

MIRA INFORM REPORT

Report No. :	530279
Report Date :	17.09.2018

IDENTIFICATION DETAILS

Name :	SURYA WIRES PRIVATE LIMITED
Registered Office :	20, Industrial Area, P.O. Birgaon, Raipur – 493221, Chhattisgarh
Tel. No.:	91-771-4232100
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	18.10.1989
CIN No.: [Company Identification No.]	U31300CT1989PTC005547
Capital Investment / Paid-up Capital :	INR 38.180 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	AADCS5049K
GSTN : [Goods & Service Tax Registration No.]	22AADCS5049K1ZB
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged in the business of manufacturing and trading of wires. (Registered Activity and also Confirmed by management)
No. of Employees :	200 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :

A

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

Status :	Satisfactory
Payment Behaviour :	Slow
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 1989. The company is engaged in manufacturing of steel wires such as G.I. wire, HB wires, Stay wire, G.I. barbed wire etc. and is also a trading of steel wires and MS bars/rounds.</p> <p>As per the financial records of 2017, the company has reported a decline in its revenue as compared to the previous year and has incurred losses.</p> <p>The overall financial position of the company seems to be fair marked by above average net worth base along with moderate debt balance sheet profile.</p> <p>Business is active. Payment seems to be slow.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade terms and condition.</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
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

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Rating Agency Name	CARE
Rating	Long term loans : B+
Rating Explanation	Risk-prone-credit-quality and carries very high credit risk
Date	02.01.2018

Rating Agency Name	CARE
Rating	Short term loans : A4
Rating Explanation	Minimal degree of safety and very high credit risk
Date	02.01.2018

RBI DEFAULTERS' LIST STATUS

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

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

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 17.09.2018

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

Name :	Mr. Harsh Agarwal
Designation :	Director
Contact No.:	91-9893594020
Date :	15.09.2018

LOCATIONS

Registered Office/ Factory :	20, Industrial Area, P.O. Birgaon, Raipur – 493221, Chhattisgarh, India
Tel. No.:	91-771-4232100
Mobile No.:	91-9893594020 (Mr. Harsh Agarwal)
Fax No.:	91-771-4035361/ 4232193
E-Mail :	skjainryp@gmail.com suryawire@gmail.com

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	mkt@suryawires.com
Website :	http://www.suryawires.com
Location :	Owned
Locality :	Industrial
Corporate Office :	Ashoka Crown, Katchna Road, Shankar Nagar, Raipur – 492007, Chattisgarh, India

DIRECTORS

As on 31.03.2018

Name :	Mr. Surendra Kumar Jain		
Designation :	Managing Director		
Address :	B/4-Anupam Nagar Raipur-492007, Chhattisgarh, India		
Date of Birth/Age :	15.12.1959		
Date of Appointment :	18.10.1989		
PAN No.:	ABLPJ6825A		
DIN No.:	00251945		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U31300CT1986PTC003504	SONA WIRES PRIVATE LIMITED	24/11/2014	-
Name :	Mr. Harsh Agarwal		
Designation :	Director		
Address :	J-1, Green Orchid, Near Avani Vihar, Daldal Seoni, Raipur-492001, Chhattisgarh, India		
Date of Birth/Age :	02.09.1986		
Date of Appointment :	01.12.2012		
PAN No.:	AHBPA8089K		
DIN No.:	06413917		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U27109CT2006PTC007521	DISHA GLOBAL PRIVATE LIMITED	26/09/2014	-
U45209CT2004PTC007525	PANCHAM SALES PRIVATE LIMITED	27/11/2013	-
U51909CT2004PTC007492	BESTWAY DISTRIBUTORS PRIVATE LIMITED	27/11/2013	-
U51909CT2005PTC007494	SYLVA GOODS PRIVATE LIMITED	27/11/2013	-
U70101CT2005PTC007432	DISHA TOWERS PRIVATE LIMITED	26/09/2014	-
U70101CT2005PTC007523	DISHA ABASAN PRIVATE LIMITED	26/09/2014	-
U74140CT2004PTC007493	SANSKAR CONSULTANCY PRIVATE LIMITED	27/11/2013	-

