

CONCEPT INFORMATION TECHNOLOGIES (INDIA) PRIVATE LIMITED - 523500

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MIRA INFORM REPORT

Report No. :	523500
Report Date :	07.08.2018

IDENTIFICATION DETAILS

Name :	CONCEPT INFORMATION TECHNOLOGIES (INDIA) PRIVATE LIMITED
Registered Office :	101 and 102, Giridhar Avenue, Opposite Big Bazaar, Near City Pride, Kothrud, Pune – 411038, Maharashtra
Tel. No.:	91-20-67211400
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	05.09.2000
CIN No.: [Company Identification No.]	U72200PN2000PTC015278
Capital Investment / Paid-up Capital :	INR 5.000 Million
IEC No.: [Import-Export Code No.]	3105007342
PAN No.: [Permanent Account No.]	AABCC8276G
GSTN : [Goods & Service Tax Registration No.]	27AABCC8276G1ZH
Legal Form :	Private Limited Liability Company.
Line of Business :	<ul style="list-style-type: none"> • Subject is engaged in the business of sales and service of IT Products and solutions, sale of software. [Registered Activity] • System Intigrator, Trader, Dealer and Service Provider of Desktop, Laptops, Servers, Storage, Networking Products, High Performance Computing Solution from HP, IBM, DELL, LENOVO, EMC, etc. [Confirmed by management]

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No. of Employees :	45 (Approximately)
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RATING & COMMENTS
(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Concept Information Technologies India Private Limited is a trader, dealer and service provider of computer and computer peripherals. The company was incorporated in the year 2000 and is based in Pune, Maharashtra. It is an established company having satisfactory track record</p> <p>For the financial year ended 2017, the company has witnessed a growth in its revenue and has achieved fair profit margin at 2.17% (approx.)</p> <p>The company possesses sound financial profile marked by healthy net worth base along with negligible debt recorded and favorable gap between trade payables to its trade receivables.</p> <p>The company also derives strength from its long standing track record of business operations</p> <p>Rating also considers positive feedback received from its customer (CSIR unit for research & development of information products), (national centre for radio astrophysics) and supplier (Savex Technologies Private Limited), (Redington India Limited) for satisfactory services provided, payment behaviour and overall performance of the company.</p> <p>Trade relations are reported as fair. Business is active. Payments terms are reported to be usually correct and as per commitments.</p> <p>In view of the aforesaid, the company can be considered for business dealings at usual trade terms and conditions</p>

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

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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.

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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 07.08.2018.

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. Kiran
Designation :	Director
Contact No.:	91-9011075752
Date :	06.08.2018

Name :	Mr. Harshad Kulkarni
Designation :	Director – Purchase and Finance
Contact No.:	91-9011075750
Date :	06.08.2018

LOCATIONS

Registered Office/Corporate Office :	101 and 102, Giridhar Avenue, Opposite Big Bazaar, Near City Pride, Kothrud, Pune – 411038, Maharashtra, India
Tel. No.:	91-20-67211400 / 01
Mobile No.:	91-9011075752 [Mr. Kiran] 91-9011075750 [Mr. Harshad Kulkarni]
Fax No.:	91-20-67211402
E-Mail :	kiran_k@citolindia.com
Website :	http://www.citolindia.com
Area :	4000 sq. ft.
Location :	Owned
Locality :	Commercial

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Warehouse :	At Post Talegaon Dhamdhare, Taluka Shirur, Pune – 412208, Maharashtra, India
Area :	100 Sq. Ft.
Location :	Rented
Branch Office 1:	No. 144, 6 th Main, Avalahalli, BSK 3 rd Stage, BDA Layout, Bangalore – 560085, Karnataka, India
Tel. No.:	91-80-42351120
Mobile No.:	91-9011075747
Branch Office 2 :	4-1-77/2, Unit No. 507, Surya Towers, B Block, Snehapuri Colony, Nacharam Rangareddy, Uppal, Hyderabad – 500076, Telangana, India
Mobile No.:	91-9423570081
Branch Office 3 :	G-412A, Kailash Industrial Complex, Vikroli (West), Mumbai – 400079, Maharashtra, India
Branch Office 4 :	A 105, Raj Enclave, Pitampura, New Delhi – 110034, India
Branch Office 5 :	78, Shankarbaug, Near Marimata Chouraha, Indore – 452003, Madhya Pradesh, India
Branch Office 6 :	Located At <ul style="list-style-type: none"> • Chennai

