

MIRA INFORM REPORT

Report No. :	530381
Report Date :	19.09.2018

IDENTIFICATION DETAILS

Name :	R.S. COLD STORAGE
Registered Office :	Khasra No. 444 & 446, Chimmara Road, Pratap Pura, Jaswant Nagar, Etawah-206245, Uttar Pradesh
Mobile No.:	91-8700790176 [Mr. Amit Singh]
Country :	India
Financials (as on) :	Not Available
Date of Establishment :	24.03.2018
Capital Investment :	Not Divulged
IEC No.: [Import-Export Code No.]	Not Applicable [As informed by the management that firm does not have export and import]
PAN No.: [Permanent Account No.]	AAXFR6507N
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Partnership Concern with an Unlimited Liability of the Partners
Line of Business :	Providing Cold Storage Facilities for Preservation of Potatoes. [Confirmed by Management]
No. of Employees :	Not Available

RATING & COMMENTS

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

MIRA's Rating : NB

Credit Rating	Explanation	Rating Comments
NB	New Business	No recommendation can be done due to business in infancy stage

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Status :	New Business
Payment Behaviour :	Unknown
Litigation :	Clear
Comments :	<p>Subject is a partnership concern established on 24th March 2018 and it is engaged in the business of cold storage of vegetables.</p> <p>Mr. Amit Singh (Partner) provided information and claimed that the subject will start its business operations from January 2019.</p> <p>No payment terms are known.</p> <p>In view of subject's infancy, it advisable to deal with the subject on fully safe and secure trade terms and conditions.</p> <p>NOTE: Site visit report will be sent soon.</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 (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

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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 19.09.2018

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

Name :	Mr. Amit Singh
Designation :	Partner
Contact No.:	91-8700790176
Date :	18.09.2018

LOCATIONS

Registered Office :	Khasra No. 444 & 446, Chimmara Road, Pratap Pura, Jaswant Nagar, Etawah-206245, Uttar Pradesh, India
Tel. No.:	Not Available
Mobile No.:	91-8700790176 [Mr. Amit Singh] 91-9411889488 [Mr. Anuj Pratap Singh]
Fax No.:	Not Available
E-Mail :	anamikayadav1564@gmail.com
Location :	Owned
Locality :	Commercial

PARTNERS

Name :	Mr. Amit Singh
Designation :	Partner
Date of Birth:	16.09.1994
Aadhaar No.:	7268 5454 0352
PAN No.:	IKIPS9698A

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Name :	Mr. Ram Vir Singh
Designation :	Partner
Date of Birth:	01.07.1966
Aadhaar No.:	2298 0656 1818
PAN No.:	ASOPS0980P
Name :	Mr. Anuj Pratap Singh
Designation :	Partner
Date of Birth:	14.07.1989
PAN No.:	BOTPP1541M
	8384 7630 2454
Name :	Mr. Satyaveer Singh Yadav
Designation :	Partner
Date of Birth:	04.01.1968
PAN No.:	AAPPY1697L
Aadhaar No.:	5835 2541 8117

BUSINESS DETAILS

Line of Business :	Providing Cold Storage Facilities for Preservation of Potatoes. [Confirmed by Management]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Not Available
Purchasing :	Not Available

GENERAL INFORMATION

Suppliers :	Reference:	Not Available
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--

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	Experience:	--
	Remark	--
Customers :		
	Reference:	Not Available
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
No. of Employees :	Not Available	
Bankers :		
	Bank Name:	Bank of India
	Branch:	Etawah Branch, Uttar Pradesh, India
	Person Name (with Designation):	Mr. Ashish [Chief Manager]
	Contact Number:	91-5688-256390/ 254740
	Name of Account Holder:	R.S. COLD STORAGE
	Account Number:	728020110000441
	Account Since (Date/ Year of A/c Opening):	--
	Average Balance Maintained (Optional):	--
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--
	Account Operation:	--
	Remarks:	--

