

## MIRA INFORM REPORT

<b>Report No. :</b>	546101
<b>Report Date :</b>	29.12.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	KRUTI HUMAN RESOURCES PRIVATE LIMITED
<b>Registered Office :</b>	601, Anant Exquisite, Piramal Nagar Road, Behind Mahindra Gardens, CTS No. 873, 87, Goregoan (West), Mumbai-400062, Maharashtra
<b>Tel. No.:</b>	91-22-67826411
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2018
<b>Date of Incorporation :</b>	17.02.2017
<b>CIN No.:</b> [Company Identification No.]	U74999MH2017PTC291344
<b>Capital Investment / Paid-up Capital :</b>	INR 0.100 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.]	AAGCK4501P
<b>GSTN :</b> [Goods & Service Tax Registration No.]	Maharashtra - 27AAGCK4501P1Z9
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>• Performing arts Event Promotion and Related Services</li> <li>• Subject engaged into Travel Related Services that includes Air Ticketing, Car Rentals, Inbound Tourism, Overseas and Domestic Holidays Packages, Conferences, Events and Exhibition Management. (Registered Activity)</li> <li>• Providing event management service, brand promotions, BTL Activation and Modern Trade Manpower Placement services (Confirmed by management)</li> </ul>

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<b>No. of Employees :</b>	50 (Approximately)
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<b>RATING &amp; COMMENTS</b> (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
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<b>Credit Rating</b>	<b>Explanation</b>	<b>Rating Comments</b>
B	Medium Risk	Business dealings permissible on a regular monitoring basis

<b>Maximum Credit Limit :</b>	USD 2000
<b>Status :</b>	Relatively new business
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated on 17th February 2017 and it is engaged in providing event management services, brand promotions, BTL activation and modern trade manpower placement services.</p> <p>As per financials of March 2018, the company has commenced its business operations and has reported decent profit margin.</p> <p>Rating is constrained on account of company's short track record of business operations along with moderate financial risk profile and below average liquidity position.</p> <p>However, rating weakness partially offset by customer (Kamani Foods Private Limited, Tesco and Reliance Retail Limited) and banker (Axis Bank Limited) positive feedback.</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>Note:</p> <p>Site visit was conducted on the given address which you have provided. Our executive had successfully traced the subject at the given address.</p> <p>At the premises, our executive met with Mr. Dattatray Chougule (Accounts) and he claimed that the subject exists on the given address.</p> <p>As per our executive's observation, it is a 7 storey building and subject is situated on 6th floor. Area of the premises is 2,380 SQ FT and 50 employees were sighted at the premises. Location was easy to find and locality seems to be</p>

	commercial. Area seems to be upmarket. Landmark- Opposite Chandarlok Society.  Name board of the subject was sighted at the premises.
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**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
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**

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Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 29.12.2018.

**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>	Mr. Dattatray Chougule
<b>Designation :</b>	Finance Department
<b>Contact No.:</b>	91-9820396888
<b>Date :</b>	29.12.2018

**LOCATIONS**

<b>Registered Office :</b>	601, Anant Exquisite, Piramal Nagar Road, Behind Mahindra Gardens, CTS No. 873, 87, Goregoan (West), Mumbai-400062, Maharashtra, India
<b>Tel. No.:</b>	91-22-67826411 / 67826464
<b>Mobile No.:</b>	91-9820396888 (Mr. Dattatray Chougule) 91-9820409217 (Mr. Tarun Dogra) 91-9820336919 (Mr. Nikhil)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:accounts.kruti@gmail.com">accounts.kruti@gmail.com</a>
<b>Website:</b>	<a href="http://www.krutipromotions.com">http://www.krutipromotions.com</a>
<b>Area :</b>	2380 Sq. ft.
<b>Location :</b>	Rented
<b>Locality :</b>	Commercial

