

**MIRA INFORM REPORT**

Report No. :	538079
Report Date :	12.11.2018

**IDENTIFICATION DETAILS**

Name :	LAMBA BROS PRIVATE LIMITED
Registered Office :	6/10, Kirti Nagar, Industrial Area, New Delhi - 110015
Tel. No.:	91-11-45096653
Country :	India
Financials (as on) :	31.03.2016
Date of Incorporation :	06.01.1986
CIN No.: [Company Identification No.]	U74899DL1986PTC022978
Capital Investment / Paid-up Capital :	INR 2.400 Million
PAN No.: [Permanent Account No.]	AAACL0514F
GSTN : [Goods & Service Tax Registration No.]	07AAACL0514F1Z4
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturers of Precision Machine Tools, Power Presses and Other Sheet Metal Machinery. (Registered Activity)
No. of Employees :	Information declined by the management

**RATING & COMMENTS**

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

**MIRA's Rating :**

B

Credit Rating	Explanation	Rating Comments
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B	Medium Risk	Business dealings permissible on a regular monitoring basis
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<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 1986 and it is having a moderate track record.</p> <p>As per Corporate Registry, the date of balance sheet (i.e., financials filed) is shown as 31-Mar-2017, but the documents related to financial year 2017 are not available from any sources.</p> <p>For the financial year 2016, company has reported decline in its revenue but has achieved average profit margin.</p> <p>The company possesses moderate financial risk profile marked by modest net worth base weak debt protection metrics.</p> <p>Rating further gets constrained on account of non-availability of latest financials and high debt balance sheet profile of the company.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</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.

**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

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Very High Risk	D
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**EXTERNAL AGENCY RATING**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available
<b>Rating Explanation</b>	Not Available
<b>Date</b>	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 12.11.2018

**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**

<b>Name :</b>	Mr. Khushbir Singh Lamba
<b>Designation :</b>	Whole-time Director
<b>Contact No.:</b>	91-9810090910
<b>Name :</b>	Mr. Karan Lamba
<b>Designation :</b>	Director
<b>Contact No.:</b>	91-9599482700

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Date :	03.11.2018
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**MANAGEMENT NON-COOPERATIVE (Tel. No.: 91-11-45096653)**

**LOCATIONS**

<b>Registered Office/ Unit-I :</b>	6/10, Kirti Nagar, Industrial Area, New Delhi – 110015, India
<b>Tel. No.:</b>	91-11-45096653/ 25418856/ 25457724
<b>Mobile No.:</b>	91-9810090910 (Mr. Khushbir Singh Lamba) 91-9599482700 (Mr. Karan Lamba)
<b>Fax No.:</b>	91-25418856/ 25457724
<b>E-Mail :</b>	<a href="mailto:lambapress@yahoo.com">lambapress@yahoo.com</a> <a href="mailto:lambak@del2.vsnl.net.in">lambak@del2.vsnl.net.in</a> <a href="mailto:info@pressmachines.net">info@pressmachines.net</a>
<b>Website :</b>	<a href="http://www.pressmachines.net">www.pressmachines.net</a>
<b>Unit-II :</b>	Khasra No.17/23/1, 22/3/3, Nathupur Road, Nathupur, Sonapat, Haryana, India
<b>Tel. No.:</b>	91-130-2370910

**DIRECTORS**

**As on 31.03.2018**

<b>Name :</b>	Mr. Khushbir Singh Lamba		
<b>Designation :</b>	Whole-Time Director		
<b>Address :</b>	A-36, Naraina Vihar, New Delhi – 110028, India		
<b>Date of Appointment :</b>	06.01.1986		
<b>DIN No.:</b>	01461929		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U29253DL2007PTC163932	LAMBA POWER PRESS PRIVATE LIMITED	25/05/2007	-
<b>Name :</b>	Mr. Honey Lamba		
<b>Designation :</b>	Whole-Time Director		
<b>Address :</b>	C-81, Naraina Vihar, New Delhi – 110028, India		
<b>Date of Appointment :</b>	02.06.2005		
<b>DIN No.:</b>	01590542		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U29253DL2007PTC163932	LAMBA POWER PRESS PRIVATE LIMITED	25/05/2007	-
<b>Name :</b>	Mr. Agam Lamba		
<b>Designation :</b>	Director		

