



MONTHLY INSIGHTS

JUNE 2026 (DATA AS OF MAY'26)

MICROLEND LITE

Snapshot:

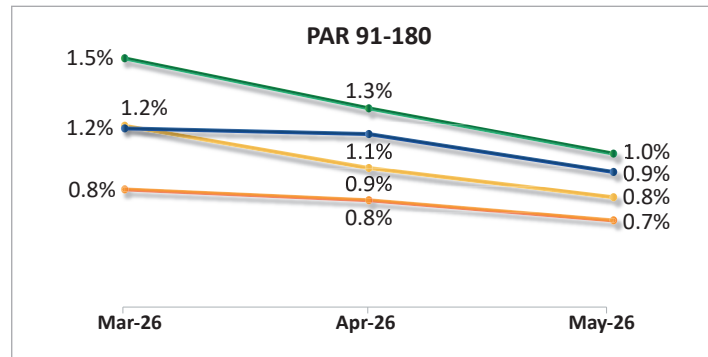
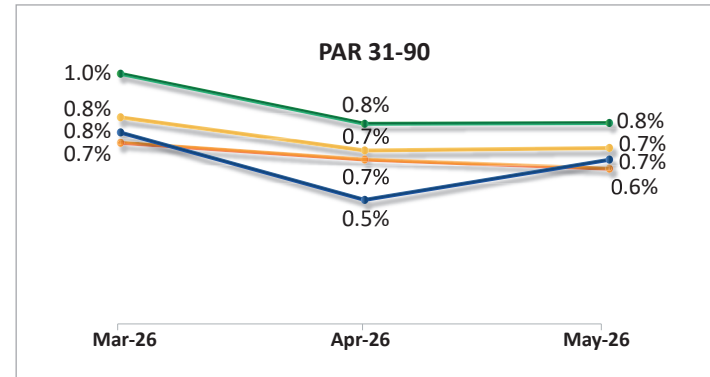
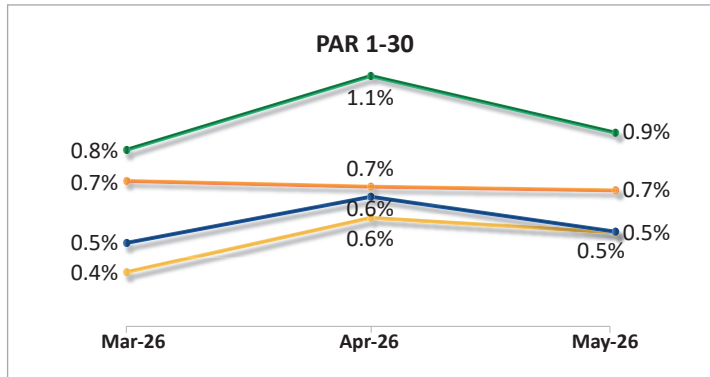
POS in May'26 remained steady at ₹333.5K Cr, with further improvement in delinquency driven by PAR 1–30 and PAR 91–180.

	Mar'26				Apr'26				May'26				MoM Change (Apr'26 - May'26)
GLP – Gross Loan Portfolio (₹ K Cr)	331.0				331.2				333.5				▲ 0.7
Lender Type Share %	26.4%	43.7%	13.0%	15.6%	26.3%	43.6%	13.2%	15.6%	26.2%	43.4%	13.3%	15.6%	
	Banks	NBFC-MFIs	NBFCs	SFBs	Banks	NBFC-MFIs	NBFCs	SFBs	Banks	NBFC-MFIs	NBFCs	SFBs	
Active Loans (Cr)	10.7				10.6				10.6				▼ -0.3%
PAR 1-30	0.6%				0.8%				0.6%				▼ 0.2%
PAR 31-90	0.8%				0.6%				0.7%				▲ 0.1%
PAR 91-180	1.2%				1.1%				0.9%				▼ 0.2%
PAR 1-180	2.6%				2.5%				2.2%				▼ 0.3%

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

Delinquency by Lender type:

PAR 91–180 improved across lender types, PAR 1–30 was led by banks, while the slight rise in PAR 31–90 was driven by NBFC-MFIs.



■ Banks ■ NBFC-MFIs ■ NBFCs ■ SFBs

Geography-wise Trends:

POS growth in May'26 was led by Bihar and UP, while WB, MP, and RJ reported delinquency levels above the Pan-India average.

