

MIRA INFORM REPORT

Report No. :	545445
Report Date :	19.12.2018

IDENTIFICATION DETAILS

Name :	CRYSTAL MEDICINES PRIVATE LIMITED
Registered Office :	208, 1st Floor, Atlas Mill Compound, B.N. Pai Marg, Reay Road (West), Mumbai-400010, Maharashtra
Tel. No.:	91-22- 23711818/ 23751818/ 23791818/ 23742020/ 23771817/ 23731822
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	06.09.2004
CIN No.: [Company Identification No.]	U24230MH2004PTC148426
Capital Investment / Paid-up Capital :	INR 15.000 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	AACCC4371M
GSTN : [Goods & Service Tax Registration No.]	27AACCC4371M1ZF
Legal Form :	Private Limited Liability Company
Line of Business :	Distributor of pharmaceuticals Products (Registered Activity and also Confirmed by management)
No. of Employees :	82 (Approximately)

RATING & COMMENTS

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

MIRA's Rating : A

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

Maximum Credit Limit :	USD 75200
Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear

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 (30.06.2018)	Current Rating (30.09.2018)
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

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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 19.12.2018.

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 :	Mr. Hussain Yusuf Patanwala
Designation :	Director
Contact No.:	91-9870981234
Date :	17.12.2018

LOCATIONS

Registered/Head Office :	208, 1st Floor, Atlas Mill Compound, B.N. Pai Marg, Reay Road (West), Mumbai-400010, Maharashtra, India
Tel. No.:	91-22- 23711818/ 23751818/ 23791818/ 23742020/ 23771817/ 23731822
Mobile No.:	91-9870981234 (Mr. Hussain Yusuf Patanwala)
Fax No.:	Not Available
E-Mail :	crystalpharma2011@gmail.com sales@crystalmedicines.in
Website :	http://www.crystalmedicines.in
Area :	4600 Sq. ft.
Location :	Owned
Locality :	Industrial
Branch Office :	2, Rehab Building, Hari Om CHSL, Old Nagardas Road, R K Singh Marg, Andheri (East), Mumbai-400069, Maharashtra, India
Tel. No.:	91-22- 28211201 / 202 / 203 / 204 / 205

DIRECTORS

As on 31.03.2018

Name :	Mr. Hussain Yusuf Patanwala
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Designation :	Director		
Address :	702, Park View, 25 Meghraj Sethi Marg Agripada, Mumbai - 400008, Maharashtra, India		
Date of Birth/Age :	25.06.1961		
Date of Appointment :	06.09.2004		
DIN No.:	02167269		
Name :	Mr. Abdul Shakoob Abdul Gafoor Shaikh		
Designation :	Director		
Address :	15 Ashraf Mahal, 105 J P Road Andheri (West), Mumbai -400058, Maharashtra, India		
Date of Birth/Age :	09.07.1954		
Date of Appointment :	06.09.2004		
DIN No.:	02167289		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U74999MH2018PTC307926	NORTH WEST HUB PRIVATE LIMITED	12/04/2018	-
Name :	Mr. Samad Hussain Patanwala		
Designation :	Director		
Address :	702 Park View 25, Meghraj Sethi Marg, Agripada, Mumbai - 400008, Maharashtra, India		
Date of Birth/Age :	08.03.1991		
Date of Appointment :	21.12.2011		
DIN No.:	05147417		
Name :	Rashida Hussain Patanwala		
Designation :	Director		
Address :	702, Park View, 25, Meghraj Sethi Marg Agripada, Mumbai -400008, Maharashtra, India		
Date of Birth/Age :	19.01.1964		
Date of Appointment :	01.08.2012		
DIN No.:	05313307		

MAJOR SHAREHOLDERS

As on 30.09.2017

Names of Shareholders	No. of Shares
Hussain Yusuf Patanwala	35000
Abdul Shakoob Shaikh	6000
Rashida Hussain Patanwala	33000
Samad Hussain Patanwala	22500
Afzal Maqsood Shaikh	7500
Shahbaz Abdul Razzak	1500

