



business next

Diligence Services



Introduction

nhbs is a business consultancy and innovative services firm providing services to help companies improve operating efficiencies and achieve business and operational excellence

Services includes Accounts outsourcing, MIS, Process Re-engineering, SOP writing, Fixed asset and inventory verification, credit monitoring, financial, technical and legal due diligence.

Strength of 450+ professionals comprising of Chartered Accountants (CA), Company Secretary (CS), MBAs, Attorneys, Engineers, Bankers and support staff with wide sectorial experience & Liquid force of 1000 plus.

Headquartered in Mumbai and has presence in Pune, Hyderabad, Goa, Chennai, Bengaluru, Kolkata, Gurgaon and also some other major cities

Sectors Wise Service Offerings

○ Focus Sectors & Specific Service Offerings

Sectors	Service Offerings
Banks	Due Diligence, Monitoring, Portfolio Management, Early Warning Signals
Non Banking Financial Company	Due Diligence, Monitoring, Portfolio Management, Retail Loan Compliance Audit, Early Warning Signals
Fast Moving Consumer Goods	Vendor/Customer Assessment, Distributors Audit, Claim Verification
Consumer Durables	Retail Audit, Distributors Audit, Schemes Audit
Automobile	Process Audit, Loss Mitigation Audit, Stock Take

International Services

○ Advisor for Registration of Entity & Assessment of documents

Registered Agent for DMCC	Assessment of Documents for EB5 process
Support on Incorporating Entity in Dubai Multi Commodities Centre (DMCC)	Explaining EB5 process & its requirements, documents required, time line for completion, fund required, etc
VISA Processing	Review of financial documents to establish proper source of funds
Amendments to Licenses, change in entity constitution, enhancement of share capital, etc	Liaison & query resolution between applicant & Authorities processing the EB5 application.

Services Wise Product Offerings

○ Banks & NBFC's Services & Product Offerings

Due Diligence	Monitoring	Portfolio Management
<ul style="list-style-type: none"> ○ Financial & Non Financial Due Diligence prior to sanction of Loans / Portfolio ○ Diligence for: <ul style="list-style-type: none"> - Portfolio Buy/Sale Out - Existence Verification ○ Know-Your-Customer checks, Personal discussion, Document verification, Execution & CAM / CAL preparation ○ Business and financial health assessment 	<ul style="list-style-type: none"> ○ Periodic monitoring of Stock & Book Debts ○ Dealers Funding Audit for Verification of assets funded ○ Invoice & Bill Discounting Audit ○ Repossessed Asset Verification ○ End use of Fund & Project Financing Audit 	<ul style="list-style-type: none"> ○ Managing Portfolio of Lender for entire life cycle of borrower ○ Educating & Obtaining Statements from borrower as required by Lender ○ Performing Due Diligence enabling Lender to take a call on funding ○ Executing documents part of sanction terms & covenants ○ Calculating Drawing Power, conducting Inspections & Stock Audit ○ Evaluating & Rating the borrower and providing scores for Risk Mitigation

Services Wise Product Offerings

○ Banks & NBFC's Services & Product Offerings

Retail Loan Compliance Audit	Early Warning Signals
<ul style="list-style-type: none">○ Process & Transaction testing in compliance with regulatory requirements.○ Ensuring Compliance towards eligibility, KYC, Income to Loan, rating of borrower, condition & title of asset, etc as per terms & condition of Company Policy & Procedure.○ Existence Verification of Primary & Collateral Assets○ Evaluating & Rating the borrower and providing scores for Risk Mitigation	<ul style="list-style-type: none">○ The audit report (Diligence, stock audit, inventory funding, etc) provides audit observation which are evaluated on predefine Parameters.○ Financial & non financial information are evaluated on certain criteria and Scores are provided for evaluation○ The scale of risk & percentage of achievement is calculated & risk mitigation measures are recommended.

Services Wise Product Offerings

○ Fast Moving Consumer Goods and Consumer Durables Services & Product Offerings

Vendor/Customer Assessment	Distributors Audit	Claim Verification
<ul style="list-style-type: none"> ○ Assessment of Process, capacity, capability adopted to service clients ○ Assessment of financial stability to sustain & going concern to fulfill client commitments ○ Assessment of product feasibility ○ Assessment of legal, statutory & Technical compliances ○ Evaluating & Rating the assessment bench marking with Industry Standards 	<ul style="list-style-type: none"> ○ Distributors audit of stock, billing process, schemes, feedback for anchor's products, pricing, etc. ○ Feedback from the market for distributor's product delivery, pricings, schemes, discounts, settlement, etc. ○ Evaluating & Rating the assessment bench marking with Industry Standards 	<ul style="list-style-type: none"> ○ Verification of Claims made by distributors/ retailer for discounts, schemes, reimbursements, etc ○ Verification of implementation of schemes/ discounts run by distributors/retailer ○ Query resolution for claims raised by distributors/ retailer ○ Processing of claims for payments to distributors/ retailer

