

## MIRA INFORM REPORT

Report No. :	540879
Report Date :	26.11.2018

### IDENTIFICATION DETAILS

Name :	DELHI BUILDTECH PRIVATE LIMITED
Registered Office :	D-50, Freedom Fighter Enclave, Ignou Road, New Delhi – 110068
Mobile No.:	91-9971664694 (Mr. Pankaj Singh)
Country :	India
Financials (as on) :	31.03.2016
Date of Incorporation :	16.09.2008
CIN No.: [Company Identification No.]	U45200DL2008PTC183316
Capital Investment / Paid-up Capital :	INR 0.100 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	AACCD9897M
GSTN : [Goods & Service Tax Registration No.]	06AACCD9897M1ZT (Haryana) 07AACCD9897M1ZR (Delhi)
Legal Form :	Private Limited Liability Company
Line of Business :	Subject the Company is engaged in the business of Builders and Contractors Services. (Registered Activity and also Confirmed by Management)
No. of Employees :	200 (Approximately)

### RATING & COMMENTS

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

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<b>MIRA's Rating :</b>	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

<b>Maximum Credit Limit :</b>	USD 21000
<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 2008 and it is engaged in the business of civil contractors.</p> <p>For the financial year 2016, the company has reported a dip but has maintained in its revenue as compared to its previous year along with fair profit margin during the year.</p> <p>The company possesses satisfactory financial risk profile marked by adequate net worth base and strong debt protection metrics.</p> <p>Rating continues to derive strength from its established track record of its business operation backed by its well-experienced management team.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealing at with some caution.</p> <p><b>Note:</b></p> <p>Management has failed to file its financials after 2016 with government registry.</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

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Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

**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 26.11.2018

**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 PARTED BY (GENERAL DETAILS)**

<b>Name :</b>	Mr. Pankaj Singh
<b>Designation :</b>	General Manager/ Projects and Contractor
<b>Contact No.:</b>	91-9971664694
<b>Date :</b>	22.11.2018

**LOCATIONS**

<b>Registered Office :</b>	D-50, Freedom Fighter Enclave, Ignou Road, New Delhi – 110068, India
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<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9971664694 (Mr. Pankaj Singh)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:ecsvba@gmail.com">ecsvba@gmail.com</a> <a href="mailto:info@delhibuildtech.com">info@delhibuildtech.com</a> <a href="mailto:delhi_buildtech@yahoo.com">delhi_buildtech@yahoo.com</a>
<b>Website :</b>	<a href="http://www.delhibuildtech.com">http://www.delhibuildtech.com</a>
<b>Location :</b>	Owned
<b>Locality :</b>	Commercial
<b>Corporate Office :</b>	208, 2nd Floor, JMD Galleria, Sector-48, Sohna Road, Gurugram – 122002, Haryana, India
<b>Tel. No.:</b>	91-124-4206564

**DIRECTORS**

As on 31.03.2018

<b>Name :</b>	Mr. Ajay Kumar Mishra
<b>Designation :</b>	Director
<b>Address :</b>	H.NO. 14-F, Gali No. 6/D, K Block, Mahipalpur Extension, Delhi 110037, India
<b>Date of Birth/Age :</b>	10.10.1977
<b>Date of Appointment :</b>	16.09.2008
<b>DIN No:</b>	01952202
<b>Name :</b>	Mr. Nirbhay Kumar
<b>Designation :</b>	Director
<b>Address :</b>	H.NO. 14-F, Gali No. 6/D, K Block, Mahipalpur Extension, Delhi 110037, India
<b>Date of Birth/Age :</b>	29.11.1985
<b>Date of Appointment :</b>	16.09.2008
<b>DIN No:</b>	01953402

