

April 2025



TOMORROW'S MONEY TODAY



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How fintechs are reshaping India's financial landscape, from payments to planning



The explosion in digital needs — from payments to financial planning — has fuelled the rapid rise of the industry.

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US likely to push for tariff cuts, regulatory changes in trade deal with India: GTRI



The United States is expected to seek significant changes in India's trade policies as part of the ongoing bilateral trade negotiations.



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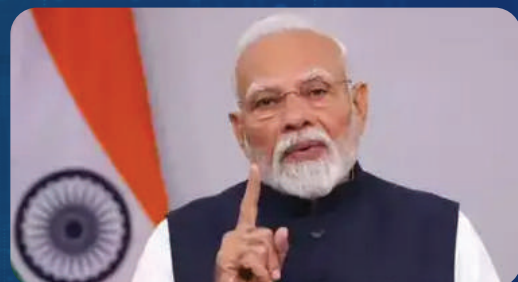
Migration to '.bank.in' domain: How it will help reduce digital payments frauds

The RBI has asked all banks to commence the migration of their existing domains to the '.bank.in' domain and complete the process by October 31, 2025.

To combat the increasing number of digital payment frauds, the Reserve Bank of India (RBI) has decided to operationalise the '.bank.in' domain for banks. The '.in' is India's Country Code Top Level domain (ccTLD).

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India must expand steel production to achieve 'zero import & net export' goal: PM Modi



New Delhi: Prime Minister Narendra Modi on Thursday highlighted the need for a goal of 'zero imports' and a focus on net exports for the steel sector.

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India's Exports Reach \$820 Billion In 2024-25, Up 6% Despite Global Challenges



The country's goods and services exports have crossed \$820 billion in 2024-25, marking a nearly 6% increase over the previous fiscal year despite global economic uncertainties, the commerce ministry said on Wednesday. The exports stood at \$778 billion in 2023-24.

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M1xchange reports 150% Growth in H2 FY25

M1xchange is committed to scaling solutions that drive India's growth from the ground up.

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MSME Classification

MSMEs reclassified

Bigger limits, Greater leverage

As of April 1, 2025, India has officially entered a new era for MSMEs. With the revised investment and turnover thresholds now in effect, more businesses can scale confidently while continuing to access MSME-specific benefits and financial support.

Here's what's in place now:

1. Micro Enterprises

- Investment limit: **Up to ₹2.5 Cr**
- Turnover limit: **Up to ₹10 Cr**

2. Small Enterprises

- Investment limit: **Up to ₹25 Cr**
- Turnover limit: **Up to ₹100 Cr**

3. Medium Enterprises

- Investment limit: **Up to ₹125 Cr**
- Turnover limit: **Up to ₹500 Cr**



CFOs turning towards SCF

Why CFOs are turning to Supply

Chain Finance to navigate 2025

SCF: From optional to essential

In 2025, CFOs are navigating tight credit conditions and market uncertainty. Supply Chain Finance (SCF) is emerging as a strategic tool—unlocking working capital by enabling early payments to suppliers without altering payment terms. It's a win-win for liquidity and supplier trust.



Tech-Driven evolution of SCF

SCF is being reshaped by AI and blockchain. These technologies offer real-time visibility, reduce fraud, and simplify reconciliation. CFOs now use SCF platforms not just to pay—but to plan, forecast, and optimize risk across global supply chains.

Building resilient Supply Chains

SCF strengthens vendor relationships and ensures operational continuity. Early payments improve supplier confidence, while buyers optimize balance sheets and working capital without increasing debt—creating a stronger, more agile supply chain.



M1xchange TReDS:

Powering the SCF Shift

M1xchange is enabling CFOs to drive SCF adoption at scale. As an RBI-licensed digital platform, it connects corporates, MSMEs, and financiers for seamless, secure invoice discounting. With blockchain-backed transparency and faster fund flows, M1xchange is helping CFOs turn liquidity into a strategic advantage.





M1 in numbers

Building resilient Supply Chains

Bill discounted
1,80,000+



Corporates Onboarded
3000+



MSMEs Onboarded
50000+



Financier
66



MoU signed with Govt. of Gujarat to boost MSME liquidity



M1xchange signed a Memorandum of Understanding (MoU) with the Government of Gujarat, in the presence of Shri Sandip J. Sagale, IAS, Commissioner, MSME, Government of Gujarat.

This milestone marks a key step in transforming the financial ecosystem for MSMEs engaged with government departments and PSUs across Gujarat. The collaboration will enable faster access to working capital through the TReDS platform, ensuring prompt payments and improved cash flow for participating enterprises.

With this partnership, M1xchange continues to strengthen its commitment to building a more accessible and efficient financial infrastructure for MSMEs in India.

A stronger foundation for Gujarat's MSMEs is now in motion.



M1xchange named leader in Digital MSME Financing

M1xchange was honoured with the “Leader in Digital MSME Financing & Working Capital Solutions” award at Uddipan: National MSME Summit & Leadership Conclave.

Organised by AICTE and the Government of Maharashtra, this summit brought together policymakers, industry stalwarts, and ecosystem enablers to accelerate progress in the MSME sector.



This recognition is a testament to our continued efforts in transforming the financial landscape for MSMEs through innovative, tech-led solutions that drive liquidity, growth, and long-term impact.



SAEL limited champions liquidity for agri-vendors through M1xchange TReDS

India’s agricultural value chain is vast, yet liquidity challenges often slow progress for many agri-based enterprises. SAEL Limited, a key player in the sector, took a forward-looking step by adopting M1xchange TReDS to streamline payments and strengthen vendor relationships.

Through early payment solutions on the platform, SAEL empowered its vendors with timely access to working capital—boosting operational efficiency and ensuring business continuity across the value chain.

This strategic move not only optimized SAEL’s own cash flow but also created a ripple effect of financial resilience, reinforcing how smart liquidity management can fuel sector-wide impact and sustainable growth.

[Read the complete case study here](#)

