

**MIRA INFORM REPORT**

<b>Report No. :</b>	515836
<b>Report Date :</b>	23.08.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	OM AUTO PRODUCTS
<b>Registered Office :</b>	Plot No – B-7, Gat No. 232, Camron Industrial Park 2, Malalunge, Ambethan Road, Khed, Pune – 410501, Maharashtra
<b>Mobile No.:</b>	91-8806800013 (Mr. Vijaykumar Janardhan Potdar)
<b>Website :</b>	Not Available
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2018 (Provisional)
<b>Date of Incorporation :</b>	13.05.2006
<b>Capital Investment / Paid-up Capital :</b>	INR 72.855 Lacs
<b>IEC No.:</b> [Import-Export Code No.]	Not Available
<b>PAN No.:</b> [Permanent Account No.]	AAQPP4251L
<b>GSTN :</b> [Goods & Service Tax Registration No.]	27AAQPP4251L1Z4
<b>Shop &amp; Establishment Certificate No.</b>	--
<b>Udyog Aadhar No.:</b>	MH01A0000060
<b>Legal Form :</b>	Sole Proprietary Concern
<b>Line of Business :</b>	Manufacturer of Sheet Metal Press Parts and Welded Sub Assy of Wheeler Silencer and Vehicle Parts.
<b>No. of Employees :</b>	50 (Approximately)

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**RATING & COMMENTS**

**MIRA's Rating :**

**A**

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Om Auto Products is a Proprietorship firm established on 13th May 2006.</p> <p>The firm is a manufacturer of sheet metal press parts and welded sub assy of wheeler silencer and vehicle parts.</p> <p>As per the provisional financial records of 2018, the firm has achieved revenue of INR 608.750 lacs along with fair profitability margin of 18.74%.</p> <p>For the financial year ended March 2017, the firm has reported a decline in its revenue as compared to the previous year but has managed to maintain an average net profit margin of 3.24%.</p> <p>The overall financial position of the firm seems to be satisfactory marked by sufficient capital base along with low debt balance sheet profile.</p> <p>Business is active. Payment seems to be usually correct.</p> <p>In view of aforesaid, Om Auto Products can be considered for the business dealings at usual trade terms and condition.</p> <p>NOTE 1: The revenue contribution of Badve Engineering Limited and Badve Autocomps Private Limited for the FY 2017-18 is INR 90.000 lacs and 250.000 lacs respectively.</p> <p>NOTE 2: Site visit was conducted at the address- Plot No- B-7, Gat No- 232, Camron Industrial Park 2, Mahalunge- Ambethan Road, Khed, Pune- 410501, Maharashtra. Our executive has successfully traced the subject on the said address.</p> <p>At the premises our executive met Mr. Vijaykumar (Proprietor) who provided hard copy of all the documents.</p> <p>During the visit our executive inquired with the neighbour companies- Dynamic Industries and BK Engineering and they both claimed that the subject exists on the given address.</p>

	As per our executive's observation, it is shed type premises. Location was easy to find. Locality appears to be industrial. Area seems to be upmarket. Area of premises is 10000 sq. ft. and approx. 50 employees were sighted in the premises. Level of operation is medium. Name board of the subject was sighted at the said address.
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**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

**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 31-03-2016.

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**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 23.08.2018

**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**

<b>Name :</b>	Mr. Vijaykumar Janardhan Potdar
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-8806800013
<b>Date :</b>	20.06.2018

**LOCATIONS**

<b>Registered Office / Factory:</b>	Plot No – B-7, Gat No. 232, Camron Industrial Park 2, Malalunge, Ambethan Road, Ambethan Khed, Pune – 410501, Maharashtra, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-8806800013 (Mr. Vijaykumar Janardhan Potdar)
<b>E-Mail :</b>	<a href="mailto:Omautoproducts2005@gmail.com">Omautoproducts2005@gmail.com</a>
<b>Area:</b>	10,000 sq. ft.
<b>Locality :</b>	Industrial

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Vijaykumar Janardhan Potdar
<b>Designation :</b>	Proprietor
<b>Address :</b>	Bungalow No. 28, S. No. E/17/1, Kadambari Nagari No. 3, Bhistbaug, Pipeline Road, Savedi, Ahmednagar - 414003, Maharashtra, India
<b>Date of Birth/Age :</b>	11.10.1967
<b>Aadhar No.:</b>	217549137783
<b>PAN No.:</b>	AAQPP4251L

