

## MIRA INFORM REPORT

<b>Report No. :</b>	474703
<b>Report Date :</b>	13.10.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	STEEL BIRD INTERNATIONAL
<b>Registered Office :</b>	2E/3, Jhandewalan Extension, New Delhi – 110055
<b>Mobile No.:</b>	91-9811791976 (Mr. Pankaj Ramesh Kapur)
<b>Website :</b>	Not Available
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Establishment :</b>	01.03.1980
<b>Capital Investment / Paid-up Capital :</b>	INR 894.757 Lacs
<b>IEC No.:</b> [Import-Export Code No.]	0500050163
<b>TIN/ CST No.:</b>	07230055102 05006373604 09188821178 08961615802
<b>Service Tax No.:</b>	AABFS7296KST001
<b>PAN No.:</b> [Permanent Account No.]	AABFS7296K
<b>GSTN :</b> [Goods & Service Tax Registration No.]	05AABFS7296K1ZQ (Udham Singh Nagar) 07AABFS7296K1ZM (Delhi)
<b>Udyog Aadhaar No.:</b>	UK12C0003459
<b>Legal Form :</b>	Partnership Concern with an Unlimited Liability of the Partners
<b>Line of Business :</b>	Manufacturing of Automotive Rubber Parts and Filters.
<b>No. of Employees :</b>	250 (Approximately)

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**RATING & COMMENTS**

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

**MIRA's Rating :**

A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear

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

**EXTERNAL AGENCY RATING**

**NOT AVAILABLE**

**RBI DEFAULTERS' LIST STATUS**

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

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**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 13.10.2018

**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 PARTED BY**

<b>Name :</b>	Mr. Pankaj Ramesh Kapur
<b>Designation :</b>	Partner
<b>Contact No.:</b>	91-9811791976
<b>Date :</b>	06.10.2018

**LOCATIONS**

<b>Registered Office :</b>	2E/3, Jhandewalan Extension, New Delhi – 110055, India
<b>Tel. No.:</b>	91-11-41540406/ 407/ 408
<b>Mobile No.:</b>	91-9811791976 (Mr. Pankaj Ramesh Kapur)
<b>E-Mail :</b>	<a href="mailto:pankajkapur@steelbird.com">pankajkapur@steelbird.com</a> <a href="mailto:manavkapur@steelbird.com">manavkapur@steelbird.com</a>
<b>Warehouse 1 :</b>	Plot No. 4, Anand Industrial Estate, Mohan Nagar, Ghaziabad, Uttar Pradesh, India
<b>Warehouse 2 :</b>	7, Transport Nagar, Jaipur, Rajasthan, India
<b>Factory 1 :</b>	Plot No.62 and 69, Sector-IIDC, IIE SIDCUL, Pantnagar, Udham Singh Nagar – 263153, Uttarakhand, India
<b>Area :</b>	3000 sq. ft.
<b>Locality :</b>	Industrial
<b>Factory 2 :</b>	Unit II, Sector-06, SIDCUL, IIE, Pantnagar, Udham Singh Nagar – 263153,

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	Uttarakhand, India
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**PARTNERS**

<b>Name :</b>	Mr. Pankaj Ramesh Kapur
<b>Designation :</b>	Partner
<b>Address :</b>	A-40, Meera Bagh, Sunder Vihar, Punjabi Bagh, West Delhi, Delhi – 110087, India
<b>Date of Birth/Age :</b>	13.03.1980
<b>Aadhaar No.:</b>	9463 2970 7956
<b>PAN No.:</b>	AGQPK7569Q
<b>Name :</b>	Mr. Manav Ramesh Kapur
<b>Designation :</b>	Partner
<b>Address :</b>	A-40, Meera Bagh, Sunder Vihar, Punjabi Bagh, West Delhi, Delhi – 110087, India
<b>Date of Birth/Age :</b>	29.09.1981
<b>Aadhaar No.:</b>	4554 3834 8465
<b>PAN No.:</b>	AIZPK6829N

