

PRC CONSULTANCY PVT. LTD.

Leveraging market data, insights, and decades of experience to devise tailored strategies & then making execution to elevate clients' financial achievements, particularly in credit rating, banking & capital Market..



**PRC knows Credit
Better**

Benefits

Three benefits of higher rating are

Benefit 1: Concession in Interest

Higher the rating, lower the rate of interest/ lower the bank charges including those on LC/BG and lower the collateral requirement

Benefit 2: Higher Funding Options

Higher the rating, higher the acceptability and visibility of entity among lenders & private players. More the funding option available besides higher the negotiation power of entity

Benefit 3: Better Recognition

Higher the rating, higher the attraction of suppliers, customers, employees and stakeholders towards the entity. Better rating, better recognition.

Problems



*Here are 3 major problems that result in undeserving/ unexpected rating. **Thereby, either higher rate of interest/ charges/ collateral requirement or lose of benefits that could be availed upon better rating.***



Problem 1

Entities remain unaware of the benefits they may get at better credit rating. Entities are not well known to RBI circulars & Banks' ECR linked rate charts that inform benefits of higher rating.



Problem 2

*Entities heavily relied upon internal team that is not an subject (rating) expert. Further, **place mandate in rating agency without credit assessment by experts like PRC.***



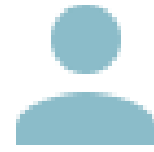
Problem 3

*Entities follows 2nd strike approach. They wait for lender to decline some concession/ reduction in interest rates/ charges. Further, **underestimate their own credit weakness & overestimate their business strengths.***



PRC 3 Steps Solution

We are presenting three step solution that will lead to better results out of credit rating exercise in credit rating agencies



Step 1: Understand Importance of Rating

Study RBI circular on risk weightage and Basel norms. Understand banks' ECR linked interest rate charts. Speak with existing as well as non existing bankers to know the benefits of better rating & thereby importance of higher credit rating.



Step 2: Engage Independent Expert Who Do It on Daily Basis; Promoter Level Involvement is Must

Internal team involves in lots of task and are not subject (rating) expert. Engage credit rating expert to understand your entities strengths & weakness from independent analytical mind. It helps to create a roadmap & let you know what to do & when to do, where to do & how to do.



Step 3: Focus on Higher Rating; Consider Fees as Investment Rather a Cost; Follow Roadmap

Follow expert's roadmap and guidelines; Focus on rating not on rating agencies. Be open to follow do & don't given by expert as the expert know credit rating better. Fees is secondary while higher rating is primary.

Credit Risk Assessment

Framework





PRC Solutions for Rating Optimization

- ❖ Pre-Login Credit Assessment
- ❖ Profiling (Orientation – Rating)
- ❖ Credit Rating Optimization Advisory

Our Solutions For Rating Optimization



Pre-Login Credit Assessment (PCA)

PCA is a pre-login analytical exercise by PRC to uncover both strengths and concerns before proceeding with any significant exercises.

It assist in crafting recommendations, strategy and execution plan for optimal outcome and to avoid any undesirable rating.

Orientation is towards client and it is a private assessment in depth. It is a self evaluation tool before going outside.

Profiling (Orientation Rating)

This report is a packet full of information relating to your industry and business that a credit rating agency must look into.

This report ensure all relevant information has been submitted in best possible light along with required extended data.

Better the submission, higher the probability of desired outcome.

Credit Optimization Advisory Rating

PRC BLR advisory provides end-to-end close supervision to achieve a deserving credit rating from the best possible rating agency

Our credit advisory make bridge to connect your unique credit/ business profile to the most appropriate rating agency and best analysis therein.

To know in detail on each of our services or any assistance, feel free to connect with our team

PRC Policy on Acceptance of Credit Rating Advisory Mandate:



PRC has a well-defined policy regarding the acceptance of BLR (Bank Loan Rating) Advisory mandates.

Our approach begins with a thorough pre-login assessment using internally designed templates and models. These tools help us assess the scope of optimization and identify if a client's organization is underrated compared to its potential. If our assessment indicates that there is room for improvement, we engage in detailed discussions with the client to propose strategies for achieving a deserving rating.

Upon receiving approval from the client on our proposed strategies, we take proactive steps as their representative in dealings with the rating agency. Leveraging our extensive research, database, industry knowledge, and ethical practices, we work transparently to optimize the client's credit rating. Our goal is to ensure that the client's interests are always at the forefront, and we strive to achieve optimal results while maintaining the highest standards of professionalism and integrity.

