

**MIRA INFORM REPORT**

<b>Report No. :</b>	526380
<b>Report Date :</b>	23.08.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	DREAMS THE FURNISHING GALLERY PRIVATE LIMITED
<b>Registered Office :</b>	2/3, Furniture Block, Kirti Nagar, New Delhi-110 015
<b>Tel. No.:</b>	91-11-45070809
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	05.02.2002
<b>CIN No.:</b> [Company Identification No.]	U51909DL2002PTC114111
<b>Capital Investment / Paid-up Capital :</b>	INR 11.045 Million
<b>PAN No.:</b> [Permanent Account No.]	AABCD5492R
<b>GSTN :</b> [Goods & Service Tax Registration No.]	07AABCD5492R1ZZ (Delhi) 06AABCD5492R1Z1 (Haryana)
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	The Subject is engaged in Trading of Furnishing Fabric, Carpets and Other Furnishing Items. (Registered activity)
<b>No. of Employees :</b>	Information declined by the management

**RATING & COMMENTS**

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

**MIRA's Rating :**

A

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

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<b>Maximum Credit Limit :</b>	USD 210000
<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 2002 and it is having satisfactory track record.</p> <p>For the financial year 2017, the company has reported a dip in its revenue as compared to its previous year but has able to maintain average profit margin during the year.</p> <p>The company possesses satisfactory financial risk profile marked by adequate net worth base and strong debt protection metrics.</p> <p>Rating continue to derive strength from its established track record of its business operation backed by its well-experienced management team.</p> <p>However, these rating strengths gets partially offset by susceptibility of margins to raw material price fluctuations, highly competitive and fragmented nature of industry.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the company can be considered for business dealing 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.

**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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Moderately High Risk	C1
High Risk	C2
Very High Risk	D

**EXTERNAL AGENCY RATING**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available
<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 23.08.2018

**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 DENIED BY**

<b>Name :</b>	Mr. Avdesh Kumar Narula
<b>Designation :</b>	Accounts Department
<b>Contact No.:</b>	91-9890055092 / 91-11-45070809
<b>Date :</b>	22.08.2018

**Mobile No.: 91-9899509000 (Ringing)**

**LOCATIONS**

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<b>Registered Office :</b>	2/3, Furniture Block, Kirti Nagar, New Delhi-110 015, India
<b>Tel. No.:</b>	91-11-45070809 / 45484000
<b>Mobile No.:</b>	91-9890055092 (Mr. Avdesh Kumar Narula)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:contact@dreamsfurnishers.com">contact@dreamsfurnishers.com</a>
<b>Website:</b>	<a href="http://www.dreamsfurnishers.com">www.dreamsfurnishers.com</a>

**DIRECTORS**

As on 31.03.2018

<b>Name :</b>	Ms. Pooja Khurana		
<b>Designation :</b>	Director		
<b>Address :</b>	D-38, South City-1, Gurugram – 122001, Haryana, India		
<b>Date of Birth/Age :</b>	06.01.1968		
<b>Date of Appointment :</b>	05.02.2002		
<b>DIN No.:</b>	00746714		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U31909DL2006PTC147160	FANCY ELECTRICALS PRIVATE LIMITED	30/09/2017	-
<b>Name :</b>	Ms. Ashwani Khurana		
<b>Designation :</b>	Director		
<b>Address :</b>	D-38, South City-1, Sector-29, Gurugram 122001, Haryana, India		
<b>Date of Birth/Age :</b>	29.05.1969		
<b>Date of Appointment :</b>	05.02.2002		
<b>DIN No.:</b>	00746760		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U31909DL2006PTC147160	FANCY ELECTRICALS PRIVATE LIMITED	30/09/2017	-
<b>Name :</b>	Mr. Akshay Khurana		
<b>Designation :</b>	Director		
<b>Address :</b>	D-38, South City-1, Gurugram – 122001, Haryana, India		
<b>Date of Appointment :</b>	30.09.2015		
<b>DIN No.:</b>	03469660		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U31909DL2006PTC147160	FANCY ELECTRICALS PRIVATE LIMITED	14/03/2018	-