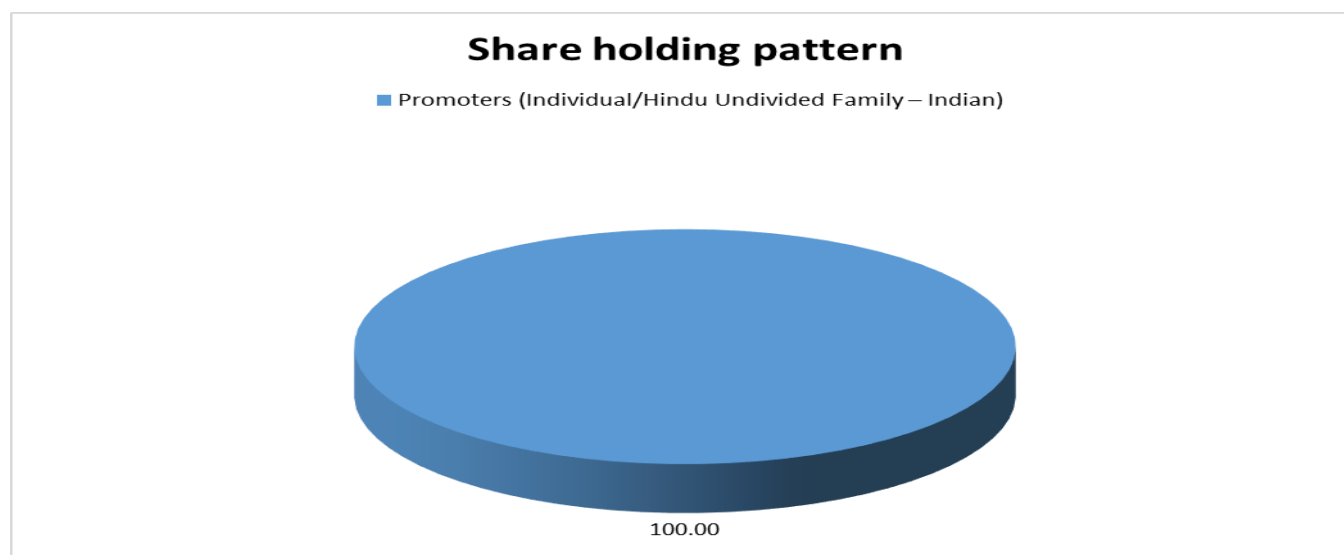
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Shahnawaz Abdul Razzak Darvesh	3500
Rahila Hussain Patanwala	5000
Reshma Tar Mohammed Patanwala	4500
Sana Tar Mohammed Patanwala	4000
Sarfraz Abdul Razzak Darvesh	3500
Maimoona Yusuf Patanwala	5000
Umer Farooq Gujrati	5000
Sabira Farooq Gujrati	6000
Fahad Patanwala	5000
Yasmi Patanwala	3000
Total	150000

Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

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



BUSINESS DETAILS

Line of Business :	Distributor of Pharmaceuticals Products (Registered Activity and also Confirmed by management)	
Products / Services :	Item Code No.	Products/Services Description
	99612730	Pharmaceutical products
	NIC Code No.	Products/Services Description

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	99612730	Hospital and Medical
Brand Names :	Not Available	
Agencies Held :	Not Divulged	
Exports :	Not Available	
Imports :	Not Available	
Terms :		
Selling :	Credit (30/45Days) and Others (NEFT / RTGS)	
Purchasing :	Credit (30/45Days) and Others (NEFT / RTGS)	

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 other sources)	End Users and OEM's	
	<ul style="list-style-type: none"> • CIPLA • Abbott • Novartis • Himalaya 	
No. of Employees :	82 (Approximately)	
Bankers :	<ul style="list-style-type: none"> • Kotak Mahindra Bank Limited, 27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051, Maharashtra, India • Bombay Mercantile Co-operative Bank Limited, Null Bazar Branch, 6AB-7AB, Jariwala Building, Null Bazar, Mumbai-400003, Maharashtra, India 	
	Banker Name :	Kotak Mahindra Bank Limited
	Branch :	Osca Tower, 28, Maratha Mandir Marg, Mumbai Central, Mumbai-400008, Maharashtra, India

	Person Name (With Designation) :	--
	Contact Number :	91-22-23050117/23050118 (Ringing)
	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 :	--

Auditors :	
Name :	A Razzaq and Associates Chartered Accountants
Address :	8, Fine Palace, 324 Byculla Bridge, Sir JJ Road, Byculla, Mumbai- 400008, Maharashtra, India
Tel. No.:	91-22-23070534
Mobile No.:	91-9820004034
E-Mail :	abrazzaq@rediffmail.com
Income-tax PAN of auditor or auditor's firm :	AATPC9669A
Memberships No.:	041141
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 31.03.2018

