

MIRA INFORM REPORT

Report No. :	541369
Report Date :	24.11.2018

IDENTIFICATION DETAILS

Name :	UNIJULES LIFE SCIENCES LIMITED
Registered Office :	B- 35 and 36, MIDC Industrial Area, Kalmeshwar, Nagpur – 441501, Maharashtra
Tel. No.:	91-7118-271008 / 271072 / 271073
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	16.01.2006
Capital Investment / Paid-up Capital :	INR 138.636 Million
CIN No.: [Company Identification No.]	U52311MH2006PLC158928
PAN No.: [Permanent Account No.]	AAACU8032D
GSTN : [Goods & Service Tax Registration No.]	27AAACU8032D1ZK
Legal Form :	A Closely Held Public Limited Liability Company
Line of Business :	Manufacturing and Trading of Pharma, Food Supplement and Chemicals. [Registered Activity]
No. of Employees :	Information denied by the management

RATING & COMMENTS

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

MIRA's Rating : 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
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2006 and it is a manufacturer of pharmaceuticals.</p> <p>As per financials of March 2017, the company has registered marginal growth in its revenue and has incurred losses.</p> <p>Rating takes into consideration the company's continuous losses from its operations which has resulted to erosion of net worth and weak financial risk profile.</p> <p>Payment seems to be slow.</p> <p>In view of aforesaid, the company can be considered for business dealings at safe and secured trade terms and conditions.</p>

NOTES:

Any query related to this report can be made on e-mail: infodept@mirainform.com while quoting report number, name and date.

EXTERNAL AGENCY RATING

Rating Agency Name	CRISIL
Rating	Long Term Rating = D (Issuer Non –Cooperative)
Rating Explanation	Lowest-credit-quality and very low prospects of recovery.
Date	31.05.2018

Rating Agency Name	CRISIL
Rating	Short Term Rating = D (Issuer Non –Cooperative)
Rating Explanation	Lowest-credit-quality and very low prospects of recovery.
Date	31.05.2018

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 24.11.2018

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

Management Non-Cooperative (91-7118-271010)
91-22-25035173 (incorrect number)
91-8554033666 (ringing)

LOCATIONS

Registered Office / Allopathic Division :	B- 35 and 36 MIDC Industrial Area, Kalmeshwar, Nagpur – 441501, Maharashtra, India
Tel. No.:	91-7118-271008 / 271072 / 271073 / 271010
Fax No.:	91-7118-272522
E-Mail :	info@unijules.com compliance@unijules.com
Website :	http://www.unijules.com
Herbal Division :	Survey No. 338 (P-38), Next To MIDC Industrial Area, Kalmeshwar, Nagpur - 441501, Maharashtra, India
Tel. No.:	91-7118-272244
Food Division :	Survey No. P338A, MIDC Industrial Area, Kalmeshwar, Nagpur - 441501, Maharashtra, India
Injectable Division :	D-82, Midc Area, Hingna, Nagpur – 440028, Maharashtra, India
Tel. No.:	91-7104-237733 / 234550
Marketing Division:	1505/1, Shantinagar, Nagpur – 440002, Maharashtra, India
Tel. No.:	91-7104-2768512,

DIRECTORS

AS ON 31.03.2018

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Name :	Mr. Faiz Zakir Vali
Designation :	Managing Director
Address :	1505, Universal Pharmacy, Shanti Nagar, Nagpur – 440002, Maharashtra, India
Date of Birth/Age :	25.02.1967
Qualification :	B.PHARM, MBA
Date of Appointment :	16.01.2006
PAN No. :	ABBPV9750E
DIN No.:	01809196
Name :	Mr. Dharampal Keshawdas Bellani
Designation :	Wholetime Director
Address :	Block No. 371/B, Gurunanak Nagar, Chowk Jaripatka, Nagpur – 440014, Maharashtra, India
Date of Birth/Age :	30.04.1956
Qualification :	B.PHARM
Date of Appointment :	03.03.2006
PAN No. :	ABNPB0886F
DIN No.:	01824596
Name :	Mr. Hakimuddin Nisarali Rizvi
Designation :	Director
Address :	Universal Chowk,167/D, Shanti Nagar, Nagpur City, H.O Nagpur – 440002, Maharashtra, India
Date of Appointment :	02.06.2016
DIN No.:	00558154
Name :	Mr. Amit Praveen Chhabra
Designation :	Director
Address :	Plot No. B-173, K. T. Nagar, Katol Road, Nagpur – 440013, Maharashtra, India
Date of Appointment :	08.05.2017
DIN No.:	05249652
Name :	Mr. Harpreet Singh
Designation :	Additional Director
Address :	24a, I Block Kirti Nagar, Ramesh Nagar, H.O West, Delhi – 110015, India
Date of Appointment :	15.11.2018
DIN No.:	08279025

