

# Supply Chain Finance - Import-Export Finance Solutions By Balaji Credit

Our Fast & Flexible Supplier Financing Improves Liquidity For International Business. International Presence. Cross-border Finance. Exceptional Expertise. Trusted Worldwide. Global Team.



## SUPPLY CHAIN FINANCE

- UPFRONT PAYMENTS TO VENDORS
- INTEREST ON PER DAY UTILISATION BASIS FOR VENDORS
- NO UPFRONT CHARGES FOR ANCHORING

 +91 80803 68222

**Mumbai, Nov 17, 2019 ([IssueWire.com](http://IssueWire.com))** - **Supply Chain Finance** is the easiest and non-conventional way to increase working capital without any collateral security. Any company rated BBB+ and above can avail of this facility by getting empanelled in the supply chain model. This facility can help vendors of companies to get advance payment before shipment.

### FEATURES AND BENEFITS

- Upfront payment to vendors
- Interest on per day utilization basis for vendors
- No upfront charges for anchoring

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### Advantages of Supply Chain Finance

#### Supplier:

Early Payment reduces financial dependence on the buyer

- Reduces the cost of capital by leveraging the buyer's credit rating
- Increases certainty of cash flows
- Provides pre-shipment; WIP financing
- Financial Discipline

#### **Manufacturer/Corporate:**

- Minimizes investments in Working Capital
- Reduces Cost of Goods Sold
- Reduces total borrowing costs.
- Automation reduces administration cost
- Increases cash flow
- Increases the stability of the supply chain.
- Ensures availability of goods for end-users
- Increases the sale
- Financial Discipline

#### **Dealer/Distributor**

- It provides much-needed working capital for the purchase of inventory.
- Lower cost of funds than other working capital products
- Increases sense of financial discipline due to short duration
- Automation reduces administration cost

#### **Financiers**

- Diversification of risk
- Quick asset building and fee revenue.
- Cross-sell opportunities • The process of evaluating the need for money makes it simpler by the defined movement of goods.
- Defined endues resulting in a lower risk of diversion of funds.

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## **Letter of Credit**

Letters of credit have been used for centuries to facilitate payment in international trade. Their use will continue to increase as the global economy evolves. A letter of credit is a letter from a bank guaranteeing that a buyer's payment to a seller will be received on time and for the correct amount. In the event that the buyer is unable to make a payment on the purchase, the bank will be required to cover the full or remaining amount of the purchase. Due to the nature of international dealings, including factors such as distance, differing laws in each country, and difficulty in knowing each party personally, the use of letters of credit has become a very important aspect of international trade.

### **FEATURES AND BENEFITS**

- No Pre-Payment Penalty.
- Eligibility on projected Turnover.
- No vintage required (Age of the firm can be less than 1 year).
- No interest charged.
- Only opening charges are applicable.
- It can also be in Foreign Currency.

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## **Letter of Credit (LC Discounting)**

Discounting of Letter of Credit (LC) is a short-term credit facility provided by the bank. LC discounting is actually a term used for ease in place of 'LC Bill Discounting', which means discounting of a bill backed by LC. In this arrangement, the sale of goods is made by the client on the strength of usage of the term 'Export Letter of Credit (LC).' Sellers may request that a buyer obtain a letter of credit from a financial institution prior to shipping goods. This is done to protect the seller against non Payment and the merchandise.

### **FEATURES AND BENEFITS**

- No Pre-Payment Penalty.
- Eligibility on projected Turnover.
- No vintage required (Age of the firm can be less than 1 year).
- No interest charged.
- Only opening charges are applicable.
- It can also be in Foreign Currency.
- No Collateral Security required.

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**PURCHASE BILL DISCOUNTING**  
ADVANTAGES  
OUT OF BALANCE SHEET DEBT  
NO COLLATERAL SECURITY REQUIRED  
INTEREST ON PER DAY CALCULATION  
LIMIT UPTO 50 CRS  
+91 8080368222

**SUPPLY CHAIN FINANCE MADE EASY**  
+91 8080368222  
BALAJICREDITS.COM

**SUPPLY CHAIN FINANCE**  
ELIGIBILITY:  
ANY COMPANY WHO'S BANK A/C ABOVE CAN A/C THIS FACILITY BY GETTING BANK LETTER THE SUPPLY CHAIN MODEL.  
CALL +91 80803 68222  
ADVANTAGES:  
SUPPLY CHAIN FINANCE IS AN EASIER AND NON-CONVENTIONAL WAY TO INCREASE WORKING CAPITAL, REDUCE A/C COLLATERAL BURDEN.  
THE FACILITY CAN BE REPAYED AS COMPARED TO GET INSTANT PAYMENT BEFORE SHIPMENT.  
FEATURES:  
→ OFFPAY TO VENDOR  
→ INTEREST ON PER DAY UTILIZATION BASIS FOR VENDORS  
→ NO UPFRONT CHARGES FOR ANCHORING

**FINANCE FOR BBB+ RATED COMPANIES**  
STRUCTURED UNSECURED LOANS FOR SME & COMPANIES  
SUPPLY CHAIN FINANCE  
LOAN AGAINST BANK GUARANTEE  
MACHINERY & EQUIPMENT FINANCE  
AGRICULTURE & ALLIED INDUSTRY FINANCE  
INVOICES DISCOUNTING  
BANCORPORATE FINANCE  
STRUCTURED TRADE FINANCE  
CALL +91 8080368222  
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