

## MIRA INFORM REPORT

Report No. :	539991
Report Date :	08.12.2018

### IDENTIFICATION DETAILS

Name :	RAMDEVS MOTORS
Registered Office :	Plot No. 12, Electrical and Electronics Industrial Estate, Avinashi Road, Civil Aerodrome Post, Coimbatore – 641014, Tamilnadu
Mobile No.:	91-9842217921 (Mr. Ponnuswamy Karuppana)
Website :	<a href="https://www.ramdevsmotors.com">https://www.ramdevsmotors.com</a>
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	01.04.1992
Capital Investment / Paid-up Capital :	INR 97.958 Lacs
Central Sales Tax Registration Number:	627206
Central Excise Registration Number:	AAFFR6264AEM001
Service Tax Registration Number :	AAFFR6264ASD001
PAN No.: [Permanent Account No.]	AAFFR6264A
GSTN : [Goods & Service Tax Registration No.]	33AAFFR6264A1ZJ
TIN /CST No.:	33832120249
Udyog Aadhar No.:	TN03B0024380
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Manufacturing of Pumps for Water Lifting, Electric Motors, Compressors and

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	Machined Components
<b>No. of Employees :</b>	60 (Approximately)

**RATING & COMMENTS**

**MIRA's Rating :** A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear

**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 (30.06.2018)	Current Rating (30.09.2018)
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**

**NOT AVAILABLE**

**RBI DEFAULTERS' LIST STATUS**

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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 08.12.2018

**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 PARTED BY**

<b>Name :</b>	Mr. Ponnuswamy Karuppana
<b>Designation :</b>	Partner
<b>Contact No.:</b>	91-9842217921
<b>Date :</b>	01.12.2018

**LOCATIONS**

<b>Registered Office :</b>	Plot No. 12, Electrical and Electronics Industrial Estate, Avinashi Road, Civil Aerodrome Post, Coimbatore – 641014, Tamilnadu, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9842217921 (Mr. Ponnuswamy Karuppana)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:ekpcbe@gmail.com">ekpcbe@gmail.com</a> <a href="mailto:uncbe@gmail.com">uncbe@gmail.com</a> <a href="mailto:ramdevscbe@gmail.com">ramdevscbe@gmail.com</a> <a href="mailto:fha.ramdevs@gmail.com">fha.ramdevs@gmail.com</a>
<b>Website:</b>	<a href="https://www.ramdevsmotors.com">https://www.ramdevsmotors.com</a>
<b>Factory 1:</b>	SF No. 231 - 3A / 3B/ 4A, Shanti Gear Foundry Division Road, Near Manoj Nagar, Kannampalayam PO, Coimbatore- 641402, Tamilnadu, India
<b>Area:</b>	40000 Sq. Ft. (As per site visit)
<b>Locality:</b>	Commercial (As per site visit)

**PARTNER**

<b>Name :</b>	Mr. Ponnuswamy Karuppana
<b>Designation :</b>	Partner
<b>Address :</b>	No 25/20, Voc Colony, Ellaithottam Road, Peelamedu, Coimbatore, South,

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	Peelamedu, Coimbatore – 641004, Tamilnadu, India
<b>Date of Birth/Age :</b>	03.05.1960
<b>Mobile No.:</b>	91-9842217921
<b>Aadhaar No.:</b>	5539 5744 0996
<b>PAN No.:</b>	AEFPP5882G
<b>Name :</b>	Mr. Nagarajan Narayanaswamy
<b>Designation :</b>	Partner
<b>Address :</b>	95, G V Residency Coimbatore East, Sowripalayam, Coimbatore - 641028, Tamilnadu, India
<b>Date of Birth/Age :</b>	15.05.1955
<b>Aadhaar No.:</b>	6592 4897 8125
<b>PAN No.:</b>	ABEPN1234G

**DETAILS OF GROUP COMPANIES**

NIL

**BUSINESS DETAILS**

<b>Line of Business :</b>	Manufacturing of Pumps for Water Lifting, Electric Motors, Compressors and Machined Components
<b>Agencies Held :</b>	--
<b>Terms :</b>	
<b>Selling :</b>	L/C, Advance Payment and Credit (30 / 90 Days)
<b>Purchasing :</b>	L/C, Advance Payment and Credit (30 / 90 Days)

