

MIRA INFORM REPORT

Report No. :	534551
Report Date :	11.10.2018

IDENTIFICATION DETAILS

Name :	NATCO FOODS LIMITED
Formerly Known As :	T.CHOITHRAM & SONS(STORES)LIMITED
Registered Office :	Unit 2 Swan Business Park Osier Way Buckingham Mk18 1tb
Country :	United Kingdom
Financials (as on) :	31.12.2017
Date of Incorporation :	28.11.1963
Com. Reg. No.:	00782674
Legal Form :	Private Limited with Share Capital
Line of Business :	<ul style="list-style-type: none"> • Non-specialised wholesale of food, beverages and tobacco • Importation, distributors and sale of foodstuffs
No. of Employees :	156

RATING & COMMENTS

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

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

Status :	Moderate
Payment Behaviour :	Slow but Correct
Litigation :	Clear

NOTES :

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

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ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
United Kingdom	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

UNITED KINGDOM - ECONOMIC OVERVIEW

The UK, a leading trading power and financial center, is the third largest economy in Europe after Germany and France. Agriculture is intensive, highly mechanized, and efficient by European standards, producing about 60% of food needs with less than 2% of the labor force. The UK has large coal, natural gas, and oil resources, but its oil and natural gas reserves are declining; the UK has been a net importer of energy since 2005. Services, particularly banking, insurance, and business services, are key drivers of British GDP growth. Manufacturing, meanwhile, has declined in importance but still accounts for about 10% of economic output.

In 2008, the global financial crisis hit the economy particularly hard, due to the importance of its financial sector. Falling home prices, high consumer debt, and the global economic slowdown compounded the UK's economic problems, pushing the economy into recession in the latter half of 2008 and prompting the then BROWN (Labour) government to implement a number of measures to stimulate the economy and stabilize the financial markets. Facing burgeoning public deficits and debt levels, in 2010 the then CAMERON-led coalition government (between Conservatives and Liberal Democrats) initiated an austerity program, which has continued under the Conservative government. However, the deficit still remains one of the highest in the G7, standing at 3.6% of GDP as of 2017, and the UK has pledged to lower its corporation tax from 20% to 17% by 2020. The UK had a debt burden of 90.4% GDP at the end of 2017.

The UK economy has begun to slow since the referendum vote to leave the EU in June 2016. A sustained depreciation of the British pound has increased consumer and producer prices, weighing on consumer spending without spurring a meaningful increase in exports. The UK has an extensive trade relationship with other EU members through its single market membership, and economic observers have warned the exit will jeopardize its position as the central location for European financial services. Prime Minister MAY is seeking a new "deep and special" trade relationship with the EU following the UK's exit. However, economists doubt that the UK will be able to preserve the benefits of EU membership without the obligations. The UK is expected to officially leave the EU by the end of March 2019.

Source : CIA

COMPANY NAME AND ADDRESS

Company Name: **NATCO FOODS LIMITED**
Company No: **00782674**
Company Status: **Active - Accounts Filed**
Registered Address: **UNIT 2 SWAN BUSINESS PARKOSIER WAYBUCKINGHAMMK18
1TB**

COMPANY SUMMARY

Registered Address UNIT 2 SWAN BUSINESS PARK
OSIER WAY
BUCKINGHAM
MK18 1TB

Trading Address Choithram House
Unit 2
Osier Way
Buckingham, Buckinghamshire
MK18 1TB

Website Address <http://www.natcofoods.com>
Telephone Number 01280825430
Fax Number
TPS No
FPS Yes
Incorporation Date 28/11/1963
Previous Name T.CHOITHRAM & SONS(STORES)LIMITED
Type Private limited with Share Capital
FTSE Index -
Date of Change 02/05/2003
Filing Date of Accounts 30/05/2018
Currency GBP
Share Capital £3,250,000
SIC07 46390
Charity Number -
SIC07 Description NON-SPECIALISED WHOLESALE OF FOOD, BEVERAGES AND
TOBACCO
Principal Activity Importation, distributors and sale of foodstuffs.

