https://economictimes.indiatimes.com/small-biz/sme-sector/microfinance-industry-grew-by-42-9-in-q1-of-fy20/articleshow/70894227.cms</a> |

The screenshot displays the Economic Times website interface. At the top, there's a header with 'ET Rise' and 'SME' categories. A navigation menu includes links for Home, RISE, SME, Startups, Policy, Trade, Entrepreneurship, Money, IT, Legal, GST, Product Line, Biz Listings, and Markets. A prominent banner for 'FatCow' website hosting is visible. Below the navigation, a search bar and a 'Business News' section are present. The main headline reads 'Microfinance industry grew by 42.9% in Q1 of FY'20'. A sub-headline states: 'Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro-credit universe.' The article is dated 'PTI | Aug 29, 2019, 05:42 PM IST'. Social media sharing icons for Facebook, Twitter, LinkedIn, and WhatsApp are shown. A 'Save' button and a 'Comments' section are also visible. On the right side, there's a sidebar with a 'Vistara' advertisement and a 'Mutual Fund of the week' section featuring 'SBI Small Cap Fund Direct-Growth' with a 17.9% return.

## Microfinance industry grew by 42.9% in Q1 of FY'20

The microfinance industry witnessed a 42.9 per cent growth in first quarter of 2019-20 over the corresponding period last year with the total loan portfolio at Rs 1,90,684 crore as on June 30, 2019, Microfinance Institutions Network (MFIN) said in a report. The total number of microfinance loan accounts stood at 9.27 crore in April-June quarter of financial year 2019-20 (as on June 30, 2019) as compared to 6.68 crore accounts in April-June quarter of financial year 2018-19, MFIN, a RBI MFIN, a RBI recognised self-regulatory organisation and industry association of the microfinance industry in India, said in its 30th issue of its Micrometer report.

"The entire microfinance industry has witnessed a growth of 42.9 per cent in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio (GLP) at Rs 1,90,684 crore as on June 30, 2019," it said. As per the report, banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore which is 40.9 per cent of the total micro-credit universe.

The larger share is primarily due to the merger of Bharat Financial Inclusion Limited (BFIL) with IndusInd Bank," it added.

Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs 57,601 crore, accounting for 30.2 per cent of total industry portfolio, the report stated.

Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,406 crore with total share of 17 per cent, NBFCs account for 10.8 per cent share, while other MFIs account for 1 per cent share in the microfinance universe.

"The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry's commitment to grow responsibly," MFIN CEO Harsh Shrivastava said.

Karnataka, Tamil Nadu, Bihar, Odisha and Uttar Pradesh are the five top states in terms of loan amount outstanding and account for 52 per cent of the total loan portfolio, as per the report.

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|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Publication</b> | Business Standard                                                                                                                                                                                                                                                                                               |
| <b>Edition</b>     | Online                                                                                                                                                                                                                                                                                                          |
| <b>Date</b>        | 29 <sup>th</sup> August,2019                                                                                                                                                                                                                                                                                    |
| <b>Link</b>        | <a href="https://www.business-standard.com/article/finance/microfinance-sector-grows-at-42-9-in-q1-fy20-as-asset-quality-deteriorates-119082901137_1.html">https://www.business-standard.com/article/finance/microfinance-sector-grows-at-42-9-in-q1-fy20-as-asset-quality-deteriorates-119082901137_1.html</a> |

The screenshot shows the Business Standard website interface. At the top, the 'Business Standard' logo is prominently displayed in red. Below it is a navigation bar with links for HOME, MARKETS, COMPANIES, OPINION, TECH, SPECIALS, PF, PORTFOLIO, MULTIMEDIA, BUDGET 2019, and SPORTS. A secondary navigation bar lists categories like Today's Paper, Latest News, Economy, Finance, Current Affairs, International, Management, The Strategist, Weekend, Data Stories, and GST. A 'JUST IN' banner highlights a story about MFIs needing external capital. Below this, a breadcrumb trail reads 'You are here: Home » Finance » News » Microfinance'. The main article headline is 'Microfinance sector grows at 42.9% in Q1 FY20 as asset quality deteriorates'. To the right of the headline is a search bar and a 'GO' button. Below the headline, there are several advertisements, including one for LIC (Life Insurance Corporation) and another for ExxonMobil.

### Microfinance sector grows at 42.9% in Q1 FY20 as asset quality deteriorates

Despite slowdown, microfinance industry witnessed a growth of 42.9 per cent in Q1 FY20 over Q1 FY19. However, the asset quality has marginally deteriorated, data released by the Microfinance Institutions Network (MFIN), the representative body of microfinance institutions (MFIs) shows. The total microfinance loan portfolio stood at Rs 1, 90,684 crores as on 30th June 2019.

