

MIRA INFORM REPORT

Report No. :	538433
Report Date :	12.11.2018

IDENTIFICATION DETAILS

Name :	SHRI BHAGWATI MACHINES PRIVATE LIMITED
Registered Office :	G-178,179,179A,180,181, RIICO Industrial Area Extension, Parbatpura - Makhupura, Ajmer – 305002, Rajasthan
Mobile No.:	91-8043258944 [Mr. Sarabjeet]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	29.08.1995
CIN No.: [Company Identification No.]	U51505RJ1995PTC010632
Capital Investment / Paid-up Capital :	INR 1.000 Million
IEC No.: [Import-Export Code No.]	1306001927
PAN No.: [Permanent Account No.]	AADCS1826L
GSTN : [Goods & Service Tax Registration No.]	08AADCS1826L1Z6
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturer of Stone Processing Machines. (Registered Activity)
No. of Employees :	Not Divulged

RATING & COMMENTS

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

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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 :	Satisfactory
Payment Behaviour :	Usually Correct
Litigation :	Clear
Comments :	<p>Subject is an established company incorporated in the year 1995 and it is having satisfactory track record.</p> <p>For the financial year 2017, the company has achieved growth in its revenue as compare to previous year and maintained average profit margin of 4.43%.</p> <p>Rating takes into consideration satisfactory financial profile of the company marked by adequate network base along with strong debt protection metrics.</p> <p>Rating takes into consideration established track of business operations.</p> <p>Trade relations are fair. Business is active. Payments are reported to be usually correct.</p> <p>In view of the aforesaid, the company can be considering 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 (30.06.2018)	Current Rating (30.09.2018)
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

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Very High Risk	D
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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 12.11.2018

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 DECLINED BY

Name :	Mr. Sarabjeet
Designation :	Marketing Manager
Contact No.:	91-8043258944
Date :	03.11.2018

[91-145-2695712] Continuously ringing

[91-145-2695868] Not Responding

LOCATIONS

Registered Office :	G-178,179,179A,180,181, RIICO Industrial Area Extension, Parbatpura - Makhupura, Ajmer – 305002, Rajasthan, Idea
Tel. No.:	Not Available
Mobile No.:	91-8043258944 [Mr. Sarabjeet]
Fax No.:	Not Available
E-Mail :	sales2@bhagwatimachines.com info@bhagwatimachines.com

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Website :	www.bhagwatimachines.com
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DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Yashwant Sharma
Designation :	Director
Address :	978/32, Behind Convent School, Alwar Gate, Ajmer - 305001, Rajasthan, India
Date of Birth/Age :	20.06.1967
Date of Appointment :	29.08.1995
DIN No.:	00534666
Name :	Mr. Omanshu Sharma
Designation :	Director
Address :	978/32, Band Kue Ki Gali, Alwar Gate, Ajmer-305001, Rajasthan, India
Date of Birth/Age :	01.09.1991
Date of Appointment :	01.12.2011
DIN No.:	05110272
Name :	Mr. Rajan Sharma
Designation :	Additional Director
Address :	978/32, Government School, Wali Gali Alwar Gate, Ajmer - 305001, Rajasthan, India
Date of Appointment :	20.01.2017
DIN No.:	07708299

KEY EXECUTIVES

Name :	Mr. Sarabjeet
Designation :	Marketing Manager

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2017

Names of Shareholders	No. of Shares	%age
Yashwant Sharma, Kishori Lal Sharma	57000	57.00
Anju Sharma	24000	24.00
Sushila Devi Sharma, Bhagwati Lal Sharma	10000	10.00
Omanshu Sharma, Yashwant Sharma	9000	9.00

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Total	100000	100.00
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AS ON: 29.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters – Individual/ Hindu Undivided Family – Indian	66.00
Public/Other than promoters – Individual/ Hindu Undivided Family – Indian	34.00
Total	100.00

Share holding pattern

- Promoters – Individual/ Hindu Undivided Family – Indian
- Public/Other than promoters – Individual/ Hindu Undivided Family – Indian