Regional GLP & Performance Trends									
Rank	State	GLP (₹ K Cr)		Active loans (Lakh)		PAR 1-30		PAR 31-180	
		May-26	MoM Growth %	May-26	MoM Growth %	Apr-26	May-26	Apr-26	May-26
1	Bihar (-)	54.0	1.2%	153.9	-0.3%	0.7%	0.6%	1.6%	1.5%
2	Uttar Pradesh (-)	40.6	1.3%	122.4	0.2%	0.8%	0.6%	1.9%	1.6%
3	Tamil Nadu (-)	38.4	-0.4%	107.0	-0.8%	0.6%	0.5%	1.5%	1.5%
4	Karnataka (-)	28.9	0.9%	85.7	-0.7%	0.5%	0.5%	1.6%	1.4%
5	West Bengal (-)	28.3	0.3%	89.1	-0.4%	1.7%	1.4%	2.2%	2.0%
6	Maharashtra (-)	24.5	0.0%	82.2	-0.8%	0.5%	0.5%	1.7%	1.5%
7	Madhya Pradesh (-)	19.8	0.8%	63.5	0.1%	0.7%	0.6%	2.1%	2.0%
8	Odisha (-)	17.5	1.0%	60.9	-0.5%	0.4%	0.3%	1.3%	1.1%
9	Rajasthan(-)	13.3	0.9%	42.3	0.1%	0.8%	0.6%	2.1%	1.9%
10	Jharkhand (-)	11.0	1.7%	35.0	0.1%	0.6%	0.4%	1.4%	1.3%
	Pan India	333.5	0.7%	1,058.5	-0.3%	0.8%	0.6%	1.7%	1.6%

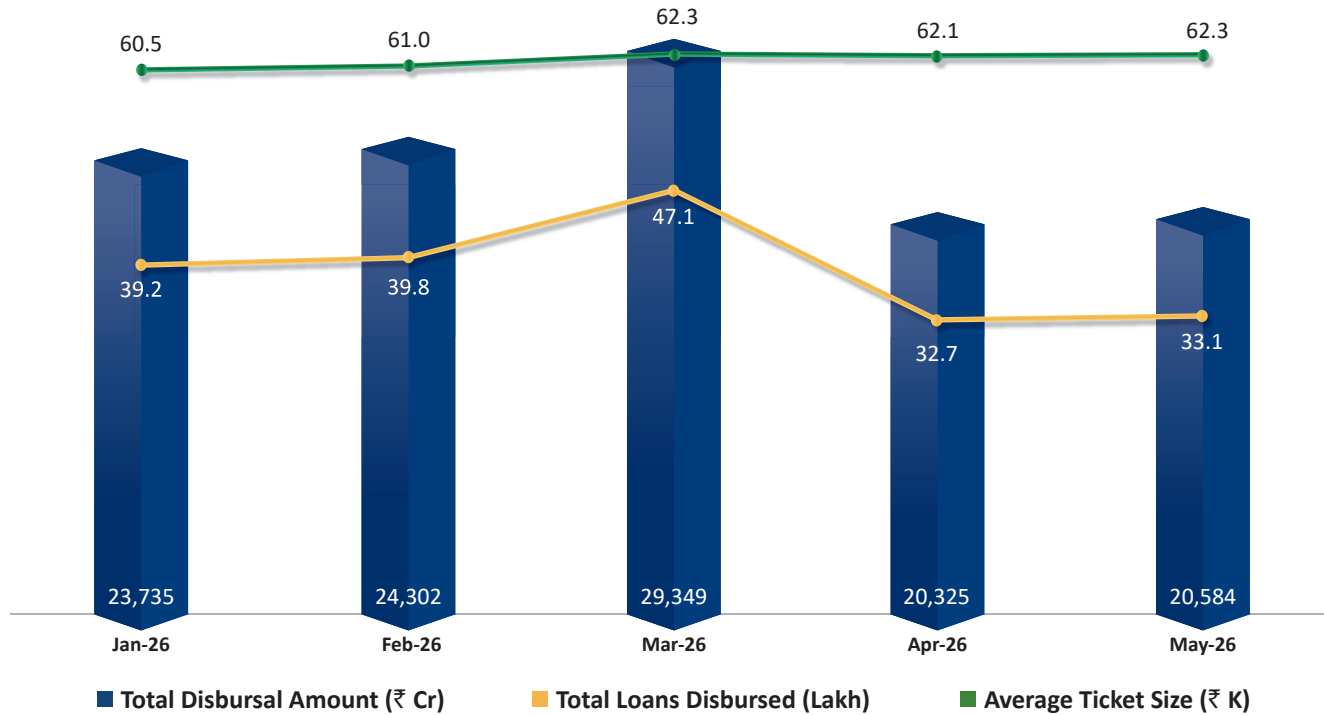
The top 10 states constitutes 82.9% of the GLP as of May-26.

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

Originations Trends:

Total disbursal amount held steady at ₹20.5K Cr, broadly unchanged on a MoM basis.
Average ticket size also remained stable.

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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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.

Scan to join the LinkedIn community





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