

MIRA INFORM REPORT

Report No. :	527993
Report Date :	04.09.2018

IDENTIFICATION DETAILS

Name :	CHICO'S RETAIL SERVICES, INC.
Formerly Known As :	CHICO'S DISTRIBUTION, INC.
Registered Office :	Registered Agent Name & Address Corporate Creations Network Inc. 11380 Prosperity Farms Road #221e Palm Beach Gardens, FL 33410, USA
Country :	United States
Financials (as on) :	2017 [Summarized]
Date of Incorporation :	1983
Legal Form :	Florida Profit Corporation
Line of Business :	Subject operates as a women's private label specialty apparel retailer.
No. of Employees :	1,100

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 :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear

NOTES :

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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)
United States	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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UNITED STATES - ECONOMIC OVERVIEW

The US has the most technologically powerful economy in the world, with a per capita GDP of \$59,500. US firms are at or near the forefront in technological advances, especially in computers, pharmaceuticals, and medical, aerospace, and military equipment; however, their advantage has narrowed since the end of World War II. Based on a comparison of GDP measured at purchasing power parity conversion rates, the US economy in 2014, having stood as the largest in the world for more than a century, slipped into second place behind China, which has more than tripled the US growth rate for each year of the past four decades.

In the US, private individuals and business firms make most of the decisions, and the federal and state governments buy needed goods and services predominantly in the private marketplace. US business firms enjoy greater flexibility than their counterparts in Western Europe and Japan in decisions to expand capital plant, to lay off surplus workers, and to develop new products. At the same time, businesses face higher barriers to enter their rivals' home markets than foreign firms face entering US markets.

Long-term problems for the US include stagnation of wages for lower-income families, inadequate investment in deteriorating infrastructure, rapidly rising medical and pension costs of an aging population, energy shortages, and sizable current account and budget deficits.

The onrush of technology has been a driving factor in the gradual development of a "two-tier" labor market in which those at the bottom lack the education and the professional/technical skills of those at the top and, more and more, fail to get comparable pay raises, health insurance coverage, and other benefits. But the globalization of trade, and especially the rise of low-wage producers such as China, has put additional downward pressure on wages and upward pressure on the return to capital. Since 1975, practically all the gains in household income have gone to the top 20% of households. Since 1996, dividends and capital gains have grown faster than wages or any other category of after-tax income.

Imported oil accounts for more than 50% of US consumption and oil has a major impact on the overall health of the economy. Crude oil prices doubled between 2001 and 2006, the year home prices peaked; higher gasoline prices ate into consumers' budgets and many individuals fell behind in their mortgage payments. Oil prices climbed another 50% between 2006 and 2008, and bank foreclosures more than doubled in the same period. Besides dampening the housing market, soaring oil prices caused a drop in the value of the dollar and a deterioration in the US merchandise trade deficit, which peaked at \$840 billion in 2008. Because the US economy is energy-intensive, falling oil prices since 2013 have alleviated many of the problems the earlier increases had created.

The sub-prime mortgage crisis, falling home prices, investment bank failures, tight credit, and the global economic downturn pushed the US into a recession by mid-2008. GDP contracted until the third quarter of 2009, the deepest and longest downturn since the Great Depression. To help stabilize financial markets, the US Congress established a \$700 billion Troubled Asset Relief Program in October 2008. The government used some of these funds to purchase equity in US banks and industrial corporations, much of which had been returned to the government by early 2011. In January 2009, Congress passed and former President Barack OBAMA signed a bill providing an additional \$787 billion fiscal stimulus to be used over 10 years - two-thirds on additional spending and one-third on tax cuts - to create jobs and to help the economy recover. In 2010 and 2011, the federal budget deficit reached nearly 9% of GDP. In 2012, the Federal Government reduced the growth of spending and the deficit shrank to 7.6% of GDP. US revenues from taxes and other sources are lower, as a percentage of GDP, than those of most other countries.

