

Data as of **Mar 2018**

MicroLend



MicroLend III: Mar 2018

Insights on **Microfinance**



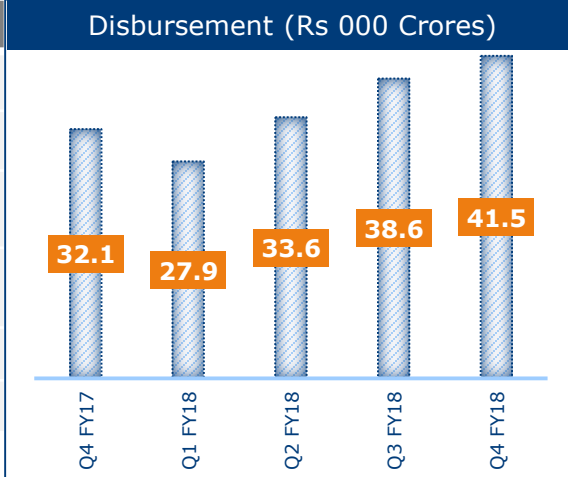
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Rs 1.37 lakh crore GLP – 30% YOY growth; 4th gear in last quarter

- ❖ NBFC-MFIs regain market share – now with **35% share** of the market; mainly from SFBs which lost share from 29.9% (Mar18) to 21.5% (Mar17)
- ❖ **39.6%** of fresh disbursements of Rs 1.42 lakh crore from **NBFC-MFIs** – share in disbursement up from 31.3% (YOY)
- ❖ Client base grew by 6%
- ❖ Average ticket size per loan up by 9.5% YOY; average exposure per client up by 22.3% YOY
- ❖ PAR 31-180 improved to **1.59%**; UP, MH, MP and KA still lag in recovery
- ❖ Rs 8400 crore in PAR 180+ -- likely write-off
- ❖ **Growth being observed in East – Bengal, Odisha and Bihar**
- ❖ **8 of top 10 districts** now are from West Bengal with ~11% GLP

Quarter ending	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	CQGR
GLP (Rs K cr)	105.7	106.6	110.7	121	137.3	6.76%
% QoQ Change	-	0.85%	3.85%	9.30%	13.47%	-
Avg. Tkt Size (Rs. K)	25.2	26	26.5	26.9	27.6	2.30%
Avg. Exposure (Rs. K)	24.2	24.1	24.8	27.9	29.6	5.16%
PAR 31-180%	10.56%	7.33%	3.74%	2.73%	1.59%	-
>3 lender association	1.2%	1.1%	1.1%	1.0%	1.4%	

