

## MIRA INFORM REPORT

Report No. :	542391
Report Date :	04.12.2018

### IDENTIFICATION DETAILS

Name :	SAMARTHMAN AGRO CHEM LIMITED
Registered Office :	C-333, Nirala Nagar, Lucknow -226020, Uttar Pradesh
Tel. No.:	91-522-4081817
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	26.12.1995
CIN No.: [Company Identification No.]	U24211UP1995PLC019223
Capital Investment / Paid-up Capital :	INR 3.000 Million
PAN No.: [Permanent Account No.]	AADCS4461R
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	A Closely Held Public Limited Liability Company
Line of Business :	Manufacturing of Pesticides Insecticides and Herbicides. [Registered Activity]
No. of Employees :	Not Divulged

### RATING & COMMENTS

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

MIRA's Rating :	<b>B</b>
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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<b>Maximum Credit Limit :</b>	USD 15000
<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 1995 and it is engaged in the business of manufacturing of pesticides insecticides and herbicides.</p> <p>As per the financial record of 2018, the company has reported a major decline in its revenue as compared to its previous year along with thin profit margin during the year.</p> <p>The company possesses moderate financial risk profile marked by modest net worth base and average debt protection metrics.</p> <p>Rating further gets constrained on account of volatility of prices of raw material and exposure to intense competition in agrochemicals industry.</p> <p>However, these rating weakness gets partially offset by its considerable experience of its promoters in the industry,</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealing 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 (30.06.2018)	Current Rating (30.09.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1

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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 04.12.2018

**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 DECLINED BY**

<b>Name :</b>	Mr. Ritesh
<b>Designation :</b>	Account Department
<b>Contact No.:</b>	91-522-4081817
<b>Date :</b>	01.12.2018

**[91-522-2789063] Not Exist**

**[91-522-289190] Contiguously ringing**

**LOCATIONS**

<b>Registered Office :</b>	C-333, Nirala Nagar, Lucknow -226020, Uttar Pradesh, India
<b>Tel. No.:</b>	91-522-4081817
<b>Fax No.:</b>	91-522-2789063
<b>E-Mail :</b>	<a href="mailto:riteshbnsr@gmail.com">riteshbnsr@gmail.com</a> <a href="mailto:slg@sify.com">slg@sify.com</a> <a href="mailto:sales@bnsrindustries.com">sales@bnsrindustries.com</a>

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	<a href="mailto:shriralgupta@gmail.com">shriralgupta@gmail.com</a>
<b>Website :</b>	<a href="http://www.bnsrindustries.com">www.bnsrindustries.com</a>
<b>Factory:</b>	Plot No.853, Deva Road, Barabanki – 225123, Uttar Pradesh, India
<b>Tel. No.:</b>	91-522-4081817
<b>Fax No.:</b>	91-522-2789190

**DIRECTORS**

**AS ON: 31.03.2018**

<b>Name :</b>	Mr. Munna Lal Gupta
<b>Designation :</b>	Director
<b>Address :</b>	C-333, Nirala Nagar, Lucknow -226020, Uttar Pradesh, India
<b>Date of Birth/Age :</b>	10.07.1944
<b>Date of Appointment :</b>	26.12.1995
<b>DIN No.:</b>	00421868
<b>Name :</b>	Mr. Shri Lal Gupta
<b>Designation :</b>	Managing Director
<b>Address :</b>	C-333, Nirala Nagar, Lucknow -226020, Uttar Pradesh, India
<b>Date of Birth/Age :</b>	18.06.1973
<b>Date of Appointment :</b>	26.12.1995
<b>DIN No.:</b>	00449280
<b>Name :</b>	Ms. Uma Gupta
<b>Designation :</b>	Director
<b>Address :</b>	C-33 Shastri Park Nirala Nagar, Lucknow-226020, Uttar Pradesh, India
<b>Date of Birth/Age :</b>	24.08.1953
<b>Date of Appointment :</b>	01.05.2001
<b>DIN No.:</b>	00449313
<b>Name :</b>	Ms. Manisha Gupta
<b>Designation :</b>	Director
<b>Address :</b>	C-333, Shastri Park, Nirala Nagar, Lucknow-226020, Uttar Pradesh, India
<b>Date of Birth/Age :</b>	11.12.1978
<b>Date of Appointment :</b>	01.05.2001
<b>DIN No.:</b>	00449328

