

MIRA INFORM REPORT

Report No. :	530981
Report Date :	21.09.2018

IDENTIFICATION DETAILS

Name :	CONSUMER MARKETING (INDIA) PRIVATE LIMITED
Registered Office :	30, Omkar House, C. G. Road, Navrangpura, Ahmedabad – 380009, Gujarat
Tel. No.:	91-79-26462539
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	02.04.2002
CIN No.: [Company Identification No.]	U51909GJ2002PTC040595
Capital Investment / Paid-up Capital :	INR 1.000 Million
IEC No.: [Import-Export Code No.]	0802002102
GSTN : [Goods & Service Tax Registration No.]	07AABCC7453K1ZH (Delhi) 03AABCC7453K1ZP (Punjab) 19AABCC7453K1ZC (West Bengal) 06AABCC7453K1ZJ (Haryana) 27AABCC7453K1ZF (Maharashtra)
PAN No.: [Permanent Account No.]	AABCC7453K
Legal Form :	Private Limited Liability Company
Line of Business :	Wholesale trading of Edible Oils. [Registered Activity]
No. of Employees :	Information denied by the management

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

Maximum Credit Limit :	USD 190000
Status :	Good
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2002 and is a wholesale trading of edible oils.</p> <p>For the financial year ended 2017, the company has achieved 27.72% growth in its revenue as compared to previous years. However, profit margin remains low at 0.67% during the year under review.</p> <p>The sound financial risk profile of the company is marked by adequate network base along with average debt balance sheet.</p> <p>Rating takes into consideration the subjects healthy earnings per share of INR 116.01 against the face value of INR 10.</p> <p>Payments seems to be usually correct.</p> <p>In view of the 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.

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.

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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 21.09.2018

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 DENIED

Management non Cooperative (91-79-26462539)

LOCATIONS

Registered Office :	30, Omkar House, C. G. Road, Navrangpura, Ahmedabad – 380009, Gujarat, India
Tel. No.:	91-79-26462539
Fax No.:	91-79-26563388
E-Mail :	rajesh@cmipl.net opbandarica@gmail.com
Website :	www.cmipl.net
Location :	Rented
Locality :	Commercial
Administrative Office / Corporate Office:	201, Dhanthak Plaza, Makwana Road, Marol, Andheri (East), Mumbai – 400059, Maharashtra, India
Tel. No.:	91-22-22076359/28501800
Fax No.:	91-22-22077637
Email :	sales@cmipl.net
Warehouse :	C-22 and 23, A/B, Jai Matadi Compound, Kalher Village, Bhiwandi, District – Thane – 421302, Maharashtra, India
Branch Office:	Located at <ul style="list-style-type: none"> • Kolkata • Delhi • Punjab

DIRECTORS

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As on 31.03.2018

Name :	Mr. Balkishan Madanlal Adukia
Designation :	Managing Director
Address :	9, Hundiwala Apartments, Copry Colony, Thane (East) - 400603, Maharashtra, India
Date of birth	11.09.1947
Date of Appointment :	31.01.2014
Qualification	B.Com.
DIN No.:	00080662
PAN No.:	AFUPA8799K
Name :	Mrs. Lalitadevi Balkishan Adukia
Designation :	Director
Address :	9, Hundiwala Apartments, Copry Colony, Thane (East) - 400603, Maharashtra, India
Date of birth	04.05.1950
Qualification	12th Class
Date of Appointment :	02.04.2002
DIN No.:	00080571
PAN No.:	AIFPA2966A

KEY EXECUTIVES

Name :	R.S. Sharma and Associates
Designation :	Company Secretary
Address :	402, "Panchdeep", Near mayor Colony, Mithakali Six Road, Navrangpura, Ahmedabad – 380009, Gujarat, India
Tel. No:	91-79-26561301/ 26753786

