

**MIRA INFORM REPORT**

<b>Report No. :</b>	524161
<b>Report Date :</b>	16.08.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	SARAOGI COKE PRIVATE LIMITED
<b>Registered Office :</b>	50, Weston Street Room No-406 Kolkata – 700012, West Bengal
<b>Mob. No.:</b>	91-9431122252 [Mr. Sushil Kumar Bakliwal]
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	27.05.2009
<b>CIN No.:</b> [Company Identification No.]	U14293WB2009PTC135376
<b>Capital Investment / Paid-up Capital :</b>	INR 3.408 Million
<b>IEC No.:</b> [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
<b>PAN No.:</b> [Permanent Account No.]	AANCS0985N
<b>GSTN :</b> [Goods & Service Tax Registration No.]	20AANCS0985N1ZW
<b>Legal Form :</b>	Private Limited Liability Company.
<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>• Trading of Coal. [Registered activity]</li> <li>• Manufacturer and Trader of Coke etc. [As per Memorandum of Association]</li> </ul>
<b>No. of Employees :</b>	10 (Approximately)

**RATING & COMMENTS**

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

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<b>MIRA's Rating :</b>	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Unknown
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 2009. The company is a manufacturer and trader of coke.</p> <p>As per the financial records of 2017, the company has achieved a massive growth in its revenue as compared to the previous year and has reported a negligible net profitability margin.</p> <p>The company possesses moderate financial position marked by low reserve base.</p> <p>Business is active. Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</p>

**NOTES :**

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

**ECGC Country Risk Classification List**

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

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**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**

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 16.08.2018.

**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]**

<b>Name :</b>	Mr. Sushil Kumar Bakliwal
<b>Designation :</b>	Director
<b>Contact No.:</b>	91-9431122252
<b>Date :</b>	10.08.2018

**LOCATIONS**

<b>Registered Office :</b>	50, Weston Street Room No-406 Kolkata – 700012, West Bengal, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9431122252 [Mr. Sushil Kumar Bakliwal]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:saraogicoke_01@yahoo.co.in">saraogicoke_01@yahoo.co.in</a>
<b>Factory :</b>	Village-Kandra, Govindpur, Dhanbad, Jharkhand, India

**DIRECTORS**

**As on 31.03.2018**

<b>Name :</b>	Mr. Sushil Kumar Bakliwal
<b>Designation :</b>	Director
<b>Address :</b>	Shankar Nagar, Kali Mandir Road, Bekarbandh, Dhanbad – 826001, Jharkhand, India
<b>Date of Birth/Age :</b>	02.01.1962
<b>Date of Appointment :</b>	27.05.2009
<b>DIN No.:</b>	02625500
<b>Name :</b>	Mrs. Sadhna Devi Bakliwal
<b>Designation :</b>	Director
<b>Address :</b>	Kali Mandir Road, Shankar Nagar Colony, Bekarbandh, Dhandad – 826001, Jharkhand, India
<b>Date of Appointment :</b>	20.05.2015
<b>DIN No.:</b>	07187826

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

As on 31.03.2017

Names of Shareholders	No. of Shares
Sushil Kumar Bakliwal	45000
Mahaveer Prasad Bakliwal	5000
Mala Devi Agarwal	7000
Sadhana Devi Bakliwal	109800
Mina Devi Bakliwal	7000
Babita Devi Bakliwal	7000
Sajal Bakliwal	60000
Swati Bakliwal	100000
<b>Total</b>	<b>340800</b>

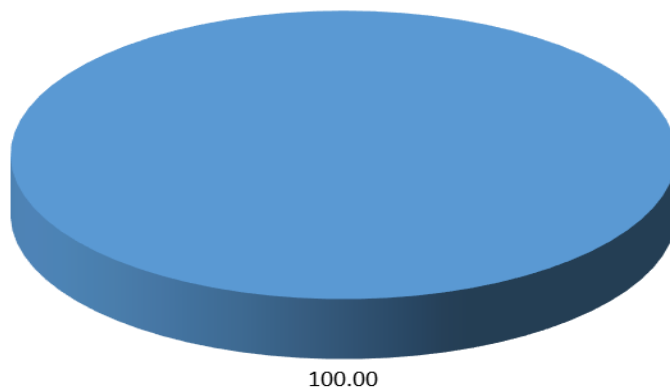
**Equity Share Break up (Percentage of Total Equity)**

