

UNICRETE BUILDING SOLUTIONS (INDIA) PRIVATE LIMITED - 533321 PAGE NO. : 1

MIRA INFORM REPORT

Report No. :	533321
Report Date :	08.10.2018

IDENTIFICATION DETAILS

Name :	UNICRETE BUILDING SOLUTIONS (INDIA) PRIVATE LIMITED
Registered Office :	Khasra 58, Village Dhaturi, G.T. Road, Karnal Road, Sonapat – 131001, Haryana
Mobile No.:	91-8071682028 (Mr. Ankur Goyal)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	19.05.2015
CIN No.: [Company Identification No.]	U74999HR2015PTC055492
Capital Investment / Paid-up Capital :	INR 0.100 Million
PAN No.: [Permanent Account No.]	AABCU8197N
GSTN : [Goods & Service Tax Registration No.]	06AABCU8197N1ZK
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> The company is engaged in the trading business of tiles and related construction materials. (Registered Activity) Manufacturing, trading and marketing of cement solutions, construction materials and constructed material and other products related to construction of building. (Registered Activity as per MOA)
No. of Employees :	Information declined by the management

RATING & COMMENTS

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

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UNICRETE BUILDING SOLUTIONS (INDIA) PRIVATE LIMITED - 533321 PAGE NO. : 2

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

Maximum Credit Limit :	USD 954 INR 66800
Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was corporate in the year 2015 and it is engaged in manufacturing, trading and marketing of cement solutions, construction materials and constructed material and other products related to construction of building.</p> <p>For the financial year 2017, the company has achieved top line growth in its revenue as compared to its previous year but has reported thin profit margin during the year.</p> <p>Rating takes into account, the moderate financial risk profile marked by modest net worth base and weak solvency indicators.</p> <p>Rating further gets constrained on account of its short track record of its business operation and its presence in highly competitive and fragmented industry.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealing with some caution.</p>

NOTES :

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

ECGC Country Risk Classification List

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2

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UNICRETE BUILDING SOLUTIONS (INDIA) PRIVATE LIMITED - 533321 PAGE NO. : 3

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

EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	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 08.10.2018.

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

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

INFORMATION DENIED BY

Name :	Mr. Ankur Goyal
Designation :	Manager
Contact No.:	91-8071682028
Date :	05.10.2018

MANAGEMENT NON-COOPERATIVE (Tel No.: 91-124-4993099)

LOCATIONS

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UNICRETE BUILDING SOLUTIONS (INDIA) PRIVATE LIMITED - 533321 PAGE NO. : 4

Registered Office :	Khasra 58, Village Dhaturi, G.T. Road, Karnal Road, Sonapat – 131001, Haryana, India
Tel. No.:	91-124-4993099
Mobile No.:	91-8071682028 (Mr. Ankur Goyal)
Fax No.:	Not Available
E-Mail :	unicretebuildingsolutions@gmail.com
Website :	http://www.unicrete.co.in
Corporate Office :	54th Milestone, Khasra 58, Dhaturi Industrial Area, Sonapat – 131001, Haryana, India

DIRECTORS

As on 31.03.2018

Name :	Mr. Robin Goyal
Designation :	Director
Address :	House No 3072, Melia Lane Eldeco County, Sector 19, Sonipat – 131001, Haryana, India
Date of Appointment :	19.05.2015
DIN No.:	07122855
Name :	Mr. Ramesh Kumar
Designation :	Director
Address :	3072, Eldeco County, Sector 19, Sonipat – 131001, Haryana, India
Date of Appointment :	10.06.2015
DIN No.:	07207529

