

MIRA INFORM REPORT

Report No. :	535244
Report Date :	20.10.2018

IDENTIFICATION DETAILS

Name :	PRASAD ELECTRICAL ENGINEERING PRIVATE LIMITED
Registered Office :	D - 39, MIDC Phase II, Manpada, Dombivali (East), Thane – 421204, Maharashtra
Tel. No.:	91-251-2874675 / 2874676
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	16.04.1999
CIN No.: [Company Identification No.]	U45309MH1999PTC119457
Capital Investment / Paid-up Capital :	INR 2.000 million
PAN No.: [Permanent Account No.]	AABCP6422F
GSTN : [Goods & Service Tax Registration No.]	27AABCP6422F1ZM
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> • Subject act as electrical contractor and consultant (Registered activity) • Manufacturer of electrical and fabrication equipment (Confirmed by management)
No. of Employees :	20 (Approximately)

RATING & COMMENTS

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

MIRA's Rating : B

Credit Rating	Explanation	Rating Comments
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B	Medium Risk	Business dealings permissible on a regular monitoring basis
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Maximum Credit Limit :	USD 23000
Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 1999.</p> <p>It is engaged as manufacturer of electrical and fabrication equipment.</p> <p>For the financial year 2017, the company has achieved a topline growth in its revenue as compared to its previous year but it has reported loss during the year.</p> <p>Rating takes into consideration the moderate financial risk profile marked by modest networth base and comfortable debt protection metrics.</p> <p>Rating gest constrained due to continuous losses and due to its presence in highly competitive industry.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid the company can be considered for business dealings 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 20.10.2018

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 (GENERAL DETAILS)

Name :	Mr. Shridhar
Designation :	Purchase Department
Contact No.:	91-7045139620
Date :	19.10.2018

LOCATIONS

Registered Office :	D - 39, MIDC Phase II, Manpada, Dombivali (East), Thane - 421204, Maharashtra, India
Tel. No.:	91-251-2874675 / 2874676
Mobile No.:	91-7045139620 (Mr. Shridhar)
Fax No.:	Not Available
E-Mail :	prasad.electrical@gmail.com nitin@prasadelectricals.com info@prasadelectricals.in purchase@prasadelectricals.com
Website :	http://www.prasadelectricals.in

DIRECTORS

As on 31.03.2018

Name :	Mr. Nitin Sadanand Shembekar			
Designation :	Director			
Address :	10, Manisha Society, Near Tilak School, Tilak Nagar, Dombivli (East) Thane-421201, Maharashtra, India			
Date of Birth/Age :	04.11.1966			
Date of Appointment :	16.04.1999			
DIN No.:	01977130			
Other Directorship:				
	CIN/FCRN	Company Name	Begin Date	End Date
	U45400MH2011PTC221606	OBERON INFRA INDIA PRIVATE LIMITED	06/09/2011	-
	U51909MH2017PTC297039	ZINGLEBASKET MARKETING PRIVATE LIMITED	07/07/2017	-
Name :	Ms. Neha Nitin Shembekar			

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Designation :	Director
Address :	10, Manisha CHS, Near Tilaknagar School, Tilaknagar, Dombivli (East), Thane-421201, Maharashtra, India
Date of Birth/Age :	26.05.1970
Date of Appointment :	12.08.2013
DIN No.:	06654864

KEY EXECUTIVES

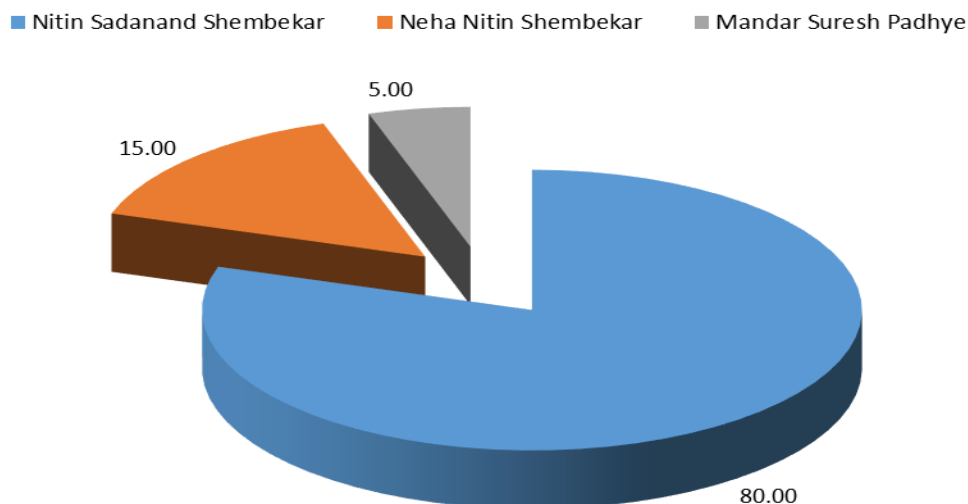
Name :	Mr. Shridhar
Designation :	Purchase Department