**KEY EXECUTIVES**

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<b>Name :</b>	Mr. Avdesh Kumar Narula
<b>Designation :</b>	Accounts Department

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

**As on 31.03.2017**

<b>Names of Shareholders</b>	<b>No. of Shares</b>
Ashwani Khurana	384500
Pooja Khurana	384500
Fancy Electricals Private Limited, India	25000
Akshay Khurana	155265
Aashray Khurana	155265
<b>Total</b>	<b>1104530</b>

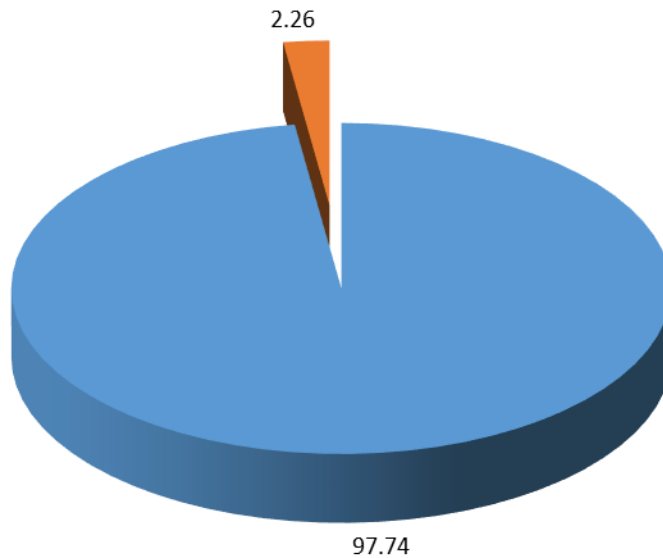
**Equity Share Break up (Percentage of Total Equity)**

**As on 30.09.2017**

<b>Category</b>	<b>Percentage</b>
Promoter - (Individual/ Hindu Undivided Family – Indian)	97.74
Promoter - Body corporate	2.26
<b>Total</b>	<b>100.00</b>

### Share holding pattern

■ Promoter - (Individual/ Hindu Undivided Family – Indian)      ■ Promoter - Body corporate



### BUSINESS DETAILS

<b>Line of Business :</b>	The Subject is engaged in Trading of Furnishing Fabric, Carpets and Other Furnishing Items. (Registered activity)	
<b>Products :</b>	<b>Item Code No.</b>	<b>Product Description</b>
	52	Retail sales of Textile, Fabric.
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>	Not Divulged	
<b>Imports :</b>	Not Divulged	
<b>Terms :</b>	Not Divulged	

### PRODUCTION STATUS NOT AVAILABLE

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**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>	<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>No. of Employees :</b>	Information declined by the management		
<b>Bankers :</b>	<b>Bank Name</b>	IDBI Bank	
	<b>Branch</b>	IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400005, 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 from IDBI Bank 6200 (Loan from IDBI Bank is secured against equitable mortgage of Property at SCO-305, Sector 2-, Gurugram and Personal Guarantee	0.000	25.400

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	of Director Interest 12.5% p.a. The loan is repayable in 120 monthly installments along with Interest @12.5% p.a.)		
	<b>Total</b>	<b>0.000</b>	<b>25.400</b>

<b>Auditors :</b>	
<b>Name :</b>	Matta and Company Chartered Accountants
<b>Address :</b>	877, Aggarwal Cyber Plaza-II, Netaji Subhash Place, Pitampura, Delhi – 110034, India
<b>Tel. No.:</b>	91-11-27355247 / 27355248
<b>E-Mail :</b>	<a href="mailto:matta_ca@yahoo.com">matta_ca@yahoo.com</a>
<b>Income-tax PAN of auditor or auditor's firm :</b>	AAZFM8343F
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Entity in which KMP / Relatives of KMP can exercise significant influence :</b>	<ul style="list-style-type: none"> <li>• Moon Inc.</li> <li>• Fancy Electricals Private Limited, India</li> </ul>

