



Definite
Growth

About Us

Marcus Group is founded 2002 in Mumbai, India. The Founder Mr. Manish Chotalia, is a profound financial advisor.

Our mission is clear

We go deep to unlock insight and have the courage to act. We bring the right people together to challenge established thinking and drive transformation. We work with our clients to build the capabilities that enable organizations to achieve sustainable advantage. We are shaping the future. Together.

Wealth Management



Wealth management is a high-level professional service that combines financial and investment advice, accounting and tax services, retirement planning and legal or estate planning for one set fee.



Investment Management



Investment management is a generic term that most commonly refers to the buying and selling of investments within a portfolio. Investment management can also include banking and budgeting duties, as well as taxes.

Business Consulting



A global leader in business analysis - offers business consulting, business analysis, business analytics, business plan, process improvement, standard operating procedure, product development, movie analysis and supply chain services to organisations in India and abroad.

- Suggest the right strategy
- Choose from complex solutions
- Manage a multi-faceted ecosystem





Services



We offers
Solution to meet your goals!

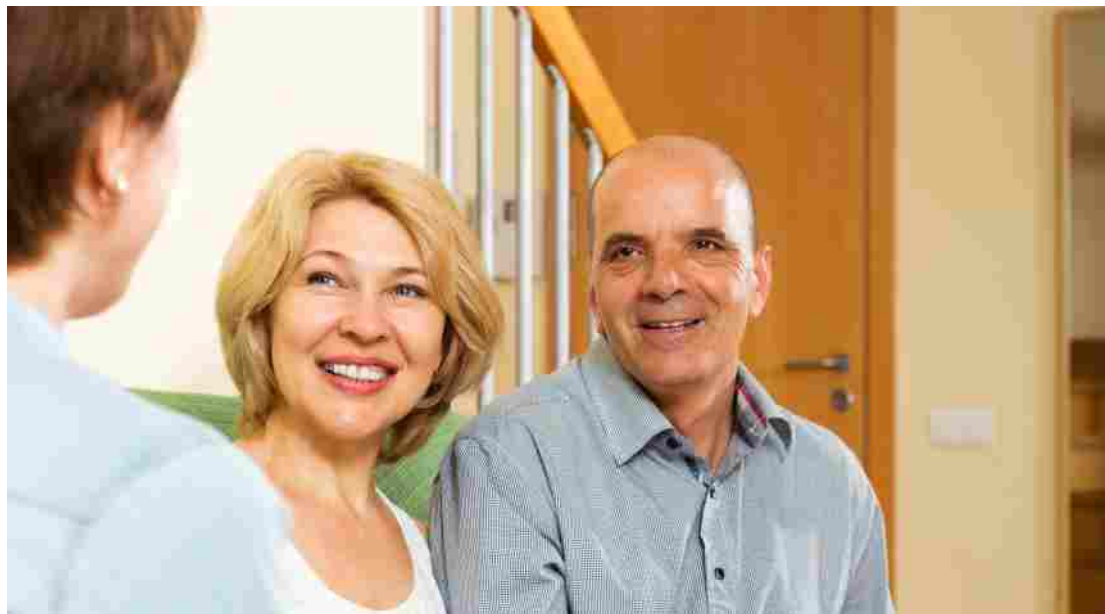


Private Finance

How we can help?

Private finance is unsecured investors funds which can be utilised for short term borrowing over and above to your existing limits from banks and NBFC, it can be sure for immediate requirement of funds in company.

- Loan Amount – 10L to 2Cr
- Tenure – 3-10 Months
- ROi – 2.5% - 3% Pm
- Prefred ind –
- Manufacturing/Exporter/Service





Loan Against Property

How we can help?

A loan against property (LAP) is exactly what the name implies, a loan given or disbursed against the mortgage of property. The loan is given as a certain percentage of the property's market value, usually around 50% to 100%. Loan against property belongs to the secured loan category where the borrower gives a guarantee by using his property as security. The purpose of the loan is not definite; one can use it for personal or commercial as well. In certain bank this product is designed to meet the requirement of entry level entrepreneur, who does not have any track record of business. They can use this product by way of term loan or working capital facility. Purpose of the loan is to encourage SME green field projects which are at inception and because of lack of capital they could not grow. Procedure involves in this product is relaxed a bit and also rate of interest charged and processing fees is quite attractive. Once the loan is availed the same can be converted into a regular limit after certain period and of course, depend upon financial performance of the company.

