

In the current financial year, India's GDP is projected to grow at about 7% and would remain the fastest growing major economy in the world. Despite this positive outlook, the business climate in India presents some difficulties. The protection of the business liquidity position against the risk of payment default arising from B2B trade on credit is of paramount importance.

CURRENT MARKET CHALLENGES

CREDIT TERMS

45.3%

of the B2B sales are transacted on credit terms (consistent with the 46% average for Asia Pacific)

PAYMENT TERMS

30 days

in which domestic and foreign B2B customers pay from the date of the invoice (average for Asia Pacific: 32 days)

DSO

48 days

due to 55% of the total value of B2B invoices reported to be paid late. Late payments were more prevalent in India than any other country in Asia Pacific

CCG DEVELOPED SOLUTION

We develop customized trade finance solutions, structured in an innovative manner, to deliver results not yet seen in the India market

- **Unsecured** financing against customer invoices
- **Protection** against customer defaults
- Finance program is **undisclosed** to customer
- Customer pays invoice into **seller's bank account**
- Financing may **allow for customer late payments**
- Financing **available for specific invoices** (not whole turnover mandate)
- Funding may be **85-90%** of invoice amount
- Funding as low as **5% APR** (no hidden fees)
- Approved Industries: **Pharmaceutical, Automotive, Manufacturing, Engineering, Apparel and Footwear**