According to data from MFIN, the PAR>30 days, or the principal value outstanding of loans that have at least one payment more than 30 days overdue, has gone up from 0.67 per cent at the of Q1 of FY19 to 0.93 per cent at the end of Q1 of FY20.

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|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Publication</b> | Business Standard                                                                                                                                                                                                                                                                                               |
| <b>Edition</b>     | Online                                                                                                                                                                                                                                                                                                          |
| <b>Date</b>        | 6 <sup>th</sup> August, 2019                                                                                                                                                                                                                                                                                    |
| <b>Link</b>        | <a href="https://www.business-standard.com/article/markets/after-spandana-sphoorty-ipos-of-more-mfis-and-sfbs-expected-in-near-future-119080601016_1.html">https://www.business-standard.com/article/markets/after-spandana-sphoorty-ipos-of-more-mfis-and-sfbs-expected-in-near-future-119080601016_1.html</a> |

## Business Standard

### After Spandana Sphoorty, IPOs of more MFIs and SFBs expected in near future

Almost a decade after Spandana Sphoorty, a Hyderabad-based microfinance institute, shelved its initial public offering (IPO) plan, it hit the capital market on August 5, with a plan to raise about Rs 1,200-crore.

The next few quarters and the financial year are expected to see a number of microfinance firms and small finance banks getting listed, as the sector shifts from being a promoter and private equity investment-driven to a market-driven sector.

At least two other MFIs are planning an IPO soon - Arohan and Muthoot Finance. Last year, CreditAccess Grameen got listed on the exchanges. Apart from this, Satin Creditcare Network is the other listed micro finance company after IndusInd Bank acquired Bharat Financial Inclusion in June.

"We are hopeful of filing an application for an IPO by Q4 of this year. At present we are internally doing a rejig of promoters' holding, which is set to increase from nearly 33 per cent to 38 per cent ahead of the IPO. The proceeds will help us expand in newer geographies," according to Manoj Kumar Nambiar,

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Muthoon Microfin, has already got a Securities and Exchange Board of India (Sebi) approval for an IPO.

With the listing of Muthoot, Spandana and Arohan, a number the large MFIs, with an average credit outstanding close to Rs 3,000 crore and above would be listed entities. After Bharat Financial, CreditAccess Grameen is the largest MFI, followed by Satin and Arohan, according to data available with MFIN.

According to a top executive in the MFI sector, several mid-sized MFIs could also be thinking to tap the capital markets for funding.

The MFI industry has grown rapidly in the last few months. The industry's gross loan portfolio (GLP) stood at Rs 1,87,386 crore at the end of March, up 38 per cent year-on-year, according to data from Microfinance Institution Network (MFIN).

This apart, several small finance banks would need to mandatorily go for an IPO in the next few months to comply with Reserve Bank of India norms, which specifies finance bank must be listed within three years of the launch of operations. Further, it said, the promoter shareholding should be brought down to 40 per cent within five years of launch.

So far, three SFBs have listed on the stock markets - Equitas Financial Holdings Ltd, Ujjivan Financial Services Ltd and AU Small Finance Bank. Seven other SFBs would need to mandatorily go for an IPO.

|                    |                                                                                                                                                                                                                                       |
|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Publication</b> | The Financial Express                                                                                                                                                                                                                 |
| <b>Edition</b>     | Online                                                                                                                                                                                                                                |
| <b>Date</b>        | 29 <sup>th</sup> August, 2019                                                                                                                                                                                                         |
| <b>Link</b>        | <a href="https://www.financialexpress.com/economy/microfinance-industry-grew-by-42-9-per-cent-in-q1-of-fy20/1690269/">https://www.financialexpress.com/economy/microfinance-industry-grew-by-42-9-per-cent-in-q1-of-fy20/1690269/</a> |

FINANCIAL EXPRESS

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### Microfinance industry grew by 42.9 per cent in Q1 of FY20

By PTI | Published: August 29, 2019 5:44:59 PM

As per the report, banks hold the largest share of portfolio in micro credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro-credit universe.

Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,406 crore with total share of 17 per cent (Photo)

The microfinance industry witnessed a 42.9 per cent growth in first quarter of 2019-20 over the corresponding period last year with the total loan portfolio at Rs 1,90,684 crore as on June 30, 2019, Microfinance Institutions Network (MFIN) said in a report. The total number of microfinance loan accounts stood at 9.27 crore in April-June quarter of financial year 2019-20 (as on June 30, 2019) as compared to 6.68 crore accounts in April-June quarter of financial year 2018-19. MFIN, a RBI recognised self-regulatory organisation and industry association of the microfinance industry in India, said in its 30th issue of its Micrometer report.

