

BESPOKE IMPACTFUL SOLUTIONS FOR YOU

CORPORATE
PROFILE

**Registered &
Corporate Office :**

5W, 5th Floor, The Metropolitan, E-Block,
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Bandra (E), Mumbai - 400 051, Maharashtra

Other Locations :

Delhi | Bangalore | GIFT City | UAE | Singapore



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LoanXpress - a digitally enabled flagship platform launched by Beacon Group.

LoanXpress is the trade name of Vermillion Fianalytics Pvt Ltd, formed by a team of veterans in the Debt & Equity Capital markets. Vermillion intends to cater to the capital needs of the SME & Mid-Market corporate segment, startups & NBFCs through structured debt solutions.

LoanXpress is on a mission to support and collaborate with emerging, trend-setting companies in today's fast paced market space, elevating them to a whole new level.

We are a premier tech enabled financial advisor specialised in raising Working Capital Finance, Structured Debt, Trade Finance & Loan Syndication for Corporates, NBFCs & AIFs.

Our expertise allows you and your organization to focus on the core business strategy, leaving the stressful fundraising hassles on our experienced shoulders.

Continuing our expertise in Financial services space we have extended our advisory practice into the Impact Investment space to support fund managers on impact measurement & management framework of the fund at different stages throughout the fund's cycle

Why Choose Us?

- ✓ Customised solutions suitable for your Corporate
- ✓ Wide-range of product proposition
- ✓ Access to Domestic & International Funding Institutions
- ✓ Quick response time
- ✓ Excellent understanding of working capital lifecycle of a company
- ✓ Relationship with Lenders & Financial Institutions across geographies
- ✓ Extensive support throughout the deal assignments
- ✓ Handling your loan documentation with multiple Lenders
- ✓ Monitoring your loan Compliances & Covenants
- ✓ Robust Impact assessment & monitoring framework to Impact funds



INR 4000 Crs+
Loan Facilitated



85+
Domestic Banks & NBFCs



20+
Impact Funds / DFIs



15+
Private Credit Funds



SURINDER SINGH KOHLI

Senior Advisor

Mr. Surinder Singh Kohli is a Bachelor in Mechanical Engineering from Banaras Hindu University and a Diploma holder in Industrial Finance from Indian Institute of Bankers (CAIIB). He has had a long stint in the Financial Services Industry and has held crucial positions in some of India's marquee establishments. He has served as CMD of IIFCL after serving as CMD at Punjab National Bank. Previously, he has also served at Punjab and Sind Bank as the MD, PNB Gilts Ltd as Chairman & Member of Management Board, PNB HFC and PNB Capital as the Chairman, IDFC as the Non-Executive Director and PTC India Financial Services Ltd as an Independent Director.

DESH RAJ DOGRA

Senior Advisor

Mr. Desh Raj Dogra has an experience of over 33 years in the financial sector and in credit administration. He has held crucial positions in the Government & the Public Sector. Starting his career with Himachal Pradesh Government, he later joined Dena Bank and began his journey in the financial sector. He was one of the first employees to join Credit Analysis and Research Limited (CARE) in 1993. Within CARE, his profile saw phenomenal growth along with the company & finally achieving the post of MD & CEO which he served until retiring in August 2016. He has served as Vice Chairperson and Public Interest Director at Metropolitan Stock Exchange (MSEI) and as a Director at VCCL Ltd. Mr. Dogra holds a Bachelor's and a Master's Degree in agriculture from Himachal Pradesh University and MBA Finance from University of Delhi. He is also a Certified Associate of the Indian Institute of Bankers.



VASAN PAULRAJ

Senior Advisor

With over 30 years of experience in financial services sector, Mr. Paulraj, a Chartered Accountant by qualification, has reached a position where he is one of the key members in the Axis Bank investment banking team. Mr. Paulraj heads the private equity desk for Axis bank. He was previously associated with industry leaders like Enam & Centrum. He has successfully closed large sized equity deals in his career and has been instrumental in raising funds and advising various company in devising highly efficient fund-raising programmes.



