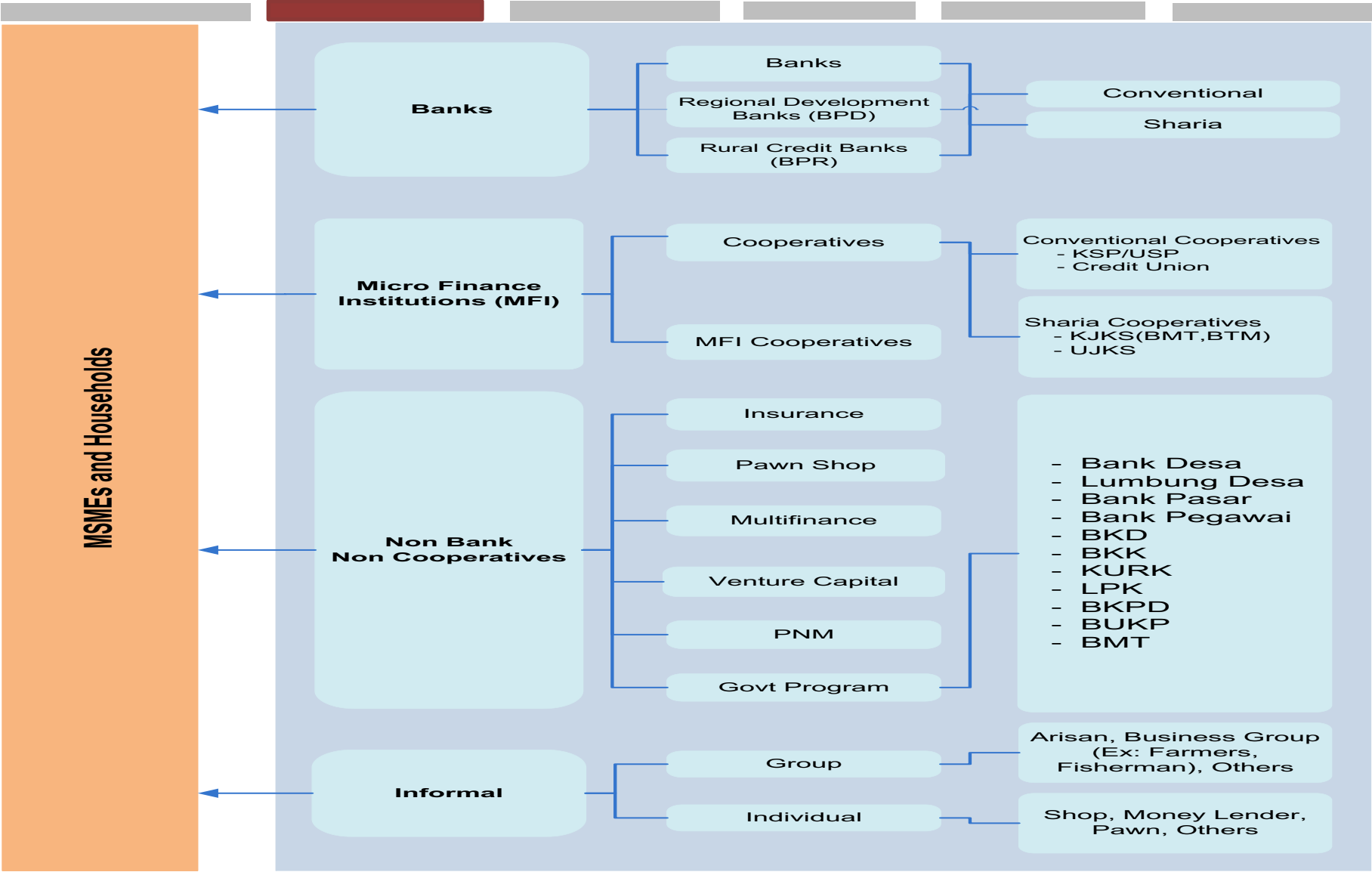


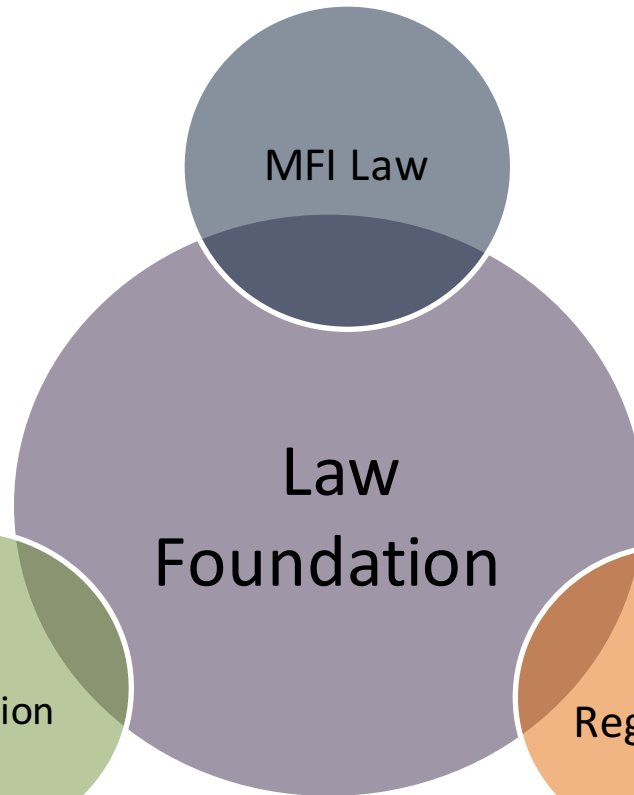


MICROFINANCE REGULATORY FRAMEWORK IN INDONESIA: Microfinance Institutions Perspective

