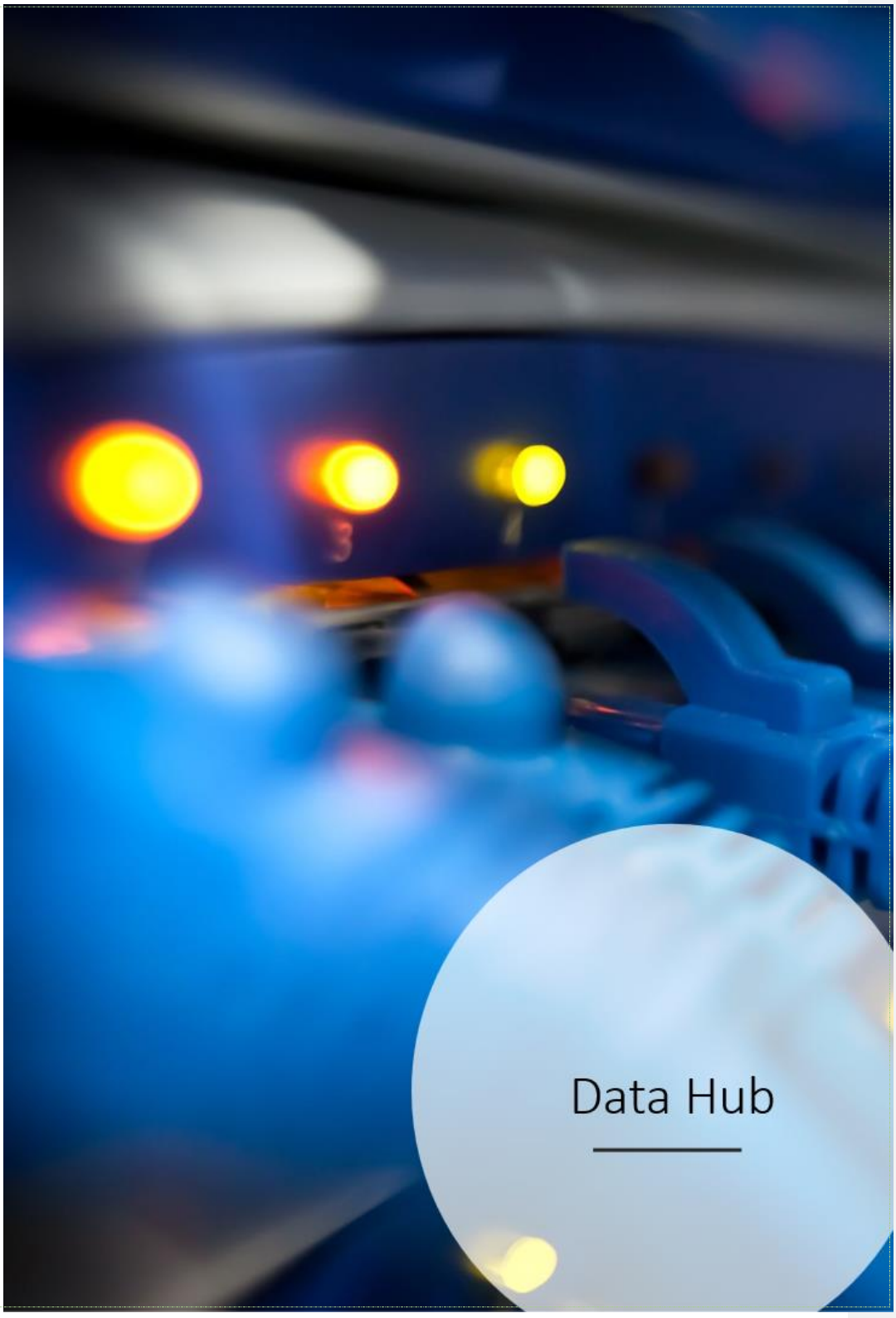
Data Hub

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Draft Data hub by MFIN

Introduction

Our data hub Home Page serves as your gateway to the world of Microfinance Industry. Here, you will find access to confidential information that is crucial for your role. It's important to note that the information available on this page is sensitive and should be handled with the utmost care to maintain security and data integrity.

Accessing Credentials:

To access the confidential information stored on the Home Page, please follow these steps:

1. Login: Use your provided credentials to log into the system. Ensure that your username and password are kept secure and not shared with unauthorized personnel.

2. Credentials Section: Locate the "Credentials" section on the Home Page. Click on it to reveal the confidential information pertinent to your role. Remember that this information is intended solely for authorized individuals.

3. Dashboard: Once logged in, you will be directed to the Home Page. Here, you will find a list of available resources.

4. Security Measures: Single Sign-On (SSO): Single Sign-On functionality is in-built in the system which means that at any point in time only one user will be able to login through one credential.

5. Password Protection: Keep your password confidential and strong. Regularly update it and refrain from using easily guessable information.

6. Logout: Always log out when you're done accessing the Home Page. This helps prevent unauthorized access in case you leave your device unattended.

7. Device Security: Ensure the device you're using to access the Home Page is secure and free from malware or viruses.

Contact Us:

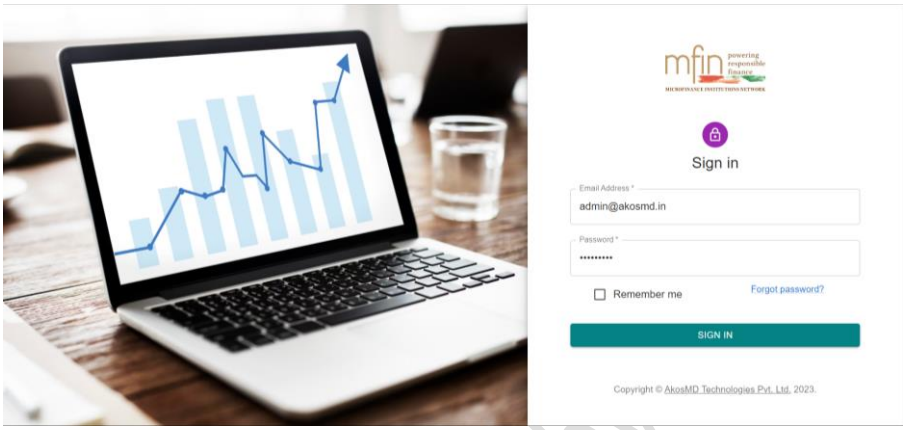
If you encounter any difficulties, have questions, or need further assistance, our dedicated support team is here to help. Reach out to our support desk at ABC@MFIN

This user manual provides necessary information for Microfinance data hub for entity for risk calculation and batter planning the data hub Platform in https://datahub.akosmdtech.com/

Draft Data Hub by MFIN

Home Page

When the user opens the website in a web browser, the home page will be loaded.