SOWDAMINI BHAT
CEO

With over 20 years of experience in Corporate Banking, Sowdamini is a multi-faceted professional in BFSI Segment. She is a qualified Chartered Accountant and has held key leadership positions in various reputed organisations like ICICI Bank, IndusInd Bank, ING, Standard Chartered and Saraswat Bank. She brings aboard her vast experience of working closely with various SME and Mid Corporates for their long term and short term requirements including Working Capital, Trade Finance, Treasury/Fx, Cash Management and Balance Sheet Advisory. Her vast experiences bring in a solution oriented approach alongwith a strong mix of both credit and business acumen competency.

PRATAP SINGH NATHANI
Director

An example of thought leadership, authentic passion and experience, Pratap leads and guides the team with these scalable attributes. His experience and passion only add to it. Pratap has over 25 years of experience in the banking & financial services sector. He was associated with various organisations such as Enam, Centrum, Darashaw, JM Morgan Stanley, JM Financial to name a few. His last stint was with ING Bank where he headed the Debt Capital Market & Loan Syndication desk pan India.



KAUSTUBH KULKARNI
Director

With nearly 15 years of experience in Operations & Management Consulting, Kaustubh is a seasoned and versatile professional with excellent industry expertise. In the past he was heading a research company. He has a thorough understanding of various sectors and his analytic prowess comes in handy to provide an accurate and feasible solution that is suitable for long term growth.





WORKING CAPITAL FINANCE

Designed to enhance the liquidity position of the company. Company can avail the same under Multiple Banking Arrangement or Consortium Banking Arrangement.

SOLUTIONS FOR CORPORATES :

Cash Credit | Overdraft | Letter of Credit | Bank Guarantees | Pre & Post Shipment Finance | Hedging Facilities | Working Capital to Offshore Subsidiary

BENEFITS :

- Clients can avail the facility to meet their operating expenses and/or business expansion needs
- Cash flows flexibility to meet seasonal or periodic fluctuations



NBFC LENDING

Onward lending or some structured funding requirement to meet their daily operational needs

SOLUTIONS :

Term Loan | Co-Lending | Ncds Issuance Through Platforms | Direct Assignment (DA) | Pass Through Certificate (PTC) | Securitized Debt Instrument (SDI) | Impact Funding (Funding Provided By National & International Development Financial Institutions (DFIS)

BENEFITS :

- Accelerates funding from diverse set of investors & lenders
- Competitive interest rates, based on assessment, portfolio size, product offering, funding mix and assets quality, etc
- Improves liquidity through upfront cash inflows



STRUCTURED DEBT

A Blend of flexible financial debt products designed to fit together & suit your long term as well as short term fund requirements

SOLUTIONS FOR CORPORATES :

Loan Against Property | Lease Rental Discounting | Promoter Finance | Project Finance | Acquisition Finance | Loan Against Shares | External Commercial Borrowings

BENEFITS :

- Replacement of High-Cost Debt
- Flexible repayment periods commensurating to underlying cash flows
- Access to international funding at attractive interest rates
- Optimises security and equity structure



STARTUP FUNDING

A credit facility for startups to meet their day-to-day operations & scaling the business

SOLUTIONS :

Venture Debt | Small Business Loans | Revolving Credit Facility | Revenue Based Financing | Private Credit

BENEFITS :

- Immediate capital through quick & hassle-free process
- Flexible terms commensurating to revenues and growth

PREFERRED SEGMENTS :

● Financial Service | Healthcare | Food & Agri | Financial Inclusion | MSME | Climate & Sustainability

Tech-led startups would be an added advantage

BENEFITS :

- Revenue above INR 1 Cr & above
- Strong Promote background with profound knowledge
- Established Proof of Concept (POC)
- Minimum 1 year operation vintage
- Minimum 6 months ARR/ cashflow rundown



