

# Financial Innovation & Smarter Working Capital

## Unlocking GCC Liquidity

FinTech, Instant Payments & Smarter Working Capital

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CA MOHIT DHAND  
[camohitdhand@gmail.com](mailto:camohitdhand@gmail.com)  
+918956278566



# 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** **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

# Smarter Working Capital = Better Businesses

## CCC

45  20  
DAYS DAYS

## Interest Saved

₹1 – 1.25 crore

annually  
(for ₹50cr company)

Default Risk **drops** due to diversified lenders

## Supplier Growth

Accelerates: Paid in

60  15  
DAYS DAYS

## 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

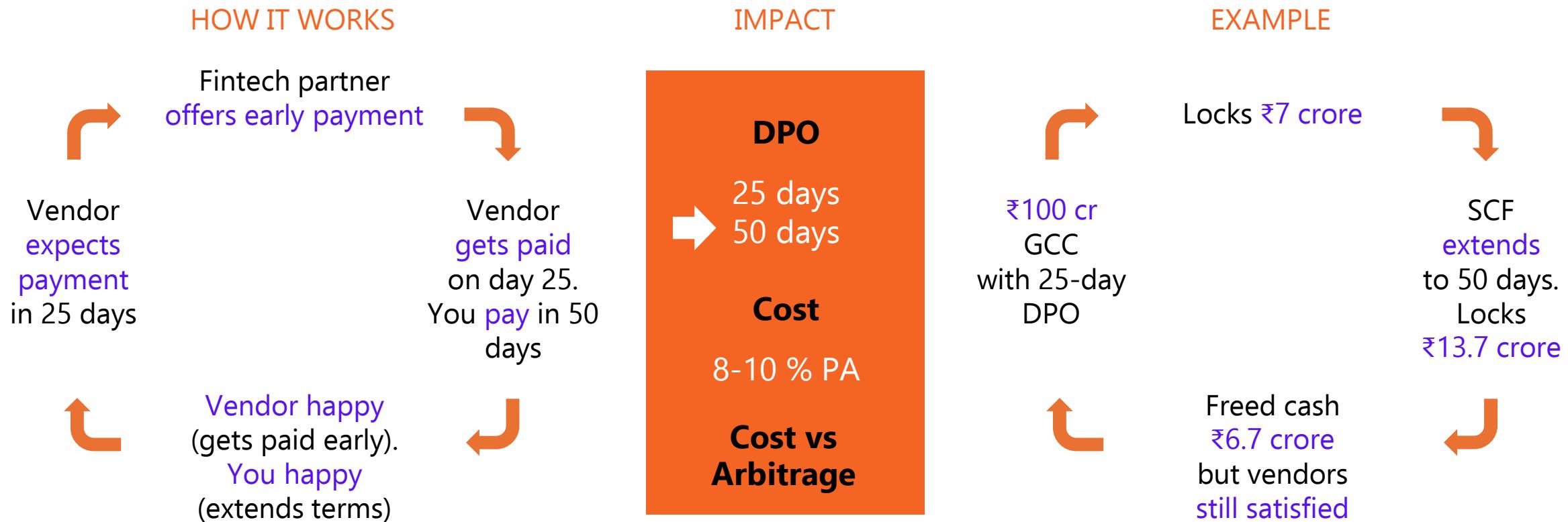
(real-time, not tomorrow)

## Early Payment Programs

### Financially engineered incentives

(arbitrage, not expense)