Wars in Iraq and Afghanistan required major shifts in national resources from civilian to military purposes and contributed to the growth of the budget deficit and public debt. Through FY 2018, the direct costs of the wars will have totaled more than \$1.9 trillion, according to US Government figures.

In March 2010, former President OBAMA signed into law the Patient Protection and Affordable Care Act (ACA), a health insurance reform that was designed to extend coverage to an additional 32 million Americans by 2016,

through private health insurance for the general population and Medicaid for the impoverished. Total spending on healthcare - public plus private - rose from 9.0% of GDP in 1980 to 17.9% in 2010.

In July 2010, the former president signed the DODD-FRANK Wall Street Reform and Consumer Protection Act, a law designed to promote financial stability by protecting consumers from financial abuses, ending taxpayer bailouts of financial firms, dealing with troubled banks that are "too big to fail," and improving accountability and transparency in the financial system - in particular, by requiring certain financial derivatives to be traded in markets that are subject to government regulation and oversight.

The Federal Reserve Board (Fed) announced plans in December 2012 to purchase \$85 billion per month of mortgage-backed and Treasury securities in an effort to hold down long-term interest rates, and to keep short-term rates near zero until unemployment dropped below 6.5% or inflation rose above 2.5%. The Fed ended its purchases during the summer of 2014, after the unemployment rate dropped to 6.2%, inflation stood at 1.7%, and public debt fell below 74% of GDP. In December 2015, the Fed raised its target for the benchmark federal funds rate by 0.25%, the first increase since the recession began. With continued low growth, the Fed opted to raise rates several times since then, and in December 2017, the target rate stood at 1.5%.

In December 2017, Congress passed and President Donald TRUMP signed the Tax Cuts and Jobs Act, which, among its various provisions, reduces the corporate tax rate from 35% to 21%; lowers the individual tax rate for those with the highest incomes from 39.6% to 37%, and by lesser percentages for those at lower income levels; changes many deductions and credits used to calculate taxable income; and eliminates in 2019 the penalty imposed on taxpayers who do not obtain the minimum amount of health insurance required under the ACA. The new taxes took effect on 1 January 2018; the tax cut for corporations are permanent, but those for individuals are scheduled to expire after 2025. The Joint Committee on Taxation (JCT) under the Congressional Budget Office estimates that the new law will reduce tax revenues and increase the federal deficit by about \$1.45 trillion over the 2018-2027 period. This amount would decline if economic growth were to exceed the JCT's estimate.

Source : CIA

STATUTORY INFORMATION

Legal Name	CHICO'S RETAIL SERVICES, INC.
Trade Name	CHICO'S RETAIL SERVICES / CHICO'S
ID	ID
ID Details	P98000105999
Creation Date	1983
Incorporation Date	12/22/1998
Legal Address	Registered Agent Name & Address Corporate Creations Network Inc. 11380 Prosperity Farms Road #221e Palm Beach Gardens, FL 33410, USA
Operative Address	11215 Metro Parkway Fort Meyers, FL 33966 USA
Telephone	Phone: 239.277.6200 TDD Phone: 888.550.5559
Fax	239.277.6200
Legal Form	Florida Profit Corporation
E-Mail	internationalorders@chicos.com / customerservice@chicos.com
Registered In	Florida
Website	www.chicos.com
Contact	Broader, Shelley, President
Staff	1,100 employees
Activity	SIC Code: 5621, Women's Clothing Stores NAICS Code: 448120, Women's Clothing Stores

BANKS

Name of Bank	Reported Amount
There are not informed banks	
Description	The company does not make its banking data public.

HISTORY

History

The company was founded in 1983.

Key Developments

The company was formerly known as Chico's Distribution, Inc. and was renamed as Chico's Retail Services, Inc. in 2003.

Parent Company

The company is a subsidiary of Chico's Fas, Inc. Chico's Fas, Inc. was founded in 1983.

