

MIRA INFORM REPORT

Report No. :	523255
Report Date :	06.08.2018

IDENTIFICATION DETAILS

Name :	UNITED OFFICE SYSTEMS PRIVATE LIMITED
Registered Office :	Survey No. 62/1P, 1, 2, & 3, Village - Vankas, Taluka- Umbergaon, Vapi, Valsad – 396150, Gujarat
Tel. No.:	91-260-3290088
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	21.03.2011
CIN No.: [Company Identification No.]	U29248GJ2011PTC083834
Capital Investment / Paid-up Capital :	INR 3.800 million
IEC No.: [Import-Export Code No.]	0311019765
PAN No.: [Permanent Account No.]	AABCU2990F
GSTN : [Goods & Service Tax Registration No.]	27AABCU2990F1ZE
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturing and Trading of Raised Access Floor System, Topstone Panel, Standard Air Flow Grills Unilock panels etc. (Registered Activity and also Confirmed by management)
No. of Employees :	250 (Approximately)

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

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MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Good
Payment Behaviour :	Regular
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2011. The company is engaged in manufacturing and trading of raised access floor system.</p> <p>As per the financial records of 2017, the company has achieved a fair growth of 8.89% in its revenue as compared to the previous year and has reported a favourable profitability margin of 15.12%.</p> <p>The company possesses healthy financial position marked by sound net worth base along with comfortable debt balance sheet profile and satisfactory liquidity position.</p> <p>Rating takes into consideration the company's decent Earnings Per Share (EPS) of INR 390.94 as against its Face Value (FV) of INR 10.</p> <p>Business is active. Payment seems to be regular.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade terms and condition.</p>

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	Not Available

RBI DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

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Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2018.

BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 06.08.2018

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION PARTED BY (GENERAL DETAILS)

Name :	Ms. Esther Paul
Designation :	Senior Sales Coordinator
Contact No.:	91-9004050770
Date :	03.08.2018

Mobile No.: 91-98211023819 – incorrect number

LOCATIONS

Registered Office/ Factory :	Survey No. 62/1P, 1, 2, & 3, Village - Vankas, Taluka- Umbergaon, Vapi, Valsad – 396150, Gujarat, India
Tel. No.:	91-260-3290088
Mobile No.:	91-9004050770 (Ms. Esther Paul)
Fax No.:	Not Available
E-Mail :	sales@united-group.in info@united-group.in
Website :	http://www.unitleindia.com
Location :	Owned
Locality :	Commercial
Head Office :	Unit No. 2-G, Laxmi Industrial Estate, New Link Road, Andheri (W), Mumbai 400 053, Maharashtra, India
International Marketing Office :	Gala No.58, Sy. No. 35/2, 6th Main, Singasandra, Hosur Main Road, Bangalore - 560 068, Karnataka, India
Branch Office 1 :	Plot No. 280, Telecom Nagar, 1st Floor, Gachibowli Village, Serilingampally Mandal, R.R. District, Hyderabad 500019, Telangana, India
Branch Office 2 :	Door No.33, Kamaraj Avenue, 2nd Street, Adyar, (Near Bharath School), Chennai – 600 020, Tamilnadu, India

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Branch Office 3 :	No.398/7, Block-A, Ground Floor, Road No.2, Mahipalpur Extn. New Delhi 110037, India
Branch Office 4 :	Survey No.62/1P, 1,2 & 3.,Village Vankas, Taluka Umbergaon, District Valsad 396150, Gujarat, India

DIRECTORS

As on 31.03.2018

Name :	Mr. Shabbir Saifuddin Rajkotwala
Designation :	Managing Director
Address :	A - 141, Park Plaza New Yari Road, Versova, Andheri (West), Mumbai-400061, Maharashtra, India
Date of Birth/Age :	28.01.1966
Date of Appointment :	21.03.2011
DIN No.:	00082854
Name :	Mr. Moiz Saifuddin Rajkotwala
Designation :	Whole-Time Director
Address :	407, Versova Raj Mandir Co-Operative HSG. Society, Off. Yari Road, Versova, Andheri (West), Mumbai-400061, Maharashtra, India
Date of Birth/Age :	25.03.1962
Date of Appointment :	21.03.2011
DIN No.:	00081324