KEY EXECUTIVES

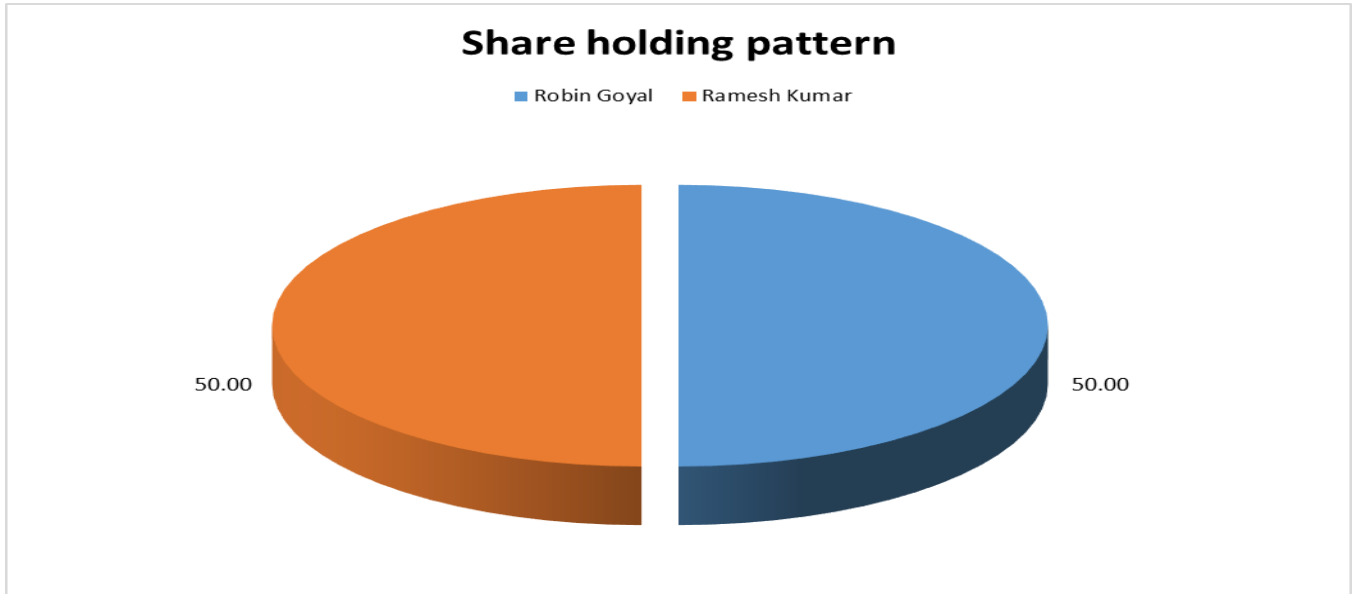
Name :	Mr. Ankur Goyal
Designation :	Manager

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares	Percentage
Robin Goyal	5000	50.00%
Ramesh Kumar	5000	50.00%
Total	10000	100.00%

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Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

Category	Percentage
Promoter - (Individual/ Hindu Undivided Family – Indian)	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> The company is engaged in the trading business of tiles and related construction materials. (Registered Activity) Manufacturing, trading and marketing of cement solutions, construction materials and constructed material and other products related to construction of building. (Registered Activity as per MOA) 				
Products/ Services :	<table border="1" style="width: 100%;"> <thead> <tr> <th>Item Code No.</th> <th>Product/ Services Description</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">99612610</td> <td style="text-align: center;">Construction materials</td> </tr> </tbody> </table>	Item Code No.	Product/ Services Description	99612610	Construction materials
Item Code No.	Product/ Services Description				
99612610	Construction materials				
Brand Names :	Not Available				
Agencies Held :	Not Available				
Exports :	Not Divulged				
Imports :	Not Divulged				

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UNICRETE BUILDING SOLUTIONS (INDIA) PRIVATE LIMITED - 533321 PAGE NO. : 6

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 declined by the management	
Bankers :	Bank Name	Not Divulged
	Branch	Not Divulged
	Person Name (With Designation)	--
	Contact Number	--
	Name of Account Holder	--
	Account Number	--
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	--
Auditors :		
Name :	Manish and Company Chartered Accountants	
Address :	262L, Model Town, Sonapat – 131001, Haryana, India	
Income-tax PAN of auditor	BZHPK5822R	