Getting started

This section provides a general walkthrough of the system from initiation through exit. The logical arrangement of the information shall enable the functional personnel to understand the sequence and flow of the system. The credential will issue by MFIN

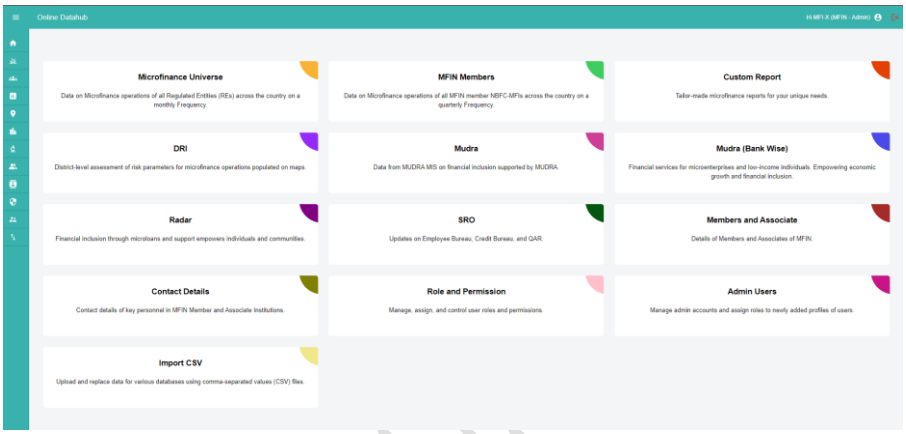
Login

1. Go to https://datahub.akosmdtech.com/
2. Enter the user name/ email Address and Password
3. Click on sign in Button
4. On successful login you'll be redirected to Data hub Dashboard

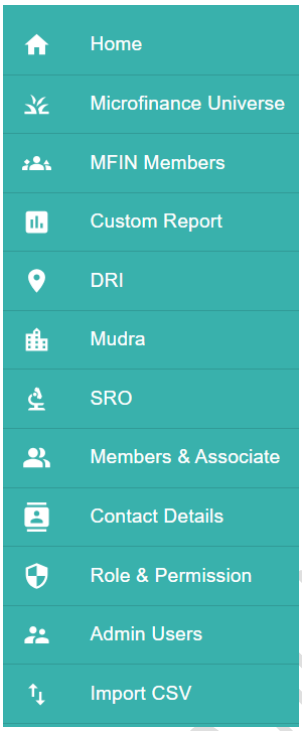
Draft Datahub by

Dashboard

Upon user login, they will be directed to the dashboard. The dashboard provides organized information segmented into different sections that users can access based on their specific requirements. This user-friendly interface ensures that users can easily navigate to the desired sections and access the information they need.



Draft Data hu

Click on icon		Use will go to Home Page
Click on icon		User will go to Microfinance Universe home page
Click on icon		User will go to MFI members data and access the graphical presentation.
Click on icon		User will access the custom report as per required time and state to district level
Click on icon		User can will go to District Risk Index Map
Click on icon		User will go to Mudra Tab and access the Mudra information.
Click on icon		User will go SRO section and access the info. of credit, employee bureau, QAR and CGRM
Click on icon		User can access the registration details of Members MFIN members
Click on icon		User will go contact details of Member and associate members of MFIN.
Click on icon		Role of Admin Role of Super Admin
Click on icon		
Click on icon		Data Uploaded for upload the on monthly, Quarterly by MFIN members and Super Admin.

Draft Data Flow by MFIN

Navigation to content

The following type of information and functionality available in dashboard

- Microfinance Universe
- MFIN Members
- Custom Report
- DRI
- Mudra
- Mudra (Bank wise)
- Radar
- SRO (self regulatory organization)
- Members and Associate
- Contact Details
- Role and Permission
- Admin Users
- Import CSV

Draft Data hub by MFIN

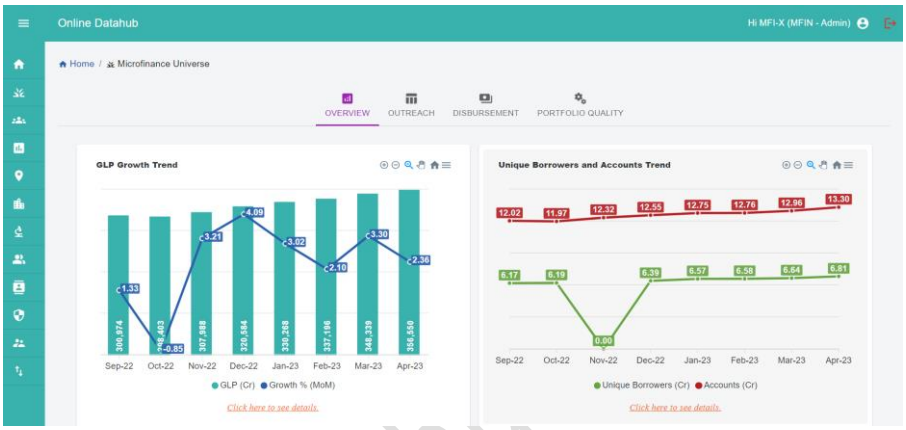
Functionality

Microfinance Universe

This section provides data for the entire sector based on bureau data. Under the microfinance universe tab following four sub-sections will open

1. Overview

The overview section offers a visual depiction of the Microfinance industry's trends through five graphs and a table. These visuals offer a comprehensive view of the industry's current standing on a larger scale. The specific sections covered in this overview are as follows:



A. **GLP Growth Trend:** This section illustrates the trend in the growth of the Gross Loan Portfolio over a certain period.

B. **Disbursement Trend:** Here, you will find a graphical representation of the trend in loan disbursements over time.

C. **Unique Borrowers and Accounts:** This part showcases the number of unique borrowers and accounts, providing insights into the industry's reach.

D. **PAR Analysis:** The section dedicated to Portfolio at Risk (PAR) analysis offers insights into the status of loans facing potential risk.

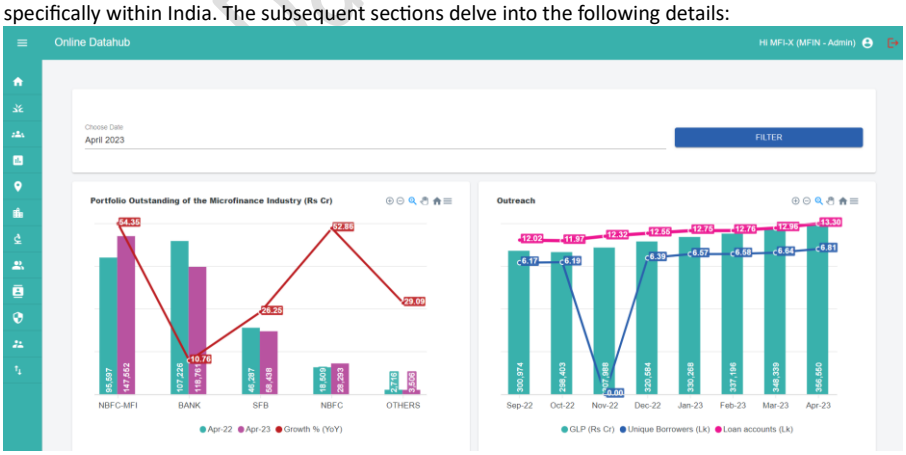
E. **PAR Bucket:** This part presents a breakdown of loans based on different risk categories or buckets.

