

MIRA INFORM REPORT

Report No. :	537237
Report Date :	31.10.2018

IDENTIFICATION DETAILS

Name :	M J HEALTHCARE PRIVATE LIMITED
Registered Office :	Janardhan Sadan, 1194/23, Ghole Road, Shivaji Nagar, Pune – 411005, Maharashtra
Tel. No.:	91-20-41499999
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	19.07.2008
Capital Investment / Paid-up Capital :	INR 27.000 Million
CIN No.: [Company Identification No.]	U93090PN2008PTC132455
PAN No.: [Permanent Account No.]	AAFCM6628N
GSTN : [Goods & Service Tax Registration No.]	27AAFCM6628N1ZW
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged in Providing Multy Speciality Medical Services. [Registered Activity and also Confirmed by Management]
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 : C

Credit Rating	Explanation	Rating Comments
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C	Medium High Risk	Business dealings permissible preferably on secured basis
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Status :	Moderate
Payment Behaviour :	Slow and Delayed
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2008. The company is engaged in providing multi-specialty medical services.</p> <p>As per the financial of 2018, the company has achieved 13.16 % growth in its revenue as compared to the previous year and has incurred losses.</p> <p>The weak financial position of the company is marked by eroded networth base and high debt balance sheet profile.</p> <p>Business is active. Payment seems to be slow and delayed.</p> <p>In view of aforesaid, the company can be considered for business dealings on fully safe and secured trade terms and condition.</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 (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 31.10.2018

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION PARTED BY (GENERAL DETAILS)

Name :	Mr. Mukund Manohar Joshi
Designation :	Director
Contact No.:	91-9822055466
Date :	30.10.2018

LOCATIONS

Registered Office :	Janardhan Sadan, 1194/23, Ghole Road, Shivaji Nagar, Pune – 411005, Maharashtra, India
Tel. No.:	91-20-41499999
Mobile No.:	91-9822055466 (Mr. Mukund)
Fax No.:	Not Available
E-Mail :	mjmhospital@hotmail.com
Location :	Owned
Locality :	Commercial

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Anagha Mukund Joshi
Designation :	Director
Address :	1194/23, Ghole Road, Janardan Sadan, Shivaji Nagar, Pune – 411005, Maharashtra, India
Date of Birth/Age :	18.03.1966
Date of Appointment :	19.07.2008
DIN No.:	01937322
Name :	Mr. Mukund Manohar Joshi
Designation :	Director
Address :	1194/23, Ghole Road, Janardan Sadan, Shivaji Nagar, Pune – 411005, Maharashtra, India
Date of Birth/Age :	24.06.1961
Date of Appointment :	19.07.2008
DIN No.:	01952961

MAJOR SHAREHOLDERS

AS ON 31.03.2018

Names of Shareholders	No. of Shares
Mukund Manohar Joshi	26995
Anagha Mukund Joshi	5
Total	27000

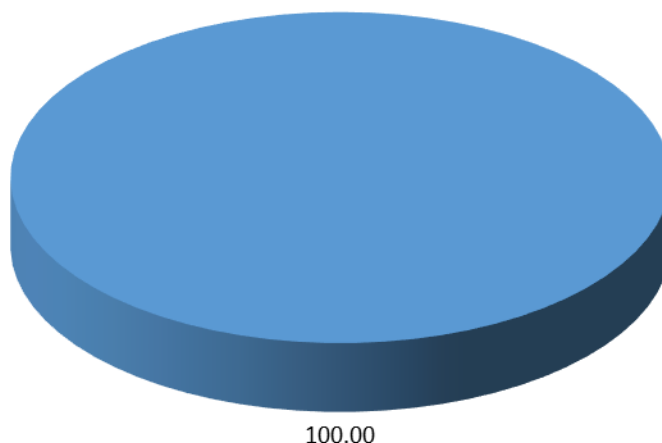
Equity Share Break up (Percentage of Total Equity)

AS ON 29.09.2018

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

Share holding pattern

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



BUSINESS DETAILS

Line of Business :	Subject is engaged in Providing Multy Speciality Medical Services. [Registered Activity and also Confirmed by Management]	
Products / Services :	Name and Description of main products / services	ITC Code
	Hospital Services - IPD/OPD	99931210
	Sale of Pharmacy Goods	30063000
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	
Imports :	Not Available	
Terms :		
Selling :	L/C, Cheque, Credit (30 / 60 / 90 Days) and Others (RTGS, NEFT)	
Purchasing :	L/C, Cheque, Credit (30 / 60 / 90 Days) and Others (RTGS, NEFT)	