DIRECTORS

As on 31.03.2018

Name :	Mr. Kiran Sudhakar Kirtane		
Designation :	Managing Director		
Address :	Sr. No. 1282, Pl. No. 62, Parnil, Near Ideal Colony Navketan Co. Operative Housing Society, Kothrud, Pune – 411029, Maharashtra, India		
Date of Birth/Age :	19.08.1968		
Qualification :	B.E.		
Experience :	27 Years		
Date of Appointment :	05.09.2000		
DIN No.:	00020353		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U72400PN2008PTC133069	GREEN IT SOLUTIONS (INDIA) PRIVATE LIMITED	20/11/2008	-
Name :	Mrs. Ashwini Kiran Kirtane		
Designation :	Wholetime Director		
Address :	62, Parnil Navketan Soc., Nr. Ideal Colony Ground, Kothrud, Pune – 411038,		

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	Maharashtra, India
Date of Birth/Age :	11.07.1970
Qualification :	M.E.
Experience :	25 Years
Date of Appointment :	05.09.2000
DIN No.:	00020361
Name :	Mr. Rahul Bhimrao Chaudhary
Designation :	Wholetime Director
Address :	C-701, Pinnac Sadichha, Rambaug Colony Off Paud Road, Near Mit College, Kothrud, Pune – 411038, Maharashtra, India
Date of Birth/Age :	07.06.1971
Qualification :	B.E. MBA
Experience :	22 Years
Date of Appointment :	15.10.2004
DIN No.:	00020374
Name :	Mr. Harshad Mukund Kulkarni
Designation :	Wholetime Director
Address :	Harshad, 126, Snehawardhan Society Sahakarnagar No.1, Golvalkar Guruji Path, Pune – 411009, Maharashtra, India
Date of Birth/Age :	01.12.1967
Qualification :	DETE
Experience :	27 Years
Date of Appointment :	15.10.2004
DIN No.:	00032348