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or auditor's firm :	
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
100000	Equity Shares	INR 10/- each	INR 1.000 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 in INR Million]

ABRIDGED BALANCE SHEET (STANDALONE)

SOURCES OF FUNDS		31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital		0.100	0.100
(b) Reserves & Surplus		0.234	0.022
(c) Money received against share warrants		0.000	0.000
(2) Share Application money pending allotment		0.000	0.000
Total Shareholders' Funds (1) + (2)		0.334	0.122
(3) Non-Current Liabilities			
(a) long-term borrowings		0.380	0.130
(b) Deferred tax liabilities (Net)		0.000	0.000
(c) Other long term liabilities		0.000	0.000
(d) long-term provisions		0.000	0.000
Total Non-current Liabilities (3)		0.380	0.130
(4) Current Liabilities			
(a) Short term borrowings		0.000	0.000
(b) Trade payables		0.312	0.310
(c) Other current liabilities		0.027	0.217
(d) Short-term provisions		0.000	0.000
Total Current Liabilities (4)		0.339	0.527
TOTAL		1.053	0.779
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets		0.000	0.000
(ii) Intangible Assets		0.000	0.000
(iii) Capital work-in-progress		0.000	0.000
(iv) Intangible assets under development		0.000	0.000
(b) Non-current Investments		0.000	0.000
(c) Deferred tax assets (net)		0.000	0.000
(d) Long-term Loan and Advances		0.000	0.000
(e) Other Non-current assets		0.000	0.000
Total Non-Current Assets		0.000	0.000
(2) Current assets			

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UNICRETE BUILDING SOLUTIONS (INDIA) PRIVATE LIMITED - 533321 PAGE NO. : 9

(a) Current investments		0.000	0.000
(b) Inventories		0.012	0.013
(c) Trade receivables		0.586	0.405
(d) Cash and cash equivalents		0.437	0.354
(e) Short-term loans and advances		0.000	0.000
(f) Other current assets		0.018	0.007
Total Current Assets		1.053	0.779
TOTAL		1.053	0.779

PROFIT & LOSS ACCOUNT (STANDALONE)

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Income	2.632	1.221
	Other Income	0.000	0.000
	TOTAL	2.632	1.221
Less	EXPENSES		
	Direct Expenses	2.089	0.948
	Change in Inventories	0.001	(0.013)
	Employees benefits expense	0.066	0.132
	Other expenses	0.264	0.121
	TOTAL	2.420	1.188
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.212	0.033
Less	FINANCIAL EXPENSES	0.000	0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.212	0.033
Less/ Add	DEPRECIATION/ AMORTISATION	0.000	0.000
	PROFIT/ (LOSS) BEFORE TAX	0.212	0.033
Less	TAX	0.055	0.011
	PROFIT/ (LOSS) AFTER TAX	0.157	0.022
	Earnings / (Loss) Per Share (INR)	15.73	2.16

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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
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	NA	NA	NA
Net cash flow from operating activity	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	81.27	121.07
Account Receivables Turnover (Income / Sundry Debtors)	4.49	3.01
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	17.67	2.54
Asset Turnover (Operating Income / Net Fixed Assets)	0.00	0.00

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.68	0.84
Debt Equity Ratio (Total Liability / Networth)	1.14	1.07
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.01	4.32
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	0.00

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PROFITABILITY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Net Profit Margin <i>[(PAT / Sales) * 100]</i>	%		5.97	1.80
Return on Total Assets <i>[(PAT / Total Assets) * 100]</i>	%		14.91	2.82
Return on Investment (ROI) <i>[(PAT / Networth) * 100]</i>	%		47.01	18.03

SOLVENCY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Current Ratio <i>(Current Assets / Current Liabilities)</i>			3.11	1.48
Quick Ratio <i>[(Current Assets – Inventories) / Current Liabilities]</i>			3.07	1.45
G-Score Ratio Financial <i>(Networth / Total Assets)</i>			0.32	0.16
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>			3.80	1.30
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>			3.11	1.48

