

MIRA INFORM REPORT

Report No. :	522929
Report Date :	24.09.2018

IDENTIFICATION DETAILS

Name :	MALOO INDUSTRIES
Registered Office :	121-FB, Scheme No. 94, Between Pipliyana Square and Bangoli Square, Near Kasliwal Honda Showroom, Indore-452016, Madhya Pradesh
Tel. No.:	91-731-2593410 / 2590410
Website :	http://www.malooindustries.com
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	07.09.2014 (Partnership Concern with an unlimited liability of the partners) 09.11.1997 (Sole Proprietary Concern)
Capital Investment / Paid-up Capital :	INR 148.489 Lacs
TIN No.:	27111131829
PAN No.:	AAZFM4608D
[Permanent Account No.]	
GSTN :	<ul style="list-style-type: none"> • 23AAZFM4608D1Z7 (Madhya Pradesh) • 27AAZFM4608D1ZZ (Maharashtra)
[Goods & Service Tax Registration No.]	
Udyog Aadhar No.:	MP16A0002807
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Ginning and Pressing of Cotton Bales
No. of Employees :	5 (Approximately)

RATING & COMMENTS

MIRA's Rating :

B

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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Moderate
Payment Behaviour :	Slow
Litigation :	Clear
Comments :	<p>Subject was established as a proprietorship firm on 9th November 1997 and later on 7th September 2014, it got converted into partnership firm.</p> <p>The firm is engaged in ginning and pressing of cotton bales.</p> <p>As per the financial records of 2017, the firm has achieved a massive growth in its revenue as compared to the previous year and has reported a minimal profitability margin of 0.10%.</p> <p>Rating is constrained on account of high debt balance sheet profile.</p> <p>Payment seems to be slow.</p> <p>In view of aforesaid, the subject can be considered for business dealings with some caution.</p> <p>NOTE: Site visit was conducted at the given address and our executive has successfully traced the subject on the given address.</p> <p>At the premises our executive met Mr. Devesh (Manager) who provided hard copy of all the documents and confirmed the subject's existence on the given address.</p> <p>During the visit our executive inquired with the neighbour companies who claimed that the subject exists on the given address.</p> <p>As per our executives' observation, it is 2 storey building and subject is situated on the 2nd floor of the building. Location was easy to find. Locality appears to be commercial. Area seems to be neutral. Level of operations is medium. Area seems to be 1200 sq. ft. and 05 employees were sighted in the premises. Name board of the subject was sighted at the given address.</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	Current Rating
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	(31.12.2017)	(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

Rating Agency Name	CRISIL
Rating	Long Term Loans = B+ (Issuer not cooperating)
Rating Explanation	Risk-prone-credit-quality and carries very high credit risk
Date	19.12.2017
Rating Agency Name	CRISIL
Rating	Short Term Loans = A4 (Issuer not cooperating)
Rating Explanation	Minimal degree of safety and very high credit risk
Date	19.12.2017

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 24.09.2018.

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.

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INFORMATION PARTED BY

Name :	Mr. Suyash Sunilkumar Maloo
Designation :	Partner
Contact No.:	91-8966066321
Date :	17.09.2018

LOCATIONS

Registered Office :	121-FB, Scheme No. 94, Between Pipliyana Square and Bangoli Square, Near Kasliwal Honda Showroom, Indore-452016, Madhya Pradesh, India
Tel. No.:	91-731-2593410 / 2590410
Mobile No.:	91-8966066321 (Mr. Suyash Sunilkumar Maloo) 91-9406600966 (Mrs. Sandhya Sunilkumar Maloo)
E-Mail :	malooindustries@gmail.com
Website:	http://www.malooindustries.com
Area :	1200 Sq. ft.
Locality :	Commercial
Branch Office 1 :	Malpani Complex, Bharatkala Road, Malkapur, Buldana-433101, Maharashtra, India
Branch Office 2 :	Ahmedabad, Gujarat, India

PARTNER

Name :	Mr. Suyash Sunilkumar Maloo
Designation :	Partner
Address :	18, Sanjanapark, Bicholi Gram Indore Tah., Indore Bicholi Mardana, Bicholi Mardana, Indore-452016, Madhya Pradesh, India
Date of Birth/Age :	21.04.1992
Aadhar No.:	8211 3927 3303
PAN No.:	BGAPM1653A
Name :	Mrs. Sandhya Sunilkumar Maloo
Designation :	Partner
Address :	18, Sanjanapark, Bicholi Gram Indore Tah., Indore Bicholi Mardana, Bicholi Mardana, Indore-452016, Madhya Pradesh, India
Date of Birth/Age :	11.12.1971
Aadhar No.:	3415 5087 8224
PAN No.:	ALRPM4904D