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 :	End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--

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No. of Employees :	Information denied by the management		
Bankers :	Banker Name :	Janata Sahkari Bank Limited	
	Branch :	Through Its FC Road Branch, 925-A, Bhamburda Unique Chambers, Shivaji Nagar, Tukaram Paduka Chowk, Pune - 411005, Maharashtra, India	
	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 :	--	
Facilities :	SECURED LOANS	31.03.2018 INR In Million	31.03.2017 INR In Million
	LONG TERM BORROWINGS		
	Secured loan from bank		
	Equipment term loan from HDFC Bank (secured by hypothecation charge on Equipment and Machinery purchased for the hospital)	0.836	2.037
	Secured loan from Financial Institutions		
	Loan from LIC Housing Finance Limited (secured by mortgage Pf land property at cts No 1194/23 repayable in 180 monthly installments as per schedule received from bank starting from cot 2015)	295.512	275.883
	SHORT TERM BORROWINGS		
	Secured loan from bank		
	Janata sahakari bank limited 1539/09 – bank overdraft (term of repayment renew after 12 months, secured by lien against fixed deposit with bank and charge on the fixed assets of the company)	0.000	28.692
	Secured Bank OD Against Fixed		
	Bank OD A/C	48.049	0.000

	(secured by lien against fixed deposit with bank)		
	Total	344.397	306.612

Auditors :	
Name :	R D J S and Company Chartered Accountants
Address :	Malati, Plot No 18, Giriraj Society, Baner Road, Pune -411007, Maharashtra, India
PAN No.:	AABFJ1996P
Memberships No:	111101
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON 29.09.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
30000	Equity Shares	INR 1000/- each	INR 30.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
27000	Equity Shares	INR 1000/- each	INR 27.000 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
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	27.000	27.000	27.000
(b) Reserves & Surplus	(90.603)	(74.261)	(70.394)
(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)	(63.603)	(47.261)	(43.394)
(3) Non-Current Liabilities			
(a) long-term borrowings	296.348	277.920	275.077
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	296.348	277.920	275.077
(4) Current Liabilities			
(a) Short term borrowings	48.112	28.755	23.291
(b) Trade payables	16.245	13.493	12.568
(c) Other current liabilities	16.341	13.509	11.352
(d) Short-term provisions	0.593	0.253	0.250
Total Current Liabilities (4)	81.291	56.010	47.461
TOTAL	314.036	286.669	279.144
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	141.845	152.901	162.603
(ii) Intangible Assets	1.847	0.907	1.056
(iii) Capital work-in-progress	69.891	34.203	24.125
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	5.891
(c) Deferred tax assets (net)	30.496	37.943	30.859
(d) Long-term Loan and Advances	7.252	7.144	7.144
(e) Other Non-current assets	0.168	0.000	0.000
Total Non-Current Assets	251.499	233.098	231.678
(2) Current assets			

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(a) Current investments	0.000	0.000	0.000
(b) Inventories	1.993	1.705	1.682
(c) Trade receivables	0.809	0.904	0.485
(d) Cash and cash equivalents	54.801	44.901	42.406
(e) Short-term loans and advances	3.244	4.968	1.546
(f) Other current assets	1.690	1.093	1.347
Total Current Assets	62.537	53.571	47.466
TOTAL	314.036	286.669	279.144

PROFIT & LOSS ACCOUNT

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
SALES			
Income	208.643	184.376	160.887
Other Income	2.917	4.551	3.679
TOTAL	211.560	188.927	164.566
Less EXPENSES			
Purchases of Stock-in-Trade	30.834	28.187	19.872
Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(0.288)	(0.023)	(1.682)
Other Direct expenses	90.873	76.921	75.118
Employees benefits expense	35.332	29.252	27.866
Administrative and Selling Expenses	18.292	17.614	16.826
Other expenses	0.000	0.000	0.000
Prior Period Items	0.176	0.068	(0.223)
TOTAL	175.219	152.019	137.777
PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	36.341	36.908	26.789
Less FINANCIAL EXPENSES	31.498	34.136	33.615
PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	4.843	2.772	-6.826
Less/ Add DEPRECIATION/ AMORTISATION	13.738	13.722	13.613
PROFIT/ (LOSS) BEFORE TAX	(8.895)	(10.950)	(20.439)
Less TAX	7.447	(7.084)	(6.145)
PROFIT/ (LOSS) AFTER TAX	(16.342)	(3.866)	(14.294)