KEY EXECUTIVES

Name :	Mr. Murtaza Shabbir Wardhawala
Designation :	Chief Financial Officer
Address :	House No 429, Saibaba Chowk, Shanti Nagar, Nagpur – 440002, Maharashtra, India
Date of Birth/Age :	26.05.1975

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Date of Appointment :	20.09.2014
Qualification :	B.COM
PAN No.:	AASPW2928F

MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares
Faiz Z Vali	8313684
Nitish V Shatri	2000
Esa Mohammed Vali	2000
Shehrebano F Vali	2000
Rajeev K Jidewar	2000
Sharmishta U Khobragade	2000
Virtuous Capital Limited	2600200
Aritra Investment And Trading Private Limited	2875250
Pranav Financial Services Private	64516
Total	13863650

Equity Share Break up (Percentage of Total Equity)

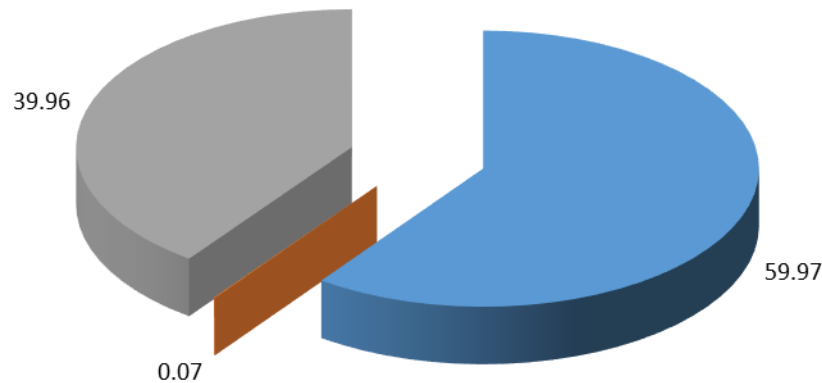
AS ON 30.09.2017

Category	Percentage
Promoters [Individual/Hindu Undivided Family (Indian)]	59.97
Public/Other than promoters [Individual/Hindu Undivided Family (Indian)]	0.07
Public/Other than promoters [Body corporate]	39.96
Total	100.00

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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

Line of Business :	Manufacturing and Trading of Pharma, Food Supplement and Chemicals. [Registered Activity]	
Products / Services :	Name and Description of main products / services	ITC Code
	Medicaments	30049605
	Name and Description of main products / services	NIC Code
	Manufacturing of Pharmaceutical Products	24231
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	

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Terms :	Not Divulged
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PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark :	--	
Customers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark :	--	
No. of Employees :	Information denied by the management		
Bankers :	Banker Name :	Not Divulged	
	Branch :	--	
	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	31.03.2017	31.03.2016
		INR In Million	INR In Million
	SHORT TERM BORROWINGS		
	Loans repayable on demand from others	45.441	51.097

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	Total	45.441	51.097

Auditors :	
Name :	Ali Hatim and Comapny Chartered Accountants
Address :	16/1, Aakar Builders, Byramji Town, Chitnavis Layout, Nagpur – 440013, Maharashtra, India
PAN No.:	ABAFA6627J
Memberships :	113999
Memberships :	Not Available
Collaborators :	Not Available
Associate Company :	<ul style="list-style-type: none"> Aritra Investment and Trading Private Limited
Enterprises which are owned, or have significant influence of or are partners with Key management personnel and their relatives :	<ul style="list-style-type: none"> Revyur Beauty Care India Private Limited

