Growth Drivers the Nation

Building dreams for an inclusive India

By empowering organisations to connect with the underserved. Newgen is helping build an India where every individual has the tools to dream big and achieve more

India's Viksit Bharat 2047 vision is a call for inclusive growth. Where innovation and technology enable every individual to dream big, regardless of their circumstances. At the core of this transformation, Newgen Software, an Al-first digital transformation company, is powering enterprises to connect with people in the remotest corners of the country. From ensuring access to credit for farmers and MSMEs to enabling government and insurance services for communities yet to be fully integrated into mainstream systems. Newgen's platform empowers organisations to turn aspirations into reality. This is the story of how dreams are being fulfilled—one solution at a time

BRIDGING THE CREDIT GAP FOR FARMERS

Brilging in Cheuit

Bar For Families

For a farmer in a remote village, accessing credit used to be a daunting challenge. Complex paperwork, long wait lumes, and reliance on informal lenders created a cycle of debt and despair. A leading bank in Maharashtra, using Newgen's Al-driven platform, changed this narrative. By automating its agricultural loan processes, the bank disbursed *1.300 crores across 4.000 accounts, ensuring timely financial assistance.

Through these initiatives, farmers in even the most remote locations can now access formal credit systems, breaking free from cycles of dependency and poverty.

ENABLING THE YOUTH
The youth of India make about 30
per cent of the population that is
first lime financial services consumer. This Gen Z population is
looking at Instant, digital first
and uncomplicated solutions suited to their tastes and aspirations.

..... INNOVATING CITIZEN

- >> A state-level citizen service A state-level citizen service department digitised its service delivery, reducing citizen complaints by 40 per cent. Whether it's issuing certificates or resolving grievances, the department has become a model for responsive governance.
- A good example of Newgen platform delivering innovation in a G2G collaboration is

Newgen's Al first platform enables flyper-personalised customer journeys to capitivate first time borrowers, depositors and insurance buyers.

Not only that, it also eases the process for startups looking for business funding from financial institutions, thus allowing lenders to empower new businesses and grow the economy.

MSMES: THE BACKBONE OF INDIA'S

ECONOMY
With over 60mn MSMEs contributing to 30 per cent of India's 6DP,
Micro, Small, and Medium Enterprises (MSMEs) form the backbone
of the Indian economy, employing
millions and contributing significantly to GDP Yet, many face challenges accessing financing due to

cumbersome processes and a lack of financial infrastructure in less accessible areas. However, Newgen's solutions are unlocking potential at the grassroots level, helping MSME's thrive in regions previously untapped.

TRANSFORMING CITIZEN SERVICES

TRANSFORMING CHIZEN
SERVICES
GOVERNMENT
GOVE

EXPANDING INSURANCE ACCESS

The Honourable Prime Miniter has shared his vision of insurance for all. The criticality of securing lives, health,

The criticality of securing lives, nealth, properly lies in democratization of Insurance enabling easy access to claims.

A leading life insurance provider automated core processes like underwriting and claims management, reducing errors and improving turnary life. round times

Banks and insurers. empowered by Newgen's solutions, are not just disbursing funds or issuing policies—they are fulfilling aspirations



IFFT, CEO, NEWGEN SOFTWARE

Al led Seamless Insurance Journeys across health & life. This step is critical for the "Insurance for All by 2047" initiative, ensuring that every individual, from urban centres to remote villages, can secure their future.

THE AI CORE: NEWSEH ONE
Driving these transformative outcomes is Newgen's Newgen's Al-Ifrst, low-code platform with
its ability to simplify complex
workflows and automate decision- making. Newgen's Empowers organizations to deliver
faster, smarter, and more inclusive services, a national bank

sive services.

For example, a national bank processed over 66 lakh loans, disbursing ₹1 lakh corre, ensuring itmely assistance to individuals and businesses allke. Another financial institution automated diverse products, enabling seamless transactions and improved customer experiences.

29°45'33.5"N

78°26'53.5"E

FROM HOPE TO FULFILMENT

FROM HOPE TO FUFILMENT
Behind every loan disbursed,
policy issued, and service delivered lies a deeper story—the
story of a farmer planting a crop
with renewed hope, a small
business owner expanding operations, or family securing
their future.

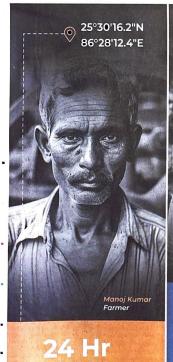
Newgen's platform is the silent
enabler, bridging the gap between
dreams and reality. It ensures that
no dream, no matter how remote,
is out of reach. Banks and insurers, empowered by Newgen's solutions, are not just disbursing
funds or issuing policies—they
are fuffiling aspirations.

By empowering organisations
to connect with the underserved,
Newgen is helping build an India
where every individual has the
tools to dream big and achieve
more. This is how it happened—
an Al-first platform enabling
tangible change across the
nation, one solution at a time.

AIDING MSME'S

- IUINE MSME'S

 A prominent financial services
 provider onboarded over 6 million
 MSMEs using Newgen's mobilefirst lending platform, allowing
 small businesses in regions with
 limited reach to access credit
 seamlessly. For many
 entrepreneurs, his meant they
 could expand their operations,
 hire more people, and contribute
 to their local economies.
- Another private sector bank automated 18 MSME loan products, managing 4,000 daily transactions. Meanwhile, a regional bank disbursed over ₹19,000 crores across 56,000 accounts, simplifying the process for small business owners who previously found formal credit. ously found formal credit systems out of reach.

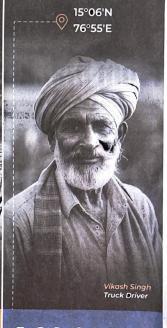




2,000+
Branches Connected Instantly

22,000+ Users Empowered Daily 56,000+ **MSMEs Benefited** with Access to Credit

Rizwan Khan Tailor



1,00,000+ Digital Loan Applications **Enabled Annually**

mewgen

ard Issuance

Catalysing Viksit Bharat @2047 Mission with Al-led Digital Transformation Platform