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

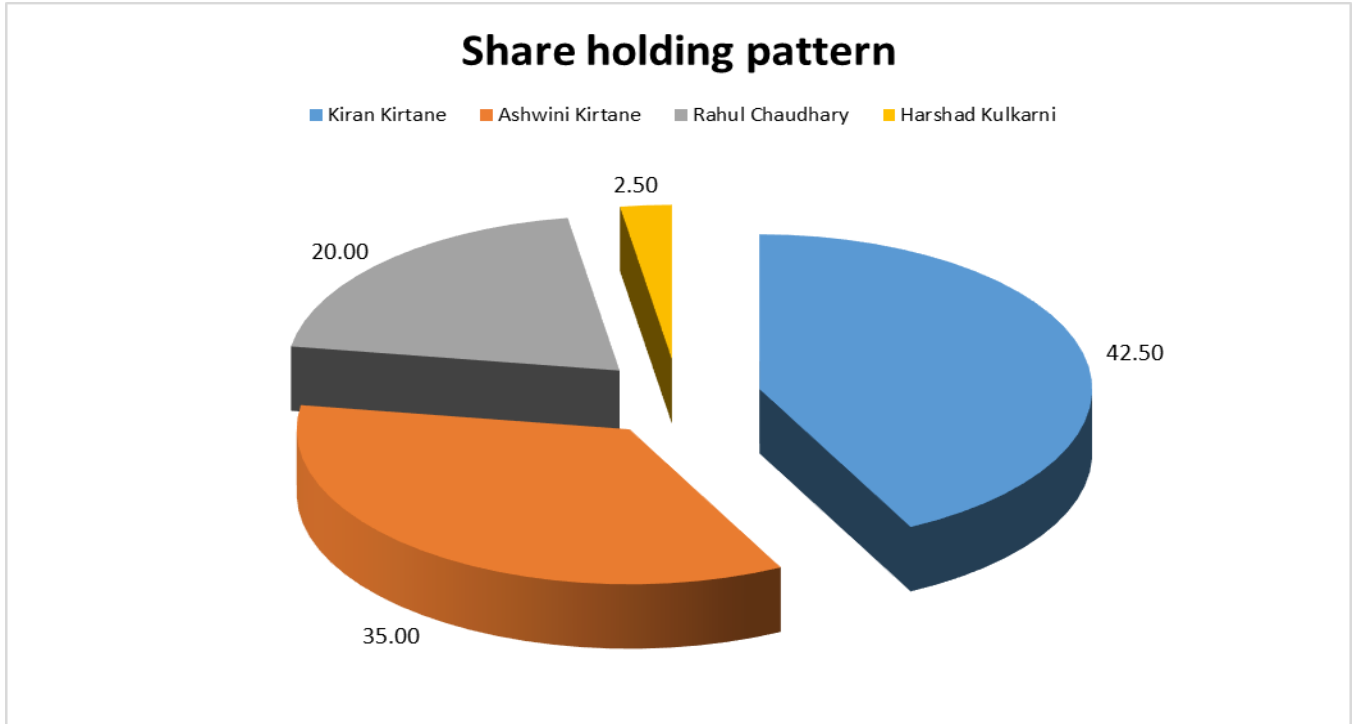
As on 31.03.2017

Names of Shareholders	No. of Shares	% of holding
Kiran Kirtane	212500	42.50
Ashwini Kirtane	175000	35.00
Rahul Chaudhary	100000	20.00
Harshad Kulkarni	12500	2.50
Total	500000	100.00

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Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

Category	Percentage
Promoter – (Individual/ Hindu Undivided Family – Indian)	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Subject is engaged in the business of sales and service of IT Products and solutions, sale of software. [Registered Activity] System Intigrator, Trader, Dealer and Service Provider of Desktop, Laptops, Servers, Storage, Networking Products, High Performance Computing Solution from HP, IBM, DELL, LENOVO, EMC, etc. [Confirmed by management] 	
Products :	NIC Code No.	Product Description
	620	Sales and service of IT Products and solutions, sale of software

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Brand Names :	Not Divulged
Agencies Held :	<ul style="list-style-type: none"> • HP • IBM • Dell • Lenovo • EMC
Exports :	Not Divulged
Imports :	
Products :	<ul style="list-style-type: none"> • Desktop • Server • Storage
Countries :	<ul style="list-style-type: none"> • Singapore • United State of America • Malaysia
Terms :	
Selling :	Credit (30 days)
Purchasing :	Credit (30 days)

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference :	Savex Technologies Private Limited		
	Name of the Person :	Mr. Rahul Puranik (Sales Manager)		
	Contact No.:	91-9011099202		
	Since How Long Known :	10 Years		
	Maximum Limit Dealt :	As per requirement		
	Experience :	Payment Behaviour	Market Goodwill	Overall
		Good	Good	Good
	Remark:	As confirmed by Mr. Rahul Puranik that they are satisfied with the subject companies transactions.		
	Reference :	Redinton India Limited		
	Name of the Person :	Mr. Chetan Sharma (Regional Manager)		
	Contact No.:	91-9371798087		
	Since How Long Known :	7 Years		