CAPITAL STRUCTURE

AS ON 30.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
25000000	Equity Shares	INR 10/- each	INR 250.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
13863650	Equity Shares	INR 10/- each	INR 138.636 Million

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	138.636	138.636	138.636
(b) Reserves & Surplus	(1818.304)	(1775.555)	(1524.372)
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	46.140	46.140	46.140
Total Shareholders' Funds (1) + (2)	(1633.528)	(1590.779)	(1339.596)
(3) Non(Current Liabilities			
(a) long(term borrowings	0.000	0.000	854.193
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	4.766	0.000	0.000
(d) long(term provisions	10.831	10.831	10.831
Total Non(current Liabilities (3)	15.597	10.831	865.024
(4) Current Liabilities			
(a) Short term borrowings	160.958	142.782	0.000
(b) Trade payables	347.916	308.404	267.585
(c) Other current liabilities	3024.030	3096.982	2055.070
(d) Short(term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	3532.904	3548.168	2322.655
TOTAL	1914.973	1968.220	1848.083
II. ASSETS			
(1) Non(current assets			
(a) Fixed Assets			
(i) Tangible assets	860.241	943.619	1044.107
(ii) Intangible Assets	1.180	1.478	2.256
(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	0.037	0.037	0.037
(c) Deferred tax assets (net)	442.242	429.789	305.885
(d) Long(term Loan and Advances	26.151	25.964	16.068
(e) Other Non(current assets	5.504	4.533	4.381
Total Non(Current Assets	1335.355	1405.420	1372.734
(2) Current assets			

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(a) Current investments	0.000	0.000	0.000
(b) Inventories	254.038	175.836	207.580
(c) Trade receivables	234.896	262.055	171.099
(d) Cash and cash equivalents	20.710	23.627	37.092
(e) Short(term loans and advances	47.887	60.301	59.578
(f) Other current assets	22.087	40.981	0.000
Total Current Assets	579.618	562.800	475.349
TOTAL	1914.973	1968.220	1848.083

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	637.210	635.196	704.268
	Other Income	8.599	19.238	1.584
	TOTAL	645.809	654.434	705.852
Less	EXPENSES			
	Cost of Materials Consumed	461.944	506.895	377.747
	Purchases of Stock(in(Trade	2.837	7.550	34.462
	Changes in inventories of finished goods, work(in(progress and Stock(in(Trade	(74.213)	(82.165)	192.597
	Employees benefits expense	102.857	104.381	139.142
	Other expenses	112.836	108.381	211.029
	Extrordinary item	(0.657)	(24.894)	448.444
	TOTAL	605.604	620.148	1403.421
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	40.205	34.286	(697.569)
Less	FINANCIAL EXPENSES	4.485	306.700	306.049
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	35.720	(272.414)	(1003.618)
Less/ Add	DEPRECIATION/ AMORTISATION	90.922	102.383	100.202
	PROFIT/ (LOSS) BEFORE TAX	(55.202)	(374.797)	(1103.820)
Less	TAX	(12.453)	(123.904)	252.188
	PROFIT/ (LOSS) AFTER TAX	(42.749)	(250.893)	(1356.008)

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	Earnings / (Loss) Per Share (INR)	(3.08)	(18.10)	(97.81)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Net cash flows from (used in) operations	(34.287)	685.230	(399.691)
Net cash flows from (used in) operating activities	(11.831)	1012.138	(399.691)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	134.55	150.58	88.68
Account Receivables Turnover (Income / Sundry Debtors)	2.71	2.42	4.12
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	273.22	218.81	236.94
Inventory Turnover (Operating Income / Inventories)	0.16	0.19	(3.36)
Asset Turnover (Operating Income / Net Fixed Assets)	0.05	0.04	(0.67)

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	1.84	1.80	1.72
Debt Equity Ratio (Total Liability / Networth)	(0.10)	(0.09)	(0.64)
Current Liabilities to Networth (Current Liabilities / Net Worth)	(2.16)	(2.23)	(1.73)

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Fixed Assets to Networth (Net Fixed Assets / Networth)	(0.53)	(0.59)	(0.78)
Interest Coverage Ratio (PBIT / Financial Charges)	8.96	0.11	(2.28)

