

## MIRA INFORM REPORT

<b>Report No. :</b>	546050
<b>Report Date :</b>	19.12.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	LIVING LONGER LIFE CARE PRIVATE LIMITED
<b>Registered Office :</b>	T C 19/799, Lekshmi Nilayamkesavadev Road, Poojappura, PO Mudavanmugal, Thiruvananthapuram – 695012, Kerala
<b>Mobile No.:</b>	91-9847444442 (Mrs. Sunitha Jothy Dev)
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2018
<b>Date of Incorporation :</b>	07.07.2004
<b>CIN No.:</b> [Company Identification No.]	U85110KL2004PTC017246
<b>Capital Investment / Paid-up Capital :</b>	INR 0.753 Million
<b>IEC No.:</b> [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
<b>PAN No.:</b> [Permanent Account No.]	AABCL1459Q
<b>GSTN :</b> [Goods & Service Tax Registration No.]	32AABCL1459Q1Z9
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	Subject is engaged in the health care business and the company is running a hospital specialized in diabetes treatment. [Registered activity and also confirmed by management]
<b>No. of Employees :</b>	45 (Approximately)

### RATING & COMMENTS

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

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

<b>Maximum Credit Limit :</b>	USD 22000
<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 2004 and it is engaged in providing healthcare services.</p> <p>As per financials of March 2018, the company has registered a marginal growth in its revenue and has reported low profit margin.</p> <p>Rating takes into consideration the company's moderate financial risk profile along with small capital base and unfavourable gap between its trade payables to its trade receivables.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</p> <p><b>(Note: Site visit report will be sent in supplementary).</b></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

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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 19.12.2018

**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 PARTED BY (GENERAL DETAILS)**

<b>Name :</b>	Mrs. Sunitha Jothy Dev
<b>Designation :</b>	Director
<b>Contact No.:</b>	91-9847444442
<b>Date :</b>	19.12.2018

**LOCATIONS**

<b>Registered Office :</b>	T C 19/799, Lekshmi Nilayamkesavadev Road, Poojappura, PO Mudavanmugal, Thiruvananthapuram – 695012, Kerala, India
<b>Tel. No.:</b>	91-471-2356200
<b>Mobile No.:</b>	91-9847444442 (Mrs. Sunitha Jothy Dev)

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<b>Fax No.:</b>	91-471-2356666
<b>E-Mail :</b>	<a href="mailto:jothydev@asianetindia.com">jothydev@asianetindia.com</a> <a href="mailto:info@jothydev.net">info@jothydev.net</a> <a href="mailto:cao@jothydev.net">cao@jothydev.net</a>
<b>Website :</b>	<a href="http://jothydev.net">http://jothydev.net</a>
<b>Location :</b>	Owned
<b>Locality :</b>	Residential
<b>Research Centre :</b>	Jothydev's Diabetes Research Centre, JDC Junction, Konkalam Road, Aramada PO, Trivandrum – 695032, Kerala, India

**DIRECTORS**

**AS ON 31.03.2018**

<b>Name :</b>	Dr. Jothydev Kesavadev		
<b>Designation :</b>	Managing Director		
<b>Address :</b>	T C 19/799, Lekshmi Nilayamkesavadev Road, Poojappura, P O Mudavanmugal Thiruvananthapuram – 695012, Kerala, India		
<b>Date of Birth/Age :</b>	14.01.1967		
<b>Date of Appointment :</b>	17.07.2004		
<b>DIN No.:</b>	00881650		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U85110KL2011PTC029002	JOTHYDEV'S DIABETES RESEARCH CENTER AND HOSPITALS PRIVATE LIMITED	02/08/2011	-
<b>Name :</b>	Mrs. Sunitha Jothy Dev		
<b>Designation :</b>	Director		
<b>Address :</b>	T C 19/799, Lekshmi Nilayamkesavadev Road, Poojappura, P O Mudavanmugal Thiruvananthapuram – 695012, Kerala, India		
<b>Date of Birth/Age :</b>	23.09.1970		
<b>Date of Appointment :</b>	17.07.2004		
<b>DIN No.:</b>	00881673		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U85110KL2011PTC029002	JOTHYDEV'S DIABETES RESEARCH CENTER AND HOSPITALS PRIVATE LIMITED	02/08/2011	-
<b>Name :</b>	Mr. Suresh Babu Bhaskaran		
<b>Designation :</b>	Director		
<b>Address :</b>	Bhaasuram, Arumanoor Kada Poovar, Thiruvananthapuram 695525, Kerala, India		
<b>Date of Birth/Age :</b>	07.02.1951		
<b>Date of Appointment :</b>	01.03.2007		

