

MIRA INFORM REPORT

Report No. :	482522
Report Date :	02.01.2018

IDENTIFICATION DETAILS

Name :	JAHANVI ISPAT PRIVATE LIMITED
Registered Office :	E 8,9,10 Phase 2, New Industrial Area, Mandideep Raisen, Bhopal - 462046, Madhya Pradesh
Mobile No.:	91-9425009301 (Mr. Pramod Gupta)
Country :	India
Financials (as on) :	31.03.2015
Date of Incorporation :	20.01.2009
Com. Reg. No.:	10-021547
Capital Investment / Paid-up Capital :	INR 47.606 Million
CIN No.: [Company Identification No.]	U27100MP2009PTC021547
IEC No.:	Not Divulged
TAN No.: [Tax Deduction & Collection Account No.]	Not Available
PAN No.: [Permanent Account No.]	AACCJ1595Q
GSTIN :	Not Divulged

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Legal Form :	Private Limited Liability Company.
Line of Business :	Manufacturer of Other Basic Iron and Steel. (Registered activity)
No. of Employees :	Information declined by the management

RATING & COMMENTS

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

MIRA's Rating :	C
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Credit Rating	Explanation	Rating Comments
C	Medium High Risk	Business dealings permissible preferably on secured basis

Status :	Moderate
Payment Behaviour :	Slow
Litigation :	Exist
Comments :	<p>Jahanvi Ispat Private Limited was incorporated in the year 2009. It is a manufacturer of all varieties of steel, carbon Steel, Mild Steel and Scrap.</p> <p>Management has failed to file its financials with Registrar of Companies for the FY 2016.</p> <p>Mr. Sanjay Awasthi (Designation not Divulged) has denied to provide any information about the subject to us.</p> <p>As per the available financial of 2015, the company has achieved 23.68% growth in its revenue as compared to previous year revenue but has reported to low margin of 0.45%.</p> <p>The moderate financial profile of the company is marked by low reserve base as compared to its capital along with average debt coverage indicators.</p> <p>Rating is constrained on account of absence of latest financials.</p> <p>Payments are reported to be slow.</p> <p>In view of aforesaid, dealings are recommended on safe and secured terms.</p>

NOTES :

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

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ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2017)	Current Rating (30.09.2017)
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	CRISIL
Rating	Long Term = D
Rating Explanation	Lowest-credit-quality and very low prospects of recovery.
Date	14.09.2017

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.

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 02.01.2018

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 DENIED BY

Name :	Mr. Sanjay Awasthi
Designation :	Not Divulged
Contact No.:	91-7471122904
Date :	30.12.2017

91-9425009301 (RINGING)

LOCATIONS

Registered Office :	E 8,9,10 Phase 2, New Industrial Area, Mandideep Raisen, Bhopal - 462046, Madhya Pradesh, India
Tel. No.:	Not Available
Mobile No.:	91-9425009301 (Mr. Pramod Gupta)
Fax No.:	Not Available
E-Mail :	jahanvispatpvtltd@yahoo.in

DIRECTORS

As on 31.03.2017

Name :	Deepti Gupta		
Designation :	Director		
Address :	B-75, Phase 2, Minal Residency, J K Road, Bhopal - 462023, Madhya Pradesh, India		
Date of Appointment :	20.01.2009		
DIN No.:	02473549		
Other Directorship:	CIN/FCRN	Company Name	Begin Date
	U15310MP2015PTC033900	JAHANVI FOOD PRODUCTS PRIVATE LIMITED	26/02/2015
			-
Name :	Pramod Gupta		
Designation :	Director		
Address :	H. No. 18, Super Delux Minal Residency, J K Road, Bhopal - 462023, Madhya Pradesh, India		
Date of Appointment :	20.01.2009		
DIN No.:	02487225		

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Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U15310MP2015PTC033900	JAHANVI FOOD PRODUCTS PRIVATE LIMITED	26/02/2015	-