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	Earnings / (Loss) Per Share (INR)	(605.28)	(143.2)	(529.4)
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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	13.194	9.665	82.480
Cash generated from operations	38.504	31.546	9.937
Net cash flow from (used in) operations	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	1.42	1.79	1.10
Account Receivables Turnover (Income / Sundry Debtors)	257.90	203.96	331.73
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	192.30	174.72	230.84
Inventory Turnover (Operating Income / Inventories)	18.23	21.65	15.93
Asset Turnover (Operating Income / Net Fixed Assets)	0.17	0.20	0.14

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	1.20	1.16	1.16
Debt Equity Ratio (Total Liability / Networth)	(5.42)	(6.49)	(6.88)
Current Liabilities to Network (Current Liabilities / Net Worth)	(1.28)	(1.19)	(1.09)
Fixed Assets to Network (Net Fixed Assets / Network)	(3.36)	(3.98)	(4.33)

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Interest Coverage Ratio (<i>PBIT / Financial Charges</i>)	1.15	1.08	0.80
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PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
PAT to Sales (<i>(PAT / Sales) * 100</i>)	%	(7.83)	(2.10)	(8.88)
Return on Total Assets (<i>(PAT / Total Assets) * 100</i>)	%	(5.20)	(1.35)	(5.12)
Return on Investment (ROI) (<i>(PAT / Networth) * 100</i>)	%	25.69	8.18	32.94

SOLVENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (<i>Current Assets / Current Liabilities</i>)		0.77	0.96	1.00
Quick Ratio (<i>(Current Assets – Inventories) / Current Liabilities</i>)		0.74	0.93	0.96
G-Score Ratio Financial (<i>Networth / Total Assets</i>)		(0.20)	(0.16)	(0.16)
G-Score Ratio Debt (<i>Debts / Equity Capital</i>)		12.76	11.36	11.05
G-Score Ratio Liquidity (<i>Total Current Assets / Total Current Liabilities</i>)		0.77	0.96	1.00

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

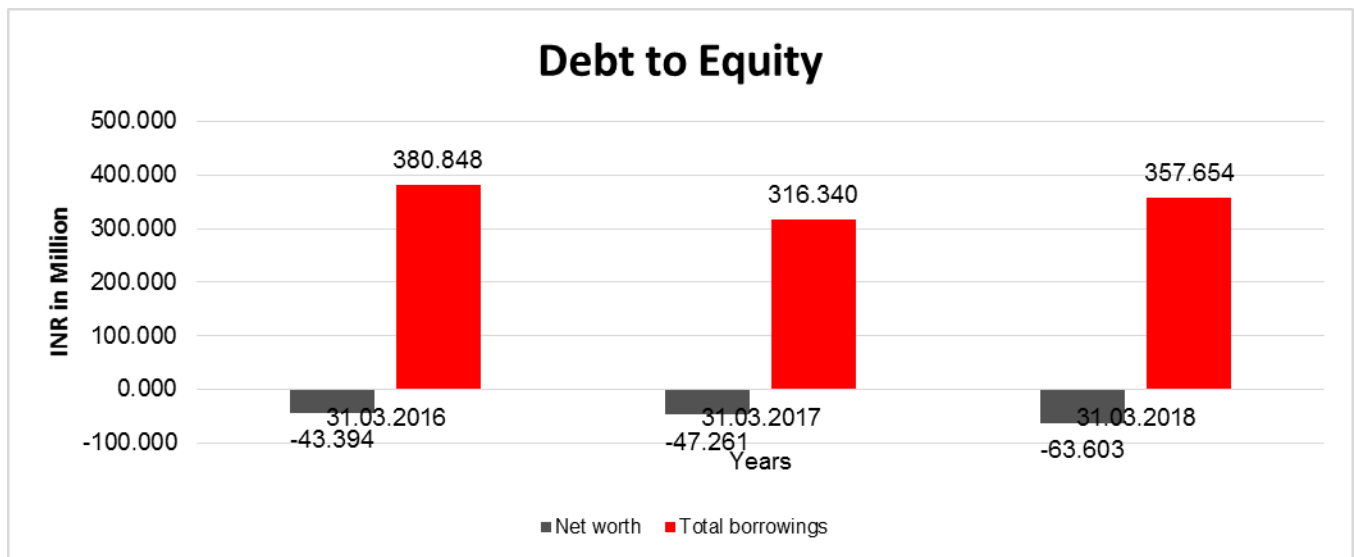
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	27.000	27.000	27.000
Reserves & Surplus	(70.394)	(74.261)	(90.603)
Share Application money pending allotment	0.000	0.000	0.000
Net worth	(43.394)	(47.261)	(63.603)