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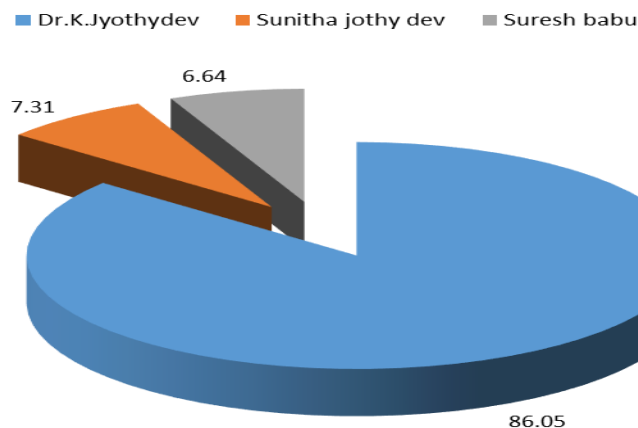
<b>DIN No.:</b>	01651410		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U55101KL2006PTC019212	BHAASURAM RESORTS PRIVATE LIMITED	16/02/2006	-
U51100KL2009PTC024988	BHAASURAM GLOBAL TRADES INDIA PRIVATE LIMITED	10/11/2009	-
U74999KL2017PTC049324	BHAASURAM BUSINESS MANAGEMENT PRIVATE LIMITED	01/06/2017	-
<b>Name :</b>	Mr. Jayapalan Appukuttan Nair		
<b>Designation :</b>	Director		
<b>Address :</b>	MP3/1037, Ithiyil House, Koovalassery Po, Maranalloor, Trivandrum -695512, Kerala, India		
<b>Date of Birth/Age :</b>	15.04.1944		
<b>Date of Appointment :</b>	01.03.2007		
<b>DIN No.:</b>	02390571		

**MAJOR SHAREHOLDERS**

**AS ON 31.03.2018**

<b>Names of Shareholders</b>	<b>No. of Shares</b>	<b>% of Holding</b>
Dr.K.Jyothydev	64750	86.05
Sunitha jothy dev	5500	7.31
Suresh babu	5000	6.64
<b>Total</b>	<b>75250</b>	<b>100.00</b>

**Share holding pattern**



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

**AS ON 29.09.2018**

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	100.00
<b>Total</b>	<b>100.00</b>

**BUSINESS DETAILS**

<b>Line of Business :</b>	Subject is engaged in the health care business and the company is running a hospital specialized in diabetes treatment. [Registered activity and also confirmed by management]		
<b>Products / Services :</b>	<b>Name and Description of main products / services</b>	<b>ITC Code of the Product/service</b>	
	General medical services	99931210	
<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>	NEFT/RTGS	
	<b>Purchasing :</b>	NEFT/RTGS	