PRINCIPAL ACTIVITY

General Description

Chico's Retail Services, Inc. operates as a women's private label specialty apparel retailer.

Service/Product Description

CLOTHING:
TOPS
DRESSES & SKIRTS
SWEATERS
JACKETS
PANTS & SHORTS
DENIM
COLLECTIONS
TRAVELERS
ZENERGY
BLACK LABEL
NO IRON COLLECTION
SO SLIMMING
SWIM
ONLINE EXCLUSIVES
SOMA FOR CHICOS
SHOPS
DRESS SHOP
ULTIMATE TEE SHOP
PANTS GUIDE
DENIM GUIDE
SOLUTIONS

JEWELRY:
NECKLACES
BRACELETS
EARRINGS
WATCHES
RINGS & PINS
COLLECTIONS
ONLINE EXCLUSIVES
SHOPS

TURN UP THE TEAL
FALL JEWELRY & ACCESSORIES
COLORFUL JEWELRY
JEWELRY FOR EVERYDAY

ACCESORIES:
PONCHOS & RUANAS
SCARVES
BAGS
HATS
SUNGLASSES & EYEWEAR
BELTS
COLLECTIONS
HOME AND GIFTS
ONLINE EXCLUSIVES
SOMA FOR CHICO'S
SHOPS
FALL JEWELRY & ACCESSORIES

COLLECTIONS:
ZENERGY
BLACK LABEL
NO IRON COLLECTION
SO SLIMMING
SWIM
ONLINE EXCLUSIVES
SOMA FOR CHICOS
TRAVELERS

PETITES:
TOPS
SWEATERS
JACKETS
DRESSES & SKIRTS
PANTS & SHORTS
DENIM
COLLECTIONS
TRAVELERS
ZENERGY
NO IRON COLLECTION
SO SLIMMING
ONLINE EXCLUSIVE PETITES
SHOPS
PETITE PRINTED TOPS
PETITE WORK YOUR STYLE
Wholesale and Retail

Sales

Operations Area

National and International

Imports From	India, China, Indonesia and Sri Lanka
Export To	Mexico
Employees	1,100 employees
Payments With Suppliers	Slow but correct
Brands Brand	Comments
There are not informed brands	

Clients Name of Client	Country	Comments
IMPORTADORA GLOBASTIC SA DE CV	MEXICO	NA
Comments		The company`s main clients include national companies and private customers.

Suppliers Supplier Name	Country	Comments
RICHA GLOBAL EXPORTS P. LTD.	INDIA	NA
CENTURY DISTRIBUTION SYSTEMS	CHINA	NA
Pt.Kline Total Logistics Indonesia	INDONESIA	NA
Mas Intimates (Pvt) Ltd.	SRI LANKA	NA
Comments		-

LOCATION

Headquarters	11215 METRO PARKWAY FORT MEYERS, FL 33966 USA
Branches	The company has many branches in USA. We attach some of the branches` addresses: 329 SW 145th Ter Pembroke Pines, FL 33027, US 19575 Biscayne Blvd, Room 715 Aventura, FL 33180, US



MIRA INFORM PRIVATE LIMITED
605, Palmspring, Near D'Mart, Link Road,
Malad (West), Mumbai - 400 064. INDIA
Tel : 91-22-40448000 (44 lines)
Fax : 91-22-40448045 / 40448046
E-mail : mira@mirainform.com
info@mirainform.com
Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

