

PIOUS
ADVISORS PVT. LTD.

COMPANY PROFILE



PIOUS
ADVISORS PVT. LTD.

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PIOUS ADVISORS PVT. LTD.

Welcome to PIOUS ADVISORS

We, at Pious Advisors Private Limited, specialize in management consulting and project finance to Private and Public Sector Clients. Loans for Capital Intensive Greenfield and Brownfield projects. Our aim is simple – to provide our clients with continued access to the ever-evolving funding structures. We work as a team with management for designing a financial plan which ideally compliments the client's business plan.

We at Pious offer a professional and dedicated team of finance and management personnel supported by panel of domain experts to offer you the best corporate advisory services. It is by integrating financial and business plans we are here to provide you with cost effective and timely access to varied sources of financing.

We work with various leading Public and Private Sector Banks and Financial Institutions and help our clients obtain Financial Closure for their projects apart from providing assistance during the entire course of project life cycle.

We have an array of flexible options for creating a tailored solution for your business. As one of the leading financial consultancy firms we are here to provide you with a financial plan that compliments your project. Starting our journey coyly back in June 2005, we envisage today at Pious a vision of growing into a financial advisory powerhouse by offering a rich portfolio of uniquely structured services and focusing all along on the mantra of Customer delight.

Further, we are Direct Selling Agent **(DSA)** of various esteemed banks and FIs and specialize in **Mortgage Loan** products like Home Loans **(HL)**, Loan Against Property **(LAP)**, Lease Rental Discounting **(LRD)** Loans, Non-Residential Property **(NRP)** Loans, **Plot Purchase Loans**, etc.

PIOUS ADVISORS PVT. LTD.

WHY US



We work with all major Public and Private Sector Banks and Financial Institutions

We help our clients all through the disbursement process by drafting request letters, preparing investment certificates, making various compliances, liaisioning with the funding institutions, etc.

We do not restrict ourselves to any particular role and even work beyond our scope, to the best of our ability to ensure success of the enterprise.

We plan, design, and conceptualize projects tailormade for our clients' requirements

We understand the overall lifecycle of a project and help our clients not only obtain financial closure but also offer post-sanction pre-disbursement compliance and documentation

We support the existing business to operate smoothly and grow by helping them in limit renewals, enhancements, re-structuring its financing and exploring alternative sources of funding.

We are driven by innovation and passion to deliver superior value for all stakeholders.

OUR TEAM

The company has been in business for around 20+ years and is professionally managed by a team of highly qualified and motivated individuals.

Hailing from diverse professional backgrounds, the team includes experienced Chartered Accountants & MBAs, an esteemed panel of Engineers, Valuers, Advocates, ERP Professionals and Auditors for various specialized services all exhibiting a high degree of professional competence.



Abhishek Lohia

Abhishek is a practicing Fellow Chartered Accountant (FCA) and holds a Bachelor's Degree in Commerce (Hons.). He brings with himself around 25 years of extensive experience in handling several large greenfield and brownfield projects, especially in the MSME segment, with expertise in Project Finance Consulting and Debt Syndication services. Besides, he is actively involved in rendering Audit & Assurance and Tax and Legal Consulting services.

Subhash Jha

Subhash holds a Bachelor's Degree in Technology (Manufacturing Engineering) and a Master's Degree in Business Administration with specialization in Finance. As Senior Manager (Projects), he brings with himself 15+ years of extensive experience in handling several greenfield and brownfield projects, preparation of Project Feasibility Reports (PFRs), and liaisioning with Banks/FIs during the course of projects' lifecycles. During his stint with BNP Paribas India Solutions Pvt. Ltd. initially into his career, he has also had exposure in structured finance and dealing with innovative financial products.



OUR TEAM

The company has been in business for around 20+ years and is professionally managed by a team of highly qualified and motivated individuals.

Hailing from diverse professional backgrounds, the team includes experienced Chartered Accountants & MBAs, an esteemed panel of Engineers, Valuers, Advocates, ERP Professionals and Auditors for various specialized services all exhibiting a high degree of professional competence.



Shikha Raj

Shikha is an Associate Chartered Accountant (ACA) and holds a Bachelor's Degree in Commerce (Hons.). She brings with herself 10+ years of extensive experience in Taxation matters, Auditing & Accounting, and Project Finance. She is currently entrusted with the preparation of Project Feasibility Reports (PFRs) and liaisioning with Banks/FIs during the course of projects' lifecycles besides making various other compliances like preparation of Financial Follow-up Reports (FFRs), Stock Statements, etc.

