

MIRA INFORM REPORT

Report No. :	523416
Report Date :	08.08.2018

IDENTIFICATION DETAILS

Name :	UNIVERSAL CONSTORE PRIVATE LIMITED
Registered Office :	Universal House, Old Warje Jakat Naka, Pune – 411052, Maharashtra
Tel. No.:	91-20-25230777
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	30.03.2012
CIN No.: [Company Identification No.]	U52399PN2012PTC142790
Capital Investment / Paid-up Capital :	INR 2.100 Million
PAN No.: [Permanent Account No.]	AABCU4265F
GSTN : [Goods & Service Tax Registration No.]	27AABCU4265F1ZC (Maharashtra) 29AABCU4265F1Z8 (Karnataka) 09AABCU4265F1ZA (Uttar Pradesh) 07AABCU4265F1ZE (Delhi)
Legal Form :	Private Limited Liability Company
Line of Business :	Retail of Construction Equipments. (Registered Activity)
No. of Employees :	Information declined by the management

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2012 and it is having moderate track records.</p> <p>For the financial year 2017, the company has marginally decreased in its revenue from operations as compared to previous year and maintained minimal profitability profile of 0.74%.</p> <p>However, rating takes into consideration moderate financial risk profile of the company marked by modest networth base.</p> <p>Further, rating is constrained on account of excess of borrowing recorded during the year, declined in the profitability profile with intense competition from industry.</p> <p>Business is active. Payments are seems to be slow but correct.</p> <p>In view of the aforesaid, the company can be considered for business dealings with some cautions.</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 (31.12.2017)	Current Rating (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

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EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	Not Available

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 08.08.2018

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 (Tel. No.: 91-20-25230777)

(Mobile No.: 91-9970400462/ 9970600637 - Ringing)

LOCATIONS

Registered Office/ Factory :	Universal House, Old Warje Jakat Naka, Pune – 411052, Maharashtra, India
Tel. No.:	91-20-25230777/65008033
Mobile No.:	91-9970400462/9970600637 [Mr. Ganesh]
Fax No.:	91-20-25231777
E-Mail :	pune@universaconstore.com ucmcs@uceindia.com sumit.vcindia@gmail.com

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Website :	www.universalconstore.com
Branch Office 1 :	A24, Sector 5, Noida – 201301, Uttar Pradesh, India
Tel. No.:	91-120-4328320
Branch Office 2 :	73/1, Near National Highway Bridge, Wadgaon Budruk, Pune – 411041, Maharashtra, India
Tel. No.:	91-20-24392439

