

MIRA INFORM REPORT

Report No. :	522412
Report Date :	03.08.2018

IDENTIFICATION DETAILS

Name :	LIVING CONSUMER PRODUCTS PRIVATE LIMITED
Registered Office :	3602, Wing A, Rustomjee Elanza, Off Link Road, Near Inorbit Mall, Malad (West), Mumbai – 400064, Maharashtra
Mobile No.:	91-9619826963 (Mr. Amit Mahendra Vora)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	16.01.2014
CIN No.: [Company Identification No.]	U74997MH2014PTC252151
Capital Investment / Paid-up Capital :	INR 0.205 million
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.]	AACCL6213D
GSTN : [Goods & Service Tax Registration No.]	27AACCL6213D1ZW
Legal Form :	Private Limited Liability Company
Line of Business :	Providing Digital Marketing Services. (Registered Activity and also Confirmed by management)
No. of Employees :	25 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :

B

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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Maximum Credit Limit :	USD 9600
Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Living Consumer Products Private Limited is engaged in providing Digital Marketing Services. The company was incorporated in the year 2014 and is based in Mumbai, Maharashtra. It is having moderate track record.</p> <p>For the financial year ended 2017, the company has achieved average revenue of INR 34.379 million and reported low profit margin at 0.55% (approximately)</p> <p>The rating takes into consideration company's small scale of business operation along with moderate net worth base and short track record of business operation.</p> <p>However, the rating weakness is partially offset by positive feedback received from its customer (Play Games 24x7 Private Limited), (Junglee Games) (Passion Gaming Private Limited) and supplier (Karix Mobile Private Limited), (Sandesh Technology) for satisfactory services provided, payment behaviour and overall performance of the company.</p> <p>Further, Banker (ICICI Bank) is also satisfied with company's banking transaction</p> <p>Trade relations are reported as fair. Business is active. Payments terms are reported to be slow but correct.</p> <p>The company can be considered for business dealings with some caution.</p> <p>Note:</p> <p>Site visit was conducted at the operative address of the company. Our executive has successfully traced the company at the address</p> <p>At the premises, our executive met Mr. Amit Vora (Director) who confirmed that company exists at the address.</p> <p>As per our executive observation, it is a six storey building and company is situated on the third floor of the building. Locality of the premises appears to be commercial, area seems to be upmarket and area of the premises is 2000 sq. ft. (approximately)</p>

	Name board of the company was sighted at the premises. Landmark of the area is "Inorbit Mall" and 25 (approximately) employees were sighted at the premises
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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

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	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

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Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 03.08.2018

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 Mahendra Vora
Designation :	Whole-time Director
Contact No.:	91-9619826963
Date :	31.07.2018

LOCATIONS

Registered Office :	3602, Wing A, Rustomjee Elanza, Off Link Road, Near Inorbit Mall, Malad (West), Mumbai – 400064, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9619826963 (Mr. Amit Mahendra Vora)
Fax No.:	Not Available
E-Mail :	mickyvora@hotmail.com sales@livingconsumer.com amit.vora@icrushiflush.com
Website :	http://www.livingconsumer.com
Location :	Owned
Locality :	Commercial
Operation Address :	308, Banarasi Heritage, Rustomjee Elanza Off Link Road, Near Inorbit Mall, Malad (West), Mumbai-400064, Maharashtra, India
Area :	2000 Sq. ft. (As per site visit)
Location :	Rented
Locality :	Commercial

DIRECTORS

As on 31.03.2018

Name :	Mr. Amit Mahendra Vora
Designation :	Whole-time Director
Address :	3602, Rustomjee Elanza, Wing-A, Near Inorbit Mall Off Link Road, CTS No. 1070, Malad (West), Mumbai-400064, Maharashtra, India
Date of Birth/Age :	28.08.1975
Qualification :	MBA, MS

