



सत्यमेव जयते

Ministry of Micro, Small and Medium Enterprises
Government of India



Confederation of Indian Industry

15th
GLOBAL SME
BUSINESS SUMMIT
2018

**BUILDING PARTNERSHIPS
THROUGH GLOBAL
VALUE CHAINS**

RETROSPECT 2018

19-20 December, Hyatt Regency, New Delhi

LEADERS SPEAK

“ The Government of India has been working continuously to make Indian MSMEs match the global standards. The constant efforts have resulted in the improvement of our ratings in the Global EoDB ranking and addressing the challenges faced by MSMEs in connecting to GVCs. ”

Hon'ble Minister Shri Giriraj Singh
Ministry of MSME

“ Trade regimes globally are changing and new trade routes are being established based on availability of labor and skill. In this regard, GVCs are becoming increasingly significant for SMEs as they provide them with the opportunity to contribute to exports without bearing the setup costs. ”

Hon'ble Minister Shri Suresh Prabhu
Ministry of Commerce and Industry

“ The Ministry of Commerce and Industry is working on a comprehensive strategy to boost the MSME sector- as new patents are being granted in record time, new International Property regime is being launched where India would work on strengthening the IPRs of Indian MSMEs as well as protecting IPRs of the international countries. ”

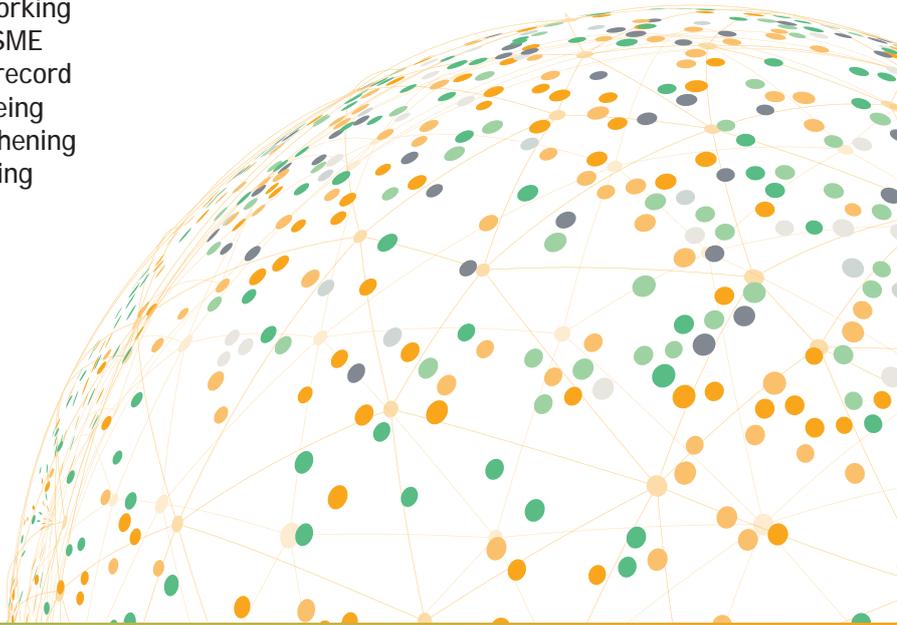
Hon'ble Minister Shri Suresh Prabhu
Ministry of Commerce and Industry

“ The Ministry of MSME has taken up the issue of Rehabilitation and Restructuring of MSMEs with the banks. The Ministry has been able to resolve payment issue of almost 650 Micro and Small Enterprises through the SAMADHAN portal with release of 100 crores without any external intervention. ”

Dr. Arun Kumar Panda
Ministry of MSME

“ Knowledge of the market is important that's where the success of business is defined. The competitiveness of our SMEs can be defined by IPR, GI possibility, by the design and by the quality of packaging. ”

Mr. Ram Mohan Mishra
Additional Secretary & Development Commissioner
Ministry of MSME



Shri Giriraj Singh, Hon'ble Minister for MSMEs



Shri Suresh Prabhu, Hon'ble Minister of Commerce and Industry

PLENARY SESSION I CHARACTERIZING GVCs

The session revolved around the definition of value chains which was defined as the value added to the product to make it saleable at an optimum price. In this context MSMEs were said to add value in 5 basic criteria- Technology, Production, Logistics, Marketing and Support. The changing nature of trading pattern was also discussed where prior to globalization, enterprises were engaged in doing business within their geographical reach which changed after the liberalization of markets where value began to disperse according to the economic cost of activity or comparatively lower costs of value addition.

