



Top 5 Secrets Followed by Cash Rich Businesses

***A Complete Handbook
on Bill Discounting***

www.capitalsetu.com



Table of **Contents**



- 1** *Introduction to Bill Discounting*
- 2** *Why Bill Discounting is the Secret of Cash-Rich Businesses*
- 3** *What is Sales Bill Discounting?*
- 4** *Features & Benefits of Sales Bill Discounting*
- 5** *What is Purchase Bill Discounting?*
- 6** *Features & Benefits of Purchase Bill Discounting*
- 7** *What is Export Bill Discounting?*
- 8** *Features & Benefits of Export Bill Discounting*
- 9** *What is Import Bill Discounting?*
- 10** *Features & Benefits of Import Bill Discounting*
- 11** *What is Dealer Finance?*
- 12** *Features & Benefits of Dealer Finance*
- 13** *What is Purchase Bill Discounting?*
- 14** *How to Choose the Right Bill Discounting Option*

Table of **Contents**



- 15** *Common Myths Around Bill Discounting*
- 16** *Case Study: How Businesses Unlocked Crores Using Bill Discounting*
- 17** *Step-by-Step Guide to Avail Bill Discounting*
- 18** *Digital Onboarding & Technology Use in Bill Discounting*
- 19** *Risks & How to Mitigate Them*
- 20** *Regulatory Framework & Compliance*
- 21** *How Bill Discounting Enhances Working Capital Management*
- 22** *What is Purchase Bill Discounting?*
- 23** *Bill Discounting vs Traditional Loans*
- 24** *FAQs About Bill Discounting*
- 25** *Conclusion – How to Become a Cash-Rich Business*
- 26** *About CapitalSetu – India's Leading Cash Flow Enabler*

Why Bill Discounting is the Secret of Cash-Rich Businesses

It's a financial tool that allows businesses to receive early payment against their unpaid invoices without waiting 30, 60, or 90 days. Your invoice is a financial asset, and bill discounting instantly helps you unlock its value.

■ How Does It Work?

- *You make a sale to your buyer and raise an invoice.*
- *Share the invoice with CapitalSetu.*
- *CapitalSetu verifies the invoice and your buyer's credibility.*
- *Funds are disbursed to you, up to 80–90% of the invoice value, within 24–72 hours.*
- *When the buyer pays, the remaining balance (after fees) is settled.*

■ Why Businesses Use Sales Bill Discounting

- *Faster access to cash — no more waiting for credit periods*
- *Smooth cash flow to manage daily operations, inventory, or expansion*
- *No collateral required — your invoice is the security.*
- *Improved working capital cycle*



What is Sales Bill Discounting?

Sales Bill Discounting (also known as Invoice Discounting) is a financial service that allows businesses to get early payment against their raised sales invoices, before the actual payment is received from the buyer. Instead of waiting 30, 60, or 90 days for your buyer to pay, you can receive a major portion of the invoice amount instantly from a financial institution.

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Features & Benefits of Sales Bill Discounting

Key Features

- 👉 **Early Access to Receivables**
Get funds against your raised sales invoices before the buyer makes payment.
- 👉 **Flexible Credit Periods**
Discount invoices with credit terms ranging from 30 to 120 days
- 👉 **100% Digital Process**
End-to-end paperless onboarding, invoice upload, and disbursal.
- 👉 **Real-Time Credit Evaluation**
Quick eligibility checks based on buyer and transaction history.

Business Benefits

- 👉 **Improved Cash Flow**
No need to wait for buyers to clear dues — access funds instantly to manage operations.
- 👉 **Faster Business Growth**
Reinvest working capital into inventory, marketing, or expansion without delays.
- 👉 **Better Buyer Relationships**
You can offer longer credit periods to buyers while keeping your cash cycle healthy.
- 👉 **Stronger Negotiating Power**
With more liquidity, you can negotiate better deals with both buyers and suppliers.
- 👉 **No Debt on Balance Sheet**
This is not a loan, so it doesn't affect your credit score or increase liabilities.



What is Purchase Bill Discounting?

Purchase Bill Discounting (Payable Financing or Vendor Financing) is a financing solution where buyers get extended credit periods on their purchases, while suppliers get paid immediately.

