



Bhadresh Pathak

EVP and Business Head – L&T-SuFin
L&T-SuFin

L&T-SUFIN

How is SuFin using AI to help MSMEs find the right products and make better purchasing decisions?

AI is becoming an important enabler in simplifying B2B commerce for MSMEs, with intelligence embedded across the customer journey for faster, more accurate decision-making.

Our AI-led approach makes product information structured and accessible, helping Buyers identify products matching their requirements. AI is also used in product cataloguing to improve the speed, consistency and quality of SKU onboarding.

Beyond product discovery, Conversational AI enables support teams to access backend information through natural-language queries, including order and payment details. This helps them respond faster while reducing operational burden.

Our objective is to use AI where it creates tangible value, reducing transaction time, improving first-time-right accuracy, operational burden and strengthening customer experience.

Beyond procurement, how is SuFin helping MSMEs make smarter business decisions and support future growth?

For us, the opportunity extends beyond being a marketplace. MSMEs

need an ecosystem that supports procurement while improving access to capital and markets. SuFin helps clients avail trade finance to enable transactions and earn cash discounts through improved liquidity, making their businesses working-capital neutral. SuFin also helps MSMEs take smarter credit calls on counterparties through its Trust Seal framework. Its logistics capabilities enable timely and transparent delivery.

We are also expanding our private-label portfolio. Solido brings together safety and welding products, while Gravis focuses on building materials such as tiles, wall putty and gypsum plaster, giving MSMEs greater choice through a trusted platform.

Our objective is to become a trusted digital partner for MSMEs, helping them discover the right products, access suppliers and buyers, access liquidity through the right financing solutions, and enable reliable delivery through a one-stop digital platform. SuFin is becoming an integral part of the supply chain for both Buyers and Sellers. ■

How is SuFin simplifying industrial procurement for MSMEs through digital product discovery and verified sellers?

SME supply chains are traditionally fragmented, making product and price discovery difficult. SuFin offers a systematic, digitally powered way to find the right product at desired commercial terms through an AI-powered Request for Quotation (RFQ) mechanism. Customers can specify technical requirements, and the RFQ reaches relevant Sellers who respond with price, terms and fulfilment timelines. This expedites buying and selling, with seamless execution from order generation to delivery, while improving efficiency, reducing manual coordination and driving cost savings.

MSMEs are also wary of unknown counterparties due to concerns around quality and timely payments. SuFin conducts due diligence and provides a Trust Seal, giving Buyers greater confidence in quality and delivery, while giving Sellers confidence in timely payments.