

MIRA INFORM REPORT

Report No. :	515822
Report Date :	31.07.2018

IDENTIFICATION DETAILS

Name :	SNEHA INDUSTRIES
Registered Office :	X-7 (T), General Block, MIDC MH, Bhosari, Pune – 411026, Maharashtra
Tel. No.:	91-20-27129345
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	12.08.1994
Capital Investment / Paid-up Capital :	INR 238.364 Lacs
IEC No.: [Import-Export Code No.]	Not Available
PAN No.: [Permanent Account No.]	AARPP6182B
GSTN : [Goods & Service Tax Registration No.]	27AARPP6182B1ZE
Shop & Establishment Certificate No.	--
Sales VAT / Tax:	27870051510V
Central Excise Duty :	AARPP6182BXM002
Udyog Aadhar No.:	MH26B0013722
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturing of Press Components and Tools.
No. of Employees :	50 (Approximately)

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RATING & COMMENTS

MIRA's Rating :

A

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

Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Sneha Industries is engaged in manufacturing of press components and tools. The concern was started in the year 1994 and is based in Pune, Maharashtra. It is an established proprietary concern having satisfactory track record.</p> <p>For the financial year ended 2017, revenue of the concern has slightly declined. However, it has been able to achieved fair profit margin at 3.39% (approx.)</p> <p>The concern possesses sound financial profile marked by healthy capital base along with low debt level of the concern.</p> <p>The concern also derives strength from its long standing track record of business operation.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct and as per commitments.</p> <p>The concern can be considered for business dealings at usual trade terms and condition</p> <p>Note:</p> <p>Site visit was conducted at the Registered/Factory address of the concern. Our executive has successfully traced the concern at the address.</p> <p>At the premises, our executive met Mr. Sanjay (Accountant) who confirmed existence of the concern at the given address.</p> <p>As per our executive observation, it is a two storey building which wholly belongs to the concern. Locality of the premises appears to be industrial, area seems to be upmarket and area of the premises is 10,000 (sq. ft.) (approx.)</p> <p>Name board of the concern was sighted at the given premises. Landmark of the area is "Mahendra Company" and 50 (approx.) employees were sighted at the premises.</p>

	Our executive also had a word with the neighbour of the concern i.e., "R.R. Enterprises" who confirmed that concern exists at the given address.
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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

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 31-03-2016.

BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

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Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 31.07.2018

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

Name :	Mr. Anil Onkar Paratane
Designation :	Proprietor
Contact No.:	91-9822790587
Date :	18.06.2018

LOCATIONS

Registered Office / Factory1 :	X-7 (T), General Block, MIDC MH, Bhosari, Pune – 411026, Maharashtra, India
Tel. No.:	91-20-27129345
Mobile No.:	91-9822790587 (Mr. Anil Onkar Paratane)
Fax No.:	Not Available
E-Mail :	anilparatane@snehainds.com snehaindustry@gmail.com
Factory 2:	Plot No. 46-2 F-II Block, Pimpri, Pune – 411018, Maharashtra, India

SOLE PROPRIETOR

Name :	Mr. Anil Onkar Paratane
Designation :	Proprietor
Address :	Survey No. 150/1, B Wing, Flat No.1, Sukhwani Pride, Ajmera Road, Morwadi, Pimpri, Pune – 411018, Maharashtra, India
Date of Birth/Age :	26.01.1959
Aadhar No.:	443762148422
PAN No.:	AARPP6182B

DETAILS OF GROUP COMPANIES

NIL

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BUSINESS DETAILS

Line of Business :	Manufacturing of Press Components and Tools.
Agencies Held :	--
Exports :	Not Applicable
Imports :	Not Applicable
Terms :	
Selling :	Cash, Credit and L/C
Purchasing :	Cash, Credit and L/C

