

MIRA INFORM REPORT

Report No. :	546634
Report Date :	22.12.2018

IDENTIFICATION DETAILS

Name :	LG CHEM LTD.
Registered Office :	128, Yeoui-daero, Yeongdeungpo-gu, Seoul, Korea 24th Fl., LG Twin Tower East Annex 07336
Country :	South Korea
Financials (as on) :	30.06.2018
Date of Incorporation :	03.04.2001
Com. Reg. No.:	107-81-98139
Legal Form :	Listed Company
Line of Business :	<ul style="list-style-type: none"> • Manufacture of Basic Organic Petrochemicals (Petrochemicals, Performance Polymers, Industrial Materials, Information & Electronic Materials) • Manufacture of Synthetic Resin and Other Plastic Materials
No. of Employees :	17,638

RATING & COMMENTS

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

MIRA's Rating : A++

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default

Status :	Excellent
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LG CHEM LTD. - 546634

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Payment Behaviour :	Regular
Litigation :	Exist

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)
South Korea	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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SOUTH KOREA - ECONOMIC OVERVIEW

After emerging from the 1950-53 war with North Korea, South Korea emerged as one of the 20th century's most remarkable economic success stories, becoming a developed, globally connected, high-technology society within decades. In the 1960s, GDP per capita was comparable with levels in the poorest countries in the world. In 2004, South Korea's GDP surpassed one trillion dollars.

Beginning in the 1960s under President PARK Chung-hee, the government promoted the import of raw materials and technology, encouraged saving and investment over consumption, kept wages low, and directed resources to export-oriented industries that remain important to the economy to this day. Growth surged under these policies, and frequently reached double-digits in the 1960s and 1970s. Growth gradually moderated in the 1990s as the economy matured, but remained strong enough to propel South Korea into the ranks of the advanced economies of the OECD by 1997. These policies also led to the emergence of family-owned chaebol conglomerates such as Daewoo, Hyundai, and Samsung, which retained their dominant positions even as the government loosened its grip on the economy amid the political changes of the 1980s and 1990s.

The Asian financial crisis of 1997-98 hit South Korea's companies hard because of their excessive reliance on short-term borrowing, and GDP ultimately plunged by 7% in 1998. South Korea tackled difficult economic reforms following the crisis, including restructuring some chaebols, increasing labor market flexibility, and opening up to more foreign investment and imports. These steps lead to a relatively rapid economic recovery. South Korea also began expanding its network of free trade agreements to help bolster exports, and has since implemented 16 free trade agreements covering 58 countries—including the United State and China—that collectively cover more than three-quarters of global GDP.

In 2017, the election of President MOON Jae-in brought a surge in consumer confidence, in part, because of his successful efforts to increase wages and government spending. These factors combined with an uptick in export growth to drive real GDP growth to more than 3%, despite disruptions in South Korea's trade with China over the deployment of a US missile defense system in South Korea.

In 2018 and beyond, South Korea will contend with gradually slowing economic growth - in the 2-3% range - not uncommon for advanced economies. This could be partially offset by efforts to address challenges arising from its rapidly aging population, inflexible labor market, continued dominance of the chaebols, and heavy reliance on exports rather than domestic consumption. Socioeconomic problems also persist, and include rising inequality, poverty among the elderly, high youth unemployment, long working hours, low worker productivity, and corruption.