**DETAILS OF GROUP COMPANIES**

NIL

**BUSINESS DETAILS**

<b>Line of Business :</b>	Manufacturing of Automotive Rubber Parts and Filters.
<b>Products :</b>	Automotive Rubber Parts and Filters
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Cash, Credit and L/C
<b>Purchasing :</b>	Cash, Credit and L/C

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**GENERAL INFORMATION**

<b>Suppliers :</b>	<ul style="list-style-type: none"> <li>• K.L. Trading Corporation</li> <li>• Kwaliti Rubber and Chemicals</li> <li>• Sheela Foam Limited</li> </ul>	
<b>Customers :</b>	Retailers, Wholesalers and End Users <ul style="list-style-type: none"> <li>• Greaves Cotton Limited (Pune)</li> <li>• Bosch Limited (Bangalore)</li> <li>• Royal Enfield (Chennai)</li> <li>• Badve Engineering Limited</li> </ul>	
<b>No. of Employees :</b>	250 (Approximately)	
<b>Bankers :</b>	<b>Banker Name :</b>	HDFC Bank Limited
	<b>Branch :</b>	Shop No. AG1 to AG8, AG20 to AG21, Plot No.2, Community Centre, Motia Khan, Pahar Ganj, New Delhi – 110055, India
	<b>Name of the Relationship Manager :</b>	Mr. Amit Yadav
	<b>Mobile No.:</b>	91-9818923282
	<b>Tel. No.:</b>	91-11-61606161
	<b>Account No.:</b>	04572320001151
	<b>E-Mail :</b>	<a href="mailto:amit.yadav@hdfcbank.com">amit.yadav@hdfcbank.com</a>
	<b>Account Type :</b>	Current A/C
	<b>RTGS/ NEFT/ IFSC Code :</b>	HDFC0000457
	<b>Branch Code :</b>	457
	<b>MICR Code :</b>	110240070
	<b>Banker Name :</b>	Citi Bank
	<b>Branch :</b>	Jeevan Bharti Building, 124, Connaught Circus, New Delhi – 110001, India
	<b>Name of the Relationship Manager :</b>	Mr. Avani Gulati
	<b>Mobile No.:</b>	91-9910032355
	<b>Tel. No.:</b>	91-11-66125512
	<b>Account No.:</b>	0054046227
	<b>E-Mail :</b>	<a href="mailto:avani.gulati@citi.com">avani.gulati@citi.com</a>
	<b>Account Type :</b>	Cash Credit
	<b>Credit Facilities Enjoyed (If any) :</b>	INR 500.000 Lacs
<b>RTGS/ NEFT/ IFSC Code :</b>	CITI0000002	
<b>Branch Code :</b>	000002	
<b>MICR Code :</b>	110037002	
<b>Facilities :</b>	<b>Secured Loan</b>	<b>31.03.2017</b>

		(INR in Lacs)
	Citi Bank # 0054046227	500.289
	Citi Bank T/L # 139063	87.645
	Citi Bank	22.692
	Citi Bank	1.359
	Citi Bank	7.486
	Car Loan	66.996
	<b>Total</b>	<b>686.467</b>

<b>Auditors :</b>	
<b>Name :</b>	Vikas Katyal and Associates Chartered Accountants
<b>Address :</b>	R-291 A, Greater Kailash Part-1, New Delhi – 110048, India
<b>Tel. No.:</b>	91-11-26211488/ 40513770
<b>E-Mail :</b>	<a href="mailto:info@katyalassociates.com">info@katyalassociates.com</a>
<b>Membership No.:</b>	098723

**LITIGATIONS**

NIL

**CAPITAL STRUCTURE**  
*[INR in Lacs]*

**AS ON 31.03.2017**

PARTICULARS	Amount In Lacs
<b>CAPITAL A/C</b>	
Pankaj Ramesh Kapur	385.634
Manav Ramesh Kapur	509.123
<b>TOTAL</b>	<b>894.757</b>

**FINANCIAL DATA**  
*[all figures are INR Lacs]*

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>SHAREHOLDERS FUNDS</b>			
1] Partner's Capital	894.757	835.790	643.841
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.000	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
<b>NETWORTH</b>	<b>894.757</b>	<b>835.790</b>	<b>643.841</b>

