



SMERA RATINGS LIMITED

Helping participants of financial markets
understand risk better

SMERA Ratings Limited, incorporated in 2005, is an initiative of SIDBI (Small Industries Development Bank of India) and Dun & Bradstreet. ICICI Bank, State Bank of India, Bank of Baroda, Bank of India, Canara Bank, Oriental Bank of Commerce, Union Bank of India, Standard Chartered Bank, Indian Bank, and Punjab National Bank are the other shareholders.

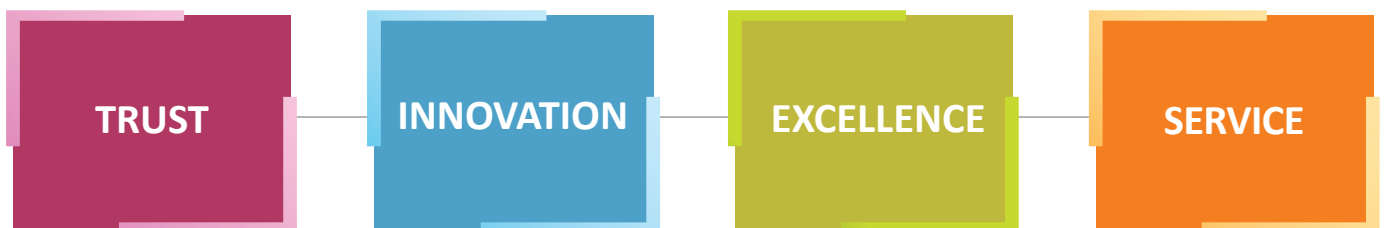
Our Mission

- Assist companies across sectors, geographies and industries, enabling them to take better decisions
- Uphold values of Trust, Innovation, Excellence and Service Orientation, facilitating better flow of credit and sustainable profitable growth of stakeholders
- Transform India's capital markets through research-backed actionable opinions, setting newer benchmarks and standards

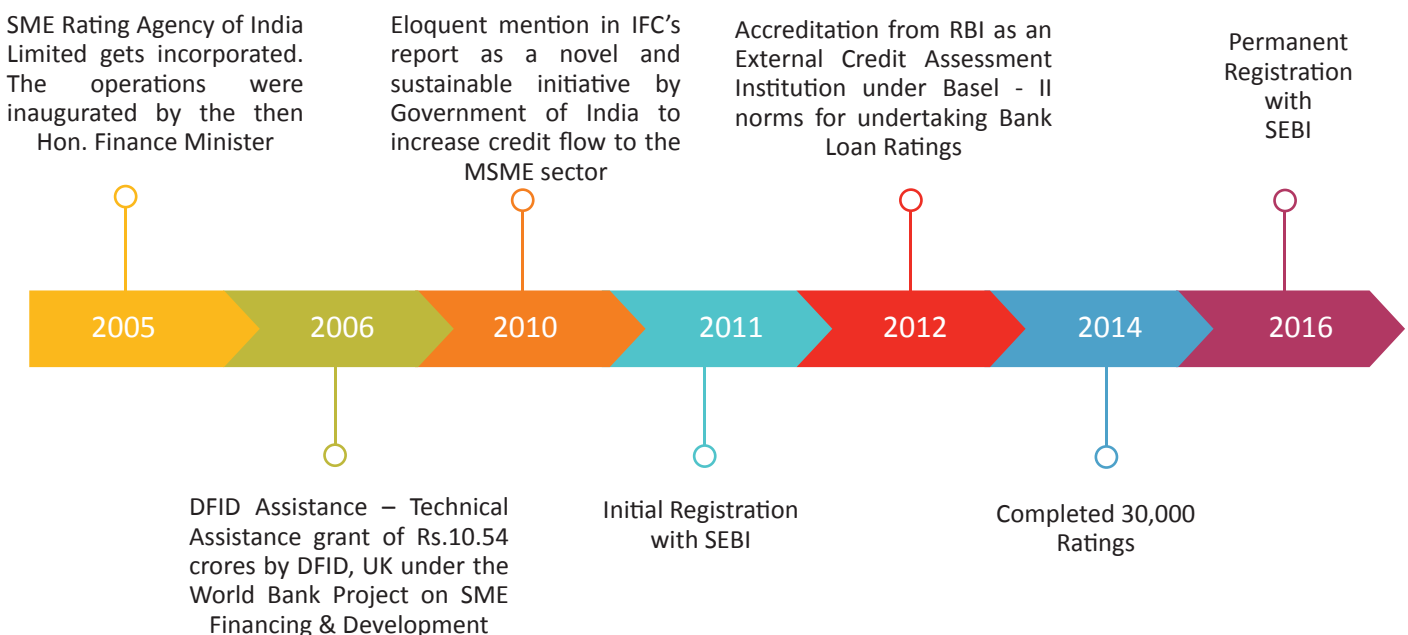
Our Vision

SMERA aims to be the partner of choice for credit ratings, benchmarks and research; to minimize information asymmetry; and to foster efficiency and competitiveness.

Our Core Values



Key Milestones of SMERA



Other Empanelment

- **The National Small Industries Corporation Limited (NSIC)** for MSE Ratings
- **Directorate General of Shipping (DGS)** for Maritime Grading
- **Ministry of New and Renewable Energy (MNRE)** for Solar Grading
- **Indian Renewable Energy Development Agency Limited (IREDA)** for Credit Rating Model for Renewable Energy Financing

Accolades & Collaborations

- SMERA's pioneering work is globally recognised. For setting up SMERA, SIDBI was awarded 'Outstanding Development Project Award' in SME Development Category, by The Association of Development Financing Institutions in Asia and the Pacific (ADFIAP)
- SMERA has partnered with Centre for Advanced Financial Research And Learning (CAFRAL), RBI's think-tank, to develop SMEs' Sentiment Index

Strategic Tie-ups



Our Products & Services



Our Universe of Over 43,000 Ratings

39,800+
SME
Ratings

3,000+
Bank Loan
Ratings

200+
Solar
Grading

100+
MFI
Grading

Our Rating Coverage

Sector	No. of Ratings	Sector	No. of Ratings
Auto Ancillary	3,649	Civil & Construction	1,487
Chemicals	1,656	Electrical & Electronics	2,635
Electrical & Engineering Goods	2,859	Paper & Packaging	1,552
Food & Agro	2,142	Wood & Wood Products	575
Metals & Metal Products	7,603	Gems & Jewellery	492
Pharmaceuticals	1,738	IT & ITES	403
Printing & Publishing	1,320	Plastics	401
Services	2,103	Rubber & Rubber Products	422
Textiles	3,874	Aluminium	2,827
Traders	2,358	Other	3,091

Our People

SMERA employs over 300 professionals; a rich mix of MBAs, CAs, CFAs, FRMs, Economists, Statisticians, and Engineers. SMERA has offices in 10 cities across India and its representatives in more than 50 towns.

Our Organisation



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