

MIRA INFORM REPORT

Report No. :	546338
Report Date :	26.12.2018

IDENTIFICATION DETAILS

Name :	NAG INTERIORS PRIVATE LIMITED
Registered Office :	No.83 "Nisa Enclave" 2nd Floor, M. M. Road, Fraser Town, Bangalore – 560005, Karnataka
Tel. No.:	91-80-25490737 / 25492262
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	13.10.2003
CIN No.: [Company Identification No.]	U74210KA2003PTC032718
Capital Investment / Paid-up Capital :	INR 0.100 million
PAN No.: [Permanent Account No.]	AACCN2626E
GSTN : [Goods & Service Tax Registration No.]	29AACCN2626E1ZN (Karnataka) 36AACCN2626E1ZS (Telangana)
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> Construction Services of other non-residential buildings (Registered Activity) Services Provider of Interior Designing Building (Confirmed by Management)
No. of Employees :	70 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :

A

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

Maximum Credit Limit :	USD 240000
Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Exist
Comments :	<p>Subject was incorporated in the year 2003. The company is engaged in providing interior designing services.</p> <p>As per the financial records of 2017, the company has reported a decline in its revenue as compared to the previous year but has managed to maintain an average net profit margin of 5.48%.</p> <p>The company possesses satisfactory financial position marked by adequate network base along with zero debt balance sheet profile and fair liquidity position.</p> <p>Rating takes into consideration the company's good Earnings Per Share (EPS) of INR 1345.89 as against its Face Value (FV) of INR 10.</p> <p>Business is active. Payment seems to be usually correct.</p> <p>In view of aforesaid, the company 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
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

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 26.12.2018

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

Name :	Ms. Prema Kumari
Designation :	Accountant
Contact No.:	91-80-25490737
Date :	21.12.2018

LOCATIONS

Registered/ Regional Office :	No.83 "Nisa Enclave" 2nd Floor, M. M. Road, Fraser Town, Bangalore – 560005, Karnataka, India
Tel. No.:	91-80-25490737 / 25492262

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Fax No.:	Not Available
E-Mail :	acct@naginteriors.com info@naginteriors.com
Website :	https://naginteriors.com
Location :	Leased
Locality :	Commercial

DIRECTORS

As on 31.03.2018

Name :	Mr. Suryanarayana Ganeswara Rao
Designation :	Director
Address :	126 - A R S Palya, M S Nagar Post, Bangalore-560033, Karnataka, India
Date of Birth/Age :	14.02.1975
Date of Appointment :	13.10.2003
DIN No.:	00047255
Name :	Mrs. Nagarathna Bai
Designation :	Director
Address :	1st Cross, Opposite S B M Bank, Gubbi Vinayaka Nagara, Tumkur-572216, Karnataka, India
Date of Birth/Age :	10.08.1953
Date of Appointment :	13.10.2003
DIN No.:	02013006