Arshia Jannat

Arshia is an Associate Chartered Accountant (ACA) and holds a Bachelor's Degree in Commerce (Hons.). She brings valuable experience in taxation, auditing, and accounting. Early in her career, she worked with Deloitte, one of the Big Four accounting firms, where she was involved in large-scale statutory audit assignments, gaining significant exposure to industry best practices. Currently, Arshia is responsible for preparing Project Feasibility Reports (PFRs) and ensuring compliance through the preparation of Financial Follow-up Reports (FFRs), Project Progress Reports (PPRs), and other regulatory requirements.



PIOUS ADVISORS PVT. LTD.

SERVICES OFFERED



PROJECT ADVISORY

We undertake project advisory jobs on turnkey basis from concept to commissioning stage.

CORPORATE ADVISORY

Pious Advisors Pvt. Ltd. with its team of seasoned professionals and rich experience of around 15 years in the financial sector is uniquely positioned to fulfil this need.

DEBT SYNDICATION

We assist Corporates to leverage on debt as an instrument to raise capital through structured financial products.

ACQUISITION FINANCING

We help our clients with due diligence, structuring (debt, equity), funding arrangements, and related documentation in acquiring units both, from National Company Law Tribunal **(NCLT)** under the Insolvency and Bankruptcy Code **(IBC)** as well as otherwise.

FINANCIAL RE-STRUCTURING

Financial restructuring is the reorganisation of a business's assets and liabilities. The process is often associated with corporate restructuring.

MORTGAGE LOANS

A mortgage loan is a type of secured loan that you can avail by keeping an immovable asset as mortgage with the lender.

MANAGEMENT CONSULTANCY

In order to provide value added services to fulfil the growing needs of our clients, we have, in place, an Advisory Board of professionals with expertise in a plethora of domains viz.

RESTRUCTURING OF STRESSED ACCOUNTS

Quick and decisive action can resuscitate a financially distressed company.

LEGAL ADVISORY & DOCUMENTATION & DRAFTING

We at Pious deliver efficient and transparent support for the legal activities companies manage.

THIRD PARTY CO-ORDINATION & LIAISIONING SERVICES

Assistance in TEV Study, Title Investigation, Valuation, Cost Vetting, Statutory Approvals, ECR, Equity Valuation, etc.

PIOUS ADVISORS PVT. LTD.

PROJECT ADVISORY

We undertake project advisory jobs on turnkey basis from concept to commissioning stage. Broadly, we offer the following services under the segment:

- Assistance in conceptualizing the project at the initial stage.
- Arranging marketing surveys, research and feedback for marketing of product.
- Arranging suitable brand and market tie-ups.
- Assistance in equipment selection and vendor finalization & negotiations.
- Conducting pre-feasibility studies to examine the viability of the project.
- Customizing project as per need and requirement of businesses with suggestions on location, size, timing etc.
- Preparation of customized Project Feasibility Report as well as Bankable Detailed Project Report for financial tie-ups.
- Advisory in establishing a new business/set-up in India by way of Joint Ventures/Branch/Subsidiary or Liaison Office.
- Identification of Indian/Overseas Partners, assisting in the establishment of joint venture projects and coordinating tie-ups with prospective local parties



