

MIRA INFORM REPORT

Report No. :	524297
Report Date :	10.08.2018

IDENTIFICATION DETAILS

Name :	SUNRISE INSTRUMENTS PRIVATE LIMITED
Registered Office :	Survey No.62, Lane No.7, Behind Sai Baba Pyramid Care Centre, Sai Baba Nagar, Kondhwa Khurd, Pune – 411048, Maharashtra
Mobile No.:	91-9561113337 (Mr. Shafaqat)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	25.08.2008
Capital Investment / Paid-up Capital :	INR 0.100 Million
CIN No.: [Company Identification No.]	U31900PN2008PTC132674
CST/ TIN No:	27795218453
PAN No.: [Permanent Account No.]	AAMCS4847G
GSTN : [Goods & Service Tax Registration No.]	27AAMCS4847G1ZX
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> • Manufacturer, Exporter and Supplier of Electronic Control Instruments, Process Control, Instruments, Digital Automatic Tyre Inflator, Air Compressors etc. (Confirmed by Management) • Manufacturer of consumption meters for electricity, water or gas, flow meters and counting meters. (Registered Activity)
No. of Employees :	50 (Approximately)

RATING & COMMENTS

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SUNRISE INSTRUMENTS PRIVATE LIMITED - 524297

PAGE NO. : 2

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

MIRA's Rating :

B

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

Maximum Credit Limit :	USD 2800
Status :	Small Company
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a small company incorporated in the year 2008.</p> <p>For the financial year 2017, the company has marginal increased its revenue from operations and maintained minimal profitability margin of 0.48%.</p> <p>The rating takes into consideration company's modest networth base along with small scale of business operations.</p> <p>Further rating is constrained on account of low profitability and excess of borrowings recorded during the year.</p> <p>However, trade relations are reported as fair. Payments are slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</p>

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

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SUNRISE INSTRUMENTS PRIVATE LIMITED - 524297

PAGE NO. : 3

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

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 10.08.2018

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 (GENERAL DETAILS)

Name :	Mr. Aslam Husain Ali Ismail Almel
Designation :	Director
Contact No.:	91-9890066773
Date :	09.08.2018

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LOCATIONS

Registered Office :	Survey No.62, Lane No.7, Behind Sai Baba Pyramid Care Centre, Sai Baba Nagar, Kondhwa Khurd, Pune – 411048, Maharashtra, India
Tel. No.:	91-20-26838147/26838287
Mobile No.:	91-9890066773 (Mr. Aslam Husain Ali Ismail Almel) 91-9561113337 (Mr. Shafaqat)
Fax No.:	91-20-26836686
E-Mail :	info@futuressi.com zakir@futuressi.com
Location :	Owned
Factory :	Godown No. 4, Sr. No. 36, Hissa No. 4, Near Inside Furniture, Pisoli, Taluka - Haveli, Pune – 411060, Maharashtra, India

DIRECTORS

As on 31.03.2018

Name :	Mr. Amin Ismail Almel
Designation :	Managing director
Address :	S.No- 49, Flat No 26, Sunder Vihar, Mithanagar, Kondhwa Khurd, Pune – 411048, Maharashtra, India
Date of Birth/Age :	07.03.1980
Date of Appointment :	25.08.2008
DIN No.:	02069982
Name :	Mr. Haismail Almel Nabilal
Designation :	Director
Address :	S.No- 49, Flat No 26, Sunder Vihar, Mithanagar, Kondhwa Khurd, Pune – 411048, Maharashtra, India
Date of Birth/Age :	02.06.1956
Date of Appointment :	25.08.2008
DIN No.:	02070095
Name :	Mrs. Zahida Amin Almel
Designation :	21.10.1981
Address :	S.No- 49, Flat No 26, Sunder Vihar, Mithanagar, Kondhwa Khurd, Pune – 411048, Maharashtra, India
Date of Birth/Age :	21.10.1987
Date of Appointment :	25.08.2008
DIN No.:	02097304
Name :	Mr. Aslam Husain Ali Ismail Almel

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SUNRISE INSTRUMENTS PRIVATE LIMITED - 524297