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Experience :	20 Years
Date of Appointment :	16.03.2015
DIN No.:	07142205
Name :	Mrs. Seema Amit Vora
Designation :	Whole-Time Director
Address :	B/10, Suman Apartment Shankar Lane, Kandivali (West), Mumbai-400067, Maharashtra, India
Date of Birth/Age :	05.07.1977
Qualification :	Diploma
Experience :	18 Years
Date of Appointment :	16.01.2014
DIN No.:	06723935
Name :	Mr. Mihir Mahendra Vora
Designation :	Director
Address :	1201, Adarsh Tower, Adarsh Vihar Complex, Off Marve Road, Malad (West) Mumbai 400064, Maharashtra, India
Date of Birth/Age :	12.02.1979
Qualification :	B.Com
Experience :	16 Years
Date of Appointment :	16.01.2014
DIN No.:	06723938

KEY EXECUTIVES

Name :	Mr. Bhaswati Amin
Designation :	Senior Operation Manager
Mobile No.:	91-9920793954
Name :	Mr. Jaideep Hotha
Designation :	COO
Mobile No.:	91-9867952909

MAJOR SHAREHOLDERS

As on 31.03.2017

Names of Shareholders (Equity Shares)	No. of Shares
Seema Vora	11905
Mihir Vora	3810
Amit Vora	70238
Jaideep Narendra Hotha	10714
Gaurav Prem Arora	3333

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IDG Ventures India Fund II LLC		10
IL & FS Trust Company Limited on behalf of Pandara Trust		10
Total		100020

Names of Shareholders (Preference Shares)		No. of Shares
IDG Ventures India Fund II LLC		16797
IL & FS Trust Company Limited on behalf of Pandara Trust		4192
Total		20989

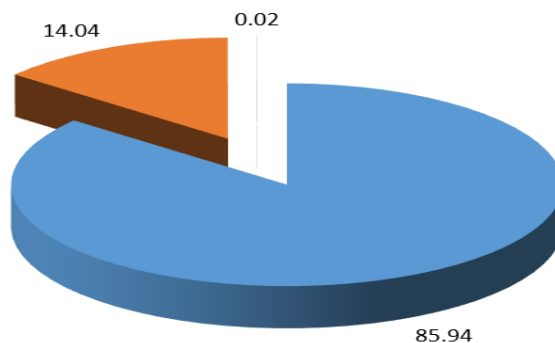
Equity Share Break up (Percentage of Total Equity)

As on 29.09.2017

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	85.94
Public/Other than promoters (Individual/Hindu Undivided Family – Indian)	14.04
Public/Other than promoters (Body corporate)	0.02
Total	100.00

Share holding pattern

- Promoters (Individual/Hindu Undivided Family – Indian)
- Public/Other than promoters (Individual/Hindu Undivided Family – Indian)
- Public/Other than promoters (Body corporate)



BUSINESS DETAILS

Line of Business :	Providing Digital Marketing Services. (Registered Activity and also Confirmed by management)	
Products / Services :	Item Code No.	Products/Services Description
	99836330	Advertising

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Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cheque and NEFT
Purchasing :	Cheque and NEFT

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference 1 :	Karix Mobile Private Limited		
	Name of the Person :	Mr. Hardik Shah (Senior Sales Manager)		
	Contact No.:	91-9833001194		
	Since How Long Known :	June, 2015		
	Maximum Limit Dealt :	INR 30.000 million (Month)		
	Experience :	Payment Behaviour	Market Goodwill	Overall
		Excellent	Excellent	Excellent
	Remark:	As claimed by Mr. Hardik Shah (Senior Sales Manager) they are satisfied with the payment behaviour and market goodwill of subject.		
	Reference 2 :	Sandesh Technology		
	Name of the Person :	Mr. Anand Tripathi (Senior Manager)		
	Contact No.:	91-9555912221		
	Since How Long Known :	September, 2017		
	Maximum Limit Dealt :	INR 15.000 million (Month)		
	Experience :	Payment Behaviour	Market Goodwill	Overall
	Excellent	Excellent	Excellent	
Remark:	As claimed by Mr. Anand Tripathi (Senior Manager) they are satisfied with the payment behaviour and market goodwill of subject.			

