

**MIRA INFORM REPORT**

Report No. :	512601
Report Date :	16.07.2018

**IDENTIFICATION DETAILS**

Name :	SAKSHAM ENTERPRISES
Registered Office :	A-494/10, Holi Chowk, Avast Viaks Rudrapur, Udham Singh Nagar – 263153, Uttarakhand
Tel. No.:	91-5944-244077
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	16.01.2009
Capital Investment / Paid-up Capital :	INR 68.614 Lacs
IEC No.: [Import-Export Code No.]	Not Applicable
PAN No.: [Permanent Account No.]	ANVPM6759N
GSTN : [Goods & Service Tax Registration No.]	05ANVPM6759N1ZW
Udyog Aadhar No.:	UK12D0003439
Legal Form :	Sole Proprietary Concern
Line of Business :	Providing Man Power Services (Labour Contractor)
No. of Employees :	12 (Approximately)

**RATING & COMMENTS**

<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>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a proprietorship firm established in the year 2009. It is engaged in the business of supplying man power.</p> <p>As per the financial records of 2017, the firm has achieved a favourable growth of 18.18% in its revenue as compared to the previous year and has reported an average net profit margin of 1.68%.</p> <p>The subject possesses satisfactory financial position marked by sufficient capital base along with low debt balance sheet profile.</p> <p>Business is active. Payment seems to be usually correct.</p> <p>In view of aforesaid, the subject can be considered for business dealings at usual trade terms and condition.</p> <p>NOTE: Site visit was conducted at the address- A-494/10, Holi Chowk, Avas Vikas Colony, U.S. Nagar, Rudrapur, Udham Singh Nagar-263153, Uttarakhand. Our executive has successfully traced the subject on the said address.</p> <p>At the premises our executive met Mr. Dhirender (Proprietor) and he provided hard copy of all the documents.</p> <p>During the visit our executive inquired with the neighbours- Mr. Rajneesh Shukla and Mr. Alok Kumar and they confirmed the subject's existence on the said address.</p> <p>As per our executive's observation, it is 2 storey building and subject is situated on the 1st floor of the building. Location was easy to find. Locality appears to be residential. Area seems to be neutral. Area of premises is 500 sq. ft. and 12 employees were sighted in the premises. Name board of the subject was not sighted at the said address.</p>

**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	Current Rating
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**SAKSHAM ENTERPRISES - 512601**

**PAGE NO. : 3**

	<b>(31.12.2017)</b>	<b>(01.04.2018)</b>
India	A1	A1

<b>Risk Category</b>	<b>ECGC Classification</b>
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 16.07.2018

**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.

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**INFORMATION PARTED BY**

<b>Name :</b>	Mr. Dharendra Kumar Mishra
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-9837056888
<b>Date :</b>	14.07.2018

**LOCATIONS**

<b>Registered Office :</b>	A-494/10, Holi Chowk, Avas Viaks Rudrapur, Udham Singh Nagar – 263153, Uttarakhand, India
<b>Tel. No.:</b>	91-5944-244077
<b>Mobile No.:</b>	91-9837056888 (Mr. Dharendra Kumar Mishra)
<b>E-Mail :</b>	<a href="mailto:saksham.manpower@gmail.com">saksham.manpower@gmail.com</a>
<b>Area :</b>	500 Sq. Ft.
<b>Locality :</b>	Residential

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Dharendra Kumar Mishra
<b>Designation :</b>	Proprietor
<b>Address :</b>	35, Danpur Kolra, Kolara, Udham Singh Nagar, Danpur, Uttarakhand – 263153, India
<b>Date of Birth/Age :</b>	15.08.1980
<b>Aadhar No.:</b>	3200 8066 5001
<b>PAN No.:</b>	ANVPM6759N

**DETAILS OF GROUP COMPANIES**

NIL

**BUSINESS DETAILS**

<b>Line of Business :</b>	Providing Man Power Services (Labour Contractor)
<b>Products / Services :</b>	<ul style="list-style-type: none"> <li>Man Power Services</li> </ul>
<b>Agencies Held :</b>	--
<b>Terms :</b>	
<b>Selling :</b>	Cash and Credit
<b>Purchasing :</b>	Cash and Credit

