

Financial Innovation & Smarter Working Capital

Unlocking GCC Liquidity

FinTech, Instant Payments & Smarter Working Capital

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Global Capability Centers (GCCs) are India's next **Economic Engine**

₹100,000+ Crore Locked. Global Problem. Local Solution.

GCCs operating

1,700+

India (NASSCOM 2024)

GCCs Annual Revenue

₹5+ Lakh crore

generated

Trapped in working capital

₹ 1+ Lakh crore

(20-40% of Revenue)

**Global parent
payment delays**

30-90

days

**Vendor payment
requirements**

10-45

days

**Unlock
Opportunity**

₹100+ crore

per GCC in 60-90 days

BUT IT'S ACTUALLY THREE MARKETS

Market

GCCs in India | Global MNCs | Domestic Indian

This Isn't Just a GCC Problem.

It's a ₹Multiple Lakhs Crore Opportunity.

Three Markets. One Problem. Same Solution.

Cash is Trapped in the Supply Chain

- Buyers want 60–120 days payment terms
- Suppliers want 15–30 days payment from you
- Inventory levels at 30–60 days
- 75–150 days stuck in working capital
- Departments optimize for themselves, not the enterprise
- WC treated as a spreadsheet, not a shared KPI

The Growth Paradox: Revenue But Cash Stays Stuck

- GCC/MNC/ IND Co. revenue growing **12-18%** annually
- Working capital expenses growing **22-25%** annually
- For every ₹10 cr new revenue **₹2.5 cr** trapped in WC
- ₹100 cr GCC growing 15% **₹8-10 cr** trapped annually
- Growth becomes **cash drain** without optimization

THE PARADIGM SHIFT

OLD WC CULTURE

From Reactive Collections

- Manual reports (weekly/monthly)
- Blame game: Sales vs Finance
- Follow-up calls (reactive)
- Gut-based lending decisions
- Silos



NEW WC CULTURE

To Proactive Orchestration

- Live dashboards (real-time)
- AI-led risk scoring (predictive)
- Cross-functional ownership (proactive)
- Daily accountability rituals
- Integrated systems

Real-Time Discipline Real Working Capital

MONITOR (Live)

- DSO, DPO, Inventory aging
- Customer payment probability
- Vendor push-out risk
- Cash runway (30–90 days)

TRIGGER (Automated)

- Alerts, not reports
- Workflow automation
- Call, discount, negotiate

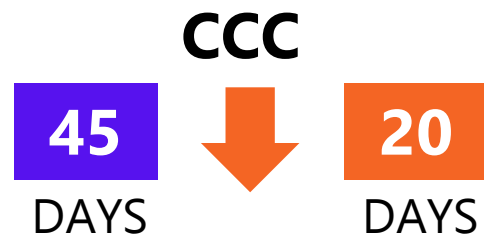


RESULT

- Predict problems before they happen
- Turn emergency collections into engineered liquidity

REAL RESULTS

Smarter Working Capital = Better Businesses



Interest Saved
₹1 – 1.25 crore
annually
(for ₹50cr company)

Default Risk **drops** due to diversified lenders

Supplier Growth

Accelerates: Paid in



Free Cash

₹6.9 crore

unlocked

CASE STUDY

Company

FMCG

Revenue

**₹100
Crore**

Growth

18%

The Working Capital Triad: Culture in Action

1

EARLY PAYMENT DISCIPLINE

- Customer incentive engineering
- **Sales KPI**
= DSO ownership
- Finance ROI > Bank Interest Cost
- Frees ₹4 crore instantly

2

JUST-IN-TIME INVENTORY

- Reduce carrying costs
- Shift from stock to velocity
- **Proc KPI**
= DIO ownership
- Cuts costs 15–20%

3

SUPPLIER TERMS AND SCF

- Use Supply Chain Finance to extend DPO
- Relationship Intact, Paid by Ecosystem
- **Finance KPI**
= DPO + Cost of Fund
- Improves free Cashflow

Banks ≠ Enough: Democratizing Access

OLD MODEL

Banks Only

- Innovation/ MSMEs ignored
- High documentation burden
- High risk concentration
- Access denied if 'not creditworthy'

MODERN MODEL

Banks + NBFCs + FinTechs

- Risk sliced at Invoice level
- Integrated & robust fintech platform
- Buyer / Suppliers onboarded without collateral
- Data becomes collateral

Treasury Transformation. It's already live. It's already winning.

