

# MicroLend

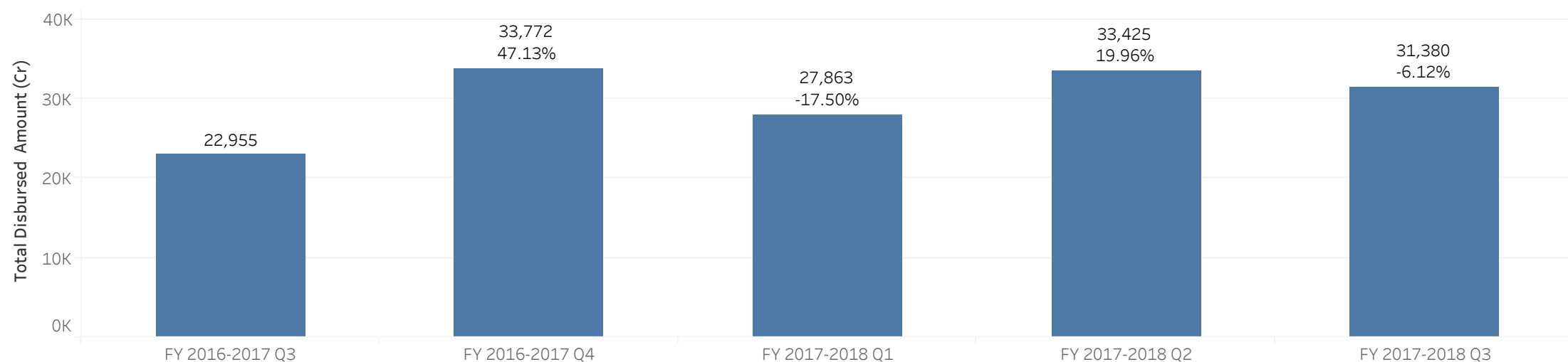
Quarterly Digest on Microfinance Lending  
Vol II - Data as of Dec 2017

Industry Size & Quarterly Growth

	Dec 2016	Mar 2017	Jun 2017	Sep 2017	Dec 2017
GLP (INR Cr)	97.7K	105.7K	106.6K	110.7K	121.0K
GLP Growth		8.24%	0.83%	3.88%	9.30%

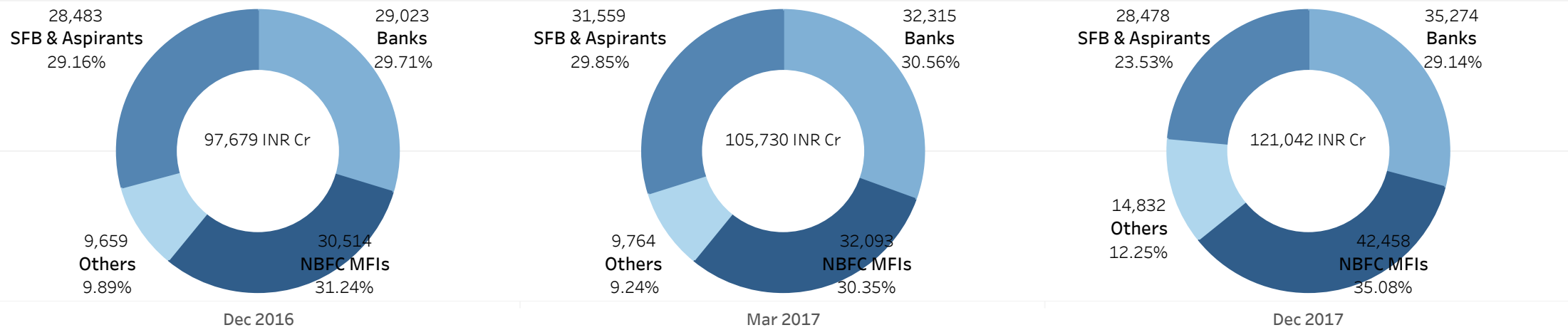
The Months indicate the book closing periods. % Indicates change over previous period.