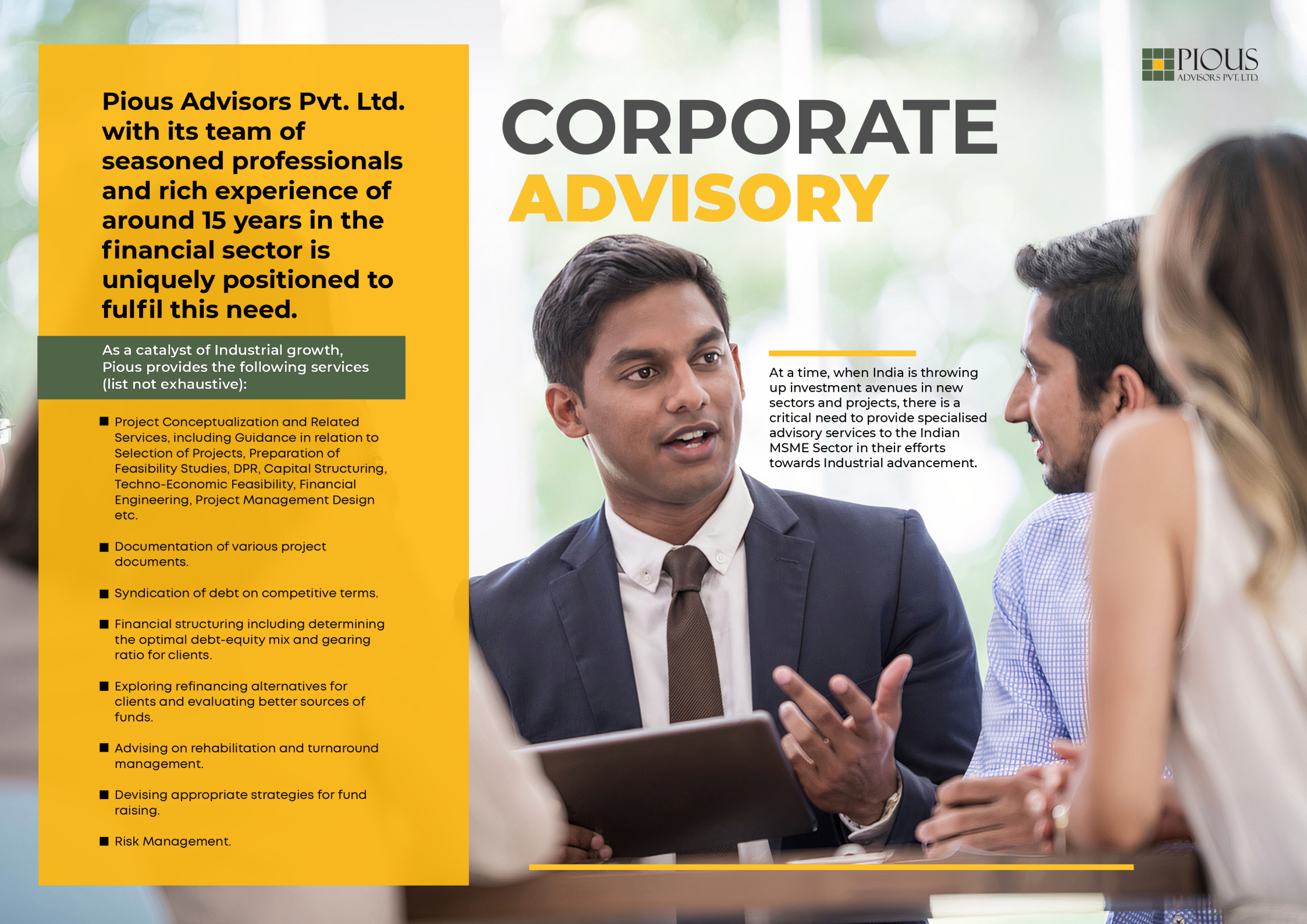
PIOUS ADVISORS PVT. LTD.

CORPORATE ADVISORY

Pious Advisors Pvt. Ltd. with its team of seasoned professionals and rich experience of around 15 years in the financial sector is uniquely positioned to fulfil this need.

As a catalyst of Industrial growth, Pious provides the following services (list not exhaustive):

- Project Conceptualization and Related Services, including Guidance in relation to Selection of Projects, Preparation of Feasibility Studies, DPR, Capital Structuring, Techno-Economic Feasibility, Financial Engineering, Project Management Design etc.
- Documentation of various project documents.
- Syndication of debt on competitive terms.
- Financial structuring including determining the optimal debt-equity mix and gearing ratio for clients.
- Exploring refinancing alternatives for clients and evaluating better sources of funds.
- Advising on rehabilitation and turnaround management.
- Devising appropriate strategies for fund raising.
- Risk Management.



At a time, when India is throwing up investment avenues in new sectors and projects, there is a critical need to provide specialised advisory services to the Indian MSME Sector in their efforts towards Industrial advancement.

DEBT SYNDICATION

We prepare Detailed Project Reports (DPR) for both, Greenfield and Brownfield Projects. The DPR contains all project related write-up and detailed financial projections based on the technical inputs pertinent to the project.

Besides, we seek the services of industry-specific technical consultants with required domain expertise, if the case so demands, for preparing DPRs acceptable to the lending institutions.

Post finalizing the DPR, we arrange for presentations for initiating debt syndication on behalf of the clients. Based on the project requirement, we arrange for Term Loan, Working Capital Limit and/or Foreign Currency Loan from Banks / FIs under single / multiple / consortium banking arrangement.

We believe in delivering end-to-end financial consulting services and our team takes initiative to co-ordinate with the Banks/FIs, interact with the banking personnel, follow-up and ensure that all requirements are complied with and various queries resolved.

We believe in delivering end-to-end financial consulting services and our team takes initiative to co-ordinate with the Banks/FIs, interact with the banking personnel, follow-up and ensure that all requirements are complied with and various queries resolved.

