

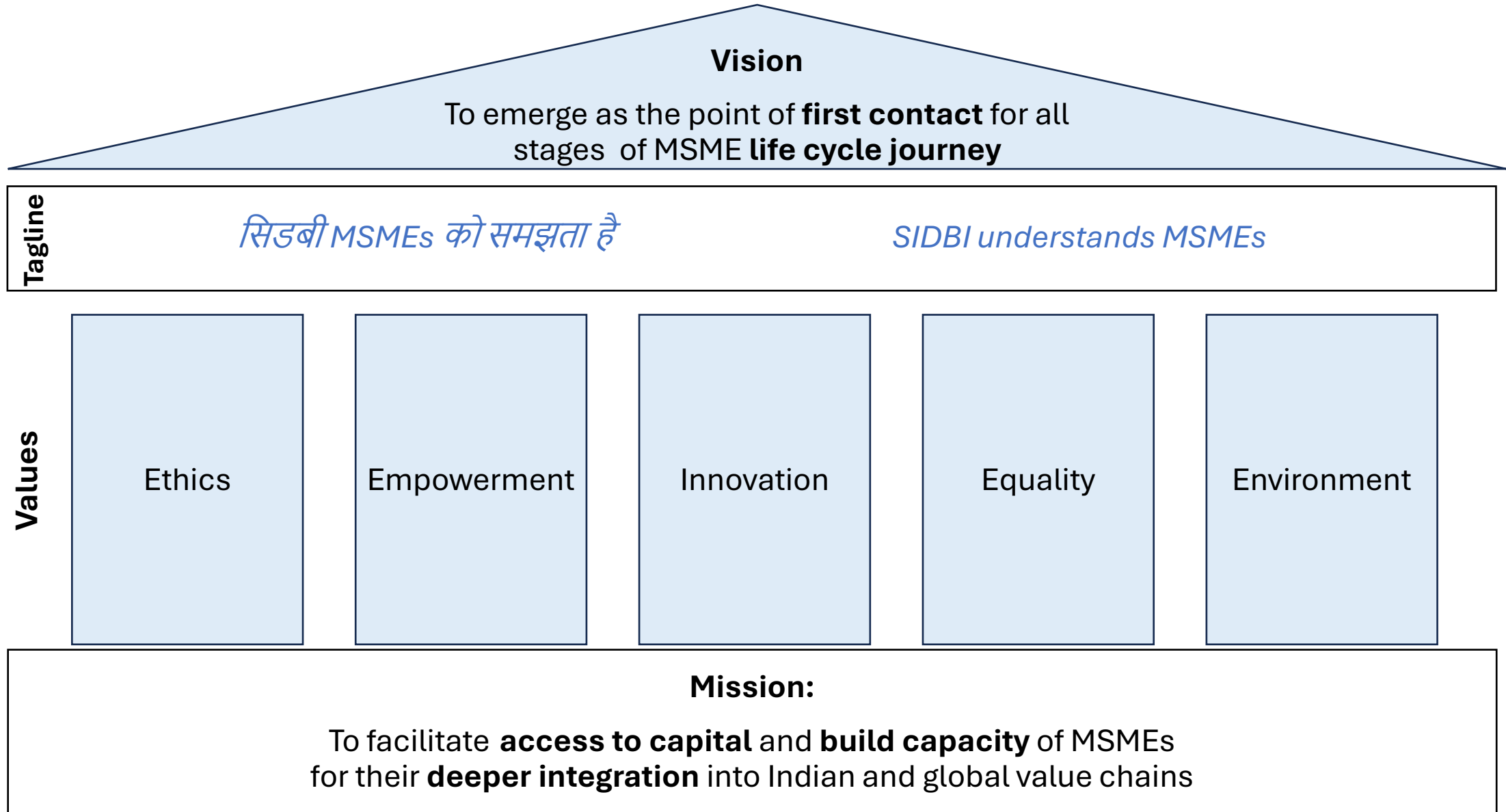
## ALIDE GENERAL ASSEMBLY

**From the Global Crisis to Comprehensive Security: Development Banking Shaping the Future of Latin America and the Caribbean**



**May 13, 2025**

# SIDBI's Vision, Mission Statements, Values & Tagline



# Landscape



## Institutional Finance

Total 9.4+ Mn MSEs covered under Refinance through 50 Banks, 113 NBFCs & 34 MFIs.