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	<table border="1"> <tr> <td>Maximum Limit Dealt :</td> <td colspan="3">As pre requirement</td> </tr> <tr> <td>Experience :</td> <td> <table border="1"> <tr> <td>Payment Behaviour</td> <td>Market Goodwill</td> <td>Overall</td> </tr> <tr> <td>Good</td> <td>Good</td> <td>Good</td> </tr> </table> </td> <td colspan="2"></td> </tr> <tr> <td>Remark:</td> <td colspan="3">As confirmed by Mr. Chetan Sharma that they are satisfied with the subject companies transactions.</td> </tr> </table>	Maximum Limit Dealt :	As pre requirement			Experience :	<table border="1"> <tr> <td>Payment Behaviour</td> <td>Market Goodwill</td> <td>Overall</td> </tr> <tr> <td>Good</td> <td>Good</td> <td>Good</td> </tr> </table>	Payment Behaviour	Market Goodwill	Overall	Good	Good	Good			Remark:	As confirmed by Mr. Chetan Sharma that they are satisfied with the subject companies transactions.																
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Bankers :	<table border="1"> <tr> <td>Bank Name</td> <td>The Sarswat Co Operative Bank</td> </tr> <tr> <td>Branch</td> <td>Sme Branch, C-2, Kohinoor Estate, Plot No 12, Mula Road, Sangamwadi,</td> </tr> </table>	Bank Name	The Sarswat Co Operative Bank	Branch	Sme Branch, C-2, Kohinoor Estate, Plot No 12, Mula Road, Sangamwadi,																												
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		Pune – 411003, Maharashtra, India	
	Person Name (With Designation)	Mrs. Surekha Joshi (Senior Manager)	
	Contact Number	91-9881190841	
	Name of Account Holder	Concept Information Technologies (India) Private Limited	
	Account Number	--	
	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	2000	
	Credit Facilities Enjoyed (If any)	Credit Limit : INR 68.600 Million	
	Account Operation	--	
	Remarks (If any)	As confirmed by Mrs. Surekha Joshi (Senior Manager) that they Are satisfied with subject companies Banking Transection.	

Facilities :	Secured Loan	31.03.2017	31.03.2016
		(INR in Million)	(INR in Million)
	Short-term borrowings		
	OD Account with Saraswat Co-Operative Bank	2.142	2.064
	[Secured against Collateral Security of Flat No. 701 in Pinnac Sadiccha Flat in Taragiri Apartment Company Debtors, Stock Less Creditors]		
	Total	2.142	2.064

Auditors :	
Name :	Rajesh V. Kirloskar Chartered Accountant
Address :	Nandadeep, 32/2B, Sharma Saphalya Society, Erandwane, Pune-411004, Maharashtra, India
Tel No.:	91-20-25433804 / 25457586
Fax No.:	91-20-25457586
Email :	rvk@pn2.vsnl.net.in
Membership No.:	048199
PAN No.:	ACDPK4987B
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

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CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
500000	Equity Shares	INR 10/- each	INR 5.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
500000	Equity Shares	INR 10/- each	INR 5.000 Million

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FINANCIAL DATA
[all figures are in 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	5.000	5.000	5.000
(b) Reserves & Surplus	42.525	36.753	32.203
(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)	47.525	41.753	37.203
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.307	0.358	0.396
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	7.552	3.520	2.789
Total Non-current Liabilities (3)	7.859	3.878	3.185
(4) Current Liabilities			
(a) Short term borrowings	2.142	2.064	0.000
(b) Trade payables	101.139	12.243	10.595
(c) Other current liabilities	10.169	2.239	2.008
(d) Short-term provisions	18.555	10.349	10.102
Total Current Liabilities (4)	132.005	26.895	22.705
TOTAL	187.389	72.526	63.093
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	8.597	9.029	9.911
(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	0.025	0.075	0.075
(c) Deferred tax assets (net)	0.000	0.000	0.000

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(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	2.100	1.926	3.663
Total Non-Current Assets	10.722	11.030	13.649
(2) Current assets			
(a) Current investments	11.391	13.234	9.039
(b) Inventories	2.704	2.667	1.025
(c) Trade receivables	137.125	14.737	19.361
(d) Cash and cash equivalents	18.624	23.093	17.393
(e) Short-term loans and advances	0.259	0.434	2.626
(f) Other current assets	6.564	7.331	0.000
Total Current Assets	176.667	61.496	49.444
TOTAL	187.389	72.526	63.093

