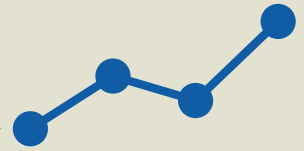




TOMORROW'S MONEY TODAY

PAVING THE WAY FOR GROWTH



How SAEL Limited TReDSformed its Financial Landscape with M1xchange



1. The Ecosystem

A sector that feeds the entire nation but still grapples with financial bottlenecks- India's Agricultural Industry. As a primary pillar of the economy, it faces significant working capital challenges due to lengthy payment cycles. Traditional bill discounting through banks is often hindered by multiple approvals and manual processes, delaying timely access to much-needed cash flow.



2. A Closer Look at the Company

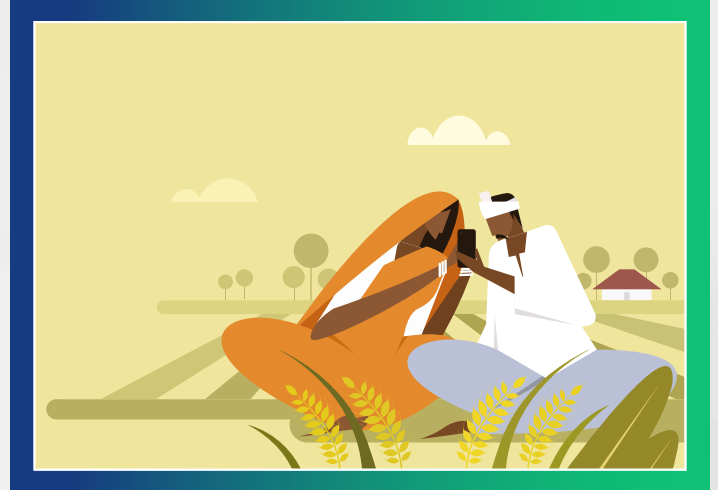


SAEL Limited, a prominent player in the agro-based industry, operates integrated rice shelling units, solvent extraction plants, and power generation facilities. They also own rural godown-based warehousing units, highlighting their commitment to the agricultural value chain.

3. Bottlenecks in the Traditional Bill Discounting

SAEL Limited relied on consortium banking arrangements for bill discounting, which generally had:

- ❖ **Large turnaround time:** Delays in approvals from multiple banks could significantly extend the time it took to convert bills into usable working capital.
- ❖ **Lengthy process:** Manual paperwork and bureaucratic procedures slowed down the entire discounting process, impacting operational efficiency.
- ❖ **Limited financing options:** Reliance on a limited pool of banks potentially restricted SAEL Limited's access to competitive discounting rates.



4. Unlocking Efficiency with M1xchange TReDS

M1xchange introduced SAEL Limited to the Trade Receivables Electronic Discounting System (TReDS) platform, offering a revolutionary approach to bill discounting. TReDS streamlines the process by:



➤ **Faster approvals:** The online platform connects SAEL Limited with a wider pool of financiers, enabling them to receive approvals and access funds quicker.

➤ **Enhanced transparency:** The platform ensures complete transparency throughout the process. Real-time information flow reduces paperwork and facilitates clear communication between all stakeholders.

➤ **Competitive bidding:** TReDS fosters competition among financiers, potentially leading to lower discounting rates for SAEL Limited compared to traditional methods.



5. A Transformation for SAEL Limited

By adopting M1xchange's TReDS solution, SAEL Limited has achieved significant improvements:

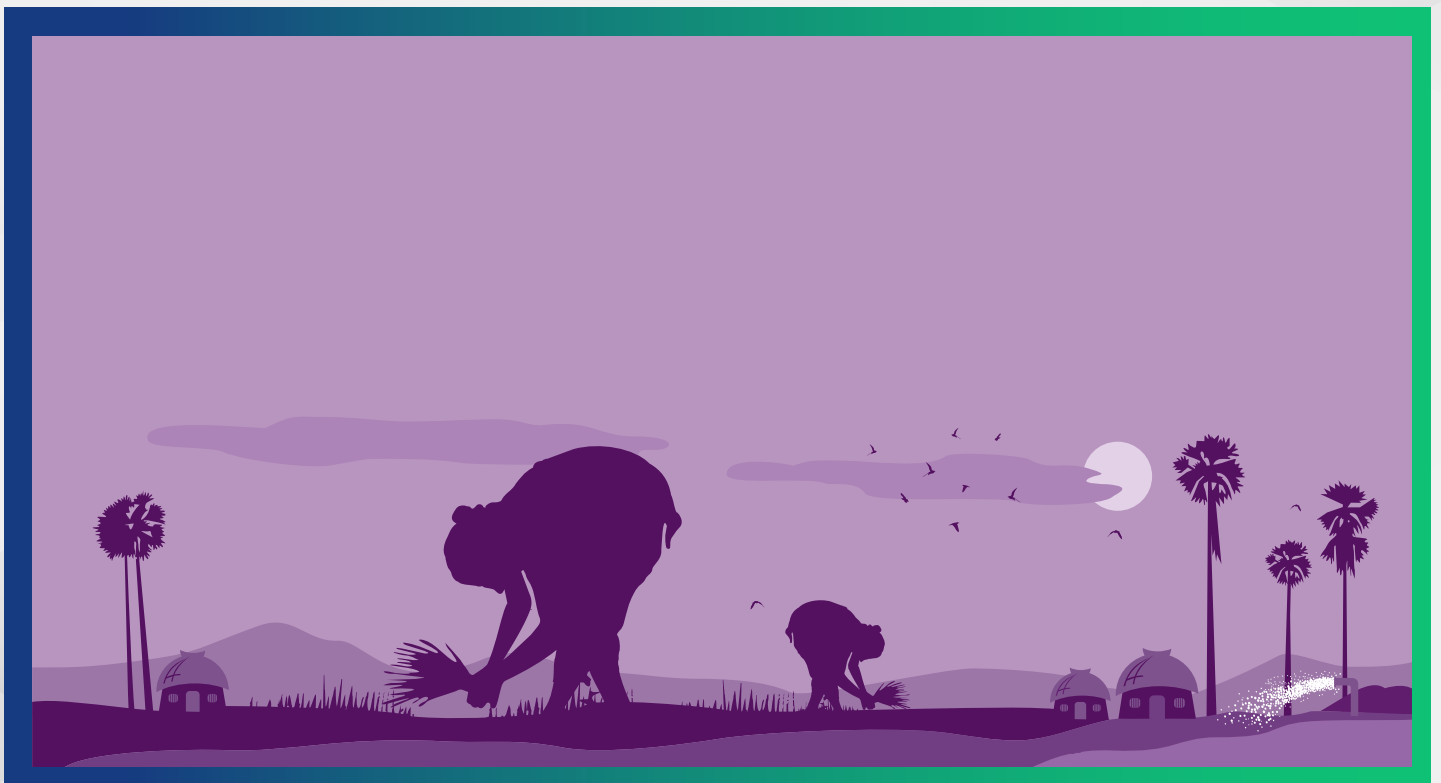
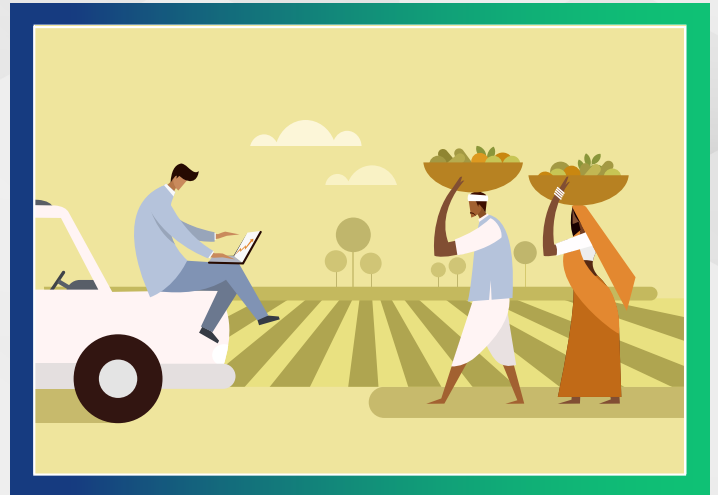
➤ **Improved cash flow:** Faster bill discounting cycles liberate working capital, allowing them to invest in core operations and growth initiatives.



➤ **Reduced financing costs:** TReDS streamlines the process by automating tasks and facilitating real-time information flow, reducing administrative costs.

➤ **Enhanced operational efficiency:** The platform eliminates manual processes and expedites the discounting process, saving valuable time and resources.

➤ **Streamlined communication:** The platform's transparent data flow facilitates seamless communication and collaboration among all parties involved.



CONCLUSION: A PARTNERSHIP FOR GROWTH

M1xchange's TReDS platform played a pivotal role in empowering SAEL Limited to overcome the limitations of traditional bill discounting. The platform unlocked faster working capital access, streamlined operations, and potentially reduced financing costs for SAEL Limited. This case study serves as a testament to the transformative impact M1xchange's TReDS can have on businesses in the agricultural sector, paving the way for a more robust and efficient financial management landscape.