F. **Active Entity:** The Active Entity section provides information about the entities currently active in the Microfinance industry.

Collectively, these sections utilize graphs and a table to present a comprehensive and easily understandable overview of the Microfinance industry's trends and status.

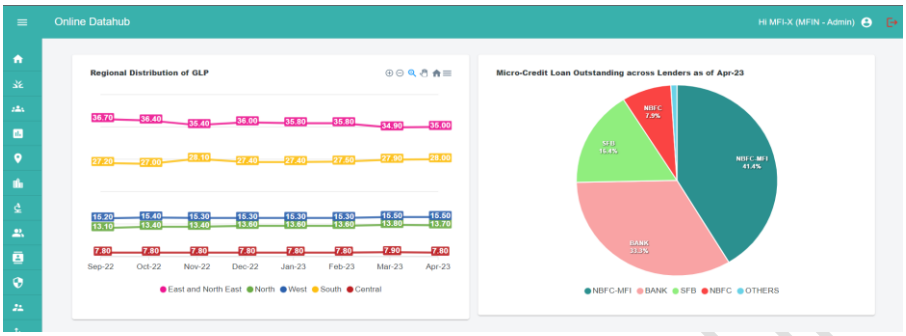
2. Outreach

This section offers insights into the scope of the Microfinance industry, both at a general level and specifically within India. The subsequent sections delve into the following details:



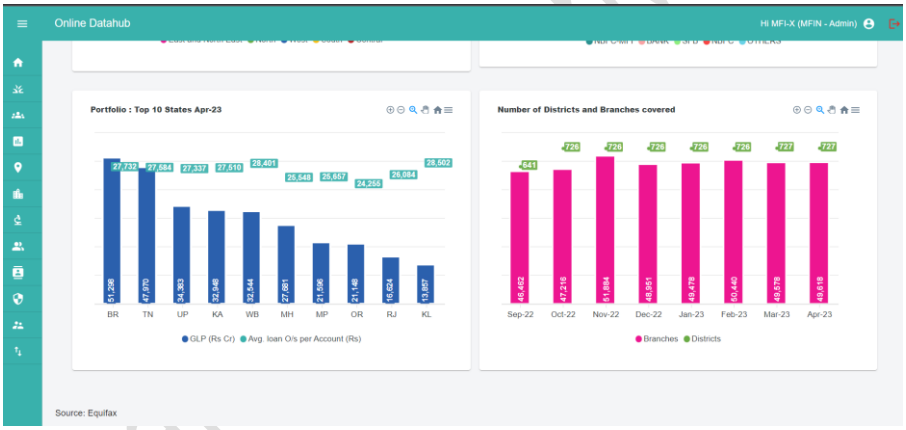
A. **Portfolio Outstanding of the Microfinance Industry:** This part provides information about the total value of outstanding loans within the microfinance industry.

B. **Outreach**: Here, you'll find data on the extent of the industry's reach and impact.



C. **Regional Distribution of Gross Loan Portfolio (GLP)**: This section highlights how the Gross Loan Portfolio is distributed across different regions.

D. **Micro Credit Loan Outstanding -** Entity-Wise Lender Contribution in the Microfinance Industry: You'll learn about the contributions of various lending entities to the outstanding microcredit loans.



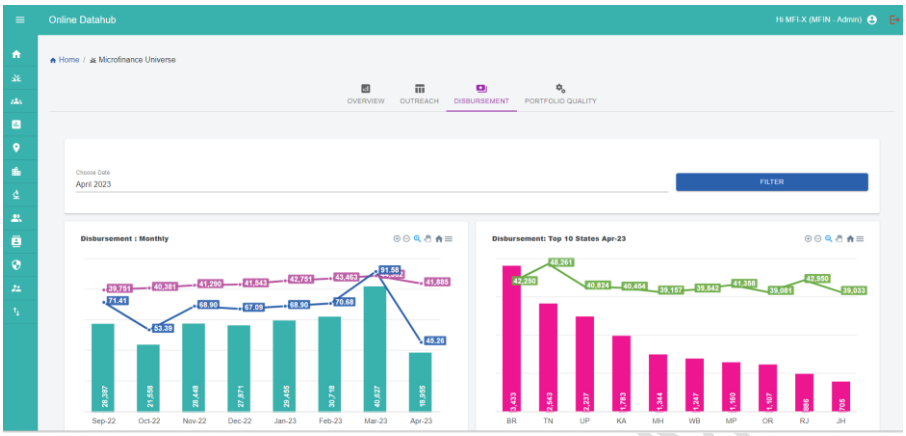
E. **Top 10 States Portfolio**: This part showcases the portfolio status in the ten most significant states.

F. **District and Branch Coverage by Industry:** you'll get an overview of the districts and branches covered by the microfinance industry

These sections collectively provide a comprehensive understanding of the coverage and impact of the Microfinance industry, both in India and on a broader scale

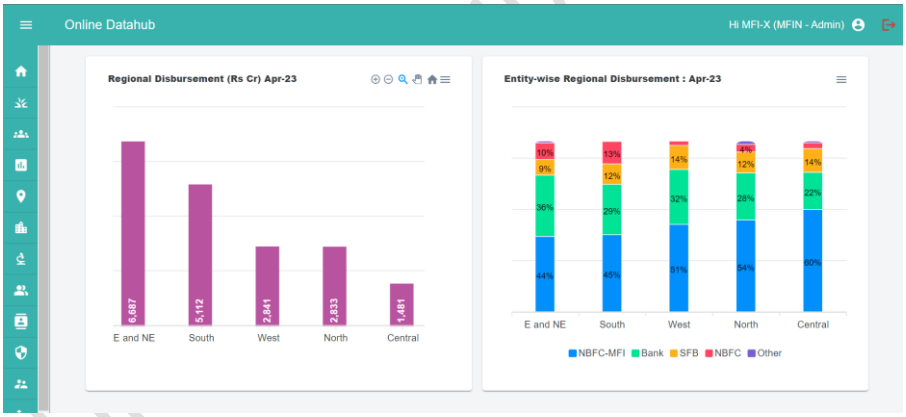
3. Disbursement

The section provides comprehensive insights into disbursement activity, encompassing details about the average disbursed amount. Users can customize their view by selecting specific time frames and months from the available dropdown menu. This section covers the following key aspects:



A. **Disbursement Month**: A breakdown of disbursement data is presented on a month-by-month basis, allowing users to observe how disbursed amounts vary over different periods.

