

MIRA INFORM REPORT

Report No. :	518733
Report Date :	25.07.2018

IDENTIFICATION DETAILS

Name :	KARNATAKA TRAVELS
Registered Office :	104, 4th Cross, 3rd Main, Opposite Ganesh Bhavan Hotel, Hanumanth Nagar, Bangalore – 560019, Karnataka
Mobile No.:	91-9886726000 (Mr. Raghunandan Raghuramaiah Beri)
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2017
Date of Establishment :	20.03.2000
Capital Investment :	INR 123.797 Lacs
IEC No.: [Import-Export Code No.]	Not Applicable
PAN No.: [Permanent Account No.]	AFGPR8350D
GSTN : [Goods & Service Tax Registration No.]	29AFGPR8350D1Z7
Udyog Aadhaar No.:	KR03E0057872
Legal Form :	Sole Proprietary Concern
Line of Business :	Providing Tours and Travels Services.
No. of Employees :	03 (Approximately)

RATING & COMMENTS

MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

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Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject was established in the year 2000 as a proprietorship firm and it is having satisfactory track records.</p> <p>It is engaged in providing of tours and travels services.</p> <p>For the financial year 2017, the firm has marginally increased in its revenue from operations as compared to previous year and maintained average profitability margin of 4.20%.</p> <p>Rating takes into consideration firm's sound financial risk profile marked by adequate capital base and average debt balance sheet.</p> <p>The firm also derives strength from its long standing track records of business operations and improvement in the revenue as well as profitability profile during the year.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct.</p> <p>In view of aforesaid, the firm can be considered for business dealings at usual trade terms and conditions.</p> <p>Note: Site visit was conducted at the address which you have provided. Our executive has successfully traced the firm on the given address.</p> <p>At the premises our executive met to Mr. Raghunandan Raghuramaiah Beri (Proprietor) of the firm and he confirmed the existence at the given address.</p> <p>As per our executive observation, location of the firm is easy to find. Landmark was opposite Ganesh Bhavan Hotel. It is 2 storey building and firm is situated on ground floor. Locality appears to be commercial. Area seems to be neutral.</p> <p>Area of the premises was 150 (SQ.FT. approximately) and 03 employee were sighted into premises.</p> <p>Name board of the firm was sighted at the given address.</p> <p>Further, our executive also enquired from neighbouring entity i.e. Bhageerathi (Mr. Anartha Murthy) and Sri Balaji Enterprises (Mr. Babu) and he also confirmed that firm exists on given address.</p>

NOTES:

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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 25.07.2018

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

Name :	Mr. Raghunandan Raghuramaiah Beri
Designation :	Proprietor
Contact No.:	91-9886726000
Date :	21.07.2018

LOCATIONS

Registered Office :	104, 4th Cross, 3rd Main, Opposite Ganesh Bhavan Hotel, Hanumanth Nagar, Bangalore – 560019, Karnataka, India
Tel. No.:	91-80-26602100
Mobile No.:	91-9886726000/ 9740326000 (Mr. Raghunandan Raghuramaiah Beri)
Fax No.:	Not Available
E-Mail :	karnatakatravel1@gmail.com
Area :	150 sq. ft. (At site visit)
Locality :	Commercial (At site visit)

SOLE PROPRIETOR

Name :	Mr. Raghunandan Raghuramaiah Beri
Designation :	Proprietor
Address :	457A, 1st A Main, Behind Police Station, Chennammakere, Achukattu, Bangalore South, Banashankari III Stage, Bangalore – 560085, Karnataka, India
Date of Birth/Age :	02.05.1972
Aadhaar No.:	3461 0120 6677
PAN No.:	AFGPR8350D

DETAILS OF GROUP COMPANIES

NIL

BUSINESS DETAILS

Line of Business :	Providing Tours and Travels Services.
Products/ Services :	Tours and Travels Services
Agencies Held :	--
Exports :	Not Available

