

## MIRA INFORM REPORT

Report No. :	512584
Report Date :	10.07.2018

### IDENTIFICATION DETAILS

Name :	CREATIVE ENGINEERS
Registered Office :	No. 8, Opposite Government PU College, 7th Cross, College Road, M. V. Extension, Hoskote, Bangalore – 562114, Karnataka
Mobile No.:	91-9945770046 (Mr. Nataraja Kempaiah)
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment :	01.05.2006
Capital Investment / Paid-up Capital :	INR 118.973 Lacs
IEC No.: [Import-Export Code No.]	Not Applicable
GSTN : [Goods & Service Tax Registration No.]	29ACGPN7439Q1ZM
PAN No.: [Permanent Account No.]	ACGPN7439Q
SSI Reg. No.:	--
Shop & Establishment Certificate No.:	--
Udyog Aadhaar No.:	KR02D0005996
Legal Form :	Sole Proprietary Concern
Line of Business :	Providing Manpower Services.
No. of Employees :	9 (Approximately)

**RATING & COMMENTS**

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

**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>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a proprietorship concern established in the year 2006 having satisfactory track record. It is engaged into business of supplying manpower.</p> <p>For the financial year 2017, the concern has achieved top line growth in its sales turnover as compared to its previous year along with fair profit margin during the year.</p> <p>Rating takes into consideration, the healthy financial risk profile marked by adequate capital base and average debt protection metrics.</p> <p>Rating continue to derive strength from its established track record of its business operation backed by its considerable experience of the proprietor.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the concern can be considered for business dealing at usual trade terms and conditions.</p> <p><b>Note:</b></p> <p>Site visit was conducted at the given address and our executive had successfully traced the subject.</p> <p>At the premises our executive met to Mr. Nataraja Kempaiah (Proprietor).</p> <p>As per our executive's observation, it is 3 storey building and subject is situated on first floor admeasuring total area of 350 SQ.FT.</p> <p>Location was easy to find, Locality seems to be commercial and area near the premise building appears to be neutral.</p> <p>Our executive sighted approximately 9 employees at the premise along with telephone, Xerox machine, computer, office equipment and furniture items.</p> <p>Name board of the subject was sighted at the given premises address.</p>

	On inquiry with Mr. Lakshman Gowda from "L.G Residency" and Mr. Munishami Reddy from "Likitha Eye Care and Opticals" both the persons confirmed the existence of the subject on the given 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**

**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 10.07.2018

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**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. Nataraja Kempaiah
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-9945770046
<b>Date :</b>	06.07.2018

**LOCATIONS**

<b>Registered Office :</b>	No. 8, Opposite Government PU College, 7th Cross, College Road, M. V. Extension, Hoskote, Bangalore – 562114, Karnataka, India
<b>Tel. No.:</b>	91-80-27933336
<b>Mobile No.:</b>	91-9945770046/9242894188 (Mr. Nataraja Kempaiah)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:hrdcreative1@gmail.com">hrdcreative1@gmail.com</a>
<b>Area :</b>	350 Sq. Ft (As Per Site Visit)
<b>Locality :</b>	Commercial (As Per Site Visit)

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Nataraja Kempaiah
<b>Designation :</b>	Proprietor
<b>Address :</b>	361, Shhreyas Nilaya Ramakrishna Road, V V Extension, Near Vivekananda School, Hoskote, Bangalore – 562114, Karnataka, India
<b>Date of Birth/Age :</b>	10.08.1968
<b>Aadhaar Card No :</b>	6435 2934 7079
<b>PAN No.:</b>	ACGPN7439Q

**BUSINESS DETAILS**

<b>Line of Business :</b>	Providing Manpower Services.
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available

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<b>Terms :</b>	
<b>Selling :</b>	Local: Cash and Cheque
<b>Purchasing :</b>	Local: Cash and Cheque