**GENERAL INFORMATION**

<b>Suppliers :</b>	Not Available		
<b>Customers :</b>	Retailers and Wholesalers <ul style="list-style-type: none"> <li>Autocomp Corporation Panse Limited, Pantnagar</li> <li>Sri Ram Foundry</li> <li>Phoenix Engineering</li> </ul>		
<b>No. of Employees :</b>	12 (Approximately)		
<b>Bankers :</b>	<b>Banker Name :</b>	Kotak Mahindra Bank	
	<b>Branch :</b>	Hotel Rudra Continental, Kashipur Bypass Road, Rudrapur – 263153, Uttarakhand, India	
	<b>Name of the Relationship Manager :</b>	Mr. Anil Kumar Gupta	
	<b>Telephone No :</b>	05944- 245374	
	<b>Mobile Number :</b>	07895802900	
	<b>Email :</b>	<a href="mailto:service.bank@kotak.com">service.bank@kotak.com</a> <a href="mailto:anilkumar.gupta@kotak.com">anilkumar.gupta@kotak.com</a>	
	<b>Branch Code :</b>	000145	
	<b>Account No.:</b>	01452120001800	
	<b>Account Type :</b>	Current A/C	
	<b>MICR Code :</b>	263485002	
	<b>IFSC Code :</b>	KKBK0000145	
<b>Facilities :</b>	<b>Secured Loan</b>	<b>31.03.2017 (INR in Lacs)</b>	<b>31.03.2016 (INR in Lacs)</b>
	Car Loan from Nainital Bank Limited	4.557	7.161
	CC Limit from BOB, Rdr	26.753	29.917

**SAKSHAM ENTERPRISES - 512601**

**PAGE NO. : 6**

	<b>Total</b>	<b>31.310</b>	<b>37.078</b>

<b>Auditors :</b>	
<b>Name :</b>	K A S A and Company Chartered Accountant
<b>Address :</b>	Rudrapur, Uttarakhand, India

**LITIGATIONS**

NIL

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

As on 31.03.2017

Particulars	[INR in Lacs]
<b>Proprietor's Capital</b>	
Opening Capital	55.769
Add : Interest on SB	0.567
Add : Interest on FD	0.111
Add : Interest on IT refund	0.728
Add : Net Profit	21.144
	<b>78.319</b>
Less : Drawings	(9.705)
<b>Total</b>	<b>68.614</b>

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

**ABRIDGED BALANCE SHEET**

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

<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's Capital	68.614	55.769	34.741
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>68.614</b>	<b>55.769</b>	<b>34.741</b>
<b>LOAN FUNDS</b>			
1] Secured Loans	31.310	37.078	38.536
2] Unsecured Loans	0.000	10.950	10.950
<b>TOTAL BORROWING</b>	<b>31.31</b>	<b>48.028</b>	<b>49.486</b>
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
<b>TOTAL</b>	<b>99.924</b>	<b>103.797</b>	<b>84.227</b>
<b>APPLICATION OF FUNDS</b>			
FIXED ASSETS [Net Block]	7.341	10.339	12.154
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	2.680	2.486	2.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories	0.000	0.000	0.000
Sundry Debtors	36.146	87.653	57.450
Cash & Bank Balances	38.047	1.330	11.847
Other Current Assets	0.000	0.000	0.000
Loans, Advances & Deposits	24.742	17.307	17.158
<b>Total Current Assets</b>	<b>98.935</b>	<b>106.290</b>	<b>86.455</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors			
Other Current Liabilities and Provisions			
<b>Total Current Liabilities</b>	<b>9.032</b>	<b>15.318</b>	<b>16.382</b>
<b>Net Current Assets</b>	<b>89.903</b>	<b>90.972</b>	<b>70.073</b>
MISCELLANEOUS EXPENSES	0.000	0.000	0.000