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> Misumi India Private Limited <table border="1"> <tr> <td>Reference :</td> <td>S.M. Auto Enginnering Private Limited, Pune</td> </tr> <tr> <td>Name of the Person :</td> <td>--</td> </tr> <tr> <td>Contact No.:</td> <td>--</td> </tr> <tr> <td>Since How Long Known :</td> <td>--</td> </tr> <tr> <td>Maximum Limit Dealt :</td> <td>--</td> </tr> <tr> <td>Experience :</td> <td>--</td> </tr> <tr> <td>Remark:</td> <td>--</td> </tr> </table>	Reference :	S.M. Auto Enginnering Private Limited, Pune	Name of the Person :	--	Contact No.:	--	Since How Long Known :	--	Maximum Limit Dealt :	--	Experience :	--	Remark:	--
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Name of the Person :	--														
Contact No.:	--														
Since How Long Known :	--														
Maximum Limit Dealt :	--														
Experience :	--														
Remark:	--														
Customers :	Wholesalers, Retailers and End Users <ul style="list-style-type: none"> Badve Engineering Limited, Pune Neel Auto Private Limited, Pune <table border="1"> <tr> <td>Reference :</td> <td>Badve Autocomps Private Limited, Pune</td> </tr> <tr> <td>Name of the Person :</td> <td>--</td> </tr> <tr> <td>Contact No.:</td> <td>--</td> </tr> <tr> <td>Since How Long Known :</td> <td>--</td> </tr> <tr> <td>Maximum Limit Dealt :</td> <td>--</td> </tr> <tr> <td>Experience :</td> <td>--</td> </tr> <tr> <td>Remark:</td> <td>--</td> </tr> </table>	Reference :	Badve Autocomps Private Limited, Pune	Name of the Person :	--	Contact No.:	--	Since How Long Known :	--	Maximum Limit Dealt :	--	Experience :	--	Remark:	--
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Maximum Limit Dealt :	--														
Experience :	--														
Remark:	--														
No. of Employees :	50 (Approximately)														
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>Bank of Baroda</td> </tr> </table>	Banker Name :	Bank of Baroda												
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	Branch :	SSI Pimpri Branch, Pune – 410501, Maharashtra, India	
	Person Name (With Designation)	Mr. Sanjay Verma	
	Contact Number	91-2135-249140 / 91-9958770365	
	Email :	ssipim@bankofbaroda.com	
	Branch Code :	0SSIPIM	
	Account No.:	25800500000775	
	Account Type :	Cash Credit INR 60.000 Lacs	
	MICR Code :	411012022	
IFSC Code :	BARB0SSIPIM		
		<ul style="list-style-type: none"> • Thane Janata Sahkari Bank Limited • Kotak Mahindra Finance • Bank of India 	
Facilities :	Secured Loan	31.03.2017 (INR in Lacs)	31.03.2016 (INR in Lacs)
	Loan term Borrowing :		
	TJSBL – Land and Building at Chakan A/c No. 51	0.000	53.765
	TJSBL – TL Machinery A/c No. 68	0.000	19.391
	TJSBL – TL Machinery A/c No.84	0.000	17.673
	TJSBL – WCLT A/c No.27	0.000	16.467
	Kotak Mahindra Finance – HL	0.000	13.567
	TJSBL – TL Machinery A/c No. 79	0.000	11.028
	TJSBL – Honda City A/c No. 654	0.000	8.127
	Bank of Baroda Housing Loan A/c No. 1806	12.850	0.000
	Bank of Baroda Term A/c No.1807	8.912	0.000
	Bank of Baroda Term A/c No.1808	15.198	0.000
	Bank of Baroda Term A/c No.1809	12.593	0.000
	Bank of Baroda Term A/c No.1810	46.763	0.000
	Bank of Baroda Term A/c No.1811	12.075	0.000
	Saraswat Bank Honda City A/c 799	7.077	0.000
	TJSBL – TL Machinery A/c No. 73	3.422	4.677
	TJSBL – 120 Car Loan A/c No. 554	2.011	3.782
	Short term Borrowing :		
	Thane Janata Sahkari Bank Limited - Cash Credit	0.000	47.637
	Bank of Baroda Cash Credit A/c No. 775	43.664	0.000
	Total	164.565	196.114

Auditors :	
Name :	Ingle Zambare and Company

	Chartered Accountant
Address :	Plot No. 76/77, Purna Nagar, Behind RTO Office, Chinchwad, Pune – 411019, Maharashtra, India
Tel No.:	91-20-27493557
E-Mail :	cainglezambareco@gmail.com
Membership No.:	163797

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

As on 31.03.2017

Particulars	[INR in Lacs]	[INR in Lacs]
PROPRIETOR CAPITAL ACCOUNT		
Opening Balance		235.640
Add:		
Profit During the year	29.559	
LIC Matured	0.000	
Dividend Received	0.811	
Interest Received	0.647	
Interest on Saving Bank Account	0.026	
LPG Gas Susidy	0.000	
Religare Insurance	0.020	
Income from Precise Engineering		
Interest on Capital		
Tax Free Profit u/s 10 (2A)		
Partners Remuneration		31.064
		266.704
Less:		
Income Tax 14-15		
Advance Tax 13-14 and 14-15		
Drawings	6.920	
Interest on Housing Loan	1.625	
LIC of India	1.128	
Mediclaim Insurance	0.226	
Profession Tax	0.025	
Tutions Fess	0.200	
Income Tax 15-16	13.585	
Cloure of Kotak Mahindra Account	1.993	

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Cloure of Pricise Engineering	2.637	28.340
Closing Balance		238.364

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.

