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Carbon Neutrality in Indian SMEs Role of Fintech Solutions

Nisha Menon, Chief Consultant, DESL

*4.3 Embedding Climate Resilience in Financing
ACEF-2022*



SMEs (Manufacturing) in Context



POPULATION

19.6 million
(Manufacturing)



EMPLOYMENT

Direct and
indirect



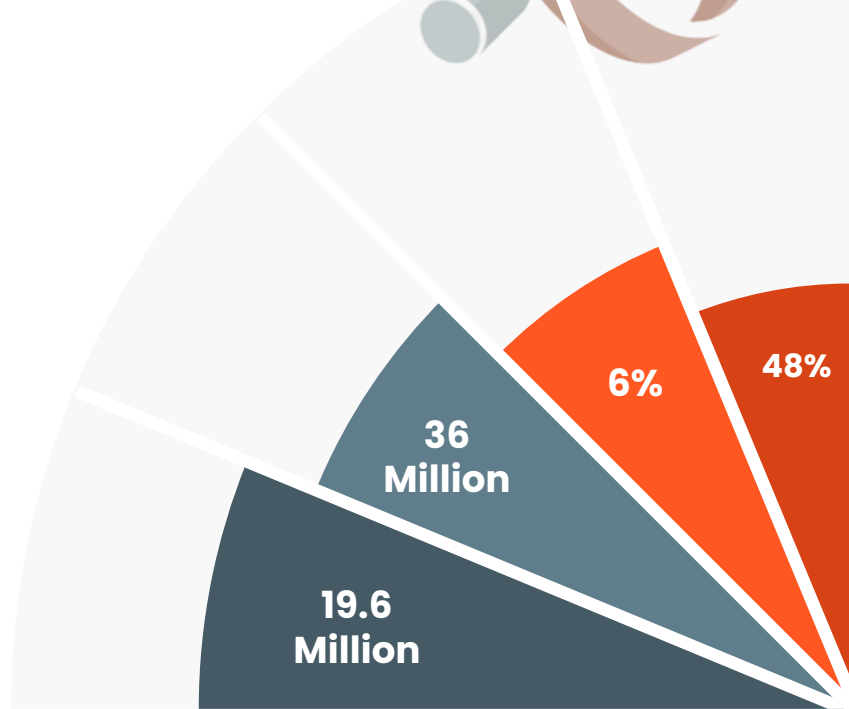
GVA

US\$ 170 Mn



EXPORT

US\$150 Bn





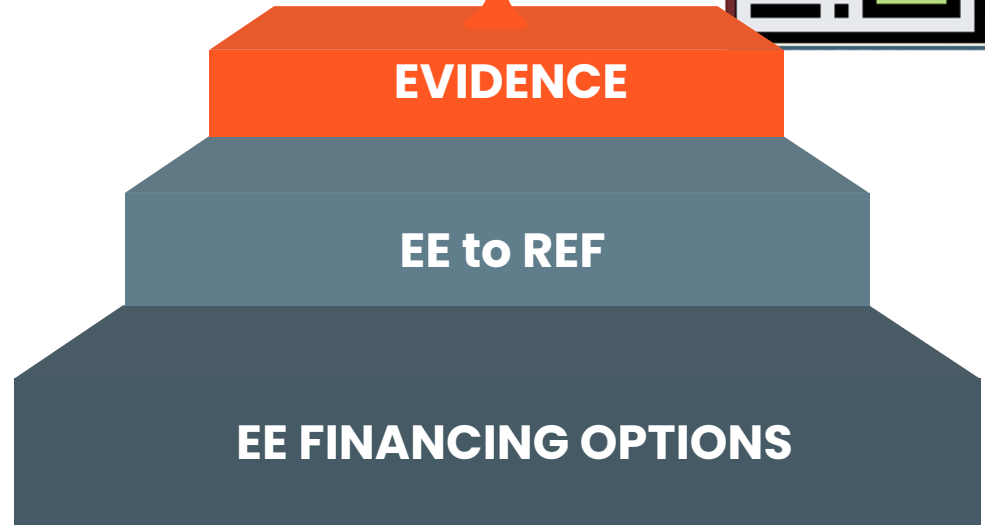
Energy Efficiency is *almost* mainstream...



Emphasis on implementation

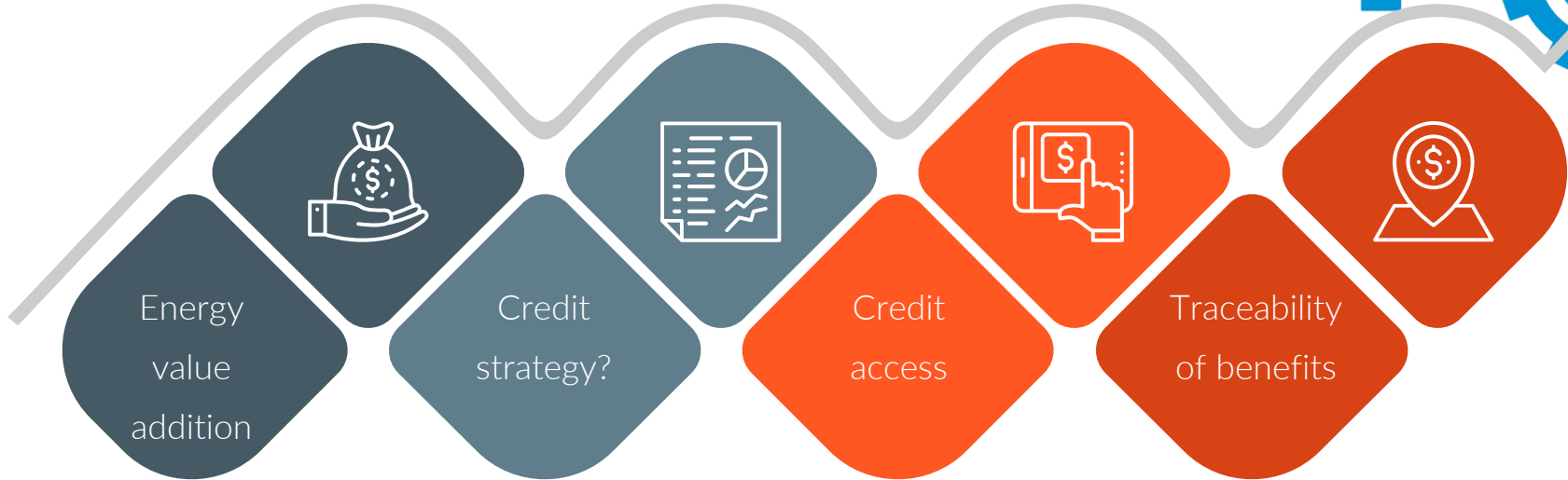
Operation → Technology →
Design

Grants, dedicated credit lines,
guarantee funds





Yet, there are hurdles...





On the other hand, there are drivers too...

PRODUCTIVITY GAP

2X Micro and Small

SEBI BRSR
Focus on Supply chain

AWARENESS
Better tools



ENERGY PRICES
Focus back on mid-line

COMPLIANCE
Widening PAT base



Developments in digital lending...



FASTEST GROWING

US\$110 Bn ('19)

CAGR 34%

FLEXIBILITY

Customization

Eliminates constraints

SCOPE FOR SYMBIOSIS

Between
conventional
lenders and
digital NBFCs



**Thank you for
listening!!**

Innovate... to turn the tide...