

M1 Group's Samaah 2025 Sparks Industry-Regulator Dialogue on Scaling Digital Trade Finance

Category: Business

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M1 Group successfully concluded the third edition of its flagship thought-leadership forum, **Samaah 2025**, in Mumbai. The event brought together policymakers, senior banking leaders, corporates, and fintech players to discuss how digital finance and supply chain innovation can accelerate India's participation in global trade.



Eminent Speaker, panellist, and the Award winners at the M1 Group's Samaah 2025 in Mumbai

Samaah 2025 emphasised the importance of collaboration across the supply chain finance ecosystem to shape the next generation of trade and supply chain financing in India. The forum witnessed participation from the entire banking spectrum, including public sector banks, private banks, multinational banks, and NBFCs.

A key highlight of the evening was the keynote address by **Mr K. Rajaraman, Chairman, International Financial Services Centres Authority (IFSCA)**, who underscored the significant under-penetration of global trade finance in India. He noted that current factoring and trade credit volumes stand at approximately **USD 45 billion**, accounting for only about **10% of India's merchandise exports of nearly USD 425 billion**, compared with a global benchmark of around **20%**.

Mr Rajaraman highlighted that while initiatives such as **TReDS** have expanded access to domestic trade finance, particularly for MSMEs, there remains substantial headroom for growth. He emphasised that the future of trade finance lies in **technology-led platforms** that enhance transparency, mitigate risk, and enable lenders to scale sustainably. With India targeting **USD 2 trillion in exports by 2030**, he noted that efficient, low-risk access to trade finance will be critical to achieving this ambition.

Among the key moments of Samaah 2025 was the unveiling of a comprehensive suite of **Supply Chain Finance solutions – UFX (Unified Financing Xperience)**, developed by **MYND Fintech**, a subsidiary of Mlxchange and a leading digital lending marketplace. The supply chain finance platform is designed for large corporates to manage multiple working capital programs through a single interface. Designed to simplify and unify financing across both payables and receivables, UFX enables enterprises to manage all financing programmes on a **single integrated platform**. The platform offers deep ERP integration and access to over 70 banks, NBFCs, factors, and TReDS platforms, enabling automated and largely touchless transactions.

Commenting on the success of the event, **Mr Sundeep Mohindru, Founder and Promoter, M1 Group**, said, *"The success of Samaah 2025 lies in the depth and quality of conversations across the supply chain finance ecosystem. Bringing regulators, financiers, and industry leaders onto a common platform enabled meaningful dialogue on how technology can reduce friction, mitigate risk, and unlock capital for businesses of all sizes. At M1 Group, we remain committed to building digital infrastructure that supports sustainable growth and strengthens India's global trade competitiveness."*

The forum featured several high-impact discussions, including a panel on **'Improvement of Yields for Banks'**, where industry experts **Mr Nagaraj Garla, Executive Director, IDBI Bank**, and **Mr Deepak Kumar, Senior Executive Vice President, Tata AIG General Insurance Company Limited**, shared insights on enhancing yield performance through innovative financing models, digital enablement, and risk-optimised credit frameworks. The session was moderated by **Mr Amit Sachdev, Co-founder & COO, M1 Group**, and offered actionable perspectives for banks navigating an evolving financial landscape.

The event also featured eminent speakers for a panel discussion, such as **Mr Ashutosh Sharma, Chief General Manager, IFSCA**, **Ms Hirva Mamtora, Managing Director & CEO, India Exim Finserve**, and **Mr Vasumitra Pandey, CEO – Lighting & Durables, SURYA Roshni Ltd.**, who highlighted **ITFS platforms as a game changer in global trade finance**, underlining India's potential to emerge as a hub for cross-border financing innovation. The session was moderated by **Mr Munindra Verma, CEO, M1 NXT**, A cross-border working capital solution platform.

In addition, a fireside chat on **'Driving the Next Wave of Digital Supply Chain Finance'** featured perspectives from **Mr Navin Agarwal, CFO, Welspun Speciality Solutions Limited**, **Ms Dimple Chitnis, National Head – Sales & Product, Yes Bank**, and **Mr Chinmaya Deva Tayal, Senior Director – Sales & Business Development, Mlxchange**. The session focused on emerging trends in digital supply chain finance, reinforcing **Mynd Fintech's leadership in delivering technology-driven, end-to-end SCF solutions across domestic and cross-border ecosystems**.

The evening concluded with the **Financier Excellence Awards**, recognising institutions for their outstanding contribution to

strengthening India's trade and supply chain finance ecosystem.

Financier Excellence Awards – Winners

- **Category:** Best Public Sector Bank with Highest Throughput on Mlxchange – **Winner – State Bank of India, CANARA Bank, Indian Overseas Bank**
- **Category:** Game Changer PSU Bank on Mlxchange – **Winner: Punjab National Bank**
- **Category:** Fastest Limit & Bidding on Mlxchange – **Winner: Bank of India**
- **Category:** All rounder PSU bank on M1 Group – **Winner: Bank of Baroda**
- **Category:** Best Private Sector Bank with Highest Throughput & Digital Adoption on M1 Group – **Winner: IDBI Bank Limited**
- **Category:** Best MNC Bank with Highest Throughput & Digital Adoption on M1 Group – **Winner: Development Bank of Singapore**
- **Category:** Emerging NBFC on M1 Group – **Winner: Aditya Birla Finance Limited**
- **Category:** Best NBFC with Highest Throughput on Mlxchange – **Winner: Jio Credit**
- **Category:** Best NBFC Factor with Highest Throughput on M1 Group – **Winner: SBI FACTORS LTD**
- **Category:** Best Small Finance Bank with Highest Throughput & Digital Adoption on M1 Group – **Winner: Unity Small Finance Bank Limited**
- **Category:** Most Promising Factoring Startup in IFSC –

Winner: INDIA EXIM FINSERVE IFSC PVT LTD

- **Category:** Highest Throughput on M1 NXT – **Winner: AIR8 PTE LTD**
- **Category:** Most Innovative International Factor – **Winner: MOGLI LABS ASIA PVT LTD (CREDLIX)**

About Mlxchange

[Mlxchange](#) is a TReDS (Trade Receivables Discounting) exchange that started in April 2017. Mlxchange facilitates the financing of trade receivables of MSMEs from corporate buyers through 'factoring' or 'invoice discounting' by financiers (Banks and NBFC). In a short span of time, Mlxchange has onboarded 70+ Banks, 3,500+ corporates, and 70,000+ MSMEs and has facilitated the discounting of invoices of more than Rs 250,000 Crores. Transactions on the TReDS platform happen digitally and start when the MSME Supplier of Goods & Services raises the invoice, and the Buyer validates the same. This permits the financiers (Banks/NBFCs) to bid against the verified and approved invoice. Once the supplier accepts the bid, the payment is processed in 24 hrs. and credited to the MSME's bank account. Through this platform, Mlxchange promises MSMEs greater access to finance at competitive rates and without providing any collateral. Further, the financing is without recourse. MSMEs pass on the risk of receivables to the financiers (NBFCs/Banks) by selling their receivables.

