

## MIRA INFORM REPORT

<b>Report No. :</b>	524969
<b>Report Date :</b>	20.08.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	HU-VET MEDICINE
<b>Registered Office :</b>	House No.274, Old Circuit House Road, K K Handique Path, Jorhat – 785001 Assam
<b>Mobile No.:</b>	91-9706043307 (Mr. Pronob Kumar Bordoloi)
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2018 (Provisional)
<b>Year of Establishment :</b>	2005
<b>Capital Investment / Paid-up Capital :</b>	INR 3.109 Million
<b>PAN No.:</b> [Permanent Account No.]	ALKPB3939Q
<b>GSTN :</b> [Goods & Service Tax Registration No.]	18ALKPB3939Q1ZH
<b>Legal Form :</b>	Sole Proprietary Concern
<b>Line of Business :</b>	Trader of medicine (Confirmed by management)
<b>No. of Employees :</b>	4 (Approximately)

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	<b>A</b>
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Maximum Credit Limit :</b>	USD 8800
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<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Hu-vet Medicine is a trader of medicines. The concern was started in the year 1970 and is based in Assam, India. It is an established proprietary concern having satisfactory track record.</p> <p>For the financial year ended 2017, the concern has achieved average revenue of INR 5.763 million has reported profit margin at 5.81% (approximately)</p> <p>The concern possesses an acceptable financial profile marked by adequate capital base along with low debt level of the concern.</p> <p>The concern also derives strength from its long standing track record of business operation.</p> <p>Further as per available provisional financials of 2018, the concern has witnessed a growth in its revenue and has reported profit margin at 7.99% (approximately)</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct and as per commitments</p> <p>The concern can be considered for business dealings at usual trade terms and condition</p> <p>Note:</p> <p>Site visit was conducted at the address which you have provided. Our executive has successfully traced the concern at the given address.</p> <p>At the premises, our executive met Mr. P.K Bordoloi (Company's Manager) who confirmed existence of the concern at the given address.</p> <p>As per our executive observation, it is a one storey building and concern is situated on the ground floor of the building. Locality of the premises appears to be commercial, area seems to be neutral and area of the premises is 1200 (sq. ft.) (approx.)</p> <p>Name board of the concern was sighted at the given premises. Landmark of the area is near "Veterinary Hospital" and 4 (approx.) employees were sighted at the premises.</p> <p>Our executive also had a word with the neighbours of the concern i.e., "Baruah Bakery" and "Lal Path Labs" who confirmed that concern exists at the given</p>

	address.
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**NOTES :**

Any query related to this report can be made on e-mail : [infodept@mirainform.com](mailto: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

**EXTERNAL AGENCY RATING**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available
<b>Rating Explanation</b>	Not Available
<b>Date</b>	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 20.08.2018

**IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS**

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Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

**INFORMATION PARTED BY**

<b>Name :</b>	Mr. Pronob Kumar Bordoloi
<b>Designation :</b>	Manager
<b>Contact No.:</b>	91-9706043307
<b>Date :</b>	17.08.2018

**LOCATIONS**

<b>Registered Office/Warehouse:</b>	House No.274, Old Circuit House Road, K K Handique Path, Jorhat – 785001 Assam, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9706043307 (Mr. Pronob Kumar Bordoloi)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:huvetmedicine121@gmail.com">huvetmedicine121@gmail.com</a>
<b>Area :</b>	1200 Sq. Ft.
<b>Location :</b>	Rented
<b>Locality :</b>	Commercial

**SOLE PROPRIETOR**

<b>Name :</b>	Mrs. Jinu Saikia Bordoloi
<b>Designation :</b>	Proprietor
<b>Date of Birth/Age :</b>	01.03.1970
<b>PAN No.:</b>	ALKPB3939Q

**KEY EXECUTIVES**

<b>Name :</b>	Mr. Pronob Kumar Bordoloi
<b>Designation :</b>	Manager

**BUSINESS DETAILS**

<b>Line of Business :</b>	Trader of medicine (Confirmed by management)
<b>Products :</b>	Medicine
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available

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<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Cheque and Others (RTGS / NEFT)
<b>Purchasing :</b>	Cheque and Others (RTGS / NEFT)