Today, almost two third of the global trade is taking place through the global value chains of which about 80% of the global trade is being done through the MNCs. This has led to growing synergies between the MNCs and MSMEs due to greater dependency of these MNCs on the small and medium enterprises in terms of sourcing their intermediate products. Such modes of transaction has led the MSMEs to improve their standards and produce better quality products.

The dynamic nature of trade was discussed during the session where trade today is primarily based on sourcing from different countries and these interdependent production channels have emerged to be of prime importance in the entire concept and discussion of GVCs. To accommodate the changing nature of global trade, the need to acknowledge and attribute relevant changes to the trade policies were also deliberated upon.

Session Outcomes

- MSMEs need to add value in 5 basic areas to integrate with the Global Value Chains - **Technology, Production, Logistics, Marketing and Support**
- Shaping up of FDIs and foreign investment policies is the need of the hour to encourage foreign collaborations and joint ventures.
- **Microeconomic stability, Balance of payment, proper infrastructure and other economic conditions** are crucial for integration of MSMEs into the GVCs in a sustainable manner.
- **Simplification of custom procedures** and other related paperwork in addition to reduction in Trade Costs are the key to enable GVCs.
- “**servicification of manufacturing**” has become essential towards improvement of the manufactured products in the current trade. Thus, the need to look at liberalisation of services has become imperative.
- Traditional Trade Finance is moving towards **Supplier Chain Finance**. The LCs, Bank Guarantees are now moving towards traders finance, receivable’s finance, distributor’s and payable’s finance.
- **Digitization of trade finance** is another big emerging trend. It include trends like **Block Chain** which covers both fraud risks and lowers costs of operations.
- **Alternate lending** is expected to take over the global market in the next decade and bring changes in the way we do financing today.
- **HNIs** (High Net Worth Individuals) is a mode of funding the SMEs which brings together wealthy investors and lend the SMEs participating in Global value chains. Currently they have about 20,000 investors and almost 3 billion dollar worth of assets.
- **Fintechs** are making use of digitization and alternate data to bring a lot of **unexposed SMEs into the foray of lending**. They are working in tandem with banking and other lending institutions through **application of models such as co-lending, FLDG** and are able to reach out to new segments of SMEs
- **Social Investment Platforms** like the Root Capital is yet another institution which fund to companies who source and acquire from Latin American, Sub-saharan Africa, agriculture SMEs and they supply to large global players. Root capital ensures adherence to labour and environmental standards to the organizations they fund
- Some of the challenges faced by the MSMEs towards integrating with the GVCs are due to **Information asymmetry, Competition with global counterparts and Scale of production**.

15th GLOBAL SME BUSINESS SUMMIT 2018 BUILDING PARTNERSHIPS THROUGH GLOBAL VALUE CHAINS

December 2018

New Delhi



(L-R) **Mr Nalin Kohli**, Co-Chairman, CII National MSME Council and Chairman & CEO, Araina Enterprises Private Limited ; **Mr Dammu Ravi**, Joint Secretary, Ministry of Commerce and Industry Government of India; **Mr Vinod Sharma**, Chairman, CII National Committee on ICTE & Managing Director, Deki Electronics Ltd; **Dr Arun Kumar Panda**, Secretary, Ministry of MSME, Government of India; **Mr Shafquat Haider**, Director, Federation of Bangladesh Chambers of Commerce and Industry & Executive Committee Member and Chairman ICT Council, SAARC CCI, Bangladesh; **Ms Natalia Bhatia**, Senior Specialist for SME and Gender, International Finance Corporation (IFC) at the Plenary Session I on ‘Characterizing GVCs’ of the 15th Global SME Business Summit

PLENARY SESSION II: ENVISIONING THE GROWTH TRAJECTORY OF INDIAN SMEs

The session discussed on the ways and means to enable a seamless integration of the Indian SMEs to the Global Value Chain. The panellists deliberated on the challenges which the Indian SMEs face in merging with the global value chain and provided various measures on the way forward. Procedural reforms and extending infrastructural support were the few key areas which were deemed important for the progress of the SMEs.