**CAPITAL STRUCTURE**

As on 31.03.2017

**Authorised Capital :**

No. of Shares	Type	Value	Amount
1500000	Equity Shares	INR 10/- each	INR 15.000 Million

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

No. of Shares	Type	Value	Amount
1104530	Equity Shares	INR 10/- each	INR 11.045 Million

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	11.045	11.045	11.045
(b) Reserves & Surplus	63.326	59.301	56.843
(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>74.371</b>	<b>70.346</b>	<b>67.888</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	33.790	25.280
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	2.050	0.000	0.000
(d) long-term provisions	1.955	1.934	1.857
<b>Total Non-current Liabilities (3)</b>	<b>4.005</b>	<b>35.724</b>	<b>27.137</b>
(4) Current Liabilities			
(a) Short term borrowings	7.593	0.000	0.000
(b) Trade payables	11.822	17.016	20.089
(c) Other current liabilities	43.617	23.008	20.235
(d) Short-term provisions	0.075	0.192	0.000
<b>Total Current Liabilities (4)</b>	<b>63.107</b>	<b>40.216</b>	<b>40.324</b>
<b>TOTAL</b>	<b>141.483</b>	<b>146.286</b>	<b>135.349</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	59.994	57.132	60.371
(ii) Intangible Assets	0.091	0.114	0.143
(iii) Capital work-in-progress	0.000	2.238	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)	0.886	1.033	0.823
(d) Long-term Loan and Advances	6.547	6.547	5.512

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(e) Other Non-current assets	0.000	0.000	25.000
<b>Total Non-Current Assets</b>	<b>67.518</b>	<b>67.064</b>	<b>91.849</b>
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	40.324	45.469	30.803
(c) Trade receivables	3.652	2.516	0.976
(d) Cash and cash equivalents	4.241	0.938	4.693
(e) Short-term loans and advances	25.748	30.299	7.028
(f) Other current assets	0.000	0.000	0.000
<b>Total Current Assets</b>	<b>73.965</b>	<b>79.222</b>	<b>43.500</b>
<b>TOTAL</b>	<b>141.483</b>	<b>146.286</b>	<b>135.349</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	109.269	158.475	110.238
	Other Income	5.175	1.497	1.747
	<b>TOTAL</b>	<b>114.444</b>	<b>159.972</b>	<b>111.985</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Materials Consumed	0.000	0.000	0.000
	Purchases of Stock-in-Trade	46.083	104.777	72.975
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	5.145	(14.666)	(20.408)
	Employees benefits expense	27.849	32.521	25.982
	Other expenses	23.758	26.076	23.630
	<b>TOTAL</b>	<b>102.835</b>	<b>148.708</b>	<b>102.179</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>11.609</b>	<b>11.264</b>	<b>9.806</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	2.624	3.554	2.895
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>8.985</b>	<b>7.710</b>	<b>6.911</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	3.359	4.164	6.107
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>5.626</b>	<b>3.546</b>	<b>0.804</b>

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<b>Less</b>	<b>TAX</b>	1.601	1.088	0.191
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>4.025</b>	<b>2.458</b>	<b>0.613</b>
<b>Add</b>	<b>PREVIOUS YEARS' BALANCE BROUGHT FORWARD</b>	<b>57.051</b>	<b>54.593</b>	<b>54.369</b>
	<b>Balance Carried to the B/S</b>	<b>61.076</b>	<b>57.051</b>	<b>54.593</b>
	<b>IMPORTS</b>			
	Trading Goods	15.991	47.794	0.000
	<b>TOTAL IMPORTS</b>	<b>15.991</b>	<b>47.794</b>	<b>0.000</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>3.64</b>	<b>2.23</b>	<b>0.56</b>