DETAILS OF GROUP COMPANIES

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NIL

BUSINESS DETAILS

Line of Business :	Ginning and Pressing of Cotton Bales
Products :	Cotton Bales
Agencies Held :	--
Terms :	
Selling :	Credit (30 to 90 Days) and Others (NEFT, RTGS)
Purchasing :	Credit (30 to 90 Days) and Others (NEFT, RTGS)

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> Kisan Ginning Udyog, Khargone Ruchi Cotton, Khargone Ajit Agro Industries, Khandwa 																								
Customers :	Wholesalers, Retailers, End Users and Manufacturer <ul style="list-style-type: none"> Mafatlal Industries Limited, Navsari Rajnagar Textile Mill (NTC), Ahmedabad Wearit Global Limited, Kasrawad (Bhilgaon) NTC Rajnagar Textile, Ahmedabad 																								
No. of Employees :	5 (Approximately)																								
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>Union Bank of India</td> </tr> <tr> <td>Branch :</td> <td>1/3, Murai Mohalla, Sanyogita Ganj, Indore-452001, Madhya Pradesh, India</td> </tr> <tr> <td>Person Name (With Designation)</td> <td>Mr. S B Tawar (Relationship Manager)</td> </tr> <tr> <td>Tel. No.:</td> <td>91-731-2706827</td> </tr> <tr> <td>Mobile No.:</td> <td>91-9920832624</td> </tr> <tr> <td>Email :</td> <td>cbsindoremain@unionbankofindia.com</td> </tr> <tr> <td>Branch Code :</td> <td>532631</td> </tr> <tr> <td>Account No.:</td> <td>413105010050003</td> </tr> <tr> <td>Account Type :</td> <td>Cash Credit</td> </tr> <tr> <td>MICR Code :</td> <td>452026007</td> </tr> <tr> <td>Credit Facilities</td> <td>INR 1500.000 Lac</td> </tr> <tr> <td>IFSC Code :</td> <td>UBIN0532631</td> </tr> </table>	Banker Name :	Union Bank of India	Branch :	1/3, Murai Mohalla, Sanyogita Ganj, Indore-452001, Madhya Pradesh, India	Person Name (With Designation)	Mr. S B Tawar (Relationship Manager)	Tel. No.:	91-731-2706827	Mobile No.:	91-9920832624	Email :	cbsindoremain@unionbankofindia.com	Branch Code :	532631	Account No.:	413105010050003	Account Type :	Cash Credit	MICR Code :	452026007	Credit Facilities	INR 1500.000 Lac	IFSC Code :	UBIN0532631
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Account Type :	Cash Credit																								
MICR Code :	452026007																								
Credit Facilities	INR 1500.000 Lac																								
IFSC Code :	UBIN0532631																								
Facilities :	Secured Loan 31.03.2017																								

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		(INR in Lacs)
	Bank OD	1611.274
	Total	1611.274

Auditors :	
Name :	S B A and Company Chartered Accountants
Address :	Indore, Madhya Pradesh, India
Membership No.:	004651C

LITIGATIONS

NIL

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CAPITAL STRUCTURE
[INR in Lacs]

As on 31.03.2017

Particulars	[INR in Lacs]
Partners Capital	148.489

FINANCIAL DATA
[all figures are INR Lacs]

ABRIDGED BALANCE SHEET

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

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
SHAREHOLDERS FUNDS			
1] Partners Capital	148.489	212.804	90.032
2] Reserves & Surplus	0.000	0.000	0.000
3] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	148.489	212.804	90.032
LOAN FUNDS			
1] Secured Loans	1611.274	}	348.962
2] Unsecured Loans	306.745		105.576
TOTAL BORROWING	1918.019	767.076	454.538
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	2066.508	979.880	544.570
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress	13.169	11.616	19.170
	0.000	0.000	0.000
INVESTMENT	6.116	5.692	5.239
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	1229.990	185.739	276.991
Sundry Debtors	1249.000	902.146	369.707
Cash & Bank Balances	2.958	2.068	2.966
Other Current Assets	59.886	7.145	0.789
Loans & Advances and deposits	121.470	20.502	15.320
Total Current Assets	2663.304	1117.600	665.773
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	490.444	133.263	141.677
Other Current Liabilities	113.679	18.625	0.590
Provisions	11.958	3.140	3.345
Total Current Liabilities	616.081	155.028	145.612
Net Current Assets	2047.223	962.572	520.161
MISCELLANEOUS EXPENSES	0.000	0.000	0.000

