



# About Leasing IQ

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Brief Profile

# Who we are

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- A niche leasing company with a difference....
  - o Started in 2009 by professionals with experience in finance, leasing & technology
  - o Initial focus on technology assets, now expanded into various asset classes; we lease a wide range of equipment specifically required by customers
  - o Structure innovative leasing transactions that address industry specific requirements & are fully compliant with the latest (IFRS) accounting standards; we help customers leverage the true benefits of leasing – leases are more than just another mode of financing
  - o Partner with equipment vendors to offer vendor finance solutions that address both the nuances of their equipment as well as the specific needs of customers
  - o Standard offerings for off-balance sheet operating leases & on-balance sheet structured finance; innovative offering - LeasePlus - for assets with longer useful lives
  - o Advisory services & custom solutions for increasingly complex & diverse business needs including industry specific solutions for
    - Insurance – to improve solvency ratio & conserve equity
    - Telecom – to address the increasing move towards 'opex' for non-core assets
    - Government – to address BOT, BOOT and aid the move to BLOT
    - Education – to reduce fee increases by enabling laptop leasing by students

# What we do...

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## Leasing-driven **Business** solutions



### Helping you leverage the benefits of Leasing ....

#### Advisory Services

Leasing is more than just another method of funding your capital expenditure. Our advisory services are designed to help customers arrive at the most optimal leasing solution to address a specific need. We partner with a range of banks & financial institutions to structure an end-to-end , tax efficient & multi-GAAP compliant solution .

#### Equipment Leasing

Directly lease equipment from us for smaller ticket assets with a typical deal size of 1-10 crores. Choose from an operating lease, where the residual value of the asset reduces your interest cost, or LeasePlus, an innovative offering for assets with longer useful lives. Or simply opt for a standard finance lease where assets are transferred to you at end of term

#### Vendor Finance Solutions

We work with range of vendors primarily in the Technology & Telecom domains to offer flexible, cost-effective & customized leasing solutions to their customers. Whether it is structuring a specific deal, white-labelling our leasing offerings or even creating a finance subsidiary, our solutions help you compete in a market that is increasingly going the opex way

# How we do it....

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**One size** does not  
fit all....



## Custom Solution approach...

### Business-centric

Whether it is a simple leasing transaction or a complex structured solution, our solutions will always be designed around your business situation. We consider your stage & scale of business, asset class & its useful life as well as how you propose to use of the asset to offer you a solution that addresses your specific business need.

### Regulatory Compliance-driven

With the impending changes in lease accounting under IFRS & a complex set of direct & indirect tax regulations, we attach the highest importance to accounting, legal & regulatory compliance. Whether you choose our fully compliant standardized solutions or we structure a custom-solution for you, you will never lose sleep on compliance!

### Relationship-based

Leasing offers an unusual amount of flexibility unlike straight debt or even equity. Ultimately, a leasing contract is a mutually beneficial agreement between the lessor & lessee. Our relationship-based approach ensures that we partner with our customers throughout your asset life-cycle in a spirit of transparency & mutual trust.

# Our Approach

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## Innovative, out-of-the box solutions



### Leveraging deep expertise to help YOU win

#### Flexible Solutions

The flexibility available in leasing is regularly put to use for the benefit of our customers. Whether it is a step-up payment plan to run co-terminus with your sales growth or a sale & lease-back option to offer you immediate liquidity or perhaps building an asset maintenance & upgrade plan into your lease, flexibility is a key feature when you engage with us.

#### Innovative Structuring

'How do I structure a 15 year lease for my solar power assets?' or 'how do I structure an operating lease that does not hit my EBITDA ?' are only some of the questions which we have answered through innovative structuring. Offcourse, for simpler needs, we offer easy terms, minimal documentation & some of the lowest lease rates in the market

#### End-to-End Solutions

Training the sales force of an equipment vendor as part of a vendor finance solution or structuring a BOOT deal for a system integrator or partnering with an investment bank to structure a lease transaction to run co-terminus with convertible debt, we work closely with senior management of our partners & customers to jointly create end-to-end solutions to address diverse needs

# Sample of our Recent Engagements

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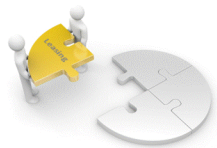


## Advisory Services

- Structured a BOOT deal in partnership with a leading system integrator for an end-customer in the government sector
  - Structured an innovative leasing transaction in partnership with a leading investment bank for a customer in the media space
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- Operating Lease of an end-to-end ERP solution for a leading player in the auto component sector
  - Lease of telecom & IT equipment to a leading chemicals company across multiple locations including leveraging of SEZ benefits on leased equipment
  - Sale & Leaseback of assets spread across multiple locations for a leading NBFC company
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## Equipment Leasing



## Vendor Finance Solutions

- Partnered with global equipment vendor to create a financing business division to offer leasing & other finance offerings to its customers
- Created a joint-venture finance company for a mid-sized system integrator; subsequently exited after absorption as a subsidiary of the system integrator

# Corporate Structure

## Leasing IQ (I) Pvt Ltd

- Operating Lease company which invests in Fixed Assets & leases them out to customers for a fixed term
- Also offers advisory services & vendor-finance solutions with innovative structuring options as per specific customer requirements

## LIQ Residuals Pvt Ltd

- Rental solution company that invests in the Residual value of Assets being rented to customers
- Offers additional structuring flexibility & rental payment options in line with customer's unique business needs & cash flow cycles

### Some of our Customers & Partners



Hindustan Unilever Limited



# Our Team

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## ➤ Sunil Alva

- Sunil is a Chartered Accountant with over 23 years of experience across leasing, finance & technology domains
- Sunil currently looks after structured finance & advisory services, besides managing the LIQ back-office

## ➤ Anurag Dangi

- Anurag is a seasoned professional in the finance & leasing industry with over 18 years of experience across the banking & NBFC sector
- Anurag focuses on structuring innovative solutions for customers based on a deep understanding of their specific situations & needs

## ➤ Vinod Kothari, Advisor

- Vinod is an internationally recognised & widely-respected authority on Asset-backed finance & securitization.
- He has authored multiple books including 'Lease Financing and Hire Purchase' -widely recognised as the bible on leasing in the continent.
- Vinod's articles have appeared in several national and international journals and he currently consults with a variety of clients including Banks, NBFCs, leasing companies & rating agencies



# Contact Us

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