International Seminar on Microfinance and Financial Inclusion
“ Bringing Indonesia’s Microfinance and Financial Inclusion to the World
Sahid Jaya Hotel, 15-16 March 2016



Law Foundation

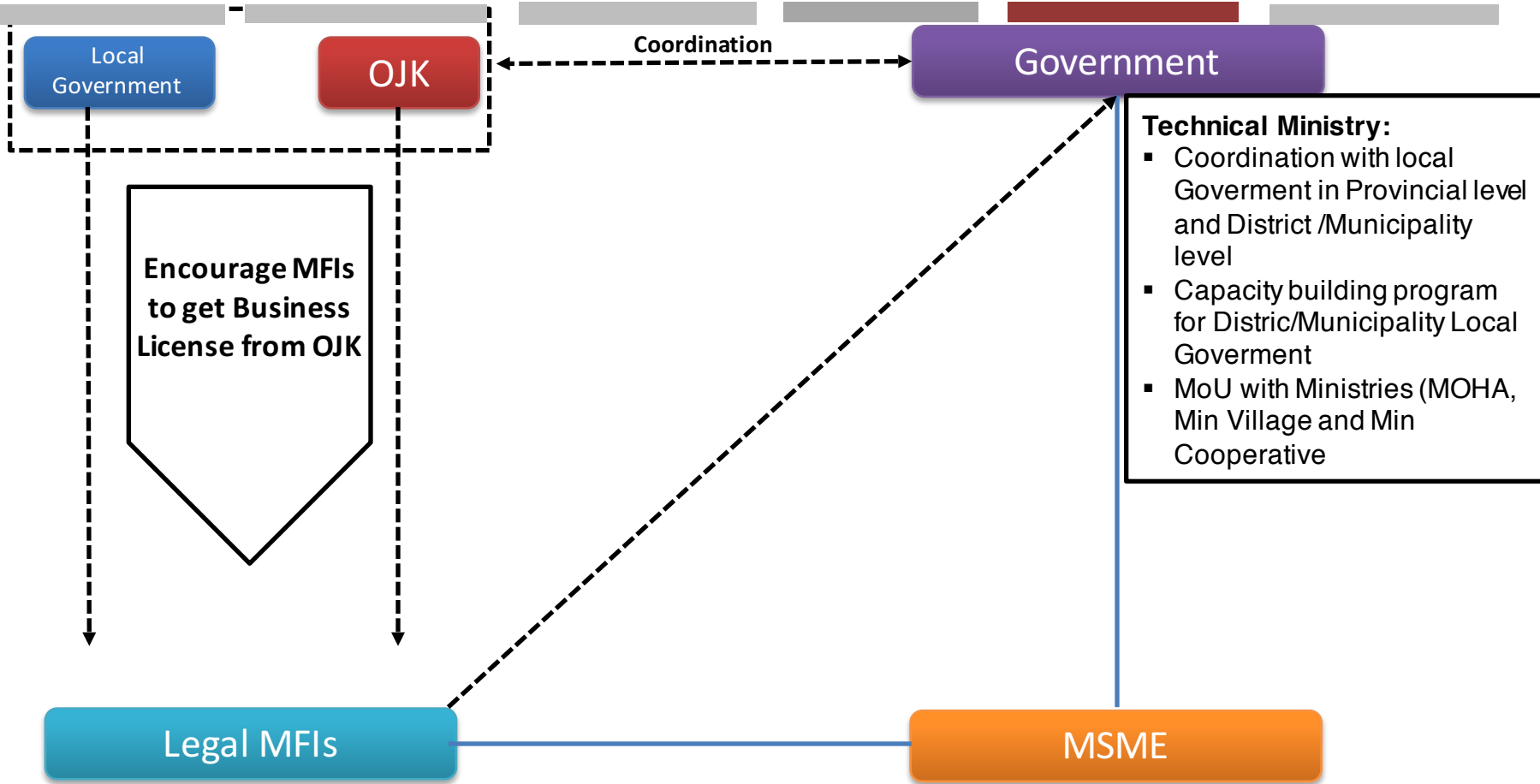


Government Regulation No. 89 Year 2014 on Lending Interest Rate or financing yield and MFI Business Coverage

POJK No. 12 year 2014 j.o No. 61 Year 2015 on business licencing and and MFI Institutional

POJK No.13 year 2014 j.o No. 62 year 2015 on business operation

POJK No.14 year 2014 on MFI Supervision and development



- | | | | |
|---|----------------------------------|---|---------------------------|
| 1 | Laku Pandai (Branchless Banking) | 4 | Hard and Soft ICT Support |
| 2 | MFIs Capacity Building Program | 5 | Channeling |
| 3 | Micro Insurance | 6 | Fee Based Income |

Relaxation

New OJK Regulation on MFIs Business Licenses (POJK No.61/2015 and POJK No. 62/2015)

Acceleration

- OJK support business license fulfilment
- Providing direct assistance to MFIs
- Benefit approach

Stakeholders Support

- Ministry of Fisheries
- Ministry of Agriculture
- Ministry of Village
- TNP2K
- Bappenas
- OJK PROKSI
- Multilateral Agencies





END OF PRESENTATION