KEY EXECUTIVES

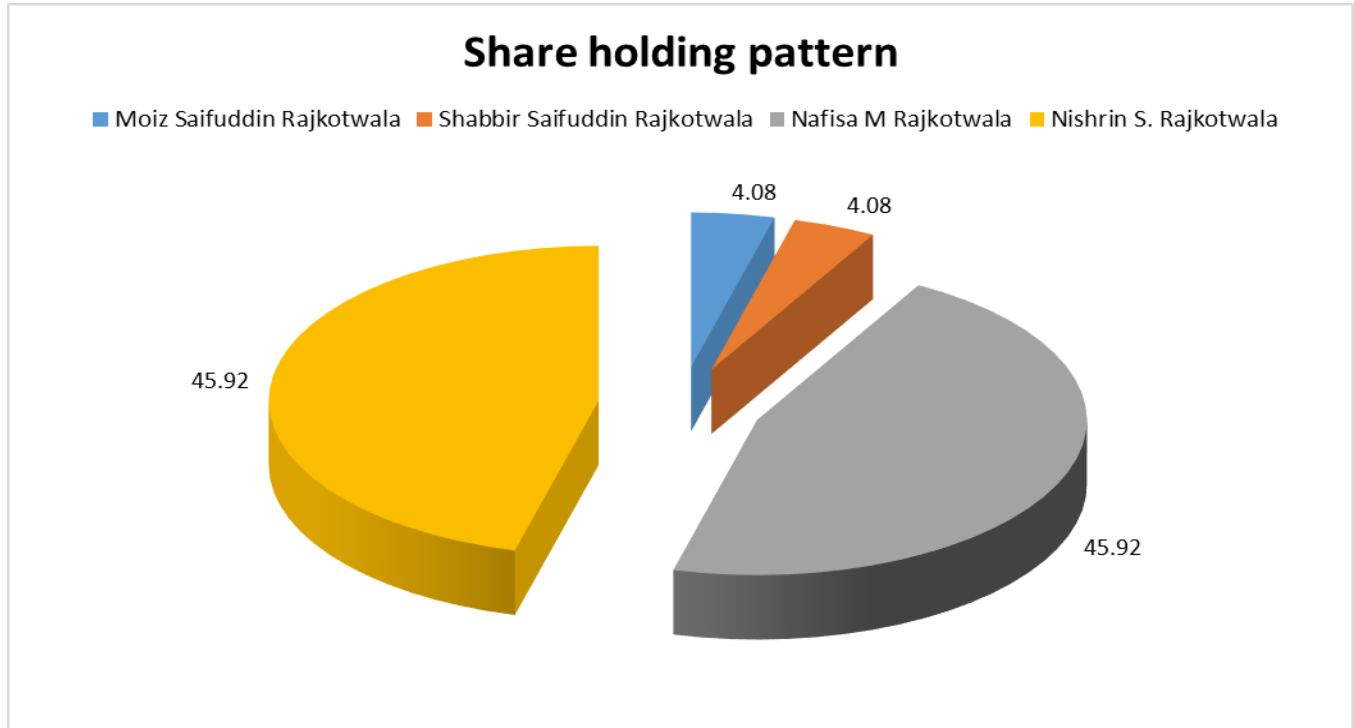
Name :	Ms. Esther Paul
Designation :	Senior Sales Coordinator

MAJOR SHAREHOLDERS

As on 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Moiz Saifuddin Rajkotwala	15500	4.08
Shabbir Saifuddin Rajkotwala	15500	4.08
Nafisa M Rajkotwala	174500	45.92
Nishrin S. Rajkotwala	174500	45.92
Total	380000	100.00

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Equity Share Break up (Percentage of Total Equity)

As on 28.09.2017

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Manufacturing and Trading of Raised Access Floor System, Topstone Panel, Standard Air Flow Grills Unilock panels etc. (Registered Activity and also Confirmed by management)	
Products / Services :	Item Code No.	Products/Services Description
	73269099	Articles of Iron or Steel
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :		
	Products :	Finished Goods
	Countries :	Nepal

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Imports :	Not Available
Terms :	
Selling :	Advance Payment and Cheque
Purchasing :	Advance Payment and Cheque

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers (From Indirect Sources):	End Users <ul style="list-style-type: none"> • Altisource • Axis Bank Limited • Bank of America • Barclays • BNY Mellon • Deutsche Bank • Dubai Media City 	
No. of Employees :	250 (Approximately)	
Bankers :	Banker Name :	HDFC Bank Limited
	Branch :	HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), mumbai-400013, Maharashtra, India
	Person Name (With Designation) :	--
	Contact Number :	--
	Name of Account Holder :	--
	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
Credit Facilities Enjoyed	--	