**DETAILS OF GROUP COMPANIES**

**NIL**

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**BUSINESS DETAILS**

<b>Line of Business :</b>	Manufacturer of Sheet Metal Press Parts and Welded Sub Assy of Wheeler Silencer and Vehicle Parts.
<b>Products :</b>	<ul style="list-style-type: none"> <li>• Sheet Metal Press Parts</li> <li>• Welded Sub Assy of Wheeler Silencer</li> <li>• Vehicle Parts.</li> </ul>
<b>Agencies Held :</b>	--
<b>Terms :</b>	
<b>Selling :</b>	Cash
<b>Purchasing :</b>	Cash

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Shree Tube Mfg. Co. Private Limited
	<b>Address :</b>	D4, MIDC, Aurangabad
	<b>GSTIN No.:</b>	27AADCS2787A1ZF
	<b>CIN No.:</b>	U27100MH1987PTC043405
	<b>Reference :</b>	Jayesh Metal Corporation
	<b>Address :</b>	110/112, 3 <sup>rd</sup> Kumbharwada Lane, Mumbai – 400004, Maharashtra, India
	<b>GSTIN No.:</b>	27AACFJ3130G1ZS
	<b>Reference :</b>	PBM Insulation Private Limited
	<b>Address :</b>	M-48, Mahaveer Park, Aligarh, Uttar Pradesh, India
	<b>GSTIN No.:</b>	09AABCP0044K1ZJ
	<b>CIN No.:</b>	U26102UP1992PTC014893
	<b>Customers :</b>	Retailers, Wholesalers and End Users
	<ul style="list-style-type: none"> <li>• Badve Autocomps Private Limited, Pune</li> <li>• S M Auto Engineering Private Limited, Pune</li> <li>• Dr. Minoo Mehta Apangaddhar Sahakari Sanstha, Pune</li> <li>• Badve Engineering Limited</li> </ul>	
<b>No. of Employees :</b>	50 (Approximately)	
<b>Bankers :</b>	<b>Bank Name</b>	Kotak Mahindra Bank Limited
	<b>Branch</b>	Survey No. 161/1, Nagar – Manmad Road,

		Ahmednagar – 414001, Maharashtra, India
	<b>Email :</b>	<a href="mailto:harshad.k.gugale@kotak.com">harshad.k.gugale@kotak.com</a>
	<b>Name of the Relationship Manager :</b>	Mr. Harshad K. Gugale
	<b>Contact Number</b>	91-7798988432
	<b>Account Number</b>	3711767590
	<b>Account Type :</b>	Overdraft
	<b>MICR Code :</b>	414485001
	<b>IFSC Code :</b>	KKBK0000695

<b>Auditors :</b>	
<b>Name :</b>	Kanakiya and Mehta Associates Chartered Accountants
<b>Address :</b>	Flat No. 24, Govardhan Apartment, Ambedkar Road, Opposite Market Yard, Ahmednagar – 414001, Maharashtra, India
<b>Tel. No.:</b>	91-241-2323187
<b>Mobile No.:</b>	91-9422220190
<b>Income-tax PAN of auditor or auditor's firm :</b>	<a href="mailto:mmbhalgat@gmail.com">mmbhalgat@gmail.com</a>
<b>Memberships No.:</b>	101986
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

**LITIGATIONS**

NIL

**CAPITAL STRUCTURE**  
*[INR in Lacs]*

As on 31.03.2018

Particulars	[INR in Lacs]
House Hold Expenses	(0.750)
Proprietor Capital A/c	73.605
<b>Capital Account</b>	<b>72.855</b>

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**FINANCIAL DATA**  
*[all figures are INR Lacs]*