ADDITIONAL INFORMATION

CCJ's 1 (£2,148)
28/08/2015 COUNTY COURT MONEY CLAIMS CENTRE £2,148
Judgment

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Ultimate Holding Company	T CHOITHRAM INTERNATIONAL SA
Accountant	-
Mortgages	4
Trade Debtors	-
Group	5 companies
Linkages	0 companies
Countries	In 0 countries

KEY FINANCIALS

Year to Date	Turnover	Pre Tax Profit	Shareholder's Funds	Employees
31/12/2017	£59,385,046	-£23,099	£6,388,966	156
31/12/2016	£64,174,801	£853,191	£6,327,676	154
31/12/2015	£60,622,372	-£47,562	£5,459,341	150

MORTGAGE SUMMARY

Total Mortgage	4
Outstanding	3
Satisfied	1

TRADE DEBTORS / BAD DEBT SUMMARY

Total Number of Documented Trade	14
Total Value of Documented Trade	£90,373

COMMENTARY

This company has been treated as a Large company in respect of the rating/limit generated.
This company's return on total assets employed ratio indicates a poor or negative return on assets.
This company has made late payments on a medium percentage of invoices.
This company's ratio of total liabilities to total assets indicates the presence of moderate equity funding.
This company's bank loans and overdrafts (less cash) account for a high percentage of short term liabilities.
This company trades in an industry with a lower level of corporate failures.

CCJ

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Total Number of Exact CCJs -	1	Total Value of Exact CCJs -	£2,148
Total Number of Possible CCJs -	0	Total Value of Possible CCJs -	
Total Number of Satisfied CCJs -	0	Total Value of Satisfied CCJs -	
Total Number of Writs -	-		

CURRENT DIRECTORS

Title	Mr	Function	Director
Name	Ramchand Dharamdas Rajwani	Nationality	Indian
Date of Birth	04/1930	Present Appointments	7
Latest Address	P O Box 5115, Dubai	Appointment Date	24/06/1991
Post Code			
Title	Mr	Function	Director
Name	Ramesh Pohumal Thanwani	Nationality	Indian
Date of Birth	09/1946	Present Appointments	6
Latest Address	P O Box 5115, Dubai	Appointment Date	24/06/1991
Post Code			
Title	Mr	Function	Director
Name	Lekhraj Thakurdas Pagarani	Nationality	British
Date of Birth	07/1954	Present Appointments	6
Latest Address	P.o. Box 5115, Dubai	Appointment Date	24/06/1991
Post Code			
Title	Mr	Function	Director
Name	Luke Pagarani	Nationality	British
Date of Birth	10/1983	Present Appointments	5
Latest Address	Unit 2 Swan Business Park, Osier Way, Buckingham	Appointment Date	18/06/2013
Post Code	MK18 1TB		

CURRENT COMPANY SECRETARY

Title	Mr	Function	Company Secretary
Name	Ramesh Pohumal Thanwani	Nationality	Indian
Date of Birth	-	Present Appointments	6
Latest Address	Po Box 5115 Dubai, United Arab Emirates	Appointment Date	12/08/2003

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Post Code			
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TOP SHAREHOLDERS





Name	Currency	Share Count	Share Type	Nominal Value	% of Total Share Count
T. CHOITHRAM & SONS (LONDON) LTD	GBP	3,250,000	ORDINARY	1	100

