

MIRA INFORM REPORT

Report No. :	537902
Report Date :	15.11.2018

IDENTIFICATION DETAILS

Name :	S AND T HEALTHCARE TECHNOLOGIES PRIVATE LIMITED
Registered Office :	20- 1A, Vasanth Nagar, Singanallur, Coimbatore - 641005, Tamilnadu
Tel. No.:	91-422-2590810
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	30.09.2014
CIN No.: [Company Identification No.]	U51397TZ2014PTC020781
Capital Investment / Paid-up Capital :	INR 0.100 Million
PAN No.: [Permanent Account No.]	AAUCS9657E
GSTN : [Goods & Service Tax Registration No.]	Not Available
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> • Subject is Sale of Medical and orthopedic goods (This includes medical and surgical equipment & orthopedic appliances). • Subject is in the business of trading health care and fitness equipments. (Registered activity)
No. of Employees :	Information declined by the management

RATING & COMMENTS

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

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MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2014 and it is engaged as trader of healthcare and fitness equipment.</p> <p>For the financial year 2017, the company has reported a dip in its revenue as compared to its previous year along with low profit margin during the year.</p> <p>Rating gets constrained on account of its moderate financial risk profile marked by eroded net worth base and week debt protection metrics.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealing with some caution.</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
Very High Risk	D

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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 15.11.2018

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 DENIED BY

Name :	Mr. Vikaram
Designation :	Deputy General Manager
Contact No.:	91-9842282882
Date :	03.11.2018

LOCATIONS

Registered Office :	20- 1A, Vasanth Nagar, Singanallur, Coimbatore - 641005, Tamilnadu,India
Tel no.:	Not Available
Mobile No.:	91-9865255977
Fax No.:	Not Available

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E-Mail :	accountsmanager@stengineers.com medwelcare@stengineers.com
Website:	http://www.stmedicalindia.com/

DIRECTORS

As on 31.03.2018

Name :	Mr. Doraiswamy Shanmugasundaram		
Designation :	Managing Director		
Address :	23/1, Saras Dorai Illam, Palaniyapa Nagar, Ramanathapuram Coimbatore - 641045 Tamilnadu, India		
Date of Appointment :	30.09.2014		
DIN No.:	01769683		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U74900KA2015NPL080337	TAGMA CENTRE OF EXCELLENCE AND TRAINING	15/05/2018	-
U52609TZ2017PTC028743	TECHNOCART ONLINE SERVICES PRIVATE LIMITED	31/03/2017	-
U51103TZ2009PTC015456	S AND T ENGINEERS PRIVATE LIMITED	01/09/2009	-
U29299TZ2014PTC020917	S AND T MACHINERY PRIVATE LIMITED	01/12/2014	-
U29295TZ2014PTC020711	S AND T PLASTIC MACHINES PRIVATE LIMITED	05/09/2014	-
U05110TZ1998PTC008600	S AND T WELCARE EQUIPMENTS PRIVATE LIMITED	18/10/1998	-
Name :	Mr. Shanmugasundaram Revathy		
Designation :	Director		
Address :	23/1, Palaniappa Nagar, Ramanathapuram, Coimbatore - 641045 Tamilnadu, India		
Date of Appointment :	10.05.2017		
DIN No.:	02551428		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U29199TZ2004PTC011179	MECHMATRIX COMPONENTS INDIA PRIVATE LIMITED	09/06/2004	-
U29295TZ2014PTC020711	S AND T PLASTIC MACHINES PRIVATE LIMITED	10/05/2017	-
U29299TZ2014PTC020917	S AND T MACHINERY PRIVATE LIMITED	31/03/2017	-
U51103TZ2009PTC015456	S AND T ENGINEERS PRIVATE LIMITED	01/08/2017	-
U52609TZ2017PTC028743	TECHNOCART ONLINE SERVICES PRIVATE LIMITED	31/03/2017	-

