

## MIRA INFORM REPORT

Report No. :	523601
Report Date :	08.08.2018

### INQUIRY DETAILS

Given Name :	JAIRAMDASS KHUSHIRAM IMPEX PVT. LTD
Given Address :	b/62 APMC Sector 19, Vashi Market 1, phase 2, Groma Marg, Navi Mumbai, Maharashtra MH 400703 India
Tel. No.:	+91 22 2778 0145

### IDENTIFICATION DETAILS

Name :	JAIRAMDASS KHUSHIRAM IMPEX PRIVATE LIMITED
Registered Office :	B 62 APMC Complex Phase II, Market 1 Sector 19, Vashi Navi Mumbai – 400070, Maharashtra
Mob. No.:	91-9820062233 [Mr. Sahil Goel]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	17.11.1987
CIN No.: [Company Identification No.]	U99999MH1987PTC045323
Capital Investment / Paid-up Capital :	INR 0.500 Million
PAN No.: [Permanent Account No.]	AAACJ2548K
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company.
Line of Business :	<ul style="list-style-type: none"> <li>Wholesaler, Trader and Exporter of Botanical Medicinal Herbs, Dried Flowers, Dry Fruits, Herbal Extracts, Gums, Oil, Seeds, Spices, etc. [Registered Activity]</li> </ul>

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	<ul style="list-style-type: none"> <li>• Exporter of Herbal Roots, Herbal Seeds, Cumin Seeds, Whole Turmeric, Turmeric Powder, Red Chilly Powderbanks, Beans, Herbal Leaves, etc. [Confirmed by management]</li> </ul>
<b>No. of Employees :</b>	20 (Approximately)

**RATING & COMMENTS**  
(Mira Inform has adopted New Rating mechanism w.e.f. 23<sup>rd</sup> January 2017)

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

<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 1987 and it is engaged as a exporter of herbal roots, herbal seeds, cumin seeds, whole turmeric, turmeric powder, red chillies, beans, herbal leaves, etc.</p> <p>For the financial year 2017, the company has achieved a decent growth in its revenue as compared to its previous year along with fair profitability margin during the year.</p> <p>Rating takes into consideration, satisfactory financial risk profile marked by adequate net worth base.</p> <p>Rating continues to derive strength from its established track record of its business operations backed by its well experienced management team.</p> <p>Payment seems to be usually correct.</p> <p>In view of 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](mailto:infodept@mirainform.com) while quoting report number, name and date.

**EXTERNAL AGENCY RATING**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available

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<b>Rating Explanation</b>	Not Available
<b>Date</b>	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**

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 08.08.2018.

**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**

<b>Name :</b>	Mr. Sahil Goel
<b>Designation :</b>	Director
<b>Contact No.:</b>	91-9820062233
<b>Date :</b>	04.08.2018

**LOCATIONS**

<b>Registered Office :</b>	B 62 APMC Complex Phase II, Market 1 Sector 19, Vashi, Navi Mumbai – 400070, Maharashtra, India
<b>Tel. No.:</b>	91-22-27842239
<b>Mobile No.:</b>	91-9820062233 [Mr. Sahil Goel]
<b>Fax No.:</b>	91-22-27832935
<b>E-Mail :</b>	<a href="mailto:jkhactts@jkhexports.com">jkhactts@jkhexports.com</a>
<b>Location :</b>	Owned
<b>Locality :</b>	Commercial
<b>Works :</b>	A-75, MIDC, TTC Industrial Area, Khairane, Navi Mumbai – 400701,

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	Maharashtra, India
<b>Tel. No.:</b>	91-22-27780145
<b>E-Mail:</b>	<a href="mailto:jkhpharm4@jkhexports.com">jkhpharm4@jkhexports.com</a> <a href="mailto:jkhprocessing@jkhexports.com">jkhprocessing@jkhexports.com</a>
<b>Sales Office :</b>	B/40, APMC Complex, Market I, Phase II, Sector – 19, Vashi, Navi Mumbai – 400705, Maharashtra, India
<b>Tel. No.:</b>	91-22-27801247

