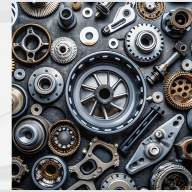
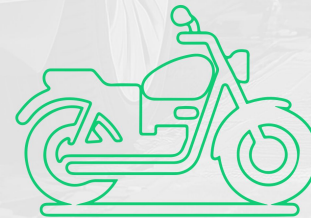


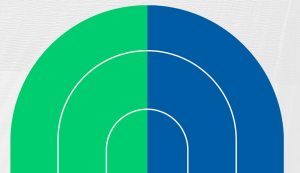
₹9 CR SAVINGS FOR LEADING TWO WHEELER MFG. VIA ARBITRAGE INCOME



Two Wheeler
Manufacturer



www.m1xchange.com





Turnover

₹44k Cr



Vendors

80+



Established

1978



Employees

5000+



Rating

AA+

VENDOR CHALLENGES

Client Context



Client is one of the top 3 two-wheeler manufacturers in India



Pioneer in electric mobility in India



Strong Pan-India presence

Gaps/Requirement



Supplier require early payment to manage their cashflow



Client has negotiated an early payment CD with vendors (~10-11%)



Client wanted to use SCF to monetize CD via arbitrage income

PROCESS IMPACT

Solution Offered



Offered a customized product– a mix of Reverse Factoring with arbitrage income & Direct Payment



ERP level integration for seamless flow



Single place to reconcile all payments with records of CD, credits and debits

Implemented Process

ERP integration for payment & shifting liability automatically

Direct Payment for retained payable from UFX portal itself

IMPACT



Opened up a new revenue stream

- Average **net arbitrage of 4% p.a.** over bank funds
- Generated ₹9 Cr saving for the year.



80+ vendors onboarded for the program



Higher **vendor retention & satisfaction** due to early payments

