



ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆ

1951ರ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳ ಕಾಯಿದೆ ಅನ್ವಯ ಸ್ಥಾಪಿತ

KARNATAKA STATE FINANCIAL CORPORATION

Established under the State Financial Corporation Act, 1951

ಸಂಖ್ಯೆ : ಕ.ರಾ.ಹ.ಸಂ./ಪ್ರ.ಕ./

Ref. No. KSFC/HO/RMP/939

ದಿನಾಂಕ
Date

19/07/2023

INTER OFFICE NOTE

Sub: MoU with M/s. Infomerics Analytics & Research
Private Limited - External Credit Rating Agency.

A MoU has been entered with M/s. Infomerics Analytics & Research Private Limited (IA&RPL) for external credit rating of MSME proposals. The Company is Registered with SEBI for carrying out rating assignment and is accredited rating agency by RBI. The MoU with IA&RPL has been entered to have alternative agency for availing the external rating services. The fee structure and other details of MoU are as given below:

Proposed/Existing Credit Facilities (New / Renewal cases)	Fees exclusive of taxes
INR.00 Lakhs to INR.200.00 Lakhs	INR.20000/-
Above 200.00 Lakhs	INR.25000/-

For facilitating the rating, the Corporation has to comply with the following requirements:

- Application form (Annexure-I) should be collected duly filled up signed by the promoters and forwarded to Infomerics Rating Agency with the check list (Annexure-II) of all the documents;
- The fee as indicated above should be collected from the clients by way of DD and handed over to the Infomerics Rating Agency along with the application;
- The Corporation should also facilitate collection of required information from the assisted units and co-ordinate with rating agency.

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The IA&RPL SSI / SME ratings definitions are given below:

Complete financial analysis of projected financials; which will form basis for rating and IA&RPL will only submit its rating as per below mentioned rating scale along with detailed rating report covering business risk, financial risk and management risk :

Rating	Rating Scale
SME 1	The Highest Credit Quality
SME 2	The High Credit Quality
SME 3	The Good Credit Quality
SME 4	The Above Average Credit Quality
SME 5	The Average Credit Quality
SME 6	The Below Average - Prone Credit Quality
SME 7	The Weak Credit Quality
SME 8	The Poor Credit Quality

Entire fees shall be paid by the client / prospective client on getting the SME Grading Report from Infomerics Analytics & Research Pvt. Ltd.

The Prospective client shall submit "SME Grading Requisition form" provided as Annexure-I. On getting all the requisite information in its format and after management discussions, interaction with auditors and existing lenders, Infomerics Analytics & Research shall complete and submit the SME Grading within seven Working Days.

Sri.T.G. Uday Kumar, Vice President - Ratings, who would be interacting with the Branch Managers and also officers of Head Office in connection with further information requirements, etc. The BM and the officers at HO are instructed to Co-ordinate between the customers and Infomerics for clarifications and facilitating discussions. Infomerics Analytics & Research Pvt. Ltd., have appointed Business Development Managers, covering entire Karnataka.



The Business team members of M/s. Informerics Analytics & Research Private Limited have been segregated in three sub-regions and the details are as below:

Name of the Business Development Manager	Contact details	District Covered
Sri Saikrishna	8217881596	Mangaluru, Udupi, Karawara
Sri Sudhakar	9113079687	Ramanagara, Mysuru, Mandya, Madikeri, Chamarajanagar, Chikkamagaluru, Shivamogga, Ballari, Vijayanagara, Raichur, Koppal, Yadagiri & Bidar
Sri Sriram B	9743016565	Bengaluru Urban & Rural, Tumakuru, Kolara, Chickballapura, Hassan, Dharwad-Hubballi, Belagavi, Kalaburgi, Davanagere, Vijayapura, Bagalkote, Chitradurga, Haveri, Gadag

The contents of this ION shall be brought to the notice of all the concerned.

HoD (IT & MIS)

To

Branch Managers
DGMs & AGMs at HO
Section Heads at HO
IA Cells
General Managers

CC to: 1) HoD (IA & Accounts) for information

2) MD for kind information

Annexure - I

SME GRADING REQUISITION FORM FOR KSFC CUSTOMERS

Date.....

GST Number.....

Company Name.....

Company Address	

Manufacturing Unit Address	

Telephone Number..... Email ID

Contact Person.....

Designation.....

Mobile Number..... Email

Constitution.....

Type of Business:

Manufacturing/Services/Trading.....

Sector.....Industry.....

Date of Establishment/Incorporation.....

Details of Banking Facility: Existing and Future Borrowings

Name of the Bank..... Branch.....

Bank Manager Name..... Mobile Number.....

Facility Availed: Cash Credit / Term Loan / Other

Loan Amount (in Lakhs)

Rate of Interest..... Sanctioned Date.....

Outstanding Amount..... Branch Email ID.....

Name of the Proprietor/Partner/Promoter

Full Name	Age	Qualification	% of Share Holding	Mobile Number

Customer References:

Please list top three customers who are dealing with your company from last 1 year.

Customer Name	Address	Phone Number	Length of Relationship	Share in Sales	Term of the Payment in Days

Supplier References:

Please list top three Suppliers who are dealing with your company from last 1 year.

Suppliers Name	Address	Phone Number	Length of Relationship	Share in Purchase	Term of the Payment in Days

Order Book Position if any:

Name of the Company	Value of order (In Lakhs)	Order Completion Date

Details of Group Company (As per Latest Financial year):

Name of the Entity	Date of Incorporation	Nature of Industry	Name of the Products	Net Sales in Lakhs	PAT in Lakhs	Networth in Lakhs	Total Debt

ANNEXURE - II

- a. Company Profile
- b. Bank Sanction Letter & Contact Details
- c. Bank Statement
- d. Customer and Supplier Invoices
- e. Last three years audited reports and projection for next three years
- f. Authority Letter for SME Grading
- g. Registration Number Related Document
- h. MOA & AOA / Partnership Deed
- i. Product Brochure
- j. Photocopy of PAN
- k. Other