	(CC/OD/Term Loan) :		
	Account Operation :	--	
	Remark :	--	
	<ul style="list-style-type: none"> Bank of Baroda, Vapi Industrial Estate Branch, C/M-14, Near Char Rasta GIDC,Vapi-396195, Gujarat, India 		
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Long-term Borrowings		
	Term loan from banks		
	Bank of Baroda	1.338	5.592
	Vehicle Loans		
	Bank of Baroda, Car Loan	0.327	0.640
	ICICI Bank Car Loan	1.929	0.000
	Kotak Mahindra, Car Loan	1.300	0.000
	Short-term borrowings		
	Bank of Baroda		
	Cash Credit	101.250	104.284
	Total	106.144	110.516
Financial Institution :	Dewan Housing Finance Corporation Limited, Warden House 2nd Floor, Sir P M Road, Fort, Mumbai-400001, Maharashtra, India		

Auditors :	
Name :	G. B. Laddha and Co. LLP Chartered Accountants
Address :	1-2, Second Floor, Sahara Market, Silvassa Road, Vapi-396191, Gujarat, India
Tel. No.:	91-260-2425966
E-Mail :	audit@gbldhha.com
Income-tax PAN of auditor or auditor's firm :	AANFG3272H
Memberships :	Not Available
Collaborators :	Not Available
Enterprises in which control exists :	<ul style="list-style-type: none"> United Access Floors Private Limited Vector Projects India Private Limited

CAPITAL STRUCTURE

As on 28.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
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380000	Equity Shares	INR 10/- each	INR 3.800 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
380000	Equity Shares	INR 10/- each	INR 3.800 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	3.800	3.800	3.800
(b) Reserves & Surplus	440.917	292.361	183.911
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	444.717	296.161	187.711
(3) Non-Current Liabilities			
(a) long-term borrowings	69.164	72.124	99.266
(b) Deferred tax liabilities (Net)	26.027	20.485	14.818
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	95.191	92.609	114.084
(4) Current Liabilities			
(a) Short term borrowings	101.250	104.284	75.185
(b) Trade payables	122.876	144.081	128.456
(c) Other current liabilities	56.057	38.533	33.760
(d) Short-term provisions	18.236	4.502	10.278
Total Current Liabilities (4)	298.419	291.400	247.679
TOTAL	838.327	680.170	549.474
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	269.354	250.559	248.348
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	11.028	14.692	5.242
(e) Other Non-current assets	6.785	1.152	0.559
Total Non-Current Assets	287.167	266.403	254.149
(2) Current assets			

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(a) Current investments	0.000	0.000	0.000
(b) Inventories	147.792	134.990	125.515
(c) Trade receivables	330.887	166.455	148.857
(d) Cash and cash equivalents	46.696	84.539	8.710
(e) Short-term loans and advances	25.785	27.618	11.945
(f) Other current assets	0.000	0.165	0.298
Total Current Assets	551.160	413.767	295.325
TOTAL	838.327	680.170	549.474

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	982.372	902.134	660.731
	Other Income	7.864	5.759	26.309
	TOTAL	990.236	907.893	687.040
Less	EXPENSES			
	Cost of Materials Consumed	515.254	434.618	361.091
	Purchases of Stock-in-Trade	20.704	37.329	26.357
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(49.247)	5.211	7.976
	Employees benefits expense	87.572	82.167	63.007
	Other expenses	158.505	152.269	106.666
	TOTAL	732.788	711.594	565.097
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	257.448	196.299	121.943
Less	FINANCIAL EXPENSES	8.430	10.843	19.233
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	249.018	185.456	102.710
Less/ Add	DEPRECIATION/ AMORTISATION	16.515	13.778	12.302
	PROFIT/ (LOSS) BEFORE TAX	232.503	171.678	90.408
Less	TAX	83.947	63.229	56.200
	PROFIT/ (LOSS) AFTER TAX	148.556	108.449	34.208
	EARNINGS IN FOREIGN CURRENCY	161.554	231.319	55.418

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IMPORTS				
Raw Materials		18.506	11.768	9.756
Capital Items		5.627	0.837	0.000
TOTAL IMPORTS		24.133	12.605	9.756
Earnings / (Loss) Per Share (INR)		390.94	285.39	147.90

