

# **CREDWISE ADVISORS**

Catalyst For Growth



## ABOUT US

Credwise Advisors, incorporated in 2023, is renowned one among prominent credit rating advisory companies in India, led by experienced and enthusiastic entrepreneurs. Our dynamic and experienced team coming from diverse backgrounds like credit rating agencies, credit advisors and fund houses help us in providing holistic approach to the credit rating needs of our clients.

We understand our client's business profile, conduct indepth financial analysis, and coupled with our industry expertise, we optimize the credit rating of the clients. Credwise is known for its unique approach, discretion, and creativity in delivering successful assignments. We work along with our clients right from the start such as by helping them select the CRA till the time the final rating report is published. Our experience in credit rating process conducted for numerous companies across varied sectors help us add value to our clients by advising them even on the minutest of details.

Our team is dedicated and truly passionate towards providing finest possible service when it involves credit rating guidance. We believe in acquiring industry and client-focused functional knowledge so that deliverables are as per requirement of the client.

We have PAN India presence and are financial & business advisors to large and medium business entities across India. We value long-term client relationships and think of ourselves as a trusted advisor. We bring a client-first approach to each engagement and supply services that add value throughout the transaction and investment life cycle

# OUR TEAM



**Ankit Middha**

Founder

Ankit Middha, an MBA in Finance, is the visionary founder behind Credwise Advisors, with over 13 years of extensive experience in the financial industry. Specializing in credit risk evaluation and assessment, Ankit has worked in Credit Rating Agencies and the Financial Advisory sector. His deep understanding of client needs, sharp analytical skills, and vast network within the financial industry have been instrumental in executing client assignments diligently. Under Ankit's leadership, Credwise Advisors has swiftly emerged as one of the leading credit rating advisory company. The firm is dedicated to empowering clients to achieve optimal credit ratings.

Starting as a Financial Analyst, Ankit honed his skills at CRISIL for nearly 5 years before advancing in the rating advisory industry, achieving remarkable milestones fueled by determination and business acumen. Ankit is known for his commitment to excellence and delivering value to clients. His leadership, combined with a wealth of experience, continues to propel Credwise Advisors to new heights.



**Sajan Goyal**

Chief Operating Officer

Mr. Sajan Goyal serves as the Chief Operating Officer at Credwise Advisors Private Limited. With over 19 years of expertise in the credit rating and banking sector, he has spent a significant portion of his career at CARE Ratings and has also worked in corporate banking at Andhra Bank.

He possesses extensive experience in credit risk management and business administration across India and Nepal where he has evaluated companies across various sectors, including infrastructure, real estate, banks, NBFCs, and manufacturing.

Mr. Goyal not only possesses strong analytical abilities but is also committed to delivering value to his clients, cultivating relationships built on trust, and adopting a solution-focused mindset. Mr. Sajan Goyal holds an MBA in Finance from ICFAI Business School, Hyderabad, and an MS in Banking from ICFAI University, India.



**Ronak Negandhi**

Senior Director

Ronak Negandhi is a seasoned professional with over 13 years of experience in the financial industry, specializing in credit risk evaluation and investments. His rich career journey includes notable stints at CRISIL, IDBI, BNP Paribas, and the Mirae Group, before joining Credwise Advisors. With a passion for understanding the dynamics of diverse businesses across various sectors, Ronak possesses a keen analytical acumen.

Throughout his career, Ronak Negandhi has assessed companies ranging across the rating scale in sectors such as Banks, NBFCs, Chemicals, Infrastructure, Cement, Trading, Hotels, Hospitals, and more. Beyond his analytical prowess, Ronak is deeply committed to delivering value to his clients, build relationships based on trust and adopting a solution based approach.

Ronak Negandhi, CFA, holds a postgraduate degree in business management, specializing in finance, and is also a certified Financial Risk Manager. He brings a unique blend of analytical rigor, industry knowledge, and client-centric approach to every engagement. Moreover, Ronak's educational background includes a bachelor's degree in Engineering from Mumbai University, underscoring his versatile skill set and approach to problem-solving.



## Maninder Singh

Director

Maninder Singh (MBA) works as Director at Credwise Advisors. He has about decade of expertise in the credit rating industry and is in charge of the company's PAN India operations. In order to find new business, he collaborates closely with bankers, partners, and financial consultants. His enthusiasm, commitment, and hard work not only fuel "Credwise" expansion but also help turn prospects into final agreements. With his amiable demeanor and practical approach to credit ratings, he has established himself as a leader in the field.

He is a professional who provides personalized guidance and strategies to individuals or businesses to help them improve their credit ratings. He analyze credit reports, identify areas for improvement, and offer recommendations to enhance creditworthiness.

He follows the company's philosophy of establishing enduring relationships with its clients. His skills at interpreting business models and evaluating the credit and financial risk profiles of corporate entities across industries is exceptional. Maninder began his professional life in debt syndication. He then entered into the rating advisory business, where over time he developed an expert-level comprehension of end-to-end customer handling.



## Priya Purohit

Associate Director

Priya Purohit, a dedicated and driven, young professional who is redefining success on her terms. Fueled by ambition and digital savvy, she is navigating the complexities of financials with grace and determination. Priya brings a fresh perspective and innovative ideas to the table. Her professionalism, coupled with know-how of businesses across sectors, and clear understanding of reports, makes her a valuable asset to the team.