**ABRIDGED BALANCE SHEET**

**Note:** Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry Records.

<b>SOURCES OF FUNDS</b>	<b>31.03.2018 (Provisional)</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>EQUITY AND LIABILITIES</b>			
1] Capital Account	72.855	73.605	66.218
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	113.975	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
<b>NETWORTH</b>	<b>186.830</b>	<b>73.605</b>	<b>66.218</b>
<b>LOAN FUNDS</b>			
1] Secured Loans	35.248	47.290	53.275
2] Unsecured Loans	4.290	9.290	3.592
<b>TOTAL BORROWING</b>	<b>39.538</b>	<b>56.580</b>	<b>56.867</b>
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
<b>TOTAL</b>	<b>226.368</b>	<b>130.185</b>	<b>123.085</b>
<b>APPLICATION OF FUNDS</b>			
FIXED ASSETS [Net Block]	109.828	69.094	58.041
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	14.727	0.000	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories	76.283	13.373	41.453
Sundry Debtors	137.569	144.407	108.233
Cash & Bank Balances	31.005	3.406	48.665
Other Current Assets	4.983	12.922	20.312
Loans, Advances & Deposits	31.750	19.668	0.500
<b>Total Current Assets</b>	<b>281.590</b>	<b>193.776</b>	<b>219.163</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors	162.342	118.653	132.966
Other Current Liabilities	8.710	0.000	0.000
Provisions	8.725	14.032	21.153
<b>Total Current Liabilities</b>	<b>179.777</b>	<b>132.685</b>	<b>154.119</b>
<b>Net Current Assets</b>	<b>101.813</b>	<b>61.091</b>	<b>65.044</b>

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MISCELLANEOUS EXPENSES	0.000	0.000	0.000
<b>TOTAL</b>	<b>226.368</b>	<b>130.185</b>	<b>123.085</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2018 (Provisional)</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
	<b>SALES</b>			
	Income	608.750	428.453	547.739
	Other Income	0.000	3.114	0.729
	<b>TOTAL</b>	<b>608.750</b>	<b>431.567</b>	<b>548.468</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Materials Consumed	451.870	337.413	419.878
	Purchases of Stock-in-Trade	0.000	0.000	0.000
	<b>Direct Expenses:</b>			
	GST Paid	(3.530)	0.000	0.000
	Loading Unloading Charges	0.734	0.225	0.000
	Power Charges	7.448	5.317	6.039
	Repair to Machinery 5%	0.003	0.000	0.284
	Repair to Machinery	0.587	0.000	0.000
	Repair to Machinery 12.5%	0.000	0.000	1.218
	Repair to Machinery 13.5%	0.178	0.000	0.000
	Repair to Machinery 6 %	0.006	0.000	0.000
	Sales Return Penalty	1.848	0.000	0.000
	Shed Rent	10.845	7.567	4.200
	Transport Charges	8.141	1.425	6.889
		0.000	0.000	0.000
	<b>Indirect Expenses:</b>			
	Accounting Writing Charges	0.605	0.000	0.000
	Audit Fees	0.150	0.250	0.240
	CST Paid	(0.072)	0.000	0.000
	Discount	0.810	0.000	0.002
	Donation	0.050	0.000	0.000
	GST Interest	0.027	0.000	0.000
	Insurance	1.304	0.348	0.000
	Office Expenses	2.226	0.047	0.318
	Petrol and Diesel Charges	0.077	0.000	0.000
	PF	0.150	0.000	0.000
	Printing and Stationery	0.150	0.148	0.880
	Repair and Maintenance	1.058	0.000	1.401
	Repair to Computer	0.158	0.187	0.019
	Repair to Electricals	0.000	0.000	0.059
	Repair to Electricals 5%	0.023	0.000	0.030
	Repair to Vehicle	0.581	0.065	1.578

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	Repair to Machinery	0.000	0.000	0.677
	Repair to Machinery 6 %	0.238	0.000	0.000
	Staff and Labour Welfare	1.095	0.318	1.427
	Telephone Charges	0.194	0.169	0.418
	Wages and Salaries	0.000	17.020	33.387
	Labour Charges	0.000	20.632	27.017
	Packing and Forwarding Charging	0.000	0.000	0.010
	Sales Return Rejection	0.000	2.571	2.581
	Water Charges	0.000	0.090	0.165
	Writing Charges	0.000	0.000	0.660
	Machinery Repairs	0.000	2.828	0.000
	A/C Writing Charges	0.000	0.660	0.000
	Travelling Expenses	0.000	1.029	1.666
	Profession Tax	0.000	0.000	0.025
	Vat Interest	0.000	0.066	0.000
	Excise Duty Penalty	0.000	0.011	0.000
	Vat Fess	0.000	0.537	0.000
	Repair to Building	0.000	0.051	0.000
	Salary	0.000	0.000	1.990
	Security Charges	0.000	0.630	0.000
	Interest Paid for Excise Duty	0.000	0.000	0.011
	Interest Paid for VAT	0.000	0.000	0.658
	Interest Paid	0.000	0.000	0.278
	Loss on Sale of vehicle	0.000	0.000	1.370
	Legal and Professional Fees	0.000	0.188	0.200
	<b>TOTAL</b>	<b>486.954</b>	<b>399.792</b>	<b>515.575</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>121.796</b>	<b>31.775</b>	<b>32.893</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	7.821	8.931	6.952
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>113.975</b>	<b>22.844</b>	<b>25.941</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.000	8.969	6.717
	<b>NET PROFIT</b>	<b>113.975</b>	<b>13.875</b>	<b>19.224</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>	<b>31.03.2018</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
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	(Provisional)		
Average Collection Days (Sundry Debtors / Income * 365 Days)	82.48	123.02	72.12
Account Receivables Turnover (Income / Sundry Debtors)	4.43	2.97	5.06
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	131.13	128.35	115.59
Inventory Turnover (Operating Income / Inventories)	1.60	2.38	0.79
Asset Turnover (Operating Income / Net Fixed Assets)	1.11	0.46	0.57