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>Customers :</b>	Retailers, End Users	
	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
<b>Remark:</b>	--	
<b>No. of Employees :</b>	4 (Approximately)	
<b>Bankers :</b>	<b>Banker Name :</b>	State Bank of India
	<b>Branch :</b>	A.T Road, Jorhat -785001, Assam, India
	<b>Person Name (With Designation) :</b>	--
	<b>Contact Number :</b>	91-376-2320098 (Ringling)
	<b>Name of Account Holder :</b>	36561471781
	<b>IFSC Code:</b>	SBIN0000104
	<b>Account Number :</b>	--
	<b>Account Since (Date/Year of Account Opening) :</b>	--
	<b>Average Balance Maintained :</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--
	<b>Account Operation :</b>	--

Remark :		--	
Facilities :	Secured Loan	31.03.2018 (INR in Million)	31.03.2017 (INR in Million)
	Loan with bank	0.500	0.500
	Finance with TATA Motors	0.000	0.055
	<b>Total</b>	<b>0.500</b>	<b>0.555</b>
Auditors :			
Name :	Mr. Bajaj Chartered Accountant		
Collaborators :	Not Available		
Membership :	Not Available		
Sister Concern :	--		

**CAPITAL STRUCTURE**

**AS ON 31.03.2018 (Provisional)**

Particular	INR in million
Capital Balance B/F	2.770
Add: Income during the year	0.478
	<b>3.248</b>
Less: Drawings	(0.136)
LICP	(0.003)
<b>Total</b>	<b>3.109</b>

**FINANCIAL DATA**  
*[all figures are INR Million]*

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>	<b>31.03.2018 (Provisional)</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>EQUITY AND LIABILITIES</b>			
1] Capitals account	3.109	2.614	2.486
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.000	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
<b>NETWORTH</b>	<b>3.109</b>	<b>2.614</b>	<b>2.486</b>
<b>LOAN FUNDS</b>			
1] Secured Loans	0.500	0.555	0.122
2] Unsecured Loans	0.000	0.000	0.000
<b>TOTAL BORROWING</b>	<b>0.500</b>	<b>0.555</b>	<b>0.122</b>
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
<b>TOTAL</b>	<b>3.609</b>	<b>3.169</b>	<b>2.608</b>
<b>APPLICATION OF FUNDS</b>			
FIXED ASSETS [Net Block]	0.000	0.000	0.000
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	1.234	1.076	0.676
DEFERREX TAX ASSETS	0.000	0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories	1.686	1.566	1.473
Sundry Debtors	0.436	0.361	0.066
Cash & Bank Balances	0.253	0.166	0.272
Other Current Assets	0.000	0.000	0.121
Loans & Advances	0.000	0.000	0.000
<b>Total Current Assets</b>	<b>2.375</b>	<b>2.093</b>	<b>1.932</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors	0.000	0.000	0.000
Other Current Liabilities	0.000	0.000	0.000
Provisions	0.000	0.000	0.000
<b>Total Current Liabilities</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>

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<b>Net Current Assets</b>	<b>2.375</b>	<b>2.093</b>	<b>1.932</b>
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
<b>TOTAL</b>	<b>3.609</b>	<b>3.169</b>	<b>2.608</b>

**PROFIT & LOSS ACCOUNT**

PARTICULARS		31.03.2018 (Provisional)	31.03.2017
<b>SALES</b>			
	Income	5.978	5.763
	Other Income	0.000	0.000
	<b>TOTAL</b>	<b>5.978</b>	<b>5.763</b>
<b>Less</b>	<b>EXPENSES</b>		
	Cost of goods sold	5.111	5.028
	Freight And Transportation	0.033	0.030
	Salary	0.096	0.084
	Rent	0.042	0.042
	Electricity	0.015	0.015
	Trade Licence	0.001	0.001
	Travelling And Conveyance	0.025	0.022
	General Expenses	0.044	0.042
	Telephone	0.012	0.011
	Insurance	0.009	0.008
	Repairs And Maintenance	0.010	0.010
	Consultancy Fees	0.003	0.004
	<b>TOTAL</b>	<b>5.401</b>	<b>5.297</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION</b>	<b>0.577</b>	<b>0.466</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	0.058	0.083
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>0.519</b>	<b>0.383</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.041	0.048
	<b>NET PROFIT/ (LOSS)</b>	<b>0.478</b>	<b>0.335</b>