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term borrowings	13.016	20.984	22.316
Cash generated from operations	110.101	172.995	145.682
Net cash flows from (used in) operations	31.696	109.958	129.716

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	122.94	67.35	82.23
Account Receivables Turnover (Income / Sundry Debtors)	2.97	5.42	4.44
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	83.68	111.43	121.01
Inventory Turnover (Operating Income / Inventories)	1.74	1.45	0.97
Asset Turnover (Operating Income / Net Fixed Assets)	0.96	0.78	0.49

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.45	0.57	0.67
Debt Equity Ratio (Total Liability / Networth)	0.41	0.67	1.05

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Current Liabilities to Networth (Current Liabilities / Net Worth)	0.67	0.98	1.32
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.61	0.85	1.32
Interest Coverage Ratio (PBIT / Financial Charges)	30.54	18.10	6.34

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	15.12	12.02	5.18
Return on Total Assets ((PAT / Total Assets) * 100)	%	17.72	15.94	6.23
Return on Investment (ROI) ((PAT / Networth) * 100)	%	33.40	36.62	18.22

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.85	1.42	1.19
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.35	0.96	0.69
G-Score Ratio Financial (Networth / Total Assets)	0.53	0.44	0.34
G-Score Ratio Debt (Debts / Equity Capital)	48.27	51.95	51.78
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.85	1.42	1.19

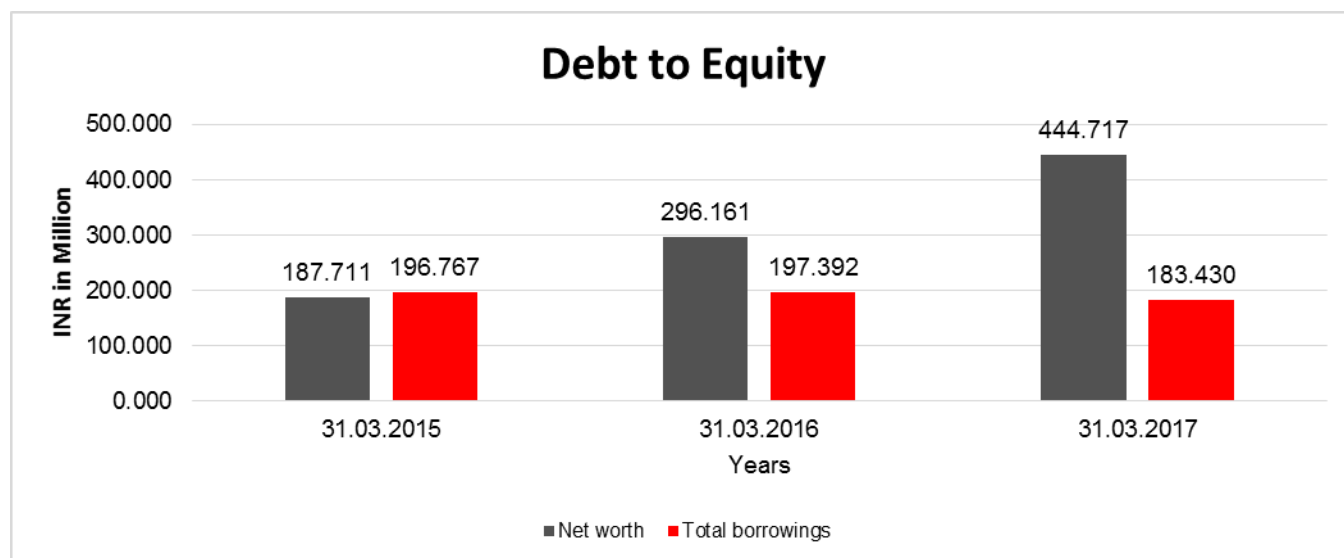
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