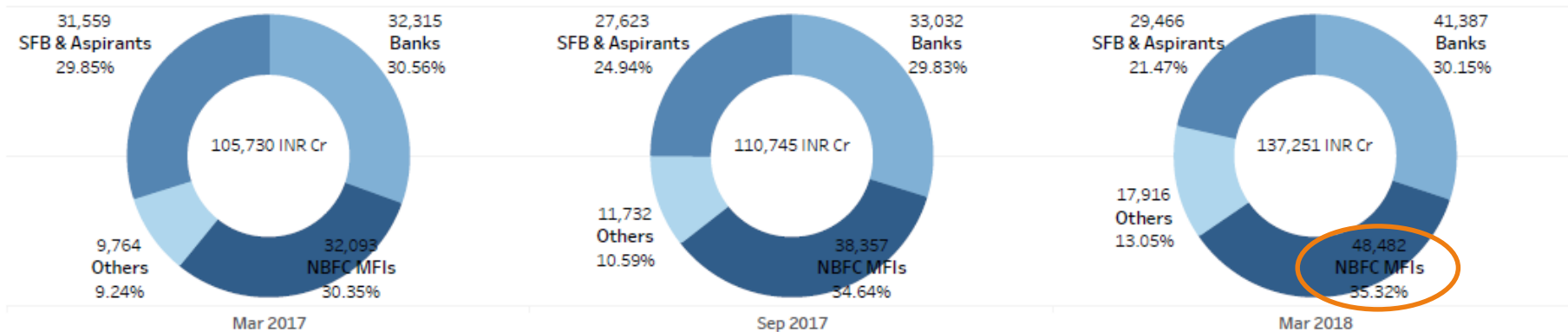


21% jump in disbursements – NBFC-MFIs regain leadership

Microfinance Lending - Market Share in Loan Book & Sourcing

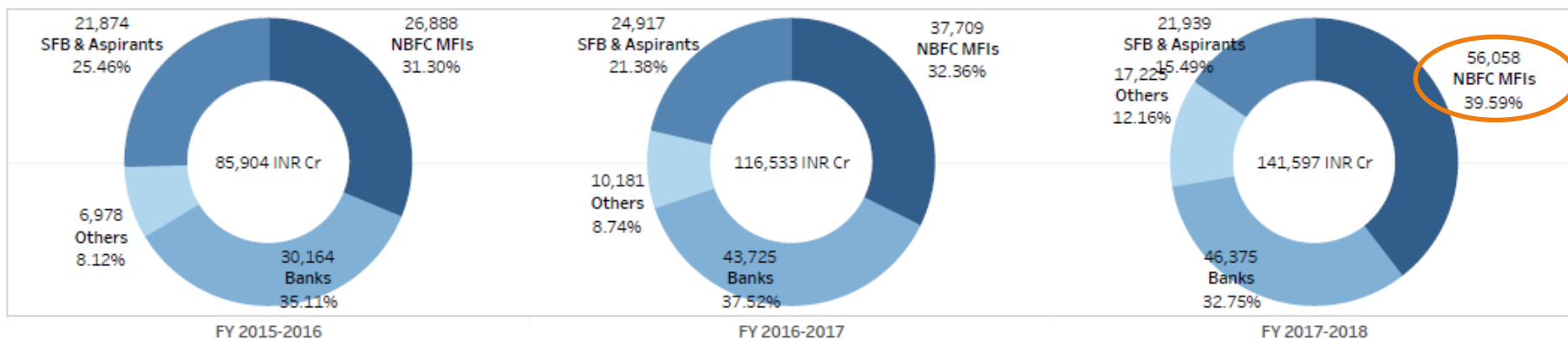
Composition 

Market Share By Lender Type



The Months indicate book closing periods. % indicates the Market Share by the Lender Type.

Disbursals Growth By Lender Type



The Financial Years indicate the Loan Origination Periods. % indicates the Market Share by Lender Type.

NBFC-MFIs includes all RBI registered NBFC-MFIs. Banks includes all Banks (Except SFBs) reporting JLG lending. SFB & Aspirants includes all awardees of Small Finance Bank License. Others includes generic NBFCs operating JLG portfolio etc.