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2015

Names of Shareholders	No. of Shares
Pramod Gupta	2329320
Deepti Gupta	1710320
Muxul Gupta	670600
Gaurav Kumar Gupta	50400
Total	4760640

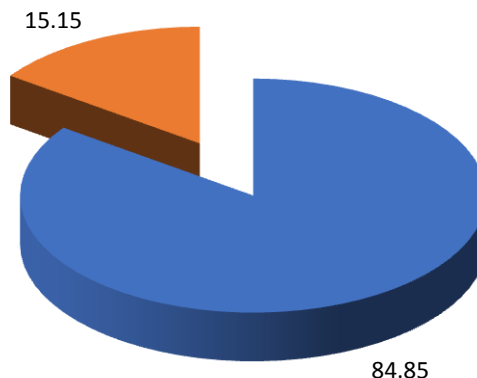
Equity Share Break up (Percentage of Total Equity)

As on 30.09.2015

Category	Percentage
Promoter – (Individual/ Hindu Undivided Family – Indian)	84.85
Public – (Individual/ Hindu Undivided Family – Indian)	15.15
Total	100.00

Share holding pattern

■ Promoter – (Individual/ Hindu Undivided Family – Indian) ■ Public – (Individual/ Hindu Undivided Family – Indian)



BUSINESS DETAILS

Line of Business :	Manufacturer of Other Basic Iron and Steel. (Registered activity)	
Products :	Item Code No.	Product Description
	99611924	Basic iron and Steel
	NIC Code No.	Product Description
	Group – 241 Class – 241D Sub-Class-24109	Manufacturer of other basic Iron and Steel
Brand Names :	Not Divulged	
Agencies Held :	Not Divulged	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

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 :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	Information declined by the management	
Bankers :	Bank Name	Not Divulged
	Branch	--

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	Person Name (With Designation)	--	
	Contact Number	--	
	Name of Account Holder	--	
	Account Number	--	
	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
	Remarks (If any)	--	
Facilities :	Secured Loan	31.03.2015 (INR in Million)	31.03.2014 (INR in Million)
	Long-term Borrowings		
	Term Loans from Banks		
	Allahbad Bank Branch Bopal – Term Loan - 1	4.354	22.262
	Allahbad Bank Branch Bopal – Term Loan - 2	80.126	80.919
	Short-term borrowings		
	Term Loans from Banks		
	Allahbad Bank Branch Bopal – Term Loan - 1	71.283	29.666
	Total	155.763	132.847

Auditors :	
Name :	D.S. Tiwari and Company Chartered Accountants
Address :	182, First Floor, Zone-1, M.P. Nagar, Bhopal – 462011, Madhya Pradesh, India
Tel. No.:	91-755-2764671
PAN N Income-tax PAN of auditor or auditor's firm :	AACFD6227E
Memberships :	Not Available
Collaborators :	Not Available
Related Parties :	<ul style="list-style-type: none"> • Rohit Steel and Profile Industries, Bhopal • Salasar Steel and Profile Industries, Bhopal • Saran Ispat Private Limited, Mandideep

CAPITAL STRUCTURE

As on 31.03.2015

Authorised Capital :

No. of Shares	Type	Value	Amount
5000000	Equity Shares	INR 10/- each	INR 50.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
4760640	Equity Shares	INR 10/- each	INR 47.606 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2015	31.03.2014	31.03.2013
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	47.606	47.606	28.850
(b) Reserves & Surplus	10.898	8.861	5.238
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.813
Total Shareholders' Funds (1) + (2)	58.504	56.467	34.901
(3) Non-Current Liabilities			
(a) long-term borrowings	132.924	106.005	26.572
(b) Deferred tax liabilities (Net)	1.022	0.484	0.479
(c) Other long term liabilities	33.115	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	167.061	106.489	27.051
(4) Current Liabilities			
(a) Short term borrowings	71.283	29.666	30.299
(b) Trade payables	22.813	102.761	113.158
(c) Other current liabilities	13.521	5.640	5.432
(d) Short-term provisions	5.512	1.743	6.410
Total Current Liabilities (4)	113.129	139.810	155.299
TOTAL	338.694	302.766	217.251
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	171.207	43.059	48.104
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	68.847	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	1.487	16.561	13.467
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	172.694	128.467	61.571
(2) Current assets			
(a) Current investments	0.000	0.000	0.000