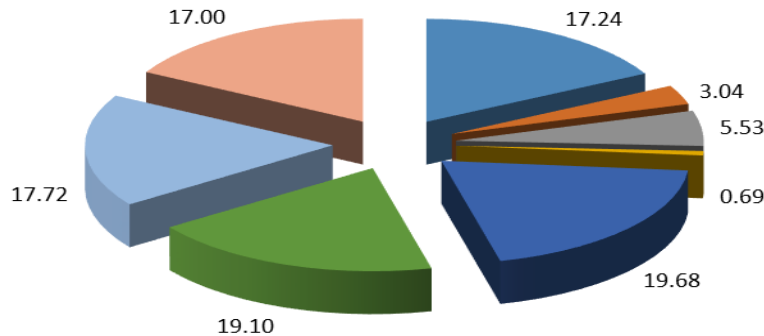
MAJOR SHAREHOLDERS

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As on 30.09.2017

Names of Shareholders	No. of Shares	% of Holding
Surendra Kumar Jain	62400	17.24
Harsh Agarwal	11000	3.04
S K Jain and Sons HUF	20000	5.53
Subudhi Sahu	2500	0.69
Disha Global Private Limited	71200	19.68
Sanskar Consultancy Private Limited	69100	19.10
Pancham Sales Private Limited	64100	17.72
Bestway Distributors Private Limited	61500	17.00
Total	361800	100.00

Share holding pattern



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Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	26.51
Promoters (Body corporate)	73.49
Total	100.00

BUSINESS DETAILS

Line of Business :	Subject is engaged in the business of manufacturing and trading of wires. (Registered Activity and also Confirmed by management)	
Products / Services :	Item Code No.	Products/Services Description
	73262090	Manufacture of metal cable and other articles made of wire
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	
Imports :	Not Available	
Terms :		
Selling :	L/C, Advance Payment, Cheque, Credit and Others (RTGS)	
Purchasing :	L/C, Advance Payment, Cheque, Credit and Others (RTGS)	

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 :	Manufacturers	

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	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
No. of Employees :	200 (Approximately)		
Bankers :	Banker Name :	ICICI Bank Limited	
	Branch :	Gore Parisar, Behind Raj Bhavan Civil Lines, Raipur – 492001, Chhattisgarh, India	
	Person Name (With Designation) :	--	
	Contact Number :	91-771-3366777 (Continuously Ringing)	
	Name of Account Holder :	--	
	Account Number :	--	
	Account Since (Date/Year of Account Opening) :	--	
	Average Balance Maintained :	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	
	Account Operation :	--	
	Remark :	--	
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Long-term Borrowings		
	Term loans from banks	67.320	53.738
	Short-term borrowings		
	Working capital loans from banks	101.295	100.712
	Loans repayable on demand from banks	194.405	195.109
	Total	363.020	349.559

Auditors :	
Name :	Rajendra Prasad Chartered Accountant
Address :	201-204, Eskay Plaza, Moudhapara, Raipur – 492001, Chhattisgarh, India
Income-tax PAN of auditor or auditor's firm :	AEWPK6874N
Memberships :	Not Available
Collaborators :	Not Available

Associate :	Sarvad Skills CIN No.: U85320CT2016NPL007690
Enterprises which are owned, or have significant influence of or are partners with Key management personnel and their relatives :	<ul style="list-style-type: none"> • Kiran Consortium Trade Private Limited • Refracast Metallurgicals Private Limited • Kunal Lohachem Private Limited • Bulk Trade Private Limited • Sona Wire Private Limited