84% GLP in top 10 states; GLP grew by 30% YOY

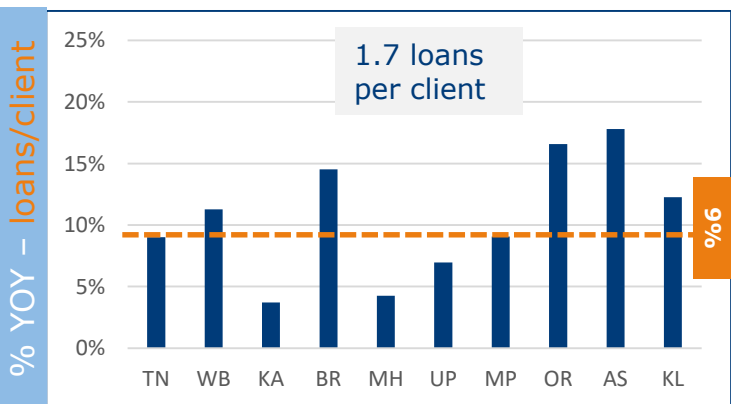
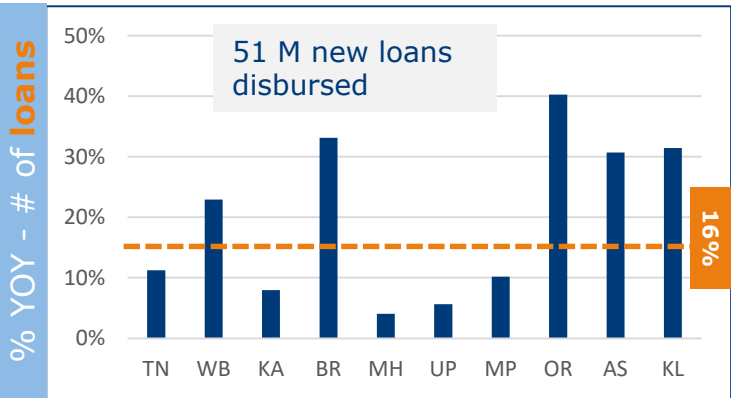
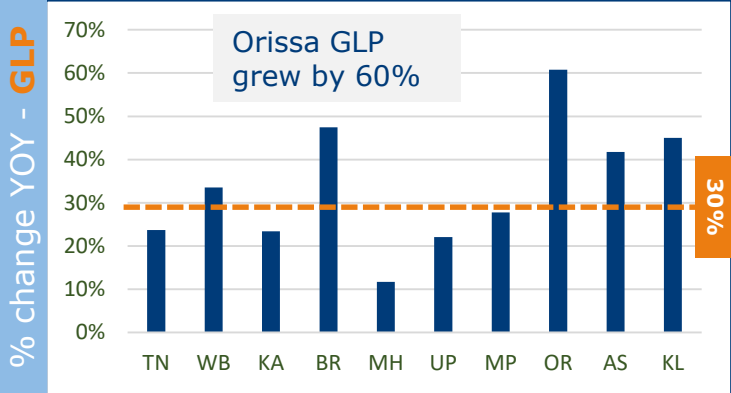
Avg. tkt size increased by **12%**

Loan/Client grew by **9.5%**

Client growth by **6%**

East and Kerala grew >30% in GLP

WB grew by 30+% to Rs 19.3K crore



>17 lakh net clients added in east

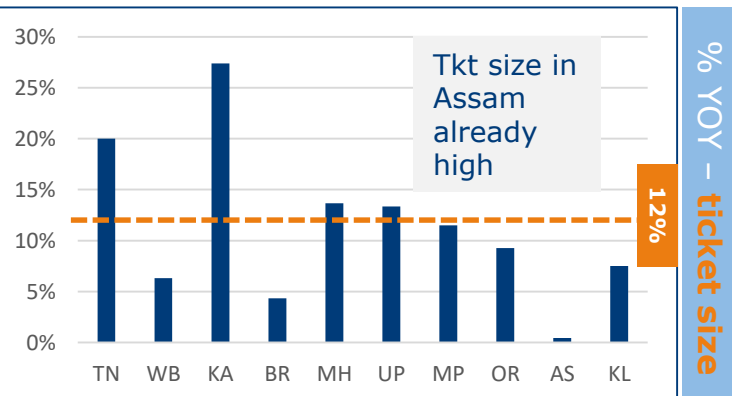
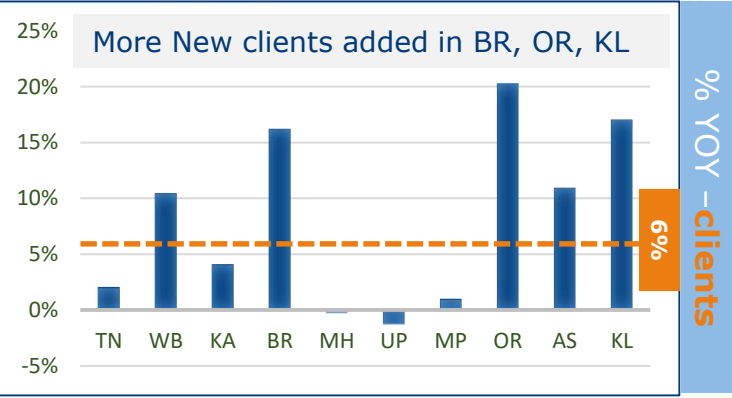
Net client base shrunk in UP & MH

