

MIRA INFORM REPORT

Report No. :	528221
Report Date :	06.09.2018

IDENTIFICATION DETAILS

Name :	CUMMINS INC.
Formerly Known As :	CUMMINS ENGINE COMPANY
Registered Office :	135 North Pennsylvania Street, Suite 1610, Indianapolis, IN, 46204
Country :	United States
Financials (as on) :	31.12.2017
Date of Incorporation :	03.02.1919
Legal Form :	Corporation
Line of Business :	Subject designs, manufactures, distributes, and services diesel and natural gas engines, and engine-related component products worldwide.
No. of Employees :	58600

RATING & COMMENTS

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

MIRA's Rating : A++

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default

Status :	Excellent
Payment Behaviour :	Regular
Litigation :	Exist

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 (31.12.2017)	Current Rating (01.04.2018)
United States	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 STATES - ECONOMIC OVERVIEW

The US has the most technologically powerful economy in the world, with a per capita GDP of \$59,500. US firms are at or near the forefront in technological advances, especially in computers, pharmaceuticals, and medical, aerospace, and military equipment; however, their advantage has narrowed since the end of World War II. Based on a comparison of GDP measured at purchasing power parity conversion rates, the US economy in 2014, having stood as the largest in the world for more than a century, slipped into second place behind China, which has more than tripled the US growth rate for each year of the past four decades.

In the US, private individuals and business firms make most of the decisions, and the federal and state governments buy needed goods and services predominantly in the private marketplace. US business firms enjoy greater flexibility than their counterparts in Western Europe and Japan in decisions to expand capital plant, to lay off surplus workers, and to develop new products. At the same time, businesses face higher barriers to enter their rivals' home markets than foreign firms face entering US markets.

Long-term problems for the US include stagnation of wages for lower-income families, inadequate investment in deteriorating infrastructure, rapidly rising medical and pension costs of an aging population, energy shortages, and sizable current account and budget deficits.

The onrush of technology has been a driving factor in the gradual development of a "two-tier" labor market in which those at the bottom lack the education and the professional/technical skills of those at the top and, more and more, fail to get comparable pay raises, health insurance coverage, and other benefits. But the globalization of trade, and especially the rise of low-wage producers such as China, has put additional downward pressure on wages and upward pressure on the return to capital. Since 1975, practically all the gains in household income have gone to the top 20% of households. Since 1996, dividends and capital gains have grown faster than wages or any other category of after-tax income.

Imported oil accounts for more than 50% of US consumption and oil has a major impact on the overall health of the economy. Crude oil prices doubled between 2001 and 2006, the year home prices peaked; higher gasoline prices ate into consumers' budgets and many individuals fell behind in their mortgage payments. Oil prices climbed another 50% between 2006 and 2008, and bank foreclosures more than doubled in the same period. Besides dampening the housing market, soaring oil prices caused a drop in the value of the dollar and a deterioration in the US merchandise trade deficit, which peaked at \$840 billion in 2008. Because the US economy is energy-intensive, falling oil prices since 2013 have alleviated many of the problems the earlier increases had created.

The sub-prime mortgage crisis, falling home prices, investment bank failures, tight credit, and the global economic downturn pushed the US into a recession by mid-2008. GDP contracted until the third quarter of 2009, the deepest and longest downturn since the Great Depression. To help stabilize financial markets, the US Congress established a \$700 billion Troubled Asset Relief Program in October 2008. The government used some of these funds to purchase equity in US banks and industrial corporations, much of which had been returned to the government by early 2011. In January 2009, Congress passed and former President Barack OBAMA signed a bill providing an additional \$787 billion fiscal stimulus to be used over 10 years - two-thirds on additional spending and one-third on tax cuts - to create jobs and to help the economy recover. In 2010 and 2011, the federal budget deficit reached nearly 9% of GDP. In 2012, the Federal Government reduced the growth of spending and the deficit shrank to 7.6% of GDP. US revenues from taxes and other sources are lower, as a percentage of GDP, than those of most other countries.