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TOTAL	2066.508	979.880	544.570
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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	10746.737	3965.707	3944.962
	Other Income	58.955	26.374	39.218
	TOTAL	10805.692	3992.081	3984.180
Less	EXPENSES			
	Cost of goods sold	10354.200	3794.667	3806.530
	Brokerage expenses	84.041	11.757	8.152
	Electricity expenses	5.110	0.000	8.879
	Entry tax expenses	0.019	0.070	0.056
	Ginning expenses	2.610	2.638	0.000
	Pressing expenses	3.179	2.707	0.000
	Repairs and maintenance (Ginning and pressing)	1.717	1.540	0.000
	Sample testing charges	1.329	0.222	0.120
	Freight and cartage expenses	9.285	8.384	20.483
	Quality rebate, discount rate difference and shortage	60.728	15.709	0.000
	Shortage on cotton bales	1.861	0.000	0.000
	Advertising expenses	0.738	0.185	0.000
	Audit fees	0.250	0.250	0.250
	Business promotion expenses	0.074	0.361	0.000
	CST demand	0.005	1.211	0.000
	Computer repair and maintenance	0.311	0.258	0.000
	ET demand	0.066	0.000	0.000
	Vat tax demand	0.115	0.510	0.000
	Donations expenses	0.735	0.000	0.000
	Godown rent	1.224	0.175	5.876
	Godown expenses	12.443	0.000	0.000
	Hamalli expenses	0.140	3.043	4.002
	Insurance expenses	6.489	0.582	2.863
	Interest on CST	0.011	0.038	0.000
	Interest on TDS	0.000	0.129	0.000
	Legal and professional expenses	10.933	6.160	0.050
	License fees	0.083	0.097	0.472
	Loading and unloading charges	0.986	1.793	0.461
	Magazine and news paper	0.078	0.082	0.000
	Mandisulk and nirashit sulk	0.777	0.000	3.290
	Miscellaneous expenses	0.304	0.358	0.000

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Miscellaneous expenses for sample	0.238	0.172	0.000
Mobile phone expenses	0.117	0.250	0.000
Packing and forwarding charges	0.009	0.204	0.000
Petrol and diesel expenses	1.188	1.980	3.698
PF penalty and interest	0.101	0.000	0.000
Postage and courier expenses	0.322	0.246	0.000
Printing and stationary expenses	0.166	0.484	0.127
Professional tax	0.025	0.025	0.025
Provided fund	0.075	0.059	0.055
Rent for godown	49.610	0.000	0.000
Rent for land	1.500	1.500	0.000
Rent for office	1.014	0.868	0.000
Round off	0.000	0.000	0.000
Staff welfare expenses	0.385	0.517	0.258
Telephone expenses	0.055	0.041	0.215
Tour and travelling expenses	0.682	0.878	0.000
Vehicle running and maintenance	0.299	0.455	0.000
Bad debts	6.055	0.000	0.000
Salary expenses	5.340	8.325	0.000
Interest to partners	13.680	19.368	0.000
Salary to partners	19.600	1.500	0.000
Power expenses	0.000	8.522	0.000
Labour charges	0.000	0.789	0.424
Bardana expenses	0.000	2.426	0.000
Repairs and maintenance (Oill mill)	0.000	0.127	0.000
Wages to oil mill	0.000	5.162	5.675
Carring charges	0.000	1.867	0.000
Consumables stores	0.000	0.121	2.425
Conveyance expenses	0.000	0.349	0.000
Providend fund assessed expenses	0.000	0.205	0.000
Rent (Oil mill)	0.000	3.000	1.800
Vat expenses	0.000	0.205	0.000
Bardana and sutli	0.000	0.000	11.632
Wages to ginning	0.000	0.000	5.150
Wages to pressing	0.000	0.000	3.800
Discount on khali	0.000	0.000	1.051
Diwali expenses	0.000	0.000	0.191
Ginning factory expenses	0.000	0.000	0.573
Loading and taxi	0.000	0.000	0.256
Miscellaneous office and factory expenses	0.000	0.000	0.093
News paper expenses	0.000	0.000	0.027
Packing material	0.000	0.000	0.284
Pressing cloth	0.000	0.000	0.811
Pressing patti	0.000	0.000	3.060
Quality rebate allowance	0.000	0.000	0.063
Repairs and maintenance	0.000	0.000	1.292