#### LEVERAGE RATIOS

PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.54	0.72	0.76
Debt Equity Ratio (Total Liability / Networth)	0.21	0.77	0.86
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.99	1.93	2.38
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.59	0.94	0.88
Interest Coverage Ratio (PBIT / Financial Charges)	15.57	3.56	4.73

#### PROFITABILITY RATIOS

PARTICULARS		31.03.2018 (Provisional)	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	18.72	3.24	3.51
Return on Total Assets ((PAT / Total Assets) * 100)	%	28.06	5.28	6.93
Return on Investment (ROI)	%	61.00	18.85	29.03

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((PAT / Networth) * 100)				
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**SOLVENCY RATIOS**

PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	1.53	1.36	1.39
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.12	1.27	1.13
G-Score Ratio Financial (Networth / Total Assets)	0.46	0.28	0.24
G-Score Ratio Debt (Debts / Equity Capital)	0.54	0.77	0.86
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.53	1.36	1.39

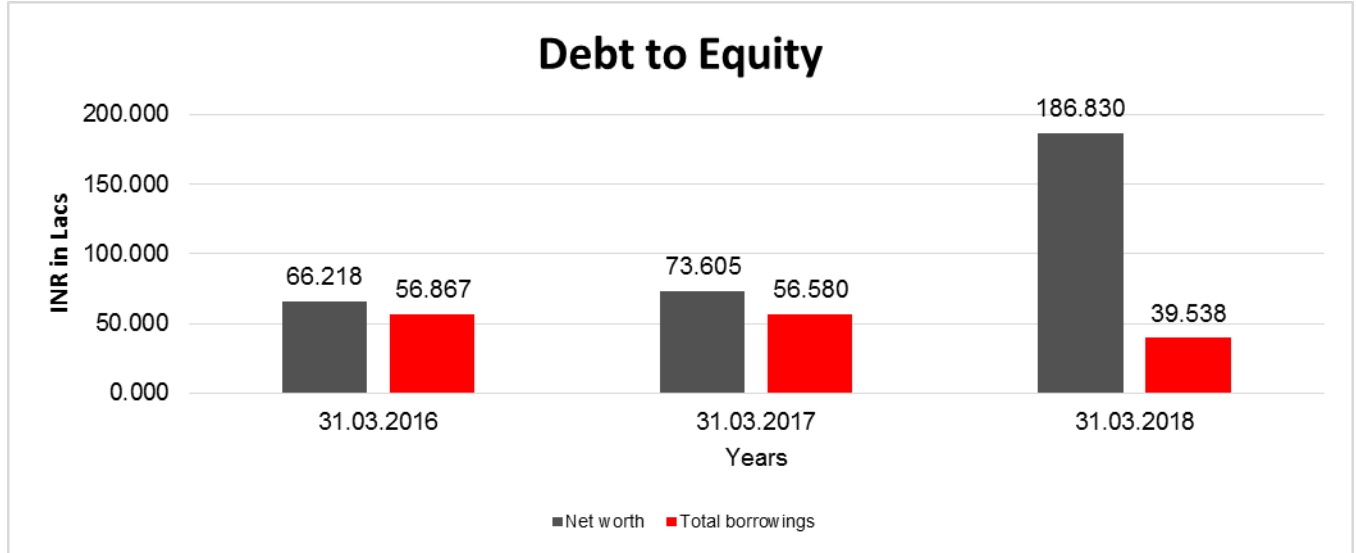
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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