CAPITAL STRUCTURE

After 30.09.2017

Authorised Capital : INR 47.500 million

Issued, Subscribed & Paid-up Capital : INR 36.180 million

As on 30.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
475000	Equity Shares	INR 100/- each	INR 47.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
361800	Equity Shares	INR 100/- each	INR 38.180 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	36.180	36.180	36.180
(b) Reserves and Surplus	107.982	109.990	109.281
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	144.162	146.170	145.461
(3) Non-Current Liabilities			
(a) long-term borrowings	69.243	57.165	65.440
(b) Deferred tax liabilities (Net)	0.985	0.834	0.889
(c) Other long-term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	70.228	57.999	66.329
(4) Current Liabilities			
(a) Short-term borrowings	329.993	329.965	327.277
(b) Trade payables	39.240	55.644	16.971
(c) Other current liabilities	158.412	27.818	10.331
(d) Short-term provisions	35.916	25.726	37.402
Total Current Liabilities (4)	563.561	439.153	391.981
TOTAL	777.951	643.322	603.771
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	20.154	17.837	16.610
(ii) Intangible Assets	0.112	0.026	0.026
(iii) Tangible assets capital work-in-progress	0.765	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.100	0.100	0.100
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term loans and advances	3.977	3.899	4.057
(e) Other Non-current assets	20.867	18.194	18.563
Total Non-Current Assets	45.975	40.056	39.356
(2) Current assets			

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Particulars			31.03.2018
Sales Turnover (Approximately)			1500.000
			(Due to Business Growth)

Expected Sales (2018-2019): INR 1700.000 Million

The above information has been parted by Mr. Harsh Agarwal (Director)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	11.550	1.649	1.453
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	127.309	12.534	(62.686)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	39.43	60.46	55.24
Account Receivables Turnover (Income / Sundry Debtors)	9.26	6.04	6.61
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	11.33	13.71	5.29
Inventory Turnover (Operating Income / Inventories)	0.15	0.18	0.24
Asset Turnover (Operating Income / Net Fixed Assets)	2.76	3.29	3.43

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.83	0.77	0.76

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Debt Equity Ratio (Total Liability / Networth)	2.85	2.66	2.71
Current Liabilities to Networth (Current Liabilities / Net Worth)	3.91	3.00	2.69
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.15	0.12	0.11
Interest Coverage Ratio (PBIT / Financial Charges)	1.04	1.08	1.12

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	(0.17)	0.05	0.11
Return on Total Assets ((PAT / Total Assets) * 100)	%	(0.26)	0.11	0.22
Return on Investment (ROI) ((PAT / Networth) * 100)	%	(1.39)	0.49	0.92

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.30	1.37	1.44
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.61	0.64	0.82
G-Score Ratio Financial (Networth / Total Assets)	0.19	0.23	0.24
G-Score Ratio Debt (Debts / Equity Capital)	11.35	10.75	10.89
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.30	1.37	1.44