**KEY EXECUTIVES**

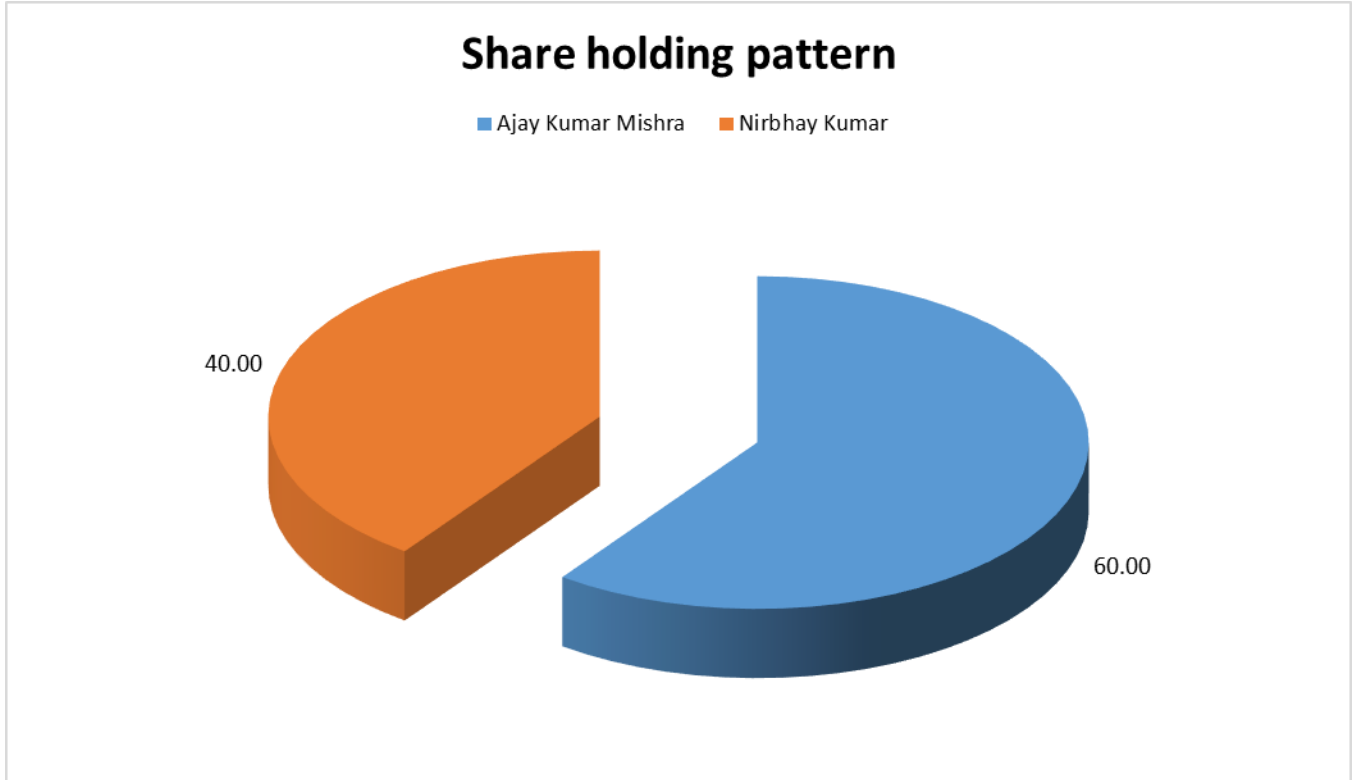
<b>Name :</b>	Mr. Pankaj Singh
<b>Designation :</b>	General Manager/ Projects and Contractor

**MAJOR SHAREHOLDERS**

As on 31.03.2016

Names of Shareholders	No. of Shares	% of Holding
Ajay Kumar Mishra	6000	60.00
Nirbhay Kumar	4000	40.00
<b>Total</b>	<b>10000</b>	<b>100.00</b>

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

**As on: 30.09.2016**

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

**BUSINESS DETAILS**

<b>Line of Business :</b>	Subject the Company is engaged in the business of Builders and Contractors Services. (Registered Activity and also Confirmed by Management)	
<b>Services :</b>	<b>ITC Code No.</b>	<b>Services Description</b>
	99531229	Builders and Contractors Services
<b>Brand Names :</b>	Not Available	

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<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Purchase Terms:</b>	Cash and Credit (60 Days)
<b>Sales Terms:</b>	Cash and Credit (60 Days)