B. **Top 10 States**: The section highlights the ten states with the highest disbursement figures, offering a quick overview of disbursement trends in these regions.



C. **Regional Breakdown**: An analysis of disbursements is provided based on various geographical regions, giving insights into distribution across different areas.

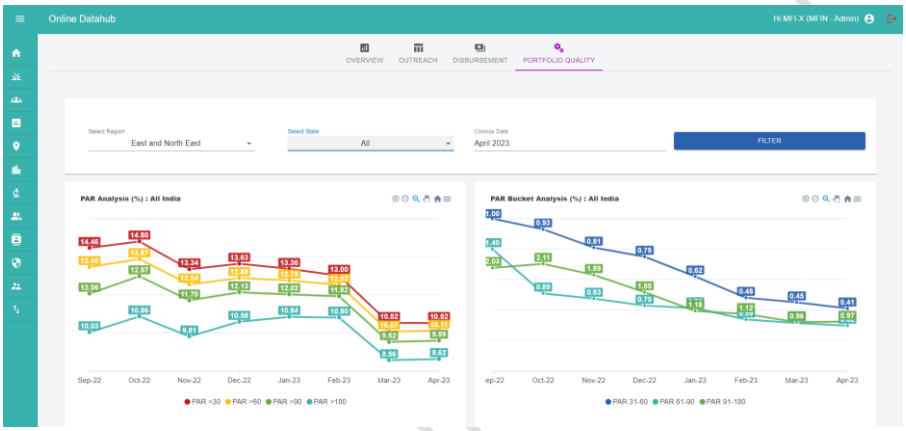
D. **Entity and Region Analysis**: This segment dives deeper into disbursement data, exploring both lending entities and specific regions to provide a more detailed understanding of disbursement patterns.

Throughout these analyses, special attention is given to the average size of disbursed amounts, offering valuable insights into the typical loan size within the Microfinance industry. Users can easily access the data they need by selecting their desired time frame and month from the available dropdown options.

4. Portfolio Quality

The primary analysis revolves around the assessment of Portfolio at Risk (PAR) across various levels such as national, regional, and state. This assessment is structured based on different time intervals, specifically categorized into PAR 30, 60, 90, and 180 days. Furthermore, these PAR intervals are divided into more detailed segments as outlined below:

- PAR 31 to 60 days
- PAR 61 to 90 days
- PAR 91 to 180 days



The graphical representation of this data spans an 8-month timeframe, revealing trends and patterns over this duration. To access graphics from previous months, one needs to adjust the filters accordingly. The interface allows for seamless transitions between a national perspective and the ability to select specific regions or states for viewing corresponding graphics.

The Portfolio Quality window summary are below

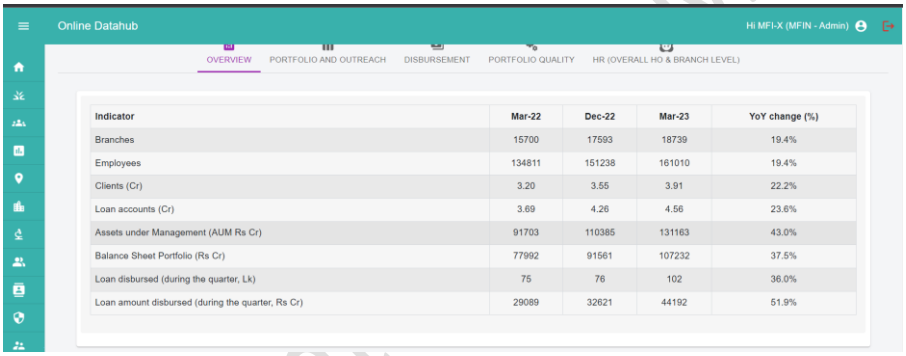
- Analysis Focus: Evaluation of PAR at national, regional, and state levels

- Time Intervals: PAR 30, 60, 90, and 180 days
- Detailed Segments: Further breakdown into PAR buckets of 31 to 60 days, 61 to 90 days, and 91 to 180 days
- Observation Period: 8 months
- Navigation: Flexibility to adjust filters for varying regions/states and timeframes.

MFIN Members

This section provides data for the entire sector based on Self-reported data from MFIN Member NBFC-MFIs. Under the microfinance universe tab following four sub-sections will open

1. **Overview:**

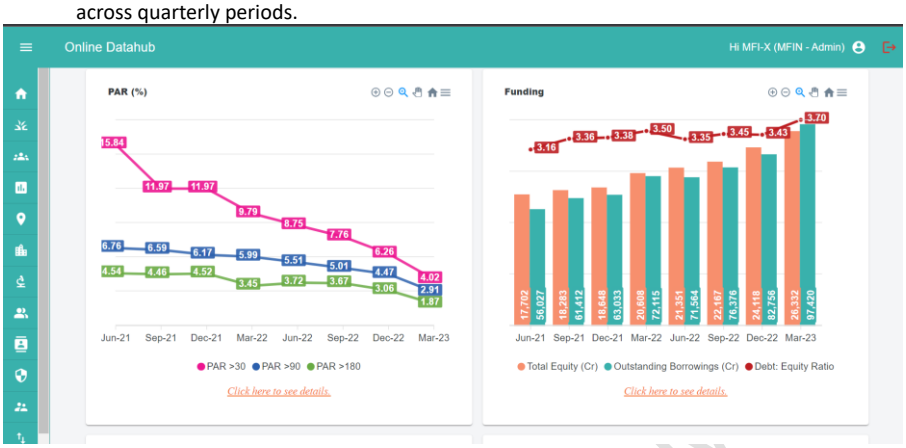


Indicator	Mar-22	Dec-22	Mar-23	YoY change (%)
Branches	15700	17593	18739	19.4%
Employees	134811	151238	161010	19.4%
Clients (Cr)	3.20	3.55	3.91	22.2%
Loan accounts (Cr)	3.69	4.26	4.56	23.6%
Assets under Management (AUM Rs Cr)	91703	110385	131163	43.0%
Balance Sheet Portfolio (Rs Cr)	77992	91561	107232	37.5%
Loan disbursed (during the quarter, Lk)	75	76	102	36.0%
Loan amount disbursed (during the quarter, Rs Cr)	29089	32621	44192	51.9%

A. General Overview: Gain comprehensive insight into the microfinance sector's status, emphasizing branches, clients, loans, and recent developments.