**DIRECTORS**

As on 31.03.2018

<b>Name :</b>	Mr. Sahil Anil Goel
<b>Designation :</b>	Director
<b>Address :</b>	B-62, APMC Complex, Market 1, Phase - li, Sector 19, Vashi, Navi Mumbai – 400705, Maharashtra, India
<b>Date of Birth/Age :</b>	25.04.1978
<b>Date of Appointment :</b>	15.05.1996
<b>DIN No.:</b>	01235672
<b>Name :</b>	Mr. Anil Goel
<b>Designation :</b>	Director
<b>Address :</b>	Vedant Villa, Bunglow C-3, Jawahar Nagar Chs Sector - 19a, Thane, Uran Road, Nerul (East), Navi Mumbai – 400706, Maharashtra, India
<b>Date of Birth/Age :</b>	16.02.1952
<b>Date of Appointment :</b>	17.11.1987
<b>DIN No.:</b>	02061232
<b>Name :</b>	Mr. Pooja Sahil Goel
<b>Designation :</b>	Director
<b>Address :</b>	6 Rajgir Apartments, 8th Road Khar West, Mumbai – 400052, Maharashtra, India
<b>Date of Birth/Age :</b>	
<b>Date of Appointment :</b>	16.03.2015
<b>DIN No.:</b>	05255786
<b>Name :</b>	Mr. Anita Anil Goel
<b>Designation :</b>	Director
<b>Address :</b>	Vedant Villa Bunglow C-3, Jawahar Nagar Chs Limited Harbour Estate Plot N 49/3 Thane Uran Road, Sector19 Nerul East, Navi Mumbai – 400706, Maharashtra, India
<b>Date of Birth/Age :</b>	
<b>Date of Appointment :</b>	16.03.2015
<b>DIN No.:</b>	05256655

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**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

As on 31.03.2017

Names of Shareholders		No. of Shares
Anil Goel		1000
Anita Anil Goel		1000
Sahil Anil Goel		1000
Anil Goel (HUF)		1000
Anchal Goel		1000
<b>Total</b>		<b>5000</b>

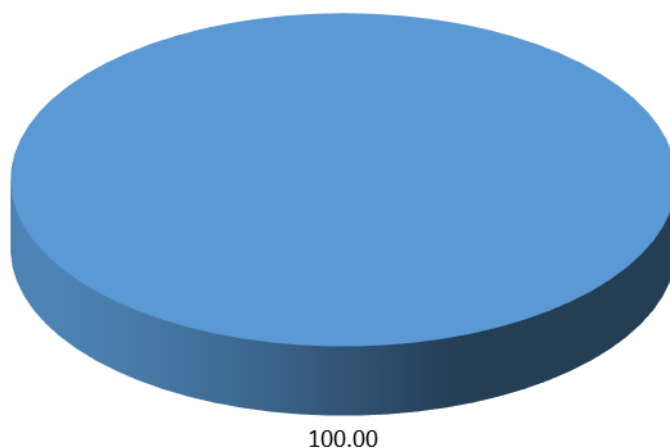
**Equity Share Break up (Percentage of Total Equity)**

As on 30.09.2017

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

**Share holding pattern**

■ Promoter – (Individual/ Hindu Undivided Family – Indian)



**BUSINESS DETAILS**

<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>Wholesaler, Trader and Exporter of Botanical Medicinal Herbs, Dried Flowers, Dry Fruits, Herbal Extracts, Gums, Oil, Seeds, Spices, etc. [Registered Activity]</li> <li>Exporter of Herbal Roots, Herbal Seeds, Cumin Seeds, Whole Turmeric, Turmeric Powder, Red Chilly Powderbanks, Beans, Herbal Leaves, etc. [Confirmed by management]</li> </ul>	
<b>Products :</b>	<b>Item Code No.</b>	<b>Product Description</b>
	51219	Wholesale of Agricultural Material
<b>Brand Names :</b>	Not Divulged	
<b>Agencies Held :</b>	Not Divulged	
<b>Exports :</b>		
<b>Products :</b>	Herbal Products	
<b>Countries :</b>	<ul style="list-style-type: none"> <li>Germany</li> <li>Japan</li> </ul>	
<b>Imports :</b>	Not Divulged	
<b>Terms :</b>		
<b>Selling :</b>	Advance Payment and Cheque	
<b>Purchasing :</b>	Advance Payment and Cheque	

