



Digital Financial Services for SMEs in Georgia

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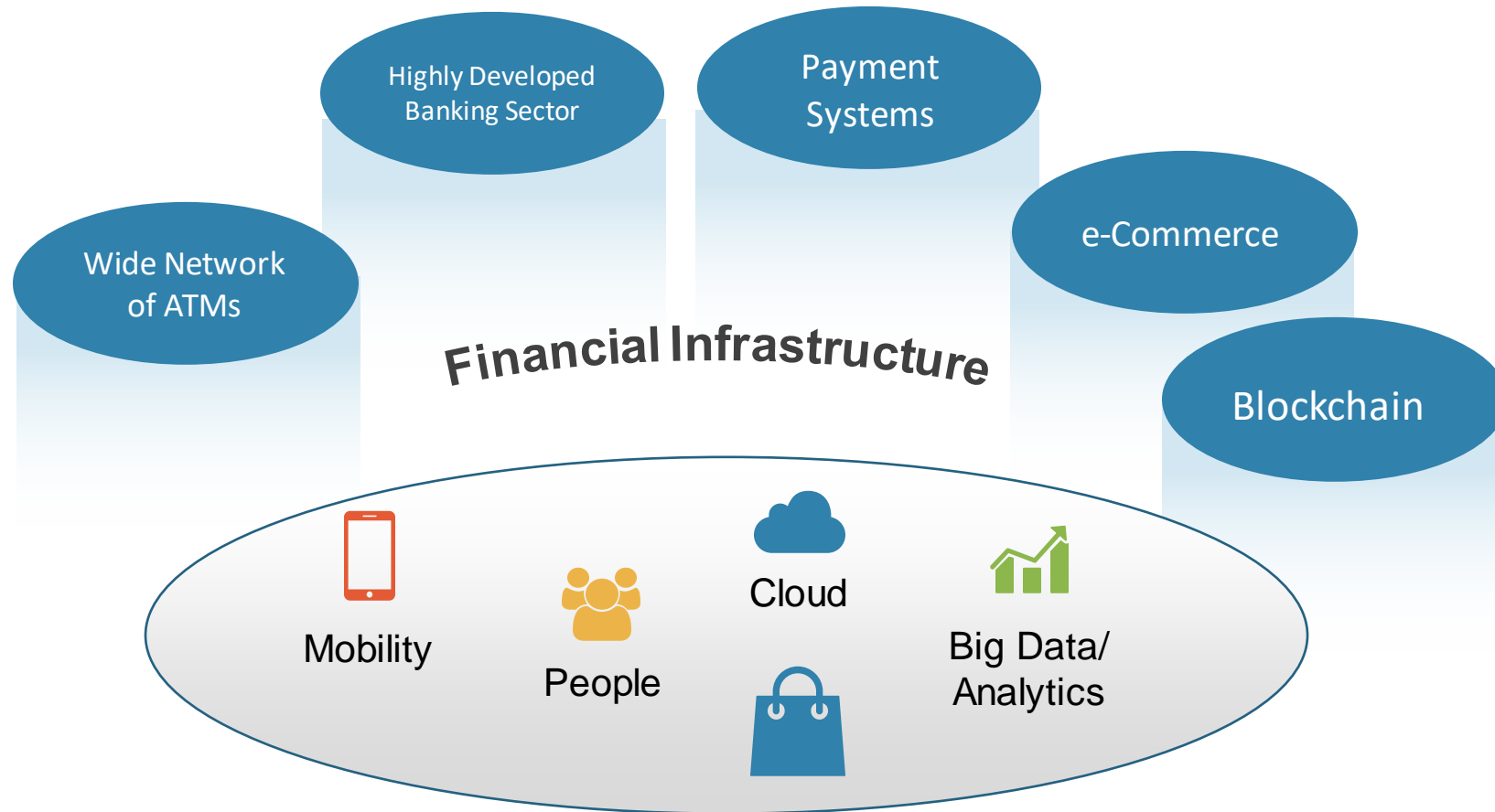
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Outline

