

# MicroLend



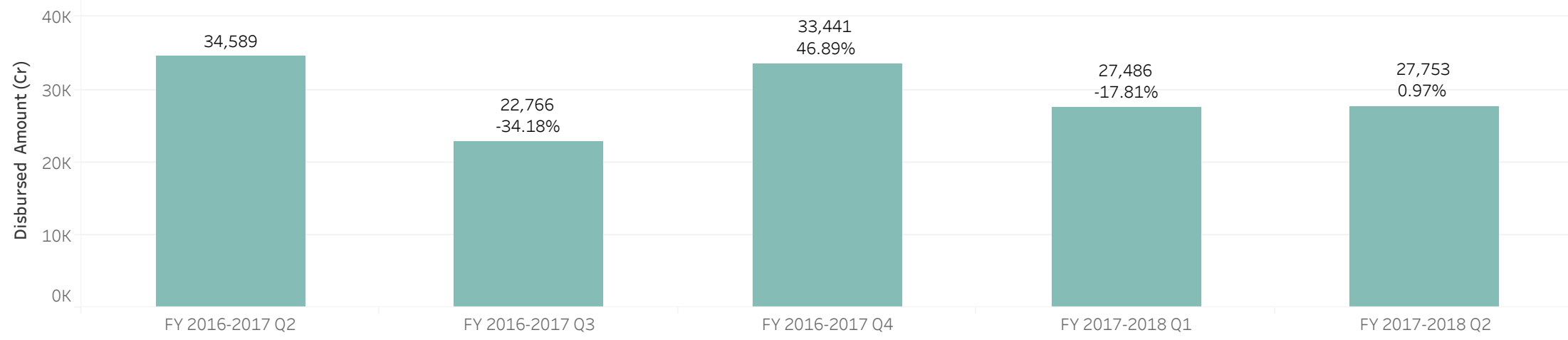
Quarterly Digest on Microfinance Lending Sep 2017

Loan Book Size & Quarterly Growth

	Sep 2016	Dec 2016	Mar 2017	Jun 2017	Sep 2017
GLP (INR Cr)	95.0K	97.7K	105.7K	106.6K	110.7K
GLP Growth		2.82%	8.24%	0.83%	3.88%

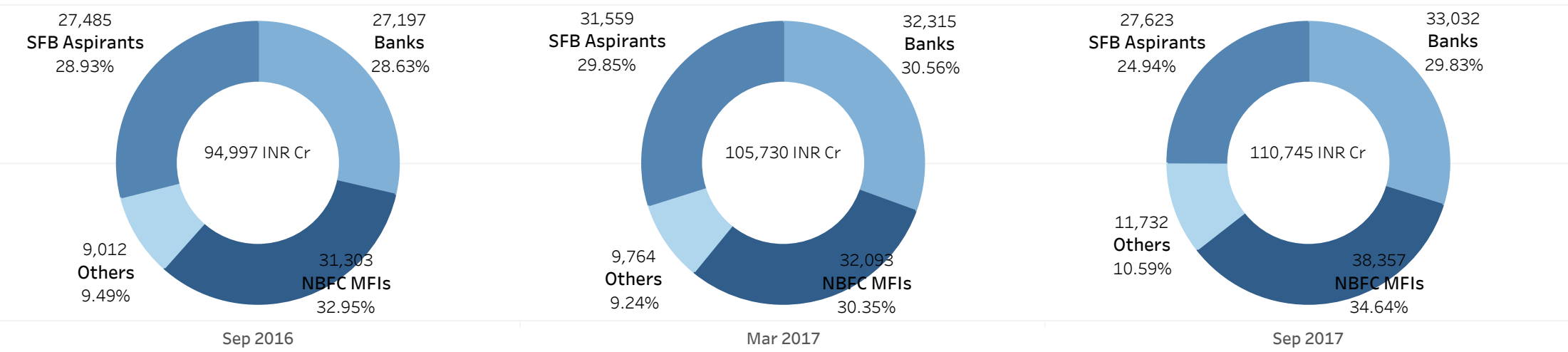
The Months indicate the book closing periods. % Indicates change over previous period.