STRUCTURED TRADE FINANCE

Availed in the form of short-term facility for domestic as well as cross-border products flows which includes

SOLUTIONS FOR DOMESTIC BUSINESS :

Domestic Receivable Factoring | Customised Issuance of Domestic Bank Guarantees (BGs) | PO financing | Vendor financing | Financing Dealer Network

SOLUTIONS FOR EXIM BUSINESS :

Import Factoring | Export Receivable Factoring | Customised Issuance of SBLC/LC | Buyer's & Supplier's Credit

BENEFITS :

- Increases access to additional liquidity resulting in accelerated cash flow
- Provides off balance sheet funding options
- Financing tool to mitigate risk and improve working capital cycle

BUSINESS PARTNERSHIP & ALLIANCES

1

Enabling seamless tie-ups with Lenders for Fintechs, Startups & NBFCs providing financial services through leveraging technologies

Facilitating partnership with multiple lenders for all conventional products plus an expertise in B2B supply chain financing solution of the entire value chain of suppliers, dealer, distributors & vendors

Helps company in business expansion & increase in asset base

2

INFORMATION MEMORANDUM (IM) PREPARATION & POST DISBURSEMENT SERVICES

Provide comprehensive overview of a business through a document to potential investors or lenders

A systematic analysis of business's current & projected financial statements through CMA report

Provide comprehensive analysis & monitoring support to corporates to process the credit rating optimally from rating agencies

Sharing & integration of documentation through various stages of loan facility from loan

CAPITAL MARKET ADVISORY

3

Capital Investment / funding to businesses fueling their long term growth plans

Funding / Investor options :

Angel Investors
Venture Capital Funds
Private Equity (PE) Funds
Impact Funds / Development Financial Institutions (DFIs)
Family Offices /HNIs

Preferred Investment Thesis :

Financial Services (NBFCs/Fintechs/MFI/HFC), Manufacturing, Healthcare, Food & Agri, MSME, Climate & sustainability, Circular Economy

Tech-led businesses will be an added advantage

LoanXpress has been part of some impact initiatives across key sectors which are driving growth, sustainability and financial inclusion.

By focusing on key sectors like climate finance, renewable energy and MSME growth, we've leveraged innovative financing to provide businesses with competitive funding, fostering a more inclusive and resilient financial ecosystem.

Partnered with GIZ on the initiative named "The Forests' Bioenergy Opportunity: Investments Powering & Sustainability," focusing on the Forest Economy which highlighted bamboo and pine needles as promising fuel alternatives.

LoanXpress contributed to the initiative through round table discussion & shared views on financing modes and investment opportunities available which can support the growth of this sector through a detailed research report

Collaborated with CInI, Tata Trust and GIZ on an initiative named "Financing of Technologies causing Climate Resilience in Agriculture". As part of collaboration, we created awareness of the financing needs of climate smart technologies among broad FIs system via publication of articles & op-eds in the appropriate publications

Engaged with multiple stakeholders in the ecosystem & streamlined credit opportunities on a climate finance initiative with banks and FIs. The approached focused in bridging the financing gap in agriculture by promoting the adoption of climate smart agricultural technologies in order to accelerate the farmer's income

In addition, we have successfully secured funding at competitive rates to entities in EV and solar segment which provided them a comprehensive market expansion & fuel their business growth



Forests' Bioenergy Opportunity, ISB



Micro irrigation & Climate Smart technologies, Lucknow



Climate Adaption in Agriculture, AliGunjan

RESEARCH & SECTOR ANALYSIS

1

Provide the funds a comprehensive analysis of the market study as per fund thesis, financial analysis with peer group comparison and an evaluation of sustainability efforts through ESG performance assessment.

DUE DILIGENCE OF INVESTEE COMPANY

2

An in-depth analysis & financial due diligence of the investee company to help funds save time & facilitate optimal investment decisions.