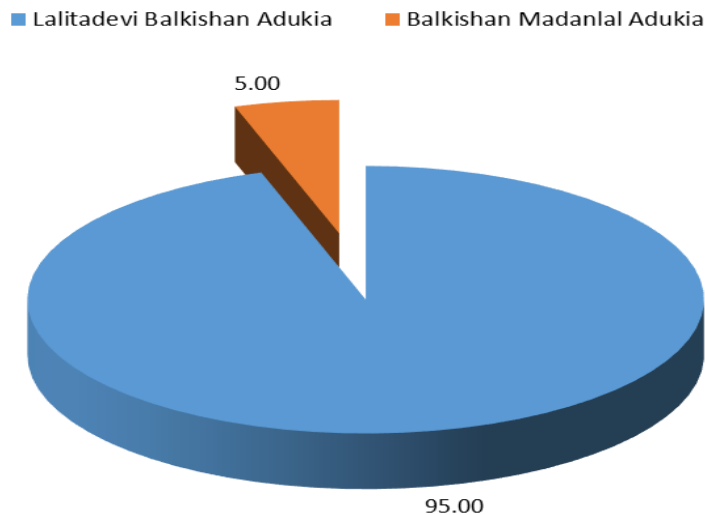
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MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Lalitadevi Balkishan Adukia	95000	95.00
Balkishan Madanlal Adukia	5000	5.00
Total	100000	100.00

Share holding pattern



Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2017

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Wholesale trading of Edible Oils. [Registered Activity]		
Products / Services :	Name and Description of main products / services	NIC Code	of the Product/service

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	Wholesale of Edible Oils	46305
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	Information denied by the management	
Bankers :	Banker Name :	Indusind Bank Limited
	Branch :	302, C Wing, 3rd Floor, Business Square Andheri - Kurla Road, Andheri East, Mumbai - 400093, Maharashtra, India
	Person Name (With Designation) :	--
	Contact Number :	--
	Name of Account Holder :	--
	Account Number :	--
	Account Since (Date/Year of	--

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	Account Opening) :		
	Average Balance Maintained :	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	
	Account Operation :	--	
	Remark :	--	
	<ul style="list-style-type: none"> Indusind Bank Limited, 2401, Gen Thimmayya Road, Cantonment, Pune-411001, Maharashtra, India HDFC Bank Limited, HDFC Bank House, Senapati Bapat Marg, Lower Parel West, Mumbai-400013, Maharashtra, India Citibank N. A., Citi Tower, Dr. S. S. Rao Road, Parel, Mumbai-400012, Maharashtra, India ICICI Bank Limited, Landmarkrace Course Circle, Alkapuri, Vadodara-390015, Gujarat, India The Hongkong and Shanghai Banking Corporation Limited, 52-60, mahatma Gandhi Road, Mumbai-400001, Maharashtra, India 		
Facilities :	(INR In Million)		
	SECURED LOAN	As on 31.03.2017	As on 31.03.2016
	LONG TERM BORROWING		
	Rupee term loans from banks	95.041	69.097
	Long-term maturities of finance lease obligations	3.850	5.669
	Total	98.891	74.766

Auditors :	
Name :	O.P. Bhandari and Company Chartered Accountants
Address :	30, Omkar House, Near Swastik Char Rasta, C.G. Road, Navrangpura, Ahmedabad – 380009, Gujarat, India
PAN N Income-tax PAN of auditor or auditor's firm :	AAAFO6762H
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

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

Issued Subscribed & Paid-up Capital :

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

FINANCIAL DATA
[all figures are in 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	1.000	1.000	1.000
(b) Reserves and Surplus	67.749	56.148	48.293
(c) Money received against share warrants	0.000	0.000	0.000
(d) Minority interest	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	68.749	57.148	49.293
(3) Non-Current Liabilities			
(a) long-term borrowings	98.891	74.766	39.135
(b) Deferred tax liabilities (Net)	0.000	0.169	0.108
(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)	98.891	74.935	39.243
(4) Current Liabilities			
(a) Short-term borrowings	5.318	0.000	1.760
(b) Trade payables	323.522	316.148	266.825
(c) Other current liabilities	69.434	69.020	52.387
(d) Short-term provisions	6.296	4.359	2.899
Total Current Liabilities (4)	404.570	389.527	323.871
TOTAL	572.210	521.610	412.407
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	56.728	63.716	21.330
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Tangible assets capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	78.841	73.818	46.510
(c) Deferred tax assets (net)	0.851	0.000	0.000
(d) Long-term loans and advances	1.236	0.296	0.189
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	137.656	137.830	68.029

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	192.734	168.452	168.774
(c) Trade receivables	64.661	52.767	41.910
(d) Cash and bank balances	20.552	18.027	19.625
(e) Short-term loans and advances	156.607	144.534	114.069
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	434.554	383.780	344.378
TOTAL	572.210	521.610	412.407