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Imports :	Not Available
Terms :	
Selling :	Local: Cash and Credit
Purchasing :	Local: Cash and Credit

GENERAL INFORMATION

Suppliers :	Not Available																						
Customers :	Retailers, Wholesalers and End Users <ul style="list-style-type: none"> • Badve Engineering Limited (Kolar) • Swastid Engineering Private Limited (Kolar) • Sri Satya Sai Tourist (Bangalore) 																						
No. of Employees :	03 (Approximately)																						
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>Corporation Bank</td> </tr> <tr> <td>Branch :</td> <td>14/3, Nrupathunga Road, Rashtrothana Parishat Building, Bangalore – 560001, Bangalore, India</td> </tr> <tr> <td>Name of the Relationship Manager :</td> <td>Mr. Sanjeev Kumar</td> </tr> <tr> <td>Tel. No.:</td> <td>91-80-22218225</td> </tr> <tr> <td>Mobile No.:</td> <td>91-9686360210</td> </tr> <tr> <td>Account No.:</td> <td>510101004798847</td> </tr> <tr> <td>E-Mail :</td> <td>cb0175@corpbank.co.in sanjeevkrshekhhar@gmail.com</td> </tr> <tr> <td>Account Type :</td> <td>Current A/c</td> </tr> <tr> <td>RTGS/ NEFT/ IFSC Code :</td> <td>CORP0000175</td> </tr> <tr> <td>MICR Code :</td> <td>956908</td> </tr> <tr> <td>Branch Code</td> <td>000175</td> </tr> </table>	Banker Name :	Corporation Bank	Branch :	14/3, Nrupathunga Road, Rashtrothana Parishat Building, Bangalore – 560001, Bangalore, India	Name of the Relationship Manager :	Mr. Sanjeev Kumar	Tel. No.:	91-80-22218225	Mobile No.:	91-9686360210	Account No.:	510101004798847	E-Mail :	cb0175@corpbank.co.in sanjeevkrshekhhar@gmail.com	Account Type :	Current A/c	RTGS/ NEFT/ IFSC Code :	CORP0000175	MICR Code :	956908	Branch Code	000175
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RTGS/ NEFT/ IFSC Code :	CORP0000175																						
MICR Code :	956908																						
Branch Code	000175																						

Auditors :	
Name :	B. Mallaiah and Company Chartered Accountants
Address :	Bangalore, Karnataka, India
Membership No.:	207769

CAPITAL STRUCTURE
[INR in Lacs]

AS ON 31.03.2017

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CAPITAL ACCOUNT

PARTICULARS	Amount In Lacs
Opening Balance	105.498
Bank Interest	0.004
Rent Received	3.250
Add: Net Profit	37.061
	145.813
Less: Drawing	22.016
Total	123.797

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

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
SHAREHOLDERS FUNDS			
1] Proprietor's Capital	123.797	105.498	72.572
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

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NETWORTH	123.797	105.498	72.572
LOAN FUNDS			
1] Secured Loans	192.325	260.767	340.372
2] Unsecured Loans	10.000	10.000	10.000
TOTAL BORROWING	202.325	270.767	350.372
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	326.122	376.265	422.944
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	131.888	169.026	234.908
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	15.515	15.256	15.256
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	0.000	0.000	0.000
Sundry Debtors	72.210	74.468	33.249
Cash & Bank Balances	0.742	3.320	0.098
Other Current Assets	0.000	0.000	0.000
Loans & Advances	126.275	120.942	141.758
Total Current Assets	199.227	198.730	175.105
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	20.508	2.779	2.325
Other Current Liabilities	0.000	3.968	0.000
Provisions	0.000	0.000	0.000
Total Current Liabilities	20.508	6.747	2.325
Net Current Assets	178.719	191.983	172.778
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	326.122	376.265	422.944