KEY EXECUTIVES

Name :	Ms. Prema Kumari
Designation :	Accountant

MAJOR SHAREHOLDERS

As on 31.03.2017

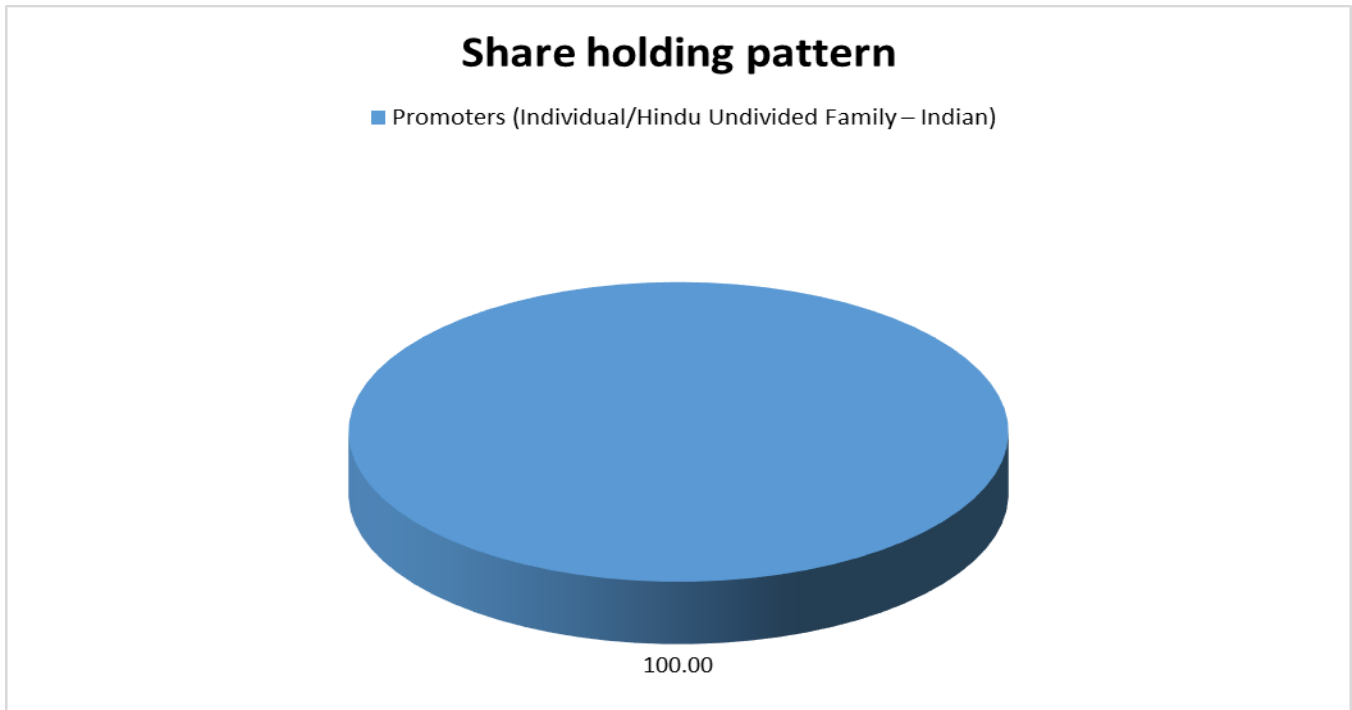
Names of Shareholders	No. of Shares
Suryanarayana Ganeswara Rao	9999
Nagarathna Bai	1
Total	10000

Equity Share Break up (Percentage of Total Equity)

As on 22.09.2017

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



BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Construction Services of other non-residential buildings (Registered Activity) Services Provider of Interior Designing Building (Confirmed by Management) 	
Products / Services :	Item Code No.	Products/Services Description
	99541297	Construction Services of other non-residential buildings
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	
Imports :	Not Available	
Terms :		

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Selling :	Cheque
Purchasing :	Cheque

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 :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	70 (Approximately)	
Bankers :	Banker Name :	State Bank of India
	Branch :	Fraser Town, Bangalore, Karnataka, India
	Person Name (With Designation) :	--
	Contact Number :	91-80-25486609 (Continuously Ringing)
	Name of Account Holder :	--
	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	--
Remark :	--	
Auditors :		
Name :	B Ravishankar and Company Chartered Accountants	

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Address :	No 23 1st Floor, Raja Ram Mohan Roy Road, Near Vasavi Kannika Sampangiram Nagar, Bangalore – 560027, Karnataka, India
Tel. No.:	91-80-41495067
Mobile No.:	91-9880025070
E-Mail :	raviskrca@yahoo.com
membership No.:	212006
Income-tax PAN of auditor or auditor's firm :	ASZPS6127P
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 22.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	0.100	0.100	0.100
(b) Reserves & Surplus	83.329	69.870	46.804
(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)	83.429	69.970	46.904
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(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)	0.000	0.000	0.000
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	182.965	182.474	135.897
(c) Other current liabilities	2.107	2.687	0.645
(d) Short-term provisions	0.000	2.105	2.636
Total Current Liabilities (4)	185.072	187.266	139.178
TOTAL	268.501	257.236	186.082
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	2.171	1.646	1.693
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.010	0.010	0.010
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	2.181	1.656	1.703
(2) Current assets			

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(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	92.436	192.706	60.651
(d) Cash and cash equivalents	169.522	56.186	115.283
(e) Short-term loans and advances	4.362	6.688	8.445
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	266.320	255.580	184.379
TOTAL	268.501	257.236	186.082