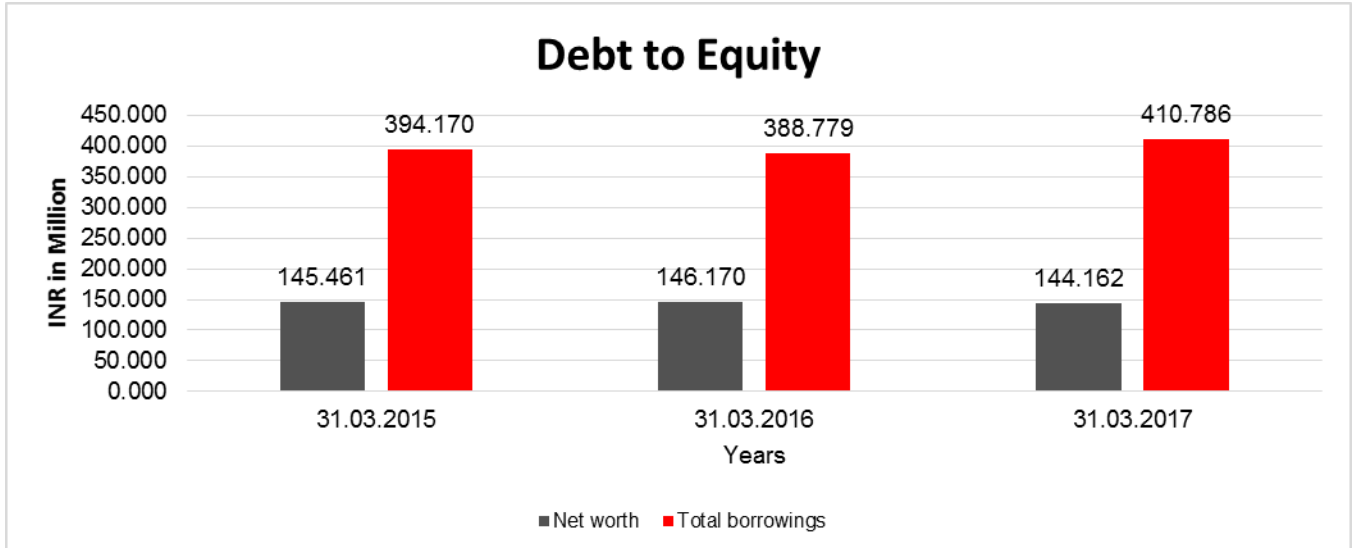
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

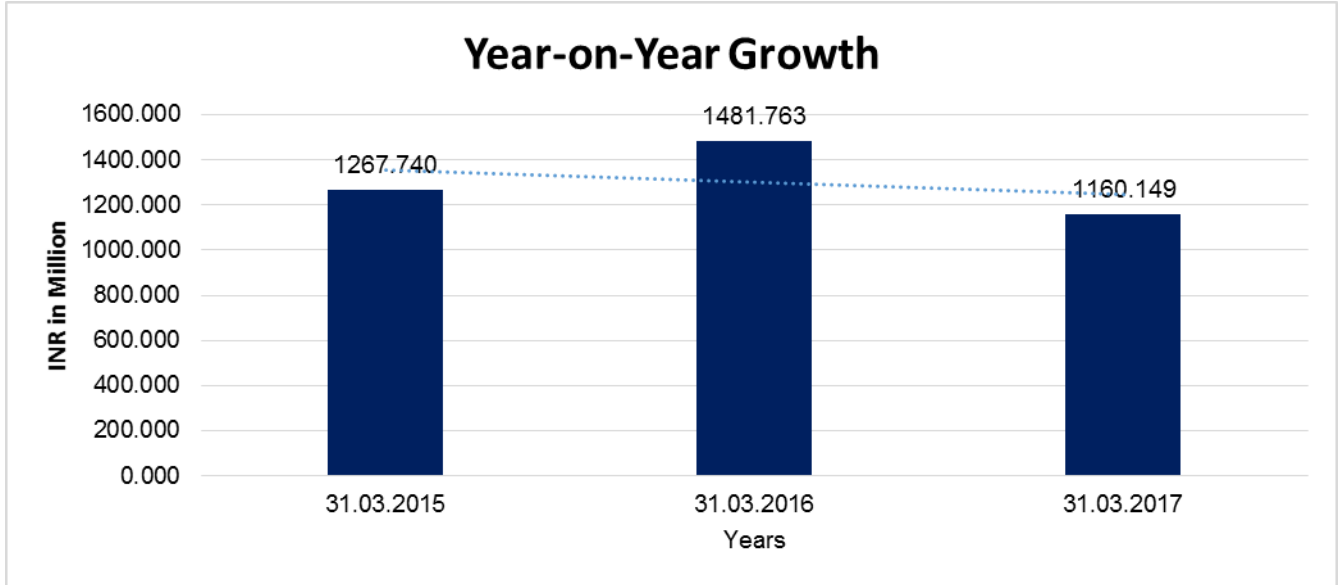
Particular	31.03.2015	31.03.2016	31.03.2017
	(INR In Million)	(INR In Million)	(INR In Million)
Share Capital	36.180	36.180	36.180
Reserves & Surplus	109.281	109.990	107.982
Net worth	145.461	146.170	144.162
long-term borrowings	65.440	57.165	69.243
Short term borrowings	327.277	329.965	329.993
Current maturities of long-term debts	1.453	1.649	11.550
Total borrowings	394.170	388.779	410.786
Debt/Equity ratio	2.710	2.660	2.849