As on 26.09.2017

Category	Percentage
Promoter – (Individual/ Hindu Undivided Family – Indian)	100.00
<b>Total</b>	<b>100.00</b>

**Share holding pattern**

■ Promoter – (Individual/ Hindu Undivided Family – Indian)



**BUSINESS DETAILS**

<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>Trading of Coal. [Registered activity]</li> <li>Manufacturer and Trader of Coke etc. [As per Memorandum of Association]</li> </ul>	
<b>Products :</b>	<b>Item Code No.</b>	<b>Product Description</b>
	4661	Coal Trading
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Divulged	
<b>Exports :</b>	Not Available	
<b>Imports :</b>	Not Available	
<b>Terms :</b>		
<b>Selling :</b>	Advance Payment and RTGS	
<b>Purchasing :</b>	Advance Payment and RTGS	

**PRODUCTION STATUS NOT AVAILABLE**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Bhawani Coke Industries
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
		<ul style="list-style-type: none"> <li>Fogla Enterprises Private Limited</li> <li>Maa Bhadra Kali Coke Industries</li> <li>Mahalaxmi Coal Company</li> <li>Maithan Coal Company Private Limited</li> <li>Modern Coal Cabonisation</li> <li>Pragati Automobiles Private Limited</li> <li>Sharma and Company</li> <li>Shree Dwarika Bee-Hive Plant Private Limited</li> <li>Shree Jagarnath Enterprises</li> </ul>

<b>Customers :</b>	Manufacturer		
	<b>Reference :</b>	Not Divulged	
	<b>Name of the Person :</b>	--	
	<b>Contact No.:</b>	--	
	<b>Since How Long Known :</b>	--	
	<b>Maximum Limit Dealt :</b>	--	
	<b>Experience :</b>	--	
	<b>Remark:</b>	--	
<b>No. of Employees :</b>	10 (Approximately)		
<b>Bankers :</b>	<b>Bank Name</b>	Union Bank of India	
	<b>Branch</b>	Dhanbad Branch, Jharkhand, India	
	<b>Person Name (With Designation)</b>	--	
	<b>Contact Number</b>	--	
	<b>Name of Account Holder</b>	--	
	<b>Account Number</b>	469405040000136	
	<b>IFSC Code</b>	UBIN0546941	
	<b>Account Since (Date/Year of Account Opening)</b>	--	
	<b>Average Balance Maintained (If Possible)</b>	--	
	<b>Credit Facilities Enjoyed (If any)</b>	--	
		<b>Account Operation</b>	--
	<b>Remarks (If any)</b>	--	
<b>Facilities :</b>	<b>Secured Loan</b>	<b>31.03.2017 (INR in Million)</b>	<b>31.03.2016 (INR in Million)</b>
	<b>Short-term borrowings</b>		
	Union Bank of India	0.468	3.567
	<b>Total</b>	<b>0.468</b>	<b>3.567</b>

<b>Auditors :</b>	
<b>Name :</b>	Choudhary S.Kumar and Company Chartered Accountants
<b>Address :</b>	50 Weston Street, Room No 304, Kolkata – 700012, West Bengal, India
<b>Tel. No.:</b>	91-33-22111255
<b>E-Mail :</b>	<a href="mailto:skefea@gmail.com">skefea@gmail.com</a>
<b>PAN N Income-tax PAN of auditor or auditor's firm :</b>	ABVPC0341C
<b>Memberships :</b>	Not Available

<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

**CAPITAL STRUCTURE**

**As on 31.03.2017**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
350000	Equity Shares	INR 10/- each	INR 3.500 Million

**Issued, Subscribed & Paid-up Capital :**

No. of Shares	Type	Value	Amount
340800	Equity Shares	INR 10/- each	INR 3.408 Million

