



5

Points to note
when Servicing
MSME Loans

A man with a beard and dark hair, wearing a light blue button-down shirt, is looking down at a tablet computer he is holding in his hands. He is sitting at a desk with some papers on it. The background is a plain, light-colored wall. The image is partially covered by a blue and green gradient overlay on the right side, which contains text.

1

Payment Channels and frequency

You need to have the ability to collect weekly and if the borrower is not in the same geography as you are, you need to provide digital channels of collection with UPI, recurring mandates, QR code scan to pay, all of this is made possible.



2

Understand the business

If you understand the business, you create a niche in a segment of MSMEs.



Leverage edge from use cases

including verification of customer authentication of data, digital collections and disbursements



4

Get visibility

and learn from customers transactions,
UPI data & GSTN data



5

Look at the asymmetric data

the data that is not documented, but needs to be created by interacting with the customer, hence confining to fewer focus areas goes a long way in understand the risks and benefits



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