

MIRA INFORM REPORT

Report No. :	545267
Report Date :	19.12.2018

IDENTIFICATION DETAILS

Name :	KAUFLAND DIENSTLEISTUNG GMBH & CO. KG
Registered Office :	Rötelstr. 35, D 74172 Neckarsulm
Country :	Germany
Date of Incorporation :	04.11.2004
Com. Reg. No.:	HRA 104637
Legal Form :	Ltd partnership with priv. ltd. company as general partner
Line of Business :	Other business support service activities n. e. c
No. of Employees :	Not Available

RATING & COMMENTS

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

MIRA's Rating :

A

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

Status :	Good
Payment Behaviour :	No Complaints
Litigation :	Clear

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 (30.06.2018)	Current Rating (30.09.2018)
Germany	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

GERMANY - ECONOMIC OVERVIEW

The German economy - the fifth largest economy in the world in PPP terms and Europe's largest - is a leading exporter of machinery, vehicles, chemicals, and household equipment. Germany benefits from a highly skilled labor force, but, like its Western European neighbors, faces significant demographic challenges to sustained long-term growth. Low fertility rates and a large increase in net immigration are increasing pressure on the country's social welfare system and necessitate structural reforms.

Reforms launched by the government of Chancellor Gerhard SCHROEDER (1998-2005), deemed necessary to address chronically high unemployment and low average growth, contributed to strong economic growth and falling unemployment. These advances, as well as a government subsidized, reduced working hour scheme, help explain the relatively modest increase in unemployment during the 2008-09 recession - the deepest since World War II. The German Government introduced a minimum wage in 2015 that increased to \$9.79 (8.84 euros) in January 2017.

Stimulus and stabilization efforts initiated in 2008 and 2009 and tax cuts introduced in Chancellor Angela MERKEL's second term increased Germany's total budget deficit - including federal, state, and municipal - to 4.1% in 2010, but slower spending and higher tax revenues reduced the deficit to 0.8% in 2011 and in 2017 Germany reached a budget surplus of 0.7%. A constitutional amendment approved in 2009 limits the federal government to structural deficits of no more than 0.35% of GDP per annum as of 2016, though the target was already reached in 2012.

Following the March 2011 Fukushima nuclear disaster, Chancellor Angela MERKEL announced in May 2011 that eight of the country's 17 nuclear reactors would be shut down immediately and the remaining plants would close by 2022. Germany plans to replace nuclear power largely with renewable energy, which accounted for 29.5% of gross electricity consumption in 2016, up from 9% in 2000. Before the shutdown of the eight reactors, Germany relied on nuclear power for 23% of its electricity generating capacity and 46% of its base-load electricity production.

The German economy suffers from low levels of investment, and a government plan to invest 15 billion euros during 2016-18, largely in infrastructure, is intended to spur needed private investment. Domestic consumption, investment, and exports are likely to drive German GDP growth in 2018, and the country's budget and trade surpluses are likely to remain high.

Source : CIA

COMPANY NAME AND ADDRESS

Report on: Kaufland Dienstleistung GmbH & Co. KG

Rötelstr. 35
D 74172 Neckarsulm
Telephone: 07132/941214
Telefax: 07132/944047
Homepage: www.kaufland.de
E-mail: info@kaufland.de

Company Status: active

VAT no.: DE238991470

COMPANY SUMMERY

LEGAL FORM: Ltd partnership with priv. ltd. company as general partner
Registered on: 04.11.2004
Register of companies: Local court 70190 Stuttgart
under: HRA 104637

Total cap. contribution: EUR 10.00

Limited partner:

Kaufland Dienstleistung
Geschäftsführungs-GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 26,000.00
Share: EUR 10.00
Registered on: 23.01.1986
Reg. data: 70190 Stuttgart, HRB 103201

General partner:

Kaufland Stiftung & Co. KG
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Limited partnership with a
foundation as general partner
Total cap. contribution: EUR 11,000,000.00
Registered on: 17.09.1979

Reg. data: 70190 Stuttgart, HRA 102851

General partner:

Familienstiftung Schwarz
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private law foundation
Reg. data: 01069 Dresden,

General partner:

PVG Geschäftsführungs-KG
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Limited partnership
Total cap. EUR 500.00
contribution:
Registered on: 08.07.2005
Reg. data: 70190 Stuttgart, HRA 104759

General partner:

Thorsten Sauter
D 74232 Abstatt
born: 23.07.1978

General partner:

Silvia Carazo Soto
D 71634 Ludwigsburg
born: 12.10.1973

General partner:

Marius Bauer
D 74336 Brackenheim
born: 19.02.1977

Limited partner:

SB Kaufland KG
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Limited partnership
Total cap. EUR 50,049,900.00
contribution:
Share: EUR 11,000,000.00
Registered on: 10.03.2005
Reg. data: 70190 Stuttgart, HRA 104706

Proxy:

Ralph Michael Dausch
D 74078 Heilbronn
authorized to jointly represent the company
born: 18.01.1961
Profession: Butcher

Proxy:

Holger Oehrlich
D 70173 Stuttgart
authorized to jointly represent the company

born: 07.12.1971
Profession: Graphic designer
Marital status: married

Proxy:

Stefan Hüttenmeister
D 74223 Flein
authorized to jointly represent the company
born: 09.03.1972
Marital status: single

Proxy:

Patrick Kaudewitz
D 74206 Bad Wimpfen
authorized to jointly represent the company
born: 31.12.1963
Nationality: Irish

Proxy:

Michael Lüttgen
D 70173 Stuttgart
authorized to jointly represent the company
born: 09.06.1973

Proxy:

Jörg Ossenber-Engels
D 74072 Heilbronn
authorized to jointly represent the company
born: 30.07.1968
Profession: Businessman

Proxy:

Richard Lohmiller
Wimpfener Str. 27
D 74906 Bad Rappenau
authorized to jointly represent the company
born: 23.05.1959
Marital status: unknown

Proxy:

Frank Hirnschal
Raubachstr. 30
D 74906 Bad Rappenau
authorized to jointly represent the company
born: 04.09.1967

Proxy:

Frank Schumann
D 74074 Heilbronn
authorized to jointly represent the company
born: 06.07.1973

Proxy:

André Tavernier
D 74223 Flein
authorized to jointly represent the company
born: 16.09.1971

- Proxy: Heiko Michel
D 70173 Stuttgart
authorized to jointly represent the company
born: 14.09.1967
- Proxy: Susann Pannicke
D 74072 Heilbronn
authorized to jointly represent the company
born: 11.03.1974
- Proxy: Knut Harenkamp
D 74182 Obersulm
authorized to jointly represent the company
born: 27.03.1969
- Proxy: Jörg Dahlke
D 71717 Beilstein
authorized to jointly represent the company
born: 02.03.1971
- Proxy: Bernd Bös
D 76669 Bad Schönborn
authorized to jointly represent the company
born: 17.03.1968
- Proxy: Jörg Siegel
D 71543 Wüstenrot
authorized to jointly represent the company
born: 28.02.1975
- Proxy: Aysegül Öztürk
D 74072 Heilbronn
authorized to jointly represent the company
born: 16.01.1970
- Proxy: Anna Walther
D 74243 Langenbrettach
authorized to jointly represent the company
born: 01.03.1977
- Proxy: Tilo Osten
D 74072 Heilbronn
authorized to jointly represent the company
born: 27.04.1975
- Proxy: Hendrik Bergmann
D 71717 Beilstein
authorized to jointly represent the company

Proxy: born: 22.01.1985
Anastasios Pavlidis
D 74072 Heilbronn
authorized to jointly represent the company
born: 09.11.1969

Proxy: Dr. Jörn Kubalek
D 20095 Hamburg
authorized to jointly represent the company
born: 06.03.1975

Proxy: Karl Ulrich Beck
D 70173 Stuttgart
authorized to jointly represent the company
born: 25.04.1979

Proxy: Alexander Siekmann
D 74354 Besigheim
authorized to jointly represent the company
born: 19.06.1981

Proxy: Jan Plambeck
D 74072 Heilbronn
authorized to jointly represent the company
born: 07.07.1982

Proxy: Jens van Beusekom
D 74235 Erlenbach
authorized to jointly represent the company
born: 20.07.1973

Proxy: Oliver Unruh
D 74321 Bietigheim-Bissingen
authorized to jointly represent the company
born: 08.10.1971

Proxy: Raik Joseph
D 74072 Heilbronn
authorized to jointly represent the company
born: 23.03.1977

Proxy: Patrick Höhn
D 74072 Heilbronn
authorized to jointly represent the company
born: 21.12.1979