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(b) Inventories	114.897	67.189	68.708
(c) Trade receivables	44.844	99.250	81.571
(d) Cash and cash equivalents	1.062	2.146	2.306
(e) Short-term loans and advances	5.197	5.714	3.095
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	166.000	174.299	155.680
TOTAL	338.694	302.766	217.251

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2015	31.03.2014	31.03.2013
	SALES			
	Income	446.640	487.548	464.726
	Other Income	16.065	2.701	1.282
	TOTAL	462.705	490.249	466.008
Less	EXPENSES			
	Cost of Materials Consumed	338.511	330.151	324.212
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(45.171)	10.194	(9.178)
	Employees benefits expense	2.752	1.442	1.344
	Other expenses	132.053	127.509	128.194
	TOTAL	428.145	469.296	444.572
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	34.560	20.953	21.436
Less	FINANCIAL EXPENSES	19.053	10.037	10.543
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	15.507	10.916	10.893
Less/ Add	DEPRECIATION/ AMORTISATION	12.237	5.418	6.048
	PROFIT/ (LOSS) BEFORE TAX	3.270	5.498	4.845
Less	TAX	1.233	1.875	0.608
	PROFIT/ (LOSS) AFTER TAX	2.037	3.623	4.237
	Earnings / (Loss) Per Share (INR)	0.43	0.76	1.47

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2015	31.03.2014	31.03.2013
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow from operating activity	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2015	31.03.2014	31.03.2013
Average Collection Days (Sundry Debtors / Income * 365 Days)	36.65	74.30	64.07
Account Receivables Turnover (Income / Sundry Debtors)	9.96	4.91	5.70
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	24.60	113.61	127.39
Inventory Turnover (Operating Income / Inventories)	0.30	0.31	0.31
Asset Turnover (Operating Income / Net Fixed Assets)	0.20	0.19	0.45

LEVERAGE RATIOS

PARTICULARS	31.03.2015	31.03.2014	31.03.2013
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.73	0.81	0.84
Debt Equity Ratio (Total Liability / Networth)	3.49	2.40	1.63
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.93	2.48	4.45
Fixed Assets to Networth (Net Fixed Assets / Networth)	2.93	1.98	1.38
Interest Coverage Ratio	1.81	2.09	2.03

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(PBIT / Financial Charges)			
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PROFITABILITY RATIOS

PARTICULARS		31.03.2015	31.03.2014	31.03.2013
Net Profit Margin ((PAT / Sales) * 100)	%	0.46	0.74	0.91
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.60	1.20	1.95
Return on Investment (ROI) ((PAT / Networth) * 100)	%	3.48	6.42	12.14