Post sanction, we ensure proper documentation and completion of legal formalities for disbursement of credit facilities, thus guiding the clients through the complete process of raising debt.

Post commencement of operations, we stay put with our clients and offer an array of other recurrent services like preparation of Stock Statements, Quarterly/ Half-Yearly Financial Follow-up Reports (FFRs), Limit renewals/ enhancements, etc.

We assist Corporates to leverage on debt as an instrument to raise capital through structured financial products for various requirements including Greenfield projects funding, expansions and working capital and in structuring and syndicating funds for acquisitions. We are proud of our wide network of lending banks / FIs for financing projects.



PIOUS ADVISORS PVT. LTD.



FINANCIAL RESTRUCTURING

Financial restructuring is the reorganisation of a business's assets and liabilities. The process is often associated with corporate restructuring, where an organisation's overall structure and its processes are revamped.

Most businesses go through a phase of financial restructuring at some point, though not always necessarily to address any shortfalls. However, when a company is in crisis it may attempt to renegotiate with its secured and unsecured creditors to reduce or eliminate some of its debts. In some instances, the creditors will often work to adjust the terms of the repayment, including lower interest rates and/or extending the repayment schedule. Debts may also be commuted in part, often in exchange for the creditor gaining some equity in return.

We assist in exploring the following options:

- **Advisory on Financial Structuring of the company with an optimal mix of equity and debt.**
- **Facilitating replacement of high cost debts with low cost debts.**
- **Assisting our clients with restructuring of their debt, making effective settlements and structuring new financing options and enabling them to move forward and grow.**

MANAGEMENT CONSULTANCY

PIOUS ADVISORS PVT. LTD.

In order to provide value added services to fulfil the growing needs of our clients, we have, in place, an Advisory Board of professionals with expertise in a plethora of domains viz. Accounting & Audit Advisory, Tax planning, Management Advisory, HR Advisory, Legal Advisory & Sector Specific Advisory.

Our management consulting services focus on our clients' most critical issues and opportunities: strategy, marketing, organization, operations, technology, transformation, digital, advanced analytics, corporate finance, mergers & acquisitions and sustainability across all industries and geographies.

We bring deep, functional expertise, but are known for our holistic perspective: we capture value across boundaries and between the silos of any organization. We have proven a multiplier effect from optimizing the sum of the parts, not just the individual pieces.

Our advisory board compliments the working of our execution team to deliver the best possible solutions for our esteemed clients.

We also undertake assignments on contract basis from other reputed consultants, Public Sector Undertakings, Government Organizations, and State Governments.



RESTRUCTURING OF STRESSED ACCOUNTS

Quick and decisive action can resuscitate a financially distressed company, improve creditor confidence, and provide a foundation to move forward. Pious brings together a multidisciplinary team that works alongside management. With a focus on running the business, we concentrate on restructuring operations, preserving asset value, and rebuilding stakeholder confidence. And, if bankruptcy proceedings are required, we maximize value for all constituencies.



CORPORATE RESTRUCTURING

Companies faced with cash flow pressures are compelled to implement operational changes fast. We at Pious bring both company and creditor perspective to each situation. This enables us to evaluate restructuring alternatives and create workout and turnaround plans that are acceptable for all parties. We are adept across the spectrum of restructuring from negotiating loan covenant waivers, to cost and operational analysis, and valuation services.

PRE-BANKRUPTCY & REORGANIZATION

Being on the cusp of bankruptcy is stressful and can affect your frame of reference in negotiation. We at Pious prepare documentation and negotiate on your behalf with debtors, credits, and other stakeholders during restructuring with a goal of maximizing outcomes in your favour. Our work may require financial modelling to determine the pre-bankruptcy liquidity, EBITDA, cash flow forecasts and collateral value of your business. Our team includes legal experts who can support you in bankruptcy and other court proceedings.



LEGAL ADVISORY AND DOCUMENTATION & DRAFTING

Organizations need legal advisory and assistance with day-to-day activities, as well as corporate life events across jurisdictions. We at Pious deliver efficient and transparent support for the legal activities companies manage.

Effective legal documentation is imperative for smooth functioning and growth of the business. Our Team understands the industries and sectors in which the business operates and applies years of experience in preparation of effective documentation and drafting of binding contracts amongst the parties.

Our Legal Advisory and Documentation & Drafting Services include:

CORPORATE LAW

Pious provides clients with guidance on a broad range of issues arising from day-to-day operational activities. Our practitioners merge our local-jurisdiction experience with our know-how in global coordination. Our Corporate Law services are tailored to each client's needs.

