

D&B Rating and Observations

D&B Rating

4A





2

D&B Indicative Risk Rating consists of two parts, the Financial Strength, and the Composite Appraisal. Financial Strength is an indication of the tangible network. The Composite Appraisal is linked to the level of risk and is an overall evaluation of credit worthiness. It considers the financial condition and several factors such as trade reference history, legal structure, management experience and any adverse listings.

Indicative Risk Rating: D&B Indicative Risk Rating of '4A' implies that the Company has a tangible network between INR 2,000,000,000 and INR 4,799,999,999 as per latest available audited financial statements.

Financial Strength	Tangible Network
5A	INR 4,800,000,000 & Above
4A	Between INR 2,000,000,000 & INR 4,799,999,999
3A	Between INR 960,000,000 & INR 1,999,999,999
2A	Between INR 200,000,000 & INR 959,999,999
1A	Between INR 96,000,000 & INR 199,999,999
A	Between INR 48,000,000 & INR 95,999,999
B	Between INR 28,000,000 & INR 47,999,999
C	Between INR 14,000,000 & INR 27,999,999
D	Between INR 9,600,000 & INR 13,999,999
E	Between INR 4,800,000 & INR 9,599,999
F	Between INR 2,800,000 & INR 4,799,999
G	Between INR 1,200,000 & INR 2,799,999
H	Upto INR 1,199,999

Composite appraisal: '2' indicates that the overall status of the Company is 'Good'.

	Composite Appraisal	
	1 Strong Minimal Risk	Proceed with transaction - offer extended terms if required
	2 Good Low Risk	Proceed with transaction
	3 Fair Slightly greater than average Risk	Proceed with transaction but monitor closely
	4 Limited Significant Level of Risk	Review each case before extending credit and obtain more information. Take suitable assurances before extending credit, guarantees may be needed