SOLVENCY RATIOS

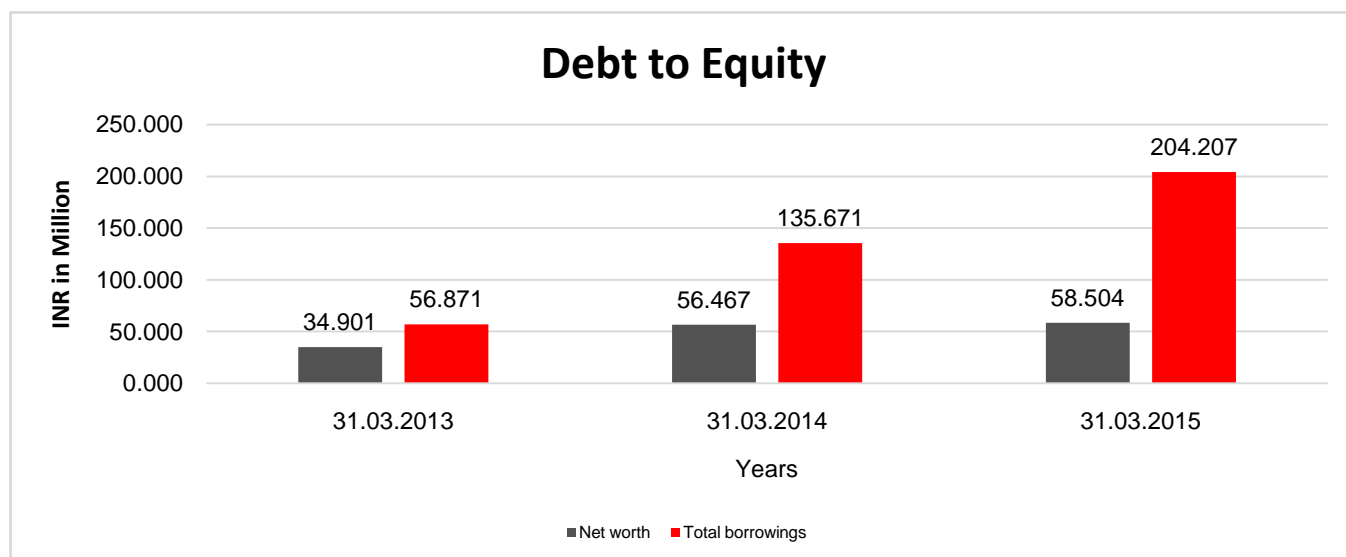
PARTICULARS	31.03.2015	31.03.2014	31.03.2013
Current Ratio (Current Assets / Current Liabilities)	1.47	1.25	1.00
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.45	0.77	0.56
G-Score Ratio Financial (Networth / Total Assets)	0.17	0.19	0.16
G-Score Ratio Debt (Debts / Equity Capital)	4.29	2.85	1.97
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.47	1.25	1.00

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

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

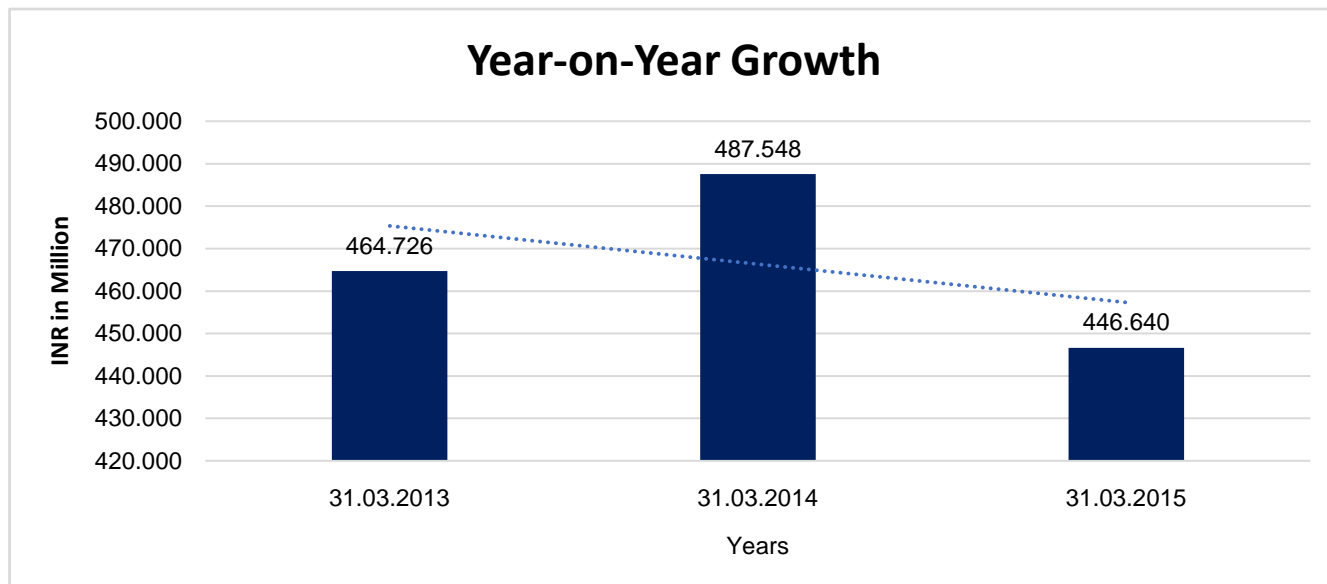
Particular	31.03.2013	31.03.2014	31.03.2015
	INR In Million	INR In Million	INR In Million
Share Capital	28.850	47.606	47.606
Reserves & Surplus	5.238	8.861	10.898
Share Application money pending allotment	0.813	0.000	0.000
Net worth	34.901	56.467	58.504
Long Term borrowings	26.572	106.005	132.924
Short Term borrowings	30.299	29.666	71.283
Total borrowings	56.871	135.671	204.207
Debt/Equity ratio	1.629	2.403	3.490