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Proprietor Capital Account	238.364	235.640	210.307
(b) Reserves & Surplus	0.000	0.000	0.000
(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)	238.364	235.640	210.307
(3) Non-Current Liabilities			
(a) long-term borrowings	130.901	161.450	156.901
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(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)	130.901	161.450	156.901
(4) Current Liabilities			
(a) Short term borrowings	43.664	47.637	44.130
(b) Trade payables	109.056	53.625	79.051
(c) Other current liabilities	47.714	24.106	23.726
(d) Short-term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	200.434	125.368	146.907
TOTAL	569.699	522.458	514.115
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	282.693	304.075	300.925
(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

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(b) Non-current Investments	13.540	18.463	18.905
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	296.233	322.538	319.830
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	150.520	127.601	126.750
(c) Trade receivables	109.105	55.944	43.135
(d) Cash and cash equivalents	3.817	0.834	3.195
(e) Short-term loans and advances	10.024	15.541	21.205
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	273.466	199.920	194.285
TOTAL	569.699	522.458	514.115

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	671.821	1150.773	937.953
	Other Income	10.004	0.000	0.000
	TOTAL	681.825	1150.773	937.953
Less	EXPENSES			
	Materials Consumption	516.868	872.588	686.939
	Purchases of Stock-in-Trade	0.000	0.000	0.000
	Manufacturing Expenses	19.259	58.384	56.010
	Employees benefits expense	54.721	110.980	83.772
	Other expenses	6.081	8.093	7.477
	TOTAL	596.929	1050.045	834.198
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	84.896	100.728	103.755
Less	FINANCIAL EXPENSES	33.955	31.040	28.492
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	50.941	69.688	75.263
Less/ Add	DEPRECIATION/ AMORTISATION	21.382	21.629	19.627

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	PROFIT/ (LOSS) BEFORE TAX	29.559	48.059	55.636
Less	TAX	6.769	13.588	16.107
	PROFIT/ (LOSS) AFTER TAX	22.790	34.471	39.529

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	59.28	17.74	16.79
Account Receivables Turnover (Income / Sundry Debtors)	6.16	20.57	21.74
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	77.01	22.43	42.00
Inventory Turnover (Operating Income / Inventories)	0.56	0.79	0.82
Asset Turnover (Operating Income / Net Fixed Assets)	0.30	0.33	0.34

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.58	0.55	0.59
Debt Equity Ratio (Total Liability / Networth)	0.73	0.89	0.96
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.84	0.53	0.70
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.19	1.29	1.43
Interest Coverage Ratio	2.50	3.25	3.64

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(PBIT / Financial Charges)			
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	3.39	3.00	4.21
Return on Total Assets ((PAT / Total Assets) * 100)	%	4.00	6.60	7.69
Return on Investment (ROI) ((PAT / Networth) * 100)	%	9.56	14.63	18.80

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.36	1.59	1.32
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.61	0.58	0.46
G-Score Ratio Financial (Networth / Total Assets)	0.42	0.45	0.41
G-Score Ratio Debt (Debts / Equity Capital)	0.73	0.89	0.96
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.36	1.59	1.32