It enables a win-win situation:

- *The buyer maintains cash flow and gets up to 90 days of extended payment terms.*
- *The supplier receives instant payment.*
- *The Supplier receives instant payment, and you get an instant discount*

How It Works:

- *The supplier raises an invoice for goods/services delivered to the buyer.*
- *The buyer confirms the invoice and its due date.*
- *CapitalSetu pays the supplier upfront on behalf of the buyer.*
- *The buyer repays CapitalSetu later, per the agreed credit term (e.g., 30/60/90 days).*

CapitalSetu's Advantage:

- *100% digital onboarding*
- *No collateral required — your invoice is the security.*
- *Quick disbursements — usually within 24–72 hours*
- *Custom solutions for distributors, vendors & corporates*

Who Benefits & How?

For Buyers:

- *Extended credit period without burdening the supplier*
- *Preserve cash flow for operations or expansion*
- *Build stronger supplier relationships with timely payments*

For Suppliers:

- *Immediate payment on invoices*
- *No need to chase payments or worry about delays*
- *Faster working capital cycle for smoother operations*

Real Business Use Case:

- *A distributor needs 90 days to pay for stock, but the supplier needs money now.*
- *CapitalSetu pays the supplier immediately, and the distributor pays CapitalSetu after 3 months.*
- *Business runs smoothly*
- *Everyone gets what they need — on time!*

Features & Benefits of Purchase Bill Discounting

Key Features

- 👉 **Immediate Supplier Payment**
Suppliers receive payment as soon as the buyer confirms the invoice, improving supplier satisfaction and trust
- 👉 **Extended Credit Terms for Buyers**
Buyers get up to 30–90 days of additional time to make payments without affecting supplier relationships.
- 👉 **Digital Process**
From invoice upload to fund disbursement — everything is paperless and efficient.
- 👉 **Customizable Solutions**
Tailored financing structures to suit different industries, purchase volumes, and payment cycles.

Business Benefits

For Buyers:

- 👉 **Improved Cash Flow**
Use available capital for core business functions rather than upfront supplier payments.
- 👉 **Negotiation Power**
Get better deals by committing to timely payments.

For Suppliers:

- 👉 **Faster Collections**
No need to wait 30–90 days for payment — get paid within 24–72 hours.
- 👉 **Reduced Credit Risk**
The financier ensures payment, reducing the risk of buyer defaults.

What is Export Bill Discounting?

Export Bill Discounting is a financing solution that allows exporters to get early payment against their export invoices or bills, even before the overseas buyer makes the payment. It helps exporters maintain healthy cash flow and continue business operations smoothly while waiting for international payments, which often take 30–120 days.

How Does It Work?

- *You ship goods/services to an overseas buyer and raise an export invoice.*
- *Submit the invoice and shipping documents to a financier (like CapitalSetu).*
- *The financier verifies the documents and disburses up to 80–90% of the invoice value.*
- *Once the foreign buyer pays, the balance (minus charges) is settled.*

Who Benefits & How?

- *Instant access to export receivables*
- *Reduced dependence on long credit cycles*
- *Improved liquidity for global operations*
- *No need to wait 60–120 days for foreign remittances*

CapitalSetu Advantage for Exporters

- *Supports multiple currencies & geographies*
- *No collateral required — your invoice is the security.*
- *Disbursal within 24–72 hours*
- *Transparent charges & paperless processing*
- *Boost working capital, expand exports*

Real-Life Use Case

You export goods worth ₹25 lakhs with a 90-day payment term. Instead of waiting 3 months for the payment from your buyer in the US, CapitalSetu pays you upfront — you get your money within days, not months.

- *No stress.*
- *Business continuity.*
- *Global growth made easy.*

Features & Benefits of Export Bill Discounting

Key Features

- 👉 **Advance Payment on Export Invoices**
Receive up to 80–90% of the invoice value immediately after shipping goods/services.
- 👉 **Covers International Trade Transactions**
Available for exports to multiple countries with varying credit terms (30–120 days).
- 👉 **Quick Processing & Disbursal**
Get funds within 24–72 hours after document verification.
- 👉 **Risk Evaluation Based on Buyer & Country**
Transparent credit checks based on the international buyer's reliability and country risk.

Business Benefits

For Exporters

- 👉 **Immediate Cash Flow**
No need to wait 30–120 days for foreign buyer payments — working capital is freed up instantly.
- 👉 **Higher Export Volumes**
More liquidity = ability to take on larger and more frequent export orders.
- 👉 **Reduced Credit Risk**
Financing partner assumes part of the risk, reducing your exposure to overseas buyer delays or defaults.
- 👉 **Smooth Global Expansion**
Helps MSMEs and growing businesses take on international trade without cash constraints.