**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>	End Users	
	<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>	200 (Approximately)	
<b>Bankers :</b>	<b>Banker Name :</b>	Corporation Bank
	<b>Branch :</b>	Mahipalpur Branch, New Delhi – 110037, India
	<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 :</b>	--
	<b>Credit Facilities Enjoyed</b>	--

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	(CC/OD/Term Loan) :		
	Account Operation :	--	
	Remark :	--	
<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>		
	Secured loan from Banks (secured against Plant and Machinery, vehicle)	10.576	14.552
	<b>Total</b>	<b>10.576</b>	<b>14.552</b>

<b>Auditors :</b>	
<b>Name :</b>	Vinod Bansal and Associates Chartered Accountants
<b>Address :</b>	A-7, 1st Floor, Jawahar Park, Devli Road, New Delhi – 110062, India
<b>Income-tax PAN of auditor or auditor's firm :</b>	AAEFV5395F
<b>Membership No:</b>	094244
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Related Party (as on 31.03.2016)</b>	Shidhi Vinayak Infratech Private Limited

**CAPITAL STRUCTURE**

**AS ON: 31.03.2016**

**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
10000	Equity Shares	INR 10/- each	INR 0.100 Million

**FINANCIAL DATA**  
*[all figures are 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	0.100	0.100	0.100
(b) Reserves & Surplus	7.094	6.477	5.079
(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>7.194</b>	<b>6.577</b>	<b>5.179</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	10.576	14.552	6.994
(b) Deferred tax liabilities (Net)	0.000	0.000	0.155
(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>10.576</b>	<b>14.552</b>	<b>7.149</b>
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	47.521	53.525	37.580
(c) Other current liabilities	11.269	6.412	3.543
(d) Short-term provisions	11.972	10.152	12.526
<b>Total Current Liabilities (4)</b>	<b>70.762</b>	<b>70.089</b>	<b>53.649</b>
<b>TOTAL</b>	<b>88.532</b>	<b>91.218</b>	<b>65.977</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	29.798	30.943	14.471
(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)	0.233	0.419	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
<b>Total Non-Current Assets</b>	<b>30.031</b>	<b>31.362</b>	<b>14.471</b>

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	28.617	41.348	37.984
(c) Trade receivables	2.254	2.094	2.294
(d) Cash and cash equivalents	8.774	7.962	7.436
(e) Short-term loans and advances	18.856	8.452	3.792
(f) Other current assets	0.000	0.000	0.000
<b>Total Current Assets</b>	<b>58.501</b>	<b>59.856</b>	<b>51.506</b>
<b>TOTAL</b>	<b>88.532</b>	<b>91.218</b>	<b>65.977</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2016</b>	<b>31.03.2015</b>	<b>31.03.2014</b>
	<b>SALES</b>			
	Income	161.431	186.195	126.321
	Other Income	0.089	0.089	0.212
	<b>TOTAL</b>	<b>161.520</b>	<b>186.284</b>	<b>126.533</b>
<b>Less</b>	<b>EXPENSES</b>			
	Material Job, Work and other Construction Expenses	154.960	165.067	105.361
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(10.404)	(4.660)	(1.105)
	Employees benefits expense	3.909	13.407	13.265
	Other Administrative Expenses	3.115	3.038	3.324
	<b>TOTAL</b>	<b>151.580</b>	<b>176.852</b>	<b>120.845</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>9.940</b>	<b>9.432</b>	<b>5.688</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>2.643</b>	<b>0.000</b>	<b>1.285</b>
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>7.297</b>	<b>9.432</b>	<b>4.403</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>5.791</b>	<b>5.515</b>	<b>1.890</b>
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>1.506</b>	<b>3.917</b>	<b>2.513</b>
<b>Less</b>	<b>TAX</b>	<b>0.890</b>	<b>0.094</b>	<b>0.804</b>
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>0.616</b>	<b>3.823</b>	<b>1.709</b>
<b>Add</b>	<b>PREVIOUS YEARS' BALANCE BROUGHT FORWARD</b>	<b>8.901</b>	<b>5.078</b>	<b>3.369</b>

