

# Bio



At **iMoney** *It's all about Money* ([www.iMoney.net.in](http://www.iMoney.net.in)) the aim is to assist in raising money in the Region for Large Families, Medium to Large Corporates and Groups, in the best possible and efficient way. We also cater largely to find solutions to hospitality deals on raising finance, real estate financing and acquisition. Trade Finance, Finance against collaterals. To us every Business is **very personal and we treat them with utmost care.**

Aroop Datta, based out of Dubai, has been engaged with a reputed Family Office, with diversified business interests, since last 6 years and has been managing the wealth, investment and other portfolios of one of UAE's reputed Emirati. He also advises a couple of other local family offices in terms of debt re-structuring, converting local properties to more liquid assets.

He is a professionally qualified finance professional with 25+ years experience, engaged in advising, managing a based highly reputed local family Office with diversified businesses including companies that cater to investments, money exchange, IT & ITES, with retail and distribution operations. He has held rich experience and Senior Management level positions in India, India Sub-continent, Middle East, Turkey, Asia Pacific. He has extensive exposure to the ME Region, including setting up legal entities in Jordan, Iraq, Afghanistan, Qatar, Kuwait and Turkey. Having worked with Companies of repute, he possesses high leadership qualities, effective communication, building inter-personal relationships in a multi cultural set up that form part of his high skilled personality.

His profile is available on LinkedIn at <http://in.linkedin.com/in/aroopdatta>



# What do we do at iMoney ?

- With our contacts with several lead banks and financial institutions we help raise funds for mid to large companies in Middle East at very competitive rates;
- We help re-structure existing loans of companies and substitute them with much better structured loans with best rates in the market;
- Our portfolio of raising money includes –
  - *Working capital, both funded and non-funded (includes Trade Finance facilities...);*
  - *Loans for real estate, both construction as well as post completion;*
  - *Raising money for purchase of hotels;*
  - *Raising money for hospitals;*
  - *Raising LCs (Letter of Credit) from international Banks;*
  - *Factoring of Receivables / Invoice discounting;*
  - *Raising Cash against Shares.*



# How do we raise money?

- We raise money through your Business credentials –
  - *Business track record over last 3 years*
  - *Your Business Bank transactions over last 1-2 years*
- We raise money through your assets –
  - *Assets can be land, residential / commercial property*
  - *Shares (in local market as well as international)*
  - *Other cash in flow in your business*
- We can raise money from the invoices you raise on your customers
- And a few other ways ....



# What documents we require to raise money?

- Valid trade license;
- Articles & Memorandum of Association;
- Passport copy, Emirates ID, visa copy of the borrowers;
- Tenancy contract for your office / warehouse;
- Last 3 years audited financials / or last 12 months Bank statement for a Business Loan;
- Details of facilities / loans with other Banks;
- Cash flow ....current and projected;
- Please note above is the basic documentation. Most Banks require several other supporting documentation to justify the lending.



# Our “key” transactions in last 12 months ...

- Raised construction loan for 150.00M Dhs for a residential project that was 50% completed in Dubai with a total project costs of 350.00M including Land, at a very competitive rate and terms.
- Arranged construction loan for 40M Dhs a greenfield residential project in Dubai with a total project cost of 92.00M, with collateral mortgage of a rental income from a commercial property, at a very competitive pricing.
- Arranged loan against mortgage of local shares portfolio (having liquid as well as illiquid stocks) for a reputed family office for up to 125.00M on excellent terms.
- Raised LCs for several companies including Factoring services.