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LOAN FUNDS			
1] Secured Loans	686.467	622.984	597.673
2] Unsecured Loans	15.000	4.175	29.311
3] Security From Authorized Dealers	66.511	57.760	52.421
<b>TOTAL BORROWING</b>	<b>767.978</b>	<b>684.919</b>	<b>679.405</b>
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
<b>TOTAL</b>	<b>1662.735</b>	<b>1520.709</b>	<b>1323.246</b>
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	1034.456	871.938	856.651
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	366.282	400.720	327.716
Sundry Debtors	484.192	440.604	377.446
Cash & Bank Balances	23.438	29.864	20.399
Other Current Assets	16.036	0.000	0.000
Loans & Advances	342.759	209.135	193.308
Securities Given	11.130	28.991	8.252
<b>Total Current Assets</b>	<b>1243.837</b>	<b>1109.314</b>	<b>927.121</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors	516.110	382.985	395.594
Other Current Liabilities	99.448	77.558	64.932
Provisions	0.000	0.000	0.000
<b>Total Current Liabilities</b>	<b>615.558</b>	<b>460.543</b>	<b>460.526</b>
<b>Net Current Assets</b>	<b>628.279</b>	<b>648.771</b>	<b>466.595</b>
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
<b>TOTAL</b>	<b>1662.735</b>	<b>1520.709</b>	<b>1323.246</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	<b>SALES</b>			
	Income	3425.385	3252.912	2744.150
	Other Income	2.920	1.344	1.746
	<b>TOTAL</b>	<b>3428.305</b>	<b>3254.256</b>	<b>2745.896</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Goods Sold	1879.519	1671.207	1413.610

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Entry Tax	5.590	4.387	2.190
Consumable Goods	7.578	8.569	8.407
E.P.F to Worker's	17.031	14.140	10.681
E.S.I.C. to Worker's	6.188	5.089	3.832
Bonus to Worker's	3.432	6.463	6.477
Incentive to Workers	44.742	52.631	50.683
Wages	130.272	123.670	92.106
Power and Fuel-Factory	72.010	75.851	61.582
Freight Inward	23.766	22.521	20.760
Advertisements	17.724	16.937	11.872
Annual Maintenance Contract	1.562	1.946	3.004
Audit Fee	1.680	1.400	1.244
Bad Debts	0.000	27.526	0.000
Business Promotion	83.542	96.684	65.526
Car Insurance	3.200	2.457	1.926
Car Running and Maintenance	15.862	14.902	5.074
Commission	32.240	21.581	8.543
Computer Maintenance	0.588	0.041	0.273
Conveyance	5.704	5.500	5.351
Custom Clearing Charges	5.372	2.157	1.470
Discount	71.181	75.290	70.519
Diwali Expenses	5.598	4.200	3.023
Donation	3.924	3.749	4.203
EPF and ESI	14.967	12.722	19.279
Electricity and Fuel Expenses	16.492	8.830	8.751
Employee Benefits and Other Emoluments	238.742	184.086	165.043
Fees and Taxes	6.008	5.833	3.600
Foreign Exchange Fluctuation	0.000	0.000	0.320
Freight Outward	77.712	40.913	32.981
General Expenses	4.608	5.603	4.074
House Keeping Charges	0.227	3.698	2.802
Insurance of Stock, Building, Plant and Machinery	1.604	1.741	1.623
Interest Paid on Partner's Capital	100.295	77.261	58.293
Interest Paid Others	72.570	81.264	99.986
Legal and Professional Charges	35.178	19.322	6.034
Loading Unloading Charges	1.592	1.507	1.166
Loan Processing Fee	1.860	0.000	0.000
Membership Subscription Fee	0.000	0.953	0.486
Newspaper, Books and Periodical	0.099	0.060	0.155
Packing Expenses	0.476	4.858	0.258
Penalties	0.000	0.000	0.701
Postage and Telegram Expenses	1.343	2.161	0.512
Printing and Stationary	8.391	7.754	5.244
Repair and Maintenance	42.585	54.010	38.021
Rent	5.834	14.774	4.879
Security Expenses	9.964	7.916	7.162

