



# Asset Quality Review - AQR

- ❑ What is it?
- ❑ Why is it done?
- ❑ How is it done?
- ❑ Where is it done?
- ❑ When is it done?
- ✓ Everyone knows the answers. We are not educating anyone.
- ✓ We at GARNER VARLIK DESIGNER are making an effort to bring in a New, Positive and Promising perspective to the above questions for Fi's / Lenders / PE Investor's / Owner's and other Stake Holders of an ASSET



# When the Asset Quality Review is carried out?

- When is a BIG question and has many probable ANSWERS?
- This depends on (FAST) : Factors / Age / Situation / Time
- Factors based AQR: Positivity / Negativity / Rumor / Doubtful / Fear
- Age based AQR: Pre involvement / Post involvement / Terminal
- Situation based AQR: Good / Bad: Economy / Country / Industry / Company / Need
- Time based AQR: Short / Near / Long / Need / Urgency / Periodically
- Who will do it? **GARNER VARLIK DESIGNER**



# What is Asset Quality Review?

- Any Asset has a life and qualifies in terms of it's **PURPOSE**
- Every investor invests in an Asset, if during the course of it's life it promises a fair return to the investor. That is the **PURPOSE**
- That is the **PURPOSE** of the Asset, the stake holder is interested in.
- It is the responsibility of the stake holder to **periodically ascertain** the health of the asset, where he has put in his money. NO ONE ELSE'S RESPONSIBILITY.
- Who will do it for the investor? **GARNER VARLIK DESIGNER**



# Why is Asset Quality Review required?

- Too much debate and discussions are carried out to decide on WHY?
- Why is the need for the stake holder.....**IT IS FOR HIMSELF**
- If his investment is good then he can expect a fair return
- AQR is to indicate his investment is in comfort zone or not
- To help to plan any correction in his portfolio, if it is otherwise
- THAT IS IN NEAR TERM / SHORT TERM AND LONG TERM
- Who will ascertain? **GARNER VARLIK DESIGNER**



# How the Asset Quality Review is done?

- Various probabilities for How
- Primarily to find out it's **PURPOSE**
- Techno Commercial review of the asset for ascertaining it's healthiness
- Plant & Machinery / Personnel / Management / Product acceptability with consumers / government policies in State / Country / overseas
- Financial strength / support / investors
- Who will do it? **GARNER VARLIK DESIGNER**

# Where the Asset Quality Review is done?

- Where is a broad question? First answer would be the FACTORY.
- We beg to differ. The asset is spread across it's Factory / Surroundings areas / Product Market / Suppliers / Lending Institutions / Workers / Technical staff / Middle Management / Top Management
- All the above are MICRO assets and part of the MACRO ASSET.
- We can say Health of each Organic Micro Asset will reflect in health of the MACRO ASSET. Minor / Major convulsions of Organic Asset will signal the bad times to come, if not corrected. They do not happen overnight. THEY HAPPEN OVER A PERIOD OF TIME.
- Who will do it? **GARNER VARLIK DESIGNER**



Our purpose: -

*It's all about Rich Creations.....*

- **GARNER VARLIK DESIGNER** purpose is to enhance the value for the Asset for the Stakeholder.
- This is done by our Project Leaders / Engineering / Commercial / Financial / Management analysts dedicated for such Asset.
- Our services will be available to the Stake holder on Regular / Short / Medium / Long Terms and also on need based.
- These services are customized and **EXTREEMLEY CONFIDENTIAL** in nature.
- Due Diligence of our Stake holder's interest is our CUSTOMER SATISFACTION





# WHAT ABOUT YOU? WHERE ARE YOU? WHY DELAY?

- Many organisations have benefited though our experts over a long period of their experience
- We have brought many experts under our umbrella

## **GARNER VARLIK DESIGNER**

And more are asking for our services

WHAT ABOUT YOU??????.....

Who will do it? **GARNER VARLIK DESIGNER**





We look forward for a meaningful relationship for creation and maintaining of a Healthy Asset.....with support of our Experts / Analysts / Engineers / Financials / Market analysts

Thank You All

**GARNER VARLIK DESIGNER**

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