# SME product innovation of future



#### THE SME WORLD IS CHANGING

# National/ local markets Business Operation Through Physical Space and Manual Labor Business thru Personal Friends and

An SME in 2007

#### An SME in 2017



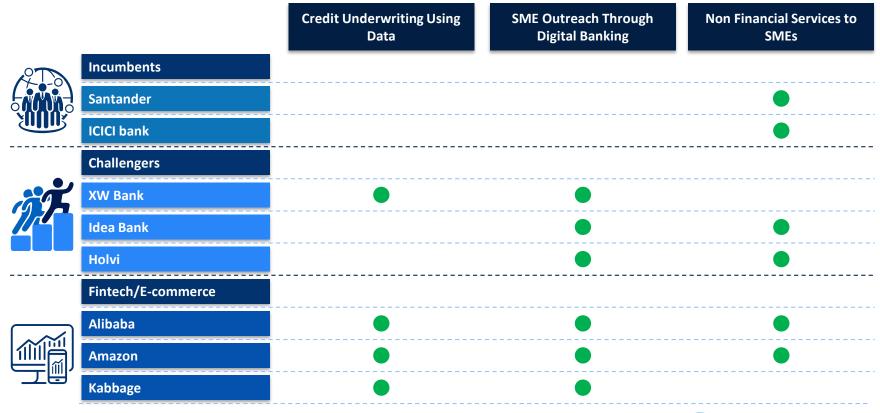
How have the Banks Changed?

**Family Funding** 



Networking

## NEW SME FINANCE PLAYERS HAVE EMERGED, AND SO HAVE THEIR OFFERING



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Credit Underwriting Using
Data

SME Outreach Through Digital Banking Non Financial Services to SMEs



Incumbents

Santander

ICICI bank

Challengers

XW Bank

Idea Bank

Hab

Fintech/E-commerce

Δlihaha

Amazon

Kabbage

Fully digital bank for Positions as "One stop Provinces in the provisite system to the provisite system to the provisite system to the provinces in the provisite system to the provinces of the



#### **PANELISTS**



Anatoly Popov Sberbank



Giada Monti Intesa Sanpaolo



Lav Odorovic Penta



Balazs Topor Raiffeisen Bank