Source : CIA

BASIC INFORMATION

Basic

Company Name	LG CHEM LTD.
Registered Address	128, Yeoui-daero, Yeongdeungpo-gu, Seoul, Korea
Building	24th Fl., LG Twin Tower East Annex
Zip Code	07336
Tel	+82-2-3773-5114
Fax	+82-2-3773-7933
E-mail	ir@lgchem.com
Website	www.lgchem.com
Trading Address	24th Fl., LG Twin Tower East Annex, 128, Yeoui-daero, Yeongdeungpo-gu, Seoul, Korea (Old Address System : 24th Fl., LG Twin Tower East Annex, 20, Yeouido-dong, Yeongdeungpo-gu, Seoul, Korea)
Tel	+82-2-3777-1114
Fax	+82-2-3773-7933
Other Address-Information Electronics Materials Div.	10, Gukjegeumyung-ro, Yeongdeungpo-gu, Seoul, Korea
Tel	+82-2-3773-6652
Fax	
Other Address-Yeosu VCM Factory	763, Wolnae-dong, Yeosu-si, Jeonnam-do 555-260 Korea
Tel	+82-61-680-6400
Fax	
Other Address-Yeosu SM Factory	1214-1, Jeokryang-dong, Yeosu-si, Jeonnam-do 555-270 Korea
Tel	+82-61-680-6201
Fax	
Other Address-Okso Alcohol Factory	760 Jungheung-dong, Yeosu-si, Jeonnam-do 555-200 Korea
Tel	+82-61-680-6810
Fax	
Other Address-Yeosu Acylate Factory	70-1, Hwachi-dong, Yeosu-si, Jeonnam-do 555-280 Korea
Tel	+82-61-680-1114
Fax	+82-61-680-6006
Other Address-Naju Factory	1, Songwol-dong, Naju-si, Jeonnam-do 520-130 Korea
Tel	+82-61-330-1114
Fax	+82-61-330-1350
Other Address-Daesan Factory	679-13, Daejuk-ri, Daesan-eup, Seosan-si, Chungnam-do 356-874 Korea
Tel	+82-41-660-7821
Fax	+82-41-660-7891
Other Address-Iksan Factory	599, Yongje-dong, Iksan-si, Jeonbuk-do 570-350 Korea
Tel	+82-63-830-1114

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Fax	+82-63-830-4118
Other Address-Ochang Techno Park	8B Ochang Scientific Local Industrial Complex 1114-1 Namchon-ri, Oksan-myeon, Cheongwon-gun, Chungbuk-do 363-911 Korea
Tel	+82-41-660-7826
Fax	+82-41-660-7891
Other Address-R&D Center	188, Munji-ro, Yuseong-gu, Daejeon, Korea (Old Address System : 104-1, Munji-dong, Yuseong-gu, Daejeon, 305-738 Korea)
Tel	+82-42-866-2114
Fax	
Other Address-Gwacheon R&D Campus	36, Janggunmaeul 3-gil, Gwacheon-si, Gyeonggi-do, Korea (Old Address System : 1-1, Juam-dong, Gwacheon-si, Gyeonggi-do, Korea)
Tel	+82-2-570-4010
Fax	
Other Address-Polyolefin Research Institute	754, Jungheung-dong, Yeosu-si, Jeonnam-do 555-200 Korea
Tel	
Fax	
Type	Export/Import
Industry	Manufacture of Basic Organic Petrochemicals
Main Business	Petrochemicals, Performance Polymers, Industrial Materials, Information & Electronic Materials
Sub Business	Manufacture of Synthetic Resin and Other Plastic Materials
Established (mm/dd/yyyy)	04/03/2001

DETAILED PRODUCTS

Activity	Detailed Products (UNSPSC)
Sell	Photographic processing chemicals(45141500)
Sell	Resins(13111000)
Sell	Surface decorative materials
Sell	Circuit assemblies and radio frequency RF components(32101500)
Sell	Films(13111200)
Sell	Electrical boxes(39121303)
Sell	Rugs and mats(52101500)
Sell	Synthetic or imitation leather(11162307)
Sell	Wall finishing materials(30161500)
Sell	Heating equipment and parts and accessories(40101800)
Sell	Additives(12160000)
Sell	Flooring(30161700)
Sell	Restroom partitions(30181508)
Sell	Pipe(40142100)
Sell	Tiles and flagstones(30131700)
Sell	Doors(30171500)
Sell	Door frames(30171507)
Sell	Films(13111200)