KEY EXECUTIVES

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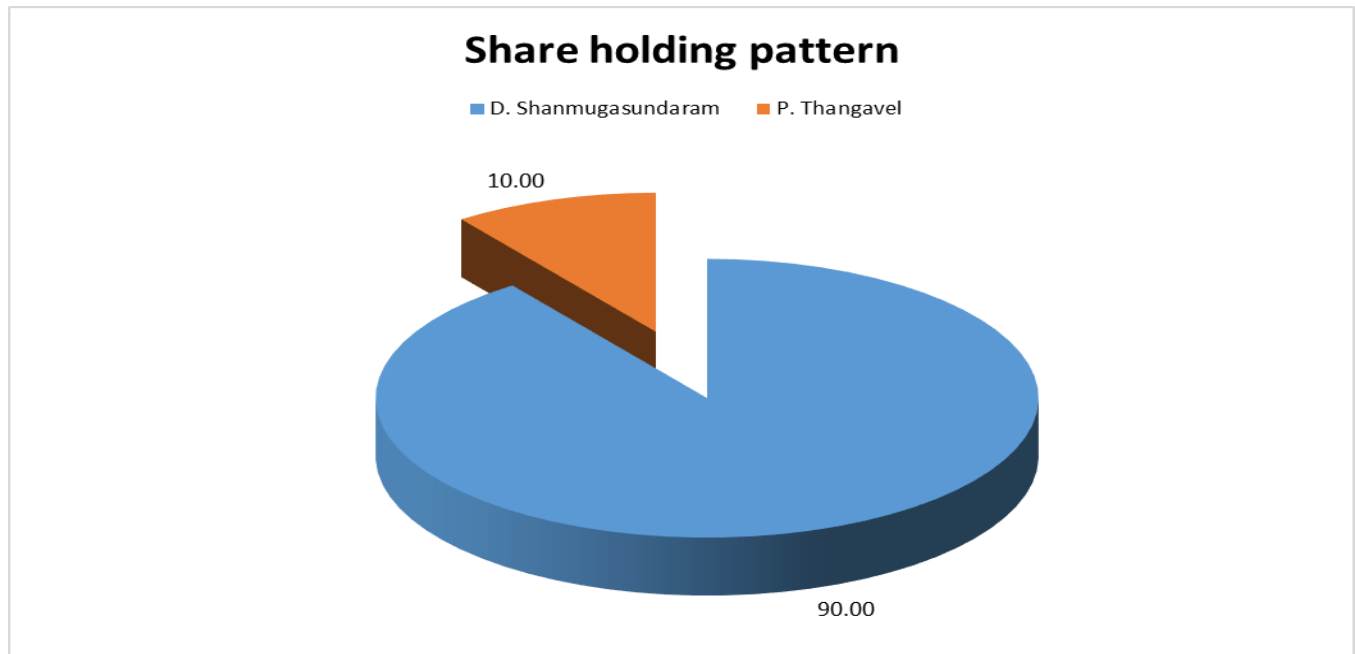
PAGE NO. : 5

Name :	Mr. Vikaram
Designation :	Deputy General Manager

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares	%percentage
D. Shanmugasundaram	9000	90.00
P. Thangavel	1000	10.00
Total	10000	90.00



Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

Category	Percentage
Promoter - (Individual/ Hindu Undivided Family – Indian)	100.00
Total	100.00

BUSINESS DETAILS

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S AND T HEALTHCARE TECHNOLOGIES PRIVATE LIMITED - 537902 PAGE NO. : 6

Line of Business :	<ul style="list-style-type: none"> Subject is Sale of Medical and orthopedic goods (This includes medical and surgical equipment & orthopedic appliances). Subject is in the business of trading health care and fitness equipments. (Registered activity)					
Products :	<table border="1"> <thead> <tr> <th>Item Code No.</th> <th>Product Description</th> </tr> </thead> <tbody> <tr> <td>99611740</td> <td>Sale of Medical and orthopedic goods (This includes medical and surgical equipment & Orthopedic appliances)</td> </tr> </tbody> </table>	Item Code No.	Product Description	99611740	Sale of Medical and orthopedic goods (This includes medical and surgical equipment & Orthopedic appliances)	
Item Code No.	Product Description					
99611740	Sale of Medical and orthopedic goods (This includes medical and surgical equipment & Orthopedic appliances)					
Brand Names :	Not Available					
Agencies Held :	Not Available					
Exports :	Not Divulged					
Imports :	Not Divulged					
Terms :	Not Available					

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 :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	Information declined by the management	
Bankers :	Bank Name	Indusind Bank Limited

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S AND T HEALTHCARE TECHNOLOGIES PRIVATE LIMITED - 537902 PAGE NO. : 7

	Branch	2401, Gen Thimmayya Road, Contonment Pune- 411001, Maharashtra, India	
	Person Name (With Designation)	--	
	Contact Number	--	
	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)	--	
	Facilities :	Secured Loan	
		31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
		Short-term Borrowings	
		From Bank & Financial Institutions	4.799 4.781
		Total	4.799 4.781

