



Infomerics Analytics & Research

www.infomericsresearch.com



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About

INFOMERICS ANALYTICS & RESEARCH

The Company Infomerics Analytics And Research Private Limited (IARPL) formerly 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) formerly 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:

- To ensure excellence in Research & 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.

MISSION

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 has authored several books on Economic & Financial issues and regularly contributes articles on financial matters. 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 is also Mentor & Chairman Informerics Valuation and Rating Pvt. Ltd., a credit rating company of repute.



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. 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 technological innovations.



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. Ravinder Zutshi

Currently working in LG Electronics India Pvt. Ltd. as Sr. Director - India Head for Enterprise Business and Havells India Limited as their Business Consultant since 2016.

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.



TOP MANAGEMENT



Mr. Mohit Rana
(Chief Executive Officer)

Mohit Rana is EPBM Scholar from IIM Lucknow and Engineering Graduate in IT and University scholar in MBA Marketing and Finance from LPU with a track record of more than 15 years in banking and financial services industry (BFSI) sector. He is a part of

Infomerics group since 2020 and was working as Director & Zonal Head Business Development for North at Infomerics Ratings. With expertise and command in sector he was promoted as CEO for Infomerics Analytics which is 100 % subsidiary of Infomerics Ratings.

His previous experience ranges from managing assignments in the field of Business Development to working with Indian banking conglomerates. Since 2010, he is a part of the credit rating industry and as Director & Regional Head at Brickwork Ratings India Pvt Ltd. Also, he is instrumental in setting up teams and business growth in Northern parts of country.



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 instituted by a team of erudite and experienced professionals. Maintaining 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 professionals 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.



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

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 profile and risk factor of a business entity which is often sought by banks and other financial institutions before entertaining any loan applications.

The due diligence report issued by Infomerics inter alia includes verification of KYC documents, management profile and experience, areas of operation, past performance, customer / vendor details, verification of financials, banking information etc.



Project Gradings

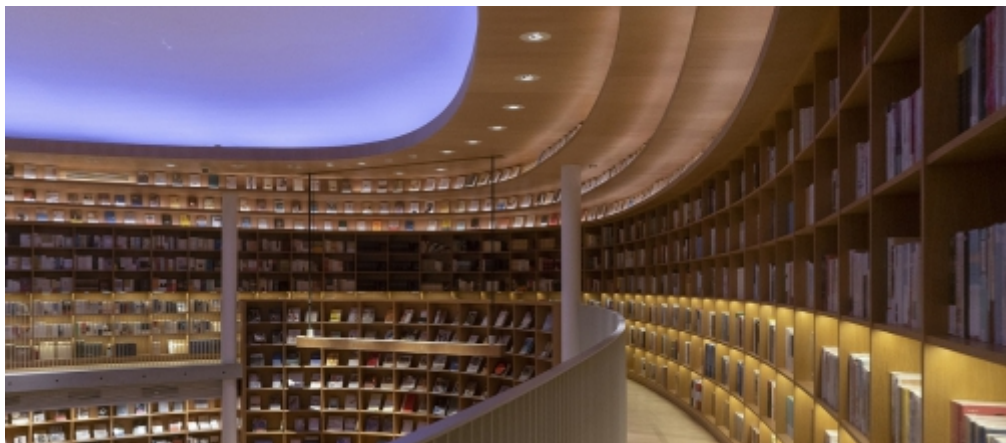
Project grading evaluates a project's quality and success based on set criteria, assessing factors like management, timelines, budget, and stakeholder satisfaction. It offers insights for improvement and informed decision-making.

PRODUCTS & SERVICES

GRADING

Education 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. India has the largest population under the age of twenty-five which on one side reflects the great strength of the nation while on the other side lies the challenge of providing quality education to these forty seven percent of the population.



Healthcare Grading

Health care expenses have become prohibitive for a common man in India with dependency on private hospitals showing upward 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.



Real Estate Project Gradings

The real estate industry being highly fragmented with regional dynamics and smaller players is marred with a low level of investor trust. Although the emergence of large corporate houses into this sector is bringing some level of transparency, there are no set benchmarks to differentiate one from another.



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.

MFI Grading

In the last two decades, the banking sector has undergone a paradigm shift. An important element of the banking sector transformation has been the emergence of micro-financing (MF) as an innovative savings and loan mechanism for the poor. MF emanated from inadequate social safety net for the vulnerable sections of society and the inaccessibility of the formal banking system.