- Requests for legal advice regarding investment matters
- The incorporation of corporations and companies in their various forms and characteristics
- Corporate record maintenance and legal bookkeeping
- Comprehensive Advisory including Drafting & Negotiations pertaining to Corporate Transactional matters including: Joint Venture Advisory, Shareholders' Agreements, Share Purchase/Share Subscription, Business Purchase/Asset Purchase, etc.
- Drafting of various Regulatory documents including Memorandum & Articles of Association, Prospectus, Letter of Offer, Information Memorandum, etc.
- Drafting of Deeds/Agreements – Partnership Deed, Trust Deed, Lease Deed, Agreement to Lease, etc.
- Drafting of various Other Service/Business/Commercial Agreements including: Franchisee Agreements, Non-Compete Agreements, Employment Agreements, etc.
- The drafting and negotiation of NDAs, as well as confidentiality and settlement agreements
- The review, negotiation, and drafting of all types of commercial agreements
- The drafting of confidentiality, anti-corruption, and privacy corporate policies
- The drafting of board minutes, proxies, and general or special powers-of-attorney
- The negotiation and drafting of all kinds of negotiable instruments and credit transactions
- Corporate restructuring, conversions, dissolutions, and winding-up procedures
- Opening of subsidiaries, and representative and branch offices of companies in any jurisdiction
- Corporate regularization
- Corporate compliance and risk assessment

PIOUS ADVISORS PVT. LTD.

MORTGAGE LOANS

A mortgage loan is a type of secured loan that you can avail by keeping an immovable asset as mortgage with the lender. The asset can be a residential/commercial property or other immovable properties like heavy machinery.

This type of loan is secured on the borrower's property as per process which is called mortgage origination. Such loans are long-term advances with repayment tenors ranging from 10 – 20 years and interest rates much lower compared to unsecured advances. You can utilise the loan amount to meet diverse funding needs involving big-ticket expenditures.



1. We help our clients avail various kinds of mortgage loans like Loan Against Property (LAP), Overdraft Facility (OD), Lease Rental Discounting (LRD), Home Loans, etc. from leading banks/FIs

2. We help our clients get competitive and optimal pricing

3. We offer advisory on various terms and conditions as regards the above loans

4. We offer assistance in Real Estate identification and acquisition based on your risk appetite and return expectation

5. We offer assistance with Balance Transfer (BT) to alternative lenders for pricing and other benefits

6. We help our clients obtain Project Approval from various banks for their respective real estate projects

7. We get competitive sanctions from multiple funding institutions so as to enable our clients negotiate better with their lenders.

THIRD PARTY CO-ORDINATION & LIAISIONING SERVICES

Both, greenfield and brownfield projects, go through a number of events during the entire project implementation lifecycle. We at Pious understand the significance of the 'Financial Closure' event in this lifecycle and offer our clients a number of co-ordination and liaisioning services, including (but not limited to):



Assistance to and Co-ordination with Lawyers & Valuers

We assist and co-ordinate with lawyers and valuers by furnishing required documents and information for timely submission of TIRs and Valuation Reports, Cost Vetting Reports, etc.

Techno-Economic Viability Study

We help our clients get in touch with TEV consultants and help the TEV consultants with various documents and information needed to conduct the required study.

Architects

We help our clients by connecting them to certified architects for preparation of layout plans and civil estimates.

Contract Manufacturing

We assist our clients get in touch with prospective principals and help them negotiate terms with the latter.

Statutory Approvals

We help our clients in obtention of various statutory approvals like State Investment Promotion Board (SIPB) approval, NOC from Pollution Control Board, GST Registration, FSSAI Registration, Udyam Registration, etc. by filing in the required application with the concerned govt. department/organization,connecting our clients with govt. liasioners/consultants, etc.

Equity Valuation

We help our clients with conducting valuation exercise for Fair Value of Equity Shares for their fresh and existing units

Commercial Deals

We assist our clients get in touch with prospective partners and help them crack various kinds of deals, joint ventures, partnerships, help them with deal negotiations, favourable terms & conditions, etc.

External Credit Rating

We help our clients with External Credit Rating exercise by liaisioning with various credit rating agencies, making required compliances.

Acquisition Financing



Acquisition financing plays a critical role in enabling companies to pursue strategic growth opportunities through acquisitions. For investors evaluating companies that leverage acquisitions as a key element of their growth strategy, understanding the various financing options and their implications is essential.