Auditors :	
Name :	S R V and Associates Chartered Accountants
Address :	II Floor, Leo Towers, 60/6 Athipalayam Pirivu, Ganapathy, Coimbatore – 641 006, Tamilnadu, India
Tel. No.:	91- 422 -2536060
Mobile No.:	91- 9047017006
Fax No.:	Not Available
E-Mail :	audit@srcoca.com
Website:	http://www.srvca.com/
Income-tax PAN of auditor or auditor's firm :	ABAFS4933M
FRN:	010830S
MRN:	211503 [Mr. P Viswanathan]
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

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As on 28.09.2017

Authorised Capital :

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

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 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	0.100	0.100	0.100
(b) Reserves & Surplus	0.183	0.095	0.014
(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)	0.283	0.195	0.114
(3) Non-Current Liabilities			
(a) long-term borrowings	1.853	1.853	0.075
(b) Deferred tax liabilities (Net)	0.006	0.003	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)	1.859	1.856	0.075
(4) Current Liabilities			
(a) Short term borrowings	4.799	4.781	0.000
(b) Trade payables	6.487	3.114	0.357
(c) Other current liabilities	0.168	0.069	0.001
(d) Short-term provisions	0.594	0.198	0.016
Total Current Liabilities (4)	12.048	8.162	0.374
TOTAL	14.190	10.213	0.563
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.065	0.040	0.000
(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	0.000	0.000	0.000

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(e) Other Non-current assets	0.072	0.072	0.090
Total Non-Current Assets	0.137	0.112	0.090
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	3.155	3.647	0.211
(c) Trade receivables	8.521	3.358	0.070
(d) Cash and cash equivalents	0.084	0.012	0.192
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	2.293	3.084	0.000
Total Current Assets	14.053	10.101	0.473
TOTAL	14.190	10.213	0.563

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	23.036	27.531	0.521
	Other Income	0.000	0.208	0.000
	TOTAL	23.036	27.739	0.521
Less	EXPENSES			
	Cost of Materials Consumed	15.162	24.514	0.650
	Purchases of Stock-in-Trade	0.493	(3.437)	(0.211)
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	0.000	0.000	0.000
	Employees benefits expense	0.617	0.418	0.000
	Administrative Expenses	6.026	5.578	0.000
	Other expenses	0.000	0.000	0.000
	TOTAL	22.298	27.073	0.439
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.738	0.666	0.082
Less	FINANCIAL EXPENSES	0.585	0.533	0.027
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.153	0.133	0.055
Less/ Add	DEPRECIATION/ AMORTISATION	0.020	0.010	0.035

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	PROFIT/ (LOSS) BEFORE TAX	0.133	0.123	0.020
Less	TAX	0.044	0.042	0.006
	PROFIT/ (LOSS) AFTER TAX	0.089	0.081	0.014
	Earnings / (Loss) Per Share (INR)	9	8	1

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	N/A	N/A	N/A
Cash generated from operations	0.724	(6.150)	N/A
Net cash flow from operating activity	0.685	(6.157)	N/A

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	135.01	44.52	49.04
Account Receivables Turnover (Income / Sundry Debtors)	2.70	8.20	7.44
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	151.25	53.93	296.82
Inventory Turnover (Operating Income / Inventories)	0.23	0.18	0.39
Asset Turnover (Operating Income / Net Fixed Assets)	11.35	16.65	0.00

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.98	0.98	0.80

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S AND T HEALTHCARE TECHNOLOGIES PRIVATE LIMITED - 537902 PAGE NO. : 12

Debt Equity Ratio (Total Liability / Networth)	23.51	34.02	0.66
Current Liabilities to Networth (Current Liabilities / Net Worth)	42.57	41.86	3.28
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.23	0.21	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	1.26	1.25	3.04

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.39	0.29	2.69
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.63	0.79	2.49
Return on Investment (ROI) ((PAT / Networth) * 100)	%	31.45	41.54	12.28

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.17	1.24	1.26
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.90	0.79	0.70
G-Score Ratio Financial (Networth / Total Assets)		0.02	0.02	0.20
G-Score Ratio Debt (Debts / Equity Capital)		66.52	66.34	0.75
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.17	1.24	1.26

