

BankU is No. 1 at Empowering MSMEs with a Branchless Banking Solution



The way we bank is evolving, and BankU is leading the charge in making banking more accessible and rewarding for MSMEs across India. As a new-age branchless banking solution, BankU is bridging the financial gap for small businesses by offering a fully digital platform that brings banking services right to their fingertips.

With a vision to create a self-reliant India, BankU is building the largest retailer chain network, empowering MSMEs, retailers, and small business owners to provide bank-like services to their communities, all without the hassle of traditional banking processes.

Banking, Beyond Banks

BankU isn't just another banking platform but it's a neo-bank designed to cater specifically to the needs of small businesses. Whether it's money transfers, bill payments, loans, or account services, BankU provides a one-stop digital solution through both a mobile and web application.

MSMEs using BankU can offer over 200 financial services to their customers, including:

- Account opening & management
- Cash withdrawals & deposits
- Balance inquiry & mini statements
- Domestic & international money transfers
- Loan applications & quick unsecured business loans
- PAN card enrollment & correction
- Mobile & utility bill payments
- KYC verification & APIs services for MSMEs and Nidhi Companies

With BankU's easy-to-use interface, retailers and small businesses can now bring banking to their customers, creating a financially inclusive ecosystem without needing a physical bank branch.

Higher Earnings, Greater Opportunities for Retailers

One of BankU's biggest advantages? It offers the highest commission in the industry.

Retailers and small business owners partnering with BankU can operate like a mini-bank, providing financial services while earning a significant commission on each transaction. This means they not only support their local community but also unlock new income streams for themselves.



A.K. Mehra, CEO of BankU, explains the impact of this model:

"Driven by favorable government policies and flexible banking institutions, MSMEs are rapidly contributing to India's economic growth while generating employment. Our banking solution is designed to address the unique requirements of MSMEs. It removes the barriers of traditional banking processes and policies, providing a seamless and user-friendly experience."

A Full-Fledged Business Banking Experience for MSMEs

BankU goes beyond just offering banking services—it aims to redefine financial operations for MSMEs. The platform is set to launch a business banking current account with a built-in banking system, allowing MSMEs to:

- Easily manage cash flow
- Access financial services previously available only to large corporates
- Enjoy seamless cash management solutions
- Integrate core banking services via partnerships with major banks

Through strategic partnerships, BankU is integrating core banking services from large financial institutions, ensuring MSMEs get the same financial privileges as large corporations.

Chandan Thakur, CTO of BankU, shares the growing momentum:

"More than 500 SMEs have joined our platform in the last month alone. The response has been overwhelmingly positive. We are now expanding our operations to bring over 5,000 SMEs onto our platform by the end of FY 2025."

Quick & Hassle-Free Loans for MSMEs

Lack of access to quick capital is one of the biggest challenges faced by small businesses. BankU is tackling this problem by offering fast, unsecured business loans to MSMEs, helping them manage cash flow, expand operations, and solve debt issues without lengthy approval processes.

By leveraging technology and strategic partnerships, BankU is ensuring that small businesses don't have to struggle for financial support anymore.

BankU is the Banking for the Future

BankU is reinventing traditional banking practices with a model that is cost-effective, automated, and convenient, making financial services more accessible than ever before. With its fully digital platform, retailer network, and commitment to empowering MSMEs, BankU is shaping the future of banking—one business at a time.

Join BankU Today!

If you're an MSME, retailer, or business owner looking to take control of your finances and earn more through branchless banking, it's time to partner with BankU.

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BankU—Empowering MSMEs, One Transaction at a Time.

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