

# **India Microfinance Market, By Type (Bank, Non-Banks), By Bank Type (Small Finance Companies, Commercial Banks, Regional Rural Banks, and Cooperative Banks), By Non-Banks (NBFC-MFIs, NBFCs, and Not for Profit MFIs), By End-Use (Agriculture and Allied, Services, Trade & Business, Production/Manufacturing, and Others), By Area (Urban, Rural), By Region, Competition, Forecast & Opportunities, 2025**

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## **Abstracts**

India microfinance market is anticipated to grow at a CAGR of more than 40% through 2025, predominantly on account of increasing demand for microfinance loans from the MSME sector. The main objective of microfinance organizations is to give a chance to low-salary borrowers to become self-sufficient. This sector plays an important role in promoting inclusive growth by providing credit to borrowers who fall under BPL (Below Poverty Line) category. This industry is also helping women from rural areas to avail small loans at affordable rates to earn their livelihood.

Based on types, India microfinance market is segmented into banks and non-banks. In India, bank are the preferred sources for Microfinance. Banks dominated the market in 2020 and the trend is likely to continue in the coming years as well. This is on account of banks offering attractive interest rates compared to non-banking institutions. By Bank type segmentation, the market is categorized into Small Finance Companies, Commercial Banks, Regional Rural Banks, and Cooperative Banks. Small Finance Companies accounted for the highest market share in FY 2020, followed by Commercial Banks and Reginal Rural Banks. By region, India microfinance market is segmented

into North, South, West, and East. In FY 2020, South region accounted for more than one-third of the market share, followed by West, North and East regions.

Major players operating in India microfinance market include Jana Small Finance Bank Limited, Belstar Investment and Finance Private Limited, Ujjivan Small Finance Bank Limited, Satin Creditcare Network Limited, Annapurna Microfinance Pvt. Ltd, BSS Microfinance Pvt. Ltd, Fusion Microfinance, Future Financial Services Private Limited, Asirvad Microfinance Pvt. Ltd, Mudra Microfinance, and Others. Players operating in India microfinance market are offering flexibility in terms of interest rates, service charges & fees as well as loan tenure in order to draw more and more customers.

Years considered for this report:

Historical Years: 2015-2019

Base Year: 2020

Estimated Year: 2021

Forecast Period: 2022–2025

Objective of the Study:

To analyze and forecast the market size of India Microfinance market.

To classify and forecast India Microfinance market based on type, source, interest rate, tenure, area of property and regional distribution.

To identify drivers and challenges for India Microfinance market.

To examine competitive developments such as expansions, new product launches, mergers & acquisitions, etc., in India Microfinance market.

To identify and analyze the profile of leading players operating in India microfinance market.

TechSci Research performed both primary as well as exhaustive secondary research

*India Microfinance Market, By Type (Bank, Non-Banks), By Bank Type (Small Finance Companies, Commercial Banks,...*

for this study. Initially, TechSci Research sourced a list of companies across the country. Subsequently, TechSci Research conducted primary research surveys with the identified companies. While interviewing, the respondents were also enquired about their competitors. Through this technique, TechSci Research could include the companies which could not be identified due to the limitations of secondary research.

TechSci Research calculated the market size of India microfinance market by using a bottom-up approach, where data for various end-user segments was recorded and forecast for the future years. TechSci Research sourced these values from the industry experts and company representatives and externally validated through analyzing historical data of these product types and applications for getting an appropriate, overall market size. Various secondary sources such as company websites, news articles, press releases, company annual reports, investor presentations and financial reports were also studied by TechSci Research.

#### Key Target Audience:

Microfinance companies and other stakeholders

Government bodies such as regulating authorities and policy makers

Organizations, forums and alliances related to microfinance market

Market research and consulting firms

The study is useful in providing answers to several critical questions that are important for the industry stakeholders such as service providers and partners, end users, etc., besides allowing them in strategizing investments and capitalizing on market opportunities.

#### Report Scope:

In this report, India Microfinance market has been segmented into following categories, in addition to the industry trends which have also been detailed below:

#### Market, By Type:

Bank

Non-Bank

Market, By Bank Type:

Small Finance Companies

Commercial Banks

Regional Rural Banks

Cooperative Banks

Market, By Non-Bank Type:

NBFC-MFIs

NBFCs

Not for Profit MFIs

Market, By End-Use

Agriculture and Allied Services

Services

Trade & Business

Education

Production/Manufacturing

Others

Market, By Area

Urban

Rural

Market, By Region:

North

South

East

West

Competitive Landscape

Company Profiles: Detailed analysis of the major companies present in India Microfinance market.

Available Customizations:

With the given market data, TechSci Research offers customizations according to a company's specific needs. The following customization options are available for the report:

Company Information

Detailed analysis and profiling of additional market players (up to five).

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- 4.Satin Creditcare Network Limited
- 5.Annapurna Microfinance Pvt. Ltd
- 6.BSS Microfinance Pvt. Ltd
- 7.Fusion Microfinance
- 8.Future Financial Services Private Limited
- 9.Asirvad Microfinance Pvt. Ltd
- 10.Mudra Microfinance

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