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	<b>PARTICULARS</b>			<b>31.03.2016</b>
	<b>SALES</b>			
	Income			5.575
	Other Income			0.000
	<b>TOTAL</b>			<b>5.575</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of goods sold			4.813
	Freight And Transportation			0.029
	Salary			0.084
	Rent			0.042
	Electricity			0.014
	Trade Licence			0.001
	Travelling And Conveyance			0.020
	General Expenses			0.040
	Telephone			0.010
	Insurance			0.008
	Repairs And Maintenance			0.009
	Consultancy Fees			0.003
	<b>TOTAL</b>			<b>5.073</b>
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>			<b>0.502</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>			0.056
	<b>NET PROFIT/ (LOSS)</b>			<b>0.446</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>	<b>31.03.2018 (Provisional)</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)	26.62	22.86	4.32
Account Receivables Turnover (Income / Sundry Debtors)	13.71	15.96	84.47
Average Payment Days	0.00	0.00	0.00

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(Sundry Creditors / Purchases * 365 Days)			
Inventory Turnover (Operating Income / Inventories)	0.34	0.30	0.34
Asset Turnover (Operating Income / Net Fixed Assets)	0.47	0.43	0.74

**LEVERAGE RATIOS**

PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.14	0.18	0.05
Debt Equity Ratio (Total Liability / Networth)	0.16	0.21	0.05
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.00	0.00	0.00
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.40	0.41	0.27
Interest Coverage Ratio (PBIT / Financial Charges)	9.95	5.61	NA

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2018 (Provisional)	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	8.00	5.81	8.00
Return on Total Assets ((PAT / Total Assets) * 100)	%	13.24	10.57	17.10
Return on Investment (ROI) ((PAT / Networth) * 100)	%	15.37	12.82	17.94

**SOLVENCY RATIOS**

PARTICULARS		31.03.2018 (Provisional)	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		0.00	0.00	0.00
Quick Ratio		0.00	0.00	0.00

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((Current Assets – Inventories) / Current Liabilities)			
G-Score Ratio Financial (Networth / Total Assets)	0.86	0.82	0.95
G-Score Ratio Debt (Debts / Equity Capital)	0.16	0.21	0.05
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	0.00	0.00	0.00

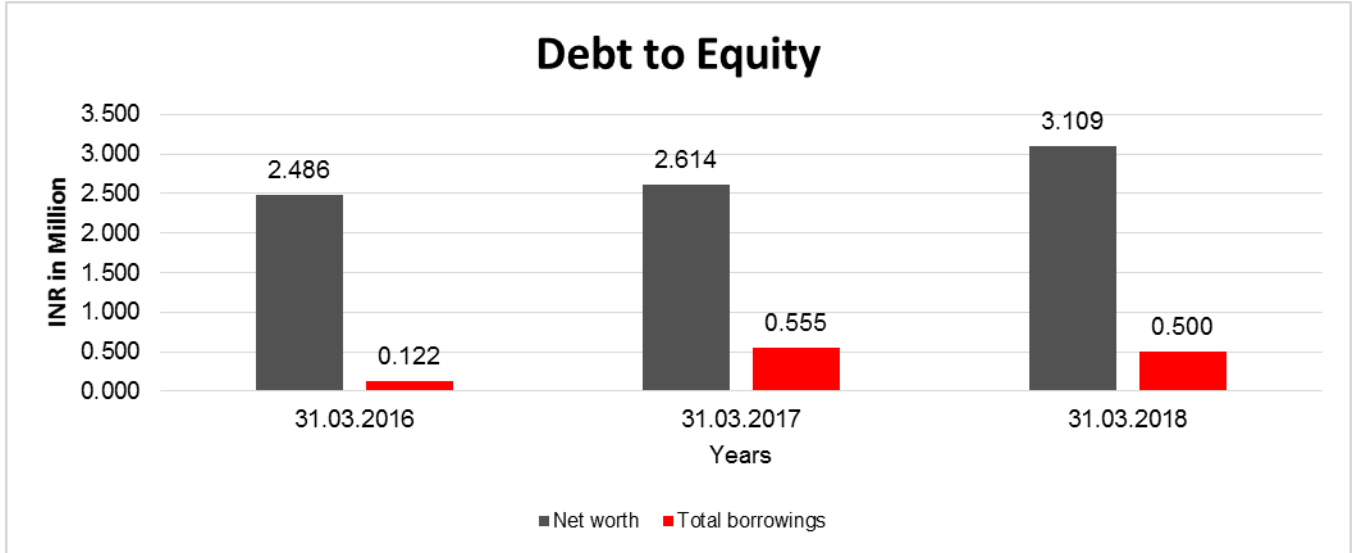
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