FINANCIALS













Profit & Loss

	Date Of Accounts	31/12/17	(%)	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13
	Weeks	52	(%)	52	(%)	52	(%)	52	(%)	52
	Currency	GBP	(%)	GBP	(%)	GBP	(%)	GBP	(%)	GBP
	Consolidated A/cs	N	(%)	N	(%)	N	(%)	N	(%)	N
	Turnover	£59,385,046	-7.5%	£64,174,801	5.9%	£60,622,372	0.4%	£60,399,027	7.5%	£56,205,599
	Export	-	-	-	-	-	-	-	-	-
	Cost of Sales	£51,908,739	-8.8%	£56,892,081	5%	£54,158,190	2.3%	£52,958,807	6.9%	£49,537,989
	Gross Profit	£7,476,307	2.7%	£7,282,720	12.7%	£6,464,182	-13.1%	£7,440,220	11.6%	£6,667,610
	Wages & Salaries	£4,026,598	4%	£3,871,390	-0.3%	£3,883,377	5.1%	£3,694,666	7.1%	£3,449,487
	Directors Emoluments	£18,000	-	£18,000	-	£18,000	12.5%	£16,002	174.1%	£5,838
	Operating Profit	£621,635	-38.1%	£1,003,748	878.7%	£102,561	136%	£43,452	-87.6%	£351,166
	Depreciation	£439,872	-1.4%	£446,232	-6.5%	£477,475	859.5%	£49,763	-88.1%	£417,144
	Audit Fees	£8,495	3%	£8,250	-60.7%	£21,000	2.4%	£20,500	4.1%	£19,700
	Interest Payments	£179,049	18.9%	£150,557	0.3%	£150,123	-0.6%	£151,038	6.2%	£142,215
	Pre Tax Profit	-£23,099	-102.7%	£853,191	999.9%	-£47,562	55.8%	-£107,586	-151.5%	£208,951






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	Taxation	£84,389	457.2 %	£15,144	- 20.9 %	£19,134	- 58.9 %	£46,509	390.8 %	-£15,994
	Profit After Tax	£61,290	- 92.9 %	£868,335	999.9 %	-£28,428	53.5 %	-£61,077	- 131.7 %	£192,957
	Dividends Payable	-	-	-	-	-	-	-	-	-
	Retained Profit	£61,290	- 92.9 %	£868,335	999.9 %	-£28,428	53.5 %	-£61,077	- 131.7 %	£192,957






Balance Sheet

	Date Of Accounts	31/12/17	(%)	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13
	Tangible Assets	£2,906,525	- 4.6%	£3,045,849	1.5%	£3,000,891	-8.4%	£3,277,744	-7.5%	£3,545,274
	Intangible Assets	0	-	0	-	0	-	0	-	0
	Total Fixed Assets	£2,906,525	- 4.6%	£3,045,849	1.5%	£3,000,891	-8.4%	£3,277,744	-7.5%	£3,545,274
	Stock	£12,372,308	- 0.6%	£12,451,070	9.4%	£11,385,221	8.5%	£10,489,531	21.1 %	£8,661,756
	Trade Debtors	£5,956,344	- 10.8 %	£6,680,689	17%	£5,711,621	- 20.7 %	£7,201,431	34.4 %	£5,358,154
	Cash	£217,554	- 57.5 %	£512,060	42.4 %	£359,595	168.4 %	£133,958	999.9 %	£4,250
	Other Debtors	£338,661	- 68.3 %	£1,067,336	53.6 %	£695,026	- 18.6 %	£854,301	-8%	£928,366
	Miscellaneous Current Assets	0	-	0	-	0	-	0	-	0
	Total Current Assets	£18,884,867	- 8.8%	£20,711,155	14.1 %	£18,151,463	-2.8%	£18,679,221	24.9 %	£14,952,526
	Trade Creditors	£4,396,689	- 28.2 %	£6,122,600	3%	£5,946,332	- 14.7 %	£6,968,466	40.9 %	£4,945,115
	Bank Loans & Overdrafts	£3,971,906	- 13.4 %	£4,587,687	20.1 %	£3,820,247	0.8%	£3,788,719	5.1%	£3,603,758
	Other Short Term Finance	£6,496,621	8.6%	£5,979,756	19.2 %	£5,014,970	2.4%	£4,896,595	44.2 %	£3,396,334





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	Miscellaneous Current Liabilities	£231,872	- 30.5 %	£333,815	- 31.2 %	£485,164	48.2 %	£327,280	6.1%	£308,576
	Total Current Liabilities	£15,097,088	- 11.3 %	£17,023,858	11.5 %	£15,266,713	-4.5%	£15,981,060	30.4 %	£12,253,783
	Bank Loans & Overdrafts and LTL	£4,277,244	- 14.3 %	£4,993,157	17.6 %	£4,246,547	-0.7%	£4,276,855	-0.5%	£4,298,929
	Other Long Term Finance	0	- 100 %	£12,639	- 31%	£18,325	-70%	£61,027	- 72.5 %	£221,553
	Total Long Term Liabilities	£305,338	- 24.7 %	£405,470	- 4.9%	£426,300	- 12.7 %	£488,136	- 29.8 %	£695,171


