

## MIRA INFORM REPORT

<b>Report No. :</b>	523760
<b>Report Date :</b>	17.09.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	TRINETRI FARMS
<b>Registered Office :</b>	Shop No – 14, G. F. Moraya Business Center, APT GP 115: G Block, Sambhaji Nagar, Taluka Haveli, Chinchwad – Pimpri, Pune -411019, Maharashtra
<b>Mobile No.:</b>	91-9689024895 (Mr. Sharad Jalindar Gadhave)
<b>Website :</b>	Not Available
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Establishment:</b>	01.04.2015
<b>Capital Investment:</b>	INR 75.875 Lacs
<b>PAN No.:</b> [Permanent Account No.]	AQTPG7382A
<b>GSTN :</b> [Goods & Service Tax Registration No.]	27AQTPG7382A1ZM
<b>Udyog Aadhar No.:</b>	MH26A0027495
<b>Legal Form :</b>	Sole Proprietary Concern
<b>Line of Business :</b>	Trader of Abrasive Belt Distributor of 3M India Limited.
<b>No. of Employees :</b>	30 (Approximately)

### RATING & COMMENTS

<b>MIRA's Rating :</b>	<b>A</b>
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Status :</b>	Satisfactory
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<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a proprietorship concern established in the year 2015 and it is a trader of abrasive belt.</p> <p>As per financials of March 2017, the subject has registered marginal in its revenue and has reported a good profit margin of 8.41%.</p> <p>Rating takes into consideration the subject's satisfactory capital base along with comfortable debt coverage indicators and average liquidity position.</p> <p>Payments seems to be usually correct.</p> <p>In view of aforesaid, the subject can be considered for business dealings at usual trade terms and conditions.</p> <p>Note 1: Revenue contribution of "Badve Autocomps Private Limited" for FY 2017-18 is INR 4.000 lacs.</p> <p>Note 2:</p> <p>Site visit was conducted on the registered office address. Our executive has successfully traced the address.</p> <p>At the premises, our executive met with Mr. Sharad Gadhawe (Proprietor) who claimed that the subject exists at the address and he provided with contact details (09689024895).</p> <p>As per our executive's observation, it is a ground + 3 storey building and subject is situated on ground floor. Area of the premises is 500 SQ FT and 30 employees was sighted at the premises. Location was easy to find and locality seems to be commercial. Area seems to be upmarket.  Landmark- Near HP Petrol Pump.</p> <p>During the visit, our executive met with executives of neighbour companies (UNK Industrial and Corporate Health Checkup Centre and Future Maker Life Care Private Limited) and they claimed that the subject exists on the given address.</p> <p>Name board of the subject was not sighted at the premises.</p>

**NOTES:**

Any query related to this report can be made on e-mail: [infodept@mirainform.com](mailto:infodept@mirainform.com) while quoting report number, name and date.

**ECGC Country Risk Classification List**

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Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

**EXTERNAL AGENCY RATING**

**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 17.09.2018

**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**

<b>Name :</b>	Mr. Sharad Jalindar Gadhave
<b>Designation :</b>	Proprietor

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**TRINETRI FARMS - 523760**

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<b>Contact No.:</b>	91-9689024895
<b>Date :</b>	06.09.2018

**LOCATIONS**

<b>Registered Office :</b>	Shop No – 14, G. F. Moraya Business Center, APT GP 115: G Block, Sambhaji Nagar, Taluka Haveli, Chinchwad – Pimpri, Pune -411019, Maharashtra, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9689024895 (Mr. Sharad Jalindar Gadhave)
<b>E-Mail :</b>	<a href="mailto:trinetri_farms@hotmail.com">trinetri_farms@hotmail.com</a>
<b>Area :</b>	500 Sq. Ft
<b>Locality :</b>	Commercial
<b>Branch office:</b>	G No – 1065, At Post Dongarwasti, Nighoje (Kuruli), Chakan, Pune – 410501, Maharashtra, India