Services Wise Product Offerings

- Fast Moving Consumer Goods and Consumer Durables Services & Product Offerings

Retail Audit	Schemes Audit
<ul style="list-style-type: none">○ Verification of Retail facility in compliance with the requirement of the Brand○ Verification of display of products, pricing, discounts offered, feedback from customer, etc in compliance with the requirement of the Brand○ Verification of service offered on the product in compliance with the requirements of the Brand○ Risk grading the Retail outlet bench marking with the Industry standards	<ul style="list-style-type: none">○ Verification of Schemes floated by the Brand implemented by the distributors / retailer○ Verification of products packaging, pricing , period of schemes implemented by distributors/ retailer○ Verification of claims for the schemes run by the distributors/ retailer○ Surprise visit at the distributors / retailer to test the scheme implemented as intended

Services Wise Product Offerings

○ Automobile Services & Product Offerings

Process Audit	Loss Mitigation Audit	Stock Take
<ul style="list-style-type: none"> ○ Testing of Process & Transaction in compliance with Company Policy & Procedures ○ Process Study, Gap analysis & Recommendation for Process improvement ○ Implementation of Improved Process ○ Risk grading bench marking with the Industry standards 	<ul style="list-style-type: none"> ○ Understanding & testing potential loss making activities, process, responsible person, pricing, discounts, freebies, etc. ○ Analyzing the data for understanding the trend for loss making activities ○ Suggesting deviation in the process & transaction in compliance with the company policy & procedure ○ Recommendation on remediable measures to mitigate loss 	<ul style="list-style-type: none"> ○ Physical verification of Inventory & matching with Stock Records ○ Report on variance in quantity & value noted on physical verification of Inventory matching with Stock Records ○ Verification of valuation of inventory by testing purchasing & carrying cost of Inventory ○ Verification of condition of inventory & identifying damage & scrap inventory ○ Verification of Process of recording inventory & recommending gap in the process

Understanding Client Pain Areas

Decision Making Support: Required Real-time, Accurate & Factual information, Early warning triggers, Status of Statutory Compliance, Auto escalation process to avoid surprises later.

Credit & Risk Management: Lack of Fact-finding process, Missing Corroborating evidence, Stringent Approval and authorization process, Increase in Non Performing Assets, Loan monitoring, Overcoming deteriorating asset quality.

TAT Management: Reduction in TAT, Minimize Transaction Cost, Flexibility and Exception Management

Compliances with Policy & Procedure: Need assurance on compliance with Standard Operating Procedures & Policies, vendor assessment, accuracy of claims, mitigation of risk & loss

Growth: Managing growth minimizing CAPEX, Process improvement to meet the expansion plan, Fund requirement & management, proper business plan & information memorandum.

nhbs Unique Selling Proposition & Assignment Executed

Reach: nhbs Presence in most of the cities in India & Dubai. In India, we are present in 24 states and 306 cities

Knowledge & Experience: nhbs possess more than 125 years of team experience, advisory forum of 19 ex-bankers, more than 350 professional resources comprises of Chartered Accountants, MBA's & Graduates & liquid force of more than 1000 resources.