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Sell	Wallpapers(30161502)
Sell	Nickel hydrogen batteries(26111712)
Sell	Lithium batteries(26111711)
Sell	Transportation components and systems(25170000)
Sell	Polarizers(31242202)
Sell	Billboard advertising(82101501)
Sell	Molding(30161906)
Sell	Polystyrene PS(13102026)
Sell	Gaseous fuels(15111500)
Sell	Inorganic hydroxides(12352305)
Sell	Elastomers(13101700)
Sell	Toner(44103103)
Sell	Plasticizers(12162000)
Sell	Low Density Polyethylene LDPE(13102018)
Sell	Polybutylene Terephthalate PBT(13102012)
Sell	Chemicals including Bio Chemicals and Gas Materials(12000000)
Sell	Aromatic or heterocyclic compounds(12352005)
Sell	Acrylonitrile butadiene styrene ABS(13102001)
Sell	Thermoplastic plastics(13102000)
Sell	Polypropylene PP(13102022)
Sell	Styrene Acrylonitrile SAN(13102031)
Sell	Polyethylene (PE) Compound
Sell	Acrylate or methacrylate intermediates(12352130)
Sell	High Density Polyethylene HDPE(13102017)
Sell	Polyvinyl Chloride PVC(13102030)

CEO'S

Name	Park Jin-Soo
Date of Birth	03/01/1952
Title	Vice Chairman & CEO
Nationality	Korean

PROFILES

Capital (KRW)	391,405,715,000
Employees	17,638
Formation	Listed Company (Korea Stock Exchange : 051910) as of 04/25/2001 A Company of LG Business Group
Bank Details	Woori Bank-Twin Tower Branch KEB Hana Bank
Corporate Registered No.	110111-2207995
Business Registered No.	107-81-98139
Permit & Licenses	KOSHA 2000

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	Int'l Trade No.: 11893323		
Shareholder Position	Name	Shares	%
	LG CORP.(110111-0003543)	23,534,211	30.06
	NATIONAL PENSION SERVICE(110171-0007134)	6,157,786	7.87
	TREASURY STOCK	1,668,783	2.13
	OTHERS	46,920,363	59.94
	TOTAL	78,281,143	100.00
Company History	04/03/2001 Incorporated as the present name after split LGCI		
	04/02/2009 Decreased capital to 369,500,105,000 KRW from 419,500,105,000 KRW		
	04/01/2011 Acquired LG POLYCARBONATE LTD.(206211-0014519)		
	04/2011. Completed construction of Ochang plant 1 for electric vehicle batteries		
	04/2011. Completed expansion of Daesan NCC(ethylene 150,000 tons, propylene 75,000 tons, etc.)		
	07/2011. Established a petrochemical joint venture in Kazakhstan		
	06/2012. Completed expansion of acrylic acid(160,000 tons) and SAP(80,000 tons) plant.		
	08/2013. Completed expansion of polymer battery(10,000,000cells/month) plant in Nanjing, China.		
	12/2013. Established High EVA(140,000 tons) and SSBR(60,000 tons) plant in Deasan		
	04/30/2014 Acquired NanoH2O (USA)		
04/15/2016 Acquired FARM HANNONG CO., LTD.(110111-4362482)			
01/02/2017 Increased capital to 391,405,715,000 KRW from 369,500,105,000 KRW			
01/02/2017 Acquired LG LIFE SCIENCES, LTD.(110111-2581183)			

DETAILED INFORMATION

Management

Job Description	Name	Nationality	Date of Birth	Inauguration Date
Vice Chairman & CEO	Park Jin-Soo	Korean	03/01/1952	03/16/2012
Vice Chairman	Koo Bon-Joon	Korean	12/24/1951	03/18/2016
President & CFO	Jung Ho-Young	Korean	11/02/1961	03/18/2016
Outside Director / Auditor	Ahn Young-Ho	Korean	11/03/1954	03/18/2016
Outside Director / Auditor	Kim Moon-Soo	Korean	01/17/1955	03/23/2018
Outside Director	Cha Kook-Heon	Korean	07/17/1958	03/18/2016
Outside Director / Auditor	Jung Dong-Min	Korean	06/10/1960	03/17/2017