16 lakh loans disbursed in OR

1.9 loans per client in KA and KL

Higher ticket size change in TN & KA perhaps due to lesser top up loans

Assam GLP grew on net clients & more loans per client



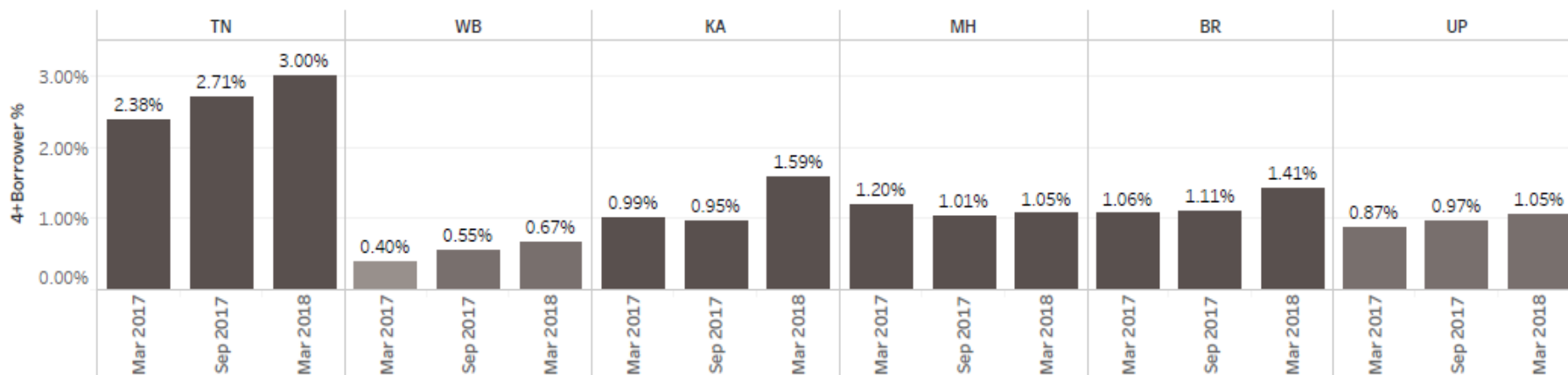
Avg. ticket size nearing 28K; Exposure per client rising to ~30K

National & Top States - Borrower & Loan Leverage Levels

	Average Ticket Size			Average Exposure		
	Mar 2017	Sep 2017	Mar 2018	Mar 2017	Sep 2017	Mar 2018
TN	22.9K	24.3K	25.5K	23.6K	24.6K	28.6K
WB	31.7K	32.6K	34.5K	28.3K	27.9K	34.1K
KA	22.7K	24.7K	25.5K	26.0K	27.1K	30.8K
MH	23.9K	25.2K	25.8K	23.9K	23.6K	26.8K
BR	26.1K	26.9K	28.0K	24.8K	25.1K	31.4K
UP	25.0K	26.0K	27.2K	20.6K	21.4K	25.4K
National	25.2K	26.5K	27.6K	24.2K	24.8K	29.6K

The Months indicate book closing periods. Average Ticket Size is basis per Loan Account & Average Exposure is basis per Borrower.

