

D. V. BRAHME AND SONS SALES AND SERVICE PRIVATE LIMITED - 522430 PAGE NO. : 1

MIRA INFORM REPORT

Report No. :	522430
Report Date :	31.07.2018

IDENTIFICATION DETAILS

Name :	D. V. BRAHME AND SONS SALES AND SERVICE PRIVATE LIMITED
Registered Office :	Gat No. 20C, Shiwapur Saswad Road, Kasurdi, Taluka : Bhore, Pune – 412205, Maharashtra
Tel. No.:	91-20-25433183 / 65219911
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	04.08.1984
CIN No.: [Company Identification No.]	U50401PN1984PTC033663
Capital Investment / Paid-up Capital :	INR 2.500 Million
PAN No.: [Permanent Account No.]	AAACD7362B
GSTN : [Goods & Service Tax Registration No.]	29AAACD7362B1ZU (Belgum) 24AAACD7362B1Z4 (Vapi)
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> • Trading of Kirloskar make Diesel Engines and Kirloskar Green Genets. (Registered activity) • Authorized Dealer of Kirloskar Generators such as portable and diesel generators, etc. (Confirmed by management)
No. of Employees :	35 (Approximately)

RATING & COMMENTS

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

MIRA's Rating : A

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

Status :	Good
Payment Behaviour :	Regular
Litigation :	Clear
Comments :	<p>Subject is an established company incorporated in the year 1984 and it is having good track records.</p> <p>It is an authorized dealer of Kirloskar Generators such as portable and diesel generators, etc.</p> <p>For the financial year 2017, the company has increased its revenue from operations as compared to previous year and maintained average profitability margin of 1.43%.</p> <p>Rating takes into consideration sound financial profile of the company marked by adequate networth base and debt free balance sheet.</p> <p>Further, rating also reflects from its established track records business operations and decent improvement in the revenue profile during the year.</p> <p>Trade relations are reported as fair. Business is active. Payments terms are seem to be regular.</p> <p>In view of the aforesaid, the company can be considered for business dealings at usual trade terms and conditions.</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

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Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	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 31.03.2018

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 DENIED BY

Name :	Mr. Rajeev Dhono Brahme
Designation :	Managing Director
Contact No.:	91-8042957414
Date :	30.07.2018

LOCATIONS

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Tel. No.:	91-20-25433183 / 65219911
Mobile No.:	91-8042957414
Fax No.:	91-20-25435697
E-Mail :	manasi.kanitkar@dvbss.com umesh.saraf@dvbss.com rajeev.brahme@dvbss.com
Website :	http://www.dvbss.com
Location :	Owned
Locality :	Commercial
Corporate Office :	Vaibhav Chambers, 33/41, Erandawana, Karve Road, Pune – 411004, Maharashtra, India

DIRECTORS

As on 31.03.2018

Name :	Mr. Mahesh Janardan Risbud
Designation :	Director
Address :	Annapoorna, 1034/2, Shivajinagar, Model Colony, Pune – 411016, Maharashtra, India
Date of Birth/Age :	21.07.1952
Date of Appointment :	25.11.1995
DIN No.:	00089817
Name :	Mr. Rajeev Dhondo Brahme
Designation :	Managing Director
Address :	Flat No. 1002, Tara Tower, Kothrud, Pune – 411038, Maharashtra, India
Date of Birth/Age :	06.04.1961
Date of Appointment :	04.08.1984
DIN No.:	00092906
Name :	Mr. Ajay Dhondo Brahme
Designation :	Director
Address :	Flat 401, Plot No. 45/3, Manojkunj Society, Karve Nagar, Pune – 411052, Maharashtra, India
Date of Birth/Age :	10.06.1957
Date of Appointment :	21.07.1986
DIN No.:	00100313
Name :	Mr. Umesh Anant Saraf
Designation :	Director
Address :	Flat No. 5, 4 th Floor, Aishwarya Sankul Building, Kothrud, Pune – 411029, Maharashtra, India