Wars in Iraq and Afghanistan required major shifts in national resources from civilian to military purposes and contributed to the growth of the budget deficit and public debt. Through FY 2018, the direct costs of the wars will have totaled more than \$1.9 trillion, according to US Government figures.

In March 2010, former President OBAMA signed into law the Patient Protection and Affordable Care Act (ACA), a health insurance reform that was designed to extend coverage to an additional 32 million Americans by 2016,

through private health insurance for the general population and Medicaid for the impoverished. Total spending on healthcare - public plus private - rose from 9.0% of GDP in 1980 to 17.9% in 2010.

In July 2010, the former president signed the DODD-FRANK Wall Street Reform and Consumer Protection Act, a law designed to promote financial stability by protecting consumers from financial abuses, ending taxpayer bailouts of financial firms, dealing with troubled banks that are "too big to fail," and improving accountability and transparency in the financial system - in particular, by requiring certain financial derivatives to be traded in markets that are subject to government regulation and oversight.

The Federal Reserve Board (Fed) announced plans in December 2012 to purchase \$85 billion per month of mortgage-backed and Treasury securities in an effort to hold down long-term interest rates, and to keep short-term rates near zero until unemployment dropped below 6.5% or inflation rose above 2.5%. The Fed ended its purchases during the summer of 2014, after the unemployment rate dropped to 6.2%, inflation stood at 1.7%, and public debt fell below 74% of GDP. In December 2015, the Fed raised its target for the benchmark federal funds rate by 0.25%, the first increase since the recession began. With continued low growth, the Fed opted to raise rates several times since then, and in December 2017, the target rate stood at 1.5%.

In December 2017, Congress passed and President Donald TRUMP signed the Tax Cuts and Jobs Act, which, among its various provisions, reduces the corporate tax rate from 35% to 21%; lowers the individual tax rate for those with the highest incomes from 39.6% to 37%, and by lesser percentages for those at lower income levels; changes many deductions and credits used to calculate taxable income; and eliminates in 2019 the penalty imposed on taxpayers who do not obtain the minimum amount of health insurance required under the ACA. The new taxes took effect on 1 January 2018; the tax cut for corporations are permanent, but those for individuals are scheduled to expire after 2025. The Joint Committee on Taxation (JCT) under the Congressional Budget Office estimates that the new law will reduce tax revenues and increase the federal deficit by about \$1.45 trillion over the 2018-2027 period. This amount would decline if economic growth were to exceed the JCT's estimate.

Source : CIA

STATUTORY INFORMATION

Legal Name	CUMMINS INC.
Trade Name	CUMMINS
ID	ID
ID Details	194062-043
Creation Date	1919
Incorporation Date	02/03/1919
Legal Address	135 North Pennsylvania Street, Suite 1610, Indianapolis, IN, 46204, USA
Operative Address	500 JACKSON ST COLUMBUS, IN, 47201-6258 United States
Telephone	812-377-5000
Fax	812-377-3334
Legal Form	CORPORATION
E-Mail	NA
Registered In	INDIANA
Website	www.cummins.com
Contact	Tom Linebarger - Chief Executive Officer
Staff	58600
Activity	SIC Code: 3519, Engine Repair and Maintenance NAICS Code: 333618, Other Engine Equipment Manufacturing

BANKS

Name of Bank	Reported Amount
Bank of America	
US Bank, NA	
Keybank, NA	

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Morris South LLC

Description -

HISTORY

History

Cummins Inc. was founded in 1919.

The company was formerly known as Cummins Engine Company and changed its name to Cummins Inc. in 2001.