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	Tools and moulds	0.000	0.000	0.872
	Trade mark expenses	0.000	0.000	0.118
	Tripal expenses	0.000	0.000	0.357
	Valuation fees expenses	0.000	0.000	0.168
	Weight shortage	0.000	0.000	0.214
	Salaries and wages	0.000	0.000	7.575
	TOTAL	10660.302	3912.571	3913.773
	PROFIT / (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	145.390	79.510	70.407
Less	FINANCIAL EXPENSES	132.427	77.003	46.400
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION	12.963	2.507	24.007
Less	DEPRECIATION/ AMORTISATION	2.193	2.101	2.903
	NET PROFIT	10.770	0.406	21.104

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	42.42	83.03	34.21
Account Receivables Turnover (Income / Sundry Debtors)	8.60	4.40	10.67
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	17.29	12.82	13.59
Inventory Turnover (Operating Income / Inventories)	0.12	0.43	0.25
Asset Turnover (Operating Income / Net Fixed Assets)	11.04	6.84	3.67

LEVERAGE RATIOS

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MALOO INDUSTRIES - 522929

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PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.94	0.81	0.87
Debt Equity Ratio (Total Liability / Networth)	12.92	3.60	5.05
Current Liabilities to Networth (Current Liabilities / Net Worth)	6.21	0.73	2.79
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.09	0.05	0.21
Interest Coverage Ratio (PBIT / Financial Charges)	1.10	1.03	1.52

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.10	0.01	0.53
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.40	0.04	3.06
Return on Investment (ROI) ((PAT / Networth) * 100)	%	7.25	0.19	23.44

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	2.89	7.21	2.65
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.55	6.01	1.55
G-Score Ratio Financial (Networth / Total Assets)	0.06	0.19	0.13
G-Score Ratio Debt (Debts / Equity Capital)	12.92	3.60	5.05
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	2.89	7.21	2.65

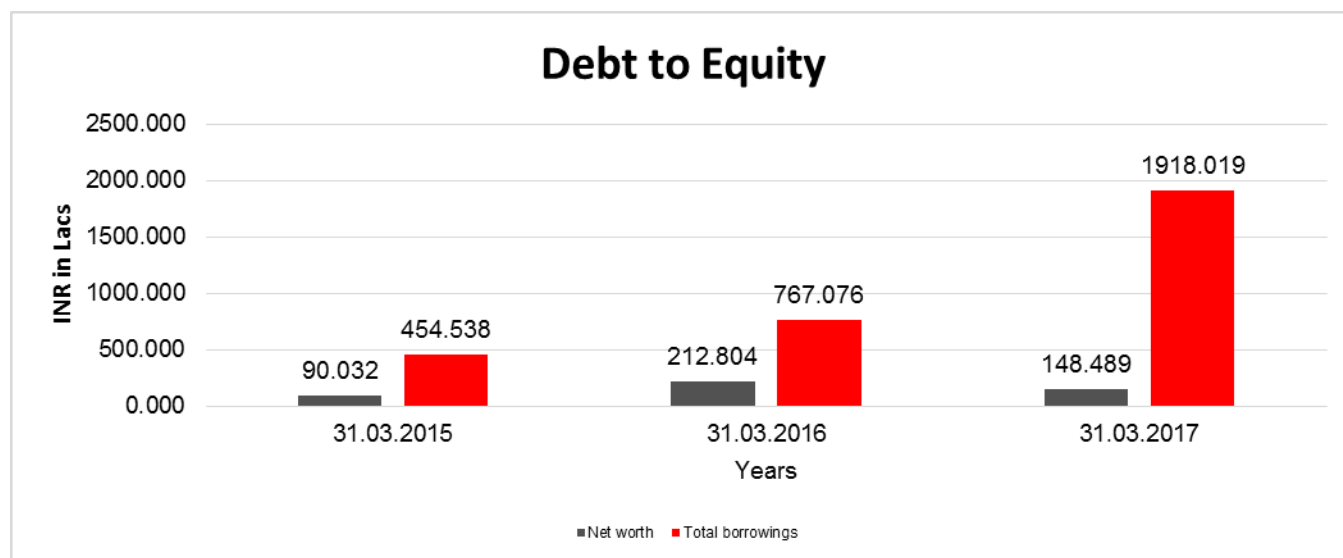
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Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