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Address :	A-36, Naraina Vihar, New Delhi – 110028, India
Date of Appointment :	29.10.2011
DIN No.:	01630386
Name :	Mr. Karan Lamba
Designation :	Director
Address :	A-36, Naraina Vihar, New Delhi – 110028, India
Date of Birth/Age :	08.12.1991
Date of Appointment :	05.09.2016
DIN No.:	07604831

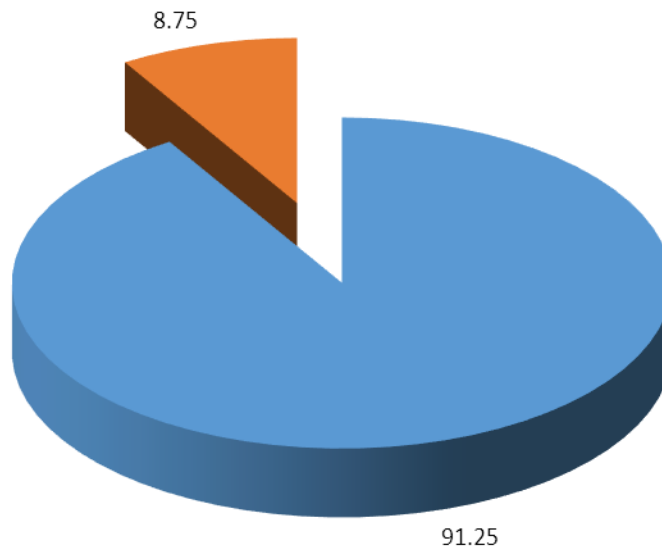
**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

As on 31.03.2017

Names of Shareholders	No. of Shares	%age
Khushbir Singh Lamba	21900	91.25
Honey Lamba	2100	8.75
<b>Total</b>	<b>24000</b>	<b>100.00</b>

**Share holding pattern**

■ Khushbir Singh Lamba ■ Honey Lamba



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

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As on 29.09.2017

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

**BUSINESS DETAILS**

<b>Line of Business :</b>	Manufacturers of Precision Machine Tools, Power Presses and Other Sheet Metal Machinery. (Registered Activity)	
<b>Products/ Services :</b>	<b>Item Code No.</b>	<b>Product/ Services Description</b>
	84629190	Hydraulic Press
<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 declined by the management	

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<b>Bankers :</b>	<ul style="list-style-type: none"> <li>• State Bank of India</li> <li>• Citi Bank</li> <li>• Standard Chartered Bank</li> <li>• ICICI Bank</li> </ul>		
<b>Facilities :</b>	<b>Secured Loan</b>	<b>31.03.2016 (INR in Million)</b>	<b>31.03.2015 (INR in Million)</b>
	<b>Long-term Borrowings</b>		
	SBI CC A/c Secured Against Hypothecation of Stock	0.000	1.753
	Deutsche Bank Loan A/c (Secured against property of Director)	34.626	47.040
	Indiabulls Loan (Secured against property of Director)	0.000	12.433
	Citi Bank Mortgage A/c (Secured against property of Director)	33.825	40.041
	Standard Chartered Bank Loan A/c	2.323	8.033
	ICICI Bank A/c (Secured against hypothecation of car)	6.065	0.000
	<b>Total</b>	<b>76.839</b>	<b>109.300</b>

