

IDEAS CREATE, VALUES PROTECT



P M CAPITAL PVT. LTD.

LOAN & FINANCIAL PRODUCTS DISTRIBUTORS

“DO YOU LOVE MAKE IN INDIA ?”

WE LOVE TO SUPPORT YOU

- 01 Do you want to purchase your own house ?
- 02 Do you have insufficient funds to buy your own house ?
- 03 Do you have insufficient documents for obtaining funds through bank finance ?
- 04 Do you face problems while obtaining best deal from the banks ?
- 05 Do you find the rate of interest offered by banks high ?
- 06 Do you find the process of obtaining finance through bank hard ?
- 07 Do you hesitate to negotiate with the banks regarding processing fees and other charges ?
- 08 Do you face problem of insufficient documents and bussiness setup while obtaining funds through bank ?



COMPANY PROFILE

PM Capital Pvt. Ltd., is one of the leading financial consultancy Company with The offices at Rajkot, Jamnagar, Junagadh, Morbi And Surat, We have a huge client base of most complex and high value transactions of the existing and emerging enterprises for availing central and state government incentives like subsidies, tax benefits, power benefits regarding loans etc.

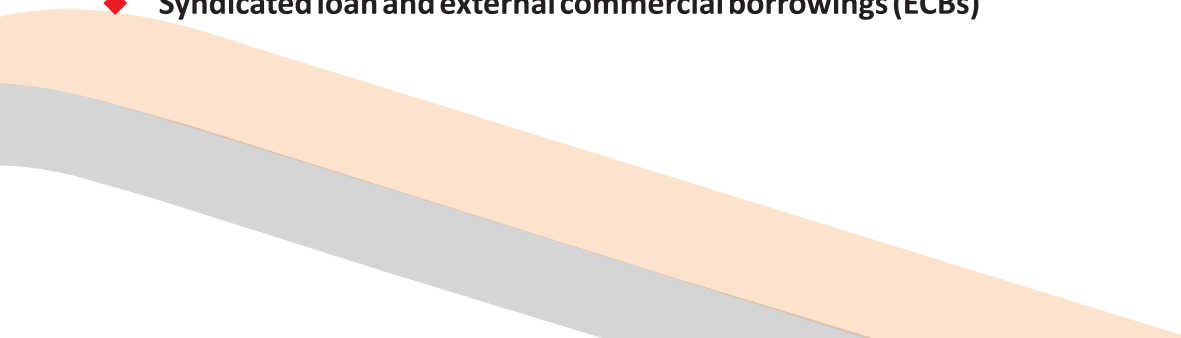
We believe that the combination of our firm's culture, depth of transactional experience, wide range of expertise and the quality and energy of our team of professionals allows us to offer a level of client service that is unique to the industry to industry. Our professionals are expert in taking the commercial perspective of the issues that our client faces and they are having solution - oriented approach imparting high quality practical advice.

Our strong market reputation is due to the satisfaction and benefits that we are providing to our clients in terms of the lowest rate of interest with optimum finance excellent financial planning, tax structuring and delivering the government incentives.

Our client roster includes many of the state leading companies as, we provide seamless, efficient and integrated services across a broad spectrum of practice areas.

WHAT WE OFFER

Our team of professionals offer all of the financial and commercial expertise That is require for the successful funding of projects. We offer a competitive, global proposition and comprehensive service offerings that includes:

- ◆ **Fund raising by means of project finance**
 - ◆ **Working capital by the way of cash credit (C.C.) and overdraft (O.D.)**
 - ◆ **Machinery loans**
 - ◆ **Consultancy on subsidies and other government incentives**
 - ◆ **Accounting and tax Consultancy Service**
 - ◆ **Negotiation support**
 - ◆ **Syndicated loan and external commercial borrowings (ECBs)**
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KEY AREAS OF OUR CONSULTANCY

PROJECT FINANCE

Throughout the Gujarat, economic developments have increased the need for new and improved infrastructure and other major capital intensive projects, However, the funding of such projects are complex and require public and private initiatives as well as equity and debt finance from a variety of sources.

project finance is a provision of a long term finance for a particular project to be repaid from the project's cash flows.