Capital & Reserves

	Date Of Accounts	31/12/17	(%)	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13
	Called Up Share Capital	£3,250,000	-	£3,250,000	-	£3,250,000	-	£3,250,000	-	£3,250,000
	P & L Account Reserve	£3,138,966	2%	£3,077,676	39.3 %	£2,209,341	- 1.3 %	£2,237,769	- 2.7 %	£2,298,846
	Revaluation Reserve	-	-	-	-	-	-	-	-	-
	Sundry Reserves	-	-	-	-	-	-	-	-	-
	Shareholder Funds	£6,388,966	1%	£6,327,676	15.9 %	£5,459,341	- 0.5 %	£5,487,769	- 1.1 %	£5,548,846





Other Financial Items

	Date Of Accounts	31/12/17	(%)	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13
	Net Worth	£6,388,966	1%	£6,327,676	15.9 %	£5,459,341	- 0.5 %	£5,487,769	- 1.1%	£5,548,846
	Working Capital	£3,787,779	2.7%	£3,687,297	27.8 %	£2,884,750	6.9 %	£2,698,161	0%	£2,698,743
	Total Assets	£21,791,392	- 8.3%	£23,757,004	12.3 %	£21,152,354	- 3.7 %	£21,956,965	18.7 %	£18,497,800
	Total Liabilities	£15,402,426	- 11.6 %	£17,429,328	11.1 %	£15,693,013	- 4.7 %	£16,469,196	27.2 %	£12,948,954



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	s		%		%		%		%	
	Net Assets	£6,388,966	1%	£6,327,676	15.9%	£5,459,341	-0.5%	£5,487,769	-1.1%	£5,548,846







Cash Flow

	Date Of Accounts	31/12/17	(%)	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13
	Net Cashflow from Operations	-	-	-	-	-	-	-	-	-
	Net Cashflow before Financing	-	-	-	-	-	-	-	-	-
	Net Cashflow from Financing	-	-	-	-	-	-	-	-	-
	Increase in Cash	-	-	-	-	-	-	-	-	-






Miscellaneous

	Date Of Accounts	31/12/17	(%)	31/12/16	(%)	31/12/15	(%)	31/12/14	(%)	31/12/13
	Contingent Liability	NO	-	NO	-	NO	-	NO	-	NO
	Capital Employed	£6,694,304	-0.6%	£6,733,146	14.4%	£5,885,641	-1.5%	£5,975,905	-4.3%	£6,244,017
	Number of Employees	156	1.3%	154	2.7%	150	-1.3%	152	1.3%	150
	Accountants									
	Auditors	F W BERRINGER & CO								
	Auditor Comments	The audit report contains no adverse comments								
	Bankers									
	Bank Branch Code									

Ratios

	Date Of Accounts	31/12/17	31/12/16	31/12/15	31/12/14	31/12/13
	Pre-tax profit margin %	-0.04	1.33	-0.08	-0.18	0.37
	Current ratio	1.25	1.22	1.19	1.17	1.22
	Sales/Net Working Capital	15.68	17.40	21.01	22.39	20.83
	Gearing %	66.90	78.90	77.80	77.90	77.50
	Equity in %	29.30	26.60	25.80	25	30
	Creditor Days	26.94	34.72	35.70	41.99	32.02

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	Debtor Days	36.50	37.89	34.29	43.40	34.70
	Liquidity/Acid Test	0.43	0.48	0.44	0.51	0.51
	Return On Capital Employed %	-0.34	12.67	-0.80	-1.80	3.34
	Return On Total Assets Employed %	-0.10	3.59	-0.22	-0.48	1.12
	Current Debt Ratio	2.36	2.69	2.79	2.91	2.20
	Total Debt Ratio	2.41	2.75	2.87	3	2.33
	Stock Turnover Ratio %	20.83	19.40	18.78	17.36	15.41
	Return on Net Assets Employed %	-0.36	13.48	-0.87	-1.96	3.76

Report Notes

There are no notes to display.

