

Infomerics
Analytics & Research



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MSME GRADING

BEYOND THE ORDINARY

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.

With more than thirty five percent of finances coming from private lenders, it is imperative that a comprehensive analysis of each entity is articulated in the form of grading - a comparison vis a vis the peer group thus opening the doors for participation of financial institutions to augment their growth.

Challenges of MSME Sector.

- ❖ Insufficient finances, capital and access to credit facilities.
- ❖ Lack of Technology and digital knowledge
- ❖ Inadequacy of talented manpower
- ❖ Primitive infrastructure and utilities leading to low productivity.
- ❖ Lack of innovation and market know-how.
- ❖ Shortage of marketing opportunities.

These challenges becomes impediment to the growth of MSME sector thus Indian MSME's are unable to scale greater heights and become self-sufficient.

MSME Grading by Infomerics

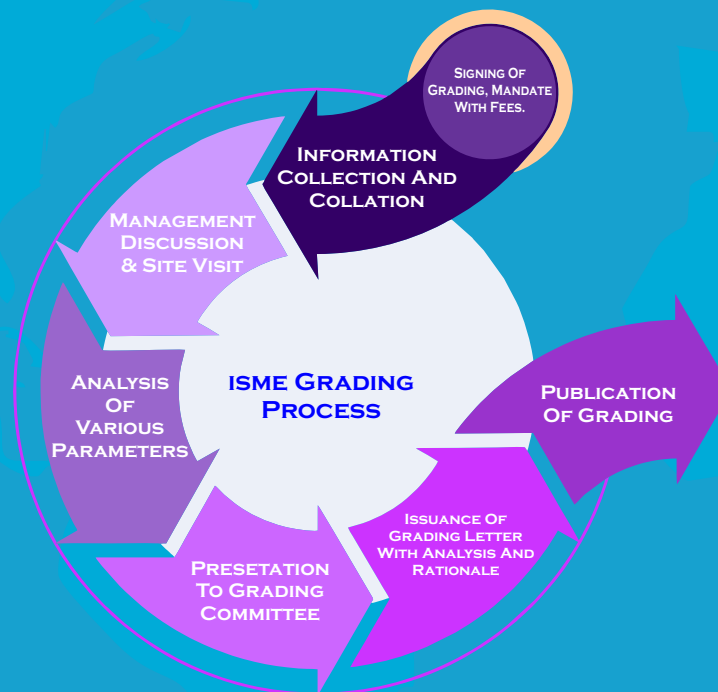
While the Government is providing the necessary impetus for the growth of MSME sector in India. MSMEgrading by Infomerics showcases the creditworthiness and wherewithal of the MSME to execute contracts after an in-depth analysis of their financial and non-financial parameters. The report of MSME grading of Infomerics reflects the activities of the entity, strengths & weakness of the management, the product range, profits & losses, details of suppliers & customers amongst various other details. The robust grading assigned by Infomerics, a benchmark of the overall capability of the SME entity is acknowledged by several banks and financial institution.

Advantages

- Free and Fair analysis of the performance of MSME.
- Augments funding opportunities from Banks and Financial Institution.
- Clear visibility of management, suppliers & customers.
- Showcasing performance in comparison with peers.
- Reflects organizational capabilities in terms of finance, operation, technology etc.
- Improves confidence with stakeholders.
- Clear documentation of strengths & weaknesses.
- Provides clarity for Banks & Financial Institution. Improves Investor attention.
- Faster and result oriented fund allocation.
- Helps graduation to next rung ladder. Micro to Small, small to medium etc.
- Provides exposure for tenders and government orders.
- Mitigates risk element to Investors.
- Recognition by an eminent third party professional organization to create an unique presence.
- Powerful self-improvement tool and improvement in visibility among various stakeholders with expansion of base in newer markets.
- Independent assessment of credit worthiness to provide competitive edge among lenders.
- Higher access to funding and concessional pricing with better terms.
- Increase in acceptance among customers and buyers leading to better business opportunities.
- Easy and ready to use capability and capacity assessment of small entities to arrive at any critical decision(purchase/sales/any other transaction).
- Visibility through publication of name and rating in CRA website.

GRADING SCALE

iSME - 1	Highest credit worthiness in correlation with other SMEs
iSME - 2	High credit worthiness in correlation with other SMEs
iSME - 3	Good Credit Worthiness in correlation with other SMEs
iSME - 4	Above average Credit worthiness in correlation with other SMEs
iSME - 5	Average Credit worthiness in correlation with other SMEs
iSME - 6	Below average Credit worthiness in correlation with other SMEs
iSME - 7	Weak Credit worthiness in correlation with other SMEs
iSME - 8	Poor Credit worthiness in correlation with other SMEs



INFOMERICS ANALYTICS & RESEARCH PVT LTD.

About us

Infomerics Analytics and Research Private Limited has been established exclusively for rendering services in the field of grading, scoring, analysis, evaluation, certification, appraisal etc. Our systematic analysis and credible assessment instils confidence and trust among investors, issuers, Government agencies etc by providing them an unbiased opinion of creditworthiness of MSME entities. We provide one stop solutions mainly to the MSME sector in grading, valuation, advisory, research and risk management services.

The Company is run under the guidance of Mr. Vipin Malik, a renowned Chartered Accountant - founder & mentor, the Board consists of highly experienced members with rich knowledge of the financial sector. The company is ably supported by a team of diligent & dedicated staff and customer satisfaction has always been the driving force behind all our successful activities.

Infomerics Analytics and Research covers a wide spectrum of services and solutions to offer through a rationale and prudent approach which leads to a robust analysis and deliverance. We have a team of experienced and knowledgeable analysts and experts who conduct in-depth study of various aspects of an entity before assigning the Grading which is accepted by various Banks and Financial Institutions. The immaculate approach covering all the nuances is adopted for preparing the study reports which covers every aspect of the business entity.

We are a 100% subsidiary of Infomerics Valuation and Rating Pvt Ltd, a SEBI Registered and RBI Accredited Credit Rating Agency.

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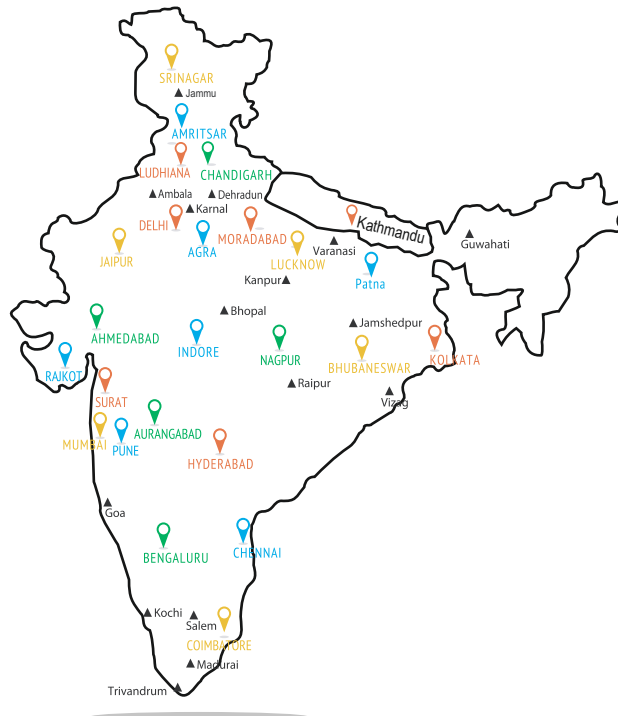
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