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	<b>Balance Carried to the B/S</b>	<b>9.517</b>	<b>8.901</b>	<b>5.078</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>62.00</b>	<b>382.00</b>	<b>171.00</b>

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars	31.03.2016	31.03.2015	31.03.2014
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	NA	NA	NA
Net cash flows from (used in) operating activity	NA	NA	NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2016	31.03.2015	31.03.2014
Average Collection Days (Sundry Debtors / Income * 365 Days)	5.10	4.10	6.63
Account Receivables Turnover (Income / Sundry Debtors)	71.62	88.92	55.07
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	111.93	118.36	130.19
Inventory Turnover (Operating Income / Inventories)	0.35	0.23	0.15
Asset Turnover (Operating Income / Net Fixed Assets)	0.33	0.30	0.39

**LEVERAGE RATIOS**

PARTICULARS	31.03.2016	31.03.2015	31.03.2014
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.92	0.93	0.92
Debt Equity Ratio (Total Liability / Networth)	1.47	2.21	1.35
Current Liabilities to Networth	9.84	10.66	10.36

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(Current Liabilities / Net Worth)			
Fixed Assets to Networth (Net Fixed Assets / Networth)	4.14	4.70	2.79
Interest Coverage Ratio (PBIT / Financial Charges)	3.76	0.00	4.43

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2016	31.03.2015	31.03.2014
Net Profit Margin ((PAT / Sales) * 100)	%	0.38	2.05	1.35
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.70	4.19	2.59
Return on Investment (ROI) ((PAT / Networth) * 100)	%	8.56	58.13	33.00

**SOLVENCY RATIOS**

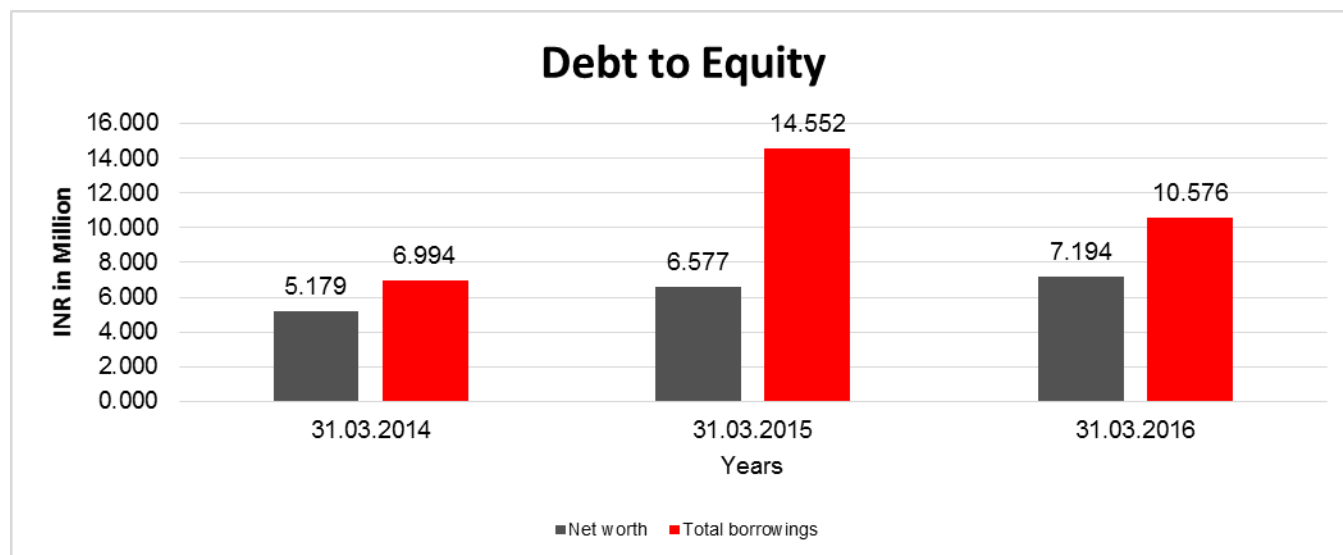
PARTICULARS		31.03.2016	31.03.2015	31.03.2014
Current Ratio (Current Assets / Current Liabilities)		0.83	0.85	0.96
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.42	0.26	0.25
G-Score Ratio Financial (Networth / Total Assets)		0.08	0.07	0.08
G-Score Ratio Debt (Debts / Equity Capital)		105.76	145.52	69.94
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		0.83	0.85	0.96

