

MIRA INFORM REPORT

Report No. :	531478
Report Date :	22.09.2018

IDENTIFICATION DETAILS

Name :	KOLEKTOR GROUP D.O.O.
Formerly Known As :	KOLEKTOR D.O.O. IDRJA
Registered Office :	Vojkova ulica 10, , 5280 Idrija
Country :	Slovenia
Financials (as on) :	31.12.2017
Date of Incorporation :	01..01.1963
Com. Reg. No.:	10014300
Legal Form :	Ltd - Limited liability company
Line of Business :	<ul style="list-style-type: none"> • Activities of Head Offices • Manufacture And Selling Of Collectors, Bands And Other Parts For Electro Industry
No. of Employees :	254

RATING & COMMENTS

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

MIRA's Rating : A+

Credit Rating	Explanation	Rating Comments
A+	Low Risk	Business dealings permissible with low risk of default

Status :	Good
Payment Behaviour :	Regular
Litigation :	Clear

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)
Slovenia	B1	B1

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

SLOVENIA - ECONOMIC OVERVIEW

With excellent infrastructure, a well-educated work force, and a strategic location between the Balkans and Western Europe, Slovenia has one of the highest per capita GDPs in Central Europe, despite having suffered a protracted recession in the 2008-09 period in the wake of the global financial crisis. Slovenia became the first 2004 EU entrant to adopt the euro (on 1 January 2007) and has experienced a stable political and economic transition.

In March 2004, Slovenia became the first transition country to graduate from borrower status to donor partner at the World Bank. In 2007, Slovenia was invited to begin the process for joining the OECD; it became a member in 2012. From 2014 to 2016, export-led growth, fueled by demand in larger European markets, pushed annual GDP growth above 2.3%. Growth reached 5.0% in 2017 and is projected to near or reach 5% in 2018. What used to be stubbornly high unemployment fell below 5.5% in early 2018, driven by strong exports and increasing consumption that boosted labor demand. Continued fiscal consolidation through increased tax collection and social security contributions will likely result in a balanced government budget in 2019.

Prime Minister Cerar's government took office in September 2014, pledging to press ahead with commitments to privatize a select group of state-run companies, rationalize public spending, and further stabilize the banking sector. Efforts to privatize Slovenia's largely state-owned banking sector have largely stalled, however, amid concerns about an ongoing dispute over Yugoslav-era foreign currency deposits.

Source : CIA

COMPANY NAME AND ADDRESS

KOLEKTOR GROUP d.o.o.

**Vojkova ulica 10,
5280 Idrija**

Phone: 05 375 01 00
Telefax: 05 375 01 50
E-Mail: kolektor@kolektor.si
Web: www.kolektorgroup.com

COMPANY SUMMERY

Legal form	Ltd - Limited liability company		
Established on	24/10/1990 - Ltd - Limited liability company 1963 - Company - general last entry on 19.07.2017		
Registered on	(on the share of FMR d.d. is lien registered) 24/10/1990, Nova Gorica, Registration number: 10014300		
Registered capital	Tax number: SI75860309 Company number: 5034558 24/10/1990 03/10/2014	EUR	20.469.402,99 EUR 17.740.149,26
Owner	on 03.10.2014 reduction of capital for EUR 2.729.253,73 FMR d.d. (Statistical number: 5360641) Vojkova ulica 10, 5280 Idrija KOLEKTOR HOLDING d.d. (Statistical number: 5557801) Vojkova ulica 10, 5280 Idrija FI d.o.o. (Statistical number: 5569974) Vojkova ulica 10, 5280 Idrija	EUR	6.959.605,27 EUR 5.458.703,91 EUR 5.321.840,08
Manager	Marjan Drmota Dole 26B, 5280 Idrija Board member Primož Bešter Bobenčkova ulica 10, 1000 Ljubljana Board member Radovan Bolko Gorska pot 25, 5280 Idrija Chairman of the board Valter Leban		

