

# **DIGITIZING REPAYMENT & ALTERNATE DATA:**

Key to Unlocking 300 BN USD Credit  
Gap in India's SMB Segment



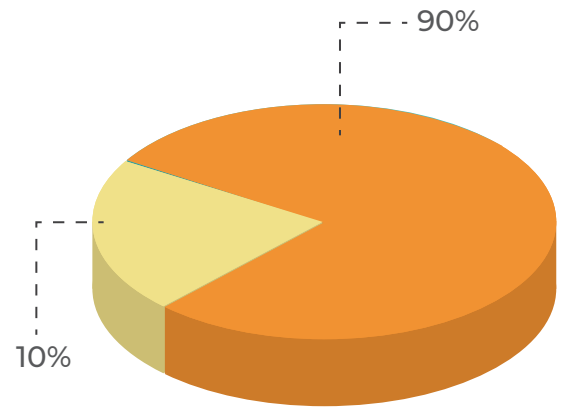
## **10 ACTIONABLE INSIGHTS**

from SOLV's study with 1000+ micro  
& small business across India

## Insight: 1

90%+ small retailers, wholesalers & traders feel Online Platforms will help them :

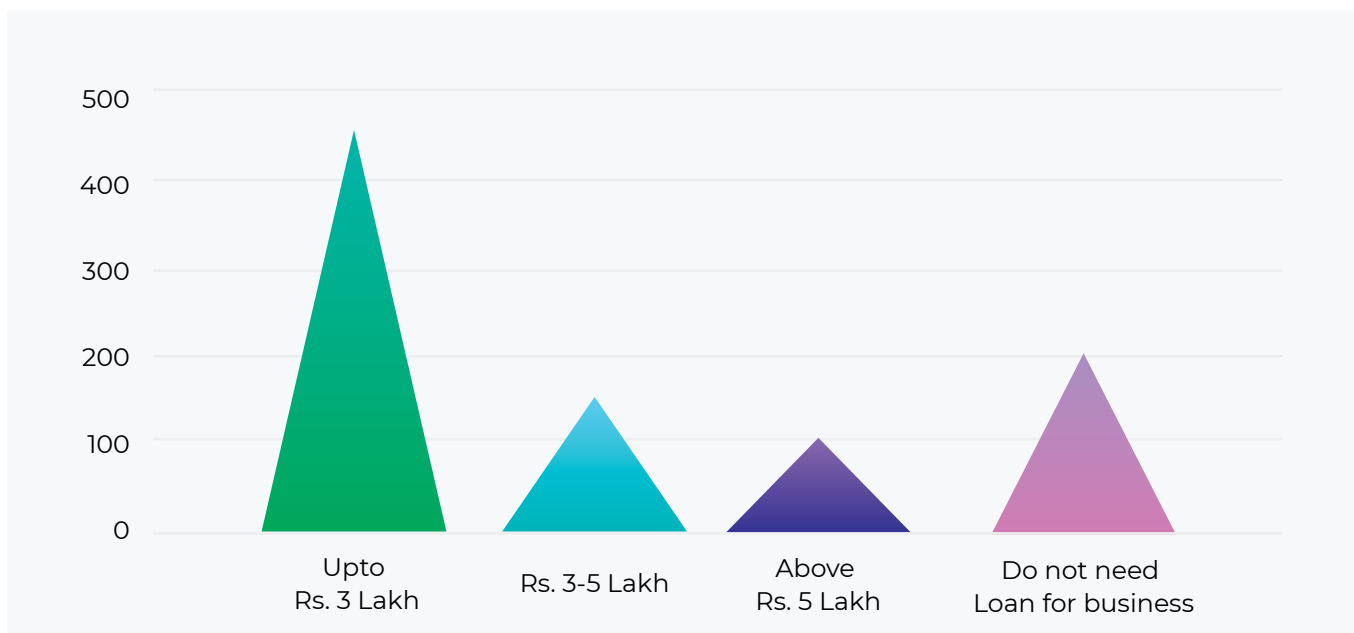
- Sell more
- Get better rates to procure goods
- Help lessen the impact of Covid-19
- Help them get loans faster & with better rates