Session Outcomes

- Mr Ram Mohan Mishra, Additional Secretary & Development Commissioner, Ministry of MSME, Government of India, spoke about the **importance of awareness and knowledge** to fare better in the GVCs. He also spoke about the need to improve competitiveness by focusing on certain key elements such as **Increasing productivity; Understanding and applying for IPR; Exploring the possibilities of tagging the products through GI; Enhancing design and packaging.**
- **EDCs (Enterprise Development Centre)** which will be rolled out across the country will support the SMEs through the following
 - **Awareness of SWOT** (Strength, weakness, opportunities and strength) of the enterprise and of the aspired value chain.
 - **Incubation of technology companies and of business ideas-** Networks have been set up through a portal. The SMEs in need of advice and support can connect with other enterprises in the network with help of UdyamSakhis and UdyamSathis.
 - **Facilitation of finance, facilitation to a market place and support in formulation of business plan** can also be done through the EDC portal
 - The portal will also facilitate **Clinics** for declining businesses where people can network and learn from each other.
- "It is not possible to cater to the needs of all SMEs through a single formulae and separate strategies need to be in place for taking the MSMEs on a path to progress."said **Mrs. Radha S Chauhan, CEO Government e-Marketplace (GeM)** Government of India.
- **Mr. Shreekant Somany, Chairman, CII National MSME Council** highlighted few key constraints which pose challenge to the SMEs in integrating with the GVCs.

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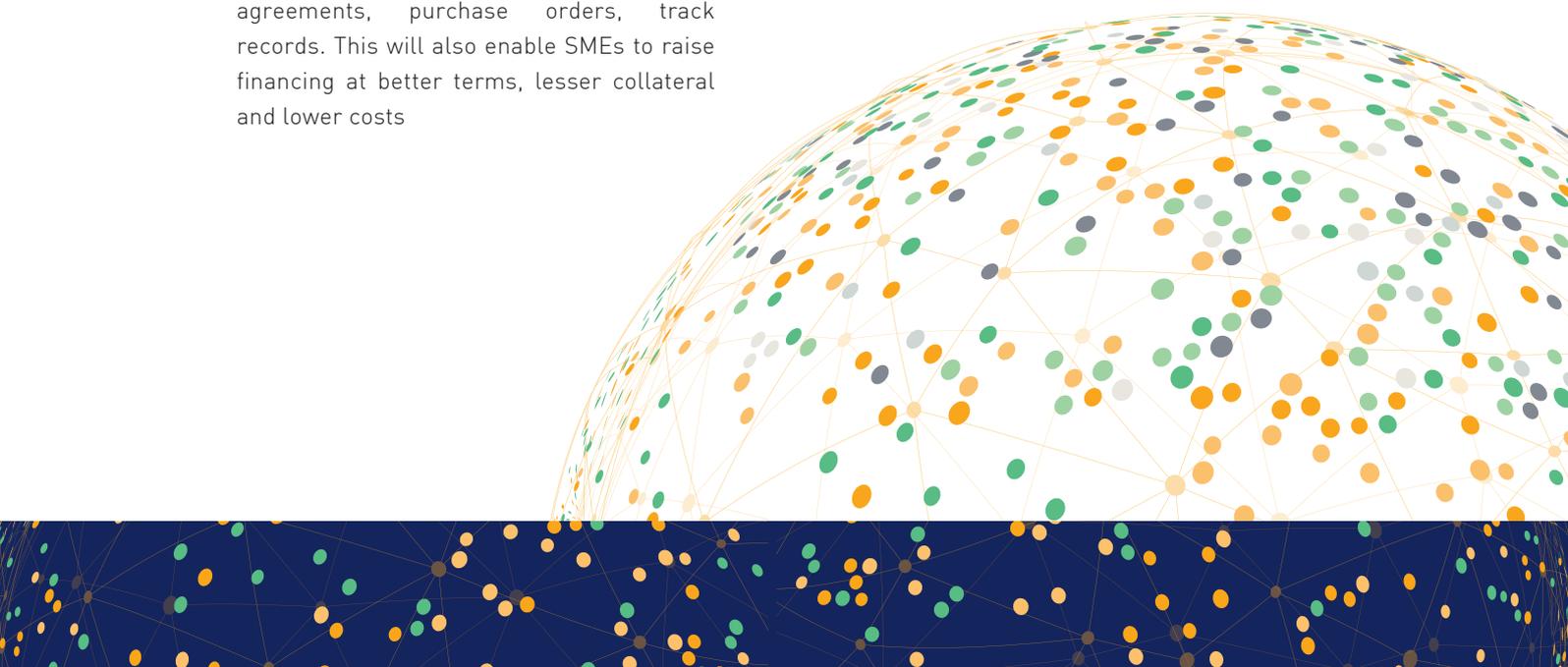
(L-R) **Mr Manish Jain**, MD & Head, Commercial Banking, Standard Chartered Bank; **Mrs Radha S Chauhan**, CEO, Government e-Marketplace (GeM), Government of India; **Mr T K Arun**, Editor Opinion Page, Economic Times; **Mr Ram Mohan Mishra**, Additional Secretary & Development Commissioner, Ministry of MSME, Government of India; **Mr Shreekant Somany**, Chairman, CII National MSME Council and Chairman & Managing Director, Somany Ceramics Limited at the Plenary Session II on 'Envisioning the growth trajectory of Indian SMEs' at the 15th Global SME Business Summit.

