

ANAND AGENCIES AND MANUFACTURING COMPANY PRIVATE LIMITED - 522162

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MIRA INFORM REPORT

Report No. :	522162
Report Date :	28.07.2018

IDENTIFICATION DETAILS

Name :	ANAND AGENCIES AND MANUFACTURING COMPANY PRIVATE LIMITED
Registered Office :	No. 115, SIDCO Industrial Estate, North Phase, Ambattur, Chennai – 600098, Tamilnadu
Tel. No.:	91-44-42077882
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	19.04.1994
CIN No.: [Company Identification No.]	U29309TN1994PTC027339
Capital Investment / Paid-up Capital :	INR 4.940 Million
PAN No.: [Permanent Account No.]	AAACA4686M
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturing and trading in paper and paper products. [Registered Activity]
No. of Employees :	Information denied by the management

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	Acceptable Risk	Business dealings permissible with moderate risk of default

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Maximum Credit Limit :	USD 34000
Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is an established company incorporated in the year 1994 and it is having satisfactory track records.</p> <p>For the financial year 2017, the company has registered decrease in its revenue from operations as compared to previous year and maintained minimal profit margin of 0.74%.</p> <p>General financial position of the company seems to be sound and acceptable along with average debt balance sheet.</p> <p>Further, rating also derives strength from its long standing track records of business operations.</p> <p>However, rating strength is partially offset by low earnings per share during the year and intense competition from industry.</p> <p>Trade relations are reported as fair. Business is active. Payments are seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade terms and conditions.</p>

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 (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

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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 28.07.2018

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. Pankaj Jain
Designation :	Director
Contact No.:	91-7904623891
Date :	26.07.2018

Management Non-Cooperative (91-44-42077882)

91-44-28601987 - Continuously Ringing

LOCATIONS

Registered Office/ Factory :	No. 115, SIDCO Industrial Estate, North Phase, Ambattur, Chennai – 600098, Tamilnadu, India
Tel. No.:	91-44-42077882 / 42077883 / 26231747 / 26231741 / 52077552
Mobile No.:	91-7904623891 (Mr. Pankaj Jain)
Fax No.:	91-44-26230422 / 26252524 / 52077883

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E-Mail :	mundhara_co@yahoo.co.in ieachennai2011@gmail.com
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DIRECTORS

AS ON 31.03.2018

Name :	Mr. Ashwinkumar Deoraj Jain		
Designation :	Whole-time Director		
Address :	No.237, Govindappa Naicken Street, Sowcarpet, Chennai – 600079, Tamilnadu, India		
Date of Birth/Age :	10.10.1954		
Date of Appointment :	21.03.2009		
DIN :	00955085		
Other Directorship:			
	CIN/FCRN	Company Name	Begin Date
	End Date		
	U21020TN2014PTC094726	Y PLUS STATIONERY INDIA PRIVATE LIMITED	27/01/2014
	-		
Name :	Ms. Sumithra Kumari Jain		
Designation :	Director		
Address :	No.237, Govindappa Naicken Street, Sowcarpet, Chennai – 600079, Tamilnadu, India		
Date of Birth/Age :	08.06.1956		
Date of Appointment :	19.04.1994		
DIN :	01609641		
Name :	Mr. Deoraj Jain		
Designation :	Director		
Address :	No.237, Govindappa Naicken Street, Sowcarpet, Chennai – 600079, Tamilnadu, India		
Date of Birth/Age :	24.05.1924		
Date of Appointment :	19.04.1994		
DIN :	01459440		
Name :	Mr. Yuvraj Ashwin Kumar Jain		
Designation :	Whole-time Director		
Address :	No.237, Govindappa Naicken Street, Sowcarpet, Chennai – 600079, Tamilnadu, India		
Date of Birth/Age :	10.03.1980		
Date of Appointment :	21.03.2009		
DIN :	01609486		
Name :	Mr. Pankaj Ashwin Kumar Jain		
Designation :	Whole-time Director		
Address :	No.237, Govindappa Naicken Street, Sowcarpet, Chennai – 600079, Tamilnadu, India		

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Date of Birth/Age :	08.07.1981
Date of Appointment :	21.03.2009
DIN :	01617238
Name :	Mr. Anand Ashwin Kumar Jain
Designation :	Whole-time Director
Address :	No.237, Govindappa Naicken Street, Sowcarpet, Chennai – 600079, Tamilnadu, India
Date of Birth/Age :	05.12.1983
Date of Appointment :	21.03.2009
DIN :	01617202
Name :	Ms. Meena Yuvraj Kanthed
Designation :	Director
Address :	No.237, Govindappa Naicken Street, Sowcarpet, Chennai – 600079, Tamilnadu, India
Date of Birth/Age :	12.04.1980
Date of Appointment :	30.01.2003
DIN :	01609517
Name :	Ms. Vinitha Kanthed
Designation :	Director
Address :	No.237, Govindappa Naicken Street, Sowcarpet, Chennai – 600079, Tamilnadu, India
Date of Birth/Age :	08.04.1981
Date of Appointment :	15.12.2004
DIN :	01609604