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Sharad Jalindar Gadhave
<b>Designation :</b>	Proprietor
<b>Address :</b>	Plot No.: 115, Flat No. 3, Atharva Park, Sector -16, Spine Road, Raje Shivaji Nagar, Chikhali Pradhikaran, Rupeenagar, Pune – 412114, Maharashtra, India
<b>Date of Birth/Age :</b>	29.06.1979
<b>Aadhar No.:</b>	6108 7868 0271
<b>PAN No.:</b>	AQTPG7382A

**DETAILS OF GROUP COMPANIES**

NIL

**BUSINESS DETAILS**

<b>Line of Business :</b>	Trader of Abrasive Belt Distributor of 3M India Limited.
<b>Agencies Held :</b>	--
<b>Terms :</b>	
<b>Selling :</b>	Cash and Credit
<b>Purchasing :</b>	Cash and Credit

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**GENERAL INFORMATION**

<b>Suppliers :</b>	<ul style="list-style-type: none"> <li>• 3M India Limited, Bangalore</li> <li>• Panasonic, Pune</li> <li>• Mirka India Limited, Delhi</li> </ul>																																
<b>Customers :</b>	End Users <ul style="list-style-type: none"> <li>• Badve Autocomps Private Limited, Pune</li> <li>• Kalyani Maxion Wheels Limited, Pune</li> <li>• Wheels India Limited, Pune</li> </ul>																																
<b>No. of Employees :</b>	30 (Approximately)																																
<b>Bankers :</b>	<table border="1"> <tr> <td><b>Banker Name :</b></td> <td colspan="2">Kotak Mahindra Bank</td> </tr> <tr> <td><b>Branch :</b></td> <td colspan="2">Empire Estate, Chichwad, Pune – 411019, Maharashtra, India</td> </tr> <tr> <td><b>Email :</b></td> <td colspan="2"><a href="mailto:subhasish.saha@kotak.com">subhasish.saha@kotak.com</a></td> </tr> <tr> <td><b>Branch Code :</b></td> <td colspan="2">000725</td> </tr> <tr> <td><b>Name of the Relationship Manager:</b></td> <td colspan="2">Mr. Subhasish Saha</td> </tr> <tr> <td><b>Contact No.:</b></td> <td colspan="2">91-20-46700260 91-7030907390</td> </tr> <tr> <td><b>Account No.:</b></td> <td colspan="2">5211139181</td> </tr> <tr> <td><b>Type of Account:</b></td> <td colspan="2">Current A/c</td> </tr> <tr> <td><b>MICR Code :</b></td> <td colspan="2">411485006</td> </tr> <tr> <td><b>IFSC Code :</b></td> <td colspan="2">KKBK0000725</td> </tr> </table>			<b>Banker Name :</b>	Kotak Mahindra Bank		<b>Branch :</b>	Empire Estate, Chichwad, Pune – 411019, Maharashtra, India		<b>Email :</b>	<a href="mailto:subhasish.saha@kotak.com">subhasish.saha@kotak.com</a>		<b>Branch Code :</b>	000725		<b>Name of the Relationship Manager:</b>	Mr. Subhasish Saha		<b>Contact No.:</b>	91-20-46700260 91-7030907390		<b>Account No.:</b>	5211139181		<b>Type of Account:</b>	Current A/c		<b>MICR Code :</b>	411485006		<b>IFSC Code :</b>	KKBK0000725	
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<b>Facilities :</b>	<b>Secured Loan</b>	<b>31.03.2017 (INR in Lacs)</b>	<b>31.03.2016 (INR in Lacs)</b>																														
	<b>LONG TERM BORROWINGS</b>																																
	Housing Loan From Kotak-33644/-	25.438	26.884																														
	Kotak Bank -0725TL01000000017	0.000	13.895																														
	Kotak Mahindra Bank -Innova Loan-22700/-	0.888	3.373																														
	Gold Loan	2.000	2.000																														
	Kotak Term Loan - 0725TL01000000017	47.142	0.000																														
	<b>SHORT TERM BORROWINGS</b>																																
	Kotak Mahindra Bank-5211139181-OD	(2.873)	54.595																														
	<b>Total</b>	<b>72.595</b>	<b>100.747</b>																														