**PRODUCTION STATUS NOT AVAILABLE**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>Customers :</b>	End Users	
	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--

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	<b>Contact No.:</b>	--	
	<b>Since How Long Known :</b>	--	
	<b>Maximum Limit Dealt :</b>	--	
	<b>Experience :</b>	--	
	<b>Remark:</b>	--	
<b>No. of Employees :</b>	20 (Approximately)		
<b>Bankers :</b>	<b>Bank Name</b>	Tamilnad Mercantile Bank	
	<b>Branch</b>	Unit No. 4, Banking Plaza, APMC Market, Sector 19, Navi Mumbai – 400705, Maharashtra, India	
	<b>Person Name (With Designation)</b>	--	
	<b>Contact Number</b>	--	
	<b>Name of Account Holder</b>	--	
	<b>Account Number</b>	--	
	<b>Account Since (Date/Year of Account Opening)</b>	--	
	<b>Average Balance Maintained (If Possible)</b>	--	
	<b>Credit Facilities Enjoyed (If any)</b>	--	
	<b>Account Operation</b>	--	
	<b>Remarks (If any)</b>	--	
<b>Facilities :</b>	<b>Secured Loan</b>	<b>31.03.2017 (INR in Million)</b>	<b>31.03.2016 (INR in Million)</b>
	<b>Long-term Borrowings</b>		
	Term loan	0.000	0.069
	<b>Total</b>	<b>0.000</b>	<b>0.069</b>

<b>Auditors :</b>	
<b>Name :</b>	S. P. Jain and Associates Chartered Accountants
<b>Address :</b>	602, Orbit Plaza, New Prabhadevi Road, Prabhadevi, Mumbai – 400025, Maharashtra, India
<b>Tel. No.:</b>	91-22-24316201 / 02 / 24218129 / 2432
<b>E-Mail :</b>	<a href="mailto:spjainassociates@gmail.com">spjainassociates@gmail.com</a>
<b>PAN N Income-tax PAN of auditor or auditor's firm :</b>	AAVFS8167P
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available

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Associates/Subsidiaries : Not Available

**CAPITAL STRUCTURE**

As on 31.03.2017

**Authorised Capital :**

No. of Shares	Type	Value	Amount
5000	Equity Shares	INR 100/- each	INR 0.500 Million

**Issued, Subscribed & Paid-up Capital :**

No. of Shares	Type	Value	Amount
5000	Equity Shares	INR 100/- each	INR 0.500 Million

**FINANCIAL DATA**  
*[all figures are in INR Million]*

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	0.500	0.500	0.500
(b) Reserves & Surplus	12.493	9.489	8.203
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>12.993</b>	<b>9.989</b>	<b>8.703</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.069	1.323
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000

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(d) long-term provisions	0.000	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>0.000</b>	<b>0.069</b>	<b>1.323</b>
(4) Current Liabilities			
(a) Short term borrowings	3.017	9.449	10.923
(b) Trade payables	6.101	3.848	5.007
(c) Other current liabilities	3.623	4.400	2.645
(d) Short-term provisions	1.350	0.619	0.580
<b>Total Current Liabilities (4)</b>	<b>14.091</b>	<b>18.316</b>	<b>19.155</b>
<b>TOTAL</b>	<b>27.084</b>	<b>28.374</b>	<b>29.181</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	7.058	7.948	8.908
(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	0.007
(d) Long-term Loan and Advances	0.000	0.000	0.011
(e) Other Non-current assets	0.293	0.272	0.254
<b>Total Non-Current Assets</b>	<b>7.351</b>	<b>8.220</b>	<b>9.180</b>
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	7.308	8.288	8.743
(c) Trade receivables	8.744	8.500	7.815
(d) Cash and cash equivalents	0.295	1.310	0.742
(e) Short-term loans and advances	1.510	0.317	0.831
(f) Other current assets	1.876	1.739	1.870
<b>Total Current Assets</b>	<b>19.733</b>	<b>20.154</b>	<b>20.001</b>
<b>TOTAL</b>	<b>27.084</b>	<b>28.374</b>	<b>29.181</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Income	57.110	45.182	45.373