■ Agree Online Platforms Help Grow Business
 ■ Do not Agree

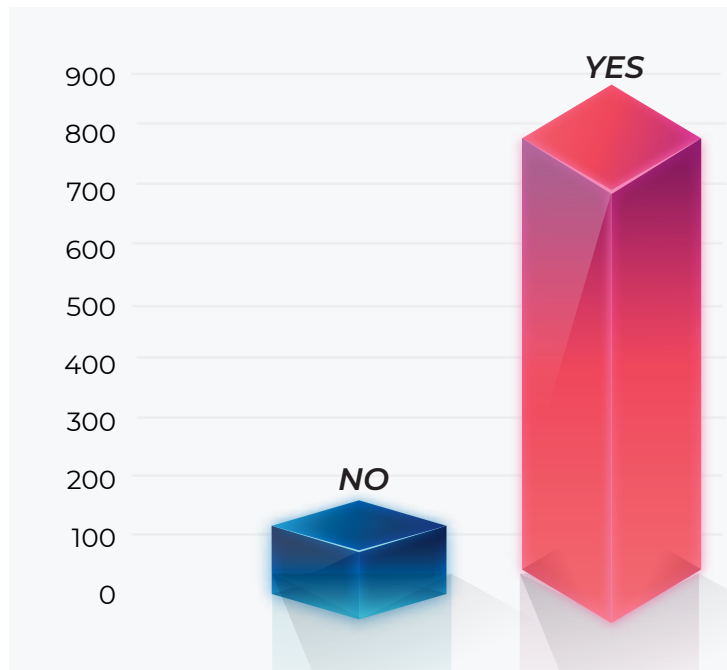
## Insight: 2

90% supply chain participants in high volume commodity segments in India are actively seeking collateral free loans of upto Rs. 3 Lakh.



