

MIRA INFORM REPORT

Report No. :	525320
Report Date :	17.08.2018

IDENTIFICATION DETAILS

Name :	NAMAN MOBILE AND ACCESSORIES PRIVATE LIMITED
Registered Office :	5/56-57, Shop No.19, WEA Saraswati Marg, Karol Bagh, New Delhi – 110005
Tel. No.:	91-11-43082264
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	23.12.2008
CIN No.: [Company Identification No.]	U32309DL2008PTC186079
Capital Investment / Paid-up Capital :	INR 0.100 Million
IEC No.: [Import-Export Code No.]	0509052657
PAN No.: [Permanent Account No.]	AACCN9164F
GSTN : [Goods & Service Tax Registration No.]	07AACCN9164F1ZC
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> • Manufacturer of Mobile Batteries and Importer of Raw Materials. [Confirmed by management] • Subject is engaged in the business of Importer and Trader of Telecommunication/ Mobile Accessories and their Parts. [Registered Activity]
No. of Employees :	Not Divulged

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RATING & COMMENTS

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

MIRA's Rating :

B

Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Maximum Credit Limit :	USD 3000
Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2008 and it is engaged as manufacturer of mobile batteries and Accessories.</p> <p>For the financial year 2017, the company has achieved top line growth in its revenue as compared to its previous year but has reported thin profit margin during the year.</p> <p>The company possesses moderate financial risk profile marked by modest net worth base and has maintained high inventory level.</p> <p>Rating further gets constrained on account of its low profitability margin due to its presence in highly competitive industry.</p> <p>However, these rating weakness gets partially offset by fair earnings per share of INR 52.16 against its face value of INR 10.</p> <p>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 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

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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

EXTERNAL AGENCY RATING

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 17.08.2018

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 DECLINED

MANAGEMENT NON-COOPERATIVE [91-11-43082264]

[91-9873259509] Number is ringing

LOCATIONS

Registered Office :	5/56-57, Shop No.19, WEA Saraswati Marg, Karol Bagh, New Delhi – 110005
Tel. No.:	91-11-43082264

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Fax No.:	Not Available
E-Mail :	anilk638@yahoo.com
Factory :	T-29/T1, Ground Floor and 1 st Floor, Baljeet Nagar, New Delhi – 110008, India

DIRECTORS

AS ON: 31.03.2018

Name :	Ms. Sonia Khatri		
Designation :	Director		
Address :	C-80, First Floor, Inderpuri, New Delhi – 110012, India		
Date of Birth/Age :	27.12.1974		
Date of Appointment :	23.12.2008		
DIN No.:	00887843		
Other Directorship :			
	CIN/FCRN	Company Name	Begin Date
	U74899DL1994PTC062842	TOP CLASS BUILDERS PRIVATE LIMITED	18/07/2013
	U74899DL1995PTC071876	FOREMOST OVERSEAS PRIVATE LIMITED	18/07/2013
Name :	Mr. Anil Kumar		
Designation :	Director		
Address :	Plot No.80, 1 st Floor, Block-C, Inderpuri, New Delhi – 110012, India		
Date of Birth/Age :	10.12.1965		
Date of Appointment :	23.12.2008		
DIN No.:	01558574		
Other Directorship :			
	CIN/FCRN	Company Name	Begin Date
	U74899DL1994PTC062842	TOP CLASS BUILDERS PRIVATE LIMITED	18/07/2013
	U74899DL1995PTC071876	FOREMOST OVERSEAS PRIVATE LIMITED	18/07/2013

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Anil Kumar	5000	50.00
Sonia Khatri	5000	50.00
Total	10000	100.00

Share holding pattern

■ Anil Kumar ■ Sonia Khatri



AS ON: 29.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters – Individual/ Hindu Undivided Family – Indian	100.00

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Total	100.00
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BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Manufacturer of Mobile Batteries and Importer of Raw Materials. [Confirmed by management] Subject is engaged in the business of Importer and Trader of Telecommunication/ Mobile Accessories and their Parts. [Registered Activity] 	
Products :	ITC Code No.	Product Descriptions
	99611852	Telecommunication equipment and parts thereof
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :		
Selling :	Not Divulged	
Purchasing :	Not Divulged	

