

**KEY HIGHLIGHTS -**

- Receive financing up to 85%-90%
- Collateral free financing (No security to be given)
- Reduce your debt on the balance sheet
- Business Intelligence
- All Inclusive backed with Insurance
- Liquidate/Liquify your Packing Credit Obligation or Pre-Shipment facilities
- Non-Recourse - No exposure taken on the exporter

**Grow Your Business With Us**

Easy & collateral-free trade finance solutions for your firm

**About Us**

VoloFin is a global FinTech company, with offices in Singapore, India, and the USA, offering working capital solutions through the Next-Gen IT platform built on Blockchain fabric.

8-83, Karaiya Wall Street, Andheri East, Chakola, Andheri East, Mumbai - 400031  
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[www.volofin.com](http://www.volofin.com)

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**PROCESS FLOW**

Document Requirements & Export Funding Process Summary

**Demand Promissory Note (DPN)**

- Affixed with INR 1 Revenue Stamp
- Signed by Authorised Signatory

**UDC Undertaking**

- Signed by Authorised Signatory

**UDC**

- Max Amount not Exceeding INR 25 Lacs
- Required in Physical

**Disbursement**

Complete Set of Trade Documents

- Shipped on Board Bill of Lading
- Insurance Copy (if Incoterm is CIF)

Deed of Assignment

• Invoice  
 • Purchase Order  
 • Shipping Bill  
 • NOA

**Export Funding Process Summary**

- Purchase order to supplier
- Supplier goods & raises invoice
- Buyer uploads invoice on VoloFin platform
- Pays of the invoice issued by supplier
- Re-payment on agreed due date

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**Top Trends For SMEs in 2023**

- ECLGS Expiry**

Emergency Credit Line Guarantee Scheme is set to expire in March 2023, unless the government gives it further extension.
- Digitized SME Loans**

The RBI may enable end-to-end digitalization of loans to MSMEs in 2023 along with complete digitalization of Kisan Credit Card (KCC)-based loans depending on the learnings from the ongoing pilot project of digitized KCC lending.
- National MSME Policy**

MSMEs may see some action on the policy front in 2023. The government rolled out the draft for the national policy on MSMEs in January 2022, finding feedback on the measures suggested to promote competitiveness among MSMEs, boost employment and exports. It focuses on infrastructure development, procurement of MSME products & provide dedicated credit support.
- Rise in MSME Registration**

The Udyam registration portal, which had 129 crore MSMEs registered (at the time of filing this report), is targeted to reach 1.5 crore registration count in 2023 - nearly as estimated growth in 12 months.

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**Who Are We?**

VoloFin is a global FinTech company, with offices in Singapore, India, and USA, offering working capital solutions through the Next-Gen IT Platform built on Blockchain fabric.

**Our Mission**

VoloFin empowers to revolutionize SME lending by providing small businesses easy access to capital by combining our expertise with technology and giving investors much needed transparency and risk mitigation to ensure free flow of funds.

**Our Services**

- Invoice Financing
- Supply Chain Financing

**Our Core Advantage**

- Upliftment payment of up to 90% of the invoice value
- Credit Lines up to 2.5 Million USD
- Interest rates as low as 5%
- Fully digitized onboarding

50+ Geographies Covered | 20+ Industries Supported | [volofin.com](http://volofin.com) | In [volofin](http://volofin.com)

**Contact Us**

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Geographies  
Covered

20+  
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### About Us

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[volofin.com](http://volofin.com)

[in @volofin](https://www.linkedin.com/company/volofin)

## GROW BUSINESS WITH US

# PROCESS FLOW

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#### UDC

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- To be Addressed to VoloFin Pte Ltd.
- Required in Physical

### ■ Disbursement

#### Complete Set of Trade Documents

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#### Deed of Assignment

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### Our Core Advantage



Upfront payment of up to 90% of the invoice value



Credit Lines up to 2.5 Million USD



Interest rates as low as 5%



Fully digitized onboarding

### Contact Us



### Export Funding Process Summary



1. Purchase order to supplier
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4. Pays of the invoice issued by supplier
5. Re-payment on agreed due date

## Top Trends For SMEs in 2023

01



### ECLGS Expiry

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### Digitized SME Loans

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### MSME Policy

On the policy front in 2023, The government rolled out a new policy on MSMEs in February 2022 inviting suggestions to promote competitiveness among MSMEs through upgradation, cluster, & infrastructure development, and to provide dedicated credit support.

### Registration

The number of MSMEs registered (at the end of the year) in 2023 is expected to show a significant growth in 12 months.



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