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MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares
Ashwin Kumar D Jain	112000
SUMITRA Kumari	33000
S. Deoraj Jain	69500
Bhawarlal Djain	16000
Sripal B Jain	16000
Sohanraj D Jain	16000
Goutham Chand D Jain	16000
Asian Reprographics Private Limited	15500
Kanther Reprographics (India) Private Limited	28000
S. Nalamuthu	1500
G. Krishnamurthy	1500
C.A. Ramesh Mallen	1500
K. Venkataramani	1500
B. Goutham Chand	5000
K. Raji	5000
R. Baskaran	4700
Sohanraj	5000
Chandra Bai	10000
Hirachand Giriya	10000
Suganraj Giriya	10000
Anandraj Giriya	5000
R. Javanthiraj	100
Yuvaraj A Jain	26000
Anand Kumar	10000
Praveen	10000
Meena	20000
Kalavathy	20000
T.G. Divakaran	3500
M. Richard	3500
D. Hitesh	3000
S.A. Karunanidhi	4000
K. Dakshinamoorthy	3000
D. Dharam Chand Jain	2000
V. Mohan	3000
M.P. Krlshnaooss	3000
Karuna	100
Vinitha	100
Total	494000

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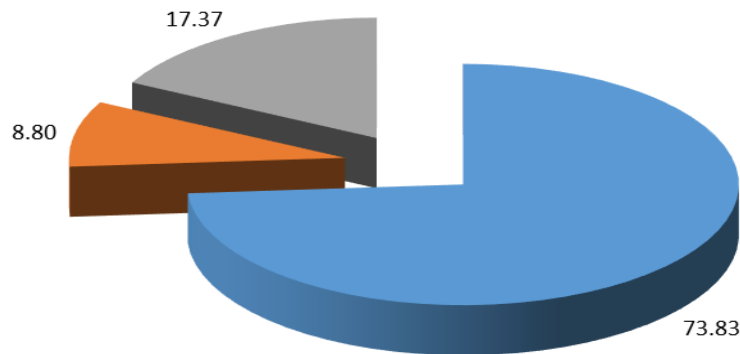
Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2017

Category	Percentage
Promoters [Individual/Hindu Undivided Family (Indian)]	73.83
Promoters [Bodies corporate]	8.80
Public/Other than promoters [Individual/Hindu Undivided Family (Indian)]	17.37
Total	100.00

Share holding pattern

- Promoters [Individual/Hindu Undivided Family (Indian)]
- Promoters [Bodies corporate]
- Public/Other than promoters [Individual/Hindu Undivided Family (Indian)]



BUSINESS DETAILS

Line of Business :	Manufacturing and trading in paper and paper products. [Registered Activity]	
Products / Services :	Name and Description of main products / services	ITC Code
	Paper and Paper Products	99611940
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	

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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 denied by the management	
Bankers :	Banker Name :	Not Divulged
	Branch :	Not Divulged
	Person Name (With Designation) :	--
	Contact Number :	--
	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 :	--	

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Facilities :	SECURED LOANS	31.03.2017	31.03.2016
		INR In Million	INR In Million
	LONG TERM BORROWINGS		
	Term loans from banks	0.829	4.018
	SHORT TERM BORROWINGS		
	Loans repayable on demand from bank (IndusInd Bank)	25.365	13.292
	Other loans and advances (Bank and NBFC) (Vehicle Loan)	0.424	0.000
	Total	26.618	17.310

Auditors :	
Name :	K.R. Bhansali and Associates Chartered Accountants
Address :	No. 21, Parthasarathy Puram Extension, T. Nagar, Chennai – 600017, Tamilnadu, India
Tel. No.:	91-44-28144088
PAN No.:	AACPC4829P
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	--

CAPITAL STRUCTURE

AS ON 30.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
500000	Equity Shares	INR 10/- each	INR 5.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
494000	Equity Shares	INR 10/- each	INR 4.940 Million