Customers :	End Users																											
	<table border="1"> <tr> <td>Reference 1 :</td> <td colspan="2">Play Games 24X7 Private Limited</td> </tr> <tr> <td>Name of the Person :</td> <td colspan="2">Mr. Sachin Uppal (CMO)</td> </tr> <tr> <td>Contact No.:</td> <td colspan="2">91-9987723454</td> </tr> <tr> <td>Email :</td> <td colspan="2">sachin.uppal@games24x7.com</td> </tr> <tr> <td>Since How Long Known :</td> <td colspan="2">January, 2015</td> </tr> <tr> <td>Maximum Limit Dealt :</td> <td colspan="2">INR 75.000 million (Month)</td> </tr> <tr> <td>Experience :</td> <td>Services</td> <td>Overall</td> </tr> <tr> <td></td> <td>Excellent</td> <td>Excellent</td> </tr> <tr> <td>Remark:</td> <td colspan="2">As claimed by Mr. Sachin Uppal (CMO) they are satisfied with services of subject.</td> </tr> </table>	Reference 1 :	Play Games 24X7 Private Limited		Name of the Person :	Mr. Sachin Uppal (CMO)		Contact No.:	91-9987723454		Email :	sachin.uppal@games24x7.com		Since How Long Known :	January, 2015		Maximum Limit Dealt :	INR 75.000 million (Month)		Experience :	Services	Overall		Excellent	Excellent	Remark:	As claimed by Mr. Sachin Uppal (CMO) they are satisfied with services of subject.	
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	<table border="1"> <tr> <td>Reference 5 :</td> <td colspan="2">Early Salary</td> </tr> <tr> <td>Name of the Person :</td> <td colspan="2">Mr. Saurabh Betharia</td> </tr> <tr> <td>Contact No.:</td> <td colspan="2">91-9975072808</td> </tr> <tr> <td>Email :</td> <td colspan="2">saurabh.betharia@earllysalary.com</td> </tr> </table>	Reference 5 :	Early Salary		Name of the Person :	Mr. Saurabh Betharia		Contact No.:	91-9975072808		Email :	saurabh.betharia@earllysalary.com																
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Contact No.:	91-9975072808																											
Email :	saurabh.betharia@earllysalary.com																											

No. of Employees :	25 (Approximately)	
Bankers :	Banker Name :	ICICI Bank Limited
	Branch :	Malad Link Road, Mumbai – 400064, Maharashtra, India
	Person Name (With Designation) :	Mr. Mahesh (Branch Manager)
	Contact Number :	91-9833966610
	Name of Account Holder :	Living Consumer Products Private Limited
	Account Number :	195905000038
	MICR Code :	400229211
	NEFT IFSC Code :	ICIC0001959
	SWIFT Code :	ICICINBBCTS
	Account Since (Date/Year of Account Opening) :	3 Years
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	Current Account
	Account Operation :	Satisfactory
	Remark :	As claimed by Mr. Mahesh (Branch Manager) that they are satisfied with the transaction of subject.

Auditors :	
Name :	Akshit Parekh and Company Chartered Accountants
Address :	D/204, Misquitta Nagar, Vidya Mandir Road, Above UCO Bank, Dahisar (East), Mumbai – 400068, Maharashtra, India
Tel. No.:	91-22-28975305
Mobile No.:	91-9819413674/9820619825/9769505068
E-Mail :	caakshitparekh@gmail.com
Income-tax PAN of auditor or auditor's firm :	ASZPP9666N
Membership No.:	143956
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 29.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
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300000	Equity Shares	INR 1/- each	INR 0.300 Million
40000	Preference Shares	INR 5/- each	INR 0.200 Million
	Total		INR 0.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
100020	Equity Shares	INR 1/- each	INR 0.100 Million
20989	Preference Shares	INR 5/- each	INR 0.105 Million
	Total		INR 0.205 Million

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FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.205	0.205	0.100
(b) Reserves & Surplus	3.159	2.971	(2.906)
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	3.364	3.176	(2.806)
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.010	0.010	(0.008)
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	0.010	0.010	(0.008)
(4) Current Liabilities			
(a) Short term borrowings	0.800	0.800	0.800
(b) Trade payables	7.268	1.073	2.382
(c) Other current liabilities	6.756	0.272	0.111
(d) Short-term provisions	3.179	0.175	0.000
Total Current Liabilities (4)	18.003	2.320	3.293
TOTAL	21.377	5.506	0.479
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.157	0.156	0.000
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.250	0.250	0.100
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	0.407	0.406	0.100
(2) Current assets			

