

## MIRA INFORM REPORT

Report No. :	546666
Report Date :	27.12.2018

### IDENTIFICATION DETAILS

Name :	TIRUPATI GANESHKRIPA AGRO PRODUCTS PRIVATE LIMITED
Registered Office :	Tirupati Chamber, Kirana Bazar, Akola – 444001, Maharashtra
Mobile No.:	91-9822691999
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	10.03.2007
Capital Investment / Paid-up Capital :	INR 8.800 Million
CIN No.: [Company Identification No.]	U01403MH2007PTC168568
PAN No.: [Permanent Account No.]	AACCT6731A
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged into Cotton Ginning. [Registered Activity]
No. of Employees :	Information denied by the management

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

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<b>Maximum Credit Limit :</b>	USD 47000
<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 2007 and it is having satisfactory track record.</p> <p>For the financial year 2018, the company has reported sharp decline in its revenue as compared to its previous year and has incurred losses during the year.</p> <p>The company possesses acceptable financial risk profile marked by comfortable net worth base and average debt protection metrics.</p> <p>Rating continue to derive strength from its established track record of its business operation backed by its well-experienced management team.</p> <p>However, these rating strength gets partially offset by losses recorded by the company and its presence in highly fragmented and competitive industry.</p> <p>Payments seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealing at usual trade terms and condition.</p>

**NOTES:**

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

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**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**

**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 27.12.2018

**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.

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**INFORMATION DENIED BY**

<b>Name :</b>	Mr. Hitendra Gurbani
<b>Designation :</b>	Director
<b>Contact No.:</b>	91-9822691999
<b>Date :</b>	27.12.2018

**LOCATIONS**

<b>Registered Office :</b>	Tirupati Chamber, Kirana Bazar, Akola – 444001, Maharashtra, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9822691999 (Mr. Hitendra Gurbani)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:hgurbani.hg@gmail.com">hgurbani.hg@gmail.com</a>

**DIRECTORS**

**AS ON 31.03.2018**

<b>Name :</b>	Mr. Jairamdas Kartarmal Gurbani
<b>Designation :</b>	Managing Director
<b>Address :</b>	Near Vidhya Nagar, Balaji Nagar, Akola – 444005, Maharashtra, India
<b>Date of Birth/Age :</b>	01.04.1949
<b>Date of Appointment :</b>	10.03.2007
<b>DIN No.:</b>	01302845
<b>Name :</b>	Mr. Hitendra Jairamdas Gurbani
<b>Designation :</b>	Director
<b>Address :</b>	Balaji Nagar, Vidhya Nagar, Akola – 444005, Maharashtra, India
<b>Date of Birth/Age :</b>	19.09.1976
<b>Date of Appointment :</b>	10.03.2007
<b>DIN No.:</b>	01302840
<b>Name :</b>	Mr. Namrata Hitendra Gurbani
<b>Designation :</b>	Director
<b>Address :</b>	Near Vidhya Nagar, Balaji Nagar, Akola – 444005, Maharashtra, India
<b>Date of Appointment :</b>	02.09.2014
<b>DIN No.:</b>	06943229

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**MAJOR SHAREHOLDERS**

**AS ON 31.03.2018**

Names of Shareholders	No. of Shares
Jairamdas Kartarmal Gurbani	44000
Hitendra Jairamdas Gurbani	25000
Namrata Hitendra Gurbani	8000
Hitendra Jairamdas Gurbani (HUF)	9000
Jairamdas Kartarmal Gurbani (HUF)	2000
<b>Total</b>	<b>88000</b>

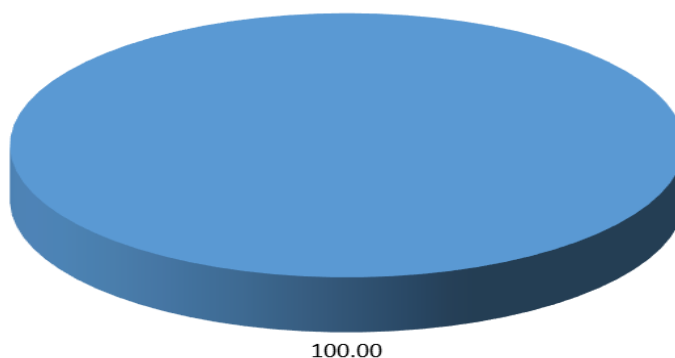
**Equity Share Break up (Percentage of Total Equity)**