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General data	<p>Grilčeva ulica 15, 5280 Idrija Board member company activity: manufacture and selling of collectors, bands and other parts for electro industry, activities of head offices the company is since 1.1.2004 active only as head office manufacture took over the company KOLEKTOR SIKOM d.o.o.(company no.1872303) headquarters and business premises are located on the address above, business premises are also located in Spodnja Idrija Main activity: Activities of head offices (NACE 2) (70.10) Former name KOLEKTOR D.O.O. IDRIJA End of validity: 22.02.2007 Short name KOLEKTOR GROUP d.o.o. Beginning of validity: 22.02.2007</p> <p>Residence address: Vojkova ulica 10, 5280 Idrija Beginning of validity: 24.10.1990 Phone: 05 375 01 00 Telefax: 05 375 01 50 E-Mail: kolektor@kolektor.si Web: www.kolektorgroup.com</p>		
Other activities			
Employees	2010	145 employees	
	2011	181 employees	
	2012	192 employees	
	2013	198 employees	
	2014	201 employees	
	2015	239 employees	
	2016	263 employees	
	2017	254 employees	
	group Kolektor per 31.12.2017	4.839 employees	
	group Kolektor per 31.12.2016	3.716 employees	
	group Kolektor per 31.12.2015	2.935 employees	
	group Kolektor per 31.12.2014	2.915 employees	
	group Kolektor per 31.12.2013	3.019 employees	
	group Kolektor per 31.12.2012	2.823 employees	
	group Kolektor per 31.12.2011	2.877 employees	
	group Kolektor per 31.12.2010	2.701 employees	
Annual turnover	2010	Enterprise turnover	EUR 129.433.222,-
	2011	Enterprise turnover	EUR 149.232.356,-
	2012	Enterprise turnover	EUR 147.658.934,-

2013	Enterprise turnover	EUR	167.623.711,-
2014	Enterprise turnover	EUR	163.054.540,-
2015	Enterprise turnover	EUR	173.175.759,-
2016	Enterprise turnover	EUR	171.324.930,-
2017	Enterprise turnover	EUR	195.401.453,-

group Kolektor

annual turnover 2017 EUR 695.418.902,--

net profit 2017 EUR 28.072.204,--

annual turnover 2016 EUR 548.900.643,--

net profit 2016 EUR 42.085.283,--

annual turnover 2015 EUR 515.079.187,--

profit 2015 EUR 22.496.852,--

annual turnover 2014 EUR 512.494.000,--

profit 2014 EUR 37.111.000,--

annual turnover 2013 EUR 479.065.000,--

profit 2013 EUR 27.090.000,--

annual turnover 2012 EUR 463.832.000,--

profit 2012 EUR 21.571.000,--

annual turnover 2011 EUR 473.914.000,--

profit 2011 EUR 19.012.000,--

annual turnover 2010 EUR 379.351.000,--

profit 2010 EUR 20.814.000,--

Property

Company's property: Plot of land
per 31.12.2017

SI-Idrija

Book value: 2.941.289,- EUR (Official source)

Company's property: Buildings
per 31.12.2017

SI-Idrija

Book value: 8.855.688,- EUR (Official source)

Remarks

long company name:

KOLEKTOR GROUP Vodenje in upravljanje družb d.o.o.

participation in capital:

Kolektor Sinyung Industrial Co. Korea (100% share)

Kolektor Sikom d.o.o. Slovenia (100% share)

Kolektor TKI Inc. USA (100% share)

Kolektor Kautt&Bux Germany (100% share)

Kolektor Prokos Slovenia (51% share)

Kolektor Koling BH d.o.o. BIH(65,42% share)

Kolektor Orodjarna Slovenia (100% share)

Kolektor Turboinštitut Slovenia (100% share)

Kolektor Magnet Technology Germany (75,01% share)

Kolektor Koling Slovenia (65,42%share)

Kolektor Etra Slovenia (50,05% share)

Kolektor Tehnologies Indien Pvt.Lt India (100%share)

Kolektor Etra Sverige AB Sweden (100% share)

Kolektor Automotive Nanjing China (100% share)

