

About Us:

Panchasar financial Services Pvt. Ltd. is incorporated in year 2009 in order to provide specialized services in the field of finance. The origin of the company is an association of Steelite group and a consulting firm Shah Natalwala & Associates. The directors of the Company are having experience of managing the variety of businesses which includes manufacturing and services sector units.

For the better utilization of skills and to expand the business wings, a joint venture is formed by the directors and Panchasar financial Services Pvt. Ltd. is incorporated to provide solutions for retail and business finances.

We are a team of professionals and our area of advisory services includes funding arrangements as well as business management and expansion planning.

With the constant efforts and dedicated positive approach of the directors and supports of the associates, we have attended our own position in the advisory practices. Our professional team consisting of Chartered Accountants, Management Experts, LLB, and knowledgeable tax consultants ensures that the client objective is achieved in a better manner. We always work, keeping the requirements of the client, at centre.

Our advisory professionals provide advice and assistance to enable companies, intermediaries and public sector bodies to mitigate risk, improve performance, and create value. We provide a wide range of Risk Advisory and Financial Advisory Services that can help clients respond to immediate needs as well as put in place the strategies for the longer term. We offer exceptional value by focusing on results, and always ensuring the value created for our clients greatly exceeds our fees. Our clients have discovered the power of our unique combination of experience, collaborative style, and focused customized services.

We believe in teamwork and collaboration. We come to better answers in teams than as individuals. So we do not compete against each other. Instead, we share a structured problem-solving approach, where all opinions and options are considered, researched, and analyzed carefully before recommendations are made. We believe in helping each other: We give each other tireless support. We are fiercely dedicated to developing and coaching one another and our clients. Ours is a firm of leaders who want the freedom to do what they think is right.

Our group is a consultant for numbers of business concerns in various industries which includes Pharmaceutical, Steel manufacturing and distribution, Transportation, Software development and consultancy, Business Process Outsourcing, Investments & Share dealings, Modern Advertising, Dairy product marketing, AC manufacturing.

We thank our cliental, business concerns and professionals who have contributed a lot to achieve our present status and for continuous growth of our practices, putting their full faith on us.

Our Services

Panchasar financial Services Pvt. Ltd. is engaged in providing specialized advisory services in the field of finance. We are concentrating on two sectors simultaneously - Retail finance and Business finance. Our objective is to build a customer network through providing best quality consulting services for arranging finance at the least hurdles to customers and thereby to generate the best value of trust.

The area of advisory services includes

- Retail Finance
- Business Finance
- Business Valuation
- Business broking Services (Sell- Purchase- invest)
- Management Advisory Services
- Advisory for MSMEs
- Life Insurance
- General Insurance

Retail Finance

- Education loans
- Immovable Properties loans (mortgage loans)
- Home loans
- Lease Rental Discounting
- Car loans
- Unsecured loans
- Agriculture finance
- Consumer Finance

Business finances

Business finance is a long-term business strategy, characterized by extensive lead-time before deals are finalized. Locating the time and cost effective sources of finance for clients' project is our strength. Be it Equipment Finance, Short or Long Term Funds, Trade Finance, Structured Finance or any other product, our team studies the options available, then sources the most beneficial route for our clients. From Capital Structuring to Feasibility Studies to Project Appraisal to sourcing funds, we take care of entire transaction. Our knowledge of the current investment scenario and understanding of specific needs, enable us to deliver cost competitive structural solutions.

- **Project finance**
New projects and expansion projects for purchase of plant-machineries, office and factory premises, working capital and initial start up expenditures

- **Term loans**
For purchase of various business related machineries
- **Working Capital (Cash Credit)**
To fill the finance gap due to increase in sales and stocks
- **Business over draft**
The most common tool used by small and medium business owners to satisfy short term business needs.
- **Equipments finance**
For purchase of various costly business equipments and machineries including computers, electricity generators, pumps, copier machine etc.
- **Unsecured loans**
Additional tool for short term financing based on the prior workings of the business units
- **Loan transfers**
For reducing the burden of un advantageous existing borrowings and creating a better capital structure. It includes switching over of credit facility from one bank to other.
- **Bill factoring**
A short term finance against supplied products at a very competitive rate of interest. It includes railways supplies, govt. supplies and renowned PSU supplies
- **Venture finance**
Equity investments and debts available for new businesses with various terms of ownership sharing
- **Leverage buy outs (LBO)**
Matching the best proportion of debt and owners' fund while outright purchase of ongoing unit or business
- **Letter of Credit/ Performance guarantees**
For import or inland purchase of any plant, machinery, stocks and materials
- **Renegotiating the terms of finance approval**
In order to get the better interest rates or to release some of collateral properties, or for MSME units, making finances collateral free
- **One time settlements**
To settle the long outstanding dues with the banks and financial institutions