Quarterly Growth in Disbursals



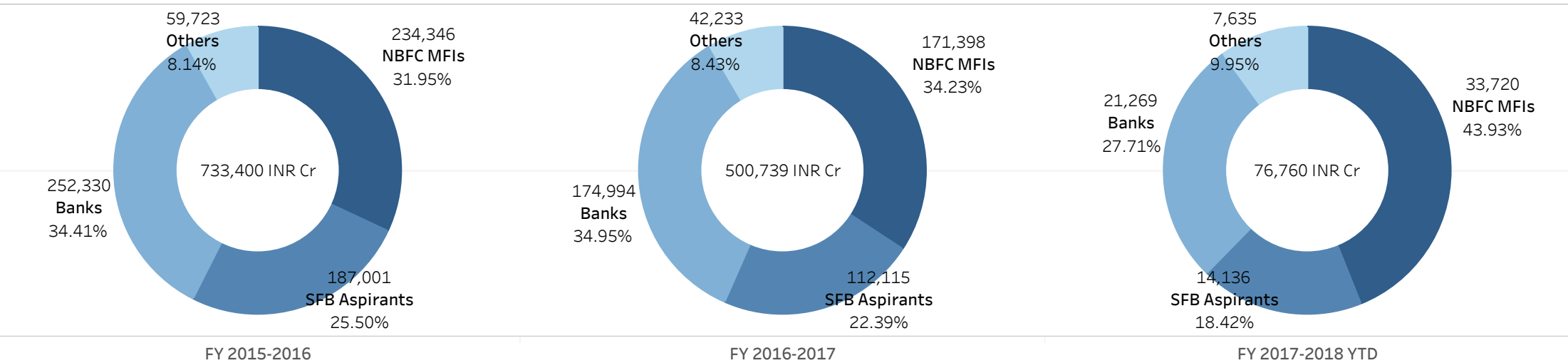
The time periods indicate the Financial Year Quarters by Loan Origination Period. % indicates change over previous period.

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.

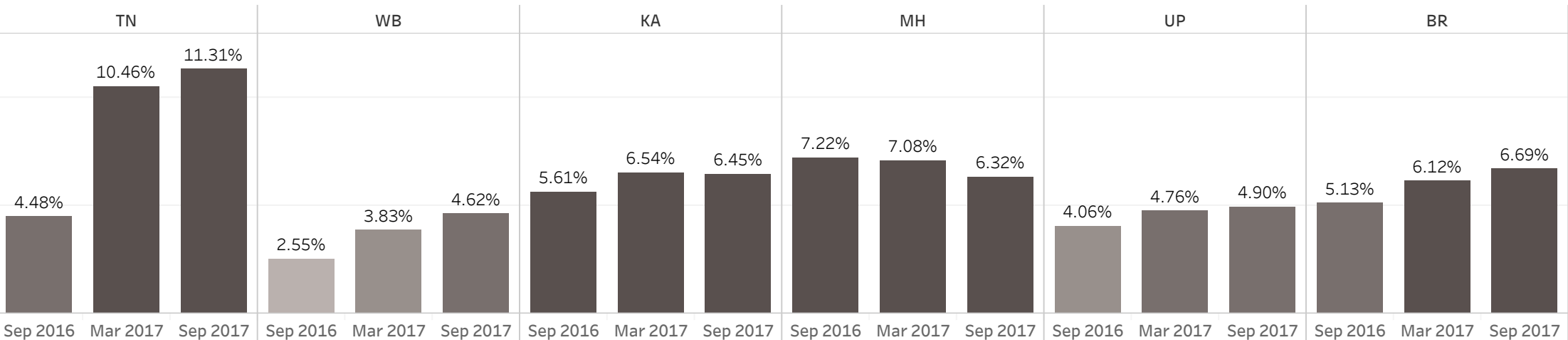
# Microfinance Lending - Leverage Levels & Compliance