**GENERAL INFORMATION**

<b>Suppliers :</b>	<ul style="list-style-type: none"> <li>Balaji Electronic, Coimbatore</li> <li>Ganga Engineering Corporation, Coimbatore</li> <li>Doshi Brothers Marketing Private Limited</li> </ul>										
<b>Customers :</b>	<ul style="list-style-type: none"> <li>CG Power And Industrial Solutions Limited, Goa</li> <li>Crompton Greaves Consumer Electricals Limited, Ahmednagar</li> </ul>										
<b>No. of Employees :</b>	60 (Approximately)										
<b>Bankers :</b>	<table border="1"> <tr> <td><b>Banker Name :</b></td> <td>Canara Bank</td> </tr> <tr> <td><b>Branch :</b></td> <td>Coimbatore Head Quarters Road Branch, Coimbatore-641018, Tamilnadu, India</td> </tr> <tr> <td><b>Tel No.:</b></td> <td>91-422-2301611</td> </tr> <tr> <td><b>Mobile Number</b></td> <td>9489043422</td> </tr> <tr> <td><b>Name of the</b></td> <td>Mr. H Sankar</td> </tr> </table>	<b>Banker Name :</b>	Canara Bank	<b>Branch :</b>	Coimbatore Head Quarters Road Branch, Coimbatore-641018, Tamilnadu, India	<b>Tel No.:</b>	91-422-2301611	<b>Mobile Number</b>	9489043422	<b>Name of the</b>	Mr. H Sankar
<b>Banker Name :</b>	Canara Bank										
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	<b>Relationship Manager:</b>	
	<b>Email :</b>	<a href="mailto:cb1204@canarabank.com">cb1204@canarabank.com</a>
	<b>Branch Code :</b>	001204
	<b>Account No.:</b>	1204261555568
	<b>Type of Account</b>	Cash Credit
	<b>Sanctioned Limit:</b>	INR 760.000 Lacs
	<b>MICR No.</b>	641015004
	<b>IFSC Code :</b>	CNRB0001204
<b>Facilities :</b>	<b>Secured Loan</b>	<b>31.03.2018 (INR in Lacs)</b>
		<b>31.03.2017 (INR in Lacs)</b>
	Loans Liabilities	
	SIDBI – Term Loan	206.500
	SIDBI – Soft Loan	19.800
	Short Term Borrowing	
	Canara Bank of SME	324.734
	<b>Total</b>	<b>551.034</b>
		<b>392.506</b>
		<b>545.741</b>

<b>Auditors :</b>	
<b>Name :</b>	K. Kumaraswamy and Company Chartered Accountants
<b>Address :</b>	Old No.31, New No.63, Bharathi Park, 2 <sup>nd</sup> Cross, Saibaba Colony, Coimbatore – 641043, Tamilnadu, India
<b>Membership No.:</b>	203247

**LITIGATIONS**

**NIL**

**CAPITAL STRUCTURE**  
*[INR in Lacs]*

As on 31.03.2018

Particulars	[INR in Lacs]
<b>Capital Account</b>	
Mr. Ponnuswamy Karupanna	30.000
Mr. Nagarajan Narayanaswamy	30.000
<b>Current Account</b>	
Mr. Nagarajan Narayanaswamy	18.974
Mr. Nagarajan Narayanaswamy	18.984
<b>Total</b>	<b>97.958</b>