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to Sales ((PAT / Sales) * 100)	%	(6.71)	(39.50)	(192.54)
Return on Total Assets ((PAT / Total Assets) * 100)	%	(2.23)	(12.75)	(73.37)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	2.62	15.77	101.23

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		0.16	0.16	0.20
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.09	0.11	0.12
G-Score Ratio Financial (Networth / Total Assets)		(0.85)	(0.81)	(0.72)
G-Score Ratio Debt (Debts / Equity Capital)		1.16	1.03	6.16
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		0.16	0.16	0.20

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

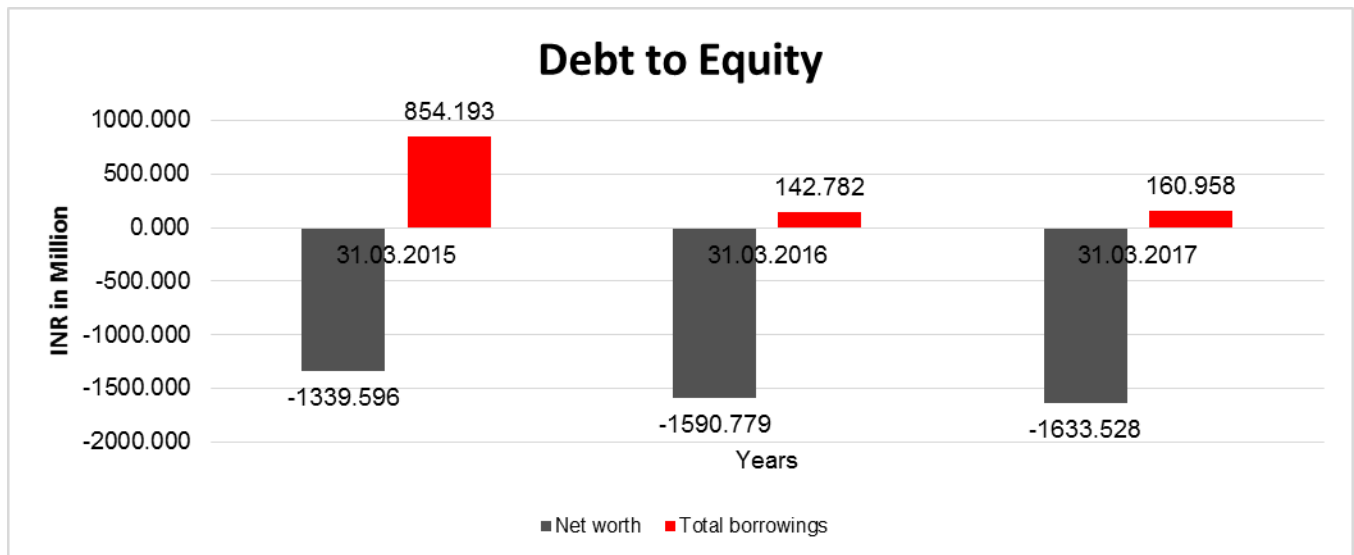
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	138.636	138.636	138.636
Reserves & Surplus	(1524.372)	(1775.555)	(1818.304)
Money received against share warrants	0.000	0.000	0.000