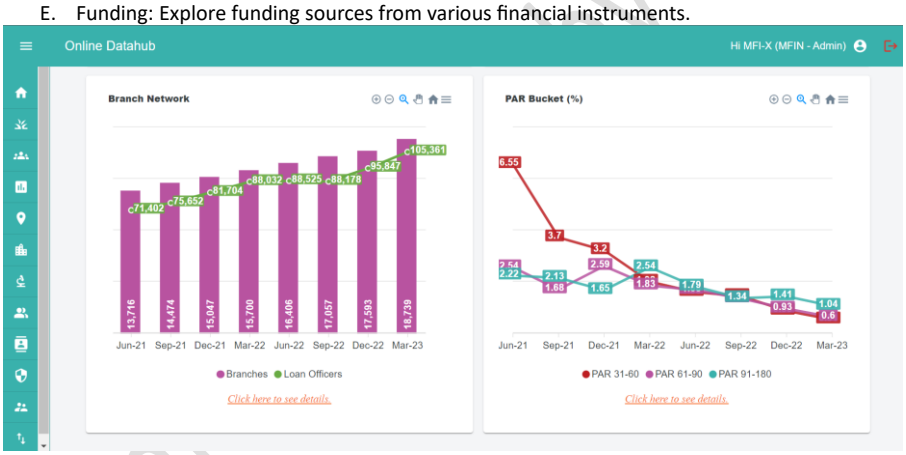
B. Outreach: Understand the sector's reach by exploring borrower numbers and account coverage over the past 8 months.

C. Disbursement: Analyze disbursement trends by examining the distribution of loan funds across quarterly periods.



D. Portfolio at Risk (PAR): Assess loan portfolio health through PAR trends categorized within time periods and risk categories (PAR >30 to PAR >180 days).

E. Funding: Explore funding sources from various financial instruments.

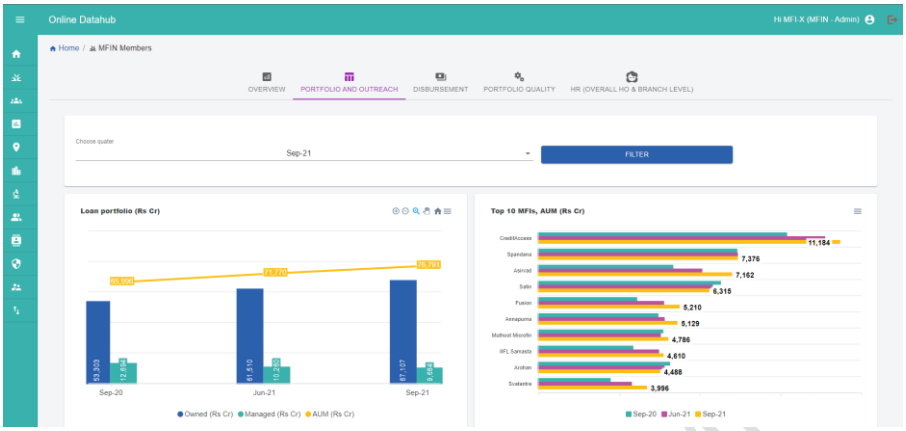


F. Branch Network: Understand the distribution of branches geographically and structurally.

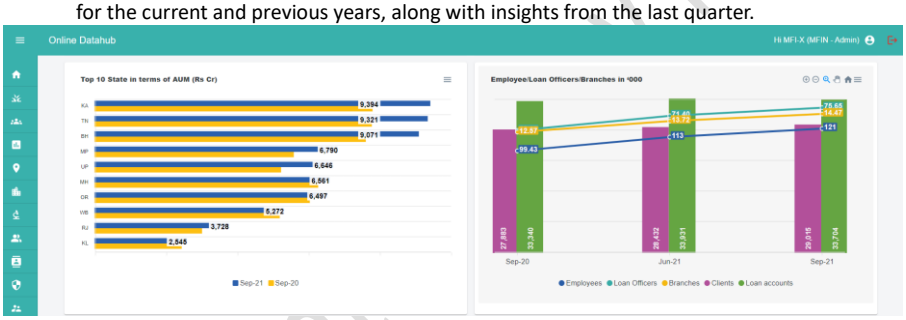
G. PAR Bucket: Dive deeper into the PAR analysis by categorizing loans into specific risk buckets.

2. Portfolio & Outreach:

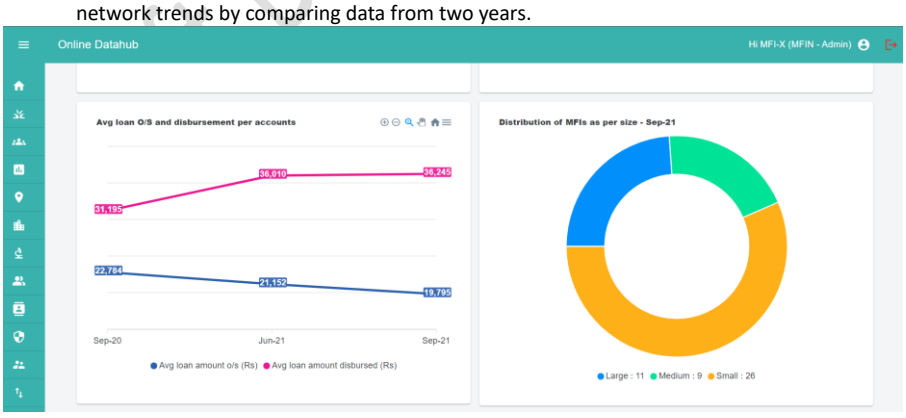
This sub-section offers detailed analyses based on timeframes and trends:



A. Loan Portfolio: Compare on and off-balance sheet loan portfolios between the current and previous years, along with insights from the last quarter.
B. Top 10 MFIs by AUM: Explore the top ten MFIs based on Assets Under Management (AUM) for the current and previous years, along with insights from the last quarter.



C. Top 10 States by AUM: Examine states with the highest AUM figures for the current and previous financial years.
D. Employee, Loan Officer, and Branch Figures: Understand workforce structure and branch network trends by comparing data from two years.