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	Other Income	0.803	0.520	0.226
	<b>TOTAL</b>	<b>57.913</b>	<b>45.702</b>	<b>45.599</b>
<b>Less</b>	<b>EXPENSES</b>			
	Purchases of Stock-in-Trade	40.726	32.652	35.671
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	0.980	0.454	(3.257)
	Employees benefits expense	4.839	3.822	3.295
	Other expenses	5.332	4.561	4.505
	<b>TOTAL</b>	<b>51.877</b>	<b>41.489</b>	<b>40.214</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>6.036</b>	<b>4.213</b>	<b>5.385</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	0.594	1.046	0.753
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>5.442</b>	<b>3.167</b>	<b>4.632</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>	1.088	1.255	2.730
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>4.354</b>	<b>1.912</b>	<b>1.902</b>
<b>Less</b>	<b>TAX</b>	1.350	0.626	0.579
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>3.004</b>	<b>1.286</b>	<b>1.323</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>600.81</b>	<b>257.14</b>	<b>264.66</b>

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	0.052	1.667	1.323
Cash generated from operations	0.794	3.640	NA
Net cash flow from operating activity	(0.260)	3.045	NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
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Average Collection Days (Sundry Debtors / Income * 365 Days)	55.88	68.67	62.87
Account Receivables Turnover (Income / Sundry Debtors)	6.53	5.32	5.81
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	54.68	43.01	51.23
Inventory Turnover (Operating Income / Inventories)	0.83	0.51	0.62
Asset Turnover (Operating Income / Net Fixed Assets)	0.86	0.53	0.60

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.52	0.71	0.75
Debt Equity Ratio (Total Liability / Networth)	0.24	1.12	1.56
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.08	1.83	2.20
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.54	0.80	1.02
Interest Coverage Ratio (PBIT / Financial Charges)	10.16	4.03	7.15

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	5.26	2.85	2.92
Return on Total Assets ((PAT / Total Assets) * 100)	%	11.09	4.53	4.53
Return on Investment (ROI) ((PAT / Networth) * 100)	%	23.12	12.87	15.20

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**SOLVENCY RATIOS**

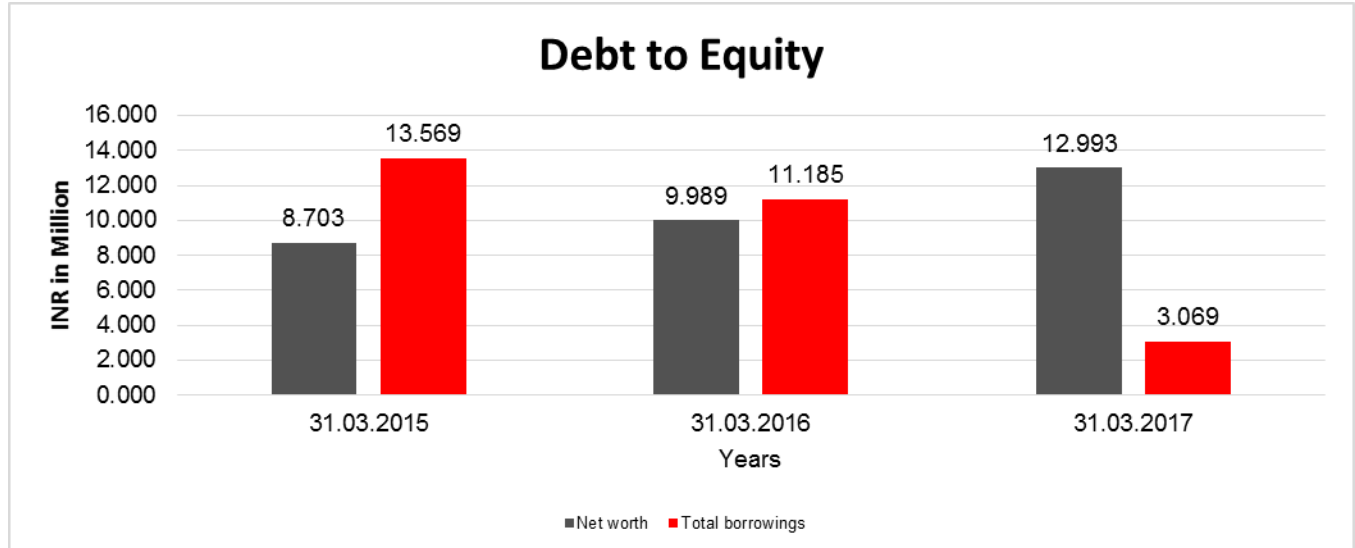
<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Current Ratio (Current Assets / Current Liabilities)	1.40	1.10	1.04
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.88	0.65	0.59
G-Score Ratio Financial (Networth / Total Assets)	0.48	0.35	0.30
G-Score Ratio Debt (Debts / Equity Capital)	6.14	22.37	27.14
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.40	1.10	1.04