DIRECTORS

As on 31.03.2018

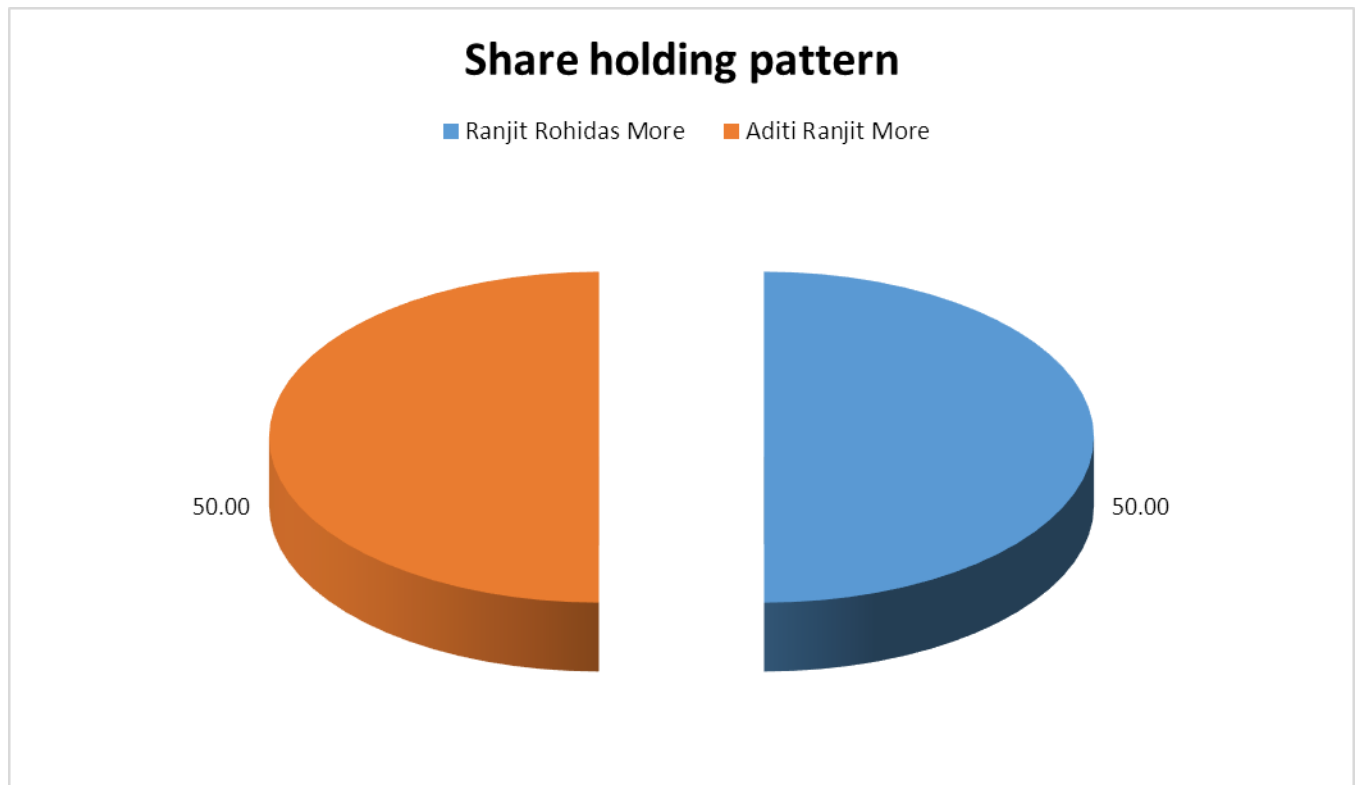
Name :	Mr. Ranjit Rohidas More		
Designation :	Director		
Address :	Karishma Complex Flat No 1103, Wing A-11, Kothrud, Pune – 411038, Maharashtra, India		
Date of Birth/Age :	26.02.1973		
Date of Appointment :	30.03.2012		
DIN No.:	00265383		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U29248PN2005PLC021271	UNIVERSAL CONSTRUCTION MACHINERY AND EQUIPMENT LIMITED	01/01/2018	-
U45203PN2007PTC130447	UNIVERSAL CIVIL INFRACON PRIVATE LIMITED	16/07/2007	-
U01400PN2008PTC132872	PARAMOUNT AGRO DEVELOPMENT CORPORATION PRIVATE LIMITED	01/10/2008	-
U65910PN2010PTC135306	MORE UNIVERSAL FIN-VEST PRIVATE LIMITED	12/01/2010	-
U29150PN2015PTC156360	UNIVERSAL AXIS LIFTING SOLUTIONS PRIVATE LIMITED	31/08/2015	-
U29253PN2015PTC156399	UNIVERSAL INTERNATIONAL BUSINESS PRIVATE LIMITED	04/09/2015	-
U29256PN2016PTC165972	UNIVERSAL HEAVY CONSTRUCTION MACHINERY PRIVATE LIMITED	12/08/2016	-
U74999PN2016NPL166794	UNIVERSAL TECHNOLOGY BUSINESS INCUBATOR	14/10/2016	-
Name :	Mrs. Aditi Ranjit More		
Designation :	Director		
Address :	A 2/302, Karishma Near Sangam Press, Pune – 411029, Maharashtra, India		
Date of Birth/Age :	29.10.1976		
Date of Appointment :	30.03.2012		
DIN No.:	02381432		

