

MIRA INFORM REPORT

Report No. :	545089
Report Date :	18.12.2018

IDENTIFICATION DETAILS

Name :	VISUAL SECURAS LIMITED (w.e.f. 08.09.2005)
Formerly Known As :	VISUAL SECURAS PRIVATE LIMITED
Registered Office :	242, B.B. Chatterjee Road, P.S.- Kasba, Landmark-Jora Shiv Mandir, Kolkata-700042, West Bengal
Mobile No.:	91-9007014523 (Mr. Somnath Roy Chowdhary)
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	24.01.2005
CIN No.: [Company Identification No.]	U74920WB2005PLC101301
Capital Investment / Paid-up Capital :	INR 10.800 Million
PAN No.: [Permanent Account No.]	AABCV9770C
GSTN : [Goods & Service Tax Registration No.]	19AABCV9770C1Z2 (West Bengal) 37AABCV9770C1Z4 (Andhra Pradesh) 18AABCV9770C1Z4 (Assam) 29AABCV9770C1Z1 (Karnataka) 27AABCV9770C1Z5 (Maharashtra) 36AABCV9770C1Z6 (Telangana) 33AABCV9770C1ZC (Tamilnadu)
Legal Form :	A Closely Held Public Limited Liability Company
Line of Business :	Providing Security Guard Services. (Registered Activity)
No. of Employees :	Information declined by the management

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RATING & COMMENTS

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

MIRA's Rating :

A

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

Status :	Good
Payment Behaviour :	Regular
Litigation :	Exist
Comments :	<p>Subject was incorporated in the year 2005 and it is engaged in providing security services.</p> <p>As per financials of March 2018, the company has registered a growth of 7% in its revenue as compared to its previous year's revenue and has reported average profit margin of 1.12%.</p> <p>Rating takes into consideration the company's established track record of business operations marked by sound net worth base along with strong coverage indicators and decent liquidity position.</p> <p>Further, the company has reported a good Earnings Per Share of INR 11.79 against its face value of INR 10.</p> <p>Payment seems to be regular.</p> <p>In view of aforesaid, the subject can be considered for business dealings at usual trade terms and conditions.</p>

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2

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Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	Not Available

RBI DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2018.

BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 18.12.2018.

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 DENIED BY

Name :	Mr. Somnath Roy Chowdhary
Designation :	Not Divulged
Contact No.:	91-9007014523
Date :	15.12.2018

LOCATIONS

Registered Office :	242, B.B. Chatterjee Road, P.S.- Kasba, Landmark-Jora Shiv Mandir, Kolkata-700042, West Bengal, India
Tel. No.:	91-33-24413181
Mobile No.:	91-9007014523 (Mr. Somnath Roy Chowdhary)
Fax No.:	Not Available
E-Mail :	info@visualecuras.com customercare@visualecuras.com
Website :	http://www.visualecuras.com
Corporate Office :	AD – 239, Ground Floor, Sector – I, Salt Lake City, Kolkata – 700064, West Bengal, India
Tel. No.:	91-33-23210007/ 0008
CVS Head Office :	AD – 99, Sector – I, Salt Lake City. Kolkata – 700064, West Bengal, India
Tel. No.:	91-33-23344606
Facility Head Office :	BC – 89, Sector – I, Salt Lake City, Kolkata – 700064, West Bengal, India
F & B Head Office :	Napti Bagan, Block - KC, Kaikhali, PO - Airport, PS – Baguiati, Kolkata – 700052, West Bengal, India
Zonal Offices :	Located at: <ul style="list-style-type: none"> • Mumbai • Kolkata
Regional Offices :	Located at: <ul style="list-style-type: none"> • Mumbai • Kolkata

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	<ul style="list-style-type: none"> • Bhopal • Guwahati • Hyderabad • Delhi
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DIRECTORS