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	245.815	331.246	232.742
	Other Income	5.723	2.446	2.412
	TOTAL	251.538	333.692	235.154
Less	EXPENSES			
	Purchases of Material	115.889	175.672	101.761
	Employees benefits expense	28.242	18.724	18.249
	Labour Charges	46.747	56.974	50.858
	Other expenses	40.148	46.690	38.813
	TOTAL	231.026	298.060	209.681
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	20.512	35.632	25.473
Less	FINANCIAL EXPENSES	0.000	0.000	0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	20.512	35.632	25.473
Less/ Add	DEPRECIATION/ AMORTISATION	0.452	0.399	0.358
	PROFIT/ (LOSS) BEFORE TAX	20.060	35.233	25.115
Less	TAX	6.601	12.167	8.446
	PROFIT/ (LOSS) AFTER TAX	13.459	23.066	16.669
	Earnings / (Loss) Per Share (INR)	1345.89	2306.55	1666.96

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	137.25	212.34	95.12
Account Receivables Turnover (Income / Sundry Debtors)	2.66	1.72	3.84
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	576.26	379.13	487.44
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	9.45	21.65	15.05

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.69	0.73	0.75
Debt Equity Ratio (Total Liability / Networth)	0.00	0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.22	2.68	2.97
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.03	0.02	0.04
Interest Coverage Ratio	0.00	0.00	0.00

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(PBIT / Financial Charges)			
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	5.48	6.96	7.16
Return on Total Assets ((PAT / Total Assets) * 100)	%	5.01	8.97	8.96
Return on Investment (ROI) ((PAT / Networth) * 100)	%	16.13	32.97	35.54

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.44	1.36	1.32
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.44	1.36	1.32
G-Score Ratio Financial (Networth / Total Assets)	0.31	0.27	0.25
G-Score Ratio Debt (Debts / Equity Capital)	0.00	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.44	1.36	1.32

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

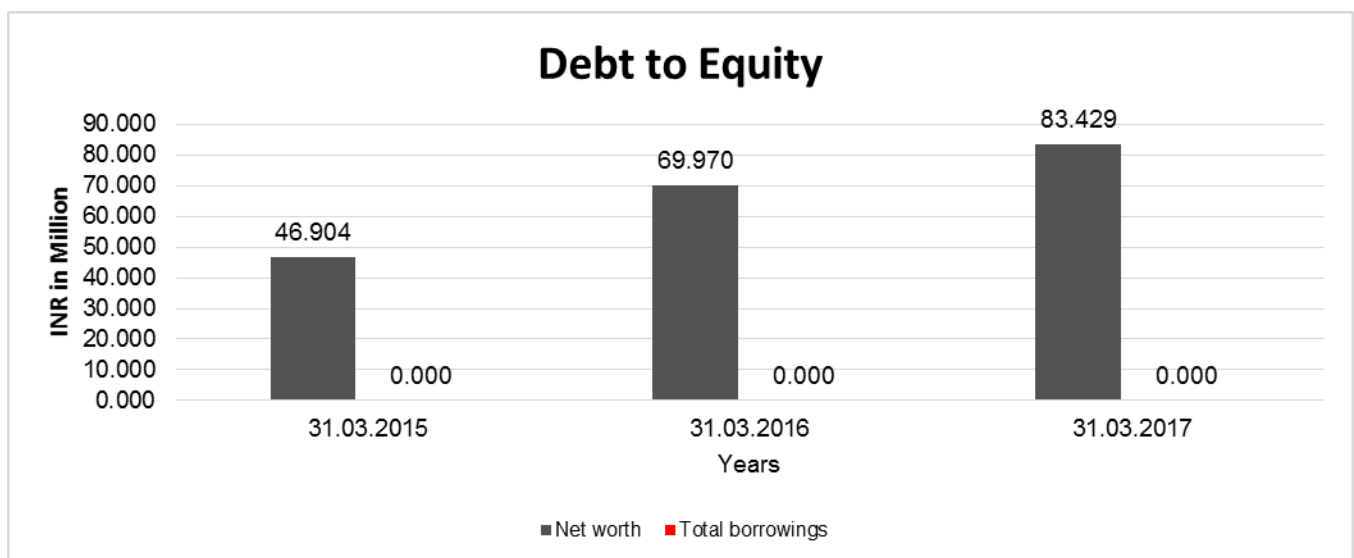
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.100	0.100
Reserves & Surplus	46.804	69.870	83.329