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	4.940	4.940	4.940
(b) Reserves & Surplus	7.094	6.394	5.464
(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)	12.034	11.334	10.404
(3) Non-Current Liabilities			
(a) Long-term borrowings	6.192	8.629	18.486
(b) Deferred tax liabilities (Net)	1.739	1.608	1.435
(c) Other long term liabilities	0.000	0.000	0.050
(d) Long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	7.931	10.237	19.971
(4) Current Liabilities			
(a) Short term borrowings	25.789	13.292	11.379
(b) Trade payables	35.623	18.350	28.575
(c) Other current liabilities	0.000	0.000	0.000
(d) Short-term provisions	4.877	3.337	3.721
Total Current Liabilities (4)	66.289	34.979	43.675
TOTAL	86.254	56.550	74.050
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	23.458	22.829	21.447
(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	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.471	1.401	1.053
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	23.929	24.230	22.500

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	48.099	28.906	38.339
(c) Trade receivables	3.746	2.870	11.857
(d) Cash and cash equivalents	0.478	-0.961	0.027
(e) Short-term loans and advances	10.002	1.505	1.327
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	62.325	32.320	51.550
TOTAL	86.254	56.550	74.050

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	94.832	115.917	146.645
	Other Income	0.132	0.042	0.090
	TOTAL	94.964	115.959	146.735
Less	EXPENSES			
	Purchase of Stock-in-trade	86.645	74.860	102.926
	Changes in Inventories of finished goods, work-in-progress and stock-in-trade	(19.193)	9.433	(3.638)
	Employee Benefits Expenses	4.114	5.586	4.971
	Other Expenses	16.945	20.312	36.409
	TOTAL	88.511	110.191	140.668
	PROFIT/(LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	6.453	5.768	6.067
Less	FINANCIAL EXPENSES	3.201	2.371	2.614
	PROFIT/(LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	3.252	3.397	3.453
Less	DEPRECIATION/ AMORTISATION	2.225	2.034	1.703
	PROFIT/(LOSS) BEFORE TAX	1.027	1.363	1.750
Less	TAX	0.327	0.433	0.570
	PROFIT/(LOSS) AFTER TAX	0.700	0.930	1.180
	Earnings / (Loss) Per Share (INR)	1.42	1.88	2.39

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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 flow from (used in) operations	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	14.42	9.04	29.51
Account Receivables Turnover (Income / Sundry Debtors)	25.32	40.39	12.37
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	150.07	89.47	101.33
Inventory Turnover (Operating Income / Inventories)	0.13	0.20	0.16
Asset Turnover (Operating Income / Net Fixed Assets)	0.28	0.25	0.28

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.84	0.77	0.84
Debt Equity Ratio (Total Liability / Networth)	2.66	1.93	2.87
Current Liabilities to Networth (Current Liabilities / Net Worth)	5.51	3.09	4.20
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.95	2.01	2.06
Interest Coverage Ratio (PBIT / Financial Charges)	2.02	2.43	2.32

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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to Sales ((PAT / Sales) * 100)	%	0.74	0.80	0.80
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.81	1.64	1.59
Return on Investment (ROI) ((PAT / Networth) * 100)	%	5.82	8.21	11.34

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		0.94	0.92	1.18
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.21	0.10	0.30
G-Score Ratio Financial (Networth / Total Assets)		0.14	0.20	0.14
G-Score Ratio Debt (Debts / Equity Capital)		6.47	4.44	6.05
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		0.94	0.92	1.18