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	24.993	4.351	6.877
Cash generated from operations	29.092	(4.544)	NA
Net cash flow from operating activity	28.533	(4.544)	NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	12.20	5.79	3.23
Account Receivables Turnover (Income / Sundry Debtors)	29.92	62.99	112.95
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	93.64	59.28	100.48
Inventory Turnover (Operating Income / Inventories)	0.29	0.25	0.32
Asset Turnover (Operating Income / Net Fixed Assets)	0.19	0.19	0.16

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**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.62	0.54	0.54
Debt Equity Ratio (Total Liability / Networth)	0.44	0.54	0.47
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.85	0.57	0.59
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.81	0.85	0.89
Interest Coverage Ratio (PBIT / Financial Charges)	4.42	3.17	3.39

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	3.68	1.55	0.56
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.84	1.68	0.45
Return on Investment (ROI) ((PAT / Networth) * 100)	%	5.41	3.49	0.90

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.17	1.97	1.08
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.53	0.84	0.31
G-Score Ratio Financial (Networth / Total Assets)	0.53	0.48	0.50

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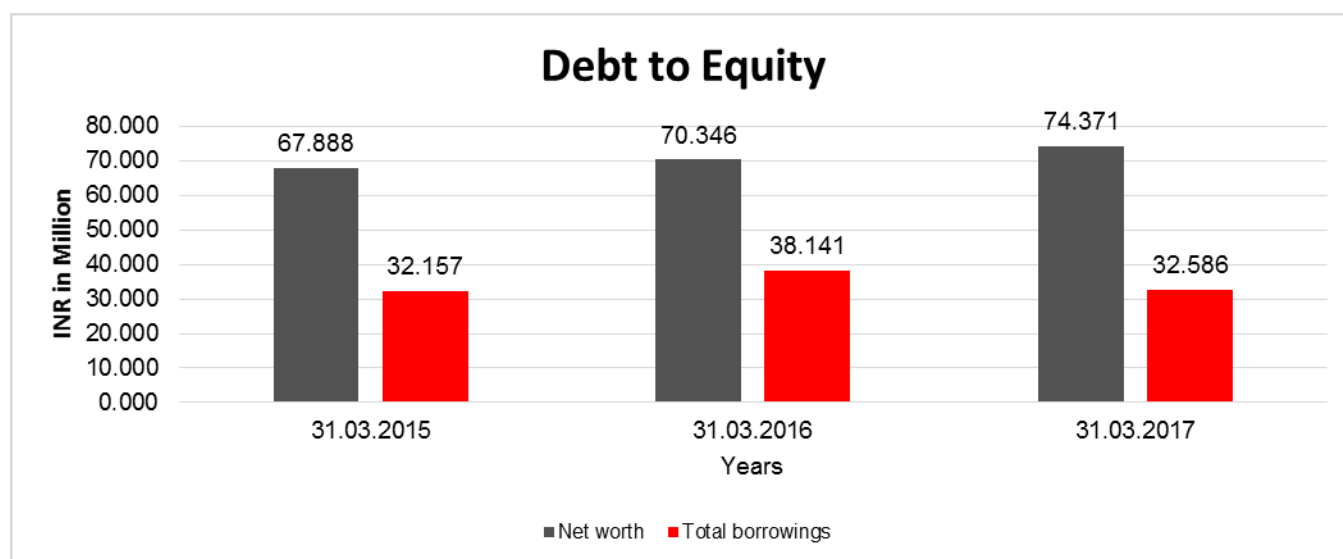
G-Score Ratio Debt (Debts / Equity Capital)	2.95	3.45	2.91
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.17	1.97	1.08