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<b>TOTAL</b>	<b>99.924</b>	<b>103.797</b>	<b>84.227</b>
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**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	1255.495	1062.339	821.228
	Other Income	0.045	0.358	0.575
	<b>TOTAL</b>	<b>1255.540</b>	<b>1062.697</b>	<b>821.803</b>
<b>Less</b>	<b>EXPENSES</b>			
	Salary and Wages - Basic and Overtime	1087.686	938.045	677.102
	Employer Contribution to PF	44.163	38.599	37.751
	Employer Contribution to ESI	21.551	14.914	15.527
	Washing Charges	10.797	19.760	15.275
	Service Tax	0.000	0.000	24.615
	Salary to Supervisor	15.488	13.902	10.950
	Salary to Driver	0.000	0.000	0.864
	Transportation Charges	0.000	0.000	7.596
	Accounting Charges	0.720	0.720	0.720
	Staff Welfare	0.475	0.460	0.355
	Audit Fees	0.295	0.288	0.257
	Professional Charges	0.180	0.175	0.255
	Telephone and Mobile Expenses	0.934	0.926	0.837
	Business promotion	0.925	0.918	0.756
	Entertainment Expense	0.622	0.587	0.493
	Debit Note	37.253	0.000	0.000
	Newspaper and Periodicals	0.062	0.060	0.051
	Office Expense	0.732	0.726	0.583
	Printing and Stationery	0.495	0.496	0.385
	Travelling and Conveyance	1.996	1.986	1.548
	Vehicle Running and Maintenance	1.687	1.588	1.236
	Repair and Maintenance	0.255	0.249	0.156
	Postage and Telegram	0.216	0.198	0.148
	Miscellaneous Expenses	0.297	0.298	0.252
	Office Rent	1.080	1.080	1.080
	Festival Celebration Expense	2.175	2.158	1.759
	Loss on sale of motor car - Bolero	0.000	0.000	1.003
	Penalty on EPF	0.000	0.081	0.000
	Round Off	0.000	0.000	0.000
	<b>TOTAL</b>	<b>1230.084</b>	<b>1038.214</b>	<b>801.554</b>

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	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	25.456	24.483	20.249
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	3.026	4.945	5.970
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	22.430	19.538	14.279
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	1.287	1.816	2.135
	<b>NET PROFIT/ (LOSS)</b>	<b>21.143</b>	<b>17.722</b>	<b>12.144</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)	10.51	30.12	25.53
Account Receivables Turnover (Income / Sundry Debtors)	34.73	12.12	14.29
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	3.47	2.37	1.67

**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)	0.37	0.53	0.65
Debt Equity Ratio (Total Liability / Networth)	0.46	0.86	1.42
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.13	0.47	0.79

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Fixed Assets to Networth (Net Fixed Assets / Networth)	0.11	0.19	0.35
Interest Coverage Ratio (PBIT / Financial Charges)	8.41	4.95	3.39

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	1.68	1.67	1.48
Return on Total Assets ((PAT / Total Assets) * 100)	%	19.41	14.88	12.07
Return on Investment (ROI) ((PAT / Networth) * 100)	%	30.81	31.78	34.96

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	11.25	4.14	3.24
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	11.25	4.14	3.24
G-Score Ratio Financial (Networth / Total Assets)	0.63	0.47	0.35
G-Score Ratio Debt (Debts / Equity Capital)	0.46	0.86	1.42
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	11.25	4.14	3.24

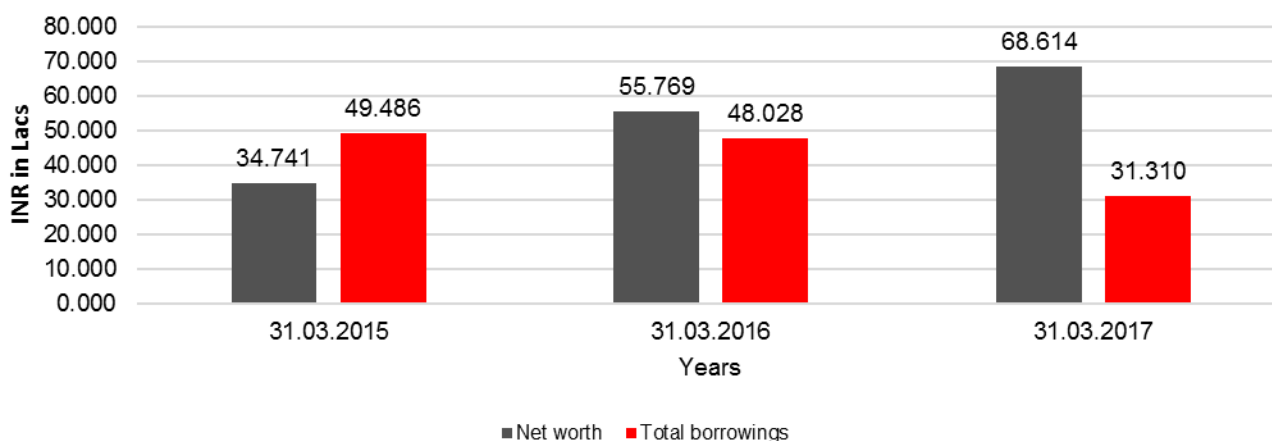
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