<b>Auditors :</b>	
<b>Name :</b>	Mangesh Pawar and Associates Chartered Accountants
<b>Address :</b>	Pune, Maharashtra, India

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<b>Membership No.:</b>	162085
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**LITIGATIONS**

NIL

**CAPITAL STRUCTURE**  
*[INR in Lacs]*

**As on 31.03.2017**

<b>Particulars</b>	<b>[INR in Lacs]</b>
Capital: Mr. Sharad Jalindar Gadhave	
Opening Balance	60.572
Add: Addition during the year	0.000
Less: Drawings	(2.160)
Less: LIC	(1.508)
Add: Income Tax Refund A Y 2016-17	0.000
Add: Short Term Capital Gain	5.100
Add: Interest Received	0.005
Less: Property Tax Home	0.000
Less: Self-Assessment Tax Paid	(3.100)
Add: Agricultural Expenses	1.442
Less: Interest on Home L	(2.591)
Add: Interest On FD	0.011
Add: Rent Flat Sec 16	0.840
Profit/loss of the year	17.264
<b>Total</b>	<b>75.875</b>

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**FINANCIAL DATA**  
*[all figures are INR Lacs]*

**Note:** Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry Records.

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>I. EQUITY AND LIABILITIES</b>		
(1) Shareholders' Funds		
(a) Proprietors Capital	75.875	60.572
(b) Reserves & Surplus	0.000	0.000
(c) Money received against share warrants	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>75.875</b>	<b>60.572</b>
(3) Non-Current Liabilities		
(a) long-term borrowings	126.216	87.440
(b) Deferred tax liabilities (Net)	0.000	0.000
(c) Other long term liabilities	0.000	0.000
(d) long-term provisions	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>126.216</b>	<b>87.440</b>
(4) Current Liabilities		
(a) Short term borrowings	(2.873)	54.595
(b) Trade payables	106.651	0.480
(c) Other current liabilities	2.037	103.864
(d) Short-term provisions	0.675	1.903
<b>Total Current Liabilities (4)</b>	<b>106.490</b>	<b>160.842</b>
<b>TOTAL</b>	<b>308.581</b>	<b>308.854</b>
<b>II. ASSETS</b>		
(1) Non-current assets		
(a) Fixed Assets		
(i) Tangible assets	84.417	86.216
(ii) Intangible Assets	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000
(iv) Intangible assets under development	0.000	0.000
(b) Non-current Investments	77.465	68.353
(c) Deferred tax assets (net)	0.000	0.000
(d) Long-term Loan and Advances	15.800	14.650
(e) Other Non-current assets	0.000	0.000

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<b>Total Non-Current Assets</b>		<b>177.682</b>	<b>169.219</b>
(2) Current assets			
(a) Current investments		0.000	0.000
(b) Inventories		68.766	65.986
(c) Trade receivables		58.171	71.324
(d) Cash and cash equivalents		3.197	1.496
(e) Short-term loans and advances		0.000	0.000
(f) Other current assets		0.765	0.829
<b>Total Current Assets</b>		<b>130.899</b>	<b>139.635</b>
<b>TOTAL</b>		<b>308.581</b>	<b>308.854</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
	<b>SALES</b>		
	Income	205.162	201.961
	Other Income	0.000	2.895
	<b>TOTAL</b>	<b>205.162</b>	<b>204.856</b>
<b>Less</b>	<b>EXPENSES</b>		
	Purchases of Stock-in-Trade	164.643	155.817
	Direct Expenses	4.262	5.291
	Employees benefits expense	5.201	9.135
	Other expenses	3.669	5.685
	<b>TOTAL</b>	<b>177.775</b>	<b>175.928</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>27.387</b>	<b>28.928</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>7.818</b>	<b>9.813</b>
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>19.569</b>	<b>19.115</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>2.305</b>	<b>2.711</b>
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>17.264</b>	<b>16.404</b>
<b>Less</b>	<b>TAX</b>	<b>0.000</b>	<b>0.000</b>
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>17.264</b>	<b>16.404</b>