We help our clients with due diligence, structuring (debt, equity), funding arrangements, and related documentation in acquiring units both, from National Company Law Tribunal **(NCLT)** under the Insolvency and Bankruptcy Code **(IBC)** as well as otherwise.



PIOUS ADVISORS PVT. LTD.

OUR ACHIEVEMENT

20 PLUS
EXPERIENCE YEARS

500 PLUS
HAPPY CLIENTS

₹60 BN+
SYNDICATION

15 PLUS
ASSOCIATION WITH BANKS / FIs

GALLERY

PIOUS ADVISORS PVT. LTD.

ACHIEVER



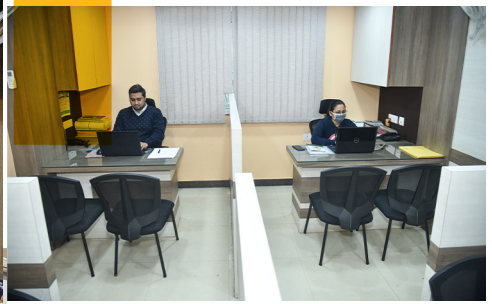
SUCCESS

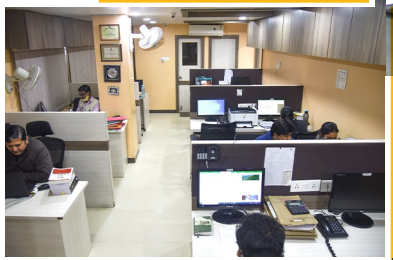


BELIEVE

WINNER

OPPORTUNITY



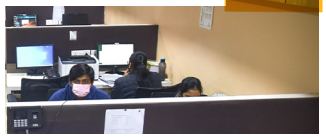


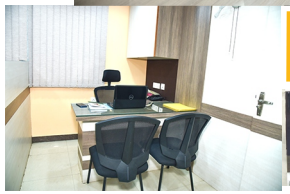


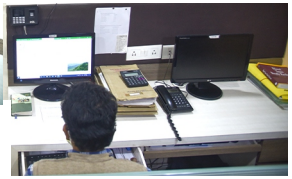
CONQUEROR



GUIDANCE







CLIENT TESTIMONIALS

PIOUS ADVISORS PVT. LTD.



P&M Group of Companies has been associated with Pious Advisors Pvt. Ltd. since inception and we have witnessed our growth together, so to say. It has been wonderful being associated with Pious on a professional level apart from the personal camaraderie that we share. We have been seeking Pious' services right from the conception stage on all projects across Bihar and Jharkhand till the time they get legs of their own and even after commencement of operations.

We have always been completely satisfied and delighted with the kinds of banking association Pious has gotten us into and with the financial closure we have obtained for our various projects.We are confident of our association reaching many more milestones in future and look forward to our continued relationship with Pious.

Prakash Jha

Renowned Filmmaker and Promoter,
P&M Group of Companies



The work ethic that Abhishek and his team bring to the table is infectious. Pious Advisors are thoroughly professional, well prepared, and a pleasure to work with.

Late Padma Shri Dr. Shaibal Gupta

Director, Centre for Economic Policy and Public Finance (CEPPF) at the Asian Development Research Institute, Patna



Pious Advisors Pvt. Ltd. is a well-known firm in Patna, providing a whole range of financial services in Corporate, non-Corporate sectors. The promoters are well equipped to provide these professional services with a personal touch. Their clientele spread across Bihar & Jharkhand is eloquent testimony of the range of services provided by the firm to their

Amulya Kumar Sahu

Ex-General Manager, State Bank of India



We, Takshila Educational Society, along with our schools, have been engaging the services of Pious Advisors for many years now. We have entrusted them with preparing various DPRs as well as working out due diligence and commercial viability of projects we were interested in. Their debt syndication services have never failed to deliver the desired results. Their expertise is a guarantee for client satisfaction. Whatever be the work given to them, it has always exceeded our expectations. Their commitment to timelines and excellence in the job entrusted are the reasons for an ever-increasing trust in their abilities. We cherish our relationship with the company and hope to continue this for a long time to come.

Sanjeev kumar

Pro Vice-Chairman, DPS Patna,
Pune, Ludhiana & Coimbatore

CLIENT TESTIMONIALS

PIOUS ADVISORS PVT. LTD.



Pious Advisors have been our go-to consultants for all project finance related advisory; their experience, professional conduct, and associations with various banks/FIs speak volumes of the service they offer. Congratulations and Thank You.

Rajnish Kumar

Director, Pristine Logistics Group of Companies & Secretary, Delhi Public School Ara



Pious Advisors has a highly professional and experienced team dedicated to help their clients achieve success. I congratulate and thank them for all they do for us.