**KEY EXECUTIVES**

<b>Name :</b>	Mr. Ritesh
<b>Designation :</b>	Account Department

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**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

**AS ON: 31.03.2018**

<b>Names of Shareholders</b>		<b>No. of Shares</b>
Munna Lal Gupta		53200
Shri Lal Gupta		113800
Uma Gupta		91200
Manisha Gupta		15000
Sudhakar Tiwari		1000
Jalaj Kumar Jain		25000
Neelima Gupta		200
Mohini Sangal		200
Vivek Jain		200
Seems Sen		200
<b>Total</b>		<b>300000</b>

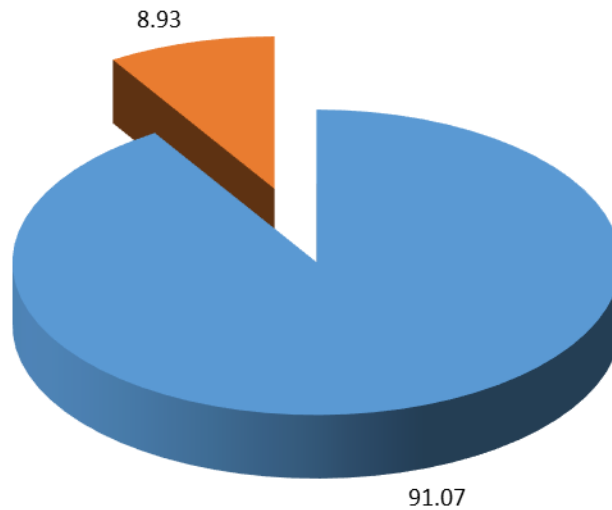
**AS ON: 29.09.2018**

<b>Equity Share Breakup</b>	<b>Percentage of Holding</b>
<b>Category</b>	
Promoters – Individual/ Hindu Undivided Family – Indian	91.07
Public/Other than promoters – Individual/ Hindu Undivided Family – Indian	8.93
<b>Total</b>	<b>100.00</b>

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### Share holding pattern

- Promoters – Individual/ Hindu Undivided Family – Indian
- Public/Other than promoters – Individual/ Hindu Undivided Family – Indian



### BUSINESS DETAILS

<b>Line of Business :</b>	Manufacturing of Pesticides Insecticides and Herbicides. [Registered Activity]	
<b>Products :</b>	<b>ITC Code No.</b>	<b>Product Descriptions</b>
	99611720	Manufacturing of Pesticides insecticides and herbicides
<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>		
<b>Selling :</b>	Not Divulged	

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<b>Purchasing :</b>	Not Divulged
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**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>	<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>	Not Divulged		
<b>Bankers :</b>	<b>Bank Name:</b>	Kotak Mahindra Bank Limited	
	<b>Branch:</b>	27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051, 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 A/c Opening):</b>	--	
	<b>Average Balance Maintained (Optional):</b>	--	
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b>	--	
	<b>Account Operation:</b>	--	
	<b>Remarks:</b>	--	
<b>Facilities :</b>	<b>SECURED LOANS</b>	<b>31.03.2018</b>	<b>31.03.2017</b>

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	(INR In Million)	(INR In Million)
<b>LONG-TERM BORROWINGS</b>		
Term Loan	0.078	0.244
<b>SHORT TERM BORROWINGS</b>		
From Banks	15.704	12.645
<b>Total</b>	<b>15.782</b>	<b>12.889</b>

