

MIRA INFORM REPORT

Report No. :	518280
Report Date :	03.07.2018

IDENTIFICATION DETAILS

Name :	SOM AUTOTECH PRIVATE LIMITED
Registered Office :	Gut No 927 and 928, Sompuri Road, Bidkin, Taluka Paithan Aurangabad – 431105, Gujarat
Mobile No.:	91-7755955305 (Mr. Nishish Chaturvedi)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	11.01.2011
CIN No.: [Company Identification No.]	U36101MH2011PTC212138
Capital Investment / Paid-up Capital :	INR 16.300 Million
GSTN : [Goods & Service Tax Registration No.]	27AAPCS4011D1ZK
PAN No.: [Permanent Account No.]	AAPCS4011D
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturer of automobile parts and accessories. [Registered activity and also confirmed by management]
No. of Employees :	275 (Approximately)

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

Maximum Credit Limit :	USD 180000
Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2011 having moderate track record.</p> <p>For the financial year 2017, the company has achieved decent growth in its revenue as compared to its previous year but has incurred losses during the year.</p> <p>The ratings gets constrained by low and declining profitability, leveraged capital structure and weak debt coverage indicators with slightly stretched liquidity position, susceptibility of margins to raw material price fluctuation, presence in the highly fragmented industry along with fortunes linked the automobile industry.</p> <p>However, these rating weakness gets partially offset by experienced management team in automobile industry.</p> <p>Payments seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</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

EXTERNAL AGENCY RATING

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 03.07.2018

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 (PARTIAL DETAILS)

Name :	Mr. Abhijeet Biyani
Designation :	Manager Finance

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Contact No.:	91-9579018989
Date :	03.07.2018

LOCATIONS

Registered Office / Factory:	Gut No 927 and 928, Sompuri Road, Bidkin, Taluka Paithan Aurangabad – 431105, Gujarat, India
Tel. No.:	Not Available
Mobile No.:	91-7755955305 (Mr. Nishish Chaturvedi) 91-9579018989 (Mr. Abhijeet Biyani)
Fax No.:	Not Available
E-Mail :	biyani.ar@somautotech.com chaturvedi.ns@somautotech.com pande.np@somautotech.com
Website :	http://www.somautotech.com
Location :	Owned
Locality :	Industrial

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Vishwanath Gopal Jainapurkar		
Designation :	Director		
Address :	A6, Vinit Apartment, Khivansara Park, Garkheda Area, Aurangabad - 431005, Maharashtra, India		
Date of Birth/Age :	19.07.1965		
Qualification:	B. Com		
Date of Appointment :	11.01.2011		
DIN No.:	01341081		
PAN No.:	AFBPJ6403J		
Name :	Mr. Anil Ramgopal Mali		
Designation :	Director		
Address :	8 Shital, Vasant Vihar Co-operative Housing Society, Shreya Nagar, Aurangabad -431005, Maharashtra, India		
Date of Birth/Age :	10.05.1956		
Qualification:	BE		
Date of Appointment :	11.01.2011		
DIN No.:	01361183		
PAN No.:	AAXPM9208K		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date

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U29253MH2014PTC256501	LAMBODAR MOULDERS PRIVATE LIMITED	24/07/2014	-
U36912MH2016PTC271993	DOT PROPACK INDUSTRIES PRIVATE LIMITED	12/01/2016	-

KEY EXECUTIVE

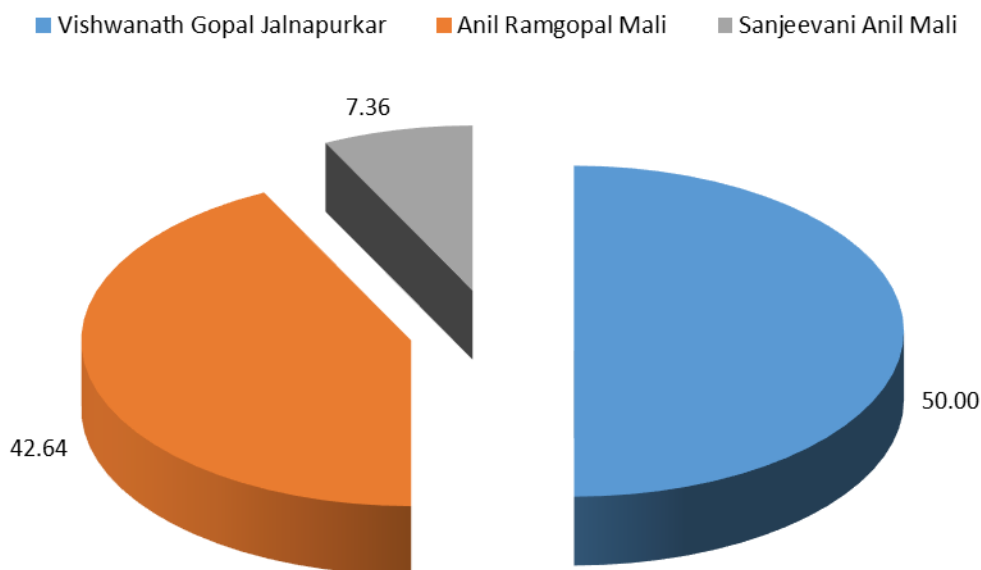
Name :	Mr. Abhijeet Biyani
Designation :	Manager Finance

MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Vishwanath Gopal Jalnapurkar	815000	50.00
Anil Ramgopal Mali	695000	42.64
Sanjeevani Anil Mali	120000	7.36
Total	1630000	100.00

Share holding pattern



Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2017

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

BUSINESS DETAILS

Line of Business :	Manufacturer of automobile parts and accessories. [Registered activity and also confirmed by management]		
Products / Services :	Name and Description of main products / services	ITC Code of the Product/service	
	Manufacturer of automobile parts and accessories	87081090	
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.:	--

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	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
No. of Employees :	275 (Approximately)		
Bankers :	Banker Name :	The Saraswat Co-Operative Bank Limited	
	Branch :	Osmanpura Branch, Osmanpura, Aurangabad - 431005, Maharashtra, India	
	Person Name (With Designation) :	--	
	Contact Number :	--	
	Name of Account Holder :	--	
	Account Number :	--	
	Account Since (Date/Year of Account Opening) :	--	
	Average Balance Maintained :	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	
	Account Operation :	--	
	Remark :	--	
Facilities :	(INR In Million)		
	SECURED LOAN	As on 31.03.2017	As on 31.03.2016
	LONG TERM BORROWING		
	Term loans from banks	131.624	151.272
	Loans taken for fixed assets	2.719	2.961
	Other loans and advances, others	83.066	83.066
	SHORT TERM BORROWING		
	Working capital loans from banks	88.409	91.882
	Total	305.818	329.181

Auditors :	
Name :	S. B. Jaju and Associates Chartered Accountants
Address :	2, First Floor, Gopinath Chambers, Adalat Road, Near Chunilal Petrol Pump, Aurangabad -431001, Maharashtra, India
PAN N Income-tax PAN of auditor or auditor's firm :	AAQPS5314C
Memberships :	Not Available
Collaborators :	Not Available

Other related party :	• Anil R Mali (HUF), Shraddha Roadlines
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CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
2000000	Equity Shares	INR 10/- each	INR 20.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
1630000	Equity Shares	INR 10/- each	INR 16.300 Million

FINANCIAL DATA
[all figures are 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	16.300	16.300	16.300
(b) Reserves and Surplus	45.604	34.305	41.850
(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)	61.904	50.605	58.150
(3) Non-Current Liabilities			
(a) long-term borrowings	241.409	269.736	222.903
(b) Deferred tax liabilities (Net)	3.467	6.954	0.588
(c) Other long-term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	244.876	276.690	223.491
(4) Current Liabilities			
(a) Short-term borrowings	88.409	91.882	51.417
(b) Trade payables	189.461	133.583	84.614
(c) Other current liabilities	69.292	78.406	46.384
(d) Short-term provisions	12.577	10.644	7.458
Total Current Liabilities (4)	359.739	314.515	189.873
TOTAL	666.519	641.810	471.514
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	373.751	404.091	270.442
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Tangible assets capital work-in-progress	0.000	1.135	43.405
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.025	0.025	0.025
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term loans and advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	373.776	405.251	313.872

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	84.791	69.158	35.234
(c) Trade receivables	88.584	86.106	44.292
(d) Cash and bank balances	1.326	2.101	1.479
(e) Short-term loans and advances	15.047	22.218	20.206
(f) Other current assets	102.995	56.976	56.431
Total Current Assets	292.743	236.559	157.642
TOTAL	666.519	641.810	471.514

