



MONTHLY INSIGHTS

JUNE 2026 (DATA AS OF APRIL'26)

**MICROLEND
LITE**

Snapshot:

The microfinance portfolio outstanding remained broadly stable MoM at ₹331.2K Cr as of Apr'26, while overall PAR 1-180 improved from 2.6% to 2.5% during the same period.

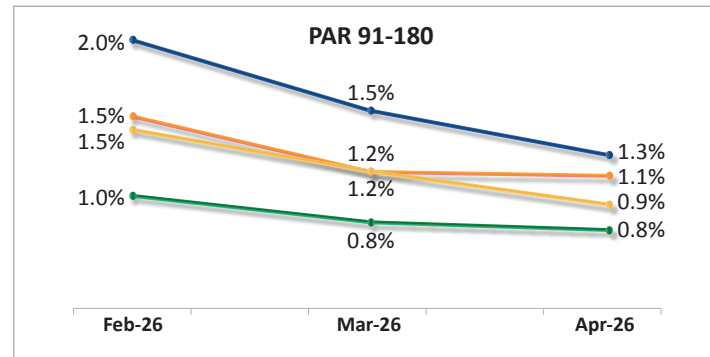
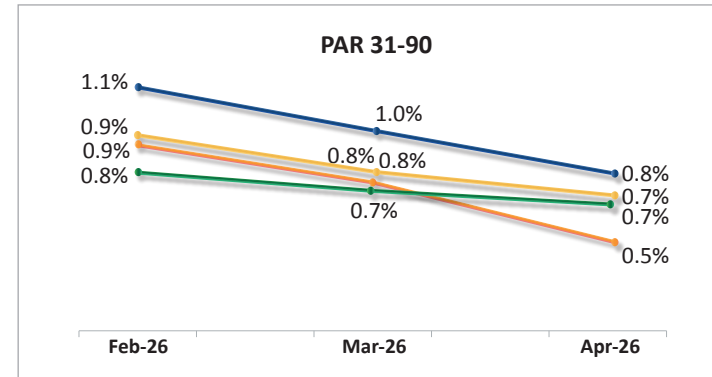
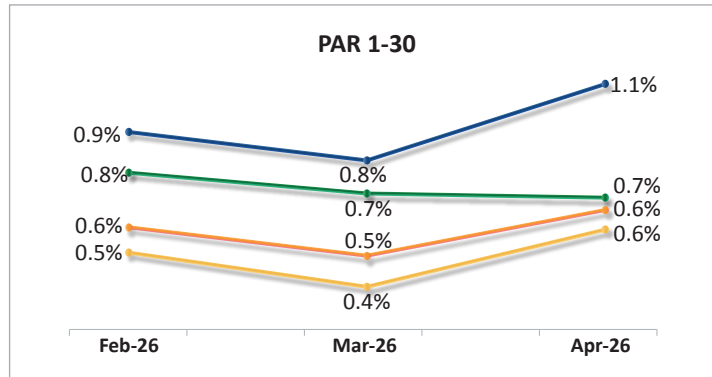
	Feb-26	Mar-26	Apr-26	MoM Change (Mar-26 – Apr-26)																								
GLP – Gross Loan Portfolio (₹ K Cr)	321.2	331.0	331.2	▲ 0.1%																								
Lender Type share %	<table border="1"> <tr> <td>26.7%</td> <td>43.2%</td> <td>13.1%</td> <td>15.9%</td> </tr> <tr> <td>Banks</td> <td>NBFC-MFIs</td> <td>NBFCs</td> <td>SFBs</td> </tr> </table>	26.7%	43.2%	13.1%	15.9%	Banks	NBFC-MFIs	NBFCs	SFBs	<table border="1"> <tr> <td>26.4%</td> <td>43.7%</td> <td>13.0%</td> <td>15.6%</td> </tr> <tr> <td>Banks</td> <td>NBFC-MFIs</td> <td>NBFCs</td> <td>SFBs</td> </tr> </table>	26.4%	43.7%	13.0%	15.6%	Banks	NBFC-MFIs	NBFCs	SFBs	<table border="1"> <tr> <td>26.3%</td> <td>43.6%</td> <td>13.2%</td> <td>15.6%</td> </tr> <tr> <td>Banks</td> <td>NBFC-MFIs</td> <td>NBFCs</td> <td>SFBs</td> </tr> </table>	26.3%	43.6%	13.2%	15.6%	Banks	NBFC-MFIs	NBFCs	SFBs	
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Active Loans (Cr)	10.8	10.7	10.6	▼ -1.2%																								
PAR 1-30	0.7%	0.6%	0.8%	▲ 0.2%																								
PAR 31-90	1.0%	0.8%	0.6%	▼ 0.2%																								
PAR 91-180	1.6%	1.2%	1.1%	▼ 0.1%																								
PAR 1-180	3.2%	2.6%	2.5%	▼ 0.1%																								

