Infomerics Analytics & Research

www.infomericsresearch.com

Content

About

INFOMERICS ANALYTICS & RESEARCH

The Company Infomerics Analytics And Research Private Limited (IARPL) formely known as Infomerics Ratings And Research Private Limited (IRRPL) was incorporated on 01st September, 2020 as a non-government company at ROC Delhi.The company is engaged into providing the services of grading, scoring, analysis, evaluation, certification, appraisal etc. of all the business entities of Government, FIIs, Overseas Corporate Bodies (OCB's) including FPI's and FII's, other regulators like IRDAI, PFRDA, NHB etc. The Company also serves the business of risk assessments carried out for various market participants and constituents, research and analytics support to global financial sector clients, Funds research, Data Validation and verification of accreditation of higher education institution, risk assessments of SME's for various market participants and other similar activities.

The Company is run under the guidance of Mr. Vipin Malik, a renowned Chartered Accountant and the founder & mentor of one of the seven Credit Rating Agency named as Infomerics Valuation And Rating Private Limited. **Infomerics Analytics And Research Private Limited (IARPL) formely known as Infomerics Ratings And Research Private Limited (IRRPL)** is a wholly owned subsidiary of Infomerics Valuation And Rating Private Limited (SEBI registered and RBI Accredited Credit Rating Agency).

VISION

Vision:
Scaling greater heights maintaining Credibility, Transparency and Probity.

MISSION

Mission:
↗ To ensure excellence in Reasearch & Analysis.

↗ To establish pre-eminence by providing superior services to all stake holders.

↗ To apply state of art software systems, tools and techniques to achieve perfection.

↗ To attain customer satisfaction and investor confidence by providing transparent, credible and flawless professional solutions.

↗ To build prominence within & outside the country by rendering outstanding services.

↗ To continue commitment to Internal & External Stakeholders by maintaining diligence, dedication & devotion.

Board OF DIRECTORS

Mr. Vipin Malik

Mr. Vipin Malik a Chartered Accountant with "Certificate of Merit", has an illustrious career spanning over four decades in Banking and Finance Sector.
He was in the Board of Canara Bank, J&K Bank and IFCI. Former member of Board of Governors RBI & Bharatiya Reserve Bank, Note Mudran Private Limited)
He has authored several books on Economic & Financial issues and regularly contributes articles on financial matters.
He is also Mentor & Chairman of Infomerics Group.

Mr. Basant Seth

Qualified Chartered Accountant with a Post Graduate Diploma in Bank Management having over 37 years' experience in the areas of Banking & Finance, Corporate and Taxation Laws, Accounting Standards, Audit Functions, Compliance, Administration etc.

Mr. Ravinder Zutshi

Mr. Ravinder Zutshi has spearheaded the success of Samsung in the Indian market place since the launch of Samsung in India in December 1995. He last held the position of the Deputy Managing Director at Samsung India Electronics Pvt Ltd.

He was associated with LG Electronics India Pvt. Ltd. as a Sr. Director and currently associate with Havells India Ltd as Business Consultant since 2016.

Mr. Rajiv Mehrishi

A Retired IAS and at present a vice chairman of United Nations Board of Auditors has a wide experience of over 42 years and is well placed to advise and guide the Company in the discharge of its functions, including financial governance, corporate law, audit, and good corporate governance.

Mr. Suraj Pratap Malik

Mr. Suraj Partap Malik hold a Master's degree in Business Administration from Cardiff University and is having a vast experience in banking and financial institutions, spearheading the company with expertise in finance, management, research and analysis. He is responsible for overseeing & managing company's key functions including strategic partnership, client relationships and technologicalinnovations.

Mr. S. K. Goel

He was chairman of Central Board of Excise & Customs (CBEC) and Special Secretary in the Department of Revenue, Ministry of Finance, Government of India and retired in July 2012. Currently he is the Advisor of Center for Tax Awareness & Research and Member of Bar Council of Delhi.

Mr. Radha Krishna Mathur

A retired IAS having 45 years vide administrative experience as LG of UT of Ladakh, CIC, Defence Secretary, Addl Secy. MOD, Secretary – Ministry of MSME, Chief Secy. Govt. of Tripura, Principal Secreraty – Agriculture & Rural Development, Govt. of Tripura. Highly qualified with B.Tech / M.Tech from IIT and MBA degrees. Affiliated with Indian Institute of Public Administration as Life Member.

