

## MIRA INFORM REPORT

Report No. :	484169
Report Date :	04.01.2018

### IDENTIFICATION DETAILS

Name :	ANMOL HEALTHCARE PRIVATE LIMITED (w.e.f.06.09.1989)
Formerly Known As :	RICCO OIL MILLS PRIVATE LIMITED
Registered Office :	230A, A.J.C. Bose Road, Chitrakoot Building, 10th Floor, Room No. 109, Kolkata – 700020, West Bengal
Tel. No.:	91-33-22895027
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	06.09.1989
Com. Reg. No.:	21-047529
Capital Investment / Paid-up Capital :	INR 5.067 Million
CIN No.:[Company Identification No.]	U15143WB1989PTC047529
IEC No.:	Not Divulged
GSTIN/UIN:	Not Divulged
TAN No.:[Tax Deduction & Collection Account No.]	Not Available
PAN No.:	AABCR7843N

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[Permanent Account No.]	
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	Manufacturer of Hydrogenated / Vegetable Oil. (Registered Activity)
<b>No. of Employees :</b>	Information denied by the management

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

**MIRA's Rating :** A

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

<b>Maximum Credit Limit :</b>	USD 77000
<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Anmol Healthcare Private Limited was incorporated in the year 1989.</p> <p>For the financial year 2017, the company has achieved 6.81% growth in its revenue as compared to previous year revenue along with profit margin of 0.82%.</p> <p>The satisfactory financial profile of the company is marked by acceptable networth base along with negligible debt level.</p> <p>The rating takes into consideration the subject's long track record of business operations along with extensive experience of its promoters.</p> <p>Business is active. Payments are reported to be slow but 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](mailto:infodept@mirainform.com) while quoting report number, name and date.

**ECGC Country Risk Classification List**

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Country Name	Previous Rating (30.06.2017)	Current Rating (30.09.2017)
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**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available
<b>Rating Explanation</b>	Not Available
<b>Date</b>	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 31-03-2016.

**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 03.01.2018

**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**

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<b>Name :</b>	Mr. Viswajeet Ghosh
<b>Designation :</b>	Accountant
<b>Contact No.:</b>	91-9874810055
<b>Date :</b>	02.01.2018

(91-9874818177) – Ringing

#### LOCATIONS

<b>Registered Office :</b>	230A, A.J.C. Bose Road, Chittrakoot Building, 10th Floor, Room No. 109, Kolkata – 700020, West Bengal, India
<b>Tel. No.:</b>	91-33-22895027
<b>Mobile No.:</b>	91-9874810055 (Mr. Viswajeet Ghosh)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:info@anmolhealthcare.in">info@anmolhealthcare.in</a>
<b>Website :</b>	<a href="http://www.anmolhealthcare.in">http://www.anmolhealthcare.in</a>
<b>Factory :</b>	Budge Trunk Road, Maheshtala, 24 Parganas (S), Kolkata – 700141, West Bengal, India
<b>Tel. No.:</b>	91-33-24922049

#### DIRECTORS

AS ON 31.03.2017

<b>Name :</b>	Mr. Biswanath Choudhary
<b>Designation :</b>	Director
<b>Address :</b>	37a, New Alipore, Block - B, Kolkata – 700053, West Bengal, India
<b>Date of Birth/Age :</b>	15.03.1959
<b>Date of Appointment :</b>	08.12.1997
<b>DIN No.:</b>	00331136

#### Other Directorship:

CIN/FCRN	COMPANY NAME	BEGIN DATE	END DATE
U45400WB2012PTC172558	PANCHKOTI REALTORS PRIVATE LIMITED	20/01/2012	-
U70101WB2007PLC117604	BENGAL ANMOL SOUTH CITY INFRASTRUCTURE LIMITED	03/08/2007	-
U65993WB1985PTC039582	BAID HOLDINGS PVT LTD	30/04/2007	-
U70109DL2013PTC256769	ANMOL REALTY BUILDERS PRIVATE LIMITED	15/06/2016	-
U52100WB2010PTC141656	BHUPATI TRADING PRIVATE LIMITED	08/09/2010	-
U15412WB2009PLC139597	ANMOL INDUSTRIES LIMITED	19/05/2017	-
U52322WB2008PTC130563	JUHI GARMENT SUPPLIERS PRIVATE LIMITED	05/11/2012	-
U74140WB2008PTC130553	DEVESH MANAGEMENT SERVICES PRIVATE LIMITED	05/11/2012	-
U52605WB2008PTC131218	KAVITA AUTOPART SALES PRIVATE LIMITED	05/11/2012	-