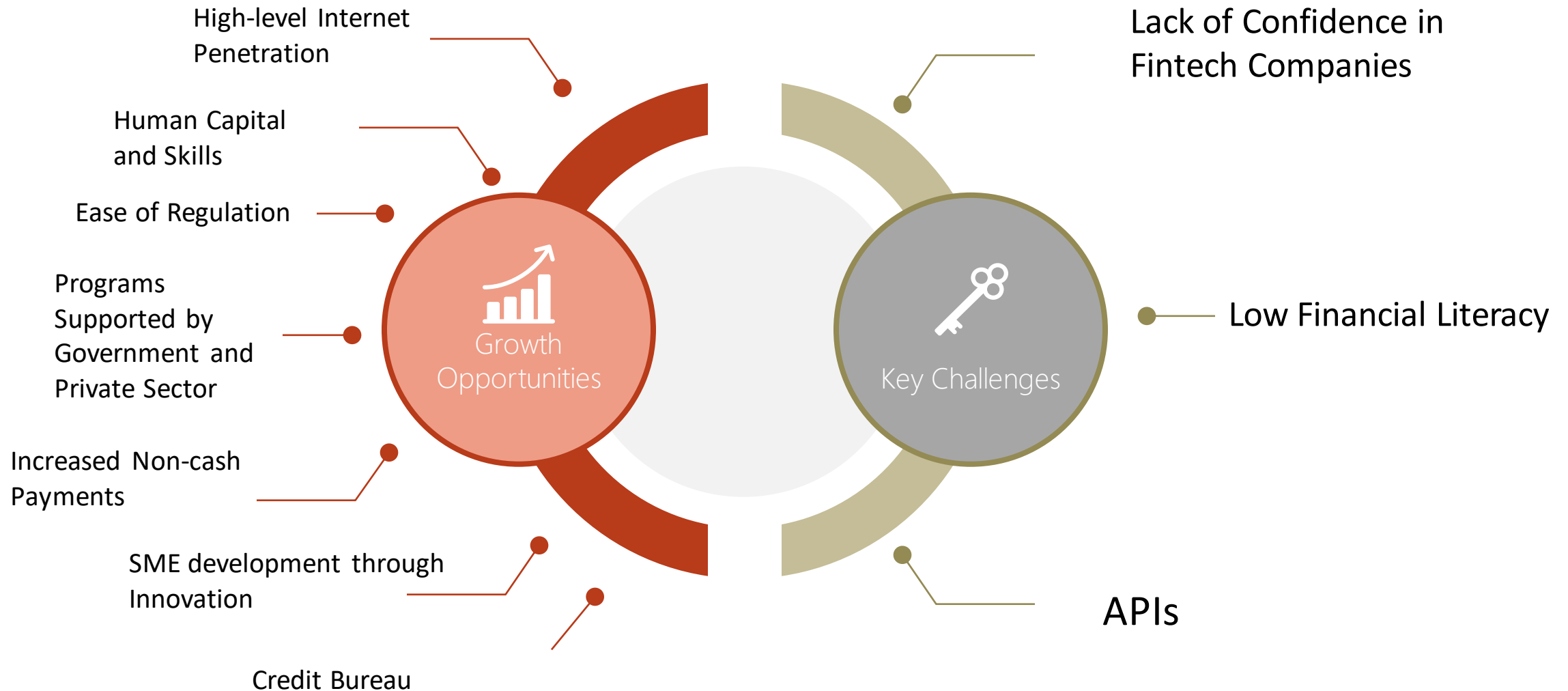
- Financial Services Landscape in Georgia
- Fintech Ecosystem Overview
- Regulatory Framework and Recent Developments
- Regulatory Framework – Ongoing Projects
- Linkages to ADB Projects
- Project Proposal for the Course



Financial Services Landscape in Georgia



Fintech Ecosystem Overview



Regulatory Framework and Recent Developments



The Financial
Innovation Office



The Regulatory
Laboratory (Sandbox)