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**DIRECTORS**

As on 31.03.2018

<b>Name :</b>	Mr. Nikhil Nishikant Pendalwar		
<b>Designation :</b>	Director		
<b>Address :</b>	Flat No 802, 8th Floor, Vista-2, The Address Opposite R-City Mall, Off L.B.S Marg, Ghatkopar (West), Mumbai - 400086, Maharashtra, India		
<b>Date of Birth/Age :</b>	40 Years		
<b>Date of Appointment :</b>	17.02.2017		
<b>Experience:</b>	20 Years		
<b>Qualification</b>	Graduate		
<b>DIN No.:</b>	02986648		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U55101MH1995PTC091364	SHAMIRAJ HOTELS PRIVATE LIMITED	30/09/2017	-
U74999MH2010PTC203852	KRUTI PROMOTIONS & EVENTS PRIVATE LIMITED	30/09/2015	-
<b>Name :</b>	Ms. Anuja Sanjay Selukar		
<b>Designation :</b>	Director		
<b>Address :</b>	Flat 2501, Aspen Mahindra Eminent, Near Patkar College, S.V. Road, Goregoan (West), Mumbai -400104, Maharashtra, India		
<b>Date of Appointment :</b>	30.09.2017		
<b>DIN No.:</b>	03024899		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U55101MH1995PTC091364	SHAMIRAJ HOTELS PRIVATE LIMITED	30/09/2016	-
U74999MH2010PTC203852	KRUTI PROMOTIONS & EVENTS PRIVATE LIMITED	08/06/2010	-
<b>Name :</b>	Ms. Gauri Sanjay Selukar		
<b>Designation :</b>	Director		
<b>Address :</b>	Flat 2501, Aspen Mahindra Eminent, Near Patkar College, S.V. Road, Goregoan (West), Mumbai -400104, Maharashtra, India		
<b>Date of Birth/Age :</b>	25 Years		
<b>Date of Appointment :</b>	17.02.2017		
<b>Experience:</b>	3 Years		
<b>Qualification</b>	Graduate		
<b>DIN No.:</b>	07221078		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>

U55101MH1995PTC091364	SHAMIRAJ HOTELS PRIVATE LIMITED	30/09/2017	-
U74999MH2010PTC203852	KRUTI PROMOTIONS & EVENTS PRIVATE LIMITED	30/09/2015	-

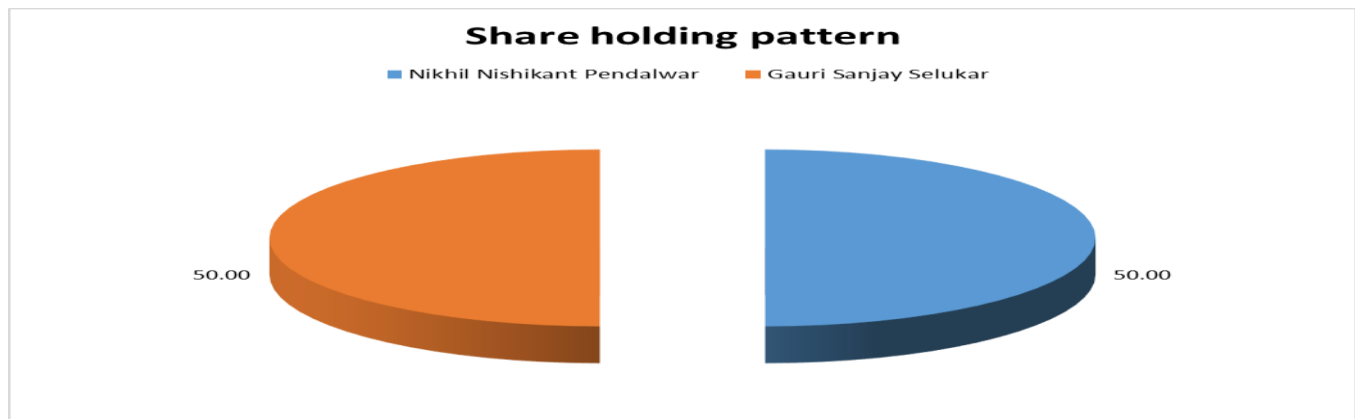
**KEY EXECUTIVES**

<b>Name :</b>	Mr. Dattatray Chougule
<b>Designation :</b>	Finance Department
<b>Name :</b>	Mr. Tarun Dogra
<b>Designation :</b>	Marketing Manager

**MAJOR SHAREHOLDERS**

As on 31.03.2018

Names of Shareholders	No. of Shares	% of Holding
Nikhil Nishikant Pendalwar	5000	50.00
Gauri Sanjay Selukar	5000	50.00
<b>Total</b>	<b>10000</b>	<b>100.00</b>



