 Searched Name - **A B O STEEL**
Searched ID No. - **WA123456789**
Searched Address - **49, MAIN STREET. COLOMBO 01**

Dashboard

Scoring

250
Score

E3

Risk Grade

➔

Trend

Disputes

0

Active Disputes

0

False Disputes

0

Registered in Court

Payment Profile Status

Open Credit Facility7

Closed Credit Facility83

▲

Total Amount in ArrearsLKR 3,452,745

Number of Different Creditors3

✖

Highest Current NDIA368

Total Current BalanceLKR 5,515,925

Total Amount Granted in Open Credit FacilitiesLKR 3,401,686

Total Installment AmountLKR 467,149

✖

The Highest NDIA in 12 Months368

Payment Profile

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	✖	✖	✖	✖	✖	✖	✖	✖	✖	✖	N/A	
2022	▲	✖	✖	✖	✖	✖	✖	✖	✖	✖	✖	▲
2021												▲

Utilities

Number of Utility Accounts3

Number of Different Providers2

✔

Total Current Amount in ArrearsLKR 0

✔

Highest Current NDIA0

✔

The Highest NDIA in 12 Months61

Insurances

Number of Insurance Policies2

Number of Claims8

✔

Total Current Amount in ArrearsLKR 0

✔

Highest Current NDIA0

✔

The Highest NDIA in 12 Months45

Dishonoured Cheques

▲ 10

Number of Dishonoured Cheques

9

Weeks Since Last Dishonoured Cheque

LKR 687 K

Total Dishonoured Cheque Amount

Relations

3

Related Subjects

✔ 0

Involved Subjects

Inquiries

✔ 0

Self Inquiries During the Last 6 Months

2

Inquiring Members During the Last 6 Months

Collaterals

30

Number of Credit Facilities with Collaterals



Searched Name - A B O STEEL
 Searched ID No. - WA123456789
 Searched Address - 49, MAIN STREET, COLOMBO 01

Subject Information

Basic Information	Company Name	A B O STEEL	Trade Name	M/S A B O STEEL
	Legal Form	-	Business Status	-
	Economic Activity 1	Commercial:Others	Economic Activity 2	Agricultural:Tea
	Economic Activity 3	-		
Address	Mail Address	49, MAIN STREET	Permanent Address	49, MAIN STREET
	City	COLOMBO 01		COLOMBO 01
	Postal Code	111111	City	COLOMBO 01
	District	Colombo	Postal Code	111111
	Province	-	District	Colombo
	Country	Sri Lanka	Province	
			Country	Sri Lanka
Contacts	Phone Number	0 112 478 000	Phone Number	-
	Mobile Phone	-	Fax	0 112 478 000
	Web Page	-		
# Main IDs	Business Registration Number	WA123456789	Business Registration Date	22-Jun-1998
	Vat Registration Number	291397291-7000		

History of Distinct Names

Institution	Changed Value	Valid From
NATIONS SAVINGS BANK	A B O STEEL	31-Oct-2020
CREDIT AND FINANCE PLC	M/S A B O STEEL	31-Jan-2018
LEASING AND FINANCE PLC	ABO STEEL M/s	28-Feb-2017
PEOPLES TRUST BANK	A B O STEEL	31-Jan-2017
NATIONS BANK	A B O STEEL	31-Jan-2017
NATIONS SAVINGS BANK	A B O STEEL	31-Jan-2017
LEASING AND FINANCE PLC	M/S A B O STEEL	31-Jan-2017