**FINANCIAL DATA**  
*[all figures are in INR Million]*

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	3.408	3.408	3.408
(b) Reserves & Surplus	1.383	1.375	1.416
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>4.791</b>	<b>4.783</b>	<b>4.824</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
(4) Current Liabilities			
(a) Short term borrowings	4.768	5.967	0.000
(b) Trade payables	1.904	5.134	2.118
(c) Other current liabilities	0.710	0.655	0.512
(d) Short-term provisions	0.000	0.000	0.000
<b>Total Current Liabilities (4)</b>	<b>7.382</b>	<b>11.756</b>	<b>2.630</b>
<b>TOTAL</b>	<b>12.173</b>	<b>16.539</b>	<b>7.454</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	2.660	2.915	3.260
(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)	0.126	0.116	0.089
(d) Long-term Loan and Advances	0.000	0.000	0.000

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(e) Other Non-current assets	0.000	0.000	0.000
<b>Total Non-Current Assets</b>	<b>2.786</b>	<b>3.031</b>	<b>3.349</b>
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	3.848	7.716	2.750
(c) Trade receivables	4.732	2.568	0.513
(d) Cash and cash equivalents	0.029	2.574	0.522
(e) Short-term loans and advances	0.778	0.650	0.320
(f) Other current assets	0.000	0.000	0.000
<b>Total Current Assets</b>	<b>9.387</b>	<b>13.508</b>	<b>4.105</b>
<b>TOTAL</b>	<b>12.173</b>	<b>16.539</b>	<b>7.454</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Income	33.260	12.801	8.999
	Other Income	0.000	0.000	0.000
	<b>TOTAL</b>	<b>33.260</b>	<b>12.801</b>	<b>8.999</b>
<b>Less</b>	<b>EXPENSES</b>			
	Purchases	27.946	16.247	8.422
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	3.869	(4.966)	(0.431)
	Employees benefits expense	0.380	0.373	0.210
	Other expenses	0.790	0.860	0.470
	<b>TOTAL</b>	<b>32.985</b>	<b>12.514</b>	<b>8.671</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>0.275</b>	<b>0.287</b>	<b>0.328</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	0.006	0.002	0.001
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>0.269</b>	<b>0.285</b>	<b>0.327</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.256	0.344	0.460
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>0.013</b>	<b>(0.059)</b>	<b>(0.133)</b>

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Less	TAX	0.005	(0.018)	(0.041)
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>0.008</b>	<b>(0.041)</b>	<b>(0.092)</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>0.02</b>	<b>(0.12)</b>	<b>(0.27)</b>

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow from operating activity	NA	NA	NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	51.93	73.22	20.81
Account Receivables Turnover (Income / Sundry Debtors)	7.03	4.98	17.54
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	24.87	115.34	91.79
Inventory Turnover (Operating Income / Inventories)	0.07	0.04	0.12
Asset Turnover (Operating Income / Net Fixed Assets)	0.10	0.10	0.10

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.61	0.71	0.35
Debt Equity Ratio (Total Liability / Networth)	1.00	1.25	0.00

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Current Liabilities to Networth (Current Liabilities / Net Worth)	1.54	2.46	0.55
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.56	0.61	0.68
Interest Coverage Ratio (PBIT / Financial Charges)	45.83	143.50	328.00

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.02	(0.32)	(1.02)
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.07	(0.25)	(1.23)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	0.17	(0.86)	(1.91)

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.27	1.15	1.56
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.75	0.49	0.52
G-Score Ratio Financial (Networth / Total Assets)	0.39	0.29	0.65
G-Score Ratio Debt (Debts / Equity Capital)	1.40	1.75	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.27	1.15	1.56