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

As on 30.09.2018

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

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**BUSINESS DETAILS**

<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>Performing arts Event Promotion and Related Services</li> <li>Subject engaged into Travel Related Services that includes Air Ticketing, Car Rentals, Inbound Tourism, Overseas and Domestic Holidays Packages, Conferences, Events and Exhibition Management. (Registered Activity)</li> <li>Providing event management service, brand promotions, BTL Activation and Modern Trade Manpower Placement services (Confirmed by management)</li> </ul>	
<b>Products / Services :</b>	<b>Item Code No.</b>	<b>Products/Services Description</b>
	99962100	Performing arts event promotion and related services
	<b>NIC Code No.</b>	<b>Products/Services Description</b>
	78300	Human resources provision and management of human resources function
<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>	Credit (30 Days)	
<b>Purchasing :</b>	Credit (30 Days)	

**PRODUCTION STATUS – (NOT AVAILABLE)**

**GENERAL INFORMATION**

<b>Suppliers :</b>	Not Available  (Since subject is service provider supplier details not available)	
<b>Customers :</b>	Others (Service Provider)	
	<b>Reference :</b>	Kamani Foods Private Limited
	<b>Name of the Person :</b>	Ms. Shraddha Sawant
	<b>Contact No.:</b>	91-8291930376

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	<b>Email:</b>	<a href="mailto:shraddha.sawant@kamanifoods.com">shraddha.sawant@kamanifoods.com</a>										
	<b>Since How Long Known :</b>	1 Year										
	<b>Maximum Limit Dealt :</b>	As per requirement										
	<b>Experience :</b>	--										
	<b>Remark:</b>	We spoke to Ms. Shraddha Sawant who confirmed that they know subject from last 1 year and they are satisfied with subject services										
	<b>Reference :</b>	Tesco										
	<b>Name of the Person :</b>	Mr. Sandeep Sonawane										
	<b>Contact No.:</b>	91-9967778444										
	<b>Email:</b>	<a href="mailto:sandeep.sonawane@trenthyper-tata.com">sandeep.sonawane@trenthyper-tata.com</a>										
	<b>Since How Long Known :</b>	1.5 Years										
	<b>Maximum Limit Dealt :</b>	As per requirement										
	<b>Experience :</b>	--										
	<b>Remark:</b>	We spoke to Mr. Sandeep Sonawane who confirmed that they are satisfied with subject services and there is no complaint										
	<b>Reference :</b>	Reliance Retail Limited										
	<b>Person Name (With Designation) :</b>	Mr. Vivek Dubey (Deputy Marketing Manager)										
<b>Contact No.:</b>	91-8454018007											
<b>Email:</b>	<a href="mailto:vivek.dubey@ril.com">vivek.dubey@ril.com</a>											
<b>Since How Long Known :</b>	1 Year											
<b>Maximum Limit Dealt :</b>	As per requirement											
<b>Experience :</b>	--											
<b>Remark:</b>	We had a word with Mr. Vivek Dubey (Deputy Marketing Manager) who gave us positive response about subject company. They are satisfied with their services.											
<b>No. of Employees :</b>	50 (Approximately)											
<b>Bankers :</b>	<table border="1"> <tr> <td><b>Banker Name :</b></td> <td>Axis Bank Limited</td> </tr> <tr> <td><b>Branch :</b></td> <td>Ground – First Floor, Patkar College, SV Road, Goregaon (West), Mumbai – 400062, Maharashtra, India</td> </tr> <tr> <td><b>Person Name (With Designation) :</b></td> <td>Mr. Sachin Shetty (Senior Manager)</td> </tr> <tr> <td><b>Contact Number :</b></td> <td>91-9167006475</td> </tr> <tr> <td><b>Name of Account Holder :</b></td> <td>KRUTI HUMAN RESOURCES PRIVATE LIMITED</td> </tr> </table>		<b>Banker Name :</b>	Axis Bank Limited	<b>Branch :</b>	Ground – First Floor, Patkar College, SV Road, Goregaon (West), Mumbai – 400062, Maharashtra, India	<b>Person Name (With Designation) :</b>	Mr. Sachin Shetty (Senior Manager)	<b>Contact Number :</b>	91-9167006475	<b>Name of Account Holder :</b>	KRUTI HUMAN RESOURCES PRIVATE LIMITED
<b>Banker Name :</b>	Axis Bank Limited											
<b>Branch :</b>	Ground – First Floor, Patkar College, SV Road, Goregaon (West), Mumbai – 400062, Maharashtra, India											
<b>Person Name (With Designation) :</b>	Mr. Sachin Shetty (Senior Manager)											
<b>Contact Number :</b>	91-9167006475											
<b>Name of Account Holder :</b>	KRUTI HUMAN RESOURCES PRIVATE LIMITED											

