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SKS Microfinance Limited completes Rs. 80.81 crore securitization

Mumbai, December 11, 2013: SKS Microfinance Limited today announced the second microfinance securitization during the current financial year of Rs. 80.81 crore.

SKS Microfinance Limited has downloaded the receivables from micro loans extended to 100,850 rural women entrepreneurs to a Special Purpose Vehicle, and Pass Through Certificates (PTCs) have been purchased by a major private sector bank. Notably, the entire pool qualifies for priority sector treatment as per RBI's priority sector lending guidelines.

Notably, 30% of the pool is from Scheduled Caste and Scheduled Tribe entrepreneurs, 16% from minorities, 37% from Backward Caste and the remaining 17% from women belonging to the Other Castes. The entire pool comprises receivables from women entrepreneurs from weaker sections.

The pool is rated AA (SO) signifying 'High Degree of Safety regarding timely servicing of financial obligation' by one of the leading rating agencies. The pool is structured with geographical diversity as it comprises receivables from 12 non-Andhra Pradesh states and subjected to a minimum seasoning of three months.

About SKS Microfinance Limited:

SKS Microfinance Limited (SKS) is a Non Banking Financial Company – Micro Finance Institution (NBFC-MFI), registered and regulated by the Reserve Bank of India, whose mission is to provide financial services to low-income households. SKS operates across 15 states of India. They include: Andhra Pradesh, Karnataka, Maharashtra, Odisha, Madhya Pradesh, Bihar, Uttar Pradesh, Rajasthan, Uttaranchal, Haryana, West Bengal, Jharkhand, Chhattisgarh, Kerala and Punjab.

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