Status History

No Status History found

Event History

Date	Description
13/07/2018	Confirmation Statement
02/06/2018	New Accounts Filed
19/05/2018	Payment Data Update Received
25/04/2018	Payment Data Update Received
05/08/2017	New Accounts Filed
28/07/2017	Confirmation Statement
14/10/2016	New Accounts Filed
14/10/2016	New Accounts Filed
19/07/2016	Payment Data Update Received
12/07/2016	Annual Returns
08/07/2016	Payment Data Update Received
06/07/2016	Payment Data Update Received
09/06/2016	Payment Data Update Received
08/06/2016	Payment Data Update Received
24/05/2016	Payment Data Update Received

PREVIOUS COMPANY NAMES

Date	Previous Name
02/05/2003	T.CHOITHRAM & SONS(STORES)LIMITED

Writ Details

No writs found

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Statistics

Group	5 companies
Linkages	0 companies
Countries	In 0 countries

Summary

Holding Company	T.CHOITHRAM & SONS(LONDON)LIMITED
Ownership Status	Wholly Owned
Ultimate Holding Company	T CHOITHRAM INTERNATIONAL SA

GROUP STRUCTUREFULL

Company Name	Registered Number	Latest Key Financials	Consol. Accounts	Turnover
T CHOITHRAM INTERNATIONAL...	N/A	-	-	
T.CHOITHRAM & SONS(LON...	00673744	31.12.2017	Y	£84,410,549
TRIGON SNACKS TRADIN...	08711597	31.12.2017	N	£17,613,239
NATCO FOODS LIMITED	00782674	31.12.2017	N	£59,385,046
NATCO NATURAL FOOD...	03289857	31.12.2017	N	

Exact CCJ Details

Date	Court	Amount	Status	Case Number	Date Paid
28/08/2015	COUNTY COURT MONEY CLAIMS CENTRE	£2,148	Judgment	B49YM883	-

Possible CCJs Details

Possible CCJ matches show CCJs that may be matched to a company based on various criteria such as similar trading names or addresses. This data is provided for your information only as an aid to decision-making and does not affect a company's rating.

There are no possible CCJ details

MORTGAGE DETAILS

Mortgage Type:	CERTIFICATE OF PLEDGE
Date Charge Created:	30/03/93

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Date Charge Registered:	14/04/93		
Date Charge Satisfied:	-		
Status:	OUTSTANDING		
Person(s) Entitled:	BANK OF INDIA		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES ON ANY ACCOUNT WHATSOEVER		
Details:	ALL GOODS WHICH ARE NOW OR WHICH SHALL BE HEREAFTER DELIVERED BY THE COMPANY INTO THE POSSESSION OF BANK OF INDIA OR ITS AGENTS ON BANK OF INDIA'S BEHALF AND UPON ALL BILLS OF LADING, WARRANTS, DELIVERY ORDERS AND UPON ALL DOCUMENTS OF TITLE AND SECURITIES WHATSOEVER WHICH ARE NOW OR WHICH SHALL BE HEREAFTER DEPOSITED BY THE COMPANY WITH BANK OF INDIA.		
Mortgage Type:	LETTER OF HYPOTHECATION		
Date Charge Created:	30/03/93		
Date Charge Registered:	14/04/93		
Date Charge Satisfied:	-		
Status:	OUTSTANDING		
Person(s) Entitled:	BANK OF INDIA		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES		
Details:	ALL BILLS AND/OR DOCUMENTS WHICH THE COMPANY MAY FROM TIME TO TIME HAND TO BANK OF INDIA FOR PURCHASE OR DISCOUNT OR AGAINST WHICH BANK OF INDIA MAY MAKE ADVANCES AND THE GOODS THEREBY REPRESENTED AND THE PROCEEDS THEREOF.		
Mortgage Type:	A GENERAL LETTER OF HYPOTHECATION		
Date Charge Created:	05/06/91		
Date Charge Registered:	15/06/91		
Date Charge Satisfied:	23/08/93		
Status:	SATISFIED		
Person(s) Entitled:	BANK OF BARODA		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES ON ANY ACCOUNT WHATSOEVER		
Details:	ALL BILLS OF EXCHANGE PROMISSORY NOTES AND NEGOTIABLE INSTRUMENTS OF ANY DESCRIPTION PLEASE SEE FORM 395 FOR DETAILS		
Mortgage Type:	LEGAL CHARGE		
Date Charge Created:	24/04/91		
Date Charge Registered:	25/04/91		
Date Charge Satisfied:	-		
Status:	OUTSTANDING		
Person(s) Entitled:	BARCLAYS BANK PLC		
Amount Secured:	ALL MONIES DUE OR TO BECOME DUE FROM THE COMPANY TO THE CHARGEES ON ANY ACCOUNT WHATSOEVER		
Details:	UNIT 2 PUMP LANE HAYES		