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Available
	<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>	End Users, Trading Firms and Manufacturer	
	<b>Reference :</b>	Swastid Engineering Private Limited
	<b>Address:</b>	Jakkasandra Industrial Area, Kolar District, Karnataka, India
	<b>Reference :</b>	Indo Auto Tec Limited
	<b>Address:</b>	Narasapura Industrial Area, Kolar District, Karnataka, India
	<b>Reference :</b>	Badve Engineering Limited
	<b>Address:</b>	Narasapura Industrial Area, Kolar District, Karnataka, India
	<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>	9 (Approximately)	
<b>Bankers :</b>	<b>Banker Name :</b>	State Bank of India
	<b>Branch :</b>	(11293), Hoskote SME Branch, 1 <sup>st</sup> Floor, TG Extension, District Bangalore – 562114, Karnataka, India
	<b>Person Name (With Designation) :</b>	Ms. Shalini
	<b>Branch Code:</b>	011293

	<b>Contact Number :</b>	91-80-27933002 91-9449866541
	<b>Email:</b>	<a href="mailto:sbi.11293@sbi.co.in">sbi.11293@sbi.co.in</a>
	<b>Name of Account Holder :</b>	Creative Engineers
	<b>Account Number :</b>	35586691807
	<b>IFSC/RTGS/NEFT Code:</b>	SBIN0011293
	<b>Type of Account:</b>	Current A/c
	<b>MICR No.:</b>	560002138

<b>Auditors :</b>	
<b>Name :</b>	H N Sharma and Company Chartered Accountants
<b>Address :</b>	Bangalore, Karnataka, India
<b>Membership No.:</b>	238914
<b>Collaborators :</b>	Not Available
<b>Membership :</b>	Not Available
<b>Sister Concern :</b>	--

### CAPITAL STRUCTURE

**AS ON 31.03.2017**

<b>Capital Investment :</b>	
<b>Owned :</b>	INR 118.973 Lacs
<b>Borrowed :</b>	--
<b>Total :</b>	<b>INR 118.973 Lacs</b>

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

**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>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
<b>EQUITY AND LIABILITIES</b>			
1] Proprietor Capital	118.973	95.745	74.283
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>118.973</b>	<b>95.745</b>	<b>74.283</b>
<b>LOAN FUNDS</b>			
1] Secured Loans	(0.683)	114.647	17.477
2] Unsecured Loans	92.131	12.000	14.355
<b>TOTAL BORROWING</b>	<b>91.448</b>	<b>126.647</b>	<b>31.832</b>
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
<b>TOTAL</b>	<b>210.421</b>	<b>222.392</b>	<b>106.115</b>
<b>APPLICATION OF FUNDS</b>			
FIXED ASSETS [Net Block]	141.668	143.607	99.695
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	3.100	3.100	12.600
DEFERREX TAX ASSETS	0.000	0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories	0.000	0.000	0.000
Sundry Debtors	130.365	105.563	64.919
Cash & Bank Balances	91.845	42.226	0.174
Other Current Assets	7.959	5.362	3.037
Loans & Advances	16.875	15.622	0.000
<b>Total Current Assets</b>	<b>247.044</b>	<b>168.773</b>	<b>68.130</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	181.391	93.088	74.310
<b>Total Current Liabilities</b>	<b>181.391</b>	<b>93.088</b>	<b>74.310</b>
<b>Net Current Assets</b>	<b>65.653</b>	<b>75.685</b>	<b>(6.180)</b>