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Date of Birth/Age :	16.11.1964
Date of Appointment :	01.04.2002
DIN No.:	00101272

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

SHAREHOLDER'S DETAILS FILE ATTACHED

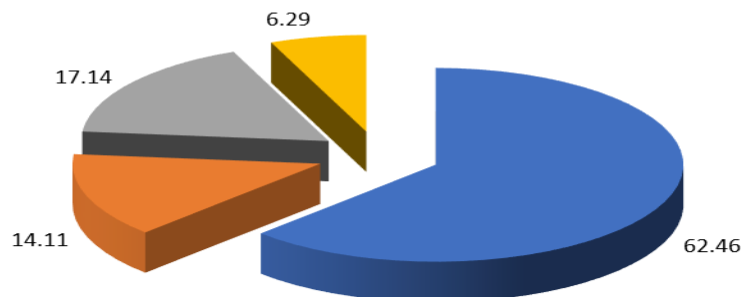
Equity Share Break up (Percentage of Total Equity)

As on 05.07.2017

Category	Percentage
Promoter - (Individual/ Hindu Undivided Family – Indian)	62.47
Promoter - (Individual/ Hindu Undivided Family – Non-resident Indian (NRI))	14.11
Public - Other than Promoters - (Individual/ Hindu Undivided Family – Indian)	17.14
Public - Other than Promoters - (Individual/ Hindu Undivided Family – Non-resident Indian (NRI))	6.29
Total	100.00

Share holding pattern

- Promoter - (Individual/ Hindu Undivided Family – Indian)
- Promoter - (Individual/ Hindu Undivided Family – Non-resident Indian (NRI))
- Public - Other than Promoters - (Individual/ Hindu Undivided Family – Indian)
- Public - Other than Promoters - (Individual/ Hindu Undivided Family – Non-resident Indian (NRI))



BUSINESS DETAILS

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Line of Business :	<ul style="list-style-type: none"> Trading of Kirloskar make Diesel Engines and Kirloskar Green Genets. (Registered activity) Authorized Dealer of Kirloskar Generators such as portable and diesel generators, etc. (Confirmed by management) 	
Products :	Item Code No.	Product Description
	99622890	Engines and gensets
	NIC Code No.	Product Description
	4659	Trading of Kirloskar make Diesel engines
	52335	Trading of Kirloskar Green Genets
Brand Names :	Not Available	
Agencies Held :	Not Divulged	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :		
	Selling :	Cash and L/C
	Purchasing :	Cash and L/C

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 :	End users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--

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	Experience :	--																																													
	Remark:	--																																													
No. of Employees :	35 (Approximately)																																														
Bankers :	<table border="1"> <tr> <td>Bank Name</td> <td colspan="3">IDBI Bank Limited</td> </tr> <tr> <td>Branch</td> <td colspan="3">Bhadalwadi, Pune – Solapur Highway, Near Bhigwan, Taluka – Indapur, Pune, Maharashtra, India</td> </tr> <tr> <td>Person Name (With Designation)</td> <td colspan="3">--</td> </tr> <tr> <td>Contact Number</td> <td colspan="3">21-2118-248310 (Management non-cooperative)</td> </tr> <tr> <td>Name of Account Holder</td> <td colspan="3">--</td> </tr> <tr> <td>Account Number</td> <td colspan="3">--</td> </tr> <tr> <td>Account Since (Date/Year of Account Opening)</td> <td colspan="3">--</td> </tr> <tr> <td>Average Balance Maintained (If Possible)</td> <td colspan="3">--</td> </tr> <tr> <td>Credit Facilities Enjoyed (If any)</td> <td colspan="3">--</td> </tr> <tr> <td>Account Operation</td> <td colspan="3">--</td> </tr> <tr> <td>Remarks (If any)</td> <td colspan="3">--</td> </tr> </table> <p>IDBI Bank Limited United Western Building, Budhwar Peth, Laxmi Road, Pune – 411030, Maharashtra, India</p>			Bank Name	IDBI Bank Limited			Branch	Bhadalwadi, Pune – Solapur Highway, Near Bhigwan, Taluka – Indapur, Pune, Maharashtra, India			Person Name (With Designation)	--			Contact Number	21-2118-248310 (Management non-cooperative)			Name of Account Holder	--			Account Number	--			Account Since (Date/Year of Account Opening)	--			Average Balance Maintained (If Possible)	--			Credit Facilities Enjoyed (If any)	--			Account Operation	--			Remarks (If any)	--		
Bank Name	IDBI Bank Limited																																														
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Credit Facilities Enjoyed (If any)	--																																														
Account Operation	--																																														
Remarks (If any)	--																																														
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)																																												
	Long-term Borrowings																																														
	Deposits from Dealers	0.000	0.605																																												
	Total	0.000	0.605																																												