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Total Revenue from operations	1739.949	1362.343	1216.752
	Other Income	22.954	16.521	48.378
	TOTAL	1762.903	1378.864	1265.130
Less	EXPENSES			
	Purchases of Stock-in-Trade	1168.408	844.149	721.257
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(24.282)	0.322	10.051
	Employee benefit expense	66.256	54.926	46.947
	Other expenses	512.706	451.155	471.136
	TOTAL	1723.088	1350.552	1249.391
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	39.815	28.312	15.739
Less	FINANCIAL EXPENSES	12.406	7.917	4.071
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	27.409	20.395	11.668
Less	DEPRECIATION/ AMORTISATION	10.532	8.120	3.436
	PROFIT/ (LOSS) BEFORE TAX	16.877	12.275	8.232
Less	TAX	5.276	4.420	1.195
	PROFIT/ (LOSS) AFTER TAX	11.601	7.855	7.037
	Earnings / (Loss) Per Share (INR)	116.01	78.55	70.36

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	0.000	8.676	4.895
Net cash flows from (used in) operations	(1.298)	54.086	10.662
Net cash flows from (used in) operating activities	(7.156)	50.259	7.162

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days [Sundry Debtors / Income * 365]	13.56	14.14	12.57
Account Receivables Turnover [Income / Sunday Debtors]	26.91	25.82	29.03
Average Payment Days [Sundry Creditors / Purchases * 365]	101.07	136.70	135.03
Inventory Turnover [Operating Income / Inventories]	0.21	0.17	0.09
Asset Turnover [Operating Income / Net Fixed Assets]	0.70	0.44	0.74

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio [(Borrowing + Current Liabilities) / Total Assets]	0.88	0.91	0.89
Debt Equity Ratio (Borrowings / NetWorth)	1.52	1.46	0.93
Current Liabilities to Networth (Current Liabilities / NetWorth)	5.88	6.82	6.57
Fixed Assets to NetWorth (Net Fixed Assets /	0.83	1.11	0.43

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NetWorth)				
Interest Coverage Ratio [PBIT / Financial Charges]		3.21	3.58	3.87

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin [(PAT / Sales) * 100]	(%)	0.67	0.58	0.58
Return on Total Assets [(PAT / Total Assets) * 100]	(%)	2.03	1.51	1.71
Return on Investment (ROI) [(PAT / NetWorth) * 100]	(%)	16.87	13.75	14.28

SOLVENCY RATIO

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio [Current Assets / Current Liabilities]		1.07	0.99	1.06
Quick Ratio [(Current Assets - Inventories) / Current Liabilities]		0.60	0.55	0.54
G-Score Ratio Financial [NetWorth / Total Assets]		0.12	0.11	0.12
G-Score Ratio Debt [Debts / Equity Capital]		104.21	83.44	45.79
G-Score Ratio Liquidity [Total Current Assets / Total Current Liabilities]		1.07	0.99	1.06

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

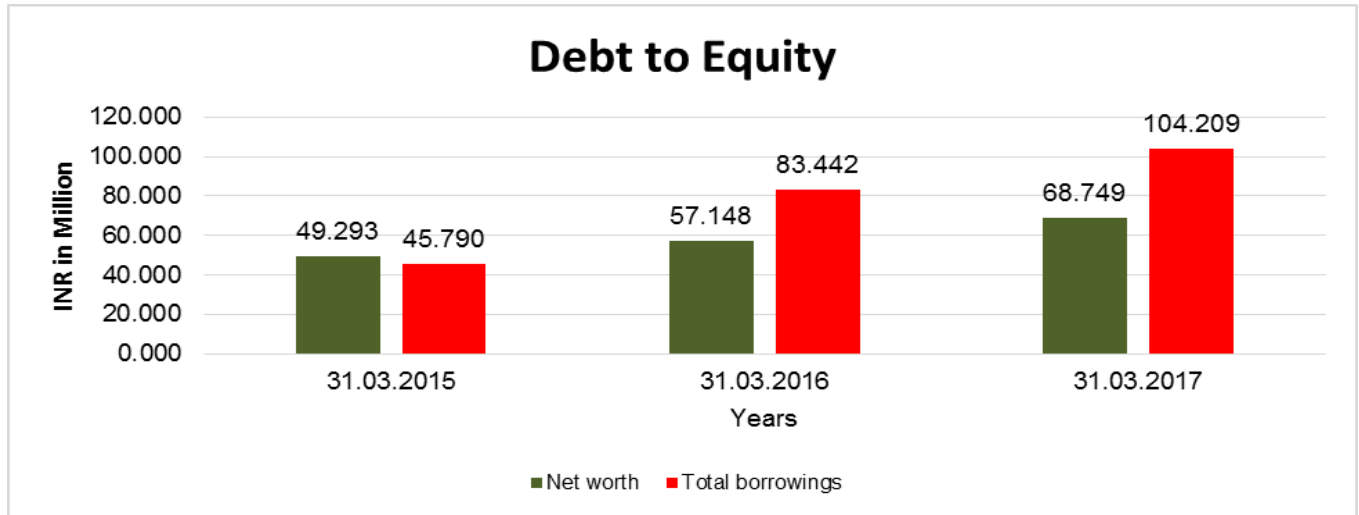
Particular	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Share Capital	1.000	1.000	1.000
Reserves & Surplus	48.293	56.148	67.749
Net worth	49.293	57.148	68.749
Long-term borrowings	39.135	74.766	98.891
Short term borrowings	1.760	0.000	5.318