Reasons to Choose PRC As Your Rating Partner

Free Pre Assignment Assessment

Be it credit rating assignment or any of our other service, we do FREE CREDIT/ BUSINESS ASSESSMENT to understand key delivery level and to ascertain best possible outcomes.

Free Post Assignment Assessment

Delivering just once is not our way of working. To ensure sustainability & to leverage any opportunity further for our client's benefits, we keep executing Free Scenario Testing & Mid Terms Reviews.

Knowledge Sharing

Unlike others, we regularly interact with our clients and share our knowledge with them on the market, industry, and analytical approach that equip our clients to take financials/ business calls in a timely manner.

No Over – Commitment Policy

In PRC we follow a logical approach i.e. AAPER. Upon getting a strong sense that we can make delivery, we pick up the assignment else we ask to wait & to follow the PRC designed roadmap to get the desired outcomes

Success Base Advisory Fees Structure

PRC Success Mantra

- ❖ **Mandatory Pre-login Assessment and the Regular Post-login Analytical Assessment for Sustainable Rating Optimization**
- ❖ **We leverage large pool of research, data and our 80+ years combined experience for our client**
- ❖ **We follow robust approach – AAPER for delivering set goals in smoothen manner**
- ❖ **Conducting business based on robust core values and aligning our interests with our clients' goals.**

Brief About Us



PRC Consultancy Private Limited is a specialized company, focusing on analytical research and expertise in credit assessment, rating optimization, debt profile enhancement, market research, report writing and IPO/ capital market advisory.

Our team comprises seasoned professionals with over 80 years of combined experience, having worked extensively in/ with large corporations, banks, and credit rating agencies. We prioritize our clients' interests, ensuring market integrity, and adhering strictly to regulatory compliance. For complete detail on us, click here <https://prcconsultancy.com/about-us/>


2014

Established as proprietorship entity after leaving a job in corporate finance. Picked & delivered very first mandate (relating to Madhusudan group).


2018

Converted into a private limited company as size of the organization increased & good people attached to us


2023

- ❑ 200+ Corporate Entities Consulted
- ❑ 20+ Industries Served
- ❑ Clientele in 30+ Cities
- ❑ >95% success Rate
- ❑ Very first mandate (in 2014) is still a client (>8 years)

Meet our Team

Mr. Devender Kr. Aggarwal

Director

MBA & Associated with CFA Institute, USA

Experience: 18 years

Specialization in Credit Risk Assessment; Credit Rating; Financial Risk Management; Equity Valuation; Sector Research; Reporting & Project Evaluation

Mrs. Preeti Aggarwal

Director

CS & LLB

Experience: 10 years

Specialization in matters relating to ROC/ MCA/ Company law board and financial matters

Support Team

- ✓ **Mrs. Kajal Singh:** A graduate with experience of more than a decade having specialization in client handling, need understanding and crating awareness strategy.
- ✓ **Mr. Him Kiran Sharma:** A commerce graduation with 20 years of experience in financial industries. He is having expertise in client need identification and developing the tailored solution for best possible outcome.
- ✓ **Mr. Ayush Gupta:** An MBA working with rating agency as well as with bank executing debt profile optimization mandate. He is having 10 years of experience.
- ✓ **Mr. Nitin Leekha:** Chartered account accountant with experience of more than 20 years in multiple industries i.e Travel, Retail, Automobiles and construction/ infrastructure industry. Executing debt profile optimization mandates.

For more detail on our team, click here <https://prcconsultancy.com/our-team/>

Our Goal



To become an admirable analytical and research oriented organization serving clients globally