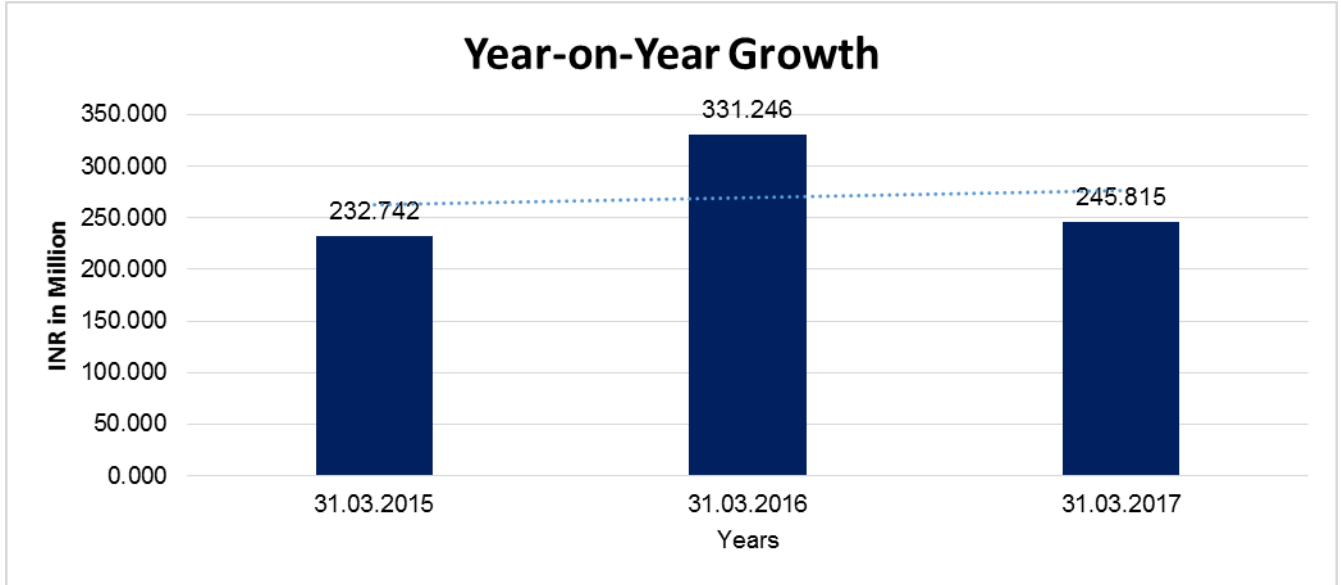
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Net worth	46.904	69.970	83.429
long-term borrowings	0.000	0.000	0.000
Short term borrowings	0.000	0.000	0.000
Total borrowings	0.000	0.000	0.000
Debt/Equity ratio	0.000	0.000	0.000



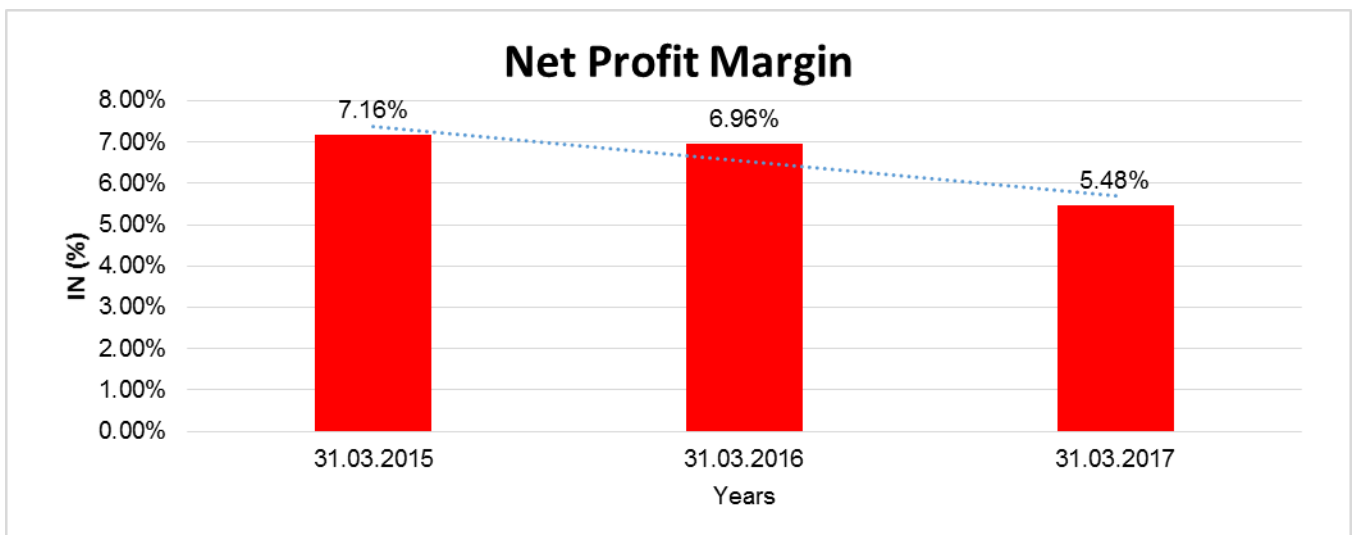
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	232.742	331.246	245.815
		42.323	(25.791)