PAGE NO. : 5

Designation :	Director
Address :	S.No- 49, Flat No 26, Sunder Vihar, Mithanagar, Kondhwa Khurd, Pune – 411048, Maharashtra, India
Date of Birth/Age :	20.01.1985
Date of Appointment :	25.08.2008
DIN No.:	02142993

KEY EXECUTIVES

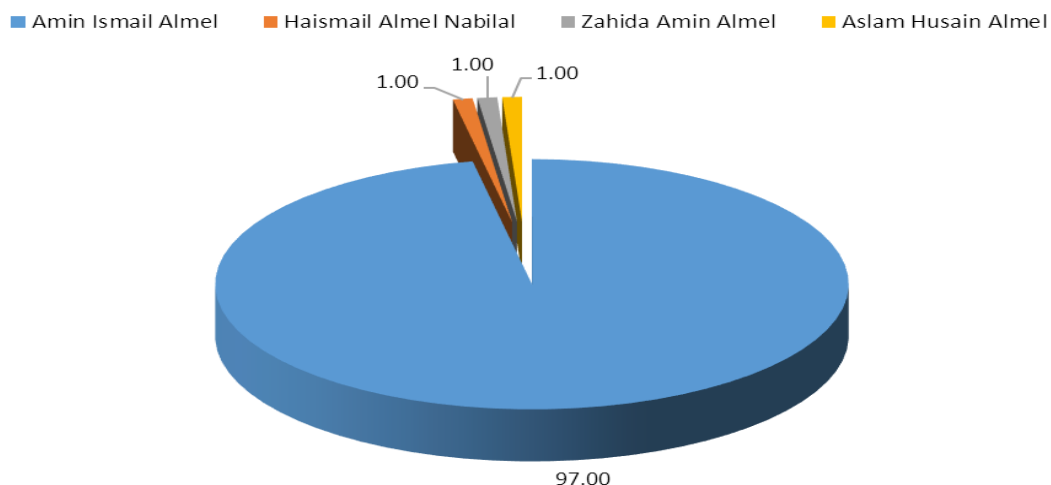
Name :	Mr. Shafaqat
Designation :	Sales Department

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares	%age
Amin Ismail Almel	9700	97.00
Haismail Almel Nabilal	100	1.00
Zahida Amin Almel	100	1.00
Aslam Husain Almel	100	1.00
Total	10000	100.00

Share holding pattern



Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

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Category	Percentage
Promoters (Individual/Hindu Undivided Family-Indian)	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Manufacturer, Exporter and Supplier of Electronic Control Instruments, Process Control, Instruments, Digital Automatic Tyre Inflator, Air Compressors etc. (Confirmed by Management) Manufacturer of consumption meters for electricity, water or gas, flow meters and counting meters. (Registered Activity) 					
Products/ Services :	<table border="1"> <thead> <tr> <th>Item Code No.</th> <th>Product/ Services Description</th> </tr> </thead> <tbody> <tr> <td>99611899</td> <td>Other products</td> </tr> </tbody> </table>	Item Code No.	Product/ Services Description	99611899	Other products	
Item Code No.	Product/ Services Description					
99611899	Other products					
Brand Names :	Not Available					
Agencies Held :	Not Available					
Exports :						
Products :	Finished Goods					
Countries :	<ul style="list-style-type: none"> Dubai Gulf Countries Middle East Countries Tanzania 					
Imports :						
Products :	Raw Material					
Countries :	<ul style="list-style-type: none"> China Dubai 					
Terms :						
Selling :	Cash, Cheque and Credit					
Purchasing :	Cash, Cheque and Credit					

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> Advance Pneumatic Systems Balaji Packaging Essar Oil Limited Gandhi Chemical Corporation
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SUNRISE INSTRUMENTS PRIVATE LIMITED - 524297

