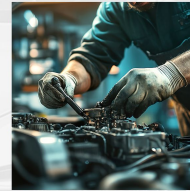


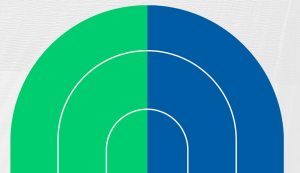
IMPROVED WC MANAGEMENT BY DPO EXTENSION FOR AUTO ANCILLARY



Large Auto
Ancillary



www.m1xchange.com





Turnover

₹2,212 Cr



Vendors

290+



Established

1983



Employees

2000+



Rating

A

VENDOR CHALLENGES

Client Context



Tier-1 auto component supplier specializing in powertrain & transmission



Key partner for top auto players like Maruti, Toyota, Tata EV, Mahindra



Engages in proactive vendor development & localization programs

Gaps/Requirement



Create additional liquidity by extending payable days



Offer early payment options to vendors to negotiate better pricing

PROCESS IMPACT

Solution Offered



Offered an unsecured,
off-balance sheet,
factoring based solution



Exchange UI to facilitate
bidding between different
regional, national bankers



Competitive rates due to
multi financier bidding;
more attractive than WC limits

Implemented Process

Real time limit tracking
from across financiers

Competitive rates better than
working capital rates delivered
due to competitive bidding

IMPACT



Better working capital position
with extended payable days



Unlocking additional income
of **~1.5.Cr** due to better
working capital management



DPO extended
by 30 Days



**Consistent improvement in
client's credit rating** with
agencies quoting enhanced
liquidity as a key factor



Delivered a ~200bps higher
rate than WC limits

