

## MIRA INFORM REPORT

Report No. :	524438
Report Date :	18.08.2018

### IDENTIFICATION DETAILS

Name :	SHREE JAY AMBE STEEL YARD PRIVATE LIMITED
Registered Office :	10, Ground Floor, Nav Vyapar Bhavan 49, PD Mello Road, Masjid East, Mumbai-400009, Maharashtra
Mobile No.:	91-9820053811 [Mr. Ganesh Goradia]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	24.08.2011
CIN No.: [Company Identification No.]	U27100MH2011PTC221228
Capital Investment / Paid-up Capital :	INR 20.000 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	AAQCS6812H
GSTN : [Goods & Service Tax Registration No.]	27AAQCS6812H1ZY
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> <li>• Trader and Supplier of MS Plates, Iron Sheets, etc. [Confirmed by Management]</li> <li>• Trading of Iron and Steel [Registered Activity]</li> </ul>
No. of Employees :	50 (Approximately)

**RATING & COMMENTS**

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

**MIRA's Rating :**

**B**

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

<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject an established company incorporated in the year 2011 having moderate track records.</p> <p>For the financial year ended 2017, revenue of the company has decline and has reported very low profit margin at 0.002% [Approx.].</p> <p>Rating also remains constrained on account of low reserves level along with unfavorable gap between trade payables to its trade receivables and highly competitive steel industry.</p> <p>However, the rating weakness is partially offset by low level of the company.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be slow but correct.</p> <p>In view of the 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](mailto: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

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Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

**EXTERNAL AGENCY RATING**

**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 18.08.2018

**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]**

<b>Name :</b>	Mr. Jayesh Goradia
<b>Designation :</b>	Director
<b>Contact No.:</b>	91-9820053811
<b>Date :</b>	11.08.2018

Given number [91-9820053815/ 9769432482] are ringing

**LOCATIONS**

<b>Registered Office :</b>	10, Ground Floor, Nav Vyapar Bhavan 49, PD Mello Road, Masjid East, Mumbai-400009, Maharashtra, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-9820053811 [Mr. Ganesh Goradia]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:jayambesteeltraders@gmail.com">jayambesteeltraders@gmail.com</a>
<b>Warehouse:</b>	Plot No. 144, Steel Chamber, Kalamboli, Navi Mumbai-410218, Maharashtra, India
<b>Sales Office:</b>	106, Maganlal chamber, Baburao Bobade Marg, Iron Market, Mumbai-400009, Maharashtra, India

**DIRECTORS**

AS ON: 31.03.2018

<b>Name :</b>	Mr. Jayesh Ishwarlal Goradia		
<b>Designation :</b>	Director		
<b>Address :</b>	213/214, Raj Residency-li Mahavir Nagar, Kandivali (West), Mumbai-400067, Maharashtra, India		
<b>Date of Birth/Age :</b>	29.07.1969		
<b>Qualification :</b>	Graduate		
<b>Date of Appointment :</b>	24.08.2011		
<b>PAN No.:</b>	AABPG5901B		
<b>DIN No.:</b>	03539139		
<b>Other Directorship :</b>			
	<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>
	U99999MH1997PTC112511	ZENITH CUTTERS PRIVATE LIMITED	05/07/2018
<b>Name :</b>	Mr. Ketan Ishwarlal Goradia		
<b>Designation :</b>	Director		
<b>Address :</b>	B-504/505, Kailash Tower M.G. Road, Kandivali (West), Mumbai-400067,		