THE THREE-PILLAR SOLUTION

Fintech + Discipline + Culture = GCC Competitive Advantage

THREE PILLARS

PILLAR 1

Fintech Stack

- Dealer Financing SCF/ TReDS for receivables
- Supply chain finance for payables/ Dynamic Disc
- Embedded Finance /Instant Payments
- Live dashboards monitoring

PILLAR 2

Process Discipline

- Daily 15-minute stand-ups
- Weekly DSO/DPO/inventory reviews
- Monthly board reporting
- Standardized SOPs

PILLAR 3:

Organizational Culture

- Sales compensated on DSO, not revenue
- Procurement on DPO + quality, not cost
- Finance coordinating daily
- Cash becomes strategic, not back-office

COMBINED RESULTS

25-35%
CCC reduction

12-18%
interest savings

₹100+ crore
freed for GCC

Organization
aligned on cash

From Days to Hours: Technology-Enabled Discipline

ERP API

Invoice automation

(no manual uploads, no excuses)

AI Credit

2–8 hour decisions

(not gut-based: data-based underwriting)

NPCI / UPI / RTP Rails

4–6 hour settlement

(real-time, not tomorrow)

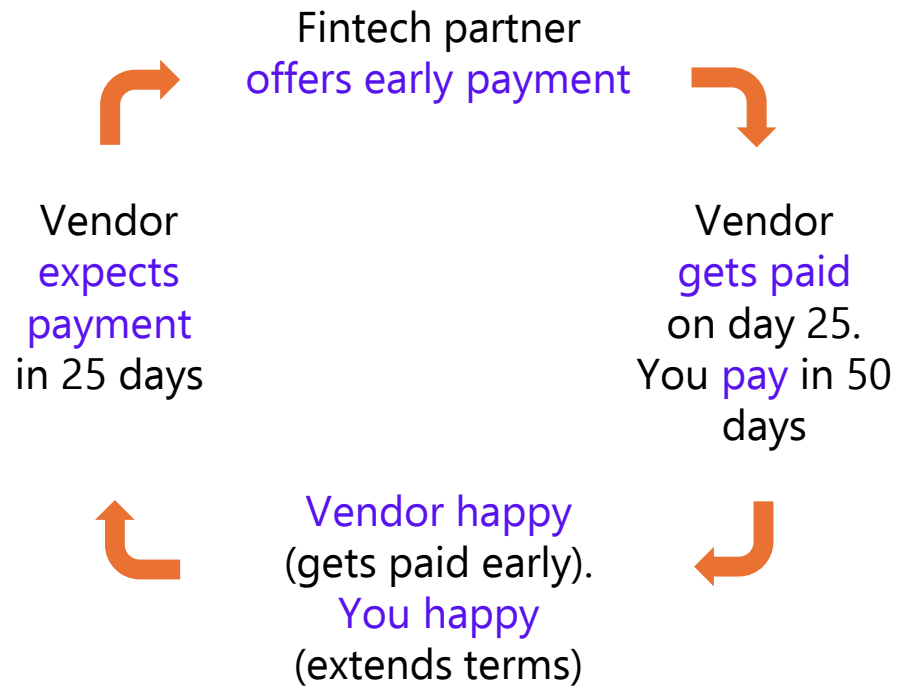
Early Payment Programs

Financially engineered incentives

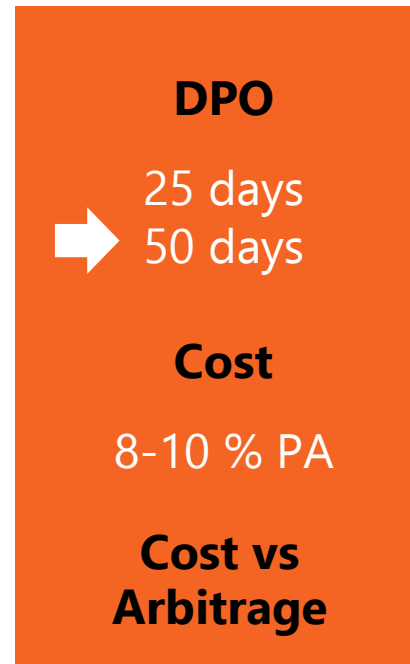
(arbitrage, not expense)

