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## The Travel & Expense Opportunity Most GCCs Are Yet to Unlock

It is the 4<sup>th</sup> of the month. A finance team in Hyderabad is trying to close the books. They are stuck on a single line a hotel stay in Coimbatore, booked by an engineer who flew down to meet a vendor. The hotel was not on the corporate tool, so the booking went through a personal card. The invoice has GST on it, but the GSTIN field is blank. The input credit is gone. The reimbursement is pending.

This is not a one-off. In most GCCs operating in India today, some version of this story is running through the stack right now. The names and cities change. The problem does not.

### The GCC has changed. The infrastructure has not.

What started as a cost arbitrage play talent at scale, time zone coverage, back-office execution has become something else entirely. India is no longer where the work gets carried out. It is where strategy gets shaped, where products get owned, where global decisions get made. More than 1,800 GCCs now operate out of India. Over half share accountability for global decisions. The sector generates \$64.6 billion in annual revenue and is projected to cross \$100 billion by 2030.

The infrastructure that supports this workforce has not kept pace. And nowhere is that gap more visible than in travel and expense.

India is no longer where the work gets carried out. It is where strategy gets shaped.  
The infrastructure that supports this workforce needs to reflect that.

### A gap that is hiding in plain sight.

Most GCCs are running global T&E platforms, and they are good platforms. They govern global policy beautifully and give headquarters the consolidated view it needs. They were also built for a different market.

They connect to GDS hotel inventory, which is excellent if your employee is checking into a Marriott in London and invisible to the lakh-plus hotels across Nashik, Rajkot, Coimbatore and every tier-2 and tier-3 city where India's enterprise workforce actually travels. They were not designed for GSTN-compliant invoicing at every booking touchpoint, nor built to handle Indian railway ticketing with the rigour that corporate travel demands.

So employees do what reasonable people do. They book outside the tool. They pay on personal cards and submit a claim much later. And every part of the downstream picks up the cost of that workaround.

### The numbers behind the problem

68% of corporate hotel bookings in tier-2 and tier-3 cities happen outside the corporate booking tool MMT / Happay platform data

2 to 4% of total travel spend lost in unclaimed GST input tax credit annually Happay platform data

15 to 21 days average reimbursement cycle when T&E is processed manually GBTA

INR 8 to 10 Cr recoverable on every INR 100 Cr of travel spend through end-to-end automation Happay / Quest2Travel analysis

For a CFO, this manifests as a reporting problem travel spend that cannot be reconciled, invoices that do not hold up to audit. For a CIO, it is a data integrity problem: fragmented booking channels mean no single source of truth, manual workarounds multiply, and the ERP integration that headquarters expects simply does not hold. For the employees living it, it is a monthly friction they have quietly accepted as normal.

The problem is not discipline or intent. It is that the tools were not built for this market.

### What good looks like and who is already there.

The GCCs that have solved this have done so by treating it as a structural problem rather than a configuration problem. They have not tried to bolt India compliance onto a global tool. They have layered India-native infrastructure alongside it — handling the supply, the compliance and the employee experience that the global platform was never designed to deliver.

The result is not a messier stack. It is a cleaner one. Global tools govern global policy. India-native infrastructure governs India reality. Booking data and expense data finally speak to each other. GST invoices are generated at source, not chased at month end. Reimbursements close in days. And the finance close that used to drag stops being held hostage by missing invoices.

The GCCs that figured this out earliest are the ones whose global reporting actually got better — because the India data finally started flowing cleanly into the systems that need it.

This is not a story about replacing global platforms. It is a story about completing them.

The India GCC story is one of the most consequential enterprise transformations of our generation. It deserves infrastructure that was built for it.