Key Developments

Cummins Introduces IMO III Certified QSK60 Marine Engine Package

Aug 31 18

Cummins Inc. announced the new International Maritime Organization (IMO) Tier III certified QSK60 engine package with cleaner emissions and improved warranty is available for a wide range of marine applications, from commercial workboats to luxury yachts. The QSK60, with modular common rail fuel system (MCRS) was introduced to the marine market in 2008 with instant success. The QSK60's industry leading reliability and proven engine architecture has not changed, instead the company has chosen selective catalytic reduction (SCR) to meet the new emissions requirements, while not changing fuel consumption. Cummins engines, in many markets, have been fitted with SCR technology since 2006, boasting over 1 million units in the field. To minimize total cost of ownership (TCO) for the operator, Cummins optimized diesel exhaust fluid consumption and aligned maintenance intervals of the aftertreatment with engine maintenance intervals for minimal planned downtime. Flexible installation arrangements also contribute to a decreased total cost of ownership, by reducing installation costs with eight different configurations to match almost any customer need. Cummins' aim is to offer minimal disruption to current and future customers operations when introducing a new component to their vessels. The SCR system chosen by Cummins is fully serviceable, meaning the catalysts can be removed without the need for new or special tools and easily replaced when needed. Catalyst life is expected to match the engine life to overhaul, an example of aligning Engine and Aftertreatment maintenance intervals, contributing to a favorable TCO by minimizing downtime. In addition to

the serviceability of the SCR system, the Vanadia-based catalyst is capable of tolerating up to 5,000 ppm sulfur fuel, which allows customers to continue to use the same fuel quality they have always used with Cummins products. Cummins is offering a pre-certified system, using what is commonly referred to as Scheme A approach, removing additional certification complexity from the equation for the shipyard, saving time and money on the total project. The Scheme A approach means Cummins has worked directly with an IMO-recognized agency to perform witness and emissions tests before the system arrives at the shipyard. The design is proven in the test cell to meet the emissions requirements and the various design configurations are all pre-approved. Since this work has been done up front, there are no additional emissions tests required once the construction is complete. This approach also ensures the engine and aftertreatment system work together and last over the life of the vessel. Under the Scheme A approach, the order process is unchanged for the customer using a local Cummins distributor as a single point of contact for the IMO Tier III system. Complex, global projects require collaboration across country boundaries and time zones. Cummins has 600 company-owned and independent distributors strategically placed all over the globe to support every project from concept throughout the life of the vessel. This global support network provides customers peace of mind that the newly IMO III certified QSK60 engine package will be supported globally, ensuring parts and service capability wherever the vessel operation leads. Also, warranty terms for Cummins marine engines have recently seen an increase in coverage periods. These periods vary depending on the engine family and rating. The base warranty for marine engines 19 to 60 liters in a heavy-duty or medium continuous-duty rating has been extended 1,000 hours beyond the previous term, while intermittent-duty coverage for the same engine range has extended 1,500 additional hours. Cummins continues to offer optional Encompass coverage, which can provide an additional three years/10,000 hours of coverage to the engine.

Cummins Introduces X15 Splashes into the Marine Market
Aug 31 18
Cummins Inc. introduced a fuel and cost efficient version of its X15 engine for commercial marine market

segments including inland waterways, commercial fishing and passenger transport. Cummins X15 for marine segments is designed to withstand high hour, continuous duty operation with long life in mind. The engine will offer variable speed and fixed speed ratings between 450 horsepower (336 kW) and 600 horsepower (447 kW), while meeting U.S. Environmental Protection Agency (EPA) Tier 3 and International Maritime Organization (IMO) Tier II emissions standards. The X15 uses the latest Cummins XPI fuel system. This common rail system provides the highest injection pressure of any other common rail system resulting in an efficient fuel burn for clean emissions and optimized fuel economy. In addition to this latest fuel system technology, the marine X15 uses the most intelligent Cummins engine control module, CM2350. CM2350 provides advanced diagnostic and monitoring capability, as well as engine protection through de-rates and automated engine shut downs to prevent catastrophic failures. The CM2350 technology also features fuel sensor monitoring, digital engine start/stop functionality, and gear pressure and temperature. The first installation of Cummins X15 marine engines will take place in a Louisiana (USA) crew boat, replacing a dated non-Cummins engine, which will improve the efficiency and performance of the vessel. The marine X15 engine is a perfect option for owners looking to repower their older vessels. The engine will fit in place of various types of legacy engines. The X15 will save space in the engine room, deliver cleaner emissions and better fuel economy at a continuous duty power cycle. Cummins has shipped 2 million 15L engines across multiple segments to date, due to the proven legacy of the X15 platform, Cummins is offering an two year warranty, proving the company's commitment to quality.

