

GLASBA SERVICES

**Your trusted advisors for effective,
efficient and secure financial services**



**A
B
O
U
T
U
S**

Glasba Group is a boutique financial services group headquartered in Mumbai, India providing services to its clientele spread across various industries and geographies.

The Group provides one-stop fundraising solutions and financial advisory services through its Merchant Banking & Investment Banking, Treasury Management, Trade Finance and Insurance arms.



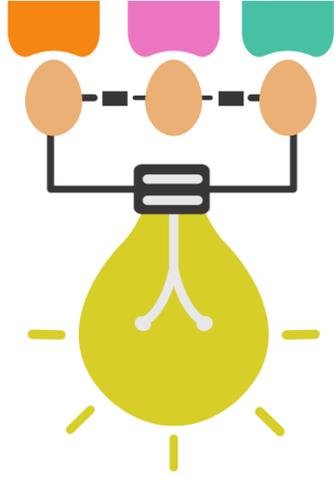
**A
B
O
U
T
U
S**

Trusted by over 150 lenders, Glasba Group provides access to both borrowers and lenders to provide a complete fundraising ecosystem from discovery, execution to fulfilment.

The Group has active business relationships with over 500 active clients (80 listed companies), successfully concluded varied corporate loan disbursements, and has provided trade, treasury, and risk management solutions to many large, small, medium, and micro-enterprises.

Glasba brings in more than 80 years of senior experience forging collaborations across corporates, banks, financial institutions, investors, insurers, and channel partners.

Glasba Services is India's Premium Full Service Financial Advisory Company working closely with numerous upcoming and established MSME's as well as large companies. Our retail arm caters to individuals for their capital efficiency requirements.





OUR SERVICES



**INVESTMENT
BANKING**



**FOREIGN EXCHANGE &
TREASURY MANAGEMENT**



**REAL ESTATE
ADVISORY**



INSURANCE



**CORPORATE
FINANCE**



TRADE FINANCE



INVESTMENT BANKING



The primary goal of our investment banking services is to advise businesses on how to meet their financial challenges. We help our clients with Debt Solutions, Structured Finance, IPOs, Mergers and Acquisitions, Private Equity, Venture Capital, Valuations, Advisory Services, and more.

-  **Raising capital via the issuance of equity, debt, hybrids of the two, for financing or refinancing or restructuring of businesses**
-  **Financing and Structuring Joint Ventures or Project Finance.**
-  **Raising Seed, Start-up, Development or Expansion capital**



INVESTMENT BANKING

DEBT SOLUTIONS

We provide financing solutions to various Corporates, SMEs, Mid-Corporate Clients to satisfy their capital needs. We act as an Advisor & Arranger and raise Funds through various types of Debt Instruments be it plain vanilla or structured term loan. We assist our clients in strengthening their balance sheets by delivering Customized Capital Structure Alternatives designed for maximum profits.

PRIVATE EQUITY

We have experience in advising and executing Private Equity transactions across sectors. Our deal structuring expertise and capability to execute private equity transactions through every stage of the deal process is our key strength. With in-depth knowledge of the whole PE investment process including – identification, initiation, structuring, valuation and execution, our team can execute transactions quickly and efficiently

JOINT VENTURE

Our joint venture advisory services include a suite of consulting services, perspective, and expertise to navigate through the joint venture landscape – from start to finish. We help clients seize the most valuable opportunities while surmounting the toughest challenges.



CORPORATE FINANCE



Corporate finance transactions require a trustworthy, reliable, and qualified partner who can cater to your financial needs. From faster deal closing to constant account administration, our corporate finance services provide dedicated support through highly experienced professionals. Glasba provides customized solutions to meet your requirements while mitigating the credit and price risk at the same time.