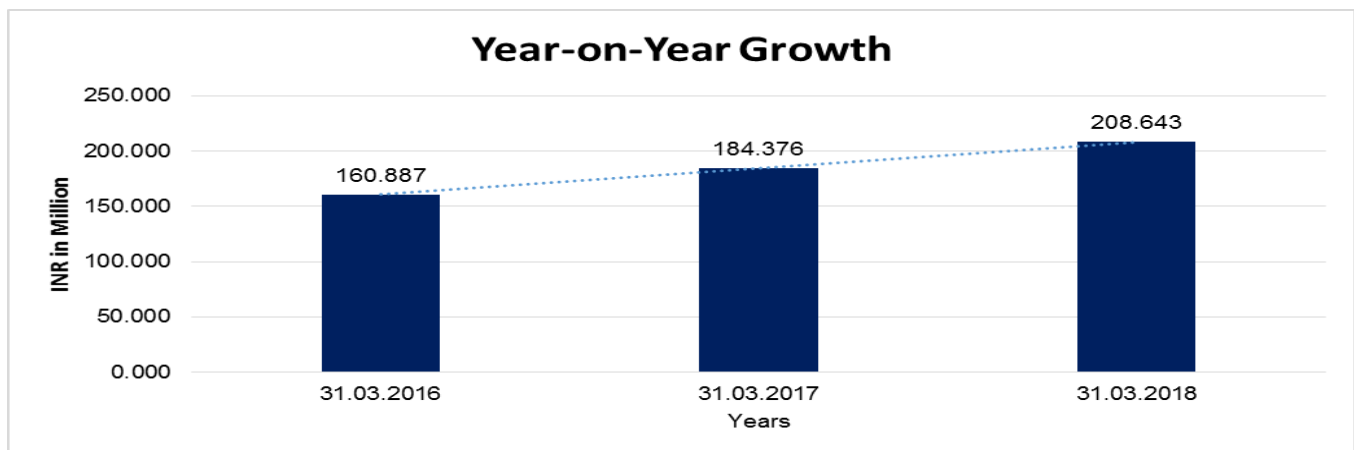
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long-term borrowings	275.077	277.920	296.348
Short term borrowings	23.291	28.755	48.112
Current Maturities of Long term debt	82.480	9.665	13.194
Total borrowings	380.848	316.340	357.654
Debt/Equity ratio	(8.777)	(6.693)	(5.623)



YEAR-ON-YEAR GROWTH

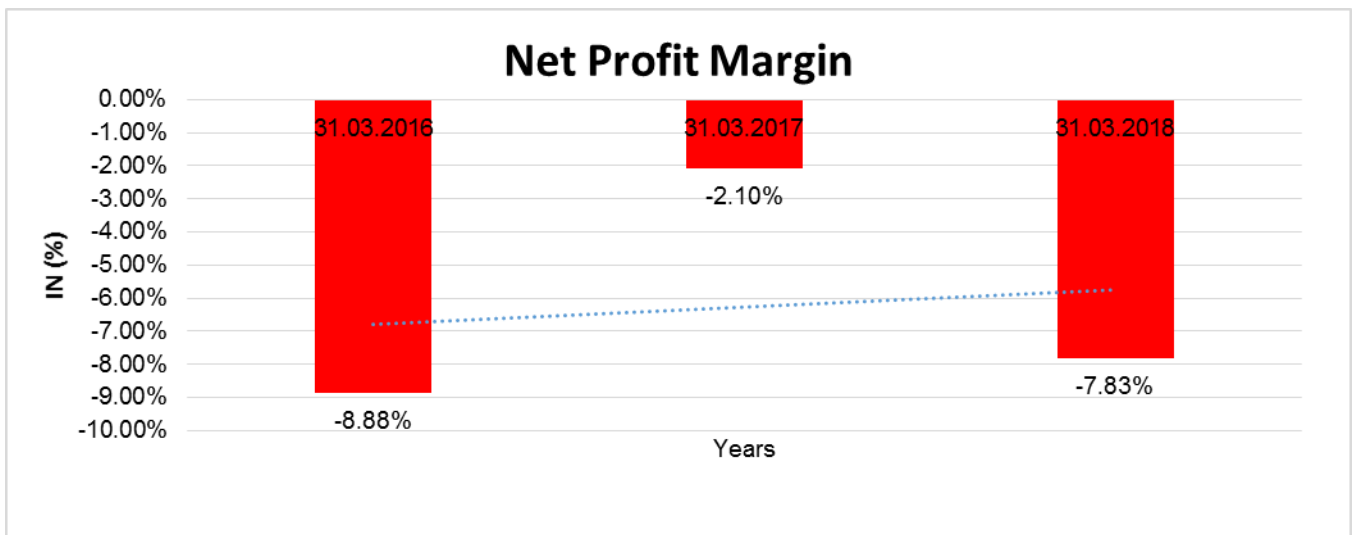
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	160.887	184.376	208.643
		14.600	13.162