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DEBT EQUITY RATIO

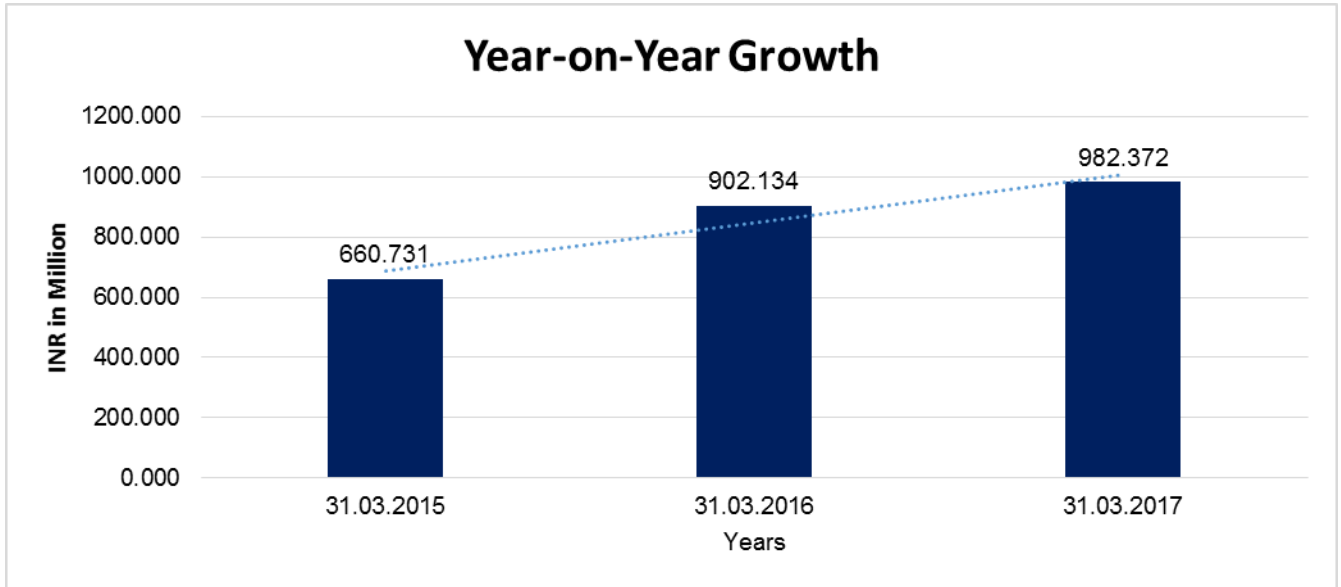
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	3.800	3.800	3.800
Reserves & Surplus	183.911	292.361	440.917
Net worth	187.711	296.161	444.717
long-term borrowings	99.266	72.124	69.164
Short term borrowings	75.185	104.284	101.250
Current maturities of long-term debts	22.316	20.984	13.016
Total borrowings	196.767	197.392	183.430
Debt/Equity ratio	1.048	0.667	0.412



YEAR-ON-YEAR GROWTH

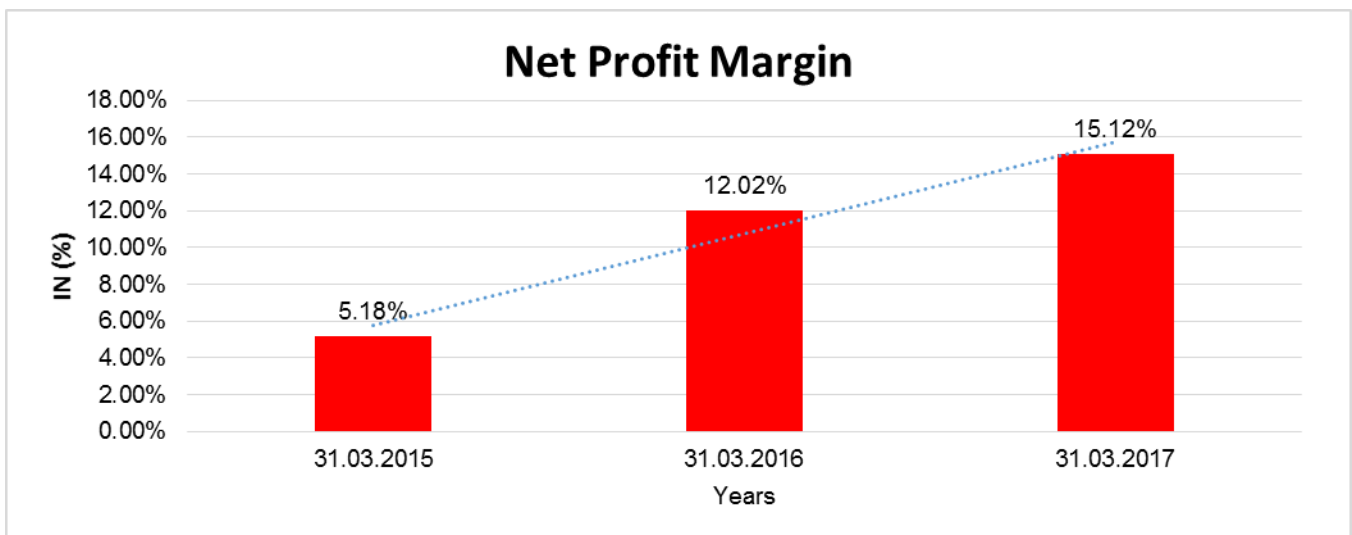
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	660.731	902.134	982.372
		36.536	8.894