Lack of technology; Linkages to various markets on a global scale; Skilled workforce; Physical infrastructure; Sanitary and phytosanitary; Capital infusion into SMEs; Challenges to quality, upgradation, knowledge are extremely important for SMEs.

- **Mr Manish Jain**, MD & Head, Commercial Banking Standard Chartered Bank, panellist apprised the participants on the various nuances of finances related to MSMEs,

- **Access to formal finance at affordable rates** has been definitely one of the key constraints that SMEs face in order to operate at affordable rates for meeting the global standards. Traditionally SMEs have faced the constraint of financing mainly because of the **perceived higher risk, lack of balance sheet strength, availability of data.**
- Availability of high volumes of data through credit bureaus, GST can provide data on purchases, sales, counterparties, track record, and volumes. This will help the banks to **move away from traditional way of credit assessment to the data led credit assessment** making it cost effective
- The recent regulatory changes in terms of **SME reporting** is also bringing a lot of discipline and hence confidence to lend into the SME space, especially for global value chains. Banks are using the strength of the linkages so **working capital finances can be provided based on the payment risk of the counterparty.**
- **Term financing** can be provided on off-take agreements, purchase orders, track records. This will also enable SMEs to raise financing at better terms, lesser collateral and lower costs

- **Credit Rating** is yet another way of SMEs to improve their transparency and credibility with the banking system.
- **Equity** also creates debt capacity so the banks can lend more. Other alternative instruments like **angel investment, venture capital, growth capital, peer to peer lending, crowd funding** still are very small in SME space and are developing for which proper infrastructure and necessary regulations and policies have to be put in place
- Banks can play many other roles in helping SMEs to enter and grow in the global value chain
 - through **facilitating connections and networking sessions** with the global companies
 - providing regular **domestic and international market updates** and updates on market specific macroeconomic research
 - help the SMEs in understanding the **nuances of compliance and regulations** of the countries they want to operate in, help them in mitigating additional risks that they are taking when they going international.
 - SMEs have limited management bandwidth it is important banks **provide trade and forex in a simple manner** through online platform, automated reconciliation, customized reports and alerts so that it becomes easier for them to connect to global market.



PLENARY SESSION III: PANEL DISCUSSION ON HOW TO LEAPFROG INTO GVCs THROUGH E-COMMERCE

E-commerce has played a significant role by lowering entry costs and barriers in helping SMEs and developing countries to get involved in international trade. The inclusiveness of the GVCs could be greatly enhanced by expanding and extending E-commerce to more developing countries. It acts as a technology leveler for MSMEs in clusters Pan India. In 2017 a study by IFT on e-commerce estimated that the platform aids in exports worth 500 million dollar. However, the real potential of the platform remains untapped and with appropriate policies in place, it will enable a transaction of more than 3 billion dollar by 2020.

Session Outcomes

- E-commerce can be broken into 2 basic pillars- **B2B and B2C**.
 - B2B which has become fairly successful in the e-commerce world with markets worth of about 12 trillion, taking place internationally through seamless, paperless trading methods.
 - India is signatory to around **60+ FTAs** and gives opportunity for a better market access for B2Bs.
 - B2C platform still faces some challenges primarily in areas of services and the digital products industry.
- Recent negotiations on FTAs are being focussed around e-commerce.
- As per the government policy, the E-commerce platform rolled out in India based on **Market Place Model** as it ensures participation of large number of SMEs to the e-commerce ecosystem.
- Data protection emerges as an issue with connecting business digitally. As the e-commerce platforms collect huge amount of personal data, it makes **privacy an inherent** issue. Thus, the government is in the process of drafting a new **Consumer Policy Protection Act** that will address various consumer protection issues.
- Mr. Ajay Kumar Garg, Director, Ministry of Electronics & Information Technology, Government of India stressed that we need to explore for a **two way process** in case of e-commerce which would provide global as well as national access to the markets to the micro enterprises as well, like the artisans, farmers and others.
- Initiatives like **Mobile First** launched by Vodafone-Idea provides support to organizations which are looking to move their products to mobile interface. They help the entrepreneurs in moving their products to a mobile friendly platform, encourage and run programs on mobiles and transform the mobile interface as a market platform.
- Amazon as an initiative towards enabling the MSMEs to connect to the global market through the e-commerce platform provides the following services
 - **Market Intelligence**
 - **Listing of Products**
 - **Warehousing facility**
 - **Facilitating cross border remittances** to the trader
- Mr Tabrez Ahmad, Group Director, Government Relation & Public Policy Dell Technologies added to the discussion by stating that the government has solved critical problems like the **issue of returns** and **the duty charged on returns**.
- **India Post** which has largest network and connectivity across the country has also entered into the e-commerce business with an extended IT infrastructure to connect SMEs in the rural areas to the national and global market.