YEAR-ON-YEAR GROWTH

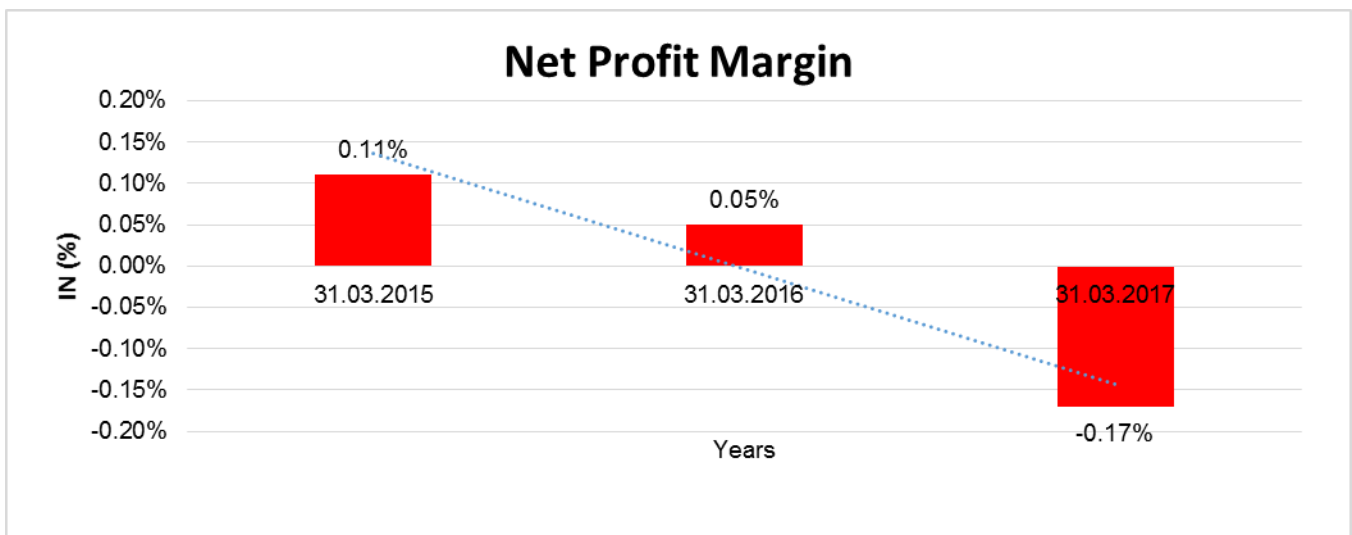
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	(INR In Million)	(INR In Million)	(INR In Million)
Sales	1267.740	1481.763	1160.149
		16.882	(21.705)

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	(INR In Million)	(INR In Million)	(INR In Million)
Sales	1267.740	1481.763	1160.149
Profit/ (Loss)	1.343	0.709	(2.008)
	0.11 %	0.05 %	(0.17%)



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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	--
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	Yes
18]	Major suppliers	No
19]	Major customers	No
20]	Banking Details	Yes
21]	Banking facility details	Yes
22]	Conduct of the banking account	--
23]	Financials, if provided	Yes
24]	Capital in the business	Yes
25]	Last accounts filed at ROC, if applicable	Yes
26]	Turnover of firm for last four years	Yes
27]	Reasons for variation <> 20%	Yes
28]	Estimation for coming financial year	Yes
29]	Profitability for last three years	Yes
30]	Major shareholders, if available	Yes
31]	External Agency Rating, if available	Yes
32]	Litigations that the firm/promoter involved in	--
33]	Market information	--

34]	Payments terms	Yes
35]	Negative Reporting by Auditors in the Annual Report	No

STATE OF COMPANY'S AFFAIRS AND FUTURE OUTLOOK

The Company is engaged in the business of manufacturing and trading of wires. This year has been a tough year for the Re-rolled Iron Industry throughout the Country as their products have met with tough competition from China in terms of pricing. Due to cheap products from China available in the Indian markets, marketability of Company's products has considerably declined, which is reflected in the turnover of the Company during the year. Also, there has been a net loss from operations during the year.