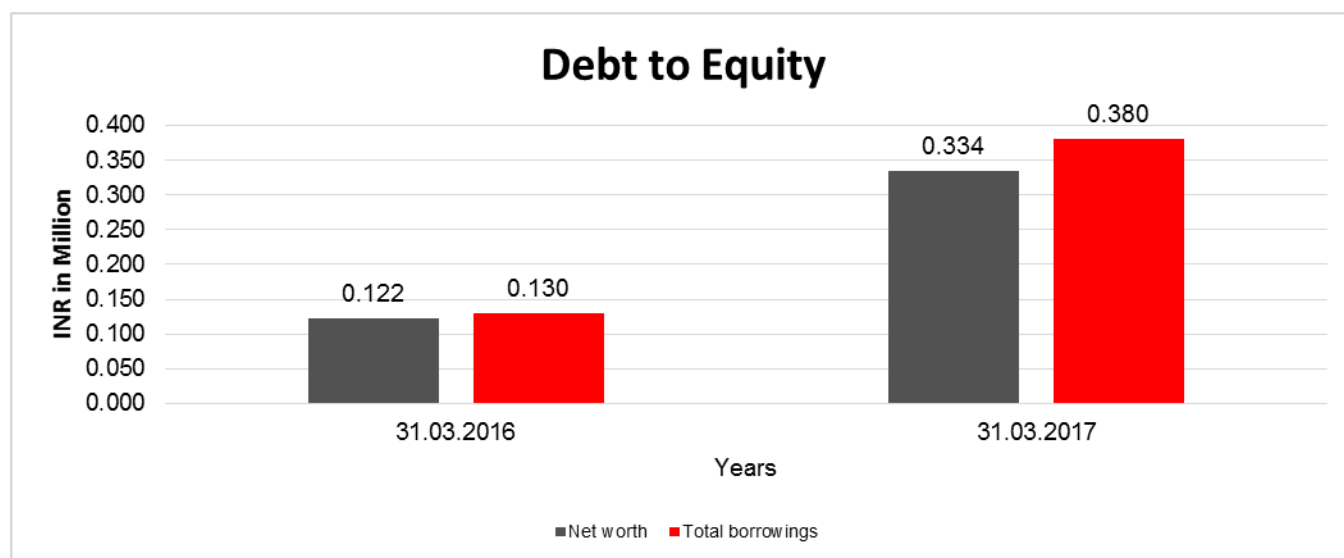
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

