

MIRA INFORM REPORT

Report No. :	524357
Report Date :	09.08.2018

IDENTIFICATION DETAILS

Name :	VERIGOLD JEWELLERY (UK) LIMITED
Registered Office :	2nd Floor Elscott House, Arcadia Avenue, London, N3 2JE
Country :	United Kingdom
Financials (as on) :	31.03.2017
Date of Incorporation :	19.06.2009
Com. Reg. No.:	06938895
Legal Form :	Private Limited with Share Capital
Line of Business :	<ul style="list-style-type: none"> Other business support service activities n.e.c. Jewellery importers and wholesalers.
No. of Employees :	7

RATING & COMMENTS

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

MIRA's Rating :	A
-----------------	---

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Satisfactory
Payment Behaviour :	Slow but Correct
Litigation :	Clear

NOTES:

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

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)
United Kingdom	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

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

UNITED KINGDOM - ECONOMIC OVERVIEW

The UK, a leading trading power and financial center, is the third largest economy in Europe after Germany and France. Agriculture is intensive, highly mechanized, and efficient by European standards, producing about 60% of food needs with less than 2% of the labor force. The UK has large coal, natural gas, and oil resources, but its oil and natural gas reserves are declining; the UK has been a net importer of energy since 2005. Services, particularly banking, insurance, and business services, are key drivers of British GDP growth. Manufacturing, meanwhile, has declined in importance but still accounts for about 10% of economic output.

In 2008, the global financial crisis hit the economy particularly hard, due to the importance of its financial sector. Falling home prices, high consumer debt, and the global economic slowdown compounded the UK's economic problems, pushing the economy into recession in the latter half of 2008 and prompting the then BROWN (Labour) government to implement a number of measures to stimulate the economy and stabilize the financial markets. Facing burgeoning public deficits and debt levels, in 2010 the then CAMERON-led coalition government (between Conservatives and Liberal Democrats) initiated an austerity program, which has continued under the Conservative government. However, the deficit still remains one of the highest in the G7, standing at 3.6% of GDP as of 2017, and the UK has pledged to lower its corporation tax from 20% to 17% by 2020. The UK had a debt burden of 90.4% GDP at the end of 2017.

The UK's economy has begun to slow since the referendum vote to leave the EU in June 2016. A sustained depreciation of the British pound has increased consumer and producer prices, weighing on consumer spending without spurring a meaningful increase in exports. The UK has an extensive trade relationship with other EU members through its single market membership and economic observers have warned the exit will jeopardize its position as the central location for European financial services. Prime Minister MAY is seeking a new "deep and special" trade relationship with the EU following the UK's exit. However, economists doubt that the UK will be able to preserve the benefits of EU membership without the obligations.

Source : CIA

COMPANY NAME AND ADDRESS

Company Name: VERIGOLD JEWELLERY (UK) LIMITED
Company No: 06938895
Company Status: Active - Accounts Filed
Registered Address: 2ND FLOOR ELSCOTT HOUSE ARCADIA AVENUE LONDON N3 2JE

COMPANY SUMMARY

Registered Address 2ND FLOOR ELSCOTT HOUSE, ARCADIA AVENUE, LONDON, N3 2JE
Trading Address 2nd Floor Elscott House, Arcadia Avenue, London, N3 2JE N3 2JE
Website Address <http://www.renjewellery.com>
Telephone Number 02078314757
Fax Number --
TPS No
FPS Yes
Incorporation Date 19/06/2009
Previous Name --
Type Private limited with Share Capital
FTSE Index -
Date of Change -
Filing Date of Accounts 11/05/2017
Currency GBP
Share Capital £450,000
SIC07 82990
Charity Number -
SIC07 Description OTHER BUSINESS SUPPORT SERVICE ACTIVITIES N.E.C.
Principal Activity Jewellery importers and wholesalers.

ADDITIONAL INFORMATION

CCJ's 0 (£0)

No CCJ Information To Display

Ultimate Holding Company RENAISSANCE JEWELLERY LTD
Accountant -
Mortgages 0
Group 2 companies
Linkages 0 companies
Countries In 0 countries

KEY FINANCIALS

Year to Date	Turnover	Pre Tax Profit	Shareholder's Funds	Employees
31/03/2017	£10,631,175	£210,415	£646,483	7
31/03/2016	£8,069,921	£157,111	£486,136	7
31/03/2015	£7,851,670	£89,436	£362,425	-

MORTGAGE SUMMARY

Total Mortgage	0
Outstanding	0
Satisfied	0

TRADE DEBTORS / BAD DEBT SUMMARY

Total Number of Documented Trade	0
Total Value of Documented Trade	£0

COMMENTARY

This company has been treated as a Medium company in respect of the rating/limit generated.
This company's ratio of total liabilities to total assets indicates the presence of moderate equity funding.
This company's return on total assets employed ratio indicates a relatively efficient use of assets.
The company has more cash than short term bank borrowings.
This company trades in an industry with a lower level of corporate failures.

