

Self-Help Group - Credit Information Report (SHG-CIR)

From Fragmented SHG Credit Assessments to Data-Driven Decisions



A unified view of Self-Help Group and member-level credit behaviour to enable smarter underwriting, early risk detection, and scalable SHG lending

SHG lending has emerged as a critical driver of financial inclusion in India, with portfolios scaling rapidly across banks, NBFCs, and MFIs. However, credit decisioning for SHGs continues to rely on fragmented data, manual assessments, and self-reported information.

The **SHG CIR**, a first-of-its-kind solution from TransUnion CIBIL, enables lenders to move to standardized, data-driven decisioning by providing a consolidated view of SHG-level exposure along with member-level credit behaviour. This helps identify hidden risks early, improve underwriting quality, and scale SHG portfolios with greater confidence and control.

Strengthen SHG lending decisions with better visibility

SHG-CIR provides a comprehensive view of credit behavior at both the **group** and its **individual** member levels. It is built on TransUnion CIBIL's exhaustive bureau database and empowers lenders to:

Assess group creditworthiness holistically

Evaluates SHGs using aggregated member-level credit data across lenders

Uncover hidden borrower risk

Identifies multi-lender exposure within SHGs

Strengthen underwriting decisions

Replaces manual, declaration-based assessments with bureau-backed insights

Accelerate credit appraisal

Enables faster, more consistent decision-making with structured data enabling business scalability

Business Impact for Lenders

Benefits to Credit Institutions

<p>01 Sharper Acquisition Decisions</p> <p>Identify viable SHGs and SHG members through an objective credit assessment.</p>	<p>02 Optimized Underwriting</p> <p>Simplify your underwriting process by minimizing manual assessment with comprehensive SHG information.</p>	<p>03 Lend with Confidence</p> <p>Make an informed lending decision that benefits and deepens customer relationship.</p>	<p>04 Financial Inclusion</p> <p>Enable access to formal credit for low-income households.</p>
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Key Report Components



1

Group Details

Demographic details of the SHG like Group Name, Group Govt IDs, Telephone Numbers, Count of Members, etc.



2

Group Trade Details

Details of all the tradelines reported for the SHG including repayment history at the group level.



3

Trade Level - Individual Member Details

Includes demographic details of individual member (ID, DOB, Address, etc.) and their credit data, captured as part of each group tradeline.



4

Enquiries

Details of all enquiries made against the SHG.



5

Group Trade & Enquiry Summary

Summary of all Tradelines and Enquiries reported for the SHG.

Enable more confident SHG Lending

First-of-its-kind solution offering by TransUnion CIBIL integrating SHG and member-level credit visibility

Provides visibility into **SHG repayment behaviour** and **emerging stress signals**

Enables **standardized, bureau-backed** SHG lending decisions

Designed to support **scalable** and **responsible financial inclusion**

Begin your SHG lending journey with greater confidence, powered by data, not assumptions.

Contact your TransUnion CIBIL representative today to get started.