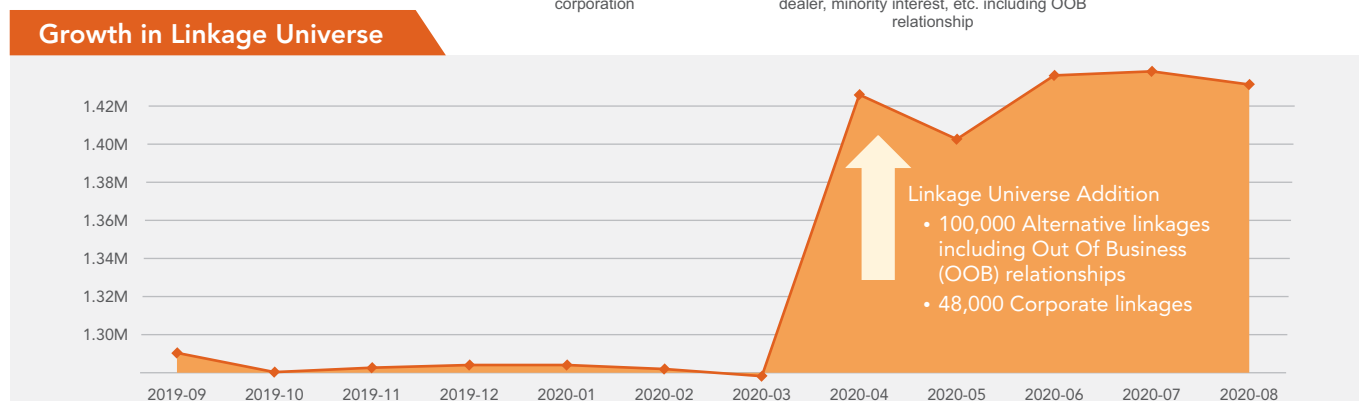
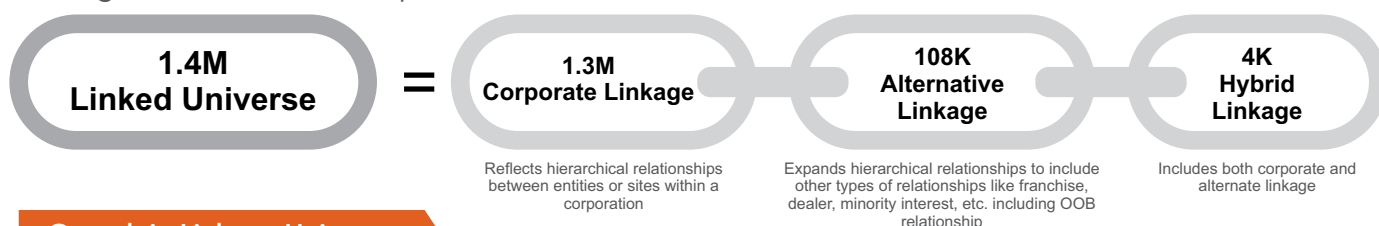


## Dun & Bradstreet India Data Updates

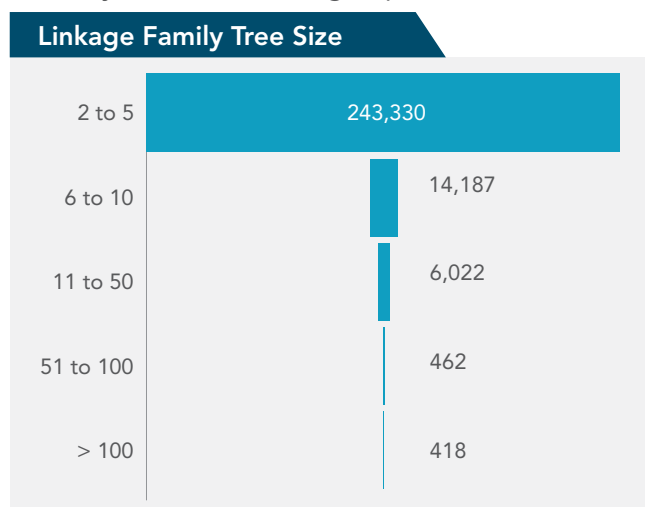
### Dun & Bradstreet India Business Linkage Universe: Your Key to Understanding Ultimate Beneficial Ownership

150,000 new linkages have been added to the India Universe in the last 6 months. Corporate and alternative linkages provide transparency to business relationships, enriching the overall view of risk assessment. Dun & Bradstreet clients can benefit from this added coverage by getting more insight on their business partners and stakeholders. It helps identify Ultimate Business Owners, which can be used to meet compliance regulations surrounding transparency, onboarding and management oversight of client relationships.