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**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>		<b>31.03.2017</b>	<b>31.03.2016</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)		103.49	128.90
Account Receivables Turnover (Income / Sundry Debtors)		3.53	2.83
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		236.44	1.12
Inventory Turnover (Operating Income / Inventories)		0.40	0.44
Asset Turnover (Operating Income / Net Fixed Assets)		0.32	0.34

**LEVERAGE RATIOS**

<b>PARTICULARS</b>		<b>31.03.2017</b>	<b>31.03.2016</b>
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.75	0.80
Debt Equity Ratio (Total Liability / Networth)		1.63	2.34
Current Liabilities to Networth (Current Liabilities / Net Worth)		1.40	2.66
Fixed Assets to Networth (Net Fixed Assets / Networth)		1.11	1.42
Interest Coverage Ratio (PBIT / Financial Charges)		3.50	2.95

**PROFITABILITY RATIOS**

<b>PARTICULARS</b>			<b>31.03.2017</b>	<b>31.03.2016</b>
Net Profit Margin ((PAT / Sales) * 100)	%		8.41	8.12
Return on Total Assets	%		5.59	5.31

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((PAT / Total Assets) * 100)				
Return on Investment (ROI) ((PAT / Networth) * 100)	%		22.75	27.08

**SOLVENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.23	0.87
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.58	0.46
G-Score Ratio Financial (Networth / Total Assets)		0.25	0.20
G-Score Ratio Debt (Debts / Equity Capital)		1.63	2.34
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.23	0.87

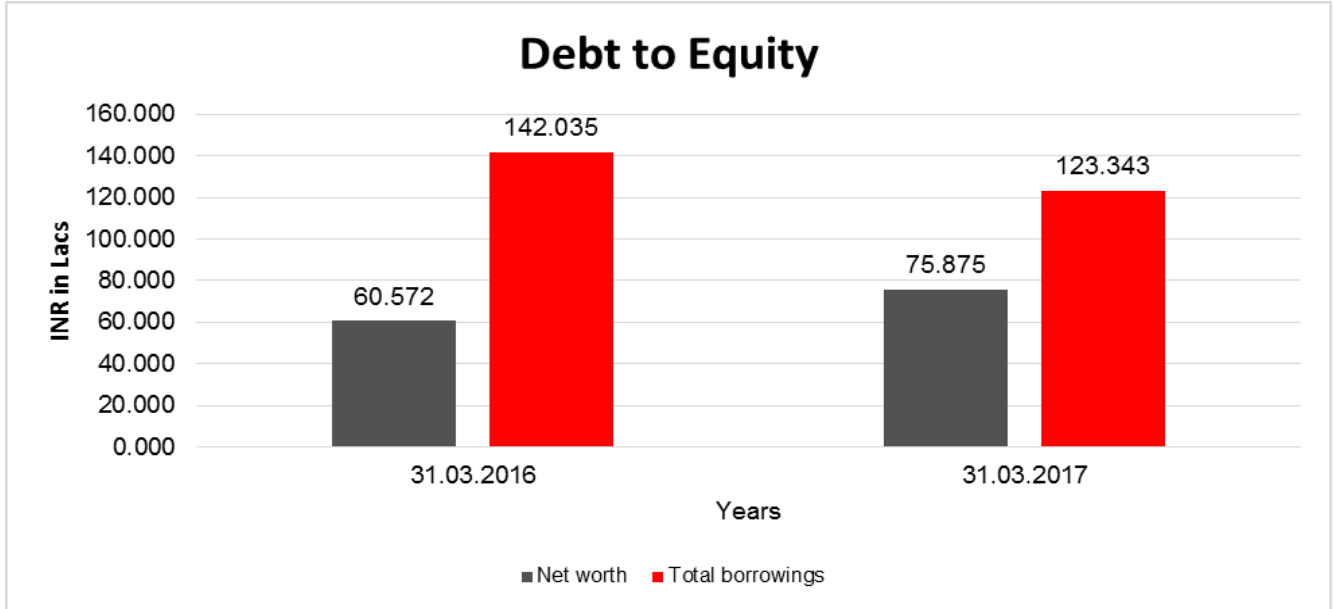
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