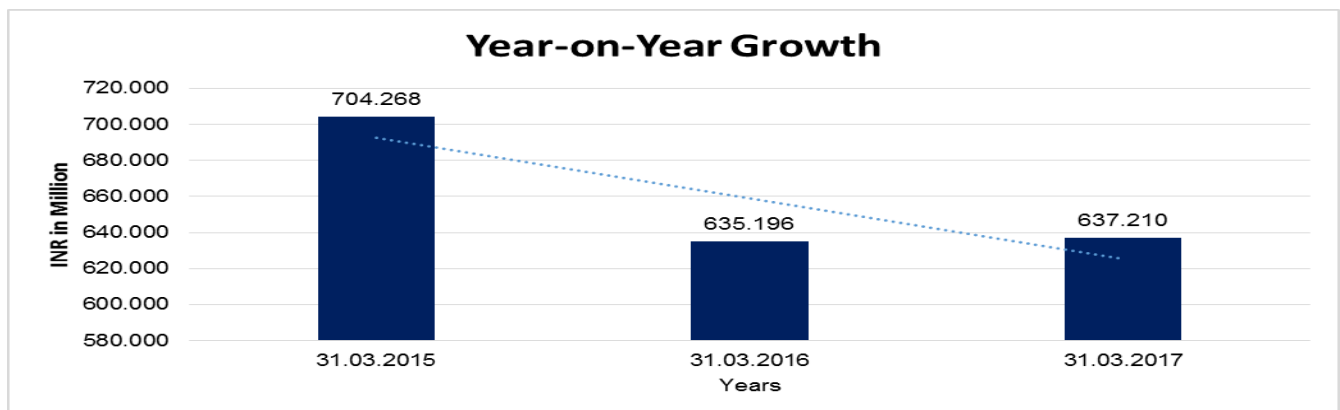
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Share Application money pending allotment	46.140	46.140	46.140
Net worth	(1339.596)	(1590.779)	(1633.528)
long(term borrowings	854.193	0.000	0.000
Short term borrowings	0.000	142.782	160.958
Total borrowings	854.193	142.782	160.958
Debt/Equity ratio	(0.638)	(0.090)	(0.099)



YEAR-ON-YEAR GROWTH

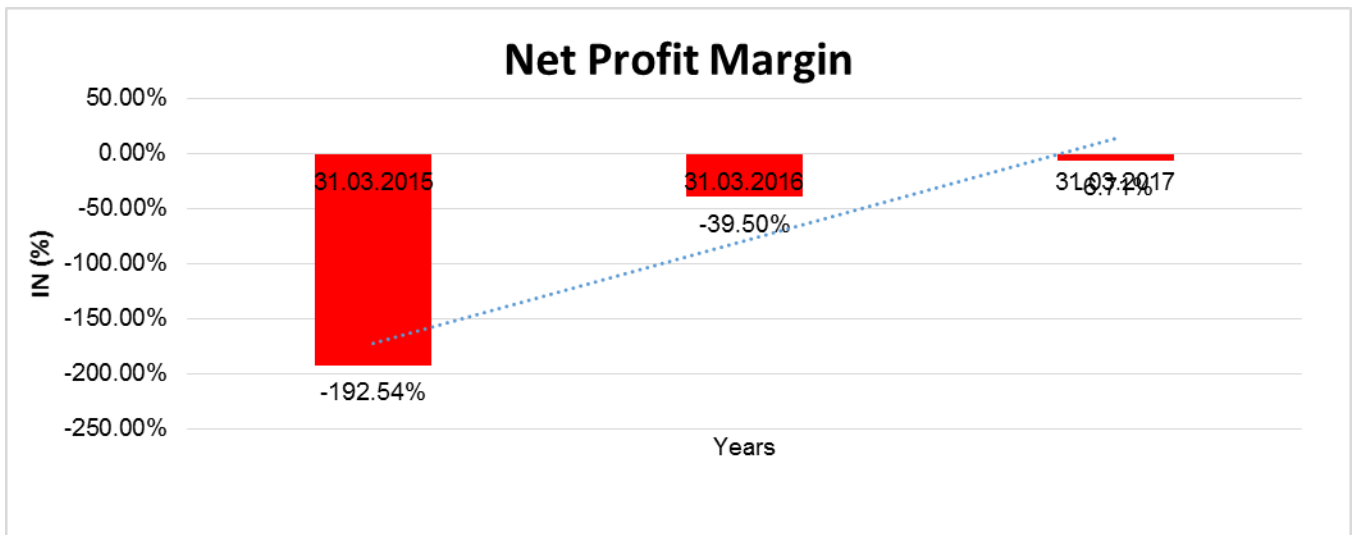
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	704.268	635.196	637.210
		(9.808)	0.317



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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	704.268	635.196	637.210
Profit/(Loss)	(1356.008)	(250.893)	(42.749)
	(192.54)%	(39.50)%	(6.71)%



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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	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	Yes
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	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	Yes
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

CORPORATE INFORMATION

UNIJULES LIFE SCIENCES LIMITED (the 'Company') is a Public Limited Company domiciled in India and incorporated under the provisions of the Companies Act, 1956. It is not an listed company. The Company earned major income from the business of Manufacturing and Trading of Pharma, Food Supplement and Chemicals during the year.

