



BRisk

Brisk up your corporate credit decisions



Not Certain While Making Corporate Credit Decisions?

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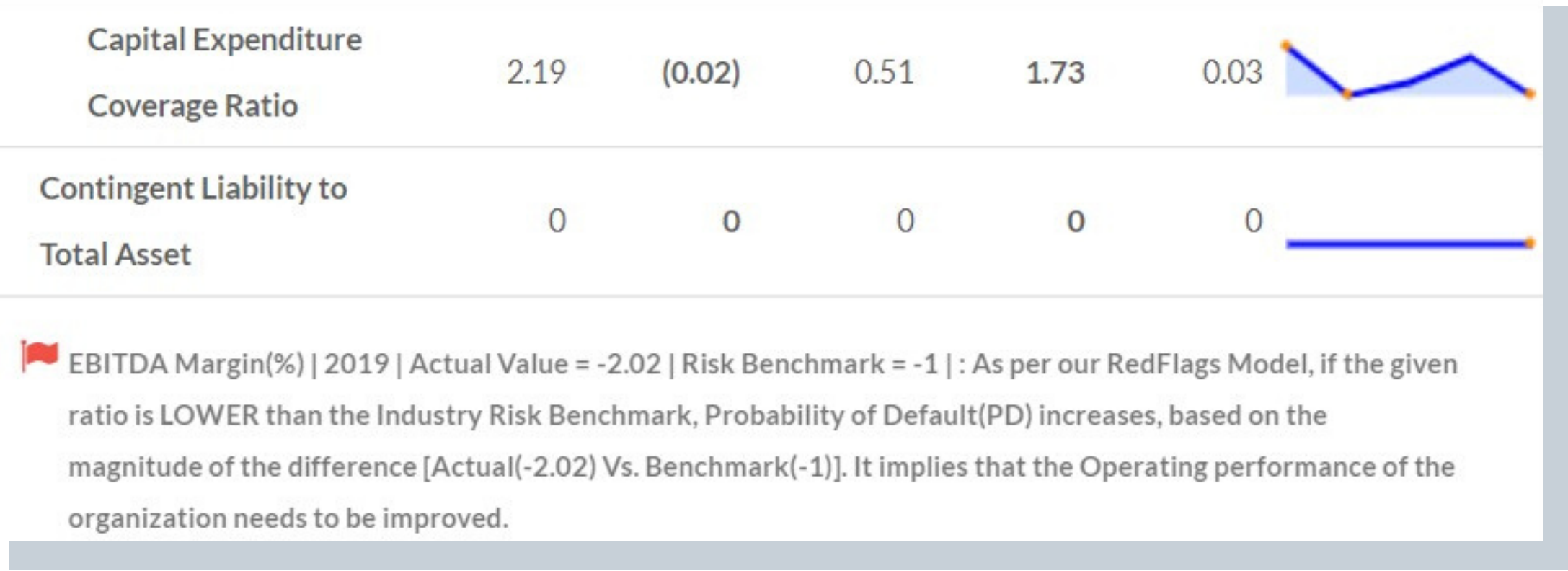
REFERRED TO GENERATE 1 BRISK REPORT

The Most Extensive Insights

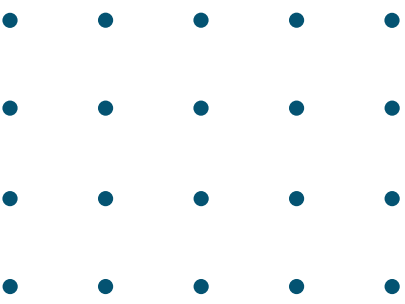
700+ Unique Data Points
Financial & Non-Financial RedFlags
Risk Scoring Models
News Sentiment Analysis
Legal & Defaulting Info &
More included in
A BRisk report of any Indian Company