**PRODUCTION STATUS – (NOT AVAILABLE)**

**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>	--

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<b>Customers :</b>	End Users		
	<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>	45 (Approximately)		
<b>Bankers :</b>	<b>Banker Name :</b>	State Bank of India	
	<b>Branch :</b>	Poojappura, P B No: 2700, Lekshmi Chambers, Poojappura, Thiruvananthapuram – 695012, Kerala, India	
	<b>Person Name (With Designation) :</b>	--	
	<b>Contact Number :</b>	91-471-2348120 (Ringing)	
	<b>Name of Account Holder :</b>	--	
	<b>Account Number :</b>	67005157915 (Not confirmed with the banker)	
	<b>Account Since (Date/Year of Account Opening) :</b>	--	
	<b>Average Balance Maintained :</b>	--	
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--	
	<b>Account Operation :</b>	--	
	<b>Remark :</b>	--	
<b>Facilities :</b>	<b>(INR In Million)</b>		
	<b>SECURED LOAN</b>	<b>As on 31.03.2018</b>	<b>As on 31.03.2017</b>
	<b>LONG TERM BORROWING</b>		
	Loans repayable on demand From Banks (Against of security of Benz Car)	0.000	1.057
	<b>Total</b>	<b>0.000</b>	<b>1.057</b>

<b>Auditors :</b>	
<b>Name :</b>	Sridhar and Company Chartered Accountants
<b>Address :</b>	Sreenidhi, TC 37/375, Padmatheertham North, Fort, Thiruvananthapuram – 695023, Kerala, India
<b>Tel. No.:</b>	91-471-2451240/2453639
<b>Fax No.:</b>	91-471-4013210
<b>E-Mail :</b>	<a href="mailto:sriaudit@gmail.com">sriaudit@gmail.com</a> <a href="mailto:sricas@vsnl.com">sricas@vsnl.com</a>

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<b>Memberships No:</b>	218366
<b>Website:</b>	<a href="http://www.sriaudit.in">www.sriaudit.in</a>
<b>PAN N Income-tax PAN of auditor or auditor's firm :</b>	AAJFS9739H
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates :</b>	<ul style="list-style-type: none"> <li>Jothydev's Diabetes Research Center and Hospitals Private Limited</li> </ul>
<b>Enterprises with common key management personnel :</b>	<ul style="list-style-type: none"> <li>Jothydev's Diabetes Research Center and Hospitals</li> </ul>

**CAPITAL STRUCTURE**

**AS ON 31.03.2018**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
100000	Equity Shares	INR 10/- each	INR 1.000 Million

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

No. of Shares	Type	Value	Amount
75250	Equity Shares	INR 10/- each	INR 0.753 Million

**FINANCIAL DATA**

*[all figures are INR Million]*

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	0.753	0.753	0.753
(b) Reserves & Surplus	7.010	6.848	7.323
(c) Money received against share warrants	0.000	0.000	0.000

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(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>7.763</b>	<b>7.601</b>	<b>8.076</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	3.770	4.826	6.231
(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>3.770</b>	<b>4.826</b>	<b>6.231</b>
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	32.227	25.526	24.796
(c) Other current liabilities	1.542	1.399	1.858
(d) Short-term provisions	0.072	0.027	0.118
<b>Total Current Liabilities (4)</b>	<b>33.841</b>	<b>26.952</b>	<b>26.772</b>
<b>TOTAL</b>	<b>45.374</b>	<b>39.379</b>	<b>41.079</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	7.938	9.415	10.426
(ii) Intangible Assets	0.018	0.000	0.000
(iii) Capital work-in-progress	3.641	1.607	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)	1.398	1.122	0.749
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	14.524	14.024	14.024
<b>Total Non-Current Assets</b>	<b>27.519</b>	<b>26.168</b>	<b>25.199</b>
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	7.055	8.623	10.246
(c) Trade receivables	6.626	2.152	2.951
(d) Cash and cash equivalents	2.852	1.277	1.839
(e) Short-term loans and advances	0.388	0.255	0.255
(f) Other current assets	0.934	0.904	0.589
<b>Total Current Assets</b>	<b>17.855</b>	<b>13.211</b>	<b>15.880</b>
<b>TOTAL</b>	<b>45.374</b>	<b>39.379</b>	<b>41.079</b>

