

We connect recession proof bankable businesses with potential investors



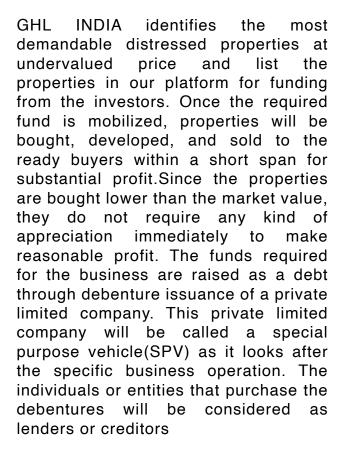


# OUR BUSINESS

#### GHL INDIA HAS ITS PRESENCE IN



#### PROPERTY TRADING



THE DEBT FROM THE CREDITORS IS SECURED BY WAY OF CHARGE/MORTGAGE/HYPOTHECATION OF ASSET



#### WHOLESALE TRADING

GHL INDIA identifies the potential of wholesale suppliers seasonal consumable goods that have a minimum of 10 business clients like canteens at colleges, hospitals, and hotels to act as a soleselling agent for them. Once the terms are finalized with the wholesale suppliers. the plan will be listed on our platform for funding from the investors. With the raised funds, high-quality seasonal consumable goods will be bought directly from the farmers at very low cost and sold to the wholesale suppliers to make substantial profit for the agreed period. The funds required for the business are raised through an LLP firm as a capital contribution from the investors. This LLP firm will be called a special purpose vehicle(SPV) as it looks after the specific business operation. The individuals or the entities that invest in the LLP firm will be considered as simple partners

THE CAPITAL CONTRIBUTION OF THE SIMPLE PARTNERS IS SECURED BY WAY OF CHARGE/MORTGAGE/HYPOTHECATION OF ASSET



# INVESTMENT STRATEGY



#### FRACTIONAL INVESTMENT

Fractional investment refers to an arrangement wherein group of investors pool their funds to purchase a high-value asset through a Special Purpose Vehicle ("SPV"). The asset here can be anything such as residential property, commercial property, machinery or a warehouse. This approach reduces the financial burden on a single investor to buy a High Value Asset and allows the investor to earn returns on the investment.

#### How investment is processed?













#### **Taxation**

As GHL India chooses Limited Liability Partnership firm (LLP) as the form of business for Special purpose Vehicle (SPV), the monthly payout is not taxable in the hand of investors under Section 10 (2A) of Income Tax Act, 1961.



#### **DEBT FUNDING**

Debt Fund investment is fixed income instruments such as Loan, Debenture, Corporate Bonds and corporate debt securities. Debt financing occurs when a company raises money by selling debt instruments, most commonly in the form of loan or Debentures. Principal value, repayment term and the interest rate are mentioned in the Debenture Certificate. Individuals or entities that lend a Loan or purchase the Debenture become creditors to the business.

In GHL India, the Debt is secured by way of charge/ mortgage/ hypothecation of Asset

#### How investment is processed?













#### **Taxation**

Interest paid against loan or debenture in any form of business is subject to TDS at a rate of 10% under Section 195 of Income Tax Act, 1961.



## SECTORS WE INVEST











## **CAPITAL SECURITY**



#### FRACTIONAL INVESTMENT

The following documents will acknowledge your fractional investment of the business listed in our platform:

- 1. Acknowledgement of fund receipt letter
- 2. Partner consent letter
- 3. Partnership deed
- 4. Charge creation form 8 of MCA

#### **DEBT FUND**

The following documents will acknowledge your debt investment of the business listed in our platform:

- 1. Acknowledgement of fund receipt letter
- 2. Debenture agreement
- Debenture allotment letter
- 4. Debenture certificate(Physical or Demat form)
- Bank guarantee of ROI
- Mortgage deed
- Charge creation certificate of MCA

#### **KYC REQUIREMENTS**

The investors have to register with the GHL India's portal and complete the KYC requirement. The following details/ documents are required for KYC completion.

- 1. E-mail ID, Mobile number, Bank account details and Address of the Investor.
- 2. Email ID, Mobile number and Address of the Nominee of the Investor.
- 3. Soft copy of ID Proof (any one): Aadhaar/ Passport/ Driving license/ Voter ID front & back page
- 4. Soft copy of PAN card
- Soft copy of Bank details (any one): Front page of Bank account passbook/ Cancelled cheque leaf/ Recent Bank statement.





Conquer your financial fear Create your financial future

## THANKAGU



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