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MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares	%age
Ranjit Rohidas More	105000	50.00
Aditi Ranjit More	105000	50.00
Total	210000	100.00



Equity Share Break up (Percentage of Total Equity)

As on 29.09.2017

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

BUSINESS DETAILS

Line of Business :	Retail of Construction Equipments. (Registered Activity)
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Products/ Services :	Item Code No. 99622890	Product/ Services Description Retail Trade of Construction Equipments and Machinery
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 declined by the management	
Bankers :	Bank Name	NKGSB Co-Operative Bank Limited
	Branch	361, Laxmi Sadan, Vithalbhair Patel Road, Girgaum, Mumbai – 400004, Maharashtra, India
	Person Name (With Designation)	--
	Contact Number	--
	Name of Account Holder	--
	Account Number	--
	Account Since (Date/Year of Account Opening)	--

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	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
	Remarks (If any)	--	
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Long-term Borrowings		
	Term Loan	22.320	27.800
	Bank Overdraft	30.100	37.170
	Total	52.420	64.970

Auditors :	
Name :	Manohar Shetty and Company Chartered Accountants
Address :	B/50, 'C' Wing, K K Market, Balajinagar, Pune – 411043, Maharashtra, India
Tel. No.:	91-20-24375233
Mobile No.:	91-9890120614
Fax No.:	91-20-24379613
E-Mail :	mshetty77@gmail.com
Income-tax PAN of auditor or auditor's firm :	AOUPS1114D
Memberships :	Not Available
Collaborators :	Not Available
Related Parties :	<ul style="list-style-type: none"> • Universal Construction Machinery and Equipment Limited • Universal Civil Infracon • Poona Construction Machinery and Products Private Limited • Indian Transport Services

CAPITAL STRUCTURE

As on 29.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
5000000	Equity Shares	INR 10/- each	INR 50.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount

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210000	Equity Shares	INR 10/- each	INR 2.100 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	2.100	2.100	2.100
(b) Reserves & Surplus	10.370	7.870	5.337
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	12.470	9.970	7.437
(3) Non-Current Liabilities			
(a) Long-term borrowings	52.420	64.970	61.607
(b) Deferred tax liabilities (Net)	0.126	0.076	0.041
(c) Other long term liabilities	53.261	46.573	47.170
(d) Long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	105.807	111.619	108.818
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	50.846	46.400	88.350
(c) Other current liabilities	7.715	5.998	1.575
(d) Short-term provisions	8.790	6.261	4.945
Total Current Liabilities (4)	67.351	58.659	94.870
TOTAL	185.628	180.248	211.125
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	57.537	54.578	42.783
(ii) Intangible Assets	0.000	0.000	0.000
(iii) 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	1.678	0.878	0.878
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.473	1.005	0.567
(e) Other Non-current assets	0.226	0.226	0.882
Total Non-Current Assets	59.914	56.687	45.110

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	72.567	46.882	77.751
(c) Trade receivables	23.695	20.610	25.709
(d) Cash and cash equivalents	11.381	34.575	42.852
(e) Short-term loans and advances	0.405	0.102	0.500
(f) Other current assets	17.666	21.392	19.203
Total Current Assets	125.714	123.561	166.015
TOTAL	185.628	180.248	211.125

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	265.599	271.168	274.475
	Other Income	26.124	18.344	16.813
	TOTAL	291.723	289.512	291.288
Less	EXPENSES			
	Cost of Materials Consumed	219.140	215.123	234.658
	Employees benefits expense	37.151	38.382	30.931
	Other expenses	26.813	27.647	18.756
	TOTAL	283.104	281.152	284.345
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	8.619	8.360	6.943
Less	FINANCIAL EXPENSES	5.083	5.160	3.558
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	3.536	3.200	3.385
Less/ Add	DEPRECIATION/ AMORTISATION	0.879	0.456	0.175
	PROFIT/ (LOSS) BEFORE TAX	2.657	2.744	3.210
Less	TAX	0.687	0.715	0.822
	PROFIT/ (LOSS) AFTER TAX	1.970	2.029	2.388
	Earnings / (Loss) Per Share (INR)	9.38	9.66	15.28