<b>Auditors :</b>	
<b>Name :</b>	Seth and Associates Chartered Accountants
<b>Address :</b>	90 Pirpur Square, Lucknow – 226001, Uttar Pradesh, India
<b>Tel. No.:</b>	91-522-2288287/ 2287931
<b>E-Mail :</b>	<a href="mailto:as@sethspro.com">as@sethspro.com</a>
<b>Website:</b>	<a href="http://www.sethspro.com">www.sethspro.com</a>
<b>PAN No.:</b>	ABAFS6479E
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

### CAPITAL STRUCTURE

**AS ON: 31.03.2018**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
300000	Equity Shares	INR 10/- each	INR 3.000 Million

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

No. of Shares	Type	Value	Amount
300000	Equity Shares	INR 10/- each	INR 3.000 Million

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>	<b>31.03.2018</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>I. EQUITY AND LIABILITIES</b>			
<b>(1) Shareholders' Funds</b>			
(a) Share Capital	3.000	3.000	3.000
(b) Reserves & Surplus	2.132	2.086	1.856
(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>5.132</b>	<b>5.086</b>	<b>4.856</b>
<b>(3) Non-Current Liabilities</b>			
(a) Long-term borrowings	2.078	0.244	0.551
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>2.078</b>	<b>0.244</b>	<b>0.551</b>
<b>(4) Current Liabilities</b>			
(a) Short term borrowings	15.704	13.045	10.804
(b) Trade payables	1.461	1.908	5.507
(c) Other current liabilities	3.778	15.165	8.085
(d) Short-term provisions	0.000	0.000	0.000
<b>Total Current Liabilities (4)</b>	<b>20.943</b>	<b>30.118</b>	<b>24.396</b>
<b>TOTAL</b>	<b>28.153</b>	<b>35.448</b>	<b>29.803</b>
<b>II. ASSETS</b>			
<b>(1) Non-current assets</b>			
<b>(a) Fixed Assets</b>			
(i) Tangible assets	5.795	5.788	6.369
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.774	0.774	0.774
(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)	0.138	0.155	0.166
(d) Long-term Loan and Advances	0.553	0.553	0.652
(e) Other Non-current assets	0.000	0.000	0.000
<b>Total Non-Current Assets</b>	<b>7.260</b>	<b>7.270</b>	<b>7.961</b>

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<b>(2) Current assets</b>			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	17.055	25.992	20.843
(c) Trade receivables	0.000	0.314	0.000
(d) Cash and cash equivalents	3.245	0.652	0.291
(e) Short-term loans and advances	0.593	1.220	0.708
(f) Other current assets	0.000	0.000	0.000
<b>Total Current Assets</b>	<b>20.893</b>	<b>28.178</b>	<b>21.842</b>
<b>TOTAL</b>	<b>28.153</b>	<b>35.448</b>	<b>29.803</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2018</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
	<b>SALES</b>			
	Revenue from Operations	58.777	114.671	112.264
	Other Income	0.075	0.046	0.085
	<b>TOTAL</b>	<b>58.852</b>	<b>114.717</b>	<b>112.349</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Materials Consumed	43.129	114.883	108.518
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	10.893	(5.871)	(3.085)
	Employees benefits expense	0.833	0.861	0.885
	Other expenses	0.793	0.925	0.966
	Other Direct Manufacturing Expenses	0.522	1.294	2.062
	<b>TOTAL</b>	<b>56.170</b>	<b>112.092</b>	<b>109.346</b>
	<b>PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>2.682</b>	<b>2.625</b>	<b>3.003</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>1.664</b>	<b>1.506</b>	<b>1.648</b>
	<b>PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>1.018</b>	<b>1.119</b>	<b>1.355</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>0.890</b>	<b>0.826</b>	<b>0.856</b>
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>0.128</b>	<b>0.293</b>	<b>0.499</b>
<b>Less</b>	<b>TAX</b>	<b>0.082</b>	<b>0.062</b>	<b>0.576</b>