MAJOR SHAREHOLDERS

As on 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Nitin Sadanand Shembekar	160000	80.00
Neha Nitin Shembekar	30000	15.00
Mandar Suresh Padhye	10000	5.00
Total	200000	100.00

Share holding pattern



Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

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

BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Subject act as electrical contractor and consultant (Registered activity) Manufacturer of electrical and fabrication equipment (Confirmed by management) 	
Products / Services :	Item Code No.	Products/Services Description
	99546110	Electrical wiring and fitting services
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	
Imports :	Not Available	
Terms :		
Selling :	Advance Payment and Credit	
Purchasing :	Advance Payment and Credit	

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 (From Indirect Sources) :	Manufacturer	

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	<ul style="list-style-type: none"> • Maharashtra Shasan • Mahatransco • PPRM • Omkar 		
No. of Employees :	20 (Approximately)		
Bankers :	Banker Name :	Dombivli Nagari Sahakari Bank Limited	
	Branch :	Pendharkar College Branch, 114-B, City Mall, 1st Floor, MIDC, Dombivli (East), Thane-421203, Maharashtra, India	
	Person Name (With Designation) :	--	
	Contact Number :	--	
	Name of Account Holder :	--	
	Account Number :	--	
	Account Since (Date/Year of Account Opening) :	--	
	Average Balance Maintained :	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	
	Account Operation :	--	
	Remark :	--	
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Long-term Borrowings		
	Term loan	0.525	0.000
	Short-term borrowings		
	Loans repayable on demand From Banks		
	Mortgage overdraft from DNSB	9.234	5.161
	Total	9.759	5.161
Auditors :			
Name :	Ambekar Shelar Karve and Ambardekar Chartered Accountants		
Address :	501, Mirage Arcade CHS, Opposite Ganesh Mandir, Off. Phadke Road, Dombivli - 421201, Maharashtra, India		
Tel. No.:	91-251-242619/2801368/2425525		
Fax No.:	91-251-243896		
E-Mail :	info@ca-aska.com suhasambekar@ca-aska.com		
Membership No.:	101373		
Income-tax PAN of auditor or auditor's firm :	AAHFA5670K		

Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 30.09.2017

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
200000	Equity Shares	INR 10/- each	INR 2.000 Million

FINANCIAL DATA
[all figures are 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	2.000	2.000	2.000
(b) Reserves & Surplus	5.884	8.069	8.965
(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)	7.884	10.069	10.965
(3) Non-Current Liabilities			
(a) long-term borrowings	0.525	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.000	0.174
(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)	0.525	0.000	0.174
(4) Current Liabilities			
(a) Short term borrowings	9.539	5.353	2.480
(b) Trade payables	3.796	3.487	7.213
(c) Other current liabilities	1.009	1.073	1.102
(d) Short-term provisions	0.588	0.566	0.470
Total Current Liabilities (4)	14.932	10.479	11.265
TOTAL	23.341	20.548	22.404
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	6.634	7.109	7.856
(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	0.461	0.461	0.461
(c) Deferred tax assets (net)	1.073	0.145	0.000
(d) Long-term Loan and Advances	8.265	7.787	10.469
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	16.433	15.502	18.786
(2) Current assets			

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(a) Current investments	0.000	0.000	0.000
(b) Inventories	1.519	2.788	0.747
(c) Trade receivables	4.474	1.226	2.031
(d) Cash and cash equivalents	0.707	0.408	0.420
(e) Short-term loans and advances	0.144	0.382	0.406
(f) Other current assets	0.064	0.242	0.014
Total Current Assets	6.908	5.046	3.618
TOTAL	23.341	20.548	22.404