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FINANCIALS

Year / Unit : KRW	Sales	Assets	Net Income
06/2018	11,139,751,000,000	22,816,383,000,000	922,134,000,000
2017	20,880,236,000,000	21,148,136,000,000	1,605,223,000,000
2016	17,264,845,000,000	16,775,894,000,000	1,379,589,000,000
2015	17,334,109,000,000	16,231,596,000,000	1,203,855,000,000
2014	19,675,975,000,000	15,893,446,000,000	823,496,000,000
2013	20,255,935,000,000	15,387,176,000,000	1,174,392,000,000
2012	20,442,790,000,000	14,784,787,000,000	1,440,317,000,000
2011	19,809,874,000,000	13,419,017,000,000	2,028,321,000,000
2010	16,850,454,000,000	11,014,609,000,000	1,970,993,000,000
2009	13,694,516,000,000	9,434,738,000,000	1,384,472,000,000
2008	12,645,000,000,000	8,036,382,000,000	1,002,585,000,000
2007	10,795,320,000,000	7,049,952,000,000	686,205,000,000
2006	9,284,570,000,000	5,806,516,000,000	316,000,000,000
2005	7,425,104,000,000	5,593,399,000,000	400,258,000,000
2004	7,127,411,000,000	5,679,529,000,000	536,420,000,000
2003	5,672,465,760,496	4,761,747,857,666	362,108,459,312

Financial Description

Authorized Capital(KRW)	1,460,000,000,000
Paid-Up Capital(KRW)	391,405,715,000
Total Issues Shares	78,281,143(Common : 70,592,343 / Preferable : 7,688,800)

Balance Sheet

Unit : Million Korean Won	0101/2018~06/30/2018	As of 12/31/2017	As of 12/31/2016
Total Assets	22,816,383	21,148,136	16,775,894
Current Assets	9,264,893	8,377,679	6,784,724
Cash & Cash Equivalents	1,856,531	1,649,689	956,068
Trade Payables	4,205,769	3,781,000	3,010,529
Other Receivables	624,330	723,968	911,656
Current Financial Instruments	169		
Other Current Assets	128,186	143,873	129,154
Inventories	2,447,621	2,074,555	1,775,011
Non-Current Assets to be Sold	2,287	4,594	2,306
Non-Current Assets	13,551,490	12,770,457	9,991,170
Other Long-Term Receivables	110,368	114,834	112,686
Non-Current Financial Instruments	28,174	18,683	18,785
Investment_Subsidiaries	2,826,561	2,462,468	1,951,067
Investment_Related	193,704	193,145	203,290

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Companies			
Deferred Income Tax Credit	160,745	147,631	20,930
Assets			
Tangibles	8,719,522	8,348,088	7,268,225
Intangibles	1,448,382	1,418,188	397,453
Investment_Real Estates	1,021	1,027	1,039
Other Non-Current Assets	63,013	66,393	17,695
Total Liabilities	6,850,225	5,642,604	3,299,563
Current Liabilities	3,981,623	4,458,776	3,138,763
Trade Payables	1,990,384	1,397,841	1,091,037
Other Payables	825,390	1,722,151	949,711
Borrowings	154,959	135,059	650,808
Other Current Finance Debts	7,190	6,374	
Current Portion of Provisions	67,164	39,663	35,243
Accrued Income Tax	217,920	373,745	199,121
Other Current Liabilities	718,616	783,943	212,843
Non-Current Liabilities	2,868,602	1,183,828	160,800
Long-Term Trade Payables & Other Payables	7,212	5,704	11,644
Borrowings	2,466,547	875,176	30,272
Other Non-Current Financial Debts	534		
Non-Current Provision	92,394	86,175	42,986
Provision for Severance & Retirement	216,184	148,554	46,390
Other Non-Current Debts	85,731	68,219	29,508
Capital Stock	391,406	391,406	369,500
Capital Surplus	2,283,378	2,283,378	1,166,764
Profit Surplus	13,647,261	13,188,495	11,954,330
Others	-355,887	-357,747	-14,263
Total Equity	15,966,158	15,505,532	13,476,331
Liab. & Shareholder's Equity	22,816,383	21,148,136	16,775,894

Income Statement

Unit : Million Korean Won	0101/2018~06/30/2018	As of 12/31/2017	As of 12/31/2016
Sales	11,139,751	20,880,236	17,264,845
Cost of Sold Goods	8,832,898	16,369,235	13,716,875
Gross Profit	2,306,853	4,511,001	3,547,970
Selling & Admin. Expenses	1,221,751	2,217,772	1,734,725
Operating Income	1,085,102	2,293,229	1,813,245
Finance Income	117,289	229,046	235,822
Finance Expenses	106,078	220,556	148,051
Other Non-Operating Income	189,450	362,882	461,469
Other Non-Operating Income	153,679	663,966	618,411