STATE OF COMPANIES AFFAIR

The Turnover of the Company increased by 0.64% from INR 651.393 million the FY 2015-16 to INR 655.561 million in the FY 2016-17 and due to increase in expenses the Company has incurred losses during the year.

UNSECURED LOANS:

PARTICULARS	31.03.2017 INR In Million	31.03.2016 INR In Million
SHORT TERM BORROWINGS		
Loans and advances from others	34.545	20.430
Other loans and advances from others	80.972	71.255
Total	115.517	91.685

INDEX OF CHARGES:

S N O	SRN	CHAR GE ID	CHARGE HOLDER NAME	DATE OF CREA TION	DATE OF MODIFI CATIO N	DATE OF SATIS FACTI ON	AMOUNT	ADDRESS
1	C05353 107	10497 128	STATE BANK OF INDIA	15/04/2 014	-	-	40000000.0	INDUSTRIAL FINANCE BRANCH, THE ARCADE, 2ND FLOOR,WORLD TRADE CENTRE, CUFFE PARADE, COLABA,MUMBAIMH40 0005IN
2	C02968 089	10427 281	PUNJAB NATIONAL BANK	26/03/2 013	02/04/2 014	-	480000000.0	PUNJAB NATIONAL BANKSURYANAGARNA GPURMH440035IN
3	B58276 841	10376 918	YES BANK LIMITED	17/09/2 012	-	-	100000000.0	9TH FLOOR, NEHRU CENTRE, DISCOVERY OF INDIA,DR. ANNIE BESANT ROAD, WORLI,MUMBAIMH400 018IN
4	B62804 463	10377 122	BANK OF MAHARAS HTRA	29/08/2 012	16/11/2 012	-	430000000.0	MID CORPORATE BRANCHMAHABANK BHAVAN,

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								SITABULDINAGPURMH 440012IN
5	B39904 537	10356 491	STATE BANK OF INDIA	28/03/2 012	-	-	42500000.0	INDUSTRIAL FINANCE BRANCHWORLD TRADE CENTRE, CUFFE PARADEMUMBAIMH40 0005IN
6	B38055 968	10351 320	STATE BANK OF INDIA	02/03/2 012	-	-	400000.0	ITWARI BRANCHNAGPURMH4 40002IN
7	B39917 034	10327 684	STATE BANK OF INDIA	13/12/2 011	03/04/2 012	-	1101000000.0	INDUSTRIAL FINANCE BRANCHWORLD TRADE CENTRE, CUFFE PARADEMUMBAIMH40 0005IN
8	B39917 398	10332 807	STATE BANK OF INDIA	13/12/2 011	03/04/2 012	-	297900000.0	INDUSTRIAL FINANCE BRANCHWORLD TRADE CENTRE, CUFFE PARADEMUMBAIMH40 0005IN
9	B25572 587	10318 293	THE SHAMRAO VITHAL CO- OPERATIV E BANK LIMITED	05/11/2 011	-	-	350000.0	SVC TOWER, NEHRU ROAD,VAKOLA, SANTACRUZ (EAST)MUMBAIMH4000 55IN
10	B25580 515	10318 325	THE SHAMRAO VITHAL CO- OPERATIV E BANK LIMITED	22/10/2 011	-	-	622000.0	SVC TOWER, NEHRU ROAD,VAKOLA, SANTACRUZ (EAST)MUMBAIMH4000 55IN

FIXED ASSETS:

- Land
- Building
- Plant and Machinery
- Furniture and Fixture
- Office Equipment
- Computer
- Vehicles

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CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

1] INFORMATION ON DESIGNATED PARTY

No records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report :

No press reports / filings exists on the subject.

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 71.33
UK Pound	1	INR 91.72
Euro	1	INR 81.69

INFORMATION DETAILS

Information Gathered by :	JIR
Analysis Done by :	VIV
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	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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