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
<b>EQUITY AND LIABILITIES</b>			
1] Proprietor's Capital	97.958	67.240	53.518
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>97.958</b>	<b>67.240</b>	<b>53.518</b>
<b>LOAN FUNDS</b>			
1] Secured Loans	551.034	545.741	77.775
2] Unsecured Loans	0.000	0.000	0.000
<b>TOTAL BORROWING</b>	<b>551.034</b>	<b>545.741</b>	<b>77.775</b>
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
<b>TOTAL</b>	<b>648.992</b>	<b>612.981</b>	<b>131.293</b>
<b>APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS [Net Block]</b>			
Capital work-in-progress	342.906	268.839	73.951
	0.000	0.000	0.000
<b>INVESTMENT</b>	0.000	0.000	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories	757.210	309.087	97.949
Sundry Debtors	315.526	213.494	114.084
Cash & Bank Balances	34.345	187.922	1.698
Other Current Assets	287.665	169.872	0.000
Loans, Advances & Deposits	8.000	58.040	53.000
<b>Total Current Assets</b>	<b>1402.746</b>	<b>938.415</b>	<b>266.731</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors	1084.179	587.299	204.613
Other Current Liabilities and Provisions	12.481	6.974	4.776
<b>Total Current Liabilities</b>	<b>1096.660</b>	<b>594.273</b>	<b>209.389</b>
<b>Net Current Assets</b>	<b>306.086</b>	<b>344.142</b>	<b>57.342</b>
	0.000	0.000	0.000
<b>MISCELLANEOUS EXPENSES</b>			
<b>TOTAL</b>	<b>648.992</b>	<b>612.981</b>	<b>131.293</b>

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**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2018</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
	<b>SALES</b>			
	Income	2733.949	1355.321	664.875
	Other Income	30.542	13.223	0.895
	<b>TOTAL</b>	<b>2764.491</b>	<b>1368.544</b>	<b>665.770</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost Of Materials Consumed	2057.985	1010.555	465.867
	Wages	65.734	32.505	24.101
	Employee Bonus	2.010	2.499	3.164
	Esi Contribution	2.301	0.772	0.920
	Pf Contribution	5.736	2.105	3.811
	Electricity Charges	24.149	18.747	14.706
	Labour Charges	148.755	62.884	26.820
	Inbound Freight And Carriage	20.880	9.255	0.361
	Audit Fee	0.500	0.458	0.458
	Advertisement Cost	0.076	0.281	0.000
	Bill Discounting Charges	8.257	12.981	7.561
	Discounts	4.456	0.000	0.000
	Building Maintenance	10.539	6.677	2.173
	Consultancy Fees	24.192	11.694	2.868
	Development Expenses	0.000	0.000	6.520
	Edp Supplies	0.000	0.000	0.236
	Manufacturing And Engineering Expenses	1.797	10.333	0.000
	Employee Welfare Expenses	8.289	5.762	3.055
	Education and Training	1.080	0.000	0.000
	Security Charges	5.415	3.202	2.995
	General Expenses	0.499	2.199	0.308
	Insurance	2.979	1.907	1.228
	Machinery Maintenance	27.474	14.668	7.930
	Machinery Rent	0.600	0.000	0.000
	Other Maintenance Costs	5.491	1.656	4.670
	Freight And Carriage Outbound	77.342	34.831	19.433
	Freight Charges Local	2.776	0.000	0.000
	Postage and Courier Charges	1.436	0.854	0.437
	Printing and Stationary	2.128	1.683	1.818
	Property Rent	3.892	4.680	4.550
	Other Property Expenses	0.279	0.300	0.000
	Rates and Taxes	1.490	0.000	0.000
	Repairs and Renewals	0.875	1.542	0.469

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	Salaries and Wages - On ESI and PF	13.596	9.936	12.982
	Telephone Charges	1.262	1.656	1.521
	Travelling Expenses	14.341	2.908	4.216
	Vehicle Fuel and Oil	8.641	5.474	3.751
	Vehicle Maintenance	1.465	1.224	1.430
	Water	0.885	0.743	0.340
	Interest on Capital	5.760	3.000	2.750
	Partners Remuneration	1.800	1.800	1.650
	Subscription	0.000	0.176	0.014
	<b>TOTAL</b>	<b>2567.162</b>	<b>1281.947</b>	<b>635.113</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>197.329</b>	<b>86.597</b>	<b>30.657</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	54.033	23.128	7.740
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>143.296</b>	<b>63.469</b>	<b>22.917</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	95.885	42.001	12.122
	<b>NET PROFIT/ (LOSS)</b>	<b>47.411</b>	<b>21.468</b>	<b>10.795</b>

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

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>	<b>31.03.2018</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)	42.12	57.50	62.63
Account Receivables Turnover (Income / Sundry Debtors)	8.66	6.35	5.83
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	192.29	212.13	160.31
Inventory Turnover (Operating Income / Inventories)	0.26	0.28	0.31

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Asset Turnover (Operating Income / Net Fixed Assets)	0.58	0.32	0.41
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**LEVERAGE RATIOS**

