



## **ProBizAdvisor & Business Excellence LLP**

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*Adding Value to the Stressed Assets*

# Introduction

## Promoters

**Anand Rathi**  
*Chairman*

**Adesh Gupta**  
*Managing Partner*

**Sanjeev Bafna**  
*Managing Partner*

## Overview

- ProBizAdvisor is promoted by Anand Rathi, Adesh Gupta and Sanjeev Bafna, all are professionals having vast experience of managing diversified businesses.
- Worked at Management Level with Aditya Birla Group, the leading business conglomerate of India, at different times
- Have cumulative experience of more than a Century

## Key Strengths

- Client centric philosophy, with clear focus on providing long term value addition to client, while maintaining the highest standards of excellence, ethics and professionalism.
- Create Excellence in Business, Finance & Corporate Services.
- Experience across sectors like Cement, Textiles, Financial Services, Metals & Mining, Chemical, etc.
- Reservoir of Pull of Industry Experts.
- Strong network in the financial industry.
- Well diversified team with experience in Industry, Investment Banking and related fields.
- Well qualified team of people consisting of MBAs (IIM + other Tier 1 Business schools), CA, CMA, CS and Engineers.

# Our Bouquet of Products & Services

## Excellence in Business

- Help Planning, Tracking & Improving in Operations & Business Profitability
- Develop & Tracking Plans & Strategy

## Excellence in Finance

- Developing Capital Structure
- Help in Equity Raising
- All type of Debt Raising
- Debt Restructuring
- Liasoning with Banks & other Lenders

## Excellence in Business Processes & Delivery

- Help in Designing, Implementing & Improving Commercial Systems
- Supervision & Review of Accounts.
- Building Finance & Commercial Team, Training, Recruitment & Development.
- Legal Compliance, Risk Management & any advice on Commercial & Financial matters

## Other Services

- Stressed Assets Management
- M & A Advisory Support



# Indian Businesses – Current Scenario

- Indian Businesses are passing through difficult phase due to External and Internal Factors.
- There is a increasing trend of Bank NPA's & Stressed Assets and some of the common causes are :
  - Poor Operational Performance
  - Poor Financial Management & MIS
  - Disorder of Corporate Governance
  - Global Slowdown
  - Lack of Efficient and Effective Management Team
  - Diversion of Funds to unrelated activities
  - Competition & Low Demand
- Banks are under severe stress to recover money from NPA's and Willful Defaulters
- **Resolution of NPAs is top most priority for Banks for improving Revenue & Strengthen Net Worth.**

***ProBiz can Help Banks reducing NPAs & Stressed Assets***

# Why Collaborate With ProBizAdvisor

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# Our Experience

***To find out Reasons, Analysis & Solutions when the Financial crisis starts for the Company and Lenders***

Sr.No.	Nature of Transaction	Business Sector	Amount	Bankers
1)	One Time Settlement	Food Industry	3 crores	Edelweiss
		EPC	400 crores	BOB, IDBI Bank etc
		Real Estate	50 crores	SBI
		Food Industry	20 crores	ARCIL
		Electronic (Security System Appliance)	80 crores	CBI, UBI & PNB
		Personal Hygiene	40 crores	Federal Bank & BOI
2)	Restructuring of Debt	Agro Processing- Rice Milling	1,400 crores	ICICI, Axis, BOB,SBI, IDBI & Others (22)
		Metal	700 crores	SBI, Axis, IDBI & others (6)
		Electronic (Security System Appliance)	257 crores	IDBI, BOB, UBI, CBI, Allahabad Bank, Saraswat

**Objective is to Add Value to the Stressed Assets**

## Our Experience (Cont..)

Sr.No	Nature of Transaction	Business Sector	Amount	Bankers
3)	Managerial, Financial & Professional Advisory Services	Metal		BOB, SBBJ, OBC, PNB, & others (20)
		Agro Processing- Rice Milling		
		FMCG		MIS
		Real Estate		MIS
		Power		Finance & Accounts Solution for Financial Crisis
4)	Private Equity Arrangement	Agro Processing- Rice Milling	300 crores	Thai Investor
		Fertilizer	50 crores	Local
		Agro Food Processing	50 crores	RABO
		Casting Metal	20 crores	IFCI Ventures

**Objective is to Add Value to the Stressed Assets**

# What we offer

## *For Banks & Other Financial Institutions*

**We offer following services to improve the operations resulting into profitability of Stressed Assets; which would reap higher valuation as well as enhancing the recovery process of Banks & Other Financial Institutions.**

- Overall Management for Turning Around / Operations.
- Facilitation to incumbent Strategic Investor in Interim Business Management.
- Helping incumbent Strategic Investors in managing Business Operations on regular basis.
- Helping in Financial Structure Design.
- Exploration for bringing Strategic Investor for viable proposals.
- Help in arriving at right valuation of Stressed Assets.

**Objective is to Add Value to the Stressed Assets**



# What we offer (Cont..)

## ***For Borrowers – (Operational Advisory)***

- Improving Performance by overall Management
- Choosing Right Strategies
- Strengthening Processes
- Business Process Re-Engineering and Optimization
- Cost Reduction and Increased Productivity
- Focus on Marketing
- Efficient Utilization of Resources

## ***For Borrowers – (Strategic Advisory)***

- Disposing Surplus Assets/Liabilities
- Arranging Strategic Investor
- Arranging Equity Capital/Other Loans

**Objective is to Add Value to the Stressed Assets**

# PROBIZ'S EDGE OVER BIG FOUR

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- **Promoter Advantage**
  - Hands on Experience of decades in Managing and Supervising Operations
  - Professional Standing with the Bankers
- **Knowledge** of Target Clients to help in locating Buyers
- **Direct Involvement** of the Partners in Supervision
- **Cost Effectiveness**
- CFO services as a **Major Focus** Area of our Business
- **Currently Helping** a number of Stressed Clients

# Management Team



**Anand Rathi**  
*Chairman*

- >50 Years in Project Management, Business Management, Restructuring, Financial & Capital Market and Management Consultancy
- Founder & Chairman of Anand Rathi Group
- Worked with Aditya Birla Group and was actively involved in all strategic initiatives, being instrumental in shaping the group's cement business, and spearheaded its foray into diverse businesses in manufacturing and services
- Past President of Bombay Stock Exchange
- Council Member – ICAI
- FCA (Gold Medallist)



**Adesh Gupta**  
*Managing Partner*

- >35 Years in Strategic Planning, M&A, Disinvestment, Business Management and Restructuring, Capital Raising, Investor Relation, Taxation
- Various capacities in Aditya Birla Group- Whole time Director & CFO at GRASIM, Director in Ultratech Cement- CFO of Aditya Birla Nuvo ,Jt. President in Birla Finance
- Awarded as Best CFO by ICAI, IMA & BT
- Member NACAS (A Central Govt. Body for setting up Accounting standards)
- FCA (Rank Holder), FCS., AMP(Harward)



**Sanjeev Bafna**  
*Managing Partner*

- >30 Years in Business & Finance Management, Business Restructuring, benchmarking business & Corporate Governance
- Earlier worked as group CFO with SIVA Group, President & Dy. CFO at GRASIM, VP (Finance) at Birla Power Supply Co. Ltd, GM (Finance) at Indian Rayon and IndoGulf Corpn, Tata Exports & HDC
- On Board of Indian Association of Finance Professional
- FCA (Rank Holder), CS

# Thank You

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