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	265.772	177.310	146.121
	Other Income	1.724	1.700	2.130
	TOTAL	267.496	179.010	148.251
	Less EXPENSES			
	Purchases of Stock-in-Trade	218.302	128.837	101.041
	Employees benefits expense	28.416	28.954	17.492
	Other expenses	10.318	12.328	19.825
	Exceptional Items	(0.054)	0.000	0.000
	Extraordinary Items	0.050	0.000	0.000
	TOTAL	257.032	170.119	138.358
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	10.464	8.891	9.893
	Less FINANCIAL EXPENSES	1.223	1.341	1.808
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	9.241	7.550	8.085
	Less DEPRECIATION/ AMORTISATION	1.163	1.145	1.452

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	PROFIT/ (LOSS) BEFORE TAX	8.078	6.405	6.633
Less	TAX	2.306	1.855	1.983
	PROFIT/ (LOSS) AFTER TAX	5.772	4.550	4.650
	Earnings / (Loss) Per Share (INR)	12.00	9.00	9.00

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	NA	NA	NA
Net cash flow from operating activity	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	188.32	30.34	48.36
Account Receivables Turnover (Income / Sundry Debtors)	1.94	12.03	7.55
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	169.10	34.68	38.27
Inventory Turnover (Operating Income / Inventories)	3.87	3.33	9.65
Asset Turnover (Operating Income / Net Fixed Assets)	1.22	0.98	1.00

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.70	0.37	0.36

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Debt Equity Ratio (Total Liability / Networth)	0.05	0.05	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.78	0.64	0.61
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.18	0.22	0.27
Interest Coverage Ratio (PBIT / Financial Charges)	8.56	6.63	5.47

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	2.17	2.57	3.18
Return on Total Assets ((PAT / Total Assets) * 100)	%	3.08	6.27	7.37
Return on Investment (ROI) ((PAT / Networth) * 100)	%	12.15	10.90	12.50

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.34	2.29	2.18
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.32	2.19	2.13
G-Score Ratio Financial (Networth / Total Assets)		0.25	0.58	0.59
G-Score Ratio Debt (Debts / Equity Capital)		0.43	0.41	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.34	2.29	2.18

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

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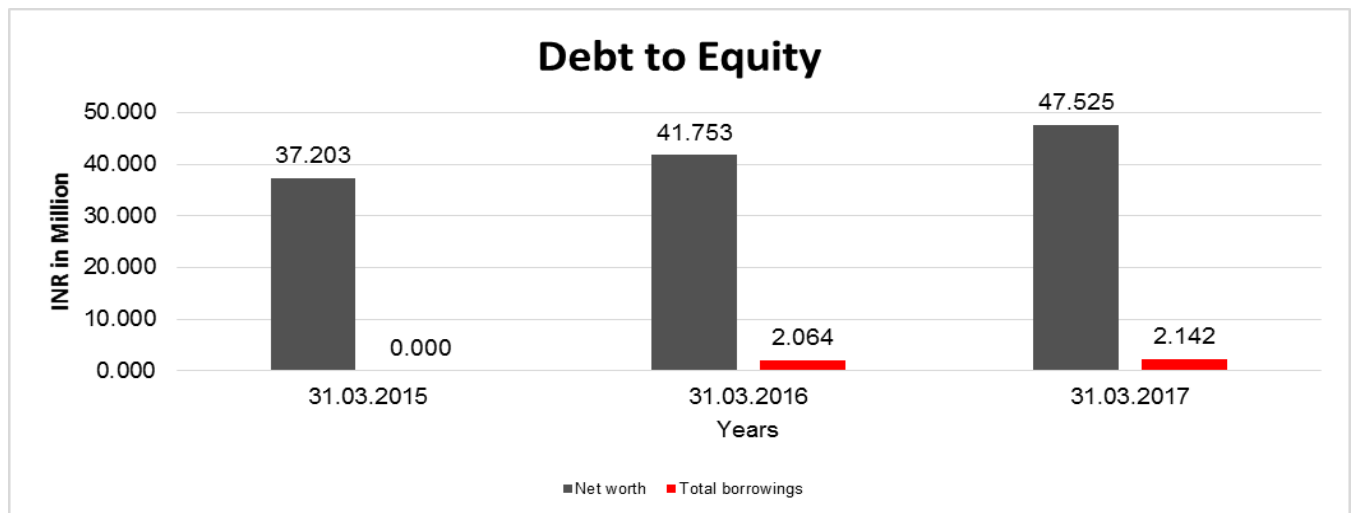
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FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	5.000	5.000	5.000
Reserves & Surplus	32.203	36.753	42.525
Share Application money pending allotment	0.000	0.000	0.000
Net worth	37.203	41.753	47.525
long-term borrowings	0.000	0.000	0.000
Short term borrowings	0.000	2.064	2.142
Total borrowings	0.000	2.064	2.142
Debt/Equity ratio	0.000	0.049	0.045



