



KREDXPERT

Insight | Strategy | Success



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About Kredxpert advisors Pvt. Ltd.

KredXpert Advisors Private Limited' (KredXperts) is dedicated to helping businesses optimize their credit ratings and navigate complex rating agency processes with confidence and clarity.

We understand that achieving and maintaining a strong credit rating is critical to company's growth, stakeholders' confidence, and cost of capital. Our team brings deep and extensive experience in rating strategy, financial modelling, and communication with all 8 rating agencies viz. CRISIL, ICRA, CARE, Infomercials, Brickwork, India Rating, Acuite, ACER tailored to meet the unique needs of your business.

KredXperts independently analyse each business/project based on five risk parameters i.e., **Management Risk, Business Risk, Financial Risk, Project Risk, and Industry Risk** and advise accordingly with mitigating and adapting strategy to materialize unique needs of businesses like yours.

Besides credit rating, we have expertise in **IPO Advisory, Resolution Planning, Monitoring Agency Advisory, TEV Advisory, ESG Advisory, and Industry Research Report**, we serve as a trusted partner for corporates, institutions, and entrepreneurs alike.

OUR TEAM:



Mr. Ajit Kumar

Managing Director

Mr. Ajit Kumar, an MBA in Finance & Marketing, is the **Founder and Managing Director of KredXpert Advisors Private Limited**. With over two decades of leadership experience across top **Broking, Insurance, and Credit Rating companies**, he brings deep expertise in finance, strategy, and advisory services.

His vision for KredXpert Advisors is to deliver value-driven solutions through expert insights, strategic guidance, and measurable outcomes for clients.



CA Vikash Kumar Rai

Founder & Director

CA Vikash Kumar Rai is having **over 11 years of professional experience**, including around **7 years with CARE Ratings Limited** in the **credit rating domain**. He has **extensive exposure to evaluating and analysing** clients across diverse sectors viz. **Real Estate (construction and leasing), ENA/Ethanol, Construction, Iron & Steels etc.**

Additionally, he has **co-authored articles** that were featured in widely read and prestigious publications such as The Economic Times, Times of India, ET Prime, The Print, Bloomberg Quint Prime, ZEE Business, Yahoo Finance, Daily Maverick (Zambia), Mint, among others.



CA Swapnil Chandurkar

Founder & Director

CA Swapnil Chandurkar is having **15 years of extensive experience** in **financial services industry**. He has worked with **State Bank of India** and **Yes Bank**, catering to **banking needs of mid to large corporate clients** spanning across industry sectors viz. **Steel, Textile, Pharmaceuticals, Infrastructure, Retail, Engineering, Edible oil, Industrial explosives, mining etc.**

Swapnil has also worked closely with **Credit Rating Agencies, Banks and Financial institutions**, catering to **client's credit rating and fund-raising requirements**.



Mr. Mukund Nawhal

Founder & Director

Mr. Mukund Ratanlal Nawhal is a **Founder-Director at KredXpert Advisors Private Limited**. He has completed an **MBA in Finance from Pune University**. He brings around **13 years of professional experience in Credit Rating Advisory**

He excels in **business development and customer relationship management** building strong client connections and **driving growth through strategic initiatives**.

His professional journey reflects a strong blend of **financial knowledge** and **people-oriented skills**, enabling him to deliver **value-driven solutions in dynamic business environments**.



Mr. Palash J. Borah

Vice President (Businesses Development)

Mr. Palash J. Borah brings with him over **24 years of professional experience** and is widely recognized for his strong client connect in the North East market. Throughout his career, he has been **associated with reputed institutions such as ONICRA, India Ratings, Brickwork Ratings, and CARE Ratings**, where **he played an instrumental role in building and nurturing client relationships**.

At KredXpert, his core responsibility is Business Development. Leveraging his deep market knowledge and trusted network, he focuses on expanding the company's reach, strengthening partnerships, and delivering value-driven solutions to clients across the region.