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

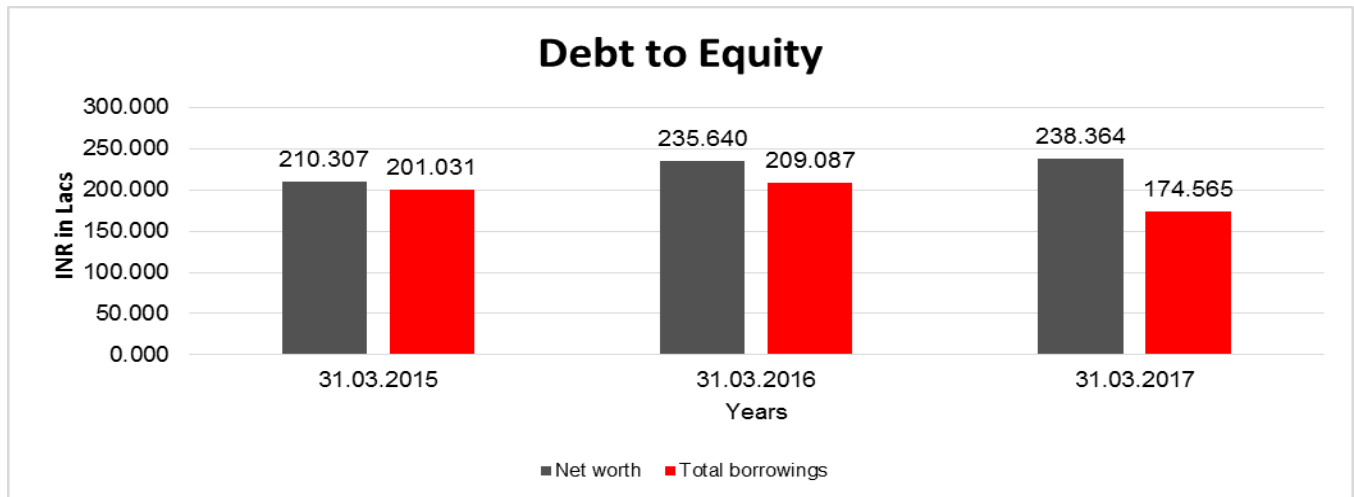
FINANCIAL ANALYSIS
[all figures are INR Lacs]

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	210.307	235.640	238.364
Reserves & Surplus	0.000	0.000	0.000

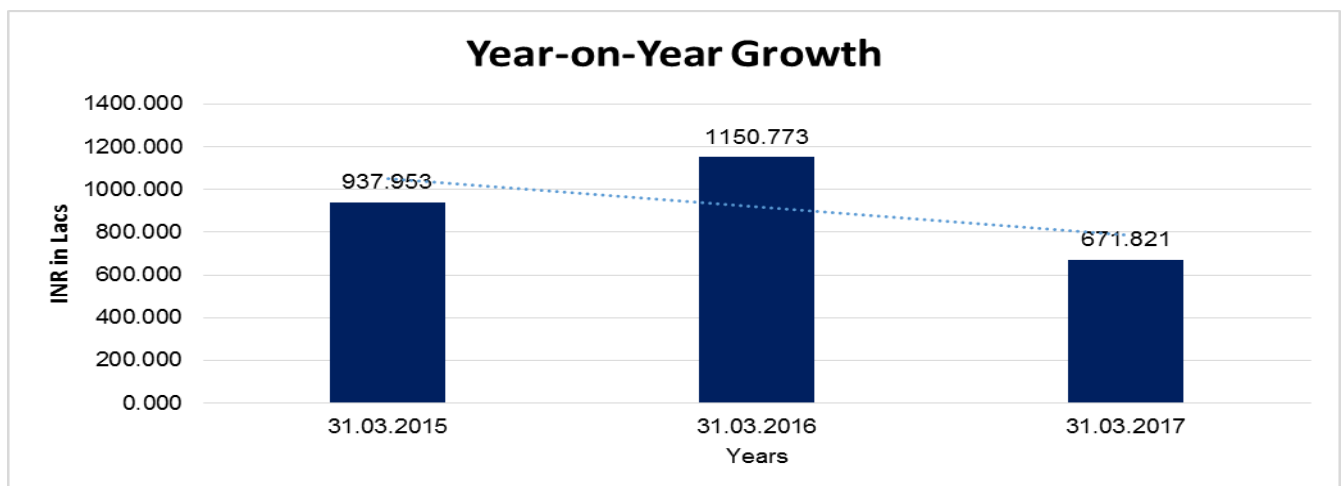
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	Net worth	210.307	235.640	238.364
Secured Loans		156.901	161.450	130.901
Unsecured Loans		44.130	47.637	43.664
	Total borrowings	201.031	209.087	174.565
Debt/Equity ratio		0.956	0.887	0.732