**FINANCIAL ANALYSIS**  
*[all figures are INR Lacs]*

**DEBT EQUITY RATIO**

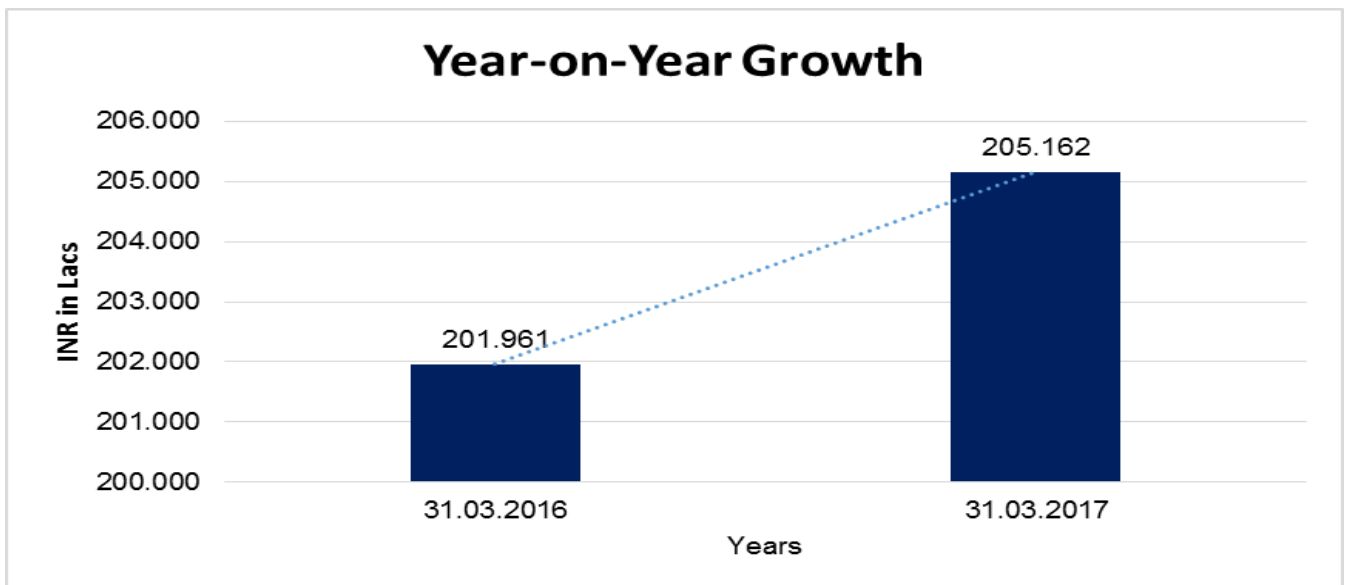
Particular	31.03.2016 INR In Lacs	31.03.2017 INR In Lacs
Proprietors Capital	60.572	75.875
Reserves & Surplus	0.000	0.000
<b>Net worth</b>	<b>60.572</b>	<b>75.875</b>
Secured Loans	87.440	126.216
Unsecured Loans	54.595	(2.873)
<b>Total borrowings</b>	<b>142.035</b>	<b>123.343</b>
<b>Debt/Equity ratio</b>	<b>2.345</b>	<b>1.626</b>