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	Service Tax Charges	3.904	2.659	1.660
	Shortage and Excess	0.073	0.180	0.004
	Sidcul Lease Rent	0.185	0.914	0.295
	Staff Welfare	22.740	20.682	21.942
	Telephone and Internet Expenses	8.860	7.704	6.306
	Three Wheeler Expenses	11.125	10.514	7.904
	Tour and Travel Expenses	48.871	41.849	44.030
	Amounts Write Off	1.949	0.000	0.000
	Website Subscription Charges	0.000	2.050	0.350
	Water Charges	1.290	0.767	0.838
	<b>TOTAL</b>	<b>3177.849</b>	<b>2881.483</b>	<b>2397.055</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION</b>	<b>250.456</b>	<b>372.773</b>	<b>348.841</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	2.815	4.658	1.396
	<b>PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION</b>	<b>247.641</b>	<b>368.115</b>	<b>347.445</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	136.695	121.390	116.410
	<b>PROFIT/ (LOSS) FOR THE YEAR</b>	<b>110.946</b>	<b>246.725</b>	<b>231.035</b>

**Note:** Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry.

## KEY RATIOS

### EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	51.59	49.44	50.20
Account Receivables Turnover (Income / Sundry Debtors)	7.07	7.38	7.27
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	100.23	83.65	102.14

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Inventory Turnover (Operating Income / Inventories)	0.68	0.93	1.06
Asset Turnover (Operating Income / Net Fixed Assets)	0.24	0.43	0.41

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio (Borrowing + Current Liabilities) / Total Assets	0.61	0.58	0.64
Debt Equity Ratio (Total Liability / Networth)	0.78	0.75	0.97
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.78	0.63	0.84
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.16	1.04	1.33
Interest Coverage Ratio (PBIT / Financial Charges)	88.97	80.03	249.89

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin [(PAT / Sales) * 100]	%	3.24	7.58	8.42
Return on Total Assets ((PAT / Total Assets) * 100)	%	4.87	12.45	12.95
Return on Investment (ROI) ((PAT / Networth) * 100)	%	12.40	29.52	35.88

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.78	2.12	1.71
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.26	1.36	1.11
G-Score Ratio Financial (Networth / Total Assets)	0.39	0.42	0.36

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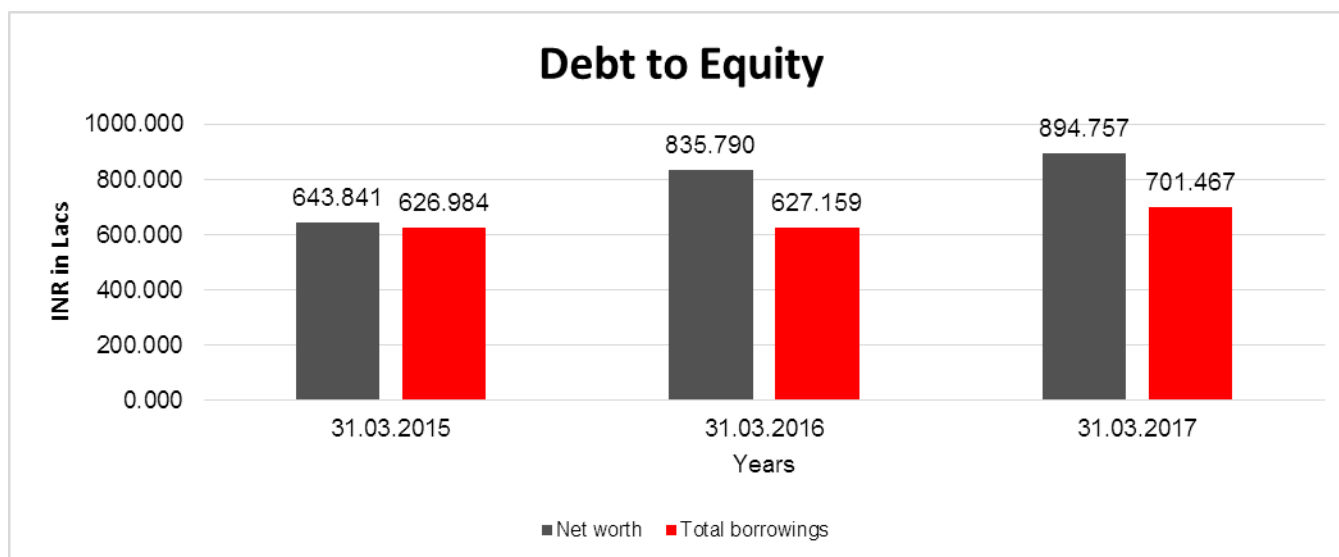
G-Score Ratio Debt (Debts / Equity Capital)	0.78	0.75	0.97
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.78	2.12	1.71