CCJ

Total Number of Exact CCJs -	0	Total Value of Exact CCJs -	
Total Number of Possible CCJs -	0	Total Value of Possible CCJs -	
Total Number of Satisfied CCJs -	0	Total Value of Satisfied CCJs -	
Total Number of Writs -	-		

Total Current Directors	2	Total Current Secretaries	0
Total Previous Directors / Company Secretaries	3	Total Person's With Significant Control	1

CURRENT DIRECTORS

Title		Function	Director
Name	Sumit Shah	Nationality	Indian
Date of Birth	01/1974	Present Appointments	1
Latest Address	1005-06 Quantum Park, 10th Floor,, 2 Gulab Nagar, Khar (West) Mumba, Maharashtra 400052	Appointment Date	26/06/2009
Post Code			
Title	Mr	Function	Director
Name	Dhruv Janit Desai	Nationality	British
Date of Birth	05/1980	Present Appointments	1
Latest Address	16 Coliseum Court 200 Regents Park Road, London	Appointment Date	19/03/2013
Post Code	N3 3HF		

TOP SHAREHOLDERS

Name	Currency	Share Count	Share Type	Nominal Value	% of Total Share Count
RENAISSANCE JEWELLERY LTD	GBP	450,000	ORDINARY	1	100

FINANCIALS
















PROFIT & LOSS

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Weeks	52	(%)	52	(%)	52	(%)	52	(%)	52
	Currency	GBP	(%)	GBP	(%)	GBP	(%)	GBP	(%)	GBP
	Consolidat	N	(%)	N	(%)	N	(%)	N	(%)	N




DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

VERIGOLD JEWELLERY (UK) LIMITED - 524357

PAGE NO. : 7

	ed A/cs									
	Turnover	£10,631,175	31.7%	£8,069,921	2.8%	£7,851,670	93.1%	£4,065,699	222.9%	£1,258,928
	Export	£5,045,821	112.1%	£2,378,727	87.6%	£1,267,914	489.2%	£215,181	-	-
	Cost of Sales	£9,584,256	29.1%	£7,421,234	2.5%	£7,237,021	96.3%	£3,687,031	256.7%	£1,033,711
	Gross Profit	£1,046,919	61.4%	£648,687	5.5%	£614,649	62.3%	£378,668	68.1%	£225,217
	Wages & Salaries	£602,408	32.5%	£454,648	321.2%	£107,943	-45.8%	£199,088	-	-
	Directors Emoluments	£95,533	80.3%	£53,000	-	£53,000	3.9%	£51,000	999.9%	£3,750
	Operating Profit	£210,415	33.9%	£157,131	75.7%	£89,436	-	-	-	-
	Depreciation	£11,757	36.9%	£8,589	20.2%	£7,143	150.5%	£2,852	128.5%	£1,248
	Audit Fees	£10,000	-11.9%	£11,349	58.7%	£7,150	5.9%	£6,751	-27%	£9,250
	Interest Payments	-	-100%	£34	-	-	-	-	-	-
	Pre Tax Profit	£210,415	33.9%	£157,111	75.7%	£89,436	17.1%	£76,349	550.3%	£-16,957
	Taxation	£-50,068	-49.9%	£-33,400	-91.5%	£-17,437	-10.8%	£-15,741	-999.9%	£446
	Profit After Tax	£160,347	29.6%	£123,711	71.8%	£71,999	18.8%	£60,608	467.1%	£-16,511
	Dividends Payable	-	-	-	-	-	-	-	-	-
	Retained Profit	£160,347	29.6%	£123,711	71.8%	£71,999	18.8%	£60,608	467.1%	£-16,511















BALANCE SHEET

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Tangible Assets	£18,606	8.3%	£17,173	-50.4%	£34,611	531.4%	£5,482	186%	£1,917
	Intangible Assets	0	-	0	-	0	-	0	-	0
	Total Fixed Assets	£18,606	8.3%	£17,173	-50.4%	£34,611	531.4%	£5,482	186%	£1,917


DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

VERIGOLD JEWELLERY (UK) LIMITED - 524357

PAGE NO. : 8

	Stock	£1,774,357	86.9%	£949,458	-12.1%	£1,079,791	-2.4%	£1,105,949	101.1%	£549,836
	Trade Debtors	£2,112,700	33.9%	£1,578,141	9.9%	£1,436,625	-7.9%	£1,560,329	498%	£260,915
	Cash	£576,231	90.1%	£303,067	48.7%	£203,862	-49.4%	£402,897	999.9%	£33,038
	Other Debtors	£396,423	156.4%	£154,586	-23.8%	£202,770	300.7%	£50,609	-44.4%	£91,078
	Miscellaneous Current Assets	0	-	0	-	0	-	0	-	0
	Total Current Assets	£4,859,711	62.8%	£2,985,252	2.1%	£2,923,048	-6.3%	£3,119,784	233.7%	£934,867
	Trade Creditors	£801,836	866.4%	£82,968	-67.9%	£258,302	999.9%	£17,433	-56.9%	£40,459
	Bank Loans & Overdrafts	0	-	0	-	0	-	0	-	0
	Other Short Term Finance	£3,324,479	45.5%	£2,285,504	1.3%	£2,255,669	-12.1%	£2,567,513	300.6%	£640,842
	Miscellaneous Current Liabilities	£101,798	-31.1%	£147,817	81.9%	£81,263	-67.5%	£249,894	873.7%	£25,665
	Total Current Liabilities	£4,228,113	68%	£2,516,289	-3%	£2,595,234	-8.5%	£2,834,840	301%	£706,966
	Bank Loans & Overdrafts and LTL	£3,721	-	0	-	0	-	0	-	0
	Other Long Term Finance	0	-	0	-	0	-	0	-	0
	Total Long Term Liabilities	£3,721	-	0	-	0	-	0	-	0





CAPITAL & RESERVES

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Called Up Share	£450,000	-	£450,000	-	£450,000	-	£450,000	-	£450,000






DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

VERIGOLD JEWELLERY (UK) LIMITED - 524357





PAGE NO. : 9

	Capital									
	P & L Account Reserve	£196,483	443.7 %	£36,136	141.3 %	-£87,575	45.1 %	-£159,574	27.5 %	-£220,182
	Revaluation Reserve	-	-	-	-	-	-	-	-	-
	Sundry Reserves	-	-	-	-	-	-	-	-	-
	Shareholder Funds	£646,483	33%	£486,136	34.1%	£362,425	24.8 %	£290,426	26.4 %	£229,818

OTHER FINANCIAL ITEMS



	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Net Worth	£646,483	33%	£486,136	34.1 %	£362,425	24.8 %	£290,426	26.4%	£229,818
	Working Capital	£631,598	34.7 %	£468,963	43.1 %	£327,814	15%	£284,944	25%	£227,901
	Total Assets	£4,878,317	62.5 %	£3,002,425	1.5%	£2,957,659	-5.4%	£3,125,266	233.6 %	£936,784
	Total Liabilities	£4,231,834	68.2 %	£2,516,289	-3%	£2,595,234	-8.5%	£2,834,840	301%	£706,966
	Net Assets	£646,483	33%	£486,136	34.1 %	£362,425	24.8 %	£290,426	26.4%	£229,818

CASH FLOW















	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Net Cashflow from Operations	£303,472	184.5 %	£106,658	159.6 %	-£179,045	-147.6 %	£376,276	527.2 %	-£88,073
	Net Cashflow before Financing	£273,164	175.4 %	£99,205	149.8 %	-£199,035	-153.8 %	£369,859	519.3 %	-£88,215
	Net Cashflow from Financing	-	-	-	-	-	-	-	-	-
	Increase in Cash	£273,164	175.4 %	£99,205	149.8 %	-£199,035	-153.8 %	£369,859	519.3 %	-£88,215

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

MISCELLANEOUS

	Date Of Accounts	31/03/17	(%)	31/03/16	(%)	31/03/15	(%)	31/03/14	(%)	31/03/13
	Contingent Liability	NO	-	NO	-	NO	-	NO	-	NO
	Capital Employed	£650,204	33.7%	£486,136	34.1%	£362,425	24.8%	£290,426	26.4%	£229,818
	Number of Employees	7	-	7	-	-	-	4	-	-
	Accountants									
	Auditors	RICHARD ANTHONY								
	Auditor Comments	The audit report contains no adverse comments								
	Bankers									
	Bank Branch Code									