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.94	0.94	0.84
Debt Equity Ratio (Total Liability / Networth)	5.63	8.12	1.45
Current Liabilities to Networth (Current Liabilities / Net Worth)	11.20	8.84	3.91
Fixed Assets to Networth (Net Fixed Assets / Networth)	3.50	4.00	1.38
Interest Coverage Ratio (PBIT / Financial Charges)	3.65	3.74	3.96

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	1.73	1.58	1.62
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.72	1.78	3.17
Return on Investment (ROI) ((PAT / Networth) * 100)	%	48.40	31.93	20.17

**SOLVENCY RATIOS**

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	1.28	1.58	1.27
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.59	1.06	0.81
G-Score Ratio Financial (Networth / Total Assets)	0.06	0.06	0.16

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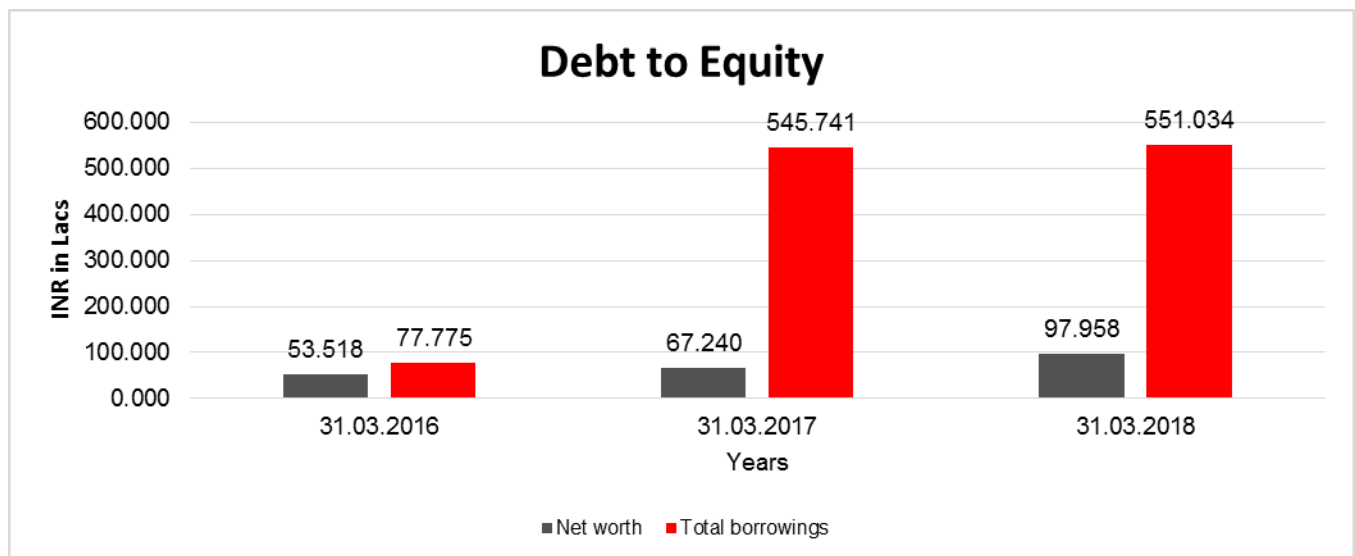
G-Score Ratio Debt (Debts / Equity Capital)	5.63	8.12	1.45
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.28	1.58	1.27