	<b>Account Number :</b>	917020026404360
	<b>Account Since (Date/Year of Account Opening) :</b>	1 Years
	<b>Average Balance Maintained :</b>	--
	<b>Branch Code:</b>	647
	<b>Swift Code:</b>	AXISINBB219
	<b>IFSC Code:</b>	UTIB0000647
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	Current Account
	<b>Account Operation :</b>	Satisfactory
	<b>Remark :</b>	We spoke to Mr. Sachin Shetty (Senior Manager) who gave us positive response about subject company. They are satisfied with their banking transaction.

<b>Auditors :</b>	
<b>Name :</b>	Kamal Dhanuka and company Chartered Accountants
<b>Address :</b>	Office No.209, Keytuo Industrial Estate, Kondivita Road, Andheri East, Mumbai-400059, Maharashtra, India
<b>Tel. No.:</b>	91-22-28315462/80
<b>E-Mail :</b>	<a href="mailto:cakamaldhauka@yahoo.com">cakamaldhauka@yahoo.com</a>
<b>Income-tax PAN of auditor or auditor's firm :</b>	AAMFK2271M
<b>Memberships No.:</b>	159882
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Enterprises owned or significant influenced by key management personnel or their relatives :</b>	<ul style="list-style-type: none"> <li>• Kruti Promotions and Events Private Limited</li> <li>• Rural Maximise Media Private Limited</li> <li>• Karpenter (Proprietor Nikhil Pentalwar)</li> </ul>

**CAPITAL STRUCTURE**

As on 30.09.2018

**Authorised Capital :**

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 10/- each	INR 0.500 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**

<b>SOURCES OF FUNDS</b>		<b>31.03.2018</b>	<b>31.03.2017</b>
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital		0.100	0.100
(b) Reserves & Surplus		0.603	(0.042)
(c) Money received against share warrants		0.000	0.000
(2) Share Application money pending allotment		0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>		<b>0.703</b>	<b>0.058</b>
(3) Non-Current Liabilities			
(a) long-term borrowings		0.000	0.000
(b) Deferred tax liabilities (Net)		0.000	0.000
(c) Other long term liabilities		2.935	0.042
(d) long-term provisions		0.000	0.000
<b>Total Non-current Liabilities (3)</b>		<b>2.935</b>	<b>0.042</b>
(4) Current Liabilities			
(a) Short term borrowings		0.000	0.000
(b) Trade payables		0.000	0.000
(c) Other current liabilities		0.000	0.000
(d) Short-term provisions		0.000	0.000
<b>Total Current Liabilities (4)</b>		<b>0.000</b>	<b>0.000</b>
<b>TOTAL</b>		<b>3.638</b>	<b>0.100</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets		0.000	0.000
(ii) Intangible Assets		0.000	0.000
(iii) Capital work-in-progress		0.000	0.000
(iv) Intangible assets under development		0.000	0.000
(b) Non-current Investments		0.000	0.000
(c) Deferred tax assets (net)		0.000	0.000
(d) Long-term Loan and Advances		0.040	0.000
(e) Other Non-current assets		0.000	0.000
<b>Total Non-Current Assets</b>		<b>0.040</b>	<b>0.000</b>