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	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>0.046</b>	<b>0.231</b>	<b>-0.077</b>
	<b>Earnings/ (Loss) Per Share (INR)</b>	<b>0.15</b>	<b>0.77</b>	<b>(0.26)</b>

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

<b>PARTICULARS</b>	<b>31.03.2018</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Current Maturities of Long term debt	0.158	0.158	0.000
Cash generated from operations	NA	NA	NA
Net Cash flow from (used in) Operations	NA	NA	NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>	<b>31.03.2018</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)	0.00	1.00	0.00
Account Receivables Turnover (Income / Sundry Debtors)	0.00	365.19	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	12.36	6.06	18.52
Inventory Turnover (Operating Income / Inventories)	0.16	0.10	0.14
Asset Turnover (Operating Income / Net Fixed Assets)	0.41	0.40	0.42

**LEVERAGE RATIOS**

<b>PARTICULARS</b>	<b>31.03.2018</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.82	0.86	0.84
Debt Equity Ratio (Total Liability / Networth)	3.50	2.64	2.34
Current Liabilities to Networth	4.08	5.92	5.02

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(Current Liabilities / Net Worth)			
Fixed Assets to Network (Net Fixed Assets / Network)	1.28	1.29	1.47
Interest Coverage Ratio (PBIT / Financial Charges)	1.61	1.74	1.82

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	0.08	0.20	(0.07)
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.16	0.65	(0.26)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	0.90	4.54	(1.59)

**SOLVENCY RATIOS**

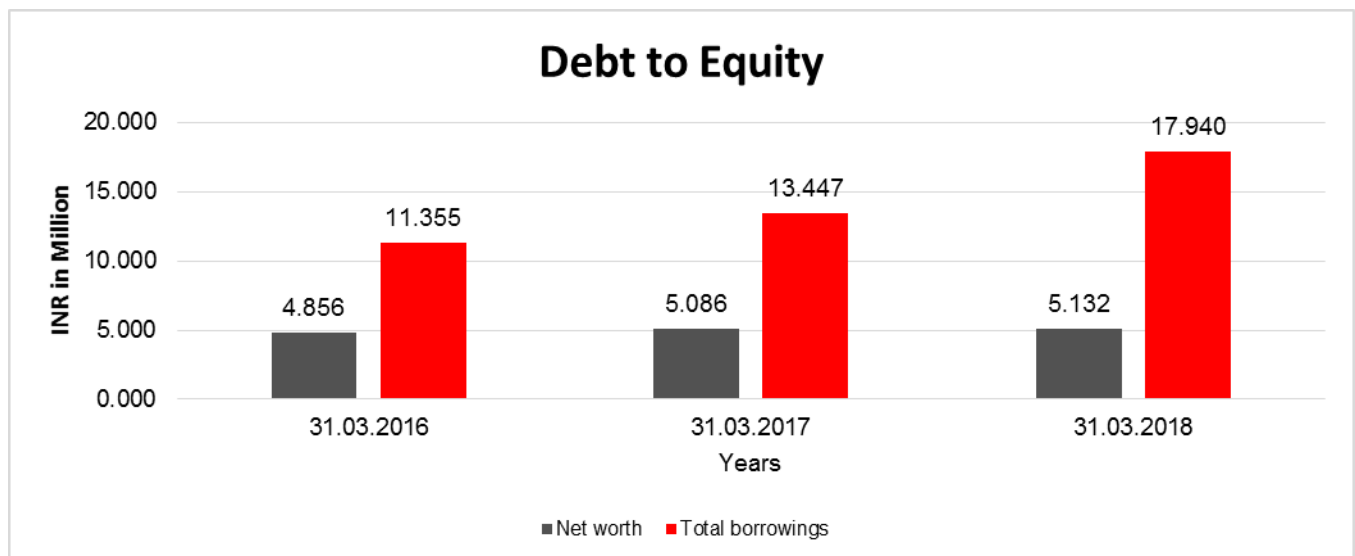
PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.00	0.94	0.90
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.18	0.07	0.04
G-Score Ratio Financial (Networth / Total Assets)		0.18	0.14	0.16
G-Score Ratio Debt (Debts / Equity Capital)		5.98	4.48	3.79
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.00	0.94	0.90