What is *Import Bill Discounting?*

Import Bill Discounting is a short-term trade finance solution that helps importers pay their overseas suppliers on time, while extending their payment cycle. It bridges the cash flow gap between receiving goods and making full payment to the supplier.

■ **How It Works**

- *The overseas supplier ships the goods and sends the invoice and shipping documents.*
- *The importer submits these documents to us.*
- *We pay the supplier upfront on behalf of their dealers.*
- *The importer repays CapitalSetu after the agreed-upon credit period.*

■ **Perfect for Importers Who**

- *Need to maintain cash flow for daily operations*
- *Want to negotiate better terms with overseas suppliers*
- *Seek delayed payments without hurting supplier relationships*

■ **Real-Life Use Case**

An electronics importer in India orders components from China.

The supplier demands 100% advance or payment at shipment.

Instead of blocking working capital, the importer uses Import Bill Discounting.

Supplier gets paid immediately → Goods shipped → Importer pays CapitalSetu 90 days later.



Features & Benefits of Import Bill Discounting

Key Features

- 👉 **Advance Payment to Overseas Suppliers**
Your supplier gets paid immediately, ensuring timely delivery and trust.
- 👉 **Extended Credit Period for Importers**
Enjoy 30 to 90 days of extra time to repay, easing cash flow pressure.
- 👉 **Supports Global Transactions**
Applicable for imports from countries across Asia, Europe, and beyond.
- 👉 **Quick Disbursal**
Funds are released within 24–72 hours of document verification

Business Benefits

For Importers

- 👉 **Improved Liquidity**
Keep your cash reserves intact while still meeting supplier payment timelines.
- 👉 **Better Supplier Relationships**
Pay your international vendors on time without strain — build credibility and negotiate better deals.
- 👉 **Delayed Payment Without Penalty**
Flexibility to pay later without damaging your supplier's confidence.
- 👉 **Uninterrupted Inventory Flow**
Avoid production delays by ensuring timely imports — even during tight financial periods.



What is Dealer Finance?

Dealer Finance is a specialized short-term working capital solution that helps distributors or dealers purchase goods from manufacturers without immediate full payment. It empowers dealers to maintain inventory, meet demand, and grow their business — while ensuring manufacturers get paid on time.



How Does It Work?

- *The manufacturer/supplier ships goods to the dealer and raises an invoice.*
- *The invoice is shared with CapitalSetu.*
- *We pay the supplier upfront on behalf of their dealers.*
- *The dealer pays CapitalSetu later based on agreed payment terms (usually 30–90 days).*



Who is it for?

- *Distributors, dealers, or stockists of fast-moving goods*
- *MSMEs who need working capital flexibility*
- *Any business managing credit-based sales or inventory from large brands*

Features & Benefits of Dealer Finance?

Key Features

- 👉 **Advance Payment to Manufacturer**
CapitalSetu directly pays your supplier or brand partner, ensuring timely dispatch of goods.
- 👉 **Credit Period of 30–90 Days**
You (the dealer) get time to sell the inventory before making the payment — easing your cash flow.
- 👉 **Digital, Hassle-Free Process**
Quick onboarding, digital documentation, and fast disbursement (within 24–72 hours).
- 👉 **Credit Limit Based on Business Volume**
Grow your limit as your business scales — flexible credit tied to your performance.

Business Benefits

- 👉 **Improved Cash Flow**
Buy now, pay later — keep your funds free for other business needs.
- 👉 **Consistent Inventory Availability**
Avoid stockouts and keep your shelves full — especially during peak demand seasons.
- 👉 **Better Supplier Relationships**
Suppliers receive payments on time — building trust and opening doors to exclusive deals.
- 👉 **Increased Sales Potential**
With more stock, you can fulfill bigger orders and grow revenue without funding worries.

How to Choose the Right Bill Discounting Option

Understand Your Role in the Transaction

- **Are you a Seller?**
 - Use Sales Bill Discounting
 - ↳ Get an advance payment on invoices raised to buyers.
- **Are you a Buyer?**
 - Use Purchase Bill Discounting
 - ↳ Ensure your suppliers get paid on time while you enjoy extended credit.
- **Are you an Importer or Exporter?**
 - Use Import or Export Bill Discounting
 - ↳ Ease international trade flows without cash blockages.
- **Need immediate working capital?**
 - Opt for Sales Bill Discounting – quick liquidity against receivables.
- **Want to delay outflow but still pay suppliers on time?**
 - Go with Purchase Bill Discounting – buy now, pay later.
- **Dealing with international clients/suppliers?**
 - Choose Export Bill Discounting (for outward trade)
 - Or Import Bill Discounting (for inward trade)
- **Want to purchase goods without immediate payment?**
 - Go for Dealer Finance – ideal for channel partners buying from manufacturers.