Navneet Jhunjhunwala

Director, Durga Projects & Infrastructures Pvt. Ltd.



Team Pious Adviors has been instumental in fueling growth of our group. Their professional and committed approach towards each assignment is commendable. Wishing them success and many more years of our fruitfull association.

Sanjay Kumar Khemka

Director, Pinax Steel Industries Pvt. Ltd.



CLIENTELE

PIOUS ADVISORS PVT. LTD.

AUTOMOBILE

- Somnath Enterprises
- Guinea Motors Pvt. Ltd.
- Budha Automotives Pvt. Ltd.
- Vantage Motors LLP
- Patliputra Agro Pvt. Ltd.
- Devendra Equipment
- Arantya Logistics Pvt. Ltd.
- Arantya Sales Pvt. Ltd.

EDUCATION

- Al-Karim Educational Trust
- Maa Saraswati Gyan Mandir Education Society
- Takshila Educational Society
- Gyan Sagar Foundation
- Gyan Sarovar Foundation
- Mata Gujri Memorial Medical College & L.S.K. Hospital Trust
- Savitri Education Foundation
- Vaishnavi Educational Society
- Shanti Sinha Society for Education & Excellence
- Vananchal Academics LLP
- Navyarchi Educational Society
- Suri Foundation
- Balajee Education Pvt. Ltd.

HEALTHCARE

- Sciemed Healthcare Pvt. Ltd.
- Magadh Health Point Private Limited
- Axis Hospital Private Limited
- Ruban Patliputra Hospital Pvt. Ltd.
- Anjana Central Diagnostics Pvt. Ltd.
- Cratus Superspeciality Hospital LLP

IRON & STEEL

- Pinax Steel Industries Private Limited
- Saraf Real Infra Pvt. Ltd.
- Maithan Ispat Limited
- Mongia Steel Limited
- Santpuria Alloys Private Limited
- Sai Sponge (India) Pvt. Ltd.
- Super Smelters Limited
- Carbon Resources Private Limited
- Adhunik Metaliks Limited
- Shah Sponge & Power Ltd.
- BMA Stainless Limited
- Vasudeo Ispat Pvt. Ltd.
- Associated Ceramics Limited
- Maithan Ceramic Limited
- Aligarh Tubes and Shutter Pvt. Ltd.

FOOD PROCESSING

- Venusbidhan Agrotech Pvt. Ltd.
- Dadiji Snacks Pvt. Ltd.
- Pashupati Roller Flour Mill Pvt. Ltd.
- Trinetra Roller Flour Mill Pvt. Ltd.
- Ganinath Flour Mills Pvt. Ltd.
- Amar Roller Flour Mill Pvt. Ltd.
- Omprakash Roller Flour Mill Pvt. Ltd.
- Nutrixus Bakers Pvt. Ltd.
- Ganpati Milk Pvt. Ltd.
- S P S Nutrifoods Pvt. Ltd.
- Sankraj Foods Pvt. Ltd.
- A V Food Products
- Ishwar Raj Beverages Pvt. Ltd.
- Patel Agri Industries Pvt. Ltd.
- AFP Manufacturing Company Pvt. Ltd.
- Consam Industries Pvt. Ltd.
- Phulpati Mills Pvt. Ltd.
- Amritesh Agro Products Pvt. Ltd.
- Shree Shankar Ice & Cold Storage
- Goel Flour Mills Limited
- Trimurti Flour Mills Pvt. Ltd.
- Lavanya Purefood Pvt. Ltd.
- Maurya Sugar Limited
- Celebrity Liquors Pvt. Ltd.
- Spicy Beverage Pvt. Ltd.
- Devendra Edible Products
- IAAN Foods
- Bikaner Elite Retail
- Jai Maa Ambika Bhawani Dall Mill LLP
- Terraveda Agro
- Ripuraj Gourmet Pvt. Ltd.
- Patliputra Beverages Pvt. Ltd.