Note: MoM Change for PAR is expressed in percentage points (the unit for difference between two percentages).

Delinquency by Lender type:



Delinquency levels in PAR 1–30 inched up slightly across lenders, except for NBFCs. In the other buckets, delinquency mostly improved across lender types.



■ Banks ■ NBFC-MFIs ■ NBFCs ■ SFBs

Geography-wise Trends:

Active loans declined across all top 10 states, led by Bihar (-1.6% MoM), while the gross loan portfolio contracted in TN, WB, and MH.

Regional GLP & Performance Trends

Rank	State	GLP (₹ K Cr)		Active loans (Lakh)		PAR 1-30		PAR 31-180	
		Apr-26	MoM Growth %	Apr-26	MoM Growth %	Mar-26	Apr-26	Mar-26	Apr-26
1	Bihar (-)	53.3	0.4%	154.4	-1.6%	0.5%	0.7%	2.0%	1.6%
2	Uttar Pradesh (-)	40.0	0.7%	122.1	-1.1%	0.7%	0.8%	2.1%	1.9%
3	Tamil Nadu (-)	38.6	-0.9%	107.9	-1.5%	0.4%	0.6%	1.7%	1.5%
4	Karnataka (-)	28.7	0.1%	86.3	-1.5%	0.6%	0.5%	2.0%	1.6%
5	West Bengal (-)	28.2	-0.5%	89.4	-1.3%	1.1%	1.7%	2.4%	2.2%
6	Maharashtra (-)	24.6	-0.7%	82.8	-1.5%	0.4%	0.5%	2.2%	1.7%
7	Madhya Pradesh (-)	19.6	0.4%	63.4	-1.1%	0.5%	0.7%	2.4%	2.1%
8	Odisha (-)	17.4	0.4%	61.2	-1.3%	0.3%	0.4%	1.6%	1.3%
9	Rajasthan(-)	13.2	0.6%	42.2	-0.8%	0.6%	0.8%	2.4%	2.1%
10	Jharkhand (-)	10.8	0.8%	35.0	-1.3%	0.5%	0.6%	1.7%	1.4%
	Pan India	331.2	0.1%	1,061.6	-1.2%	0.6%	0.8%	2.0%	1.7%

Improvement in
PAR 31-180
across the top
10 states.