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Expenses			
Income Before Taxes	1,132,084	2,000,635	1,744,074
Income Taxes Expenses	209,950	395,412	364,485
Net Income	922,134	1,605,223	1,379,589

Cash Flows

Unit : Million Korean Won	0101/2018~06/30/2018	As of 12/31/2017	As of 12/31/2016
Operating Activities Cash Flows	566,012	2,858,938	2,239,725
Cash Flows from Operating Interests Received	935,593	3,153,801	2,663,581
Interests Paid	17,591	22,246	38,351
Dividends Received	-21,412	-26,642	-27,319
Income Taxes	12,578	71,229	76,364
Cash Flows from Investing	-378,338	-361,696	-511,252
Cash Inflow from Investing	-1,498,438	-1,460,585	-1,673,213
Cash Outflows for Investing	666,890	1,123,611	647,064
Cash Flows from Financing	-2,165,328	-2,584,196	-2,320,277
Cash Inflows from Financing	1,148,306	-706,514	-1,032,561
Cash Outflows from Financing	1,640,501	797,632	
Increase/Decrease in Cash	-492,195	-1,504,146	-1,032,561
Cash at the Beginning of Year	215,880	691,839	-466,049
Cash at the End of Year	1,649,689	956,068	1,423,061
	1,856,531	1,649,689	956,068

PRODUCTS, TECHNOLOGIES, SERVICES
DESCRIPTION

Main Products & Services	-Information & Electronic Materials Mobile Energy Optical Materials Electronic Materials
	-Chemicals & Polymers NCC/Polyolefin Rubbers/Specialty Polymers PVC ABS/EP Acrylates/Plasticizers
	-Industrial Materials Housing Solutions

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BUMSAN SYSTEC CO., LTD.
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140-030 KOREA
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356-874 KOREA
TEL:+82-41-660-6213 FAX:+82-41-681-4812
INDUSTRY: MANUFACTURE OF BASIC ORGANIC PETROCHEMICALS

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INDUSTRY: MANUFACTURE OF BASIC ORGANIC PETROCHEMICALS

SK CHEMICALS CO., LTD.
600, JEONGJA 1-DONG, JANGAN-GU, SUWON-SI, GYEONGGI-DO 440-
745 KOREA
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441-1, GURYONG-RI, OCHANG-MYEON, CHEONGWON-GUN,
CHUNGBUK-DO 363-883 KOREA
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Joint Venture

LG VINA CHEMICAL JOINT VENTURE CO., LTD.
(40.00% held by the subject company)
8TH FLOOR, YOCO BUILDING, 41 NGUYEN THI MINH KHAI STREET,
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TEL:+84-8-822-1686 FAX:+84-8-822-1685

HL GREEN POWER INC.(135211-0027542)
(49.00% held by the subject company)

SEETEC CO., LTD.(110111-0589171)
(50.00% held by the subject company)

CNOOC & LG PETROCHEMICALS CO., LTD.(CHINA)
(50.00% held by the subject company)

KLPE LIMITED LIABILITY PARTNERSHIP(KAZAKHSTAN)
(50.00% held by the subject company)

Subsidiary	FARM HANNONG CO., LTD.(110111-4362482) SESIL CORPORATION(110111-0768262) FARM CERES CO., LTD.(110111-4649591) FARMBIOTEC CO., LTD.(110111-4649814) AGROTECH CO., LTD.(110111-4448795) FARMPFI CO., LTD.(140111-0049179) FARM HWAONG CO., LTD.(161311-0027506) SAEMANGUM FARM CO., LTD.(214811-0012909)
Subsidiary	TIANJIN LG DAGU CHEMICAL CO.,LTD.(CHINA) NINGBO LG YONGXING CHEMICAL CO.,LTD.(CHINA) (75.00% held by the subject company) NINGBO ZHENHAI LG YONGXING TRADE CO.,LTD.(CHINA) LG CHEM HK LTD.(HONG KONG) (100.00% held by the subject company) LG CHEM AMERICA, INC.(USA) (100.00% held by the subject company) LG CHEMICAL INDIA PVT. LTD.(INDIA) (100.00% held by the subject company) LG POLYMERS INDIA PVT. LTD.(INDIA) (100.00% held by the subject company) LG CHEMICAL (GUANGZHOU) ENGINEERING PLASTICS CO.,LTD.(CHINA) (100.00% held by the subject company) LG CHEM (NANJING) INFORMATION & ELECTRONICS MATERIALS CO., LTD.(CHINA) (81.00% held by the subject company) LG CHEM (TAIWAN), LTD.(TAIWAN) (100.00% held by the subject company) LG CHEM DISPLAY MATERIALS (BEIJING) CO.,LTD.(CHINA) (90.00% held by the subject company) TIANJIN LG BOHAI CHEMICAL CO.,LTD.(CHINA) (68.00% held by the subject company) TIANJIN LG BOTIAN CHEMICAL CO.,LTD.(CHINA) (41.00% held by the subject company) LG CHEM (CHINA) INVESTMENT CO.,LTD.(CHINA)