Top States - Borrower Associated With 4 Or More Lenders



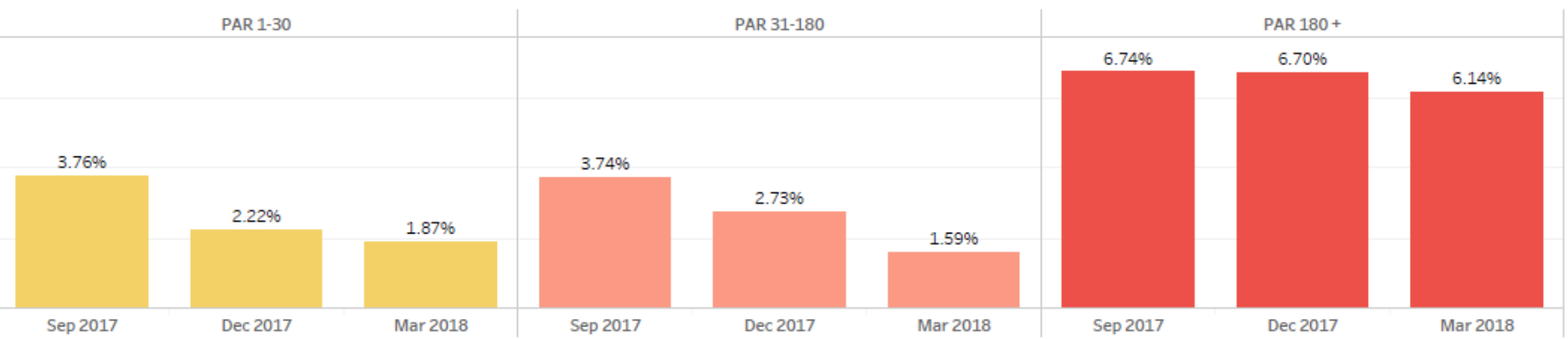
The Months indicate book closing periods. Borrowers with only Active Lender Associations are considered.

PAR Improves: 1.87% PAR 1-30; SFBs trailing at 3.23%

Microfinance Lending - Risk Levels Last Three Quarters



Quarterly Risk Levels



The Risk Levels are basis the Delinquent Portfolio (excluding Write-off) & Overall Portfolio reported at the respective book closing period.

Quarterly PAR 1-30 Levels

	Sep 2017	Dec 2017	Mar 2018
NBFC MFIs	3.27%	1.53%	1.04%
Banks	4.50%	2.19%	1.67%
Others	2.96%	2.01%	2.30%
SFB & Aspirants	3.90%	3.40%	3.23%
Grand Total	3.76%	2.22%	1.87%

The Risk Level is basis the 1-30 days past due Portfolio & Overall Portfolio reported at the respective book closing period.

Quarterly PAR 31-180 Levels

	Sep 2017	Dec 2017	Mar 2018
NBFC MFIs	2.74%	1.84%	1.18%
Banks	2.07%	1.65%	0.90%
Others	2.25%	1.78%	1.25%
SFB & Aspirants	7.76%	5.87%	3.42%
Grand Total	3.74%	2.73%	1.59%

The Risk Level is basis the 31-180 days past due Portfolio & Overall Portfolio reported at the respective book closing period.

Quarterly PAR 180+ Levels


	Sep 2017	Dec 2017	Mar 2018
NBFC MFIs	6.40%	5.65%	4.70%
Banks	1.57%	1.83%	2.01%
Others	4.83%	4.88%	4.24%
SFB & Aspirants	14.19%	15.25%	15.49%
Grand Total	6.74%	6.70%	6.14%

The Risk Level is basis the 180 days or more past due Portfolio & Overall Portfolio reported at the respective book closing period.

