

**MIRA INFORM REPORT**

<b>Report No. :</b>	538474
<b>Report Date :</b>	10.11.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	LIVING CONSUMER PRODUCTS PRIVATE LIMITED
<b>Registered Office :</b>	3602, Wing A, Rustomjee Elanza, Off Link Road, Near Inorbit Mall, Malad (West), Mumbai – 400064, Maharashtra
<b>Mobile No.:</b>	91-9619826963 (Mr. Amit Mahendra Vora)
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2018
<b>Date of Incorporation :</b>	16.01.2014
<b>CIN No.:</b> [Company Identification No.]	U74997MH2014PTC252151
<b>Capital Investment / Paid-up Capital :</b>	INR 0.205 Million
<b>PAN No.:</b> [Permanent Account No.]	AACCL6213D
<b>GSTN :</b> [Goods & Service Tax Registration No.]	27AACCL6213D1ZW
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	Providing Software/IT Consultancy Services. (Registered Activity)
<b>No. of Employees :</b>	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 :**

A

Credit Rating	Explanation	Rating Comments
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**LIVING CONSUMER PRODUCTS PRIVATE LIMITED - 538474 MIRA PAGE NO. : 2**

A	Acceptable Risk	Business dealings permissible with moderate risk of default
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<b>Status :</b>	Good
<b>Payment Behaviour :</b>	Regular
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Living Consumer Products Private Limited was incorporated in the year 2014 and has its base in Mumbai, Maharashtra. It is an established company having good track record.</p> <p>For the financial year ended 2018, the company has witnessed a significant growth in its revenue and has achieved decent profit margin at 26.05% (approximately).</p> <p>The company possesses sound financial profile marked by healthy net worth base along with debt free balance sheet and favorable gap between trade payables and trade receivables.</p> <p>The rating also takes into consideration decent earnings per share of the company i.e., (earning per share of INR 1395 against face value of INR 10).</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be regular and as per commitments.</p> <p>In view of the 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](mailto:infodept@mirainform.com) while quoting report number, name and date.

**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**

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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 10.11.2018

**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. Amit Mahendra Vora
<b>Designation :</b>	Whole-time Director
<b>Contact No.:</b>	91-9619826963
<b>Date :</b>	03.11.2018

**LOCATIONS**

<b>Registered Office :</b>	3602, Wing A, Rustomjee Elanza, Off Link Road, Near Inorbit Mall, Malad (West), Mumbai – 400064, Maharashtra, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9619826963 (Mr. Amit Mahendra Vora)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:mickyvora@hotmail.com">mickyvora@hotmail.com</a> <a href="mailto:sales@livingconsumer.com">sales@livingconsumer.com</a> <a href="mailto:amit.vora@icrushiflush.com">amit.vora@icrushiflush.com</a>
<b>Website :</b>	<a href="http://www.livingconsumer.com">http://www.livingconsumer.com</a>
<b>Operation Address :</b>	308, Banarasi Heritage, Rustomjee Elanza Off Link Road, Near Inorbit Mall, Malad (West), Mumbai-400064, Maharashtra, India

**DIRECTORS**

**As on 31.03.2018**

<b>Name :</b>	Mrs. Seema Amit Vora
<b>Designation :</b>	Whole-time Director

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**LIVING CONSUMER PRODUCTS PRIVATE LIMITED - 538474 MIRA**

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<b>Address :</b>	3602, Rustomjee Elanza Tower A, Off Link Road, Near Inorbit Mall, Malad (West), Mumbai – 400064, Maharashtra, India
<b>Date of Birth/Age :</b>	05.07.1977
<b>Date of Appointment :</b>	16.01.2014
<b>DIN No.:</b>	06723935
<b>Name :</b>	Mr. Mihir Mahendra Vora
<b>Designation :</b>	Director
<b>Address :</b>	1201, Adarsh Tower, Adarsh Vihar Complex, Off Marve Road, Malad (West) Mumbai 400064, Maharashtra, India
<b>Date of Birth/Age :</b>	12.02.1979
<b>Date of Appointment :</b>	16.01.2014
<b>DIN No.:</b>	06723938
<b>Name :</b>	Mr. Amit Mahendra Vora
<b>Designation :</b>	Whole-time Director
<b>Address :</b>	3602, Rustomjee Elanza, Wing-A, Near Inorbit Mall Off Link Road, CTS No. 1070, Malad (West), Mumbai-400064, Maharashtra, India
<b>Date of Birth/Age :</b>	28.08.1975
<b>Date of Appointment :</b>	16.03.2015
<b>DIN No.:</b>	07142205