YEAR-ON-YEAR GROWTH

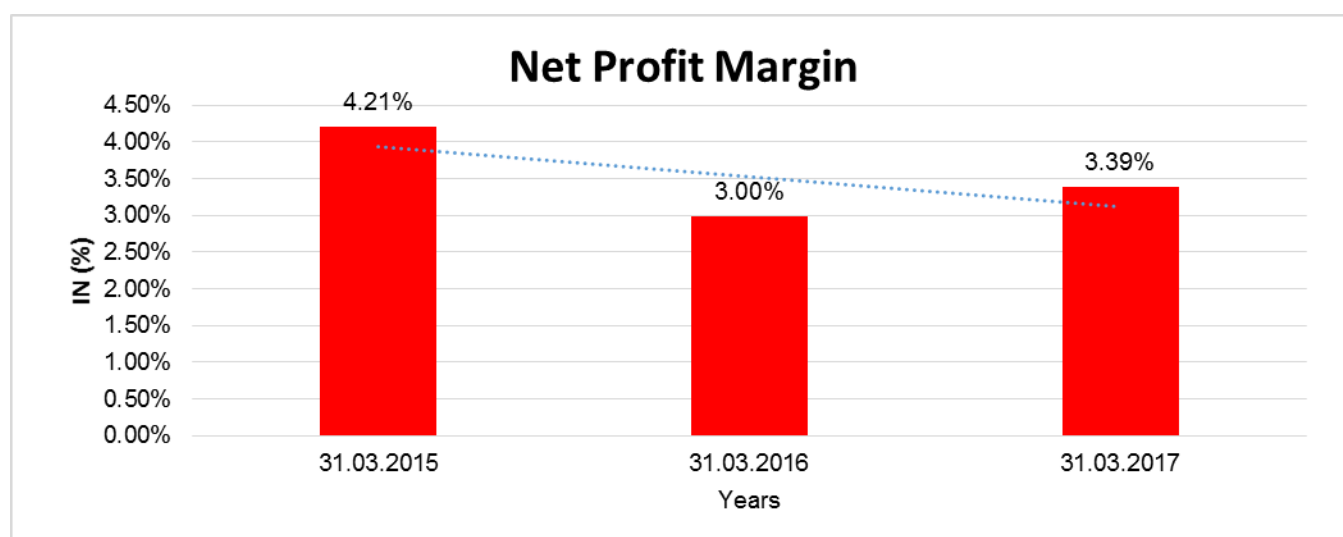
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	937.953	1150.773	671.821
		22.690	(41.620)



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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	937.953	1150.773	671.821
Profit/ (Loss)	39.529	34.471	22.790
	4.21%	3.00%	3.39%



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

As on 31.03.2017

Unsecured Loan	31.03.2017 (INR in Lacs)	31.03.2016 (INR in Lacs)
Loan term Borrowing :		
Ramesh Firake	10.000	10.000
Chetan Ramesh Jawale	0.000	2.750
Sharda Anil Paratane	0.000	0.223
Total	10.000	12.973

FIXED ASSETS:

- Land
- Factory Building
- Furniture and Fixture
- Plant and Machinery
- Office Equipment
- Vehicles
- Computers

OBSERVATION POINTS

Name of Company :	SNEHA INDUSTRIES
Address :	X-7 (T), General Block, MIDC MH Bhosari, Pune – 411026, Maharashtra
Mobile No.:	91-9822790587
Email:	snehaindustries@gmail.com
Person to whom we met:	Mr. Sanjay (Accountant)
Name Board:	Sighted
Location:	Easy
Landmark (If Any):	Mahendra Company
Total Floors of the building:	Ground + 2 Floor
Subject situated on:	Whole Premises belongs to Subject.
Locality:	Industrial

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SNEHA INDUSTRIES - 515822

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Area of Premises :	10000 sq. ft.
Area:	Upmarket
Level of Operation :	Medium
DETAILS OF HYPOTHECATION SIGNBOARD) IF ANY (AS DISPLAYED IN FACTORY - WORK)	
No. of Employees seen at Premises :	50
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Fax Machine • Telex • Computer • Air Conditioner • Xerox Machine • Office Equipment
Neighbour's Interview:	Name of company : R.R. Enterprises
Neighbour's overview:	Existence Confirmed
Proof of visit:	Photograph
Photographs:	Exterior with name board / Interior / Shop Floor / Stock etc.