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**YEAR-ON-YEAR GROWTH**

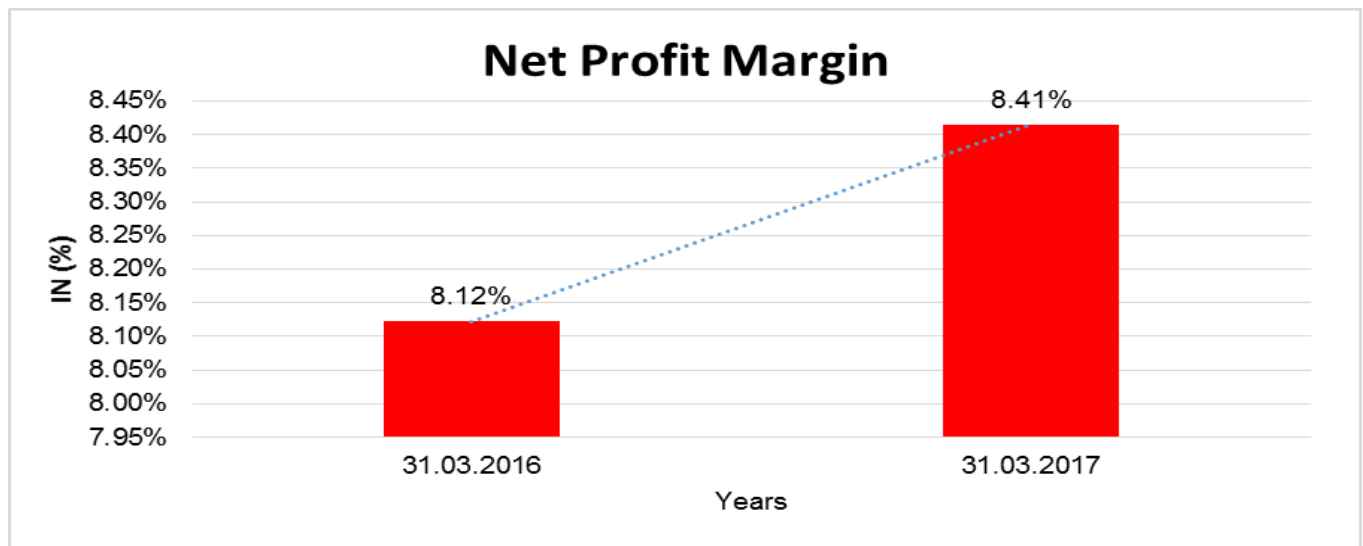
Year on Year Growth	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs
Sales	201.961	205.162
		<b>1.585</b>



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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs
Sales	201.961	205.162
Profit/ (Loss)	16.404	17.264
	<b>8.12%</b>	<b>8.41%</b>



**LOCAL AGENCY FURTHER INFORMATION**

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	Yes
5	Buyer visit details	Yes
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	Yes
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No

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**TRINETRI FARMS - 523760**

**PAGE NO. : 13**

16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two years	Yes
30	Major shareholders, if available	No
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	Yes
35	Negative Reporting by Auditors in the Annual Report	No

**UNSECURED LOAN**

Particulars	31.03.2017 (INR in Lacs)	31.03.2016 (INR in Lacs)
<b>LONG TERM BORROWINGS</b>		
Bhos Bonsi	0.000	4.850
Dnyaneshwar Baban Agale	3.000	4.000
Namdev Laxman Gunjal	5.304	10.304
Pamod Gadhave	5.000	5.000
Ravindra Gunjal	3.350	3.350
Sandip Gadhave	1.360	4.360
Shreetej Industries	19.654	1.424
Vineeta Kulkarni	8.000	8.000
Nanabhau Lohot	4.800	0.000
Narayan Padule	0.280	0.000
<b>Total</b>	<b>50.748</b>	<b>41.288</b>

**FIXED ASSETS**

- Computers and Software's
- House Property
- Air Conditioner
- Bajaj CT 100
- Mobile Handset

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- Office Furniture
- Samsung Galaxy S7
- Toyota Innova

**OBSERVATION POINTS**

<b>Name of Company :</b>	TRINETRI FARMS
<b>Address :</b>	Shop No – 14, G. F. Moraya Business Center, APT GP 115: G Block, Sambhaji Nagar, Taluka Haveli, Chinchwad – Pimpri, Pune -411019, Maharashtra, India
<b>Mobile No.:</b>	91-9689024895
<b>Email :</b>	<a href="mailto:trinetri_farms@hotmail.com">trinetri_farms@hotmail.com</a>
<b>Person to whom we met:</b>	Mr. Sharad Jalindar Gadhave
<b>Designation :</b>	Proprietor
<b>Name Board :</b>	Not Sighted
<b>Location:</b>	Easy
<b>Landmark (If Any):</b>	Near HP Petrol Pump
<b>Total Floors of the building:</b>	Ground + 3 Floors
<b>Subject situated on:</b>	Ground Floor
<b>Locality:</b>	Commercial
<b>Area of premises :</b>	500 Sq. Ft
<b>Area :</b>	Upmarket
<b>Level of operation :</b>	High
<b>Details of hypothecation signboard (If Any) (As displayed in factory / work) :</b>	
<b>No. of employees seen at premises:</b>	30
<b>Visibility of Items:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Fax Machine</li> <li>• Telex</li> <li>• Computers</li> </ul>