"The entire microfinance industry has witnessed a growth of 42.9 per cent in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio (GLP) at Rs 1,90,684 crore as on June 30, 2019," it said. As per the report, banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro-credit

#### Stock Market

| NSE                   | BSE  | ASX ON 29/08/19 |
|-----------------------|------|-----------------|
| NIFTY: 10835.30 +4.58 |      |                 |
| 1hr                   | 1hr  | 1hr             |
| 1d                    | 1d   | 1d              |
| 1w                    | 1w   | 1w              |
| 1m                    | 1m   | 1m              |
| 1y                    | 1y   | 1y              |
| 3y                    | 3y   | 3y              |
| 5y                    | 5y   | 5y              |
| 10y                   | 10y  | 10y             |
| 20y                   | 20y  | 20y             |
| 30y                   | 30y  | 30y             |
| 40y                   | 40y  | 40y             |
| 50y                   | 50y  | 50y             |
| 60y                   | 60y  | 60y             |
| 70y                   | 70y  | 70y             |
| 80y                   | 80y  | 80y             |
| 90y                   | 90y  | 90y             |
| 100y                  | 100y | 100y            |

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Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,406 crore with total share of 17 per cent, NBFCs account for 10.8 per cent share, while other MFIs account for 1 per cent share

in the microfinance universe. “The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry’s commitment to grow responsibly,” MFIN CEO Harsh Shrivastava said. Karnataka, Tamil Nadu, Bihar, Odisha and Uttar Pradesh are the five top states in terms of loan amount outstanding and account for 52 per cent of the total loan portfolio, as per the report.

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|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Publication</b> | The Hindu Business Line                                                                                                                                                                                                                                                   |
| <b>Edition</b>     | Online                                                                                                                                                                                                                                                                    |
| <b>Date</b>        | 29 <sup>th</sup> August, 2019                                                                                                                                                                                                                                             |
| <b>Link</b>        | <a href="https://www.thehindubusinessline.com/money-and-banking/microfinance-industry-grew-by-429-pc-in-q1-of-fy20/article29290318.ece">https://www.thehindubusinessline.com/money-and-banking/microfinance-industry-grew-by-429-pc-in-q1-of-fy20/article29290318.ece</a> |



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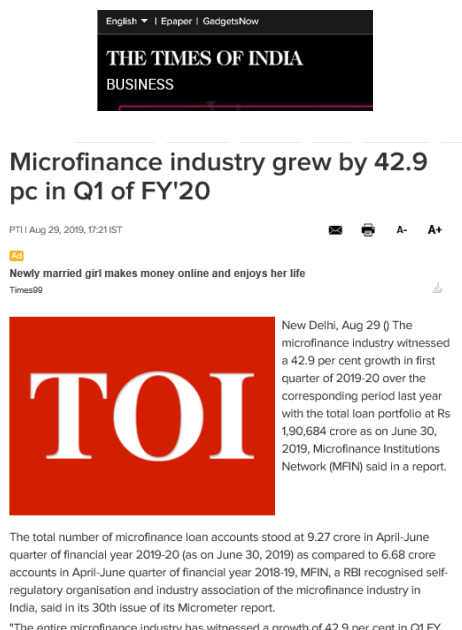
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|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Publication</b> | The Times of India                                                                                                                                                                                                                                                                              |
| <b>Edition</b>     | Online                                                                                                                                                                                                                                                                                          |
| <b>Date</b>        | 29 <sup>th</sup> August, 2019                                                                                                                                                                                                                                                                   |
| <b>Link</b>        | <a href="https://timesofindia.indiatimes.com/business/india-business/microfinance-industry-grew-by-42-9-pc-in-q1-of-fy20/articleshow/70893862.cms">https://timesofindia.indiatimes.com/business/india-business/microfinance-industry-grew-by-42-9-pc-in-q1-of-fy20/articleshow/70893862.cms</a> |



### Microfinance industry grows by 42.9% YoY: MFIN Micrometer

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, has released the 30th issue of its Micrometer report. The report shows that the entire microfinance industry has witnessed a growth of 42.9% in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio (GLP) at Rs 1, 90,684 crores as on 30th June 2019. As per Micrometer, the total number of microfinance loan accounts stood at 9.27 crores in Q1 FY 2019-20 (as on 30th June 2019), as compared to 6.68 crores account in Q1 FY 2018-19.