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MISCELLANEOUS EXPENSES	0.000	0.000	0.000
<b>TOTAL</b>	<b>210.421</b>	<b>222.392</b>	<b>106.115</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Income	1516.822	1090.307	800.518
	Other Income	51.419	1.999	1.215
	<b>TOTAL</b>	<b>1568.241</b>	<b>1092.306</b>	<b>801.733</b>
<b>Less</b>	<b>EXPENSES</b>			
	Civil Contract Expenses	38.972	0.000	0.000
	Manpower Charges Expenses	1432.656	1019.904	745.830
	Halting Rent	3.540	2.539	1.863
	Uniforms and Shoes	8.701	9.786	7.110
	Audit Fees	2.000	1.350	1.200
	Bonus to Staff	2.383	2.350	2.350
	Consultation Fees	0.150	0.165	0.000
	Donations	0.227	0.075	0.050
	Education Expenses	0.000	0.000	0.100
	Health Insurance	0.155	0.154	0.152
	Labour Welfare Fund	0.152	0.183	0.000
	LIC Premium	0.352	0.539	0.172
	Locker Rent	0.017	0.000	0.000
	Miscellaneous Expenses	2.995	2.153	1.545
	Office Rent	1.200	1.200	1.200
	Office Salary	7.190	6.240	5.942
	Postage and Courier	0.286	0.211	0.151
	Printing and Stationery	1.402	1.056	0.750
	Professional Tax	0.025	0.025	0.025
	Repair and Maintenance	0.268	0.228	0.096
	Salary Driver	1.800	1.800	1.800
	Tax Deducted at Sources	0.000	0.000	9.165
	Telephone and Mobile Charges	1.257	1.164	1.111
	Tender Fees	0.000	0.000	0.321
	Travelling and Conveyance	4.364	3.201	2.859
	Vehicle Maintenance	0.000	1.843	1.488
	Workmen Compensation Insurance	0.000	0.429	0.000
	<b>TOTAL</b>	<b>1510.092</b>	<b>1056.595</b>	<b>785.280</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>58.149</b>	<b>35.711</b>	<b>16.453</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>20.446</b>	<b>6.655</b>	<b>2.076</b>

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	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>37.703</b>	<b>29.056</b>	<b>14.377</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>0.375</b>	<b>0.931</b>	<b>0.293</b>
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>37.328</b>	<b>28.125</b>	<b>14.084</b>
<b>Less</b>	<b>TAX</b>	<b>0.000</b>	<b>6.597</b>	<b>0.000</b>
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>37.328</b>	<b>21.528</b>	<b>14.084</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)	31.37	35.34	29.60
Account Receivables Turnover (Income / Sundry Debtors)	11.64	10.33	12.33
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.41	0.25	0.17

**LEVERAGE RATIOS**

<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.70	0.70	0.59
Debt Equity Ratio (Total Liability / Networth)	0.77	1.32	0.43
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.30	1.10	1.19
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.19	1.50	1.34
Interest Coverage Ratio (PBIT / Financial Charges)	2.84	5.37	7.93

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**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	2.46	1.97	1.76
Return on Total Assets ((PAT / Total Assets) * 100)	%	9.53	6.82	7.81
Return on Investment (ROI) ((PAT / Networth) * 100)	%	31.38	22.48	18.96

**SOLVENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		0.91	1.64	0.91
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.91	1.64	0.91
G-Score Ratio Financial (Networth / Total Assets)		0.30	0.30	0.41
G-Score Ratio Debt (Debts / Equity Capital)		0.77	1.32	0.43
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		0.91	1.64	0.91