As on 31.03.2018

Name :	Mr. Akbar Ali		
Designation :	Director		
Address :	3, Meher Ali Road, Park Circus Second Floor, Kolkata – 700017, West Bengal, India		
Date of Birth/Age :	17.04.1953		
Qualification :	Graduate		
Date of Appointment :	29.09.2012		
PAN No.:	ACFPA0260M		
DIN No.:	02787743		
Other Directorship :			
CIN/FCRN	Company Name	Begin Date	End Date
U74140WB2010PTC141918	VISUAL HOUSEKEEPING FACILITY PRIVATE LIMITED	07/08/2015	-
Name :	Mrs. Moumita Sen		
Designation :	Managing Director		
Address :	525, Jodhpur Park, Flat 6E, P. O. Jodhpur Park, Kolkata – 700068, West Bengal, India		
Date of Birth/Age :	14.03.1973		
Qualification :	Graduate		
Date of Appointment :	21.03.2016		
PAN No.:	BBJPS6303R		
DIN No.:	02806299		
Other Directorship :			
CIN/FCRN	Company Name	Begin Date	End Date
U74900WB2010PTC141919	VISUAL SEQUIPMENTS PRIVATE LIMITED	08/02/2010	-
U74140WB2010PTC141918	VISUAL HOUSEKEEPING FACILITY PRIVATE LIMITED	08/02/2010	-
Name :	Mrs. Rita Ali		
Designation :	Director		
Address :	3, Meher Ali Road, Kolkata-700017, West Bengal, India		
Date of Birth/Age :	13.12.1957		
Qualification :	Graduate		
Date of Appointment :	08.12.2015		

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PAN No.:	AFQPA6902A
DIN No.:	07361619

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares
Rajib Samajdar	6000
Arindam De Sarkar	6000
Akbar Ali	531003
Sikha Dutta	5994
Minoti Majumdar	5000
Moumita Sen	525003
Rita Ali	1000
Total	1080000

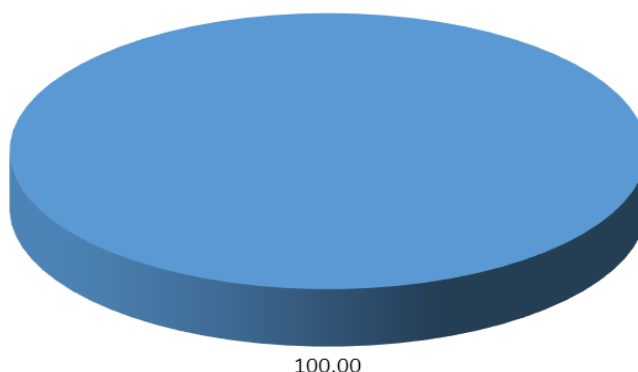
Equity Share Break up (Percentage of Total Equity)

As on 28.09.2018

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

Share holding pattern

■ Promoters (Individual/Hindu Undivided Family-Indian)



BUSINESS DETAILS

Line of Business :	Providing Security Guard Services. (Registered Activity)	
Products/ Services :	Item Code No.	Product/ Services Description
	99852509	Guarding Services
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers : (From Indirect Source)	<ul style="list-style-type: none"> • Kotak Mahindra Bank • FIS Payment Solutions and Services India Private Limited • Mukti Projects Limited • Connaught Plaza Restaurant Private Limited • Mendine Pharmaceuticals Limited • Redington India Limited • Shoppers Stop Limited • Reliance Infrastructure Limited • Nestle India Limited • Siliguri Institute of Technology 	
No. of Employees :	Information declined by the management	

Bankers :	Bank Name	Deutsche Bank AG	
	Branch	Brooke House 9, Shakespear Sarani Road, Kolkata – 700071, West Bengal, India	
	Person Name (With Designation)	--	
	Contact Number	--	
	Name of Account Holder	--	
	Account Number	--	
	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
	Remarks (If any)	--	
<ul style="list-style-type: none"> Standard Chartered Bank, Standard Chartered Bank, 19, N.S. Road, Kolkata – 700001, West Bengal, India 			

Facilities :	Secured Loan	31.03.2018 (INR in Million)	31.03.2017 (INR in Million)
	Long-term Borrowings		
	Loans taken for vehicles	7.884	7.290
	Loans taken for other fixed assets	11.442	10.967
	Short-term borrowings		
	Loans repayable on demand from banks	24.630	18.293
	Loans repayable on demand from others	0.272	0.272
	Total	44.228	36.822

