



MSME SAATHI

Businesses of Bharat now, powered by AI insights



About Jocata

Jocata, a subsidiary of BillDesk, is a technology company driving AI-powered digital lending transformation for 50+ large financial institutions across India, ASEAN, and the Middle East. With deep expertise in the MSME credit ecosystem and over a decade of experience working closely with lenders, Jocata is leveraging data-led insights to promote financial inclusion and build a more intelligent, inclusive ecosystem for India's MSMEs.

The Challenge: India's Growth Engine Needs Fuel

India's MSME sector, crucial for job creation and economic growth remains significantly underserved. A persistent lack of visibility into MSME business performance, coupled with poor credit accessibility, hinders their growth. The challenge is not just limited to funding; it spans access to talent, technology, and markets.

While most MSMEs regularly file GST returns, the data remains largely underutilized. Business owners and lenders often fail to extract actionable insights from this rich data source. The result: an ecosystem where financial decisions are still made on instinct, in a world increasingly shaped by algorithms.

The lack of reliable and holistic data also complicates policymaking, making it difficult for public institutions to provide targeted support. While, Digital Public Infrastructure (DPI), behavioural scoring for credit access, and increased digital adoption among MSMEs are accelerating change - placing data at the core of a fast-evolving ecosystem.

But growth today isn't just about speed, it's about clarity.

MSMEs operate in a highly volatile environment and various internal factors and external events can impact them disproportionately. A major issue is what we call a “Know Your Business, Know Your Market” gap. MSMEs often miss early signs due to a lack of real-time, relevant insights. For example:

- A food manufacturer with ₹250+ crore turnover consolidated suppliers for efficiency. But during COVID-related lockdowns, supply chain disruptions hit hard—something a dynamic heatmap of supplier geographies using GST data could have predicted.
- A B2B firm growing erratically was denied favourable credit terms. Lenders noticed irregular GST compliance among the firm's key clients, interpreting it as a potential liquidity risk - an insight not visible from the business's surface numbers.
- An electronics manufacturer grew annual sales from ₹3.9 crore to ₹11.77 crore in FY25. But 80% of this came from just one customer, while five long-standing customers brought in zero revenue - an opportunity lost of ₹11.6 crores. What seemed like growth was actually a concentration risk in disguise, something data could have revealed early.

Businesses in India have always run on instincts and they still should but when backed by insights, they become powerful drivers of resilient growth

Our Solution: MSME Saathi - Your Business Mirror

To bridge this insight gap, we introduced MSME Saathi, an AI-powered business growth companion built not just to inform, but to empower. It begins with the Business Reflection Report, a diagnostic tool generated using consent-led GST data. This report offers a clear, structured view of business performance through a powerful scoring system and helps MSMEs reflect on critical questions like:

- Who are my most valuable customers?
- Is my business concentrated? Is my value chain robust?
- Is my CA filing my GST in a timely manner?
- Are my top buyers compliant in their GST filings?
- Am I eligible for credit? And if so, on what terms?

Beyond internal insights, MSME Saathi provides sector and region-level intelligence. For example, how your pricing compares in one geography versus another, or whether your industry is showing signs of stress. These signals allow MSMEs to negotiate better, plan smarter, and anticipate change. And when it comes to credit, Saathi connects MSMEs with India's top banks and NBFCs to facilitate access to right-fit financial products tailored to their repayment capacity and growth potential.

MSMEs can digitally generate their Business Reflection Report to assess opportunities and risks, free of cost leveraging your consent-led GST data.

Impact & Ecosystem Achievements

MSME Saathi is not a standalone initiative; it's a part of a much larger effort at Jocata. At the heart of it is a belief that MSME growth isn't about solving for one business at a time, it's about building infrastructure that uplifts the entire sector. Over the years, our work with lenders revealed that traditional underwriting models fail to serve the diverse needs of MSMEs.

To bridge that gap, we built SWARA - an industry-first AI/ML-powered MSME behavioural scoring engine. Built on consent-led GST and Banking Transaction data, it empowers banks and NBFCs with 2-minute 'Go-No-Go' credit decisions, reducing the time-to-credit from 2-5 days to under 6 hours. By assessing business behaviour as a proxy for risk, it allows lenders to look beyond financial history and into business potential. To date, we've enabled over ₹43,000 crores in disbursals through our partner network.

But solving credit access is just one piece of the puzzle. At a systemic level, MSMEs also need visibility that informs policy and unlocks opportunity. That's why we built Jocata Sumpoorn - India's first MSME Economic Activity Index in collaboration with Small Industries Development Bank of India (SIDBI). Built on anonymized GST data from over 1,50,000+ MSMEs across 99+ industries, Sumpoorn tracks real-time economic activity and provides data-led insights for targeted policy interventions. It was also showcased at the United Nations as a powerful example of public-private partnership and now serves as a blueprint for global economies seeking to develop a similar index.

MSME Saathi has already begun to demonstrate tangible value with insights on revenue drivers, customer loyalty, supplier stability, credit readiness, counterparty quality and market benchmarking. As adoption grows, Saathi is well-positioned to become a powerful decision-support system for MSMEs across India enabling them not just to grow, but to grow with clarity.

MSME Saathi: Your Inner Circle for Growth

- **Revenue Drivers**
- **Customer Loyalty**
- **Supplier Stability**
- **Credit Readiness**
- **Counterparty Quality**
- **Market Benchmarking**

Kickstart your journey towards excellence: www.msmesaathi.in