350 San Lorenzo Ave, Ste 2110
Coral Gables, FL 33146, US

8888 SW 136th Street, Ste 275
Miami, FL 33176, US

525 Avenue FD Roosevelt, Ste 448
Hato Rey, PR 00918, PR

2050 Ponce By Pass, Ste 400
Ponce, PR 00717, PR

2382 E Sunrise Boulevard, Spc 2017
Fort Lauderdale, FL 33304, US

4467 Lyons Rd, Ste H1-105
Coconut Creek, FL 33073, US

5250 Town Center Dr, Ste 137
Boca Raton, FL 33486, US

6000 Glades Rd, Ste C1340
Boca Raton, FL 33431, US

777 E Atlantic Ave, Ste B1
Delray Beach, FL 33483, US

599 S Collier Boulevard, Ste 311
Marco Island, FL 34145, US

9097 W. Atlantic Avenue, Suite 100
Delray Beach, FL 33446, US

266 S Ocean Boulevard
Manalapan, FL 33462, US

10300 West Forest Hill Blvd, 258
Wellington, FL 33414, US

600 Fifth Avenue South, Ste 100
Naples, FL 34102, US

4320 Gulfshore Blvd N, # 214
Naples, FL 34103, US

5435 Tamiami Tr N, Ste 404
Naples, FL 34108, US

3101 PGA Blvd, Ste A-123

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Industries	<p>Palm Beach Gardens, FL 33410, US</p> <p>128 Breakwater Court Jupiter, FL 33477, US</p> <p>23160 Fashion Dr, Ste 113 Estero, FL 33928, US</p> <p>2075 Periwinkle Way, Ste 4, Sanibel, FL 33957, US</p> <p>13499 US 41 SE, Suite #175 Fort Myers, FL 33907, US NA</p>
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GROUP STRUCTURE AND SUBDIARY COMPANIES

Listed at the stock exchange	NO
Capital	NA
Shareholders (%)	<p>This is a private company. The company does not disclose information on shareholders. The following information has been obtained through private sources and could not be confirmed:</p>

The company is a subsidiary of:
Chico's Fas, Inc.
11215 Metro Parkway
Fort Myers, FL 33966
United States

Chico's FAS, Inc. announced unaudited consolidated earnings results for the second quarter and six months ended August 4, 2018.

For the second quarter, the company reported net income of \$16.768 million, or \$0.13 per basic and diluted share, compared to net income of \$22.716 million, or \$0.18 per basic and diluted share, for the thirteen weeks ended July 29, 2017. Total net sales were \$544.720 million compared to \$578.581 million in last year's second quarter. This decrease of 5.9% primarily reflects a comparable sales decline of 3.2%, the unfavorable impact of the calendar shift due to the 53rd week in fiscal 2017, as well as the impact of 42



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Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

net store closures since last year's second quarter. The comparable sales decline was primarily driven by a decline in transaction count partially offset by higher average dollar sales. Income from operations was \$22.778 million against \$35.459 million a year ago. Income before income taxes was \$22.468 million against \$35.016 million a year ago. Second quarter capital expenditures totaled \$10 million, mostly comprised of investments in existing stores and technology. For the six months, the company reported net income of \$45.772 million, or \$0.36 per basic and diluted share, compared to net income of \$56.335 million, or \$0.44 per basic and diluted share, for the twenty-six weeks ended July 29, 2017. Total net sales were \$1,106.535 million against \$1,162.309 million a year ago. Income from operations was \$63.227 million against \$90.333 million a year ago. Income before income taxes was \$62.672 million against \$89.435 million a year ago. Net cash provided by operating activities was \$99.601 million against \$67.309 million a year ago. Purchases of property and equipment were \$19.844 million against \$18.040 million a year ago. The company reaffirmed its earnings guidance for the full-year fiscal 2018. For full-year fiscal 2018, the company continues to anticipate a mid-single digit decline in net sales and a low-to-mid single digit decline in consolidated comparable sales. The company expects gross margin rate expansion of approximately 50 basis points over fiscal 2017, which is within the company's previously provided range of an expansion of 50 to 70 basis points. The company estimates a fiscal 2018 tax rate in the range of 26% to 28%. In addition, the company anticipates fiscal 2018 capital expenditures to be \$60 million to \$70 million, primarily driven by store reinvestments and technology enhancements. For the third quarter fiscal 2018, both net sales and comparable sales are expected to decline low-single digits compared to third quarter fiscal 2017. The company expects gross margin rate as a percentage of net sales to increase approximately 50 basis points compared to third quarter fiscal 2017.