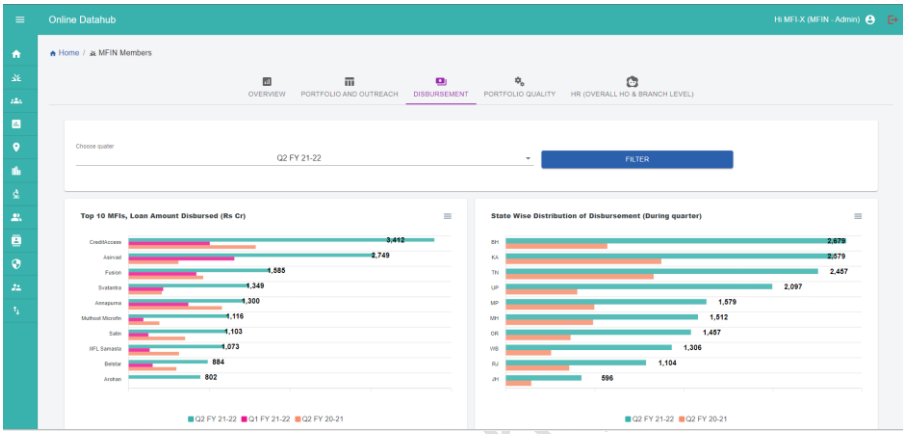


E. Average Loan and Disbursement Figures: Gain insights into typical loan sizes and disbursement trends.

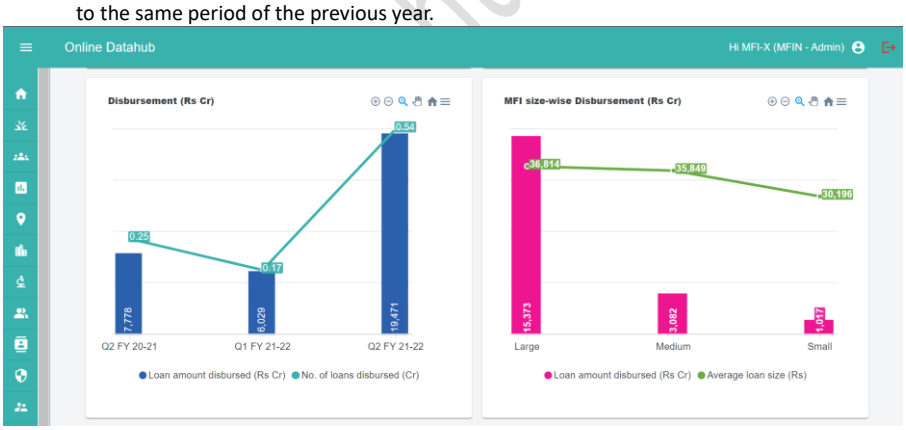
F. Distribution of MFIs by Size: Explore the distribution of MFIs based on their portfolio amounts.

3. Disbursement:

This sub-section provides a detailed breakdown of loan distribution across MFIs and states, with the ability to filter by quarters.



A. **Top 10 MFIs by Disbursement**: Identify the ten MFIs with the highest disbursement figures and compare them to the previous financial year.
B. **Disbursement Data by State**: Explore disbursement patterns across states and compare data to the same period of the previous year.



C. **Loan Disbursement Analysis:** Gain a holistic understanding of loan disbursements.
D. **Disbursement Analysis by MFI Size:** Examine disbursements relative to MFI size.

4. Portfolio Quality:

Analyze portfolio quality based on loan risk amounts, supporting data-driven decision-making.

A. **Portfolio at Risk**: Analyze the percentage of loans at risk within the portfolio, broken down into PAR >30, >60, >90, and >180 days. Compare figures to the previous financial year and the last quarter.

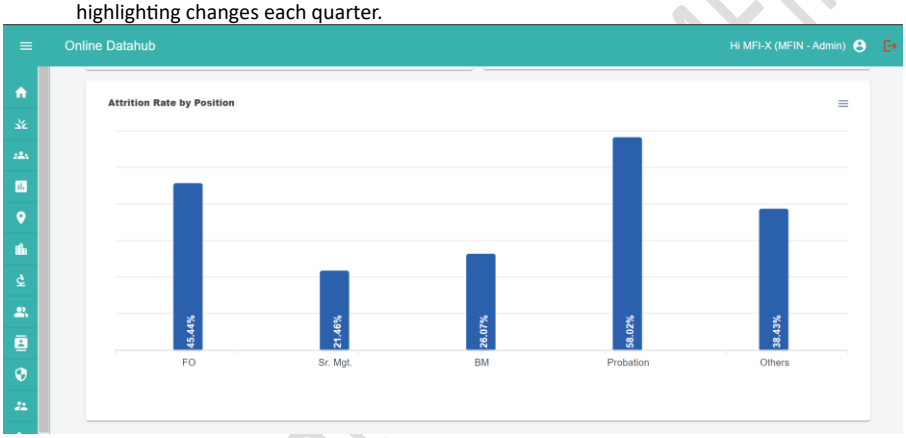
B. **Comparison of On and Off-Balance Sheet**: Compare figures between on and off-balance sheet elements.
C. **PAR for Top 15 States by AUM**: Assess PAR for the top 15 states based on Assets Under Management (AUM), presented in percentage terms.

5. Human Resources (HR) Overview:

we delve into the workforce dynamics of the microfinance sector, including attrition rates, and present data on a quarterly basis.

A. **Employee Breakdown:** Understand the distribution and composition of the workforce at different levels, spanning from branch to head office. Quarterly data offers insights into workforce changes over time.

B. **HR Staff Distribution by MFI:** Examine the distribution of HR staff across different MFIs, highlighting changes each quarter.



C. **Attrition Rate by Position:** Analyze attrition rates across various job positions on a quarterly basis. This provides insights into staffing changes over time and helps evaluate turnover trends.

This comprehensive structure ensures efficient navigation, allowing users to access specific insights and analyses within the microfinance sector.

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Custom Report

Commented [MB1]: Have users accessed this section ?

DRI

This feature offers a comprehensive assessment of Microfinance loan risks, ranging from state to district levels. It categorizes districts into High, Low, and Medium risk categories. The risk levels are visually represented on an interactive map that displays risk parameters, starting from the state level and cascading down to specific districts. The dynamic visualization showcases a Risk Index, effectively illustrating the full spectrum of risk parameters, extending from the broader state perspective to the intricacies of district-level data.

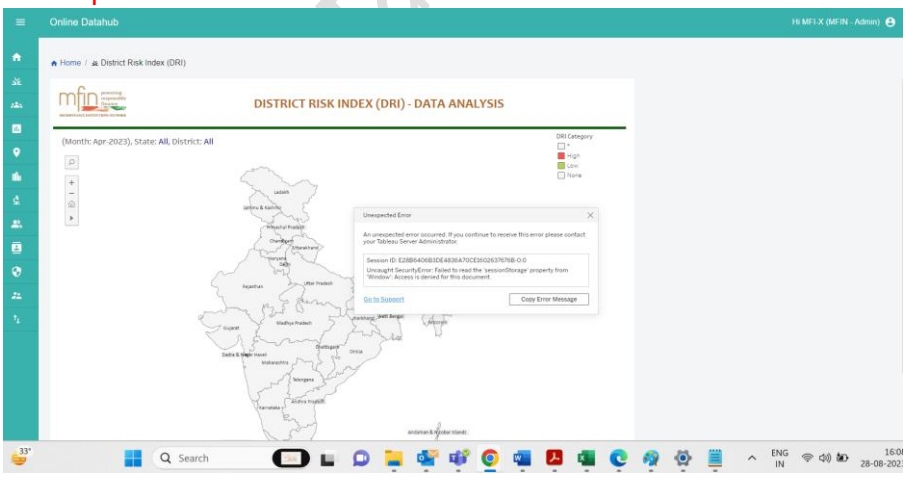
Key aspects of this feature include:

Risk Categorization: Districts are classified into High, Low, and Medium risk categories, providing a quick and insightful understanding of risk levels across geographical regions.