UNSECURED LOAN

PARTICULAR	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
Other loans and advances	1.923	3.427
Short-term borrowings		
Loans repayable on demand from others	34.293	34.144
Total	36.216	37.571

INDEX OF CHARGES

S N o	SRN	Charge Id	Charge Holder Name	Date of Creatio n	Date of Modificat ion	Date of Satisfact ion	Amount	Address
1	G77262 269	100156 054	NATIONAL SKILL DEVELOPM ENT CORPORAT ION	18/08/2 017	-	-	21383194.0	301, 3rd Floor West WingWorldmark 1, Asset 11, AerocityDelhiDe110 037IN
2	G33546 979	100072 560	NATIONAL SKILL DEVELOPM ENT CORPORAT ION	20/12/2 016	-	-	71763197.0	A Block, Clarion Collection, Shaheed Jeet Singh RoadNew DelhiDe110016IN
3	B80371 040	104387 41	CENTRAL BANK OF INDIA	01/07/2 013	-	-	30000000.0	FAFADIH BRANCHRAIPURC T492001IN
4	B41912 874	103613 18	CENTRAL BANK OF INDIA	26/05/2 012	-	-	6500000.0	FAFADIH BRANCHRAIPURC T492001IN

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5	C36335 644	100903 07	CENTRAL BANK OF INDIA	14/12/2 007	24/09/201 4	-	46000000.0	FAFADIH BRANCHRAIPURC T492001IN
6	B73035 818	902030 17	CENTRAL BANK OF INDIA	09/01/1 995	25/03/201 3	-	50000000.0	CENTRAL BANK OF INDIAFAFADIH BRANCHRAIPURC T492001IN
7	B72944 507	902047 51	CENTRAL BANK OF INDIA	24/11/1 990	25/03/201 3	-	60000000.0	FAFADIH BRANCHRAIPURC T492001IN
8	C36335 156	902071 24	CENTRAL BANK OF INDIA	24/11/1 990	24/09/201 4	-	70000000.0	FAFADIH BRANCHRAIPURC T492001IN
9	C36334 704	902026 31	CENTRAL BANK OF INDIA	24/11/1 990	24/09/201 4	-	100000000.0	FAFADIH BRANCHRAIPURC T492001IN
1 0	A55170 641	100046 60	CENTRAL BANK OF INDIA	17/05/2 006	-	30/01/20 09	15000000.0	FAFADIH BRANCH RAIPURRAIPURCT 492001IN

CONTINGENT LIABILITIES:

PARTICULARS	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Claims against company not acknowledged as debt	174.522	151.849

FIXED ASSETS

- Land
- Building
- Furniture and Fixture
- Plant and Machinery
- Motor vehicles
- Computer equipments
- Office equipment

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CMT REPORT (Corruption, Money Laundering & Terrorism]

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

1] INFORMATION ON DESIGNATED PARTY

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

2] Court Declaration :

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

3] Asset Declaration :

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

4] Record on Financial Crime :

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

5] Records on Violation of Anti-Corruption Laws :

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

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

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

7] Criminal Records

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

8] Affiliation with Government :

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

9] Compensation Package :

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

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 71.81
UK Pound	1	INR 94.15
Euro	1	INR 83.98

INFORMATION DETAILS

Information Gathered by :	SRU
Analysis Done by :	NIY
Report Prepared by :	JYTK

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	YES
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	YES
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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