

EUNOIA

EUNOIA FINANCIAL SERVICES PRIVATE LIMITED

DISTRESSED INVESTMENT BANKING AND SPECIAL SITUATIONS

ABOUT US:

Eunoia Financial Services Private Limited is a complete, end-to-end advisory and execution services. Our expertise spans stressed asset resolution, ARC acquisition advisory, debt restructuring, NPA resolution, one-time settlements (OTS), corporate insolvency resolution processes (CIRP), due diligence, resolution applicant (RA) advisory, and SARFAESI Act proceedings. We empower banks, financial institutions, and investors to strengthen their balance sheets through strategic non-performing asset acquisitions. Our professional firm is based in India, delivering specialized solutions. With deep domain expertise and a client-first approach, we serve Investors (Family Offices / Funds / HNI's / AIF's) Private enterprises, multinationals, public institutions and government bodies across sectors.

We deliver a comprehensive suite of services including Virtual CFO Services, Strategic Financial Advisory, Legal and Compliance and Regulatory Support.

GLOBAL REACH, & LOCAL STRENGTH

EFSP, has a international consulting network along with local presence in:

4 + offices / 5 + partners & 20 + professionals

Our team collaborates seamlessly with global firms to deliver multi-jurisdictional solutions with strategic, operational, and compliance alignment.

INDIA'S GLOBAL TALENT HUB:

EFSP serves as a dedicated platform to drive and manage global engagements. It facilitates cross-border collaboration, oversees international partnerships and MSAs, and supports inbound and outbound business growth through strategic alliances, research, and joint initiatives across countries. We offer across the following service areas:

- **Distressed Mergers & Acquisition**
- **Distressed Equity Solutions**
- **Special Situation Debt Advisory**
- **OTS Structuring**
- **Pre-Resolution Settlement under IBC - 12A**
- **Forensic Asset Tracing & Recovery**
- **Balance Sheet Restructuring Solutions**
- **Real Estate –**
- **Resolution / Repayment plan Preparation**
- **Bid Advisory**

OUR CLIENTS INCLUDE:

Leading domestic & multinational corporations Global law firms & consulting networks, Investors (Family Offices / Funds / HNI's / AIF's) Private enterprises, public institutions and government bodies across sectors.

Government departments & public institutions Development sector agencies & NGOs, Private equity and venture capital firms

Mumbai | Delhi | Hyderabad



DISTRESSED MERGERS & ACQUISITION

We advise on the acquisition and divestiture of financially stressed businesses through both debt and equity structures. Our team identifies strategic buyers, investors, and turnaround specialists for distressed targets. We manage end-to-end transaction execution including valuation, negotiation, and deal structuring. Our focus is on maximizing recoveries for lenders and promoters while ensuring business continuity.



PRE-RESOLUTION SETTLEMENT UNDER IBC — SECTION 12A

We advise corporate debtors and creditors on withdrawing CIRP proceedings through mutually negotiated settlements under Section 12A of the IBC. Our team structures the settlement terms, coordinates with the Resolution Professional, and facilitates CoC approval for withdrawal. We help parties avoid prolonged insolvency proceedings by engineering consensual, value-preserving exits. Our expertise spans NCLT filings, legal coordination, and lender negotiations to ensure seamless withdrawal.



DISTRESSED EQUITY SOLUTIONS

We facilitate equity infusion into stressed companies through strategic investors, private equity, and family offices. Our advisory covers stake sale, rights issue, and rescue equity structuring tailored to distressed situations. We bridge the gap between capital-seeking distressed entities and risk-appetite investors seeking undervalued opportunities. Our goal is to restore solvency and operational stability through targeted equity intervention.



FORENSIC ASSET TRACING & RECOVERY

We deploy forensic and investigative techniques to locate, identify, and map assets of defaulting promoters and obligors. Our services cover tracing of movable and immovable assets, shareholding structures, offshore holdings, and related-party transactions. We support lenders, ARCs, and resolution professionals with actionable intelligence for enforcement and recovery proceedings. Our findings are structured as evidence-backed reports suitable for legal, regulatory, and enforcement use.



SPECIAL SITUATION DEBT ADVISORY

We arrange and structure debt financing for assets under stress, scrutiny, or undergoing resolution. Our network spans NBFCs, ARCs, alternative credit funds, and special situation lenders actively deploying capital in distressed scenarios. We assist in refinancing, bridge loans, and structured credit solutions to revive stressed borrowers. Every solution is customized to the asset's cash flow profile, security cover, and resolution timeline.