**AS ON 29.09.2018**

Category	Percentage
Promoters [Individual/Hindu Undivided Family (Indian)]	100.00
<b>Total</b>	<b>100.00</b>

**Share holding pattern**

■ Promoters [Individual/Hindu Undivided Family (Indian)]



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**BUSINESS DETAILS**

<b>Line of Business :</b>	Subject is engaged into Cotton Ginning. [Registered Activity]	
<b>Products / Services :</b>	<b>Name and Description of main products / services</b>	<b>ITC Code</b>
	cotton ginning	52010019
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>	Not Divulged	
<b>Imports :</b>	Not Divulged	
<b>Terms :</b>	Not Divulged	

**PRODUCTION STATUS – (NOT AVAILABLE)**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark :</b>	--
<b>Customers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark :</b>	--
<b>No. of Employees :</b>	Information denied by the management	
<b>Bankers :</b>	<b>Banker Name :</b>	State Bank of India
	<b>Branch :</b>	SME Barnch, Old City Akola, Maharashtra, India

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	<b>Person Name (With Designation) :</b>	--	
	<b>Contact Number :</b>	91-724-2423838	
	<b>IFSC Code :</b>	SBIN0003784	
	<b>Name of Account Holder :</b>	--	
	<b>Account Number :</b>	35487450207	
	<b>Account Since (Date/Year of Account Opening) :</b>	--	
	<b>Average Balance Maintained :</b>	--	
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--	
	<b>Account Operation :</b>	--	
	<b>Remark :</b>	Number is continuously Ringing	
<b>Facilities :</b>	<b>SECURED LOANS</b>	<b>31.03.2018 INR In Million</b>	<b>31.03.2017 INR In Million</b>
	<b>SHORT TERM BORROWINGS</b>		
	Term borrowing from banks	1.395	1.462
	<b>Total</b>	<b>1.395</b>	<b>1.462</b>

<b>Auditors :</b>	
<b>Name :</b>	Tapdiya Agrawal Khoriya and Company Chartered Accountants
<b>Address :</b>	1st Floor, Nishant Tower, M G Road, Akola - 444001, Maharashtra, India
<b>PAN No.:</b>	AABFT1223F
<b>Memberships No :</b>	113559W
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

**CAPITAL STRUCTURE**

**AS ON 29.09.2018**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
100000	Equity Shares	INR 100/- each	INR 10.000 Million

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

No. of Shares	Type	Value	Amount
88000	Equity Shares	INR 100/- each	INR 8.800 Million

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	8.800	8.800	8.800
(b) Reserves & Surplus	7.783	9.684	5.264
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>16.583</b>	<b>18.484</b>	<b>14.064</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	4.000	4.000
(b) Deferred tax liabilities (Net)	0.044	0.068	0.005
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>0.044</b>	<b>4.068</b>	<b>4.005</b>
(4) Current Liabilities			
(a) Short term borrowings	16.027	6.968	25.453
(b) Trade payables	4.303	5.452	0.351
(c) Other current liabilities	0.094	0.209	0.309
(d) Short-term provisions	0.063	1.184	0.140
<b>Total Current Liabilities (4)</b>	<b>20.487</b>	<b>13.813</b>	<b>26.253</b>
<b>TOTAL</b>	<b>37.114</b>	<b>36.365</b>	<b>44.322</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	10.928	11.818	13.002
(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	0.004	0.004	0.004
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.560	0.560	0.560
<b>Total Non-Current Assets</b>	<b>11.492</b>	<b>12.382</b>	<b>13.566</b>
(2) Current assets			