Chico's FAS, Inc. to Report Q2, 2019 Results on Aug 29, 2018

Financial Information:

We attach the latest financial statements of Chico's FAS, Inc.

Market Cap:

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1.178B

Subsidiaries:

Chico's Distribution Services, LLC, a Georgia limited liability company
Soma Intimates, LLC, a Florida limited liability company
White House | Black Market, Inc., a Florida corporation
Chico's Production Services, Inc., a Florida corporation
Chico's Creative Designs, Inc., a Florida corporation
Chico's Brands Investments, Inc., a Florida corporation
Parrot Wings, LLC, a Florida limited liability company
Chico's ATSO Limited, a Hong Kong corporation
Lux Parrot SaRL, a Luxembourg limited liability company
Parrot Holdings, LLC, a Florida limited liability company
Ontario Parrot, LP, a Canadian limited partnership
Swiss Parrot, GmbH, a Swiss limited liability company
Chico's FAS Canada, Co., a Canadian unlimited liability corporation
Chico's FAS Mexico, S. de R.L. de C.V., a Mexican variable capital limited liability company

Holders:

Top Institutional Holders

Holder	Shares	Value
Blackrock Inc.	16,176,335	141,866,465
Vanguard Group, Inc. (The)	12,053,678	105,710,761
Wellington Management Company, LLP	9,133,637	80,102,000
Dimensional Fund Advisors LP	8,556,501	75,040,517
JP Morgan Chase & Company	7,374,196	64,671,702
Price (T.Rowe) Associates Inc	5,565,319	48,807,850
State Street Corporation	4,146,244	36,362,561
Millennium Management LLC	3,378,419	29,628,736

Norges Bank Investment Management	3,280,008	28,765,671
Bank Of New York Mellon Corporation	3,089,084	27,091,268
Top Mutual Fund Holders		
Holder	Shares	Value
iShares Core S&P Smallcap ETF	5,977,948	58,165,431
Vanguard Explorer Fund, Inc.	5,638,616	51,029,475
Price (T.Rowe) Mid-Cap Value Fund	4,080,500	35,785,986
JP Morgan Small Cap Equity Fund	3,563,100	34,668,961
Vanguard Total Stock Market Index Fund	3,018,220	27,737,440
Vanguard Small-Cap Index Fund	2,951,192	27,121,453
iShares Russell 2000 ETF	2,530,656	24,623,281
Vanguard Small Cap Value Index Fund	1,853,191	17,030,824
iShares S&P Smallcap 600 Value ETF	1,816,842	17,677,871
Vanguard Extended Market Index Fund	1,616,164	14,852,546

Management

Broader, Shelley, President
Lanigan, Susan, Vice President and Chief Legal Officer
Vogensen, Todd, Executive Vice President and Chief Financial Officer
SCHOCKLING, KEVIN R, Vice President
NA

Subsidiary Companies

Related Companies

The company has international offices as well.

FINANCIAL INFORMATION

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General Description	The company does not make its financial statements public. The following information has been provided by private sources:
Year/Currency	2017 USD
Sales	1,300,000,000
Money Flow	Normal
Financial Figures	We also attach the latest financial statements of Chico's FAS, Inc.
Imports	No records found
Exports	No records found
Import Fob Dollar Year	Amount
There are not Import Fob Dollar informed	
Export Fob Dollar Year	Amount
There are not Export Fob Dollar informed	

LEGAL FILINGS

Lawsuits	No records found
Trademarks	SLIM SECRETS - Trademark Details Status: 602 - Abandoned-Failure To Respond Or Late Response Image for trademark with serial number 77616308 Serial Number77616308 Word MarkSLIM SECRETS Status602 - Abandoned-Failure To Respond Or Late Response Status Date2009-09-17 Filing Date2008-11-18 Mark Drawing4000 - Standard character mark Typeset Attorney NameC. Douglas McDonald Law Office Assigned Location CodeL90 Employee NameFINK, GINA M THE BLACK BOOK - Trademark Details Status: 602 - Abandoned-Failure To Respond Or Late