BALANCE SHEET RESTRUCTURING SOLUTIONS

We work with stressed companies to redesign their liability structure and restore long-term financial viability. Our advisory covers debt rescheduling, haircut negotiations, conversion of debt to equity, and inter-creditor agreements. We engage with all lender constituencies to build consensus around a sustainable restructuring plan. The outcome is a leaner, more resilient balance sheet that supports business revival and renewed lender confidence.



NPA RESOLUTION & OTS RESTRUCTURING

We advise borrowers and lenders on negotiating and structuring One Time Settlements for Non-Performing Assets. Our team prepares detailed settlement proposals backed by financial analysis, asset valuation, and repayment capacity assessments. We engage with banks, ARCs, and financial institutions to arrive at commercially viable compromise settlements. Our interventions help close legacy NPAs efficiently, reducing litigation costs and time for all stakeholders.



BID ADVISORY – RESOLUTION PLAN

We prepare comprehensive resolution and repayment plans for stressed real estate developers and projects. Our team conducts project-level financial analysis, construction status assessment, and cash flow modeling to build credible plans. We structure repayment timelines aligned with project completion milestones and sales velocity projections. The plans are designed to satisfy lender requirements while giving developers a realistic path to project completion and debt clearance.

INDUSTRIES - WE SERVE

EUNOIA Financial Services has extensive experience across a wide range of industries, providing specialized solutions tailored to each sector's unique challenges and opportunities.

Banks, Mutual Funds, Housing Finance Companies, Insurance, Stock - Brokers, Investment Managers, Real Estate Funds, NBFC.

Chemicals, Sugar, Petrochemicals, Cement, Textiles, Glassware, Steel, Electronics, Plastics, Transformers and Transmission, Diamond and Gold Jewellery,

ITES enabled Services, Software developers, Healthcare, Malls, Retail, Tours and Travel

Telecom, Oil and Gas, Airports, Ports, Power Distribution, Power Generation, Roadways, Real Estate Developers

BANKING & FINANCIAL SERVICES

MANUFACTURING INDUSTRIES

SERVICE SECTOR

INFRASTRUCTURE SECTORS

INFORMATION TECHNOLOGY

POWER - RENEWABLE ENERGY

STEEL & POWER

PHARMACEUTICALS

FMCG

METALS & MINING

HOSPITALITY

REAL ESTATE

MEDIA & ENTERTAINMENT

CONSULTING SERVICES

CONSUMER GOODS

TRANSPORTATION & LOGISTICS

MEET THE TEAM:



Bipin Kabra,
Managing Director

Eunoia Financial Services Private Limited

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bipin@eunoiafs.com

Mr. Bipin Kabra is a distinguished rank holder Chartered Accountant and Cost Accountant with over 26 years of exemplary professional experience spanning banking, insurance, and investment banking sectors. His illustrious career trajectory includes leadership positions with India's most prestigious financial institutions and corporate groups, including the State Bank of India (SBI), ICICI Group, Reliance, Dhanlaxmi Bank, Religare Enterprises, and Capri Global Capital.

Mr. Kabra has demonstrated exceptional expertise in treasury management and corporate fund raising, having held primary responsibility for these critical functions for over a decade across multiple organizations. Throughout this tenure, he has cultivated extensive relationships with Chief Executive Officers (CEOs) and Chief Investment Officers (CIOs) across the fund management industry, as well as senior leadership at major credit rating agencies including CRISIL, ICRA, CARE, and India Ratings. His comprehensive fund-raising experience encompasses diverse capital mobilization instruments, including Qualified Institutional Placements (QIPs), public equity offerings, private placements, and structured debt instruments. In executing these transactions, Mr. Kabra has developed deep expertise in engaging with both sell-side intermediaries—investment banks, brokers, and underwriters—and buy-side institutions such as mutual funds, pension funds, insurance companies, and family offices.

As a senior corporate spokesperson, Mr. Kabra has orchestrated quarterly earnings conference calls on behalf of publicly listed entities, effectively articulating business strategies, financial performance, and growth outlooks to the institutional investor community for over a decade. His ability to translate complex operational metrics into compelling investment narratives has been instrumental in maintaining robust investor confidence and market positioning.

For the past 12 years, Mr. Kabra has served at the apex of organizational hierarchies as a member of the C-suite and board of directors, bringing strategic vision and governance oversight to corporate decision-making. Concurrently, he has been an active contributor to the Federation of Indian Chambers of Commerce and Industry (FICCI) SME Chapter for several years, where he has provided invaluable mentorship to small and medium enterprises in navigating capital access challenges, structuring growth financing, and connecting with appropriate funding sources.

Having operated extensively within publicly listed corporate frameworks, Mr. Kabra possesses an acute understanding of investor relations dynamics, regulatory compliance requirements under SEBI guidelines, and the critical importance of transparent stakeholder communication in maintaining market credibility and corporate governance standards.

