

PLP- Property Leverage Program

This is the program for properties above 150 crores only minimum in India . There is no investment from the property owner's side at all. There are 2 options available.

***Bullet Payment Method** This is a one-time settlement option of 25%. The one time settlement will have 2 tranches of payment. First in approximately 10 to 15 days from contract signing and the final tranche after 45 days. In book of accounts it will be shown as no recourse loan. The property owner will get 25% of the total property's valuation within 45 days, with a locking of one year of the property documents in bank. After the completion of the prior formalities the property owner and trading company will go for an agreement with in 10 to 15 days. During the time of agreement the property owner will get paid the 5% of the 25% as offered on the same day. And the balance 20% of the amount will get paid to the property owner within 45 days by the trading company. And after one year the all documents regarding the property will get returned back by the bank to the property owner and the locking also get removed.

*** Monthly Payment Method** The second option is monthly payments of 15% of the valuation amount for 12 times. The property owner will get 15% monthly of the property's valuation for 12 months, ie 15% of the property's valuation x 12 times. And the same property will get locked in bank for two to three years depending upon the platform. The first 15% of the twelve equal installment get paid to the property owner after the 60th day of giving the original documents to the platform and signing the agreement.

THERE IS NO RISK TO THE ASSET OWNER!!!

Asset Owner is Not Pledging, Not Assigning, Not Mortgaging, and Not Selling. No lean or No litigation. Their Asset merely provides Proof of Ownership, and Valuation, and the trade Platform will do the rest. Platform offers insurance coverage to the client's asset till the end of the program. Asset Owner puts up CIS (Client Information Sheet)/PP (Proof of Property), Appraisal

(Needs to demonstrate: ID of Principal, Proof of Ownership or Concession Contract of the Asset and Valuation Certificate).

Documents required are

1. All property documents like Sale Deed, Parent deed, GPA's (General Power of Attorney) if executed notarized copies in ENGLISH
2. Title opinion.
3. Last 15 years encumbrance certificate.
4. Min last 3 years tax paid receipt.
5. Valuation from Nationalised bank panel advocate (Approved Valuator). Government valuation to be given. Market valuation also to be given.

6. Legal opinion.

Valuation

For example. If a said property has government value of 1200 and the same property has market value of 2000. Then:

3/4th of government value will be taken and 1/4th of market value will be taken into consideration for the trade. Thus:

$3/4$ th of 1200 = 900 +

$1/4$ th of 2000= 500

So the value considered for trade will be 1400.

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If the valuation of Land is 200crore.The asset in the land may cross the valuation more than the land value.The valuation will be calculated as per Government of India valuation and certificate of Mines department.

We need

- An Asset held in the Name of a Corporation or Individual;
- Proof of In-ground Assets. In Ground Asset could be In Exploitation or In Conservation;
- In Ground Asset could be Owned or in Concession;
- Mineral Rights arrangements for In-ground Assets, Permits, etc for the right of Mining;
- A recent Valuation Certificate attested by public notary.
- A Client Information Sheet (CIS) duly completed including a Color Copy of Passport- This Document is **COMPULSORY** for all financial transactions

Assets can be: Buildings, Factories, Industrial Platforms, Ports, Warehouses, Malls, Hyper Marts, Mines, Mineral & Drilling Rights, Quarries, Sand Deposits, Salt Mines, Natural & Spring Water Rights, Oil/Gas Fields, Oil/Gas Deposits, Inventors Rights, etc. Avoid trust property or a ltd company due to legal issues. Even if the asset is locked by bank Asset owner can run his business as usual with no restrictions.

kindly attempt Property clients only if the property owner is in your hands and we would like to speak on phone in conference with the owner after we get your basic papers as part of our bad experience we have seen that we get the approval from the platform and the client or his signatory does not come for final signing of the agreements in several cases.

The mandate commissions will be 20 % of the proceeds to the property owner as per standing instructions given to the bank, which is divided into A/B.

Tax

Most trades in USD are exempt from tax and tax exemption certificate will be given by the Platform and in worst scenario it will be 10% TDS not 30%.