U67100WB2008PTC127537	SATYAM FINANCIAL ADVISORY PRIVATE LIMITED	06/11/2012	-
U15412WB1993PLC060191	ANMOL BISCUITS LTD	01/04/2015	-
U15419WB1999PTC090628	ANMOL BAKERS PRIVATE LIMITED	19/11/1999	-
U24119WB1996PTC079764	ZEN HEALTHCARE PRODUCTS PRIVATE LIMITED	13/10/1997	-
U52341WB1994PTC061697	RANI MERCANTILE PVT LTD	16/03/2016	-
<b>Name :</b> Mr. Damodar Prasad Agarwal			
<b>Designation :</b> Director			
<b>Address :</b> Ideal Towers Flat-6B, Block-B 57, Diamond Harbour Road, Kolkata – 700023, West Bengal, India			
<b>Date of Birth/Age :</b> 02.07.1963			
<b>Date of Appointment :</b> 11.07.2001			
<b>DIN No.:</b> 00484274			
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>COMPANY NAME</b>	<b>BEGIN DATE</b>	<b>END DATE</b>
U65922WB1992PTC054831	MADHAV TRADE AND FINANCE PVT. LTD.	29/03/1992	-
U74900WB2015PTC207324	IDEAL TOWER RESIDENTS MAINTENANCE & CLEANING SERVICES PRIVATE LIMITED	04/08/2015	-

**KEY EXECUTIVES**

<b>Name :</b>	Mr. Viswajeet Ghosh
<b>Designation :</b>	Accountant

**MAJOR SHAREHOLDERS**

**AS ON 31.03.2017**

<b>Names of Shareholders</b>	<b>No. of Shares</b>
Anumati Consultancy and Services Private Limited	130000
Madhav Trade and Finance Private Limited	245920
Gangaur Properties Private Limited	48000
Biswanath Choudhary	33700
Damodar Agarwal	4000
Vikash Choudhary	45050
<b>Total</b>	<b>506670</b>