Evaluate These Factors:

Criteria		Best Option
Need funds for unpaid sales	↔	Sales Bill Discounting
Want credit for purchases	↔	Purchase Bill Discounting
Exporting goods/services	↔	Export Bill Discounting
Importing raw material/goods	↔	Import Bill Discounting
Buying from OEMs regularly	↔	Dealer Finance

Common Myths Around Bill Discounting

Myths around Bill Discounting are crucial — many businesses hesitate to use it due to misinformation.

Myth 1

Only Big Corporates Can Use Bill Discounting

Even MSMEs and mid-sized businesses can access bill discounting through platforms like CapitalSetu. It's designed to empower growing businesses with easy, collateral-free capital.

Myth 2

It Requires Collateral

Bill discounting is usually collateral-free! The invoices themselves act as the security — so no need to pledge property or assets.

Myth 3

It's a Loan and Affects Credit Score

It's not a traditional loan. It's a transaction-based financing method and usually doesn't reflect like a loan in your credit report.

Myth 4

Only Exporters Can Use It

While exporters benefit from Export Bill Discounting, domestic sales and purchase invoices can also be financed — through Sales or Purchase Bill Discounting.

Myth 5

The Process is Too Complicated

With fintech platforms like CapitalSetu, the entire process is digital, fast, and paperless. You can get funds within 24–72 hours of invoice verification.

Myth 6

You Lose Control of Your Business Relationship

The buyer/supplier relationship stays intact. Bill discounting simply facilitates timely payments, improving trust on both sides.

How Indian Businesses Unlocked Crores Using Bill Discounting

The Challenge

A mid-sized auto components supplier based in Pune had large orders from Tier 1 OEMs.

But...

- Payments from buyers took 45–60 days
- Suppliers needed an upfront payment
- Growth was slowing due to a working capital crunch

■ CapitalSetu's Bill Discounting Solution

- Sales Bill Discounting (to get instant cash from raised invoices)
- Purchase Bill Discounting (to pay raw material suppliers without delay)

■ Key Takeaways for MSMEs

- You don't need to wait for payments to grow.
- Invoices = Hidden Assets 💰
- Bill discounting gives liquidity without debt or collateral.

Before CapitalSetu

After CapitalSetu

Before CapitalSetu	Took advantage of early payment discounts
45–60 days receivables	Took advantage of early payment discounts
Missed supplier discounts	Took advantage of early payment discounts
Limited production cycles	Scaled up orders & inventory flow
Cash flow bottlenecks	Steady working capital cycle

Step-by-Step Guide to Avail Bill Discounting with CapitalSetu

Step 1: Get Registered

- Visit www.capitalsetu.com
- Submit basic business details
- Upload KYC documents (PAN, GSTIN, Bank details, etc.)

Step 2: Select the Right Discounting Option

- **Sales Bill Discounting** – If you're waiting on payments from buyers
- **Purchase Bill Discounting** – If you need to pay suppliers
- **Export/Import Bill Discounting** – For international trade
- **Dealer Finance** – If you're a distributor buying from brands

Step 3: Upload the Invoice

Add invoice details like:

- Buyer/Supplier Name
- Invoice Amount
- Due Date
- Upload invoice document (PDF/Image)

Step 4: Get Credit Assessment

- CapitalSetu assesses invoice & party creditworthiness
- Usually completed within 24–48 hours

Step 5: Get Your Funds!

- Once approved, funds are disbursed within 24–72 hours
- Direct credit to your business account
- No collateral required

Step 6: Repayment on Due Date

- In sales discounting, your buyer repays CapitalSetu directly
- In purchase discounting, you repay CapitalSetu the agreed date (30–90 days)

Digital Onboarding & Technology in *Bill Discounting*

In today's fast-paced business world, time is money — and CapitalSetu ensures you save both! Here's how digital innovation is transforming invoice finance:



Paperless Onboarding

- ✓ Upload KYC & business docs
- ✓ Quick eKYC via Aadhaar & PAN
- ✓ Onboarding within 24–48 hours



Smart Invoice Uploading

Upload your sales or purchase invoices as PDFs or images.
✨ CapitalSetu uses OCR technology to auto-read & digitize them!