Disbursals By Quarter



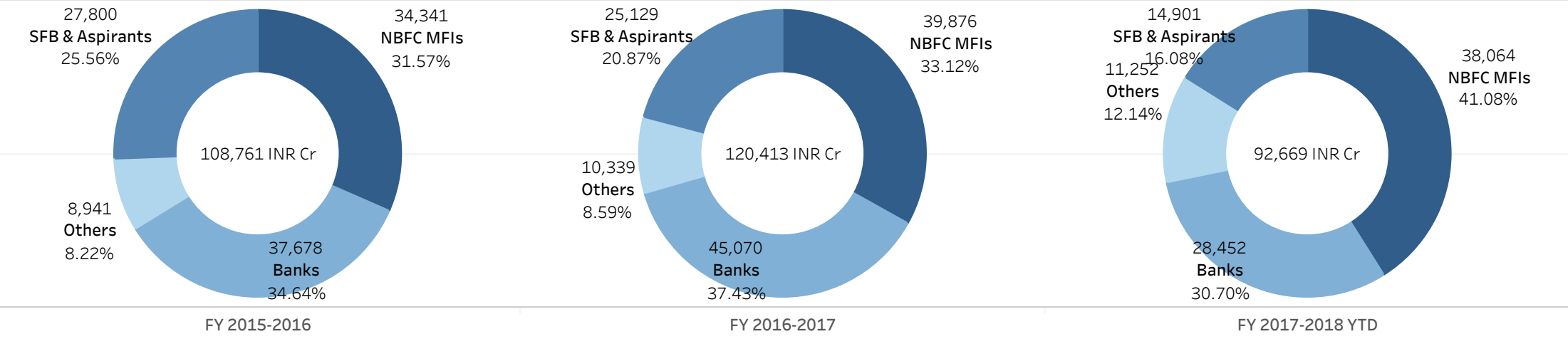
The time periods indicate the Financial Year Quarters by Loan Origination Period. % indicates change over previous period.

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.

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.

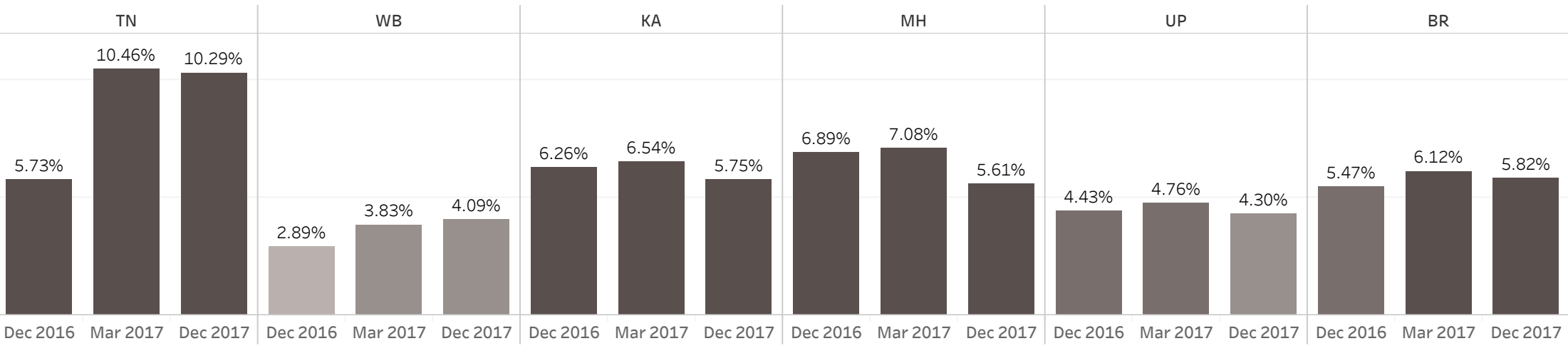
# Microfinance Lending - Leverage Levels & Compliance