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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	NA	NA	NA
Cash generated from operations	(23.313)	NA	NA
Net cash flow from operating activities	(23.313)	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	32.56	27.74	34.19
Account Receivables Turnover (Income / Sundry Debtors)	11.21	13.16	10.68
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	84.69	78.73	137.42
Inventory Turnover (Operating Income / Inventories)	0.12	0.18	0.09
Asset Turnover (Operating Income / Net Fixed Assets)	0.15	0.15	0.16

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.65	0.69	0.74
Debt Equity Ratio (Total Liability / Networth)	4.20	6.52	8.28
Current Liabilities to Networth (Current Liabilities / Net Worth)	5.40	5.88	12.76
Fixed Assets to Networth (Net Fixed Assets / Networth)	4.61	5.47	5.75
Interest Coverage Ratio (PBIT / Financial Charges)	1.70	1.62	1.95

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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin <i>[(PAT / Sales) * 100]</i>	%	0.74	0.75	0.87
Return on Total Assets <i>[(PAT / Total Assets) * 100]</i>	%	1.06	1.13	1.13
Return on Investment (ROI) <i>[(PAT / Networth) * 100]</i>	%	15.80	20.35	32.11

SOLVENCY RATIOS

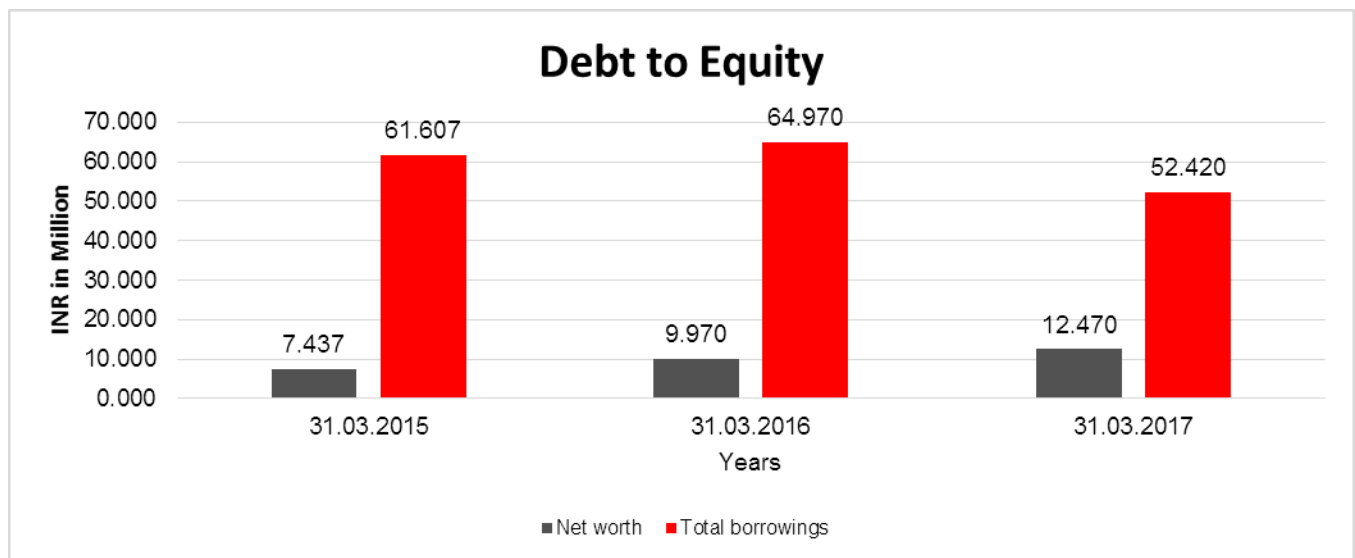
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio <i>(Current Assets / Current Liabilities)</i>		1.87	2.11	1.75
Quick Ratio <i>[(Current Assets - Inventories) / Current Liabilities]</i>		0.79	1.31	0.93
G-Score Ratio Financial <i>(Networth / Total Assets)</i>		0.07	0.06	0.04
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>		24.96	30.94	29.34
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>		1.87	2.11	1.75