Auditors :	
Name :	Vidya and Company Chartered Accountants
Address :	R 316, 3 rd Floor, Centre Point, 21, Hemant Basu Sarani, Kolkata-700001, West Bengal, India
Income-tax PAN of auditor or auditor's firm :	AABFV8857D
Memberships :	Not Available
Collaborators :	Not Available
Associate :	Visual Housekeeping Facility Private Limited

CAPITAL STRUCTURE

As on 28.09.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
1100000	Equity Shares	INR 10/- each	INR 11.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
1080000	Equity Shares	INR 10/- each	INR 10.800 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	10.800	10.800	10.800
(b) Reserves and Surplus	143.064	130.334	124.215
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	153.864	141.134	135.015
(3) Non-Current Liabilities			
(a) long-term borrowings	23.057	27.027	29.450
(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
Total Non-current Liabilities (3)	23.057	27.027	29.450
(4) Current Liabilities			
(a) Short-term borrowings	24.902	18.565	14.208
(b) Trade payables	12.433	7.179	7.052
(c) Other current liabilities	204.355	191.795	173.499
(d) Short-term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	241.690	217.539	194.759
TOTAL	418.611	385.700	359.224
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	44.553	38.039	42.354
(ii) Intangible Assets	0.198	0.297	0.523
(iii) Tangible assets capital work-in-progress	0.000	3.550	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.086	0.086	0.086
(c) Deferred tax assets (net)	14.863	20.705	20.283
(d) Long-term loans and advances	56.452	58.214	40.049
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	116.152	120.891	103.295

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.589	1.180	0.589
(c) Trade receivables	246.399	212.379	214.372
(d) Cash and bank balances	34.593	36.072	23.182
(e) Short-term loans and advances	20.878	15.178	17.786
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	302.459	264.809	255.929
TOTAL	418.611	385.700	359.224

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Total Revenue from operations	1135.750	1061.450	1018.510
	Other Income	5.029	1.883	0.729
	TOTAL	1140.779	1063.333	1019.239
Less	EXPENSES			
	Cost of Materials Consumed	0.000	0.000	4.455
	Purchases of Stock-in-Trade	4.529	3.382	0.000
	Employee benefit expense	975.364	906.966	872.706
	Other expenses	116.693	118.128	96.554
	Prior period items	0.000	0.000	0.543
	TOTAL	1096.586	1028.476	974.258
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	44.193	34.857	44.981
Less	FINANCIAL EXPENSES	14.325	13.176	17.546
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	29.868	21.681	27.435
Less/ Add	DEPRECIATION/ AMORTISATION	13.265	11.328	12.951
	PROFIT/ (LOSS) BEFORE TAX	16.603	10.353	14.484
Less	TAX	3.873	4.234	5.052
	PROFIT/ (LOSS) AFTER TAX	12.730	6.119	9.432
	Earnings / (Loss) Per Share (INR)	11.79	5.67	8.73

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	22.962	28.534	24.406
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	22.333	47.874	54.303
Net cash flows from (used in) operating activities	22.544	25.067	29.125

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	79.19	73.03	76.82
Account Receivables Turnover (Income / Sundry Debtors)	4.61	5.00	4.75
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	1002.00	774.79	577.77
Inventory Turnover (Operating Income / Inventories)	75.03	29.54	76.37
Asset Turnover (Operating Income / Net Fixed Assets)	0.99	0.83	1.05

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.69	0.71	0.69
Debt Equity Ratio (Total Liability / Networth)	0.46	0.53	0.50
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.57	1.54	1.44
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.29	0.30	0.32
Interest Coverage Ratio (PBIT / Financial Charges)	3.09	2.65	2.56

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PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin $[(PAT / Sales) * 100]$	%	1.12	0.58	0.93
Return on Total Assets $[(PAT / Total Assets) * 100]$	%	3.04	1.59	2.63
Return on Investment (ROI) $[(PAT / Networth) * 100]$	%	8.27	4.34	6.99