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

**FINANCIAL ANALYSIS**  
*[all figures are INR Lacs]*

**DEBT EQUITY RATIO**

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Partner's Capital	643.841	835.790	894.757
Reserves & Surplus	0.000	0.000	0.000
<b>Net worth</b>	<b>643.841</b>	<b>835.790</b>	<b>894.757</b>
Secured Loans	597.673	622.984	686.467
Unsecured Loans	29.311	4.175	15.000
<b>Total borrowings</b>	<b>626.984</b>	<b>627.159</b>	<b>701.467</b>
<b>Debt/Equity ratio</b>	<b>0.974</b>	<b>0.750</b>	<b>0.784</b>

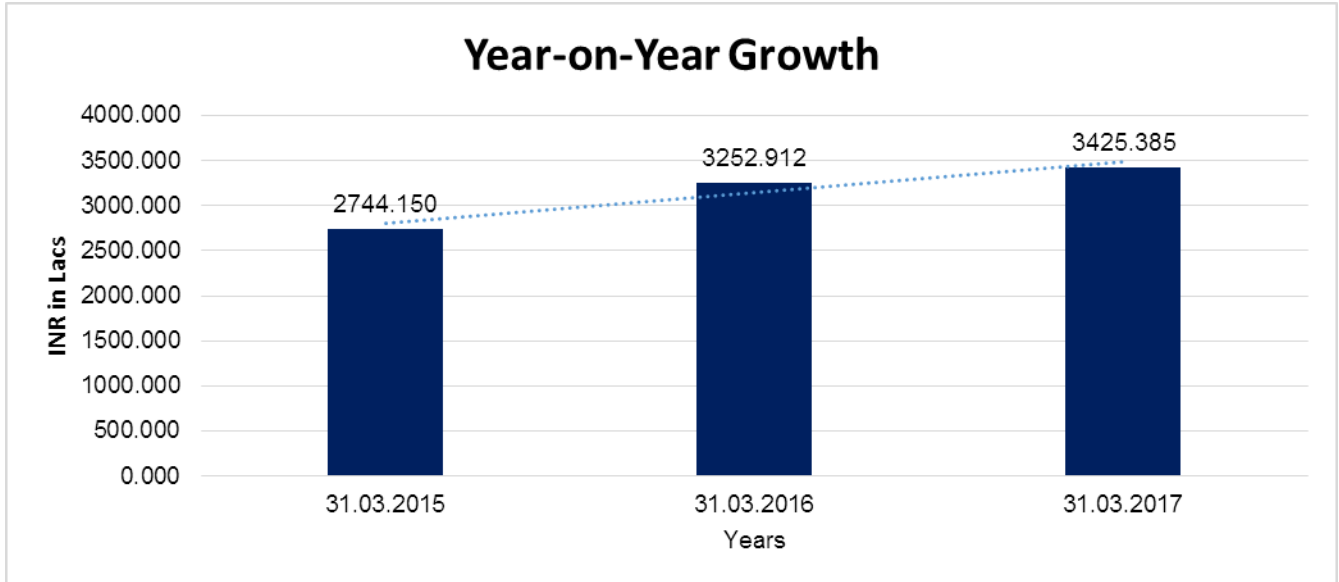


**YEAR-ON-YEAR GROWTH**

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
---------------------	------------	------------	------------