**PROFIT & LOSS ACCOUNT**

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
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	<b>SALES</b>			
	Income	104.092	104.714	102.821
	Other Income	0.053	0.044	0.000
	<b>TOTAL</b>	<b>104.145</b>	<b>104.758</b>	<b>102.821</b>
<b>Less</b>	<b>EXPENSES</b>			
	Purchases of Stock-in-Trade	74.480	77.193	76.117
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	1.567	1.624	0.153
	Employees benefits expense	12.374	11.559	11.436
	Other expenses	12.749	11.638	12.029
	<b>TOTAL</b>	<b>101.170</b>	<b>102.014</b>	<b>99.735</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	2.975	2.744	3.086
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	0.135	0.248	0.105
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	2.840	2.496	2.981
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	2.605	3.171	2.146
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>0.235</b>	<b>(0.675)</b>	<b>0.835</b>
<b>Less</b>	<b>TAX</b>	0.073	(0.200)	0.290
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>0.162</b>	<b>(0.475)</b>	<b>0.545</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>2.15</b>	<b>(6.31)</b>	<b>7.24</b>

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	1.057	1.180	1.136
Cash generated from operations	3.820	2.378	1.754
Net cash from operating activities	6.446	4.949	4.413

**KEY RATIOS**

**EFFICIENCY RATIOS**

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PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	23.23	7.50	10.48
Account Receivables Turnover (Income / Sundry Debtors)	15.71	48.66	34.84
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	157.93	120.70	118.90
Inventory Turnover (Operating Income / Inventories)	0.42	0.32	0.30
Asset Turnover (Operating Income / Net Fixed Assets)	0.26	0.25	0.30

#### LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio (Borrowing + Current Liabilities) / Total Assets)	0.85	0.84	0.83
Debt Equity Ratio (Total Liability / Networth)	0.62	0.79	0.91
Current Liabilities to Network (Current Liabilities / Net Worth)	4.36	3.55	3.32
Fixed Assets to Network (Net Fixed Assets / Networth)	1.49	1.45	1.29
Interest Coverage Ratio (PBIT / Financial Charges)	22.04	11.06	29.39

#### PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	0.16	(0.45)	0.53
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.36	(1.21)	1.33
Return on Investment (ROI) ((PAT / Networth) * 100)	%	2.09	(6.25)	6.75

#### SOLVENCY RATIOS

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PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	0.53	0.49	0.59
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.32	0.17	0.21
G-Score Ratio Financial (Networth / Total Assets)	0.17	0.19	0.20
G-Score Ratio Debt (Debts / Equity Capital)	6.41	7.98	9.78
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	0.53	0.49	0.59

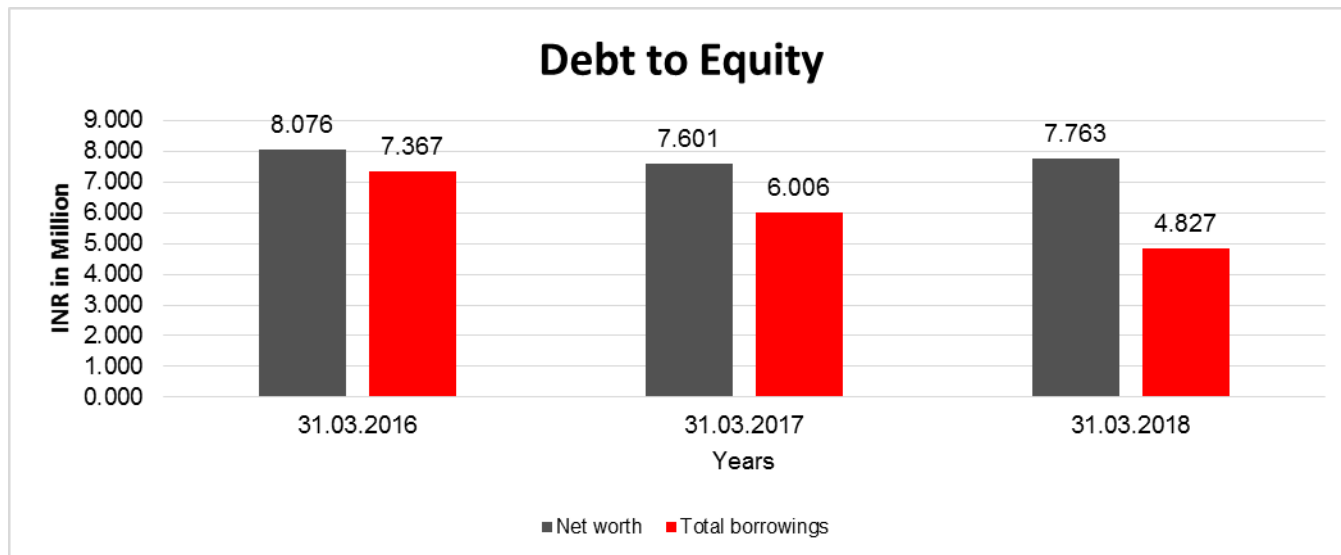
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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