Interactive Map Visualization: The risk assessment is visually presented on a dynamic map interface. Users can explore risk levels across states and drill down to individual districts for detailed insights.

Access to Essential Metrics and Assessments: Users can access crucial metrics and assessments, such as Portfolio at Risk (PAR) within specified timeframes. This information sheds light on the vulnerability of loans. Additionally, users can benefit from CGRM and RADAR information, along with insights from other variables. This holistic information empowers users in making informed and well-rounded decisions.

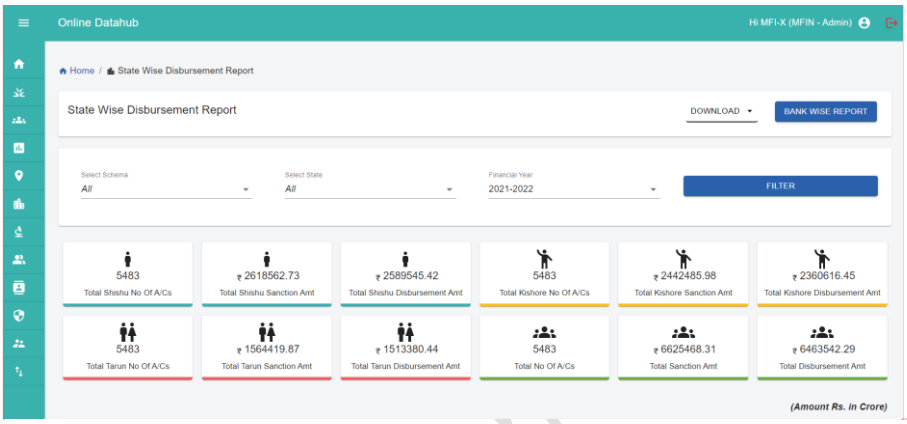
Note :- this section will complete after developed DRI from developer.



Mudra

data hub by MFIN

Users can conveniently access various types of schemes initiated by the Government of India for the advancement of the microfinance sector. This information is categorized by state, scheme, and year, allowing users to gain insights into the historical development of these initiatives. Additionally, users have the flexibility to download this comprehensive report in both PDF and Excel formats, facilitating easy reference and analysis.



Commented [MB2]: In this section Bank wise and State wise filter need to be check

Mudra (Bank wise)

Mudra can access a variety of schemes provided by the Government of India for the development of the microfinance sector. This information is organized based on Bank wise, schemes, and years. Users have the option to download this comprehensive report in both PDF and Excel formats, facilitating easy reference and analysis.

Radar

MFIN has created a RADAR app that boosts knowledge about different areas down to the 'pin code' level. With RADAR, exact geographical locations (latitude and longitude) of places can be marked without revealing specific village or district details.

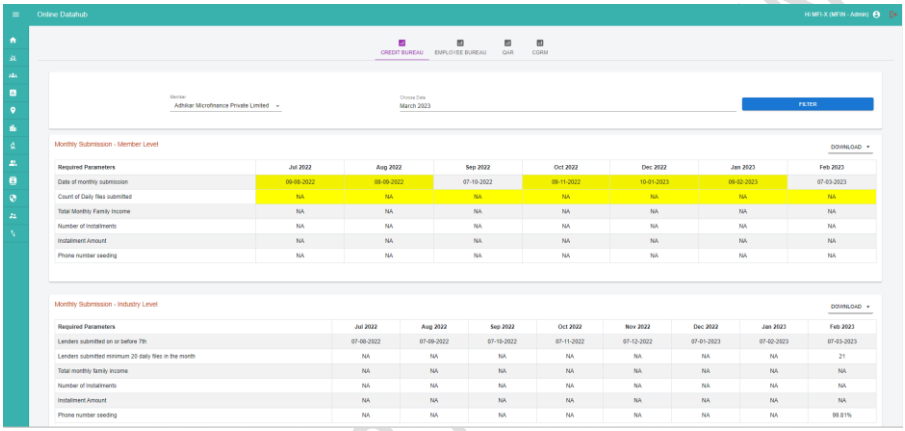
The RADAR app is a useful tool for lending institutions. It demonstrates how carefully the fieldwork is done and shares the insights gained by the organization and its local offices. Moreover, it encourages better teamwork among lending microfinance institutions in the field. This teamwork helps them understand and handle potential issues, leading to better compliance in our discussions. This, in turn, improves their trustworthiness and makes them more cooperative with district authorities.

Commented [MB3]: Amit Sir please give your input on this

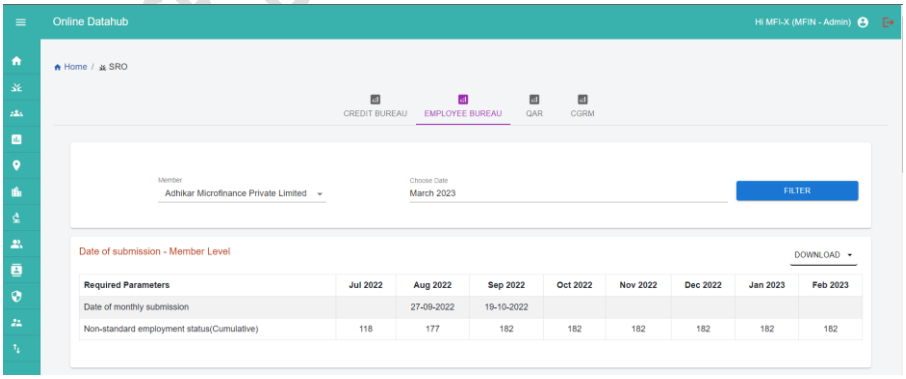
Note :- The data is not available, so a screenshot has not been pasted

SRO

The SRO (Self-Regulatory Organization) section comprises four distinct sub-sections. Within each of these sub-sections, users can access specific information categorized by different levels and timeframes. The information that is highlighted in yellow indicates reports that have not been submitted within the specified timeline. This visual cue serves to draw attention to instances of non-compliance with submission deadlines.