Authorised Capital : Not Available

Issued, Subscribed & Paid-up Capital : INR 15.000 Million

As on 30.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
200000	Equity Shares	INR 100/- each	INR 20.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
150000	Equity Shares	INR 100/- each	INR 15.000 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	15.000	15.000	8.150
(b) Reserves & Surplus	11.320	2.241	(3.848)
(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)	26.320	17.241	4.302
(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
Total Non-current Liabilities (3)	0.000	0.000	0.000
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	61.314	33.616	22.475
(c) Other current liabilities	84.846	83.443	83.968
(d) Short-term provisions	2.727	2.211	1.101
Total Current Liabilities (4)	148.887	119.270	107.544
TOTAL	175.207	136.511	111.846
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	3.709	3.610	1.719
(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	2.465	2.327	2.185
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	13.067	4.160	3.458
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	19.241	10.097	7.362

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	51.351	36.217	17.299
(c) Trade receivables	98.225	87.228	86.236
(d) Cash and cash equivalents	6.390	2.969	0.949
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	155.966	126.414	104.484
TOTAL	175.207	136.511	111.846

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	939.954	668.593	477.634
	Other Income	0.206	0.163	0.164
	TOTAL	940.160	668.756	477.798
Less	EXPENSES			
	Purchases of Stock-in-Trade	881.993	628.456	429.997
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(15.134)	(18.918)	11.200
	Employees benefits expense			
	Other expenses	63.583	52.577	32.537
	TOTAL	930.442	662.115	473.734
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	9.718	6.641	4.064
Less	FINANCIAL EXPENSES	0.000	0.000	0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	9.718	6.641	4.064
Less/ Add	DEPRECIATION/ AMORTISATION	0.639	0.552	0.340
	PROFIT/ (LOSS) BEFORE TAX	9.079	6.089	3.724
Less	TAX	0.000	0.000	0.000
	PROFIT/ (LOSS) AFTER TAX	9.079	6.089	3.724

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Earnings / (Loss) Per Share (INR)	60.52	40.59	24.82
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Expected Sales (2018-2019): INR 1100.000 Million

The above information has been parted by Mr. Hussain Yusuf Patanwala (Director)

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 flows from (used in) operations	NA	NA	NA
Net cash flows from (used in) operating activity	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	38.14	47.62	65.90
Account Receivables Turnover (Income / Sundry Debtors)	9.57	7.66	5.54
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	25.37	19.52	19.08
Inventory Turnover (Operating Income / Inventories)	0.19	0.18	0.23
Asset Turnover (Operating Income / Net Fixed Assets)	2.62	1.84	2.36

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.85	0.87	0.96
Debt Equity Ratio (Total Liability / Networth)	0.00	0.00	0.00
Current Liabilities to Networth	5.66	6.92	25.00

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(Current Liabilities / Net Worth)			
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.14	0.21	0.40
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	0.00	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	0.97	0.91	0.78
Return on Total Assets ((PAT / Total Assets) * 100)	%	5.18	4.46	3.33
Return on Investment (ROI) ((PAT / Networth) * 100)	%	34.49	35.32	86.56