**DEBT EQUITY RATIO**

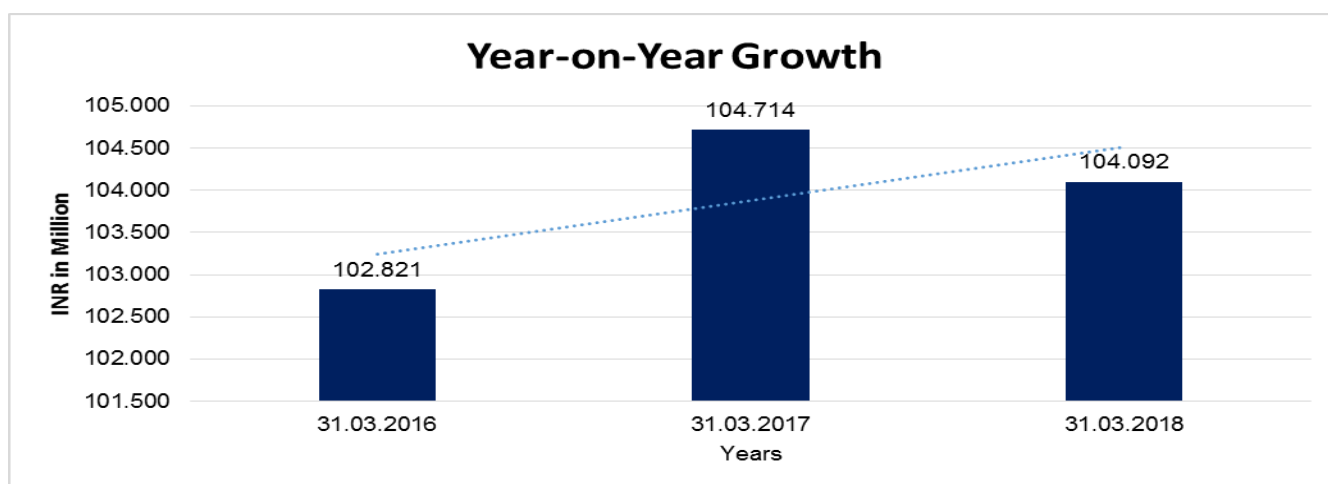
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	0.753	0.753	0.753
Reserves & Surplus	7.323	6.848	7.010
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>8.076</b>	<b>7.601</b>	<b>7.763</b>
Long Term borrowings	6.231	4.826	3.770
Short Term borrowings	0.000	0.000	0.000
Current Maturities of Long term debt	1.136	1.180	1.057
<b>Total borrowings</b>	<b>7.367</b>	<b>6.006</b>	<b>4.827</b>
<b>Debt/Equity ratio</b>	<b>0.912</b>	<b>0.790</b>	<b>0.622</b>

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**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	102.821	104.714	104.092
		<b>1.841</b>	<b>(0.594)</b>