Cummins Inc. Enters into Credit Agreement Aug 24 18

Cummins Inc. entered into a credit agreement by and among the Company, certain of its subsidiaries and the lenders named therein . Under the New 5-Year Credit Agreement, which will mature on August 22, 2023, the Borrowers may obtain revolving and swingline loans and letters of credit, in each case subject to certain amount limitations, in an amount up to \$2.0 billion in the aggregate outstanding at any time prior to the Maturity Date. The New 5-Year Credit Agreement replaces the Prior 5-Year Credit Agreement. The

Company may from time to time prior to the Commitment Termination Date, increase the maximum availability under the New 364-Day Credit Agreement by up to \$500 million and prior to the Maturity Date, increase the maximum availability under the New 5-Year Credit Agreement by up to \$1.0 billion, in each case if certain conditions are satisfied, including the absence of any default or event of default under the applicable Credit Agreement, and the Company obtaining the consent of the Lenders participating in each such increase. In addition, prior to the Commitment Termination Date, the Company may, by notice to the administrative agent and subject to certain other conditions set in the New 364-Day Credit Agreement including the absence of any default or event of default thereunder, elect to convert all or a ratable portion of the outstanding revolving loans under the New 364-Day Credit Agreement into term loans that will mature on the first anniversary of the Commitment Termination Date. The Borrowers will pay a fee to the 364-Day Lenders equal to 0.5% of the aggregate principal amount of the outstanding revolving loans converted into term loans pursuant to the Term-Out Option.

NA

Parent Company

PRINCIPAL ACTIVITY

General Description

Cummins Inc. designs, manufactures, distributes, and services diesel and natural gas engines, and engine-related component products worldwide.

Service/Product Description

It operates through four segments: Engine, Distribution, Components, and Power Systems segments. The Engine segment manufactures and markets a range of diesel and natural gas powered engines under the Cummins and other customer brands for the heavy-and medium-duty truck, bus, recreational vehicle, light-duty automotive, construction, mining, marine, rail, oil and gas, defense, and agricultural markets. This segment also offers new parts and services, as well as remanufactured parts and engines. The Distribution segment distributes parts, engines, and power generation products; and provides service solutions, such as maintenance contracts, engineering services, and integrated products. The Components segment offers emission solutions, including custom engineering

Sales	systems and integrated controls, oxidation catalysts, particulate filters, selective catalytic reduction systems, and engineered components; and turbochargers for light-duty, mid-range, heavy-duty, and high-horsepower diesel markets. This segment also provides air and fuel filters, fuel water separators, lube and hydraulic filters, coolants, fuel additives, and other filtration systems; and fuel systems for heavy-duty on-highway diesel engine applications, as well as remanufactures fuel systems. The Power Generation segment offers components that back-up and prime power generators, controls, paralleling systems, and transfer switches, as well as A/C generator/alternator products under the Stamford, AVK, and Markon brands.	
	Wholesale and Retail	
Operations Area	National and International	
Imports From	China, Australia	
Export To	India, Hong Kong	
Employees	58600 employees	
Payments With Suppliers	Regular	
BRANDS		
Brand	Comments	
Cummins	-	
CLIENTS		
Name of Client	Country	Comments
Cummins India Ltd.	India	-
Pyramid Lines Limited	Hong Kong	-
Comments	-	
SUPPLIERS		
Supplier Name	Country	Comments
Cummins(China)Investment Co Ltd	China	-

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Strategy Fund	
Vanguard 500 Index Fund	2,438,500
Income Fund of America Inc	2,150,000
SPDR S&P 500 ETF Trust	1,995,133
Vanguard Institutional Index Fund-Institutional Index Fund	1,696,991
Select Sector SPDR Fund-Industrial	1,640,648
Investment Company Of America	1,391,000
First Eagle Global Fund	1,378,153
American Balanced Fund	1,350,000

Management

Tom Linebarger - Chief Executive Officer
Sherry Aaholm - Vice President and Chief Information Officer
Peter Anderson - Vice President, Global Supply Chain & Manufacturing, Cummins Inc.
Sharon Barner - Vice President and General Counsel, Cummins Inc.