Successfully led various high-stakes engagements involving distressed debt purchases, refinancing, and corporate restructuring of :

1. Ashapura Options Private Limited
2. Angad Infrastructure Private Limited.
3. Chinar Retails & Infrastructure
4. Devikripa Trading Private Limited
5. GK Industrial Park Private Limited ,
6. Heaven Engineers & Contractors Private Limited,
7. Kimaya Fashions Private Limited,
8. Kings Electronics Private Limited,
9. MPS Car Care & Services Private Limited.
10. NEC Electromech (India) Private Limited.
11. Neelkantham Systems Private Limited.
12. Neoteric Infomatique Limited.
13. Neptune Developers Limited.
14. Neptune ventures & Developers Private Limited.
15. Newtech La Palacia Private Limited.
16. Perfect Color Digital Prints Private Limited
17. Primate Infrapower & Multiventures Private Limited.
18. RM Bhuther & Company Limited.
19. Reliable Papers (India) Limited
20. Richa India Infra Development Private Limited
21. Rudrani Health Care Services Limited
22. S K Wheels Private Limited.
23. Sangeeta Aviation Services Private Limited.
24. Setubandhan Infrastructure Limited.
25. Shiv Mfg. Pipes Private Limited.
26. Sovika Aviation Services Private Limited.

MEET THE TEAM:



Shubhi Singh Sisodia
Director,
Eunoia Financial Services
Private Limited

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Shubhi@eunoiafs.com

Ms. Shubhi Singh Sisodia serves as Managing Director at **Eunoia Financial Services Private Limited**, where she, alongside Mr. Bipin Kabra, provides specialized advisory services to investors, banking institutions, asset reconstruction companies, investment funds, NBFC's, and real estate conglomerates across conventional transactions, mezzanine financing, and structured debt-equity arrangements. Her comprehensive understanding of India's banking and financial services ecosystem, coupled with her expertise in money lending regulations and regional market dynamics, has positioned her as a trusted advisor to premier Investors & financial institutions and corporate borrowers nationwide. With over eight years of distinguished professional experience, Ms. Sisodia brings formidable proficiency in insolvency and bankruptcy proceedings, corporate restructuring, regulatory compliance frameworks, and distressed asset transaction advisory. Her core competencies encompass the strategic formulation and execution of resolution plans, operational turnaround strategies, and business profitability restoration. Ms. Sisodia plays an instrumental role in managing investor relations while delivering comprehensive advisory services to transaction stakeholders, ensuring prudent risk mitigation and maximization of value realization for her clients.

Over the course of her career, Shubhi has worked across a wide array of industry sectors, including Renewable Energy, Hospitality, Real Estate, Pharmaceuticals, Automobiles, FMCG, and Plastics Manufacturing. Her previous experience with several Insolvency Professional Entities (IPEs) and Insolvency Professionals (IPs) has enhanced her capability to navigate complex restructuring legal and financial scenarios, making her a valuable contributor to multidisciplinary teams.

Ms. Sisodia has also been involved in advising various capital market transactions such as Integrity Due Diligence in initial public offerings, and distressed deals offer for takeovers. She has led & head the way in paving the practice area of insolvency resolution in her previous role as a AVP in CLA Global. She has been actively involved in the insolvency resolution for:

- A. Process Advisory for a listed FMCG company - Future Enterprises Limited (FEL)
- B. Process Advisory for a Renewable energy company - Reliance Innoventures Private Limited
- C. Provided end-to-end advisory in one of the largest Personal Guarantor of the Amtek Group, with a total admitted claim size of ₹40,000 Crores.

Successfully led various high-stakes engagements involving distressed debt purchases, refinancing, and corporate restructuring of :

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| <ol style="list-style-type: none">1. Krish Raipur Hotels Private Limited.2. Tulsi Extrusions Limited.3. Unijules Life Sciences Limited,4. Nandkishore Steel Private Limited5. Future Enterprises Limited,6. Reliance Innoventures Private Limited,7. Nykaa Steels Private Limited,8. Gvk Gautami Power Limited,9. Winsome Yarns Limited,10. Amtek Group Pg Matter.11. Bid Advisory For Ushdev Engitech Limited12. Bid Advisory For Pioneer Gas Power Limited.13. Process Advisory for Three C Shelters Private Limited | <ol style="list-style-type: none">14. Asset Tracing of PG's of Multiwal Pulp & Board Mills Pvt. Ltd.15. Asset Tracing of PG's of Advance Surfactants India Ltd.16. Global + Domestic Asset Tracing for a Textile Giant in Fund misappropriation Case. |
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