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

**FINANCIAL ANALYSIS**  
*[all figures are INR Million]*

**DEBT EQUITY RATIO**

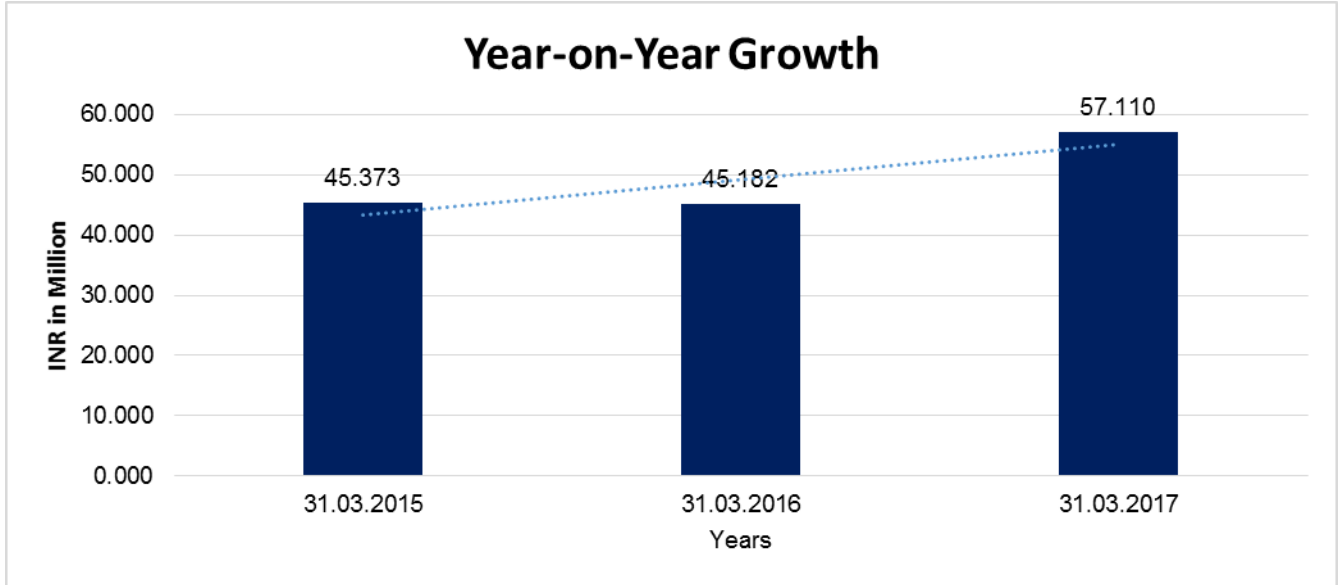
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.500	0.500	0.500
Reserves & Surplus	8.203	9.489	12.493
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>8.703</b>	<b>9.989</b>	<b>12.993</b>
long-term borrowings	1.323	0.069	0.000
Short term borrowings	10.923	9.449	3.017
Current Maturities of Long term debt	1.323	1.667	0.052
<b>Total borrowings</b>	<b>13.569</b>	<b>11.185</b>	<b>3.069</b>
<b>Debt/Equity ratio</b>	<b>1.559</b>	<b>1.120</b>	<b>0.236</b>