PRODUCTION STATUS: NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :		

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	Reference:	Not Divulged																						
	Name of the Person (Designation):	--																						
	Contact Number:	--																						
	Since how long known:	--																						
	Maximum limit dealt:	--																						
	Experience:	--																						
	Remark	--																						
No. of Employees :	Not Divulged																							
Bankers :	<table border="1"> <tr> <td>Bank Name:</td> <td>The Jammu and Kashmir Bank Limited</td> </tr> <tr> <td>Branch:</td> <td>2121/2122, Sadar Bazar, Delhi-110006, India</td> </tr> <tr> <td>Person Name (with Designation):</td> <td>--</td> </tr> <tr> <td>Contact Number:</td> <td>--</td> </tr> <tr> <td>Name of Account Holder:</td> <td>--</td> </tr> <tr> <td>Account Number:</td> <td>--</td> </tr> <tr> <td>Account Since (Date/ Year of A/c Opening):</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained (Optional):</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (CC/OD/Term Loan):</td> <td>--</td> </tr> <tr> <td>Account Operation:</td> <td>--</td> </tr> <tr> <td>Remarks:</td> <td>--</td> </tr> </table>		Bank Name:	The Jammu and Kashmir Bank Limited	Branch:	2121/2122, Sadar Bazar, Delhi-110006, India	Person Name (with Designation):	--	Contact Number:	--	Name of Account Holder:	--	Account Number:	--	Account Since (Date/ Year of A/c Opening):	--	Average Balance Maintained (Optional):	--	Credit Facilities Enjoyed (CC/OD/Term Loan):	--	Account Operation:	--	Remarks:	--
Bank Name:	The Jammu and Kashmir Bank Limited																							
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Person Name (with Designation):	--																							
Contact Number:	--																							
Name of Account Holder:	--																							
Account Number:	--																							
Account Since (Date/ Year of A/c Opening):	--																							
Average Balance Maintained (Optional):	--																							
Credit Facilities Enjoyed (CC/OD/Term Loan):	--																							
Account Operation:	--																							
Remarks:	--																							

Auditors :	
Name :	V Madan and Company Chartered Accountants
Address :	52, LSC, Block-J, [DDA Market], Vikas Puri, New Delhi-110018, India
Tel. No.:	91-11-28540641
E-Mail :	vikasmadan@hotmail.com
PAN No.:	AGDPM4646F
Memberships :	Not Available
Collaborators :	Not Available
Entities controlled by key Management Personnel :	<ul style="list-style-type: none"> Naman Enterprises Anil Kumar and Sons [HUF]

CAPITAL STRUCTURE

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
500000	Equity Shares	INR 10/- each	INR 5.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

FINANCIAL DATA
[all figures are in 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	0.100	0.100	0.100
(b) Reserves & Surplus	0.962	0.440	(0.200)
(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)	1.062	0.540	(0.100)
(3) Non-Current Liabilities			
(a) Long-term borrowings	26.143	0.775	0.575
(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
Total Non-current Liabilities (3)	26.143	0.775	0.575
(4) Current Liabilities			
(a) Short term borrowings	1.880	13.963	0.000
(b) Trade payables	0.000	0.728	0.000
(c) Other current liabilities	1.443	1.567	0.095
(d) Short-term provisions	0.272	0.039	0.009
Total Current Liabilities (4)	3.595	16.297	0.104
TOTAL	30.800	17.612	0.579
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.444	0.464	0.000
(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)	0.017	0.002	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	0.461	0.466	0.000

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	27.583	14.813	0.000
(c) Trade receivables	1.784	1.381	0.000
(d) Cash and cash equivalents	0.513	0.417	0.044
(e) Short-term loans and advances	0.042	0.001	0.051
(f) Other current assets	0.417	0.534	0.484
Total Current Assets	30.339	17.146	0.579
TOTAL	30.800	17.612	0.579