Kolektor Missel Insulations GmbH Germany(100% share)
MBBM d.o.o. Slovenia (65,42% share)
Kolektor Gradnje d.o.o. Slovenia (65,42% share)
Kolektor CCL d.o.o. BiH (100%share)
Kolektor Igin d.o.o. Slovenia (50,03% share)
Kolektor Synatec Croatia (25,51% share)
Kolektor GTO S.de R.L. de C.V. Mexico (100% share)
Hidro Power Group d.o.o. Serbien (100% share)
Inghydro d.o.o. BiH (100% share)
Hidro Bošava d.o.o. Mazedonien (100% share)
Kolektor ATP d.o.o. Slowenien (100% share)
Kolektor ATS d.o.o. Serbien (100% share)
Hidro Ljutina d.o.o. Serbien (100% share)
Kolektor Sisteh d.o.o. Slowenien (50,01% share)
Kolektor Ventures d.o.o. (100% share)
Kolektor Ascom d.o.o. (100% share)
Kolektor Koling RS d.o.o. (65,42% share)
Kolektor Micro-motor d.o.o. (100% share)
Kolektor Strix d.o.o. (46,99% share)
AR FORCE PROJECT d.o.o. BIH (100%)
AR FORCE HYDROPRO d.o.o. BIH (100%)
Nebesa d.o.o. (100%)
Kolektor CPG d.d. (65,42%)
CPG VG d.o.o. (65,42%)
Kolektor Conttek GmbH Germany (100%)
Kolektor Tesla Jihlava s.r.o. Czech Republic (100%)
Kolektor HC GmbH Germany (100%)
Kolektor Microtel technologie S.p.a. Italy (93,94)
CiTy Sensors S.A. France (93,94%)
Shanghai Sentronics Co., Ltd. China (93,94%)
Kolektor Siegert Electronic GmbH Germany (87,95%)
Airmamics d.o.o. (51,01%)
PCT Inovacije d.o.o. (50%)
(stand per 31.12.2017)

accounts abroad:

688319EUR401002036, BIC: IMBKRUXXX, UNICREDIT BANK ZAO, RUSSIA
DE05603913100756284007, BIC: GENODES1VBH, VOLKSBANK HERRENBERG-
ROTTENBURG EG, GERMANY
DE37700500000004256587, BIC: BYLADEMMXXX, BAYERISCHE LANDESBANK,
MUENCHEN, GERMANY

Interests

FMR d.d. (Statistical number: 5360641):

DELO d.o.o. (Statistical number: 5096049)	Owner	
Dom upokojevcev Ildrija, oskrba in varstvo starostnikov, d.o.o. (Statistical number: 5049725)	Owner	100%
FI d.o.o. (Statistical number: 5569974)	Owner	
FMR d.d. (Statistical number: 5360641)	Head shareholders	1,24%
FMR-MEDIA Založništvo, publikacije in promocija d.o.o. (Statistical number: 1605488)	Owner	100%