BUSINESS DETAILS

Line of Business :	Manufacturer of Stone Processing Machines. (Registered Activity)	
Products :	ITC Code No.	Product Descriptions

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	84602990	Stone Processing Machine
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :		
Selling :	Not Divulged	
Purchasing :	Not Divulged	

PRODUCTION STATUS: NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
No. of Employees :	Not Divulged	
Bankers :	Bank Name:	HDFC Bank Limited
	Branch:	HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai-400013, Maharashtra, India

	Person Name (with Designation):	--
	Contact Number:	--
	Name of Account Holder:	--
	Account Number:	--
	Account Since (Date/ Year of A/c Opening):	--
	Average Balance Maintained (Optional):	--
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--
	Account Operation:	--
	Remarks:	--
Facilities :	SECURED LOANS	
		31.03.2017 (INR In Million)
		31.03.2016 (INR In Million)
	LONG-TERM BORROWINGS	
	Term loan from Bank BOB	0.000
	Bank of Baroda Term Loan	0.000
	HDFC Bank Car Loan	1.079
	ICICI Toyota Car Loan	1.911
	HDFC Term Loan	23.956
	Other loans and advances	
	Small Industries Development Bank of India Loan	0.969
	Small Industries Development Bank of India Loan	5.367
	Total	33.282
		30.686

Auditors :	
Name :	Mittal and Mittal Chartered Accountants
Address :	Vaishali Nagar, Ajmer-305001, Rajasthan, India
PAN No.:	AADFM0690B
Memberships :	Not Available
Collaborators :	Not Available
Relatives of Key Management Personnel :	Mahalaxmi Machinery Tools

CAPITAL STRUCTURE

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
150000	Equity Shares	INR 10/- each	INR 1.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
100000	Equity Shares	INR 10/- each	INR 1.000 Million

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	1.000	1.000	1.000
(b) Reserves & Surplus	61.472	36.816	32.641
(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)	62.472	37.816	33.641
(3) Non-Current Liabilities			
(a) Long-term borrowings	117.455	43.272	57.289
(b) Deferred tax liabilities (Net)	9.629	11.726	6.450
(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)	127.084	54.998	63.739
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	100.904	66.288	48.484
(c) Other current liabilities	28.928	60.289	18.292
(d) Short-term provisions	20.819	9.697	6.566
Total Current Liabilities (4)	150.651	136.274	73.342
TOTAL	340.207	229.088	170.722
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	101.809	78.998	59.713
(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	3.895	3.648	3.392
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	4.126	4.070	2.115
(e) Other Non-current assets	9.360	2.797	1.011
Total Non-Current Assets	119.190	89.513	66.231

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	87.232	47.439	54.601
(c) Trade receivables	110.616	80.095	33.189
(d) Cash and cash equivalents	5.726	2.504	0.507
(e) Short-term loans and advances	14.316	4.785	4.792
(f) Other current assets	3.127	4.752	11.402
Total Current Assets	221.017	139.575	104.491
TOTAL	340.207	229.088	170.722

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Revenue from Operations	557.029	317.006	260.678
	Other Income	0.892	1.497	0.773
	TOTAL	557.921	318.503	261.451
Less	EXPENSES			
	Cost of Materials Consumed	439.440	238.073	219.133
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(5.209)	10.290	(15.171)
	Employees benefits expense	43.027	22.614	16.720
	Other expenses	38.090	18.874	13.784
	Extraordinary Items	(15.100)	0.000	0.000
	TOTAL	500.248	289.851	234.466
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	57.673	28.652	26.985
Less	FINANCIAL EXPENSES	6.360	4.555	7.603
	PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	51.313	24.097	19.382
Less/ Add	DEPRECIATION/ AMORTISATION	15.367	8.741	8.316
	PROFIT/ (LOSS) BEFORE TAX	35.946	15.356	11.066
Less	TAX	11.291	11.181	10.237
	PROFIT/ (LOSS) AFTER TAX	24.655	4.175	0.829