Each project has its unique requirements and challenges, requiring experienced advisers who fully understand the situation and source the right solutions to meet the project's needs.

- Project finance includes long term loan for acquiring new machineries and construction of the factory building, warehouse etc, and working capital like cash credit (C.C) and Overdraft (O.D.) for initiating business.
- For such projects we offer best deal to our clients from the banks in the form of services, rate of interest and other services extended by the banks.
- currently we are dealing with majority of nationalized banks, private banks as well as with other financial institutions.

WORKING CAPITAL

Working capital is essential for company's efficiency and its short-term financial health. Working capital like cash credit and over draft is required because of the credit cycle in the business and for the organization where stock holding is for longer duration.

The crucial benefit of working capital is that the only burden on the borrower is of serving of interest charged by the banks and interest is calculated on daily basis of amount charged.

CASH CREDIT

The basic and General criteria for availing cash credit facility is 20% of sales turnover and sufficient working capital gap such as stock, debtors and creditors. In cash credit facility bank demands two type of Security : Primary and Collateral

PRIMARY SECURITY :

In this security, banks will hypothecate stock and book debts and will finance remaining Amount of working capital gap after keeping sufficient margin.

COLLATERAL SECURITY :

This is additional security which banks demand in the form of immovable properties having value of 80% to 100% of total exposure.



OVERDRAFT FACILITY

Overdraft facility is useful to the organizations which are in service sector or in the business where stock holding duration is long.

THERE ARE TWO TYPES OF OVERDRAFT FACILITY PROVIDED BY THE BANKS.

SECURED O/D:

In such facility, bank finances on the basis of the security value offered and consideration of the sales turnover and nature of business. Currently we are dealing with majority of nationalized banks private banks as well as with other financial institutions.

UNSECURED O/D:

Unsecured O/D is an easy and fast source for short term finance, For such finance NO SECURITY is required by the financial institution, funding is done merely on the documents.

Only few documents are required to determine the eligibility like last 3 years audit report and bank statement of last 1 year.

- | Time duration is minimum after the submission of all necessary documents.
- | Tenor for facility is 3 years which is drop line facility.
- | We deal with majority of private banks and financial institutions

GOVERNMENT INCENTIVES

CAPITAL SUBSIDY

We provide consultancy for availing subsidies granted by central government is at the rate of 15 per cent of the eligible investment in plant and machinery under the scheme shall be available only for the projects where terms loans have been sanctioned by the eligible banks.

Basic requirement for eligibility of subsidy is of availing finance from eligible banks.

CEILING ON ELIGIBLE LOAN AMOUNT AND CAPITAL SUBSIDY

Any other Subsidy provided by the central Government or state government Benefit for the same will be taken on the basis of eligibility criteria