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(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	11.476	0.168	0.000
(d) Cash and cash equivalents	9.431	4.736	0.341
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	0.063	0.196	0.038
Total Current Assets	20.970	5.100	0.379
TOTAL	21.377	5.506	0.479

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	34.284	1.472	1.100
	Other Income	0.095	0.220	0.028
	TOTAL	34.379	1.692	1.128
Less	EXPENSES			
	Employees benefits expense	12.662	9.240	0.573
	Marketing Expenses	18.984	11.902	0.000
	Other expenses	2.439	4.444	3.468
	TOTAL	34.085	25.586	4.041
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.294	(23.894)	(2.913)
Less	FINANCIAL EXPENSES	0.000	0.000	0.001
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.294	(23.894)	(2.914)
Less/ Add	DEPRECIATION/ AMORTISATION	0.106	0.106	0.000
	PROFIT/ (LOSS) BEFORE TAX	0.188	(24.000)	(2.914)
Less	TAX	0.000	0.018	0.008
	PROFIT/ (LOSS) AFTER TAX	0.188	(24.018)	(2.922)
	Earnings / (Loss) Per Share (INR)	1.88	(240.18)	(292.15)

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Particulars			31.03.2018
Sales Turnover (Approximately)			53.000
			(Due to Business Growth)

Expected Sales (2018-2019): INR 75.000 Million

The above information has been parted by Mr. Amit Mahendra Vora (Whole-time Director)

ADVERTISING PROMOTIONAL EXPENSES:

Particulars	31.03.2017	31.03.2016	31.03.2015
Marketing Expenses	18.984	11.902	1.882

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	4.882	(25.104)	NA
Net cash flows from (used in) operating activities	4.883	(25.122)	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	122.18	41.66	0.00
Account Receivables Turnover (Income / Sundry Debtors)	2.99	8.76	0.00
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	1.87	(153.17)	0.00

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
-------------	------------	------------	------------

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Debt Ratio (Borrowing + Current Liabilities) / Total Assets)	0.84	0.42	6.87
Debt Equity Ratio (Total Liability / Networth)	0.24	0.25	(0.29)
Current Liabilities to Networth (Current Liabilities / Net Worth)	5.35	0.73	(1.17)
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.05	0.05	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	0.00	(2913.00)

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.55	(1631.66)	(265.64)
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.88	(436.22)	(610.02)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	5.59	(756.23)	104.13

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.16	2.20	0.12
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.16	2.20	0.12
G-Score Ratio Financial (Networth / Total Assets)		0.16	0.58	(5.86)
G-Score Ratio Debt (Debts / Equity Capital)		3.90	3.90	8.00
G-Score Ratio Liquidity		1.16	2.20	0.12

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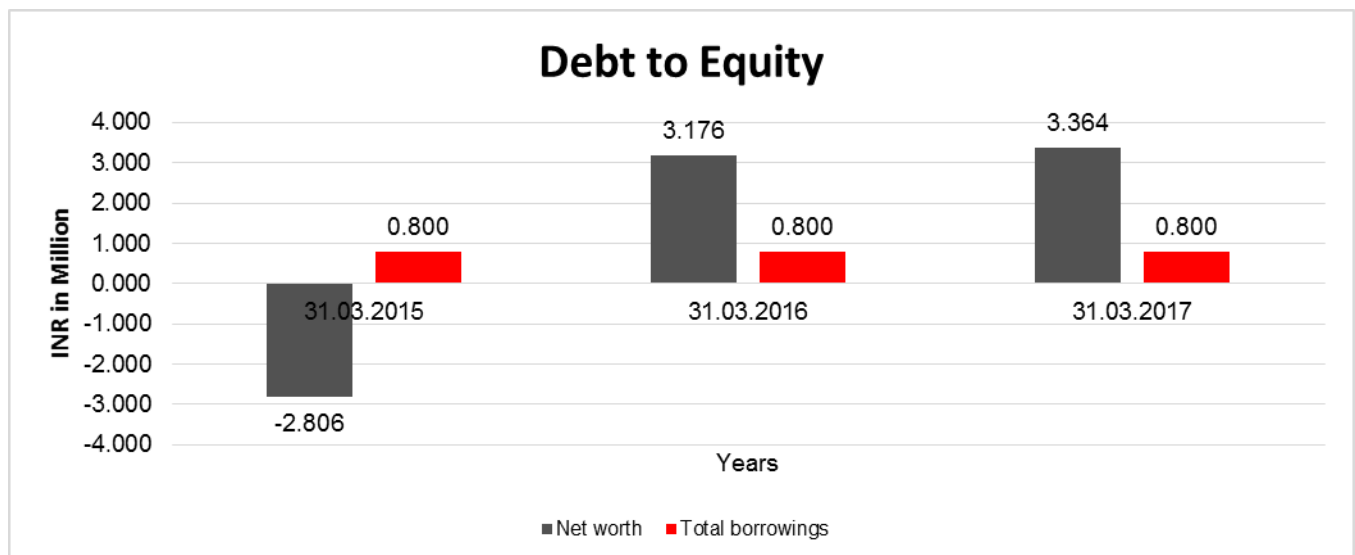
(Total Current Assets / Total Current Liabilities)			
----------------------------------------------------	--	--	--

