

 Early Warning System

IFC-40814

HFCII_Aptus



Quick Facts

Countries	India
Financial Institutions	International Finance Corporation (IFC)
Status	Proposed
Bank Risk Rating	C
Borrower	APTUS VALUE HOUSING FINANCE INDIA LIMITED
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 15.00 million



Project Description

The investment comprises an up to US\$15 million in Aptus Value Housing Finance India Limited in the form of Non-Convertible Debentures with a tenor of 7 years. Aptus Value Housing Finance India Limited, a home loan company, provides long term housing finance for the low and middle income, self-employed, and informal segment of customers in India.

The intended objective of the project is to support Aptus in increasing its reach in the affordable housing finance segment.



Investment Description

- International Finance Corporation (IFC)

Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [WestBridge Crossover Fund LLC](#) **invests in** [Aptus Value Housing Finance India Limited](#) (Financial Intermediary)



Private Actors Description

Aptus Value Housing Finance India Limited, a home loan company, provides long term housing finance for the low and middle income, self-employed, and informal segment of customers in India.



Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	Aptus Value Housing Finance India Limited	Client	-
-	-	-	-	India Financial Inclusion Fund	Investor	-



Contact Information

For inquiries about the project

Aptus Value Housing Finance Limited

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For inquiries and comments about IFC

General IFC Inquiries

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ACCOUNTABILITY MECHANISM OF IFC

The Compliance Advisor Ombudsman (CAO) is the independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an IFC or MIGA- financed project. If you submit a complaint to the CAO, they may assist you in resolving a dispute with the company and/or investigate to assess whether the IFC is following its own policies and procedures for preventing harm to people or the environment. If you want to submit a complaint electronically, you can email the CAO at CAO@worldbankgroup.org. You can learn more about the CAO and how to file a complaint at <http://www.cao-ombudsman.org/>