

 Early Warning System

IFC-607619

Siam Digital Lending eMotorbike



Quick Facts

Countries	Thailand
Financial Institutions	International Finance Corporation (IFC)
Status	Approved
Bank Risk Rating	U
Voting Date	2023-01-26
Borrower	Siam Digital Lending (SDL)
Sectors	Energy, Finance, Transport
Investment Type(s)	Advisory Services
Investment Amount (USD)	\$ 0.32 million



Project Description

As stated by the IFC, the objective of this project is for IFC to collaborate with Siam Digital Lending (“SDL”), as a financial services provider and digital lender, to scale up the market of electric motorbikes in Thailand to decarbonize first and last mile transport by providing access to finance for EV purchase.

The team conducted the Thailand Electric Mobility Ecosystem Development Project. The study helped IFC to

- better understand the most attractive investment opportunities in the Thailand EV ecosystem value chain,
- identify a pipeline of at least five projects with company sponsors, and
- pinpoint any regulatory interventions needed to create a market environment conducive to the EV ecosystem.



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.

- [Siam Digital Lending \(SDL\)](#) (Financial Intermediary)



Private Actors Description

As stated by the IFC, Siam Digital Lending (SDL) is a digital lending company that provides microloans through a digital platform that digitizes the full loan process in 15 minutes, with an aspiration to reduce it to less than 5 minutes, with sophisticated credit scoring using rich and unconventional data.



Contact Information

No contacts provided at the time of disclosure.

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