Loan against Property is a secured loan. If you own Residential or Commercial property you could utilise the value of the same by opting for mortgage loan. The property papers are retained as security for a loan at a much lesser rate than personal loan.

- The ownership of the property is retained by the owner. In case of inability to repay the loan the property could be disposed of to repay dues.
- Loan against property can be taken either for personal or business purpose like working capital, business expansion, repayment of expensive loans etc. Option for an overdraft facility is also available.
- Loan amount could range from Rs.50 lakh to Rs.50 Cr.
- LAP is available from minimum 1 year to a maximum of 15 years.
- Eligibility depends on income and the current market value of the property.
- Rate of interest could be in the range of 11% to 14 % on monthly reducing basis.





Invoice/Bills Discounting



How we can help?

MWM offers assistance for Invoice/Bill Discounting for vendors to large Corporate. The term invoice discounting or bills discounting or purchase of bills are all same. Invoice discounting is a source of working capital finance for the seller of goods on credit. Major SME are stuck due to extended corporate debtors/receivables cycle which is generally minimum 30 days to maximum 180 days.

Bill discounting is an arrangement whereby the seller recovers an amount of sales bill from the financial intermediaries before it is due.

FEATURES AND BENEFITS

- No additional collateral security/property to be pledged.
- Receivables/Debtors up to 180 days considered.
- Repayment after Debtors/receivables realization.
- Bills to be collected by FI s on due date.
- Both Domestic and Export Bills discountable.
- No NOC required from existing Banks.





Bank Guarantee

How we can help?

Bank guarantee is a guarantee from a lending institution ensuring the liabilities of a debtor will be met. In other words, if the debtor fails to settle a debt, the bank covers it. It also helps contractors and vendors whose performance is always asked by buyers and clients to be assured. In event of the vendor assuring the performance with liquid instruments, their cash flow gets stuck.

MWM advises its clients to issue a performance BG to such buyers and clients issued by leading Financial institutions and Banks. MWM also helps its clients to avail Bank Guarantee to raise advance from their buyers and clients.

FEATURES AND BENEFITS

- No Pre-Payment penalty.
- Eligibility on projected Turnover.
- No vintage required (Age of the firm can be less than 1 year).
- No interest charged.
- Only opening charges applicable.





Foreign Currency Term Loan (FCTL)



How we can help?

MWM has observed that many SME s and Corporate have imported plant and machinery with Indian Currency in form of loan or from their own sources. MWM has specific product for such clients in form of Foreign Currency Term Loans (FCTL. Under FCTL these SME s and Corporate can import machineries in foreign currency thus resulting in very low cost of interest vis-a-vis increased profitability.

FEATURES AND BENEFITS

- Subsidy from government on machinery Loans for manufacturing units.
- No Pre-Payment penalty.
- Eligibility on projected Profitability.
- Loans can be arranged to the tune of 100% of the project cost.
- Rate of Interest as low as 6.5% to 9%





Working Capital Loan (CC/OD)



How we can help?

MWM offers financial services to avail Cash Credit (CC) facility to enabling an enterprise to carry out business transactions. Under Cash credit facility, a line of credit is provided to the borrower on the basis of his projected level of sales, inventories, receivables and cash requirements. This is also known as "Credit Limit" granted by the bank. This facility is operated in the same manner as overdraft facility. This facility is granted for financing current assets such as stocks & debtors/receivables of the firm/company.

It is always advisable for a business unit to avail this limit as compared to mortgage loan since the interest is charged on per day and amount utilization basis. Also a mortgage loan is granted to individual or a company which is more than 3 years old. Whereas we help our new entrepreneurs who have vintage even less than 1 year to avail this limit.

FEATURES AND BENEFITS

- Interest to be charged on Utilization basis.
- Interest to be charged only for number of days the amount is utilized.
- No Pre-Payment penalty.





Working Capital Demand Loan

How we can help?

Every Corporate/Firm/Entity has working capital loan requirement to meet the entire range of short-term fund requirements that arise within their day-to-day operational cycle.

Working capital loans can help company in financing inventories, managing internal cash flows, supporting supply chains, funding production and marketing operations, providing cash support to business expansion and carrying current assets.

