

CREDA – Credit Appraisal Memo

Company: infosys-ar-25 (1)

Period: FY

Overall Credit Risk: LOW

Infosys

Financial Snapshot

Revenue	EBITDA	Net Profit	Net Worth
■ 162,990	■ 42,836	■ 26,750	■ 96,203

Key Credit Ratios

DSCR	34.31
ROCE	25.5%
ROA	18.0%
Current Ratio	2.27
Debt–Equity	0.55
Interest Coverage	91.40

Risk Summary

- Overall Risk Level: LOW
- Red Flags: 0
- Fatal Flags: 0

Credit Commentary

Strengths

- Exceptional debt servicing capacity with DSCR of 34.31x.
- Low leverage profile, providing balance sheet flexibility.
- Strong operating efficiency with ROCE of 25.5%.

Watch Points

- No material credit weaknesses observed.

Lending Conclusion

The company appears suitable for bank financing, subject to standard terms and covenants.