<b>Auditors :</b>	
<b>Name :</b>	Grover and Associates Chartered Accountants
<b>Address :</b>	4/8, Basement and First Floor, Subhash Nagar, New Delhi – 110027, India
<b>Tel. No.:</b>	91-11-47505247
<b>Mobile No.:</b>	91-9212700756/ 9899096961
<b>E-Mail :</b>	<a href="mailto:jatinder@cagroverassoctaes.in">jatinder@cagroverassoctaes.in</a> <a href="mailto:grover_unforgettable@yahoo.com">grover_unforgettable@yahoo.com</a>
<b>Income-tax PAN of auditor or auditor's firm :</b>	AAMPG7591C
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Other Related Party : (As on 31.03.2016)</b>	Lamba Press and Shears

**CAPITAL STRUCTURE**

As on 29.09.2017

**Authorised Capital :**

No. of Shares	Type	Value	Amount

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25000	Equity Shares	INR 100/- each	INR 2.500 Million

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

No. of Shares	Type	Value	Amount
24000	Equity Shares	INR 100/- each	INR 2.400 Million

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2016	31.03.2015	31.03.2014
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	2.400	2.400	2.400
(b) Reserves & Surplus	20.587	18.877	17.391
(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>22.987</b>	<b>21.277</b>	<b>19.791</b>
(3) Non-Current Liabilities			
(a) Long-term borrowings	148.080	162.047	155.244
(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
<b>Total Non-current Liabilities (3)</b>	<b>148.080</b>	<b>162.047</b>	<b>155.244</b>
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	67.375	12.859	9.066
(c) Other current liabilities	34.082	29.665	27.394
(d) Short-term provisions	0.826	0.796	0.000
<b>Total Current Liabilities (4)</b>	<b>102.283</b>	<b>43.320</b>	<b>36.460</b>
<b>TOTAL</b>	<b>273.350</b>	<b>226.644</b>	<b>211.495</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	57.822	50.330	50.104
(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	8.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.850	1.370	0.000
(e) Other Non-current assets	0.000	0.000	0.000
<b>Total Non-Current Assets</b>	<b>58.672</b>	<b>59.700</b>	<b>50.104</b>

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	73.445	44.418	55.419
(c) Trade receivables	95.704	83.265	79.547
(d) Cash and cash equivalents	5.358	8.992	0.564
(e) Short-term loans and advances	40.171	30.269	25.861
(f) Other current assets	0.000	0.000	0.000
<b>Total Current Assets</b>	<b>214.678</b>	<b>166.944</b>	<b>161.391</b>
<b>TOTAL</b>	<b>273.350</b>	<b>226.644</b>	<b>211.495</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2016	31.03.2015	31.03.2014
	<b>SALES</b>			
	Income	135.266	174.438	101.105
	Other Income	0.038	0.013	0.285
	<b>TOTAL</b>	<b>135.304</b>	<b>174.451</b>	<b>101.390</b>
<b>Less</b>	<b>EXPENSES</b>			
	Purchases of Stock-in-Trade	128.071	123.435	77.125
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(29.027)	11.001	(15.638)
	Employees benefits expense	6.655	5.979	6.034
	Other expenses	10.866	15.229	13.453
	<b>TOTAL</b>	<b>116.565</b>	<b>155.644</b>	<b>80.974</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>18.739</b>	<b>18.807</b>	<b>20.416</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	13.254	14.689	16.651
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>5.485</b>	<b>4.118</b>	<b>3.765</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	3.041	1.878	1.932
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>2.444</b>	<b>2.240</b>	<b>1.833</b>
<b>Less</b>	<b>TAX</b>	0.765	0.754	0.564
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>1.679</b>	<b>1.486</b>	<b>1.269</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>101.82</b>	<b>61.93</b>	<b>52.85</b>

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**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars	31.03.2016	31.03.2015	31.03.2014
Current Maturities of Long term debt	0.000	0.000	NA
Cash generated from operations	26.908	27.201	NA
Net cash flow from operating activities	12.827	11.716	NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2016	31.03.2015	31.03.2014
Average Collection Days (Sundry Debtors / Income * 365 Days)	258.25	174.23	287.17
Account Receivables Turnover (Income / Sundry Debtors)	1.41	2.09	1.27
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	192.02	38.02	42.91
Inventory Turnover (Operating Income / Inventories)	0.26	0.42	0.37
Asset Turnover (Operating Income / Net Fixed Assets)	0.32	0.37	0.41