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

	Average Ticket Size			Average Exposure		
	Dec 2016	Mar 2017	Dec 2017	Dec 2016	Mar 2017	Dec 2017
<b>TN</b>	22.0K	22.9K	24.8K	21.1K	23.6K	25.2K
<b>WB</b>	29.9K	31.7K	33.0K	24.3K	28.3K	28.9K
<b>KA</b>	22.2K	22.7K	25.2K	24.5K	26.0K	27.8K
<b>MH</b>	23.3K	23.9K	25.5K	22.9K	23.9K	24.6K
<b>UP</b>	24.5K	25.0K	26.4K	19.4K	20.6K	22.6K
<b>BR</b>	24.9K	26.1K	27.4K	21.6K	24.8K	26.6K
<b>National</b>	24.3K	25.2K	26.9K	22.1K	24.2K	26.0K

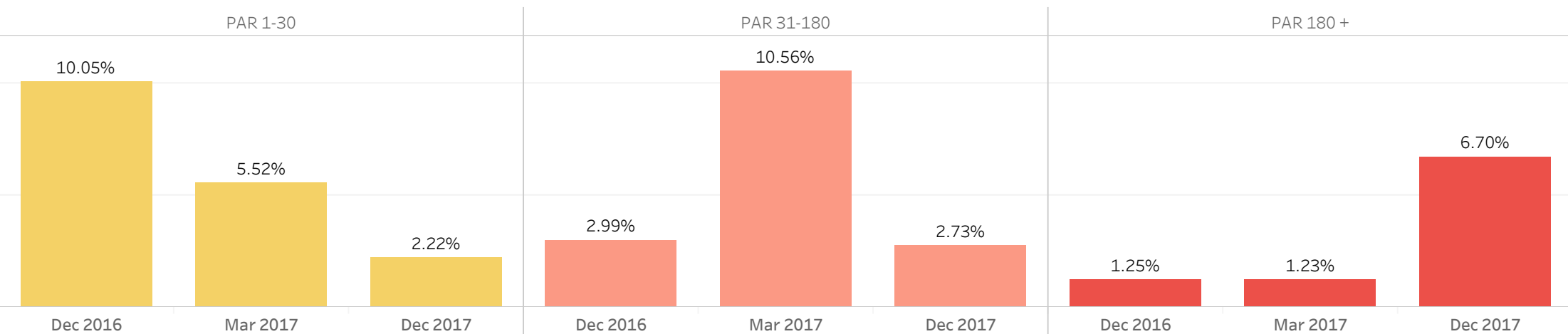
The Months indicate book closing periods. Average Ticket Size is basis per Loan Account & Average Exposure is basis per Borrower.

## Top States - Borrower Associated With 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 (excluding Write-off) & Overall Portfolio reported at the respective book closing period.

PAR 1-30 Levels

	Dec 2016	Mar 2017	Dec 2017
NBFC MFIs	10.57%	5.06%	1.53%
Banks	6.67%	3.65%	2.19%
Others	8.66%	4.89%	2.01%
SFB & Aspirants	13.41%	8.09%	3.40%
<b>Grand Total</b>	<b>10.05%</b>	<b>5.52%</b>	<b>2.22%</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

	Dec 2016	Mar 2017	Dec 2017
NBFC MFIs	5.48%	10.53%	1.84%
Banks	1.32%	2.97%	1.65%
Others	1.19%	8.20%	1.78%
SFB & Aspirants	2.64%	19.10%	5.87%
<b>Grand Total</b>	<b>2.99%</b>	<b>10.56%</b>	<b>2.73%</b>