PAGE NO. : 7

	<ul style="list-style-type: none"> • Infocom Network Limited • Laxmi Enterprises • M.S. Engineering • National Tube Suppliers • Pacoline Industries Private Limited • Pie Electronics 																						
Customers :	Retailer, End Users <ul style="list-style-type: none"> • Aanand Filling Center • Baba Petroleum • Bp Coco Temburni • Crompton Greaves Limited • Gujarat Gas Limited • Hindustan Aeronautics Limited • Hp Fuel Center Lonawala • Indian Oil Corporation Limited • Jitendra Motors • Kunal Autolines 																						
No. of Employees :	50 (Approximately)																						
Bankers :	<table border="1"> <tr> <td>Bank Name</td> <td>Oriental Bank of Commerce</td> </tr> <tr> <td>Branch</td> <td>917 - 20/20A, OBC Tower, Third Floor, Fergusson College Road, Pune - 411004, Maharashtra, India</td> </tr> <tr> <td>Person Name (With Designation)</td> <td>--</td> </tr> <tr> <td>Contact Number</td> <td>91-20-25677600 (Continuously Ringing)</td> </tr> <tr> <td>Name of Account Holder</td> <td>--</td> </tr> <tr> <td>Account Number</td> <td>--</td> </tr> <tr> <td>Account Since (Date/Year of Account Opening)</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained (If Possible)</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (If any)</td> <td>--</td> </tr> <tr> <td>Account Operation</td> <td>--</td> </tr> <tr> <td>Remarks (If any)</td> <td>--</td> </tr> </table>	Bank Name	Oriental Bank of Commerce	Branch	917 - 20/20A, OBC Tower, Third Floor, Fergusson College Road, Pune - 411004, Maharashtra, India	Person Name (With Designation)	--	Contact Number	91-20-25677600 (Continuously Ringing)	Name of Account Holder	--	Account Number	--	Account Since (Date/Year of Account Opening)	--	Average Balance Maintained (If Possible)	--	Credit Facilities Enjoyed (If any)	--	Account Operation	--	Remarks (If any)	--
Bank Name	Oriental Bank of Commerce																						
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Contact Number	91-20-25677600 (Continuously Ringing)																						
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Account Since (Date/Year of Account Opening)	--																						
Average Balance Maintained (If Possible)	--																						
Credit Facilities Enjoyed (If any)	--																						
Account Operation	--																						
Remarks (If any)	--																						

Auditors :	
Name :	Anam and Associates Chartered Accountants
Address :	305, Camps Corner, Near Narhari Hospital, Fatehgunj, Vadodara – 390002, Gujarat, India
Income-tax PAN of auditor	ABQFS5089L

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or auditor's firm :	
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Divulged

CAPITAL STRUCTURE

As on 30.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

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	0.100	0.100	0.100
(b) Reserves & Surplus	0.872	0.733	0.527
(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)	0.972	0.833	0.627
(3) Non-Current Liabilities			
(a) Long-term borrowings	4.399	4.829	5.179
(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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SUNRISE INSTRUMENTS PRIVATE LIMITED - 524297

PAGE NO. : 9

(d) Long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	4.399	4.829	5.179
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	2.700
(b) Trade payables	2.696	3.610	3.263
(c) Other current liabilities	1.335	0.561	0.000
(d) Short-term provisions	0.971	1.906	1.640
Total Current Liabilities (4)	5.002	6.077	7.603
TOTAL	10.373	11.739	13.409
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.156	0.225	0.196
(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)	0.018	0.010	0.043
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	0.174	0.235	0.239
(2) Current assets			
(a) Current investments	1.716	1.816	1.867
(b) Inventories	2.272	2.036	3.231
(c) Trade receivables	2.824	6.665	7.360
(d) Cash and cash equivalents	1.944	0.759	0.400
(e) Short-term loans and advances	1.443	0.228	0.312
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	10.199	11.504	13.170
TOTAL	10.373	11.739	13.409

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	29.094	28.406	25.391
	Other Income	0.093	0.189	0.055
	TOTAL	29.187	28.595	25.446
Less	EXPENSES			
	Cost of Materials Consumed	21.807	19.606	18.627

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SUNRISE INSTRUMENTS PRIVATE LIMITED - 524297