**LEVERAGE RATIOS**

PARTICULARS	31.03.2016	31.03.2015	31.03.2014
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.92	0.91	0.91
Debt Equity Ratio (Total Liability / Networth)	6.44	7.62	7.84
Current Liabilities to Networth (Current Liabilities / Net Worth)	4.45	2.04	1.84
Fixed Assets to Networth (Net Fixed Assets / Networth)	2.52	2.37	2.53
Interest Coverage Ratio (PBIT / Financial Charges)	1.41	1.28	1.23

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**PROFITABILITY RATIOS**

PARTICULARS		31.03.2016	31.03.2015	31.03.2014
Net Profit Margin [(PAT / Sales) * 100]	%	1.24	0.85	1.26
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.61	0.66	0.60
Return on Investment (ROI) ((PAT / Networth) * 100)	%	7.30	6.98	6.41

**SOLVENCY RATIOS**

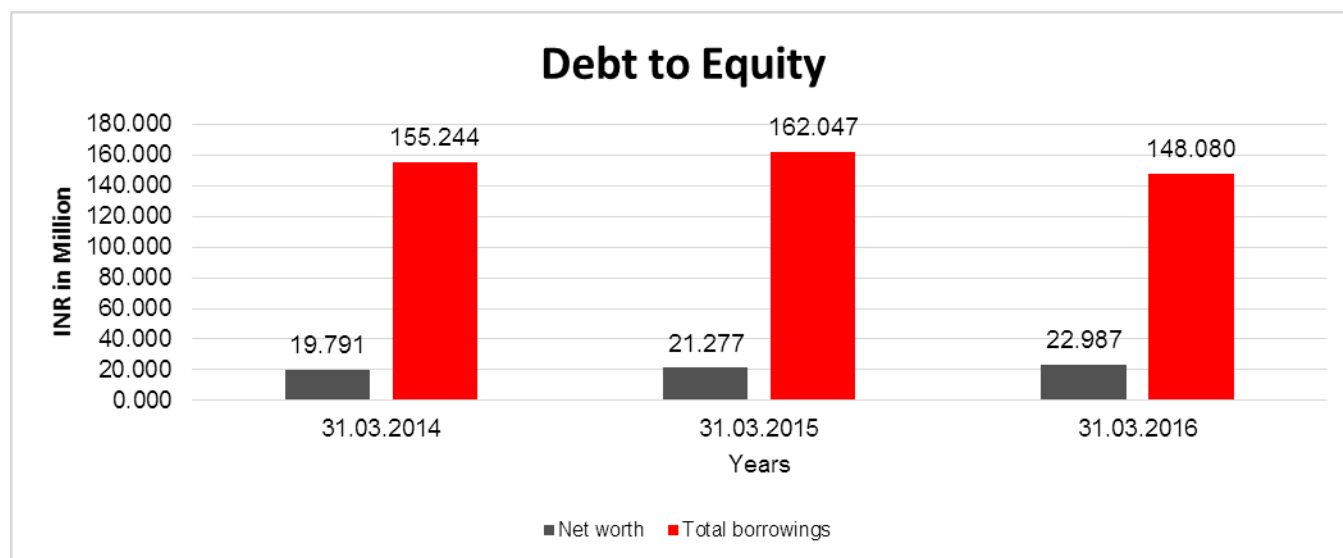
PARTICULARS		31.03.2016	31.03.2015	31.03.2014
Current Ratio (Current Assets / Current Liabilities)		2.10	3.85	4.43
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.38	2.83	2.91
G-Score Ratio Financial (Networth / Total Assets)		0.08	0.09	0.09
G-Score Ratio Debt (Debts / Equity Capital)		61.70	67.52	64.69
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.10	3.85	4.43