## National & Top States - Borrower & Loan Leverage Levels

	Average Ticket Size			Average Exposure		
	Sep 2016	Mar 2017	Sep 2017	Sep 2016	Mar 2017	Sep 2017
<b>TN</b>	21.4K	22.9K	24.3K	21.3K	23.6K	24.6K
<b>WB</b>	28.5K	31.7K	32.6K	24.3K	28.3K	27.9K
<b>KA</b>	21.5K	22.7K	24.7K	25.1K	26.0K	27.1K
<b>MH</b>	22.3K	23.9K	25.2K	23.4K	23.9K	23.6K
<b>UP</b>	23.4K	25.0K	26.0K	20.4K	20.6K	21.4K
<b>BR</b>	23.5K	26.1K	26.9K	22.1K	24.8K	25.1K
<b>National</b>	23.3K	25.2K	26.5K	22.5K	24.2K	24.8K

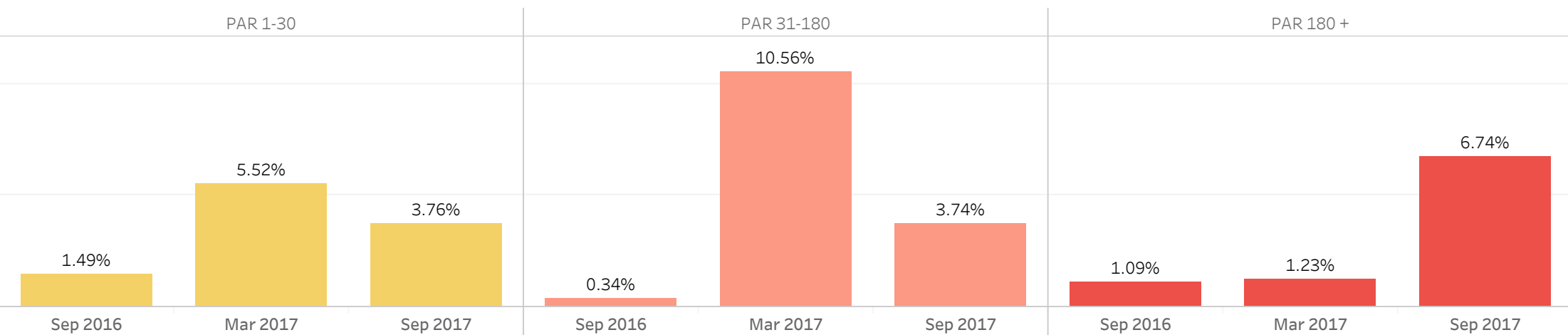
The Months indicate book closing periods. The Leverage Levels indicated are on the Active Customer Base. Average Ticket Size is basis per Account & Average Exposure is basis per Borrower.

## Top States - Borrower Associated With 3 Or More Lenders



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

Portfolio Risk Levels



The Risk Levels are basis the Delinquent Portfolio & Overall Portfolio reported at the respective book closing period.

PAR 1-30 Levels

	Sep 2016	Mar 2017	Sep 2017
NBFC MFIs	0.69%	5.06%	3.27%
SFB Aspirants	0.68%	8.09%	3.90%
Banks	2.31%	3.65%	4.50%
Others	4.30%	4.89%	2.96%
<b>Grand Total</b>	<b>1.49%</b>	<b>5.52%</b>	<b>3.76%</b>

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

	Sep 2016	Mar 2017	Sep 2017
NBFC MFIs	0.36%	10.53%	2.74%
SFB Aspirants	0.29%	19.10%	7.76%
Banks	0.36%	2.97%	2.07%
Others	0.38%	8.20%	2.25%
<b>Grand Total</b>	<b>0.34%</b>	<b>10.56%</b>	<b>3.74%</b>