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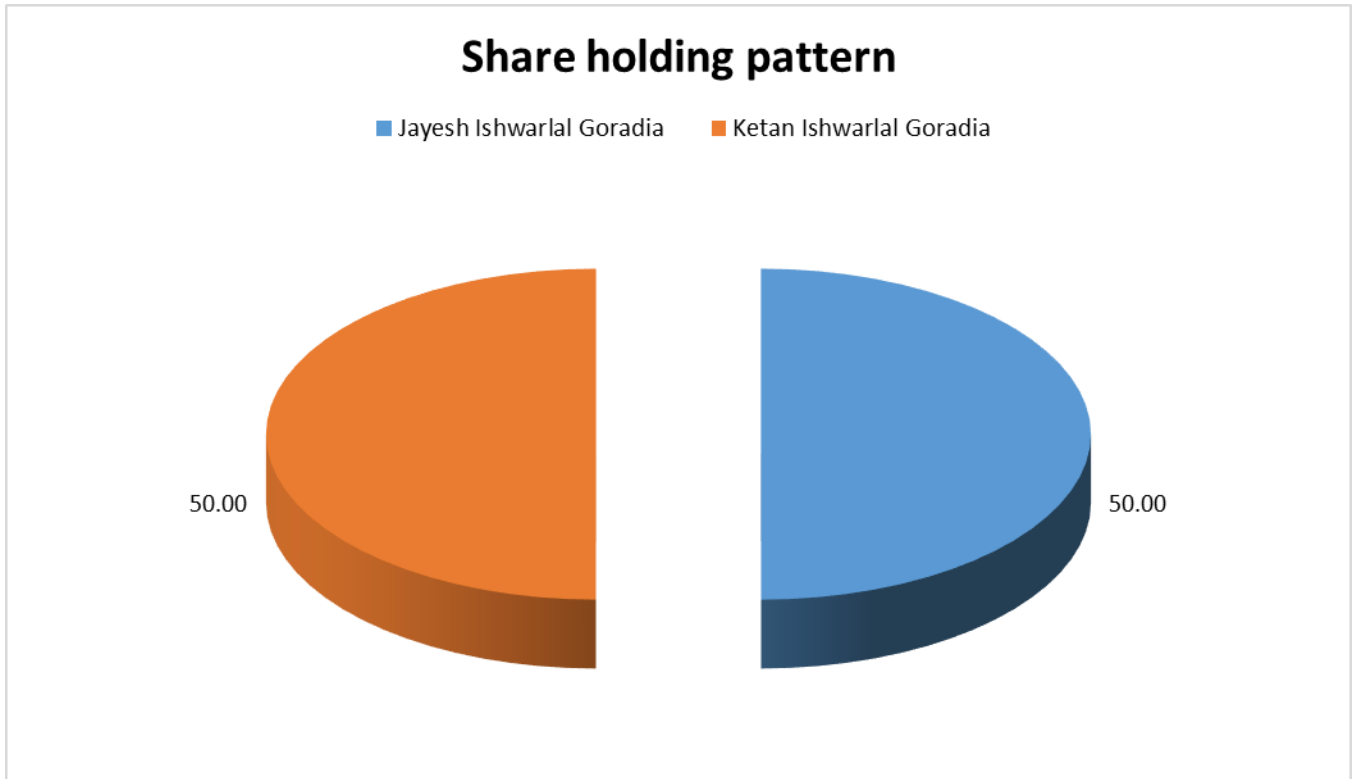
	Maharashtra, India	
<b>Date of Birth/Age :</b>	06.08.1972	
<b>Qualification :</b>	Graduate	
<b>Date of Appointment :</b>	24.08.2011	
<b>PAN No.:</b>	AABPG2174N	
<b>DIN No.:</b>	03539186	
<b>Other Directorship :</b>		
	<b>CIN/FCRN</b>	<b>Company Name</b>
	U99999MH1997PTC112511	ZENITH CUTTERS PRIVATE LIMITED
		<b>Begin Date</b>
		05/07/2018

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

**AS ON: 31.03.2017**

<b>Names of Shareholders</b>	<b>No. of Shares</b>	<b>Percentage of Holding</b>
Jayesh Ishwarlal Goradia	1000000	50.00
Ketan Ishwarlal Goradia	1000000	50.00
<b>Total</b>	<b>2000000</b>	<b>100.00</b>

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**AS ON: 30.09.2017**

Equity Share Breakup	Percentage of Holding
<b>Category</b>	
Promoters – Individual/ Hindu Undivided Family – Indian	100.00
<b>Total</b>	<b>100.00</b>

#### BUSINESS DETAILS

<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>Trader and Supplier of MS Plates, Iron Sheets, etc. [Confirmed by Management]</li> <li>Trading of Iron and Steel [Registered Activity]</li> </ul>				
<b>Products :</b>	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 30%;">ITC Code No.</th> <th>Product Descriptions</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	ITC Code No.	Product Descriptions		
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	99651254	Steel Trading
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>	Not Available	
<b>Imports :</b>	Not Available	
<b>Terms :</b>		
<b>Selling :</b>	Advance Payment, Cheque and Others [NEFT, RTGS]	
<b>Purchasing :</b>	Advance Payment, Cheque and Others [NEFT, RTGS]	