Other Historical Changes

Category	Changed Value	Valid From	Valid To
BRN	WA123456789	31-Dec-2021	31-Oct-2022
BRN	WA123456789	31-Oct-2016	31-Jan-2023
BRN	WA123456789	31-Jul-2014	31-Dec-2021
Category	Changed Value	Valid From	Valid To
Mail Address	NO 49, MAIN STREET, COLOMBO 01	30-Sep-2023	30-Sep-2023
Mail Address	NO 49, MAIN STREET, COLOMBO 01	31-May-2023	31-May-2023
Mail Address	NO 49, MAIN STREET, COLOMBO 01	31-Jan-2023	31-Jan-2023
Category	Changed Value	Valid From	Valid To
Permanent Address	NO 49, MAIN STREET, COLOMBO 01	31-Jan-2023	31-Jan-2023
Permanent Address	NO 49, MAIN STREET, COLOMBO 01	30-Nov-2022	31-Aug-2023
Permanent Address	NO 49, MAIN STREET, COLOMBO 01	30-Nov-2022	30-Nov-2022



Searched Name - A B O STEEL
Searched ID No. - WA123456789
Searched Address - 49, MAIN STREET. COLOMBO 01

Scoring

Scoring

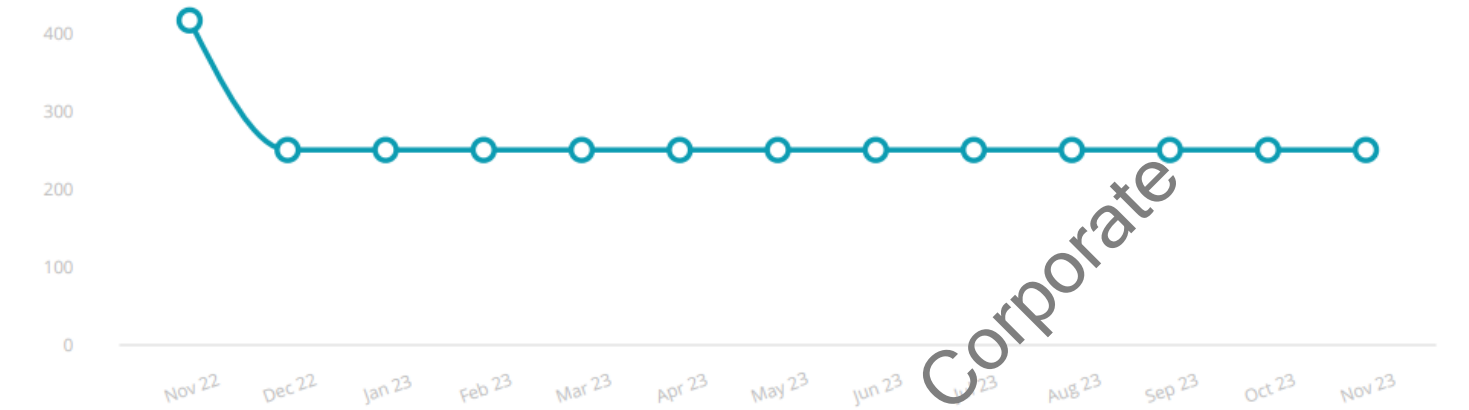
250
Score

E3
Risk Grade

Trend

100.00%
Probability of Default

Score History



Month	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23
Score	416	250	250	250	250	250	250	250	250	250	250	250	250
Risk Grade	E2	E3	E3	E3	E3	E3	E3	E3	E3	E3	E3	E3	E3
Probability of default	93.3	100	100	100	100	100	100	100	100	100	100	100	100

Top Reason Codes

Reason Code	Description
BAD1	Bad payment behaviour
MSM1	Serious delinquencies last 2 months
DCA2	High total amount on dishonored cheques last 3 months
MSN1	Negatively impacting status last 6 months
DCH1	20 or more dishonored cheques last 24 months

Scoring Legend



A1-A3	Very Low Risk	Based on Credit Histories
B1-B3	Low Risk	Based on Timely Payment Behavior
C1-C3	Average Risk	Based on Irregularities in Repayment of Over Indebtedness
D1-D3	High Risk	Based on High Probability of Defaulting on a Credit Facility
E1-E3	Very High Risk	Based on Default or Extreme Irregularities in Servicing Credit Facility
XX	Not Scored	Insufficient Information in the Database