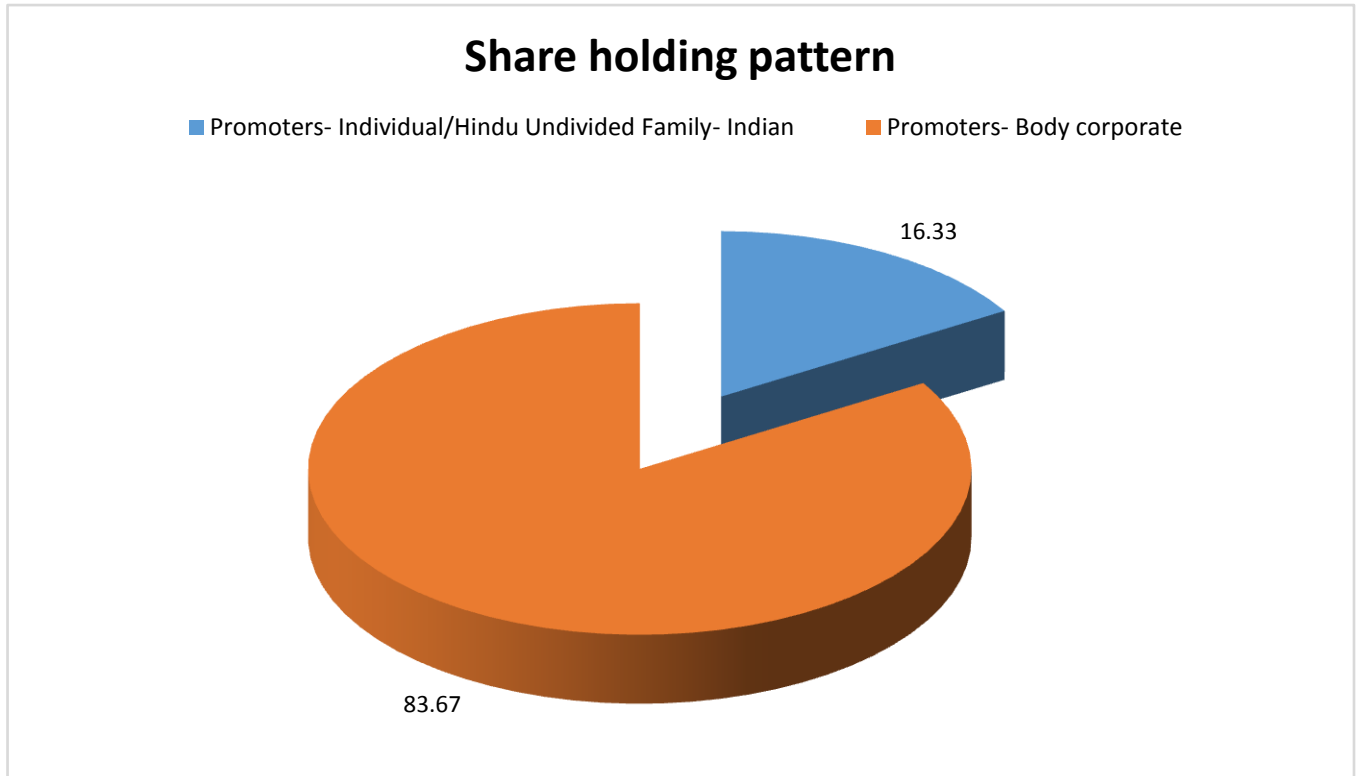
**Equity Share Break up (Percentage of Total Equity)**

**AS ON 25.09.2017**

<b>Category</b>	<b>Percentage</b>
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Promoters- Individual/Hindu Undivided Family- Indian	16.33
Promoters- Body corporate	83.67
<b>Total</b>	<b>100.00</b>



**BUSINESS DETAILS**

<b>Line of Business :</b>	Manufacturer of Hydrogenated / Vegetable Oil. (Registered Activity)	
<b>Products / Services :</b>	<b>Name and Description of main products / services</b>	<b>NIC Code of the Product/service</b>
	Manufacturer of Hydrogenated / Vegetable Oil	104
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>	Not Divulged	
<b>Imports :</b>	Not Divulged	
<b>Terms :</b>	Not Divulged	

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**PRODUCTION STATUS – (NOT AVAILABLE)**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged	
	<b>Name of the Person :</b>	--	
	<b>Contact No.:</b>	--	
	<b>Since How Long Known :</b>	--	
	<b>Maximum Limit Dealt :</b>	--	
	<b>Experience :</b>	--	
	<b>Remark:</b>	--	
<b>Customers :</b>	<b>Reference :</b>	Not Divulged	
	<b>Name of the Person :</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>	Information denied by the management		
<b>Bankers :</b>	<b>Banker Name :</b>	ICICI Bank	
	<b>Branch :</b>		
	<b>Person Name (With Designation) :</b>	--	
	<b>Contact Number :</b>	--	
	<b>Name of Account Holder :</b>	--	
	<b>Account Number :</b>	--	
	<b>Account Since (Date/Year of 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 31.03.2017</b>	<b>As on 31.03.2016</b>
	<b>LONG TERM BORROWING</b>		
	<b>ICICI Bank (Car Loans)</b>	1.205	2.338
	(The loan from ICICI Bank is secured by		

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	hypothecation. Two separate loan has been taken from against two vehicle first loan INR 3.523 Million is repayable in 59 monthly installment and has last installment will be repayable on 01.08.2019 and secured loan of INR 1.092 Million is repayable installment and the installment will be repayable on 01.04.2018. The applicable rate of interest on term loan is 10.25%.)		
	<b>SHORT TERM BORROWING</b>		
	<b>Working capital loans from Yes Bank</b> (Working capital loan is secured by hypothecation of present and future stock of raw material, stock in process, finished goods and book debt.)	15.859	13.452
	<b>Total</b>	<b>17.064</b>	<b>15.790</b>