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

**As on 31.03.2017**

<b>Names of Shareholders (Equity Shares)</b>	<b>No. of Shares</b>
Seema Vora	11905
Mihir Vora	3810
Amit Vora	70238
Jaideep Narendra Hotha	10714
Gaurav Prem Arora	3333
IDG Ventures India Fund II LLC	10
IL & FS Trust Company Limited on behalf of Pandara Trust	10
<b>Total</b>	<b>100020</b>

<b>Names of Shareholders (Preference Shares)</b>	<b>No. of Shares</b>
IDG Ventures India Fund II LLC	16797
IL & FS Trust Company Limited on behalf of Pandara Trust	4192
<b>Total</b>	<b>20989</b>

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

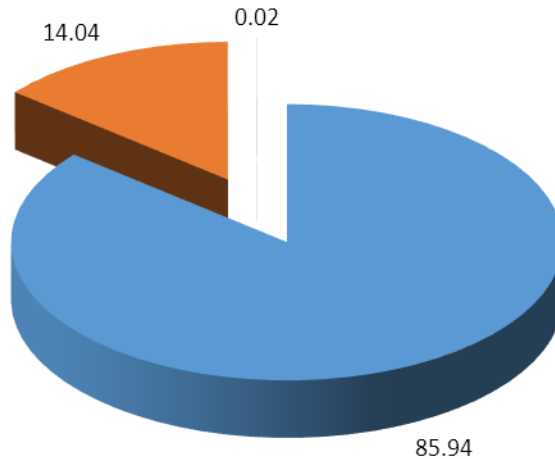
**As on 29.09.2017**

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Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	85.94
Public/Other than promoters (Individual/Hindu Undivided Family – Indian)	14.04
Public/Other than promoters (Body corporate)	0.02
<b>Total</b>	<b>100.00</b>

### Share holding pattern

- Promoters (Individual/Hindu Undivided Family – Indian)
- Public/Other than promoters (Individual/Hindu Undivided Family – Indian)
- Public/Other than promoters (Body corporate)



### BUSINESS DETAILS

<b>Line of Business :</b>	Providing Software/IT Consultancy Services. (Registered Activity)	
<b>Products/ Services :</b>	<b>Item Code No.</b>	<b>Product/ Services Description</b>
	99836330	Advertising
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>	Not Divulged	
<b>Imports :</b>	Not Divulged	

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<b>Terms :</b>	Not Divulged
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**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	
<b>Bankers :</b>	<b>Bank Name</b>	Not Divulged
	<b>Branch</b>	Not Divulged
	<b>Person Name (With Designation)</b>	--
	<b>Contact Number</b>	--
	<b>Name of Account Holder</b>	--
	<b>Account Number</b>	--
	<b>Account Since (Date/Year of Account Opening)</b>	--
	<b>Average Balance Maintained (If Possible)</b>	--
	<b>Credit Facilities Enjoyed (If any)</b>	--
	<b>Account Operation</b>	--
	<b>Remarks (If any)</b>	--
<b>Auditors :</b>	<b>Name :</b>	Akshit Parekh and Company Chartered Accountants
	<b>Address :</b>	D/204, Misquitta Nagar, Vidya Mandir Road, Above UCO Bank, Dahisar (East), Mumbai – 400068, Maharashtra, India
	<b>Tel. No.:</b>	91-22-28975305

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<b>E-Mail :</b>	<a href="mailto:caakshitparekh@gmail.com">caakshitparekh@gmail.com</a>
<b>Income-tax PAN of auditor or auditor's firm :</b>	ASZPP9666N
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

**CAPITAL STRUCTURE**

As on 31.03.2018

**Authorised Capital :**

No. of Shares	Type	Value	Amount
300000	Equity Shares	INR 1/- each	INR 0.300 Million
40000	Preference Shares	INR 5/- each	INR 0.200 Million
	<b>Total</b>		<b>INR 0.500 Million</b>