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9% of the total micro-credit universe. The larger share is primarily due to the merger of Bharat Financial Inclusion Limited (BFIL) with IndusInd Bank. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs 57,601 crores, accounting for 30.2% to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,406 crores with total share of 17.0%, NBFCs 10.8% and other MFIs account for 1% share in the microfinance universe.

According to Harsh Shrivastava, CEO, MFIN, “The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry’s commitment to grow responsibly. “

With respect to 54 NBFC-MFIs members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs 56,827 crores as on 30th June 2019. This represents a YoY growth of 44% as compared to 30th June 2018 and 4% in comparison to 31st March 2019. Further, loan amount of Rs 16,137 crores was disbursed in Q1 FY2019-20 through 0.61 crore accounts. The total loan accounts as on 30th June 2019 stood at 3.20 crores with a 39% YoY growth as compared to last year.

For MFIN members, Portfolio at Risk (PAR) > 30 as on 30 June 2019 is 1.76% which has come down from 2.66% in the corresponding quarter of last financial year. This indicates a good overall health of the portfolio. In terms of regional distribution of portfolio (GLP), East and North East accounts for 34% of the total NBFC-MFI portfolio (MFIN members), South accounts for 27%, North holds 14%, West has a share of 15% and Central contributes 10%. In terms of geographic spread, 74% of the portfolio is rural and 26% is urban. Five top states in terms of loan amount outstanding include Karnataka, Tamil Nadu, Bihar, Odisha and Uttar Pradesh which account for 52% of GLP.

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|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Publication</b> | Millennium Post                                                                                                                                                                           |
| <b>Edition</b>     | Online                                                                                                                                                                                    |
| <b>Date</b>        | 29 <sup>th</sup> August, 2019                                                                                                                                                             |
| <b>Link</b>        | <a href="http://www.millenniumpost.in/business/microfinance-industry-grew-429-in-q1fy20-371585">http://www.millenniumpost.in/business/microfinance-industry-grew-429-in-q1fy20-371585</a> |

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Home > Business > Microfinance industry grew 42.9% in Q1FY20

## Microfinance industry grew 42.9% in Q1FY20

△ PTI   29 Aug 2019 10:28 PM   
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New Delhi: The microfinance industry witnessed a 42.9 per cent growth in first quarter of 2019-20 over the corresponding period last year with the total loan portfolio at Rs 1,90,684 crore as on June 30, 2019, Microfinance Institutions Network (MFIN) said in a report.

The total number of microfinance loan accounts stood at 9.27 crore in April-June quarter of financial year 2019-20 (as on June 30, 2019) as compared to 6.68 crore accounts in April-June quarter of financial year 2018-19, MFIN, a RBI recognised self-regulatory organisation and industry association of the microfinance industry in India, said in its 30th issue of its Micrometer report.

"The entire microfinance industry has witnessed a growth of 42.9 per cent in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio (GLP) at Rs 1,90,684 crore as on June 30, 2019," it said. As per the report, banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro-credit universe.



Rs. 1,399



Rs. 599



Rs. 70,449



Rs. 2,449



Rs. 2,649



Rs. 2,699



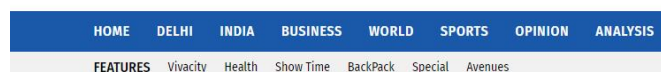
Rs. 349

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|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Publication</b> | The Pioneer                                                                                                                                                                                                                 |
| <b>Edition</b>     | Online                                                                                                                                                                                                                      |
| <b>Date</b>        | 30 <sup>th</sup> August,2019                                                                                                                                                                                                |
| <b>Link</b>        | <a href="https://www.dailypioneer.com/2019/business/microfinance-industry-grows-by-42-9---in-q1-of-fy---20.html">https://www.dailypioneer.com/2019/business/microfinance-industry-grows-by-42-9---in-q1-of-fy---20.html</a> |



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## Microfinance industry grows by 42.9 % in Q1 of FY' 20

2019 | PTI | New Delhi

☆☆☆☆

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"The larger share is primarily due to the merger of Bharat Financial Inclusion Limited (BFIL) with IndusInd Bank," it added.

Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs 57,601 crore, accounting for 30.2 per cent of total industry portfolio, the report stated.

Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,406 crore with total share of 17 per cent, NBFCs account for 10.8 per cent share, while other MFIs account for 1 per cent share in the microfinance universe.