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	7.304	2.250	3.275
	Other Income	0.102	0.088	0.554
	TOTAL	7.406	2.338	3.829
Less	EXPENSES			
	Cost of Materials Consumed	2.045	3.523	1.180
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	1.269	(2.041)	0.649
	Employees benefits expense	2.978	2.459	2.141
	Other expenses	2.543	1.633	0.930
	Exceptional Items	0.000	(3.359)	0.000
	TOTAL	8.835	2.215	4.900
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	(1.429)	0.123	(1.071)
Less	FINANCIAL EXPENSES	1.144	0.519	0.467
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	(2.573)	(0.396)	(1.538)
Less/ Add	DEPRECIATION/ AMORTISATION	0.541	0.811	1.908
	PROFIT/ (LOSS) BEFORE TAX	(3.114)	(1.207)	(3.446)
Less	TAX	(0.929)	(0.319)	0.436
	PROFIT/ (LOSS) AFTER TAX	(2.185)	(0.888)	(3.882)
	Earnings / (Loss) Per Share (INR)	(10.93)	(4.44)	(19.41)

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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 flows from (used in) operations	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	223.58	198.88	226.36
Account Receivables Turnover (Income / Sundry Debtors)	1.63	1.84	1.61
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	677.53	361.27	2231.14
Inventory Turnover (Operating Income / Inventories)	(0.94)	0.04	(1.43)
Asset Turnover (Operating Income / Net Fixed Assets)	(0.22)	0.02	(0.14)

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.66	0.51	0.50
Debt Equity Ratio (Total Liability / Networth)	1.28	0.53	0.23
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.89	1.04	1.03
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.84	0.71	0.72
Interest Coverage Ratio	(1.25)	0.24	(2.29)

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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)	%	(29.92)	(39.47)	(118.53)
Return on Total Assets ((PAT / Total Assets) * 100)	%	(9.36)	(4.32)	(17.33)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	(27.71)	(8.82)	(35.40)

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	0.46	0.48	0.32
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.36	0.22	0.25
G-Score Ratio Financial (Networth / Total Assets)	0.34	0.49	0.49
G-Score Ratio Debt (Debts / Equity Capital)	5.03	2.68	1.24
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	0.46	0.48	0.32

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

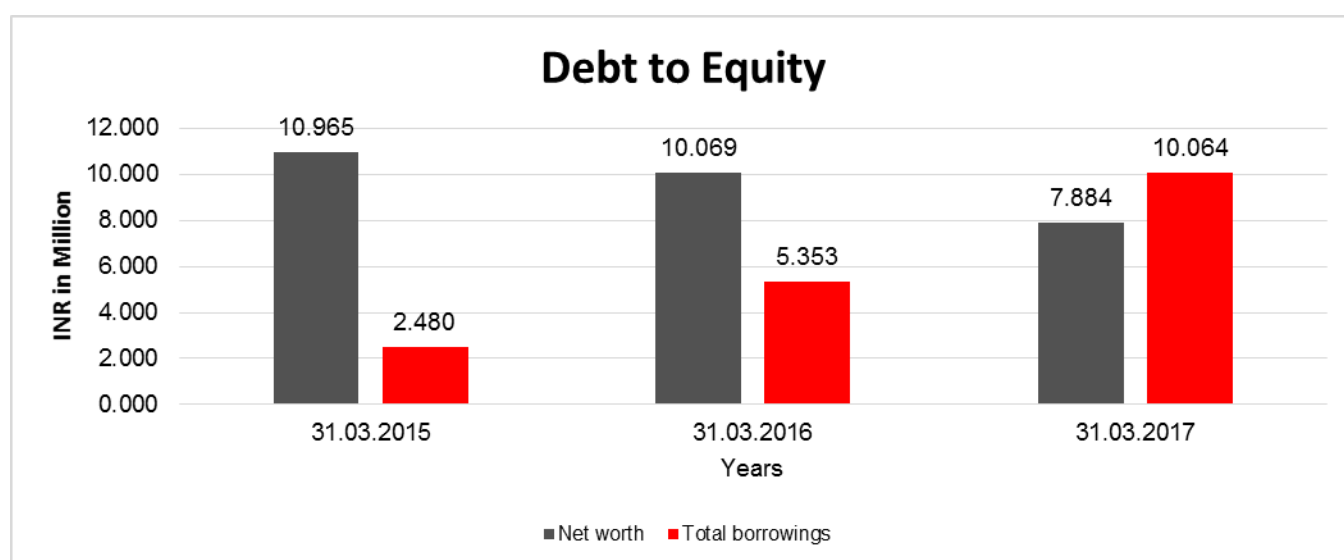
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	2.000	2.000	2.000
Reserves & Surplus	8.965	8.069	5.884