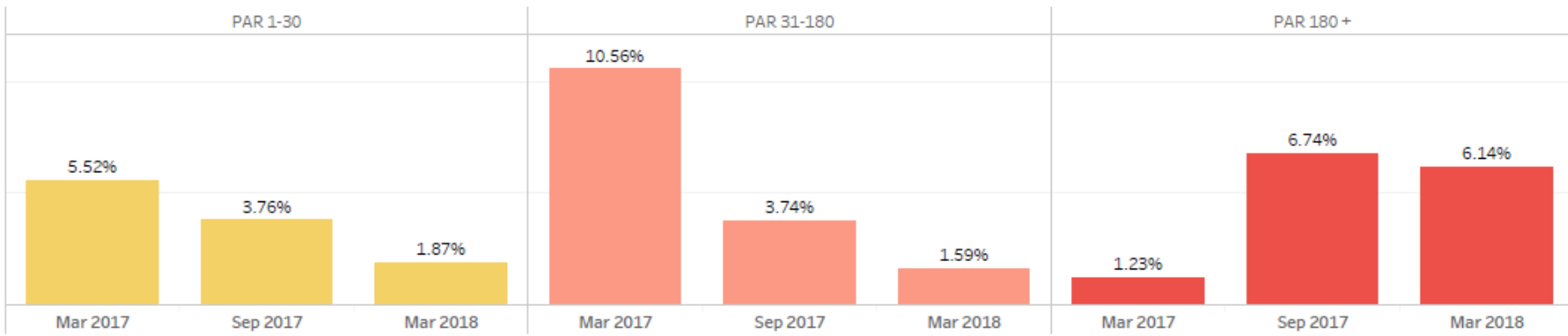


Significant YOY change – 1.59% PAR 31-180 from 10.6%; Rs 8400 cr in PAR180+

Microfinance Lending - Risk Levels Year on Year & Last Financial Year

Risk Levels 

Portfolio Risk Levels



The Risk Levels are basis the Delinquent Portfolio (excluding Write-off) & Overall Portfolio reported at the respective book closing period.

PAR 1-30 Levels

	Mar 2017	Sep 2017	Mar 2018
NBFC MFIs	5.06%	3.27%	1.04%
Banks	3.65%	4.50%	1.67%
Others	4.89%	2.96%	2.30%
SFB & Aspirants	8.09%	3.90%	3.23%
Grand Total	5.52%	3.76%	1.87%

The Risk Level is basis the 1-30 days past due Portfolio & Overall Portfolio reported at the respective book closing period.

PAR 31-180 Levels

	Mar 2017	Sep 2017	Mar 2018
NBFC MFIs	10.53%	2.74%	1.18%
Banks	2.97%	2.07%	0.90%
Others	8.20%	2.25%	1.25%
SFB & Aspirants	19.10%	7.76%	3.42%
Grand Total	10.56%	3.74%	1.59%

The Risk Level is basis the 31-180 days past due Portfolio & Overall Portfolio reported at the respective book closing period.

PAR 180+ Levels

	Mar 2017	Sep 2017	Mar 2018
NBFC MFIs	2.38%	6.40%	4.70%
Banks	0.43%	1.57%	2.01%
Others	3.04%	4.83%	4.24%
SFB & Aspirants	0.33%	14.19%	15.49%
Grand Total	1.23%	6.74%	6.14%

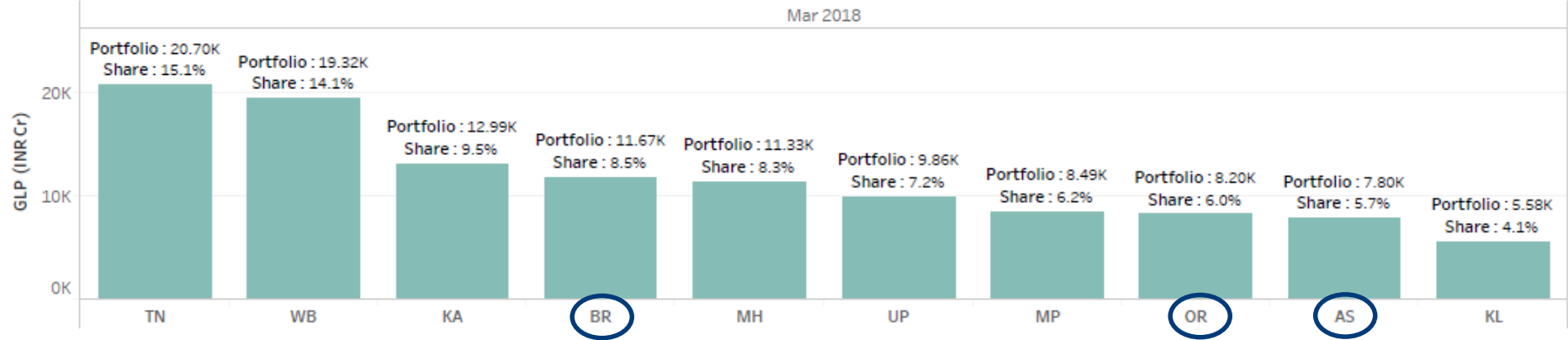
The Risk Level is basis the 180 days or more past due Portfolio & Overall Portfolio reported at the respective book closing period.