"The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry's commitment to grow responsibly" MFIN CEO Harsh

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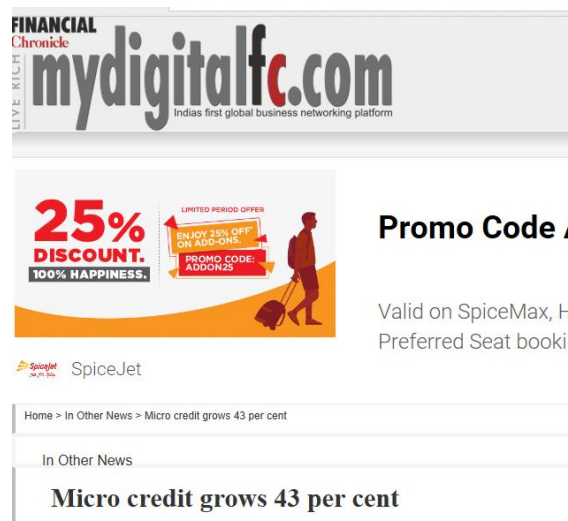
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| <b>Publication</b> | Financial Chronicle                                                                                                                                                                     |
| <b>Edition</b>     | Online                                                                                                                                                                                  |
| <b>Date</b>        | 30 <sup>th</sup> August,2019                                                                                                                                                            |
| <b>Link</b>        | <a href="https://www.mydigitalfc.com/in-other-news/300819/micro-credit-grows-43-per-cent.html">https://www.mydigitalfc.com/in-other-news/300819/micro-credit-grows-43-per-cent.html</a> |



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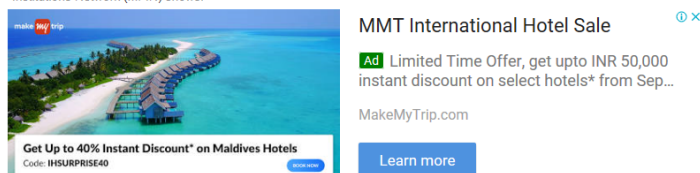
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**Micro credit grows 43 per cent**

### **📷 Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro credit.**

**Chennai:** Micro credit grew 43 per cent in the June quarter with gross loan portfolio touching Rs 1.9 lakh crore. Banks grabbed the highest share of gross loan portfolio, growing 74 per cent.

The aggregate gross loan portfolio (GLP) went up by 42.9 per cent from Rs 1.33 lakh crore at the end of June 2018 to Rs 1.9 lakh crore in last quarter, continuing its growth trajectory over the past few quarters. The total number of microfinance loan accounts stood at 9.27 crore in the April-June quarter against 6.68 crore in the year ago quarter, data from Microfinan-ce Institutions Network (MFIN) shows.



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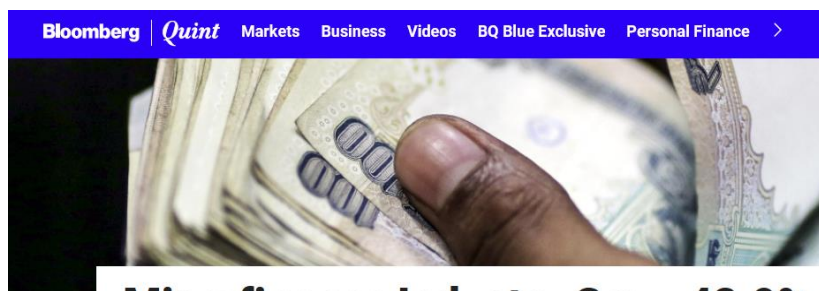
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## **Micro credit grows 43 per cent**

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|                    |                                                                                                                                                                                                         |
|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Publication</b> | Bloomberg Quint                                                                                                                                                                                         |
| <b>Edition</b>     | Online                                                                                                                                                                                                  |
| <b>Date</b>        | 29 <sup>th</sup> August, 2019                                                                                                                                                                           |
| <b>Link</b>        | <a href="https://www.bloombergquint.com/business/microfinance-industry-grew-by-42-9-pc-in-q1-of-fy-20">https://www.bloombergquint.com/business/microfinance-industry-grew-by-42-9-pc-in-q1-of-fy-20</a> |



## Microfinance Industry Grew 42.9% In Q1

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"The entire microfinance industry has witnessed a growth of 42.9 percent in Q1 FY20 over Q1 FY19, with the total loan portfolio at Rs 1.9 lakh crore as on June 30," it said.

As per the report, banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 percent of the total micro-credit universe. "The larger share is primarily due to the merger of Bharat Financial Inclusion Limited with IndusInd Bank," it added.