AI-Powered Credit Assessment

- Buyer/Supplier credibility
- GST trends & cash flow
- Historical transactions
- For real-time risk profiling and faster decision-making.



Automated Disbursal & Tracking

- ✓ Auto-reminders
- ✓ Live invoice tracking
- ✓ Integrated with your ERP/Accounting systems



Anywhere, Anytime Access

- Manage your invoices, limits, and disbursals from mobile or desktop.
- Stay updated with real-time dashboards and alerts.

Risks in Bill Discounting & How to Mitigate Them

While bill discounting is a smart way to improve cash flow, businesses must be aware of potential risks and how to address them effectively.

■ **Buyer Default Risk (Non-Payment Risk)**

The Risk:

- *The buyer may delay or default on invoice payment.*

How to Mitigate:

- *Choose credible buyers with strong financials*
- *Partner with platforms like CapitalSetu that assess buyer creditworthiness*
- *Opt for recourse-free options where available (like factoring)*

■ **Delay in Approval or Disbursal**

The Risk:

Invoice verification or fund disbursal might get delayed due to compliance or documentation issues.

How to Mitigate:

- *Submit complete & correct documents upfront*
- *Use digital platforms for faster processing*
- *Ensure invoices are valid, GST-compliant & undisputed*

■ **Hidden Costs or Charges**

The Risk:

- *Some financiers may have complex pricing with hidden fees.*

How to Mitigate:

- *Go with transparent platforms like CapitalSetu*
- *Ask for a complete breakup of charges (interest rate, processing fees, etc.)*
- *Understand the actual cost of finance per invoice*



Regulatory Framework & Compliance in Bill Discounting

Bill Discounting in India is governed by a strong legal and regulatory framework that ensures transparency, security, and trust for all parties involved — be it buyers, sellers, or financiers.

Governed by the RBI Guidelines

The Reserve Bank of India (RBI) regulates bill discounting through:

- *RBI Master Circulars on Loans & Advances*
- *Guidelines for factoring and bill financing*
- *Norms on NBFCs offering trade credit & invoice discounting*

Valid Commercial Invoices

- ✓ *Must be backed by genuine trade transactions*
- ✓ *GST-compliant and not older than a specific period (usually 90 days)*
- ✓ *Accompanied by PO, delivery challan, or contract*

Know Your Customer (KYC) Compliance

All parties — sellers, buyers, and financiers — must be KYC-compliant:

- *PAN, Aadhaar, GSTIN*
- *Company incorporation certificates*
- *Bank account verification*
- *Digital e-KYC options supported by platforms like CapitalSetu*

GST & IT Compliance

- ✓ *GST returns & filings are often verified for invoice authentication*
- ✓ *Helps lenders assess business health & creditworthiness*
- ✓ *Income Tax compliance is also a factor in financing decisions*

Data Security & Consent

Fintech platforms like CapitalSetu operate under:

- *Data privacy laws*
- *Consent-based data access (especially for GST, banking & eKYC)*
- *Strong encryption and IT security infrastructure*

How Bill Discounting Enhances Working Capital Management

In a business, cash flow is king, and bill discounting ensures you never run out of fuel. Here's how this smart financing tool strengthens your working capital cycle

Instant Cash for Pending Invoices

Instead of waiting 30-90 days for payments from buyers, businesses can get immediate liquidity by discounting their invoices.

- No delay in operations
- Pay suppliers, salaries & bills on time

Reduces Cash Flow Gaps

Bill discounting helps smooth out the mismatch between receivables & payables — keeping your working capital positive and predictable

- Better cash planning
- Avoid overdraft or emergency loans

Faster Business Turnaround

With cash in hand, businesses can reinvest quickly into inventory, production, or marketing.