Priya started her base career in Finance Industry, which gives her the broad and detailed insights of financial sector, with strong dedication and grasp on financial advisory she has always been focused in her profile which makes her the achiever. Priya is actively involved in most of the projects of Credwise Advisors, right from initiating till the execution.



## Sachin Rawat

Director

Sachin Rawat is detailed and result oriented professional serving as a Vice President in Credwise Advisors. He heads Northern India region for the company.

Sachin brings with him a wonderful blend of financial industry experience that stretches to about half a decade long. He started his career at HDFC working in the debt syndication side and also worked in E-commerce Unicorn Startup at an early stage. Sachin also worked at Crisil Rating, and later transformed his vita by working in credit rating advisory industry.

Sachin has proven track record identifying emerging growth opportunities and turning them into real businesses. He maintains a good rapport with clients, understands their business problems and translates them into analytical solutions that help them achieve their true potential. He is skilled in identifying the trends, forecast future financial performance and has deep understanding in financial products and regulations.



## Ashish Chawla

Director

Ashish Chawla is a highly accomplished finance professional with over 14 years of extensive experience in the financial industry. He has developed a strong skill set in credit rating and banking, demonstrating a profound understanding of the financial landscape.

Known for his solution-driven mindset, Ashish excels at identifying and addressing the unique needs of clients to enhance the financial well-being of organizations. His ability to build and maintain strong relationships with both clients and financial partners is a cornerstone of his professional approach, reflecting his belief that "Alone we can do so little, together we can do so much."

His career journey includes significant roles at leading institutions such as GE Capital, Standard Chartered, Crisil, and Axis Bank. This diverse background has equipped him with a comprehensive perspective and a proven ability to deliver strategic financial solutions that drive organizational growth and stability.

# Our Services

## Credit Rating Advisory

Credwise Team's expertise and experience in rating industry makes us the strongest player in credit rating advisory among the industry. Credit rating advisory services are designed to be comprehensive and flexible, addressing the unique requirements of each client and guide them through the credit rating process, offering insights, strategies, and solutions to enhance their credit standing. The primary goal is to help businesses secure favorable credit terms, maintain financial health, and mitigate risks associated with credit transactions.

## Shadow Rating Advisory

Shadow ratings provide an alternative perspective, often incorporating additional factors, industry-specific insights, and nuanced assessments. Credwise is a prominent name for shadow rating advisory services. A shadow rating model is an internal rating approach that selects and weighs the risk drivers to be used for risk differentiation purposes by identifying the main factors that explain external ratings provided by an external credit assessment institution or similar organisation, rather than internal directly observed defaults.

## Fund Raising Advisory

Credwise advisors can be incredibly helpful in navigating the fund raising process. With their extensive market knowledge, the Credwise team can offer insightful advice on valuation and deal structure. They can also help with due diligence, offer advice on deal conditions, and make sure the process continues as planned.



## Resolution Plan Rating Advisory

Resolution plans are comprehensive strategies developed by financial institutions to navigate and recover from distress or failure while minimizing the impact on the broader financial system. It is a rehabilitation plan for a corporate debtor that is going into insolvency. Credwise offers independent assessments and guidance to enhance the quality and effectiveness of these plans. Credwise helps in developing an effective Resolution Plan based on the information memorandum provided by the Resolution Professional that focuses on legal, financial, management, and technical methods.

## Main Board IPO Advisory

Our IPO/FPO Advisory Services play a pivotal role in guiding organizations through the intricate process of going public on major stock exchanges. Credwise's offerings encompass a range of strategic and operational support provided to companies across sectors intending to list on prominent stock exchanges, such as the Bombay Stock Exchange (BSE) or National Stock Exchange (NSE). Credwise's objective is to assist companies in navigating the complexities of the IPO process, from pre-listing preparations to post-listing compliance.

With in-depth knowledge of the whole equity markets fund raising process including – identification, initiation, structuring, valuation and execution, Credwise team can assist in transactions quickly and efficiently.

## SME IPO Advisory

SME companies can also raise funds through equity via “SME IPO”. SME IPO Advisory Services have emerged as crucial facilitators, guiding smaller companies through the complexities of the IPO process.

Credwise through its SME IPO Advisory Services cater specifically to the unique needs and challenges faced by Small and Medium Enterprises aiming to go public. These services encompass strategic planning, regulatory compliance, valuation, and investor relations to ensure a successful transition from private to public status.



## Our Approach

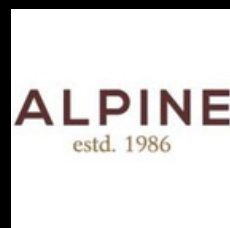


## Credit Rating Scale

	Long Term	Risk Weight %	Short Term	Risk Weight %	
Investment Grade	AAA	20	A1+	20	
	AA+	30	A1	30	
	AA				
	AA-				
	A+	50	A2+/A2	50	
	A				
	A-				
	BBB+	100	A3+/A3	100	
	BBB				
	BBB-				
Speculative Grade	BB+	150	A4+	150	
	BB		A4		
	BB-				
	B+				
	B				
	B-				
	C+				
	C				
	C-				
Default	D		D		



# OUR VALUABLE CLIENTS



# OUR VALUABLE CLIENTS





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