

CRISIL क्यों Buy ?



CRISIL भारत की leading company है।

**Credit
Rating**

**Risk
Analytics**

Research

**Data &
Advisory**

यह company India की

**Debt Market
Growth**

**Bond Market
Expansion**

Banking Growth

**MSME
Formalization**

Financialization



से direct benefit लेती है।

www.aasthafintech.com

Business Model

CRISIL mainly 4 बड़े segments में काम करती है ।

1. Credit Ratings

- Company debt rating
- Bank loan rating
- Bond rating
- MSME rating

2. Research & Analytics

Global financial institutions को

- research
- data solutions
- risk analysis

provide करती है।

3. Risk Solutions

Banks और institutions के लिए

- risk management
- credit analytics
- compliance solutions

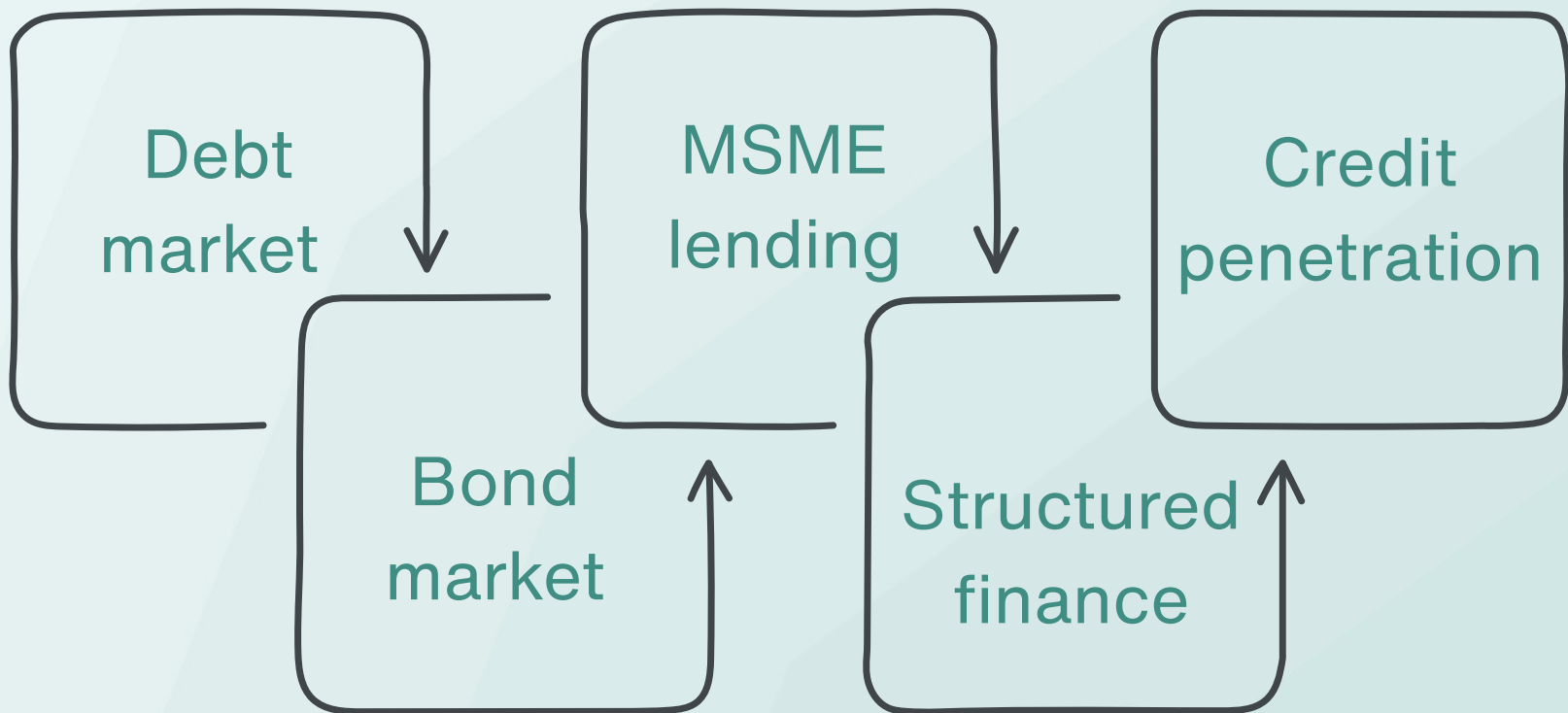
4. Advisory Services