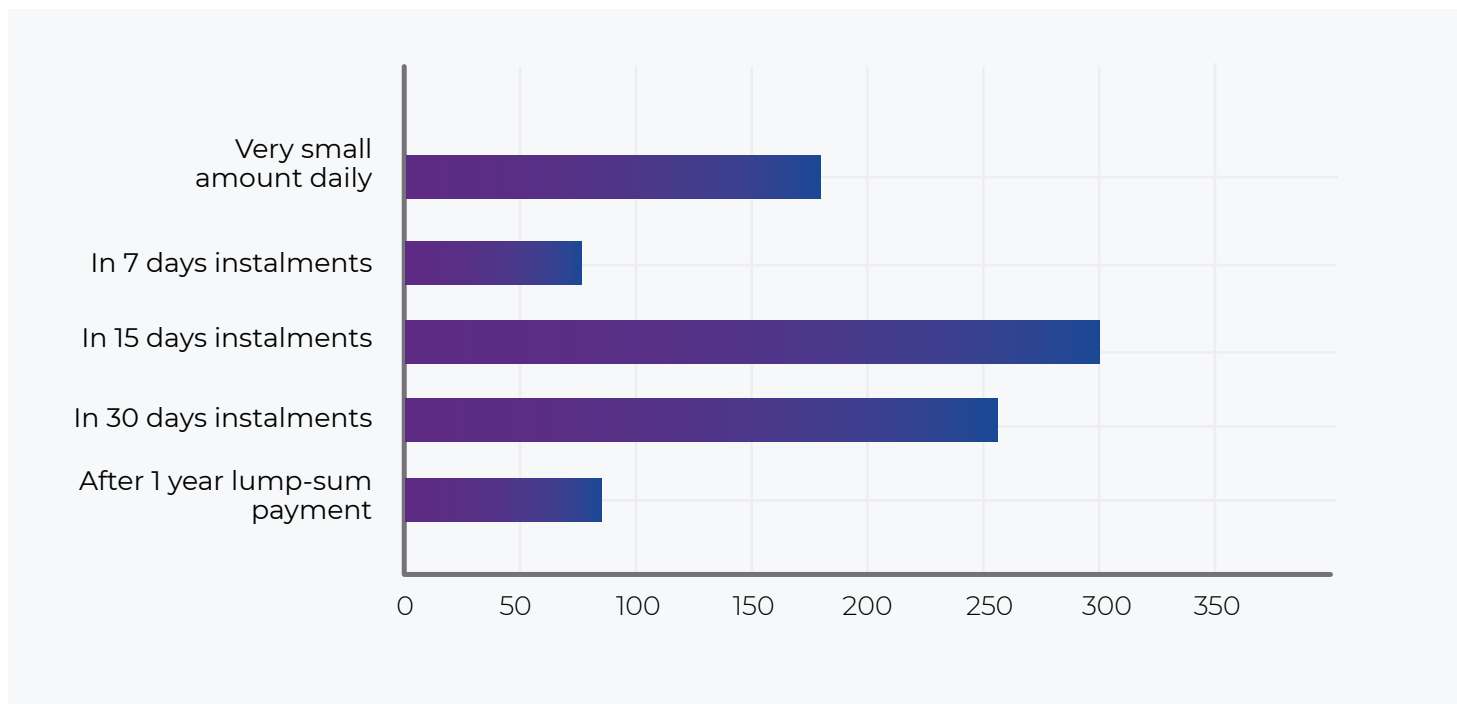
## Insight: 3

- Almost 90% retailer touch-points across categories said sales have been better in last 3 months vis-a-vis 2020
- Implies need for easy access to small ticket size collateral-free loan to further improve working capital & sales



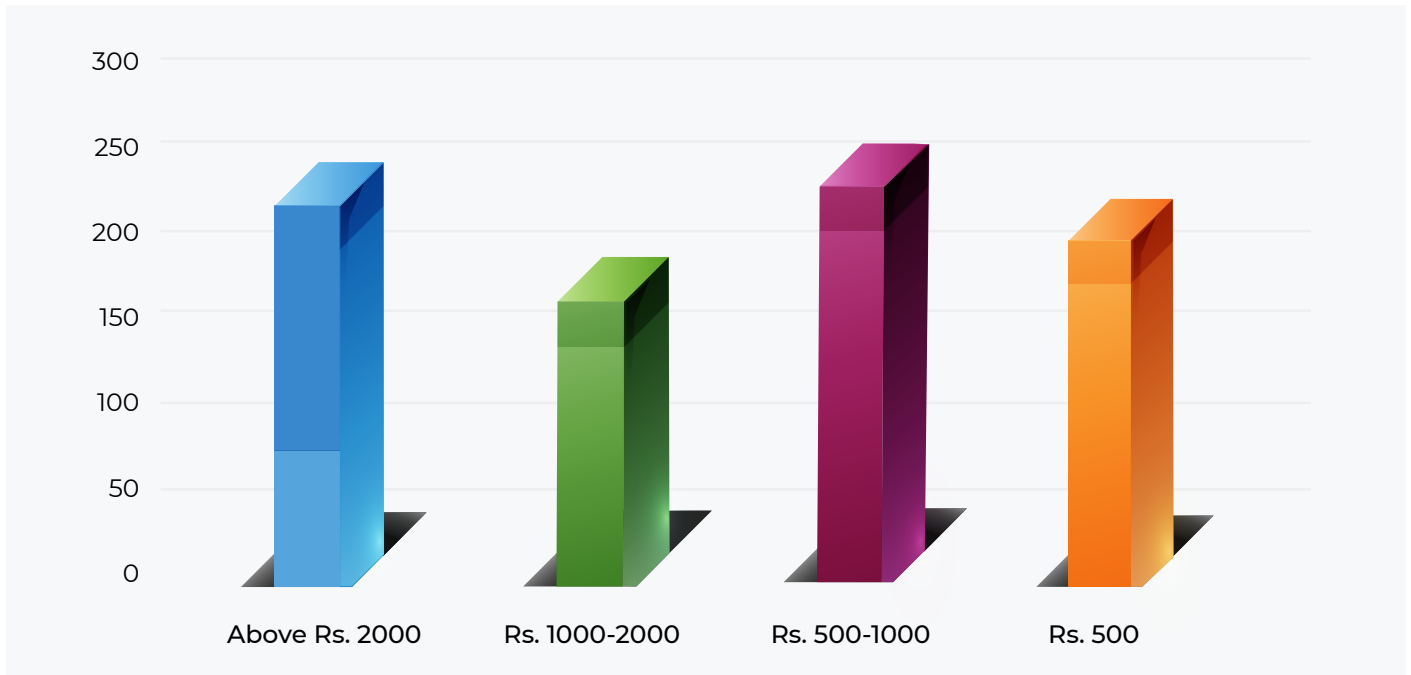
## Insight: 4

- More than 50% retailers & wholesalers said they are willing to pay in 7-15 days installments
- 95%+ responded saying they will definitely pay back their loans within 30 days if given the option of daily repayment