Searched Name - **A B O STEEL**
 Searched ID No. - **WA123456789**
 Searched Address - **49, MAIN STREET. COLOMBO 01**

Credit Facility

Debtor Summary per Sector - Last 5 Years (Amounts in LKR)

Institution Category	Open Credit Facility	Closed Credit Facility	Credit Facilities in Arrears	Total Monthly Payments	Total Current Balance	Total Amount Granted	Total Amount in Arrears	Highest NDIA
License Commercialize d Banks	5	73	⚠️ 4	467,149	5,515,925	3,401,686	⚠️ 3,452,745	❌ 370
License Finance Companies	0	0	✅ 0	-	-	-	-	✅ 0
				467,149	5,515,925	3,401,686	3,452,745	

Guarantor Summary per Sector - Last 5 Years (Amounts in LKR)

Institution Category	Open Credit Facility	Closed Credit Facility	Credit Facilities in Arrears	Total Monthly Payments	Total Current Balance	Total Amount Granted	Total Amount in Arrears	Highest NDIA
License Commercialize d Banks	2	10	⚠️ 2	656,328	17,284,807	16,420,831	6,917,990	❌ 226
License Finance Companies	0	0	✅ 0	-	-	-	-	✅ 0
				656,328	17,284,807	16,420,831	6,917,990	



Searched Name - A B O STEEL

Searched ID No. - WA123456789

Searched Address - 49, MAIN STREET. COLOMBO 01

List of All Credit Facilities 1-7

Credit Facility Index	1	2	3	4	5	6	7
Institution Category	LCB	LCB	LCB	LCB	LCB	LCB	LCB
Member	7354	7354	7326	7326	7411	7411	7354
Branch	029	029	MG	KIR	CTB	CTB	029
Credit Facility Type	CRCD	CRCD	OVDR	LOAN	LEAS	LOAN	LEAS
Credit Facility Status	ACTV	ACTV	ACTV	ACTV	MGCP	ACTV	ACTV
Ownership Indicator	PCD	SCD	OWN	JNT	JNT	GRT	GRT
Currency	LKR	LKR	LKR	LKR	LKR	LKR	LKR
Amount Granted/Limit	120,000	120,000	413,500	2,420,131	328,055	2,420,831	14,000,000
Current Balance	126,117	114,947	452,344	4,468,176	354,341	2,864,079	14,420,728
Amount in Arrears	39,866	1,110	0	3,110,433	301,336	2,449,193	4,468,797
Installment Amount	-	-	0	433,987	33,162	367,341	301,987
Amount Written Off	-	-	-	-	-	-	-
Last Update Date	31-Oct-2023	30-Sep-2022	31-Oct-2023	31-Oct-2023	31-Oct-2023	31-Oct-2023	31-Oct-2023
First Disbursement Date	29-Oct-2022	31-Aug-2022	20-Dec-2007	30-Jan-2022	20-Oct-2022	20-Oct-2022	20-Aug-2019
Last Payment Date	-	-	-	25-Dec-2022	20-Oct-2022	20-Oct-2022	20-Dec-2022
TRMN/RSMD/RSTR/WRTN Date	-	-	-	-	-	-	-
Credit Facility End Date	-	-	-	-	-	-	-
Repayment Type	DMND	DMND	DMND	MNLY	MNLY	MNLY	MNLY
Purpose of Credit Facility	01:02:003	01:02:003	09:01:001	01:02:003	01:02:003	01:02:003	01:02:003
Security Coverage	US	US	PS	PS	US	US	FS
Guarantee Coverage	NG	NS	NG	NG	NG	NG	NG
Entity Code	C2	C3	C4	C5	C6	C7	C8

