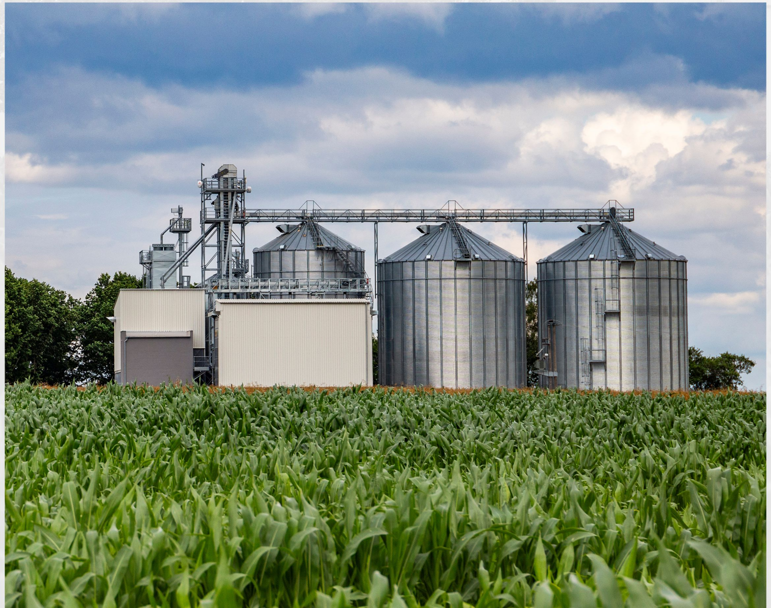
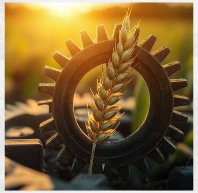
AGRI CLIENT USES M1 TO EXTEND ITS DPO TO 120-180 DAYS





Agro-based Products Company

www.m1xchange.com

TOMORROW'S MONEY TODAY

Turnover

$385 Mn

Vendors

600+

Established

1971

Employees

80+

Rating

A-

VENDOR CHALLENGES

Client Context

- Client is a leading agri-business group; one of India's largest rice processors
- Suppliers include Farmer Producer Organizations (FPOs) & direct farmers
- Suppliers typically ask for payment on delivery
- Payable invoices are primarily non-GST

Gaps/Requirement

- Reduce working capital burden arising out of same day payments to suppliers
- Create a process for digitizing & financing the predominantly non-digital process

PROCESS IMPACT

Solution Offered

Offered invoice factoring on payables to MSME supplier

Digitized the delivery receipt to invoice leg top operationalize financing

Implemented Process

Client's product delivery receipt along with product weight from the weighing scale at the entry is converted to a non-GST invoice

Auto-bid and Auto-accept live on the system (configurable by Buyer)

Deep integration with financing partner to ensure same-day payment to seller

IMPACT

Client uses M1's financing partners to extend its **Days Payable Outstanding to 180 days**

DPO DSO mismatch reduced significantly – sustaining credit rating despite external headwinds

Consistent growth in invoices financed via our platform– around **₹100Cr+ per month**