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(L-R) Mr Abhijit Kamra, Head Global Selling, Amazon India; Mr Angira Agrawal, SVP, Enterprise Head, Vodafone Idea Ltd; Mr Tabrez Ahmad, Group Director-Government Relation & Public Policy, Dell Technologies; Mr Anil Saboo, Chair, CII Rajasthan State Council and Managing Director, Elektrolites Power Pvt Ltd; Mr Ajay Kumar Garg, Director, Ministry of Electronics & Information Technology, Government of India

PLENARY SESSION IV: PANEL DISCUSSION ON COUNTRIES' PERSPECTIVE OF SMEs GOING GLOBAL

The session aimed to bring forward the experiences of SMEs in other countries which have more or less traversed through the same path of growth like India. The challenges and opportunities for the SMEs in different countries for integrating to the global value chain was discussed and opportunities for Indian SMEs to invest in the participating countries were explored.

Session Outcomes

- The **interest subvention scheme** announced by the Hon'ble Prime Minister in his 12-point initiative will address the high rate of interest through interest subvention by 2% who are taking incremental loan whether for working capital or for investment.
- CLCSS gives a subsidy of Rs.15 lakh over a loan of Rs. 1 Crore. For three years the money is kept in an account and is released only after the unit runs successfully for 3 years. On one hand this ensures that the unit runs properly and on the other hand also ensures that it repays its loan on time
- CGTSME- A loan of 20 million rupees will be provided to an entrepreneur provided he or she pays a guarantee for that amount which ranges from 0.75% to 1 % of the total amount disbursed. This gives big assurance to the banks to lend to the MSEs as usually MSEs are not seen as units of high risk. This gives the entrepreneurs some advantage of negotiating loan with the banks
- For the SMEs to have a smooth international transaction there should be **existence of banking channels** where banks of one country must have corresponding banks on the other side.
- Ms. Alka Arora, Joint Secretary, Ministry of MSME, highlighted the importance of information flow for SMEs to take advantage of the situation and facilitate trade between countries. Existence of such portals will aid in better transparency and provide relevant information about the trade opportunities in other countries and apprising the entrepreneurs of the trade relations developed, concessions agreed to, favored items, items that cannot be traded and other relevant information.



(L-R) **Mr Chabuka J Kawesha**, Vice President Services, Ministry of Commerce & Industry (ZACCI); Executive Member, IPP, Lusaka Chamber of Commerce & Industry (LCCI) and Director, Evolve Group, Zambia; **Mr Dinesh Shrestha**, President, FNCCI Province-3, Nepal; **Mr Shafquat Haider**, Director, Federation of Bangladesh Chambers of Commerce and Industry & Executive Committee Member and Chairman ICT Council, SAARC CCI, Bangladesh; **Ms Alka Arora**, Joint Secretary (SME), Ministry of MSME, Government of India; **Mr Piyush Srivastava**, Additional Development Commissioner Ministry of MSME, Government of India; **Mr Ashok Saigal**, Member, CII National MSME Council, and Managing Director, Frontier Technologies Pvt Ltd; **Mr Tandin Wangchuk**, Vice President-Bhutan Chamber of Commerce and Industry, Bhutan