Business valuation

We value Businesses or their assets for variety of reasons. Some of the most noticeable purposes for valuation of business are demonstrated below:

- Buy/sell agreements
- Addition or retirement of partner, dissolution of partnership, succession planning
- Ownership disputes
- Sharing on family separations and related family disputes
- Mergers and acquisitions
- Allocation of purchase price
- Recapitalizations / Restructuring the business / Raising funds
- Business planning and value added management
- Investment decisions / divestitures
- IPO
- Financial reporting
- Wealth planning / tax planning
- Will planning
- Goodwill impairment
- Litigation issues involving lost profits or economic damages

Valuation Reporting

We provide consulting services for valuation engagements as well as for calculation engagements. Based on the purpose and requirement of client, we provide:

- Comprehensive report
- Limited “Abbreviated” report
- Fairness opinion
- Review of an Appraisal

Comprehensive report: A report which requires analysis of Business data- qualitative & Quantitative, review of Industry/sector & economy, consideration of various appraisal techniques and based on all these to estimate the VALUE by applying relevant technique/s.

Limited “Abbreviated” report: A report which requires specific consideration only as per need of client. Like- owner may require calculating the firm value based on his forecast by application of any specific technique (like DCF) only. - Or for limited purpose of finding the tangible worth of Company only.

Fairness opinion: A report which requires the opinion of Appraiser on fairness of specific value or range of value quoted by a client or any other appraiser. The opinion does not express a specific value; rather it states whether or not appraiser feels the value offered is fair or not.

Review of an Appraisal: A report to review and comment on valuation derived/ obtained by client or any other appraiser. It is generally in form of letter describing the review and critiques.

Business broking Services (Sell- Purchase- invest)

Services for Business purchases

- Advising on taking decision for business to buy
- Analysis of basic information on business proposed to buy
- Business performance evaluation
- SWOT analysis for business
- Valuation of goodwill and other intangibles
- Assistance for fixation of business BUY price and payment scheduling
- Finance arrangement for business purchase
- Buy/sell agreements
- Merger, amalgamation, takeover formalities wherever required
- Consulting on business expansion and forming unique marketing strategy

Services for Sellers

- Advising on taking decision for choosing a buyer and arranging a proposed buyer
- SWOT analysis for business
- Analysis of basic information on business proposed to sell and drafting the sales proposal
- Valuation of goodwill and other intangibles
- Business performance evaluation
- Assistance for fixation of business SELL price and payment scheduling
- Buy/sell agreements
- Merger, amalgamation formalities wherever required
- Winding up or business closure documentations

Services for Business Investors

- Advising on taking decision for choosing a business for investments
- Business analysis on part of investor
- Guiding on Investment options (like capital/equity investment, Term loan, strategic investment, convertible investment or any combination of financing) and assisting on choosing the better one
- Risk / benefit analysis of investments
- Appraising the value of the investment and that of the business
- Arranging finance to dilute the investment risk
- Investment documentations
- Business investments – portfolio management

Management Advisory Services

- Capital structuring, financial restructuring and deciding Debt-equity ratio
- Appraisal (Valuation) of business and business goodwill or intangibles
- Valuing a business for purchase or sale
- Project evaluation, Business evaluation, feasibility planning, Turn around management, Rehabilitation package designing
- Profit Enhancement Planning (PEP)
- Investigation audit
- Managing and administration Micro venture finances
- Development of strategies for achieving business / corporate plans within budgetary limits
- Corporate group planning with differentiation of group activities and inter business transactions based on the development plans, SBU and profit centre planning
- Balance sheet presentation keeping in view the future business plans
- Introducing system for SBU promotions, based on operational results
- Suggesting performance / potentiality based fund incubation
- Revenue– Cost model analysis on launching of new product / venture / business expansion Like, suggesting the mode of transaction on Capital purchase (rent or purchase, equipment on rent or hire purchase or cash purchase), fixed or percentage based sharing on joint venture etc.
- Development of Management Information System (MIS) and timely generation of operational reports like profitability reports, revenue reports, expense reports, fund flow and cash flow statements, return vs. investments, fixed cost vs. variable cost, ratio analysis, debt analysis etc.
- Funding structure reporting system (like long term vs. short term debt and investment, owners fund vs. outside liabilities, working capital proportion)
- Generation of utility focused special financial reports
- Budgeting and variance analysis
- Merger, acquisition, demerger, diversification planning
- Joint venture, tie-ups, collaboration, franchisee planning
- Preparation of business agreements