**FINANCIAL ANALYSIS**  
*[all figures are in INR Million]*

**DEBT EQUITY RATIO**

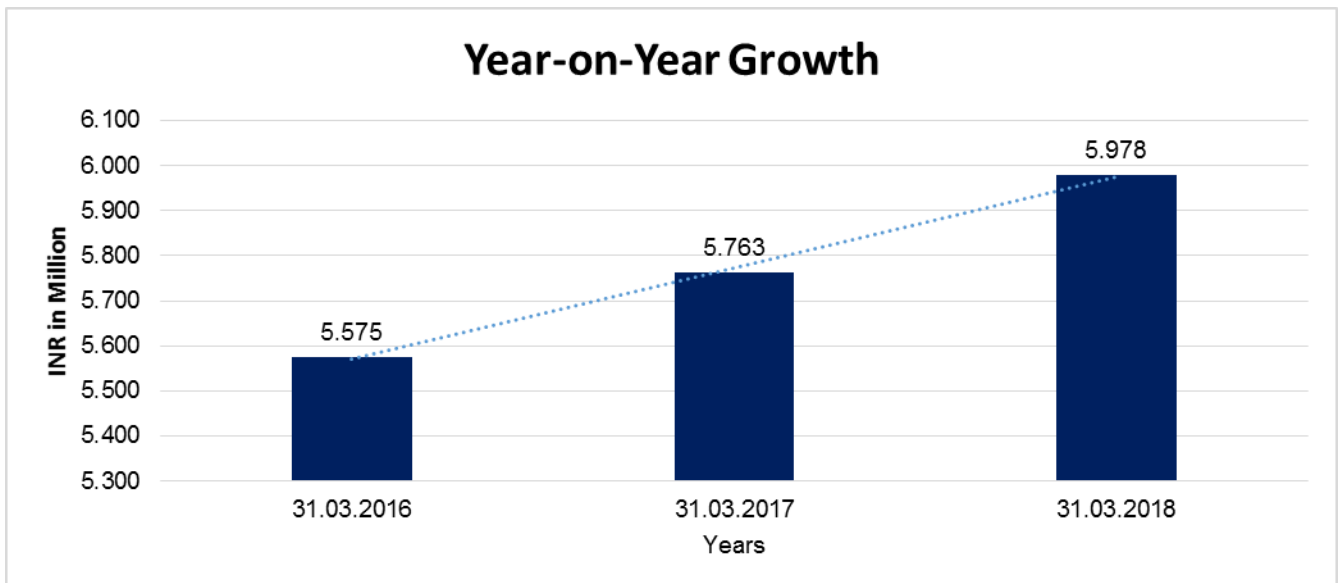
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Capital Account	2.486	2.614	3.109
Reserves & Surplus	0.000	0.000	0.000
<b>Net worth</b>	<b>2.486</b>	<b>2.614</b>	<b>3.109</b>
Secured Loan	0.122	0.555	0.500
Unsecured Loan	0.000	0.000	0.000
<b>Total borrowings</b>	<b>0.122</b>	<b>0.555</b>	<b>0.500</b>
<b>Debt/Equity ratio</b>	<b>0.049</b>	<b>0.212</b>	<b>0.161</b>