Subsidiary Companies

Rich Freeland
President and Chief Operating Officer, Cummins Inc.
We attach the company's subsidiary companies.

Related Companies

No related companies were found.

FINANCIAL INFORMATION

General Description

We attach the company's last financial statement.

LEGAL FILINGS

Government Contracts Won

Government Contractor
Name & Address: CUMMINS INC.
Number of Defense Contracts Awarded: 68
Dollar Amount of Defense Contracts Awarded :
\$20,154,936

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Government Contractor
Name & Address:
CUMMINS INC.
2297 SW BLVD STE K
GROVE CITY, OH 43123-1822
Number of Defense Contracts Awarded: 1
Dollar Amount of Defense Contracts Awarded : \$5,418

Government Contractor
Name & Address:
CUMMINS INC.
3729 HOLLAND BLVD
CHESAPEAKE, VA 23323-1516
Number of Defense Contracts Awarded: 1
Dollar Amount of Defense Contracts Awarded :
\$86,556

Government Contractor
Name & Address:
CUMMINS INC.
4155 QUEST WAY
MEMPHIS, TN 38115-5017
Number of Defense Contracts Awarded:131
Dollar Amount of Defense Contracts Awarded :
\$31,109,340

Government Contractor
Name & Address:
CUMMINS INC.
500 JACKSON ST
COLUMBUS, IN 47201-6258
Number of Defense Contracts Awarded: 81
Dollar Amount of Defense Contracts Awarded :
\$324,509,233

Government Contractor
Name & Address:
CUMMINS INC.
5125 HWY 85
ATLANTA, GA 30349-5976
Number of Defense Contracts Awarded: 4
Dollar Amount of Defense Contracts Awarded :
\$99,392

Government Contractor
Name & Address:
CUMMINS INC.
6900 KESTREL DR STE 20
MISSOULA, MT 59808-9657

Number of Defense Contracts Awarded: 5
Dollar Amount of Defense Contracts Awarded :
\$280,498

Government Contractor
Name & Address:
CUMMINS INC.
7145 SANTA FE DR
LA GRANGE, IL 60525-5050
Number of Defense Contracts Awarded: 132
Dollar Amount of Defense Contracts Awarded :
\$487,408

Government Contractor
Name & Address:
CUMMINS INC.
8051 ALLENTOWN BLVD
HARRISBURG, PA 17112-9796
Number of Defense Contracts Awarded: 67
Dollar Amount of Defense Contracts Awarded :
\$533,180
Great Divide Insurance Company v. Hines Specialty
Vehicle Group et al
Plaintiff: Great Divide Insurance Company
Defendant: Hines Specialty Vehicle Group, Illinois Tool
Works, Inc., Cummins, Inc., Frontier International
Trucks, Inc., Alsuma Truck and Equipment Repair, Inc.
and HDA Truck Pride, Inc.
Case Number: 4:2018cv00428
Filed: August 17, 2018
Court: Oklahoma Northern District Court
Office: Tulsa Office
County: XX US, Outside State
Presiding Judge: Claire V Eagan
Referring Judge: Frank H McCarthy
Nature of Suit: Other Personal Property Damage
Cause of Action: 28:1332
Jury Demanded By: Both

Cummins Inc. et al v. Diesel Technologies, LLC
Plaintiff: Cummins Inc. and Cummins Emission
Solutions Inc.
Defendant: Diesel Technologies, LLC
Case Number: 1:2018cv01083
Filed: July 23, 2018
Court: Delaware District Court
Office: Wilmington Office
County: New Castle
Presiding Judge: Unassigned Judge

Lawsuits

Nature of Suit: Patent
Cause of Action: 35:1 Patent Infringement
Jury Demanded By: Plaintiff