Auditors :	Not yet appointed
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

Capital Investment :	
Owned :	Not Divulged
Borrowed :	Not Divulged
Total :	Not Divulged

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FINANCIAL ANALYSIS
[all figures are in INR Million]

NEW BUSINESS

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	--
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
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	No
22	Conduct of the banking account	--
23	Financials, if provided	No
24	Capital in the business	No
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last three years	No
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	Yes
29	Profitability for last three years	No
30	Major shareholders, if available	No
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--

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34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

CALCULATION OF DSCR

(INR IN MILLION)

Particulars	OPERATING YEARS					
	2019-20 [Projected]	2020-21 [Projected]	2021-22 [Projected]	2022-23 [Projected]	2023-24 [Projected]	2024-25 [Projected]
Cash accruals	6.399	6.960	7.588	8.265	8.292	8.358
Interest on term loan	2.471	2.223	1.908	1.548	1.188	0.783
Total	8.870	9.183	9.496	9.813	9.480	9.141
Repayment of T/L	2.500	3.000	4.000	4.000	4.000	5.000
Interest on term loan	2.471	2.223	1.908	1.548	1.188	0.783
Total	4.971	5.223	5.908	5.548	5.188	5.783
DSCR	1.78	1.76	1.61	1.77	1.83	1.58
Average DSCR	1.67					

PROJECTED PROFITABILITY STATEMENT

(INR IN MILLION)

Particulars	OPERATING YEARS					
	2018-19 [Estimated]	2019-20 [Projected]	2020-21 [Projected]	2021-22 [Projected]	2022-23 [Projected]	2023-24 [Projected]
Rent receipts	2.646	17.037	18.219	19.424	20.651	20.857
Total	2.846	17.037	18.219	19.424	20.651	20.857
Loading and unloading	0.265	0.703	0.893	1.100	1.323	1.406
Raw materials	0.229	0.244	0.258	0.272	0.287	0.301
Power and diesel	0.563	4.306	4.560	4.813	5.066	5.320

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Repair and maintenance	0.076	0.453	0.476	0.500	0.524	0.551
Insurance	0.057	0.340	0.306	0.275	0.248	0.223
Salary and wages	0.085	0.510	0.536	0.562	0.590	0.620
Administration expenses	0.030	0.033	0.036	0.040	0.044	0.048
Profit before intt. And depreciation	1.342	10.448	11.155	11.862	12.568	12.389
Depreciation	0.850	5.000	4.424	3.917	3.470	3.077
Interest on term loan	0.215	2.471	2.223	1.908	1.548	1.188
Interest on CC limit	1.83	1.100	1.100	1.100	1.100	1.100
Preliminary and pre-operative expenses w/o	0.020	0.020	0.020	0.020	0.020	0.000
Profit before tax	0.074	1.858	3.389	4.917	6.430	7.025
Provision for tax	0.019	0.478	0.873	1.266	1.656	1.809
Profit after tax	0.055	1.379	2.516	3.651	4.774	5.216
Add: Depreciation	0.850	5.000	4.424	3.917	3.470	3.077
Add: Pre-operative expenses	0.020	0.020	0.020	0.020	0.020	0.000
Cash accruals	0.925	6.399	6.960	7.588	8.265	8.292

PROJECTED BALANCE SHEET

(INR IN MILLION)

Particulars	OPERATING YEARS					
	2018-19 [Estimated]	2019-20 [Projected]	2020-21 [Projected]	2021-22 [Projected]	2022-23 [Projected]	2023-24 [Projected]
LIABILITIES						
Partner's capital	16.717	16.717	16.717	16.717	16.717	16.717
Venture capital fund	4.347	4.347	4.347	4.347	4.347	4.347