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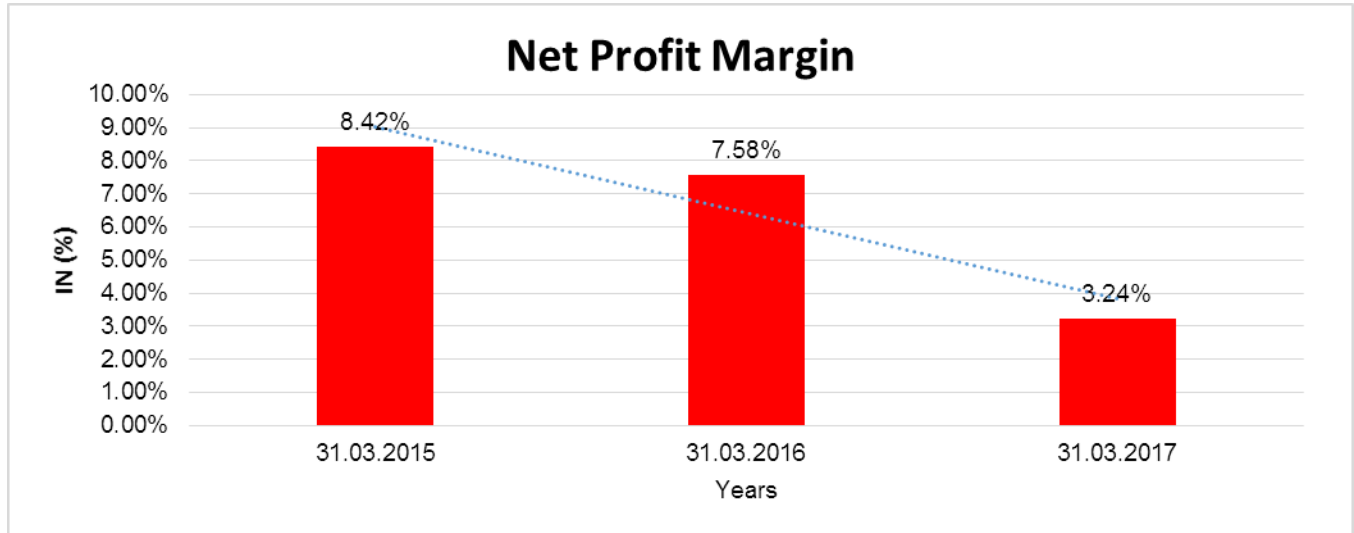
	INR In lacs	INR In lacs	INR In lacs
Sales	2744.150	3252.912	3425.385
		<b>18.540</b>	<b>5.302</b>



**NET PROFIT MARGIN**

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Sales	2744.150	3252.912	3425.385
Profit	231.035	246.725	110.946
	<b>8.42%</b>	<b>7.58%</b>	<b>3.24%</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	Yes
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	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	Yes
17	Details of sister concerns	No
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	Yes

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**STEEL BIRD INTERNATIONAL - 474703**

**PAGE NO. : 14**

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	No
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

**UNSECURED LOAN**

<b>PARTICULARS</b>	<b>31.03.2017 (INR in Lacs)</b>
Loan-Gaurav Jain	15.000
<b>Total</b>	<b>15.000</b>

**FIXED ASSETS**

- Computer
- Computer Software
- Dies
- Machinery
- Compressor
- Container
- Camera
- Car
- Bike/ Cycle
- Air Conditioner
- Transformer
- Generator
- Furniture, Fixture and Fittings
- Fire Extinguisher
- Fans and Coolers
- Water Purifier
- Factory Construction
- Office Construction
- Electric Installation

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- U.P.S.
- Printers
- Fax
- Cellular Phone
- Telephone Installation
- Water Chiller Pump
- Water Motor Pump
- Water Heater
- Factory Land
- EPBX
- Refrigeration
- Coffee Machine