SOLVENCY RATIOS

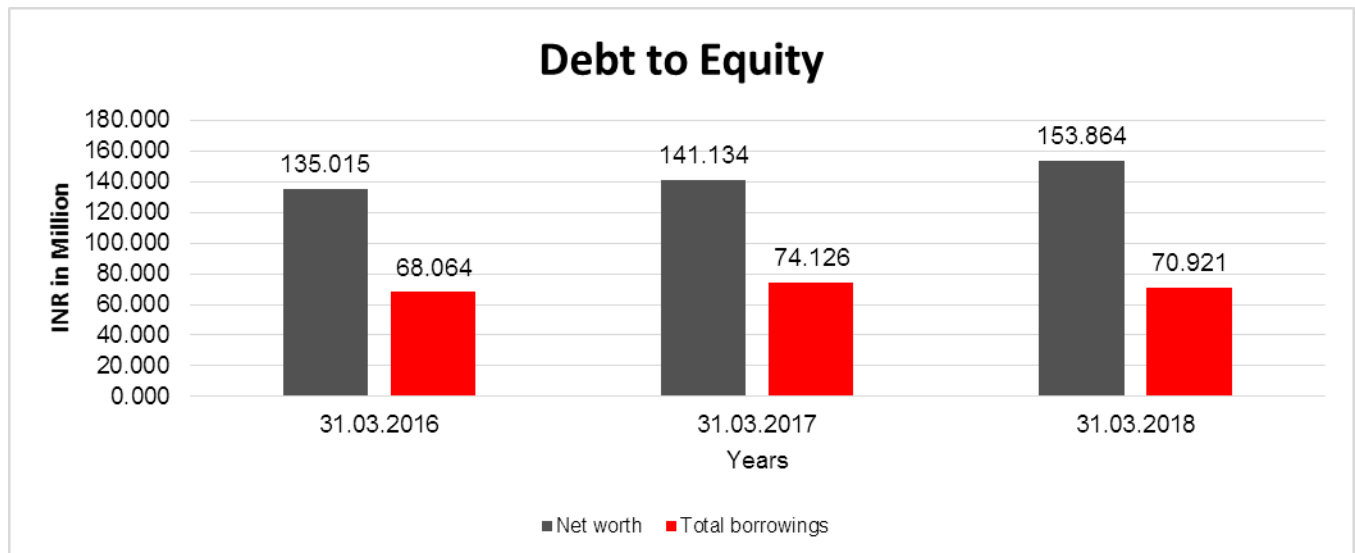
PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio $(Current Assets / Current Liabilities)$		1.25	1.22	1.31
Quick Ratio $[(Current Assets - Inventories) / Current Liabilities]$		1.25	1.21	1.31
G-Score Ratio Financial $(Networth / Total Assets)$		0.37	0.37	0.38
G-Score Ratio Debt $(Debts / Equity Capital)$		6.57	6.86	6.30
G-Score Ratio Liquidity $(Total Current Assets / Total Current Liabilities)$		1.25	1.22	1.31