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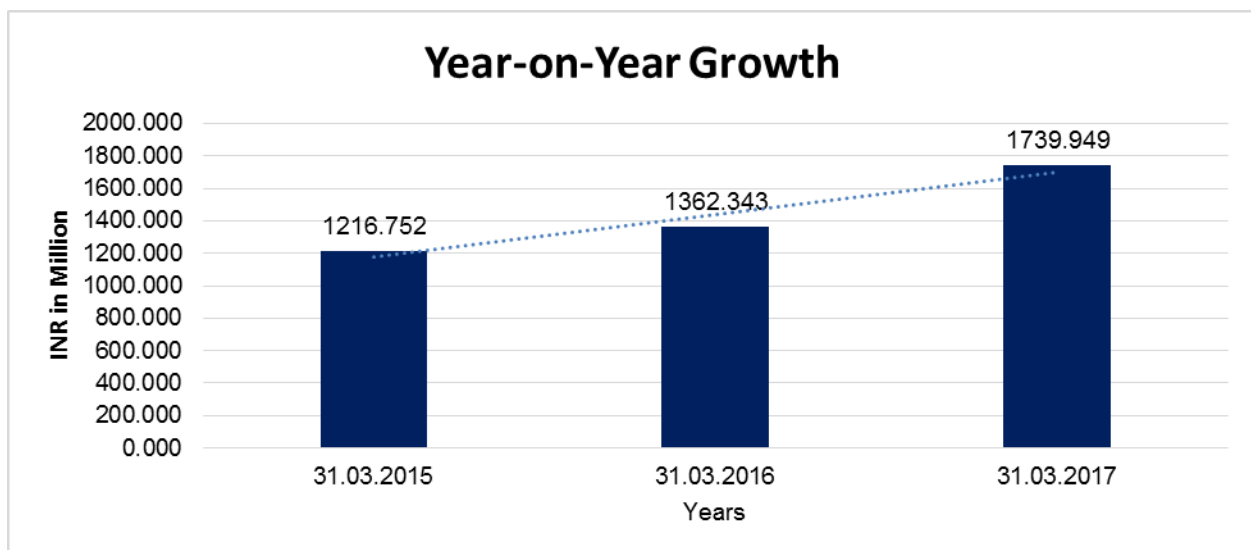
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Current maturities of long-term debts	4.895	8.676	0.000
Total borrowings	45.790	83.442	104.209
Debt/Equity ratio	0.929	1.460	1.516