Short and Long Term asset-backed finance



Loans for acquiring new machinery, expansions and other corporate purposes



Unsecured Business Loan for urgent business requirements



CORPORATE FINANCE

ASSET BACKED LOANS

With Corporate Term Loans, we support your company in funding ongoing business expansion, repaying high-cost debt, technology up-gradation, R&D expenditure, leveraging specific cash streams that accrue into your company, implementing early retirement schemes, and supplementing working capital.

With Working Capital Loans, we support the build-up of current assets and fixed assets needed for business purposes, capacity expansion, and modernization.

PROJECT FINANCE

We provide financial services for new projects as well as expansion, diversification, and modernization of existing projects in infrastructure and non -infrastructure sectors.

We have the ability to provide tailor-made financial solutions to meet the growing & diversified requirements for different levels of the project.

STRUCTURING

We offer tailor-made solutions for corporates in the form of structured finance solutions. The services offered include project appraisals, underwriting or syndication of corporate loans, structuring loans to offer value proposition to clients.

These structured finance solutions are designed to mitigate the credit and price risk at the same time.



REAL ESTATE ADVISORY



Glasba's real estate advisor's primary role is to help you maximize your real estate investments. This means we are constantly evaluating the market, new trends and technologies, zoning, and other influencing factors to help our clients take advantage of market shifts. We often help you manage your portfolio of real estate or even develop strategies for income producing properties.



Construction Finance



Loan Against Property



Lease Rental Discounting



Arranger in Investors/Developer and Land Owner meet for JV/Outright deals



REAL ESTATE ADVISORY

CONSTRUCTION FINANCE

We offer developers the requisite funds for their proposed or ongoing construction projects across the life cycle of project development. We partner with developers & builders to support end-to-end project requirements of Residential and Commercial projects.

We arrange adequate loan amount, tenure, moratorium, and repayment options depending on the stage, status & nature of your proposed project. We offer services like Construction Finance, Refinance, and Inventory Funding.

LOAN AGAINST PROPERTY

LAP is a secured loan availed against a commercial or residential property kept as collateral with the lender. As the funds come with no end usage restriction, borrowers can utilize the funds for various purposes like business expansion, wedding, child's education etc.

We offer loans against property that comes with a host of features and benefits like Maximum Loan to Value(LTV), Competitive and Affordable Rate of Interest, Quick Disbursements, Flexible Tenor, Easy Balance Transfer Facility.

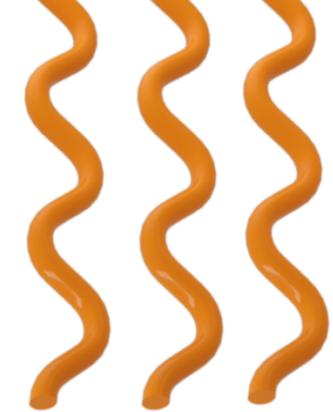
LEASE RENTAL DISCOUNT

We offer tailor-made solutions for corporates in the form of structured finance solutions.

The services offered include project appraisals, underwriting or syndication of corporate loans, and structuring loans to offer value proposition to clients. These structured finance solutions are designed to mitigate the credit and price risk at the same time.



FOREIGN EXCHANGE & TREASURY MANAGEMENT



Glasba's Foreign Exchange & Treasury Management has been designed to help companies manage the financial risks associated with volatility in foreign exchange rates. We work directly with the management of companies and support decision-making with Independent & Impartial advice on treasury matters. We help companies develop strategies for financial risk management.

- ✓ **Treasury review and optimization service**
- ✓ **Risk Management**
- ✓ **FX business consultancy**
- ✓ **Hedging Solutions for ECB, FCTL**
- ✓ **Complete assistance for capital account remittance transactions like PE, FDI, ODI.**



FOREIGN EXCHANGE & TREASURY MANAGEMENT

TREASURY AUDIT

With our Treasury Audit service, we help you:

To minimize market risks including FX, interest rate, Funding, and Liquidity

To assess corporate-risk appetite and its alignment across treasury

To identify cost-saving opportunities across banking and treasury

RISK MANAGEMENT

With Glasba's risk management, we help senior leaders set the tone from the top.