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Revenue from Operations	31.859	17.063	1.348
	Other Income	0.485	0.292	0.000
	TOTAL	32.344	17.355	1.348
Less	EXPENSES			
	Cost of Materials Consumed	27.660	14.169	0.000
	Purchases of Stock-in-Trade	0.000	0.000	1.160
	Employees benefits expense	1.306	1.247	0.040
	Other expenses	1.058	0.554	0.099
	TOTAL	30.024	15.970	1.299
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	2.320	1.385	0.049
Less	FINANCIAL EXPENSES	1.213	0.645	0.002
	PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	1.107	0.740	0.047
Less/ Add	DEPRECIATION/ AMORTISATION	0.152	0.012	0.000
	PROFIT/ (LOSS) BEFORE TAX	0.955	0.728	0.047
Less	TAX	0.433	0.087	0.011
	PROFIT/ (LOSS) AFTER TAX	0.522	0.641	0.036
	Earnings/ (Loss) Per Share (INR)	52.16	64.09	3.55

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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 (used in) Operations	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)	20.44	29.54	0.00
Account Receivables Turnover (Income / Sundry Debtors)	17.86	12.36	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	18.75	0.00
Inventory Turnover (Operating Income / Inventories)	0.08	0.09	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	5.23	2.98	0.00

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.97	0.97	1.17
Debt Equity Ratio (Total Liability / Networth)	26.39	27.29	-5.75
Current Liabilities to Networth (Current Liabilities / Net Worth)	3.39	30.18	-1.04
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.42	0.86	0.00

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Interest Coverage Ratio (PBIT / Financial Charges)	1.91	2.15	24.50
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	1.64	3.76	2.67
Return on Total Assets (PAT / Total Assets) * 100	%	1.69	3.64	6.22
Return on Investment (ROI) (PAT / Networth) * 100	%	49.15	118.70	-36.00

SOLVENCY RATIOS

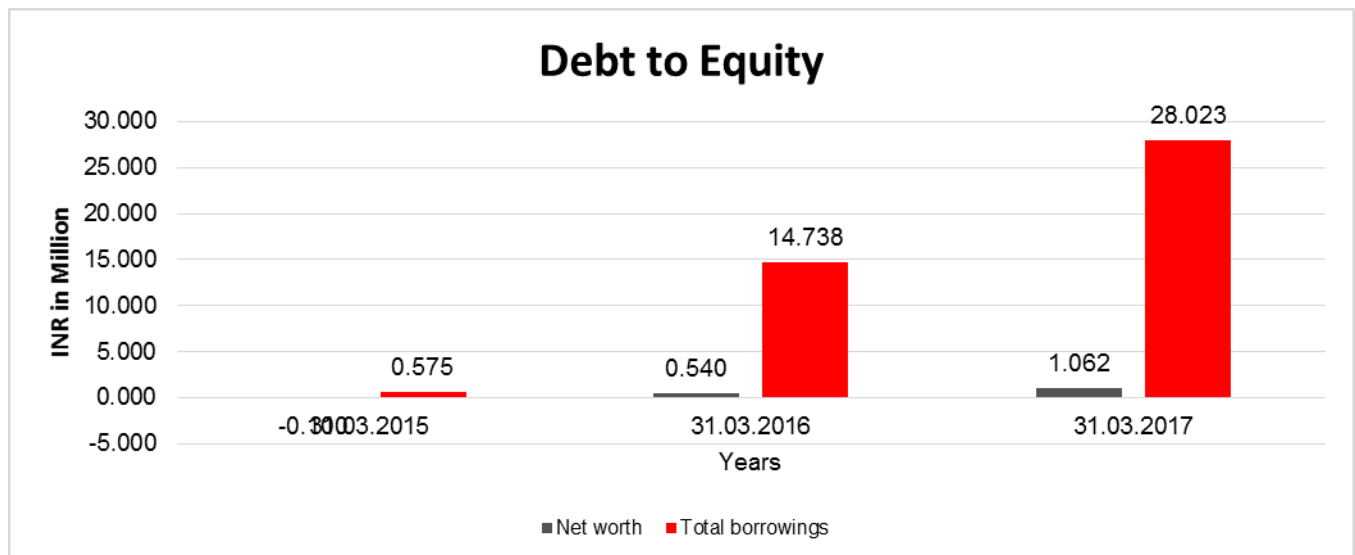
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		8.44	1.05	5.57
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		0.77	0.14	5.57
G-Score Ratio Financial (Networth / Total Assets)		0.03	0.03	-0.17
G-Score Ratio Debt (Debts / Equity Capital)		280.23	147.38	5.75
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		8.44	1.05	5.57

