



Trusted Partner from
Discovery to Delivery



Bhadresh Pathak

Executive VP & Business Head
L&T-SuFin

How does L&T-SuFin's marketplace ensure trust, transparency, and efficiency for MSMEs and large enterprises?

At L&T-SuFin, our core purpose is to bring **trust, transparency and efficiency** to India's fragmented industrial procurement ecosystem. Built on Larsen & Toubro's legacy of engineering excellence and governance, the platform ensures that every transaction—whether by an MSME or a large enterprise—is backed by trusted sellers and buyers, quality-assured products and compliant documentation. Trust creation between entities is paramount for L&T-SuFin and is enabled through a robust digital process that validates genuineness, reliability and creditworthiness of the parties involved.

We integrate stringent vendor onboarding, structured product cataloguing and transparent pricing to eliminate information asymmetry. Our curated catalogue of industrial and construction products, combined with backend checks, helps businesses procure with confidence.

Efficiency is delivered through digital workflows that simplify sourcing, enable negotiation, provide product-plus-quote comparison and ensure seamless order tracking. For enterprises, L&T-SuFin acts as a procurement partner by improving operational efficiency and reducing costs. For MSMEs, it levels the playing field by offering reliable suppliers and buyers, competitive rates, assured fulfilment and working capital support. Ultimately, our aim is to convert traditional, relationship-based procurement into **data-driven decision-making with a frictionless experience**.

How is L&T-SuFin enabling seamless financing and logistics through integrated solutions for India's growing industries?

As India witnesses strong momentum in manufacturing, infrastructure and construction, timely access to **finance and logistics** becomes a critical enabler for growth. L&T-SuFin bridges these gaps by integrating value-added services directly into the procurement journey.

We partner with leading financial institutions to provide unsecured and secured financing to make or buy products on the platform, including buy-now-pay-later for buyers, seller financing against confirmed orders, invoice discounting on both purchase and sales and working-capital solutions aligned to procurement cycles. Digital credit checks, documentation and disbursements enable MSMEs to unlock liquidity quickly.

On the logistics front, our multi-modal network provides real-time cost visibility, shipment tracking and dependable last-mile delivery. By combining product discovery, financing and logistics on a single platform, we ensure that businesses, from manufacturers to contractors, experience procurement as an **end-to-end, digitally orchestrated** process.

How does L&T-SuFin use AI and analytics to personalize experiences and optimize procurement?

At L&T-SuFin, we believe the future of B2B procurement will be shaped by **intelligent digital platforms**. Our AI-based recommendation engines enhance buying by connecting customers with the right sellers and relevant catalogues. Advanced analytics help enterprises optimise procurement through real-time dashboards, price benchmarking and consumption insights.

AI-driven search, automated customer evaluation, document digitisation and workflow automation reduce manual effort and decision time, enabling customers to focus on strategic areas rather than routine operational tasks.

By embedding intelligence across the procurement cycle, L&T-SuFin is making industrial buying more **efficient, transparent and future-ready**, supporting India's vision of a digitally empowered and globally competitive manufacturing ecosystem. ■