COCA Assessment

INFOMERICS is a full-service rating agency. It provides rating services for the entire range of money market & capital market instruments and borrowing programmes like Non-Convertible Debentures, Commercial Papers, Tier I & Tier II Bonds, Perpetual Bonds, Structured Obligations (including Guarantee Backed Debt programme), and Securitisation Transactions.

NBFC Grading

The rating of bank facilities of NBFCs follow a largely similar methodology to the rating of their long term senior debt. With respect to deposits, Infomerics rates the FD programme of both banks and non-banks. It is rated on both the short term and the long term scale depending on the tenure of the FDs. If it's a longer term FD with contracted maturity of more than a year, then it is rated on a point based rating scale including modifiers.

FPO Grading

It is one type of PO where the members are farmers. Small Farmers' Agribusiness Consortium (SFAC) is providing support for promotion of FPOs. PO is a generic name for an organization of producers of any produce, e.g., agricultural, non-farm products, artisan products, etc.

PRODUCTS & SERVICES

TEV STUDY & LIE REPORT



VALUATION

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.

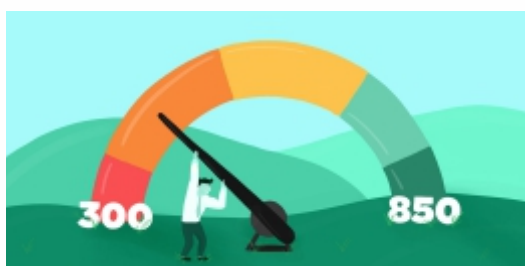


Lenders Independent Engineers (LIE) Reports

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.

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.

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

It's a good idea to look deeper into the performance of your training programs to improve total employee L&D effectiveness while retaining business profitability. That's where auditing learning and development comes in. In this article, let's walk through the four steps on how to audit a training program.

Vendor Assessments

Vendor assessment describes an organization's program of assessing its vendors' management of that organization's information, and whether vendors are implementing and maintaining appropriate security controls.

PRODUCTS & SERVICES

RISK

Early Warning Systems (EWS)

Early warning system is an adaptive measure for climate change, using integrated communication systems to help communities prepare for hazardous climate-related events. A successful EWS saves lives and jobs, land and infrastructures and supports long-term sustainability. Early warning systems will assist public officials and administrators in their planning, saving money in the long run and protecting economies.



Risk Model for NBFC / FI's

Non-Banking Finance Companies (NBFCs)/Housing Finance Companies (HFC's) play an important role in the Indian financial market. National Housing Bank regulates HFC's and Reserve Bank of India (RBI) regulates both NBFCs and banks, there are some significant differences in the regulatory treatment, with NBFCs/HFC's being given greater flexibility in governance structure and operational matters, and being allowed to lend independent of priority-sector targets and of statutory reserve requirements. However, at the same time, there are regulatory restrictions on the bouquet of services that NBFCs/HFC's can offer and on their funding options. Normally NBFCs/HFC's lend for housing loans, vehicle loans, personal loans, loan against property/shares, corporate loan, builder loans etc. The rating methodologies developed by Infomerics for evaluation of Financial Institutions & NBFCs/HFC's comprise of qualitative and quantitative factors.



Portfolio Assessment

A portfolio assessment is a systematic and organized collection of evidence used by the teacher and student to monitor the growth of the student's knowledge, skills, and attitudes in a specific subject area. Key Points. The portfolio is a collection of students' work representing a selection of performances



Model Validation

Model validation refers to the process of confirming that the model actually achieves its intended purpose. In most situations, this will involve confirmation that the model is predictive under the conditions of its intended use.



Data Aggregation & Analytics

Data aggregation is the process of collecting data to present it in summary form. This information is then used to conduct statistical analysis and can also help company executives make more informed decisions about marketing strategies, price settings, and structuring operations, among other things.

DIGITAL CARD

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

“I” VERIFIED DIGITAL CARD

NFC & QR

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

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

Versatility

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.



ESG PRODUCT



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

Environment criteria shows an organization's impact on climate and natural resources like water through factors such as greenhouse gas emissions and management practices.

Social criteria seek to understand how well leadership manages relationships with stakeholders, fair wages for workers, generating positive outcomes etc.

Stakeholders are increasingly taking note that a healthy corporate governance function can make or break progress in the "S" or "R" realms.

Investors are applying these non-financial factors as part of their analysis process to identify material risks and growth opportunities.

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 benefits for your business

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