Supply Chain Finance (SCF) – Extend Payables Without Squeezing

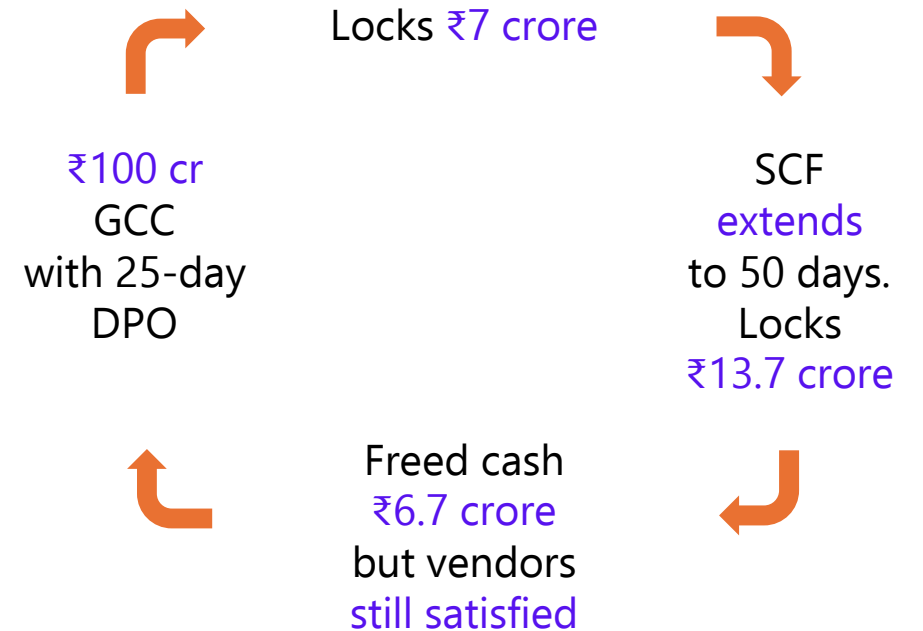
HOW IT WORKS



IMPACT



EXAMPLE



SUPPLY CHAIN FINANCE PRODUCTS

Financing the entire supply chain - **Ease of use, Flexible, Configurable**



Slide from Cashtech for reference only

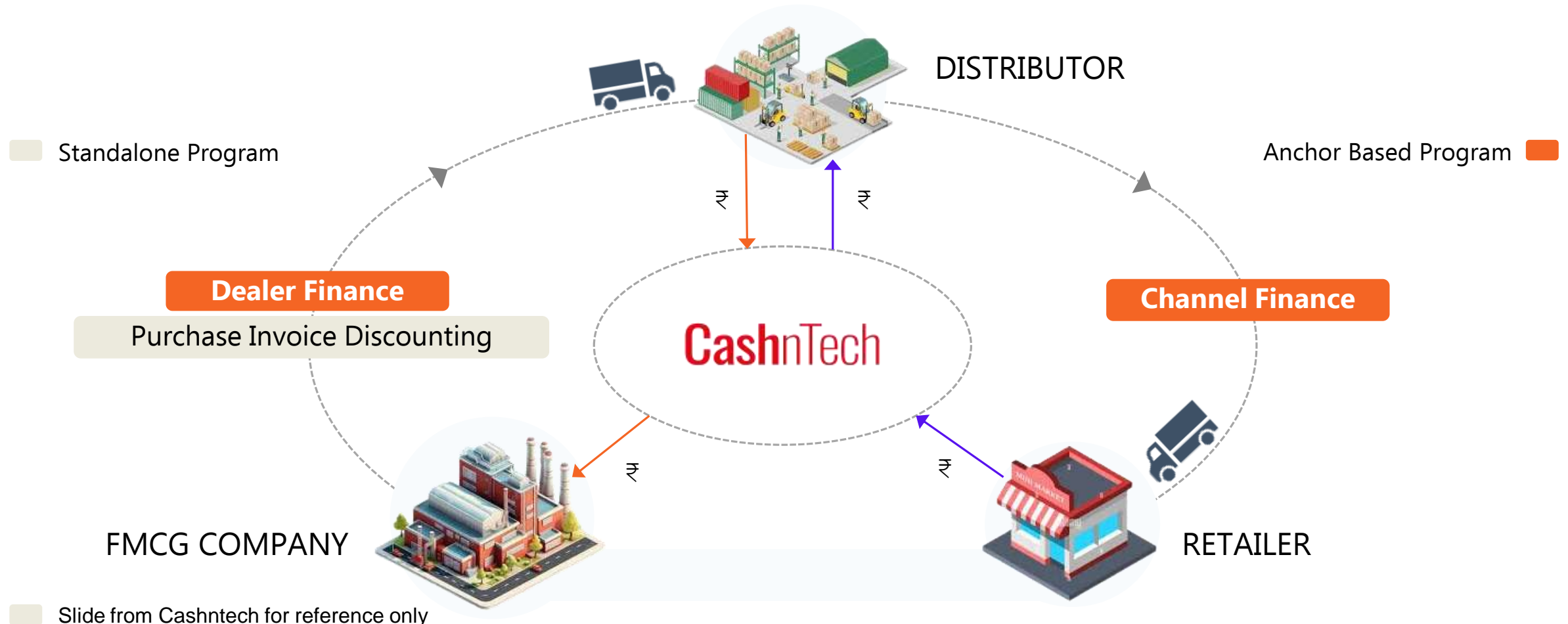
Anchor Based Program

Banking Partners



PURCHASE INVOICE DISCOUNTING

Financing the entire supply chain - Ease of use, Flexible, Configurable

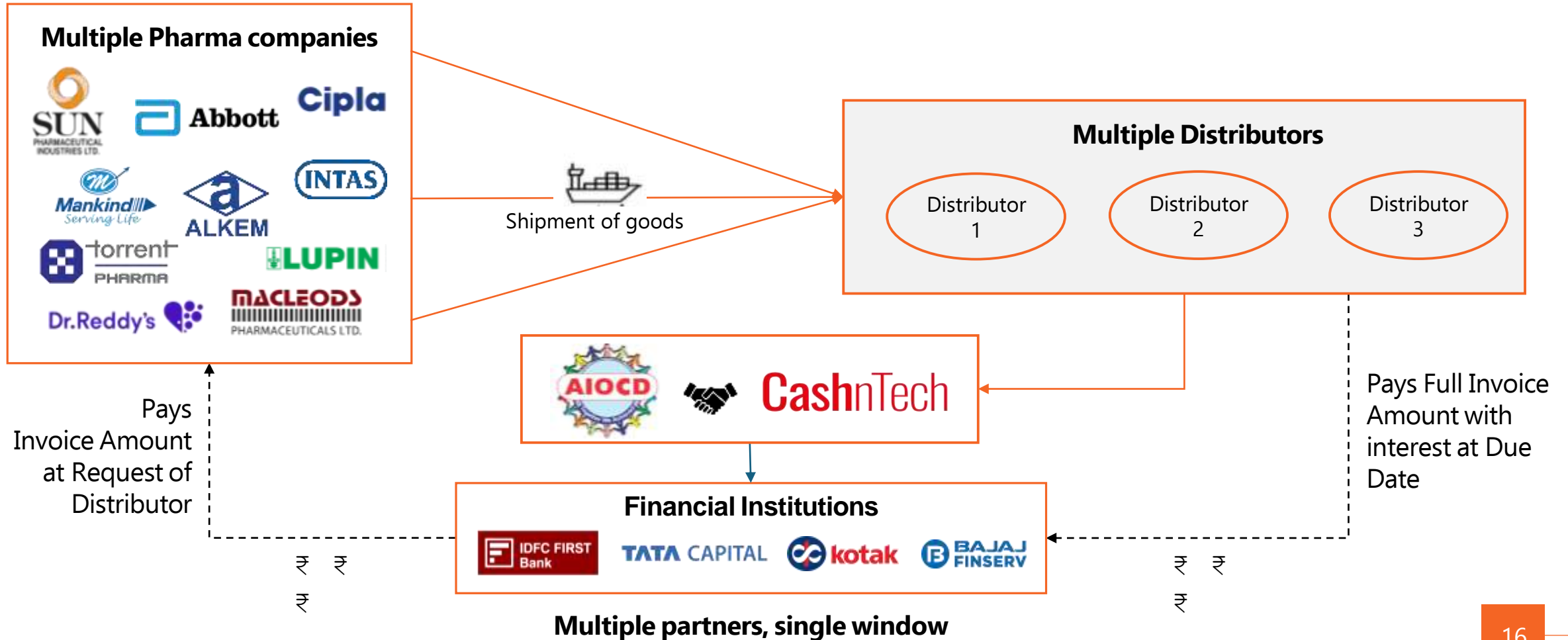


Banking Partners



SCF WITH CNT

CashnTech provides a single-window platform connecting multiple partners - **pharmaceutical companies, distributors** and **financial institutions** for seamless supply chain financing.