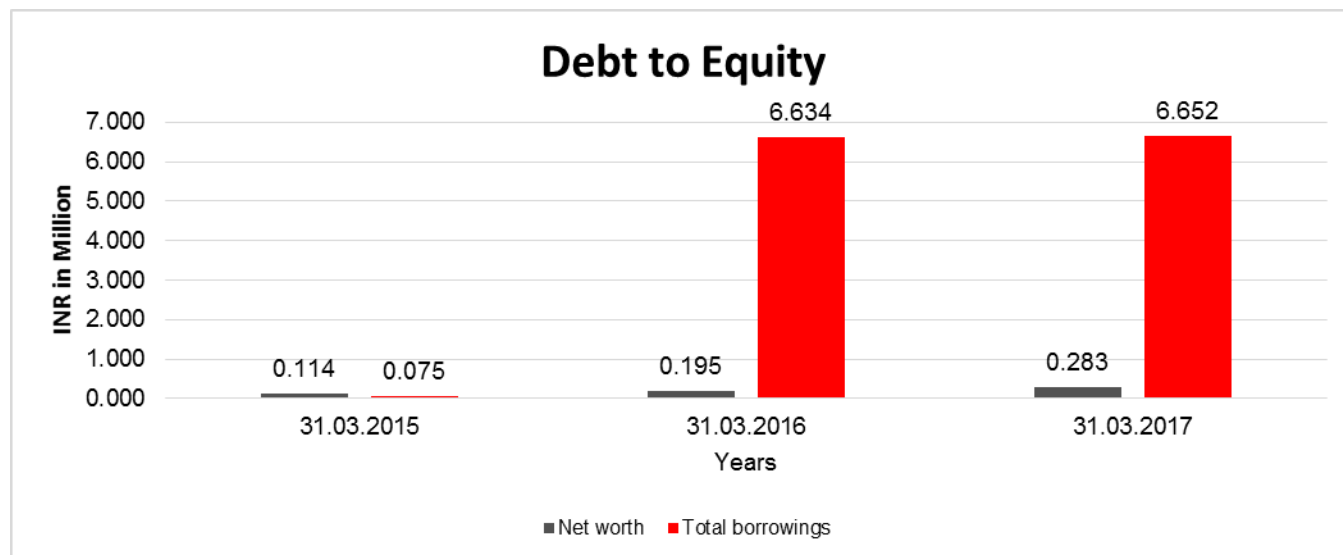
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

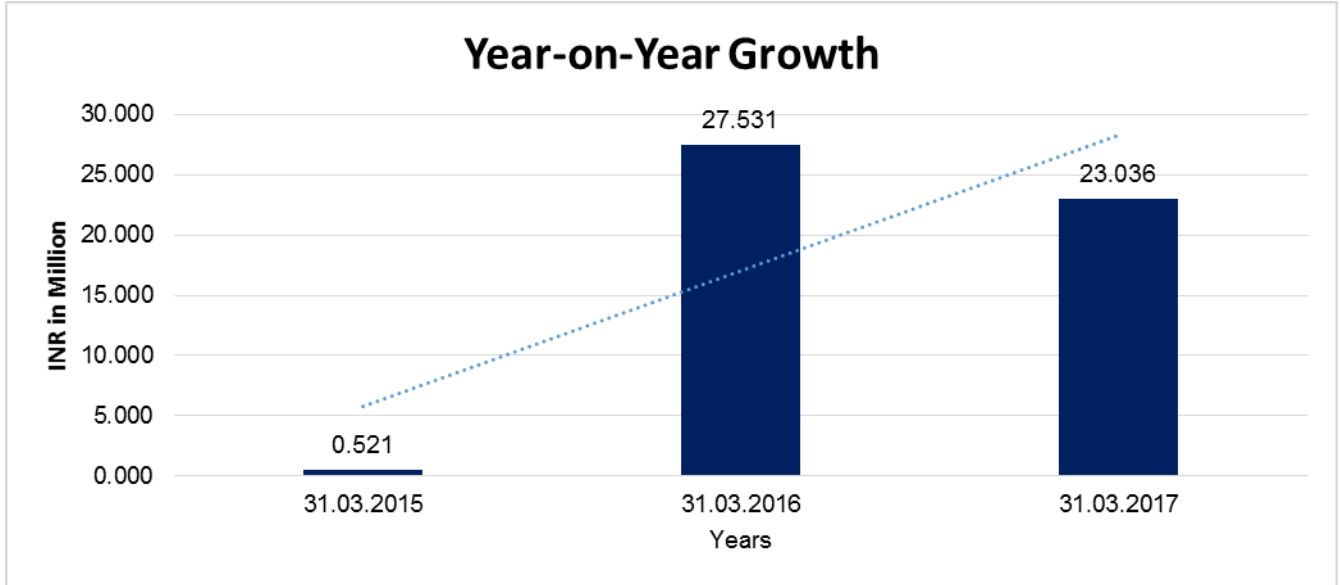
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.100	0.100
Reserves & Surplus	0.014	0.095	0.183
Share Application money pending allotment	0.000	0.000	0.000
Net worth	0.114	0.195	0.283
Long Term borrowings	0.075	1.853	1.853
Short Term borrowings	0.000	4.781	4.799
Total borrowings	0.075	6.634	6.652
Debt/Equity ratio	0.658	34.021	23.505