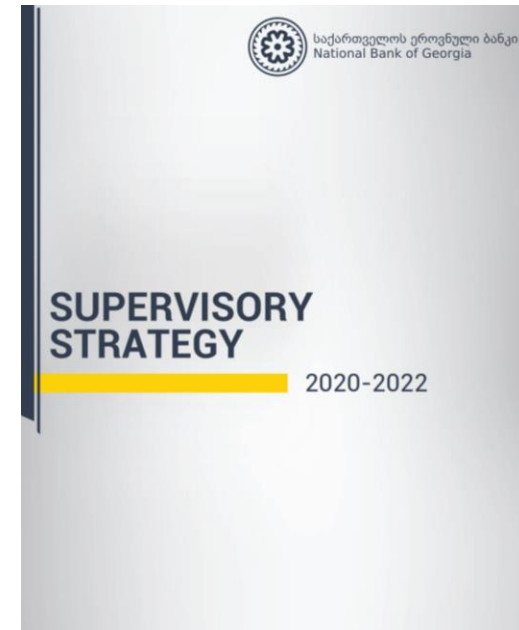
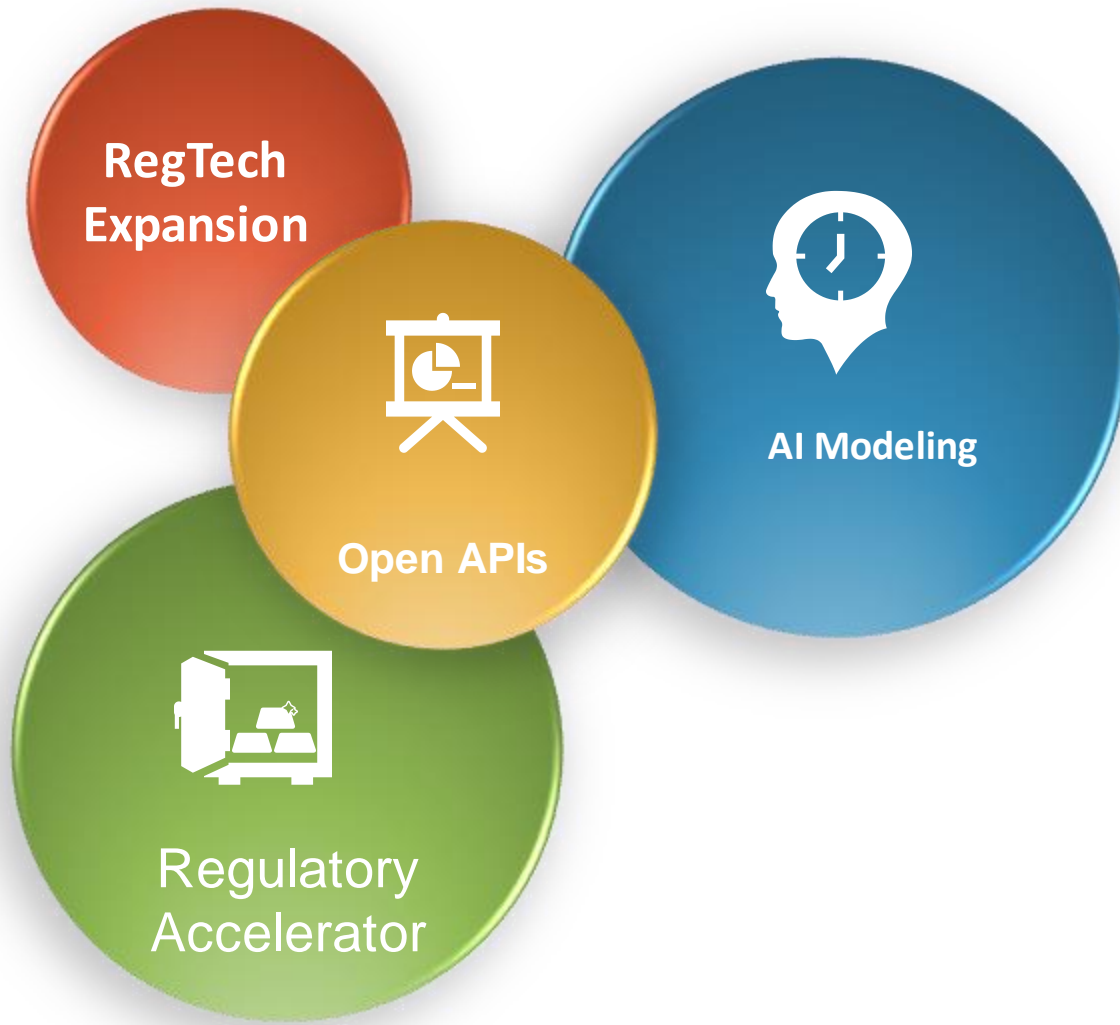


Digital Bank Licensing

The National Bank of Georgia strives to promote development of new technologies and innovative approaches in the financial sector to increase financial stability and financial inclusion.



Regulatory Framework – Ongoing Projects



Linkages to ADB Projects

- Sovereign and Non-sovereign operations
- Accessing new sectors – Education, Health & Agriculture
- SME development



GEORGIA'S INNOVATION &
TECHNOLOGY AGENCY



თიბისი ბანკი
T B C B A N K



ENTERPRISE GEORGIA



საქართველოს ბანკი
BANK OF GEORGIA

Project Proposal for the Course

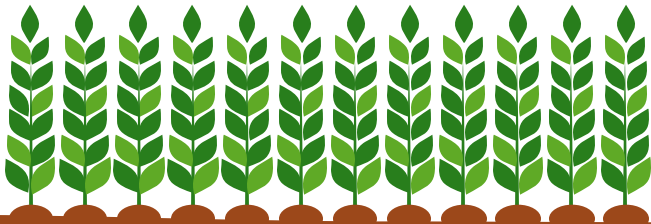
Problem Statement

Most farmers still depend either on few state-owned lending institutions or from informal sources like moneylenders for their credit needs. Commercial lenders are still mostly reluctant to lend due to perceived high risk and the lack of relevant, updated and comprehensive information on farmers and farming activities. Creating a solution or a platform with the relevant information and resilient scoring model that can be used by lenders to be more comfortable and more efficient to lend to farmers could help address the issue.

Approach/Solutions

Solution is to have an online platform that can provide real time business intelligence solutions for decision making.

With advance machine learning techniques, loan repayment can be better assessed and reduce lenders' losses which then will encourage lenders to reach out to farmers.



Q&A

References

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