Auditors :	
Name :	A. R. Page and company Chartered Accountants
Address :	6 Ideal Chambers, Ideal Colony, Pune – 411038, Maharashtra, India
Income-tax PAN of auditor or auditor's firm :	ABQPP4911J
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

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CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
250000	Equity Shares	INR 10/- each	INR 2.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
250000	Equity Shares	INR 10/- each	INR 2.500 Million

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FINANCIAL DATA
[all figures are in 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	2.500	2.500	2.500
(b) Reserves & Surplus	81.087	80.773	80.033
(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)	83.587	83.273	82.533
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.605	0.655
(b) Deferred tax liabilities (Net)	0.880	0.865	1.015
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.784	0.760	0.725
Total Non-current Liabilities (3)	1.664	2.230	2.395
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	12.850	15.786	7.962
(c) Other current liabilities	2.488	4.431	2.363
(d) Short-term provisions	5.711	9.289	8.138
Total Current Liabilities (4)	21.049	29.506	18.463
TOTAL	106.300	115.009	103.391
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	29.936	30.391	31.489
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	27.961	19.636	0.647

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(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	57.897	50.027	32.136
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	1.958	10.781	8.578
(c) Trade receivables	19.559	15.048	9.383
(d) Cash and cash equivalents	22.892	31.935	47.279
(e) Short-term loans and advances	3.994	7.218	6.015
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	48.403	64.982	71.255
TOTAL	106.300	115.009	103.391

PROFIT & LOSS ACCOUNT

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
SALES			
Income	297.657	259.573	290.800
Other Income	6.104	6.588	7.162
TOTAL	303.761	266.161	297.962
Less EXPENSES			
Purchases of Stock-in-Trade	267.382	240.169	271.173
Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	8.823	(2.203)	(1.904)
Employees benefits expense	12.506	11.652	10.354
Other expenses	6.765	6.767	8.328
TOTAL	295.476	256.385	287.951
PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	8.285	9.776	10.011
Less FINANCIAL EXPENSES	0.039	0.076	0.525
PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	8.246	9.700	9.486
Less/ Add DEPRECIATION/ AMORTISATION	2.025	2.076	2.279
PROFIT/ (LOSS) BEFORE TAX	6.221	7.624	7.207

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Less	TAX	1.965	2.275	2.350
	PROFIT/ (LOSS) AFTER TAX	4.256	5.349	4.857
Add	PREVIOUS YEARS' BALANCE BROUGHT FORWARD	54.061	53.321	52.944
Add	Reduction in OP WDV of fixed asset	0.000	0.000	(0.093)
Less	APPROPRIATIONS			
	Proposed Dividend	3.125	3.750	3.750
	Tax on Dividend	0.636	0.764	0.637
	Tax Adjustment	0.181	0.095	0.000
	Total	3.942	4.609	4.387
	Balance Carried to the B/S	54.375	54.061	53.321
	Earnings / (Loss) Per Share (INR)	17.02	21.40	19.43