YEAR-ON-YEAR GROWTH

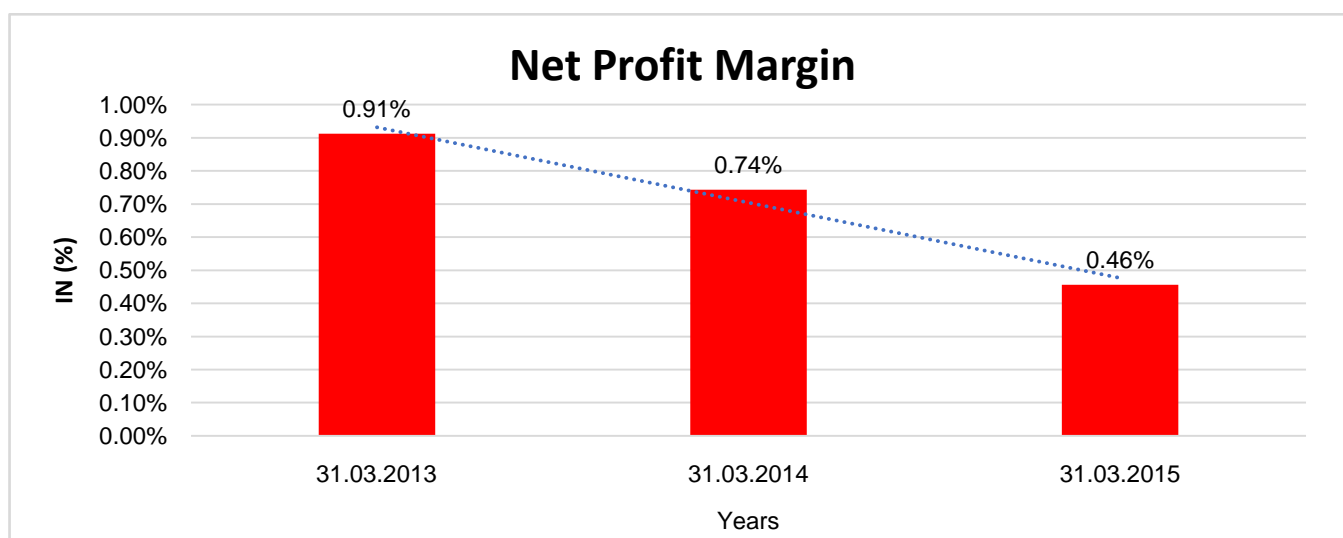
Year on Year Growth	31.03.2013	31.03.2014	31.03.2015
	INR In Million	INR In Million	INR In Million
Sales	464.726	487.548	446.640
		4.911	(8.391)