SOLVENCY RATIOS

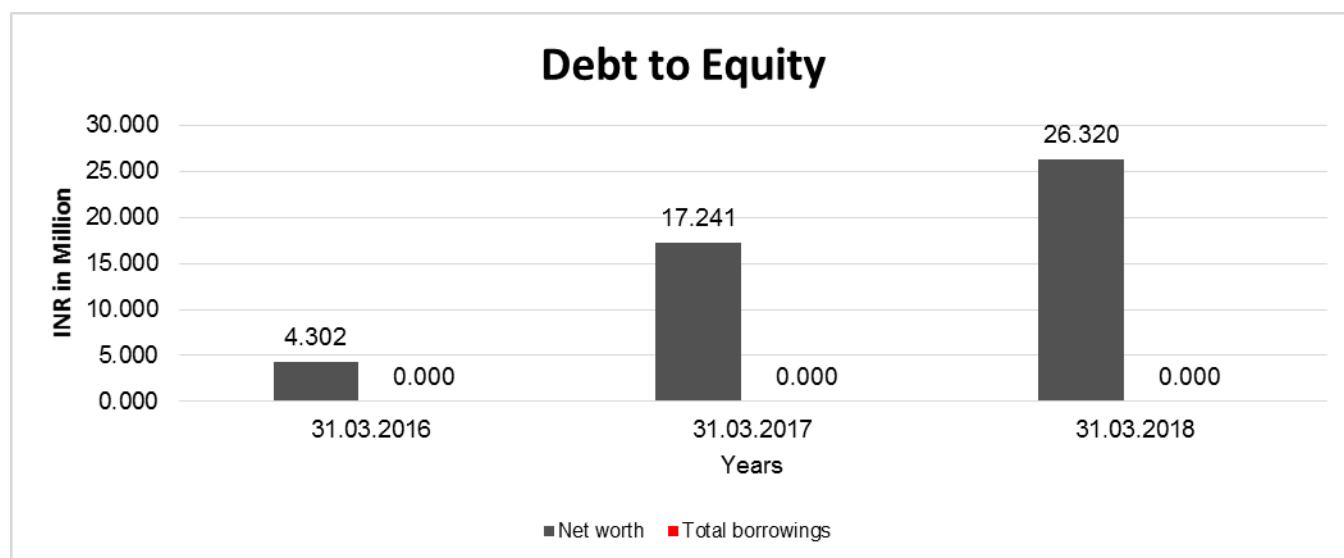
PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.05	1.06	0.97
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.70	0.76	0.81
G-Score Ratio Financial (Networth / Total Assets)		0.15	0.13	0.04
G-Score Ratio Debt (Debts / Equity Capital)		0.00	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.05	1.06	0.97

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

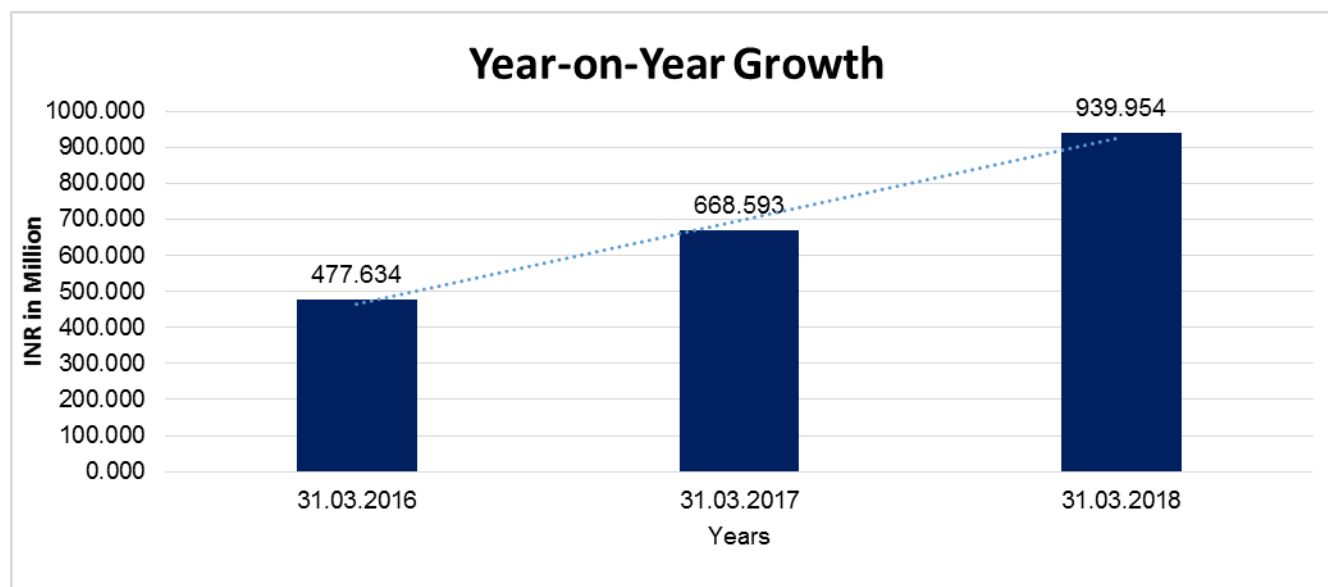
DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	8.150	15.000	15.000
Reserves & Surplus	(3.848)	2.241	11.320
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	4.302	17.241	26.320
long-term borrowings	0.000	0.000	0.000
Short term borrowings	0.000	0.000	0.000
Total borrowings	0.000	0.000	0.000
Debt/Equity ratio	0.000	0.000	0.000