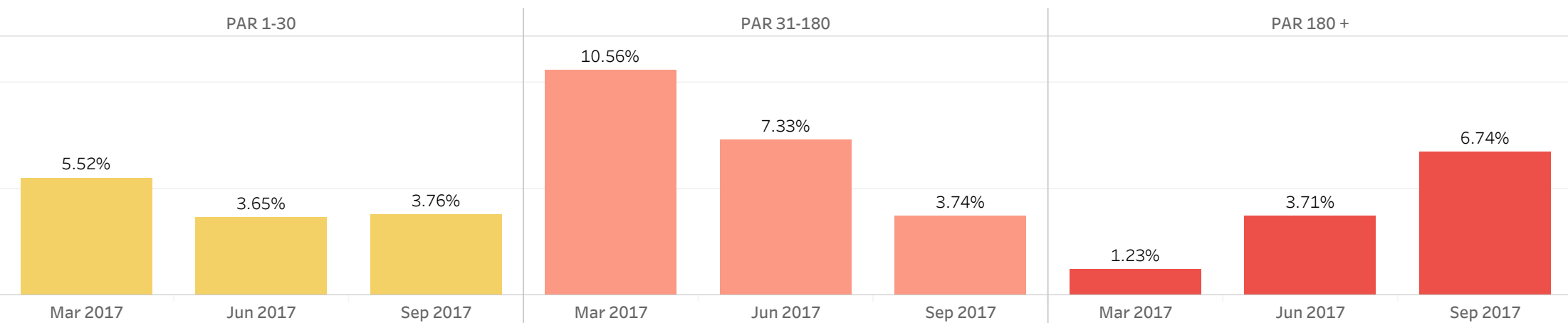
The Risk Level is basis the 31-180 days past due Portfolio & Overall Portfolio reported at the respective book closing period.

PAR 180+ Levels

	Sep 2016	Mar 2017	Sep 2017
NBFC MFIs	2.04%	2.38%	6.40%
SFB Aspirants	0.16%	0.33%	14.19%
Banks	0.26%	0.43%	1.57%
Others	3.13%	3.04%	4.83%
<b>Grand Total</b>	<b>1.09%</b>	<b>1.23%</b>	<b>6.74%</b>

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

Quarterly Risk Levels



The Risk Levels are basis the Delinquent Portfolio & Overall Portfolio reported at the respective book closing period.

Quarterly PAR 1-30 Levels

	Mar 2017	Jun 2017	Sep 2017
NBFC MFIs	5.06%	2.96%	3.27%
SFB Aspirants	8.09%	5.32%	3.90%
Banks	3.65%	3.04%	4.50%
Others	4.89%	3.26%	2.96%
<b>Grand Total</b>	<b>5.52%</b>	<b>3.65%</b>	<b>3.76%</b>

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

	Mar 2017	Jun 2017	Sep 2017
NBFC MFIs	10.53%	5.68%	2.74%
SFB Aspirants	19.10%	15.37%	7.76%
Banks	2.97%	2.66%	2.07%
Others	8.20%	5.07%	2.25%
<b>Grand Total</b>	<b>10.56%</b>	<b>7.33%</b>	<b>3.74%</b>

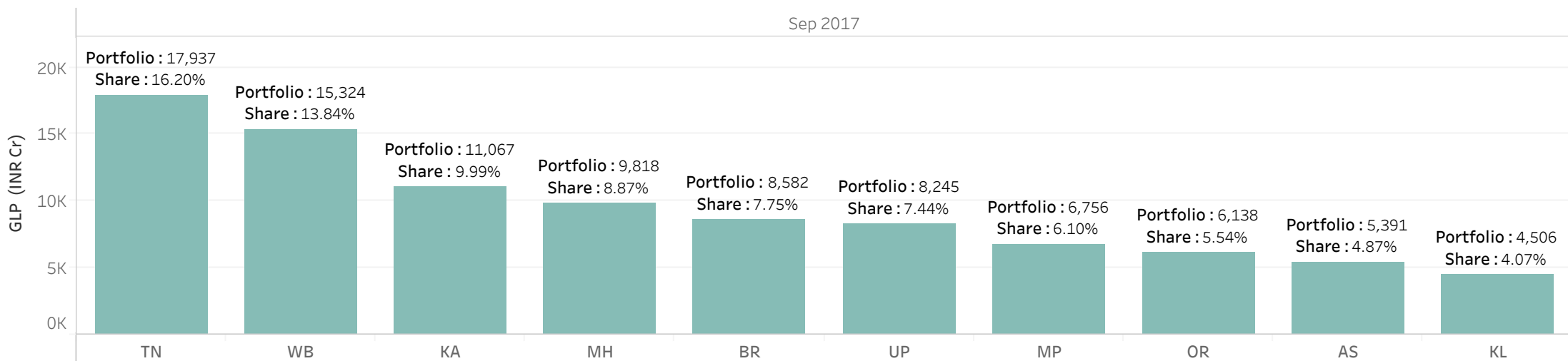
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Banks	0.43%	0.70%	1.57%
Others	3.04%	4.23%	4.83%
<b>Grand Total</b>	<b>1.23%</b>	<b>3.71%</b>	<b>6.74%</b>