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

**FINANCIAL ANALYSIS**  
*[all figures are INR Lacs]*

**DEBT EQUITY RATIO**

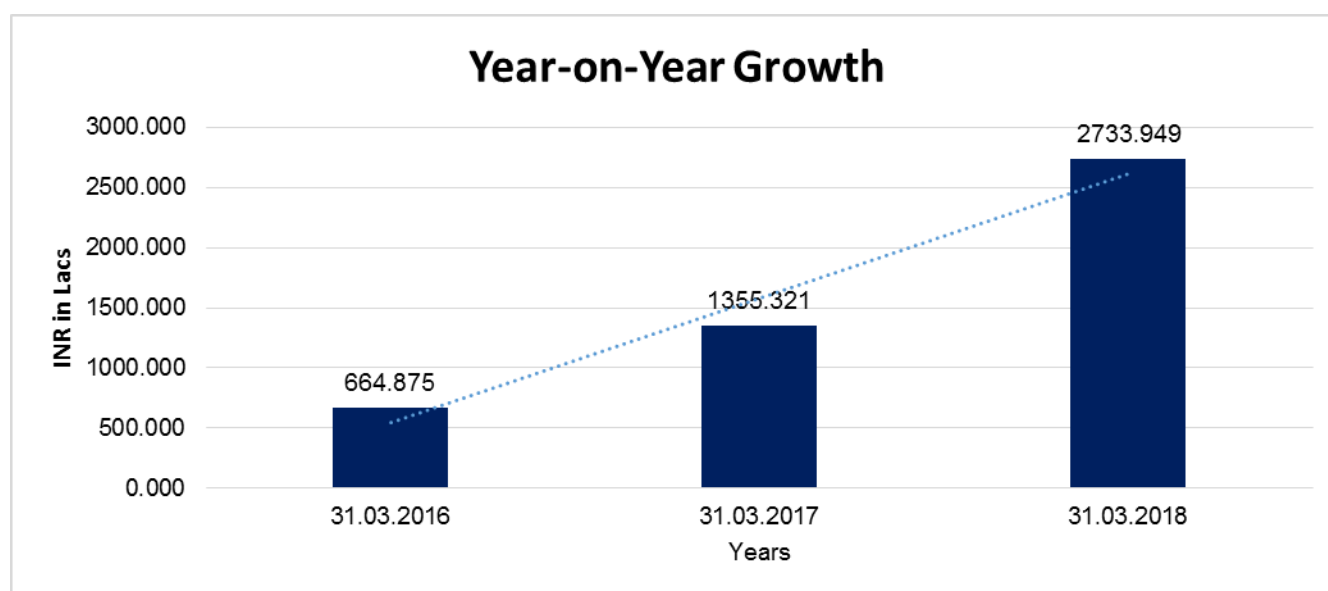
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Proprietor's Capital Account	53.518	67.240	97.958
Reserves & Surplus	0.000	0.000	0.000
<b>Net worth</b>	<b>53.518</b>	<b>67.240</b>	<b>97.958</b>
Secured Loans	77.775	545.741	551.034
Unsecured Loans	0.000	0.000	0.000
<b>Total borrowings</b>	<b>77.775</b>	<b>545.741</b>	<b>551.034</b>
<b>Debt/Equity ratio</b>	<b>1.453</b>	<b>8.116</b>	<b>5.625</b>



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**YEAR-ON-YEAR GROWTH**

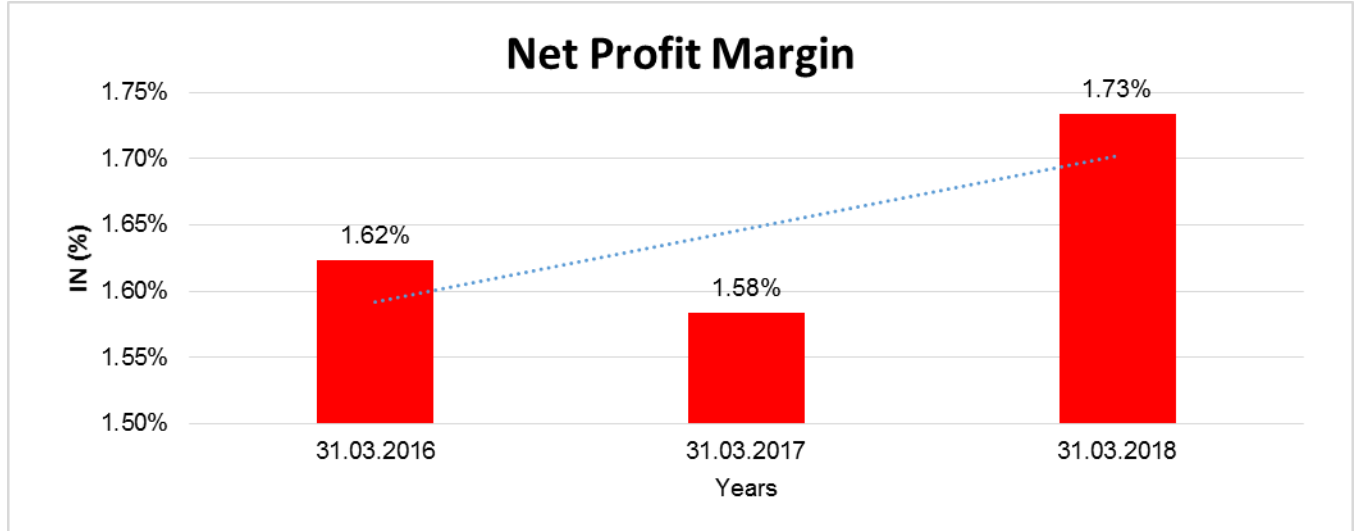
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	664.875	1355.321	2733.949
		<b>103.846</b>	<b>101.720</b>