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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	160.887	184.376	208.643
Profit/(Loss)	(14.294)	(3.866)	(16.342)
	(8.88)%	(2.10)%	(7.83)%



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LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	Yes
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	No
8	Designation of contact person	No
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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

CORPORATE INFORMATION

M J Healthcare Private Limited ("company") domiciled in India and Incorporated under companies Act, 1956 and is engaged in providing multy speciality medical services.

UNSECURED LOANS:

PARTICULARS	31.03.2018 INR In Million	31.03.2017 INR In Million
SHORT TERM BORROWINGS		
Loan from Related Parties		
Loan from Director/shareholder	0.063	0.063
Total	0.063	0.063

INDEX OF CHARGES:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G53550232	100122982	JANATA SAHAKARI BANK LIMITED	29/08/2017	-	-	38900000.0	THROUGH ITS FC ROAD BRANCH,925-A, BHAMBURDAUNIQUE CHAMBERS,SHIVAJI NAGAR,TUKARAM PADUKA CHOWKPUNEM H411005IN
2	G34663633	10595041	JANATA SAHAKARI BANK	11/09/2015	17/12/2016	-	36700000.0	925-A, BHAMBURDA, UNIQUE CHAMBERS, SHIVAJI NAGAR,TUKARAM PADUKA CHOWK, F. C. ROAD, PUNEPUNEMH 411005IN
3	C67014688	10596458	LIC HOUSING FINANC	31/08/2015	-	-	340000000.0	BOMBAY LIFE BLDG., 2ND FLOOR,45/47, VEER

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			E LTD					NARIMAN ROAD,MUMBAI- 400 001.MH4000011 N
4	G70499 009	105522 84	HDFC BANK LIMITE D	20/02/2 015	29/11/2017	-	10000000.0	HDFC BANK HOUSEENAP ATI BAPAT MARGLOWER PAREL WMUMBAIMH4 00013IN
5	C28328 813	105248 17	JANAT A SAHAK ARI BANK LTD	26/09/2 014	-	-	20600000.0	1444, SHUKRAWAR PETH, BAJIRAO ROAD,F.C. ROAD BRANCH,PUNE MH411002IN
6	C27558 659	105246 24	JANAT A SAHAK ARI BANK LTD	25/09/2 014	-	-	240000000.0	1444, SHUKRAWAR PETH, BAJIRAO ROAD,F.C. ROAD BRANCH,PUNE MH411002IN
7	C31068 935	103856 41	JANAT A SAHAK ARI BANK LIMITE D. PUNE	12/07/2 011	-	06/10/2014	46700000.0	1444, SHUKRAWAR PETH, BAJIRAO ROADTHROUG H IT'S F.C. ROAD BRANCHPUNE MH411002IN
8	C31073 265	101995 30	JANAT A SAHAK ARI BANK LIMITE D	24/12/2 009	-	06/10/2014	7000000.0	1444, SHUKRAVAR PETH, BAJIRAO ROAD,THROUG H ITS F. C. ROAD BRANCHPUNE MH411002IN
9	C31074 537	103380 34	JANAT A SAHAK ARI BANK LIMITE D	16/01/2 012	-	06/10/2014	7500000.0	1444, SHUKRAVAR PETH, BAJIRAO ROAD,THROUG H ITS F. C. ROAD BRANCHPUNE

								MH411002IN
10	C31068 109	104965 15	JANAT A SAHAK ARI BANK LIMITE D. PUNE	21/03/2 014	-	06/10/2014	30000000.0	1444 SHUKRAWAR PETH, BAJIRAO ROADTHROUG H IT'S SHIVAJINAGAR BRANCHPUNE MH411002IN

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 74.01
UK Pound	1	INR 94.08
Euro	1	INR 83.96

INFORMATION DETAILS

Information Gathered by :	TEJ
Analysis Done by :	NIY
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)

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