	<ul style="list-style-type: none"> <li>• Air Conditioner</li> <li>• Office Equipment</li> <li>• Xerox Machine</li> </ul>
<b>Furniture items sighted :</b>	Yes (2 Table and 4 Charis)
<b>Neighbour's interview :</b>	<b>Name of Company:</b> UNK Industrial and Corporate Health Checkup Centre
<b>Neighbour's interview</b>	<b>Name of Company :</b> Future Maker Life Care Private Limited
<b>Neighbour's interview</b>	Existence Confirmed
<b>Proof of visit:</b>	Photographs
<b>Photographs:</b>	Interior/ Shop Floor/Stock etc.
<b>Details of the person conducting visit:</b>	
<b>Name:</b>	Mr. Sharad Patil
<b>Designation :</b>	Field Executive
<b>Contact:</b>	91-7875545850

**PICTURES**

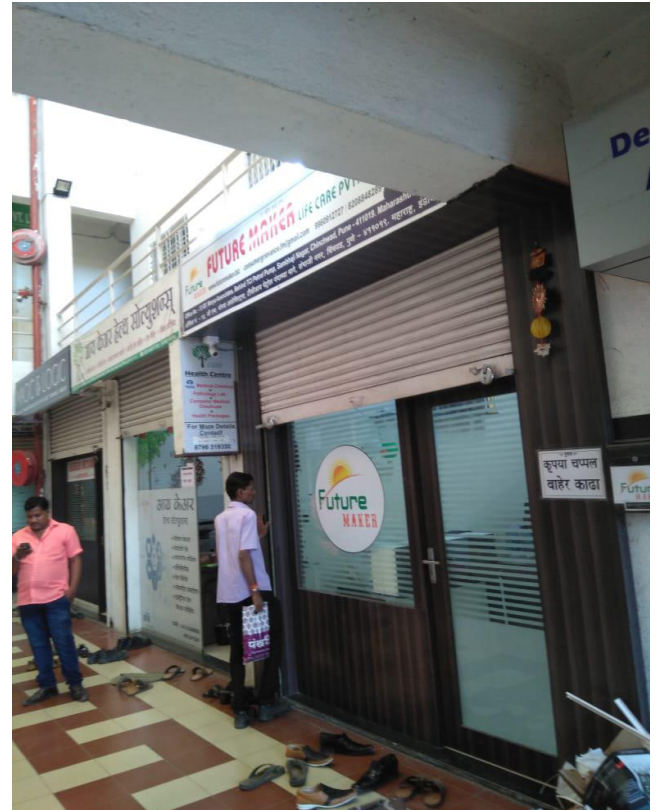


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**NEIGHBOURS**



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**CMT REPORT (Corruption, Money Laundering & Terrorism]**

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

**1] INFORMATION ON DESIGNATED PARTY**

No records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

**2] Court Declaration :**

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

**3] Asset Declaration :**

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

**4] Record on Financial Crime :**

Charges or conviction registered against subject: **None**

**5] Records on Violation of Anti-Corruption Laws :**

Charges or investigation registered against subject: **None**

**6] Records on Int'l Anti-Money Laundering Laws/Standards :**

Charges or investigation registered against subject: **None**

**7] Criminal Records**

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

**8] Affiliation with Government :**

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

**9] Compensation Package :**

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

**10] Press Report (as on 17.09.2018 (date of report) :**

No press reports / filings exists on the subject.

**INFORMATION DETAILS**

Information Gathered by :	PRT
Analysis Done by :	VIV
Report Prepared by :	KVT

**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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