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(a) Current investments	0.000	0.000	0.000
(b) Inventories	22.198	17.660	27.976
(c) Trade receivables	2.501	4.458	2.260
(d) Cash and cash equivalents	0.123	0.136	0.176
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	0.800	1.729	0.344
<b>Total Current Assets</b>	<b>25.622</b>	<b>23.983</b>	<b>30.756</b>
<b>TOTAL</b>	<b>37.114</b>	<b>36.365</b>	<b>44.322</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	<b>SALES</b>			
	Income	9.598	50.753	57.551
	Other Income	0.121	0.087	0.178
	<b>TOTAL</b>	<b>9.719</b>	<b>50.840</b>	<b>57.729</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Materials Consumed	1.314	9.092	8.578
	Purchases of Stock(in(Trade	10.840	19.634	22.084
	Changes in inventories of finished goods, work(in(progress and Stock(in(Trade	(3.654)	9.606	22.028
	Employees benefits expense	0.121	2.259	0.183
	Other expenses	0.984	2.221	2.109
	<b>TOTAL</b>	<b>9.605</b>	<b>42.812</b>	<b>54.982</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	0.114	8.028	2.747
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	1.104	1.339	4.030
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	(0.990)	6.689	(1.283)
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.948	1.185	1.525
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>(1.938)</b>	<b>5.504</b>	<b>(2.808)</b>
<b>Less</b>	<b>TAX</b>	(3.852)	1.110	(5.485)
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>(1.914)</b>	<b>4.391</b>	<b>(2.677)</b>

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	<b>Earnings / (Loss) Per Share (INR)</b>	<b>(21.75)</b>	<b>49.9</b>	<b>(30.42)</b>
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**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	0.000	0.000	0.000
Cash generated from operations	(2.871)	19.756	26.156
Net cash flow from (used in) operations	(3.922)	19.756	26.156

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	95.11	32.06	14.33
Account Receivables Turnover (Income / Sundry Debtors)	3.84	11.38	25.47
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	129.22	69.27	4.18
Inventory Turnover (Operating Income / Inventories)	0.01	0.45	0.10
Asset Turnover (Operating Income / Net Fixed Assets)	0.01	0.68	0.21

**LEVERAGE RATIOS**

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.55	0.49	0.68
Debt Equity Ratio (Total Liability / Networth)	0.97	0.59	2.09
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.24	0.75	1.87
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.66	0.64	0.92

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Interest Coverage Ratio ( <i>PBIT / Financial Charges</i> )	0.10	6.00	0.68
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**PROFITABILITY RATIOS**

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
PAT to Sales ( <i>(PAT / Sales) * 100</i> )	%	(19.94)	8.65	(4.65)
Return on Total Assets ( <i>(PAT / Total Assets) * 100</i> )	%	(5.16)	12.07	(6.04)
Return on Investment (ROI) ( <i>(PAT / Networth) * 100</i> )	%	(11.54)	23.76	(19.03)

**SOLVENCY RATIOS**

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio ( <i>Current Assets / Current Liabilities</i> )		1.25	1.74	1.17
Quick Ratio ( <i>(Current Assets – Inventories) / Current Liabilities</i> )		0.17	0.46	0.11
G-Score Ratio Financial ( <i>Networth / Total Assets</i> )		0.45	0.51	0.32
G-Score Ratio Debt ( <i>Debts / Equity Capital</i> )		1.82	1.25	3.35
G-Score Ratio Liquidity ( <i>Total Current Assets / Total Current Liabilities</i> )		1.25	1.74	1.17

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

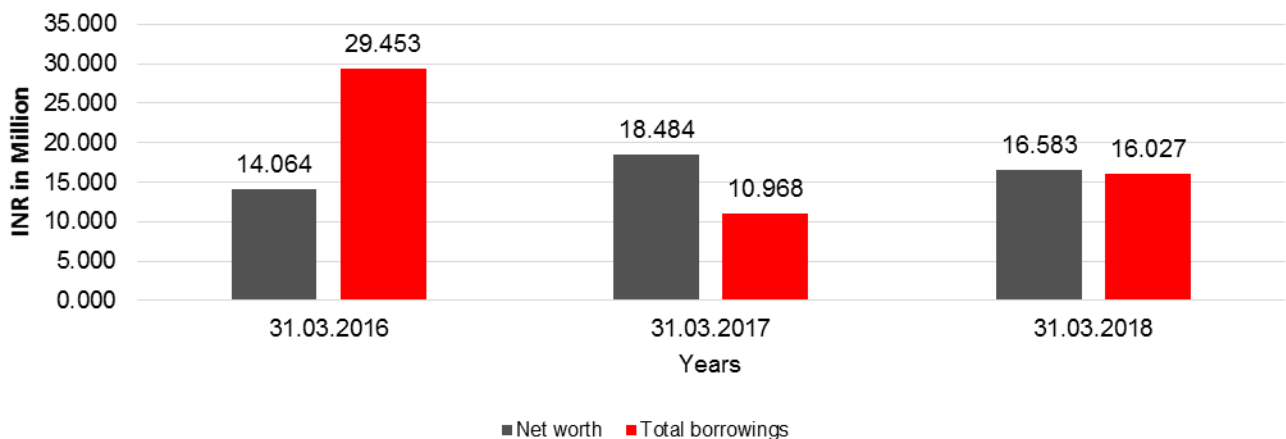
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**FINANCIAL ANALYSIS**  
*[all figures are in INR Million]*