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.205	0.205
Reserves & Surplus	(2.906)	2.971	3.159
Net worth	(2.806)	3.176	3.364
long-term borrowings	0.000	0.000	0.000
Short term borrowings	0.800	0.800	0.800
Total borrowings	0.800	0.800	0.800
Debt/Equity ratio	(0.285)	0.252	0.238

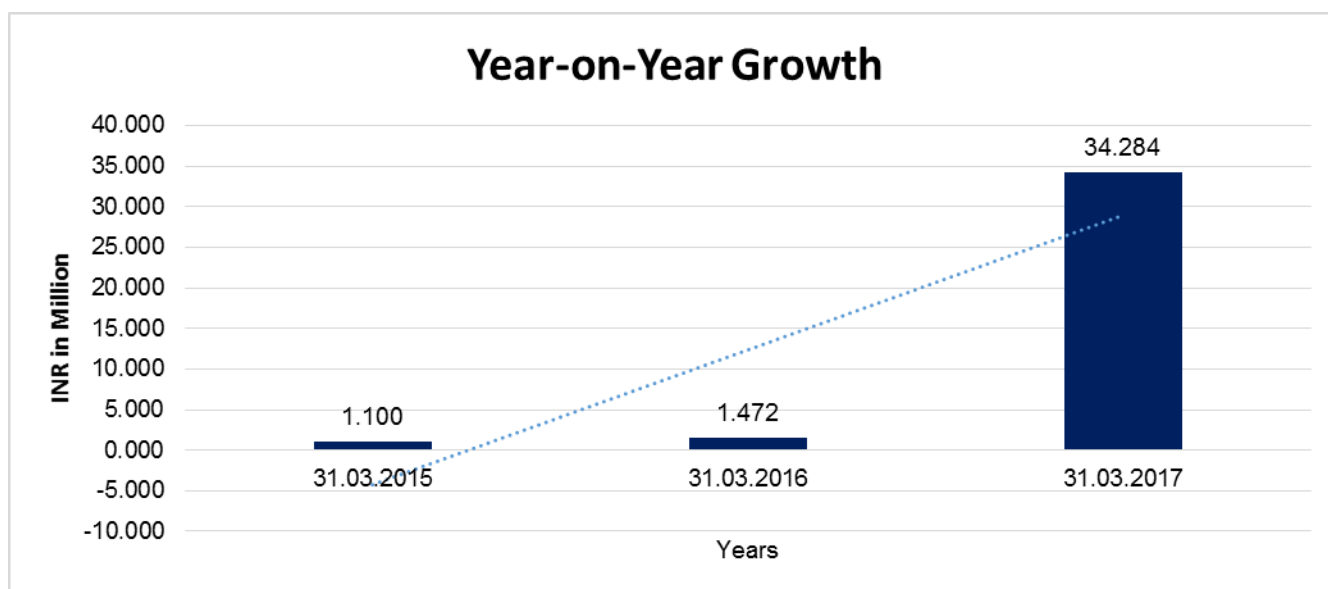


YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million

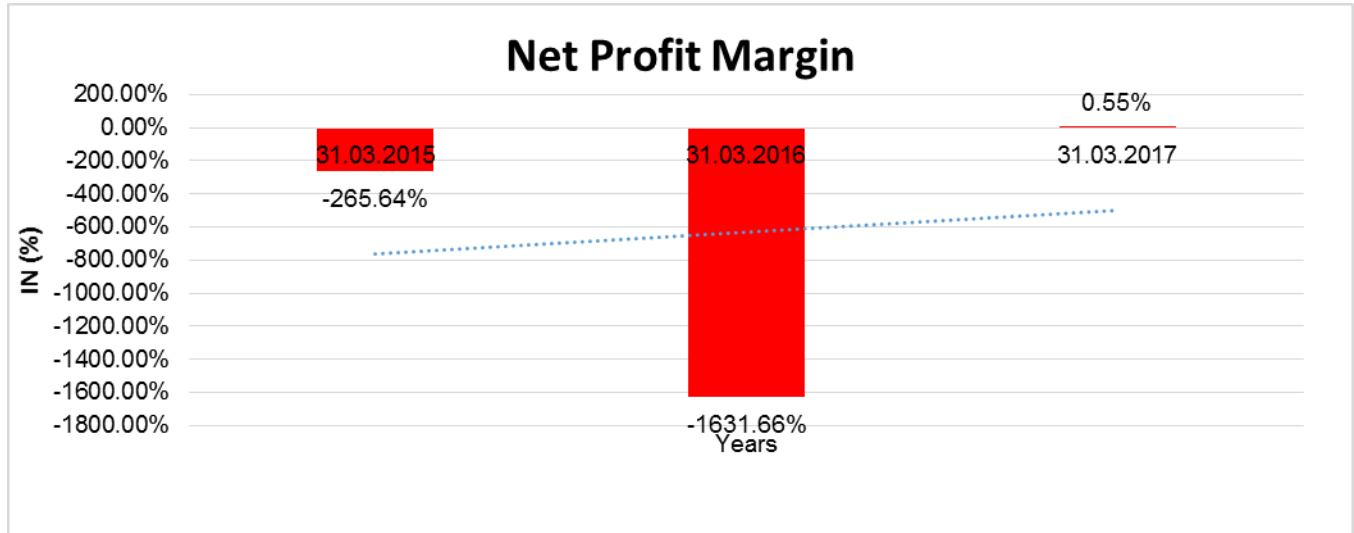
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Sales	1.100	1.472	34.284
		33.818	2,229.076



NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	1.100	1.472	34.284
Profit/ (Loss)	(2.922)	(24.018)	0.188
	(265.64%)	(1631.66%)	0.55%



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	No
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	Yes
17]	Details of sister concerns	No
18]	Major suppliers	Yes

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19]	Major customers	Yes
20]	Banking Details	Yes
21]	Banking facility details	No
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	Yes
26]	Turnover of firm for last about four years	Yes
27]	Reasons for variation <> 20%	Yes
28]	Estimation for coming financial year	Yes
29]	Profitability for last about three years	Yes
30]	Major shareholders, if available	Yes
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