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	IMPORTS			
	Raw Materials	63.915	17.361	23.518
	TOTAL IMPORTS	63.915	17.361	23.518
	Earnings/ (Loss) Per Share (INR)	246.55	41.75	8.29

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	55.658	2.228
Net cash flow from operating activity	NA	51.183	(3.484)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	72.48	92.22	46.47
Account Receivables Turnover (Income / Sundry Debtors)	5.04	3.96	7.85
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	83.81	101.63	80.76
Inventory Turnover (Operating Income / Inventories)	0.66	0.60	0.49
Asset Turnover (Operating Income / Net Fixed Assets)	0.57	0.36	0.45

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.79	0.78	0.77
Debt Equity Ratio	1.88	1.14	1.70

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(Total Liability / Networth)			
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.41	3.60	2.18
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.63	2.09	1.78
Interest Coverage Ratio (PBIT / Financial Charges)	9.07	6.29	3.55

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	4.43	1.32	0.32
Return on Total Assets ((PAT / Total Assets) * 100)	%	7.25	1.82	0.49
Return on Investment (ROI) ((PAT / Networth) * 100)	%	39.47	11.04	2.46

SOLVENCY RATIOS

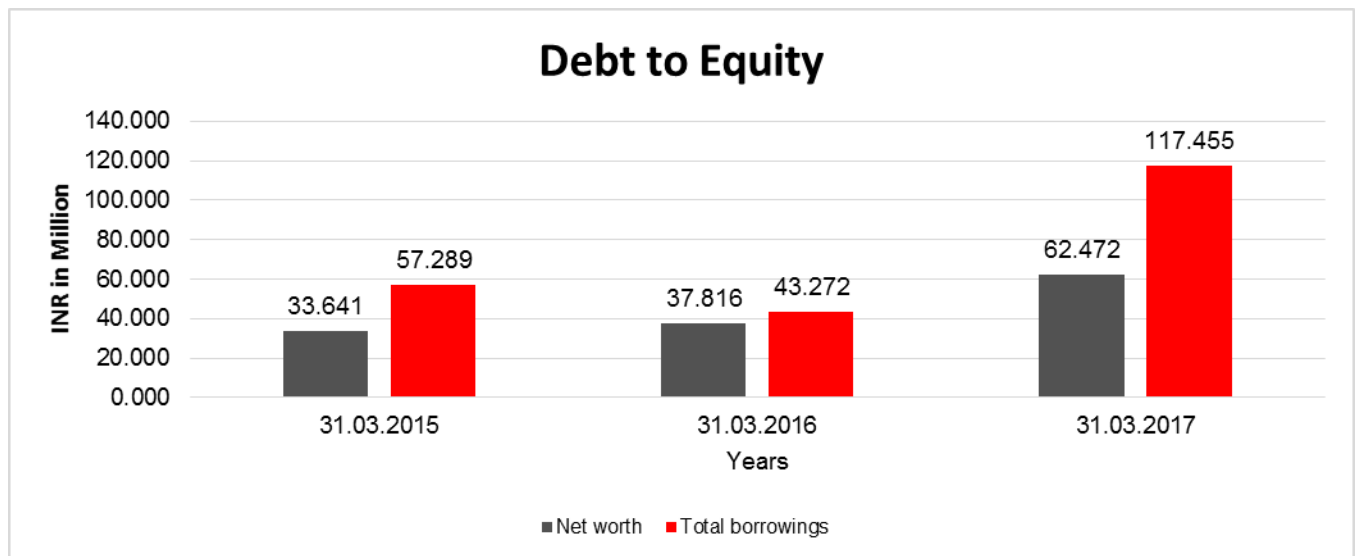
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.47	1.02	1.42
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.89	0.68	0.68
G-Score Ratio Financial (Networth / Total Assets)		0.18	0.17	0.20
G-Score Ratio Debt (Debts / Equity Capital)		117.46	43.27	57.29
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.47	1.02	1.42