Financial & Non Financial RedFlags

To help you pay attention to what matters



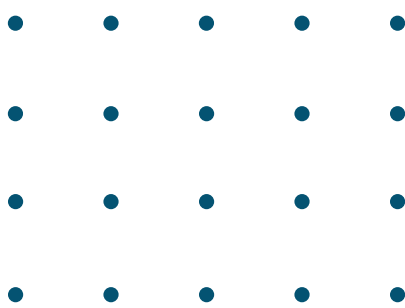
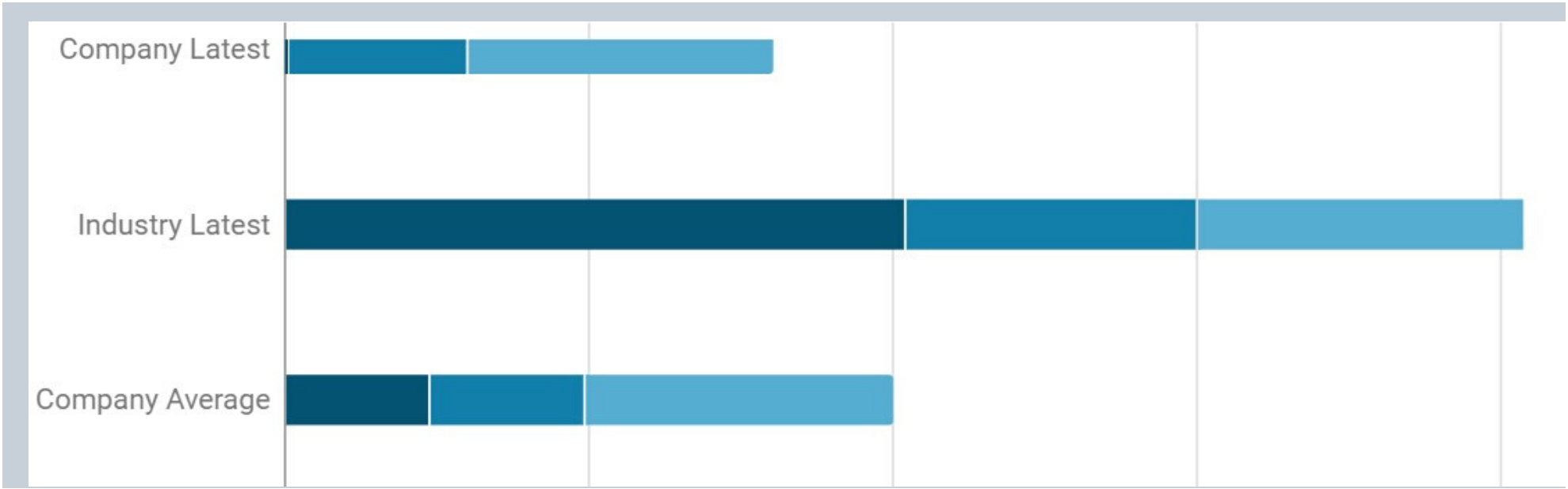
- Director GOPAL SRINIVASAN is (or has been) on board of at least one company, which has been named under 'Willful Defaulter' or 'Suit Filed Cases' disclosures as publised by RBI, through CIBIL, Equifax etc.| LINK to <https://suit.cibil.com/>
- Director GOPAL SRINIVASAN is (or has been) on board of at least one company, which has been identified by government as 'Probable SHELL COMPANIES'. In August 2018, government has prepared a list of 16,794 shell companies with inputs from all investigative agencies.



Balance Sheet Analysis				
Elements	Latest FY-2019 Performance		Avg-5 Yrs Performance	
	Company	Peers	Company	Peers
Total Equity and Liabilities	1,35,719.63	416.04	1,14,401.86	363.28
Net Worth	49.57 %	41.98 %	49.11 %	33.27 %
Borrowings	11.54 %	27.40 %	13.37 %	26.05 %
Other Non-Current Liabilities	3.45 %	0.15 %	8.43 %	0.1 %

Peer & Industry Comparison

DuPont Analysis



- Profitability Analysis
- Liquidity & Leverage Performance
- Efficiency Performance
- DuPont Analysis
- Common Size Statement Analysis
- P&L Statement Analysis
- Balance Sheet Analysis
- Financial Summary of 6 Peers

Risk Scoring Models

- Piotroski's F-Score
 - Profitability Strength
 - Leverage & Liquidity Strength
 - Operating Efficiency
 - Overall Financials Strength Test
- Beneish's M-Score
- Altman Z-Score
- Montier's C-Score

Risk Analysis

PIOTROSKI'S F-SCORE (Financial Strength Test)
Moderate Performer: Score 7/9

Beneish's M-Score (Profit Manipulation Test)
No Profit Manipulation
Range: (≤ -2.22)

Altman Z-Score (Financial Distress Test)
Moderate Financial Distress
Range: (≥ 1.23 and ≤ 2.99)

Test Name	2014 - 2015	2015 - 2016	2016 - 2017	2017 - 2018	2018 - 2019
Beneish's M-Score (Profit Manipulation Test)	-4.30	-2.98	-3.35	-2.43	-3.61
Altman Z-Score (Financial Distress Test)	1.83	1.34	1.63	1.80	1.56
Montier's C-Score (Window Dressing Test)	2	4	1	4	1

- The Beneish model is a statistical model that uses financial ratios to check if it is likely (high probability) that the reported earnings of the company have been manipulated. If M-Score is less than -2.22 , the company is unlikely to be a manipulator and if the M-Score is greater than -2.22, then the company is likely to be a manipulator.
- The Altman Z Score is used to predict the chance of a business organization to move into bankruptcy. If the value is >2.99 , then there is no Financial distress , if the value is ≤ 2.00 and ≥ 1.23 then it is said to have Moderate Financial distress, and if the value is <1.23 then it is said to have Higher Financial distress.
- Montier's C-Score is used to determine whether a company is cooking the books.If a company scores 0 there is no evidence of earnings manipulation whilst 6 suggests

News Sentiment Analysis

Identifies social sentiment toward a company through the latest news analysis

Compliance & Delays

Review MCA and GST Filing Compliance status and delays

Legal, Defaults & Complaints

Open, Disposed Cases filed by the company and filed against the company. Cases at ITAT, Suite filed cases, MCA Serious Complaints

Credit Rating

Credit Rating Assigned in last 1 years and older than 1 year by all leading rating agencies

Related Party

Transactions that are at arm length and material transactions at arm length. Subsidiary Financials Snapshot

Financial Highlights & Ratios

28 financial ratios and bird's eye view of latest 5 year financials

Auditor & CARO

Details of latest 5 year auditors, adverse remarks made by the auditors, CARO

Financial Standalone

Standalone Balance Sheet, P&L, Cash Flow statement

Financials Consolidated

Consolidated Balance Sheet, P&L, Cash Flow statement
Comparison of Standalone vs consolidated

Schedules & Disclosures

Financial and non-financial disclosures

Company Master, Director, Ownership, KYC

Company KYC, incorporation or master data, director KYC and other directorship information, shareholders pattern

Public Documents

Company audited financial reports, incorporation documents, annual reports, charge documents and other forms

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