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WEBINAR · ONLINE

Financial Discipline to Funding: What Every SME Owner Must Know

Why credit-worthy SMEs get turned away — and how to become funding-ready

DATE	TIME (IST)	FORMAT
Friday, 10 July 2026	4:00 PM – 5:00 PM	Online · Zoom

ABOUT THIS SESSION

Profitable SMEs with full order books are often turned away by lenders. Of 6.35 crore Udyam-registered MSMEs, only 3.68 crore have ever accessed formal credit. The webinar examines why many credit-worthy firms remain outside the formal lending system, the common gaps that hold them back, and what owners can do to improve their funding readiness.

The challenge is increasingly one of visibility rather than viability. Credit decisions now hinge on the quality, consistency, and traceability of financial information. Businesses that maintain a verifiable operating history reduce lender uncertainty and improve their access to capital. The ability to generate and present reliable business data has become a key determinant of funding outcomes.

Financial discipline therefore becomes a strategic advantage. Clean banking conduct, timely statutory filings, and documented cash flows help lenders assess business performance with confidence. Increasingly, GST returns, bank statements, income-tax records, bureau histories, and data shared through the Account Aggregator framework form the basis of credit assessment. Businesses that understand how this data is used can put it to work in strengthening their credit profile.

The lending landscape itself is evolving. While collateral remains important, lenders are increasingly adopting cash-flow based lending, supply-chain finance, and data-driven models. In this environment, credit ratings, financial transparency, governance, and institutional credibility influence both credit access and borrowing costs.

This webinar will discuss how SMEs can address common funding readiness gaps, make business data work more effectively, understand newer lending models, use credit ratings strategically, and prepare for accessing growth capital.

KEY DISCUSSION POINTS

- Common funding readiness gaps that hold SMEs back
- Beyond collateral: new lending models including cash-flow-based and supply-chain finance
- Making business data work — GST, bank statements, ITRs, bureau and Account Aggregator data
- Credit ratings and their impact on loan pricing
- Preparing for accessing growth capital

MODERATOR

Mr. K K Gupta Director, Resurgent India Ltd

SPEAKERS

CA Chaitanya Shah	CEO, Chaitanya Shah & Co.
Mr. Ashish Aaditya	Regional Head - North, Receivables Exchange of India Ltd (RXIL)
CA Ranjeet Kumar Agarwal	Past President, ICAI
CA N B SHETTY	Chairman | Sr. Partner, TRIVENI Group & Rupeeeboss | NBS & CO
Mr. Abhishek Gupta	Director & CEO, Sharp travels (India) Ltd

WHO SHOULD ATTEND

- SME owners and promoters
- CFOs and finance heads of SMEs
- MSME founders seeking formal credit
- Business owners preparing for growth capital

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