CONSUMER GOODS

- Nature Polyplast Limited
- Century Polyplast Industries
- Sunrise Polyplast
- Fly Industries Pvt. Ltd.
- Dropadi Sales
- Dropadi Sales Agencies
- Nature Furniture LLP

INFRASTRUCTURE

- P&M Infrastructures Ltd.
- P&M and Hi-Tech Infra LLP
- PJP Infra Pvt. Ltd.
- Pristine Magadh Infrastructures Pvt. Ltd.
- Pristine Mega Food Park Pvt. Ltd.
- Sincon Infrastructure Pvt. Ltd.
- Naraindas Construction Pvt. Ltd.
- Mateshwari Construction
- Sai Engicon & Construction Pvt. Ltd.
- Devendra & Devendra Shelters Pvt. Ltd.
- Shree Mahavira Logistics
- Phooltas Transmotives Pvt. Ltd.
- Speedcrafts Limited
- Shiv Sai Metal Products Pvt. Ltd.
- KSE Electricals Pvt. Ltd.
- Shri Balajee Lease and Finance
- Ananya Engicon Pvt. Ltd.
- ACE Infra & Security Pvt. Ltd.
- Heliogenix Renewable Pvt. Ltd.

CLIENTELE

PIOUS ADVISORS PVT. LTD.

PACKAGING

- Om Corrugated Pack Pvt. Ltd.
- Maxwel Metals (India) Pvt. Ltd.
- Aditya Translink Pvt. Ltd.
- Ganges Jute Private Limited
- Industrial Packers

REAL ESTATE

- Durga Projects & Infrastructure Pvt. Ltd.
- Durga Projects Incorporation
- Durga Hi-Rise Pvt. Ltd.
- Durga Urban Projects LLP
- Durga Urban and Leasing LLP
- Durga Projects and Estate LLP
- Ambition Homes Pvt. Ltd.
- Saakaar Constructions Pvt. Ltd.
- Sai Kripa Real Estate Pvt. Ltd.
- Aura Construction
- Savita Buildwell Pvt. Ltd.
- Venus Star Construction Pvt. Ltd.
- Cratus Paraak Infra LLP
- Kaustubh Developers and Builders Pvt. Ltd.
- M V Realcon Pvt. Ltd.
- J. G. Realcon Pvt. Ltd.
- Vantage Constructions
- Orchid Homes Realtors
- Abhishek Singh Rathaur Contruction Pvt. Ltd.

EXPORTS

- Anjana Exports Private Limited
- Ratan Mica Exports Private Limited
- Shree S. K. Industries

FERRO-ALLOYS

- Maithan Alloys Limited
- Modern India Con-Cast Limited
- Berry Alloys Limited
- Adhunik Alloys & Power Limited

JEWELLERY

- Ambition Retails Alliance LLP
- Sagarmal & Sons Ventures Pvt. Ltd.
- Shatakshi Jewels LLP
- Alankaran Jewels LLP
- Hariom Laxmi Narayan Jewellers

PAPER

- Pinax Paper Mills Pvt. Ltd.
- VSM Paper Pvt. Ltd.
- Jagdhatri Papers Pvt. Ltd.
- Balaji Paper and Newsprint Pvt. Ltd.
- Indian Pulp and Paper Pvt. Ltd.

HOSPITALITY

- Chandravan Hospitality Pvt. Ltd.
- Vijayatej Hospitality Pvt. Ltd.
- Gandiv Builder & Engineers Private Limited
- Veer Ventures
- Hotel Galaxy Intercontinental Pvt. Ltd.
- Raksha Ispat Pvt. Ltd.
- Guinea Builders Pvt. Ltd.
- PSVS Enterprises LLP
- Bihar Hotels Ltd.
- Recon Engicons Pvt. Ltd.

POULTRY & CATTLE

- Protech Feed Pvt. Ltd.
- Gangotri Hatcheries
- Hariom Feeds Pvt. Ltd.
- Hariom Breeding Farms
- Amricon Agrovet Pvt. Ltd.
- KGN Egg Layer

ENTERTAINMENT & MEDIA

- PJP Cinemas LLP
- PJP Entertainment LLP
- Maurya TV Pvt. Ltd.
- Landmark Outdoor Media Services Pvt. Ltd.
- Advantage Media Consultants Pvt. Ltd.

OTHERS

- Sagarmal & Sons LLP
- Swadeshi Plast Pvt. Ltd.
- Malhotra Polyplast
- Bhagwati Cylinders Pvt. Ltd.
- Premium Pressure Vessels Pvt. Ltd.
- Protech Biosciences Pvt. Ltd.
- Coastal Energy Ltd.
- Manmohan Minerals India Pvt. Ltd.
- SBI Capital Markets Ltd.
- Meraki Productions
- Okoume Timber Pvt. Ltd.
- Ganesh Udyog
- Vinira Solutions LLP
- Aryan Impex
- Arantya Industries Pvt. Ltd.
- Arantya Impex Pvt. Ltd.
- Sri Neelayum Precoated Steels Pvt. Ltd.
- Codebucket Solutions Pvt. Ltd.
- Paras Publication Pvt. Ltd.