**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's Capital Account	34.741	55.769	68.614
Reserves & Surplus	0.000	0.000	0.000
<b>Net worth</b>	<b>34.741</b>	<b>55.769</b>	<b>68.614</b>
Secured Loans	38.536	37.078	31.310
Unsecured Loans	10.950	10.950	0.000
<b>Total borrowings</b>	<b>49.486</b>	<b>48.028</b>	<b>31.310</b>
<b>Debt/Equity ratio</b>	<b>1.424</b>	<b>0.861</b>	<b>0.456</b>

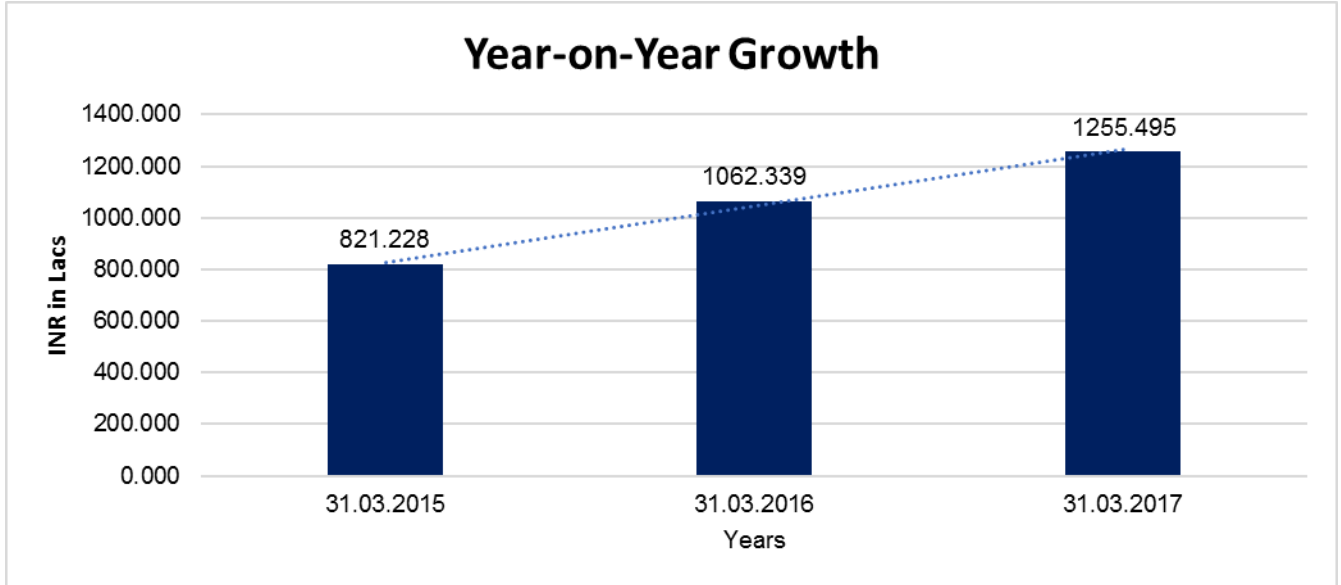
**Debt to Equity**



**YEAR-ON-YEAR GROWTH**

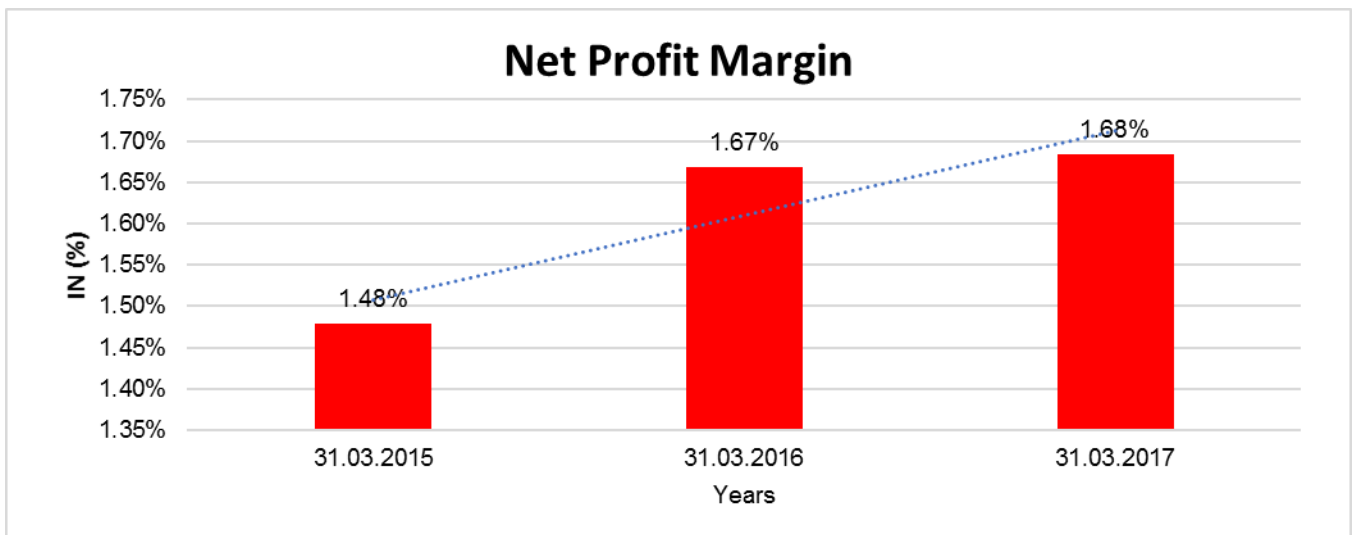
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	821.228	1062.339	1255.495
		<b>29.360</b>	<b>18.182</b>

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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	821.228	1062.339	1255.495
Profit/ (Loss)	12.144	17.722	21.143
	<b>1.48%</b>	<b>1.67%</b>	<b>1.68%</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
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

Unsecured Loan	31.03.2017 (INR in Lacs)	31.03.2016 (INR in Lacs)
Monu Enterprises	0.000	10.950
<b>Total</b>	<b>0.000</b>	<b>10.950</b>

**FIXED ASSETS**

- Motor Cycle
- Furniture and Fixture
- Motor Car – Mahindra XUV

**OBSERVATION POINTS**

<b>Name of Company :</b>	SAKSHAM ENTERPRISES
<b>Address :</b>	A-494/10, Holi Chowk, Rudrapur, Udham Singh Nagar – 263153, Uttarakhand, India
<b>Mobile No.:</b>	91-9837056888
<b>Email:</b>	<a href="mailto:saksham.manpower@gmail.com">saksham.manpower@gmail.com</a>