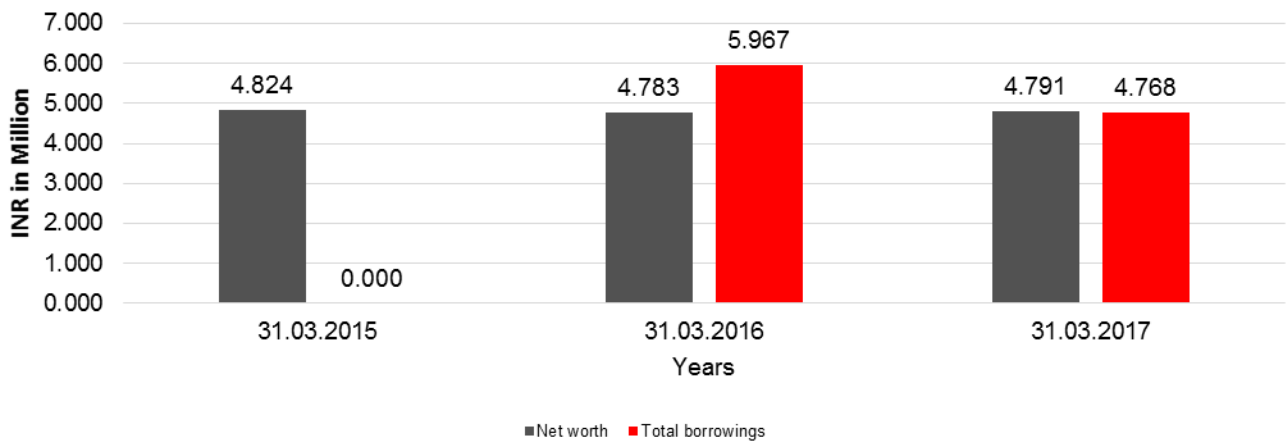
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

**FINANCIAL ANALYSIS**  
*[all figures are INR Million]*

**DEBT EQUITY RATIO**

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	3.408	3.408	3.408
Reserves & Surplus	1.416	1.375	1.383
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>4.824</b>	<b>4.783</b>	<b>4.791</b>
long-term borrowings	0.000	0.000	0.000
Short term borrowings	0.000	5.967	4.768
<b>Total borrowings</b>	<b>0.000</b>	<b>5.967</b>	<b>4.768</b>
<b>Debt/Equity ratio</b>	<b>0.000</b>	<b>1.248</b>	<b>0.995</b>

