

PROGRAM MILESTONES

	2012		To date
Partner Financial Institutions (PFIs)	<ul style="list-style-type: none"> IFMR Capital Finance Pvt. Ltd.* 	→	<ul style="list-style-type: none"> IFMR Capital Finance Pvt. Ltd.* Standard Chartered Bank (Regional) Ratnakar Bank
Local Currency Lenders (LCLs)*	<ul style="list-style-type: none"> Ratnakar Bank 	→	<ul style="list-style-type: none"> IndusInd Bank** Kotak Mahindra Bank** Federal Bank**
No. of MFIs Approved	<ul style="list-style-type: none"> 10 MFIs 	→	<ul style="list-style-type: none"> 30 MFIs out of which, 27 are active (8 are common names under the guarantee and risk participation)***
Coverage	<ul style="list-style-type: none"> India 	→	<ul style="list-style-type: none"> India Bangladesh Cambodia Indonesia Philippines***
ADB limit approved** and average risk rating	<ul style="list-style-type: none"> \$25.97 million Average risk rating of NSO 9 	→	<ul style="list-style-type: none"> \$120.57 million Average risk rating of NSO 9

* Applicable to India centric (guarantee structure) only.

** Approved in 1Q of 2015

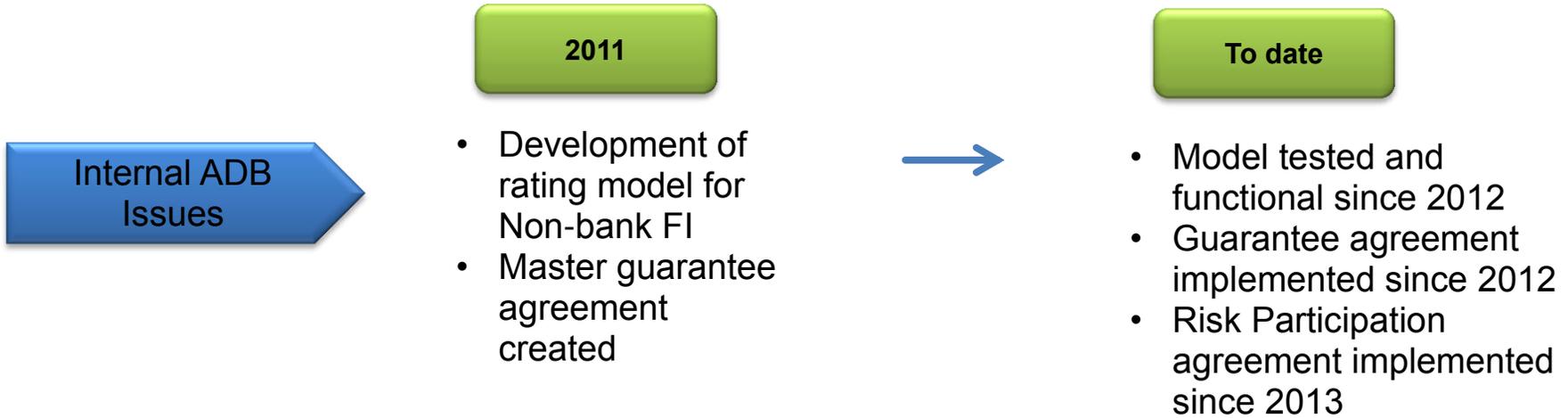
*** Includes 2 cancelled MFIs (1 in India and 1 in Philippines) and 1 fully paid