Particulars			31.03.2018
Sales Turnover (Approximately)			320.000
			(Due to more order)

The above information has been parted by Mr. Rajeev Dhono Brahme (Managing Director)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow from operating activity	(12.106)	(19.488)	0.376

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	23.98	21.16	11.78

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Account Receivables Turnover (Income / Sundry Debtors)	15.22	17.25	30.99
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	17.54	23.99	10.72
Inventory Turnover (Operating Income / Inventories)	4.23	0.91	1.17
Asset Turnover (Operating Income / Net Fixed Assets)	0.28	0.32	0.32

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.20	0.26	0.18
Debt Equity Ratio (Total Liability / Networth)	0.00	0.01	0.01
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.25	0.35	0.22
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.36	0.36	0.38
Interest Coverage Ratio (PBIT / Financial Charges)	212.44	128.63	19.07

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	1.43	2.06	1.67
Return on Total Assets ((PAT / Total Assets) * 100)	%	4.00	4.65	4.70
Return on Investment (ROI) ((PAT / Networth) * 100)	%	5.09	6.42	5.88

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SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	2.30	2.20	3.86
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	2.21	1.84	3.39
G-Score Ratio Financial (Networth / Total Assets)	0.79	0.72	0.80
G-Score Ratio Debt (Debts / Equity Capital)	0.00	0.24	0.26
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	2.30	2.20	3.86

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

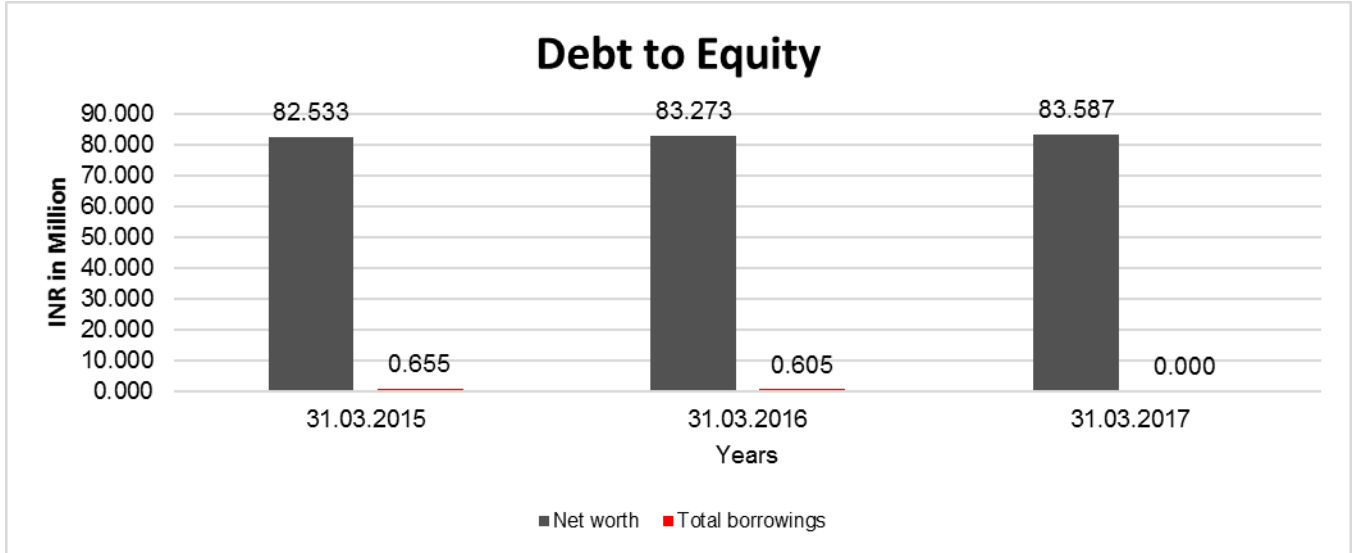
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015 INR In Million	31.03.2016 INR In Million	31.03.2017 INR In Million
Share Capital	2.500	2.500	2.500
Reserves & Surplus	80.033	80.773	81.087
Net worth	82.533	83.273	83.587
Long Term borrowings	0.655	0.605	0.000
Short Term borrowings	0.000	0.000	0.000
Total borrowings	0.655	0.605	0.000
Debt/Equity ratio	0.008	0.007	0.000