**PRODUCTION STATUS: NOT AVAILABLE**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--
	<b>Remark</b>	--
<b>Customers :</b>	Manufacturers	
	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--
<b>Remark</b>	--	
<b>No. of Employees :</b>	50 (Approximately)	
<b>Bankers :</b>	<ul style="list-style-type: none"> <li>Union Bank of India  Dahanukarwadi Branch, Mansarovar, M. G. Road, Kandivali (West), Mumbai - 400067, Maharashtra, India</li> </ul>	

<b>Auditors :</b>	
<b>Name :</b>	Thakkar And Somaiya Chartered Accountants
<b>Address :</b>	10, C.K. Bldg, Ground Floor, Broach Street, Masjid(East), Mumbai-400009, Maharashtra, India
<b>PAN No.:</b>	AAAFT1285G
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

**CAPITAL STRUCTURE**

**AS ON: 31.03.2017**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
2000000	Equity Shares	INR 10/- each	INR 20.000 Million

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

No. of Shares	Type	Value	Amount
2000000	Equity Shares	INR 10/- each	INR 20.000 Million

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	20.000	20.000	20.000
(b) Reserves and Surplus	10.699	7.321	(0.880)
(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>30.699</b>	<b>27.321</b>	<b>19.120</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.899
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long-term liabilities	0.153	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>0.153</b>	<b>0.000</b>	<b>0.899</b>
(4) Current Liabilities			
(a) Short-term borrowings	24.599	45.478	12.632
(b) Trade payables	74.460	205.016	59.436
(c) Other current liabilities	94.565	81.220	92.795
(d) Short-term provisions	1.480	2.715	0.000
<b>Total Current Liabilities (4)</b>	<b>195.104</b>	<b>334.429</b>	<b>164.863</b>
<b>TOTAL</b>	<b>225.956</b>	<b>361.750</b>	<b>184.882</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.782	0.062	0.034
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Tangible assets capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term loans and advances	4.451	2.019	0.000
(e) Other Non-current assets	0.000	0.000	7.369
<b>Total Non-Current Assets</b>	<b>5.233</b>	<b>2.081</b>	<b>7.403</b>

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	142.178	255.141	101.816
(c) Trade receivables	57.829	88.881	74.372
(d) Cash and bank balances	0.975	0.575	0.432
(e) Short-term loans and advances	19.741	15.072	0.859
(f) Other current assets	0.000	0.000	0.000
<b>Total Current Assets</b>	<b>220.723</b>	<b>359.669</b>	<b>177.479</b>
<b>TOTAL</b>	<b>225.956</b>	<b>361.750</b>	<b>184.882</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>			
	Total Revenue from operations	1535.033	2406.106	1250.190
	Other Income	2.721	0.000	0.210
	<b>TOTAL</b>	<b>1537.754</b>	<b>2406.106</b>	<b>1250.400</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Materials Consumed	0.000	0.000	1162.158
	Purchases of Stock-in-Trade	1376.076	2500.605	0.000
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	112.964	(153.325)	58.017
	Employee benefit expense	1.340	1.200	17.687
	Other expenses	30.442	38.871	2.316
	<b>TOTAL</b>	<b>1520.822</b>	<b>2387.351</b>	<b>1240.178</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>16.932</b>	<b>18.755</b>	<b>10.222</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	11.857	7.759	12.317
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>5.075</b>	<b>10.996</b>	<b>(2.095)</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.097	0.080	0.067
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>4.978</b>	<b>10.916</b>	<b>(2.162)</b>
<b>Less</b>	<b>TAX</b>	1.600	2.715	0.025
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>3.378</b>	<b>8.201</b>	<b>(2.187)</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>1.69</b>	<b>4.10</b>	<b>(1.09)</b>

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**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 flows from (used in) operations	4.978	10.916	(2.162)
Net cash flows from (used in) operating activities	4.978	10.916	(2.162)