It also provides direction and support to all staff on effective risk management practices.

ADVISORY

Glasba provide advisory services for: Businesses with imports and exports resulting in exposure to currency risk

Borrowings in foreign currencies resulting in exposure to currency and interest rate risk

Capital account deal



INSURANCE



Our team helps you to navigate and sail through your insurance requirements. We compare policies and quotes from several different providers to help find the right coverage for your needs. We offer the best set of insurance plans.

Our extensive knowledge and expertise allow us to understand, anticipate and help protect against the risks you face. Our offerings include:



Liability Policies



Employee Benefit Plans



Property and Marine Insurance



Life, Health and Disability Insurance



INSURANCE

LIABILITY

This covers but is not limited to below:

- **Corporate General Liability**
- **Directors and Officers Liability**
- **Professional Indemnity (Errors & Omission)**
- **Cyber and Crime Insurance**
- **Tax Liability Insurance**
- **Warranty and Indemnity Insurance**

EMPLOYEE BENEFIT

This covers but is not limited to:

- **Workmen's Compensation**
- **Group Health Insurance**
- **Group Personal Account**
- **Group Term Insurance**
- **Key Man Insurance**
- **Employer Employee Scheme**

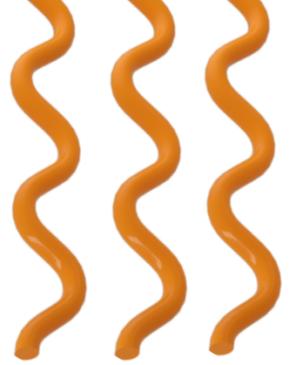
PROPERTY & MARINE

This covers but is not limited to:

- **Property Packaged Policy**
- **Marine Insurance**
- **Motor Insurance**



TRADE FINANCE



Glasba's trade finance facility allows you to offer more competitive terms to both suppliers and customers, by reducing payment gaps in your trade cycle. It is beneficial for supply chain relationships and growth.

Our strength lies in negotiating for the most competitive rate of interest and providing end-to-end support for the trade transactions.



Buyer's Credit



Supplier's Credit



Export and Domestic Bill Discounting



Bank Guarantee



Standby Letter of Credit Financing



Vendor Financing



TRADE FINANCE

BUYER'S CREDIT

We arrange for finance for payment of imports in India arranged by the importer (buyer) from a bank or financial institution outside India.

Glasba's buyer's credit facility allows the buyer, or the importer, to borrow at rates lower than what would be available domestically.

BILL DISCOUNTING

From Extending Flexible Payment Terms to your foreign buyers to getting a line of Export Credit Over and Above your bank's credit facility to spending less time to collecting buyer's payments - we help you with all.

BANK GUARANTEE

Bank guarantee can be sanctioned to cover a single transaction or to a series of transactions.

Guarantee which extends to a series of transactions is called a continuing guarantee. Glasba arranges all sorts of guarantee for its clients.

Amita Goyal

Head - Investment Banking

Debt Syndication

100%

Credit & Risk Management

90%

Equity Delusion

80%



Komal Behl

Head - Treasury & Investments

FX Exposure Advisory

95%

Risk & Regulatory Guidance

88%

Portfolio Management

82%



Ankita Lakhotia

Head of Insurance Division

Insurance

97%

Strategic Consultancy

89%

Financial Advisory

82%



Mansi Khanolkar

Head of Trade Finance Division

Trade Finance

94%

Client Relationship

88%

Cost Controls

80%



Amita has diverse experience working with various business units under Corporate Banking such as Acquisitions, Portfolio Management, and Credit and Risk Management. She handled clients across sectors like Infra, Textiles, Jewellery, FMCG, Metals, Engineering, Agro and allied, Pharma and Chemicals, etc. helping her learn and gain holistic knowledge about nuances and nitty-gritty of each sector.

Amita also has a vast experience in the Real Estate space in terms of Debt syndication, JV-JD deal, land acquisition, mergers, acquisitions, etc.