Why GCCs Can Lead the Working Capital Revolution

- Global playbooks available, need India adaptation
- Parent company leverage for fintech terms
- Multi-vendor ecosystem = leverage opportunity
- Digital-native teams = fast adoption
- CFO-grade discipline = program stickiness

First-mover advantage becomes template for all GCCs company-wide

Why Generic Working Capital Solutions Don't Work for Indian GCCs

PAYMENT CYCLES



60-90 days



30-45 days

VENDOR TERMS



10-45 days



45-60 days

GST & COMPLIANCE

5-10 days processing delay

MULTIPLE SERVICE LINES

Different WC profiles

FINTECH ACCESS GAP

SCF still developing

INTER-COMPANY SETTLEMENT

Quarterly or semi-annual delays

The First Indian Standard for Invoice Liquidity

RBI Regulated

Standardized process, compliance built-in

Common KYC + Standard Invoice Validation

Removes relationship bias

50+ Lenders Bid

Transparent price discovery

Cheaper Operations

Small invoices also now viable

UNIFIED FRAMEWORK - SAME SOLUTION, THREE MARKETS

Unified Framework: Same Solution Across All Three Markets

WHAT DIFFERS BY MARKET IS ENTRY POINT

WHAT'S IDENTICAL

Formula	CCC = DSO - DPO + DIO
Three Pillars	Fintech + Discipline + Culture
Outcomes	25-35% CCC reduction 200-300 bps ROIC improvement 30-120 days timeline

YOUR ROLE

Advisor	Run WC audits
Orchestrator	Bring Ecosystem together – Fintech
Enabler	Enable to Shift culture and discipline



Thank you!

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