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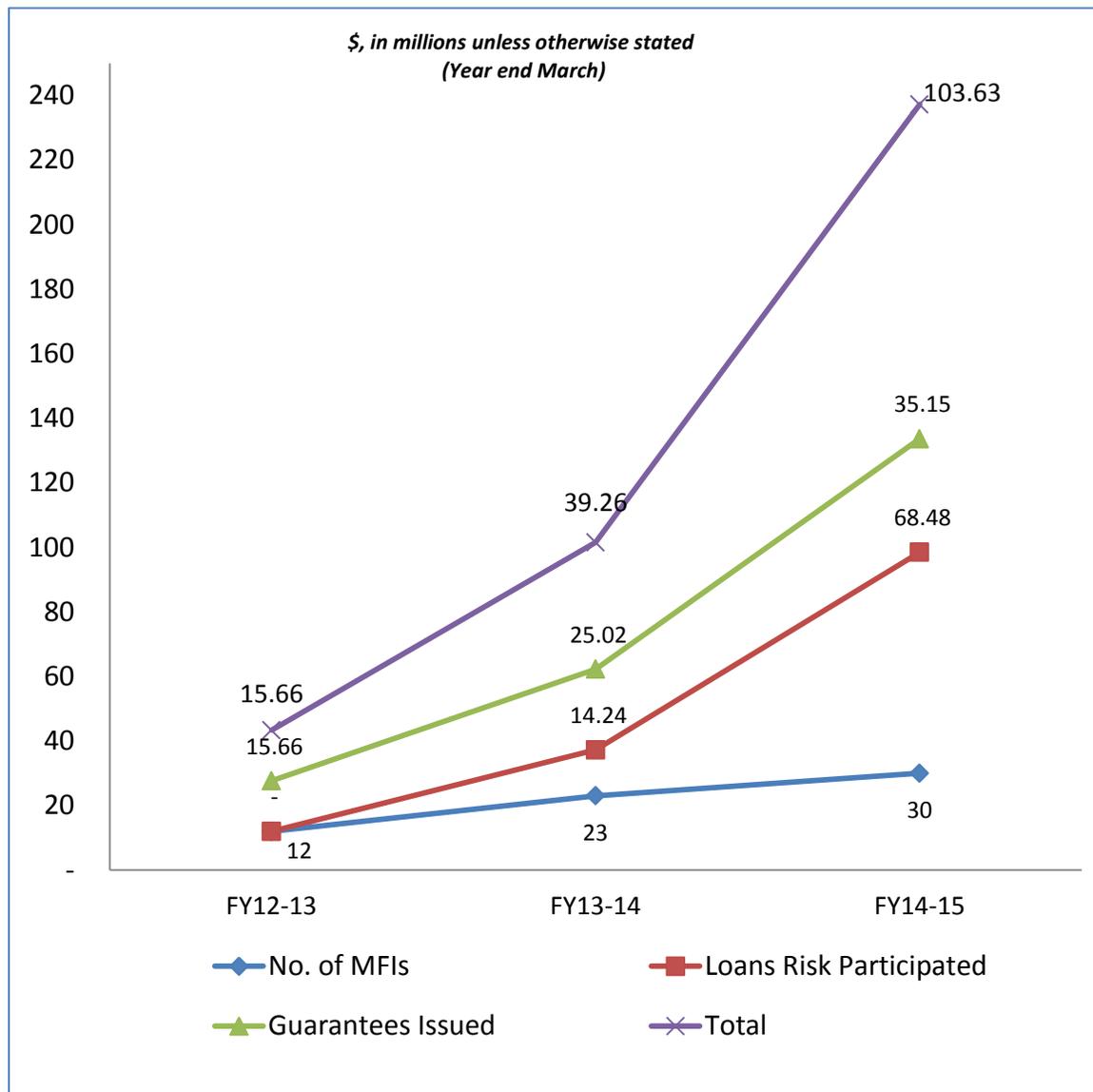
	2012		To date
Amount of Loans Disbursed	<ul style="list-style-type: none"> Guarantee: \$23.06 million 	→	<ul style="list-style-type: none"> Guarantee: \$70.28 million Risk Participation: \$ 160.68 million
ADB Risk share	<ul style="list-style-type: none"> Guarantee: \$11.53 million 	→	<ul style="list-style-type: none"> Guarantee: \$35.14 million Risk Participation: \$68.49 million
Amount of Cofinanced loans	<ul style="list-style-type: none"> Guarantee: \$11.53 million 	→	<ul style="list-style-type: none"> Guarantee: \$35.14 million Risk Participation: \$68.49 million
No. of Beneficiaries	<ul style="list-style-type: none"> 59,182 low income borrowers of which all are women 	→	<ul style="list-style-type: none"> 1.23 million low income borrowers, almost exclusively to women

* Includes projected no. of borrowers for loans guaranteed in March 2015.
 RP-Risk Participation; PCG-Partial Credit Guarantee

OTHER SIGNIFICANT MILESTONE



PROGRAM UTILIZATION



- Annual growth rate of the program:
 - FYE13-14 is 151%
 - FYE14-15 is 164%
- Out of 30 approved MFIs, 27 are with active ADB limits.
- In the pipeline 2015:
 - 15 new MFIs* with \$50 million proposed ADB limit;
 - For the existing 27 active MFIs, additional \$30 million limit is under consideration for both the guarantee and risk participation structures.
- No default and or call under ADB guarantee/Risk participation.

* Out of the 15 MFIs in the pipeline, 4 MFIs was already approved in 2015.