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

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

**DEBT EQUITY RATIO**

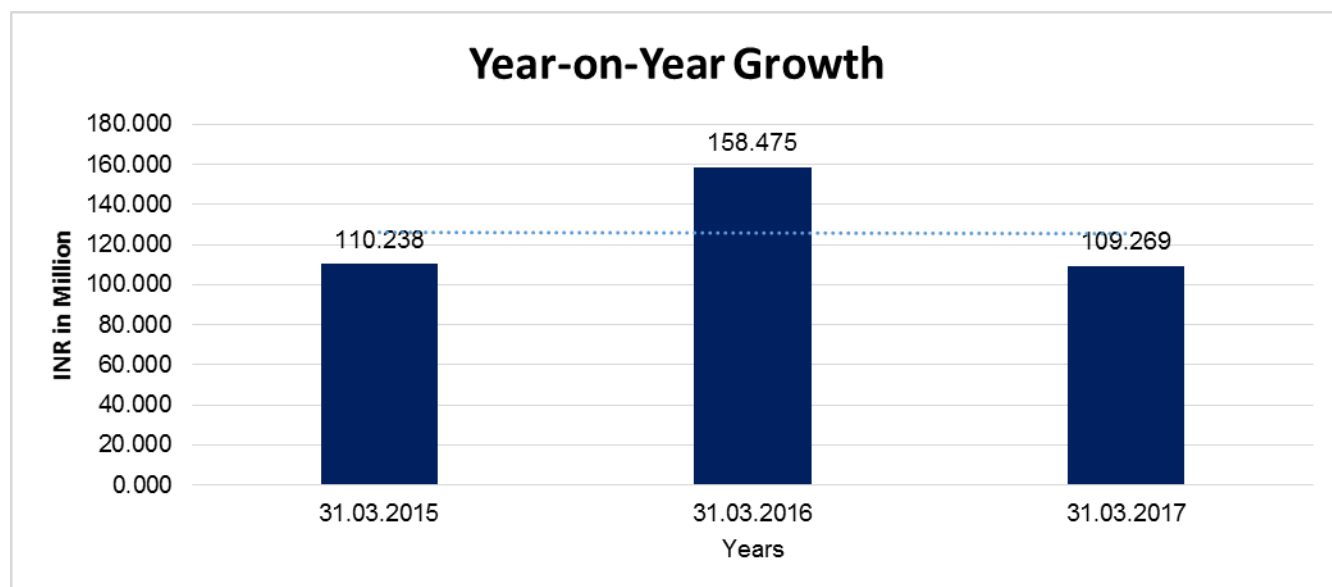
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	11.045	11.045	11.045
Reserves & Surplus	56.843	59.301	63.326
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>67.888</b>	<b>70.346</b>	<b>74.371</b>
Long Term borrowings	25.280	33.790	0.000
Short Term borrowings	0.000	0.000	7.593
Current Maturities of Long term debt	6.877	4.351	24.993
<b>Total borrowings</b>	<b>32.157</b>	<b>38.141</b>	<b>32.586</b>
<b>Debt/Equity ratio</b>	<b>0.474</b>	<b>0.542</b>	<b>0.438</b>



