Mr. Saurav Bhattacharyya
CEO, Proxtera Private Limited

- Macro trend: New trade routes / pairs
- The human lens: Life/Business is **REALLY** tough for MSME’s
- Under-banked/served: long tail not (obviously) profitable
customer acquisition cost vs. lifetime value
- Digitization: done locally to the needs on the ground is key
- Inter-change/operability: across regions / platforms is key
- Global ecosystem for MSME’s: empowered, build credibility, and enable cross-border trade
  solving for credibility, trust building -> Financing
  **SFE:** SME Financial Empowerment (smefe.org)
  **DVC** (Distributed Verified Credentials) enabling cross-border trade