An avid learner and traveler by nature, Amita brings her strengths, knowledge, and skills in Client Acquisition, Relationship Management, Credit, and Risk management.

VISIONARY

Amita sets clear goals empowering her team to take action on the plan at the organizational, team and individual levels

CLIENT CENTRIC

Her way of doing business focuses on creating the best experience for the clients, thereby building customer and loyalty.



Amita heads the funding division. Amita holds more than 15 years of rich and diversified experience in BFSI primarily focused on Corporate Banking spanning multiple functions such as acquisition, business development, relationship value enhancement and risk management.

Komal holds a cumulative experience of 15 years is spread across Banking, Financial Services, and Financial Technologies.

Her areas of expertise are in Treasury Audit, Advisory & Risk Management for Forex, Derivatives, and Fixed Income Securities. Settlement and Clearing system, Project delivery, Treasury System Implementations.

Komal has handled advisory for large corporate treasuries, dealt in multi-million dollar transactions in currency and interest rate, risk management, guided interest cost reduction strategies, and has helped set up treasury best practices.

RICH DIVERSIFIED EXPERIENCE

Komal's expertise are in Capital Markets, Investments, Central Bank Regulations, Risk Management, Collateral, Treasury and Liquidity.

CUSTOMER FIRST

Komal is highly acclaimed for accelerating success for her clients. She puts the customer at the center of organizational decision-making.

Her experience with JPMorgan Chase Bank helped her understand foreign exchange markets and Interbank FX operations very closely. With ICICI Bank as a part of its treasury department she got an edge to understand corporates, their requirements and render trade, forex and derivatives solutions. As a part of Quinnox Consultancy Services Limited, she handled relationships with global banks and financial services companies.



Ankita brings in 15+ years of experience in Insurance, Investment research, strategic consulting, and Financial advisory.

Ankita has experience with Investment banking and an understanding of the various risk associated with businesses. Developing high-quality business strategies and plans for herself and the company and ensuring their alignment with short-term and long-term objectives is her strength.



DIVERSIFIED PORTFOLIO

Ankita's expertise lies in fulfilling different insurance needs of corporates at different stages with most competitive quotes and least compromise on terms.

SMOOTH CLAIM SETTLEMENTS

Ankita ensures smooth claim settlement due to strong relationship with all insurance partners and tpa's.

Ankita comes with strong domain knowledge in Insurance planning and business strategy. She has worked with multiple startups and mid-size corporates as an advisor helping the companies mitigate their financial obligations. Her knowledge in the Insurance domain is been recognized by a lot of startups and mid-size corporates whom she is working with.

Mansi heads the trade finance division. Mansi is backed by her rich experience of over three decades in the Banking and Financial Services industry.

She has worked across all verticals in Banking and specialized in Trade Finance Products and brings the specialization, experience and her relationship with major bankers on board to offer the best trade finance deals. She is, an ex-banker, and a first-generation entrepreneur in her family. An exciting journey in Financial Industry, dealing with global clients has enlightened her about the life cycle of business development and the growth potential.

She has developed various business verticals to sustainable revenue and profitability by demonstrating value proposition, driving aggressive marketing campaigns, implementing strong processes, cost controls, and new customer acquisitions.

DETAIL ORIENTED

Her understanding on Letters of Credit, Guarantees and Standby LCs, the local and global guidelines helps her to optimize value for clients.

TRADE SPECIALIST

As a specialist, she develops and monitors optimal risk management to promote sustainable business growth.



Associated with various Economic & Social Welfare Organisation

- **Ex-vice president of Anti Corruption Intelligence Committee**
- **Member of Maharashtra Chamber of Commerce Industry & Agriculture**
- **Member of The Bombay Chartered Accountant Journal**

Contact Us



507/508, DE ELMAS, Goregaon
(East) Mumbai-400063



900 400 7644



info@glasbaservices.com



www.glasbaservices.com