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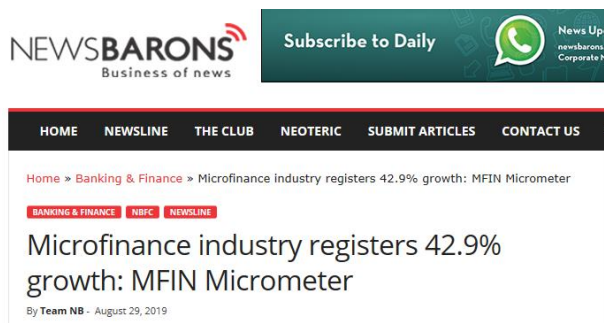
Non-Banking Financial Company-Micro Finance Institutions are the second largest provider of micro-credit with a loan amount outstanding of Rs 57,601 crore, accounting for 30.2 percent of total industry portfolio, the report stated.

Small Finance Banks have a total loan amount outstanding of Rs 32,406 crore with total share of 17 percent, NBFCs account for 10.8 percent share, while other MFIs account for 1 percent share in the microfinance universe.

"The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry's commitment to grow responsibly," MFIN Chief Executive Officer Harsh Shrivastava said.

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|                    |                                                                                                                                                                                                                                       |
|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Publication</b> | News Barons                                                                                                                                                                                                                           |
| <b>Edition</b>     | Online                                                                                                                                                                                                                                |
| <b>Date</b>        | 29 <sup>th</sup> August,2019                                                                                                                                                                                                          |
| <b>Link</b>        | <a href="https://www.newsbarons.com/banking-and-finance/microfinance-industry-registers-42-9-growth-mfin-micrometer/">https://www.newsbarons.com/banking-and-finance/microfinance-industry-registers-42-9-growth-mfin-micrometer/</a> |



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With respect to 54 NBFC-MFIs members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs 56,827 crores as on 30th June 2019. This represents a YoY growth of 44% as compared to 30th June 2018 and 4% in comparison to 31st March 2019. Further, loan amount of Rs 16,137 crore was disbursed in Q1 FY 2019-20 through 0.61 crore accounts. The total loan accounts as on 30th June 2019 stood at 3.20 crore with a 39% YoY growth as compared to last year.

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For MFIN members, Portfolio at Risk (PAR) > 30 as on 30 June 2019 is 1.76% which has come down from 2.66% in the corresponding quarter of last financial year. This indicates a good overall health of the portfolio. In terms of regional distribution of portfolio (GLP), East and North East accounts for 34% of the total NBFC-MFI portfolio (MFIN members), South accounts for 27%, North holds 14%, West has a share of 15% and Central contributes 10%. In terms of geographic spread, 74% of the portfolio is rural and 26% is urban. Five top states in terms of loan amount outstanding include Karnataka, Tamil Nadu, Bihar, Odisha and Uttar Pradesh which account for 52% of GLP.

|                    |                                                                                                                                                                                                                   |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Publication</b> | Outlook                                                                                                                                                                                                           |
| <b>Edition</b>     | Online                                                                                                                                                                                                            |
| <b>Date</b>        | 29 <sup>th</sup> August, 2019                                                                                                                                                                                     |
| <b>Link</b>        | <a href="https://www.outlookindia.com/newscroll/microfinance-industry-grew-by-429-pc-in-q1-of-fy20/1607294">https://www.outlookindia.com/newscroll/microfinance-industry-grew-by-429-pc-in-q1-of-fy20/1607294</a> |

**Outlook**

THE NEWS SCROLL

29 AUGUST 2019 Last Updated at 5:19 PM | SOURCE: PTI

## Microfinance industry grew by 42.9 pc in Q1 of FY"20



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| <b>Publication</b> | Devdiscourse                                                                                                                                                                                                                    |
| <b>Edition</b>     | Online                                                                                                                                                                                                                          |
| <b>Date</b>        | 29 <sup>th</sup> August, 2019                                                                                                                                                                                                   |
| <b>Link</b>        | <a href="https://www.devdiscourse.com/article/business/650623-credit-flow-from-nbfcs-to-commercial-sector-dips-20">https://www.devdiscourse.com/article/business/650623-credit-flow-from-nbfcs-to-commercial-sector-dips-20</a> |



ABOUT

## Microfinance industry grew by 42.9 pc in Q1 of FY'20

PTI | New Delhi | India | Updated: 29-08-2019 17:19 IST | Created: 29-08-2019 17:19 IST