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

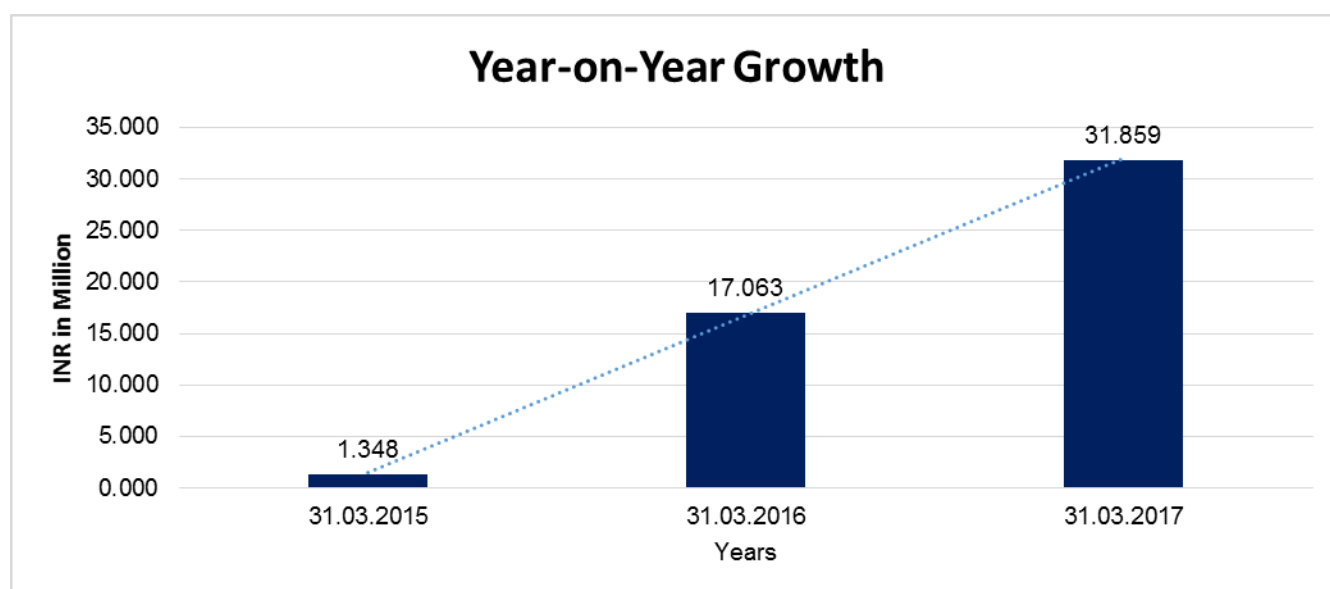
DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.100	0.100
Reserves & Surplus	(0.200)	0.440	0.962
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	(0.100)	0.540	1.062
long-term borrowings	0.575	0.775	26.143
Short term borrowings	0.000	13.963	1.880
Total borrowings	0.575	14.738	28.023
Debt/Equity ratio	(5.750)	27.293	26.387