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**

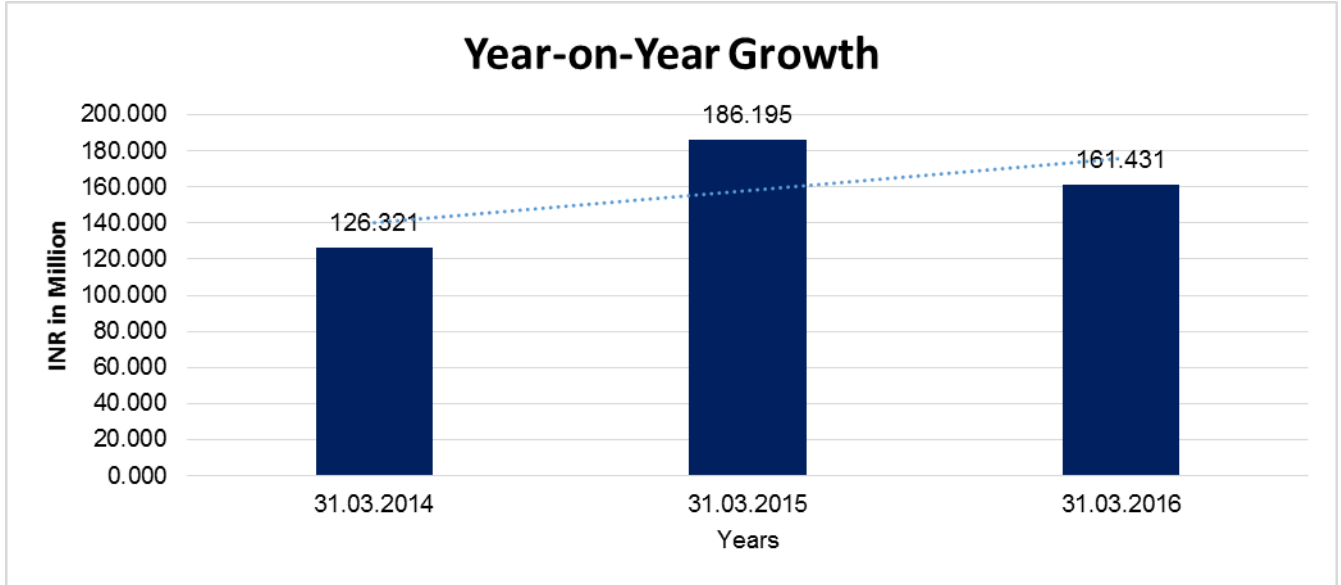
Particular	31.03.2014	31.03.2015	31.03.2016
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.100	0.100
Reserves & Surplus	5.079	6.477	7.094
<b>Net worth</b>	<b>5.179</b>	<b>6.577</b>	<b>7.194</b>
long-term borrowings	6.994	14.552	10.576
Short term borrowings	0.000	0.000	0.000
<b>Total borrowings</b>	<b>6.994</b>	<b>14.552</b>	<b>10.576</b>
<b>Debt/Equity ratio</b>	<b>1.350</b>	<b>2.213</b>	<b>1.470</b>