RATIOS

	Date Of Accounts	31/03/17	31/03/16	31/03/15	31/03/14	31/03/13
	Pre-tax profit margin %	1.98	1.95	1.14	1.88	-1.35
	Current ratio	1.15	1.19	1.13	1.10	1.32
	Sales/Net Working Capital	16.83	17.21	23.95	14.27	5.52
	Gearing %	0.60	0	0	0	0
	Equity in %	13.30	16.20	12.30	9.30	24.50
	Creditor Days	27.45	3.74	11.97	1.56	11.69
	Debtor Days	72.33	71.18	66.60	139.69	75.43
	Liquidity/Acid Test	0.72	0.80	0.71	0.71	0.54
	Return On Capital Employed %	32.36	32.31	24.67	26.28	-7.37
	Return On Total Assets Employed %	4.31	5.23	3.02	2.44	-1.81
	Current Debt Ratio	6.54	5.17	7.16	9.76	3.07
	Total Debt Ratio	6.54	5.17	7.16	9.76	3.07
	Stock Turnover Ratio %	16.69	11.76	13.75	27.20	43.67
	Return on Net Assets Employed %	32.54	32.31	24.67	26.28	-7.37

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

REPORT NOTES

There are no notes to display.

STATUS HISTORY

No Status History found

EVENT HISTORY

Date	Description
05/07/2017	Confirmation Statement
04/07/2017	Mr H. Shah has left the board
15/05/2017	New Accounts Filed
15/05/2017	New Accounts Filed
27/07/2016	Annual Returns
15/05/2016	New Accounts Filed
15/05/2016	New Accounts Filed
30/08/2015	Annual Returns
17/05/2015	New Accounts Filed
17/05/2015	New Accounts Filed
19/12/2014	Change in Reg.Office
19/12/2014	Change of Company Postcode
16/08/2014	Annual Returns
10/06/2014	New Accounts Filed
10/06/2014	New Accounts Filed

PREVIOUS COMPANY NAMES

No Previous Names found

WRIT DETAILS

No writs found

STATISTICS

Group	2 companies
Linkages	0 companies
Countries	In 0 countries

SUMMARY

Holding Company	-
Ownership Status	Wholly Owned
Ultimate Holding Company	RENAISSANCE JEWELLERY LTD

GROUP STRUCTURE FULL

Company Name	Registered Number	Latest Key Financials	Consol. Accounts	Turnover
RENAISSANCE JEWELLERY LTD	N/A	-	-	
VERIGOLD JEWELLERY (UK...	06938895	31.03.2017	N	£10,631,175

STATISTICS

Group	2 companies
Linkages	0 companies
Countries	In 0 countries

PREVIOUS DIRECTOR/COMPANY SECRETARIES

Name	Current Active Appointments	Previous Appointments	Dissolved Companies
Niranjn Shah	0	1	0
Hitesh Shah	0	1	0
Barbara Kahan	0	3365	5160

Total Persons With Significant Control	1	Total Statements	0
Active	1	Active	0
Ceased	0	Ceased	0

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ACTIVE PERSONS WITH SIGNIFICANT CONTROL

Name	Renaissance Jewellery Limited	Kind	Corporate Entity With Significant Control
Address	Plot 36a & 37 Seepz, Andheri (East), Mumbai	Notified On	06/04/2016
Post Code	400096	Legal Form	Public Listed Company Limited By Shares
Authority	Companies Act 2013	Place Registered	Register Of Companies, Ministry Of Corporate Affairs
Country Registered	India	Registration Number	L36911mh1989plc05449
Nature Of Control	Ownership Of Shares 75 To 100 Percent, Voting Rights 75 To 100 Percent		

CEASED PERSONS WITH SIGNIFICANT CONTROL

No Ceased Persons With Significant Control To Display

ACTIVE STATEMENTS

No Active Statements To Display

CEASED STATEMENTS

No Ceased Statements To Display

Average Invoice Value	n/a
Invoices available	n/a
Paid	n/a
Outstanding	n/a

Trade Payment Data is information that we collect from selected third party partners who send us information about their whole sales ledger.

	Within Terms	0-30 Days	31-60 Days	61-90 Days	91+ Days
Paid					
Outstanding					

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 68.65
UK Pound	1	INR 88.82
Euro	1	INR 79.72
GBP	1	INR 88.25

Note: Above are approximate rates obtained from sources believed to be correct

INFORMATION DETAILS

Analysis Done by :	DIV
Report Prepared by :	TPT

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

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)