CHECK LIST FOR WHETHER YOUR INDUSTRY IS ELIGIBLE FOR CAPITAL SUBSIDY

LIST OF INDUSTRIES ELIGIBLE FOR SUBSIDY

01 Bio-tech Industry	21 Auto Parts and Components
02 Common Effluent Treatment Plant	22 Bicycle Parts
03 Corrugated Boxes	23 Combustion Devices/ Appliances
04 Drugs and Pharmaceuticals	24 Forging & Hand Tools
05 Dyes and intermediates	25 Foundries - Steel and Cast Iron
06 Industry based on Medicinal and Aromatic Plants	26 General Engineering Works
07 Plastic Molded, Extruded Products and Parts & Components	27 Gold Plating and Jewelry
08 Rubber Processing including Cycle/ Rickshaw Tyres	28 Locks
09 Food Processing (Including Ice Cream Manufacturing)	29 Steel Furniture
10 Poultry Hatchery & Cattle Feed Industry	30 Toys
11 Dimensional Stone Industry (Excluding Quarrying and Mining)	31 Non-Ferrous Foundry
12 Glass and Ceramic Items including Tiles	32 Sport Goods
13 Leather and Leather Products including Footwear and Garments	33 Cosmetics
14 Electronic Equipment viz test, measuring and assembly/ manufacturing, industrial process control; Analytical Medical, Electronic Consumer & Communication equipments etc,	34 Readymade Garments
15 Fans & Motors Industry	35 Wooden Furniture
16 General Light Service (GLS) Lamps	36 Mineral Water Bottle
17 Information Technology (Hardware)	37 Paints, Varnishes, Alkyds and Alkyd Products
18 Mineral Filled Sheathed Heating Elements	38 Agricultural Implements and Post Harvest Equipment
19 Transformer/Electrical Stampings/ Laminations/Coils/Chokes including Solenoid Coils	39 Beneficiation of Graphite and Phosphate
20 Wires & Cable Industry	40 Khadi and Village Industries
	41 Coir and coir Products
	42 Steel Re-rolling and /or Pencil Ingot Making Industries
	43 Zinc Sulphate
	44 Welding Electrodes
	45 Sewing Machine Industry
	46 Industrial Gases
	47 Printing Industry
	48 Machine Tools

CAPITAL INVESTMENT SUBSIDY FROM GOVERNMENT OF GUJARAT

QUANTUM OF CAPITAL INVESTMENT SUBSIDY

- 01) Capital investment subsidy @ 10% of the loan amount disbursed by the bank with the maximum amount Rs.15 Lakhs in municipal corporation areas.
- 02) Capital investment subsidy @ 15% of the loan amount disbursed by the bank with the maximum amount Rs.25 Lakhs in municipal corporation areas.

INTEREST SUBSIDY FROM GOVERNMENT OF GUJARAT

QUAMTUM OF INTEREST SUBSIDY

- 01) Interest subsidy @ 5% with maximum amount of Rs.25 Lakhs per annum for period of 5 years in municipal corporation areas.
- 02) Interest subsidy @ 7% with maximum amount of Rs.30 Lakhs per annum for period of 5 years for in the areas other than municipal corporation areas.
- 03) 1% additional interest subsidy to SC/ST entrepreneur, physically challenged entrepreneur, women entrepreneur in manufacturing and service sector.
- 04) 1% additional interest subsidy to young entrepreneur below the age of 35 years as on the date of loan sanction.
- 05) Maximum rate of interest subsidy will not exceed 9% & 7% where the rate of interest subsidy is 7% and 5% respectively.



OUR VISION

“To become most reputed financial consultant of choice by corporate, medium business enterprises and upmarket retail customers and to develop banking for small business, mass market and rural market.”

OUR MISSION

“To provide superior & proactive financial consultancy service to the niche markets globally. while providing cost effective, respective, responsive service to others in our role as development consultants, and in doing so, meet the requirements of our clients.”

QUALITY POLICY

“We, PM Capital Pvt. Ltd., are committed to become the financial consultants of choice by providing SUPERIOR, PRO-ACTIVE, STATE-OF-THE-ART consultancy services with an attitude of care and concern for the customers and patrons.”

KEY AREAS OF OUR CONSULTANCY

APF WITH MANY BANKS

- ◆ We make pre-approved project finance of your developments with maximum 7 to 10 banks so that the project will be pre - approved. Due to which the title documents of the property are certified by the legal team of the banks and thus obtaining title clearance will not be time consuming.
- ◆ For such pre-approved finance we provide assistance through private banks, nationalized banks and non-banking financial institutions.
- ◆ Developers will get the project approved and we make the arrangement for part payment funding for developing the project
- ◆ Through which the process of availing the finance becomes easy for developers and individuals.
- ◆ We also provide liquidity solutions to the developers on the basis of work completions.



FINANCE WITHOUT SUFFICIENT DOCUMENTS

- ◆ We assist you in obtaining bank finance even if you have insufficient documents. We provide alternative solutions for the lacuna in documents and we also provide expertise service so that the burden of fulfilling requirements of banks will be on us.
- ◆ We even make you consider your unstructured / undisclosed incomes and make you avail loans at competitive rates.