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**

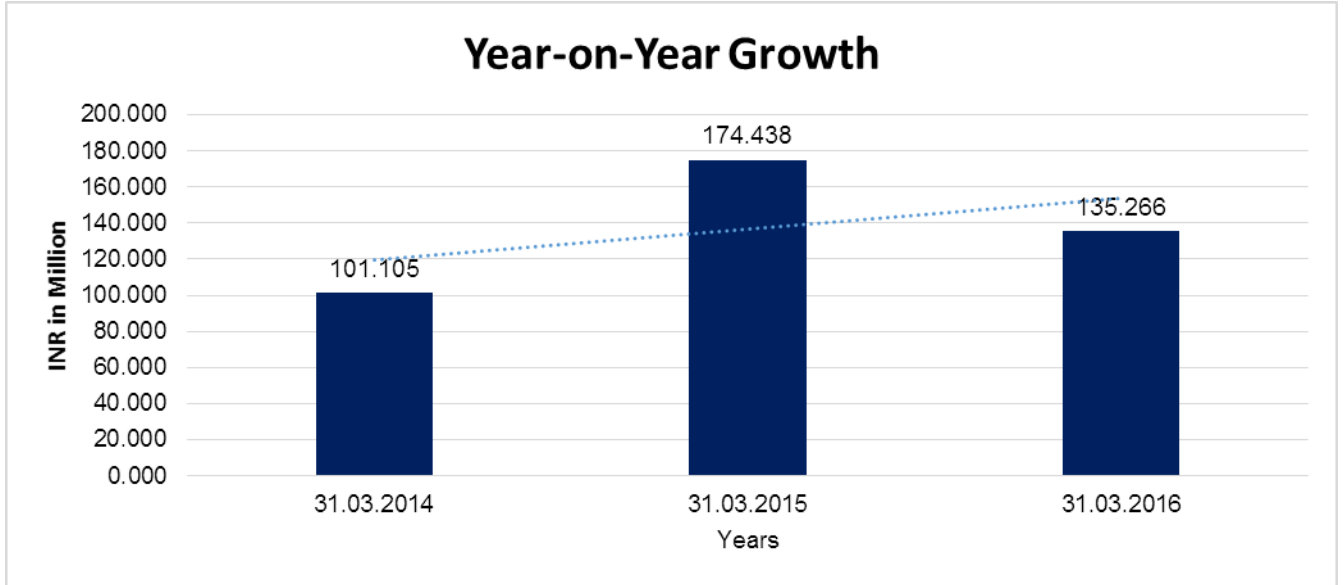
Particular	31.03.2014	31.03.2015	31.03.2016
	INR In Million	INR In Million	INR In Million
Share Capital	2.400	2.400	2.400
Reserves & Surplus	17.391	18.877	20.587
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>19.791</b>	<b>21.277</b>	<b>22.987</b>
long-term borrowings	155.244	162.047	148.080
Short term borrowings	0.000	0.000	0.000
<b>Total borrowings</b>	<b>155.244</b>	<b>162.047</b>	<b>148.080</b>
<b>Debt/Equity ratio</b>	<b>7.844</b>	<b>7.616</b>	<b>6.442</b>