East calling – Bihar, Orissa, Assam get into top 10 states

Microfinance Lending - State Portfolio & Risk Levels

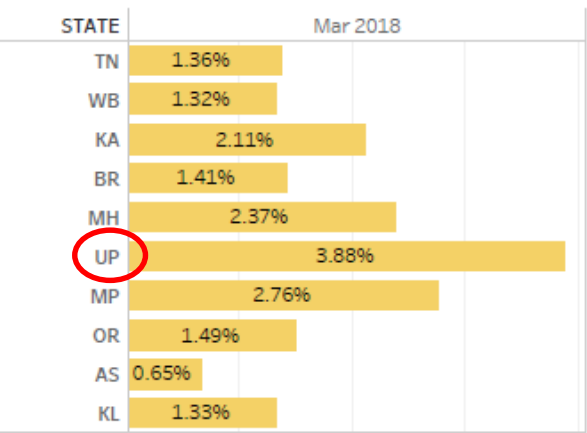
Distribution 

Portfolio Distribution at State Level



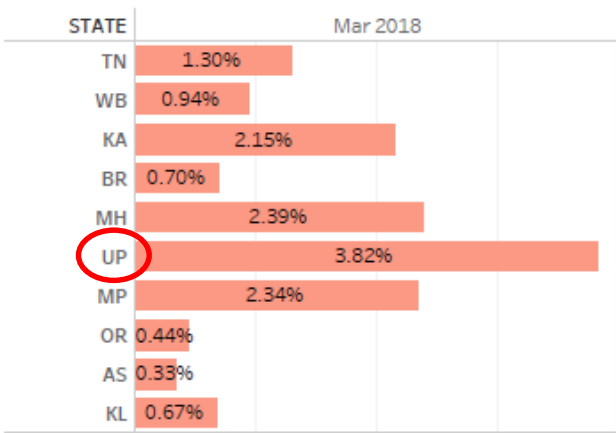
The Portfolio Size & Market Share are basis the last quarterly book closing period.

State Level PAR 1-30



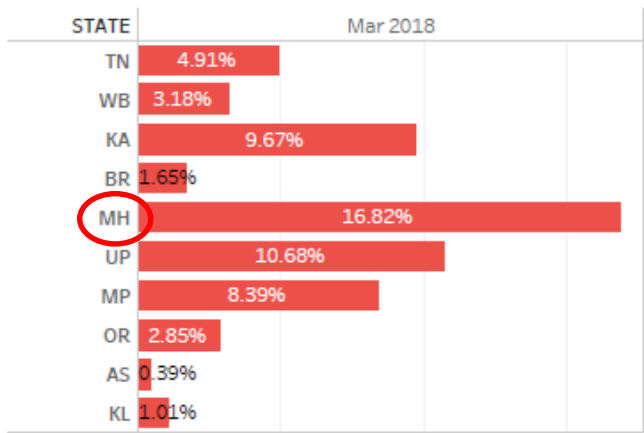
The Risk Level is basis the 1-30 days past due Portfolio & Overall Portfolio reported at the last quarterly book closing period.