## Venture Funds

Facilitating credit support to startups  
Created 22 unicorns, supported 1270 start-ups & 155 AIFs



## Ecosystem Development

Developmental Programmes, Digital Interventions like Udyamimitra, UAP, PSB Loans, TReDS & GST SAHAY



## Subsidiary & Associates

MUDRA CGTMSE  
SVCL, ACUTE, RXIL, OPL



## Direct Lending

To MSMEs through 127 Branches with an O/s of USD 3770 mn



## Partnership Lending

Leveraging Partnership through 50+ NBFC and MFI Partners by lending to 0.3 mn nano / micro enterprises through Co-Lending & PRAYAAS model.

## Promotion & Development

0.18 mn beneficiaries supported under various programmes under Enterprise Development and Livelihood programs including Cluster Development.



## Government Schemes

Managing Govt. Schemes viz., PM Svanidhi, PLI, PM Vishwakarma etc



Micro Units Development & Refinance Agency Limited caters the needs of development and funding needs of the beneficiary micro unit / entrepreneurs



SIDBI Venture Capital Limited (SVCL) is an Investment Mgmt Company for managing VC and AIF



Receivables Exchange of India Ltd. (RXIL) is a MSME online platform for discounting of bills of MSMEs supplied to Corporates



OPL is a digital infrastructure, optimizer and solutions provider which helps Banks, Corporates & Companies take informed lending decisions



Acuite Ratings & Research Limited (Acuite) is a SEBI registered and RBI accredited credit rating agency



Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) provides Collateral Free / Third Party Guarantee free loans



**Provides Energy Audit service for MSME units**

SIDBI Trustee Company Limited (STCL) carry out the trusteeship functions in general and for VCFs/ AIFs



India SME Asset Reconstruction Company Ltd. is an asset reconstruction co mainly for MSME debts

# Loans & Advances position

(USD bn)