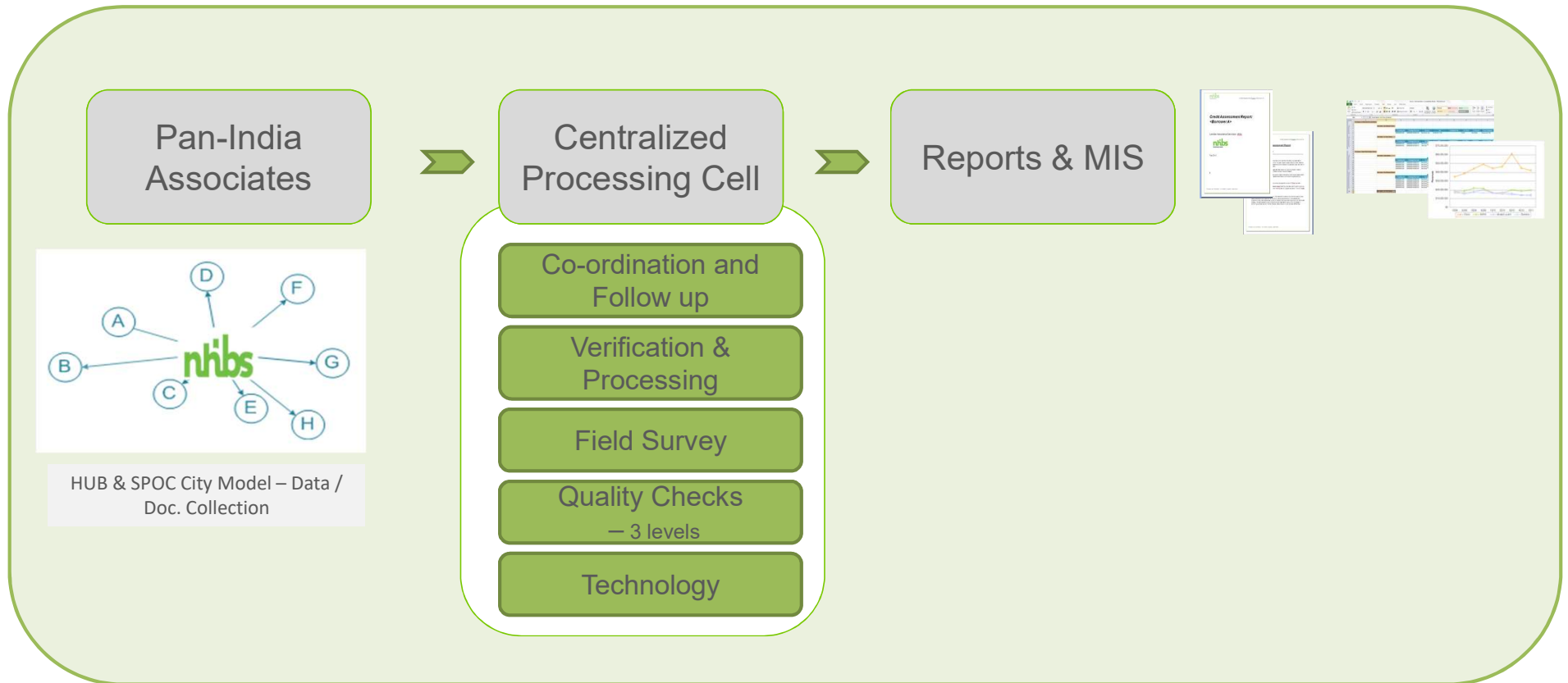
Assessment: nhbs have develop capabilities to assessed legal documents, financial statements, KYC, analysis of receivables, payables, loan & bank statements, process study & assessment, Inventory verification, Compliance check, etc. nhbs have developed its own standard operating procedures for better executing the assignments.

Portfolio: nhbs has conducted over 21,000 due diligence & credit monitoring assignments managing lending portfolio of over \$ 14 bn. for various banks, financial Institutions, FMCG, Automobile & Consumer durable Industry.

Benefits to stakeholders



Delivery Model



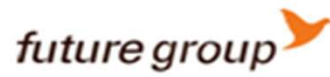
IT Security and Data Confidentiality

- **Data Security:** Client data is most important and crucial to us, severe stringent measures are taken to maintain its security
 - ❑ **User authorization :** Only authorized users are able to access the reports. Authorization matrix is defined and maintained for roles
 - ❑ **Network security :** Intrusion Detection and monitoring firewall management providing internal/external users access to applications in data center-VPN user management
- **Data Confidentiality:** All the employees have to sign a pre employment policy before joining to maintain the confidentiality of data. The privacy of data is checked from time to time



Esteemed Client List

SOME ESTEEMED CLIENTS



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and many more... nhbs

Key management



Vipul Thaker
CEO

FCA, Six Sigma Black Belt, Certified Internal Auditor from the Institute of Internal Auditors, Florida, USA and Alumni of IIMA

Has experience of over 25 years across various industries including automobile, banking and retail



Mukesh Singh
Partner & HOD

FCA with a deep knowledge of US GAAP, GAAS, GASB, IAS, IFRS and Indian accounting and auditing standards

Has experience of over 21 years in financial & compliance audits, investigative audits, internal audit, process and control reviews and direct & indirect taxes



Anagha Khade
Product Head-
Credit Monitoring

Masters of Business Administration - finance with experience in all fundamental areas of Banking and NBFC.

Has experience of around 9 years in assisting banks and NBFC for Due Diligence, Monitoring (Stock Audit, Inventory Funding Audit, Invoice Audit & Early warning Signal) across sectors like Manufacturing, retail, textile, steel and engineering, etc



Tejal Doshi
Product Head –
Due Diligence

Master of Commerce with specialisation in Banking & Finance. Certified in Advanced Financial Modelling Currently, pursuing last level of Chartered Financial Analyst form CFA Institute, Canada.

In her Career Span of over 9 years, gained immense knowledge on conducting Due Diligence, Financial Modelling, Securitization of Loans, Debt Syndication, Structuring Financial Transactions, Risk Assessments, Credit Evaluation, SOX Compliances, Analytical Reviews for major Financial Institutions, Banking, Insurance & Brokerage Companies.

*Thank
you*



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