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NET PROFIT MARGIN

Net Profit Margin	31.03.2013	31.03.2014	31.03.2015
	INR In Million	INR In Million	INR In Million
Sales	464.726	487.548	446.640
Profit	4.237	3.623	2.037
	0.91%	0.74%	0.46%



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LITIGATION DETAILS

This is archived version of case. To check in court site please go to [link](#), then click on Case Status. Select state : Haryana, district : Gurgaon, court complex name : District and Sessions Court Complex , Gurgaon and enter on of party name with case year from registration date

⌂

Chief Judicial Magistrate, Gurgaon

Case Details

Case Type	: 138 Ni Act - 138 Negotiable Instrument Act	
Filing Number	: 33958/2016	Filing Date: 13-10-2016
Registration Number	: 12402/2016	Registration Date: 14-10-2016
CNR Number	: HRGR03-030806-2016	

Case Status

First Hearing Date	: 29th November 2016
Next Hearing Date	: 05th January 2017
Stage of Case	: CONSIDERATION
Court Number and Judge	: 45-Judicial Magistrate - 1st Class

Petitioner and Advocate

1) M/s Kamdhenu Limited Address - DLF cyber city gurgaon Advocate- Shiv Chand Gupta

Respondent and Advocate

1) M/S JAHANVI ISPAT PVT. LTD. Address - PLANT ADDRESS AT E-8,E-9,E-10, PH-II, NEW INDUSTRIAL AREA, MANDIDEEP, MP THROUGH ITS DIRECTOR SH. PRAMOD GUPTA
2) PRAMOD GUPTA DIRECTOR M/S JAHANVI ISPAT PVT. LTD. R /O- H NO-18, SUPER DELUX MINAL RESIDENCY, JK ROAD, BHOPAL, MP
3) SMT. DEEPTI GUPTA DIRECTOR M/S JAHANVI ISPAT PVT. LTD. R /O- B-75, PH-II MINAL RESIDENCY, JK ROAD, BHOPAL, MP

Acts

Under Act(s)	Under Section(s)
Negotiable Instruments Act	138

FIR Details

Police Station	: DLF Phase I
FIR Number	:
Year	: 0

**History of Case
Hearing**

Registration Number	Judge	Business On Date	Hearing Date	Purpose of hearing
12402/2016	Judicial Magistrate - 1st Class	29-11-2016	05-01-2017	CONSIDERATION

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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	No
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	No
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	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	Yes
31	External Agency Rating, if available	Yes
32	Litigations that the firm/promoter involved in	Yes
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

UNSECURED LOAN

Unsecured Loan	31.03.2015 (INR in Million)	31.03.2014 (INR in Million)
Long-term Borrowings		
Others	48.444	2.824
Total	48.444	2.824

INDEX OF CHARGES:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modificatio n	Date of Satisfactio n	Amount	Address
1	B8468659 1	1020770 1	ALLAHABAD BANK	13/03/201 0	22/08/2013	-	185600000. 0	Kolua Kalan Branch, J K Road, Bhopal - 462023, Madhya Pradesh , India

FIXED ASSETS

- Land
- Godown Building
- Factory Building
- Plant and equipment
- Electrical Installation
- Furniture and fixture
- Vehicle
- Office equipment
- Computers

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 63.93
UK Pound	1	INR 86.07
Euro	1	INR 76.39

INFORMATION DETAILS

Information Gathered by :	SWT
Analysis Done by :	VAR
Report Prepared by :	KJL

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	YES
--LITIGATION	YES/NO	YES
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	YES
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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MIRA INFORM PRIVATE LIMITED
605, Palmspring, Near D'Mart, Link Road,
Malad (West), Mumbai - 400 064. INDIA
Tel : 91-22-40448000 (44 lines)
Fax : 91-22-40448045 / 40448046
E-mail : mira@mirainform.com
info@mirainform.com
Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

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