

# CROMEWELL Enterprises Pvt Ltd Analyst Presentation

October 2024



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# Subject



**1. overview**



**2. Business environment**



**3. Performance update**



**4. Risks**

# overview

We provide **intelligence, benchmarks, analytics and transformative solutions** to organizations, **accelerating their progress and catalysing economic growth** Through improving credit Rating by various method like **Restricting credit facility by arranging takeover of credit facilities by other financials astiancs**. Our solutions enable organizations **to decide with conviction**

## Ratings Service

### Ratings

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Proproved ratings Providing for ~500 large and mid-scale corporates and financial institutions in 1st Phase.

### Global Analytical Centre

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Largest data, analytics and research partner for S&P Global Ratings

## Research, Analytics & Solutions

### Market Intelligence & Analytics (MI&A)

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Provider of unique insights and comprehensive risk & analytics solutions powered by proprietary data and deep domain expertise

### Indian Research & Risk Solutions

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Partners with biggest financial institutions in helping them grow revenues, minimize risk, enhance productivity, make better decisions and enhance returns







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# All India presence

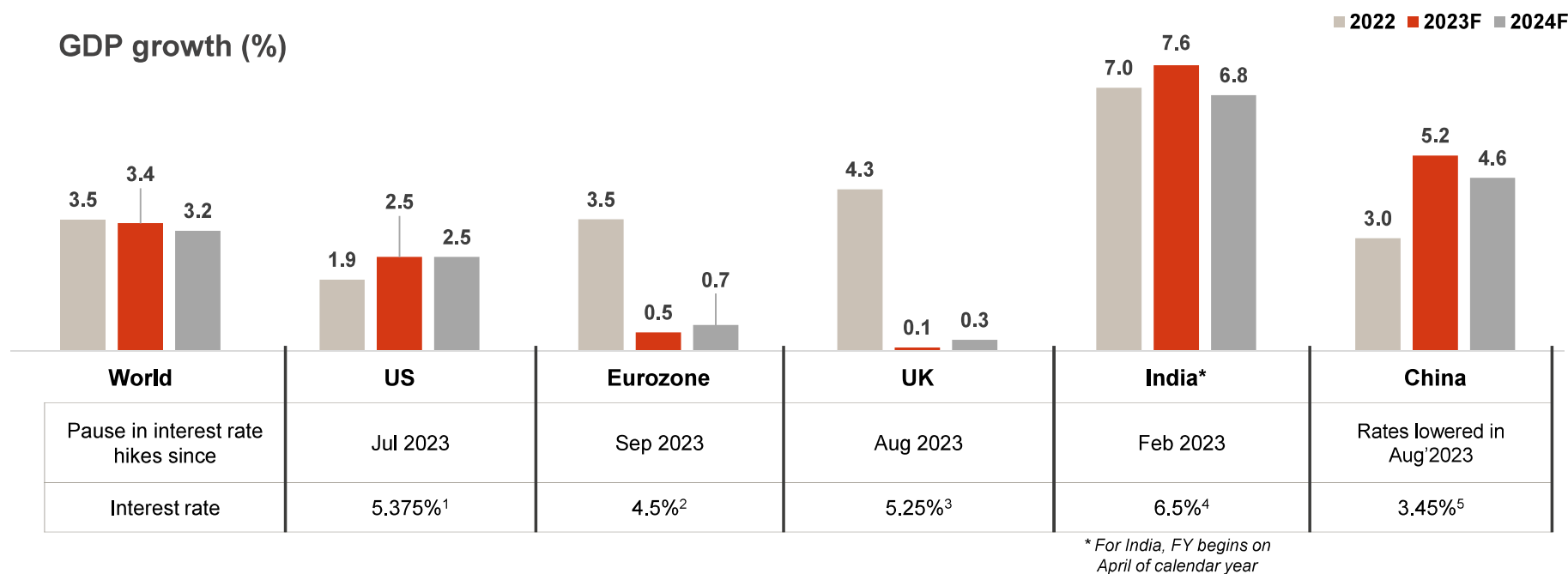
150+ employees Throughtout India in Major cities and 2 tier cities; ~45% women employees



# Subject

-  1. CRISIL overview
-  2. **Business environment**
-  3. Performance update
-  4. Financials
-  5. Thought leadership
-  6. Risks

# Macroeconomic environment



- 2023 growth resilient despite continued global uncertainties and higher-for-longer rates
- Only a mild growth moderation is expected in 2024 due to strong performance of India
- Risks for 2024 growth come from high interest rates and potential impact of elections in major economies

# Key trends in macro and business environment

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India banks continue to focus on operational efficiencies, regulatory compliance and business transformation



Pressure on discretionary spending by India financial institutions



Growing impetus on captives by global institutions



Sustained activity in private capital



Increased volatility due to macro uncertainties leading to greater client need for benchmarking solutions to target opportunities and efficiencies



Continued advancement of emerging technologies such as GenAI

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## India

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GDP growth to moderate to 7% this fiscal due to high interest rate, fiscal consolidation and uneven global growth



Bank credit growth to remain rangebound and growth in bond issuances likely to moderate in 2024 owing to high interest rates



Healthy corporate balance sheets, robust banking system, government's capex focus and broad-basing of private investment will be supportive of domestic activity



Medium term growth trend expected to remain healthy, largely fueled by capital and efficiency



# Subject



1. CRISIL overview



2. Business environment



3. **Performance update**



4. Risks

# Resilient performance amidst Indian market challenges

- Ratings Services segment delivered revenue growth despite reduced growth in bond issuances and tepid corporate credit growth during the quarter ended Sept 2024
- Research, Analytics and Solutions segment saw momentum in lending solutions, regulatory support and benchmarking analytics amid slowdown in discretionary spending by India clients; Market Intelligence & Analytics (MI&A) saw traction for credit, risk, data and analytics, and consulting offerings
- Focus continues delivering value through investments in developing solutions, digital capabilities and talent
- Hosted the flagship India Outlook seminar, titled 'Pivots, pillars and pace' and released The India Outlook Report 2024. Globally published thought leadership insights and reports on topics across banking sector, private markets and sustainability
- Foundation expanded outreach to major cities and 2 tier cities

# Subject



1. CRISIL overview



2. Business environment



3. Performance update



4. Risks

# Risks



Geopolitical and market environment



Evolving regulatory landscape



Information and cyber security



Currency movement



Technology disruption – Generative AI

## **About CROMEWELL ENTERPRISES Private Limited**

CROMEWELL is a leading, agile and innovative global analytics company driven by its mission of making markets function better by enquirer credit Rating of Borrowers.

It is India's foremost provider of ratings, data, research, analytics and solutions, with a strong track record of growth, culture of innovation and global footprint.

It has delivered independent opinions, actionable insights, and efficient solutions to over 100,000 customers.

It is majority owned by S&P Global Inc, a leading provider of transparent and independent ratings, benchmarks, analytics and data to the capital and commodity markets all over India