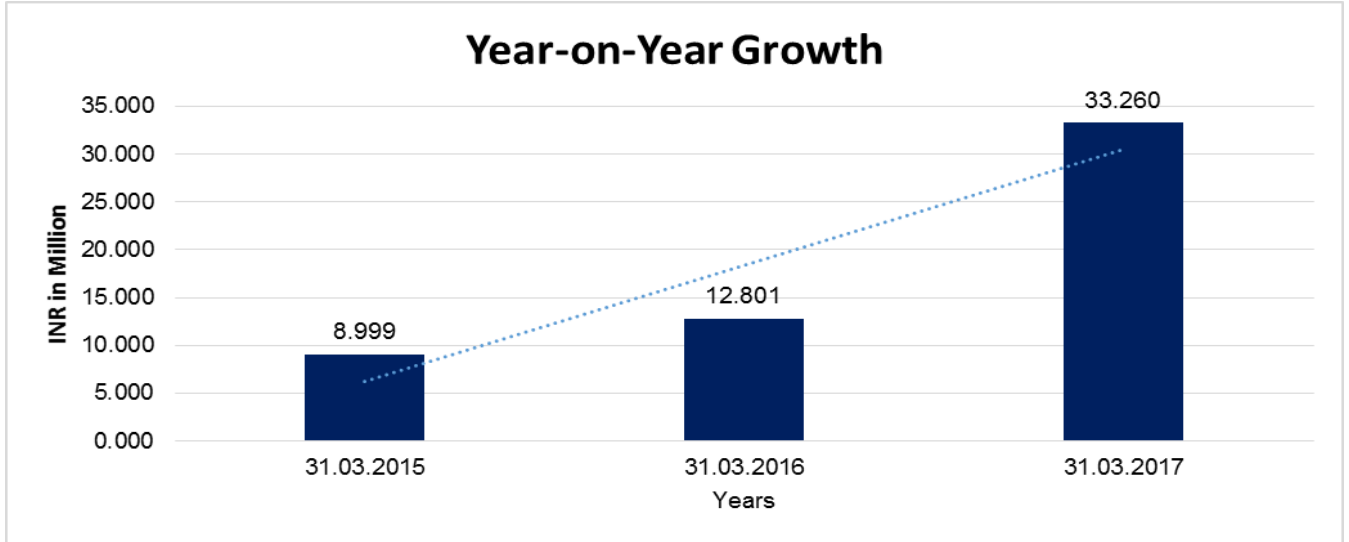
**Debt to Equity**



**YEAR-ON-YEAR GROWTH**

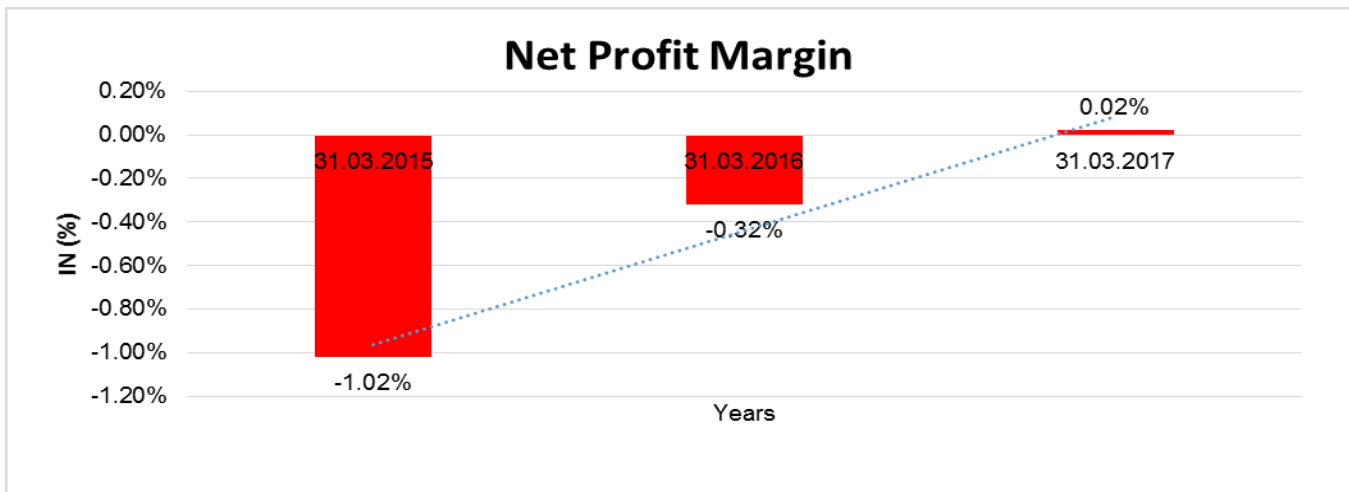
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	8.999	12.801	33.260
		<b>42.249</b>	<b>159.823</b>

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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	8,999	12,801	33,260
Profit	(0.092)	(0.041)	0.008
	<b>(1.02%)</b>	<b>(0.32%)</b>	<b>0.02%</b>



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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	No
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)	No
16	No. of employees	Yes
17	Details of sister concerns	No
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	--
34	Payments terms	Yes
35	Negative Reporting by Auditors in the Annual Report	No

**UNSECURED LOAN**

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
<b>Short-term borrowings</b>		
From Directors	2.800	2.400
Others	1.500	0.000
<b>Total</b>	<b>4.300</b>	<b>2.400</b>

**INDEX OF CHARGES:**

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	C798039 20	106216 68	UNION BANK OF INDIA	02/02/20 16	-	-	4000000.0	DHANBAD BRANCH BHAGYODAYA BUILDING, 1ST FLOOR, BANK MORE DHANBAD JH826 001IN

**STATE OF COMPANY'S AFFAIRS**

During the current financial year the company has earned Net profit of INR 0.008 Million as compared to Net Loss INR 0.041 Million incurred in previous financial year.

**FIXED ASSETS**

- Land
- Plant and Machinery
- Building
- Furniture and Fixture
- Motor Car
- Motor Cycle

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**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 69.77
UK Pound	1	INR 89.23
Euro	1	INR 79.70

**INFORMATION DETAILS**

Information Gathered by :	SHW
Analysis Done by :	NYT
Report Prepared by :	JYO

**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	NO
--AFFILIATION	YES/NO	NO
--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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