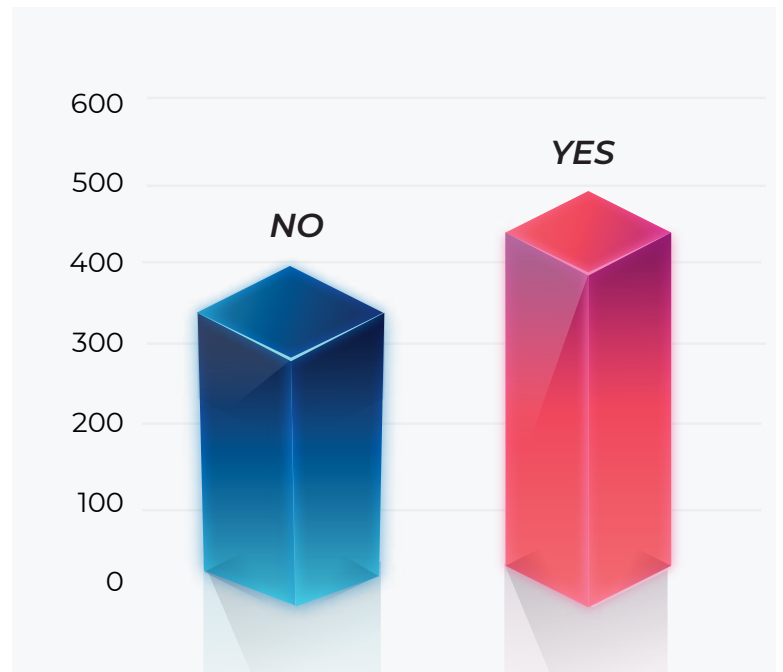
## Insight: 5

Most small retailers willing to pay daily EMI are either willing to pay Rs.500 or Rs. 2000 which they feel would ease their payment burden in the end and help them get better access to revolving credit.



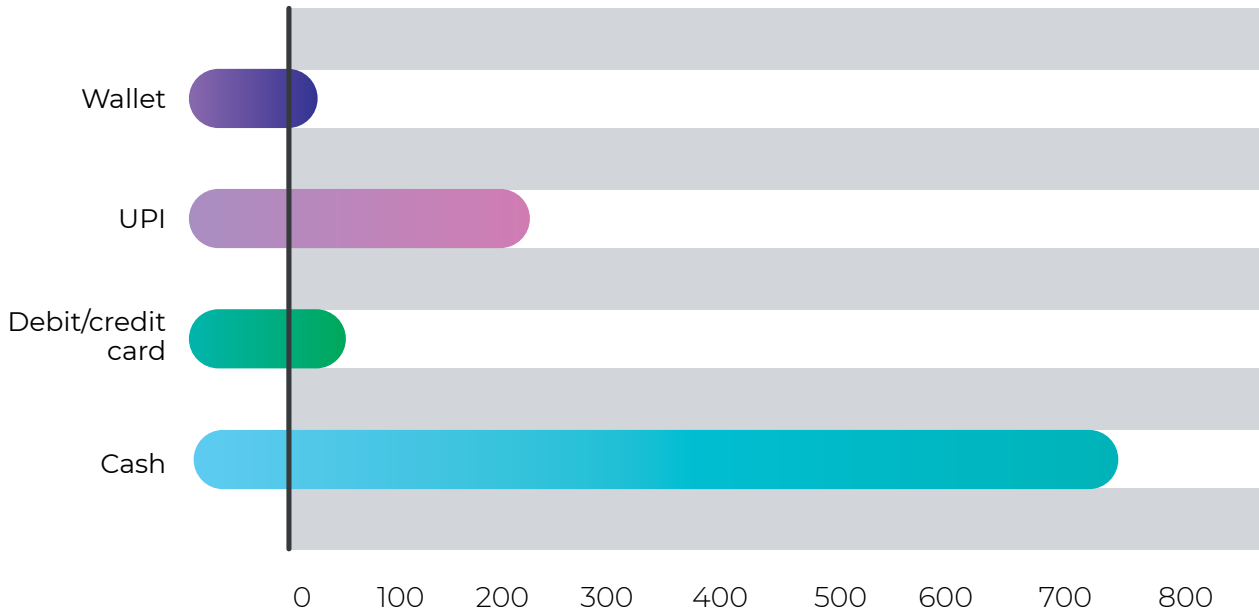
## Insight: 6

Interestingly >50% of micro & small businesses participating in the survey said they would like to ease their loan repayment process through automatic deduction from their bank accounts.