### 418 businesses have more than 100 linkages within their family tree

Linked businesses with geographical spread and robust infrastructure have an edge over standalone businesses when it comes to leveraging bank credit, funding infusion, purchasing power and resource mobility to sustain during unprecedented times.



#### Benefits from Linkage data

**Visibility into B2B relationships improves opportunities for risk mitigation and growth**

Transparency to Total Risk

- Manage risk across borders
- Manage risk across the enterprise
- Ensure supplier diversification
- Visibility of context

Reveal Total Opportunity

- Globally
- Hidden up-sell and cross-sell opportunities
- Know when and where to consolidate spending



The most comprehensive cloud based database of Indian Companies

Company details | Management information  
Legal & Compliance information

Check everything with the click of button

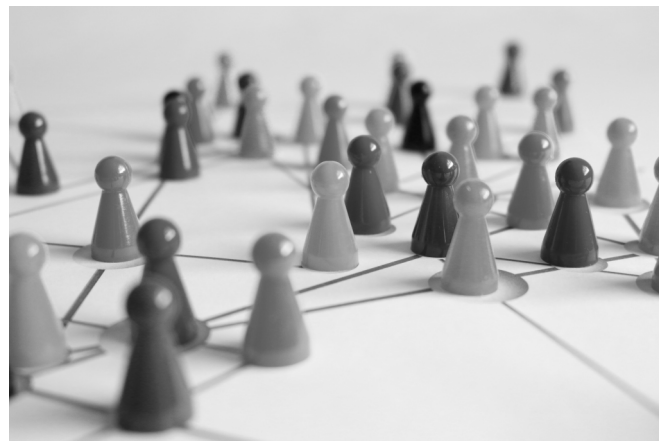
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## Corporate Linkage Data – The Key to Transparency

By Dr. Arun Singh, Global Chief Economist, Dun & Bradstreet

Businesses can have a complex web of relationships with other businesses. In simple terms, corporate linkage can take several forms. The most traditional form is when one business location has financial & legal responsibility for another business location. Examples of these relationships include branch to headquarter linkage and subsidiary to parent linkage. Alternative linkage are those relationships when the affiliated company has no legal obligations for the debt of the other company. Examples of these relationships include franchises, agents, dealers, minority ownership, etc. As seen in the previous editions of this bulletin, understanding whom you do business with is a fundamental regulatory requirement. It helps in mitigating legal and reputational risks. But there's much more to it. Linkage data can also be used for various other purposes.

**Minimising Credit Risk:** The increase in Non-Performing Assets (NPAs) over the last few years has been a cause of concern for the Indian banking system. It is critical for financial institutions to have a visibility into the entire corporate hierarchy & linkage of a debtor. Having quality data can help creditors mitigate the problems associated with double leveraging, which is a prevalent practice especially in the infrastructure sector. In a typical double leveraging, a holding company raises debt on its balance sheet and infuses it as equity in a Special Purpose Vehicle (SPV). From the creditor's perspective, a debt-to-equity ratio of 2:1 at the holding company level could transform into a leverage of 8:1 at the SPV level. This warrants a stringent due diligence and risk assessment. By harnessing technology and exploiting on-demand, timely, accurate,



and reliable data sources that pull together global corporate linkage on business entities, financial institutions can be confident that they have achieved the single customer view they need to mitigate credit risk.

**Accelerating Sales:** Linkage data can help strengthen the understanding of a target market and opens up opportunities for cross-selling and upselling. It helps in informing the overall sales strategy by providing means to answer these questions – Are the prospects subsidiary companies? Are business initiatives implemented on a standalone basis? Who is the decision-maker in the corporate hierarchy? Do branch offices also require the same product/service? This ultimately shortens the sales cycle and improves customer experience.

However, the advantages of a data-inspired approach can only be achieved by partnering with a trusted third-party data provider that is capable of verifying vast quantities of information. Managing hierarchies can be one of the greatest benefits, as well as one of the most difficult aspects to implement.

### D&B Master Data solutions

help define, integrate and manage critical data for providing a single point of reference.

Get upward linkages and family tree details to obtain a holistic view of a corporate family.

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