After establishment of a business, funds are needed to carry out day-to-day operations e.g., purchase of raw materials, payment of rent and taxes, telephone and electricity bills, wages and salaries, etc





Private Equity Syndication

How we can help?

Marcus Wealth Management has a strong track record in PE Syndication and relationships with a large number of financial sponsors, along with the expertise to manage processes efficiently.

PE Syndication is a complex process that's frequently drawn out over months and involves multiple stages of deal management. These include brainstorming with the management about the most appropriate positioning, managing multiple investors with varied offers, coordinating with service providers for the diligence process, and advising stakeholders on negotiations.

Marcus Wealth Management is the leader in Private Equity Syndication, with a track record of successful deals with a large number of financial sponsors. It has unique process management experience and expertise that helps in the quick closure of complex, strategic transactions. The firm has a very deep understanding of its chosen sectors, which it leverages to position its clients optimally.

PURCHASE INVOICE DISCOUNTING (UNSECURED)





Mergers and Acquisitions



How we can help?

Marcus Wealth Management has the ability to run complex, cross-border transactions aided by its domain-focused approach and deep insights. The firm provides M&A advisory service to its clients across industries. It uses its strong domain knowledge and expertise across various sectors to provide superior advice to clients. In addition, a strong research desk provides sector insights that add value to a transaction. It also brings innovative structuring capabilities that can give clients an edge in competitive situations.

Its vast network of relationships and alliances with international banks/Investors/Fund Manager in other geographies gives it the ability to source relevant targets or buyers from across the India. Its track record, as reflected in some of its transformational deals, points towards the ability to run large global processes.

Marcus Wealth Management's wider and deeper reach within the mid-market segment and relationships with financial sponsors gives it the ability to complete transactions efficiently. It also assists clients in obtaining transaction financing, through its Structured Finance services, from banks, NBFCs and global funds – a frequent requirement in such cases.

- Segment : Brand/Max market share in particular industries.
- Criteria – Min Turn Over of 25crs+





Structured Debt Finance



How we can help?

Marcus provides customized financing solutions to its corporate clients through Structured Debt/Mezzanine/High Yield products and assists in capital structuring as well as arranging optimal financing solutions for various requirements such as growth financing, sponsor financing, recapitalization, asset financing, bridge funding, acquisition financing, pre-IPO financing and project funding amongst others. It also provides financial advisory to real estate companies for various requirements such as Land acquisition, Promoter take out, Project level funding and Private Equity funding.

It leverages its vast network of relationships with investors across the globe including Indian and foreign banks, domestic funds, NBFCs, multilateral institutions, private equity and hedge funds, special situation funds, real estate funds to provide financing solutions.

Marcus is one of the leading advisors in special situations financing working closely with

- Sponsors making it a solution based model.
- Minimum Criteria – Turn Over min 100crs+
- Type of Loan – Unsecured
- Loan Amount – 100-1500 crs
- Tenure – 7years
- Monitories – 3-4Yrear
- Preferred Industries – Brand based in India and international market (min 100crs+ TO)





Unsecured Loan Against POS/EDC



How we can help?

It's way faster, way easier! Here's why -

Minimum documentation: We believe in simplifying the loan process by asking you minimal documentation & offer doorstep service to collect the same.

Current business performance, not historic financials: Now, isn't that music to your ears? We believe in looking more at your current business performance and stability. Loan approvals are based on current and future cash flows and not historic financial statements of the business. In fact, our experience and research tell us that traditional underwriting methods in India exclude more than 50% of creditworthy SMEs. And this is exactly the set we want to serve.

Just sit back and watch the loan amount flow into your bank account: That's right - You will never need to visit Marcus Wealth Management office - we will come to you. our modern underwriting approach will ensure that the money flows into your account in 3 days flat. In fact, we are on our way to reducing this to just 30 minutes!

-
- Loan Amount – Up to Rs. 75,00,000/-
- Tenure :- 8 - 24 Months
- Preferred Industries : Retails/Online stores.



Unsecured
Loan



MANISH CHOTALIA
FINANCIAL ADVISOR



MARCUS WEALTH MANAGEMENT

📍 F-2, Nemi Krishna, Opp Bajaj School Near Kandivali Station, Kandivali (West), Mumbai – 400 067.
 ☎ +91-2265343406 / 2265222287 🌐 www.marcusgroup.in [f](#) [t](#) [in](#) [g+](#) /marcusgroup