**YEAR-ON-YEAR GROWTH**

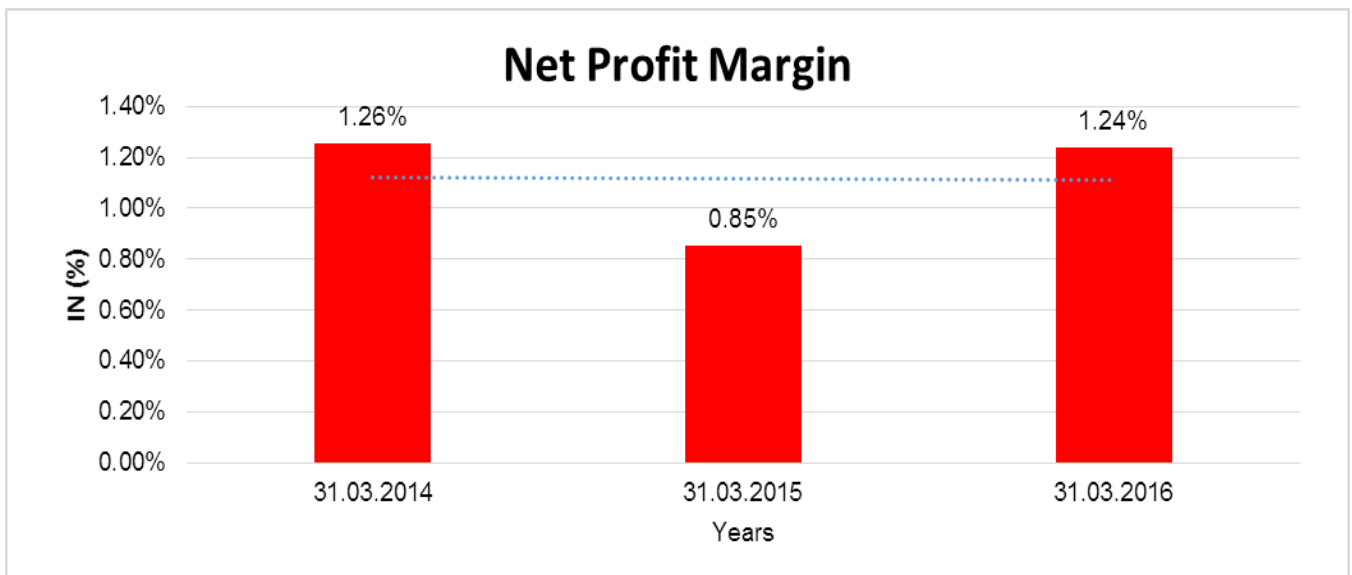
Year on Year Growth	31.03.2014	31.03.2015	31.03.2016
	INR In Million	INR In Million	INR In Million
Sales	101.105	174.438	135.266
		<b>72.532</b>	<b>(22.456)</b>

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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2014	31.03.2015	31.03.2016
	INR In Million	INR In Million	INR In Million
Sales	101.105	174.438	135.266
Profit/(Loss)	1.269	1.486	1.679
	<b>1.26%</b>	<b>0.85%</b>	<b>1.24%</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	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	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

**BRIEF DESCRIPTION OF THE COMPANY'S WORKING DURING THE YEAR/ STATE OF COMPANY'S AFFAIR: (As on 31.03.2016)**

Review of operations was conducted during the financial year. Performance of the company was reviewed by the management of the company and noticed that net profit of the year has increased by approximately 13% as compared to previous year. The board discussed the matter and framed new strategies to expand the business of the company in the near future.

**UNSECURED LOAN**

<b>PARTICULARS</b>	<b>31.03.2016 (INR in Million)</b>	<b>31.03.2015 (INR in Million)</b>
<b>Long-term Borrowings</b>		
From Directors	65.618	47.124
From Related Parties	0.223	0.223
Others	5.400	5.400
<b>Total</b>	<b>71.241</b>	<b>52.747</b>

**INDEX OF CHARGES**

<b>Charges Registered</b>						
<b>SNo</b>	<b>SRN</b>	<b>Charge Id</b>	<b>Charge Holder Name</b>	<b>Date of Creation</b>	<b>Amount</b>	<b>Address</b>
1	A63460703	10160940	State Bank of India	04/06/2009	2000000.0	SMECCC, SBI Building 3rd Floor Delhi 110006 INDIA

**FIXED ASSETS**

- Motor Vehicles
- Crane
- Furniture and Furniture
- Generator
- Land
- Plant and Machinery
- Scooter
- Office Equipments
- Shed

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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 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 72.48
UK Pound	1	INR 94.06
Euro	1	INR 82.17

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	PRT
<b>Analysis Done by :</b>	VIVR
<b>Report Prepared by :</b>	SUD

**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	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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