PROFIT & LOSS ACCOUNT

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
SALES			
Income	881.605	793.785	643.028
Other Income	0.000	0.000	0.000
TOTAL	881.605	793.785	643.028
Less EXPENSES			
Fuel Charges	204.486	265.918	273.790
Hire Charges Paid	386.992	159.659	103.355

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	Salaries	107.011	119.068	29.652
	Road Tax	34.213	52.123	47.507
	Business Promotion	0.000	2.251	1.766
	Service Charges	1.950	0.000	0.000
	GPS Tracker Charges	2.340	0.000	0.000
	Staff Welfare	1.794	1.632	1.216
	Electricity Charges	0.788	1.112	1.052
	Telephone Charges	0.437	0.766	0.896
	Printing and Stationery	0.715	0.862	0.745
	Audit Fee	0.295	0.287	0.285
	Conveyance	2.786	2.263	1.753
	Rent	1.600	1.200	0.980
	Repair and Maintenance	0.000	1.213	1.325
	Parking Charges	1.950	0.000	0.000
	Office Expenses	0.086	0.803	0.636
	Accounting Charges	0.285	0.240	0.240
	Vehicle Maintenance	37.743	63.503	41.215
	TOTAL	785.471	672.900	506.413
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	96.134	120.885	136.615
Less	FINANCIAL EXPENSES	21.935	36.001	40.324
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION	74.199	84.884	96.291
Less/ Add	DEPRECIATION/ AMORTISATION	37.138	53.052	81.284
	NET PROFIT/ (LOSS) FOR THE YEAR	37.061	31.832	15.007

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	29.90	34.24	18.87
Account Receivables Turnover (Income / Sundry Debtors)	12.21	10.66	19.34
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover	0.73	0.72	0.58

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(Operating Income / Net Fixed Assets)			
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LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.64	0.72	0.83
Debt Equity Ratio <i>(Total Liability / Networth)</i>	1.63	2.57	4.83
Current Liabilities to Network <i>(Current Liabilities / Net Worth)</i>	0.25	0.16	0.17
Fixed Assets to Network <i>(Net Fixed Assets / Networth)</i>	1.07	1.60	3.24
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>	4.38	3.36	3.39

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin <i>[(PAT / Sales) * 100]</i>	%	4.20	4.01	2.33
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	10.69	8.31	3.53
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	29.94	30.17	20.68

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio <i>(Current Assets / Current Liabilities)</i>	6.53	11.87	14.21
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>	6.53	11.87	14.21
G-Score Ratio Financial <i>(Networth / Total Assets)</i>	0.36	0.28	0.17
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>	1.63	2.57	4.83
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>	6.53	11.87	14.21

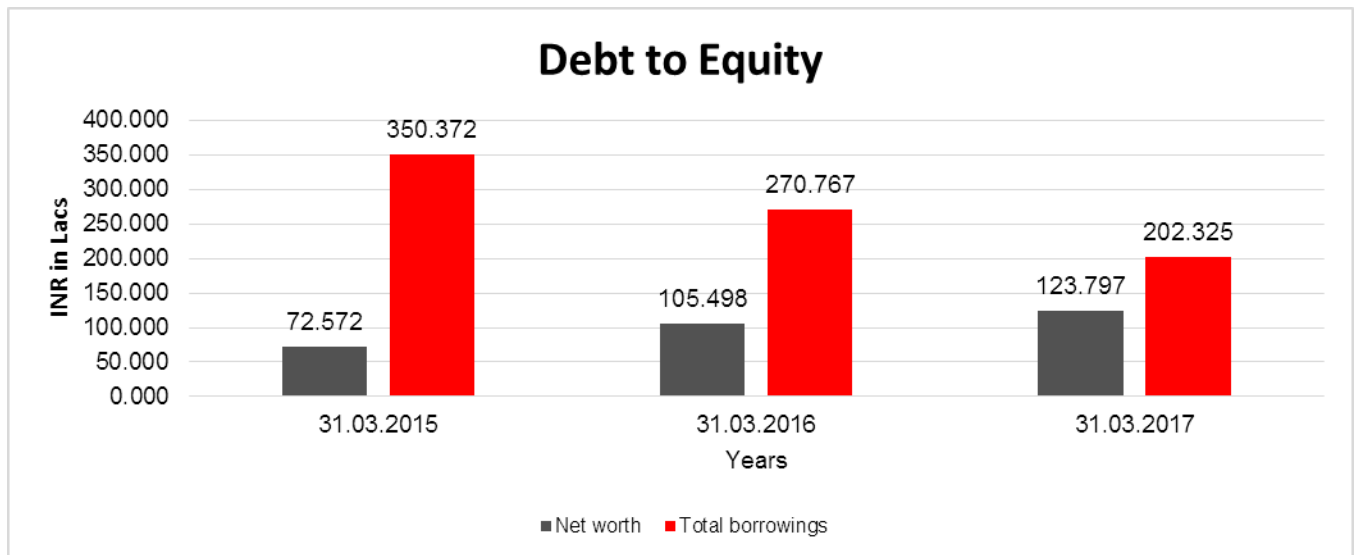
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Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