KOLEKTOR ASCOM - proizvodnja drsnih obročev in komutatorjev d.o.o (Statistical number: 5919835)	Owner	
KOLEKTOR KOLING d.o.o. (Statistical number: 1888188)	Owner	
PRVI SKLAD, družba tveganega kapitala, d.o.o. (Statistical number: 3275442)	Owner	12,4%
RSG Kapital, upravljanje tveganega kapitala, d.o.o. (Statistical number: 2197499)	Owner	13,1%
VIPA družba za finančno poslovanje in razvoj d.d. - v likvidaciji (Statistical number: 5298318)	Head shareholders	2,9%
KOLEKTOR GROUP d.o.o. (Statistical number: 5034558):		
FMR d.d. (Statistical number: 5360641)	Head shareholders	0,72%
FMR HOLDING Družba pooblaščenka d.d. (Statistical number: 1273795)	Head shareholders	29,42%
GOAP d.o.o. Nova Gorica (Statistical number: 5414083)	Owner	
KOLEKTOR ASCOM - proizvodnja drsnih obročev in komutatorjev d.o.o (Statistical number: 5919835)	Owner	100%
KOLEKTOR ATP d.o.o. (Statistical number: 6288049)	Owner	
KOLEKTOR ETRA d.o.o. (Statistical number: 5041686)	Owner	
KOLEKTOR KFH d.o.o. (Statistical number: 3331121)	Owner	
KOLEKTOR KOLING d.o.o. (Statistical number: 1888188)	Owner	
KOLEKTOR MICRO-MOTOR d.o.o. (Statistical number: 6901573)	Owner	
KOLEKTOR ORODJARNA d.o.o. (Statistical number: 2341654)	Owner	
KOLEKTOR PROKOS Trgovina in posredništvo d.o.o. (Statistical number: 5495083)	Owner	
KOLEKTOR SIKOM d.o.o. (Statistical number: 1872303)	Owner	
KOLEKTOR SINABIT d.o.o. (Statistical number: 5815584)	Owner	7,2%
KOLEKTOR SISTEH d.o.o. (Statistical number: 5536529)	Owner	
KOLEKTOR SYNATEC d.o.o.	Owner	50,01%
KOLEKTOR TURBOINŠTITUT d.o.o. (Statistical number: 5051584)	Owner	100%
KOLEKTOR TURBOINŠTITUT d.o.o. (Statistical number: 5051584)	Head shareholders	95,18%
NEBESA Gostinske storitve d.o.o. (Statistical number: 2161443)	Owner	52,22%
PRVI SKLAD, družba tveganega kapitala, d.o.o. (Statistical number: 3275442)	Owner	12,4%

	RSG Kapital, upravljanje tveganega kapitala, d.o.o. (Statistical number: 2197499)	Owner	13,1%
	SiEVA d.o.o. (Statistical number: 3963039)	Owner	
	KOLEKTOR HOLDING d.d. (Statistical number: 5557801):		
	EVT ekologija, varnost, trgovina-sistemi d.o.o. (Statistical number: 1488805)	Owner	55,73%
	FI d.o.o. (Statistical number: 5569974)	Owner	
	KOLEKTOR ETRA d.o.o. (Statistical number: 5041686)	Owner	
	KOLEKTOR KFH d.o.o. (Statistical number: 3331121)	Owner	
	PSU Poslovne storitve, upravljanje d.o.o. (Statistical number: 2315408)	Owner	50,12%
	Marjan Drmota:		
	KOLEKTOR ETRA d.o.o. (Statistical number: 5041686)	Owner	
	KOLEKTOR KOLING d.o.o. (Statistical number: 1888188)	Owner	
	PRVI SKLAD, družba tveganega kapitala, d.o.o. (Statistical number: 3275442)	Supervisory Board	
	Radovan Bolko:		
	KOLEKTOR SYNATEC d.o.o.	Owner	1,44%
Bank relations	NLB d.d.: Central address: SI Trg republike 2, 1520 Ljubljana Account number: SI56 022440017259738		
	SKB d.d.: Central address: SI Ajdovščina 4, 1513 Ljubljana Account number: SI56 031191000155887		
	NOVA KBM d.d.: Central address: SI Ulica Vita Kraigherja 4, 2505 Maribor Account number: SI56 047520000414240		
	UNICREDIT BANKA SLOVENIJA d.d.: Central address: SI Šmartinska 140, 1000 Ljubljana Account number: SI56 290000003000261		
	Sberbank d.d.: Central address: SI Dunajska cesta 128a, 1000 Ljubljana Account number: SI56 300000180099160		
	GB d.d., Kranj: Central address: SI Bleiweisova cesta 1, 4000 Kranj Account number: SI56 070000003217968		
Company development	Positive		(20)
Terms of payment	No complaints, but occasional delays		(31)
Business	Business connection are premissible		(21)

connection

FINANCIALS

A. The enclosed balance of 2017 is originated from official source, it is not authenticated by the auditor.
(31.12.2017 - 1 EUR)

B. The enclosed balance of 2016 is originated from official source, it is not authenticated by the auditor.
(31.12.2016 - 1 EUR)

C. The enclosed balance of 2015 is originated from official source, it is not authenticated by the auditor.
(31.12.2015 - 1 EUR)