**OBSERVATION POINTS**

<b>Company Name :</b>	STEEL BIRD INTERNATIONAL
<b>Address :</b>	Plot No.62 and 69, Sector-IIDC, IIE SIDCUL, Pantnagar, Udham Singh Nagar – 263153, Uttarakhand, India
<b>Contact No.:</b>	91-9997740061
<b>E-Mail :</b>	<a href="mailto:pankajkapur@steelbird.com">pankajkapur@steelbird.com</a>
<b>Person to whom we met :</b>	Mr. Sahnsar Pal
<b>Designation :</b>	Plant Head
<b>Name Board :</b>	Sighted
<b>Location :</b>	Easy
<b>Landmark (If any) :</b>	220 Power House
<b>Total floors of the building :</b>	Ground +2 Storey Building
<b>Subject situated on :</b>	Whole premises belongs to subject company
<b>Locality:</b>	Industrial
<b>Area of premises :</b>	3000 sq. ft.
<b>Area :</b>	Upmarket
<b>Level of operation :</b>	Medium

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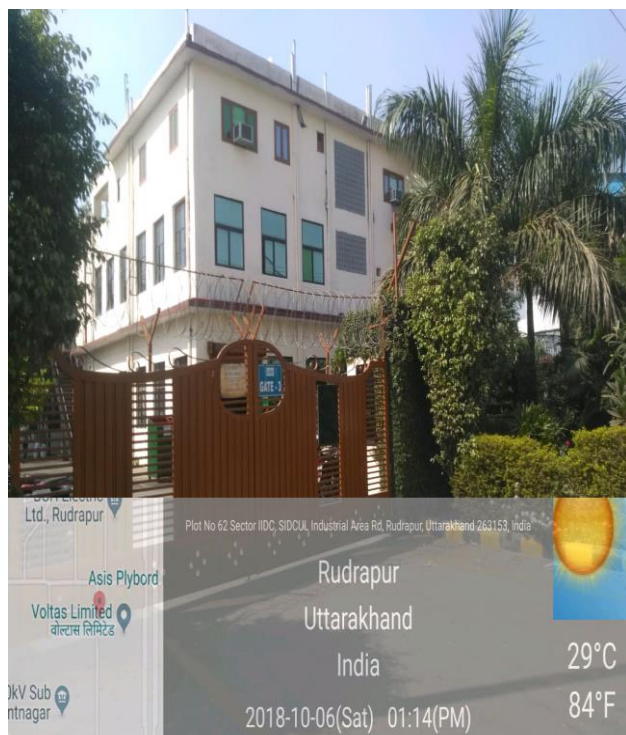
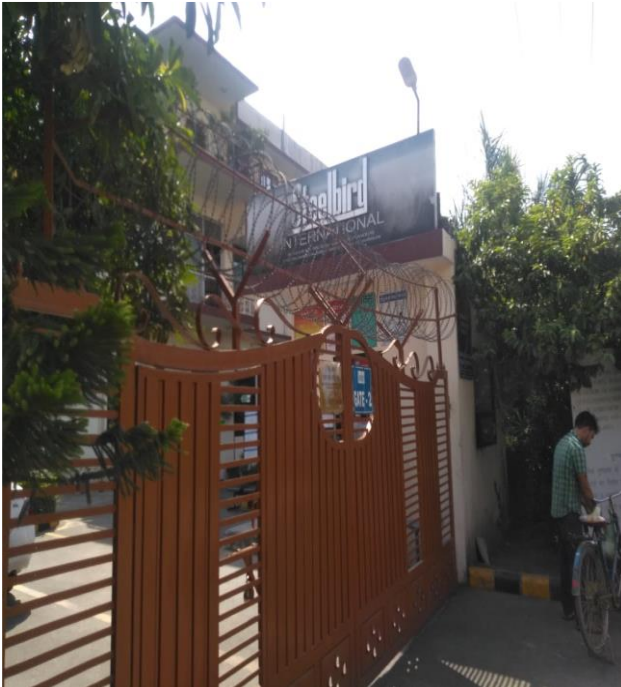
Details of hypothecation signboard (if any) (As Displayed in Factory/ Work)		
No. of employees seen at premises :	250	
Visibility Items :	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Computers</li> <li>• Air Conditioner</li> <li>• Office Equipment</li> </ul>	
Furniture items sighted :	Yes	
<b>Neighbour's Interview</b>		
i.Name of company :	Dev Bhoomi	
Contact person name :	Mr. Amit (Staff)	
ii.Name of company :	Tata Ficosa	
Contact person name :	Mr. Vinay (Staff)	
Proof of visit :	Photographs and Visiting Card	
Photographs	Exterior with name board / Interior / Shop Floor etc.	
Details of the person conducting visit:	Name :	Mr. Nagesh Kumar Dubey
	Designation :	Field Executive
	Contact No.:	91-8077091024