**DEBT EQUITY RATIO**

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	8.800	8.800	8.800
Reserves & Surplus	5.264	9.684	7.783
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>14.064</b>	<b>18.484</b>	<b>16.583</b>
long-term borrowings	4.000	4.000	0.000
Short term borrowings	25.453	6.968	16.027
Current Maturities of Long term debt	0.000	0.000	0.000
<b>Total borrowings</b>	<b>29.453</b>	<b>10.968</b>	<b>16.027</b>
<b>Debt/Equity ratio</b>	<b>2.094</b>	<b>0.593</b>	<b>0.966</b>

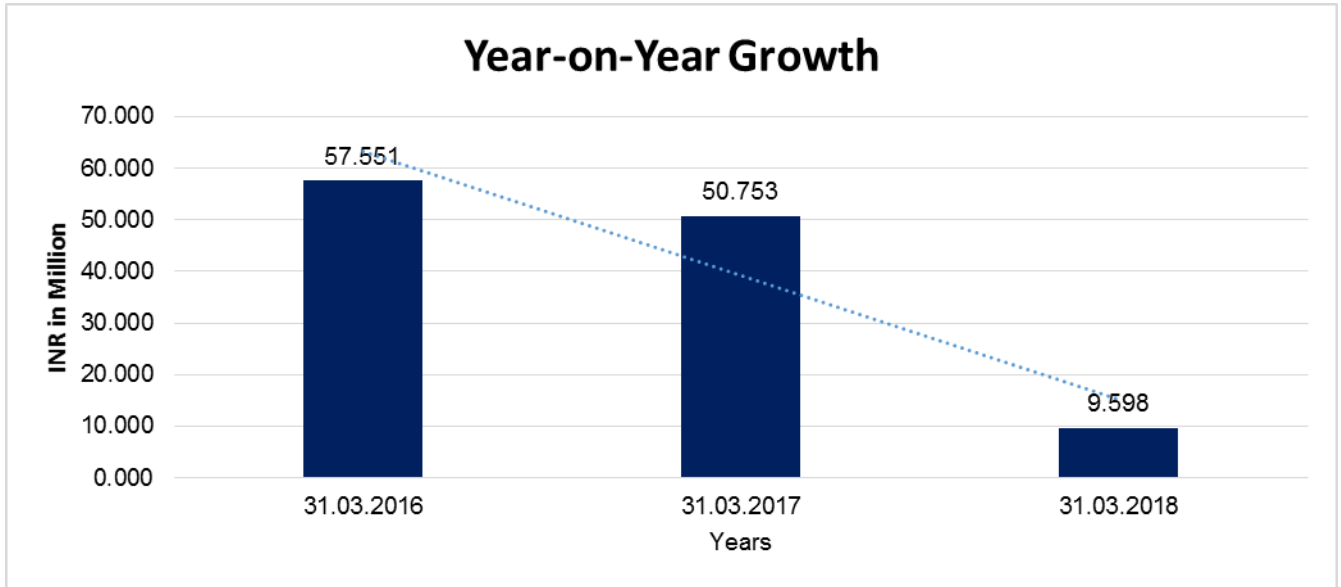
**Debt to Equity**



**YEAR-ON-YEAR GROWTH**

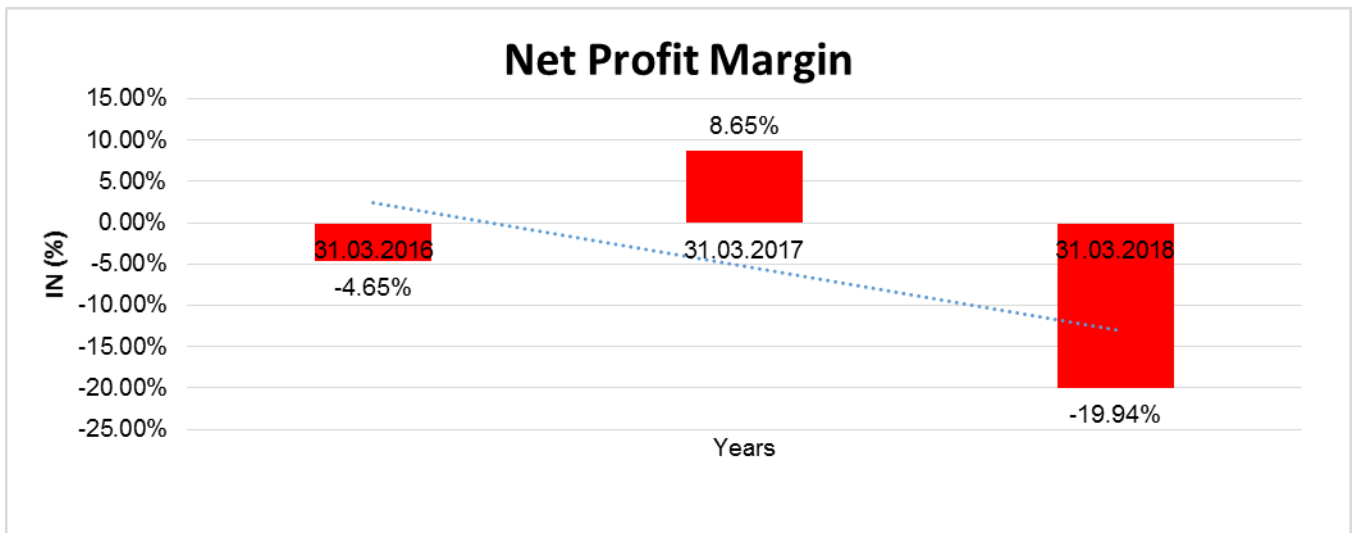
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	57.551	50.753	9.598
		<b>(11.812)</b>	<b>(81.089)</b>

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**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	57.551	50.753	9.598
Profit/(Loss)	(2.677)	4.391	(1.914)
	<b>(4.65)%</b>	<b>8.65%</b>	<b>(19.94)%</b>



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**LOCAL AGENCY FURTHER INFORMATION**

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	No
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

**TIRUPATI GANESHKRIPA AGRO PRODUCTS PRIVATE LIMITED - 546666 PAGE NO. : 16**

**Review of business operations and future prospectus**

During the year the company is able to achieved turnover of INR 9.719 million as compare to INR 50.840 million in last year. The expenses for the year are INR 11.657 million which was last year INR 45.336 million. The profit/loss before tax for the period is INR 1.938 million compare to last year INR 5.504 million.

**UNSECURED LOANS:**

PARTICULARS	31.03.2018 INR In Million	31.03.2017 INR In Million
<b>LONG TERM BORROWINGS</b>		
From others	0.000	4.000
<b>SHORT TERM BORROWINGS</b>		
From Directors	14.632	5.506
<b>Total</b>	<b>14.632</b>	<b>9.506</b>