YEAR-ON-YEAR GROWTH

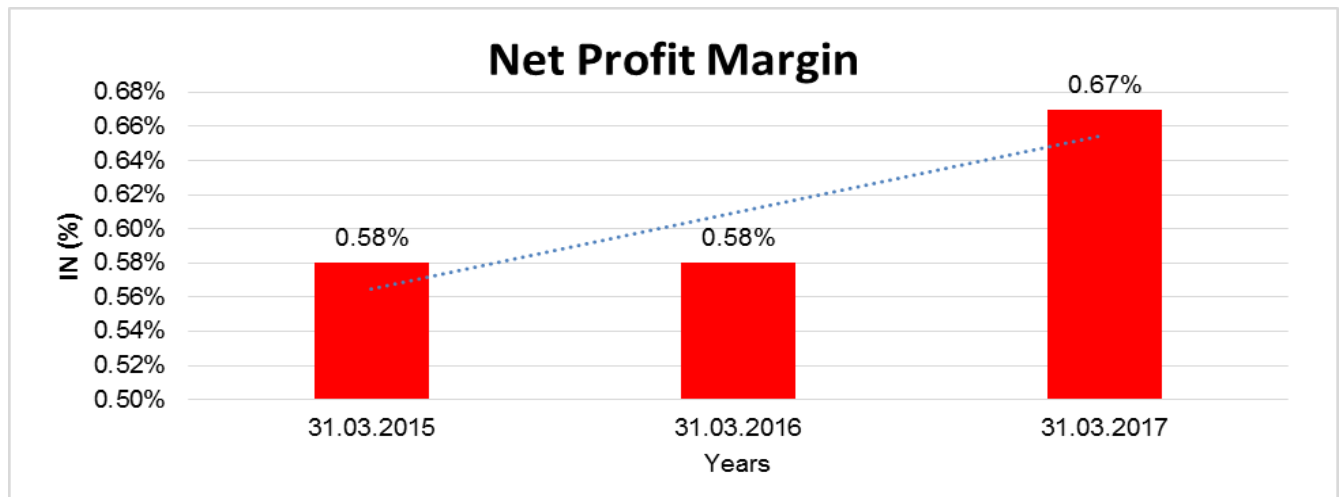
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	(INR In Million)	(INR In Million)	(INR In Million)
Sales	1216.752	1362.343	1739.949
		11.966	27.717



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NET PROFIT MARGIN

Net Profit Margin	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Sales	1216.752	1362.343	1739.949
Profit/ (Loss)	7.037	7.855	11.601
	0.58 %	0.58 %	0.67 %



LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	No
7	Name of the person contacted	No
8	Designation of contact person	No
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

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14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	No
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	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 two/ three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	Yes
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	Litigations that the firm/promoter involved in	--
32	Market information	--
33	Payments terms	No
34	Negative Reporting by Auditors in the Annual Report	No

BRIEF DESCRIPTION OF THE COMPANY'S WORKING DURING THE YEAR/STATE OF COMPANY'S AFFAIR

The Company that gross revenue increased from INR 1362.343 million in F.Y. 2015-16 to INR 1739.949 million in F.Y. 2016-17 and profit after tax increased from INR 7.855 to INR 11.601 million.

UNSECURED LOAN

Particular	(INR In Million) As on 31.03.2017	(INR In Million) As on 31.03.2016
SHORT TERM BORROWING		
Interoperate borrowings	5.318	0.000
Total	5.318	0.000

INDEX OF CHARGES

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G671860	1001361	INDUSIN	20/11/20	-	-	9500000.0	2401 GEN

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	07	80	D BANK LTD.	17				THIMMAYYA ROADCONTONMENT PUNEMa411001IN
2	G59733162	100130780	INDUSIND BANK LTD.	31/07/2017	-	-	30800000.0	2401 GEN THIMMAYYA ROADCONTONMENT PUNEMa411001IN
3	G22398549	100060375	Indusind Bank Limited	27/10/2016	-	-	60000000.0	302, C Wing 3rd Floor, Business SquareAndheri -Kurla Road , Andheri EastMumbaiMH400093IN
4	C61196119	10584928	INDUSIND BANK LIMITED	31/07/2015	-	-	27500000.0	2401 GEN THIMMAYYA ROADCONTONMENT PUNEMH411001IN
5	C70493846	10603263	HDFC BANK LIMITED	10/07/2015	-	-	20000000.0	HDFC BANK HOUSESENAPATI BAPAT MARGLOWER PAREL WMUMBAIMH400013IN
6	A34943449	10095141	CITIBANK N. A.	28/03/2008	-	-	16400000.0	CITITOWER, DR. S. S. RAO ROAD,PARELMUMB AIMH400012IN
7	C05857172	10405345	ICICI BANK LIMITED	10/01/2013	31/01/2013	09/06/2014	160000000.0	LANDMARKRACE COURCE CIRCLEALKAPURIBARODAGJ390015IN
8	B67026823	10290172	The Hongkong and Shanghai Banking Corporation Limited	03/05/2011	-	30/01/2013	98655000.0	52-60MAHATMA GANDHI ROADMUMBAIMH400001IN

FIXED ASSETS:

Tangible assets

- Buildings
- Furniture and fixtures
- Office equipment

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<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

- Vehicles
- Computer equipments

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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 70.77
UK Pound	1	INR 91.36
Euro	1	INR 82.14

INFORMATION DETAILS

Information Gathered by :	GYT
Analysis Done by :	PYK
Report Prepared by :	MTN

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)