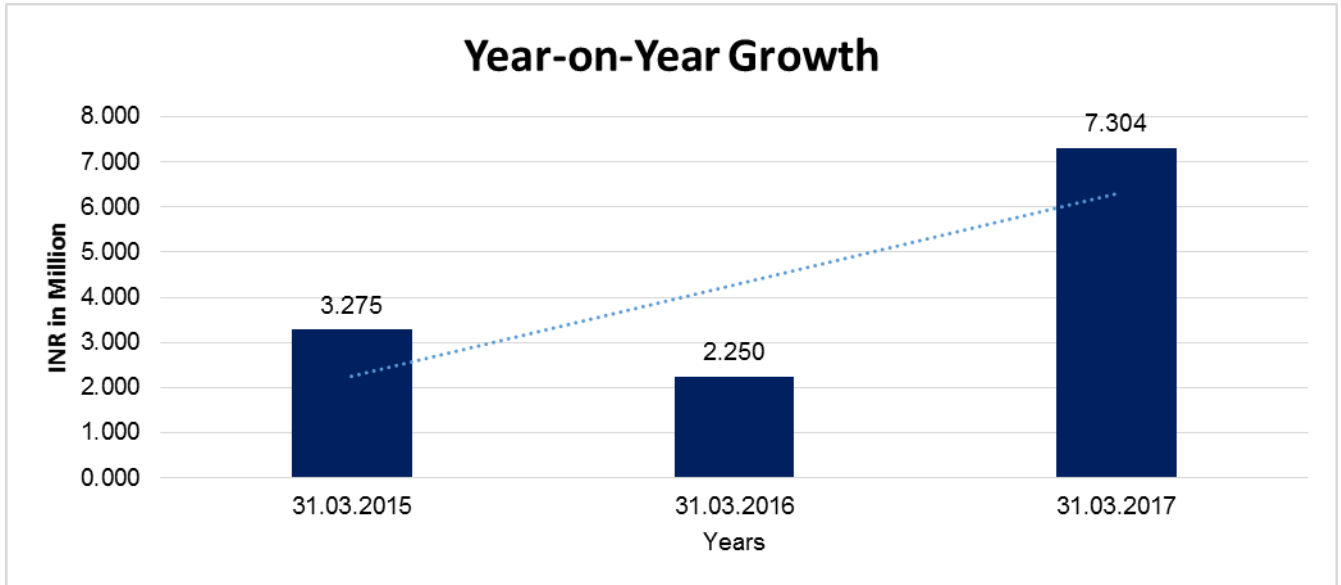
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Net worth	10.965	10.069	7.884
long-term borrowings	0.000	0.000	0.525
Short term borrowings	2.480	5.353	9.539
Total borrowings	2.480	5.353	10.064
Debt/Equity ratio	0.226	0.532	1.277



