

BMGP

Private Credit Investment Banking

BORROWER CAPITAL SOLUTIONS

Private Credit — Fast, Flexible, and Fully Structured

Version 1.3

Performing Credit · Distressed Credit · Special Situations

1. BMGP

India's Private Credit Arranger

BMGP Capital Partners is a specialist private credit investment banking firm. We help businesses access non-bank private capital — faster, more flexibly, and more intelligently than conventional financing routes allow.

Whether you are a high-growth company seeking acquisition or expansion capital, or a business navigating financial stress that requires a credible and experienced restructuring partner, BMGP has a structured credit solution and the investor network to fund it.

We are not a lender. We are your capital architect — we design the right deal for your situation and bring the right investors to fund it.

The BMGP difference	Why it matters to you
Speed: mandated deals close in 35–45 days average	You do not lose time waiting for bank credit committees or bureaucratic processes
Bespoke structuring: every deal is designed around your specific cash flows and assets	You get a structure that fits your business — not a template that constrains it
Investor network: 200+ qualified HNIs, family offices, NBFCs, AIFs, and credit firms	We have the capital. Your deal goes to investors who want exactly this kind of exposure
Credibility: BMGP's rigorous underwriting signals quality to the market	A BMGP-arranged deal tells investors you have been properly vetted — improving terms over time
Lifecycle partner: BMGP monitors and services the deal so you have one trusted relationship	No multiple counterparties, no conflicting demands — one BMGP relationship throughout

2. CAPITAL SOLUTIONS FOR YOUR BUSINESS

2.1 Performing Credit — Growth & Expansion Capital

For businesses that are profitable and growing, BMGP structures senior secured credit at competitive private market yields — giving you access to patient, long-tenor capital that banks either cannot or will not provide quickly enough.

Acquisition Finance — You are buying a business — we fund the deal

Use of proceeds	Finance the acquisition of a target company — buyout, merger, strategic takeover
Loan size	INR 15 Cr – INR 200 Cr
Tenor	24 – 60 months
What you provide	30% equity contribution · Share pledge on target · Personal guarantee · Assignment of key contracts
What BMGP structures	Senior secured loan against combined enterprise value; milestone-linked repayment schedule aligned to synergy realisation
Cost of capital	16% – 20% p.a. all-in · Arrangement fee 1.5% – 2.5% · Monitoring fee 0.50% p.a.
Why private credit vs bank	Private credit closes in 35–45 days; bank acquisition finance takes 90–180 days minimum

Expansion Finance — You are investing in growth — we fund the capex

Use of proceeds	Capital expenditure, new plant, capacity expansion, new geographies, product line extension
Loan size	INR 10 Cr – INR 150 Cr
Tenor	18 – 48 months; tranching against milestones — you draw only what you need, when you need it
What you provide	35% equity contribution · Charge on existing and new assets · Promoter guarantee
What BMGP structures	Milestone-linked drawdown facility; technical consultant verification of each tranche; completion covenant aligned to your project plan
Cost of capital	15% – 18% p.a. all-in · Commitment fee 0.50% p.a. on undrawn only
Key protection for you	No bullet payment — repayment schedule built around your projected free cash flow from expanded operations

Project Finance — You are building an asset — we fund the project

Use of proceeds	Manufacturing plant, logistics infrastructure, renewable energy, healthcare facility — via SPV structure
Loan size	INR 25 Cr – INR 300 Cr
Tenor	36 – 84 months; interest-only during construction; principal repayment begins post-commercial operation

What you provide	30% sponsor equity · Fixed-price EPC contract preferred · Secured offtake agreements (70%+ of debt service)
What BMGP structures	Full project finance structure — DSRA, SPV, step-in rights, construction insurance — protecting both you and the investor
Cost of capital	16% – 20% p.a. all-in · 1% premium during construction phase

2.2 Distressed Credit — Capital When You Need It Most

BMGP is one of the few capital providers in India with a structured, transparent approach to distressed credit. If your business is under financial stress, we can offer credible capital solutions — not rescue sharks, not panic capital. Structured, investor-backed financing with a clear path to recovery.

Working Capital Credit — Your receivables are tied up — we unlock them

What it solves	Temporary liquidity gap caused by delayed receivables, seasonal cash flow, or bank line withdrawal
Loan size	INR 5 Cr – INR 75 Cr
Tenor	6 – 18 months
What you provide	Receivables assignment · Inventory hypothecation · Control account · Share pledge · Personal guarantee
What BMGP structures	Receivables-backed bridge — advance rate of 75% on eligible receivables; collections sweep to repay
Cost of capital	20% – 26% p.a. all-in · Arrangement fee 2.0% – 3.0%
Key message	This is a bridge to your next collection cycle — not a long-term solution. BMGP helps you plan the refinancing from day one.

Rescue Finance — Your business needs emergency capital — we structure it properly

What it solves	Pre-insolvency distress — business is viable but cannot access conventional capital; existing lenders frozen
Loan size	INR 10 Cr – INR 100 Cr
Tenor	12 – 30 months — aligned to your turnaround plan milestones
What you provide	All assets as security · Full promoter guarantees · Board nominee for BMGP · Equity conversion right (10%–25%)
What BMGP requires from you	An honest, realistic turnaround plan · Management commitment to stay and execute · Intercreditor standstill from existing lenders
Cost of capital	26% – 36% p.a. all-in · Arrangement fee 3.0% – 4.0% · Equity kicker mandatory
What BMGP does NOT do	BMGP will not place capital into a structurally unviable business. An Independent Business Review is mandatory. This protects you as much as it protects investors — false hope is not a service BMGP provides.

DIP Financing — You are in CIRP — you need operating capital

What it solves	Working capital funding during NCLT CIRP proceedings — enabling the business to continue operating while a resolution is found
Loan size	INR 10 Cr – INR 100 Cr
How it works	BMGP works with your Resolution Professional to structure and place DIP financing — compliant with IBC 2016 and CIRP Regulations
Investor benefit	Super-priority — DIP investors rank above all pre-petition creditors in the recovery waterfall
For the company	Operational continuity, preserved going-concern value, stronger negotiating position in the CoC

Cost of capital	24% – 32% p.a. all-in — priced at super-priority risk premium
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