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

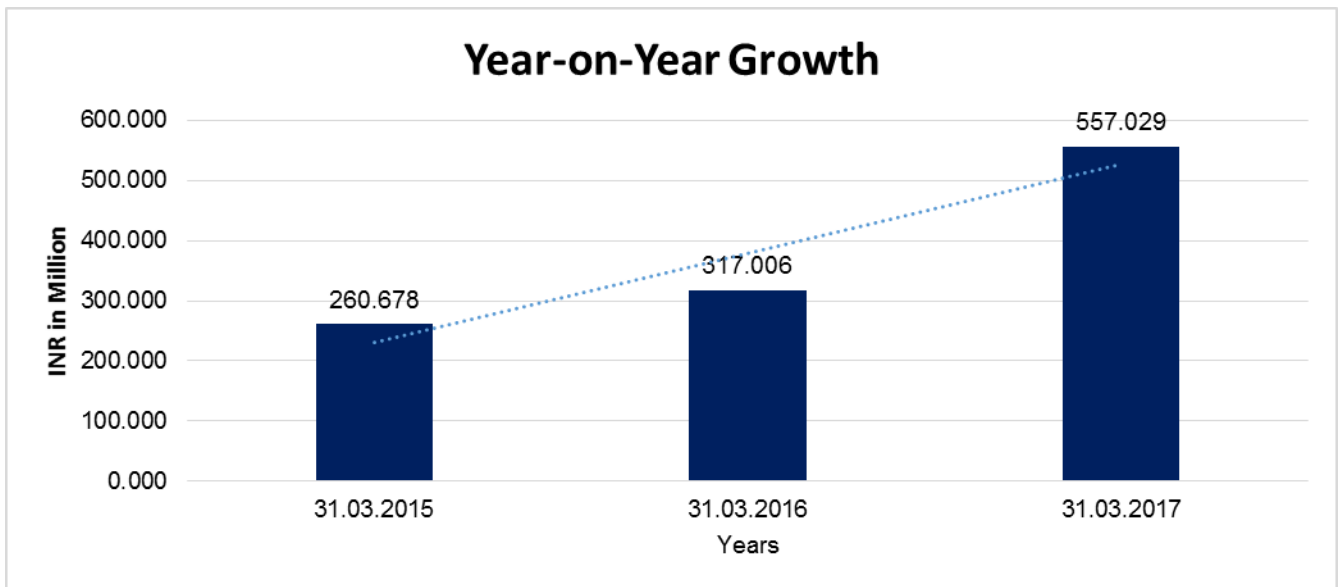
DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	1.000	1.000	1.000
Reserves & Surplus	32.641	36.816	61.472
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	33.641	37.816	62.472
long-term borrowings	57.289	43.272	117.455
Short term borrowings	0.000	0.000	0.000
Total borrowings	57.289	43.272	117.455
Debt/Equity ratio	1.703	1.144	1.880