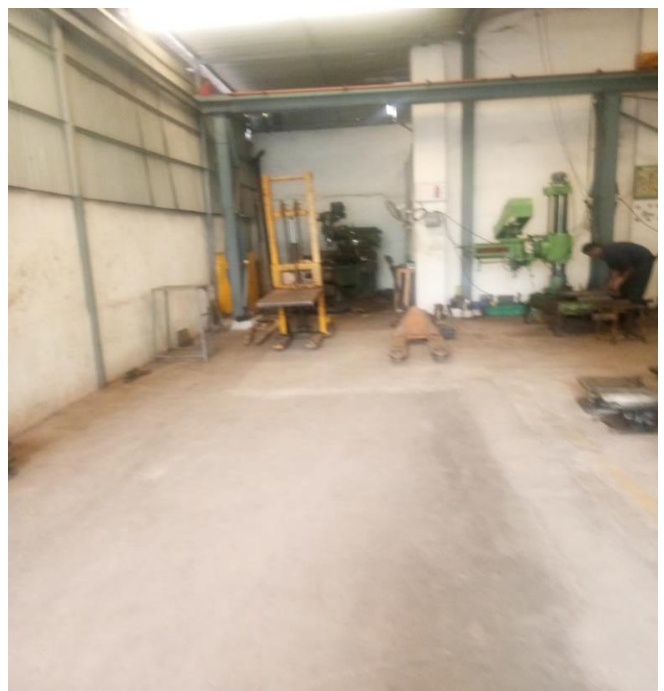
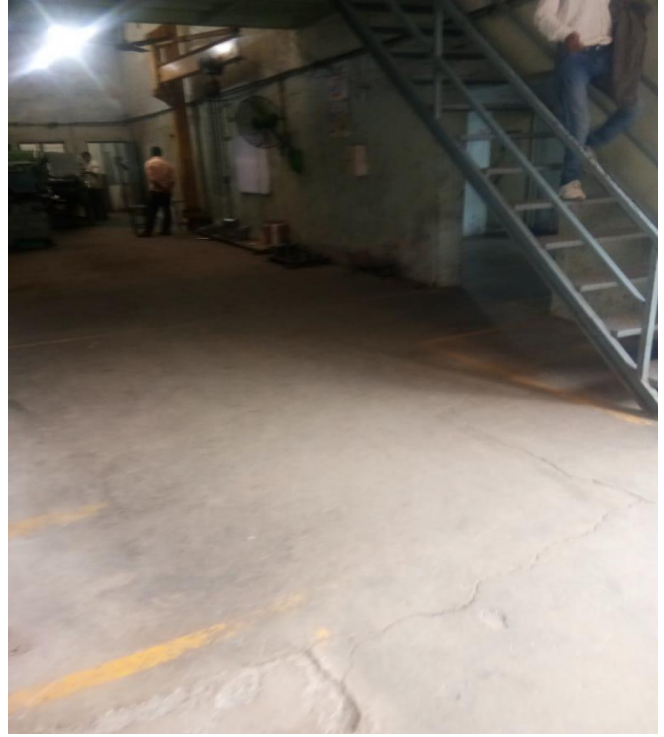
Details of Person conducting visit:

Name :	Mr. Shankar Bhovi
Designation :	Field Executive
Contact No.:	91-9960572099

PICTURES



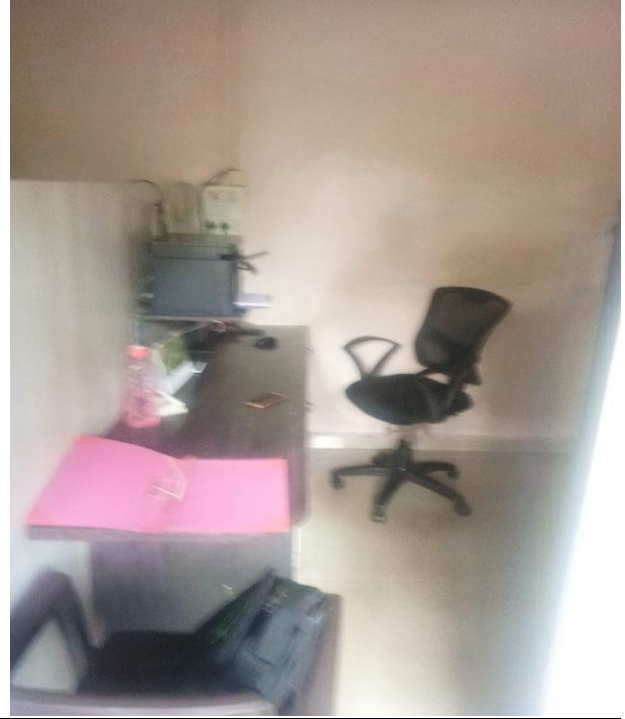
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NEIGHBOURS



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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 31.07.2018 (date of report) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	SUV
Analysis Done by :	DIV
Report Prepared by :	SUJ

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)