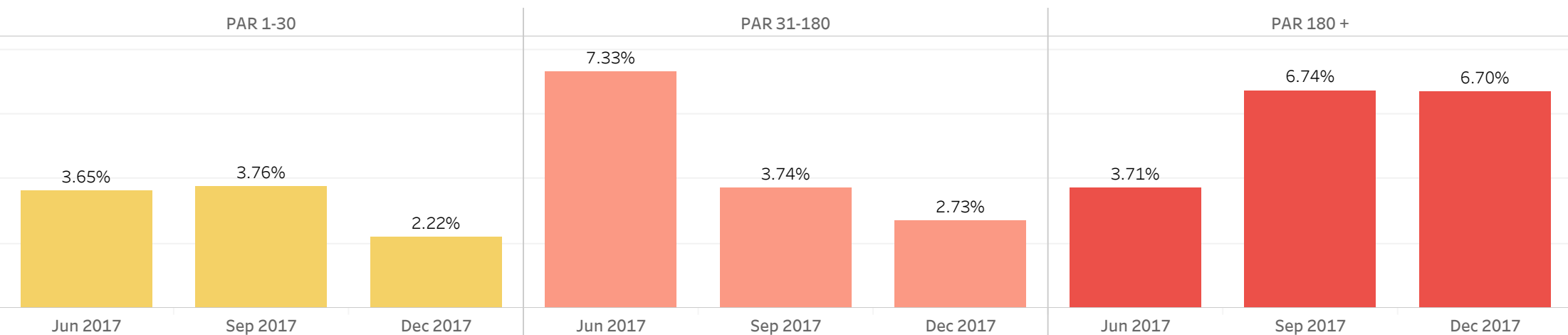
The Risk Level is basis the 31-180 days past due Portfolio & Overall Portfolio reported at the respective book closing period.

PAR 180+ Levels

	Dec 2016	Mar 2017	Dec 2017
NBFC MFIs	2.45%	2.38%	5.65%
Banks	0.36%	0.43%	1.83%
Others	2.98%	3.04%	4.88%
SFB & Aspirants	0.27%	0.33%	15.25%
<b>Grand Total</b>	<b>1.25%</b>	<b>1.23%</b>	<b>6.70%</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 (excluding Write-off) & Overall Portfolio reported at the respective book closing period.

Quarterly PAR 1-30 Levels

	Jun 2017	Sep 2017	Dec 2017
NBFC MFIs	2.96%	3.27%	1.53%
Banks	3.04%	4.50%	2.19%
Others	3.26%	2.96%	2.01%
SFB & Aspirants	5.32%	3.90%	3.40%
Grand Total	3.65%	3.76%	2.22%

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

	Jun 2017	Sep 2017	Dec 2017
NBFC MFIs	5.68%	2.74%	1.84%
Banks	2.66%	2.07%	1.65%
Others	5.07%	2.25%	1.78%
SFB & Aspirants	15.37%	7.76%	5.87%
Grand Total	7.33%	3.74%	2.73%

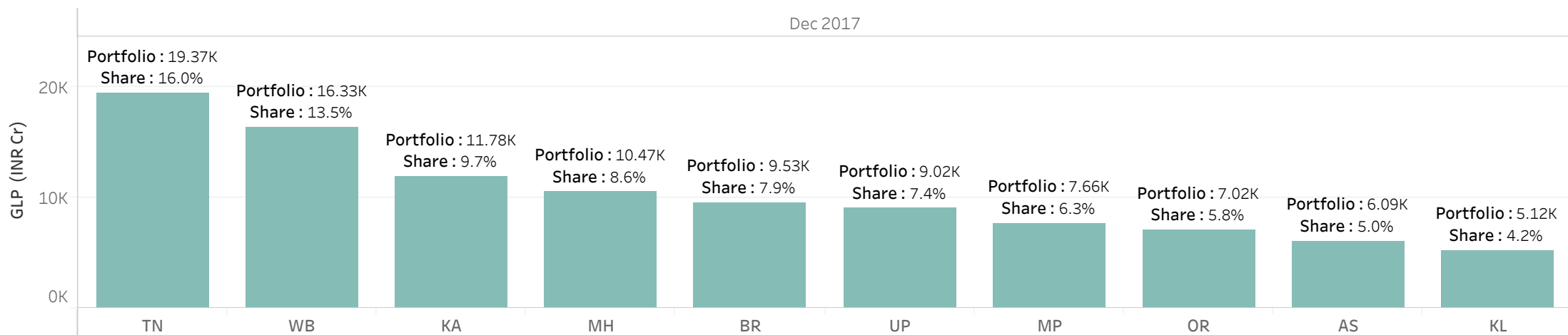
The Risk Level is basis the 31-180 days past due Portfolio & Overall Portfolio reported at the respective book closing period.