- Infrastructure advisory
- Market research
- Consulting services



सबसे बड़ा Long-Term Theme

India में



अभी भी शुरुआती stage में है।

जैसे-जैसे

Formal economy

Debt market activity

Corporate borrowing

बढ़ेगी,



वैसे CRISIL का business structurally grow हो सकता है।

Fundamental Strengths

Strong Positives

Asset-light business

Very high ROE

Strong
operating margins

Debt-free company

Strong cash flow
generation

Monopoly/Oligopoly-
type positioning

Strong brand trust

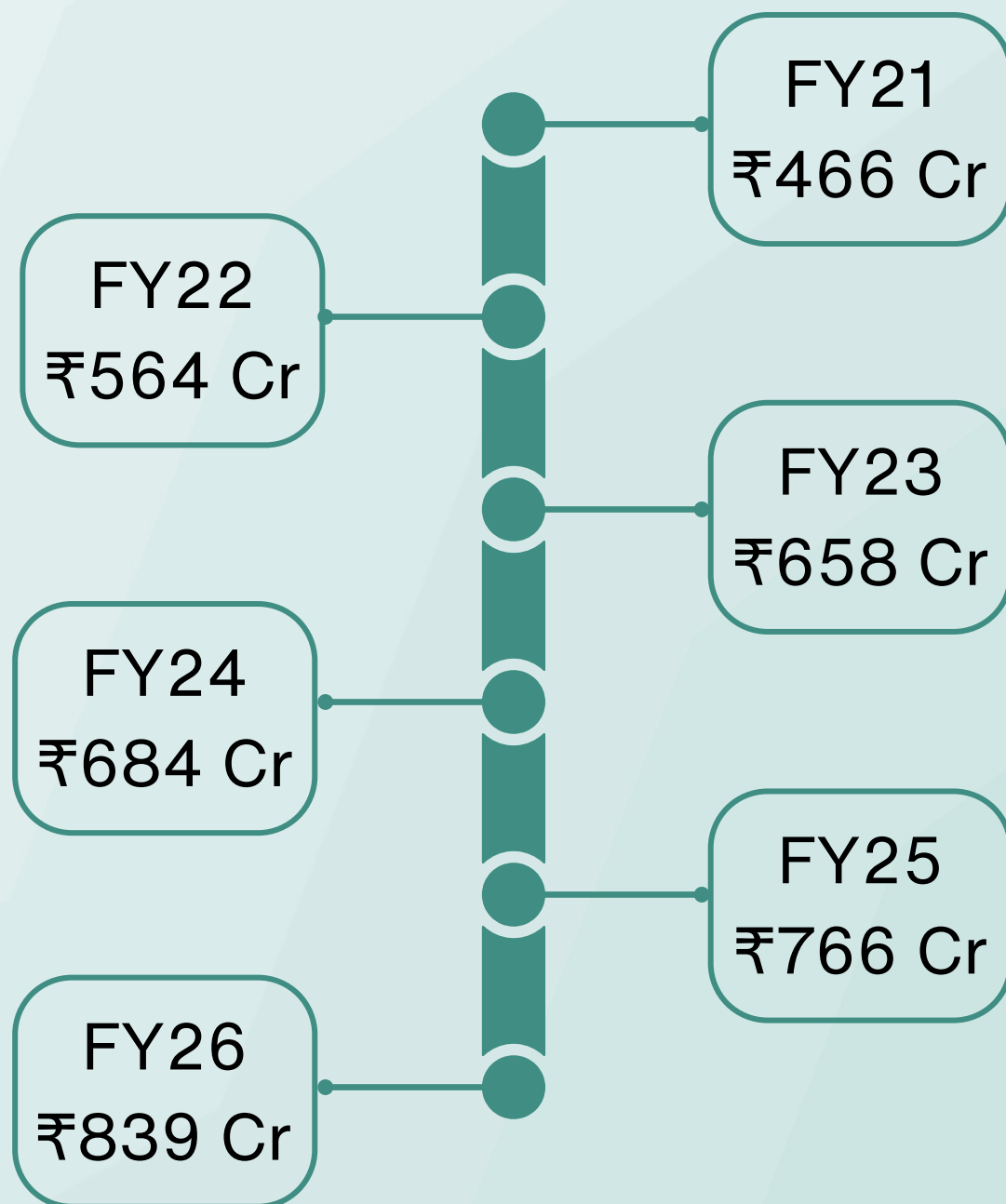
**Credit rating industry में
trust सबसे बड़ा moat होता है।**



Last 5 Years Profit Growth

Net Profit Growth (Approx)

Year Net Profit



यह दिखाता है

Stable compounding with high-quality earnings.

Technical View

Chart क्या Suggest करता है?