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	13.75	13.48	21.71
Account Receivables Turnover (Income / Sundry Debtors)	26.54	27.07	16.81
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	19.75	29.93	18.67
Inventory Turnover (Operating Income / Inventories)	0.12	0.07	0.10
Asset Turnover (Operating Income / Net Fixed Assets)	21.65	302.50	300.65

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.86	0.92	0.90
Debt Equity Ratio (Total Liability / Networth)	0.80	1.66	0.71
Current Liabilities to Networth (Current Liabilities / Net Worth)	6.36	12.24	8.62

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Fixed Assets to Networth (Net Fixed Assets / Networth)	0.03	0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	1.43	2.42	0.83

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	0.22	0.34	(0.17)
Return on Total Assets (PAT / Total Assets) * 100	%	1.49	2.27	(1.18)
Return on Investment (ROI) (PAT / Networth) * 100	%	11.00	30.02	(11.44)

**SOLVENCY RATIOS**

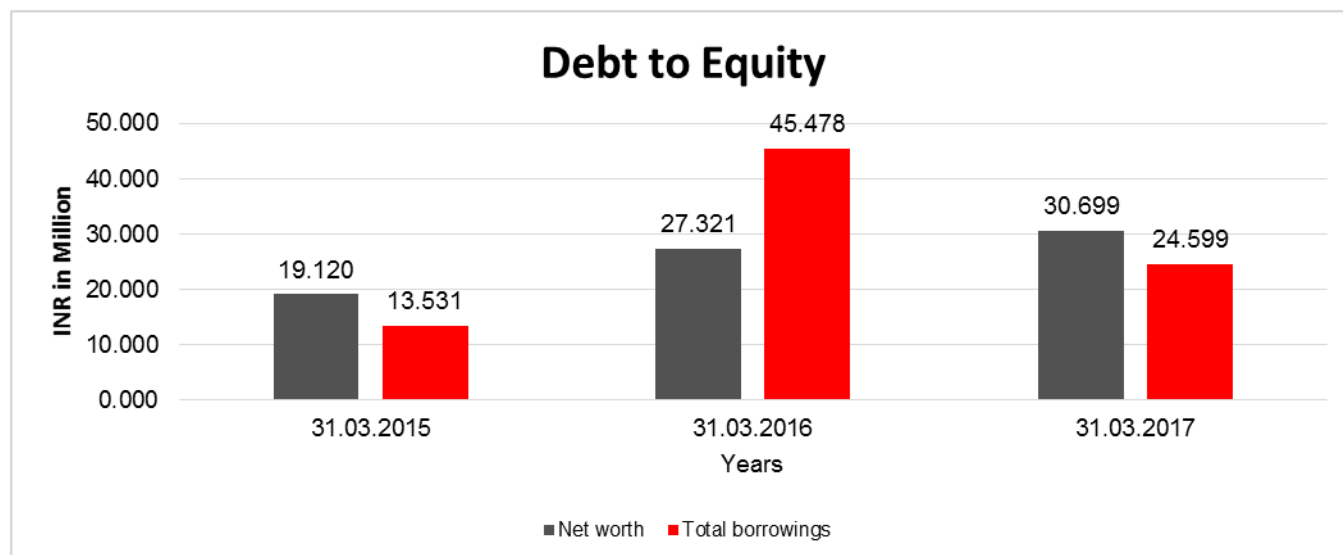
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.13	1.08	1.08
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		0.40	0.31	0.46
G-Score Ratio Financial (Networth / Total Assets)		0.14	0.08	0.10
G-Score Ratio Debt (Debts / Equity Capital)		1.23	2.27	0.68
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.13	1.08	1.08