<b>Person to whom we met:</b>	Mr. Dharendra Kumar Mishra (Proprietor)
<b>Name Board:</b>	Not Sighted
<b>Location:</b>	Easy
<b>Landmark (If Any):</b>	Holi Chowk
<b>Total Floors of the building:</b>	2
<b>Subject situated on:</b>	1 <sup>st</sup> Floor
<b>Locality:</b>	Residential
<b>Area of Premises :</b>	500 Sq. Ft.
<b>Area:</b>	Neutral
<b>No. of Employees seen at Premises :</b>	12

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<b>Visibility of Items:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Computers</li> <li>• Air Conditioner</li> <li>• Xerox Machine</li> <li>• Office Equipment</li> </ul>
<b>Neighbour's Interview:</b>	<b>Contact person name :</b> Mr. Rajneesh Shukla <b>Contact person name :</b> Mr. Alok Kumar
<b>Neighbour's overview:</b>	Existence Confirmed
<b>Proof of visit:</b>	Visiting Card / Photograph
<b>Details of the person conducting visit :</b>	Name : Mr. Nageshkumar Dubey Designation : Field Executive Contact No : 91-8077091024

**PICTURES**





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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 14.07.2018 (date of report) :**

No press reports / filings exists on the subject.

**INFORMATION DETAILS**

Information Gathered by :	SHT
Analysis Done by :	NYT
Report Prepared by :	KJL

**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

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- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)