



Banking and Credit Council (BCC)

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WICCI Banking and Credit Council(BCC)
Equal in Achievement & Impact

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Women's Indian Chamber of Commerce and Industry (WICCI)

A premier national business chamber for women in India

Envisioning Global Impact:

Women Entrepreneurs, Businesswomen and Professionals from all Walks of Life

- Drive fundamental changes in governmental policies, laws, incentives and entrepreneurial ecosystems
- Encourage and empower women in business, industry and commerce across all sectors and fields
- Promote financial inclusion for women via Education and Funding /Lending Advice

Global Networks: ALL Ladies League (ALL), Women Economic Forum (WEF) and SHEconomy

200,000 worldwide
50,000 in India

Multi Sectoral Councils across 120 countries, including 60,000 in India.

150+ sectors
250,000 women globally

Office Bearers: each represents the voice of 100,000 women

7000+ Worldwide

WICCI Banking and Credit Council (WICCI BCC)

Equal in Achievement and Impact

VISION

Create a Financial Services platform providing financial advice, support and empowerment for women across all walks of life

Financial Landscape in India

Strong Case for Inclusion

1. Mastercard Index of Women Entrepreneurs (MIWE) report 2018:

More marketing efforts need to be made at both the institutional and personal levels to bolster and deepen women's understanding of business and investment/ financial know-how so their perception of capabilities and opportunities may be enhanced

2. Women Entrepreneurs in India: What is Holding Them Back? Observer Research Foundation September 2019 by Sabrina Korreck

- i. Studies indicate that policies aimed at reducing collateral constraints can improve equal access to finance
- ii. World Bank Enterprise Survey- India 2014: the percentage of firms with female participation in ownership was 10.7 percent

3 "Closing Gender Gaps in India: Does Increasing Womens' Access to Finance Help? By Purva Khera

- i. An increase in women entrepreneurs access to formal credit results in higher female entrepreneurship and employment, which boosts India's output by 1.6 percent
- ii. Lack of knowledge on importance of credit scores or access to credit on individual financial health)

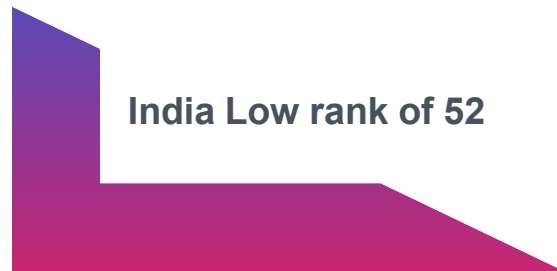
4. Studies on Women Entrepreneurs

- i. However, if women do approach investors, they are perceived differently than men, and investors have been found to prefer pitches presented by men as compared to those by women entrepreneurs.
- ii. Kiran Mazumdar "she was considered 'high-risk' by potential funders whose investment she courted for her biotechnology"

Financial Landscape in India

Opportunities and Gaps

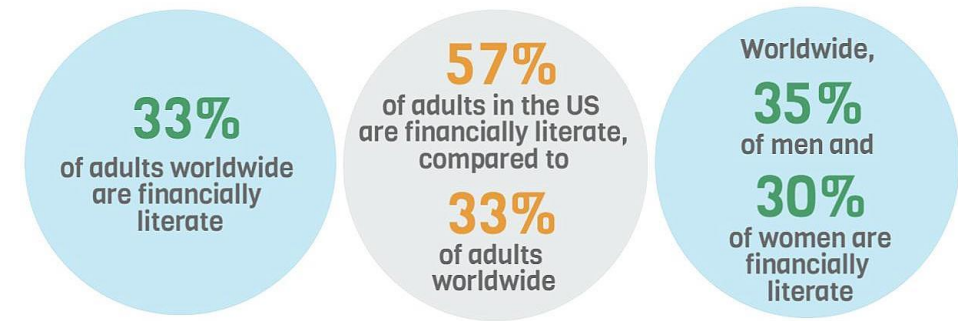
Mastercard Index of Women Entrepreneurs across 57 countries



“India’s low ranking in the index suggest that the underlying conditions for women business ownership/entrepreneurship in the country are less favorable.”

“Mastercard report highlighted that the progress of women entrepreneurs was held back by one or more obstacles in nearly all of the 57 economies covered. These obstacles are largely caused by perceptions of gender bias, lack of self-belief and access to financial funding or venture capital”
HinduBusinessLine

Standard & Poor’s Ratings Services Global Financial Literacy Survey 2015



Global: 70% women Vs 65% men
India : 80% women Vs 73% men
Financially illiterate

Focus Areas

Three Focus Areas

1. EDUCATE via INVESTMENT ADVICE

- Educate on strategies to build, grow and sustain wealth
- Collaborative programs: broad base financial literacy across society

2. FACILITATE via LENDING

- Institutional and Government Advocacy
- Raise Awareness: Smart Lending Solutions

3. EMPOWER & ENABLE via FUNDING

- Fund Raising: Training and Techniques
- Networking Events with Investors

BCC COUCIL MEMBERS



Anjali Singh

MD, Deutsche Bank

National President



Meenakshi Dewan

CEO, India Sanitation Coalition

National Vice President



Akanksha Mehra Bahl

Service line leader, Genpact

Lending Lead



Arti Bhatt

Director,
Vireet Investments Pvt Ltd

Partnerships Lead



Swayta Murarka

Head, Global Banking- GBMC,
HSBC

Funding Lead



Mona Kwatra

Head Group Communications &
Marketing, L&T Financial

Investment Advice Lead



Preeti Chopra

Global HR Leader & Head Emerging
Business Unit, EXL

Investment Advice Lead



Purva Gera

Global D&I & Learning
Transformation Leader, Genpact

General Secretary



Rohini Sharma

L&D Manager,
Genpact

Community Manager



Rupinder Malik

Partner, J.Sagar Associates

Legal Lead



Sarika Gupta Bhattacharyya

Founder & Board member
BeyondDiversity; Director,- Plaksha

Angel Investors



Sukriti Babbar

Learning Designer - Rumie initiative,
Freelance Content Creator

Social Media Strategist



Suparna Dua

Partner - She Capital :: Sr. Advisor
- Investment Banking, KNAV

Funding Lead



Surbhi Verma

Senior Vice President RBB
HDFC Bank

Lead



Kamal Panag

Director - Client Servicing &
Transacting, Standard Chartered

Lending Lead

Partnerships and Collaboration

Focus on Women across Society

Across: Government & Public Institutions, Corporates and Financial Institutions, Women as well as Diversity & Inclusion Groups, Business Chambers, Universities, Non-profits, NGOs and more



FINANCIAL LITERACY

Offer programs, platforms and networking events for promoting diverse financial inclusion objectives



CROSS SECTORAL FOCUS

Collaborate with government bodies, ministries, chambers, universities and non-profits



POLICY

Suitable representations and recommendations for any incentives, policy, legislative and structural changes.



DELEGATIONS

Organise delegations and exchange with public platforms, industry forums, and other business chambers



GRANTS & FUNDING

Participate in studies, surveys, & projects with grants and funding



CAMPAIGNS

Drive Business-to-Business Connections for Bespoke Campaigns across companies and communities