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	232.742	331.246	245.815
Profit	16.669	23.066	13.459
	7.16%	6.96%	5.48%



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LEGAL CASES

CCH1 PRL. CITY CIVIL and SESSIONS JUDGE

Case Details

Case Type: A.S.

Filing Number: 136/2015 Filing Date: 24-08-2015

Registration No.: 137/2015 Registration Date: 25-08-2015

Case Code: 200200001362015

Case Status

First Hearing Date: 25th August 2015

Next Hearing Date: 11th April 2016

Stage of Case: SUMMONS

Court No. and Judge: 7-CCH11 VI ADDL. CITY CIVIL & SESSIONS JUDGE

Petitioner and Advocate

1) MSOURCE INDIA PRIVATE LIMITED

Address - SHARES INCORPORATED UNDER THE COMPANIES ACT, OFFICE AT MARATHAHALLI OUTER RING ROAD, DODDANAKUNDI VILLAGE, MAHADEVAPURA, BANGALURU-48, REP. BY ITS VICE PRESIDENT

LEGAL SATISH VANTAIR

Advocate- DHANANJAYA JOSHI

Respondent and Advocate

1) NAG INTERIORS PRIVATE LIMITED

Address - PVT COMPANY LTD., BY SHARES, INCORPORATED UNDER THE COMPANIES ACT, 1956, OFFICE AT NO.83, NISA ENCLAVE, II FLOOR MM ROAD, FRASER TOWN, BANGALORE.

2) JUSTICE PATRI BASAVANA GOUD

FORMER JUDGE OF THE HIGH COURT OF KARNATAKA GANGA, NO.58, (NEXT TO ISRO) JUDICIAL OFFICERS LAYOUT, RMV EXTENSION II STAGE, SANJAY NAGAR, BANGALORE.94

Acts

Under Act(s)	Under Section(s)
U/S. 34 RULE OF ARBITRATION AND CONCILIATION ACT.	.

History of Case Hearing

Registration	Judge	Business On	Hearing	Purpose of
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No.		Date	Date	hearing
137/2015	CCH11 VI ADDL. CITY CIVIL & SESSIONS JUDGE	25-08-2015	26-08-2015	FIRST HEARING
137/2015	CCH11 VI ADDL. CITY CIVIL & SESSIONS JUDGE	26-08-2015	29-08-2015	FIRST HEARING
137/2015	CCH11 VI ADDL. CITY CIVIL & SESSIONS JUDGE	29-08-2015	10-09-2015	HEARING
137/2015	CCH11 VI ADDL. CITY CIVIL & SESSIONS JUDGE	10-09-2015	19-09-2015	HEARING
137/2015	CCH11 VI ADDL. CITY CIVIL & SESSIONS JUDGE	19-09-2015	03-10-2015	HEARING
137/2015	CCH11 VI ADDL. CITY CIVIL & SESSIONS JUDGE	03-10-2015	28-10-2015	ORDERS
137/2015	CCH11 VI ADDL. CITY CIVIL & SESSIONS JUDGE	28-10-2015	06-11-2015	HEARING
137/2015	CCH11 VI ADDL. CITY CIVIL & SESSIONS JUDGE	06-11-2015	07-11-2015	ORDERS
137/2015	CCH11 VI ADDL. CITY CIVIL & SESSIONS JUDGE	07-11-2015	18-01-2016	SUMMONS
137/2015	CCH11 VI ADDL. CITY CIVIL & SESSIONS JUDGE	18-01-2016	25-02-2016	SUMMONS
137/2015	CCH11 VI ADDL. CITY CIVIL & SESSIONS JUDGE	25-02-2016	11-04-2016	SUMMONS

CCH1 PRL. CITY CIVIL and SESSIONS JUDGE

Case Details

Case Type: A.S.