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

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

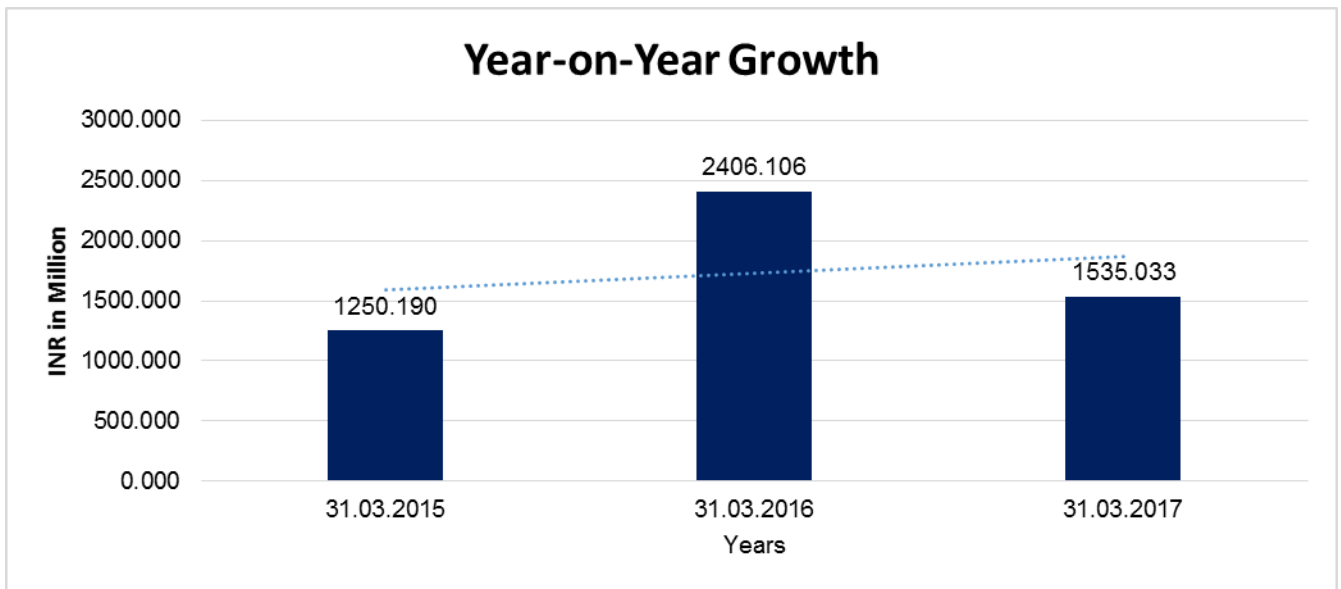
**DEBT EQUITY RATIO**

Particular	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Share Capital	20.000	20.000	20.000
Reserves & Surplus	(0.880)	7.321	10.699
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>19.120</b>	<b>27.321</b>	<b>30.699</b>
Long-term borrowings	0.899	0.000	0.000
Short term borrowings	12.632	45.478	24.599
<b>Total borrowings</b>	<b>13.531</b>	<b>45.478</b>	<b>24.599</b>
<b>Debt/Equity ratio</b>	<b>0.708</b>	<b>1.665</b>	<b>0.801</b>



**YEAR-ON-YEAR GROWTH**

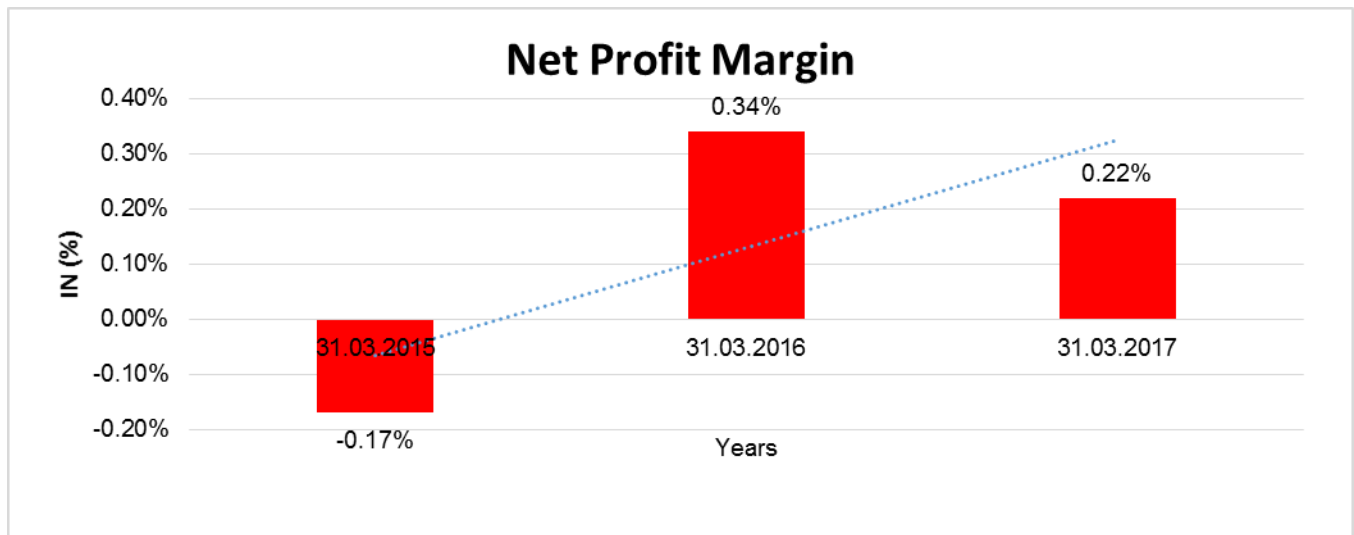
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	(INR In Million)	(INR In Million)	(INR In Million)
Sales	1250.190	2406.106	1535.033
		<b>92.459</b>	<b>(36.203)</b>