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	1197.912	956.523	888.288
	Other Income	8.843	2.139	0.469
	TOTAL	1206.755	958.662	888.757
Less	EXPENSES			
	Cost of Materials Consumed	750.608	617.029	604.442
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(11.997)	(5.085)	1.884
	Employee benefit expense	93.560	69.062	50.203
	Other expenses	289.582	222.788	167.535
	Extraordinary items before tax	0.000	0.000	(7.366)
	TOTAL	1121.753	903.794	816.698
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	85.002	54.868	72.059
Less	FINANCIAL EXPENSES	34.184	33.511	15.085
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	50.818	21.357	56.974
Less/ Add	DEPRECIATION/ AMORTISATION	69.601	57.271	44.157
	PROFIT/ (LOSS) BEFORE TAX	(18.783)	(35.914)	12.817
Less	TAX	(3.346)	6.464	1.684
	PROFIT/ (LOSS) AFTER TAX	(15.437)	(42.378)	11.133

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Earnings / (Loss) Per Share (INR)	(9.47)	(26.00)	6.83
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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	46.690	53.030	29.697
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	71.646	60.241	19.382
Net cash flows from (used in) operating activities	68.133	58.590	17.108

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	26.99	32.86	18.20
Account Receivables Turnover (Income / Sundry Debtors)	13.52	11.11	20.06
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	92.13	79.02	51.10
Inventory Turnover (Operating Income / Inventories)	1.00	0.79	2.05
Asset Turnover (Operating Income / Net Fixed Assets)	0.23	0.14	0.23

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.97	0.99	0.94
Debt Equity Ratio (Total Liability / Networth)	6.08	8.19	5.23
Current Liabilities to Networth (Current Liabilities / Net Worth)	5.81	6.22	3.27

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Fixed Assets to Networth (Net Fixed Assets / Networth)	6.04	8.01	5.40
Interest Coverage Ratio (PBIT / Financial Charges)	2.49	1.64	4.78

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	(1.29)	(4.43)	1.25
Return on Total Assets (PAT / Total Assets) * 100	%	(2.32)	(6.60)	2.36
Return on Investment (ROI) (PAT / Networth) * 100	%	(24.94)	(83.74)	19.15

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		0.81	0.75	0.83
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		0.58	0.53	0.64
G-Score Ratio Financial (Networth / Total Assets)		0.09	0.08	0.12
G-Score Ratio Debt (Debts / Equity Capital)		23.10	25.44	18.65
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		0.81	0.75	0.83

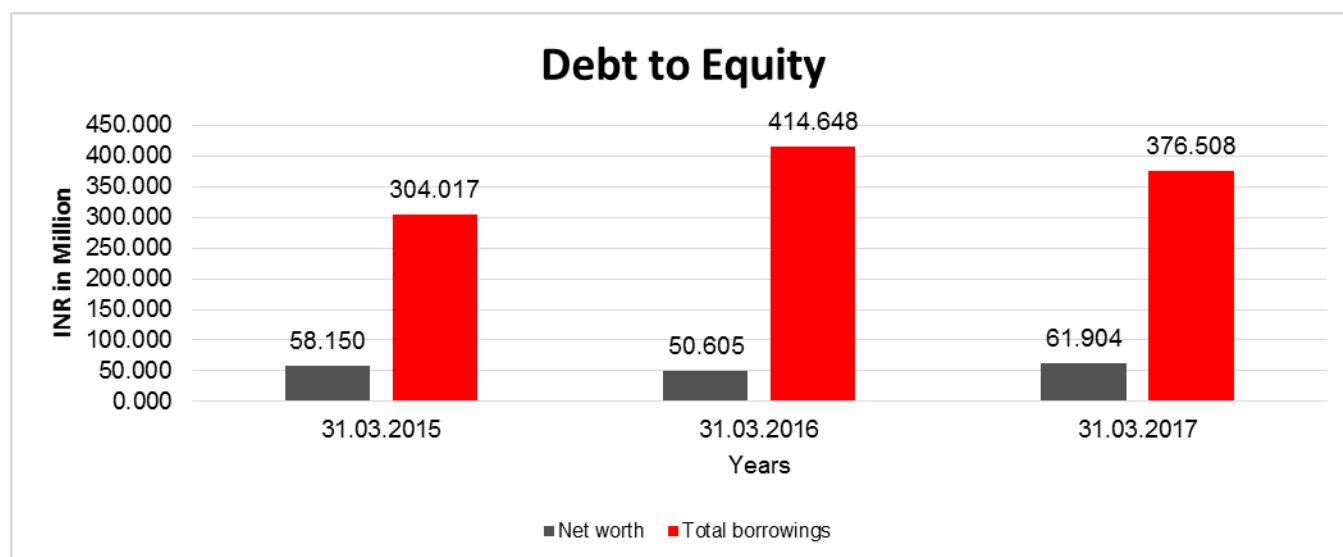
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