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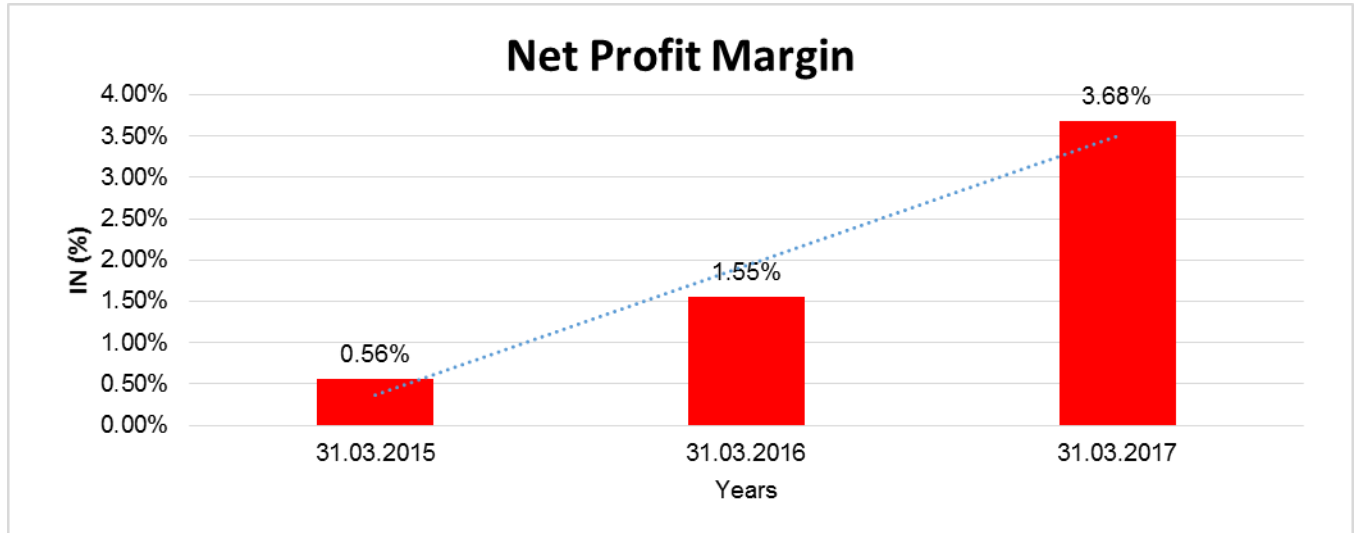
**YEAR-ON-YEAR GROWTH**

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	110.238	158.475	109.269
		<b>43.757</b>	<b>(31.050)</b>



**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	110.238	158.475	109.269
Profit	0.613	2.458	4.025
	<b>0.56%</b>	<b>1.55%</b>	<b>3.68%</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	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)	No
16	No. of employees	No
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--

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**DREAMS THE FURNISHING GALLERY PRIVATE LIMITED - 526380**

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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	No
35	Negative Reporting by Auditors in the Annual Report	No

**CORPORATE INFORMATION:**

The Subject is engaged in Trading of Furnishing Fabric, Carpets and Other Furnishing Items. The registered office of the company situated at Delhi.

**UNSECURED LOAN**

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
<b>Long-term Borrowings</b>		
<b>Other Loans and Advances :</b>		
Loan from Directors – Ashwani Khurana	0.000	6.390
Loan from Directors – Pooja Khurana	0.000	2.000
<b>Short-term Borrowings</b>		
<b>Loan from Directors:</b>		
Ashwani Khurana	4.093	0.000
Akshay Khurana	0.300	0.000
Pooja Khurana	3.200	0.000
<b>Total</b>	<b>7.593</b>	<b>8.390</b>

**INDEX OF CHARGES:**

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	A437 4358 2	10117 682	IDBI Bank Limited	28/07/2008	-	-	24000000.0	IDBI TOWER, WTC COMPLEX, CUFFE PARADE, MUMBAI – 400005, MAHARASHTRA, INDIA

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**DREAMS THE FURNISHING GALLERY PRIVATE LIMITED - 526380**

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2	G727 1100 5	10459 799	IDBI Bank Limited	27/09/2 013	-	26/12/2 017	38000000.0	IDBI TOWER, WTC COMPLEX, CUFFE PARADE, MUMBAI – 400005, MAHARASHTRA, INDIA
3	B628 2917 1	10117 634	IDBI Bank Limited	28/07/2 008	-	01/11/2 012	19000000.0	IDBI TOWER, WTC COMPLEX, CUFFE PARADE, MUMBAI – 400005, MAHARASHTRA, INDIA

**FIXED ASSETS**

- Land
- Building
- Furniture and Fixture
- Plant and Machinery
- Vehicle
- 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 69.66
UK Pound	1	INR 89.39
Euro	1	INR 80.24

**INFORMATION DETAILS**

Information Gathered by :	KAM
Analysis Done by :	NIS
Report Prepared by :	SUJ

**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	YES
--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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