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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	1250.190	2406.106	1535.033
Profit/ (Loss)	(2.187)	8.201	3.378
	<b>(0.17 %)</b>	<b>0.34 %</b>	<b>0.22 %</b>



**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	Yes
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes

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14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	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

**INDEX OF CHARGES**

CHARGES REGISTERED								
SN O	SR N	CHAR GE ID	CHAR GE HOLDE R NAME	DATE OF CREATI ON	DATE OF MODIFIC ATION	DATE OF SATISF ACTION	AMOUNT	ADDRESS
1	C4 039 934 7	105429 34	KOTAK MAHIN DRA BANK LIMITE D	24/09/20 14	-	-	130000000.0	GR.FLOO R, 9/1, NUTAN LAKSHMI CHS LTD, KRISHNA KUNJPLO T NO.32, 10TH NORTH SOUTH

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								ROAD, JUHU, MU MBAIMH40 0049IN
2	G7 938 923 5	103915 34	UNION BANK OF INDIA	30/11/20 12	20/09/20 13	09/03/2 018	70000000.0	DAHANUK ARWADI BRANCH, MANSARO VAR, M. G. ROAD, KANDIVAL I (WEST),M UMBAIMH 400067IN

**UNSECURED LOANS**

<b>PARTICULARS</b>	<b>31.03.2017 (INR In Million)</b>	<b>31.03.2016 (INR In Million)</b>
<b>SHORT TERM BORROWINGS</b>		
Other loans and advances	24.599	45.478
<b>Total</b>	<b>24.599</b>	<b>45.478</b>

**OPERATIONS:**

The Company has made turnover of INR 1535.033 million as compared to previous year of INR 2406.106 million which is decreased by 36.20 % with low margin of profit @ 02.16 % as compared previous year margin of profit @ 1.66% The margin of profit is under pressure with decreased in turnover as well as due to slackness in demand with tough competition in the local as well as in International market. The directors are however confident and capable as well as to maintain the status quo as long as their consistent efforts to up lift the efficiencies in all segments of its operation in the current scenario of the market.

**FUTURE OUTLOOK:**

The Company expect to make Good Turnover at Low Margin of Profit in ensuing year in the competitive markets.

**FIXED ASSETS:**

- Vehicles
- Motor vehicles

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- Computer equipments

**CMT REPORT (Corruption, Money Laundering & Terrorism]**

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

**1] INFORMATION ON DESIGNATED PARTY**

No records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

**2] Court Declaration :**

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

**3] Asset Declaration :**

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

**4] Record on Financial Crime :**

Charges or conviction registered against subject: **None**

**5] Records on Violation of Anti-Corruption Laws :**

Charges or investigation registered against subject: **None**

**6] Records on Int'l Anti-Money Laundering Laws/Standards :**

Charges or investigation registered against subject: **None**

**7] Criminal Records**

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

**8] Affiliation with Government :**

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

**9] Compensation Package :**

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

**10] Press Report :**

No press reports / filings exists on the subject.

**CORPORATE GOVERNANCE**

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

**CONTRAVENTION**

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

**FOREIGN EXCHANGE RATES**

Currency	Unit	INR
US Dollar	1	INR 70.23
UK Pound	1	INR 89.37
Euro	1	INR 79.97

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	AKS
<b>Analysis Done by :</b>	DIV
<b>Report Prepared by :</b>	RUP

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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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