**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	664.875	1355.321	2733.949
Profit/ (Loss)	10.795	21.468	47.411
	<b>1.62%</b>	<b>1.58%</b>	<b>1.73%</b>

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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	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	Yes
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	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes

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**RAMDEVS MOTORS - 539991**

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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	Yes
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>	RAMDEVS MOTORS
<b>Address :</b>	Unit 2, SF No. 231 - 3A / 3B/ 4A, Near Manoj Nagar, Kannampalayam PO, Coimbatore- 641402, Tamilnadu, India
<b>Mobile No.:</b>	91-9842217921
<b>Email :</b>	<a href="mailto:ramdevscbe@gmail.com">ramdevscbe@gmail.com</a>
<b>Person to whom we met:</b>	Mr. Ponnuswamy Karupanna
<b>Designation :</b>	Partner
<b>Name Board :</b>	Sighted
<b>Location:</b>	Easy
<b>Landmark (If Any):</b>	Near Ocean Restaurant
<b>Total Floors of the building:</b>	Factory Type Premises
<b>Locality:</b>	Commercial
<b>Area of premises :</b>	40000 sq. ft.
<b>Area :</b>	Upmarket
<b>Level of operation :</b>	High
<b>Details of hypothecation signboard (If Any) (As displayed in factory / work)</b>	

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**RAMDEVS MOTORS - 539991**

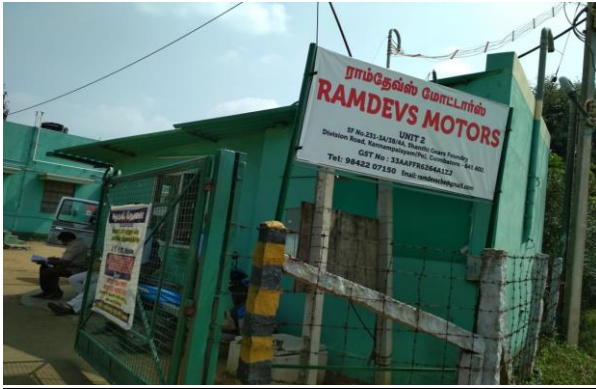
**PAGE NO. : 15**

<b>No. of employees seen at premises:</b>	60
<b>Visibility of Items:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Fax Machines</li> <li>• Telex</li> <li>• Computers</li> <li>• Air Conditioner</li> <li>• Office Equipment</li> <li>• Xerox Machine</li> </ul>
<b>Furniture items sighted :</b>	Yes
<b>Neighbour's interview :</b>	<b>Name of Company :</b> Sri Andal Engineering Works <b>Contact Person Name :</b> Security (Name Refused)  <b>Name of Company :</b> Best Enterprises <b>Contact Person Name :</b> Mr. Chinnakasi (Staff)  <b>Neighbour Overview :</b> Existence confirmed
<b>Proof of visit:</b>	Photograph  <b>Photographs:</b> Exterior with Name Board / Interior / Shop Floor, Stock etc.
<b>Details of the person conducting visit:</b>	<b>Name:</b> Vijaya Kumar <b>Designation:</b> Field Executive <b>Mobile No.:</b> 91-8778601845

**PICTURES**



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**NEIGHBOURS**



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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 (as on 08.12.2018 (date of report) :**

No press reports / filings exists on the subject.

**INFORMATION DETAILS**

Information Gathered by :	SUV
Analysis Done by :	VIVIR
Report Prepared by :	RKI

**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	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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