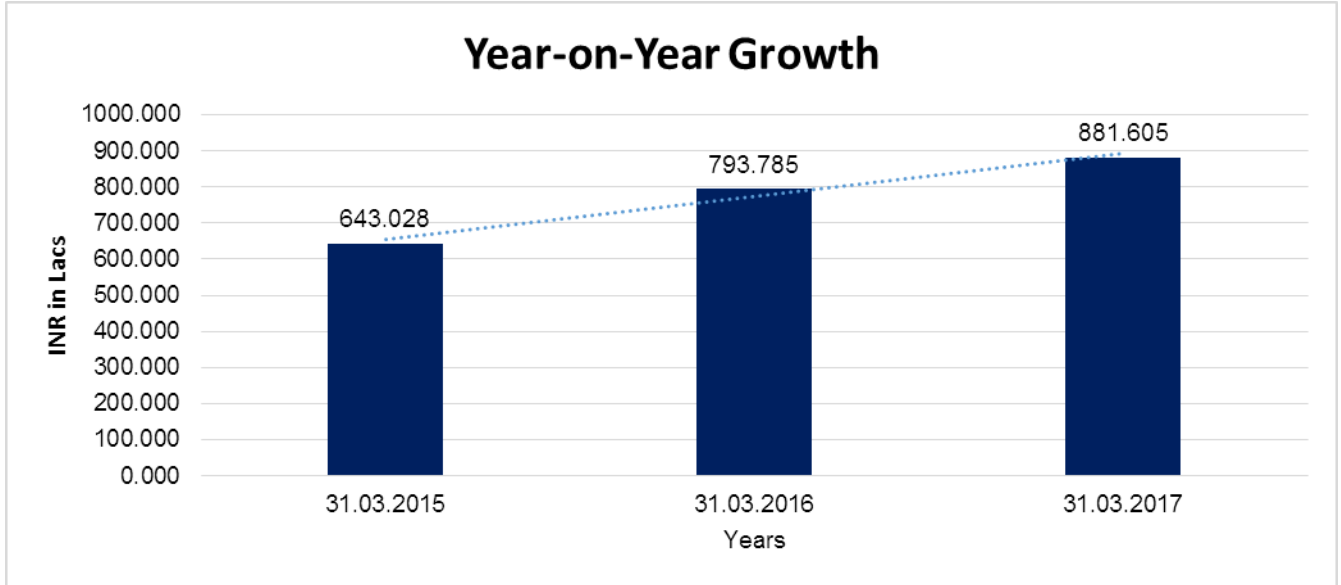
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Proprietor's Capital	72.572	105.498	123.797
Reserves & Surplus	0.000	0.000	0.000
Net worth	72.572	105.498	123.797
Secured Loans	340.372	260.767	192.325
Unsecured Loans	10.000	10.000	10.000
Total borrowings	350.372	270.767	202.325
Debt/Equity ratio	4.828	2.567	1.634