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

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

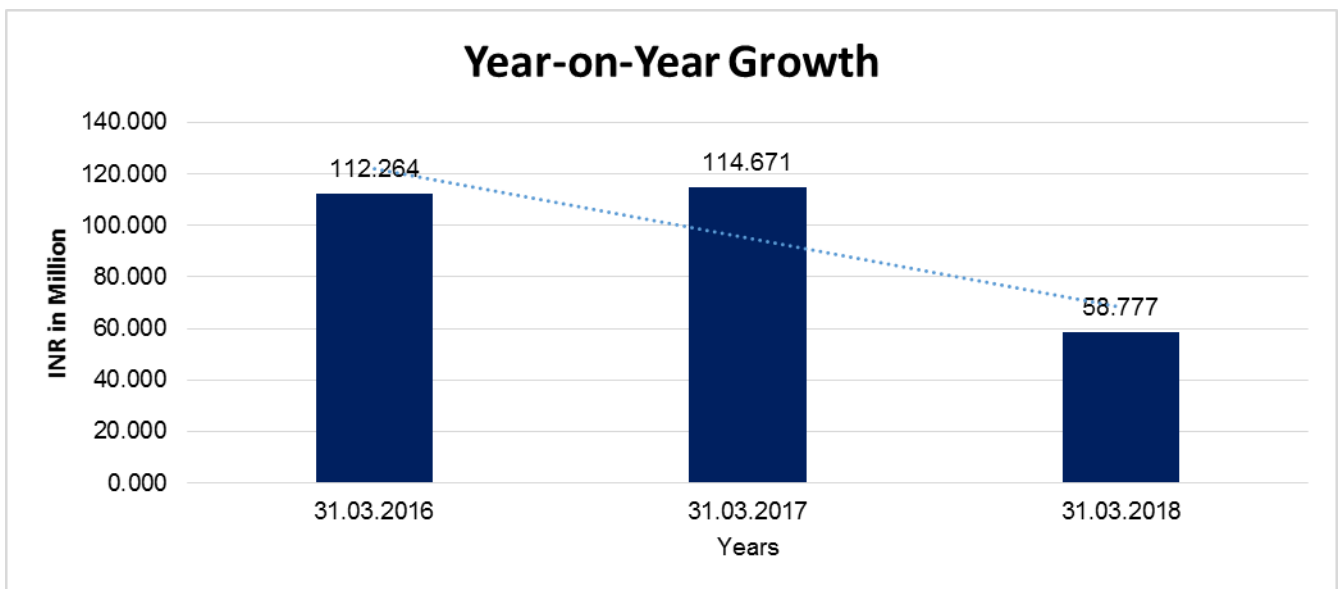
**DEBT EQUITY RATIO**

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	3.000	3.000	3.000
Reserves & Surplus	1.856	2.086	2.132
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>4.856</b>	<b>5.086</b>	<b>5.132</b>
long-term borrowings	0.551	0.244	2.078
Short term borrowings	10.804	13.045	15.704
Current Maturities of Long term debt	0.000	0.158	0.158
<b>Total borrowings</b>	<b>11.355</b>	<b>13.447</b>	<b>17.940</b>
<b>Debt/Equity ratio</b>	<b>2.338</b>	<b>2.644</b>	<b>3.496</b>



