

FIN-RESEARCH ADVISORS PRIVATE LIMITED



PROFILE OVERVIEW :

Formed with the purpose of providing **high-quality** consulting services to retail finance, SME and Upcoming Entrepreneur segment. FinResearch Advisors Pvt Ltd is into the business of providing consulting and advisory services to its clients in the areas of :

- Business strategy.
- Risk mitigation.
- Execution support (LIP, PD, LPO, Operation Support)

Services targeted to meet the requirements of

- SME Segment/ Upcoming Entrepreneur.
- HFCs/NBFCs (core competency in **mortgage business.**)
- Other institutions associated with retail finance business.



Services to Different Segment :

Services offered SME/ upcoming entrepreneur :

- Business Planning.
- Taxation and compliance support.
- Audit and advisory services.

Services to Retail Finance organizations:

- Consultancy to support new set-up of the business.
- Defining and designing product, policy and end to end process and implementation support.
 - starting from sourcing to APS entry, every stage of verifications, vendor management, stages of appraisal to final approval and its communication to the customer.
- Portfolio due-diligence /evolution or acquisition / securitization.
- Review of Product , collection strategy, controls and efficiency.
- Outsource activity to support Liquid income program (LIP), Personal Discussion (PD), Credit Appraisal (CAM) for NBFCs/Banks and any other client specified services.
- Manpower Planning and Payroll services .

Business Planning (SME/ Upcoming Entrepreneurs) :

Business Planning commences with an understanding of

- Business and the risk appetite of the client (Stable business growth v/s early profitability).
- Available capital.
- Any specified focus areas.

A high-level list of activities for business planning includes the following :

- Define the target customer segment.
- Research the potential across geographies.
- Review the competition.
- Define the products to be offered and corresponding processes.
- Define manpower, systems and infrastructure requirements.
- Build a detailed financial plan – Debt and Equity planning.
- Taxation and compliance support.

Core competency in Mortgage Business:

- Provide consultancy to have effective policy guideline, planning of innovative product to penetrate mortgage business.
- Define and establish end to end process flow to have full-proof appraisal method.
- Process covering all the aspect i.e. effective appraisal, employee productivity and customer satisfaction.
- Effective software implementation such as APS and FINONE (or any accounting and finance software) linkage.
- Vendor management process and its identification.
- Legal understanding and preparation of procedure and draft for different locations.
- Different checkpoints and its chronology.

Scope of work for Retail Finance Companies :

- Identifying the data / information needs for conducting the due diligence.
- Analyzing the data and identifying the potential pool for acquisition.
- Identifying the sample for verification of physical file, property valuations and title documentation.
- Building a portfolio valuation model to construct the projected cash flows and the profit and loss account for the pool identified for acquisition.
- Designing Product policies.
- Designing Product policies and Underwriting norms for different customer segments.
- Developing CAM (Credit Appraisal Memo) to standardize income assessment and eligibility calculations for different products and customer segments.
- Developing formats (Personal Discussions, Policy Checklists, Disbursement Checklists etc.)
- Build process flows to suit the geographical spread, infrastructure, systems and manpower.
- Define data capture requirements and build MIS templates .

Audits and Reviews :

- Audit of accounting norms, for Retail Finance companies to assess the quality of underwriting and adherence to policy /processes.
- Property valuation audits – conducting cross-valuation audits for identified properties.
- Review of the policies and processes – identify gaps if any and suggest best practices .
- Review of collections infrastructure and efficiency.
- Review of portfolio / process MIS and identifying risks and need for policy / process amendments.

Profile of the Promoters and Key Associates:

Gopal Kumar, MBE, CFP, FIAI

Gopal Kumar has more than two decades of professional experience in the areas of economic research, academics, business journalism, insurance training, product management, actuarial and business advisory & business valuations. He is also associated with many companies as consultant and mentor.

CA Nilesh Patil

He is a fellow member of The Institute of Chartered Accountants of India. He has worked extensively in the areas of Audit, Taxation, business advisory services, Strategic planning, business restructuring, and setting up of internal controls. He has effectively advised several companies on business restructuring and starts up ventures and helps them to compete in tough business environment.

CA Manoj Mhatre

He is an Fellow member of The Institute of Chartered Accountant of India. His experience encompasses areas of Audit, direct taxation, financial modelling and business consultancy. His presence since inception helped the company grow & expand to international standards in a short time.

CA Tejashree Pol

She is an associate member of ICAI from the year 2005 and a Certified IFRS (ACCA-UK). She has 12 years of working experience with well-known leading corporate in Media and Entertainment Industry in Finance Division, where she has gained expert knowledge in the area of business analytics, Internal Audits and Controls.



List of prestigious institutions we are empanelled with:

- PNB Housing Finance Ltd.
- Piramal Capital and Housing Finance Ltd.
- HDB Financial Services
- ICICI Bank
- HDFC Bank
- IIFL Home Finance Ltd.
- Rattan India
- Indiabulls Housing Finance Ltd.
- Indiabulls Ventures Ltd.
- UNIMONI

Contact Details :

FinResearch Advisors Pvt Ltd.
Office No : 1603 , The Ambience Court,
Plot No.2, Sector 19-C, Vashi,
Navi Mumbai – 400 705.

+91 9870547571/+91 8976290066.
support@finresearch.in.