Creditor Details

	Total Number	Total Value
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Trade Creditors	0	-
No Creditor Data		

TRADE DEBTORS / BAD DEBT DETAIL

	Total Number of Documented Trade	Total Value of Documented Trade	
Trade Debtors	14	£90,373	
Company Name	Amount	Statement Date	
Toor Wholesale Ltd	£33,347	22/03/2017	
G B Goods Ltd	£12,604	08/07/2014	
Pakeezah Superstores (Leeds Road) Limited	£6,710	19/12/2016	
Noor Mahal Sweets UK Ltd	£6,500	25/04/2018	
Fruitasia Limited	£5,680	19/03/2013	
Ashafood (UK) Ltd	£5,214	14/10/2014	
Ahmeds Valley Food Ltd	£4,603	09/05/2014	
Masalamart Ltd	£3,182	02/06/2016	
Jays Food Store Ltd	£3,105	17/08/2016	
Pakeezah (Ingleby Road) Limited	£2,916	13/04/2017	
Chambers & Knight Limited	£1,980	09/07/2014	
Chini Chor Limited	£1,843	11/04/2018	
Fresher Foods Ltd	£1,680	01/02/2012	
Al Zam Zam Foods Ltd	£1,009	05/06/2014	

PREVIOUS DIRECTOR/COMPANY SECRETARIES

Name	Current Active Appointments	Previous Appointments	Dissolved Companies
Kishore Thakurdas Pagarani	0	6	0
Thakurdas Choithram Pagarani	0	5	0
Sakti Bhattacharya	0	6	0
Jaiprakash Thakurdas Pagarani	0	1	0
Total Persons With Significant Control	2	Total Statements	0
Active	2	Active	0
Ceased	0	Ceased	0

ACTIVE PERSONS WITH SIGNIFICANT CONTROL

Name	Kind
T Choithram & Sons (London) Ltd	Corporate Entity With Significant Control

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Address	Unit 5 Silverdale Industrial Estate, Silverdale Road, Hayes	Notified On	29/06/2017
Post Code	UB3 3BL	Legal Form	Limited Company
Authority	Companies Act 2006	Place Registered	England & Wales
Country Registered	England & Wales	Registration Number	00673744
Nature Of Control	Ownership of shares - above 75%		
Name	Mr Lekhraj Thakurdas Pagarani	Kind	Individual Person With Significant Control
Address	Unit 2 Swan Business Park, Osier Way, Buckingham	Country Of Residence	United Arab Emirates
Post Code	MK18 1TB	Nationality	British
Date of Birth	07/1954	Notified On	29/06/2017
Nature Of Control	Has significant influence or control		

Ceased Persons With Significant Control

No Ceased Persons With Significant Control To Display

Active Statements

No Active Statements To Display

Ceased Statements

No Ceased Statements To Display

Average Invoice Value	£4595.40
Invoices available	505
Paid	503
Outstanding	2

Trade Payment Data is information that we collect from selected third party partners who send us information about their whole sales ledger.

	Within Terms	0-30 Days	31-60 Days	61-90 Days	91+ Days
Paid	184	257	26	4	32
Outstanding	0	1	1	0	0

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 74.13
UK Pound	1	INR 97.62
Euro	1	INR 85.26
GBP	1	INR 97.89

Note : Above are approximate rates obtained from sources believed to be correct

INFORMATION DETAILS

Analysis Done by :	DIV
Report Prepared by :	DNS

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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)