OUR SERVICE:

Credit Rating Advisory

Strengthening Your Financial Credibility

Shadow Rating Advisory

Independent, Unbiased Credit Assessment

Resolution Plan Rating Advisory

Strengthening Financial Restructuring with Expert Guidance

Monitoring Agency Advisory

Ensuring Transparency, Compliance, and Trust

IPO Advisory

Guiding Your Journey to Public Markets

TEV Advisory

Unlocking True Enterprise Value

ESG Advisory

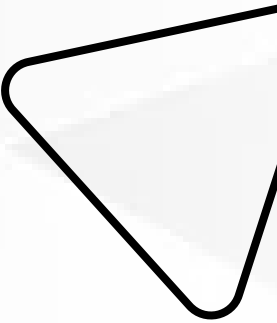
Driving Sustainable and Responsible Growth

Industry Research Report

Data-Driven Insights for Smarter Decisions

Industry Peer Report

Benchmarking Your Business Against the Best



Why Credit Rating is Important

A company's credit rating is more than just a symbol it reflects financial stability, governance standards, and market reputation.

Easier Access to Capital

Lenders and investors trust companies with good ratings because they are considered low-risk. This makes it easier to issue bonds or take loans from banks.

Lower Cost of Borrowing

Good ratings mean reduced perceived risk. Lower interest rates are a core benefit, saving companies crores annually.

Better Negotiating Power

Multiple lenders are willing to give credit. Companies with strong ratings can negotiate longer tenures, lower collateral, and better terms.

Enhanced Market Reputation

High ratings signal financial discipline, transparency, and stability. This improves the company's brand image.

Increased Investor Confidence

Good ratings attract FII, DII, and private equity funds, making it easier to raise funds through IPOs or private placements.

Wider Access to Funding Sources

Large investors, pension funds, and insurance companies prefer investing only in securities rated above a certain level.

Better Supplier & Customer Terms

Suppliers may offer longer credit periods if they know the company's finances are strong. Customers also trust reliable, highly rated companies.

Positive Impact on Stock Price

Good ratings indirectly enhance shareholder value by reflecting lower risk and stable growth. Rating upgrades often lead to stock price appreciation.

Easier Regulatory Approvals

In tough economic times, companies with good ratings find it easier to refinance debt and survive downturns



We help Strengthening Your Financial Credibility

At KredXpert, we specialize in guiding businesses through the credit rating process with clarity and confidence. Whether you are seeking to raise capital, optimize borrowing costs, or build investor trust, our Credit Rating Advisory services ensure your organization is well-positioned to achieve its financial goals.



How we do it

We provide end-to-end solutions to help you achieve the best possible rating outcome:

Pre-Rating Assessment

Thorough analysis of your financial health, risk profile, and industry benchmarks.

Rating Strategy & Planning

Customized roadmap to maximize your chances of achieving a deserved rating.

Documentation & Compliance

Accurate preparation and presentation of financial, business, and operational data.

Agency Coordination

Acting as a bridge between your organization and credit rating agencies.

Partner with KredXperts to unlock new opportunities with the right credit rating. Our experts ensure that your rating truly reflects the strength and potential of your business.

How Banks and stakeholders look at the ratings.

Our objective is to strengthen the credit rating and in turn reap the benefits of moving up in rating scale



| Rating Grade | Rating Scale | Description |
|-------------------|--------------|--|
| Investment Grade | AAA | Highest degree of safety, lowest credit risk |
| | AA+ | High degree of safety, very low credit risk |
| | AA | |
| | AA- | |
| | A+ | Adequate degree of safety, low credit risk |
| | A | |
| | A- | |
| | BBB+ | Moderate degree of safety, moderate credit |
| | BBB | |
| | BBB- | |
| Speculative Grade | BB+ | Moderate risk of default |
| | BB | |
| | BB- | |
| | B+ | High risk of default |
| | B | |
| | B- | |
| | C+ | Very high risk of default |
| | C | |
| | C- | |
| Default | D | Default |

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