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

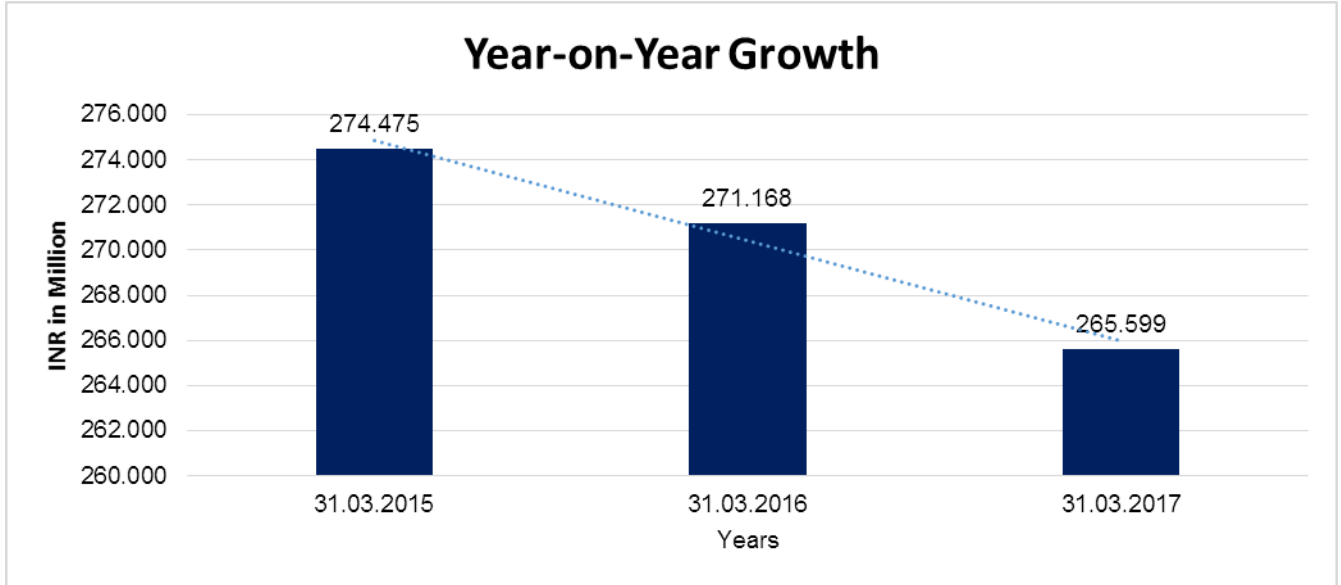
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	2.100	2.100	2.100
Reserves & Surplus	5.337	7.870	10.370
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	7.437	9.970	12.470
long-term borrowings	61.607	64.970	52.420
Short term borrowings	0.000	0.000	0.000
Total borrowings	61.607	64.970	52.420
Debt/Equity ratio	8.284	6.517	4.204



