

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 AI-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

For a farmer in a remote village, accessing credit used to be a daunting challenge. Complex paperwork, long wait times, and reliance on informal lenders created a cycle of debt and despair. A leading bank in Maharashtra, using Newgen's AI-driven platform, changed this narrative. By automating its agricultural loan processes, the bank disbursed ₹1,300 crores across 64,000 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 time financial services consumer. This Gen Z population is looking at instant, digital first and uncomplicated solutions suited to their tastes and aspirations.

INNOVATING CITIZEN SERVICES

>> 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 automation of data management of 60,000 reporting entities for future analysis and action. In a G2C environment, Newgen delivered content automation where a range of content-heavy processes were automated and integrated with over 20 other government departments.

Newgen's AI first platform enables Hyper-personalised customer journeys to captivate 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 GDP, 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 MSMEs thrive in regions previously untapped.

TRANSFORMING CITIZEN SERVICES

Government services, often plagued by inefficiencies, have historically struggled to reach the last mile. With Newgen's AI-first governance platform, this is changing. A central ministry automated 30 workflows, including RTI management, making information access faster and more transparent. Citizens no longer have to navigate bureaucratic hurdles; processes that once took weeks now take days. Newgen's technology ensured that every citizen, regardless of where they live, can access essential services with dignity and ease.

EXPANDING INSURANCE ACCESS

The Honourable Prime Minister has shared his vision of insurance for all. The criticality of securing lives, health, property lies in democratisation of insurance enabling easy access to claims.

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

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



VINENDER JEET, CEO, NEWGEN SOFTWARE

AI 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: NEWGEN ONE

Driving these transformative outcomes is NewgenONE, Newgen's AI-first, low-code platform. With its ability to simplify complex workflows and automate decision-making, NewgenONE empowers organisations to deliver faster, smarter, and more inclusive services.

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

FROM HOPE TO FULFILMENT

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 a 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 fulfilling 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 AI-first platform enabling tangible change across the nation, one solution at a time.

AIDING MSME'S

>> A prominent financial services provider onboarded over 6 million MSMEs using Newgen's mobile-first lending platform, allowing small businesses in regions with limited reach to access credit seamlessly. For many entrepreneurs, this 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 systems out of reach.

<p>25°30'16.2"N 86°28'12.4"E</p> <p>Manoj Kumar Farmer</p>	<p>19°28'30.4"N 73°39'34.2"E</p> <p>Lakshmi Devi Shop Owner</p>	<p>29°45'33.5"N 78°26'53.5"E</p> <p>Rizwan Khan Tailor</p>	<p>15°06'N 76°55'E</p> <p>Vikash Singh Truck Driver</p>
<p>2,000+ Branches Connected Instantly</p> <p>22,000+ Users Empowered Daily</p>		<p>56,000+ MSMEs Benefited with Access to Credit</p> <p>1,00,000+ Digital Loan Applications Enabled Annually</p>	
<p>24 Hr Kisan Credit Card Issuance</p>			



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