To provide sustainable solutions



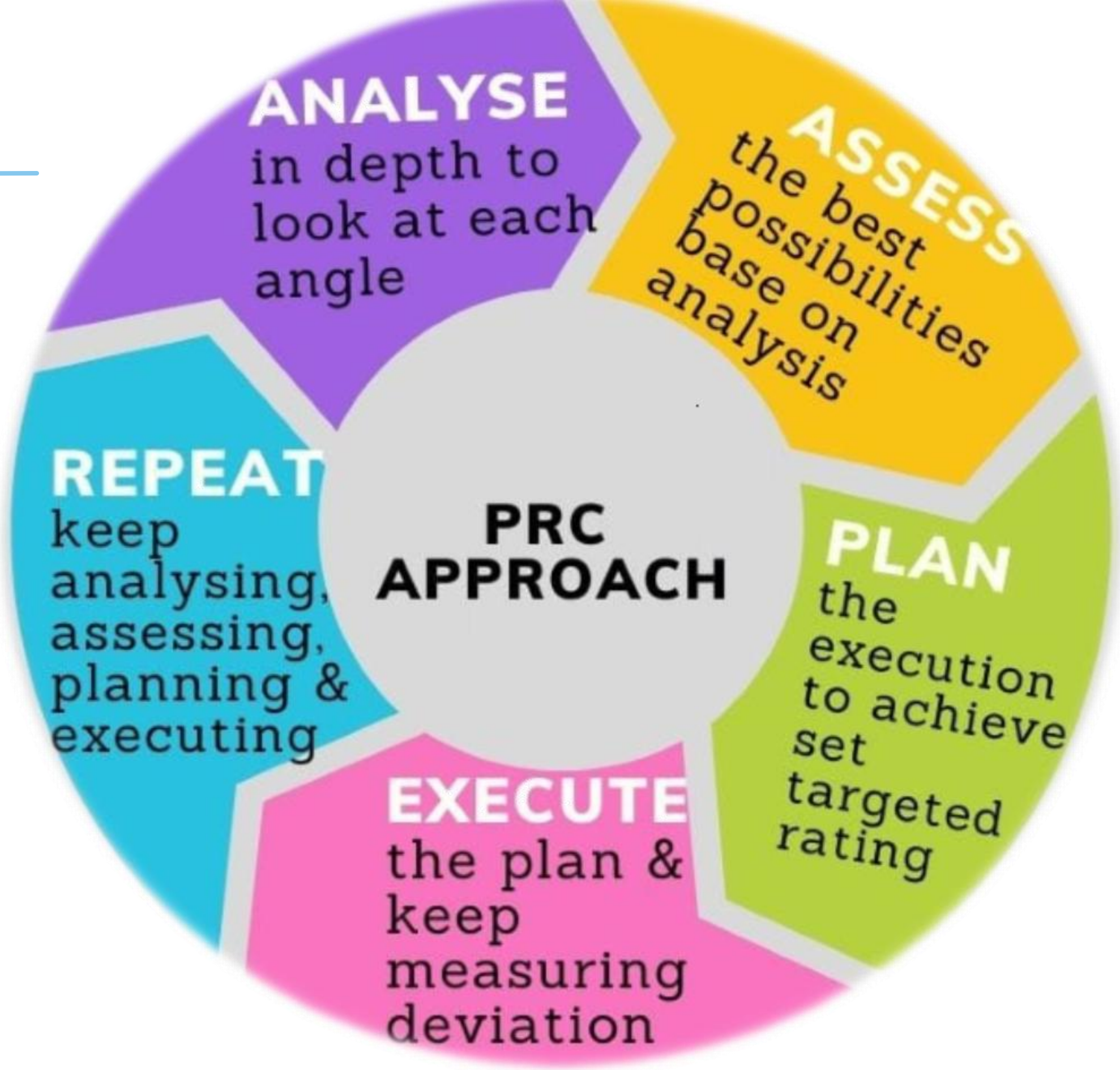
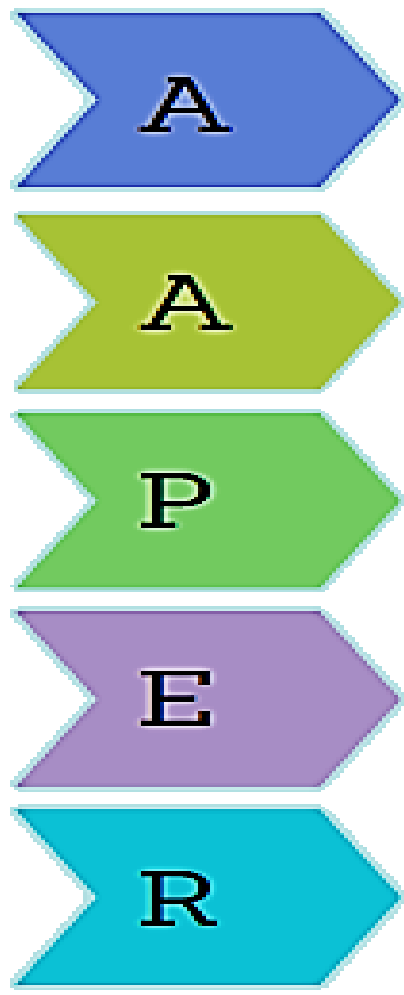
To become reliable knowledge partner & to maintain integrity of the market



To keep enhancing our knowledge, presence and relationship base to unlock best possibilities for clients & other market participants.