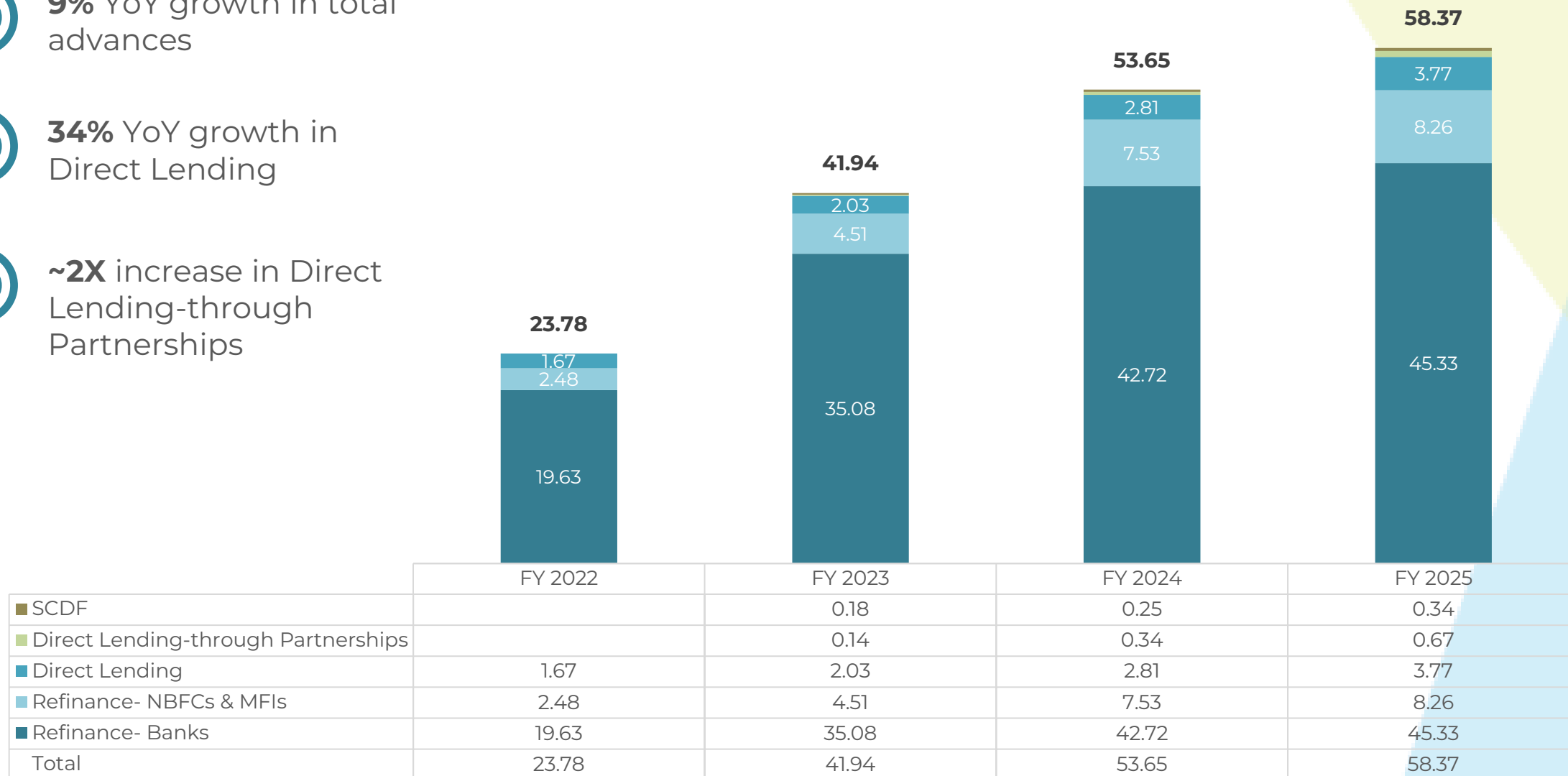
**9%** YoY growth in total advances



**34%** YoY growth in Direct Lending



**~2X** increase in Direct Lending-through Partnerships



# Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)

Set up as a Trust by Govt. of India and SIDBI in 2000  
Facilitates Collateral Free / Third Part Loans  
Encouraging Financial inclusion through hassle free access to finance/ credit

## Eligible Activity

Manufacturing, Services, Retail,  
Wholesale trade/Educational &  
training institutions

## Hybrid /Partial Collateral Security Model

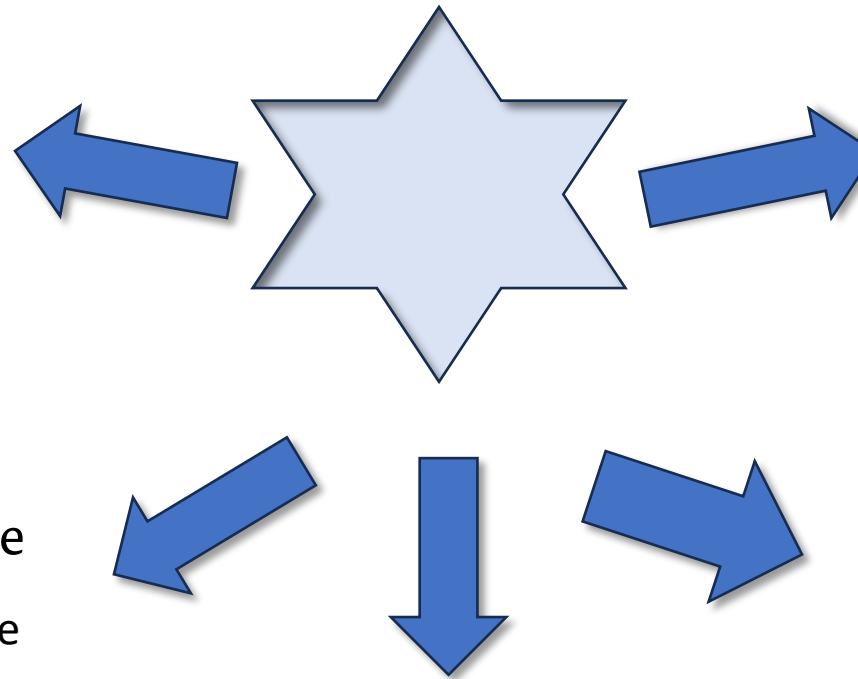
MLI can obtain Collateral and balance  
unsecured part up to ₹10cr can be  
covered under CGTMSE