Response
Image for trademark with serial number 76602753
Serial Number76602753
Word MarkTHE BLACK BOOK
Status602 - Abandoned-Failure To Respond Or Late
Response
Status Date2005-05-14
Filing Date2004-07-19
Mark Drawing5000 - Illustration: Drawing with
word(s)/letter(s)/number(s) in Stylized form Typeset
Attorney NameA. Alexander Rhodes
Law Office Assigned Location CodeL50
Employee NameBELL, MARLENE D

BLACKLIST - Trademark Details
Status: 601 - Abandoned - Express
Image for trademark with serial number 76581739
Serial Number76581739
Word MarkBLACKLIST
Status601 - Abandoned - Express
Status Date2005-03-26
Filing Date2004-03-18
Mark Drawing5000 - Illustration: Drawing with
word(s)/letter(s)/number(s) in Stylized form Typeset
Attorney NameA. Alexander Rhodes
Law Office Assigned Location CodeL50
Employee NameBELL, MARLENE D

CLUB PAZO - Trademark Details
Status: 606 - Abandoned - No Statement Of Use Filed
Image for trademark with serial number 76502738
Serial Number76502738
Word MarkCLUB PAZO
Status606 - Abandoned - No Statement Of Use Filed
Status Date2004-08-04
Filing Date2003-03-17
Mark Drawing1000 - Typeset:
Word(s)/letter(s)/number(s) Typeset
Published for Opposition Date2003-11-11
Law Office Assigned Location CodeL50
Employee NameCASE, LEIGH CAROLINE

CLUB CHICO'S - Trademark Details
Status: 606 - Abandoned - No Statement Of Use Filed
Image for trademark with serial number 76502737
Serial Number76502737
Word MarkCLUB CHICO'S
Status606 - Abandoned - No Statement Of Use Filed
Status Date2004-10-01

Patents Registered

Filing Date 2003-03-17
Mark Drawing 1000 - Typeset:
Word(s)/letter(s)/number(s) Typeset
Published for Opposition Date 2004-01-06
Law Office Assigned Location Code L50
Employee Name MCMORROW, RONALD G
No records found

Renewals

The company was formerly known as Chico's Distribution, Inc. and was renamed as Chico's Retail Services, Inc. in 2003.

Last Event
CORPORATE MERGER
Event Date Filed
10/28/2004
Event Effective Date
10/31/2004

UCC (Uniform Commercial Code)

Annual Reports
Report Year Filed Date
2016 01/27/2016
2017 02/10/2017
2018 01/15/2018
No records found

OFAC Sanctions List Search

The company is not listed in the OFAC list.

SUMMARY

Summary

Founded in 1983, Chico's Retail Services, Inc. operates as a women's private label specialty apparel retailer.

The company has approximately 1,100 employees and generates an estimated USD 1,300 million in annual revenue.

It mainly imports from India, China, Indonesia and Sri Lanka, and exports to Mexico, operating within national and international markets.

The company is a subsidiary of Chico's Fas, Inc.

This has been an ACTIVE company incorporated in FLORIDA, USA, in 1998.

RISK INFORMATION

Debts	Controlled
Payments	Slow but correct
Cash Flow	Normal
State	ACTIVE

INTERVIEW

First Name	Dustin
Position	Operator
Comments	We could confirm the legal and trade name of the company, as well as its telephone number, but we could not confirm further information given that it was holiday in USA, celebrating Labor Day.

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 70.77
UK Pound	1	INR 91.35
Euro	1	INR 82.14
US Dollar	1	INR 71.24

Note : Above are approximate rates obtained from sources believed to be correct

INFORMATION DETAILS

Analysis Done by :	DIV
Report Prepared by :	TPT

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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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