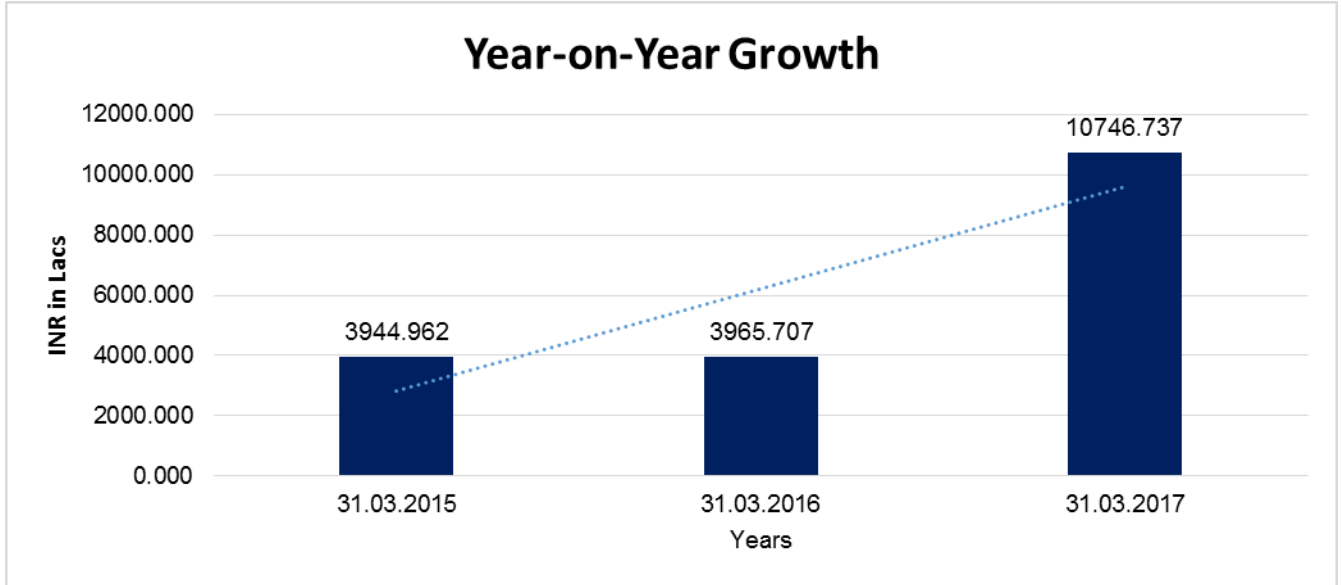
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Proprietor's Capital Account	90.032	212.804	148.489
Reserves & Surplus	0.000	0.000	0.000
Net worth	90.032	212.804	148.489
Secured Loans	348.962	}	1611.274
Unsecured Loans	105.576		306.745
Total borrowings	454.538	767.076	1918.019
Debt/Equity ratio	5.049	3.605	12.917



YEAR-ON-YEAR GROWTH

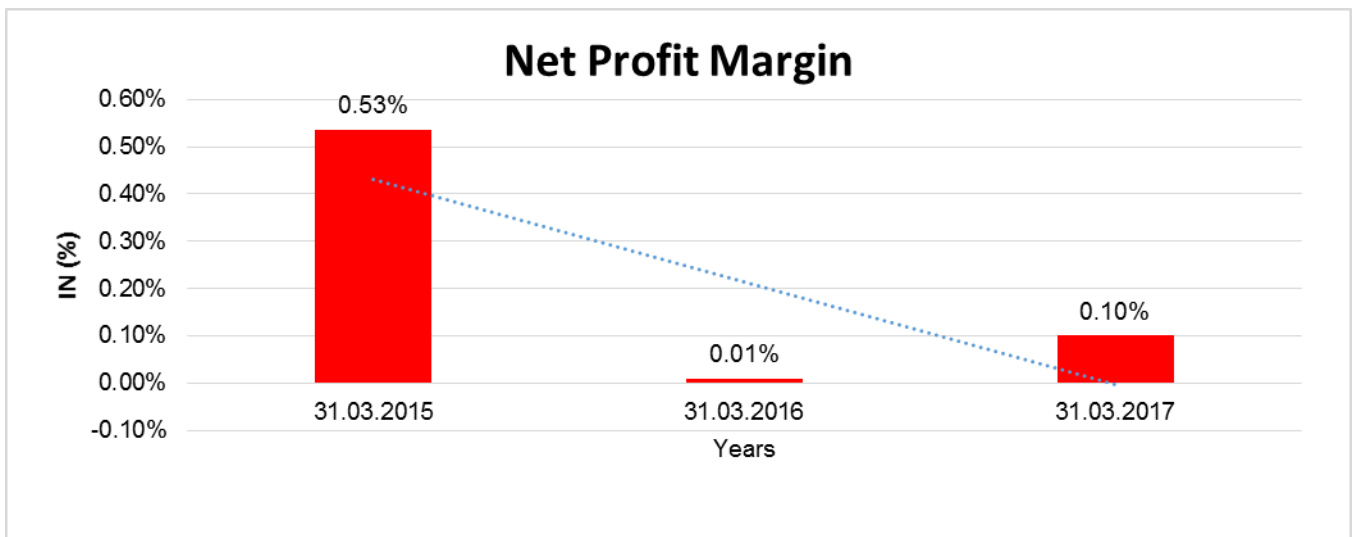
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	3944.962	3965.707	10746.737
		0.526	170.992

