

**Government of India
Ministry of Finance
Department of Financial Services**

**LOK SABHA
UNSTARRED QUESTION No. 1904**

TO BE ANSWERED ON THE 21st December, 2018 / Agrahayana 30, 1940 (Saka)

MFIs

1904. SHRI SHIVKUMAR UDASI:

Will the Minister of **FINANCE** be pleased to state:

- (a) the number of Micro Finance Institutions (MFIs) operating in the country and the number of their borrowers, State/UT-wise; and
- (b) the quantum of amount invested by the MFI in the country and the number of people benefited from such MFIs, as on date?

**ANSWER
(MINISTER OF STATE IN THE MINISTRY OF FINANCE)
(SHRI SHIV PRATAP SHUKLA)**

(a) & (b): As on November 30, 2018 there are 98 Non-Banking Financial Companies - Micro Finance Institutions (NBFC-MFIs) registered with Reserve Bank of India (RBI). The State/UT wise information in respect of NBFC-MFIs registered at regional offices of RBI is given at **Annexure I**. In addition, there are other MFIs which function as Societies, Trusts & Section 8 Companies which are not regulated by RBI. As reported by Sa-Dhan, a Self Regulatory Organisation (SRO) for MFIs recognised by RBI, 128 such MFIs are its members.

Total investments made and total loans & advances extended by Systemically Important NBFC-MFIs in the country stood at ₹ 998.28 crore and ₹43354 crore respectively as on September, 2018 as per data compiled by RBI. As per credit bureau data sourced by MFIN, an SRO for MFIs recognised by RBI, there are 4.84 crore active micro finance loan accounts as on 31st October 2018 amongst an estimated 2.94 crore borrowers. State/UT wise break up of borrower's loan accounts is given at **Annexure II**.

Annexure-I referred in reply to Lok Sabha Unstarred Question No. 1904 for answer on 21st December, 2018 regarding MFIs		
Number of NBFC-MFIs registered with RBI as on November 30, 2018		
S.No	State/UT	NBFC-MFI
1	Andhra Pradesh	4
2	Assam	8
3	Bihar	1
4	Chattisgarh	1
5	Gujarat	4
6	Karnataka	9
7	Kerala	1
8	Maharashtra	17
9	Manipur	1
10	New Delhi	15
11	Odisha	4
12	Punjab	2
13	Rajasthan	2
14	Tamilnadu	17
15	Uttar Pradesh	3
16	West Bengal	9
Total		98

Source:RBI

Annexure-II referred in reply to Lok Sabha Unstarred Question No. 1904 for answer on 21st December, 2018 regarding MFIs

S. No	State	No. of active loan accounts			
		NBFC-MFIs	NBFCs	Other MFIs	Total
		A	B	C	A+B+C
1	Andhra Pradesh	126328	51334	16	177678
2	Arunachal Pradesh	1247	0	0	1247
3	Assam	858903	340515	52	1199470
4	Bihar	3905186	487519	238387	4631092
5	Chhattisgarh	870697	267950	72508	1211155
6	Goa	19680	6223	0	25903
7	Gujarat	678521	442731	40603	1161855
8	Haryana	569078	93456	5139	667673
9	Himachal Pradesh	9666	323	41	10030
10	Jammu & Kashmir	2919	147	0	3066
11	Jharkhand	1102382	49894	17274	1169550
12	Karnataka	5507146	997726	679	6505551
13	Kerala	1154564	555720	65751	1776035
14	Madhya Pradesh	2780087	535106	91040	3406233
15	Maharashtra	3627563	487648	114814	4230025
16	Manipur	13335	5	145	13485
17	Meghalaya	6359	7737	0	14096
18	Mizoram	4781	2	0	4783
19	Nagaland	1094	1	5	1100
20	Odisha	3065758	863340	35991	3965089
21	Others	74003	747	3	74753
22	Punjab	874744	45708	16339	936791
23	Rajasthan	1369672	406269	17185	1793126
24	Sikkim	2094	651	0	2745
25	Tamil Nadu	4422178	2553800	25086	7001064
26	Telangana	21391	10959	7	32357
27	Tripura	88905	74973	33	163911
28	Uttar Pradesh	3195116	216641	300389	3712146
29	Uttarakhand	181674	31845	11435	224954
30	West Bengal	3352312	808439	82266	4243017
	Union Territories				
1	Andaman & Nicobar Islands	98	138	701	937
2	Chandigarh	2295	290	108	2693
3	Dadra & Nagar Haveli	1003	28	0	1031
4	Daman & Diu	218	0	32	250
5	Delhi	33691	3263	70	37024
6	Lakshadweep	0	0	0	0
7	Pondicherry	61269	7564	0	68833
	Total active loan accounts	37985957	9348692	1136099	48470748

Source:MFIN