- More sales cycles in less time
- Scale operations without waiting

Improves Balance Sheet Ratios

Short-term borrowing via invoice discounting doesn't reflect as debt in many accounting formats, helping improve:

- Working capital ratio
- Return on equity
- Quick ratio

Bill Discounting ***VS*** ***Traditional Loans***

<u>Feature</u>	<u>Traditional Loans</u>	<u>Bill Discounting</u>
Purpose	Borrow a lump sum for business needs	Unlock cash from unpaid invoices
Collateral	Usually Required (assets/property)	Not Required (in most cases)
Disbursal Time	Slow (7–30 days)	Fast (24–72 hours)
Eligibility	Based on credit score & collateral	Based on invoices & buyer credibility
Repayment	Fixed EMI or bullet payment	Linked to invoice payment from buyer
Usage Flexibility	Broad usage — often long-term	Short-term working capital
Documentation	Extensive (financials, ITR, asset papers)	Minimal (GST, KYC, invoice proof)
Balance Sheet Impact	On-balance sheet liability	Off-balance sheet in many cases
Best For	Businesses planning large capex or expansion	MSMEs with creditworthy buyers & slow-paying clients



FAQS ABOUT BILL DISCOUNTING

WHAT IS BILL DISCOUNTING?

Bill Discounting is a financing option where businesses get early payment on their unpaid invoices, instead of waiting for buyers to pay. It improves cash flow and strengthens working capital.

HOW QUICKLY CAN I RECEIVE FUNDS THROUGH BILL DISCOUNTING?

Typically, within 24 to 72 hours, depending on invoice verification and buyer credibility.

IS THE BUYER INVOLVED IN THIS PROCESS?

Yes, buyers may be informed or involved (depending on the model: with or without recourse), especially for payment verification.

DOES BILL DISCOUNTING IMPACT MY CREDIT SCORE?

No direct impact, unless there's default. It can improve creditworthiness through better cash flow management.

HOW DO I APPLY FOR BILL DISCOUNTING?

With CapitalSetu, it's simple:

- *Submit basic KYC + GST details*
- *Upload invoice*
- *Get disbursal in 1–3 working days*

HOW QUICKLY CAN I RECEIVE FUNDS THROUGH BILL DISCOUNTING?

Typically, within 24 to 72 hours, depending on invoice verification and buyer credibility.

WHO CAN BENEFIT FROM BILL DISCOUNTING?

MSMEs, traders, service providers, exporters, manufacturers — especially those dealing with delayed client payments.

IS THERE A MINIMUM OR MAXIMUM INVOICE AMOUNT?

This varies by financier. At CapitalSetu, we cater to a wide range — from small to large invoice values.

CAN IT BE USED FOR EXPORT /IMPORT INVOICES?

Yes! Export & import bill discounting is a major use case, helping global trade stay liquid and risk-free



CONCLUSION – HOW TO BECOME A CASH-RICH BUSINESS

In today's fast-moving business world, cash-rich doesn't mean profit-heavy — it means having ready liquidity to run and grow without friction. And that's exactly what tools like Bill Discounting unlock for modern business



01

Cash Flow > Revenue

Even profitable businesses can collapse due to cash crunches. Prioritizing cash flow keeps your operations smooth and stress-free.

02

Leverage Existing Assets:

You don't need loans or property pledges. Use your pending invoices — an asset already in your hands — to fuel your working capital.

03

Speed is a Superpower

Traditional financing is slow. However, with platforms like CapitalSetu, you can unlock funds within 24–72 hours, keeping your business agile and responsive.

04

Technology Makes It Effortless

From digital onboarding to real-time tracking, smart platforms make finance faster, paperless, and accessible even for MSMEs.



About CapitalSetu

India's Leading Cash Flow Enabler

CapitalSetu is on a mission to transform how Indian businesses manage cash flow. As a digital-first platform, we empower MSMEs, traders, exporters, and dealers to unlock working capital using their own unpaid invoices — quickly, securely, and without collateral.

What We Do

We provide invoice-based financing solutions, including:

- Sales Bill Discounting – Get instant funds from unpaid sales
- Purchase Bill Discounting – Pay suppliers instantly, enjoy 90-day credit
- Export & Import Bill Discounting – Fast-track global trade payments
- Dealer & Channel Finance – Strengthen dealer networks with timely funds

Why Choose CapitalSetu?

- 100% Collateral-Free Financing
- 24–72 Hour Disbursal
- Seamless Digital Onboarding
- Smart Data-Driven Risk Assessment
- Secure, Compliant & Trusted by Partners Nationwide

Our Vision:

To become India's go-to digital platform for cash flow solutions, helping businesses grow without depending on traditional debt.

Our Impact:

- ₹100+ Cr enabled in invoice discounting
- Hundreds of businesses unlocked real-time liquidity
- Serving across India's top trade hubs & industrial belts

