

The Bharat Microfinance Report-2015

- ❖ Sa-Dhan has been publishing The Bharat Microfinance Report since 2004.
- ❖ The only report that is based on primary data collected from almost all MFIs (156 Nos), and further validated by the audited statements. This report also covers secondary data on SHGs and BC model.
- ❖ The report has been widely acclaimed by government, policy makers, regulators for its timeliness, no of MFIs covered, depth of analysis and authenticity.

Performance Highlights: A Snapshot

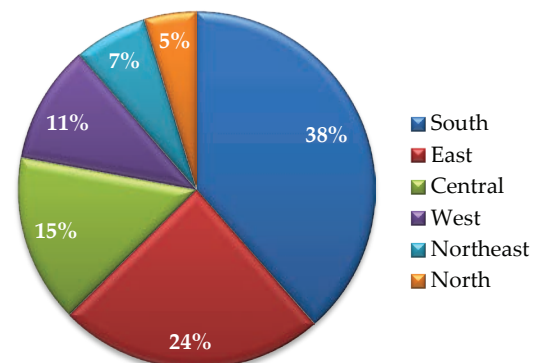
as on 31st March, 2015

Indicators: MFI Model	2015	2014	Change
Client Outreach	371 lakh	330 lakh	12.4%
Women Clients	97%	97%	No Change
SC/ST Clients	28%	19%	↑
Other Minorities	18%	14%	↑
Rural Clients	33%	56%	↓
Gross Outstanding Portfolio	₹48882 Cr	₹33517 Cr	45.8%
Income Generation Loan	80%	80%	No Change
SHG Model			
Total No of SHGs Linked	77.12 lakh	74.29 lakh	3.8%
No of Families Reached	101 Mil-lion	97 Mil-lion	4.1%
Total Savings of SHGs	₹11307 Cr	₹9897 Cr	14.2%
Gross Loan Outstanding	₹51721 Cr.	₹42927 Cr.	20.5%
Total Loan Disbursed	₹30334 Cr.	₹24017 Cr.	26.3%
Avg. Loan Disbursed per SHG	₹184551	₹175769	4.9%
Avg. Loan Outstanding per SHG	₹115295	₹102273	12.7%

Salient Features

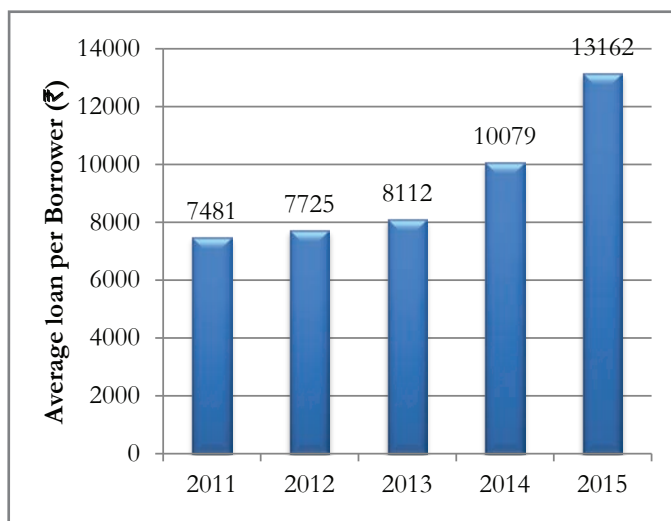
- » MFIs currently operate in 28 States, 5 Union Territories and 568 districts in India.
- » MFIs together have 12221 branches with a total staff of over 94500 personnel among which 16% is women staff.
- » A total of 371 lakh clients were served by MFIs out of which women borrower constitutes 97%, SC/ST borrowers 28%, minority borrowers 18%, disable borrowers are 0.05%. Close to 10% borrowers are compliant to Aadhaar
- » Total loan portfolio of MFIs has reached an all time high of over ₹48882cr among which ₹39028cr. is net loan portfolio and ₹9854cr. is managed loan portfolio.
- » Nearly 85% of the portfolio is held by MFIs with portfolio size above ₹500 cr.
- » Karnataka, Tamil Nadu and West Bengal are leading in terms of client outreach and portfolio.

Region wise Loan Portfolio

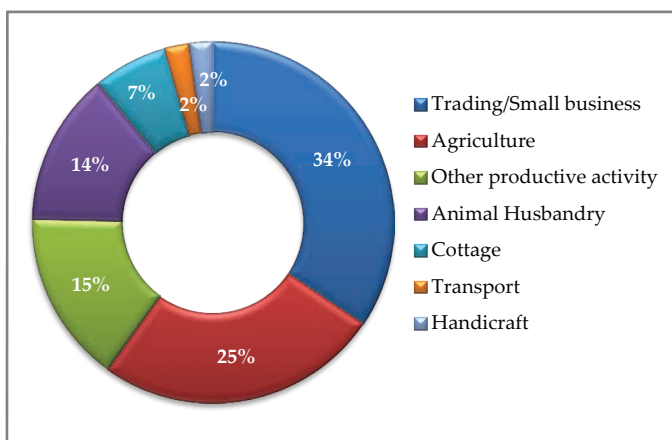


- » Average Loan per Borrower is ₹13162.
- » Total amount of loan disbursed during 2014-15 is ₹56860cr. which is a 55% increase over last financial year.
- » 80% of the loan is used for income generation and rest is for non income generating purpose.
- » Over **80%** of MFIs have **PAR (portfolio at risk) <1** for 30 days and only **8%** of MFIs have a **PAR of more than 5%**.
- » Median operating expense ratio (OER) stood at 11.45% which is lowest ever for the sector. At the same time the median finance expense ratio (FCR) stood at 12.42% which is marginally higher than last year
- » Yield of the sector is 23.8% and the Margin is in the range of 9-10% that includes operational cost, provisioning and capitalization. **NBFC-MFIs are complaint to the margin regulation prescribed by RBI.**

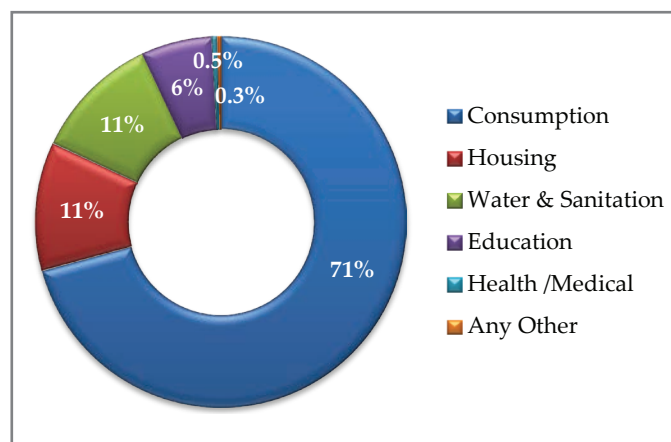
Average Loan Outstanding - Yearly Trend



Income Generation Loans



Non-income Generation Loans



- » Median **ROA** (Return on Asset) and **ROE** (Return on Equity) is **1.73%** and **8.19%** respectively.
- » Median **operating self sufficiency** stands at **113%**.
- » Total **21 MFIs** have reached to **4.06 million** clients for **health insurance** products and **41 MFIs** have reached **21.27 million** clients for **non-health insurance** product.
- » **22 MFIs** have reached to **6.35 million** clients for **micro pension**.

Development Services of Reporting MFIs

Development Activities	No. of MFIs
Capacity Building Initiatives	35
Education	31
Financial Literacy	51
Water and Sanitation	35
Livelihood Promotion	56
Preventive Healthcare	45
Training Initiatives	56

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