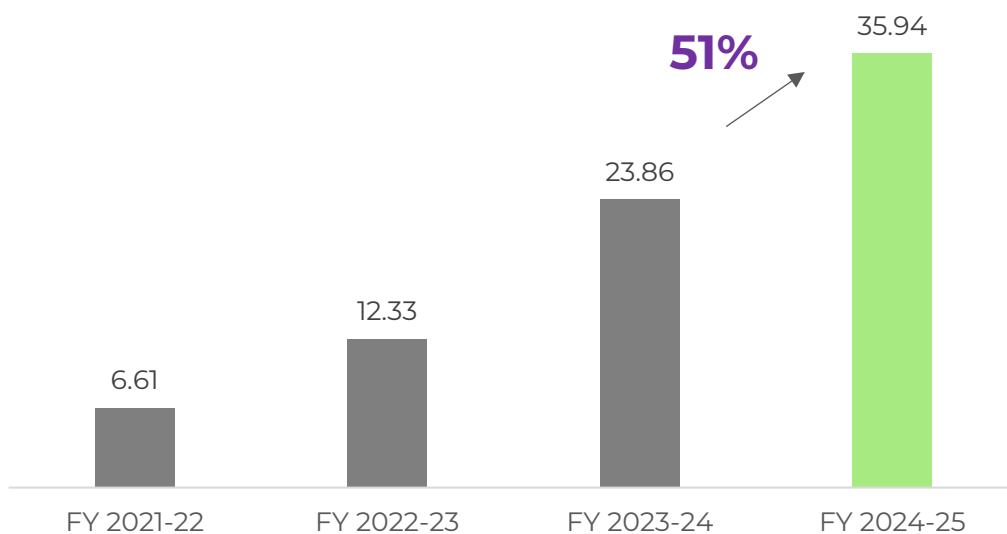
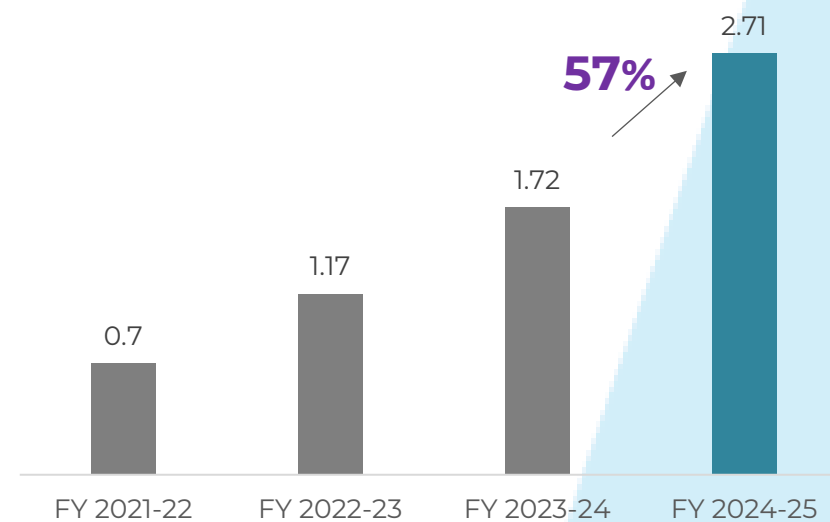
## Anytime Guarantee Coverage

MLI can apply for guarantee coverage  
anytime during the tenure of the  
loan for standard accounts

75 - 90% Coverage  
75% for other than marginalized  
category and above ₹50 lakh  
85% for marginalized groups & 90% for  
Women Entrepreneurs

Micro and Small Enterprises  
Credit Facility up to USD 1.12 mn  
can be covered



**USD 109.88 bn****Cumulative Guarantees  
Approved****10+ mn****Cumulative No. of  
Guarantees Approved****30.3 mn****Employment generated  
by supported units****USD 3.29 bn****Export contribution by  
supported units****Amount of Guarantees (USD bn)****Number of Guarantees (mn)**

# SIDBI's Mission - Greening Enterprise Ecosystem



## India's PanchAmrit



### Reach

Reach its non-fossil energy capacity to 500 GW by 2030



### Meet

Meet 50% of energy requirements from RE by 2030



### Reduce

Reduce carbon intensity of economy by less than 45% by 2030



### Reduce

Reduce 1 Bn tCO2 emissions by 2030



### Achieve

Achieve the target of Net Zero by 2070

## SIDBI's PanchTatva Complementing PanchAmrit

### Financing

Direct, GCF, Partnership with Ministries

### Development

Bottom-Up approach, Challenge Fund

### Risk Mitigation

Ecosystem Strengthening PRSF-EE, EV, MSW...