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Reserves and surplus	0.055	1.434	3.950	7.601	12.375	17.591
Term loan	26.200	23.200	19.200	15.200	11.200	6.200
Cash credit limit (for adv. To famers)	11.000	11.000	11.000	11.000	11.000	11.000
Term loan install. Payable within 1 year	2.500	3.000	4.000	4.000	4.000	5.000
Current liabilities	0.800	1.000	1.200	1.400	1.600	1.800
Total	61.619	60.698	60.414	60.265	61.239	62.655
ASSETS						
Land and site development	0.000	0.000	0.000	0.000	0.000	0.000
Building	34.790	31.311	28.180	25.362	22.826	20.543
Plant and machinery	9.994	8.495	7.220	6.137	5.217	4.434
Misc. fixed assets	0.146	12.400	0.106	0.090	0.076	0.065
Advance to farmers	14.884	16.884	19.084	21.504	24.166	27.094
Other current assets	0.050	0.055	0.061	0.067	0.073	0.081
Cash and bank balance	1.675	3.769	5.723	7.085	8.881	10.438
Pre-operative expenses	0.080	0.060	0.040	0.020	0.000	0.000
Total	61.619	60.698	60.414	60.265	61.239	62.655

PROJECTED FUND FLOW STATEMENT

(INR IN MILLION)

Particulars	OPERATING YEARS					
	2018-19 [Estimated]	2019-20 [Projected]	2020-21 [Projected]	2021-22 [Projected]	2022-23 [Projected]	2023-24 [Projected]
SOURCES OF FUND						
Partners capital	16.717	0.000	0.000	0.000	0.000	0.000
Term loan	28.700	0.000	0.000	0.000	0.000	0.000

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Venture capital fund	4.347	0.000	0.000	0.000	0.000	0.000
Cash credit limit (for advance to farmer)	11.000	0.000	0.000	0.000	0.000	0.000
Current liabilities	0.800	0.200	0.200	0.200	0.200	0.200
Cash accruals	0.925	6.399	6.960	7.588	8.285	8.292
Total	62.488	6.599	7.180	7.788	8.465	8.492
APPLICATION OF FUNDS						
Land and site development	0.000	0.000	0.000	0.000	0.000	0.000
Building	35.057	0.000	0.000	0.000	0.000	0.000
Plant and machinery	10.250	0.000	0.000	0.000	0.000	0.000
Misc. fixed assets	0.150	0.000	0.000	0.000	0.000	0.000
Advance to farmers	14.884	2.000	2.200	2.420	2.662	2.928
Other current assets	0.050	0.005	0.008	0.006	0.007	0.007
Repayment of T/L	0.000	2.500	3.000	4.000	4.000	4.000
Repayment venture capital	0.000	0.000	0.000	0.000	0.000	0.000
IDCP	0.323	0.000	0.000	0.000	0.000	0.000
Pre-operative expenses	0.100	0.000	0.000	0.000	0.000	0.000
Total	60.814	4.505	5.206	6.428	6.669	6.936
Opening balance	0.000	1.675	3.769	5.723	7.085	8.881
Surplus/deficit	1.675	2.094	1.954	1.362	1.796	1.557
Closing balance	1.675	3.769	5.723	7.085	8.881	10.438

PERFORMANCE AND FINANCIAL INDICATORS

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(INR IN MILLION)