D. The enclosed balance of 2014 is originated from official source, it is not authenticated by the auditor.
(31.12.2014 - 1 EUR)

balance	A 31.12.2017	B 31.12.2016	C 31.12.2015	D 31.12.2014
ASSETS (AKTIVA)	259.568.236	204.740.266	198.760.246	185.878.047
LONG-TERM ASSETS	202.055.517	142.371.616	123.571.357	107.002.019
Intangible assets and long-term deferred costs and accrued revenues	661.062	409.928	283.738	341.439
Intangible assets	661.062	343.678	283.738	341.439
Long-term deferred costs and accrued revenues	0	66.250	0	0
Tangible fixed assets	18.669.691	15.729.831	14.569.668	16.006.524
Long-term financial investments and Real estate investments	181.343.729	125.010.906	107.512.868	89.479.640
Investment property	7.685.725	8.371.834	9.118.159	9.205.570
Long-term financial investments	173.658.004	116.639.072	98.394.709	80.274.070
Long-term operating receivables	55.360	14.942	7.946	18.538
Deferred receivables for taxes	1.325.675	1.206.009	1.197.137	1.155.878
SHORT-TERM ASSETS	57.286.333	62.174.457	75.028.772	78.664.548
Assets (group for estrange) for sell	0	0	0	0
Inventories	5.216.084	5.282.361	4.744.358	4.185.618
Short-term financial investments	7.500.743	16.563.672	11.553.775	22.501.446
Short-term operating receivables	43.158.046	37.053.056	29.832.372	30.659.438
Cash assets	1.411.460	3.275.368	28.898.267	21.318.046
Short-term deferred costs and accrued revenues	226.386	194.193	160.117	211.480
Off-balance sheet items	0	0	0	0
LIABILITIES	259.568.236	204.740.266	198.760.246	185.878.047
CAPITAL	163.687.574	138.296.397	132.789.612	111.167.667
Called-up capital	17.740.149	17.740.149	17.740.149	17.740.149
Basic (subscribed) capital	17.740.149	17.740.149	17.740.149	17.740.149
Non called-up capital (deductive item)	0	0	0	0
Capital reserves	23.197.117	23.197.117	23.197.117	23.197.117
Reserves from profit	3.375.702	3.375.702	3.375.702	3.375.702
Surplus from revaluation	-382.599	0	-611.947	-247.626
Reserves resulting from valuation at				

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fair value				
Retained net	89.792.759	69.888.591	64.102.325	49.218.955
Net business result for the business year	29.964.446	24.904.168	24.986.266	17.883.370
PROVISIONS AND LONG-TERM ACCRUED COSTS AND DEFERRED REVENUES	1.109.062	1.110.350	13.498.946	13.465.069
FINANCIAL AND BUSINESS LIABILITIES	93.646.191	64.317.425	51.674.463	60.407.854
LONG-TERM LIABILITIES	35.046.945	4.895.418	9.717.067	14.796.453
Long-term financial liabilities	35.011.688	4.874.031	9.633.152	14.392.273
Long-term operating liabilities	0	0	0	333.333
Deferred liabilities for taxes	35.257	21.387	83.915	70.847
SHORT-TERM LIABILITIES	58.599.246	59.422.007	41.957.396	45.611.401
Liabilities, included in groups for estrange	0	0	0	0
Short-term financial liabilities	8.568.399	14.858.679	4.771.944	6.197.891
Short-term operating liabilities	50.030.847	44.563.328	37.185.452	39.413.510
SHORT-TERM ACCRUED COSTS AND DEFERRED REVENUES	1.125.409	1.016.094	797.225	837.457
Off-balance sheet items	0	0	0	0

A. The enclosed profit and loss account of 2017 is originated from official source, it is not authenticated by the auditor. (31.12.2017 - 1 EUR)

B. The enclosed profit and loss account of 2016 is originated from official source, it is not authenticated by the auditor. (31.12.2016 - 1 EUR)

C. The enclosed profit and loss account of 2015 is originated from official source, it is not authenticated by the auditor. (31.12.2015 - 1 EUR)