### Thought Leadership

CB of Value Chain GIFS-GRoW, SPeX

### Cooperation

Synergy 4 Energy, IBA ESG, IDFC Club, C 40 cities, FICs,

Financing the Green Enterprise requires Blended Finance, Interest Subvention, Subsidy for Green Investment, Risk Mitigation tools and Development (viability gap funding 4 innovation) at the Bottom of Pyramid

**ENABLERS- Programmatic Transition, Tech Bouquet, Green definitional Framework, E&S , Digital Journey and Tools**

## Green Financing Need ~ USD 10 Tn

- RBI C&F 2023 – 2.5% of GDP annually till 2030
- EE & RE - USD 10 Bn [as per BEE & MNRE]
- Electric Vehicle (EV) – USD 206 Bn [90 Mn Vehicle to go for EV under Mission EV30@30]
- Circular Economy – USD 45 Bn (CBG - USD 1.4 Bn) [62 Mn metric tons p.a. of waste is generated]
- Adaptation – Water, Nature Based Solutions, BioDiversity, Disaster Response, etc.

## PanchGreen Mission

● Mission Renewable Energy

● Mission E-Mobility

● Mission Energy Efficiency

● Mission Circular Economy

● Mission Adaptation



# Green Initiatives

Resource mobilisation	Enable climate finance credit	Panchatatva Mission	Green Innovation	Green leadership
<ul style="list-style-type: none"> <li>•KfW &amp; AFD LOC \$250 mn (Utilized-\$72 Mn &amp; Claim submitted ~ \$220 Mn+)</li> <li>•Bagged GCF support USD 200 Mn FMAP &amp; USD 24.5 Million Avanaa</li> </ul>	<ul style="list-style-type: none"> <li>•USD 1446 mn Direct Lending Portfolio to 9080 MSMEs.</li> <li>•USD 458 mn towards Solar Portfolio</li> <li>•USD 988 mn towards Energy Efficiency Portfolio</li> <li>•Indirect Lending to new age NBFCs</li> </ul>	<ul style="list-style-type: none"> <li>•<b>Electric Vehicles (EV):</b> 32500 [2W/3W]</li> <li>•<b>Energy Efficiency (EE):</b> 8500 Cr+ to 7000 + MSMEs</li> </ul>	<ul style="list-style-type: none"> <li>• Decarbonisation Challenge Fund</li> <li>• Rural Mobility (SEWA-NRDC-NBFCs)</li> <li>• Green RSF (ESCO, EV &amp; MSW)</li> </ul>	<ul style="list-style-type: none"> <li>•<b>Impact:</b> Electricity Savings &gt; 1 bn units annually with equiv. GHG reduction &gt; 0.8 mn tco2 eq/yr</li> <li>•OECD picked RSF as top 12 models globally</li> </ul>

**Green portfolio resulted in reduction of greenhouse gas emission to more than 2 million tons of carbon dioxide equivalent per annum.**

# Partial Risk Sharing Facility for Energy Efficiency (PRSF)

## SIDBI effectively leveraged Partial Risk Sharing Facility (PRSF) to catalyze EE Investments

\$37M Risk Sharing Facility funded by GEF (\$12M) & backstopped by CTF (\$25M) provides **risk cover up to 75% debt in an ESCO led Energy Efficiency (EE) Project**

PRSF, since its launch in 2015, has unlocked the EE Financing Market by addressing key challenges faced by the ecosystem:



Lack of technical expertise among FIs while evaluating EE



FIs not familiar with emerging ESCO models



Weak Balance Sheet and limited / no collateral with ESCOs

Risk-sharing facility through FIs, basis technical screening, has enabled development of ecosystem with enhanced capacity to assess EE Projects coupled with credit enhancement. Later, PRSF has been broad-based to cover Sustainable Commuting, Waste to Energy, etc.