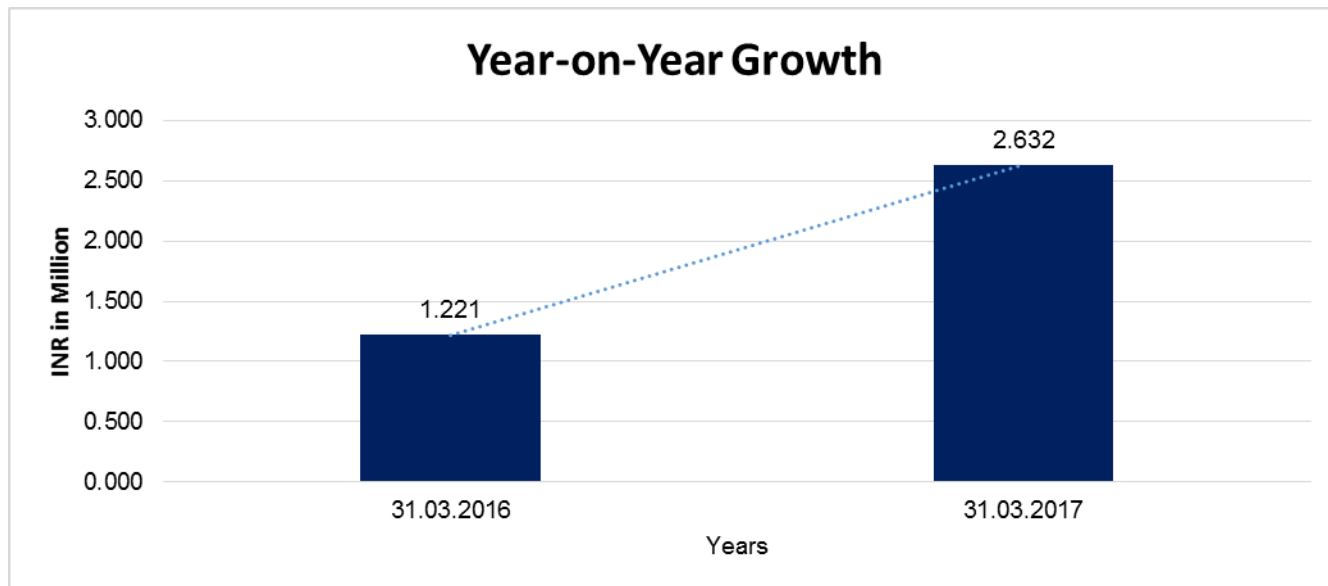
Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Share Capital	0.100	0.100
Reserves & Surplus	0.022	0.234
Net worth	0.122	0.334
long-term borrowings	0.130	0.380
Short term borrowings	0.000	0.000
Total borrowings	0.130	0.380
Debt/Equity ratio	1.066	1.138



YEAR-ON-YEAR GROWTH

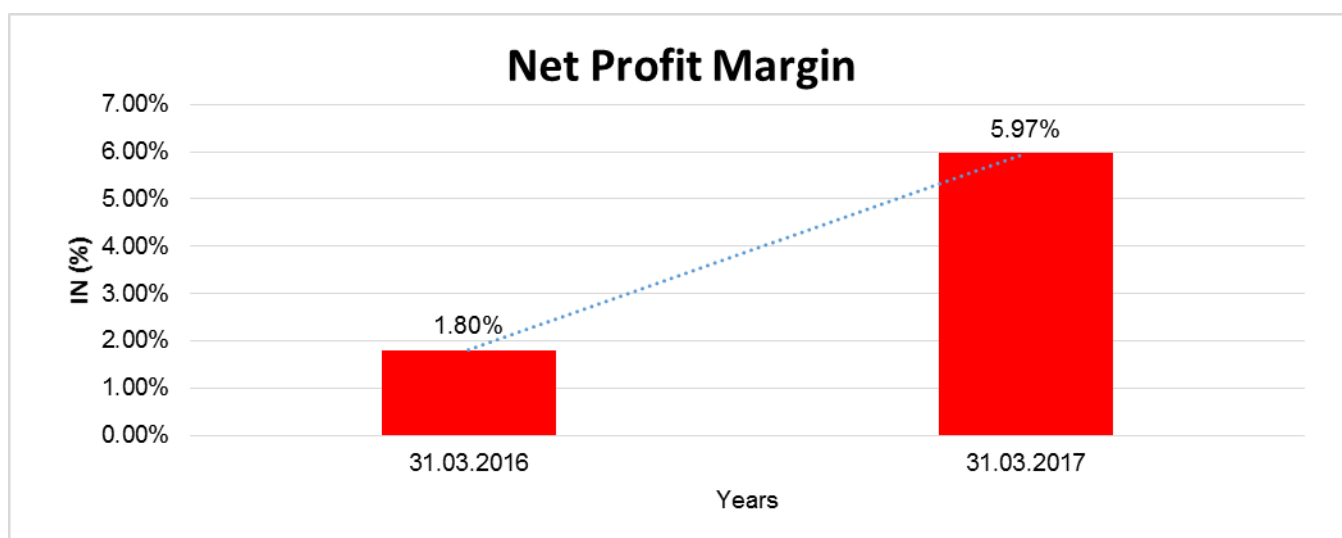
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	1.221	2.632
		115.561