YEAR-ON-YEAR GROWTH

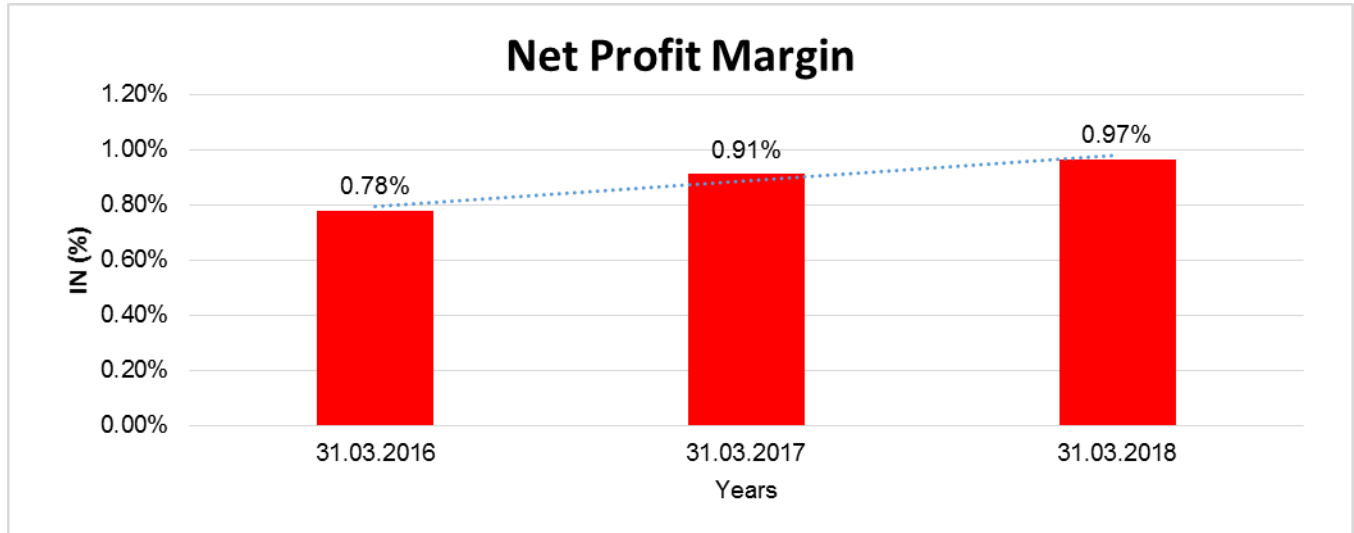
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	477.634	668.593	939.954
		39.980	40.587



NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	477.634	668.593	939.954
Profit	3.724	6.089	9.079
	0.78%	0.91%	0.97%

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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	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

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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	Yes
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

OBSERVATION POINTS

Name of Company :	CRYSTAL MEDICINES PRIVATE LIMITED
Address :	208, 1st Floor, Atlas Mill Compound, B.N. Pai Marg, Reay Road (West), Mumbai-400010, Maharashtra
Mobile No.:	91-9664445096
Person to whom we met:	Mr. Deepak More (Purchase Department)
Name Board:	Not Sighted
Location:	Easy
Landmark (If Any):	Reay Road Railway Station
Total Floors of the building:	Ground Floor + 1 Floor
Subject situated on:	1 st Floor
Locality:	Industrial
Area:	Upmarket
No. of Employees seen at Premises :	15 (Approximately)
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computer • Office Equipment
Furniture items sighted:	Yes

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Proof of visit:	Photograph
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INDEX OF CHARGES:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G78052859	100157228	KOTAK MAHINDRA BANK LIMITED	30/01/2018	-	-	85000000.0	27BKC, C 27, G BLOCKBANDRA KURLA COMPLEX, BANDRA (E),MUMBAI 400051IN
2	G87629440	10100220	Bombay Mercantile Co-operative Bank Limited	18/03/2008	14/01/2015	23/04/2018	75000000.0	NULL BAZAR BRANCH, 6AB-7AB, JARIWALA BUILDING, NULL BAZAR, MUMBAI 400003IN
3	A48098354	90354049	THE SARASWATI CO-OP. BANK LT.D	19/09/2005	-	20/10/2008	16000000.0	GRANT ROAD MUMBAI MHIN

FIXED ASSETS

- Water filter
- Camera
- Motor car
- Cycle
- Refrigerator
- Laptop
- Mobile Phone
- Printer
- Tempo
- Computer
- Air Conditioner
- Furniture and Fixture

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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 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 71.32
UK Pound	1	INR 90.91
Euro	1	INR 81.57

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	DIV
Report Prepared by :	RKI

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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