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

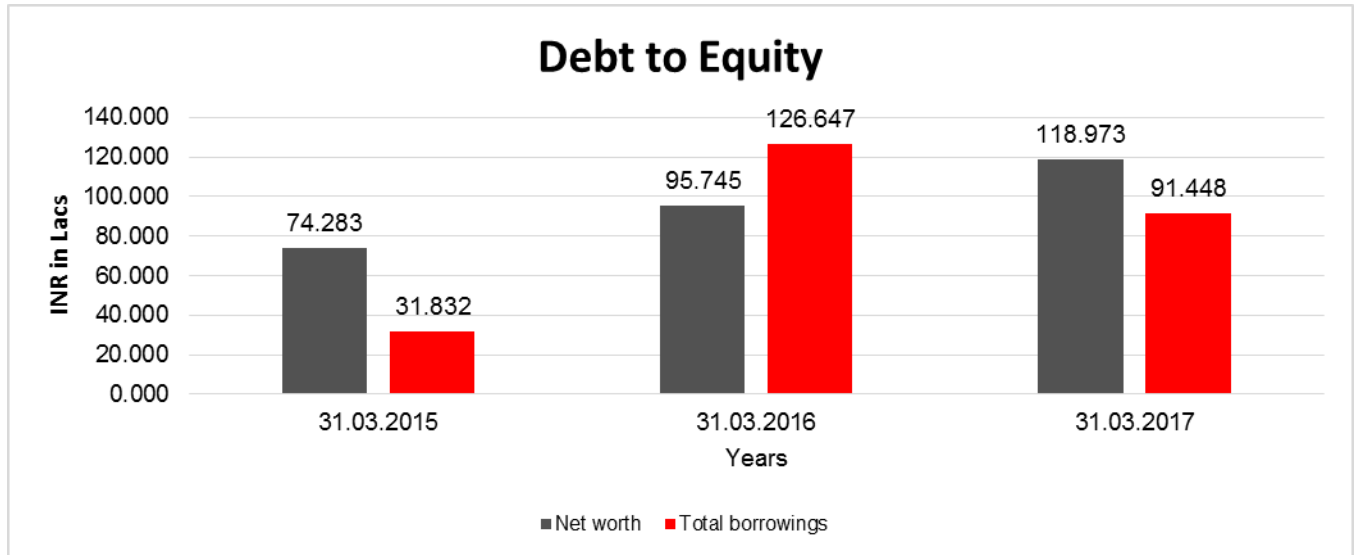
**FINANCIAL ANALYSIS**  
*[all figures are INR Lacs]*

**DEBT EQUITY RATIO**

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Proprietor Capital	74.283	95.745	118.973
Reserves & Surplus	0.000	0.000	0.000
<b>Net worth</b>	<b>74.283</b>	<b>95.745</b>	<b>118.973</b>
Secured Loans	17.477	114.647	(0.683)
Unsecured Loans	14.355	12.000	92.131
<b>Total borrowings</b>	<b>31.832</b>	<b>126.647</b>	<b>91.448</b>

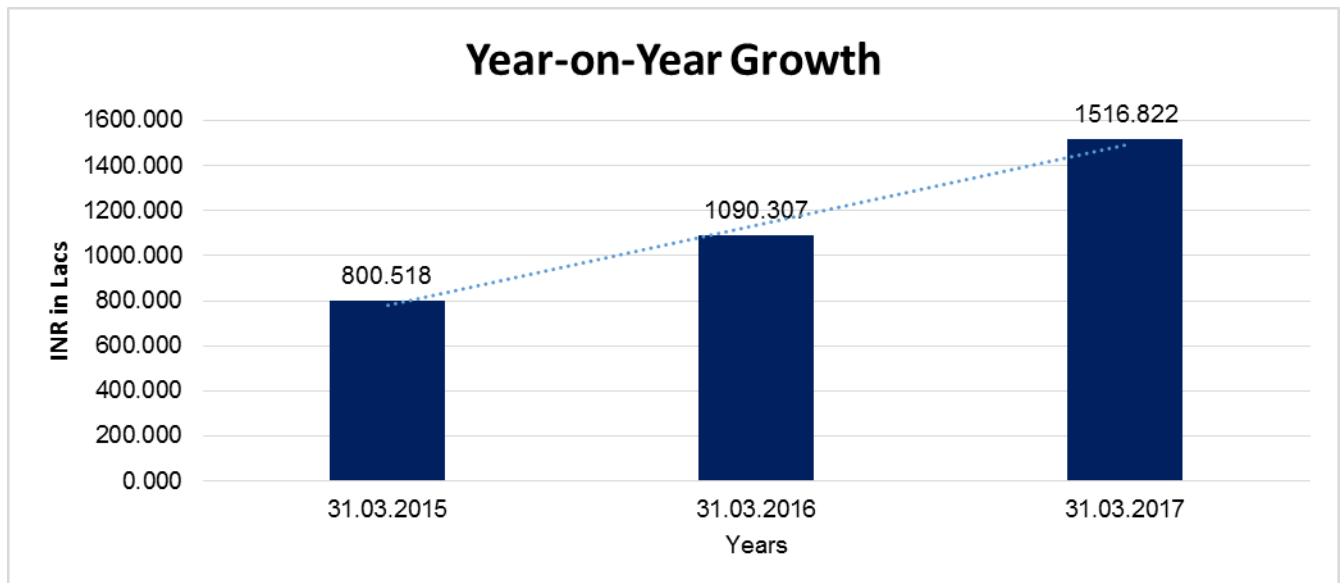
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<b>Debt/Equity ratio</b>	<b>0.429</b>	<b>1.323</b>	<b>0.769</b>
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**YEAR-ON-YEAR GROWTH**