YEAR-ON-YEAR GROWTH

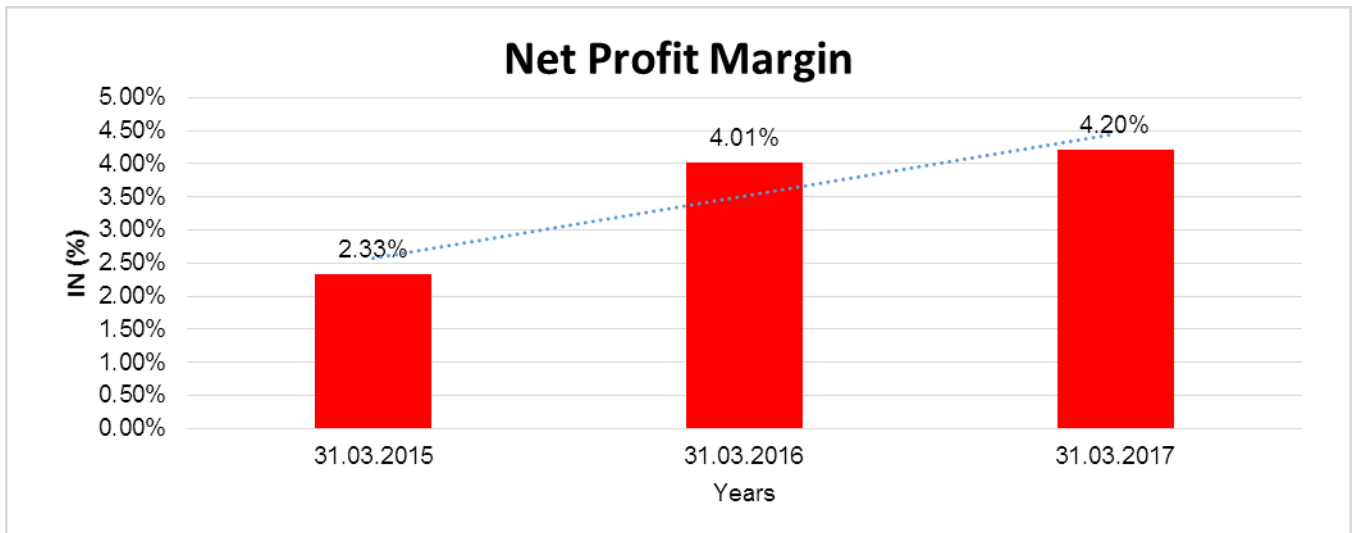
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Sales	643.028	793.785	881.605
		23.445	11.063

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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	643.028	793.785	881.605
Profit/(Loss)	15.007	31.832	37.061
	2.33%	4.01%	4.20%



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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	No
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	Yes
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

FIXED ASSETS:

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- Furniture and Fitting
- Eicher 3578 and 3579
- Swaraj Mazda 8028
- Swaraj Mazda 8030
- Swaraj Mazda SML
- Tata Marco Polo Bus
- Tata Marco Polo Bus 2097
- Tata Marco Polo Bus 2100
- Tata Marco Polo Bus 2101
- Tata Marco Polo Bus 2102
- Tata Marco Polo Bus 2103
- Tata Marco Polo Bus 2014
- Tata Marco Polo Bus 2015
- Tata Marco Polo Bus 2016
- Tata Marco Polo Bus 2017
- Tata Marco Polo Bus 2018
- Tata Marco Polo Bus 2109
- Tata Marco Polo Bus 2110
- Tata Marco Polo Bus 2111
- Tata Marco Polo Bus 6 No's
- Tata Marco Polo Bus 7831
- Tata Marco Polo Bus 7832
- Tata Marco Polo Bus 8031
- Tata Marco Polo Bus 8032
- Tata Marco Polo Bus 8036
- Tempo Traveller 1538
- TT AA 1532
- TT AA 1534
- Two Wheeler