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	660.731	902.134	982.372
Profit	34.208	108.449	148.556
	5.18%	12.02%	15.12%



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LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check List by Info Agents	Available in Report (Yes / No)
1]	Year of establishment	Yes
2]	Constitution of the entity Incorporation details	Yes
3]	Locality of the entity	Yes
4]	Premises details	Yes
5]	Buyer visit details	--
6]	Contact numbers	Yes
7]	Name of the person contacted	Yes
8]	Designation of contact person	Yes
9]	Promoter's background	Yes
10]	Date of Birth of Proprietor / Partners / Directors	Yes
11]	Pan Card No. of Proprietor / Partners	No
12]	Voter Id Card No. of Proprietor / Partners	No
13]	Type of business	Yes
14]	Line of Business	Yes
15]	Export/import details (if applicable)	Yes
16]	No. of employees	Yes
17]	Details of sister concerns	Yes
18]	Major suppliers	No
19]	Major customers	No
20]	Banking Details	Yes
21]	Banking facility details	Yes
22]	Conduct of the banking account	--
23]	Financials, if provided	Yes
24]	Capital in the business	Yes
25]	Last accounts filed at ROC, if applicable	Yes
26]	Turnover of firm for last three years	Yes
27]	Reasons for variation <> 20%	--
28]	Estimation for coming financial year	No
29]	Profitability for last three years	Yes
30]	Major shareholders, if available	Yes
31]	External Agency Rating, if available	No
32]	Litigations that the firm/promoter involved in	--
33]	Market information	--

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34]	Payments terms	Yes
35]	Negative Reporting by Auditors in the Annual Report	No

CORPORATE INFORMATION

The company Private Limited Company incorporated under the provision of companies Act, 1956. The Company is engaged in Manufacturing and Trading of Raised Access Floor System.

OPERATIONS AND STATE OF COMPANY AFFAIRS

During the year the company's total income was INR 990.236 million as against INR 907.893 million in previous year. The company has made net profit before tax for the year INR 232.503 million

UNSECURED LOAN

PARTICULAR	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
From relatives	64.270	65.892
Total	64.270	65.892

INDEX OF CHARGES

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G94573 524	100193 059	DEWAN HOUSING FINANCE CORPORATION LIMITED	14/06/2018	-	-	50000000.0	WARDEN HOUSE 2ND FLOOR SIR P M ROAD FORT MUMB AIMa400001IN
2	G82688 789	100158 766	HDFC BANK LIMITED	12/01/2018	19/03/2018	-	271603000.0	HDFC BANK HOUSE SENAPATI BAPAT MARGLOWER PAREL WMUMBAIMH4000 13IN
3	G78555 638	103680 99	Bank of Baroda	01/08/2012	21/07/2016	28/02/2018	211100000.0	Vapi Industrial Estate Branch, C/M- 14, Near Char Rasta

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								GIDC,VapiGJ39619 5IN
4	G78555 992	103681 00	Bank of Baroda	01/08/2 012	21/07/20 16	28/02/20 18	211100000.0	Vapi Industrial Estate Branch,C/M- 14, Near Char Rasta GIDC,VapiGJ39619 5IN

FIXED ASSETS

- Factory Land
- Factory Building
- Plant and Machinery
- Electrical Installation
- Furniture and Fixtures
- Office Equipments
- Motor car and Scooter
- Dies and Mould
- Computer

CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

1] INFORMATION ON DESIGNATED PARTY

No records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 68.79
UK Pound	1	INR 89.52
Euro	1	INR 79.67

INFORMATION DETAILS

Information Gathered by :	ARC
Analysis Done by :	NIY
Report Prepared by :	JYTK

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	YES
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	YES
--AFFILIATION	YES/NO	YES
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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