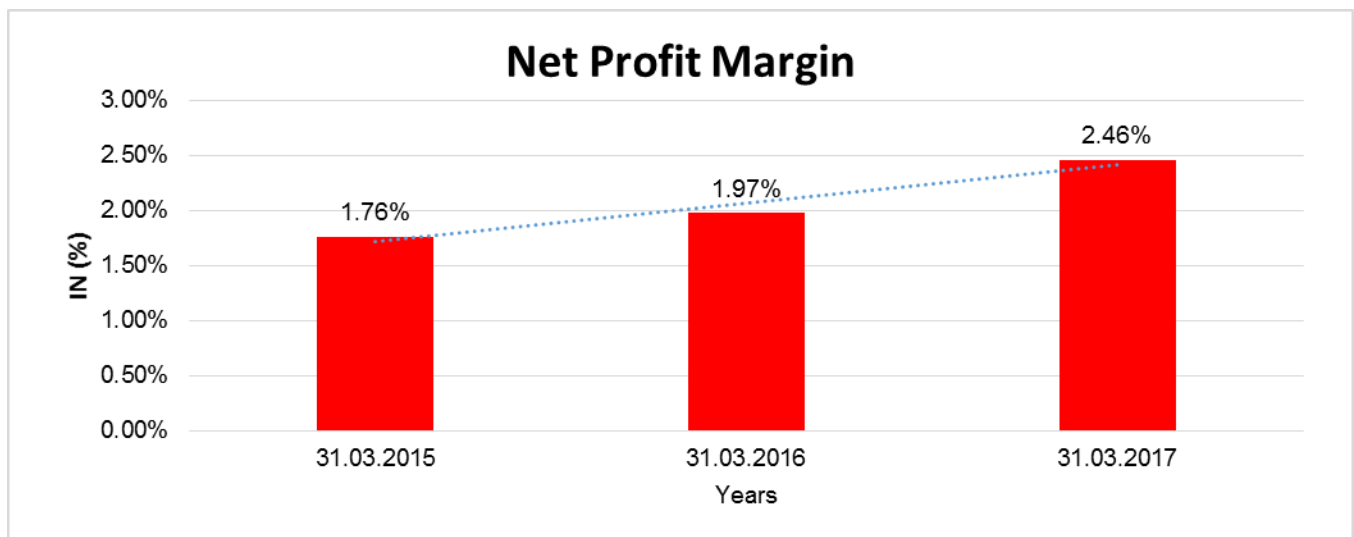
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	800.518	1090.307	1516.822
		<b>36.200</b>	<b>39.119</b>



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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	800.518	1090.307	1516.822
Profit/(Loss)	14.084	21.528	37.328
	<b>1.76%</b>	<b>1.97%</b>	<b>2.46%</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	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

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17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	Yes
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	No
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

**FIXED ASSETS**

- Agriculture Land at Kannurahalli
- Computer and Software
- Furniture, Fixtures and Electrical Fittings
- Gold and Silver
- Plant, Machinery and Cars