FINANCE WITH MINIMUM TIME DURATION

- ◆ We take pride in our expertise of obtaining your home finance within minimum time duration after receiving the necessary documents from the clients end.

DOOR STEP SERVICE

- ◆ PM Capital Pvt. Ltd., has a strong market reputation in providing exceptional services to customers in which we provide door to door service at client's convenience with best consultancy advice and solutions.

OPTIMUM FINANCE

- ◆ We ensure maximum up to 200% of housing finance of the agreement value to make your dreams come true of buying your dream home.

0% CONSULTANCY CHARGES

- ◆ We offer value added services to our clients and developers at zero percent consultancy fees after analysing client's profile which depends on case to case basis.
- ◆ We get the best deal from banks to clients of interest rate, processing charges i.e. non-competitive deal in finance market.

ARRANGEMENTS OF EVENTS

- ◆ We coordinate events for developers and banks of gateway to finance in which we become link between banks and developers to generate best and negotiable deals.
- ◆ In such events we make arrangement between banks and developers for their projects to get approved and such events are very crucial in obtaining best deal.

CORPORATE BANKING

- ◆ We make arrangements for corporate banking for the developer which provide facility of cash handling at project door step and complete end to end solutions as per developer's requirements.

SENDING YOUR PROFILE RIGHT WAY

- ◆ We analyse your profile and sent it to the right bank to obtain optimum funds within minimum time duration.

KEY AREAS OF OUR CONSULTANCY

PROPERTIES FOR MORTGAGAGE

- ◆ We assist you in purchasing your title clear commercial or industrial property and obtaining funds against such property.

OPTIMUM FINANCE

- ◆ Our consultancy firm has a strong market reputation for providing optimum finance to our clients at reasonable cost.

FINANCE WITHOUT SUFFICIENT DOCUMENTS

- ◆ We provide consultancy to our clients even when they have insufficient documents which are necessary for obtaining bank finance,

MINIMUM TIME DURATION

- ◆ We analyse your profile in-house and sent it to the right bank which is crucial benefit of our consultancy. It reduces the time duration of the process of obtaining bank finance.

COMPARATIVES

- ◆ To offer the ease to our clients in decision making of obtaining bank finance, we provide them with comparatives of 2 to 3 banks.

01 Do you free hold commercial and industrial property ?

05 Do you find the rate of interest and other charges of banks on higher side ?

02 Do you want the best deal against your property ?

06 Do you want to purchase your own commercial and industrial property ?

03 Are You facing problems for obtaining funds through bank finance ?

04 Do you have insufficient documents for obtaining funds through bank finance ?

07 Do you avail any loan against property & Dissatisfied with bank ?

OUR BANKING PARTNERS









A NATIONALISED BANKS

01. Bank of India 
02. State Bank of India 
03. Bank of Baroda 
04. IDBI 
05. Corporation Bank 
06. Central Bank of India 
07. Canara Bank 
08. Punjab National Bank 

B PRIVATE BANKS

01. ICICI Bank Ltd. 
02. HDFC Bank Ltd. 
03. Axis Bank Ltd. 
04. Kotak Mahindra Bank Ltd. 
05. Yes Bank Ltd. 
06. DCB Bank Ltd. 
07. Standard Chartered Bank Ltd. 
08. Federal Bank 

C NON BANKING FINANCIAL INSTITUTIONS

01. Indiabulls Housing Finance Ltd. 
02. Reliance Housing Finance Ltd. 
03. DHFL 
04. Edelweiss Housing Finance Ltd. 
05. IIFL Ltd. 
06. L & T Housing Finance Ltd. 
07. Magma Housing Finance 
08. Aditya Housing Finance Ltd. 

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Home Loan Mortgage Loan OD / CC Project Loan
Machinery Loan Business Loan Car Loan Agriculture Loan



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