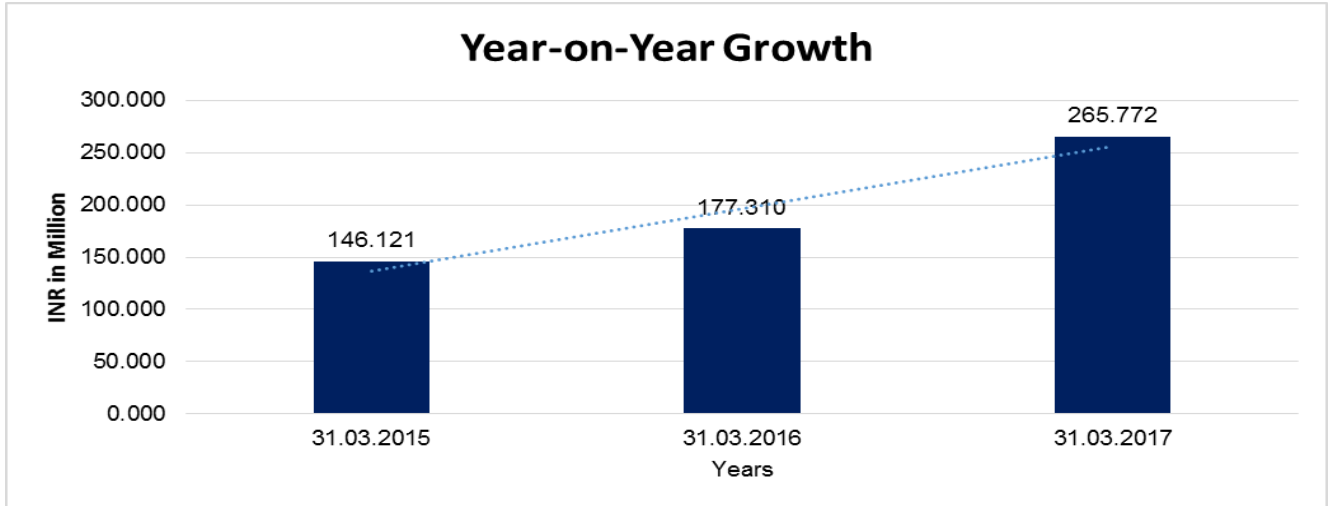
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	146.121	177.310	265.772
		21.345	49.891