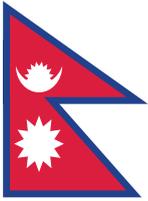
ZAMBIA

- About 75% of the GDP of Zambia is being influenced by the SMEs contributing to almost 80% of the total employment.
- Zambia has been working towards devising policies to make trade easier for the SMEs like that of cross market trading within Africa. In addition, the **restrictive tariff barriers both bilaterally and unilaterally between countries have been removed** which have further boosted the trade.
- SMEs in Zambia face challenges like those of **Road Infrastructure, Air Connectivity, High cost of Finance, lack of virtual connectivity through fibre optics, Technology evolution.**
- High cost of finance has been one of the factors which stands a challenge for the SMEs in Zambia. The European Investment Bank allocated an amount of 56 million Euros to the Zambian SME Market. However borrowing at 28% to 38% makes access to finance quite restrictive
- The Indo Bank which is an arrangement between the Indian and Zambian governments is playing a major role in providing funds to the agriculture sector like those of agriculture inputs and others. The efforts of the Indian Government in putting the schemes of funding both for small, medium and large scale miners and farmers within Zambia is really appreciable.



BHUTAN

- In Bhutan SMEs comprise almost 85% of the total establishment. They play a greater future role by absorbing the greater number of young educated Bhutanese
- The development of SMEs in Bhutan is guided by a comprehensive Cottage Small and Enterprises Policy
- Challenges- **low level of monetization, low productivity, access to finance, high interest rate, lack of access to domestic and foreign market, lack of human resources, low level of technology and innovation, low product quality and diversification of products, lack of access to business development services, compliance requirements, tight labour market, regularity burdens and lack of finance and lack of quality education**
- Now in order to reap this opportunity with the SME Structure, government support in the following areas are crucial
 - Creating enabling environment
 - Fostering entrepreneurship culture
 - Improving access to financial services
 - Enhancing business development services
 - Initiating pilot projects
 - Developing technology
- **Opportunities in Bhutan**
 - Agriculture based industries; Processed Food; Fruit Juice; Canned Fruits and vegetables; Beverages such as mineral water, soft drinks, beer etc; essential wears; traditional medicine; Natural health care products; incense product; bamboo craft, traditional paper; textile and handicraft and wood products.