Payment 1-7

Credit Facility Index	1	2	3	4	5	6	7
2023 Nov	-	-	-	-	-	-	-
2023 Oct	✖ 368	-	✔ 0	✖ 283	✖ 283	✖ 276	✖ 276
2023 Sep	✖ 337	-	⚠ 60	✖ 248	✖ 248	✖ 245	✖ 224
2023 Aug	✖ 307	-	⚠ 30	✖ 223	✖ 223	✖ 215	✖ 194
2023 Jul	✖ 276	-	✔ 0	✖ 187	✖ 187	✖ 184	✖ 195
2023 Jun	✖ 245	-	✔ 3	✖ 160	✖ 160	✖ 154	✖ 166
2023 May	✖ 215	-	✔ 2	✖ 126	✖ 126	✖ 123	✖ 134
2023 Apr	✖ 184	-	✔ 0	✖ 95	✖ 95	✖ 95	✖ 100
2023 Mar	✖ 154	-	-	⚠ 69	⚠ 69	⚠ 69	⚠ 74
2023 Feb	✖ 123	-	-	⚠ 68	⚠ 35	⚠ 35	✖ 132
2023 Jan	✖ 95	-	-	⚠ 39	✔ 6	✔ 6	✖ 103
2022 Dec	⚠ 64	-	-	✔ 7	✔ 0	✔ 0	⚠ 72
2022 Nov	⚠ 33	-	-	⚠ 36	✔ 0	✔ 0	✖ 224
2022 Oct	✔ 3	-	-	-	-	-	✖ 194
2022 Sep	✔ 0	⚠ 31	✔ 11	⚠ 68	-	-	✖ 195
2022 Aug	✔ 0	✔ 1	✔ 15	⚠ 39	-	-	✖ 166
2022 Jul	✔ 1	⚠ 32	✔ 18	✔ 7	-	-	✖ 134
2022 Jun	✔ 0	✔ 1	✔ 0	✔ 0	-	-	✖ 102
2022 May	⚠ 32	✔ 1	✔ 9	✔ 0	-	-	⚠ 71
2022 Apr	✔ 1	✖ 152	✔ 10	✔ 0	-	-	⚠ 68
2022 Mar	✔ 0	✖ 122	✔ 17	✔ 0	-	-	⚠ 39
2022 Feb	✔ 0	✖ 91	✔ 20	✔ 0	-	-	✔ 7
2022 Jan	-	⚠ 63	✔ 22	✔ 0	-	-	✔ 0
2021 Dec	-	⚠ 57	✔ 25	-	-	-	✔ 0



Searched Name - A B O STEEL

Searched ID No. - WA123456789

Searched Address - 49, MAIN STREET. COLOMBO 01

Summary of Closed Credit Facilities (Last 5 Years)

LKR Credit Facilities

Period	Total No. of Credit Facilities as Debtor	Total Amount Granted as Debtor	Total No. of Credit Facilities as Guarantor	Total Amount Granted as Guarantor	Total No. of Credit Facilities	Total Amount Granted
2023-10 - 2022-11	14	285,575,359	1	200,712	15	285,776,071
2022-10 - 2021-11	12	3,190,000	1	3,537,404	13	6,727,404
2021-10 - 2020-11	18	24,228,361	1	2,700,000	19	26,928,361
2020-10 - 2019-11	19	191,625,000	7	4,575,000	26	196,200,000
2019-10 - 2018-11	10	54,462,838	0	0	10	54,462,838
	73	559,081,558	10	11,013,116	83	570,094,674

Non-LKR Credit Facilities (Amounts in LKR)

Period	Total No. of Credit Facilities as Debtor	Total Amount Granted as Debtor	Total No. of Credit Facilities as Guarantor	Total Amount Granted as Guarantor	Total No. of Credit Facilities	Total Amount Granted
2023-10 - 2022-11	0	0	0	0	0	0
2022-10 - 2021-11	0	0	0	0	0	0
2021-10 - 2020-11	0	0	0	0	0	0
2020-10 - 2019-11	0	0	0	0	0	0
2019-10 - 2018-11	0	0	0	0	0	0
	0	0	0	0	0	0

Details of Closed Credit Facilities (Last 5 Years)