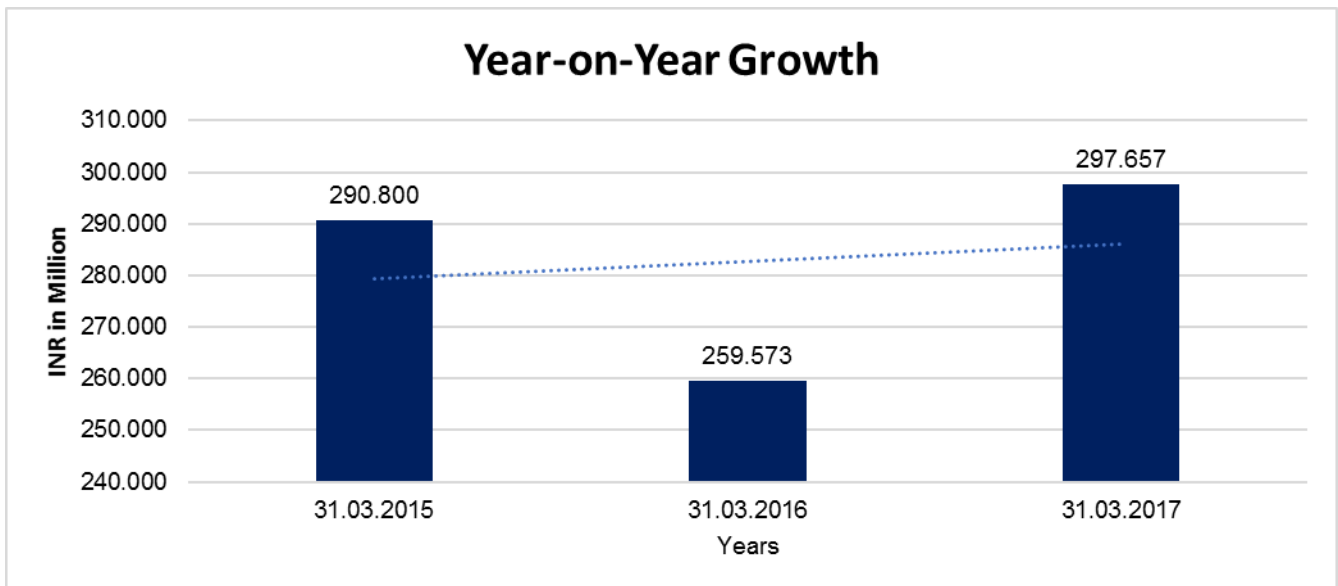
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YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	290.800	259.573	297.657
		(10.738)	14.672

