# LIST OF FIGURES

<table>
<thead>
<tr>
<th>Figure</th>
<th>Description</th>
<th>Page No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1</td>
<td>Impact Pathway and tools for assessing social performance</td>
<td>5</td>
</tr>
<tr>
<td>1.2</td>
<td>Gross loan portfolio and off-balance sheet portfolio</td>
<td>14</td>
</tr>
<tr>
<td>1.3</td>
<td>Employees, branches, and clients growth</td>
<td>15</td>
</tr>
<tr>
<td>1.4</td>
<td>Debt funding and Securitization in Crores</td>
<td>17</td>
</tr>
<tr>
<td>1.5</td>
<td>Banking reforms</td>
<td>22</td>
</tr>
<tr>
<td>2.1</td>
<td>Logo International Year of Microcredit</td>
<td>32</td>
</tr>
<tr>
<td>2.2</td>
<td>Changes in lending to marginalized</td>
<td>55</td>
</tr>
<tr>
<td>2.3</td>
<td>Growth of NBFC-MFIs from 2013-14 to 2014-15</td>
<td>57</td>
</tr>
<tr>
<td>4.1</td>
<td>CERISE tool for assessing social performance</td>
<td>115</td>
</tr>
<tr>
<td>4.2</td>
<td>Overall social performance analysis of NBFC-MFIs</td>
<td>117</td>
</tr>
<tr>
<td>4.3</td>
<td>Classification of NBFC-MFIs based on the social performance score</td>
<td>118</td>
</tr>
<tr>
<td>4.4</td>
<td>Targeting the poor and excluded dimension score of NBFC-MFIs</td>
<td>120</td>
</tr>
<tr>
<td>4.5</td>
<td>Classification of NBFC-MFIs based on the score of dimension targeting the poor and excluded.</td>
<td>121</td>
</tr>
<tr>
<td>4.6</td>
<td>Adoption of services dimension score of NBFC-MFIs</td>
<td>122</td>
</tr>
<tr>
<td>4.7</td>
<td>Classification of NBFC-MFIs based on the score of dimension adoption of services.</td>
<td>123</td>
</tr>
<tr>
<td>4.8</td>
<td>Benefits to clients dimension score of NBFC-MFIs</td>
<td>124</td>
</tr>
<tr>
<td>4.9</td>
<td>Classification of NBFC-MFIs based on the score of dimension benefits to clients</td>
<td>125</td>
</tr>
</tbody>
</table>
Figure 4.10. Social responsibility dimension score of NBFC-MFIs  
Figure 4.11. Classification of NBFC-MFIs based on the score of dimension social responsibility  
Figure 4.12. Geographical targeting score of NBFC-MFIs  
Figure 4.13. Classification of NBFC-MFIs based on the score of geographical targeting  
Figure 4.14. Individual targeting score of NBFC-MFIs  
Figure 4.15. Classification of NBFC-MFIs based on the score of individual targeting  
Figure 4.16. Pro-poor methodology score of NBFC-MFIs  
Figure 4.17. Classification of NBFC-MFIs based on the score of pro-poor methodology  
Figure 4.18. Range of traditional services score of NBFC-MFIs  
Figure 4.19. Classification of NBFC-MFIs based on the score of range of traditional services  
Figure 4.20. Quality of services score of NBFC-MFIs  
Figure 4.21. Classification of NBFC-MFIs based on the score of quality of services.  
Figure 4.22. Innovative and non-financial services score of NBFC-MFIs  
Figure 4.23. Classification of NBFC-MFIs based on the score of innovative and non-financial services.  
Figure 4.24. Economic benefits score of NBFC-MFIs  
Figure 4.25. Classification of NBFC-MFIs based on the score of economic benefits.
Figure 4.26. Clients participation score of NBFC-MFIs
Figure 4.27. Classification of NBFC-MFIs based on the score of client participation.
Figure 4.28. Empowerment score of NBFC-MFIs
Figure 4.29. Classification of NBFC-MFIs based on the score of empowerments
Figure 4.30. Social responsibilities toward staff score of NBFC-MFIs
Figure 4.31. Classification of NBFC-MFIs based on the score of social responsibilities toward staff.
Figure 4.32. Social responsibilities toward clients score of NBFC-MFIs
Figure 4.33. Classification of NBFC-MFIs based on the score of social responsibilities toward clients.
Figure 4.34. Social responsibilities toward community and environment score of NBFC-MFIs
Figure 4.35. Classification of NBFC-MFIs based on the score of social responsibilities toward community and environment.
Figure 4.36. Classification of CERISE social performance indicators that are influenced by RBI-NBFC-MFI direction.
Figure 5.1. NBFC-MFIs portfolio growth of the current study
Figure 5.2. NBFC-MFIs average portfolio growth of the current study. All figures are in 000
Figure 5.3. NBFC-MFIs profit/loss
Figure 5.4: NBFC-MFIs average profit/loss. All figures are in 000
Figure 5.5. Percentage of profit/loss and portfolio growth 183
Figure 5.6. Portfolio at risk >30 days 185
Figure 5.7. Average portfolio at risk >30 days 186
Figure 5.8. Loan loss reserve 187
Figure 5.9. Average loan loss reserve 188
Figure 5.10. Risk coverage ratio 189
Figure 5.11. Written off ratio 191
Figure 5.12. Average written off ratio 191
Figure 5.13. Operational self sufficiency 194
Figure 5.14. Average operation self sufficiency 194
Figure 5.15. Provision expense ratio 196
Figure 5.16. Average provision expense ratio 197
Figure 5.17. Operation expense ratio 199
Figure 5.18. Average operation expense ratio 199
Figure 5.19. Financial expense ratio 201
Figure 5.20. Average financial expense 201
Figure 5.21. Average debt outstanding in INR 000 202
Figure 5.22. Personal expense ratio. 204
Figure 5.23. Administration, other operation expense ratio 205
Figure 5.24. Average Personal expenses ratio and admin, other operation expense ratio 206
Figure 5.25. Minimum lending rate 207
Figure 5.26. Average minimum lending rate 208
Figure 5.27. Return on equity 210
Figure 5.28. Average return on equity 210
Figure 5.29. Return on assets 211
Figure 5.30. Average return on assets 212
Figure 5.31. Portfolio yield 213
Figure 5.32. Average portfolio yield 214
Figure 6.1. Supply chain of toilet construction 277