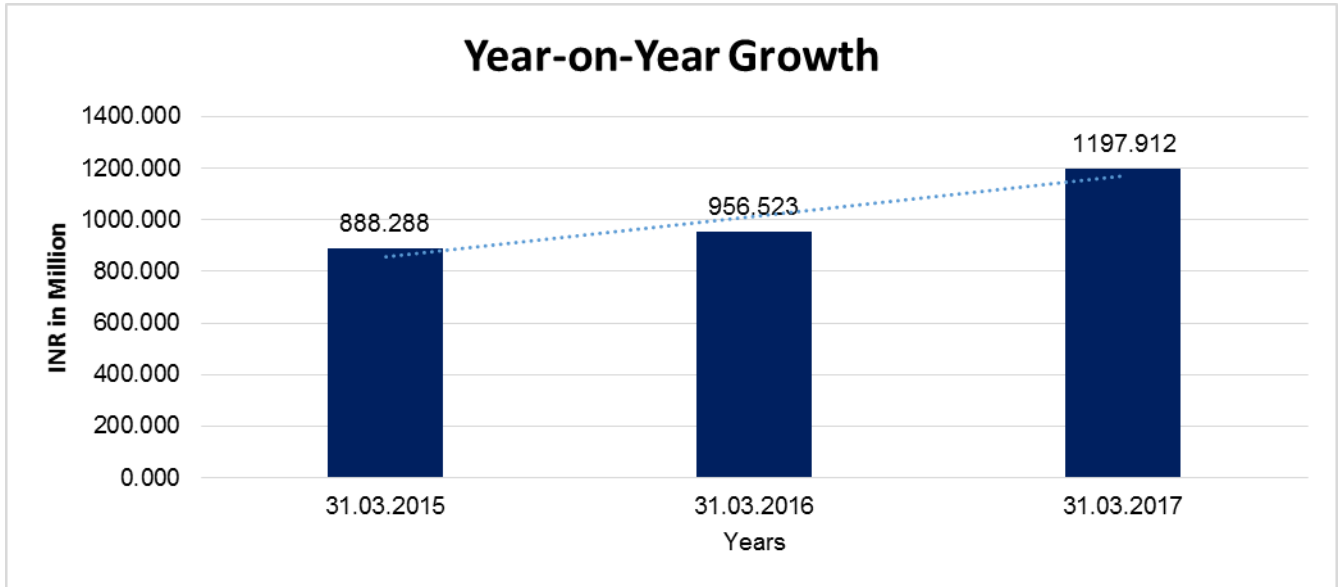
Particular	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Share Capital	16.300	16.300	16.300
Reserves & Surplus	41.850	34.305	45.604
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	58.150	50.605	61.904
Long-term borrowings	222.903	269.736	241.409
Short term borrowings	51.417	91.882	88.409
Current maturities of long-term debts	29.697	53.030	46.690
Total borrowings	304.017	414.648	376.508
Debt/Equity ratio	5.228	8.194	6.082