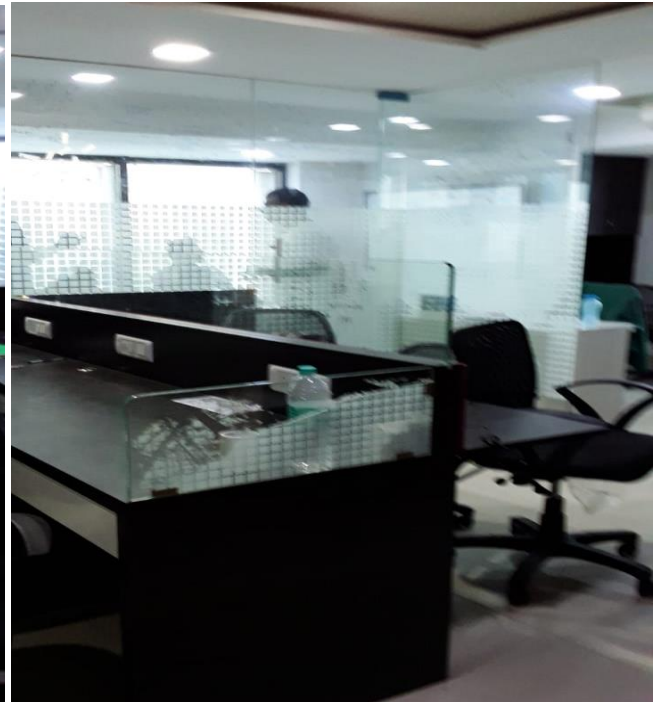
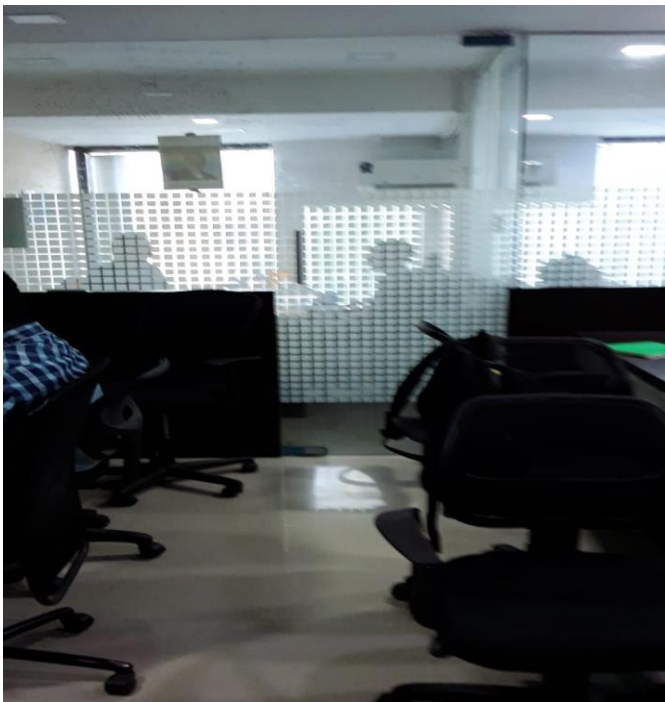
OBSERVATION POINTS

Name of Company :	LIVING CONSUMER PRODUCTS PRIVATE LIMITED
Address :	308, Banarasi Heritage, Rustomjee Elanza Off Link Road, Near Inorbit Mall, Malad (West), Mumbai-400064, Maharashtra, India
Mobile No.:	91-9619826962
Person to whom we met:	Mr. Amit Mahendra Vora
Designation :	Whole-time Director
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Near Inorbit Mall
Total Floors of the building:	6
Subject situated at :	3rd Floor

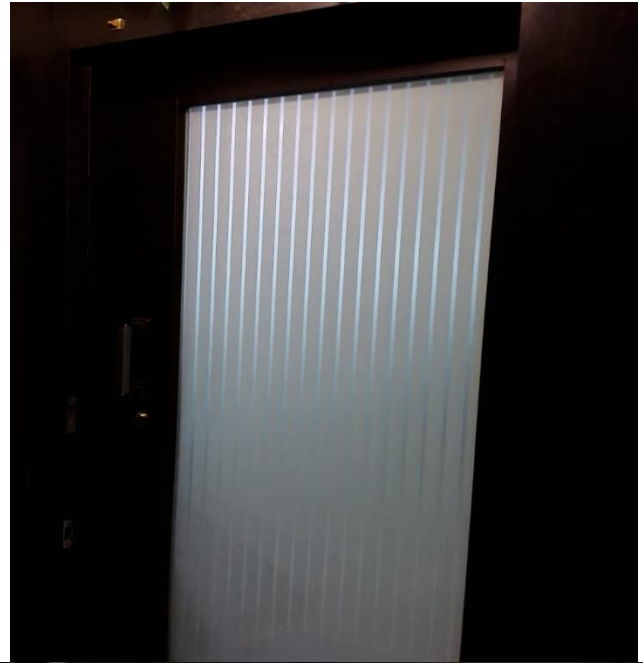
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Locality:	Commercial
Area of Premises :	2000 sq.ft.
Area :	Upmarket
No. of Employees seen at Premises :	25 (Approximately)
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computers • Air Conditioner • Office Equipment
Furniture Items Sighted :	Yes
Proof of visit:	Photographs