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(2) Current assets			
(a) Current investments		0.000	0.000
(b) Inventories		0.000	0.000
(c) Trade receivables		3.030	0.000
(d) Cash and cash equivalents		0.568	0.100
(e) Short-term loans and advances		0.000	0.000
(f) Other current assets		0.000	0.000
<b>Total Current Assets</b>		<b>3.598</b>	<b>0.100</b>
<b>TOTAL</b>		<b>3.638</b>	<b>0.100</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2018	31.03.2017
	<b>SALES</b>		
	Income	6.304	0.000
	Other Income	0.000	0.000
	<b>TOTAL</b>	<b>6.304</b>	<b>0.000</b>
<b>Less</b>	<b>EXPENSES</b>		
	Employees benefits expense	4.757	0.000
	Other expenses	0.668	0.042
	<b>TOTAL</b>	<b>5.425</b>	<b>0.042</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>0.879</b>	<b>(0.042)</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	0.000	0.000
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>0.879</b>	<b>(0.042)</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.000	0.000
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>0.879</b>	<b>(0.042)</b>
<b>Less</b>	<b>TAX</b>	0.234	0.000
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>0.645</b>	<b>(0.042)</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>64.5</b>	<b>(0.40)</b>

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**ADVERTISING PROMOTIONAL EXPENSES: NOT AVAILABLE**

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

Particulars		31.03.2018	31.03.2017
Current Maturities of Long term debt		NA	NA
Cash generated from operations		NA	NA
Net cash flows from (used in) operations		0.742	0.000
Net cash flows from (used in) operating activity		0.468	0.000

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS		31.03.2018	31.03.2017
Average Collection Days (Sundry Debtors / Income * 365 Days)		175.44	0.00
Account Receivables Turnover (Income / Sundry Debtors)		2.08	0.00
Inventory Turnover (Operating Income / Inventories)		0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)		0.00	0.00

**LEVERAGE RATIOS**

PARTICULARS		31.03.2018	31.03.2017
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.00	0.00
Debt Equity Ratio (Total Liability / Networth)		0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)		0.00	0.00
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)		0.00	0.00

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**PROFITABILITY RATIOS**

PARTICULARS			31.03.2018	31.03.2017
Net Profit Margin ((PAT / Sales) * 100)	%		10.23	0.00
Return on Total Assets ((PAT / Total Assets) * 100)	%		17.73	(42.00)
Return on Investment (ROI) ((PAT / Networth) * 100)	%		91.75	(72.41)

**SOLVENCY RATIOS**

PARTICULARS			31.03.2018	31.03.2017
Current Ratio (Current Assets / Current Liabilities)			0.00	0.00
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			0.00	0.00
G-Score Ratio Financial (Networth / Total Assets)			0.19	0.58
G-Score Ratio Debt (Debts / Equity Capital)			0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			0.00	0.00

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

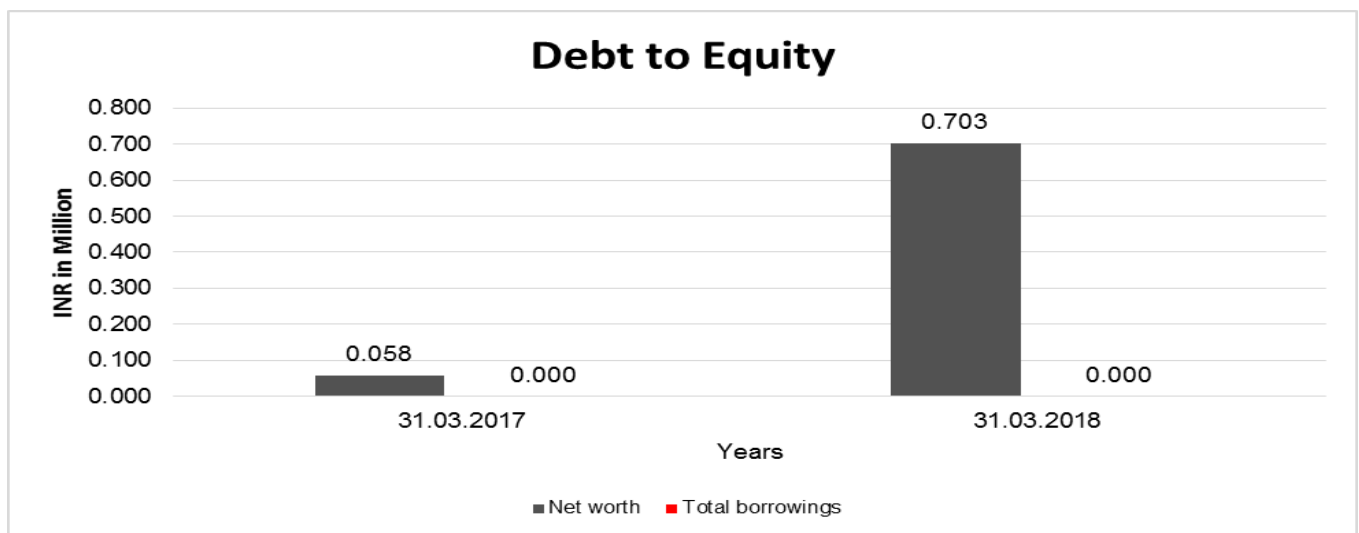
**FINANCIAL ANALYSIS**  
*[all figures are in INR Million]*