**PHOTOGRAPHS**

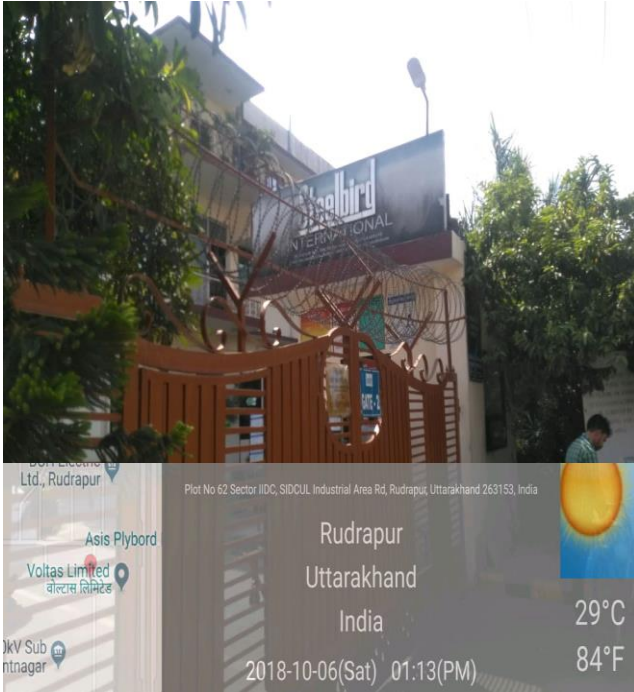
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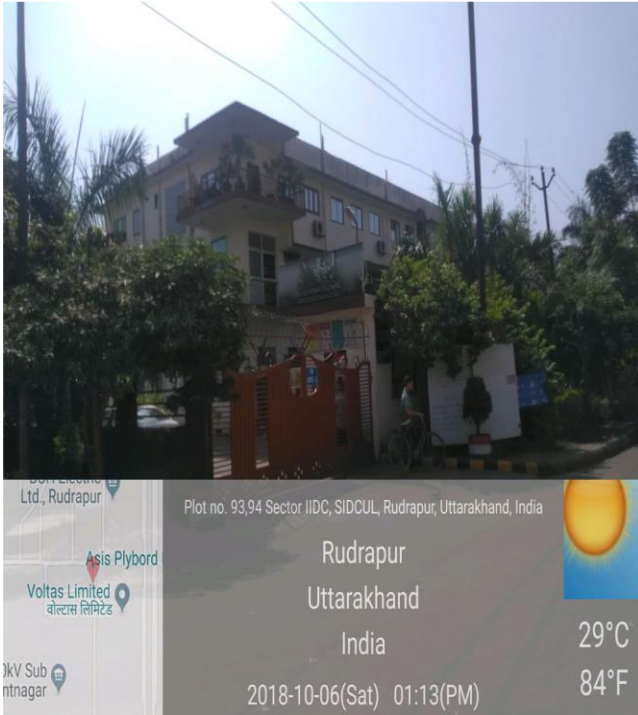
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**CMT REPORT (Corruption, Money Laundering & Terrorism]**

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 (as on 13.10.2018(date of report)) :**

No press reports / filings exists on the subject.

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	STL
<b>Analysis Done by :</b>	VIVR
<b>Report Prepared by :</b>	SUD

**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	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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