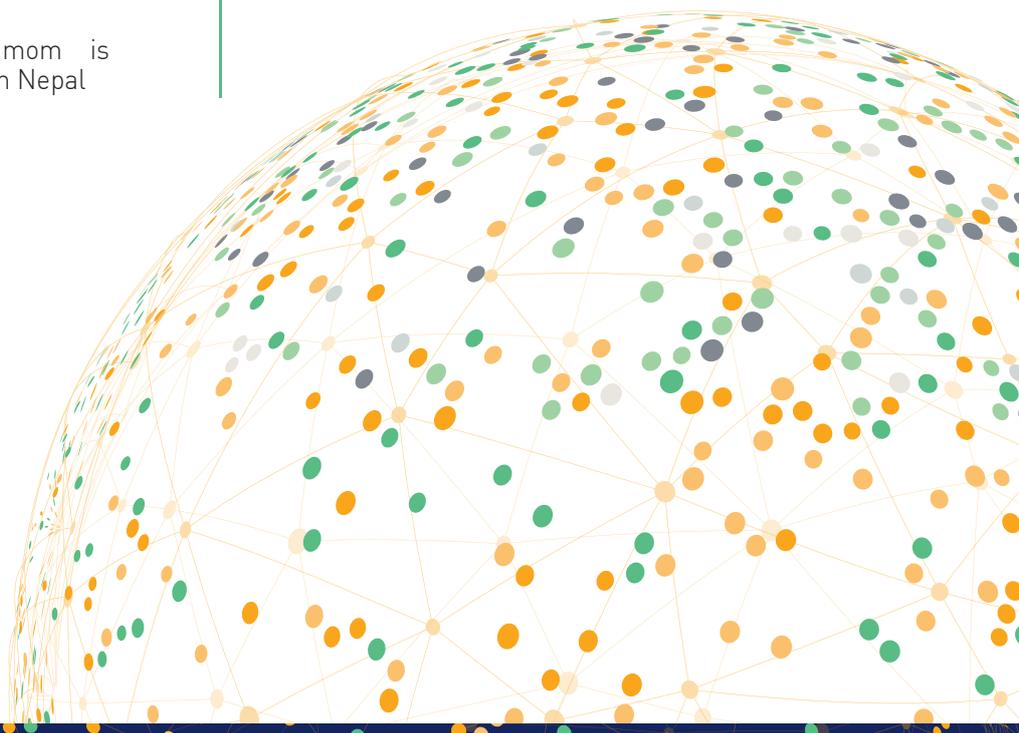
NEPAL

- Small and medium industries are classified by Fixed Assets and Investment. SMEs are also classified by nature of activities
- Around 800 MSMEs are there in Nepal formally and informally and contribute to 82% employment and 82% of export earnings
- India and Nepal also have the most favoured nation relation
- There is no tariff charged for export between India and Nepal which would enable the SMEs to produce in Nepal and export to India
- Nepal has also signed a Non-Tariff Barrier Treaty with Europe hence exports made from Nepal to Europe will be exempted from export duty.
- **Potential areas in Nepal**
 - Hydropower; Tourism, Agro,herbal, Information Technology, Service Sector, Manufacturing Sector, Mineral water (2% of drinking water reserve in the world is in Nepal);
 - Pashmina and handmade carpets
 - Medical and Aromatic Plants
 - tea and coffee
 - Ginger and Black Cardamom is amongst the best produced in Nepal



BANGLADESH

- There are about 69,902 MSME enterprises employing about 1,937,809 persons with an annual turnover of BDT 573,510 million (US \$ 6.90 billion)
- There are local and Regional e-commerce platforms, (Daraaz) already functioning in Bangladesh
- Other money transfer products have already been gaining momentum in the market
- Few of the challenges that the SMEs in Bangladesh have been facing are,Market access; E-commerce readiness; Raw materials; Product design & development; Knowledge; Training; Quality Infrastructure



DISCUSSION ON HOW CCPIT IS HELPING ITS SMES INTEGRATE THEMSELVES TO BE PART OF THE GVC



Mr Chen Hecai

President
China Council

- India and China has signed a double tax avoidance agreement which is not just for avoidance of taxation but it is also for preventing fiscal evasion w.r.t taxes and incomes by allowing exchange of information
- Protocol of hygiene and inspection requirement for imports of fish meal, fish oil to China
- 65% of the patented innovations are created by SMEs in China, 75% of enterprise technology, 80% of new products are from SMEs
- In the past 20 years one of the biggest changes that have been brought about by economic globalization has been the development of global value chains including regional value chains have become a prominent feature of the world economy
- An inclusive global value chain is an important driver of the world trade. SMEs account for more than 95% of the world's enterprises and their development is important for the sustainable development of the world economy, trade and the society. The promotion of the participation of the SMEs especially in low income countries will bring opportunities and great energy for the recovery of global trade and growth of the world economy
- At the end of 2017, the SMEs in Shanxi reached to 255600 accounting for 95% of total enterprises in the province.
- The total economic output accounted for 47% of the total province GDP and tax revenue of about 45%
- We should focus on improving the ability of status of participation in the global value chain, sharing more economic globalization results, actively carrying out the project exchange and work between the governments, business organisations and enterprises at all levels, planning some important and promising projects with the needs of both sides so that both the enterprises and the society will have a real sense of gain.
- The key secret of China's success in the last 40 years has been **reforms and opening up of the market.**

D.I.V.E. TALK ON FUTURE OF E-COMMERCE HOW TECHNOLOGY WILL CHANGE 10 YEARS FROM TODAY



Mr Gopal Pillai

Director & GM - Seller Services
Amazon India

- **IoT**- Involves building smart cities, agriculture and even controlling home devices.
Artificial Intelligence and ML(Machine Language) are the new emerging trends where ML models can predict based on pattern, training data will play a critical role in how we make business decisions
- **Shoptainment** is the new innovation where info on any product on screen can be obtained immediately along with instant purchase of the product thus merging the shopping and entertainment portals.
- **Transparency** in another initiative which takes UPC to the next level where location of the products can be tracked through barcodes at any part of the supply chain. This helps brands to have better control over their product and effectively determine where the product is at any given time.
- **Machine language helps in effectively track down the right address** and make transportation easier.
- Machine Translation is another area which helps in **translation to other regional languages** in record breaking time making the shopping portals user friendly