PRC Approach

Our Success Mantra - AAPER



To know more about our approach – AAPER, click here <https://prcconsultancy.com/about-us/#aaper>



Other Value Added Services

- ❖ Profiling (Orientation – Banking or Capital Market)
- ❖ Debt Profile Optimization
- ❖ Project Report
- ❖ Market/ Financial Research – Secondary
- ❖ IPO/ Capital Market Advisory

Other Value Added Services

Profiling (Banking/ Capital Market)

This report is a packet full of information relating to your industry and business that a financial institution or any investor must look into before making decision to lend or to invest.

This report ensure all relevant information has been submitted in best possible light along with required extended data.

Better the submission, higher the probability of desired outcome.

Debt Profile Optimization

we specialize in debt optimization strategies (renegotiation with existing lenders, refinancing with enhancement, takeover cum enhancement, or consolidation) tailored to maximize benefits while minimizing costs and risks.

Optimized debt profile not only result into finance cost optimization but in liquidity enhancement as well. Further, enable organization to access capital market.

Post raw material cost, the finance cost is the second biggest overhead for most of the organization. An optimization in it may save crore of rupees.

To know in detail on each of our services or any assistance, feel free to connect with our team

Other Value Added Services



Project Report

Our project report empowers entities to present themselves comprehensively, streamlining the decision-making process for lenders and stakeholders.

A comprehensive project report equips stakeholders with the knowledge they need to make well-informed decisions and gain a deeper understanding of the organization's proposed project in hand.

Better the submission, higher the probability of desired outcome.

Market/ Financial Research - Secondary

Secondary research reports play a crucial role in decision-making by providing valuable insights, data, and analysis derived from existing sources.

A well-crafted secondary research report empowers businesses to make informed, strategic, and data-driven decisions, leading to improved performance, competitive advantage, and long-term success.

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Other Value Added Services



IPO/ Capital Market Advisory

IPOs provide a significant avenue to raise capital for various purposes such as funding expansion plans, reducing debt, acquiring assets, and enhancing market visibility.

By going public, companies can access a broader investor base, improve their brand recognition, and gain credibility in the market. IPOs also offer existing shareholders, including founders and early investors, an opportunity to realize their investments and unlock value. IPOs can also provide liquidity to shareholders by enabling them to trade their shares on stock exchanges.

Our aim to make your IPO successful by providing strategic guidance, market intelligence, risk management, and compliance support. Achieving the right valuation requires thorough financial analysis, market research, investor feedback, and expert guidance from investment bankers and advisors. It is crucial to strike a balance between maximizing value for the company and ensuring investor confidence and market acceptance.

We assist with IPO procedures by developing strategic roadmaps, managing risks, ensuring regulatory compliance, and enhancing investor relations. Our services include advisory on due diligence, accurate reporting, and post-listing support to ensure a successful and compliant IPO process.

To know in detail on each of our services or any assistance, feel free to connect with our team

PRC Core Values

Integrity

- We uphold honesty, fairness, transparency, and ethical practices in all our endeavors, ensuring that every action reflects our commitment to integrity and accountability.

Responsibility

- We take responsibility seriously and are fully committed to fulfilling our commitments and obligations. This commitment to responsibility forms the bedrock of our organization's ethos and guides us in all our endeavors

Excellence

- We are dedicated to achieving excellence in everything we do, striving for the highest standards of quality, innovation, and performance to meet and exceed client expectations.

Pioneering

- We embrace challenges with courage and agility, leveraging deep customer insights to pioneer innovative solutions and stay ahead of industry trends.

Unity & Mutual Growth

- We invest in our people and partners, fostering continuous learning, trust, and collaboration for mutual growth and success.

