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Reimagining India's Growth with Supply Chain Finance



SCF in the Age of Digital Bharat

In a rapidly changing India, businesses are transforming. MSMEs are growing, large corporations are embracing the future, and government policies are leaning into digital-first solutions. Amidst all this, Supply Chain Finance (SCF) is emerging as a quiet but powerful force.

At M1xchange, we've seen SCF evolve from a simple tool for liquidity into a foundational element of strategic and inclusive growth, especially in a country driven by digital innovation.



The Digital Revolution in Supply Chain Finance

With key government initiatives and the recent reduction in the turnover limit for corporate onboarding on TReDS (Trade Receivables electronic Discounting System) to ₹250 crore, the message is clear: financial inclusivity and digital adoption are now inextricably linked.

Through our digital TReDS platform, M1xchange is making this a reality by enabling:

Paperless invoice discounting: Say goodbye to endless paperwork

Faster MSME onboarding: Streamlined processes for quicker access to funds

Real-time transaction visibility: Full transparency for all participants

Easy integration with ERP systems: Seamlessly connect our platform with your existing tools

For us, this isn't just about providing a financial solution; it's about providing smart technology that powers the future of Indian business.



1800 103 7261 (Toll free)



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Beyond Cost: SCF as a Strategic Advantage

Leading corporates today are no longer using SCF just to optimise their working capital. They are leveraging it as a powerful strategic tool to build stronger, more resilient businesses. By providing faster and more transparent payment options, they are able to:

Foster supplier loyalty:

Secure stronger relationships with suppliers, which ensures a more reliable and resilient supply chain

Boost business continuity:

Navigate volatile market cycles with greater ease and confidence, minimising disruptions

For these forward-thinking companies, SCF has become a key boardroom strategy, moving far beyond a simple CFO decision.



Empowering MSMEs: Voice, Visibility, and Velocity



For countless MSMEs in India, having access to timely working capital is the difference between simply surviving and truly thriving. Supply Chain Finance is changing that narrative entirely.

With SCF, MSMEs are no longer at the mercy of delayed payments. They are gaining:

Faster invoice payments: They can receive payments in as little as 24 hours, ensuring steady cash flow.

Greater negotiation power: By having a consistent cash flow, they are empowered to negotiate better terms with their buyers.

Reduced dependency on lenders: The need to rely on costly loans or informal lenders is significantly reduced.

With M1xchange, even first-time entrepreneurs in remote areas can now compete on a level playing field, giving them the voice, visibility, and velocity they need to grow their business.



From Bharat to Boardrooms: Real Stories, Real Progress

For MSMEs across India, Supply Chain Finance is more than a financial product; it's a catalyst for success. These are just a few of the stories of the businesses we're proud to support:

A packaging SME in Indore successfully doubled its capacity after joining M1xchange.

A women-led business in Kerala was able to scale its operations without taking on external debt.

An auto ancillary company in a Tier-2 city like Lucknow has expanded operations with zero cash-flow disruptions.

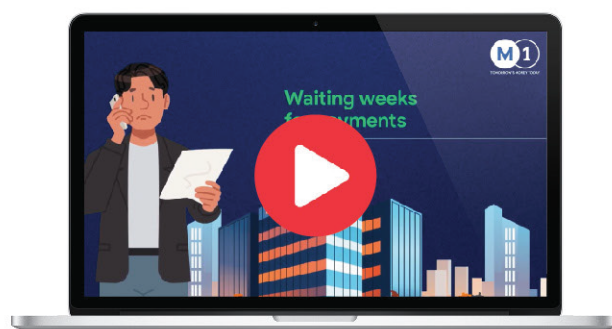
These stories are a powerful testament to the resilience of Indian businesses and the quiet revolution that digital finance is enabling. We're proud to be at the heart of their journey.



The Future is Collaborative: Powering possibilities, Building India

The future of Supply Chain Finance is not a solitary journey; it lies in the synergy between M1xchange, progressive policy makers, visionary corporates, and resilient MSMEs. As India accelerates toward the vision of a Viksit Bharat 2047, SCF will be a crucial force driving financial empowerment and economic self-reliance.

At M1xchange, we see our purpose as something bigger than just a platform. We're not just enabling payments. We're powering possibilities. We're not just building a platform. We're building the future of Indian business.



MSMEs in small towns are now driving India's next leap; thanks to MSME to MSME financing on M1xchange. Whether you're a seller looking for early payments or a buyer wanting to support your vendors, this RBI-approved platform helps both. No collateral. No paperwork. Just faster cash flow across the chain. One platform, two roles. M1xchange powers it all.

Bill discounted
2,00,000+



MSMEs
60000+



Corporates
3,000+



Financier
68



M1xchange at the MSME Conclave 2025

M1xchange was proud to be a part of the #MSMEConclave2025, an influential event held at the Jaypee Palace in Agra. This key initiative, organised by the Agra Footwear Manufacturers & Exporters Chamber (AFMEC) with support from the Ministry of MSME, was a powerful platform for industry leaders and changemakers.

Our Senior Director and Head of SME Business, CA Vishal Kumar, delivered an insightful presentation on “Innovative Supply Chain Financing through TReDS Bill Discounting”. He highlighted how digital platforms like ours can unlock crucial working capital and serve as a catalyst for MSME growth.

We are truly grateful to the Corporate Council for Leadership and Awareness (CCLA) for organising such an impactful event, bringing together visionaries to shape the future of Indian business.



THE ECONOMIC TIMES | News

Over 50% of manufacturing MSMEs report sales growth in Q1FY26, but exporters affected by tariffs: SIDBI Survey

According to the latest SIDBI survey, sales for over half of India's manufacturing and trading MSMEs increased in Q1 FY26, and the overall business outlook remains optimistic. However, the report also noted that many exporters are feeling the effects of ongoing tariff issues.

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 **FINANCIAL EXPRESS**
Read to Lead

India-UK FTA deal: Eases path for IT and electronics sectors with workforce, export gains

The recent India-UK Free Trade Agreement will exempt Indian professionals working temporarily in the UK from social security payments for up to three years, providing significant cost savings for the IT sector. Additionally, the agreement gives duty-free access for Indian electronics like smartphones and optical fibre cables to the UK market, boosting exports.

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THE ECONOMIC TIMES | SME

India-UK CETA unlocks \$23-billion trade corridor, set to boost MSME exports

The new India-UK CETA trade agreement is expected to be a game-changer for MSMEs, eliminating tariffs on many goods and opening up public procurement opportunities in both countries. Labour-intensive sectors like textiles, footwear, and marine products will see a significant boost in exports, while the deal also gives zero-duty access for UK goods into India, with phased reductions on certain items.

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MSME to MSME Financing: A Game Changer in Working Capital Access



MSME-to-MSME financing is transforming how small businesses manage their cash flow, particularly in India's Tier 2 and Tier 3 cities.

Our latest blog explores how M1xchange enables mid-sized MSMEs to act as buyers and facilitate early payments to their own suppliers. This is all done digitally through our RBI-approved TReDS platform, offering crucial benefits:

No collateral: Access to credit without assets as security.

Off-balance sheet benefit: Improved financial health.

Strengthened supply chains: Building trust and reliability with suppliers.

Timely payments: Ensuring your suppliers get paid faster.

Read the full blog to explore how this deep-tier financing model is reshaping credit access for MSMEs across India.

[Read more...](#)



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