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

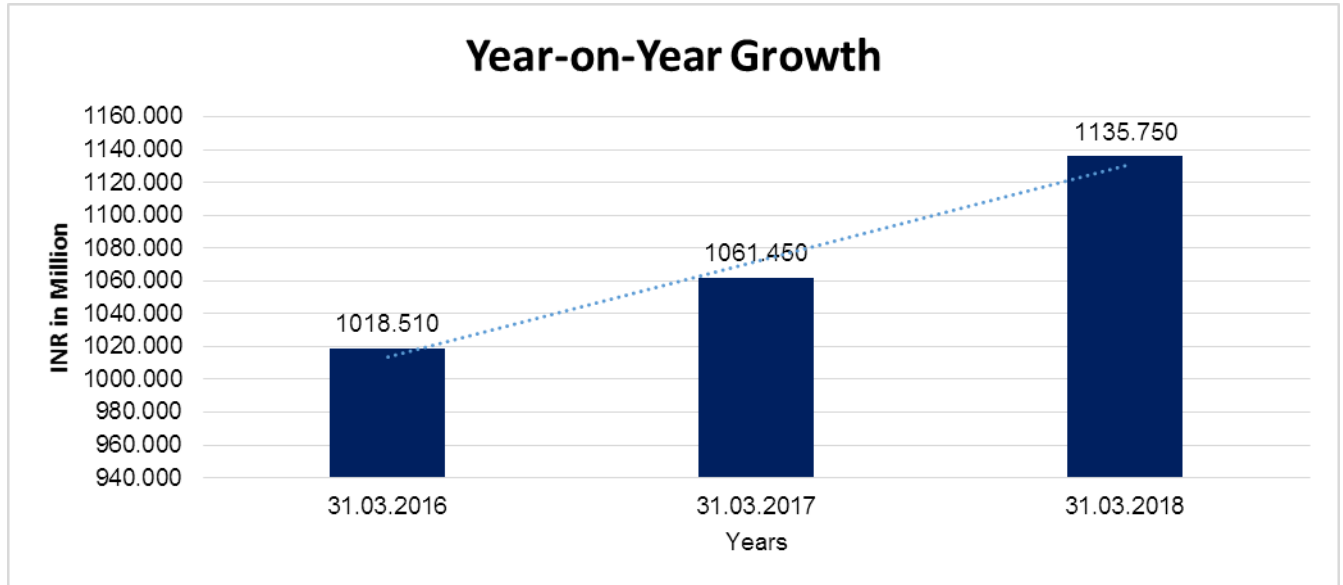
Particular	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)	31.03.2018 (INR In Million)
Share Capital	10.800	10.800	10.800
Reserves & Surplus	124.215	130.334	143.064
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	135.015	141.134	153.864
Long-term borrowings	29.450	27.027	23.057
Short term borrowings	14.208	18.565	24.902
Current maturities of long-term debts	24.406	28.534	22.962
Total borrowings	68.064	74.126	70.921
Debt/Equity ratio	0.504	0.525	0.461



YEAR-ON-YEAR GROWTH

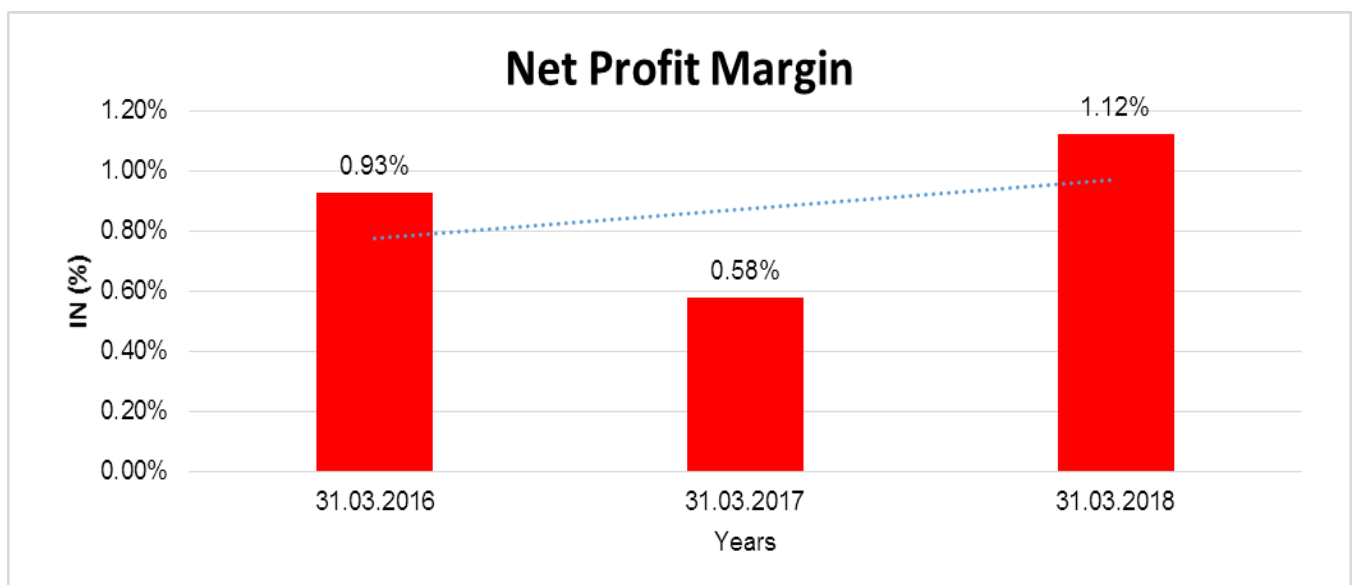
Year on Year Growth	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)	31.03.2018 (INR In Million)
Sales	1018.510	1061.450	1135.750
		4.216	7.000