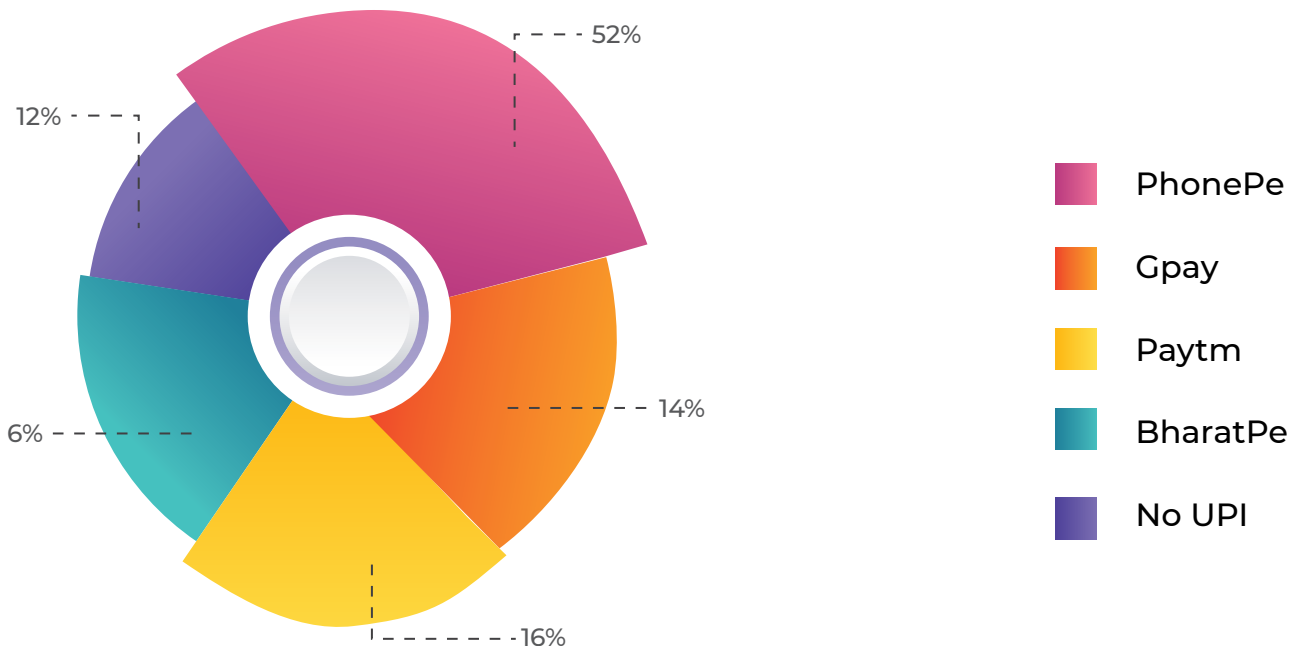
## Insight: 7

While cash is still the king in collection of payments from customers, there is a rise in collection of payments through UPI – a whopping 3x vis-à-vis Debit/ Credit Card payments.



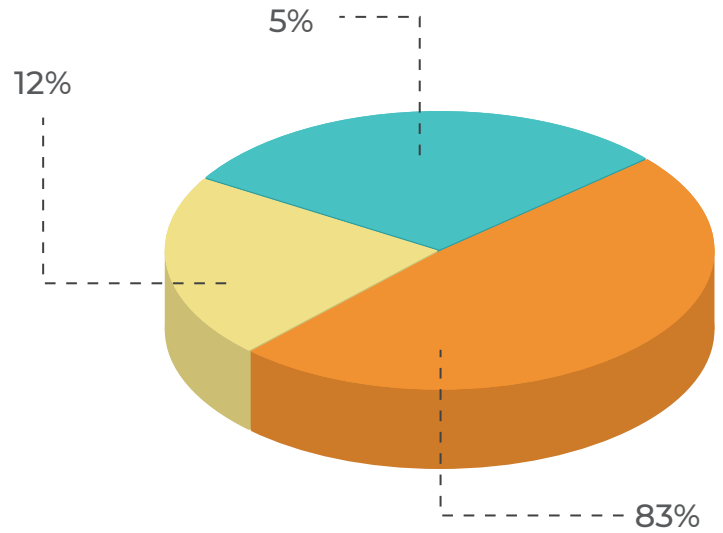
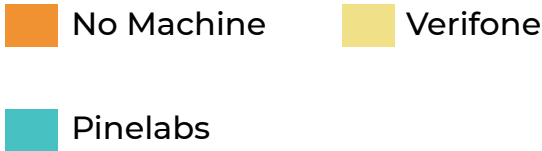
## Insight: 8