Insurance

Our trade group will never perform any trade activity without Insurance on the instrument. This is a “bilateral financial instrument” with the risk coverage for the entire trade activity. This is the safest coverage so that the entire program becomes 100% secure. It means any untoward or unfortunate happens before the execution of the deal & payment, the beneficiary can claim their entire profit. You are securing the entire trade program (assets and the profits) through the INSURANCE. **The insurance is bilateral. It is covering the following 6 RISK factors.**

- a) **The Political Risk:** During the process if the ruling Party of the country changes the regulations of this trade activity, then you can claim the insurance & get your assured profit.
- b) **The Country Risk:** This covers natural calamity, war, etc.
- c) **The Corporate Risk:** If the trade company changes any regulation of trading procedure & returns what ever mentioned in the contract, then the insurance will cover the damage.
- d) **The bank Liability Risk:** If the local bank disagrees of the fact that it has given the MT confirmation after sending the swift or if Trader’s bank fails to make the I.P.O.
- e) **The Discounting Risk:** If any problem occurs during discounting & if it is unable to get the profit.
- f) **The Trader’s Risk:** After signing the trade agreement if the trader disappears or if any unfortunate happens with him (Death, serious ill health ...etc.)

So the above step by step trade activity is secured through the Insurance. The Trade Platform will do the Insurance Wrap at its Cost and start Trading. The platform takes care of the formalities and procedures of Insurance and the owner gets the insurance cover note directly from the Insurance Company.

We would like to mention here that this program is based on your property value and the company’s worth. We are leveraging the assets to create the wealth. Leveraging involves borrowing money and can be the much faster way to increase the size of your asset than saving and paying down your debt.

If you are an investor or if you have an investor, then we would like to mention here, that this program is very much real like any other functional program. As far as the returns are concerned this program does not promise or offer any astronomical returns.

We follow the below procedure to communicate and proceed with the leverage program.

Initially we need the following

- a) The details of the asset in terms of Title deed, Legal opinion, Valuation report, from the bank approved legal opinion & approved evaluator from the same bank and an up dated Tax paid receipts and company or individual details with ID proofs and Passport.
- b) C.I.S (Client Information Sheet)

c) Letter of Intent

d) Valuation of the asset by the approved evaluator of the local bank will be considered.

Next the bank will confirm that they are holding the asset which is worth ___ Cr. The minimum value of asset should be 150 Cr (I.N.R)

Once the investor's bank confirms the asset it is ready for the Administrative hold, the investor will give the Request letter to the local bank to Block / Hold the assets for the period discussed.

The Blocking procedure is as per the Terms and Conditions of the **R.B.I.** The Central Bank Authority of this country. The entire procedure of leveraging is done as per the rules & regulations of ICC 500. Once after the initial verification from the company, it will send the offer document to the investor. With the acceptance from the investor, and after the agreement the company will officially communicate with the local bank of the investor. Where all the title deeds supposed to be "Administrative Blocked" as per the official advice of the company.

All the assets must need an Insurance to go for leverage program in the international trading platform. Without the Insurance the deal will not proceed in any way. This is a Onetime Payable Premium Insurance (Non life - Financial insurance). The Insurance is approx 8% of the value of the asset if it is away or within from the city limits.

Once after the confirmation of the deal, there will be an agreement between the Trade Company & the Asset Owner. The entire profit returns will be paid into the client's company's account or an individual account which will be transferred to the Client's account in India. This is as per the Terms & Conditions of R.B.I. So the whole transaction is safe & will not come under money laundering act which is illegal.

The trader need not pay any upfront cash for this program mentioned above. He will also not demand for any advance or any expenditure from the investor.

Once all initial preparation is completed in India, like the agreement, Insurance, S.P.V which will all happen at a stretch, so that the entire procedures can be completed within a maximum period of 45 working days.

The Bank to Bank Confirmation of your Assets will be done through SWIFT MT 504. For this our trader has his own expert group to co-ordinate & gets it done.

The signatory will need to travel to Bangalore with the relevant documents to sit across with our trade group and finalize all formalities. The agreement will be held in Bank only, Location and Bank details will be provided by an offer letter of invitation from the trading company directly to the owner. Please note offers are as on date of this email and are subject to change from trade platforms side.