Life Insurance

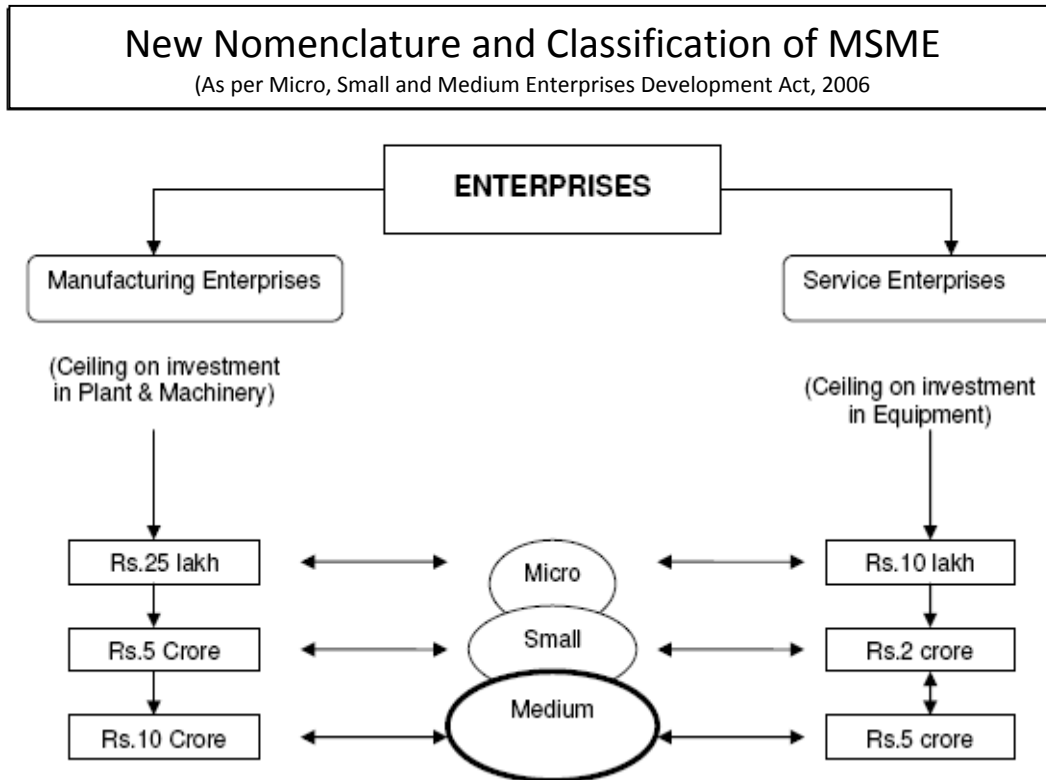
- Endowment policies
- Term Policies
- Pension plans and retirement plans
- Money back policies
- Unit link / market link policies
- Children policies
- Employees' / Group term policies
- Insurance Policy available with all major Companies

General Insurance

- Motor and other vehicle insurance
- Home, factory, Godown Insurance
- Equipment (like laptops, computers, lab equipments) Insurance
- Stock Insurance
- Medi claim / Group mediclaim
- Loss of profit policies
- Insurance Policy available with all major public and private sector Companies

Advisory for MSMEs

We help MSMEs (Micro, Small and Medium Enterprises) for getting registration certificate from DIC. We also provide services for documentation and paper submission for availing various benefits from state government.



Benefits available to MSMEs

- Up to 5% interest subsidy (max subsidy amt 25 lacs @ 5 lacs per annum)
- Up to 3% interest subsidy on technology up gradation
- 10% subsidy on investments in Plants and Machineries purchased for expansion or new projects for technical textile Industries
- Business finance without offering collateral securities
- Reimbursement of expenses up to 50% (or two lacs max) incurred on obtaining quality certifications like ISO 18000, ISO 14000, ISO 9000, BSI, GMP, CE, HACCP etc.
- Reimbursement of expenses up to 50% (or five lacs max) incurred on patent registration
- Various assistances for marketing of products (international & domestic level)
- Rebate for developing Industrial Park
- Financial Assistance up to 50% of project cost (max Rs.500 lacs) for Critical Infrastructure project
- Financial Assistance up to 50% of project cost (max Rs.5 lacs per project) for Research and development projects
- Financial assistance for environment projects