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How does UGRO Capital approach innovation in MSME lending to drive sustainable growth?

UGRO Capital has redefined MSME lending through a unique approach that blends sector-specific expertise with tailored financial products. The Company operates with a mission to bridge the vast credit gap faced by MSMEs, focusing on providing accessible and customized financing solutions.

At the heart of UGRO's innovation is its evolution to cashflow-based lending, supported by an evolving data ecosystem. This enables the Company to assess creditworthiness more accurately. Its revolutionary proprietary credit underwriting model, GRO Score 3.0, assesses credit worthiness on the basis of banking, bureau and GST records, ensuring better risk evaluation and faster loan approvals.

UGRO Capital offers a diversified product suite designed to cater to every need of every MSME. From machinery loans and retailer financing to rooftop solar loans, from loans against property to business loans without collateral - its products



address the specific challenges faced by MSMEs across various sectors.

By promoting green loans like rooftop solar financing, the Company empowers small businesses to adopt sustainable practices, aligning their operations with broader environmental goals. This comprehensive approach ensures economic, social, and environmental sustainability, reinforcing UGRO Capital's commitment to driving transformative impact in the MSME ecosystem.

What technological advancements have helped differentiate UGRO Capital from competitors in the MSME lending space?

UGRO Capital's technological edge stems from its evolved tech stack, which is designed to seamlessly consume and leverage the growing data ecosystem. The Company's digital platforms are tailored to provide a differentiated and customized experience for borrowers and partners alike. UGRO has built an organization-wide management system, coupled with a bespoke Loan Management System (LMS) and a user-friendly customer interface, to enhance operational efficiency and customer satisfaction.

Customer transparency is a key focus, achieved through omnichannel customer touchpoints, including web, mobile, and partner platforms, ensuring borrowers have real-time visibility into their loan status.

Partnerships with fintechs and credit bureaus further elevate UGRO's ability to deliver data-driven and customer-centric solutions. These innovations position the Company as a leader in operational efficiency and transparency in the MSME lending ecosystem.

How does UGRO Capital foster leadership that aligns with the company's vision for financial inclusivity and innovation?

Leadership at UGRO Capital is built on a foundation of vision-driven collaboration and a commitment to financial inclusivity. The Company actively cultivates a culture of innovation, with senior management encouraging teams to experiment with data-driven insights and disruptive financial models.

UGRO's leadership emphasises diversity and cross-functional expertise, ensuring teams are attuned to the needs of MSMEs. Regular training on emerging technologies and market dynamics keeps the leadership agile and forward-looking, with teams in close pursuit.

UGRO Capital has fostered a leadership ethos that prioritizes both profitability and societal impact. This alignment with its core values drives the company's mission to transform the MSME financing landscape. ■