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

No. of Shares	Type	Value	Amount
100020	Equity Shares	INR 1/- each	INR 0.100 Million
20989	Preference Shares	INR 5/- each	INR 0.105 Million
	<b>Total</b>		<b>INR 0.205 Million</b>

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>	<b>31.03.2018</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	0.205	0.205	0.205
(b) Reserves & Surplus	142.726	3.159	2.971
(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>142.931</b>	<b>3.364</b>	<b>3.176</b>
(3) Non-Current Liabilities			
(a) Long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.000	0.010
(c) Other long term liabilities	0.000	0.000	0.000
(d) Long-term provisions	0.000	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>0.000</b>	<b>0.000</b>	<b>0.010</b>
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.800	0.800
(b) Trade payables	51.490	7.268	1.073
(c) Other current liabilities	28.694	6.756	0.272
(d) Short-term provisions	2.679	3.179	0.175
<b>Total Current Liabilities (4)</b>	<b>82.863</b>	<b>18.003</b>	<b>2.320</b>
<b>TOTAL</b>	<b>225.794</b>	<b>21.367</b>	<b>5.506</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.426	0.157	0.156
(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)	0.022	(0.010)	0.000
(d) Long-term Loan and Advances	0.250	0.250	0.250
(e) Other Non-current assets	0.000	0.000	0.000
<b>Total Non-Current Assets</b>	<b>0.698</b>	<b>0.397</b>	<b>0.406</b>

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	46.089	11.476	0.168
(d) Cash and cash equivalents	177.327	9.431	4.736
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	1.680	0.063	0.196
<b>Total Current Assets</b>	<b>225.096</b>	<b>20.970</b>	<b>5.100</b>
<b>TOTAL</b>	<b>225.794</b>	<b>21.367</b>	<b>5.506</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	<b>SALES</b>			
	Income	532.390	34.284	1.472
	Other Income	3.181	0.094	0.220
	<b>TOTAL</b>	<b>535.571</b>	<b>34.378</b>	<b>1.692</b>
<b>Less</b>	<b>EXPENSES</b>			
	Employees benefits expense	27.002	12.662	9.240
	Marketing Expenses	313.215	19.049	11.902
	Other expenses	8.812	2.373	4.444
	<b>TOTAL</b>	<b>349.029</b>	<b>34.084</b>	<b>25.586</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>186.542</b>	<b>0.294</b>	<b>(23.894)</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	0.102	0.000	0.000
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>186.440</b>	<b>0.294</b>	<b>(23.894)</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.209	0.106	0.106
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>186.231</b>	<b>0.188</b>	<b>(24.000)</b>
<b>Less</b>	<b>TAX</b>	46.664	0.000	0.018
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>139.567</b>	<b>0.188</b>	<b>(24.018)</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>1395.39</b>	<b>1.88</b>	<b>(240.18)</b>

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**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	4.883	(25.104)
Net cash flow from operating activity	NA	4.884	(25.122)

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	31.60	122.18	41.66
Account Receivables Turnover (Income / Sundry Debtors)	11.55	2.99	8.76
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	437.89	1.87	(153.17)

**LEVERAGE RATIOS**

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.37	0.84	0.42
Debt Equity Ratio (Total Liability / Networth)	0.00	0.24	0.25
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.58	5.35	0.73
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.00	0.05	0.05
Interest Coverage Ratio (PBIT / Financial Charges)	1828.84	0.00	0.00

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**PROFITABILITY RATIOS**

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin [(PAT / Sales) * 100]	%	26.22	0.55	(1631.66)
Return on Total Assets ((PAT / Total Assets) * 100)	%	61.81	0.88	(436.22)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	97.65	5.59	(756.23)

**SOLVENCY RATIOS**

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		2.72	1.16	2.20
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		2.72	1.16	2.20
G-Score Ratio Financial (Networth / Total Assets)		0.63	0.16	0.58
G-Score Ratio Debt (Debts / Equity Capital)		0.00	3.90	3.90
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.72	1.16	2.20