**DEBT EQUITY RATIO**

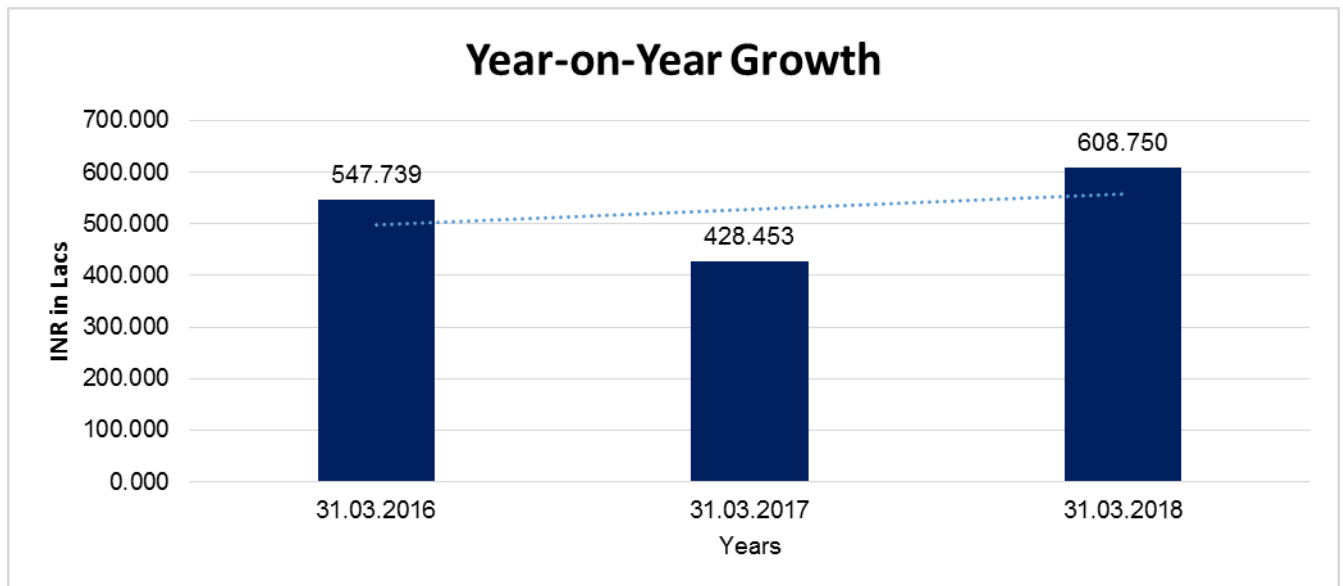
Particular	31.03.2016 INR In Lacs	31.03.2017 INR In Lacs	31.03.2018 INR In Lacs
Proprietor's Capital Account	66.218	73.605	72.855
Reserves & Surplus	0.000	0.000	113.975
<b>Net worth</b>	<b>66.218</b>	<b>73.605</b>	<b>186.830</b>
Secured Loans	53.275	47.290	35.248
Unsecured Loans	3.592	9.290	4.290
<b>Total borrowings</b>	<b>56.867</b>	<b>56.580</b>	<b>39.538</b>
<b>Debt/Equity ratio</b>	<b>0.859</b>	<b>0.769</b>	<b>0.212</b>