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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	1018.510	1061.450	1135.750
Profit/ (Loss)	9.432	6.119	12.730
	0.93%	0.58%	1.12%



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LEGAL CASES

District Courts

Page 1 of 1

This is archived version of case. To check in ecourt site please go to [link](#), then click on Case Status. Select state : Jharkhand, district : West Singhbhum at Chaibasa, court complex name : 1) District Courts Complex-1 and enter on of party name with case year from registration date

CASE STATUS

Case Details	
Case Type	C7
Filing No.	
Registration No.	
Case code	21780000082015
CASE STATUS	
First Hearing Date	03rd March 2015
Next Hearing Date	25th April 2016
Purpose of Hearing	APPEARANCE
Decision Date	
Case Status	
Nature Of Disposal	
Court No & Judge	
Petitioner(s) & Advocate(s)	
Petitioner - 1) State of Jharkhand Address - West Singhbhum Advocate -	
Respondent(s) & Advocate(s)	
Respondent - 1) M S Visual Securas Limited Contractor Address - Rep Through through Mr Sonnath Dey Managing Director 242 B B Chatterjee Road Ps Kasba Landmark Jorashiv Mandair Kolkata 700042 West Bengal Advocate -	
ACTS	
Under Act(s)	Minimum Wages Act
Under Section(s)	22A
Subject	
LOWER COURT INFORMATION	
Court No & Name	---
Case No & Year	---
Case Decision Date	
FIR DETAILS	
Police Station	
FIR No.	Year 2015

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	No
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
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	Yes
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	Yes
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

NOTE: The Registered address of the company has been shifted from "173 Rajdanga Chakraborty Parablock, BD 55, Kolkata-700042, West Bengal, India" to the present address w.e.f. 01.09.2011

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UNSECURED LOAN

PARTICULARS	31.03.2018 (INR in Million)	31.03.2017 (INR in Million)
Long-term Borrowings		
Rupee term loans from banks	3.731	8.770
Total	3.731	8.770

INDEX OF CHARGES

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G46012480	100105913	DEUTSCHE BANK AG	26/04/2017	-	-	12200000.0	brooke house, 9 Shakespear sarani roadkolkataWB7000711N
2	H11145034	100118052	DEUTSCHE BANK AG	18/04/2017	04/06/2018	-	13200000.0	BROOKE HOUSE9 SHAKESPEARE SARANIKOLKATAWB7000711N
3	C37366689	10537348	TATA CAPITAL HOUSING FINANCE LIMITED	31/10/2014	-	-	15890000.0	One Forbes,Dr. V. B. Gandhi Marg, FortMumbaiMH4000011N
4	G49609241	100017760	Standard Chartered Bank	26/06/2015	-	19/07/2017	8800000.0	STANDARD CHARTERED BANK19, N.S.ROADKOLKATAWB7000011N
5	G49232671	100017762	Standard Chartered Bank	26/06/2015	-	19/07/2017	6900000.0	STANDARD CHARTERED BANK19, N.S. ROADKOLKATAWB7000011N
6	G49231814	10274488	STANDARD CHARTERED BANK	07/03/2011	-	19/07/2017	10000000.0	SME BANKING19 N.S.ROADKOLKATAWB7000011N
7	G49232952	100021531	STANDARD	29/03/2016	01/12/2016	19/07/2017	5000000.0	SME BANKING19, N S ROADKOLKATAWB700

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			CHARTE RED BANK					001IN
8	C36407 344	104279 61	ICICI BANK LIMITED	23/04/2 011	-	18/11/20 14	9468640.0	LANDMARKRACE COURSE CIRCLEALKAPURIBAR ODAGJ390015IN

FIXED ASSETS

- Land
- Plant and equipment
- Other plant and equipment
- Furniture and fixtures
- Vehicles
- Motor vehicles
- Office equipment

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 71.74
UK Pound	1	INR 90.26
Euro	1	INR 81.14

INFORMATION DETAILS

Information Gathered by :	TJL
Analysis Done by :	VIV
Report Prepared by :	SUD

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	YES
--LITIGATION	YES/NO	YES
--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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