- 1 Long-term secular uptrend
- 2 Strong institutional holding
- 3 Controlled corrections
- 4 200 DMA structurally bullish



Future Growth Drivers

1. Debt Market Expansion

India bond market growth future बड़ा opportunity है।

2. MSME Formalization

More MSME registration:
more credit assessment demand.

3. Risk Analytics Demand

Banks और global institutions को



की demand लगातार बढ़ रही है।

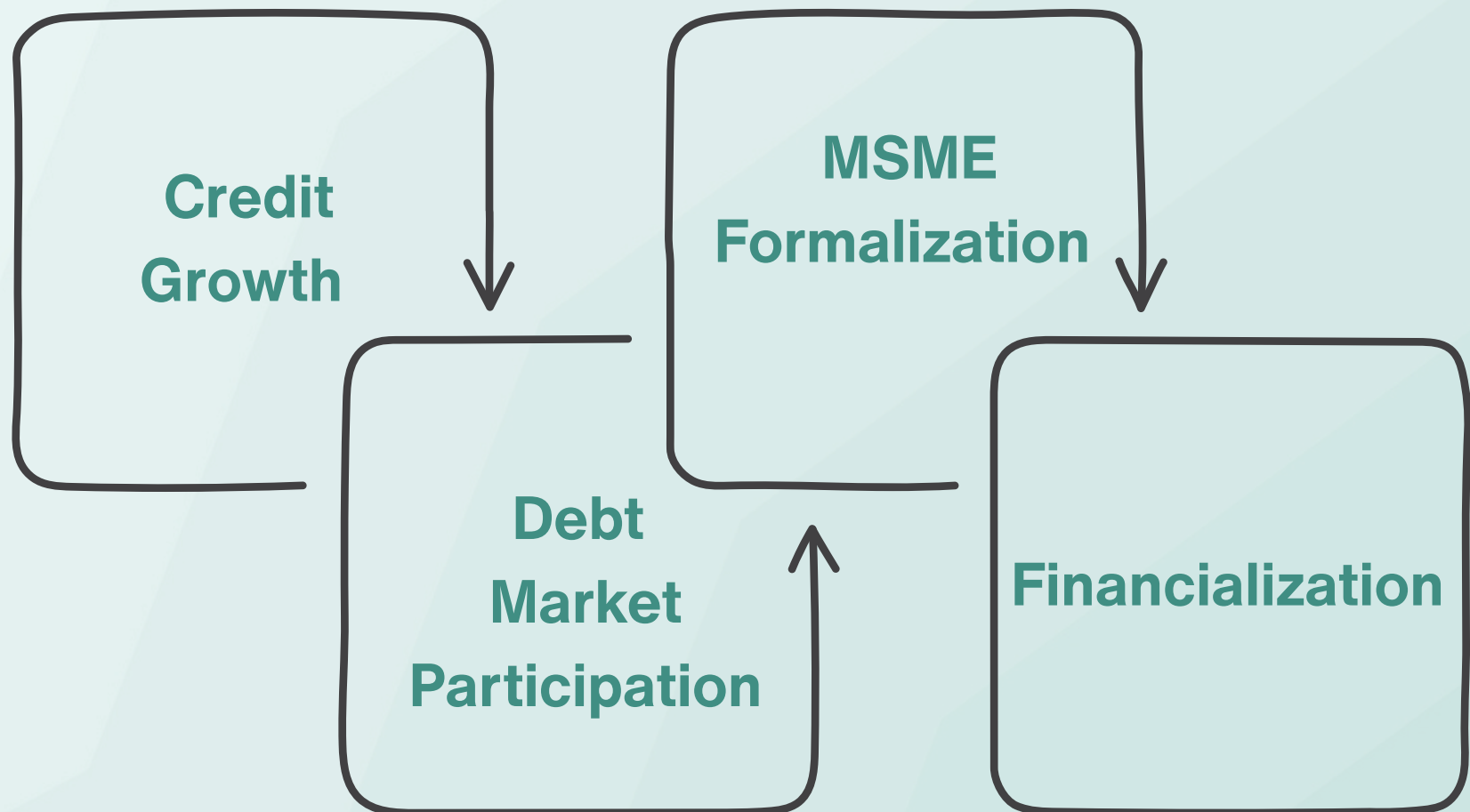
4. Digital Lending Ecosystem

Fintech + digital lending growth:
credit analytics importance बढ़ाता है।



Long-Term View

अगर India में



अगले 10-15 साल continue रहता है,

तो

CRISIL India की financial infrastructure growth story का major beneficiary बन सकता है।



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SEBI Reg. No.: INH000021678 | AMFI ARN: 122390

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