OBSERVATION POINTS

Company Name :	KARNATAKA TRAVELS
Address :	104, 4th Cross, 3rd Main, Opposite Ganesh Bhavan Hotel, Hanumanth Nagar, Bangalore – 560019, Karnataka, India
Contact No.:	91-9886726000
E-Mail :	karnatakatravel1@gmail.com
Person to whom we met :	Mr. Raghunandan Raghuramaiah Beri
Designation :	Proprietor
Name Board :	Sighted

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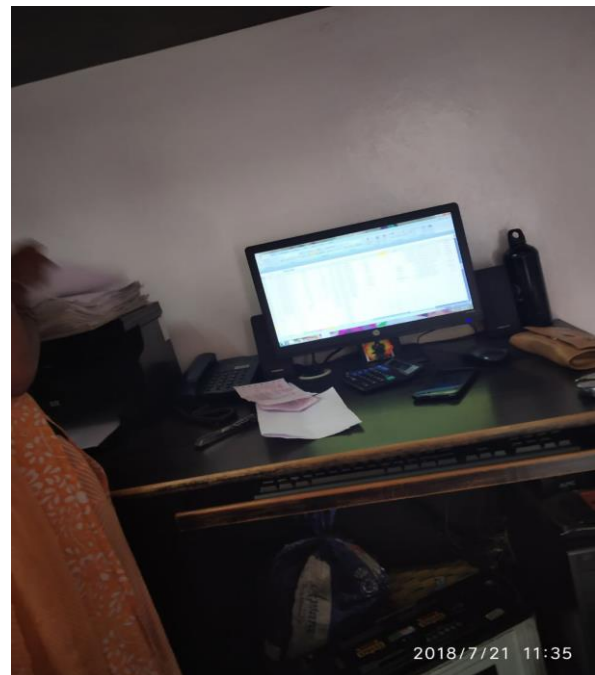
Location :	Easy						
Landmark (If any) :	Opposite Ganesh Bhavan Hotel						
Total floors of the building :	2 Floors						
Subject situated on :	Ground Floor						
Locality:	Commercial						
Area of premises :	150 sq. ft.						
Area :	Neutral						
Level of operation :	Medium						
Details of hypothecation signboard (if any) (As Displayed in Factory/ Work)							
No. of employees seen at premises :	03						
Visibility Items :	<ul style="list-style-type: none"> • Telephone • Computers • Office Equipment • Xerox Machine 						
Furniture items sighted :	Yes						
Neighbour's Interview							
i.Name of company :	Bhageerathi						
Contact person name :	Mr. Anartha Murthy						
ii.Name of company :	Sri Balaji Enterprises						
Contact person name :	Mr. Babu						
Neighbour's Overview :	Existence confirmed						
Proof of visit :	Photographs / Visiting Card						
Photographs	Exterior with name board / Interior / Shop Floor etc.						
Details of the person conducting visit:	<table border="1"> <tr> <td>Name :</td> <td>Mr. Izrar Ahmed</td> </tr> <tr> <td>Designation :</td> <td>Field Executive</td> </tr> <tr> <td>Contact No.:</td> <td>91-9620767976</td> </tr> </table>	Name :	Mr. Izrar Ahmed	Designation :	Field Executive	Contact No.:	91-9620767976
Name :	Mr. Izrar Ahmed						
Designation :	Field Executive						
Contact No.:	91-9620767976						

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PICTURES



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NEIGHBOURS

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CMT REPORT (Corruption, Money Laundering & Terrorism)

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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 25.07.2018 (date of report) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

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Information Gathered by :	STL
Analysis Done by :	PSD
Report Prepared by :	SUD

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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