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**YEAR-ON-YEAR GROWTH**

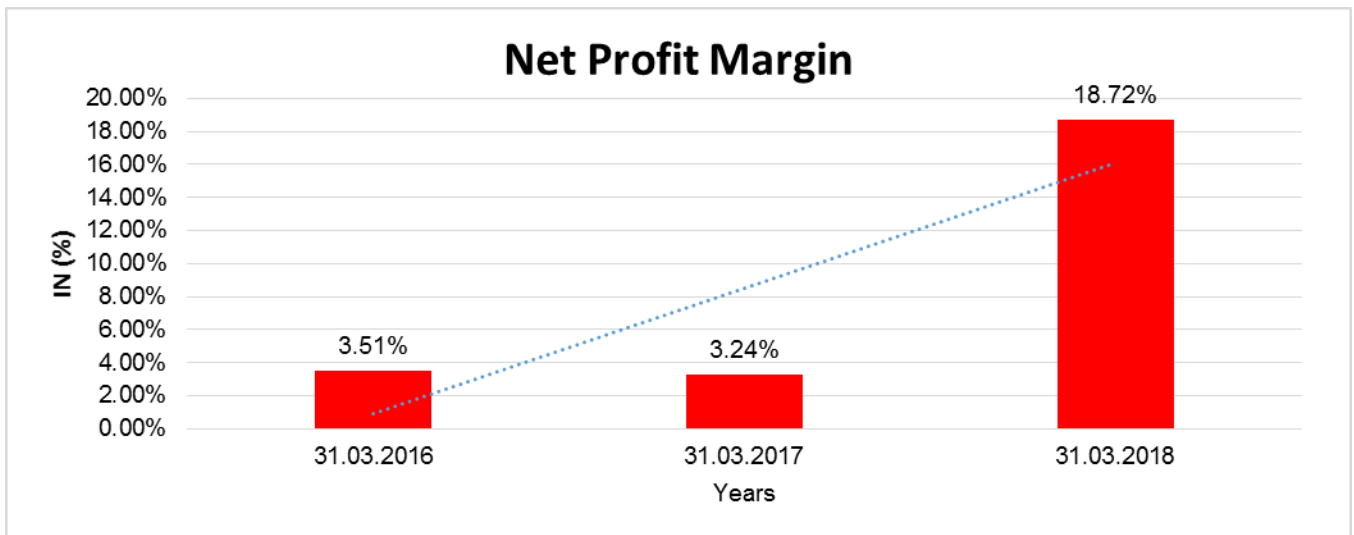
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	547.739	428.453	608.750
		<b>(21.778)</b>	<b>42.081</b>



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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	547.739	428.453	608.750
Profit/ (Loss)	19.224	13.875	113.975
	<b>3.51%</b>	<b>3.24%</b>	<b>18.72%</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	Yes
5	Buyer visit details	Yes
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	Yes
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	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	No
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	No
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	No
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

**FIXED ASSETS**

- Computer
- Flat at Sara Tower
- Furniture
- Mobile
- Office Equipment
- Plant and Machinery
- Plastic Crate
- Tools and Dies
- TVS Jupiter
- Vehicle – Hero Electric
- Vehicle – Skoda Car

**OBSERVATION POINTS**

<b>Name of Company :</b>	OM AUTO PRODUCTS
<b>Address :</b>	Plot No – B-7, Gat No. 232, Camron Industrial Park 2, Malalunge, Ambethan Road, Khed, Pune – 410501, Maharashtra, India
<b>Mobile No.:</b>	91-8806800013
<b>Person to whom we met:</b>	Mr. Vijaykumar Janardhan Potdar (Proprietor)
<b>Name Board:</b>	Sighted
<b>Location:</b>	Easy
<b>Landmark (If Any):</b>	Gase Vasati
<b>Total Floors of the building:</b>	Shed Type Premises
<b>Locality:</b>	Industrial
<b>Area of Premises :</b>	10000 sq. ft.
<b>Area:</b>	Upmarket
<b>Level of Operation:</b>	Medium
<b>DETAILS OF HYPOTHECATION SINGBOARD (IF ANY) (AS DISPLAYED IN FACTORY / WORK)</b>	
<b>No. of Employees seen at Premises :</b>	50

**OM AUTO PRODUCTS - 515836**

**PAGE NO. : 16**

<b>Visibility of Items:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Fax Machine</li> <li>• Computer</li> <li>• Office Equipment</li> </ul>
<b>Neighbour's Interview:</b>	<b>Name of company :</b> Dynamic Industries <b>Neighbour's overview:</b> Existence Confirmed  <b>Name of company :</b> B.K. Engineering <b>Neighbour's overview:</b> Existence Confirmed
<b>Proof of visit:</b>	Photograph / Visiting Card
<b>Photographs :</b>	Exterior with name board / Interior / Shop Floor / Stock etc.
<b>Details of the Person Conducting visit:</b>	
<b>Name:</b>	Mr. Shankar H. Bhovi
<b>Designation :</b>	Field Executive
<b>Mobile No.:</b>	91-9860572099

**PHOTOS:**



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**NEIGHBOURS:**



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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 (as on 23.08.2018 (date of report) :**

No press reports / filings exists on the subject.

**INFORMATION DETAILS**

Information Gathered by :	PRI
Analysis Done by :	NIY
Report Prepared by :	SUJ

**SCORE FACTORS**

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--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

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- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)