LKR Credit Facilities

Credit Facility Type	Total No. of Credit Facilities as Debtor	Total Amount Granted as Debtor	Total No. of Credit Facilities as Guarantor	Total Amount Granted as Guarantor	Total No. of Credit Facilities	Total Amount Granted
LOAN	28	536,561,558	3	5,900,712	31	542,462,270
OVDR	3	0	-	-	3	0
LEAS	41	22,120,800	7	5,112,404	48	27,132,404
CRCD	1	500,000	-	-	1	500,000
	73	559,081,558	10	11,013,116	83	570,094,674

Non-LKR Credit Facilities (Amounts in LKR)

Credit Facility Type	Total No. of Credit Facilities as Debtor	Total Amount Granted as Debtor	Total No. of Credit Facilities as Guarantor	Total Amount Granted as Guarantor	Total No. of Credit Facilities	Total Amount Granted
	0	0	0	0	0	0

Relations

Relations

3
Related Subjects0
Involved Subjects



Searched Name - A B O STEEL
Searched ID No. - WA123456789
Searched Address - 49, MAIN STREET. COLOMBO 01

List of All Credit Facility Relation

Entity Code	Role of Subject	ID Number	Full Name	Mail Address	Valid From	Valid To
C5	Co-Debtor, Co-Applicant	726351476V	HEWA NARADENIYAGE SUDARSHANI CHANDRADASA	164D,HOKANDARA ROAD, PANNIPITIYA.	30-Sep-2017	-
C6	Co-Debtor, Co-Applicant	199327504160	WANNIARACHCHI KANKANAMGE SHAMIL DILSHAN	ATHURUGIRIYA ROAD KOTTAWA	31-Dec-2020	-
C7	Main Debtor, Main Applicant	726351476V	HEWA NARADENIYAGE SUDARSHANI	164D,HOKANDARA ROAD, PANNIPITIYA	30-Sep-2019	-
C8	Main Debtor, Main Applicant	726351476V	HEWA NARADENIYAGE SUDARSHANI	164D,HOKANDARA ROAD, PANNIPITIYA	31-Dec-2021	-

List of All Related Parties

Entity Code	Type of Relation	ID Number	Full Name	Mail Address	Valid From	Valid To
R772	Partner	744751790X	A B O PERERA GUNASEKARA	NO 49, MAIN STREET, COLOMBO 01 - SRI LANKA	30-Jun-2023	-
R774	Partner	198212345678	ASIRI BANDARA PERERA	49, MAIN STREET, COLOMBO 01	30-Jun-2023	-
R786	Partner	798951000V	PUSHPAKALA GUNASEKARA	NO 49, MAIN STREET, COLOMBO 01 - SRI LANKA	30-Jun-2023	-

Inquiries

Inquiries

✓ 0
Self Inquiries During the Last 6 Months

2
Inquiring Members During the Last 6 Months

Inquiries

0
1 Month

0
3 Months

4
6 Months

Inquiries During the Last 6 Months

Member	Reason for Inquiry	Date of Inquiry
NATIONAL BANK PLC	Monitoring and reviewing of an existing borrower	19-Aug-2022
LEASING AND FINANCE PLC	Evaluating of a borrower for a new credit facility	17-Aug-2022
NATIONAL BANK PLC	Evaluating of a borrower for a new credit facility	16-Aug-2022
LEASING AND FINANCE PLC	Monitoring and reviewing of an existing borrower	12-Aug-2022

Disputes

Active Disputes

✓ 0

Credit Facility Disputes

✓ 0

Registered in Court

✓ 0

Subject Data Disputes

✓ 0

Dishonoured Cheque Disputes

✓ 0

Utilities Disputes

✓ 0

Insurance Disputes

✓ 0

Other Data Disputes

Closed Disputes

0

Credit Facility Disputes

✓ 0

False Disputes

0

Subject Data Disputes

0

Dishonoured Cheque Disputes

0

Utilities Disputes

0

Insurance Disputes

0

Other Data Disputes



Searched Name - **A B O STEEL**
 Searched ID No. - **WA123456789**
 Searched Address - **49, MAIN STREET. COLOMBO 01**