Our Each Act Governed by Our Values

Our Clientele Snapshot



200+ Corporate Entities Consulted | 20+ Industries Served | Clientele in 30+ Cities | >95% success Rate | >95% Retention Rate

More Details





- ❑ PRC Success Mantra in Rating Advisory: <https://prcconsultancy.com/service/credit-rating-optimization-advisory/#Success-Mantra>
- ❑ Our Achievements: <https://prcconsultancy.com/about-us/#scorecard>
- ❑ What Our Clients Says About Our Services: <https://prcconsultancy.com/#testimonials>
- ❑ 5 Reasons to Choose PRC as Your Knowledge Partner: <https://prcconsultancy.com/about-us/#choose>
- ❑ Our Goals: <https://prcconsultancy.com/about-us/#our-goals>
- ❑ Industries We Served: <https://prcconsultancy.com/industry-we-served/>

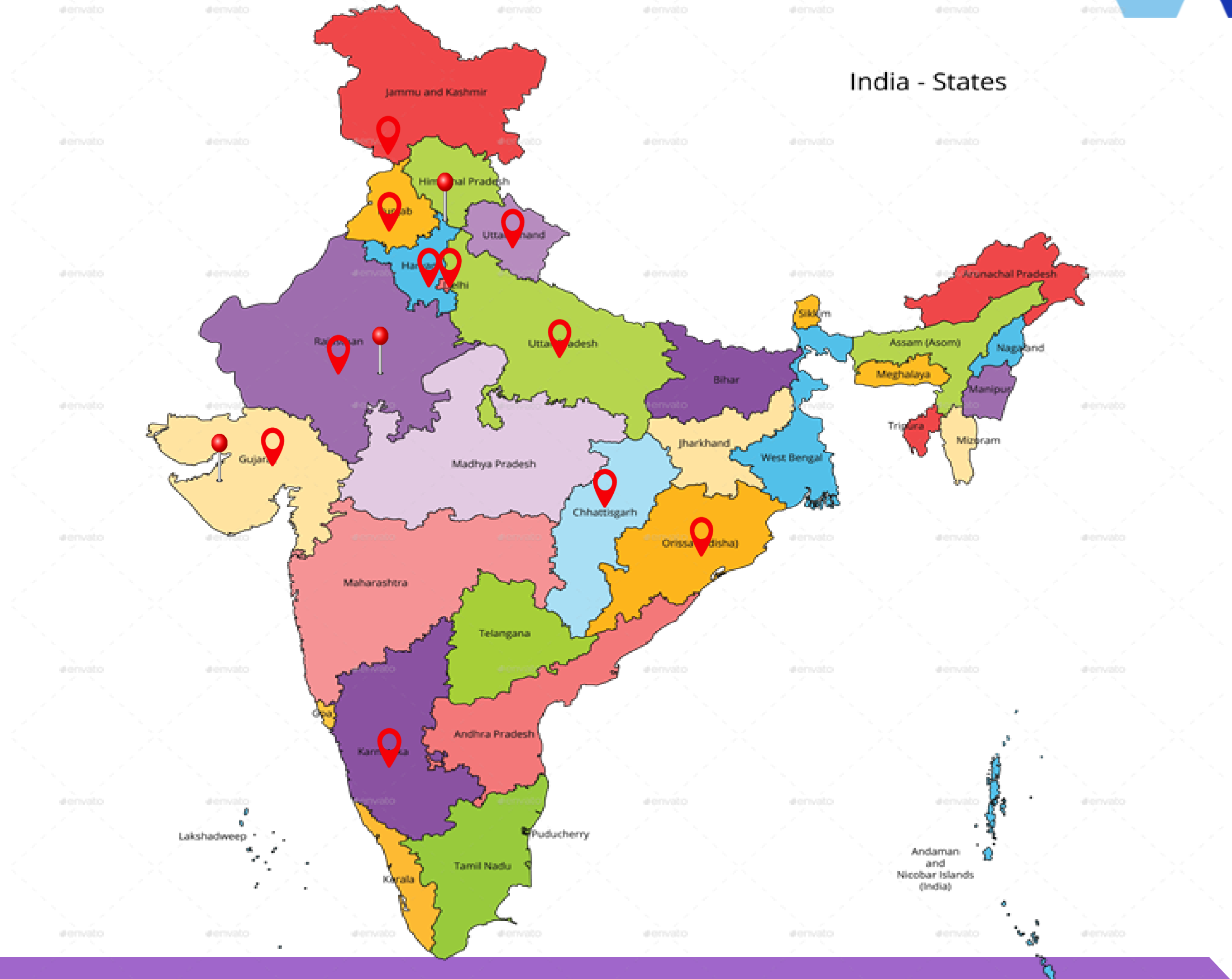


Geographies We Served



30 + Cities PRC has served

-  Location of our clients
-  Our Offices: Branch/
Associates Office





Thank You

We look forward to working with you

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