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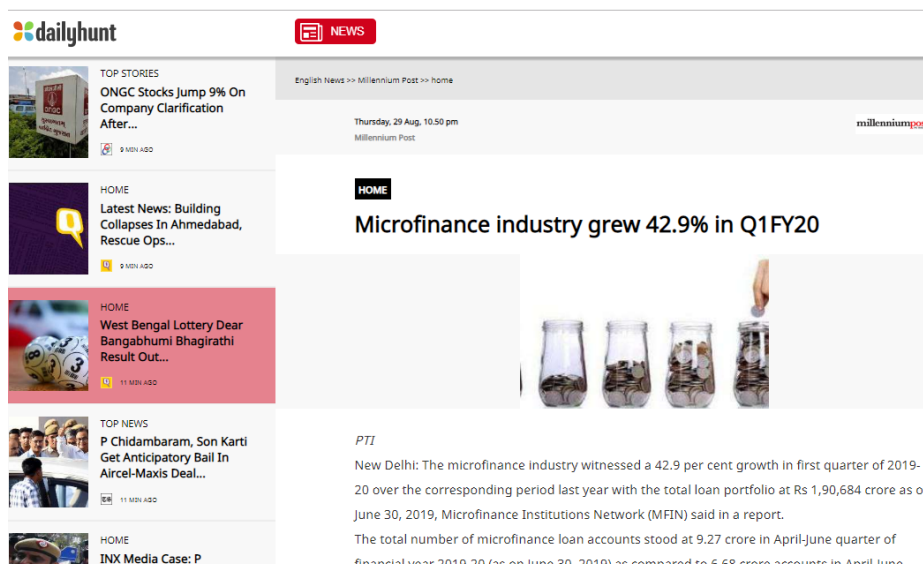
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| <b>Publication</b> | Daily Hunt                                                                                                                                                                                                                                                                              |
| <b>Edition</b>     | Online                                                                                                                                                                                                                                                                                  |
| <b>Date</b>        | 29 <sup>th</sup> August,2019                                                                                                                                                                                                                                                            |
| <b>Link</b>        | <a href="https://m.dailyhunt.in/news/india/english/millennium+post-epaper-millpost/microfinance+industry+grew+42+9+in+q1fy20-newsid-133539500">https://m.dailyhunt.in/news/india/english/millennium+post-epaper-millpost/microfinance+industry+grew+42+9+in+q1fy20-newsid-133539500</a> |



The screenshot shows the Daily Hunt mobile app interface. At the top, there's a navigation bar with the 'dailyhunt' logo and a 'NEWS' button. Below this, a sidebar on the left lists 'TOP STORIES' and 'HOME' sections with various news items. The main content area displays a headline: 'Microfinance industry grew 42.9% in Q1FY20'. Below the headline is a photograph of four glass jars filled with coins, with a hand dropping a coin into the fourth jar. The text below the image states: 'PTI New Delhi: The microfinance industry witnessed a 42.9 per cent growth in first quarter of 2019-20 over the corresponding period last year with the total loan portfolio at Rs 1,90,684 crore as on June 30, 2019, Microfinance Institutions Network (MFIN) said in a report. The total number of microfinance loan accounts stood at 9.27 crore in April-June quarter of financial year 2019-20 (as on June 30, 2019) as compared to 6.68 crore accounts in April-June'.

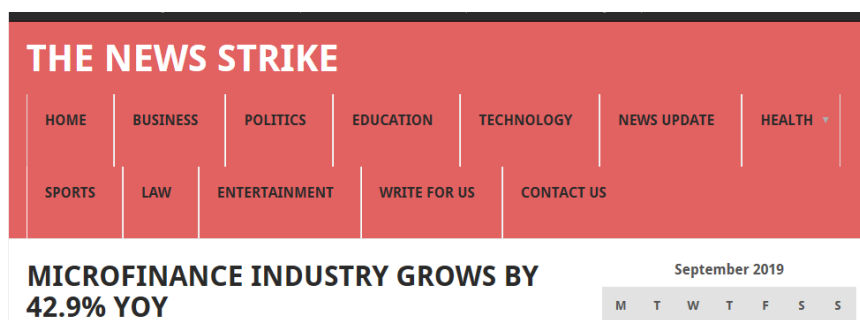
### **Microfinance industry grew 42.9% in Q1FY20**

The microfinance industry witnessed a 42.9 per cent growth in first quarter of 2019-20 over the corresponding period last year with the total loan portfolio at Rs 1,90,684 crore as on June 30, 2019, Microfinance Institutions Network (MFIN) said in a report.

The total number of microfinance loan accounts stood at 9.27 crore in April-June quarter of financial year 2019-20 (as on June 30, 2019) as compared to 6.68 crore accounts in April-June quarter of financial year 2018-19, MFIN, a RBI recognized self-regulatory organization and industry association of the microfinance industry in India, said in its 30th issue of its Micrometer report.