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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	1.221	2.632
Profit	0.022	0.157
	1.80%	5.97%



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UNICRETE BUILDING SOLUTIONS (INDIA) PRIVATE LIMITED - 533321 PAGE NO. : 14

ABRIDGED BALANCE SHEET (CONSOLIDATED)

SOURCES OF FUNDS	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES		
(1) Shareholders' Funds		
(a) Share Capital	52.460	52.460
(b) Reserves & Surplus	19475.001	16732.193
(c) Money received against share warrants	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000
Total Shareholders' Funds (1) + (2)	19527.461	16784.653
(3) Non-Current Liabilities		
(a) long-term borrowings	0.000	0.000
(b) Deferred tax liabilities (Net)	89.133	140.548
(c) Other long term liabilities	16.519	6.705
(d) long-term provisions	262.835	217.132
Total Non-current Liabilities (3)	368.487	364.385
(4) Current Liabilities		
(a) Short term borrowings	0.000	0.000
(b) Trade payables	833.902	594.631
(c) Other current liabilities	5428.636	3199.810
(d) Short-term provisions	75.035	146.417
Total Current Liabilities (4)	6337.573	3940.858
TOTAL	26233.521	21089.896
II. ASSETS		
(1) Non-current assets		
(a) Fixed Assets		
(i) Tangible assets	8062.874	6391.685
(ii) Intangible Assets	49.469	173.053
(iii) Capital work-in-progress	1105.264	264.901
(v) Goodwill	95.279	95.279
(iv) Intangible assets under development	0.000	0.000
(b) Non-current Investments	95.729	69.914
(c) Deferred tax assets (net)	4029.606	3720.210
(d) Long-term Loan and Advances	192.490	506.353
(e) Other Non-current assets	1928.724	1421.023
Total Non-Current Assets	15559.435	12642.418
(2) Current assets		
(a) Current investments	4688.983	1394.214
(b) Inventories	0.000	0.000
(c) Trade receivables	1715.389	1793.434

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UNICRETE BUILDING SOLUTIONS (INDIA) PRIVATE LIMITED - 533321 PAGE NO. : 15

(d) Cash and cash equivalents		3139.710	4620.404
(e) Short-term loans and advances		685.071	298.405
(f) Other current assets		444.933	341.021
Total Current Assets		10674.086	8447.478
TOTAL		26233.521	21089.896

PROFIT & LOSS ACCOUNT (CONSOLIDATED)

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Income	19341.035	17072.271
	Other Income	483.438	495.771
	TOTAL	19824.473	17568.042
Less	EXPENSES		
	Employees benefits expense	5865.951	4491.743
	Other expenses	8730.956	6378.643
	TOTAL	14596.907	10870.386
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	5227.566	6697.656
Less	FINANCIAL EXPENSES	28.214	14.015
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	5199.352	6683.641
Less/ Add	DEPRECIATION/ AMORTISATION	1686.621	1279.893
	PROFIT/ (LOSS) BEFORE TAX	3512.731	5403.748
Less	TAX	659.031	60.069
	PROFIT/ (LOSS) AFTER TAX	2853.700	5343.679
	Earnings / (Loss) Per Share (INR)	54.25	101.5

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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 two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two 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

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UNSECURED LOAN

PARTICULARS	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long Term Borrowings		
From Director:		
Robin Goyal	0.380	0.130
Total	0.380	0.130
Terms of repayment of unsecured Long Term Borrowings :		
Long Term Loan of 380000 (FY 2015-16 INR 130000) were obtained from the director at the interest rate of 0%. The loan is repayable on demand.		

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 73.58
UK Pound	1	INR 95.89
Euro	1	INR 84.70

INFORMATION DETAILS

Information Gathered by :	SHA
Analysis Done by :	NIS
Report Prepared by :	RSH

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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