

File No 9(67)/2002-SSI(P)-I
Government of India
Ministry of Micro, Small and medium Enterprises
(SME Section)

Udyog Bhawan, New Delhi
Dated: 9th September, 2016

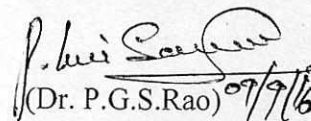
AMENDMENT

Subject: Amendment in Guidelines of Performance & Credit Rating(PCR) Scheme for Micro and Small Enterprises(MSEs) -regarding.

The competent authority has approved the following amendment in the Guidelines of Performance & Credit Rating(PCR) Scheme for Micro and Small Enterprises(MSEs) circulated by this Ministry vide our letter dated 23.5.2016:

- (i) Addition of new para under Clause 8- The rating report submitted by CRA should contain a list of mandatory items as per list at Annexure-I(C).
 - (ii) Addition of new Annexure –I(c).(copy enclosed)
 - (iii) Changes in Annexure I(B) under Clause 11-**Information required for Rating: S. No. 5** of Annexure 1(B) which reads as “Copy of the audited accounts for the last three years (where accounts for the last year has not been audited provisional accounts duly certified by a chartered accountant along with two years audited accounts are to be submitted)” shall be replaced and now read as under:
“Copy of three years of certified accounts in placed of audited accounts, if not available”
2. The Shift to new system for rating reports will be applicable from 1st September, 2016.

Encl: As above.


(Dr. P.G.S.Rao) 09/9/16
Director(SME)
Tele:23063198

To:

1. CMD, NSIC
2. All the Rating Agencies empaneled with NSIC.
3. All the Committee Members of PCR Scheme Guidelines Review Committee.
4. AS&DC(MSME)/JS(SME)/EA(MSME)/ CEO, KVIC/Secretary, Coir Board, DG, NI-MSME.

Copy to:

- (i) PPS to Secretary(MSME)/PPS to AS & DC(MSME)/PPS to ~~SS~~ & FA(MSME)/PPS to JS(ARI)/ PPS to JS(SME)/ PPS to EA(MSME)/ PS to Director(SME).
- (ii) Director(NIC) with a request to upload the circular in Ministry of MSME's website www.msme.gov.in.

Contents of Standardised Rating Report (to be followed by All Rating Agencies)

1	RATING ASSIGNED	
2	SWOT- STRENGTHS & RISK FACTORS	
3	FACT SHEET	
	i Unit name	
	ii Address,	
	iii Type & Entity,	
	iv Year of establishment/ operations started,	
	v Commencement of operations	
	vi Contact no & email,	
	vii UAM No. /EM no.,	
	viii Employees,	
	- Permanent	
	- Contractual	
	ix Statutory Auditors name & address,	
	x Adverse comments, if any, of the statutory auditors	
	xi Comments on Statutory compliance	
	xii Findings under CIBIL report/ Non-default status	optional
	xiii Litigation against unit or promoter, if any.	optional
4	BUSINESS PROFILE- Products manufactured or service provided	
	i Business Description	
	ii Product Profile	
	iii Industry Prospects	
	iv Degree of Competition	
	v Future Projects	
	vi Customer Profile (Name/Address of Major 03 Customers)	
	vii Supplier Profile (Name/Address of Major 03 Suppliers)	
	viii Manufacturing Facilities- Capacity installed & utilized and Capex plan if any.	
	ix Service Facilities	
5	OWNERSHIP AND MANAGEMENT	
	i Proprietor/ Partners/Directors / Key Promoters - Profile (Name/Address/Tel No.)	
	ii Experience in the Business	
	iii Key Management Personnel (Name/Address/Tel No.)	
	iv Succession Planning	optional
	v Organisational Structure, Control And Systems	
	vi Ownership Pattern	
	vii Associate, Group Companies And Firms	

6	FINANCIAL PROFILE	In the annexed format-"A".
	i Current Financial Performance	
	ii Financial Performance for last 3 years- (Rating Report on or after 1.10.2016 must have performance of 2015-16,2014-15 and 2013-14)	
	iii Fund Flow Statement	optional
	iv Graphical presentastion	optional
7	BANKING FACILITIES-	
	i Name of the Bank & Details	
	ii Loan Details- Term Loan & Working Capital Loan (with rate of interest), Non-fund based limits.	
	iii Comments of Bankers about dealing	
8	SITE VISIT-	
	i Address of the site visited	
	ii Date of visit	
	iii Name of the rating agency's officer/authorised representative	
	iv Unit's official contacted : Name / Designation / Mobile No./ Email	
	v Infrastructural Facilities (including power back up)	
	vi Environmental clearance (if required)*	
	vii Site Lay Out	
	viii Installed capacity	
	ix Utilized Capacity	
	x Name of the Raw material being used	
	xi Source of raw material	
	xii Other facilities	
	xiii Two different photographs of the site/plant visited	
	xiv Others	
9	Any other details / informations.	optional