**YEAR-ON-YEAR GROWTH**

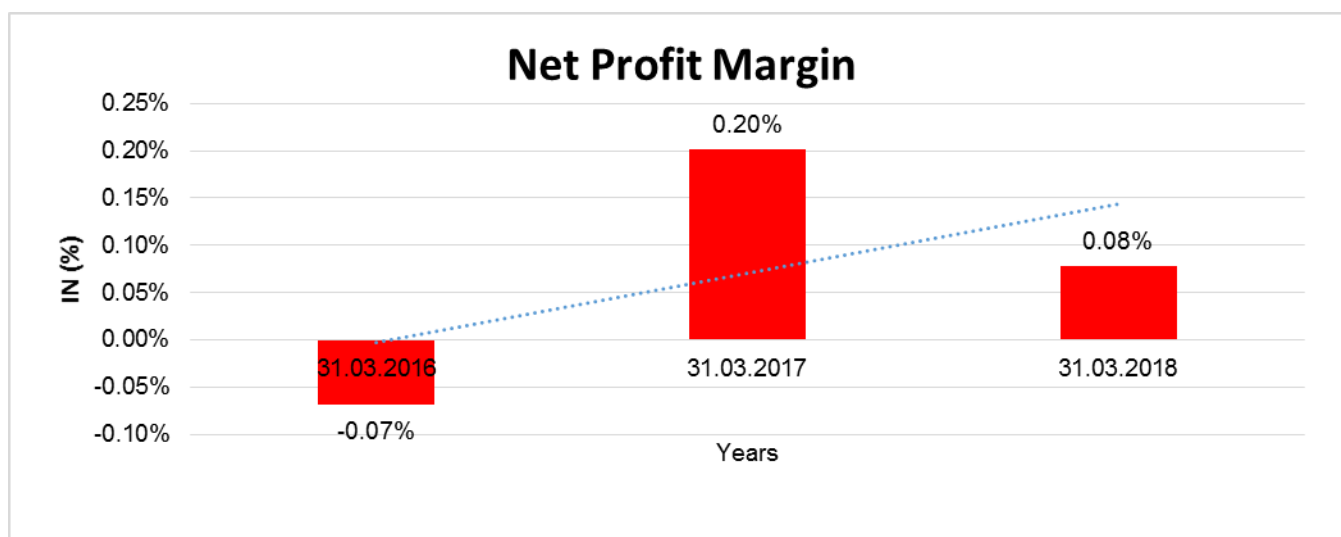
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	112.264	114.671	58.777
		<b>2.144</b>	<b>(48.743)</b>



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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	112.264	114.671	58.777
Profit/ (Loss)	(0.077)	0.231	0.046
	<b>(0.07%)</b>	<b>0.20%</b>	<b>0.08%</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	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	No
35	Negative Reporting by Auditors in the Annual Report	No

**INDEX OF CHARGES**

CHARGES REGISTERED								
SN O	SR N	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G4 653 917 7	100104 554	KOTAK MAHINDRA BANK LIMITED	25/05/20 17	-	-	20000000.0	27BKC, C 27, G BLOCKBANDRA KURLA COMPLEX , BANDRA (E),MUMBAI AIMH4000 51IN
2	G4 706 236 9	902756 45	BANK OF INDIA	14/11/20 02	15/11/20 11	20/06/20 17	13500000.0	C & P BANKING BRANCH, 4, COMMERCIAL NAGAR BRANCH, NIRALA NAGAR,LU CKNOW P226020IN

**UNSECURED LOANS**

PARTICULARS	31.03.2018 (INR In Million)	31.03.2017 (INR In Million)
<b>LONG-TERM BORROWINGS</b>		
Loans and advances from related parties	2.000	0.000
<b>SHORT TERM BORROWINGS</b>		
Loans and advances from related parties	0.000	0.400
<b>Total</b>	<b>2.000</b>	<b>0.400</b>

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**COMPANY OVERVIEW:**

The company is engaged in the business of Manufacturing of Pesticides Insecticides and Herbicides.

**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 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 70.03
UK Pound	1	INR 89.50
Euro	1	INR 79.59

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	AKS
<b>Analysis Done by :</b>	NSG
<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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