TOP MANAGEMENT

Mr. Mohit Rana
(Chief Executive Officer)

Mohit Rana is EPBM Scholar from IM Lucknow and Engineering Graduate in IT and University Scholar in MBA Marketing and finance .He is a part of Infomerics Group since, 2020 and was working as Director & zonal Head Business Development at Infomerics Ratings. With expertise and command in sector he was promoted as CEO for Infomerics Analytics which is 100% subsidiary of Infomesics Ratings.

His previous experience ranges from managing assignment in the field of Business Development to working with Indian banking conglomerates since 2010, he is a part of the credit rating industry. He is active on SME chamber of Commerce, Sa-Dhan, Northeast BFSI and various forums.

About
Parent Company:

INFOMERICS VALUATION AND RATING PVT. LTD.

Infomerics is a SEBI registered and RBI accredited Credit Rating company and is the latest entrant among the seven credit rating companies in India. INFOMERICS was conceived and instiued by a team of erudite and experienced professionals. Maintaing high standards of moral rectitude, the free & fair analysis and evaluation of credit worthiness & Rating of Banks, NBFCs, Conglomerates and Small, Medium Scale Units is our forte.

The Board consists of highly respected personalities who have carved a niche for themselves in their respective fields. Infomerics is also supported by a team of highly experienced professinals who are assiduous in their approach while assigning the Rating. Adherence of high standards of probity and propriety has provided the impetus to making Infomerics a very credible Organization in the industry.

Mr. Alok Kumar Misra

He was the Chairman and Managing director of Bank of India. Prior to that, he was the Chairman and Managing Director of Oriental Bank of Commerce during June 2007 to August 2009. He held the Executive Directorship of Canara Bank from March 2006 to June 2007. During his tenure as Executive Director, the Bank progressed to become the largest Nationalised Bank with alround growth.

Dr. Sandip Ghose

Dr. Sandip Ghose is, currently, the Director in National Institute of Securities Markets (NISM), Prior to joining NISM, he was the Head of Human Resource Management Department, Reserve Bank of India (RBI), overseeing the Strategic Management, Human Resource Development and Administrative Affairs across the country.

Mr. B. A. Prabhakar

Mr. Prabhakar also held Board level position / Top management of the following Banks/Companies: Chairman and Managing Director of Andhra Bank from January 02, 2012 to August 31, 2013. He joined Andhra Bank as Executive Director in December 2011. Prior to that, he was the Executive Director in Bank of India from October 2008.
Chairman & Managing Director of Andhra Bank Financial Services Limited.

Mr. D R Dogra

Holds rich experience of over 37 years in the financial sector particularly in the areas of Banking and Credit Rating. Starting his career with Dena Bank, he subsequently joined Care Ratings in 1993 and retired as Managing Director and CEO of the company in 2016.
Was instrumental in taking Care Ratings to greater heights by bringing IPO and successfully establishing global presence. Held the post of Independent Director on the board of several corporates.

Mrs. Pooja Malik

Has the experience in the fields of General Administration and Management. Under her direction and guidance the company has been working and will scale to new heights. Director in HLM Associates & Consultants Private Limited and Fidelity Growth Fund Private Limited.

Mr. Ranjan Sharma

Mr. Ranjan Sharma is a Director on the Board of IFFCO Kisan Sanchar Limited (IKSL). Mr. Sharma is also the Director of Star Global Resources Limited and has a rich experience in the Indian Corporate Sector and rural domain. IKSL is a joint venture company between IFFCO and Star Global.

Mr. B. K. Bajaj
(Chief Executive Officer)

Former General Manager - Chief Risk Officer (CRO) of Canara Bank.
A B.Com (Hons) - Delhi University, CAIIB – Part I, having 38 Years unblemished Banking Service including 10 years in top management with excellent track record for implementing controls, increasing efficiency and effectiveness of the Credit Risk, Market Risk, Operation Risk Management, team management and relationship.

PRODUCTS & SERVICES

MSME

MSME Grading

The foundation of the growth of Indian industry was laid by MSME units which has played a pivotal role in the growth of the economy. Apart from laying a strong foundation, MSME continues to contribute significantly to the growth of the nation. With 48 million units manufacturing over 6000 products apart from the service sector SME not only plays a vital role by substantially providing fruitful employment but also contributing thirty seven percent to GDP. Backbone of social-economic development, forty-five percent of Industrial production and nearly fifty percent of exports comes from the contributions made by MSME sector.

Due Diligence Report

Due diligence report issued by Infomerics Analytics and Research Pvt Ltd., Is a one stop solution for verification of complete credentials of a business house.