YEAR-ON-YEAR GROWTH

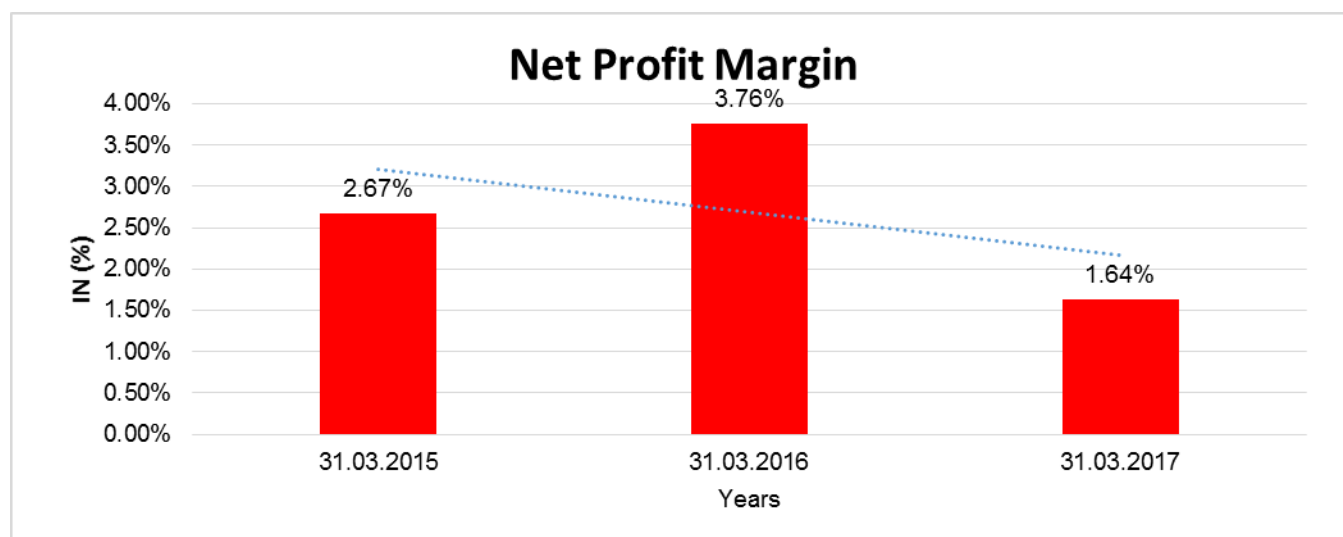
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	1.348	17.063	31.859
		1,165.801	86.714



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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	1.348	17.063	31.859
Profit/ (Loss)	0.036	0.641	0.522
	2.67%	3.76%	1.64%



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	No
8	Designation of contact person	No
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	No
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	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES

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CHARGES REGISTERED								
SN O	SR N	CHAR GE ID	CHAR GE HOLDE R NAME	DATE OF CREATI ON	DATE OF MODIFIC ATION	DATE OF SATISF ACTION	AMOUNT	ADDRESS
1	G7 911 157 1	100159 627	THE JAMMU AND KASHM IR BANK LIMITE D	05/02/20 18	-	-	10000000.0	2121/2122 SADAR BAZARDE LHIDL1100 06IN

UNSECURED LOANS

PARTICULARS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
LONG-TERM BORROWINGS		
From Directors and their Proprietary Firms	26.143	0.775
SHORT TERM BORROWINGS		
Proprietary Firms of Directors	1.880	13.963
Total	28.023	14.738

CORPORATE INFORMATION:

The company is engaged in imports and trading of telecommunication/ mobile accessories and their parts.

OPERATIONS:

During the year total income of the company was INR 32.344 million as against INR 17.063 million in the previous year. The company was able to earn profit after tax for the years of INR 0.522 million against profit after tax INR 0.641 million in the previous year. The directors are putting their best efforts to improve the performance of the company.

FIXED ASSETS:

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- Computer
- Printer
- Air Conditioner
- Battery Cell Testing Machine
- Low Pressure Molding Machine
- Spot Welding Machines
- Furniture and Fixture
- CC TV

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 70.23
UK Pound	1	INR 89.37
Euro	1	INR 79.97

INFORMATION DETAILS

Information Gathered by :	NGL
Analysis Done by :	NSG
Report Prepared by :	RUP

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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	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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