D. The enclosed profit and loss account of 2014 is originated from official source, it is not authenticated by the auditor. (31.12.2014 - 1 EUR)

profit and loss account	A 31.12.2017	B 31.12.2016	C 31.12.2015	D 31.12.2014
Net sales	163.408.511	145.209.529	145.867.418	142.135.714
Changes in the value of inventories of products and work-in-process	-294.254	-27.244	136.552	6.902
Capitalised own products and own services	119.747	66.728	103.811	0
Other operating revenues (with subventions, grants,...)	2.145.525	290.391	835.243	1.048.024
GROSS OPERATING YIELD	165.379.529	145.539.404	146.943.024	143.190.640
Cost of goods, material and services	148.961.294	131.907.367	133.336.901	128.128.053
Purchase value of goods and materials sold and cost of material and cost of material used	136.056.951	119.907.225	121.326.752	117.093.956
Cost of services	12.904.343	12.000.142	12.010.149	11.034.097
Labour cost	11.415.328	10.766.383	9.369.930	9.521.137
Cost of wages	8.905.192	8.370.316	7.312.816	7.537.639
Cost of pension insurance	919.122	865.492	767.355	731.529
Cost of other social insurance	649.751	609.244	545.546	538.117
Other labour cost	941.263	921.331	744.213	713.852

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Write-offs	3.053.992	2.788.043	3.274.737	4.405.137
Depreciation	3.003.593	2.685.053	2.980.388	3.472.944
Revaluation operating expenses for non-tangible assets and tangible fixed assets	0	784	135.739	918.204
Revaluation operating expenses for current assets	50.399	102.206	158.610	13.989
Other operating expenses	352.832	321.174	206.091	176.042
OPERATING REVENUES	165.379.529	145.566.648	146.806.472	143.183.738
OPERATING EXPENSES	163.783.446	145.782.967	146.187.659	142.230.369
OPERATING RESULT	1.596.083	-216.319	618.813	953.369
EBIT	1.596.083	-243.563	755.365	960.271
Financial income from investments in other enterprises	29.122.183	24.699.269	23.776.301	18.306.565
Financial income from loans	686.364	781.565	1.034.448	973.590
Financial income from operating receivables	62.629	276.893	879.055	503.395
Financial expenses from depreciation and write-offs of financial investments	484.500	22.547	218.653	983.396
Financial expenses from financial liabilities	518.487	328.192	542.368	866.485
Financial expenses from operating liabilities	412.337	234.204	416.437	222.820
Financial income	29.871.176	25.757.727	25.689.804	19.783.550
Financial expenses	1.415.324	584.943	1.177.458	2.072.701
Other revenues	150.748	27.799	542.931	80.350
Other expenses	418.916	73.799	533.099	68.600
Total revenues	195.401.453	171.324.930	173.175.759	163.054.540
Total costs	165.617.686	146.441.709	147.898.216	144.371.670
Total business result	29.783.767	24.883.221	25.277.543	18.682.870
Tax on profit	-23.777	0	226.100	545.247
Deferred taxes	204.456	-20.947	65.177	254.253
Net business result for the accounting period	29.964.446	24.904.168	24.986.266	17.883.370

Ratios	2014	2015	2016	2017
Equity ratio	0,1	0,09	0,09	0,07
Cleared equity ratio	0,1	0,09	0,09	0,07
Current liquidity	1,72	1,79	1,05	0,98
Quick liquidity	1,63	1,68	0,96	0,89
Working capital	33053147	33071376	2752450	-1312913
Gearing	10,48	11,2	11,54	14,63
Cleared gearing	1,14	0,78	1,11	2,4
Profitability	11,46	14,6	14,52	15,24
Operating profitability	10,97	14,43	14,54	15,33
Stock days	9,37	10	11,25	9,74
Debtor days	68,63	62,88	78,94	80,62
Supplier days	88,23	78,38	94,94	93,46

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FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupee
US Dollar	1	INR 71.85
UK Pound	1	INR 95.15
Euro	1	INR 84.68
Euro	1	INR 85.02

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

INFORMATION DETAILS

Analysis Done by :	VIVR
Report Prepared by :	KET

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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)