Ace American Insurance Company v. Cummins, Inc. et al
Plaintiff: Ace American Insurance Company
Defendant: Cummins, Inc. and Brunswick Corporation
Case Number: 3:2018cv00532
Filed: July 11, 2018
Court: Wisconsin Western District Court
Office: Madison Office
County: Columbia
Referring Judge: Stephen L. Crocker
Presiding Judge: James D. Peterson
Nature of Suit: Contract Product Liability
Cause of Action: 28:1332
Jury Demanded By: Plaintiff

MacTavish v. Cummins, Inc.
Plaintiff: Meredith MacTavish
Defendant: Cummins, Inc.
Case Number: 1:2018cv00565
Filed: May 17, 2018
Court: New York Western District Court
Office: Buffalo Office
County: Chautauqua
Presiding Judge: Christina Clair Reiss
Nature of Suit: Employment
Cause of Action: 42:2000
Jury Demanded By: Plaintiff

Michel v. Ford Motor Company, et al
Plaintiff: Victor Michel
Defendant: Aurora Pump Company, Certain-Teed Corporation, Crane Company, Cummins Inc, Dana Companies LLC, Dap, Inc., Ford Motor Company, General Electric Company, Genuine Parts Company, Honeywell International, Inc., Metropolitan Life Insurance Company, Pneumo Abex Corporation, Union Carbide Coporation, Borg-Warner Morse Tec LLC, Taylor Seidenbach, Inc., United Auto Supply Of Syracuse, Inc, Crown Cork & Seal USA, Inc. and Bridgestone Americas, Inc.
Case Number: 2:2018cv04738
Filed: May 8, 2018
Court: Louisiana Eastern District Court
Office: New Orleans Office
County: Orleans

Trademarks

Referring Judge: Karen Wells Roby
Presiding Judge: Sarah S. Vance
Nature of Suit: Asbestos Personal Injury Product
Liability

Cause of Action: 28:1332

Jury Demanded By: Plaintiff

C CUMMINS

INTERNAL COMBUSTION ENGINES NOT FOR LAND
VEHICLES AND PARTS THEREOF, NAMELY
AFTERCOOLER; ROCKER ARM ASSEMBLY;
CONNECTING...

Owned by: Cummins Inc.

Serial Number: 76275536

CUMMINS

Manually operated tools and attachments therefor for
industrial use in measuring and testing engines and
generators in connection...

Owned by: Cummins Inc.

Serial Number: 77380699

INSITE

Computer software for performing electronic
diagnostics on reciprocating engines, except for use in
the oil and gas industry...

Owned by: Cummins Inc.

Serial Number: 86913828

QUICKSERVE

On-line retail store services featuring service
publications for engine repair and maintenance, hand
operated and electrical...

Owned by: Cummins Inc.

Serial Number: 77933117

C CUMMINS POWER RENT

rental of power generating equipment, namely, rental of
electricity generators and electrical distribution
equipment

Owned by: Cummins Inc.

Serial Number: 78723691

ACTUATOR CONTROL SYSTEM

Publication number: 20130181648

Abstract: A system comprising an actuator and a
controller configured to drive the actuator with a pulse
width modulated (PWM) signal. The controller is
configured to limit a duty cycle of the PWM signal in
response to a current supplied by the PWM signal.

Type: Application

Patents Registered

Filed: January 10, 2013
Publication date: July 18, 2013
Applicant: Cummins Inc.
Inventor: Cummins Inc.

**SYSTEMS AND METHODS FOR COMPENSATING
AIRFLOW DETERMINATIONS FOR AIR
COMPRESSOR BLEED**

Publication number: 20130192567

Abstract: Systems and methods are disclosed for compensating a mass airflow (MAF) sensor reading to account for the bleeding or diversion of intake airflow for compressor operation in determining fresh air flow into an engine. The engine is downstream from the compressor diversion.

Type: Application

Filed: October 10, 2012
Publication date: August 1, 2013
Applicant: Cummins Inc.
Inventor: Cummins Inc.