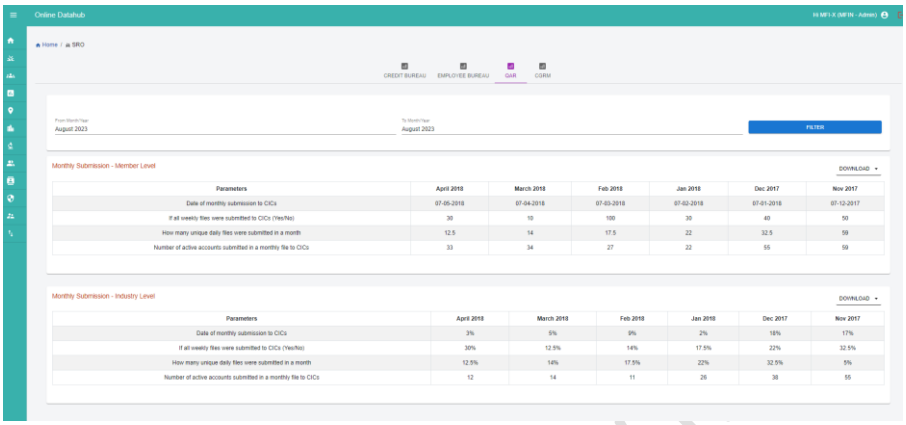


Credit Bureau:- MFIN members actively oversee the submission of reports to the Credit Bureau. Users can also access insights regarding credit bureau activities. Furthermore, members have the ability to compare their own performance with industry-wide data. The data is presented in a comparative format, showcasing MFIN member-specific information contrasted with national-level data.



Employees Bureau: Users have access to comprehensive data regarding employees within the microfinance sector. This includes insights into the number of members, submission report dates, and additional information. Moreover, the platform offers graphical representations of key metrics

such as member counts, inquiry volumes, and hit volumes. This array of data empowers users with a thorough understanding of workforce dynamics, report submission trends, and operational metrics.



QAR (Quarterly Adherence Report):- Members have the ability to access Quarterly Adherence Reports, offering a concise view of how well industry standards and regulations are being followed. These reports enable a direct comparison between MFIN members and the broader industry. This comparison is conducted across various time frames, which can be customized using filter selections. This feature empowers users to evaluate adherence performance in relation to industry benchmarks.

Note :- The data is not available, so a screenshot has not been pasted

CGRM (Customer Grievance Redressal Mechanism): Users can readily access information concerning the Customer Grievance Redressal Mechanism. This data is visually presented through graphical representations available on the Data Hub website. The information is thoughtfully segmented to accommodate diverse levels and timeframes. This encompasses the number of inquiries registered and successfully resolved by MFIN members. Additionally, the data includes cases accelerated at the MFIN level. This comprehensive presentation enables users to effectively evaluate grievance resolution trends and outcomes.

Members and Associate

The platform provides access to two types of lists: Members of MFIN who are actively engaged in money lending activities, and Associates who are affiliated with MFIN in various capacities such as rating agencies, insurance providers, and more. These lists encompass active entities within the MFIN ecosystem and offer comprehensive insights into the network's composition

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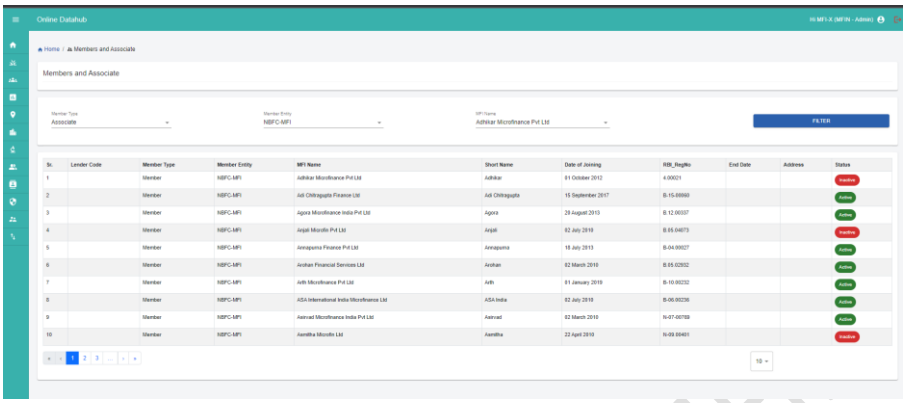
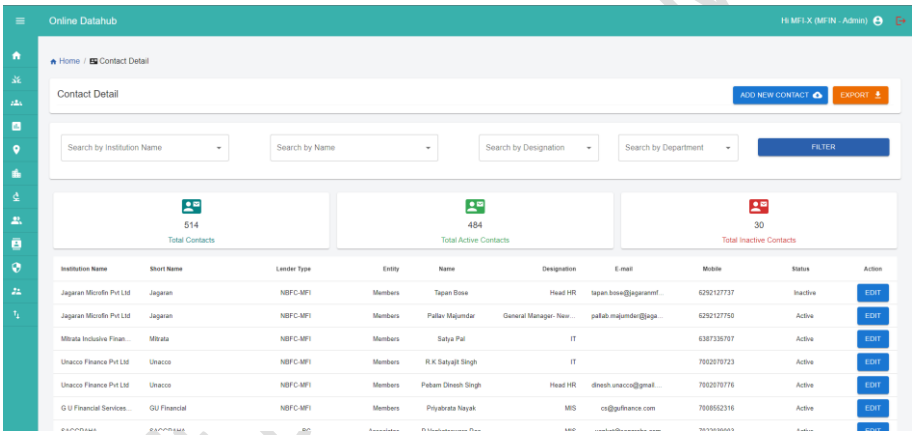


Contact Details



The section offers contact details of MFIN members, allowing users to directly update the information as needed. Additionally, users have the option to download the list of members. However, please note that the accessibility to this feature will be subject to confirmation for MFIN members.

Note :- check this access will provide to members ?

Role of ADMIN

Commented [MB4]: May be no need to write this section please suggest

Role and Permission

Admin Users

Import CSV

FAQ

1. **Access and Computer Requirements**
    - How do I access the Datahub Portal?
    - What is my username?
    - Who can access the Datahub Portal?
    - What are the minimum computer requirements to use the MFIN datahub Portal?
2. **Registration**
    - What if I forget to log out?
    - How can I update my profile?
    - I forget the Password to my account. How can I login again?
    - Do I have to download any software? Ans No! You need the latest version of the browser and an active internet connection. No other software is required to access the platform. JavaScript must be enabled in the browser
3. **Using DataHub**
    - Can I access Datahub Portal on my mobile device?
    - Do I have to download any software?
4. **Support**
    - How can I get help while I'm using the Portal?

Note:- We need to add more questions in this section from developers and MFIN staff

The end

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