**DEBT EQUITY RATIO**

Particular	31.03.2017	31.03.2018
	INR In Million	INR In Million
Share Capital	0.100	0.100
Reserves & Surplus	(0.042)	0.603
Money received against share warrants	0.000	0.000

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Share Application money pending allotment	0.000	0.000
<b>Net worth</b>	<b>0.058</b>	<b>0.703</b>
long-term borrowings	0.000	0.000
Short term borrowings	0.000	0.000
<b>Total borrowings</b>	<b>0.000</b>	<b>0.000</b>
<b>Debt/Equity ratio</b>	<b>0.000</b>	<b>0.000</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	Yes
5	Buyer visit details	Yes
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

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16	No. of employees	Yes
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	Yes
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 about 1 year and 1 months	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last about 1 year and 1 months	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

#### BACKGROUND OF THE COMPANY

The primary reporting of the company has been performed on the basis of business segment. The company has only reportable business segment, which is travel related services that includes air ticketing, car rentals, inbound tourism, overseas and domestic holidays packages, conferences, events and exhibition management and operates in a single based on the business segment based on the nature of the products, the risks and return, the organization structure and the internal financial reporting systems. Accordingly, the figures appearing in these financial statement relate to the company's single business segment

#### REVIEW OF OPERATIONS

During the year, the company earned total revenue of INR 6.304 million as against Nil in the previous year. The profit before tax was INR 0.879 million as against loss before tax of INR 0.042 in the previous year. The profit after tax was INR 0.645 million as against loss after tax of INR 0.042 in the previous year.

#### INDEX OF CHARGES: NO CHARGES EXIST FOR THE COMPANY

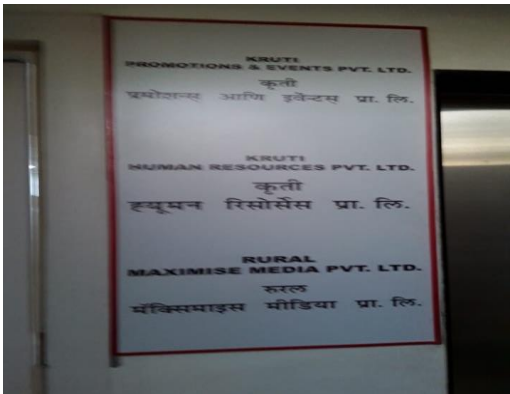
#### OBSERVATION POINTS

<b>Name of Company :</b>	KRUTI HUMAN RESOURCES PRIVATE LIMITED
<b>Address :</b>	601, Anant Exquisite, Piramal Nagar Road, Behind Mahindra Gardens, CTS No. 873, 87, Goregoan (West), Mumbai-400062, Maharashtra, India