YEAR-ON-YEAR GROWTH

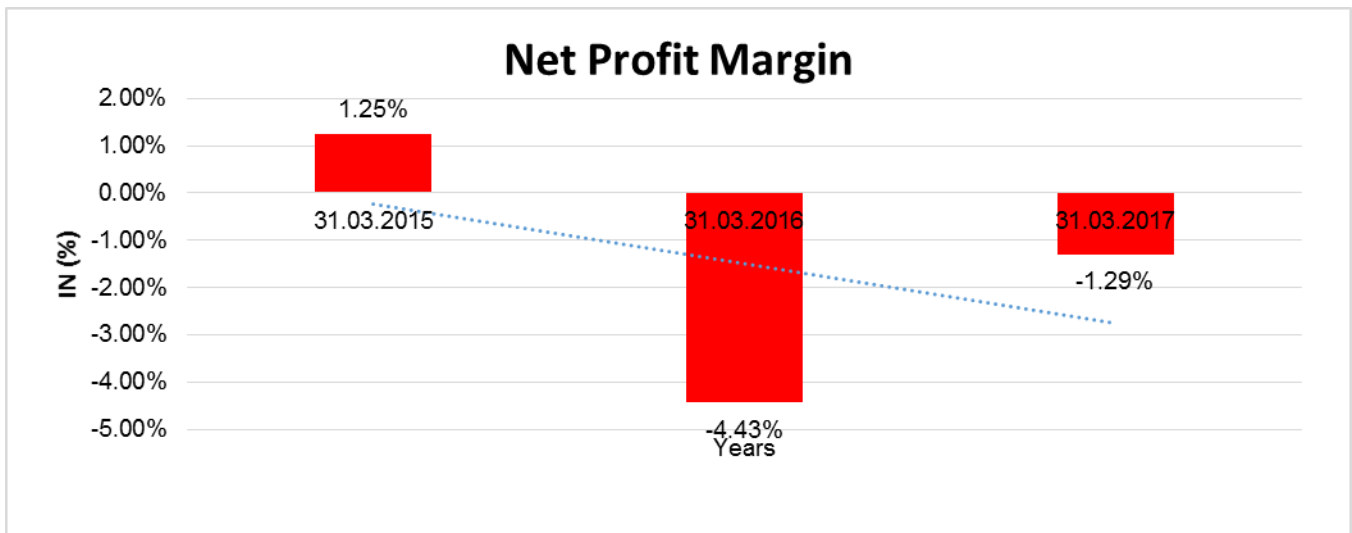
Year on Year Growth	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Sales	888.288	956.523	1197.912
		7.682	25.236

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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	888.288	956.523	1197.912
Profit/ (Loss)	11.133	(42.378)	(15.437)
	1.25 %	(4.43 %)	(1.29 %)



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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	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	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	Yes
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

UNSECURED LOANS:

(INR In Million)

Particulars	As on 31.03.2017	As on 31.03.2016
LONG TERM BORROWING		
Loans and advances from directors	18.000	22.437
Loans and advances from others	6.000	10.000
Total	24.000	32.437

INDEX OF CHARGE:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	AMOUNT	ADDRESS
1	G919108 85	1001865 05	THE SARASW AT CO-OP BANK LIMITED	01/03/20 18	1700000.0	OSMANPURA BRANCH,OSMANPURA,AURANGA BADMH431005IN
2	G788293 97	1001590 57	THE SARASW AT CO-OP BANK LIMITED	09/02/20 18	2400000.0	OSMANPURA BRANCH,OSMANPURA,AURANGA BADMH431005IN
3	G758008 62	1001518 35	THE SARASW AT CO-OP BANK LIMITED	15/01/20 18	18063000.0	OSMANPURA BRANCH,OSMANPURA,AURANGA BADMH431005IN
4	G758007 55	1001518 31	THE SARASW AT CO-OP BANK LIMITED	05/01/20 18	56400000.0	OSMANPURA BRANCH,OSMANPURA,AURANGA BADMH431005IN
5	G750508 72	1001500 74	THE SARASW AT CO-OP BANK LIMITED	01/01/20 18	6311000.0	OSMANPURA BRANCH,OSMANPURA,AURANGA BADMH431005IN
6	G412420 09	1000902 89	THE SARASW AT CO-OP BANK LIMITED	30/03/20 17	25000000.0	STATION ROAD BRANCH,OSMANPURA AURANGA BADMH431005IN
7	G052316	1000314	THE	01/06/20	860000.0	OSMANPURA BRANCH STATION

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	83	12	SARASW AT CO- OPERATI VE BANK LIMITED	16		ROADAURANGABADMH431005IN
8	C813573 86	1062520 2	THE SARASW AT CO- OP BANK LIMITED	22/01/20 16	1300000.0	OSMANPURA BRANCHOSMANPURAAURANGAB ADMH431005IN
9	C782315 29	1061849 6	THE SARASW AT CO- OP BANK LIMITED	08/01/20 16	29407000.0	OSMANPURA BRANCHOSMANPURAAURANGAB ADMH431005IN
10	C783500 14	1061872 4	THE SARASW AT CO- OP BANK LIMITED	06/01/20 16	24734000.0	OSMANPURA BRANCHOSMANPURAAURANGAB ADMH431005IN

FIXED ASSETS:

Tangible assets

- Land
- Buildings
- Plant and equipment
- Vehicles
- Computer equipments

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 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 68.62
UK Pound	1	INR 90.43
Euro	1	INR 79.96

INFORMATION DETAILS

Information Gathered by :	SRU
Analysis Done by :	NIS
Report Prepared by :	KVT

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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