<b>Auditors :</b>	
<b>Name :</b>	Agarwal Pawan and Company Chartered Accountants
<b>Address :</b>	Century Plaza, 81, N.S Road 3rd Floor, Room No-303, Kolkata – 700001, West Bengal, India
<b>Tel. No.:</b>	91-33-40088906
<b>PAN N Income-tax PAN of auditor or auditor's firm :</b>	ADHPA6124B
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	--

### CAPITAL STRUCTURE

**AS ON 31.03.2017**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
1000000	Equity Shares	INR 10/- each	INR 10.000 Million

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

No. of Shares	Type	Value	Amount
506670	Equity Shares	INR 10/- each	INR 5.067 Million

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	5.067	5.067	5.067
(b) Reserves & Surplus	21.871	20.337	19.143
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>26.938</b>	<b>25.404</b>	<b>24.210</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	1.205	2.338	2.665
(b) Deferred tax liabilities (Net)	0.656	0.561	0.420
(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>1.861</b>	<b>2.899</b>	<b>3.085</b>
(4) Current Liabilities			
(a) Short term borrowings	15.859	13.452	7.364
(b) Trade payables	2.173	1.878	0.000
(c) Other current liabilities	2.026	1.613	0.903
(d) Short-term provisions	0.000	0.000	0.000
<b>Total Current Liabilities (4)</b>	<b>20.058</b>	<b>16.943</b>	<b>8.267</b>
<b>TOTAL</b>	<b>48.857</b>	<b>45.246</b>	<b>35.562</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	9.704	10.496	7.988
(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	0.110	0.110	0.110
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.966	1.216	1.374
(e) Other Non-current assets	0.000	0.000	0.000
<b>Total Non-Current Assets</b>	<b>10.780</b>	<b>11.822</b>	<b>9.472</b>
(2) Current assets			
(a) Current investments	0.000	0.000	0.000

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(b) Inventories	33.650	29.186	20.251
(c) Trade receivables	1.495	1.993	2.903
(d) Cash and cash equivalents	2.603	2.067	1.815
(e) Short-term loans and advances	0.239	0.166	1.105
(f) Other current assets	0.090	0.012	0.016
<b>Total Current Assets</b>	<b>38.077</b>	<b>33.424</b>	<b>26.090</b>
<b>TOTAL</b>	<b>48.857</b>	<b>45.246</b>	<b>35.562</b>

**PROFIT & LOSS ACCOUNT**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
<b>SALES</b>			
Income	186.740	174.827	123.810
Other Income	0.245	0.425	0.255
<b>TOTAL</b>	<b>186.985</b>	<b>175.252</b>	<b>124.065</b>
<b>Less EXPENSES</b>			
Cost of Materials Consumed	57.350	38.991	25.477
Purchases of Stock-in-Trade	112.614	126.162	94.754
Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(5.781)	(5.288)	(9.357)
Employees benefits expense	2.728	1.368	1.188
Other expenses	15.015	9.790	9.068
<b>TOTAL</b>	<b>181.926</b>	<b>171.023</b>	<b>121.130</b>
<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>5.059</b>	<b>4.229</b>	<b>2.935</b>
<b>Less FINANCIAL EXPENSES</b>	<b>1.830</b>	<b>1.561</b>	<b>0.877</b>
<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>3.229</b>	<b>2.668</b>	<b>2.058</b>
<b>Less/ Add DEPRECIATION/ AMORTISATION</b>	<b>0.979</b>	<b>0.941</b>	<b>0.542</b>
<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>2.250</b>	<b>1.727</b>	<b>1.516</b>
<b>Less TAX</b>	<b>0.717</b>	<b>0.534</b>	<b>0.380</b>
<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>1.533</b>	<b>1.193</b>	<b>1.136</b>
<b>Earnings / (Loss) Per Share (INR)</b>	<b>3.03</b>	<b>2.36</b>	<b>2.24</b>

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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	1.132	1.022	0.547
Cash generated from operations	3.497	5.311	4.156
Net cash flows from (used in) operations	3.854	5.533	3.938