PAGE NO. : 10

	Purchases of Stock-in-Trade	0.000	0.000	0.000
	Employees benefits expense	3.649	4.103	3.728
	Other expenses	3.451	4.366	2.507
	TOTAL	28.907	28.075	24.862
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.280	0.520	0.584
Less	FINANCIAL EXPENSES	0.016	0.209	0.306
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.264	0.311	0.278
Less/ Add	DEPRECIATION/ AMORTISATION	0.069	0.086	0.217
	PROFIT/ (LOSS) BEFORE TAX	0.195	0.225	0.061
Less	TAX	0.056	0.079	0.019
	PROFIT/ (LOSS) AFTER TAX	0.139	0.146	0.042
	Earnings / (Loss) Per Share (INR)	13.89	14.56	4.22

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	1.695	1.122	NA
Net cash flow from operating activity	1.631	1.032	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	35.43	85.64	105.80
Account Receivables Turnover (Income / Sundry Debtors)	10.30	4.26	3.45
Average Payment Days	45.12	67.21	63.94

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SUNRISE INSTRUMENTS PRIVATE LIMITED - 524297

PAGE NO. : 11

(Sundry Creditors / Purchases * 365 Days)			
Inventory Turnover (Operating Income / Inventories)	0.12	0.26	0.18
Asset Turnover (Operating Income / Net Fixed Assets)	1.79	2.31	2.98

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio (Borrowing + Current Liabilities) / Total Assets	0.91	0.93	0.95
Debt Equity Ratio (Total Liability / Networth)	4.53	5.80	12.57
Current Liabilities to Networth (Current Liabilities / Net Worth)	5.15	7.30	12.13
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.16	0.27	0.31
Interest Coverage Ratio (PBIT / Financial Charges)	17.50	2.49	1.91

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin [(PAT / Sales) * 100]	%	0.48	0.51	0.17
Return on Total Assets [(PAT / Total Assets) * 100]	%	1.34	1.24	0.31
Return on Investment (ROI) [(PAT / Networth) * 100]	%	14.30	17.53	6.70

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	2.04	1.89	1.73
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.58	1.56	1.31

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SUNRISE INSTRUMENTS PRIVATE LIMITED - 524297

PAGE NO. : 12

G-Score Ratio Financial (Networth / Total Assets)	0.09	0.07	0.05
G-Score Ratio Debt (Debts / Equity Capital)	43.99	48.29	78.79
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	2.04	1.89	1.73

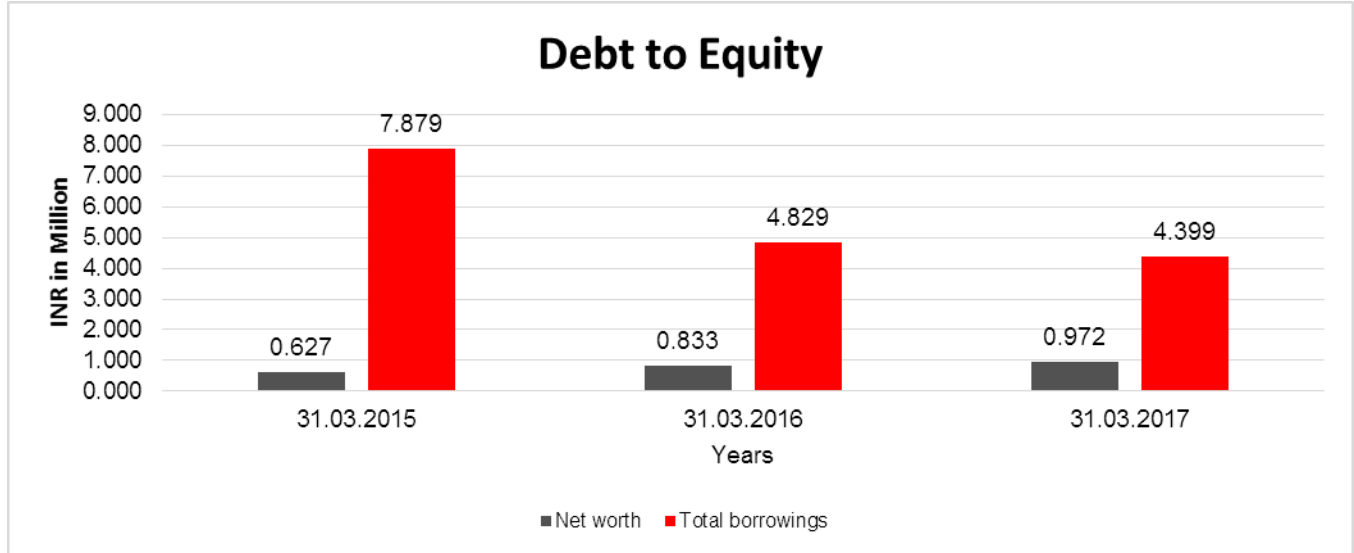
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