	(100.00% held by the subject company)
Subsidiary	LG CHEM (TIANJIN) ENGINEERING PLASTICS CO.,LTD.(CHINA) (90.00% held by the subject company)
	LG CHEM EUROPE GMBH(GERMANY) (100.00% held by the subject company)
	LG CHEM POLAND SP. Z O.O.(POLAND) (100.00% held by the subject company)
	LG CHEM MICHIGAN INC.(USA) (100.00% held by the subject company)
	LG CHEM POWER INC.(USA) (100.00% held by the subject company)
	LGC PETROCHEMICAL INDIA PRIVATE LTD.(INDIA) (100.00% held by the subject company)
	HAENGBOKNURI CO., LTD.(150111-0172829) (100.00% held by the subject company)
	LG CHEM TK KIMYA SANAYI VE TIC. LTD. STI.(TURKEY) (100.00% held by the subject company)
	LG CHEM JAPAN CO.,LTD.(JAPAN) (100.00% held by the subject company)
	LG NANO H ₂ O, INC.(USA) (100.00% held by the subject company)
	NANO H ₂ O SINGAPORE PRIVATE LTD.(SINGAPORE)
	NANO H ₂ O (JIANGSU) WATER PROCESSING TECHNOLOGY CO. LTD.(CHINA)
	LG CHEM (NANJING) NEW ENERGY BATTERY CO., LTD.(CHINA) (50.00% held by the subject company)
	LG CHEM (CHONGQING) ENGINEERING PLASTICS CO., LTD.(CHINA) (100.00% held by the subject company)
	LG CHEM(HUIZHOU) PETROCHEMICAL CO., LTD.(CHINA) (70.00% held by the subject company)
Major Shareholders	LG CORP. LG TWIN TOWER, 20 YOIDO-DONG, YONGDUNGPO-GU, SEOUL 150- 721 KOREA

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INDUSTRY: HOLDING COMPANIES

Cooperative Enterprise -Technical Support from
STYRON EUROPE GMBH
EXXONMOBIL(USA)

-Brand License Agreement with
LG CORP.(110111-0003543)

SALES BY REGION (ACTIVITY & MARKETS)

Sales/ Unit :Mil KRW	09/2011	2010	2009
Export	10,820,712	12,195,451	9,918,759
Domestic	6,256,027	7,275,999	5,602,054
Total	17,076,739	19,471,450	15,520,813

The Subject exports to North America, Asia Africa and Europe.

COURT ACTION

Case No.	Court	Plaintiff(s)/ Creditor(s)/ Applicant(s)	Defendant(s)/ Debtor(s)/ Respondent(s)	Cause	Amount (Million KRW)	Status
			The Subject Company(7 Cases)	Price Collusion on secondary cell battery	-	Proceeding

Except for the above cases, there are 13 cases filed as Plaintiff(s)/ Creditor(s)/ Applicant(s) amounting 16,721,000,000 KRW, and 38 cases filed as Defendant(s)/ Debtor(s)/ Respondent(s) amounting 59,173,000,000 KRW as of 06/30/2018.

NEWS CLIPPING

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 70.04
UK Pound	1	INR 88.70
Euro	1	INR 80.21
KRW	1	INR 0.062

Note : Above are approximate rates obtained from sources believed to be correct

INFORMATION DETAILS

Analysis Done by :	DIV
Report Prepared by :	TRU

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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)