Dishonoured Cheques

Dishonoured Cheques	10 Number of Dishonoured Cheques	9 Weeks Since Last Dishonoured Cheque	LKR 687 K Total Dishonoured Cheque Amount
---------------------	--	---	---

List of All Dishonoured Cheques

Entity Code	Dishonour Date	Cheque Number	Amount LKR	Dishonour Reason	Member	Branch
B8	28-Jun-2022	754542	104,000	Insufficient Funds	COMMERCIAL BANK	MATARA
B9	17-May-2022	754549	137,687	Insufficient Funds	COMMERCIAL BANK	MATARA
B7	11-May-2022	854537	60,842	Insufficient Funds	NATIONAL BANK	AKURESSA
B10	11-May-2022	855555	40,252	Insufficient Funds	NATIONAL BANK	AKURESSA
B5	15-Apr-2022	854521	41,640	Insufficient Funds	NATIONAL BANK	AKURESSA
B6	15-Apr-2022	854522	100,000	Insufficient Funds	NATIONAL BANK	AKURESSA
B1	15-Mar-2022	753158	81,200	Insufficient Funds	COMMERCIAL BANK	MATARA
B2	15-Mar-2022	753170	44,700	Insufficient Funds	COMMERCIAL BANK	MATARA
B3	15-Mar-2022	753192	31,850	Insufficient Funds	COMMERCIAL BANK	MATARA
B4	15-Mar-2022	753195	45,850	Insufficient Funds	COMMERCIAL BANK	MATARA
			687,721			

Utilities

Utilities

Number of Utility Accounts	3	Number of Different Providers	2
✔ Total Current Amount in Arrears	LKR 0	✔ Highest Current NDIA	0
✔ The Highest NDIA in 12 Months	61		

Insurances

Insurances

Number of Insurance Policies	2	Number of Claims	8
✔ Total Current Amount in Arrears	LKR 0	✔ Highest Current NDIA	0
✔ The Highest NDIA in 12 Months	45		



Searched Name - A B O STEEL
 Searched ID No. - WA123456789
 Searched Address - 49, MAIN STREET. COLOMBO 01

ⓘ Explanations

Delinquency status of Payment calendar

✔ 0-29 past due days
⚠ 30-89 past due days
✖ More than 90 past due days
⏸ No data available

Other Abbreviations

NDIA
 Number of Days in Arrears

-
No data available

Institution Category

LCB - License Commercialized Banks

Member - Branch

7354 - 029 - PEOPLES TRUST BANK - KADAWATHA
7326 - MG - NATIONS SAVINGS BANK GAMPAHA
7326 - KIR - NATIONS SAVINGS BANK KIRIBATHGODA
7411 - CTB - NATIONS BANK KIRIBATHGODA

Credit Facility type

OVDR - Overdraft
LEAS - Leasing
CRCD - Credit Card
LOAN - Loan

Credit Facility Status

ACTV - Active
MGCP - Moratorium granted under the Govt. Credit Support Program - Covid 19

Ownership Indicator

JNT - Joint Borrower
OWN - Owned
GRT - Guaranteed
PCD - Primary Card Holder
SCD - Supplementary Card Holder

Currency

LKR - LKR

Repayment Type

MNLY - Monthly
DMND - On Demand



Searched Name - **A B O STEEL**
Searched ID No. - **WA123456789**
Searched Address - **49, MAIN STREET. COLOMBO 01**

Purpose of Credit Facility

01:02:003 -
Commercial:Imports:
Food and Beverages

09:01:001 - Others

Security Coverage

US - Unsecured

FS - Fully Secured

PS - Partially Secured

Guarantee Coverage

NS - Not Specified

NG - Not Guaranteed

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