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

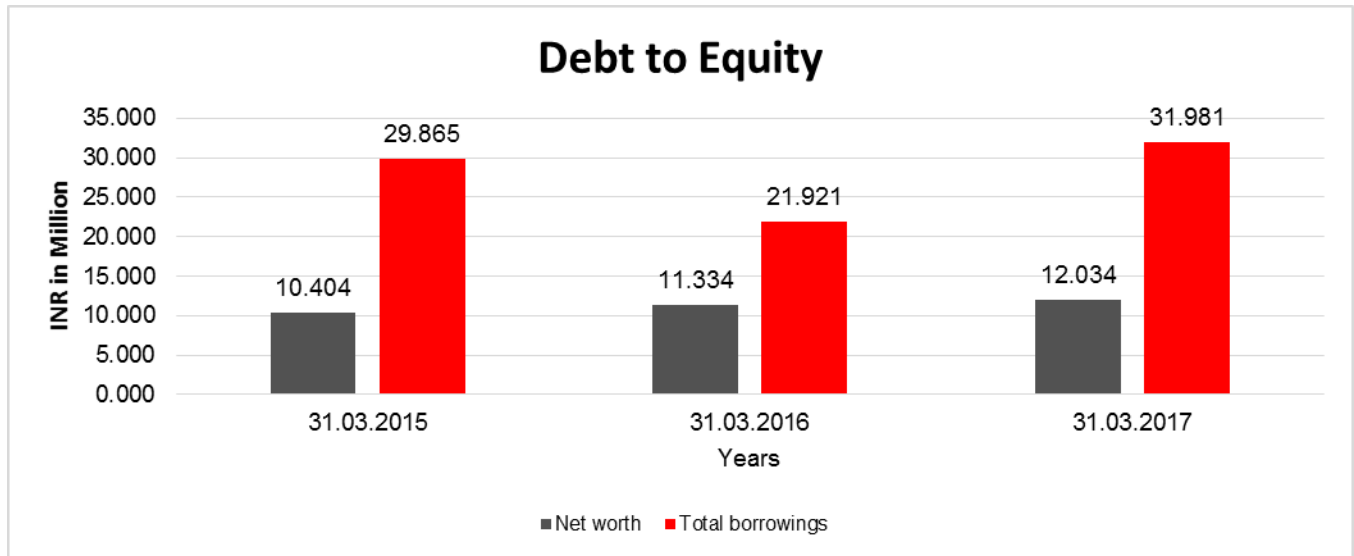
DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	4.940	4.940	4.940
Reserves & Surplus	5.464	6.394	7.094
Net worth	10.404	11.334	12.034
Long Term borrowings	18.486	8.629	6.192
Short Term borrowings	11.379	13.292	25.789
Total borrowings	29.865	21.921	31.981
Debt/Equity ratio	2.871	1.934	2.658

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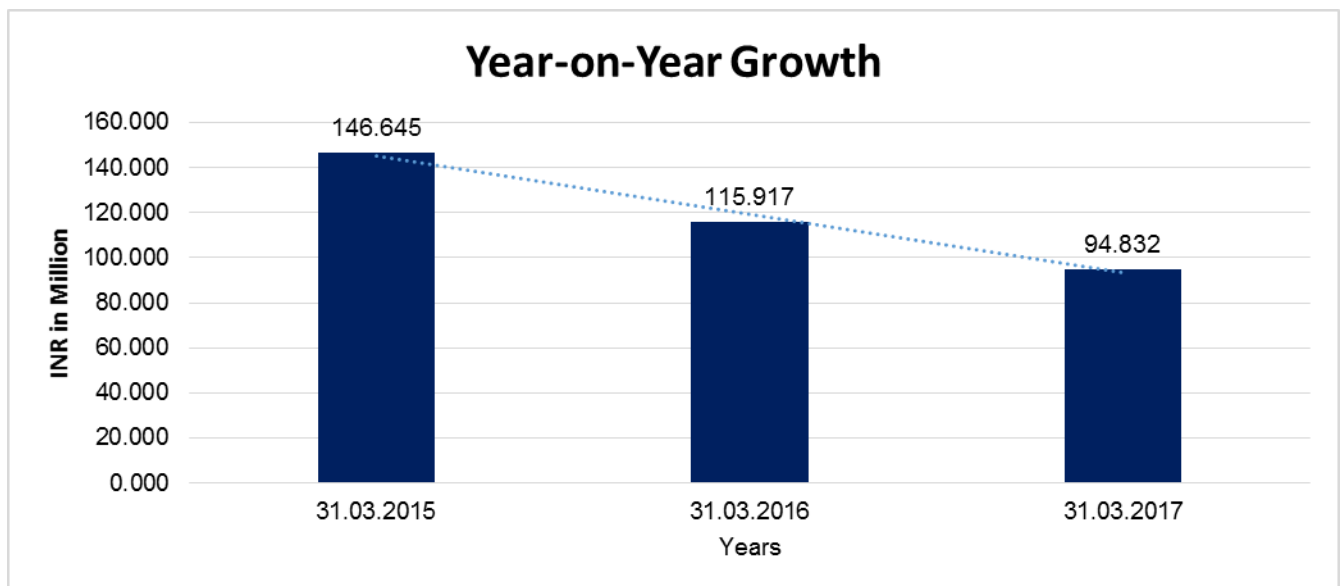
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YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	146.645	115.917	94.832
		(20.954)	(18.190)