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

Portfolio Distribution at State Level

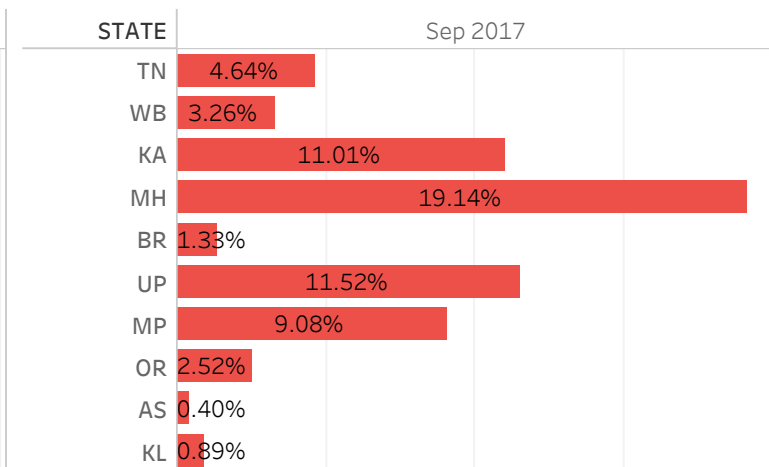
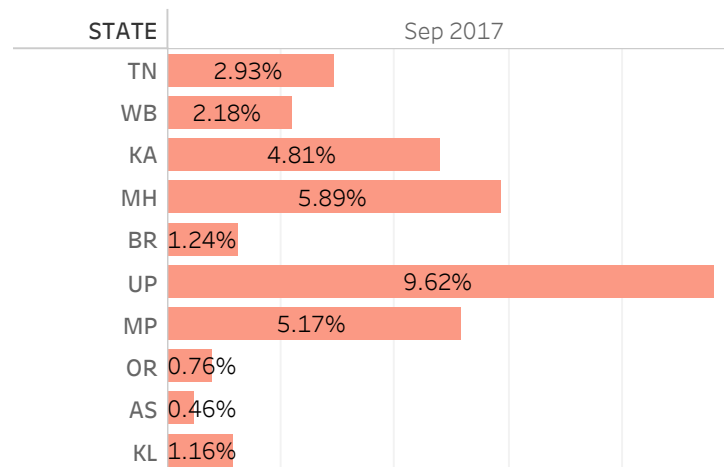
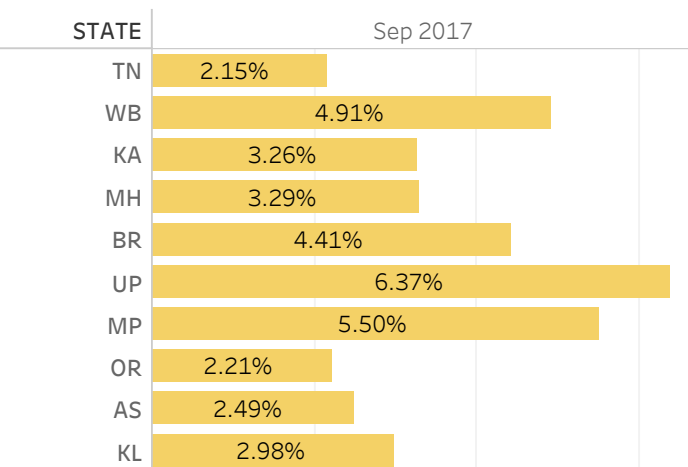


The Portfolio Size & Market Share are basis the last quarterly book closing period.

State Level PAR 1-30

State Level PAR 31-180

State Level PAR 180+



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

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

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



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