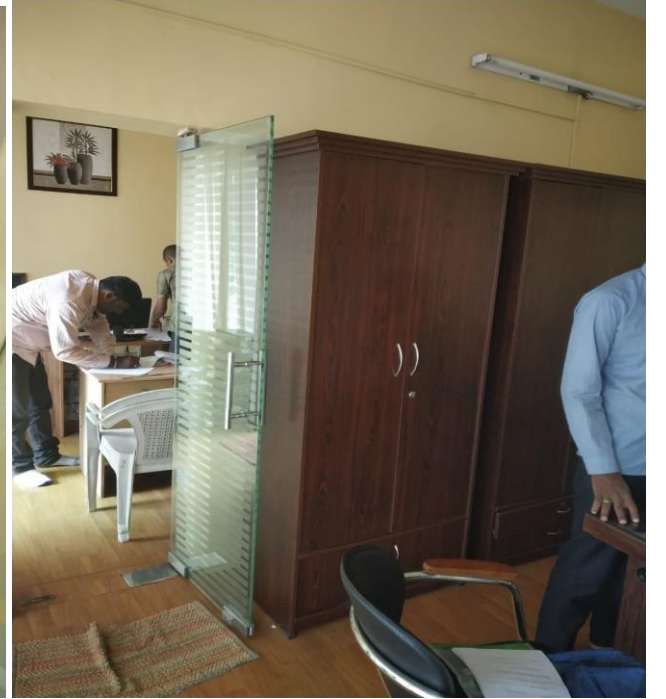
**OBSERVATION POINTS**

<b>Name of Company :</b>	CREATIVE ENGINEERS
<b>Address :</b>	No. 8, Opposite Government PU College, 7th Cross College Road, M. V. Extension, Hoskote, Bangalore – 562114, Karnataka, India
<b>Mobile No.:</b>	91-9945770046
<b>Email :</b>	<a href="mailto:hrdcreative1@gmail.com">hrdcreative1@gmail.com</a>
<b>Person to whom we met:</b>	<b>Name:</b> Mr. Nataraja Kempaiah <b>Designation :</b> Proprietor
<b>Name Board :</b>	Sighted

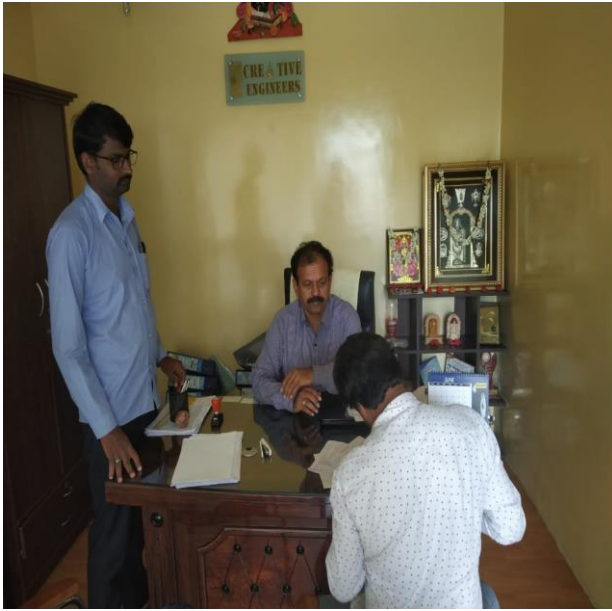
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<b>Location:</b>	Easy
<b>Landmark (If Any):</b>	Opposite Government PU College
<b>Total Floors of the building:</b>	3 Floors
<b>Subject situated on:</b>	1 <sup>st</sup> Floor
<b>Locality:</b>	Commercial
<b>Area of premises :</b>	350 Sq. Ft
<b>Area :</b>	Neutral
<b>Level of operation :</b>	Medium
<b>Details of hypothecation signboard (If Any) (As displayed in factory / work) :</b>	
<b>No. of employees seen at premises:</b>	9
<b>Visibility of Items:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Computers</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> L.G Residency <b>Contact Person Name:</b> Mr. Lakshman Gowda  <b>Name of Company:</b> Likitha Eye Care and Opticals <b>Contact Person Name:</b> Mr. Munishami Reddy
<b>Neighbour's overview :</b>	Existence Confirmed
<b>Proof of visit:</b>	Photographs
<b>Details of the person conducting visit:</b>	
<b>Name:</b>	Mr. Izrar Ahmed
<b>Designation:</b>	Field Executive
<b>Contact No.:</b>	91-9620707976

**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 10.07.2018) (date of report):**

No press reports / filings exists on the subject.

**INFORMATION DETAILS**

Information Gathered by :	SVA
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	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

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