Due diligence is a detailed verification of a profile risk factor of a business entity which is often sought by banks and other financial institution before entertaining any applications.

Project Gradings

Project grading evaluates a project's quality and success based on set criteria, assessing factors like management, timelines, budget, and stakeholder satisfaction. It offers insights for improvement and informed decision-making.
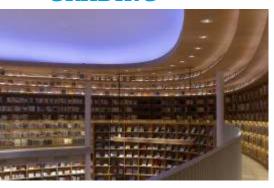
Vendor Assessments

Vendor assessment is an evaluation and approval process that businesses can use to determine if prospective vendors and suppliers can meet their organizational standards and obligations once under contract. The end goal is to secure a low-risk, best-in-class vendor and supplier portfolio.

Vendors and suppliers both furnish services or goods, but there is a distinction: The term vendor applies to business-to-business (B2B) and business-to-consumer (B2C) sales relationships, while supplier applies only to B2B relationships.

The credentials of a Business House are verified after conducting due diligence and unique Verification ID and QR is allotted by Infomerics Analytics and Research Pvt Ltd. This code facilitates downloading a narrative from Infomerics website providing information on business activity, track record, accolades, bankers, auditors, photographs of activities etc.

The sharing of Unique Verification Code / QR code enables one window dissemination of the credentials of the business house to stakeholders thus augmenting business opportunities. The IAR verified logo issued by a third party can further be an integral part of the website, promotional material, business cards, stationery of the business house which enhances their status.

GRADING

Educational Institutions Grading

There has been a meteoric rise of private institutions imparting education both at school and college levels in India and enrollment in these private institutions have also seen an exponential growth. Providing quality education is the dream of every parent but the education sector is in major crisis today with both private and public school struggling to meet this crucial need. At present forty-five lakhs schools are in private hands and about 78% of the colleges are in the hands of private sector. The privately run Business Schools have also shown a rapid growth. With private sector's contribution being so enormous, accountability of these institutions become vital.

Infomerics grading of these educational institutions is aimed at providing a clear insight on the status of an educational institution both at school and college level. The school grading inter alia will be based on analysis of Infrastructure, quality of faculty, curriculum, non-scholastic activities, financial strength, and college grading will be factoring management, faculty, fundament, research facilities, financial strength, placement tie-ups, alumni performance etc.

Grading of educational institution would not only enable the management to introspect on their strengths & lacunae with a view of channelizing their energies in improvement process but also would help the students/parents to take a conscious decision before joining the institution and not get lured by just the brand name.

Placement Audit

Engineering and Business Administration courses are professional education which has direct impact on the employability of the student. With over fifteen lakh engineers graduating and six lakhs

management students passing out each year from the innumerable engineering and management institutions, the performance of these institutions in terms of being able to find a suitable employment certainly needs introspection. Even though the enrolment in Business Management programme is very high, only seven percent of the students turn out to be employable.

Healthcare Grading

Health care expenses have become prohibitive for a common man in India with dependency on private hospitals showing upwards trend. Only 14% of rural and 19% of the urban population are covered by proper health insurance which translates to spending the hard-earned money towards hospital treatments.

With nearly sixty five percent of the population paying for medical expenses from their own pocket, analysis of correctness, effectiveness and efficacy of care becomes important.

There exist a few hospitals with no clinically proven protocol, some of which continue to charge exorbitant amounts for ICU and hospitalization, as against other well managed hospitals who have proven track record and follow ethical practices.

The consumer feels that hospitalization is entering a blind alley not knowing the doctors, their credentials, competency, past history, likely costs, accountability amongst other factors. More often than not, the consumers decision is influenced by reaching the nearest hospital, big brands, marketing strategy, references of known people or experiences of third party with no proven document available for reference. There is hence a need to make the people and process of healthcare more accountable in order to maintain transparency.

Advisory or NABH/NABL accorditation to Hospitals.

NABH accreditation is the bench mark standard for hospital quality, which is assesses on the basis of patient care, safety, latest technology used, a specialized team of doctor, transparency and positive clinical outcomes and of course cleanliness and hygiene. Once a hospital holds NABH accreditation, everyone knows for sure the hospital is dedicated towards providing its patients with the best facilities.

Infomerics advisory ensure that a hospital is well prepared to get highest accreditation with NABH.