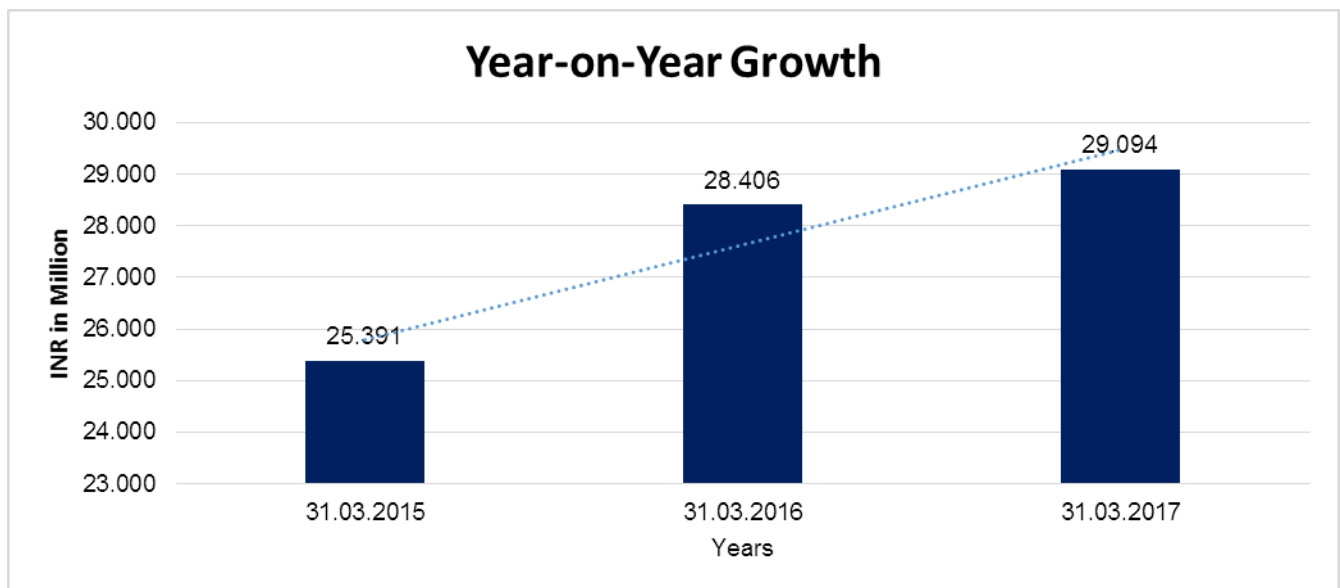
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.100	0.100
Reserves & Surplus	0.527	0.733	0.872
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	0.627	0.833	0.972
long-term borrowings	5.179	4.829	4.399
Short term borrowings	2.700	0.000	0.000
Total borrowings	7.879	4.829	4.399
Debt/Equity ratio	12.566	5.797	4.526