**YEAR-ON-YEAR GROWTH**

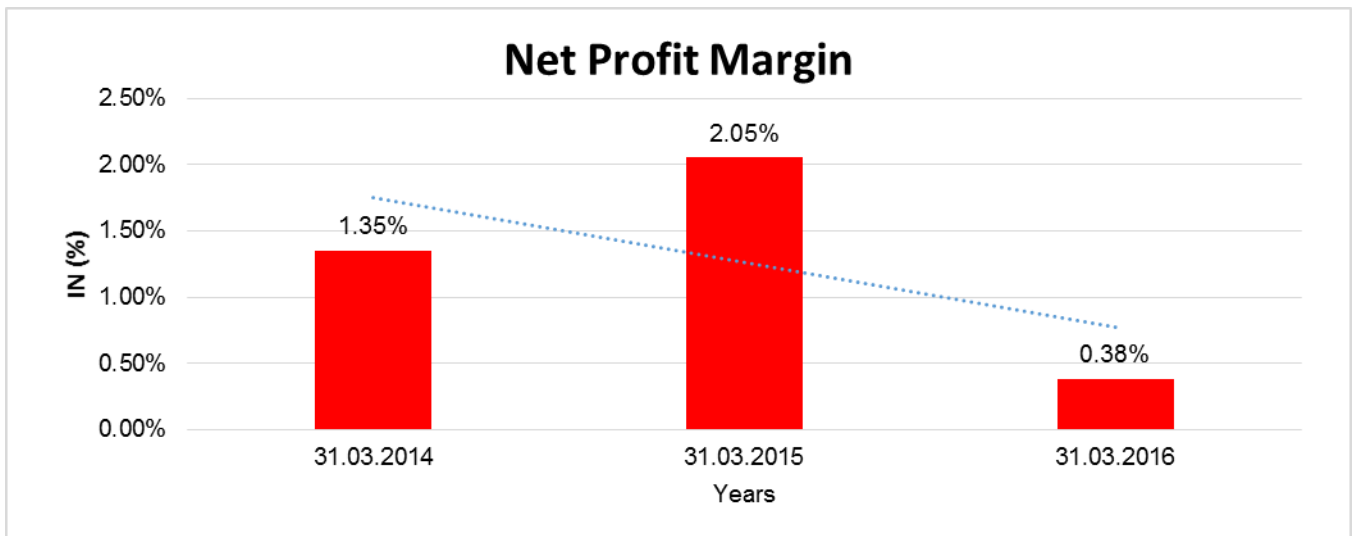
Year on Year Growth	31.03.2014	31.03.2015	31.03.2016
	INR In Million	INR In Million	INR In Million
Sales	126.321	186.195	161.431
		<b>47.398</b>	<b>(13.300)</b>

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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	126.321	186.195	161.431
Profit /(Loss)	1.709	3.823	0.616
	<b>1.35%</b>	<b>2.05%</b>	<b>0.38%</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	Yes
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	Yes
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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

**STATE OF THE COMPANY'S AFFAIRS**

Subject the Company is engaged in the business of Builders and Contractors Services.

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**CORPORATE INFORMATION:**

Subject the company was incorporated on 16th September 2008 under the provisions of Companies Act, 1956.

**INDEX OF CHARGES**

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	C074261 17	105043 29	HDFC BANK LIMITED	24/04/2014	-	-	2762500.0	HDFC BANK HOUSESE NAPATI BAPAT MARGLO WER PAREL WMUMBAI MH400013 IN
2	C381845 78	103891 52	Corporation Bank	01/11/2012	14/10/2014	-	18500000.0	Mahipal Pur BranchNe w DelhiDL11 0037IN
3	B383620 34	103521 22	CORPORATIO N BANK	25/04/2012	-	-	620000.0	Mahipal Pur BranchNe w DelhiDL11 0037IN
4	B353917 47	103430 19	CORPORATIO N BANK	06/03/2012	-	-	513000.0	Mahipal Pur BranchNe w DelhiDL11 0037IN

**FIXED ASSETS**

**Tangible Assets**

- Building
- Furniture and Fixture
- Computer
- Motor Vehicle

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- Plant and Machinery
- Vehicle
- Office Equipment
- Computer Accessories

**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 71.18
UK Pound	1	INR 91.04
Euro	1	INR 81.19

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	NGL
<b>Analysis Done by :</b>	NSG
<b>Report Prepared by :</b>	MTN

**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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