Filing Number: 22/2015 Filing Date: 07-02-2015

Registration No.: 23/2015 Registration Date: 07-02-2015

Case Code: 200200000222015

Case Status

First Hearing Date: 07th February 2015

Next Hearing Date: 10th August 2015

Stage of Case: SUMMONS

Court No. and Judge: 17-CCH12 XVI ADDL. CITY CIVIL & SESSIONS JUDGE

Petitioner and Advocate

1) AGC NETWORKS LTD

Address - OFFICE AT NO.501, 5TH FLOOR SARJAPUR OUTER RING ROAD SALARPURIA

TOUCHSTONE, MARATHAHALLI, BANGALORE.37

Advocate- RAJESHWARA P N

Respondent and Advocate

1) NAG INTERIORS PVT LTD

Address - OFFICE AT NO.83, NISA ENCLAVE IIND FLOOR, M M ROAD, FRASER TOWN, BANGALORE-05,
REP. MD

2) JUSTICE PATRI BASAVANA G

SOLE ARBITRATOR HOUSE NO.58, GANGA ISRO ROAD, JUDICIAL OFFICERS LAYOUT, RMV II STAGE,
SANJAYNAGAR, BANGALORE.94

Acts

Under Act(s): U/S 34 OF THE ARBITRATION CONCILIATION ACT

Under Section(s): .

History of Case Hearing

Registration No.	Judge	Business On Date	Hearing Date	Purpose of hearing
23/2015	CCH12 XVI ADDL. CITY CIVIL & SESSIONS JUDGE	07-02-2015	07-03-2015	NOTICE
23/2015	CCH12 XVI ADDL. CITY CIVIL & SESSIONS JUDGE	07-03-2015	10-03-2015	ORDERS
23/2015	CCH12 XVI ADDL. CITY CIVIL & SESSIONS JUDGE	10-03-2015	04-06-2015	NOTICE
23/2015	CCH12 XVI ADDL. CITY CIVIL & SESSIONS JUDGE	04-06-2015	03-08-2015	SUMMONS
23/2015	CCH12 XVI ADDL. CITY CIVIL & SESSIONS JUDGE	03-08-2015	10-08-2015	SUMMONS

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	No
18]	Major suppliers	No
19]	Major customers	No
20]	Banking Details	Yes
21]	Banking facility details	No
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	Yes
35]	Negative Reporting by Auditors in the Annual Report	No

SUMMARY OF OPERATIONS/ STATE OF THE COMPANY'S AFFAIRS

During the year, their company continued its growth in revenue and there has been in operating profits i.e. INR 20.512 million compare to previous year profit of INR 35.632 million. Company us concentrating on expansion and looking towards growth in near future which will result into more revenue for the company.

Industry scenario

The primarily and sole vision of nag interiors private limited is to give each of its projects its very own identity. The company strives to derive and create business and work environment that are an expansions of your dreams, reflected in their artistic touch, excellence, accuracy and experience.

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The company prides its self for and meticulous application of innovative cutting edge technology that is clearly visible in the numerous completed project and the appreciation show by its esteemed clientele for exhibiting professionalism and creativity during the execution of their projects.

INDEX OF CHARGES: NO CHARGES EXISTS FOR COMPANY

FIXED ASSETS

- Furniture and Fixture
- Computer
- Office Equipment
- Vehicles

CMT REPORT (Corruption, Money Laundering & Terrorism]

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

1] INFORMATION ON DESIGNATED PARTY

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

2] Court Declaration :

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

3] Asset Declaration :

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

4] Record on Financial Crime :

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

5] Records on Violation of Anti-Corruption Laws :

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

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

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

7] Criminal Records

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

8] Affiliation with Government :

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

9] Compensation Package :

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

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

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

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

CONTRAVENTION

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

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 70.18
UK Pound	1	INR 88.87
Euro	1	INR 79.88

INFORMATION DETAILS

Information Gathered by :	ROS
Analysis Done by :	NIY
Report Prepared by :	JYTK

SCORE FACTORS

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