Particulars	OPERATING YEARS					
	2019-20 [Projected]	2020-21 [Projected]	2021-22 [Projected]	2022-23 [Projected]	2023-24 [Projected]	2024-25 [Projected]
Partners capital	16.717	16.717	16.717	16.717	16.717	16.717
Reserve and surplus	1.434	3.950	7.601	12.375	17.591	23.220
Less: Intangible net worth	0.00	0.040	0.020	0.000	0.000	0.000
Tangible net worth	18.092	20.628	24.298	29.093	34.309	39.937
Term loans	23.200	19.200	15.200	11.200	6.200	0.000
Other term liabilities	0.000	0.000	0.000	0.000	0.000	0.000
Unsecured loan	0.000	0.000	0.000	0.000	0.000	0.000
Venture capital	4.347	4.347	4.347	4.347	4.347	4.347
Total term liabilities	27.547	23.547	19.547	15.547	10.547	4.347
Capital employed	45.638	44.174	43.845	44.639	44.855	44.284
Net block	39.930	35.506	31.589	28.119	25.042	22.313
Investment in allied / group concerns	0.000	0.000	0.000	0.000	0.000	0.000
Investment in others	0.000	0.000	0.000	0.000	0.000	0.000
Debtors>5 months	0.000	0.000	0.000	0.000	0.000	0.000
Other non-current assets	0.000	0.000	0.000	0.000	0.000	0.000
Total non-current assets	0.000	0.000	0.000	0.000	0.000	0.000
Inventory	0.000	0.000	0.000	0.000	0.000	0.000
Debtors receivable (less than 6 months)	16.884	19.084	21.504	24.166	27.094	30.315
Other current assets	3.824	5.784	7.152	8.954	10.518	10.855
Total current liabilities	20.708	24.868	28.658	33.120	37.613	41.171
Bank borrowings/	11.000	11.000	11.000	11.000	11.000	11.000

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commercial paper						
Instalment payables within one year	3.000	4.000	4.000	4.000	5.000	6.20
Sundry creditors/ other current liabilities	1.000	1.200	1.400	1.600	1.800	2.000
Total Current Liabilities	15.000	16.200	16.400	16.600	17.800	19.200
Operating analysis						
Net sales	17.037	18.219	19.424	20.651	20.857	21.066
Profit before tax/loss	1.858	3.389	4.917	6.430	7.025	7.581
Provision for tax	0.478	0.873	1.266	1.656	1.809	1.952
Profit after tax/loss	1.379	2.516	3.651	4.774	5.216	5.629
Depreciation and other non-cash expenses	5.000	4.424	3.917	3.470	3.077	2.729
Cash accrual	6.399	6.960	7.588	8.265	8.292	8.358
Ratio Analysis						
Current ratio (Current assets/current liabilities)	1.38	1.54	1.75	2.00	2.11	2.14
Debt equity ratio (term liabilities/ tangible net worth)	1.52	1.14	0.80	0.53	0.31	0.11
Leverage ratio (term + current liabilities/ tangible networth)	2.35	1.93	1.48	1.10	0.83	0.59
Net profit to sales (%)	8.10	13.81	18.80	23.12	25.01	26.72
DSCR	1.78	1.78	1.81	1.77	1.83	1.58
Average DSCR	1.67					

NETWORTH STATEMENT

MR. RAM VIR SINGH [PARTNER]

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(INR IN MILLION)

Particulars	Amount
Commercial land and building situated at 32/19, South Side Industrial Area, GT Road, Ghaziabad	15.000
Agricultural land situated at Khasra No. 387a, 448, 444, 446, 447/5, 405, 413, Mauza Niloi, District Etawah, admeasuring 5.6183 hectare (1/8 share)	12.600
Agricultural land situated at Khasra No. 1, 2, 3, 5, 151/1, 194, Mauza Mohobbatpur, Nagla Bhagat, Jaswant Nagar, Etawah admeasuring 5.791 hectare (1/8 share)	13.000
Commercial plot situated at Khasra No. 217, Gulabwadi, Jaswant Nagar, Etawah admeasuring 0.283 hectare (1/8 share)	6.250
Car Mahindra XUV No. UP 14 By 7874	1.100
Two wheeler apache RTR	0.015
Two wheeler discover	0.010
Gold and jewelry	0.250
LIC policies	0.675
Cash and bank balances	0.220
Total	49.120
Less: Liabilities	0.000
NETWORTH	49.120

NETWORTH STATEMENT

MR. AMIT SINGH [PARTNER]

(INR IN MILLION)

Particulars	Amount
Gold and jewellery	0.250

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R.S. COLD STORAGE - 530381

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Cash and bank balances	0.230