Proxy: Pia Baschke
D 74360 Ilsfeld

authorized to jointly represent the company
born: 02.03.1975
Proxy:
Jan Müller
D 71696 Möglingen
authorized to jointly represent the company
born: 31.12.1982
Proxy:
Frank Ruder
D 74182 Obersulm
authorized to jointly represent the company
born: 15.08.1970
Proxy:
Stefan Bachmann
D 74189 Weinsberg
authorized to jointly represent the company
born: 28.03.1971
Proxy:
Jan Rebmann
D 69190 Walldorf
authorized to jointly represent the company
born: 15.05.1985
Proxy:
Szilárd-Lehel Salat
D 74072 Heilbronn
authorized to jointly represent the company
born: 12.03.1979
Nationality: Romanian
Proxy:
Lydia Kaltenbrunner
A Salzburg
authorized to jointly represent the company
born: 25.07.1971
Nationality: Austrian
Proxy:
Vanessa Mertke
D 70173 Stuttgart
authorized to jointly represent the company
born: 19.06.1983
Proxy:
Ante Rados
D 74388 Talheim
authorized to jointly represent the company
born: 31.01.1979
Proxy:
Christiana Walch
D 74072 Heilbronn
authorized to jointly represent the company
born: 22.11.1987

- Proxy:
Rüdiger Lukesch
D 74072 Heilbronn
authorized to jointly represent the company
born: 30.06.1976
- Proxy:
Christopher West
D 74182 Obersulm
authorized to jointly represent the company
born: 10.01.1972
Nationality: British
- Proxy:
Ricco Cerniglia
D 74245 Löwenstein
authorized to jointly represent the company
born: 31.08.1966
- Proxy:
Stefan Lukes
D 91564 Neuendettelsau
authorized to jointly represent the company
born: 25.09.1984
- Proxy:
Johannes Mahrholdt
D 70173 Stuttgart
authorized to jointly represent the company
born: 09.03.1987
- Proxy:
Ismail Bas
D 71726 Benningen
authorized to jointly represent the company
born: 10.03.1974
- Proxy:
Jens Rühle
D 50672 Köln
authorized to jointly represent the company
born: 08.02.1978
- Proxy:
Robert Ebner
Vinzenz-Zahn-Str. 28
D 79111 Freiburg
authorized to jointly represent the company
born: 30.08.1974
Marital status: unknown
- Proxy:
Evelyn Opel
D 74638 Waldenburg
authorized to jointly represent the company
born: 03.07.1978
- Proxy:

Richard Lohmiller
Wimpfener Str. 27
D 74906 Bad Rappenau
authorized to jointly represent the company
born: 23.05.1959
Marital status: unknown
Proxy:

Christian Walther
D 74243 Langenbrettach
authorized to jointly represent the company
born: 16.04.1975
Proxy:

Werner Kloos
Alexanderstr. 72
D 74074 Heilbronn
authorized to jointly represent the company
born: 03.08.1960
Proxy:

Andreas Obenauer
D 74072 Heilbronn
authorized to jointly represent the company
born: 14.06.1967
Proxy:

Dietmar Frötscher
D 74072 Heilbronn
authorized to jointly represent the company
born: 19.10.1972
Proxy:

Rico Gäbler
D 74189 Weinsberg
authorized to jointly represent the company
born: 23.10.1976
Proxy:

Markus Geiger
D 74072 Heilbronn
authorized to jointly represent the company
born: 13.02.1971
Proxy:

Jens Holl
D 74072 Heilbronn
authorized to jointly represent the company
born: 13.05.1973
Proxy:

Martin Pralow
D 74199 Untergruppenbach
authorized to jointly represent the company
born: 12.02.1976
Proxy:

Stefan Rauschen

Proxy: D 74226 Nordheim
authorized to jointly represent the company
born: 18.08.1968

Proxy: Christoph Schneider
D 74189 Weinsberg
authorized to jointly represent the company
born: 25.04.1977

Proxy: Jan-Markus Fromme
D 72108 Rottenburg
authorized to jointly represent the company
born: 12.06.1981

Proxy: Andreas Schopper
CZ Prag
authorized to jointly represent the company
born: 27.11.1966
Nationality: Czech

Proxy: Joachim Michel
D 70173 Stuttgart
authorized to jointly represent the company
born: 08.11.1977

Proxy: Martin Sven Köhler
D 74579 Fichtenau
authorized to jointly represent the company
born: 10.09.1976