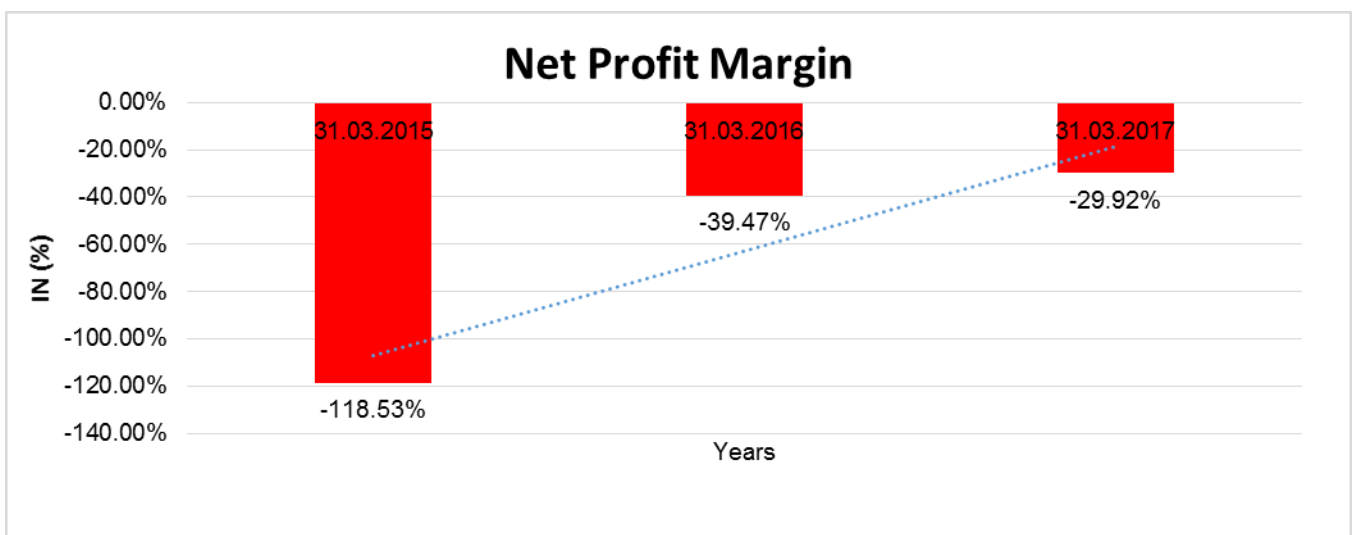
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	3.275	2.250	7.304
		(31.298)	224.622



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	3.275	2.250	7.304
Profit/ (Loss)	(3.882)	(0.888)	(2.185)
	(118.53%)	(39.47%)	(29.92%)



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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	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	Yes
17]	Details of sister concerns	No
18]	Major suppliers	No
19]	Major customers	Yes
20]	Banking Details	Yes
21]	Banking facility details	Yes
22]	Conduct of the banking account	--
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	--

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33]	Market information	--
34]	Payments terms	Yes
35]	Negative Reporting by Auditors in the Annual Report	No

COMPANY PERFORMANCE:-

The revenue earned by Company for Financial Year 2016-2017 is INR 7.304 million. During the Financial Year 2016-17, the Company has also earned INR 0.102 Million as other income. Loss suffered by the Company in Financial Year 2016-2017 is INR 2.185 million. The Board of Directors of the Company has taken number of decisions to increase the total turnover and profitability of the Company and has laid down number of production and marketing strategies which will enhance the total revenue of the Company in future. Measures are also being taken to reduce the cost of goods manufactured which will result in enhanced profitability of the Company in future.

UNSECURED LOAN

PARTICULAR	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Short-term borrowings		
Credit Card Payable	0.024	0.011
Loan from Director	0.281	0.181
Total	0.305	0.192

INDEX OF CHARGES

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G44080760	10627678	Dombivli Nagari Sahakari Bank Limited	24/02/2016	24/03/2017	-	1550000.0	Pendharkar College Branch 114-B, City Mall, 1st floor, MIDCDombivli East MH421203IN
2	A20140133	10258846	DOMBIVLI NAGRI SAHAKARI BANK LIMITED	09/06/2007	-	-	300000.0	PENDHARKAR COLLEGE BRANCH ,114B- CITY MALL 1ST FLOOR, PHASE NO 1 MIDCDOMBIVLIMH421203IN
3	B40868226	90232571	DOMBIVLI NAGARI SAHAKARI BANK	25/10/2005	12/05/2012	-	1464600.0	PENDHARKAR COLLEGE BRANCH, 114-B CITY MALL 1ST FLOOR, PHASE NO. 1, M.I.D.CDOMBIVLIMH42

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4	Y103328 11	902300 20	THE UNITED WESTE RN BANK LTD;	04/11/20 04	-	-	50000.0	DOMBVILI BRANCHDOMBIVILIMHI N

FIXED ASSETS

- MIDC Plot
- Tools
- Cycle
- New Office Furniture
- Air Conditioner
- Printer
- Vehicles
- Building (MIDC)
- Television
- Computer
- Plant and Machinery

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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 73.44
UK Pound	1	INR 95.65
Euro	1	INR 84.17

INFORMATION DETAILS

Information Gathered by :	SHW
Analysis Done by :	VIVR
Report Prepared by :	JYTK

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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