

 Early Warning System

IFC-601733

Self Help Group CIB



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## Quick Facts

Countries	India
Financial Institutions	International Finance Corporation (IFC)
Status	Active
Bank Risk Rating	U
Voting Date	2016-11-11
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 0.81 million



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## Project Description

India's Self-Help Group (SHG) Bank Linkage program (SBLP) has been a critical driver of improved access to finance for low income households. The SBLP is considered as one of the largest community based microfinance programs and forms a key component of India's banking business.

While the SHG movement has been a powerful tool for financial inclusion and access, the portfolio has faced challenges such as - inadequate outreach in many regions, inefficiencies in disbursements and collections, limited bank interface and monitoring, and instances of multiple lending/borrowing.

This project aims to build and strengthen credit data collection and CB reporting of individual SHG borrowers through a dual-pronged approach. The first is broadening of coverage - aid banks in reporting the individual data and inquiring for credit information reports of SHG borrowers. The second objective centers on creating awareness and capacity building regarding CIB sectorally.



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## People Affected By This Project

The objective of the project is to promote financial inclusion and access for low income women borrowers by facilitating integration of Self Help Group (SHG) borrower data with credit bureaus to foster growth of credit in the sector, by addressing the challenge of 'lack of reporting of SHG member data.



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## Investment Description

- International Finance Corporation (IFC)



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## Contact Information

### 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](mailto:CAO@worldbankgroup.org). You can learn more about the CAO and how to file a complaint at <http://www.cao-ombudsman.org/>