Total	0.480
Less: Liabilities	0.000

NETWORTH	0.480

NETWORTH STATEMENT

MR. ANUJ PRATAP SINGH [PARTNER]

(INR IN MILLION)

Particulars	Amount
LIC policies	0.040
Bike hero splendor	0.060
Gold and jewellery	0.250
Cash and bank balances	0.180

Total	0.530
Less: Liabilities	0.000

NETWORTH	0.530

NETWORTH STATEMENT

MR. SATYAVEER SINGH YADAV [PARTNER]

(INR IN MILLION)

Particulars	Amount
Commercial land and building situated at Khasra No. 216, Jaswant Nagar, Etawah	10.000

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admeasuring 3.50 bigha (1/3 share)	
Agricultural land situated at Khasra No. 387a, 448, 444, 446, 447/5, 405, 413, Mauza Niloi, District Etawah, admeasuring 5.6183 hectare (1/8 share)	12.600
Agricultural land situated at Khasra No. 1, 2, 3, 5, 151/1, 194, Mauza Mohobbatpur, Nagla Bhagat, Jaswant Nagar, Etawah admeasuring 5.791 hectare (1/8 share)	13.000
Commercial plot situated at Khasra No. 217, Gulabwadi, Jaswant Nagar, Etawah admeasuring 0.283 hectare (1/8 share)	6.250
Gold	0.250
Cash and bank balances	0.190
Total	42.290
Less: Liabilities	0.000
NETWORTH	42.290

VALUATION REPORT

(GENERAL DETAILS)

Date as on which valuation is made	31.08.2018
Name of the Owner	Mr. Ram Chandra, Mr. Om Prakash, Mr. Chandra, Mr. Ram Prakash, Ram Vir Singh, Mr. Satyaveer Singh and Brajesh Singh Sons of Late Mr. Ram Swarup and Mrs. Pushpa Devi w/o Late Mr. Hanumant Singh and Vikas, Vivek and Vishal all s/o Late Mr. Hanumant Singh
Brief Description of the property	It's residential property with ground and 1 st Floor
Location, Street, Ward No and Address	Immovable property situated on Khata No. 155, Gata No. 387 A, Village Pratap Pura Mauja Niloi, Chimara Road, Tahsil Jaswant Nagar, District Etawah.
Survey/ Plot No. of Land	Gata No. 387 A, Village Pratap Pura Mauja Niloi, Chimara Road, Tahsil Jaswant Nagar, District Etawah.
Fair Market Value (Land + Construction)	INR 50.750 Million
Distress Sale Value 90% of market value	INR 45.675 Million

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Recent value per month of similar unit	INR 50000/- per month
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VALUATION REPORT

(GENERAL DETAILS)

Date as on which valuation is made	27.08.2018
Name of the Owner	R S COLD STORAGE Manager – Mr. Ram Vir Singh Mr. Ram Swaroop
Brief Description of the property	It's a under construction cold storages with 02 nos. cold
Location, Street, Ward No and Address	Immovable property situated at Khasra No. Khasra No. 444 & 446 (Part), Jaswant Nagar, Mauza Nilo, District Etawah.
Survey/ Plot No. of Land	Khasra No. 444 & 446 (Part)

Market value	INR 54.316 Million
Realizable Value 90% of market value	INR 48.884 Million
Possible Rental Value Similar Unit	INR 2000000/- Month

CMT REPORT (Corruption, Money Laundering & Terrorism]

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

1] INFORMATION ON DESIGNATED PARTY

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

2] Court Declaration :

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

3] Asset Declaration :

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

4] Record on Financial Crime :

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

5] Records on Violation of Anti-Corruption Laws :

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

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

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

7] Criminal Records

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

8] Affiliation with Government :

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

9] Compensation Package :

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

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 72.38
UK Pound	1	INR 95.29
Euro	1	INR 84.77

INFORMATION DETAILS

Information Gathered by :	KMN
Analysis Done by :	VIK R
Report Prepared by :	ARC

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--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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