Proxy: Christian Kalusche
D 74074 Heilbronn
authorized to jointly represent the company
born: 10.06.1978

Proxy: Carlo Belletti
D 74072 Heilbronn
authorized to jointly represent the company
born: 07.06.1980

Proxy: Nina Kruse
D 71732 Tamm
authorized to jointly represent the company
born: 23.11.1978

Proxy: Artur Findling
D 74248 Ellhofen
authorized to jointly represent the company
born: 18.05.1985

Proxy:

Christian Stehling
D 70173 Stuttgart
authorized to jointly represent the company
born: 20.05.1984

Further functions/participations of Kaufland Stiftung & Co. KG
(General partner)

General partner:

IV Immobilienverwaltung GmbH & Co.OHG
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Ltd partnership with priv. ltd.
company as general partner
Registered
on: 20.11.1989
Reg. data: 70190 Stuttgart, HRA 103317

Limited partner:

HANDELSHOF-TOPKAUF GmbH & Co. Warenhandels
KG
Eichendorffstr. 7
D 72622 Nürtingen
Legal form: Ltd partnership with priv. ltd.
company as general partner
Total cap. EUR 383,468.91
contribution:
Share: EUR 127,822.97
Registered
on: 27.08.1975
Reg. data: 70190 Stuttgart, HRA 221418

Shareholder:

Grundstücksgesellschaft Duisburg,
Friedrich-Ebert- Straße mbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 326,000.00
Share: EUR 326,000.00
Registered
on: 17.03.2005
Reg. data: 70190 Stuttgart, HRB 108853

Shareholder:

Rhume Lagergesellschaft mbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 47,000.00
Share: EUR 47,000.00
Registered

on: 24.11.2003
Reg. data: 70190 Stuttgart, HRB 108460

Shareholder:

Kaufland Tschechien Warenhandel GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 30,000.00
Share: EUR 30,000.00
Registered
on: 12.12.2001
Reg. data: 70190 Stuttgart, HRB 107849

Shareholder:

FMRS Warenhandel GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 27,000.00
Share: EUR 27,000.00
Registered
on: 22.08.1994
Reg. data: 70190 Stuttgart, HRB 105557

Shareholder:

Kaufland Ost-Europa Beteiligungs-GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 26,400.00
Share: EUR 26,400.00
Registered
on: 05.03.2001
Reg. data: 70190 Stuttgart, HRB 107567

Shareholder:

Beta Finanz Zweite GmbH
Berliner Chaussee 13
D 16559 Liebenwalde
Legal form: Private limited company
Share capital: EUR 26,000.00
Share: EUR 26,000.00
Registered
on: 15.09.2011
Reg. data: 16816 Neuruppin, HRB 9384 NP

Shareholder:

HANIS Grundbesitzverwaltung GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 26,000.00
Share: EUR 26,000.00

Registered
on: 04.09.1978
Reg. data: 70190 Stuttgart, HRB 108432

Shareholder:

B & F Warenhandel GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 26,000.00
Share: EUR 26,000.00
Registered
on: 25.11.1999
Reg. data: 70190 Stuttgart, HRB 107113

Shareholder:

Kaufland Slowenien Warenhandel GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 26,000.00
Share: EUR 26,000.00
Registered
on: 12.12.2001
Reg. data: 70190 Stuttgart, HRB 107850

Shareholder:

Kaufland Kroatien Warenhandel GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 26,000.00
Share: EUR 26,000.00
Registered
on: 12.12.2001
Reg. data: 70190 Stuttgart, HRB 107851

Shareholder:

Kaufland Kroatien LOG GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 26,000.00
Share: EUR 26,000.00
Registered
on: 12.12.2007
Reg. data: 70190 Stuttgart, HRB 724837

Shareholder:

KSTR-5 GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 25,000.00

Share: EUR 25,000.00
Registered
on: 06.04.2017
Reg. data: 70190 Stuttgart, HRB 760522

Shareholder:

Kaufland Australien Warenhandel GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 25,000.00
Share: EUR 25,000.00
Registered
on: 25.07.2016
Reg. data: 70190 Stuttgart, HRB 757537

Shareholder:

Kaufland Serbien Warenhandel GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 25,000.00
Share: EUR 25,000.00
Registered
on: 12.12.2001
Reg. data: 70190 Stuttgart, HRB 107847

Shareholder:

KMOR-C-Warenhandel GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 25,000.00
Share: EUR 25,000.00
Registered
on: 10.09.2002
Reg. data: 70190 Stuttgart, HRB 108102

Shareholder:

Absolut Verwaltungs- und Beteiligungs-GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 25,000.00
Share: EUR 25,000.00
Registered
on: 31.03.2003
Reg. data: 70190 Stuttgart, HRB 108276

Shareholder:

Kaufland Bulgarien Warenhandel GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company

Share capital: EUR 25,000.00
Share: EUR 25,000.00
Registered
on: 10.09.2002
Reg. data: 70190 Stuttgart, HRB 108100

Shareholder:

Grundstücksgesellschaft DoBo GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 25,000.00
Share: EUR 25,000.00
Registered
on: 24.09.2008
Reg. data: 70190 Stuttgart, HRB 727430

Shareholder:

Beta International GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 25,000.00
Share: EUR 25,000.00
Registered
on: 24.02.2004
Reg. data: 70190 Stuttgart, HRB 108555

Shareholder:

Kaufland Rumänien Warenhandel GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Share capital: EUR 25,000.00
Share: EUR 25,000.00
Registered
on: 10.09.2002
Reg. data: 70190 Stuttgart, HRB 108101

Shareholder:

Lidl Verwaltungs -GmbH
Rudolf-Diesel-Str. 2
D 56566 Neuwied
Legal form: Private limited company
dissolved
Share capital: EUR 26,000.00
Share: EUR 2,000.00
Registered
on: 29.06.1993
Reg. data: 56410 Montabaur, HRB 12773

RESIGNED ACTING PERSONS AND SHAREHOLDERS

08.02.2006 - 07.12.2017 General partner
PVG Geschäftsführungs-KG
Rötelstr. 35
D 74172 Neckarsulm

09.12.2004 - 07.12.2017 General partner
Kaufland Dienstleistung
Geschäftsführungs-GmbH
Rötelstr. 35
D 74172 Neckarsulm

BUSINESS ACTIVITIES

Main industrial sector
82999 Other business support service activities n. e. c.

PARTICIPATIONS

Shareholder:

famila Energie-Dienst GmbH
Wilhelm-Becker-Str. 15
D 75179 Pforzheim
Legal form: Private limited company
Company Status: active
Share capital: EUR 26,000.00
Share: EUR 26,000.00
Reg. data: 04.12.1970
Local court 68159 Mannheim
HRB 500294

Shareholder:

Kaufland Dienstleistung
Geschäftsführungs-GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Company Status: active
Share capital: EUR 26,000.00
Share: EUR 26,000.00
Reg. data: 23.01.1986
Local court 70190 Stuttgart
HRB 103201

Shareholder:

WDS International GmbH

Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Company Status: active
Share capital: EUR 26,000.00
Share: EUR 26,000.00
Reg. data: 14.06.1999
Local court 70190 Stuttgart
HRB 106968

Shareholder:

Kaufland 593 GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Company Status: active
Share capital: EUR 25,000.00
Share: EUR 25,000.00
Reg. data: 13.12.2011
Local court 70190 Stuttgart
HRB 739600

Shareholder:

Mnemosyne Services GmbH
Rötelstr. 35
D 74172 Neckarsulm
Legal form: Private limited company
Company Status: active
Share capital: EUR 25,000.00
Share: EUR 25,000.00
Reg. data: 18.04.2018
Local court 70190 Stuttgart
HRB 764777

FINANCIAL INFORMATION

Payment experience: No Complaints

Negative information: We have no negative information at hand.

PMI: No significant / relevant payment experience information pertaining to the company inquired upon is shown in the Deutscher Debitoren Monitor (DDMonitor).

REAL ESTATE

Type of ownership: Tenant
Address Rötelstr. 35
D 74172 Neckarsulm

Land register documents were not available.

BANKERS

Principal bank
KREISSPARKASSE HEILBRONN, 74014 HEILBRONN
Sort. code: 62050000
BIC: HEISDE66XXX

FINANCIAL FIGURES

Financial year: 01.03. - 28.02.
The number of employees is not known.

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 71.19
UK Pound	1	INR 89.88
Euro	1	INR 80.76
Euro	1	INR 80.14

Note : Above are approximate rates obtained from sources believed to be correct

INFORMATION DETAILS

Analysis Done by :	NIY
Report Prepared by :	KET

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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)