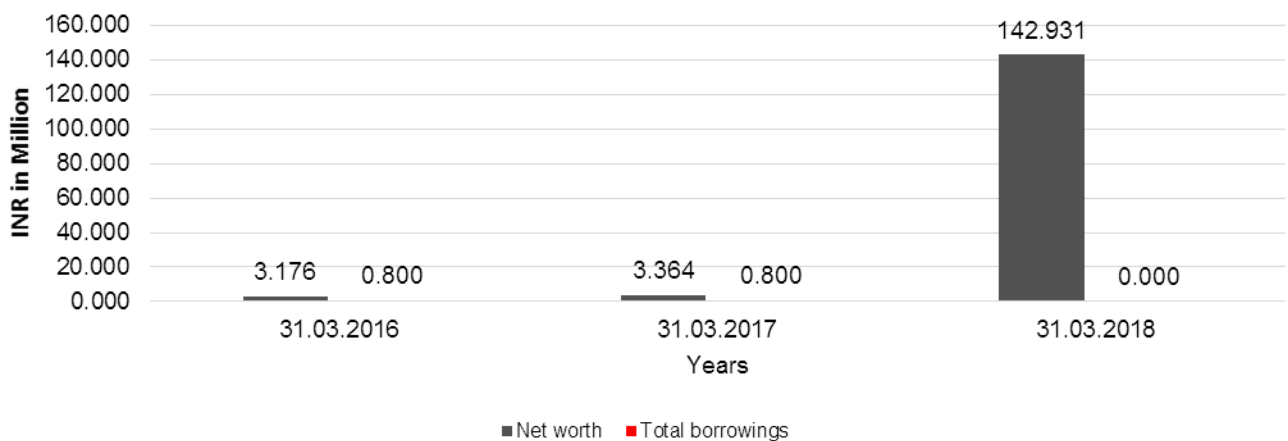
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

**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	0.205	0.205	0.205
Reserves & Surplus	2.971	3.159	142.726
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>3.176</b>	<b>3.364</b>	<b>142.931</b>
long-term borrowings	0.000	0.000	0.000
Short term borrowings	0.800	0.800	0.000
<b>Total borrowings</b>	<b>0.800</b>	<b>0.800</b>	<b>0.000</b>
<b>Debt/Equity ratio</b>	<b>0.252</b>	<b>0.238</b>	<b>0.000</b>