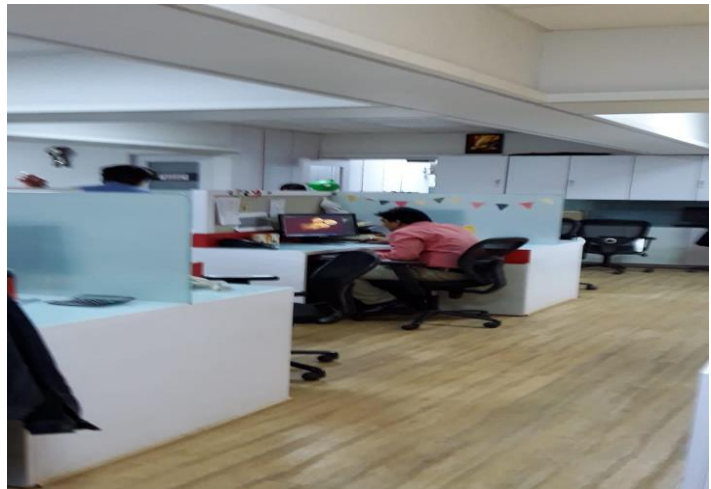
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Tel No.:	91-22-67826464
Email:	<a href="mailto:accounts.kruti@gmail.com">accounts.kruti@gmail.com</a>
Person to whom we met:	Mr. Dattatray Chougule <b>Designation:</b> Finance Department
Name Board:	Sighted
Location:	Easy
Landmark (If Any):	Opposite Chandarlok Society
Total Floors of the building:	7 Storey Building
Subject situated on:	6th Floor
Locality:	Commercial
Area of Premises :	2380 Sq. Ft.
Area:	Upmarket
No. of Employees seen at Premises :	50 (Approximately)
Visibility of Items:	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Air Conditioner</li> <li>• Office Equipment</li> </ul>
Furniture items sighted:	Yes
Proof of visit:	Photograph

**PICTURE:**



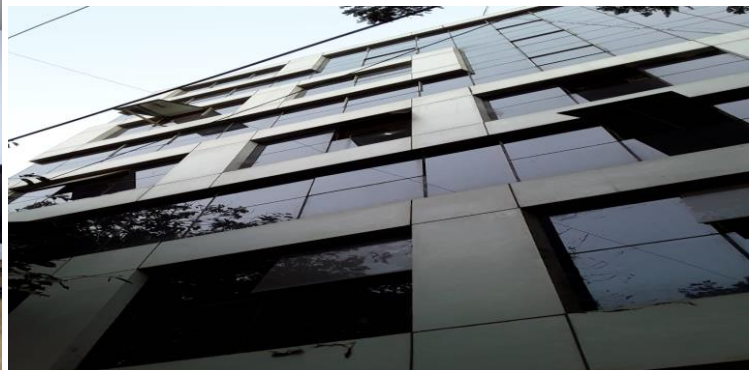
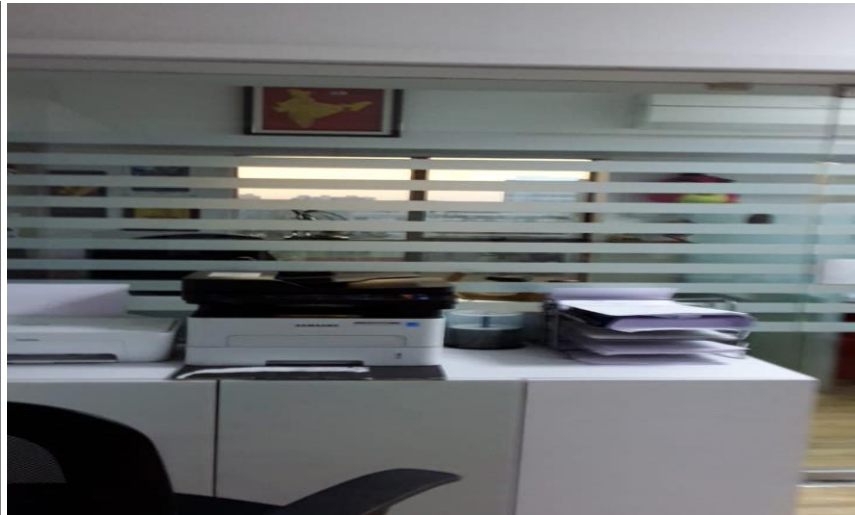
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**CMT REPORT (Corruption, Money Laundering & Terrorism]**

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 :**

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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.

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**FOREIGN EXCHANGE RATES**

Currency	Unit	INR
US Dollar	1	INR 70.17
UK Pound	1	INR 88.87
Euro	1	INR 79.88

**INFORMATION DETAILS**

Information Gathered by :	SUP
Analysis Done by :	VIV
Report Prepared by :	RKI

**SCORE FACTORS**

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