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**YEAR-ON-YEAR GROWTH**

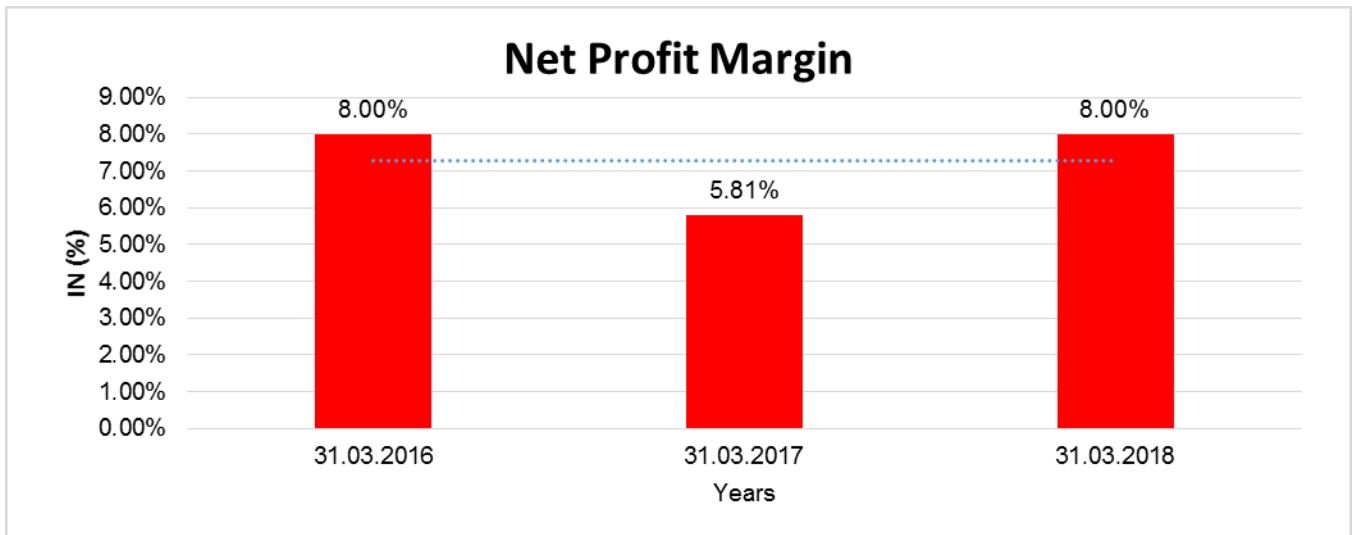
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	5.575	5.763	5.978
		<b>3.372</b>	<b>3.731</b>



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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	5.575	5.763	5.978
Profit	0.446	0.335	0.478
	<b>8.00%</b>	<b>5.81%</b>	<b>8.00%</b>



**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	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	No
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	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	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	No
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

**OBSERVATION POINTS**

<b>Name of Company :</b>	HU-VET MEDICINE
<b>Address :</b>	House No.274, Old Circuit House Road, K K Handique Path, Jorhat – 785001 Assam, India
<b>Mobile No.:</b>	91-9706043307
<b>Email:</b>	<a href="mailto:huvetmedicine121@gmail.com">huvetmedicine121@gmail.com</a>
<b>Person to whom we met:</b>	Mr. Pronob Kumar Bordoloi <b>Designation:</b> Manager
<b>Name Board:</b>	Sighted
<b>Location:</b>	Easy
<b>Landmark (If Any):</b>	Near Veterinary Hospital
<b>Total Floors of the building:</b>	One Storey Building
<b>Subject situated on:</b>	Ground Floor

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<b>Locality:</b>	Commercial
<b>Area of Premises :</b>	1200 (SQ. FT.) (Approximately)
<b>Area:</b>	Neutral
<b>No. of Employees seen at Premises :</b>	4 (Approximately)
<b>Visibility of Items:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Computer</li> <li>• Xerox Machine</li> <li>• Office Equipment</li> </ul>
<b>Neighbour's Interview:</b>	<p><b>Name of Company :</b> Baruah Bakery  <b>Contact Person Name :</b> Mr. Jitu Phatak</p> <p><b>Name of Company :</b> Lal Path Labs  <b>Contact Person Name :</b> Mr. Sanjeeb Bonthakan</p> <p><b>Neighbour Overview :</b> Existence confirmed</p>
<b>Proof of visit:</b>	Visiting Card and Photograph

**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 68.64
UK Pound	1	INR 88.81
Euro	1	INR 79.71

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	TEJ
<b>Analysis Done by :</b>	DIV
<b>Report Prepared by :</b>	RKI

**SCORE FACTORS**

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--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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