Quarterly PAR 180+ Levels

	Jun 2017	Sep 2017	Dec 2017
NBFC MFIs	5.22%	6.40%	5.65%
Banks	0.70%	1.57%	1.83%
Others	4.23%	4.83%	4.88%
SFB & Aspirants	5.14%	14.19%	15.25%
Grand Total	3.71%	6.74%	6.70%

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

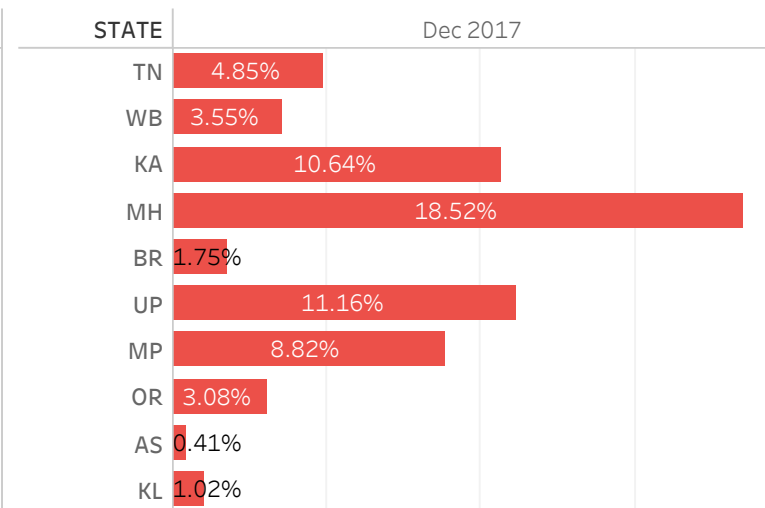
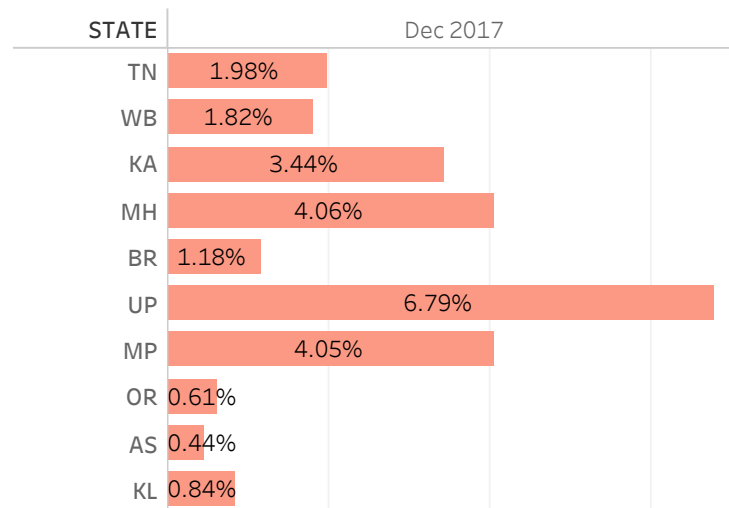
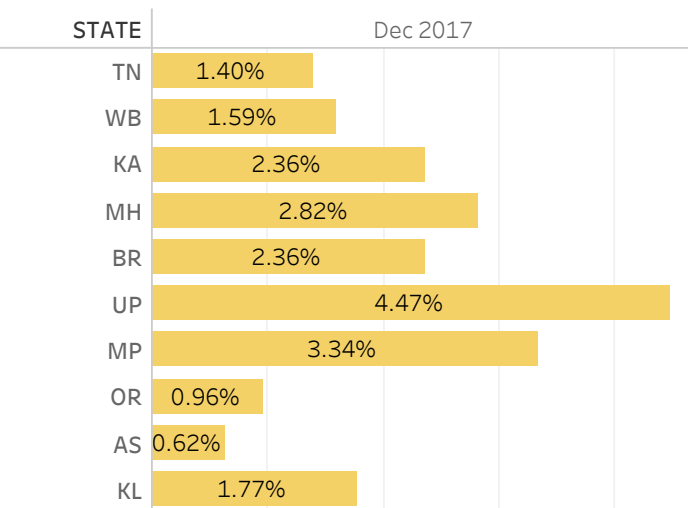


The Portfolio Size & Market Share are basis the last quarterly book closing period.

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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