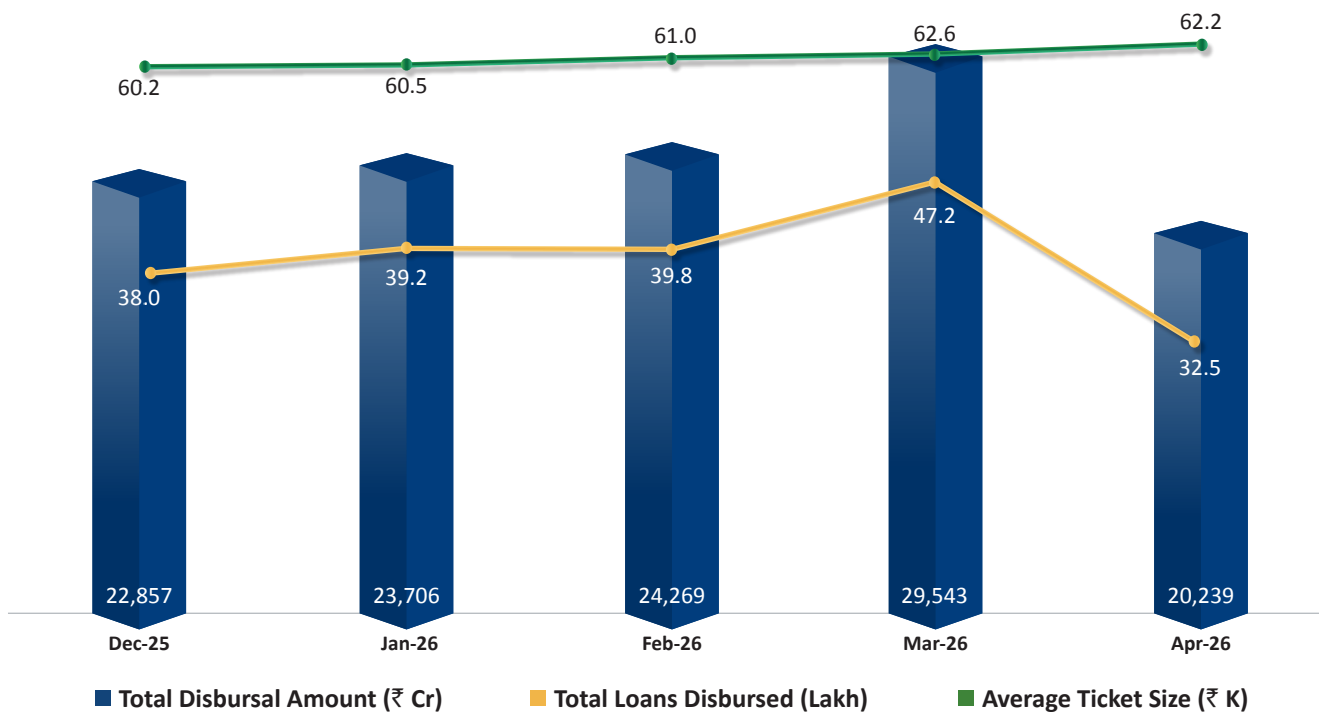
The top 10 states constitutes 82.8% of the GLP as of Apr-26.

(-) indicate MoM state rankings based on GLP, comparing the current month's rank to the previous month.

Originations Trends:

The total disbursement amount and volume declined on a MoM basis, driven by seasonal factors, while ATS remained steady at around ₹62K.

Originations Value, Originations Volume & Average Ticket Size



About MicroLend Lite

MicroLend Lite, part of our MicroLend publication series, offers a concise snapshot of monthly trends in the microfinance industry. By highlighting key metrics on portfolio composition, performance, and originations, it provides timely insights to keep stakeholders informed on developments in this lending segment.

Analytical Contacts

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Powered by advanced technology, robust information management practices, and a culture of continuous innovation, CRIF High Mark supports lenders across the credit lifecycle from credit appraisal and risk assessment to portfolio monitoring. Its credit information database is enriched by contributions from over 5,000 member institutions, enabling data-driven insights that support a more resilient, transparent, and inclusive financial system in India.



Commercial Report

- Commercial CIR includes CRIF India Business Rank (CIBR), which is a 13-Rank Assessment model to gauge a Business entity's Credit repayment ability based on its credit profile, credit history and other factors.



Consumer Report

- Detailed Information of a borrower's credit history & financial behavior. These details are utilized by the lenders & financial institutions to evaluate credit worthiness of the borrower.



Microfinance Report

- Detailed microfinance credit report providing borrower-level loan history, group lending insights, and recent repayment information to support micro lending decisions.



Commercial Lite

- Synopsis of credit facilities with respect to Member and Off-member exposures, exposures on CC/OD facilities, Total Banking Exposure.



Grameen Score

- Specialized score designed for rural borrowers to support inclusive lending decisions using historical bureau-led insights.



Portfolio review

- The data output represents Offline bulk credit information of their customer base with Lending Institutions.



Market Insights

- Market Insights products, offer insights on broader market trends and consumer behavior, using aggregated credit data.



Alerts

- Event based triggers for near real time and effective monitoring of borrowers, post disbursement.



Lending Index

- Advanced loan-level risk assessment solution delivering sharper underwriting insights and stronger predictive differentiation.



Comprehensive CCIR

- Consolidated view of consumer, microfinance, and commercial credit linkages to support holistic credit assessment and portfolio monitoring.



PRESENTS



Credit Goes to HER is an invite-only community, anchored by CRIF India for women shaping the future of India's evolving credit ecosystem. It is women in credit and credit for women. Designed to foster meaningful conversations, the community brings together women from across the country interested in elevating their career game and being part of invigorating conversation with executive leaders in credit.

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