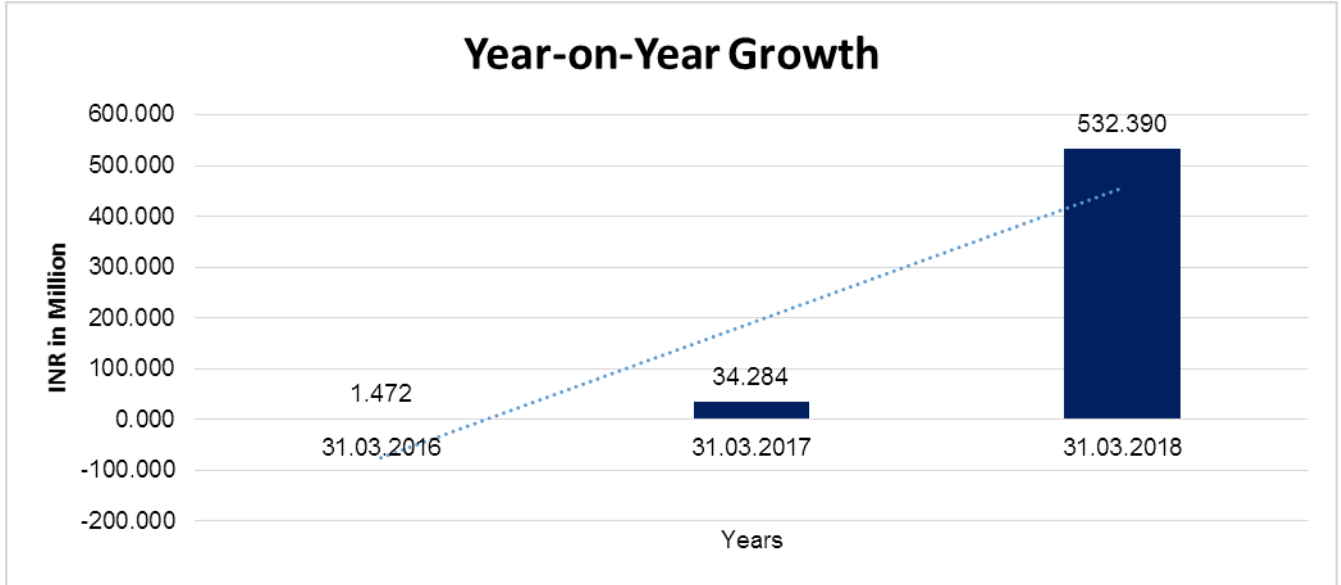
**Debt to Equity**



**YEAR-ON-YEAR GROWTH**

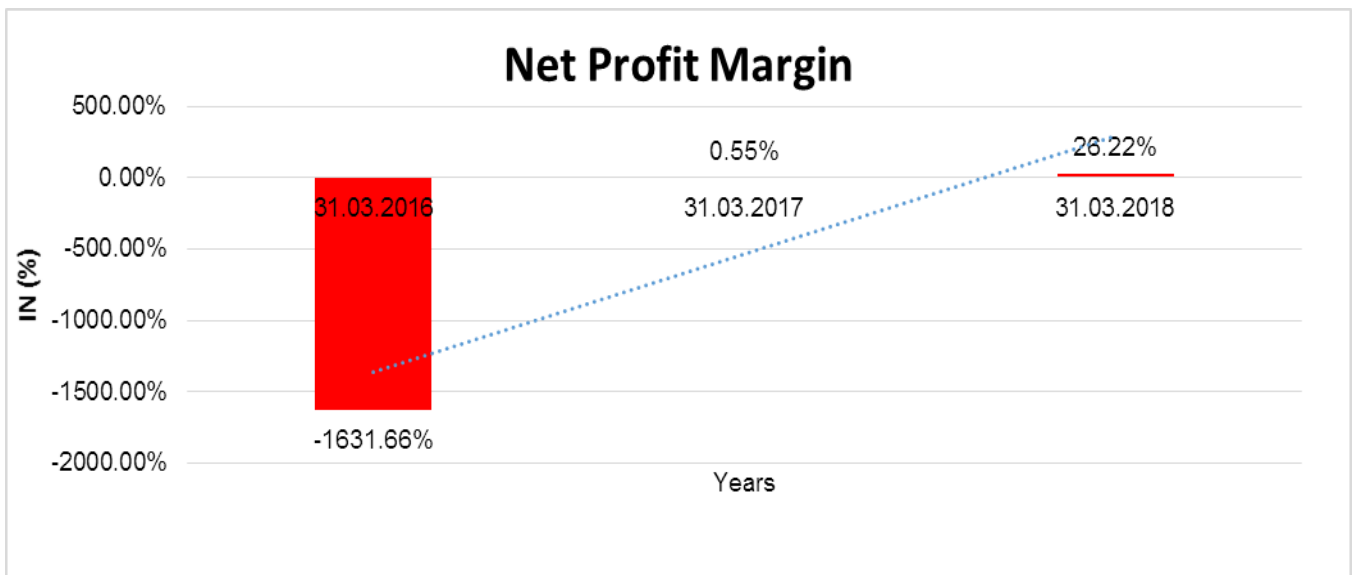
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	1.472	34.284	532.390
		<b>2,229.076</b>	<b>1,452.882</b>

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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	1.472	34.284	532.390
Profit/(Loss)	(24.018)	0.188	139.567
	<b>(1631.66%)</b>	<b>0.55%</b>	<b>26.22%</b>



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**LOCAL AGENCY FURTHER INFORMATION**

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	No
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	No
21	Banking facility details	No
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

**STATE OF COMPANY'S AFFAIRS:**

The Company's total income has increased during the year from INR 34.378 Million in the previous year to INR 535.571 Million. During the year the Company made net profit of INR 139.567 Million as against net profit of INR 0.188 Million during the previous year.

**UNSECURED LOAN**

<b>PARTICULAR</b>	<b>31.03.2018 (INR in Million)</b>	<b>31.03.2017 (INR in Million)</b>
<b>Short-term borrowings</b>		
<b>Loans and advance from related parties</b>		
Mihir Vora	0.000	0.300
Seema Vora	0.000	0.500
<b>Total</b>	<b>0.000</b>	<b>0.800</b>

**INDEX OF CHARGES**

No Charges Exists for Company

**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>	GYA
<b>Analysis Done by :</b>	DIV
<b>Report Prepared by :</b>	SUD

**SCORE FACTORS**

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--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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