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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	3944.962	3965.707	10746.737
Profit/ (Loss)	21.104	0.406	10.770
	0.53%	0.01%	0.10%



LOCAL AGENCY FURTHER INFORMATION

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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
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

Particulars	31.03.2017 (INR in Lacs)
Unsecured Loan	306.745
Total	306.745

OBSERVATION POINTS

Name of Company :	MALOO INDUSTRIES
Address :	121-FB, Scheme No. 94, Between Pipliyana Square and Bangoli Square, Near Kasliwal Honda Showroom, Indore-452016, Madhya Pradesh, India
Mobile No.:	91-9810424854
Email :	malooindustries@gmail.com
Person to whom we met:	Mr. Devesh
Designation :	Manager
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Shanti Temple
Total Floors of the building:	2 storey building
Subject situated on :	2 nd Floor
Locality:	Commercial
Area of premises :	1200 Sq. ft.
Area :	Neutral
Level of operation :	Medium
Details of hypothecation signboard (If Any) (As displayed in factory / work) :	
No. of employees seen at premises:	5

Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Fax Machine • Telex • Air Conditioner • Office Equipment • Xerox Machine • Computers
Neighbour's interview :	Name of Company : Labon Group Contact Person Name : Mr. Pradeep Name of Company : Truwood Contact Person Name : Mr. Ashish Neighbour Overview : Existence confirmed
Proof of visit:	Photographs Photographs: Exterior with Name Board / Interior
Details of the person conducting visit:	Name : Mr. Deepak Arya Designation : Field Executive Contact No.: 91-7566602484

PICTURES



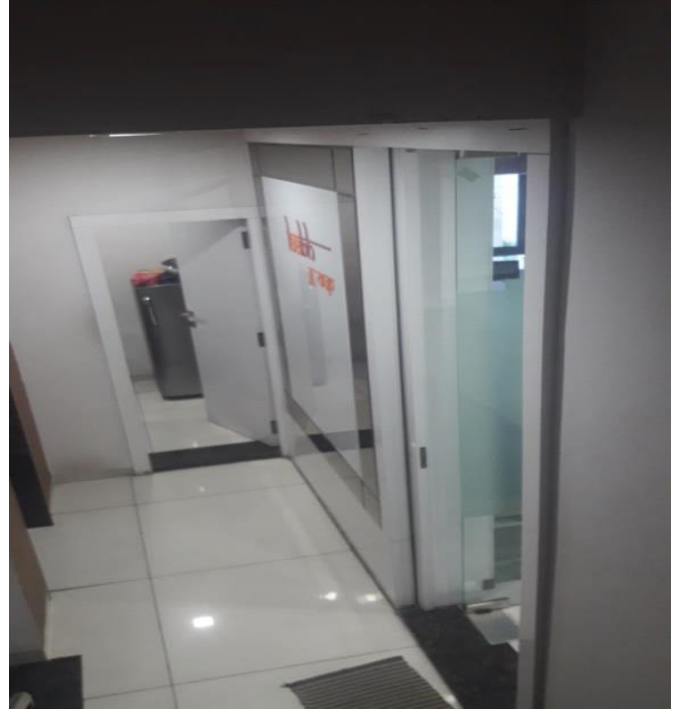
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FIXED ASSET

- Computer
- Ginning Machine
- Pressing Machine
- Camera
- Air Conditioner
- Digital Moisture Meter
- EPABX System
- Furniture
- Printer

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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 24.09.2018(date of report) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	SUV
Analysis Done by :	NYT
Report Prepared by :	BHG

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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