Real Estate Gradings

Real estate is a significant component of the global economy and plays a pivotal role in the financial well-being of individuals and institutions alike. Whether you are a homeowner, investor, or a financial institution, understanding the quality and performance of real estate assets is crucial for making informed decisions. Real estate grading by Infomerics is a valuable tool that provides an objective and standardized assessment of real estate properties and investments, helping stakeholders navigate the complex world of property valuation and investment management.

COCA Assessment

A Code of Conduct Assessment (COCA) is a systematic evaluation of a Microfinance Institution's adherence to a set of ethical, social, and operational principles outlined in its Code of Conduct. A Code of Conduct is essentially a framework or a set of guidelines that MFIs and microfinance industry stakeholders voluntarily adopt to ensure responsible and sustainable microfinance operations. The assessment helps in ensuring that microfinance institutions are meeting their commitments and responsibilities to their clients and the broader community.

MFI Grading

Microfinance Institutions (MFIs) are financial institutions that provide small loans, savings, and other financial services to people who are traditionally excluded from the formal banking sector. They aim to alleviate poverty, empower women, and promote economic development in underserved communities. To assess the performance and impact of these institutions, MFI grading has become an essential tool.

NBFC Grading

Non-Banking Financial Companies are rising fast as an integral part of the Indian financial system. A Non-Banking Financial Institution (NBFI) or Non-Bank Financial Company (NBFC) does not have a full banking license but facilitate bank-related financial services like investment, contractual savings, and market brokering and risk pooling. They play a big role in strengthening the economy and have been able to carve out a place for themselves in meeting the credit needs of both wholesale and retail customers with a better outreach.

NBFCs are given more freedom in terms of governance and operational issues, regardless of priority sector targets and statutory reserve requirements. However, there are also legal limitations on the selection of services and funding options that NBFCs may provide.

Comprehensive NBFC Grading provides opinion of the Rating Agency on NBFC's capacity to carry out its NBFC operations in a sustainable manner and its assessment of code of conduct. The assessment of the small NBFCs shall be based on two broad dimensions namely Capacity to manage their NBFC operations in a sustainable manner and Code of Conduct Assessment.

FPO Grading

Farmers Producer Organisation is a group of farmers, typically from a specific region, who come together voluntarily to form a legally registered entity. This entity aims to provide support to farmers in terms of access to inputs, credit, technology, and markets, thereby improving their income and livelihoods. Grading of FPO helps them to raise finance at affordable interest rates.

PRODUCTS & SERVICES

Techno Economic Viability (TEV) Study Reports

Techno Economic Viability (TEV) study of a project is a comprehensive study of a project for evaluating the technical and financial information about the project. It is an analysis of the relevant data to consider the technological feasibility and economic viability of the project articulating various criteria - technological risk, market risk, regulatory risk, financial risk, etc based on which the project is recommended for selection, modification or rejection.

Valuation (All types)

Valuation multiples are financial measurement tools that evaluate one financial metric as a ratio of another, in order to make different companies more comparable. Multiples are the proportion of one financial metric (i.e. Share Price) to another financial metric (i.e. Earnings per Share). It is an easy way to compute a company's value and compare it with other businesses.

Credit Scoring

Credit scoring is a statistical analysis performed by lenders and financial institutions to determine the creditworthiness of a person or a small, owner-operated business. Credit scoring is used by lenders to help decide whether to extend or deny credit. A credit score can impact your ability to qualify for financial products like mortgages, auto loans, credit cards, and private loans.

Lenders Independent Engineers (LIE) Reports

Lender's Independent Engineer's (LIE) Report is the comprehensive report prepared by an Independent Engineer or team of Engineers on behalf of the Lender which articulates technical due diligence of the project. The report intra alia is a review of the technical inputs - output, efficiency, O&M expenses, availability, etc. of the project to the financial model to justify the financing of the project.

ADVISORY

Corporate Profiling

Corporate profiling is a key document which articulates a detailed description of the corporate or a business house. This comprehensive document covering various aspects educates customers, investors and other stakeholders. Providing a collated summary of all relevant elements, it is duly verified statements that provides important information about the business house.

Infra Advisory

Assessing potential projects to ensure decisions made are feasible and well planned. Structuring projects - through advice on procurement strategies, project structuring, procurement, arranging finance for and negotiating large-scale PPP projects so clients can achieve what are often very public outcomes.

Audits / Training Programmes

Enhance your Credit Analyst Acumen @Infomerics Finance Academy.