Today, PRSF Supports 15 FIs



PRSF has supported a number of ESCOs



Punjab Renewable Energy Systems Private Limited

Across diverse EE projects



Retrofits with EE technology



Energy Use Optimization



YANTRA HARVEST



Energy Efficient Boiler



Variable Frequency Drives

### Impact across levers ...

\$132M

Worth of cumulative investment raised

82

ESCO Projects Supported with multiplier leveraging

375 GWh

Annual Energy Savings Achieved

310K tCO2

Annual GHG Emission Reduction

Risk Mitigant

PRSF has led to launch of variant models including SWM, EV, etc.

Picked up by OECD as one of the 12 Global Showcase Model

# Fund of Funds for startups at a glance



USD 1397 mn committed to 155 AIFs and USD 714 mn disbursed to 121 AIFs which has catalyzed USD 2708 mn investment in 1,274 startups



~USD 252 mn invested in ~185 startups from tier 2 and 3 cities



Over 0.2 mn jobs created by FFS beneficiary startups



~USD 4172 mn invested in ~184 women led/ co founded startups



FFS as an anchor investor in 85 AIFs. 55 AIFs are first time fund managers.



220 Start-ups focused on Deep-Tech supported with investment of USD 415 mn

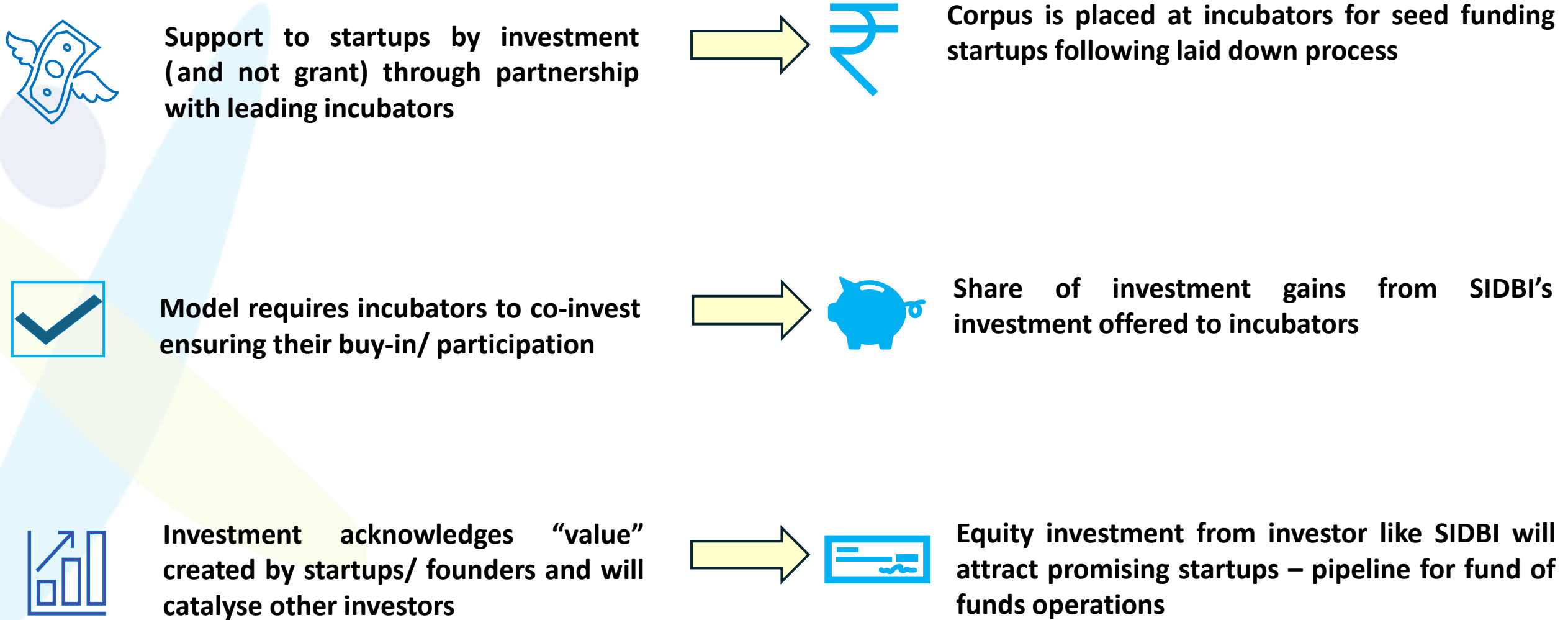


Winner startups are showcasing over 10x increase in valuation



22 beneficiary startups achieved unicorn status (valued over USD 1 billion)

# SIDBI's Framework: seed funding in partnership with incubators





## Standardized Open Protocols for Invoice based financing using :



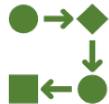
Open Credit Enablement  
Network (OCEN)



Account Framework  
Aggregator



India stack Blocks :  
GSTN, e-sign, e-stamp, e-  
NACH, etc.



