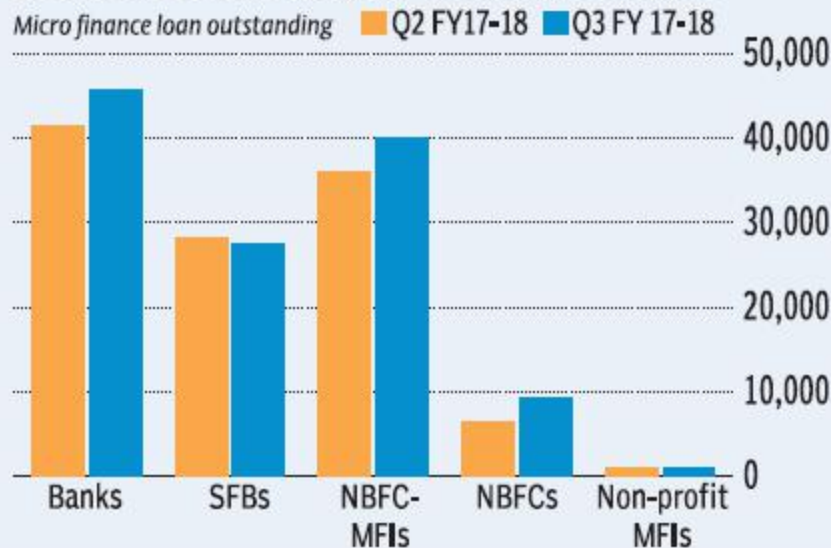


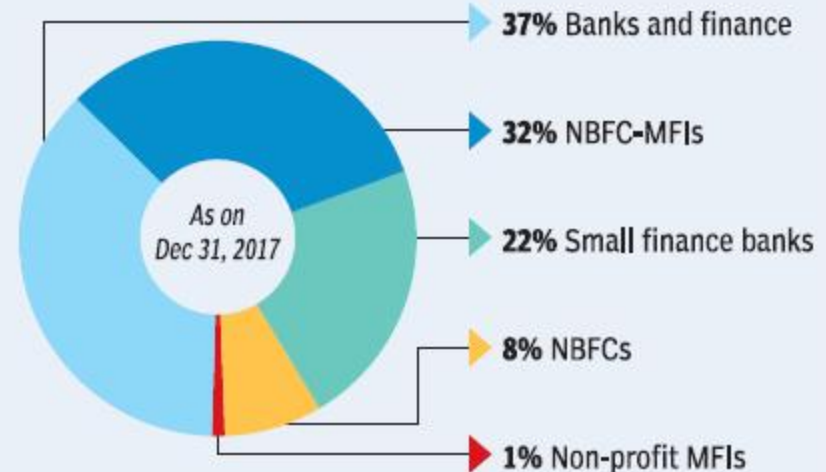
# Micro credit gains momentum

Microfinance loans have been increasing sharply in recent times. NBFC-MFIs are playing a large part in this segment, supplying credit to the under-served

## Lenders make hay as demand surges



## NBFC-MFIs account for a chunk of these loans



Equitas, ESAF FinCare, Janalakshmi, RGVN (NESFB), Suryoday, Ujjivan and Utkarsh, are grouped together as Small Finance Banks (SFBs) and their microcredit portfolio is excluded from NBFC-MFIs

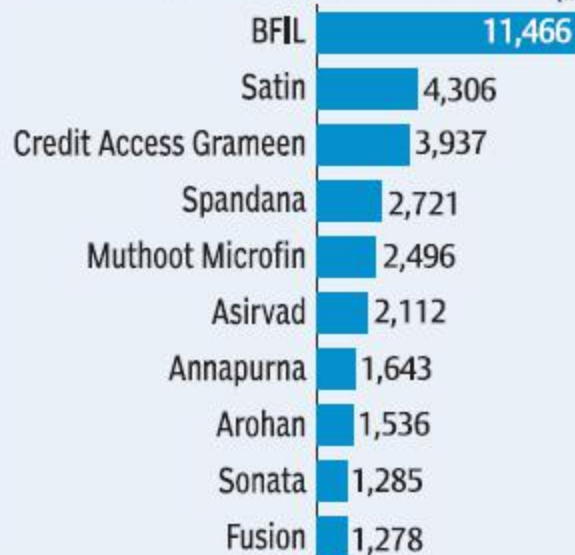
## Firing on all cylinders

NBFC-MFIs expand their reach and business

	Q3 FY 17-18	Q3 FY 16-17	Y-o-Y % change
Branches	9,838	7,743	27
Employees	78,573	64,849	21
Clients (cr)	2.37	1.98	19
Loan account (cr)	2.67	2.28	17
Gross loan portfolio (₹ cr)	42,701	29,800	43
Loans disbursed in the quarter (in lakh)	67	42	61
Loan amount disbursed (during the quarter, ₹ cr)	15,035	7,583	98

## The biggies record sharp growth

Gross Loan Portfolios (GLP) of top 10 MFIs (Q3 FY 18) (in ₹ cr)



## Where the money goes

Break-up of GLP



Top 5 states in GLP (in ₹ cr)