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YEAR-ON-YEAR GROWTH

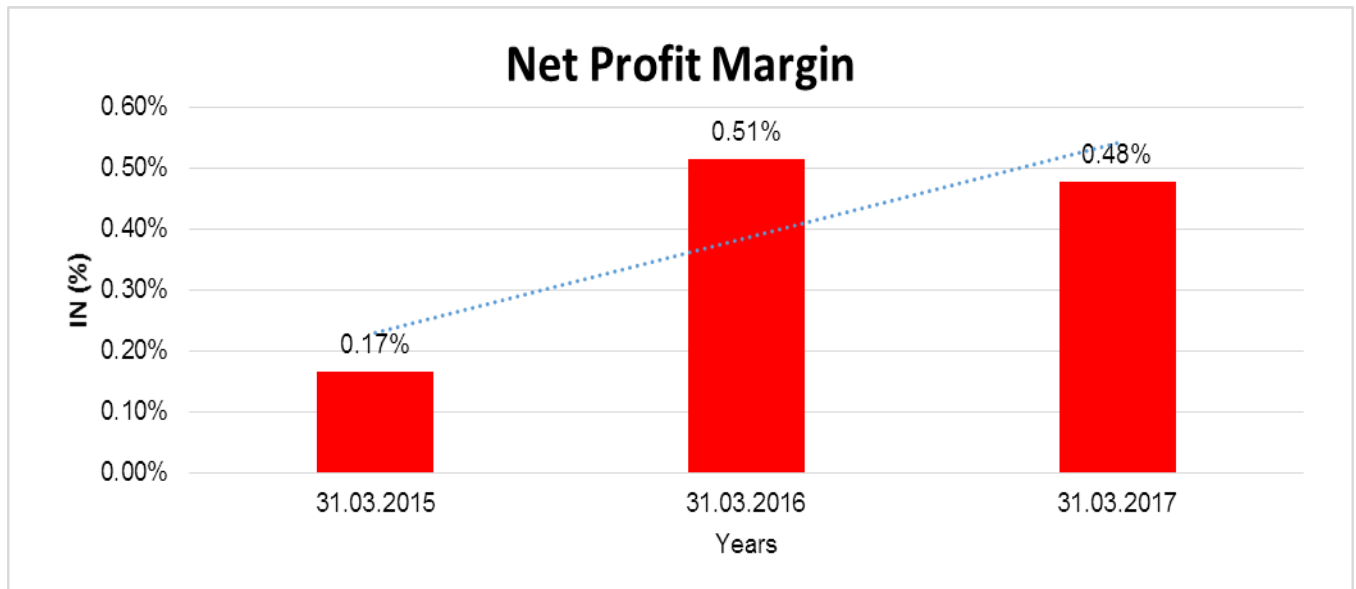
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	25.391	28.406	29.094
		11.874	2.422



NET PROFIT MARGIN

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Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	25.391	28.406	29.094
Profit/(Loss)	0.042	0.146	0.139
	0.17%	0.51%	0.48%



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	No
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

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SUNRISE INSTRUMENTS PRIVATE LIMITED - 524297

PAGE NO. : 15

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	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 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

THE STATE OF COMPANY AFFAIRS:

During the year, the company has earned total income of INR 29.187 Million as compared to INR 28.595 Million previous year. The company has recorded a profit of INR 0.139 Million as compared to profit of INR 0.146 Million in last year.

UNSECURED LOAN

PARTICULARS	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
LOANS FORM RELATED PARTIES		
Loan from Aslam Almel (Director)	1.026	1.026
Loan from Amin Almel (Director)	1.251	1.631
Loan from H. A. Ismail Almel (Director)	1.812	1.862
Loan from Zahida Amin Almel (Director)	0.310	0.310
Total	4.399	4.829

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INDEX OF CHARGES

Charges Registered							
SNo	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Amount	Address
1	B66144205	10264153	ORIENTAL BANK OF COMMERCE	22/01/2011	30/03/2012	3000000.0	917 - 20/20A, OBC Tower, Third Floor, Fergusson College Road, PUNE MAHARASHTRA 411004 INDIA

FIXED ASSETS

- Land
- Building
- Furniture and Fixture
- Computer
- Plant and Machinery

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.

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- 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 69.00

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SUNRISE INSTRUMENTS PRIVATE LIMITED - 524297

PAGE NO. : 18

UK Pound	1	INR 88.28
Euro	1	INR 79.05

INFORMATION DETAILS

Information Gathered by :	NGL
Analysis Done by :	VIVR
Report Prepared by :	SUD

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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	YES
--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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