Among the 1000+ micro & small business survey participants, PhonePe clocked the majority in terms of in-store UPI QR usage. Only about 12% of small & micro businesses do not have a UPI QR in their shop.



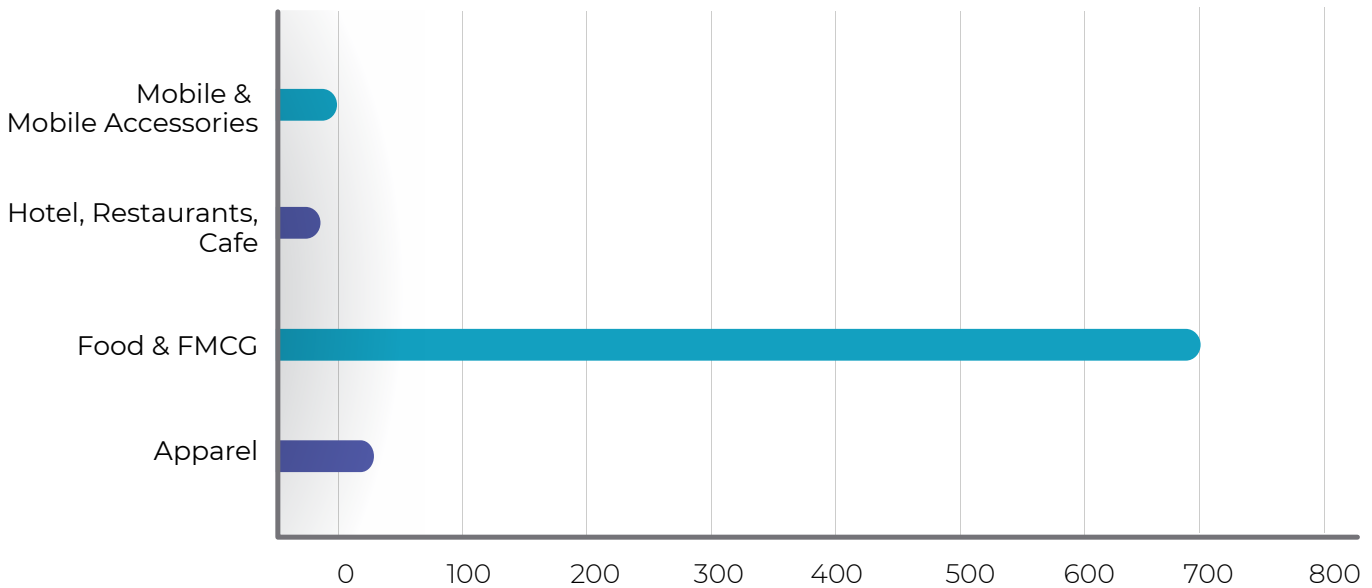
## Insight: 9

While 90+% of small & micro businesses have a UPI QR code, only 20% have a PO machine for debit/ credit card acceptance in their shops.



## Insight: 10

Wholesalers, Distributors & Retailers from Food & FMCG & Apparel segments showed greater willingness to participate and find out more about availing small ticket size loans with daily repayment enabled.





SOLV is India's trusted B2B e-commerce marketplace for SMEs. The SOLV platform facilitates commerce in a trusted environment, while easing access to finance and business services through one seamless digital experience. SMEs on the SOLV platform can discover, connect and do business with other verified buyers and sellers and take advantage of on-demand working capital & term loans and business services. SOLV is digitizing India's physical B2B supply chains and creating a Digital Trust Model for the SME ecosystem. This is enabled by a robust e-commerce platform powered by AI & ML technology, backed by an end-to-end fulfilment infrastructure. SOLV's proprietary trust score, the SOLV Score, helps SMEs establish credibility online and also aids in credit decisioning.

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