LIST OF TABLES

Table no.	Detail	Page no.
1.1	MFIs by type of registration	8-9
1.2	Phases of Microfinance in India	17-18
1.3	Progress trend of the sector in Andhra Pradesh, India	20
1.4	Performance indicator of All Indian MFIsfrom FY 2009-10 to FY 2014-15	22
2.1	References of variables in Figure 2.1	45
3.1	Criteria for selection of sample MFIs	75
3.2	List of selected MFIs	75
3.3	List of MFI branch offices visited for data collection	76
3.4	Number of borrowers interviewed	77
3.5	Variables indicating operational profile of the MFIs	78
3.6	Cost components of the MFIs	79-80
3.7	Performance indicators of the MFIs	82-83
4.1	Legal status of the MFIs	87
4.2	Growth in number of branch offices of the select MFIs	90
4.3	Loan features of the MFIs	91
4.4	List of funding institutions	101
4.5	Share holding pattern of NBFCs (in the FY 2013-14)	103
4.6	Debt to Equity (median value) ratio of the MFIs	105
4.7	Capital Adequacy Ratio of the MFIs	107
4.8	Growth of active borrowers of the MFIs in Assam (in millions)	111
4.9	Gross loan portfolio of MFIs in Assam (in INR millions)	111
4.10	Average loan outstanding per borrower of the MFIs in India and Assam	112
4.11	Staff productivity of the MFIs	114
4.12	Trend of various asset components of MFIs (all in percentage)	116
4.13	Asset composition of NBFCs	117
4.14	Asset composition of NGO-MFIs	117
4.15	Income for the MFIs in Assam	118
4.16	At a glance table	121
5.1	Proportion of expenditure components for the NBFCs and NGO-MFIs in Assam (all in percentages)	131
5.2	Major contributing components of personnel and administrative expense	132
5.3	Monthly operating expense of the MFI branch offices	136
5.4	Regression Model Summary	137
5.5	Regression table	138

5.6	FER (median) of All Indian MFIsand selected MFIs in Assam	141
5.7	Correlation between CAR, DER and FER	143
5.8	Classification of loan loss provision	146
5.9	Frequency distribution of ROA of the MFIs	148
5.10	Frequency distribution/table of ROE of the MFIs	149
5.11	Expense and revenue realization of the MFIs for the FY 2013-14	150
6.1	Borrowers understanding about the loan contract	159
6.2	Profile of borrowers	160
6.3	Transaction cost of respondents in availing first loan	162
6.4	Total borrowing cost for individual borrowers	165
6.5	Total cost of borrowing for loan size of Rs 10,000 and Rs 15,000	167-168
6.6	Transaction cost for borrowers in subsequent year (for individual	171
	respondents)	
7.1	List of independent variables	177-178
7.2	Descriptive Statistics for dependent variable	179
7.3	Descriptive Statistics for independent variables	180
7.4	Test statistic and p-value	181
7.5	Regression coefficient and multicollinearity test statistic	182
7.6	List of variables	184
7.7	Average score of the MFIs	186
7.8	Comparison of JLG and SHG model	187
7.9	Independent Samples Test	189
7.10	Operational and Financial Indicators of the NGO-MFIs and	
	NBFCs	190
7.11	Independent Samples Test	191
7.12	Financing structure of the NGO-MFIs and NBFCs	192
7.13	Model summary	195
7.14	Regression analysis	195