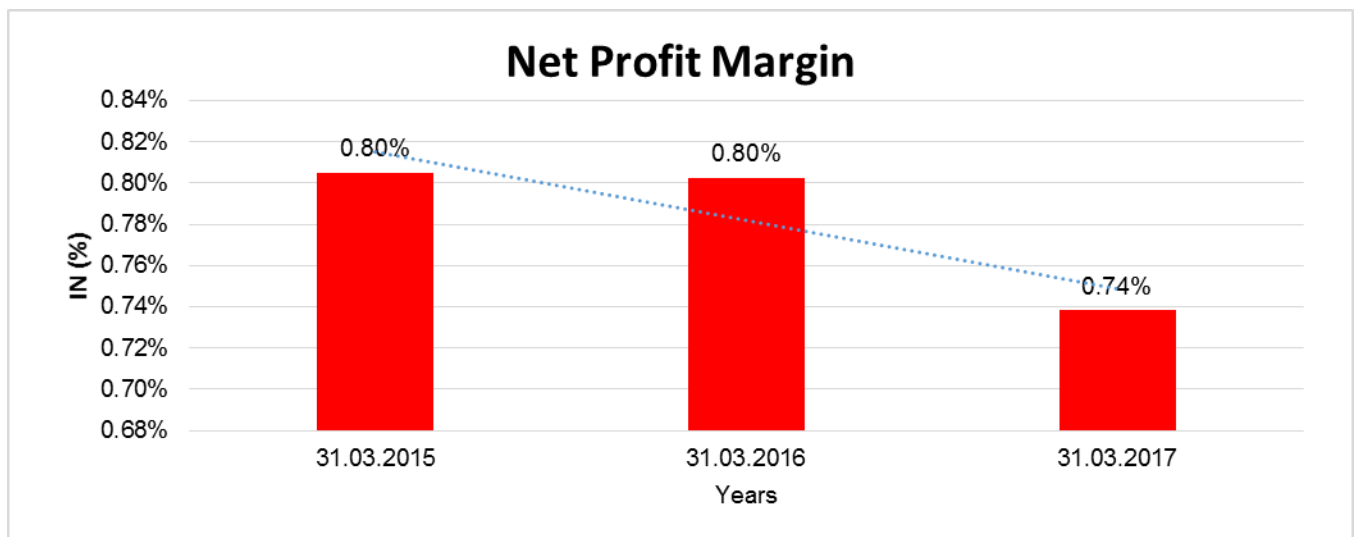
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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	146.645	115.917	94.832
Profit/(Loss)	1.180	0.930	0.700
	0.80%	0.80%	0.74%



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

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16	No. of employees	No
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	No
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

OPERATIONS:

The company has achieved a turnover of INR 94.832 million during the financial year 2016-17 as compared to INR 115.917 million during the financial year 2015-16. The performance of the company for the year has been satisfactory in comparison to market situations.

UNSECURED LOANS:

PARTICULARS	31.03.2017 INR In Million	31.03.2016 INR In Million
LONG TERM BORROWINGS		
Loans and advances from related parties	5.363	4.611
Total	5.363	4.611

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INDEX OF CHARGES:


S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	C03730306	10489857	INDUSIND BANK LTD.	26/04/2014	-	-	25000000.0	NO.3, VILLAGE ROAD, NUNGAMBAKKAM CHENNAI TN600034IN
2	B67974030	10402699	CITIBANK N.A	04/02/2013	-	-	5000000.0	163, ANNA SALAI, SECOND FLOOR CHENNAI TN600002IN
3	B67909713	10297335	CITIBANK N.A	15/06/2011	04/02/2013	-	20500000.0	163, ANNA SALAI, SECOND FLOOR CHENNAI TN600002IN
4	C47645601	10251682	CITIBANK N.A	29/11/2010	30/01/2013	10/03/2015	13000000.0	163, ANNA SALAI, SECOND FLOOR CHENNAI TN600002IN
5	C47644679	10120839	CITI BANK N.A.	11/05/2007	17/09/2009	10/03/2015	11500000.0	BUSINESS BANKING, GROUND FLOOR 2, CLUB HOUSE ROAD CHENNAI TN600002IN
6	A39412341	90294309	STATE BANK OF INDIA	09/01/1995	-	05/05/2008	2500000.0	AMBATTUR INDUSTRIAL ESTATE AMBATTUR MADRASTNIN
7	A39672027	80045054	STANDARD CHARTERED BANK	23/07/2005	-	02/05/2008	4500000.0	NO.1, HODDOWS ROAD CHENNAI TN600001IN
8	A36990240	90294029	STATE BANK OF BIKANER AND JAIPUR	27/02/2003	-	02/05/2008	2000000.0	UTI HOUSE; 29RAJAJI SALAI CHENNAI TN600001IN

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FIXED ASSETS:

- Building
 - Furniture and Fittings
 - Plant and Machinery
 - Vehicles
 - Computer
 - Land
- 

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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 :

No press reports / filings exists on the subject.

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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 69.05
UK Pound	1	INR 90.30
Euro	1	INR 80.54

INFORMATION DETAILS

Information Gathered by :	SPR
Analysis Done by :	PSD
Report Prepared by :	NKT

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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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