YEAR-ON-YEAR GROWTH

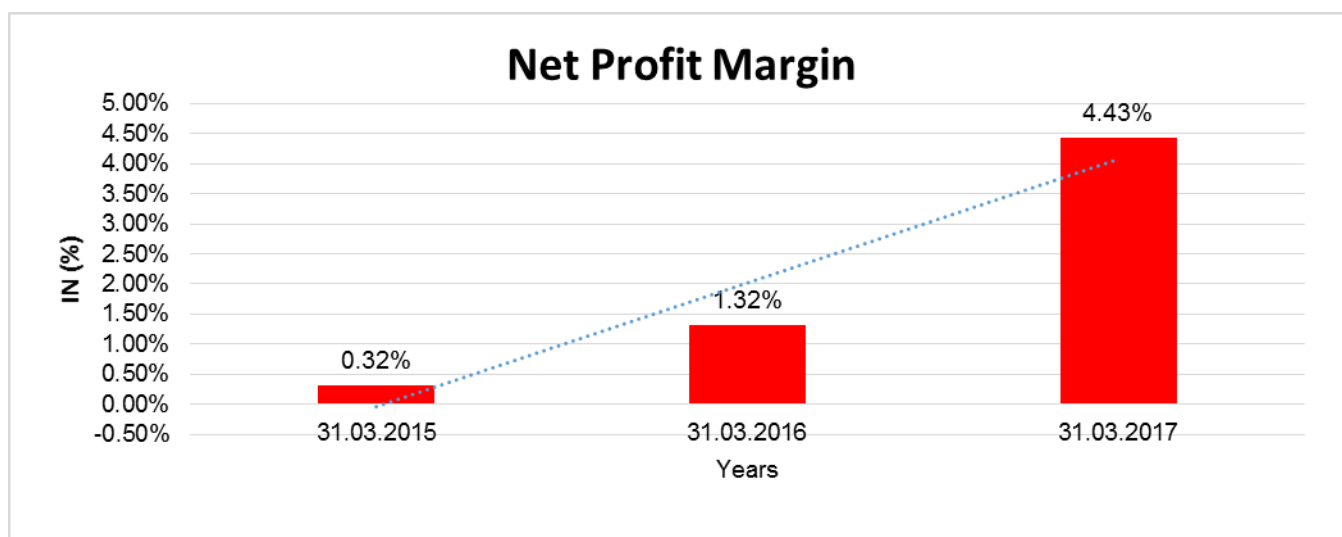
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	260.678	317.006	557.029
		21.608	75.716



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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	260.678	317.006	557.029
Profit (Loss)	0.829	4.175	24.655
	0.32%	1.32%	4.43%



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	No
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	Yes
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	No
17	Details of sister concerns	Yes
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 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	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES

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CHARGES REGISTERED								
SN O	SR N	CHAR GE ID	CHAR GE HOLDE R NAME	DATE OF CREATI ON	DATE OF MODIFIC ATION	DATE OF SATISF ACTION	AMOUNT	ADDRESS
1	G8 409 646 0	100090 304	HDFC BANK LIMITE D	08/08/20 16	30/01/20 18	-	180000000.0	HDFC BANK HOUSE, SENAPATI BAPAT MARGLO WER PAREL WMUMBAI MH400013 IN
2	Y1 014 933 9	900668 19	GRAMI N BANK	03/06/19 98	-	-	600000.0	AJMERAJ MERRJIN
3	G6 203 589 4	104512 81	SMALL INDUS TRIES DEVEL OPME NT BANK OF INDIA	12/09/20 13	-	01/11/2 017	9000000.0	FIRST FLOOR, OPPOSITE AGRASEN BHAWANJ AIPUR ROAD, MADANGA NJKISHAN GARHRJ3 05801IN
4	G6 203 822 9	106213 65	SMALL INDUS TRIES DEVEL OPME NT BANK OF INDIA	18/02/20 16	-	01/11/2 017	6000000.0	FIRST FLOOR, NEAR AGRASEN BHAWAN, MADANGA NJMADAN GANJ- KISHANG ARH, DIST - AJMERKIS

								HANGARH RJ3058011 N
5	G1 221 414 4	104804 32	BANK OF BAROD A	06/04/20 13	-	19/08/2 016	40000000.0	PR MARGAJM ERRJ3050 01IN
6	G1 155 098 5	104749 60	BANK OF BAROD A	13/01/20 14	-	19/08/2 016	7000000.0	P.R. MARG BRANCHA JMERRJ30 5001IN

UNSECURED LOANS

PARTICULARS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
LONG-TERM BORROWINGS		
RC Jain Investment Finance Private Limited	14.000	9.700
Volkswagen Finance Private Limited	0.000	0.537
Daimler Financial Services Private Limited	1.537	2.349
HDFC Bank CC A/C	68.636	0.000
Total	84.173	12.586

FIXED ASSETS:

- Office Equipment
- CCTV Camera
- Factory
- Car and Vehicle
- Plant and Machinery
- Electrical Installation
- Computer

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.

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 72.73
UK Pound	1	INR 94.87
Euro	1	INR 82.52

INFORMATION DETAILS

Information Gathered by :	SHWT
Analysis Done by :	VIVR
Report Prepared by :	RUP

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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	YES
--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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