"The entire microfinance industry has witnessed a growth of 42.9 per cent in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio (GLP) at Rs 1,90,684 crore as on June 30, 2019," it said. As per the report, banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9 per cent of the total micro-credit universe.

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| <b>Publication</b> | The News Strike                                                                                                                                     |
| <b>Edition</b>     | Online                                                                                                                                              |
| <b>Date</b>        | 29 <sup>th</sup> August,2019                                                                                                                        |
| <b>Link</b>        | <a href="https://thenewsstrike.com/microfinance-industry-grows-by-42-9-yoy/">https://thenewsstrike.com/microfinance-industry-grows-by-42-9-yoy/</a> |



Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, has released the 30<sup>th</sup> issue of its Micrometer report. The report shows that the entire microfinance industry has witnessed a growth of 42.9% in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio (GLP) at Rs 1, 90,684 crores as on 30<sup>th</sup> June 2019. As per Micrometer, the total number of microfinance loan accounts stood at 9.27 crores in Q1 FY 2019-20 (as on 30<sup>th</sup> June 2019), as compared to 6.68 crores account in Q1 FY 2018-19.

Banks hold the largest share of portfolio in micro-credit with total loan outstanding of Rs 78,060 crore, which is 40.9% of the total micro-credit universe. The larger share is primarily due to the merger of Bharat Financial Inclusion Limited (BFIL) with IndusInd Bank. Non-Banking Financial Company-Micro Finance Institutions (NBFC-MFIs) are the second largest provider of micro-credit with a loan amount outstanding of Rs 57,601 crores, accounting for 30.2% to total industry portfolio. Small Finance Banks (SFBs) have a total loan amount outstanding of Rs 32,406 crores with total share of 17.0%, NBFCs 10.8% and other MFIs account for 1% share in the microfinance universe.

According to Harsh Shrivastava, CEO, MFIN, "The increase in the loan portfolio and the loan accounts is symbolic of the enhanced needs and growing aspirations of microfinance customers across the country. The fact that this growth is balanced by an equally good portfolio quality is important as it reflects the industry's commitment to grow responsibly."

With respect to 54 NBFC-MFIs members of MFIN, the aggregate loan portfolio (GLP) of these members stands at Rs 56,827 crores as on 30<sup>th</sup> June 2019. This represents a YoY growth of 44% as compared to 30<sup>th</sup> June 2018 and 4% in comparison to 31<sup>st</sup> March 2019. Further, loan amount of Rs 16,137 crores was disbursed in Q1 FY 2019-20 through 0.61 crore accounts. The total loan accounts as on 30<sup>th</sup> June 2019 stood at 3.20 crores with a 39% YoY growth as compared to last

## Microfinance industry grows by 42.9% YoY

Microfinance Institutions Network (MFIN), an RBI recognized self-regulatory organization and industry association of the microfinance industry in India, has released the 30<sup>th</sup> issue of its Micrometer report. The report shows that the entire microfinance industry has witnessed a growth of 42.9% in Q1 FY 2019-20 over Q1 FY 2018-19 with the total loan portfolio (GLP) at Rs 1, 90,684 crores as on 30<sup>th</sup> June 2019. As per Micrometer, the total number of microfinance loan accounts stood at 9.27 crores in Q1 FY 2019-20 (as on 30<sup>th</sup> June 2019), as compared to 6.68 crores account in Q1 FY 2018-19.

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For MFIN members, Portfolio at Risk (PAR) > 30 as on 30 June 2019 is 1.76% which has come down from 2.66% in the corresponding quarter of last financial year. This indicates a good overall health of the portfolio. In terms of regional distribution of portfolio (GLP), East and North East accounts for 34% of the total NBFC-MFI portfolio (MFIN members), South accounts for 27%, North holds 14%, West has a share of 15% and Central contributes 10%. In terms of geographic spread, 74% of the portfolio is rural and 26% is urban. Five top states in terms of loan amount outstanding include Karnataka, Tamil Nadu, Bihar, Odisha and Uttar Pradesh which account for 52% of GLP.

#### About Microfinance Institutions Network

MFIN is the premier industry association and Self-Regulatory Organization (SRO) for the microfinance industry in India and its current primary members consist of 54 NBFC-MFIs along with 38 Associates including Banks, Small Finance Banks (SFBs) and NBFCs. MFIN works closely with regulators and other key stakeholders to achieve the larger financial inclusions goals through microfinance.