This 8 weeks Program,seeks to help Freshers, working professionals to develop capabilities that will enable them to join Credit Rating Industry which make them effective decision maker while assessing the risk with respect to credit analysis and overcome future business challenges. The course focuses on developing the participant's functional management skills, strategic planning and execution, and complimentary soft skills to enhance their technical expertise.Taught by the eminent faculty of Infomerics covering the entire gamut of credit rating concepts ranging from Accounting & financial analysis to Corporate laws to Industry analytics with digital transformation of businesses and economies, this course serves as an essential building block for the career progression of the participants.

RISK

Early Warning Systems (EWS)

An Early Warning System (EWS) is a set of tools, processes, and methodologies used to identify potential credit risks associated with rated entities (such as corporations, governments, or financial institutions) at an early stage. Infomerics EWS is to monitor the financial health and creditworthiness of these entities and provide timely alerts or warnings to investors, creditors, and the public when there are signs of deteriorating credit quality.

A risk model for Non-Banking Financial Companies (NBFCs) and Financial Institutions (FIs) is a comprehensive and systematic framework that employs quantitative and qualitative techniques to assess and manage the various financial and operational risks associated with these entities. Infomerics models are designed to evaluate factors such as credit risk, market risk, liquidity risk, operational risk, and regulatory compliance, among others, in order to help NBFCs and FIs make informed decisions, allocate capital, and mitigate potential risks. Infomerics models is to enhance risk management and decision-making processes within these institutions.

Model Validation

Model validation is the process of rigorously assessing and verifying the accuracy, effectiveness, and reliability of mathematical, statistical, or computational models. Infomerics models can be used in various fields, including finance and engineering. Infomerics model validation is to ensure that a model's outputs or predictions align with observed data and reality, and that the model can be trusted for decision-making or analysis.

Portfolio Assessment

Portfolio assessment is an evaluation method that involves the collection, organization, and analysis of a portfolio of NBFC/FI or banking and achievements over a specific period of time.

Infomerics comprehensive approach to assessment that goes beyond traditional testing and allows professionals to gain a more holistic understanding of portfolio assessment.

Data Aggregation & Analytics

Data aggregation and analytics collectively refer to the process of gathering, summarizing, and analysing data from various sources to extract valuable insights, patterns, and trends, enabling informed decision-making and problem-solving. Data aggregation involves consolidating data for easier analysis, while data analytics encompasses the exploration, interpretation, and extraction of actionable information from the aggregated data. Infomerics form a crucial framework for leveraging data to improve processes, gain insights, and make data-driven decisions in various fields, including business,finance, research, and technology etc.

Advisory Infomerics Technology Suite

Enabling NBFC & Financial Institutions for technology SAAS software enabling them loan management system by infomerics.

➢ Loan origination,KYC verification, cashless disbursement, model validation, Cashless collections, recovery mechanism and sector specific models .

➢ Complete suite of LDS &LMS followed by validation for NBFC's.

➢ Complete suite of LDS & LMS followed by validation for NBFC's.

DIGITAL CARD

Infomerics is a leading provider of innovative digital business card solutions. They offer a compreshensive suite of services to simplify and secure digital card transactions for companies.

"I" VERIFIED DIGITAL CARD

It's versatile, customizable, and perfect for networking.

Versatility

NFC & QR

It uses NFC and QR technology to share your contact info with a tap or scan.

Sustainable

It's both cost-effective, eco-friendly which supports Digital India Campaign.

Verified profile by Infomerics

Get a verified profile with clickable links for enhanced credibility.

BRSR FRAMEWORK (ESG PRODUCT)

'E' stands for Environment
'S' stands for Social
'G' stands for Governance

ESG stands for Environmental, Social and Governance. ESG is an opinion on a company or financial instrument's environmental, social or governance (ESG) characteristics – be it risks, opportunities, or impact.

Environmental, social and governance (ESG) is a term used to represent an organization's corporate financial interests that focus mainly on sustainable and ethical impacts. Capital markets use ESG to evaluate organizations and determine future financial performance. While ethical, sustainable and corporate governance are considered non-financial performance indicators, their role is to ensure accountability and systems to manage a corporation's impact, such as its carbon footprint.

Investors are increasingly applying these non-financial factors as part of their analysis process to identify material risks and growth opportunities. ESG metrics are not commonly part of mandatory financial reporting, though companies are increasingly making disclosures in their annual report or in a standalone sustainability report.

Your ESG strategy should answer the following question:-

- **What's your end goal?**
- **How will you measure impact?**
- **How will you achieve it?**
- **And, by when?**

To know more about ESG and its benfits for your business

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