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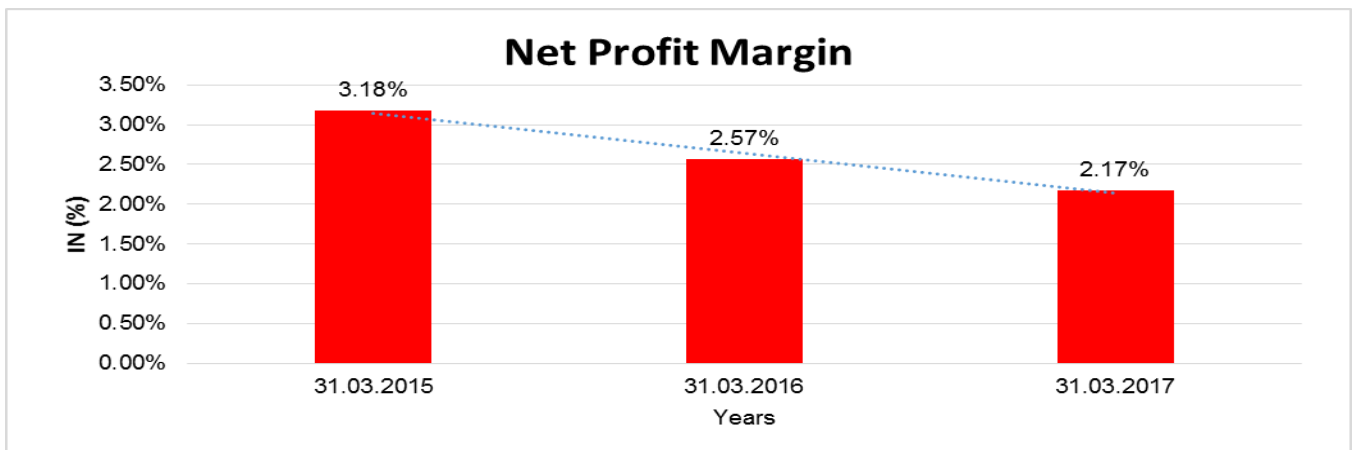
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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	146.121	177.310	265.772
Profit	4.650	4.550	5.772
	3.18%	2.57%	2.17%



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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	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)	Yes
16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
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 three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last 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

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STATEMENT OF COMPANY'S AFFAIRS:

The turnover of the company has been increased as compared to the previous year. The company has also registered growth in profits. The directors feel that the overall performance of the company is satisfactory in the current scenario. The directors are confident that the company will continue to maintain its good quality of product and directors are optimistic for a bright future of the company.

INDEX OF CHARGES:

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G02141 430	100022 172	UNION BANK OF INDIA	30/03/2 016	-	-	10000000.0	Fergusson College Road Branch Shreenath Plaza, Dnyaneshwar Paduka Chowk, Pune MH4110051 N
2	B19695 592	103043 69	THE SARASW AT CO- OPERATI VE BANK LIMITED	02/08/2 011	-	-	318000.0	2ND FLOOR ABOVE F C ROAD BRANCH GANESHWADIOPP HOTEL VAISHALI SHIVAJI NAGARPUNEMH41100 4IN
3	B96050 018	100445 42	THE SARASW AT CO- OPRATIV E BANK LIMITED	12/01/2 007	24/01/2 014	-	38650000.0	C-2, KOHINOOR ESTATE CO- OPERATIVE HOUSING SOCIETY PLOT NO. 12, MULA ROAD SANGAMWADIPUNEM H411003IN
4	B96049 606	900926 40	THE SARASW AT CO- OPERA TIVE BANK	20/05/2 004	24/01/2 014	-	30000000.0	C-2, KOHINOOR ESTATE CO- OPERATIVE HOUSING SOCIETY PLOT NO. 12, MULA ROAD SANGAMWADIPUNEM H411003IN
5	B23273 394	100344 76	THE SARASW AT CO- OPERATI VE BANK LIMITED	12/01/2 007	-	13/10/2 011	9750000.0	KARVE ROAD BRANCH PUNEMH4110 04IN

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FIXED ASSETS

- Computer
- Electrical Installation
- Furniture and Fittings
- Office Equipment
- Office Building
- Vehicle
- Mobile and Telephone

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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 :

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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 68.86
UK Pound	1	INR 89.11
Euro	1	INR 79.60

INFORMATION DETAILS

Information Gathered by :	KMN
Analysis Done by :	DIV
Report Prepared by :	JYO

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SCORE FACTORS

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