**METHOD AND SYSTEM FOR OPTIMIZING FUEL
AND REDUCTANT CONSUMPTION**

Publication number: 20130152549

Abstract: An operation mode of an engine and after-treatment system is determined based on a reductant-to-fuel cost ratio. The operation mode optimizes fuel consumption and reductant consumption in an engine system including an internal combustion engine and a selective catalytic reduction (SCR) catalyst while satisfying a target emissions emission level.

Type: Application

Filed: January 31, 2013
Publication date: June 20, 2013
Applicant: CUMMINS INC.
Inventor: CUMMINS INC.

**DEVICES AND METHODS FOR COMPLIANT
AFTERTREATMENT COMPONENT ASSEMBLY**

Publication number: 20130186070

Abstract: A controller is configured to receive an input signal from a connection device of one or more aftertreatment components in an aftertreatment system for an internal combustion engine. The controller determines from the signal(s) whether the one or more aftertreatment components are properly installed for a particular aftertreatment system associated with the engine.

Type: Application

Filed: January 14, 2013
Publication date: July 25, 2013
Applicant: Cummins Inc.
Inventor: Cummins Inc.

**FLOW LIMITER ASSEMBLY FOR A FUEL SYSTEM
OF AN INTERNAL COMBUSTION ENGINE**

Publication number: 20130104853

Abstract: A flow limiter for a fuel system is provided. The flow limiter includes a self-contained portion that enables testing of the flow limiter prior to assembly into a fuel system. A housing of the flow limiter is arranged to provide reduced or no pressure differential across a wall of the housing, permitting the housing to be reduced in size and thickness and providing improved consistency of operation.

Type: Application

Filed: November 1, 2012
Publication date: May 2, 2013
Applicant: CUMMINS INC.
Inventor: Cummins INC.

**SYSTEM AND METHOD FOR ON-BOARD WASTE
HEAT RECOVERY**

Publication number: 20130219870

Abstract: A technique is described including receiving a hydrocarbon stream, and heating the hydrocarbon stream with an exhaust steam from an internal combustion engine. This technique may include reacting the hydrocarbon stream catalytically to produce hydrogen and a modified hydrocarbon stream having a lower saturation state than the hydrocarbon stream, recovering energy from the hydrogen stream, and/or providing the modified hydrocarbon stream to a fuel supply for the internal combustion engine.

Type: Application

Filed: April 11, 2013
Publication date: August 29, 2013
Applicant: Cummins Inc.
Inventor: Cummins Inc.

Filing Date: 05/10/2018
Filing Number: 0007909349
Filing Type: Amended and Restated Articles

Filing Date: 02/13/2017
Filing Number: 0007514647
Filing Type: Business Entity Report

Filing Date: 12/01/2017

Renewals

UCC (Uniform Commercial Code)

Filing Number: 0007765521
Filing Type: Articles of Merger

Filing Date: 01/04/2018
Filing Number: 0007793029
Filing Type: Commercial Registered Agent Listing
Statement

UCC Document #: 422290469

Debtors
CUMMINS INC
2680 PERSHING AVE
MEMPHIS, TN 38112

Secured Parties
MORRIS SOUTH, LLC
12428 SAME NEELY ROAD
CHARLOTTE, NC 28278

Filing Date: 10/20/2014
Type: UCC Financing Statement
Filing Date: 01/08/2015

Type: UCC Amendment: Termination
The company is not listed in the OFAC list.

OFAC Sanctions List Search

SUMMARY

Summary

Founded in 1919, Cummins Inc is an organization in the Engine Equipment Industry headquartered in Columbus, IN. The company has 58600 regular employees. It operates nationally and internationally, mainly exporting to India and China. It is ACTIVE in business with no negative records.

RISK INFORMATION

Debts	Controlled
Payments	Regular
Cash Flow	Normal
State	Active

INTERVIEW

First Name	Mary
Position	Receptionist
Comments	She confirmed the name of the company, the address of the headquarters, the name of the Chief Executive Officer and the year of creation of the company.

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 71.75
UK Pound	1	INR 92.23
Euro	1	INR 83.13
USD	1	INR 71.94

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

INFORMATION DETAILS

Analysis Done by :	VIVR
Report Prepared by :	SYL

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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)