**INDEX OF CHARGES:**

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	C72795966	10155937	STATE BANK OF INDIA	30/11/2007	08/11/2011	20/11/2015	30626000.0	SME OLD CITY BRANCH, SHRAWAGI TOWERTILAK ROADAKOLAMH444 001IN

**FIXED ASSETS:**

- Land
- Building
- Plant and Machinery
- Furniture and Fixture
- Office Equipment
- Computer
- Vehicles

**CMT REPORT (Corruption, Money Laundering & Terrorism]**

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

**1] INFORMATION ON DESIGNATED PARTY**

No records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

**2] Court Declaration :**

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

**3] Asset Declaration :**

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

**4] Record on Financial Crime :**

Charges or conviction registered against subject: **None**

**5] Records on Violation of Anti-Corruption Laws :**

Charges or investigation registered against subject: **None**

**6] Records on Int'l Anti-Money Laundering Laws/Standards :**

Charges or investigation registered against subject: **None**

**7] Criminal Records**

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

**8] Affiliation with Government :**

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

**9] Compensation Package :**

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

**10] Press Report :**

No press reports / filings exists on the subject.

**CORPORATE GOVERNANCE**

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

**CONTRAVENTION**

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

**FOREIGN EXCHANGE RATES**

Currency	Unit	INR
US Dollar	1	INR 69.92
UK Pound	1	INR 88.80
Euro	1	INR 79.74

**INFORMATION DETAILS**

Information Gathered by :	SUP
Analysis Done by :	NIS
Report Prepared by :	RNA

**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)