**YEAR-ON-YEAR GROWTH**

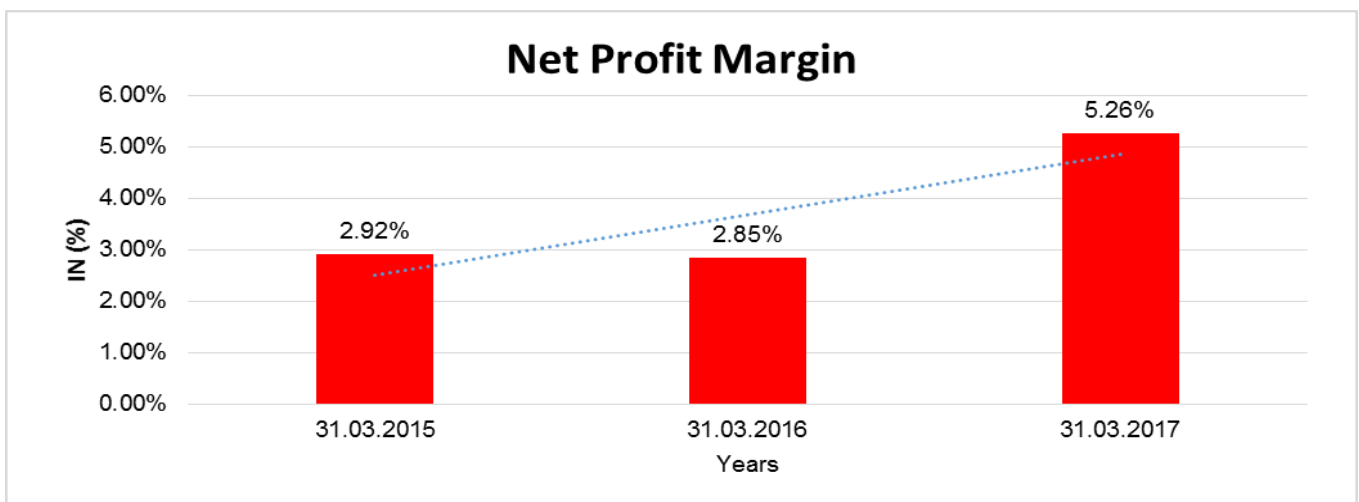
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	45.373	45.182	57.110
		<b>(0.421)</b>	<b>26.400</b>

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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	45.373	45.182	57.110
Profit	1.323	1.286	3.004
	<b>2.92%</b>	<b>2.85%</b>	<b>5.26%</b>



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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	No
19	Major customers	No
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

**JAIRAMDASS KHUSHIRAM IMPEX PRIVATE LIMITED - 523601 MIRA PAGE NO. : 16**

**UNSECURED LOAN**

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
<b>Short-term borrowings</b>		
From related parties	3.017	9.449
<b>Total</b>	<b>3.017</b>	<b>9.449</b>

**INDEX OF CHARGES:**

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modific ation	Date of Satisfac tion	Amount	Address
1	G430918 34	104525 00	TAMILNAD MERCANTI LE BANK LIMITED	13/09/20 13	-	28/04/2 017	10000000.0	Unit No. 4, Banking Plaza,APMC Market, Sector 19Navi MumbaiMH40070 5IN

**FIXED ASSETS**

- Building
- Furniture
- Plant and Machinery
- Office Equipment
- Computer

**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 68.86
UK Pound	1	INR 89.11
Euro	1	INR 79.60

**INFORMATION DETAILS**

Information Gathered by :	SWA
Analysis Done by :	VIV
Report Prepared by :	JYO

**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)