End to end digitization

- **Collaborative Industry Initiative** of SIDBI, iSPIRT and OPL
- **Reference App** developed by SIDBI, approved in RBI Sandbox and being used by Banks/ NBFCs

## GST Sahay Invoice based Finance

- *Purpose-based*—against sales/purchase invoice; End use established
- *Embedded credit* in Sales/purchase cycle & in anchor supply chains
- *Cashflow* based credit assessment and disbursement
- *Orderly*/disciplined use of credit and regular churning
- *Easy to Use* with minimal inputs from MSMEs

## Use Cases

- **SIDBI Existing customers** (*adoption/acceptance improving*)
  - ✓ Sanction:Rs.500 crore (1450+ customers)
  - ✓ Disb:Rs.210+crore (625+customers), 10000+ invoices financed
  - ✓ Plan to introduce to New customers FY 2026 onwards
- **Jan Aushadhi Kendras / Fair Price Shops**
- Several **Banks & NBFCs** have developed Apps

## Advantage of Common Protocol / Common Infra

- **Facilitates Adoption**
  - *Easier / cheaper implementation* by Banks with standard specs
  - *Increased awareness* of App when offered by multiple banks
  - *Easier portability* for MSEs from one lender to another
  - *More Anchor/OEM* interest to embed in their systems
- **Common Infrastructure**
  - *De-Dupe Registry* - extendable to all invoice ecosystems also
  - *GST Sahay Marketplace* – Once more lenders ready with App

# Udyamimitra Portal- Digital Stack

- SIDBI, developed UdyamiMitra portal in 2016 for launch of the Standup India
- Digital stack with over **460+** lenders, integrated with around **0.02+ mn** branches
- Stack being utilised to onboard government schemes by using digital asset functionalities
- Portal integrated with multiple external entities viz CSC, ULBs, Gram Panchayat, AADHAAR / NIC, NPCI, UAPs, Banks, Credit Bureaus, CGTMSE, NSDC, India Post Bank, IMPDS, etc.

## Major Govt Schemes Onboarded on the Portal

- › PM Vishwakarma
- › PM SVANidhi
- › Stand up India (SUI)
- › Animal Husbandry Infra Development Fund
- › PLI Scheme for Pharma
- › PLI Scheme for telecommunications
- › National Livestock Mission
- › Strengthening of Pharma Industries
- › Assistance to Medical Device Cluster for common facilities

## Portal Benefits / Impact

- › Digital Virtual ecosystem
- › Anyone, Anytime from Anywhere access
- › Integrated with multiple third-party services
- › Transparent system with automated alerts & automated workflow
- › Loan application tracking on dashboard
- › Cost effectiveness and faster delivery

# MSME Formalisation:

## Bridging gap in the ecosystem

The Udyam Assist Platform of the Ministry of MSME, Govt. of India facilitates online registration of Informal Micro Enterprises through Assist Process for generation of Udyam Registration Number and Udyam Assist Certificate.

Registration Details	Total Classified & Registered (in mn)	Total Employment Generated (in mn)
MSME (Udyam) Registration	36.72	240.76
Udyam Assist Platform (UAP)	26.89	32.48
MSME (Udyam) Registration Including Udyam Assist Platform (UAP)	63.61	273.24

## Possible areas of collaboration with LAC

1

Financial assistance and capacity building of small NBFCs and MFIs.

2

Partial Guarantee Fund to support livelihood and income generating activities for Missing Middle segment

3

Collaboration for renewable energy, energy efficiency, green projects, circular economy, waste management for strengthening sustainable MSME ecosystem

4

Experience sharing of Best practices prevailing in MSME Eco system



“Earth provides enough to satisfy every man’s needs, but not every man’s greed”  
Mahatma Gandhi

# THANK YOU

For any queries, you may write to [dmd\\_prakash@sidbi.in](mailto:dmd_prakash@sidbi.in)