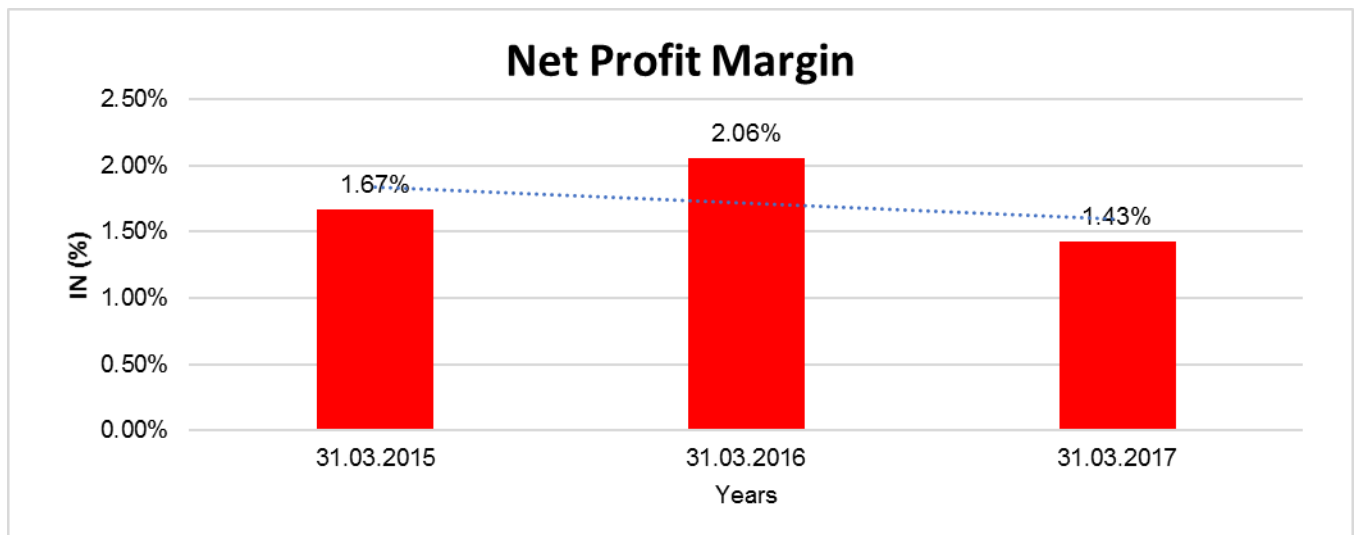


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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	290.800	259.573	297.657
Profit	4.857	5.349	4.256
	1.67%	2.06%	1.43%



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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	--
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	No
11	Pan Card No. of Proprietor / Partners	No
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	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 four years	Yes
27	Reasons for variation <> 20%	Yes
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	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

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INDEX OF CHARGES:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G94518057	100095227	IDBI Bank Limited	10/04/2017	-	03/07/2018	220000.0	UNITED WESTERN BUILDINGBUDHWAR PETH LAXMI ROADpuneMH411030IN
2	G74747098	100065123	IDBI Bank Limited	17/11/2016	-	08/01/2018	500000.0	UNITED WESTERN BUILDINGBUDHWAR PETH LAXMI ROADPUNEMH411002IN
3	G57572364	100044759	IDBI Bank Limited	27/07/2016	-	05/10/2017	100000.0	UNITED WESTERN BUILDINGBUDHWAR PETH LAXMI ROADPUNEMH411002IN
4	G48995609	10624329	IDBI Bank Limited	21/11/2015	-	17/07/2017	1400000.0	UNITED WESTERN BUILDINGBUDHWAR PETH LAXMI ROADPuneMH411002IN
5	B87938171	10120494	IDBI Bank Limited	26/06/2008	19/05/2011	22/10/2013	18000000.0	IDBI HOUSEDNYANESHWAR PADUKA CHOWKPUNEMH411004IN
6	A40760696	80046497	THE UNITED WESTERN BANK LIMITED	30/11/1999	-	29/05/2008	2500000.0	LAXMI ROAD BRANCHPUNEMH411030IN
7	A40288714	90091102	THE UNITED WESTERN BANK LTD.	30/11/1999	07/12/2005	28/05/2008	5000000.0	LAXMI ROAD BRANCHPUNEMH411002IN

CONTINGENT LIABILITIES:

(INR in million)

PARTICULARS	31.03.2017	31.03.2016
On account of non-receipt of declaration under SCT act.	3.130	2.471

FIXED ASSETS

- Land
- Premises
- Plant and equipment

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- Office equipment
- Furniture and fixture
- Vehicle

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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 :

No press reports / filings exists on the subject.

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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 68.70
UK Pound	1	INR 79.98
Euro	1	INR 89.99

INFORMATION DETAILS

Information Gathered by :	SHRT
Analysis Done by :	PRS
Report Prepared by :	KJL

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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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