YEAR-ON-YEAR GROWTH

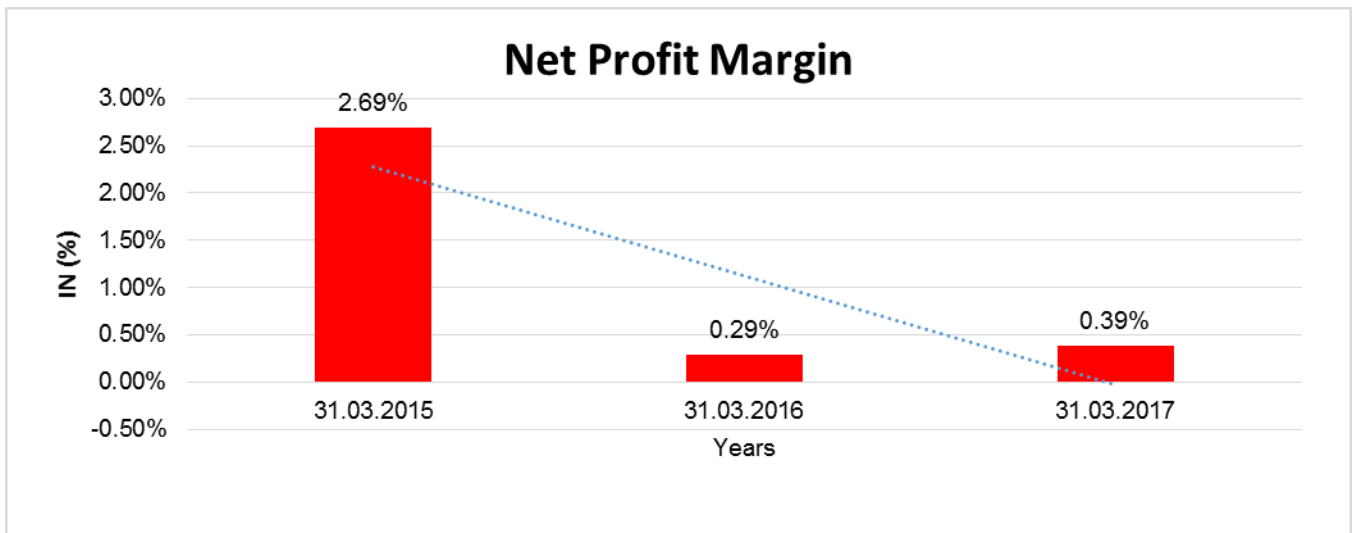
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	0.521	27.531	23.036
		5184.261	(16.327)

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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	0.521	27.531	23.036
Profit	0.014	0.081	0.089
	2.69%	0.29%	0.39%



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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	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	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	No
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 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

S AND T HEALTHCARE TECHNOLOGIES PRIVATE LIMITED - 537902 PAGE NO. : 16

REVIEW OF OPERATION:

The Company has earned profit of INR 0.089 million (Profit after Tax) out of total turnover of INR 23.036 million during the financial year and performance of the company is satisfactory.

UNSECURED LOAN

(INR In Million)

PARTICULARS	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
LONG TERM BORROWINGS		
Loans and advances from related parties	1.853	1.853
Total	1.853	1.853

INDEX OF CHARGES:

SN O	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G92013200	100187288	INDUSIND BANK LIMITED	26/10/2017	-	-	5000000.0	2401, Gen Thimmayya Road, Contonment Pune- 411001, Maharashtra, India
2	H06170070	10590132	KOTAK MAHINDRA BANK LIMITED	24/08/2015	-	17/08/2018	5000000.0	27 Bkc, C 27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051, Maharashtra, India

FIXED ASSETS

- Land
- Building
- Factory Building
- Furniture and Fixture
- Plant and Machinery
- Vehicle
- Motor Vehicle
- Office Equipment
- Computer Equipments

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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 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 72.10
UK Pound	1	INR 93.69
Euro	1	INR 81.43

INFORMATION DETAILS

Information Gathered by :	KAM
Analysis Done by :	NIS
Report Prepared by :	SUPI

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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