

 Early Warning System

IFC-49624

Flexiloans Eq



Quick Facts

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|-------------------------|---|
| Countries | India |
| Financial Institutions | International Finance Corporation (IFC) |
| Status | Proposed |
| Bank Risk Rating | B |
| Voting Date | 2025-01-15 |
| Borrower | Epimoney Private Limited |
| Sectors | Finance, Industry and Trade |
| Investment Type(s) | Equity |
| Investment Amount (USD) | \$ 20.00 million |



Project Description

According to the project disclosure page, IFC is considering an equity investment into Epimoney Private Limited (“FlexiLoans” or “the Company”), a digital lender that leverages technology to provide unsecured lending products to micro, small and medium enterprises (MSMEs) in India.



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.

- [Epimoney Private Limited](#) (Financial Intermediary)



Private Actors Description

As stated by the IFC, shares of the Company are held by the Company's Founders, Nuveen, Accion, Fundamentum, Maj Invest, Fasanara Capital, and individual angel investors.



Contact Information

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Financial Intermediary - Epimoney Private Limited:

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ACCESS TO INFORMATION

You can submit a request for information disclosure at: <https://disclosures.ifc.org/#/inquiries>

If you believe that your request for information from IFC has been unreasonably denied, or that this Policy has been interpreted incorrectly, you can submit a complaint at the link above to IFC's Access to Information Policy Advisor, who reports directly to IFC's Executive Vice President.

ACCOUNTABILITY MECHANISM OF IFC/MIGA

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>