PICTURES



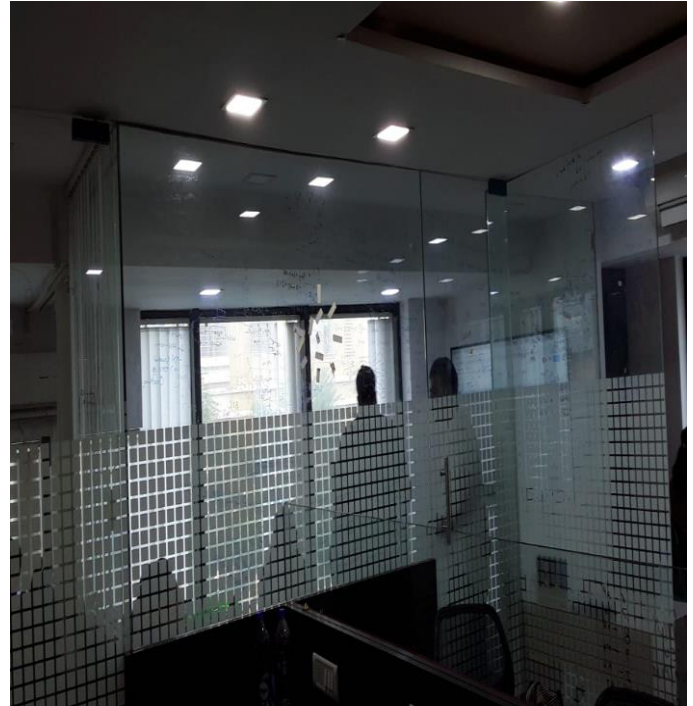
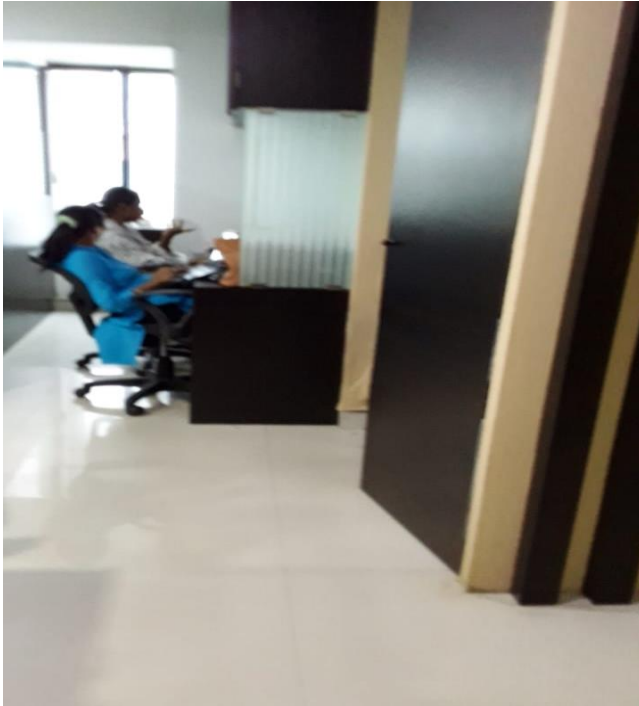
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STATE OF COMPANY'S AFFAIRS:

The Company's total income has increased during the year from INR 1.692 million in the previous year to INR 34.379 million. During the year the Company made net profit of INR 0.188 million as against net loss of INR 24.018 million during the previous year.

UNSECURED LOAN

PARTICULAR	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Short-term borrowings		
Loans and advance from related parties		
Mihir Vora	0.300	0.300
Seema Vora	0.500	0.500
Total	0.800	0.800

INDEX OF CHARGES: NO CHARGES EXISTS FOR COMPANY

FIXED ASSETS

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- Plant and Equipments

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 68.36
UK Pound	1	INR 89.52
Euro	1	INR 79.57

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	DIV
Report Prepared by :	JYTK

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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