

### KIM Investment Limited: Suspended

Facility	Amount (Rs. Crore)	Rating/Outlook
Fixed Deposit	2.50	SMERA FB-/Stable (Suspended)

SMERA has suspended the above mentioned rating of KIM Investment Limited (KIL). The suspension follows SMERA's inability to undertake rating surveillance in the absence of requisite information from the company.

As per SMERA's suspension policy, outstanding ratings may be suspended in case of insufficient information to assess such ratings during the surveillance process.

### About the Company

KIL, incorporated in 1993, is a Punjab-based deposit taking non-banking financial company (NBFC-D) engaged in the financing of agricultural implements, heavy and light commercial vehicles. The company is promoted and managed by Mr. Kanwaljit Singh and has presence in Punjab.

For FY2013-14, KIL reported profit after tax (PAT) of Rs.0.08 crore on interest income of Rs.0.89 crore and loan portfolio of Rs.3.85 crore, as compared with PAT of Rs.0.06 crore on interest income of Rs.0.84 crore and loan portfolio of Rs.3.08 crore during the previous year. The company's capital adequacy ratio stood at 54.05 per cent and net worth stood at Rs.2.25 crore as on March 31, 2014.

### Rating History

Date of Issuance	Name of the Instrument	Amount (Rs. crore)	Ratings		Rating Outlook
			Long Term	Short Term	
13 July, 2015	Fixed Deposit	2.50	SMERA FB-(Assigned)	-	Stable

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## ABOUT SMERA

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