State Level PAR 31-180



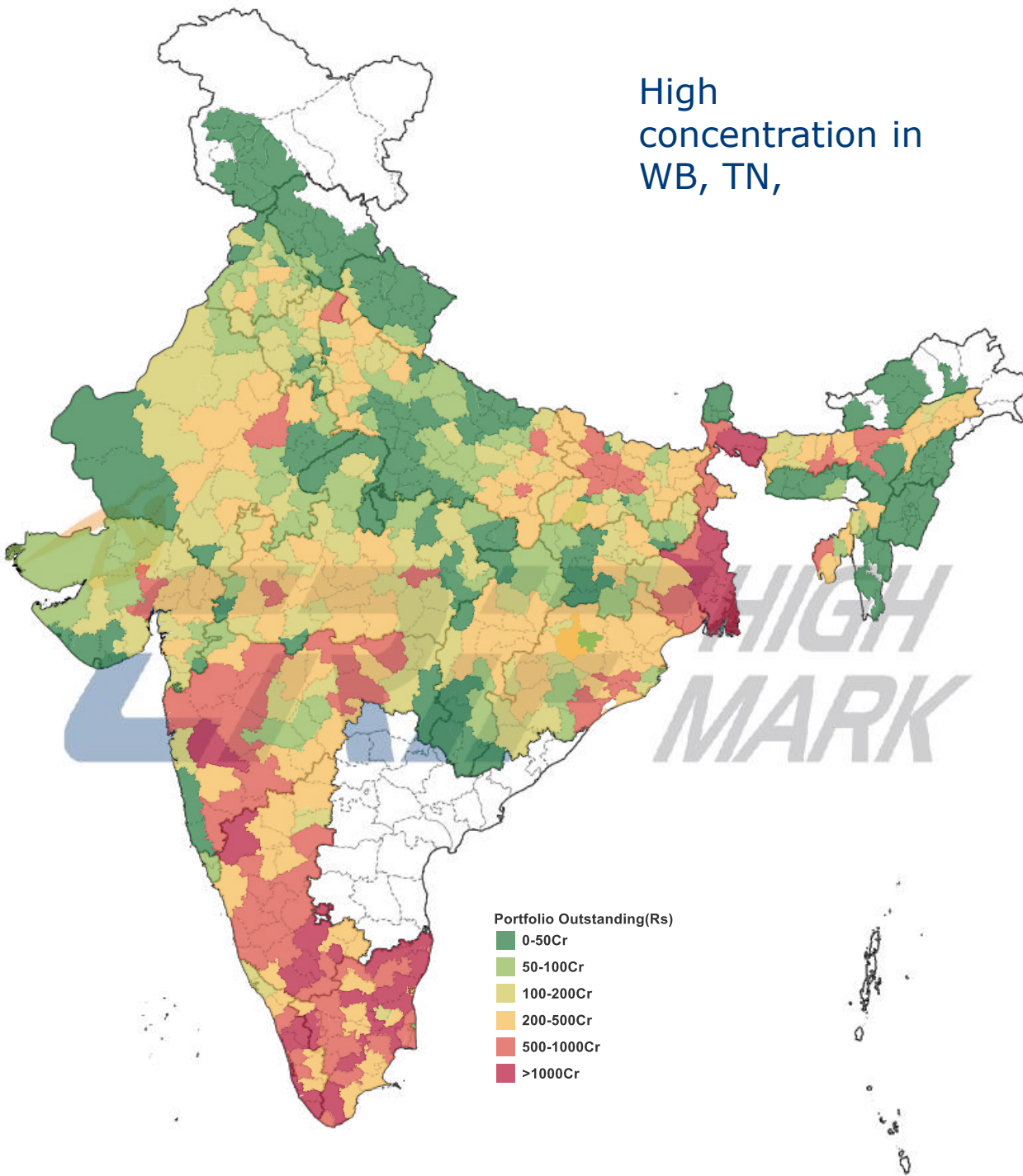
The Risk Level is basis the 31-180 days past due Portfolio & Overall Portfolio reported at the last quarterly book closing period.

State Level PAR 180+



The Risk Level is basis the 180 or more days past due Portfolio & Overall Portfolio reported at the last quarterly book closing period.

High concentration in WB, TN,



21.5% portfolio in Top 25 districts

~1 cr women supported in Top 25 districts

77% portfolio in Top 200 districts

17 districts with ≥ 1000 crore GLP

10 of these in WB, 5 in TN & 2 in KA

30 years by your side!

*Thank you for
your attention*

1988 / 2018
The logo features the word "CRIF" in a bold, white, sans-serif font. To its right, the number "30" is written in a large, orange, stylized font, with the word "Years" in a smaller, orange, sans-serif font below it. A small orange arrow icon points upwards and to the right, positioned above the "CRIF" text. Below the main logo, the tagline "Together to the next level" is written in a smaller, white, sans-serif font.
Together to the next level **30** Years

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