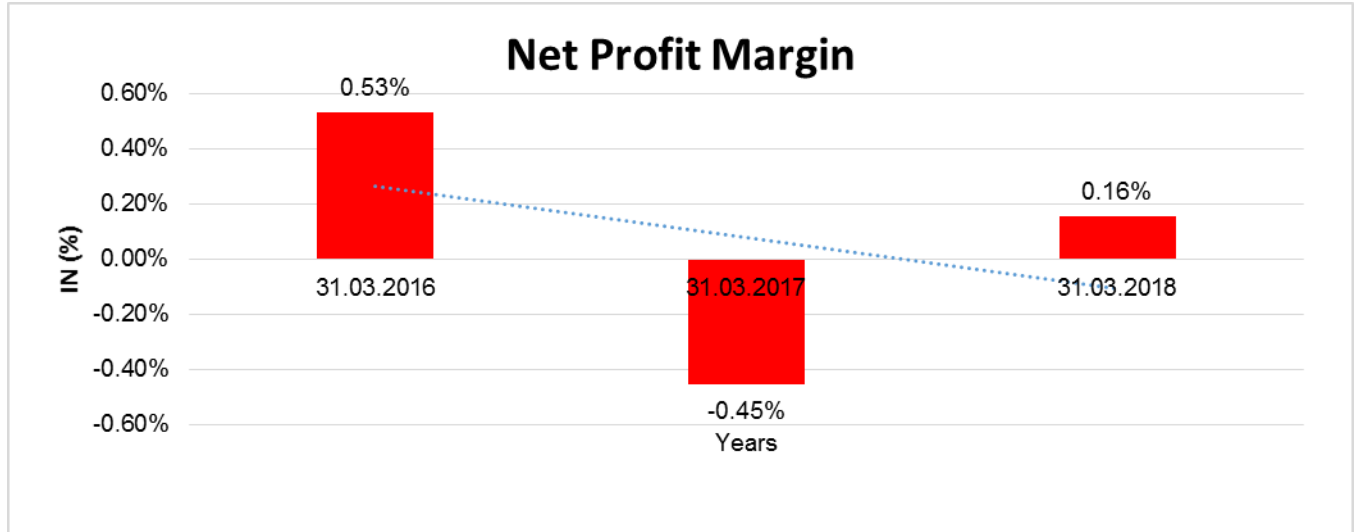


**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	102.821	104.714	104.092

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Profit	0.545	(0.475)	0.162
	<b>0.53%</b>	<b>(0.45%)</b>	<b>0.16%</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	Yes
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes

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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 CHARGE:** NO CHARGES EXISTS FOR COMPANY

#### GENERAL INFORMATION

The company is a private limited company incorporated on 07.07.2004 engaged in the health care business and the company is running a hospital specialized in diabetes treatment under the name and styl Jothydev's Diabetes Research Center.

#### OPERATIONS

Even though the revenue of the company has decreased by INR 0.613 Million, it has acquired a profit of INR 0.162 Million. Company acquired profit as the management took effort to reduce the expenditure from INR 102.262 Million to INR 101.305 Million

#### UNSECURED LOANS:

(INR In Million)

Particulars	As on 31.03.2018	As on 31.03.2017
<b>LONG TERM BORROWING</b>		
From related parties	2.920	2.919
From share holders	0.850	0.850
<b>Total</b>	<b>3.770</b>	<b>3.769</b>

**CONTINGENT LIABILITIES:** Bank guarantee of INR 0.500 Million (Fully against fixed deposit).

#### FIXED ASSETS:

##### Tangible Assets

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- Freehold
- Plant and Equipment
- Furniture and Fixtures
- Vehicles
- Office Equipment

**Intangible Assets**

- Software
- 

**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 70.33
UK Pound	1	INR 89.05
Euro	1	INR 80.04

**INFORMATION DETAILS**

Information Gathered by :	KAM
Analysis Done by :	VIV
Report Prepared by :	KVT

**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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