# Supply Chain Finance (SCF) – Extend Payables Without Squeezing



## SUPPLY CHAIN FINANCE PRODUCTS

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



Slide from Cashntech for reference only

Anchor Based Program



Banking Partners

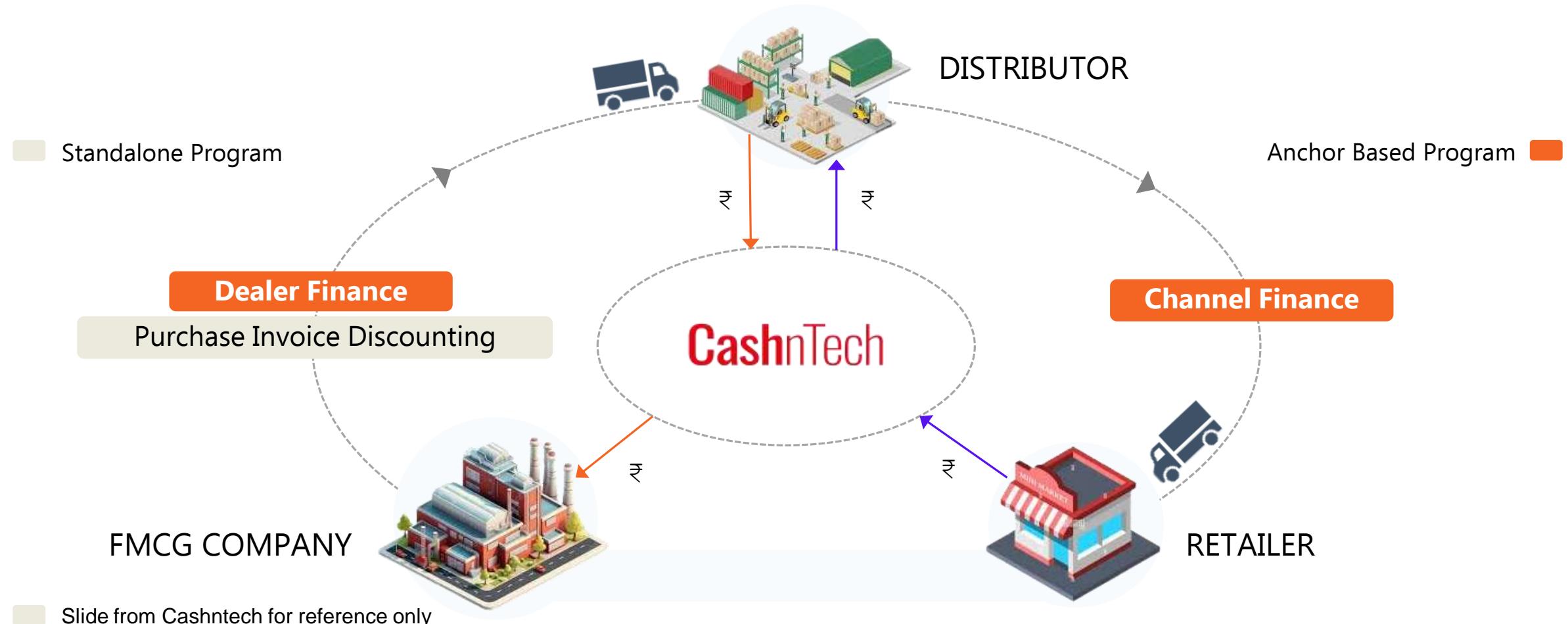


TATA CAPITAL



## PURCHASE INVOICE DISCOUNTING

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



**Banking Partners**

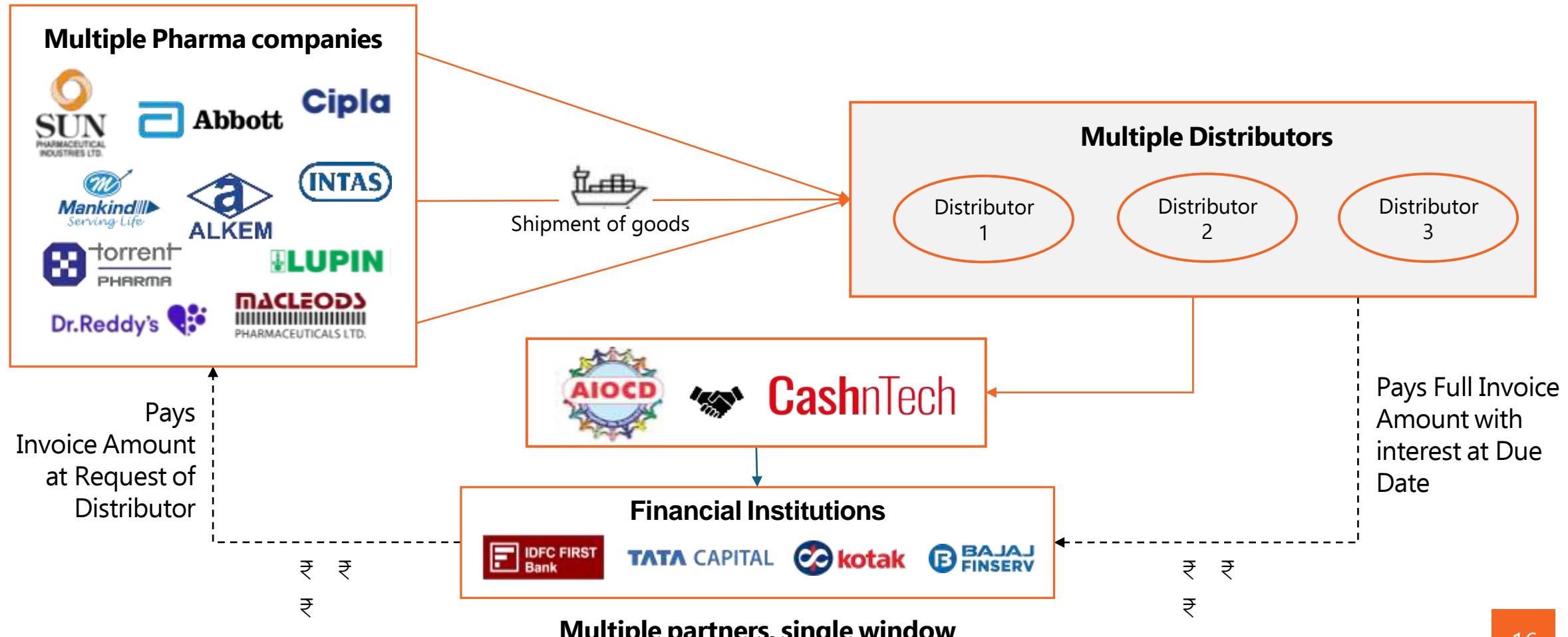


**TATA CAPITAL**



## 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

## MULTIPLE SERVICE LINES

Different WC profiles

## FINTECH ACCESS GAP

SCF still developing

## INTER-COMPANY SETTLEMENT

Quarterly or semi-annual delays

## GST & COMPLIANCE

5-10 days processing delay

# 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

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

### YOUR ROLE

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



Thank you!

CA MOHIT DHAND  
[camohitdhand@gmail.com](mailto:camohitdhand@gmail.com)  
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