YEAR-ON-YEAR GROWTH

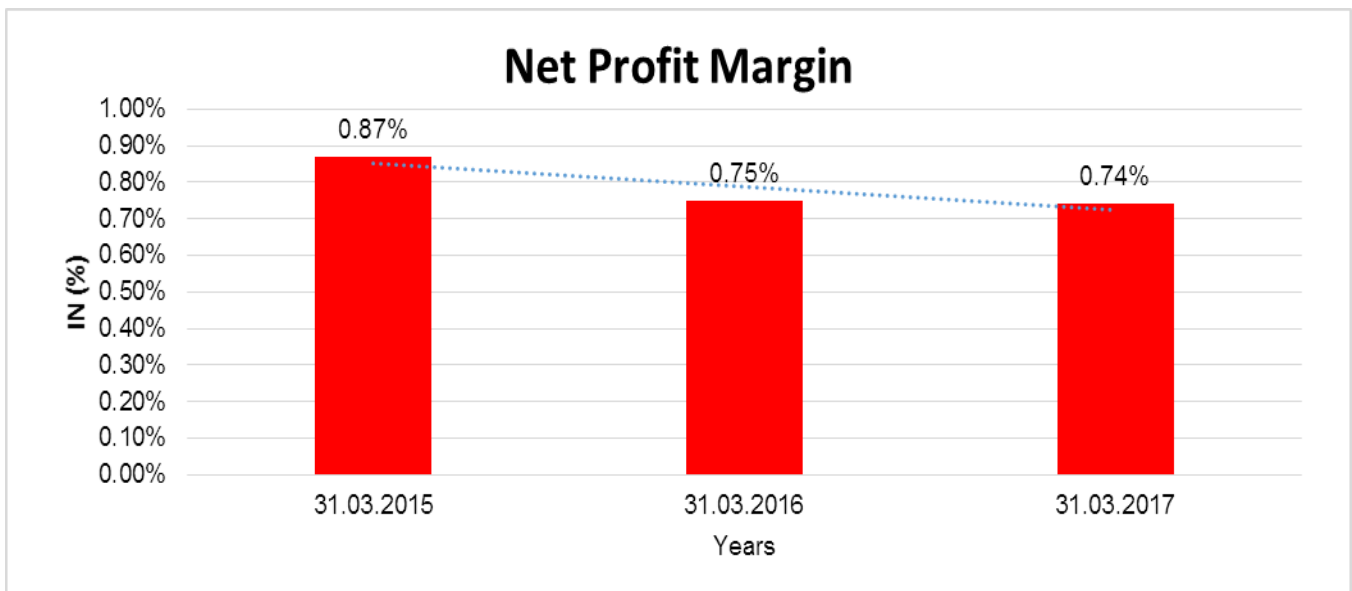
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	274.475	271.168	265.599
		(1.205)	(2.054)

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	274.475	271.168	265.599
Profit/(Loss)	2.388	2.029	1.970
	0.87%	0.75%	0.74%



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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	Yes
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	No
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	No
17	Details of sister concerns	Yes
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 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	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

OPERATING REVIEW:

In the year 2015-16, the company posted a revenue from operations of INR 265.599 Million and registered profit before tax (PBT) of INR 2.657 Million as compare to the previous year revenue from operations of INR 271.168 Million and registered profit before tax (PBT) of INR 2.744 Million. The board hope for better results next year.

INDEX OF CHARGES

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G45673704	100102291	NKGSB Co-Operative Bank Limited	17/02/2017	-	-	77300000.0	361, Laxmi Sadan, Vithalbhai Patel Road, Girgaum Mumbai MH400004IN
2	G45707098	100102413	NKGSB Co-Operative Bank Limited	30/09/2016	-	-	52500000.0	361, Laxmi Sadan, Vithalbhai Patel Road, Girgaum Mumbai MH400004IN
3	C44071181	10550078	Shree Warana Sahakari bank Limited	28/01/2015	-	-	27500000.0	Warananagar, Dist. Kolhapur Kolhapur MH416113IN
4	C31920820	10525770	Shree Warana Sahakari Bank Limited Warananagar	26/09/2014	16/10/2014	-	32500000.0	Sankla Arcade, Shop no. 20-24, Final Plot no. 70, Karve Road Pune MH411004IN
5	C30345185	10396425	Janaseva Sahakari Bank Ltd	24/12/2012	-	18/10/2014	15000000.0	156, Gandhi Chowk Hadapsar Pune MH411028IN

FIXED ASSETS

- Office Furniture
- Office Equipment
- Computer and 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 :

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 68.60
UK Pound	1	INR 88.88
Euro	1	INR 79.73

INFORMATION DETAILS

Information Gathered by :	GYA
Analysis Done by :	PSD
Report Prepared by :	SUD

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	YES
--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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