PORTFOLIO MONITORING & ESG

3

Tech enabled support to the fund in post Investment monitoring activities on financial aspect & ESG framework

IMPACT PERFORMANCE REPORTING

4

Verified Impact performance report aligned with the norms & Industry standards along with customized best practice recommendations.

FUND FORMATION & REPRESENTATION IN INDIA

5

Assisting in seamless fund formation, from trust deed execution to fund operations & ensuring the fund operates as per regulatory framework & helping fund managers meet regulatory requirements while focusing on core investment strategies.

FUND ACCOUNTING & ADMIN SERVICES

6

Accounting of portfolio investment managed under a highly reliable technological setup capable of managing high volumes & executing complex calculations with high accuracy.

Effectively maintaining MIS & efficient administration of investments through all stages



PNN

Mumbai (Maharashtra) [India], July 5: LoanXpress.com, a digital platform owned by Vermillion Finalytics, is dedicated to assisting small and mid-sized enterprises (SMEs) in India to secure debt capital from lenders. Recently, the platform has expanded its focus to the ESG (Environmental, Social, and Governance) research segment, responding to increasing concerns over climate change, regulatory demands, and evolving investor expectations.

Sowdamini Bhat, CEO of LoanXpress.com, said, "By embedding ESG principles into their strategies, companies can drive sustainability across their entire operations, from procurement to production to distribution. This holistic approach ensures that every step of the value chain aligns with sustainability goals, leading to more efficient resource use, reduced waste, and improved operational resilience. Companies are working



Sustainability Initiative for Financing Climate Resilience Technologies in Agriculture

India, with its vast agricultural landscape, stands as a global agricultural powerhouse. Despite employing over half of the country's workforce, the agricultural sector contributes only 20.2 per cent to India's GDP, according to the Indian Economic Survey 2020-21.



ANI Updated on Aug 13, 2024 at 03:05 PM IST



New Delhi : India, with its vast agricultural landscape, stands as a global agricultural powerhouse. Despite employing over half of the country's workforce, the agricultural sector contributes only 20.2 per cent to India's GDP, according to the Indian

Economic Survey 2020-21. Recent studies suggest that India could comfortably feed its growing population and even supply global exports if it could tackle food wastage, improve infrastructure, and boost farm productivity to levels seen in other developing nations. One key area highlighted is the need for better rural infrastructure, particularly irrigation and flood control. Additionally, there is a pressing need to adopt advanced agricultural technologies.



About Us :

Beacon Group is a diversified financial services group into various other new age businesses like Trusteeship, Fund Administration & Compliance Services, Digital Loan Aggregation, BFSI Software, Investment Banking, Wealth & Estate Planning & Payroll Management Services.

Corporate Office :

5 W, 5th Floor, The Metropolitan Building, E Block BKC, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra 400 051.

Group Companies :

BEACON

- › Debenture Trustee
- › Security Trustee
- › Securitization Trustee
- › AIF Trustee
- › Escrow & Monitoring Agency

LOAN XPRESS

- › Advisory for Corporates, FIs & AIFs
- › Working Capital Finance
- › Structured Debt
- › Trade Finance
- › International Funding

CODIUM TECHLABS

- › ERP (Bond 360)
- › Securitization DA (Prosec)
- › Covenant Platform
- › Investment Manager Platform

KRATOS

- › Contributor Onboarding/ Servicing
- › Fund Accounting
- › Fund Administration
- › Compliance Management
- › Tax Compliance

BEACONCAPS

- › Private Equity
- › IPO Advisory
- › Valuation Services
- › Business Restructuring

BEACON Wealth

- › Personal Investment Management
- › Salary Management
- › Claim Management
- › Contingency Planning
- › Will Planning

BEACONPAY

- › Payroll Management
- › Attendance Management
- › Statutory Compliance (PF/SF/GF/PT/ESIC)
- › HR Management
- › Recruitment Services