D.I.V.E. TALK ON DISRUPTIVE TECHNOLOGY & INNOVATION



Mr. Tanveer S. Uberoi

Head - Agency Sales (India)
Google India

- The value of cross border transactions will grow upto 1 trillion dollar by 2020 which will come from only exports. People are increasingly looking and buying from across the world through the internet. There are five phenomena that have resulted in the change
 - **Better global internet penetration; cheaper data; user friendly websites; rise of developing markets; diversification of export worthy products**
- India is currently outpacing Asia when it comes to exporting services.
- The exports markets for India is also growing to newer countries. APEC, South East Asia, Africa and others have become potential markets for exports which number of exporters are now capitalizing upon
- The quantum of opportunity India currently possess in the digital export areas can be valued to about 39 billion dollars. A substantial part of the trade is supposed to come from the real estate sector, media and entertainment, travel and tourism and indigenous products manufactured in India.
- The SMEs in order to connect and excel in the global value chains have to take cognizance of the following
 - **Customizing product offerings** to local demands in various countries.
 - **Adoption of digital marketing strategies** according to the market and audience.
 - **Use of interactive portals**
 - **Omni-channel presence-** Strategies of trading may vary with countries. Hence, google provides the option of retailing online and retailing offline for better customer satisfaction
 - **One stop shop** for all- one has to cover the entire journey of shopping for a customer starting from displaying the products to helping in financing it and delivering it at the doorstep of the consumer.
 - **Leverage alliances-** Building alliances with the international vendors would help the enterprises to better serve their customers.
- Google also provides services to provide better interaction and engagement of the SMEs with the global market through its product named **Market Launcher** which helps SMEs find prospective markets for their products. Once the manufacturer uploads his/her website, it will automatically categorize the products, then would advise on which are the prospective markets, what could be the market entry level strategies, strategies to be adopted for financing, logistics, partners and all other elements which would help SMEs to expand their markets.

D.I.V.E. TALK ON INTERNET OF THINGS



Mr. Ajay Sehgal

Head-SME and SOHO
Vodafone Idea Ltd

- IoT means connecting each and every device in the world
- Business scenario is very dynamic so one has to be pace with the technology and one has to choose the use-case relevant to your business
- India is the 3rd largest country in context to technology based funded start-ups, one-third of which are based on IoT.
- Benefits and Uses of IoT
 - One can keep a complete control of the work or home ecosystem through use of IoT
 - The system will have a secure layer and an analytic layer which will keep the ecosystem secure and provide details on user behavior.
 - The details of engine behavior can be tracked by car manufacturers while they are running and issues can be resolved
 - The system will have a secure layer and an analytic layer which will keep the ecosystem secure and provide details on user behavior.
- Mobile Internet users in India- 49.6 crores; Per person data consumption per month in India- 8.3GB (almost 3 times than that consumed by China)
- 4G customers are consuming more than 11 GB per month due to improved quality of content.
- Analysis of the mobile data usage can help find potential customers for any product.

D.I.V.E. TALK ON HOW ARTIFICIAL INTELLIGENCE WORKS IN THE SME FINANCIAL SPACE?



Mr. M Nazri
Founder & CEO
MyFINB

- MyFINB is the one of the first banks in creating “Robobankers” and “RoboCFOs”.
- The Robobankers and RoboCFOs **replicate the mind** of accountants, bankers, special advisors and provide recommendations on how best to improve businesses for maximum profitability, sales and balance sheet strengths of the enterprises.
- AI platforms will help entrepreneurs in not just processing but thinking, deciding, acting and planning forward without having too much human involved in deciphering all the data.
- The ratio of businesses to banks is very small. While there are about 200 million business there must be just 25 thousand banks in the world.
- SMEs have limited financial access, book keeping knowledge yet they form three quarter of the businesses in India. On the other hand, banks need good records to lend money which leaves out almost 80% of the SMEs and financial inclusivity becomes a problem.
- Robobankers and Robo CFOs **automatically screens the SMEs** who are not eligible for loans by the banks and can systematically help them. The tool will help the bankers **to provide a roadmap for better performance to the SMEs who get rejected** so that they are able to achieve their goal.
- SMEs can be assisted in letting them know of the reasons for which they were not able to avail the loans and also provide solutions on how to improve their business conditions for availing loans.
- The Robobanker has solution for the SMEs and the SME can apply online, get advice with **specialized information**.
- The Robabanker also helps the bankers to have a **assess the recent bankability** of the applicants and helps the SMEs to become bankable

D.I.V.E. TALK ON 3D PRINTING



Mr. Rajat Mehta
National Technology Officer and 3D Printing
Country Manager
HP India

- 3D Printing will work as a catalyst for the 4th Industrial Revolution
- Rapid innovation gives shorter time of manufacturing. Thus there is an urgent need to adopt smarter and faster modes of production to sustain in the global market.
- Supply chain will become more efficient with 3D Printing and the inventory model will give away to instant production which also brings higher capital efficiency.
- The net worth of the 3D printing market is currently 12 trillion globally and Indian SMEs need to enter the 3D Printing market to attract global players.

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