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### HOW IS THE SMALL BUSINESS FINANCING LANDSCAPE SET TO CHANGE IN THE NEXT 5 YEARS?

The small business financing landscape is an ever-changing one, and a 5-year span is likely to see vast developments. Firstly, there will be a continued shift towards digital lending platforms, offering quicker access to funds and streamlined application processes. Next, there is likely going to be increased emphasis on data analytics and AI-driven underwriting processes to assess creditworthiness efficiently. Finally, regulatory changes may also impact the landscape, potentially leading to more favorable conditions for small business financing or introducing new compliance requirements. As a proactive leader in this space, we aim to adapt our strategies accordingly to cater to the evolving needs of small businesses and capitalize on emerging opportunities.

### HOW HAS U GRO CAPITAL MADE ACCESS TO FINANCE EASIER FOR MICRO, SMALL AND MEDIUM ENTERPRISES (MSMES)?

U GRO Capital is a listed NBFC focused on MSME financing. Our



idea is to service every credit need of every MSME. Given our sectoral focus and understanding of eight sectors and 180+ sub-sectors, we are able to understand the business of all MSMEs under these sectors and therefore address their individual credit needs. Our presence is in over 100 cities, with a large focus on the states of Rajasthan, Tamil Nadu, Gujarat, Karnataka and Telangana. In these states, we have micro-enterprise branches where we service the credit needs of small business customers by understanding their business and cashflows and extending credit to them. With our suite of products, we are catering to the credit needs of all MSMEs. Our product offerings include secured and unsecured business loans, supply chain and machinery finance. We offer 7 days to 15-year term loans to bullet structures in the supply chain, and offer Rs. 50,000 to Rs. 5 crore loans. Our distribution model is geared towards catering to MSMEs across all geographies and ticket sizes.

As an organisation we have learned the power of harnessing data analytics to optimize our platform, mitigate risks, and personalize customer experiences. Our continued investment in AI and ML powered solutions and data-driven strategies to deliver hyper-targeted financial services for MSMEs in India.

The regulatory shifts and market uncertainties demand nimbleness. We have embraced agility as a core competency, streamlining processes, enhancing integration capabilities, and fostering a culture of rapid response.

### HOW DOES U GRO CAPITAL LEVERAGE DATA AND TECHNOLOGY TO ENHANCE THE EFFICIENCY OF ITS LENDING PROCESSES?

U GRO Capital has acquired a reputation for being a data-tech lending platform that uses its strong distribution reach and technology-led methodology to facilitate and extend much-needed finance to India's credit-starved MSMEs. By leveraging data and technology, U GRO Capital has been at the forefront of revolutionizing the way the industry addresses credit challenges for small businesses. The adoption of the Data-Tech ideology has enabled us to provide faster, more efficient, and inclusive access to credit for underserved businesses.