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	2.92	4.16	8.56
Account Receivables Turnover (Income / Sundry Debtors)	124.91	87.72	42.65
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	4.67	4.15	0.00
Inventory Turnover (Operating Income / Inventories)	0.15	0.14	0.14
Asset Turnover (Operating Income / Net Fixed Assets)	0.52	0.40	0.37

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.46	0.45	0.32
Debt Equity Ratio (Total Liability / Networth)	0.68	0.66	0.44
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.74	0.67	0.34
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.36	0.41	0.33
Interest Coverage Ratio (PBIT / Financial Charges)	2.76	2.71	3.35

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**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin <i>((PAT / Sales) * 100)</i>	%	0.82	0.68	0.92
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	3.14	2.64	3.19
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	5.69	4.70	4.69

**SOLVENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio <i>(Current Assets / Current Liabilities)</i>		1.90	1.97	3.16
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>		0.22	0.25	0.71
G-Score Ratio Financial <i>(Networth / Total Assets)</i>		0.55	0.56	0.68
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>		3.59	3.32	2.09
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>		1.90	1.97	3.16

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

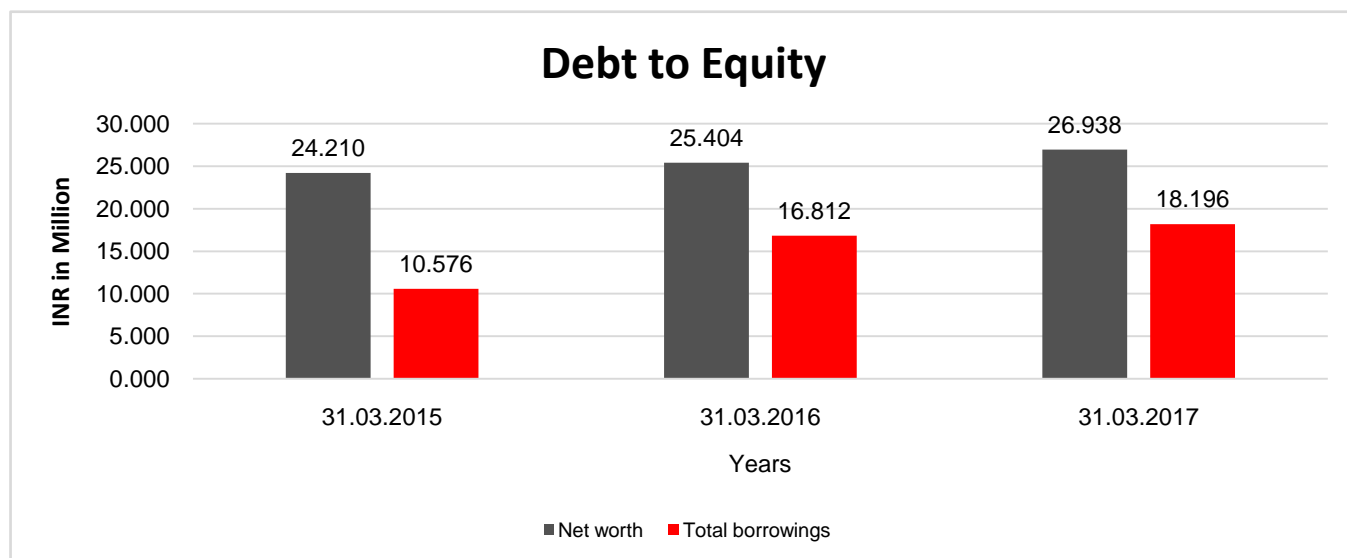
**FINANCIAL ANALYSIS**  
*[all figures are INR Million]*

**DEBT EQUITY RATIO**

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	5.067	5.067	5.067
Reserves & Surplus	19.143	20.337	21.871
<b>Net worth</b>	<b>24.210</b>	<b>25.404</b>	<b>26.938</b>
long-term borrowings	2.665	2.338	1.205
Short term borrowings	7.364	13.452	15.859
Current Maturities of Long term debt	0.547	1.022	1.132
<b>Total borrowings</b>	<b>10.576</b>	<b>16.812</b>	<b>18.196</b>

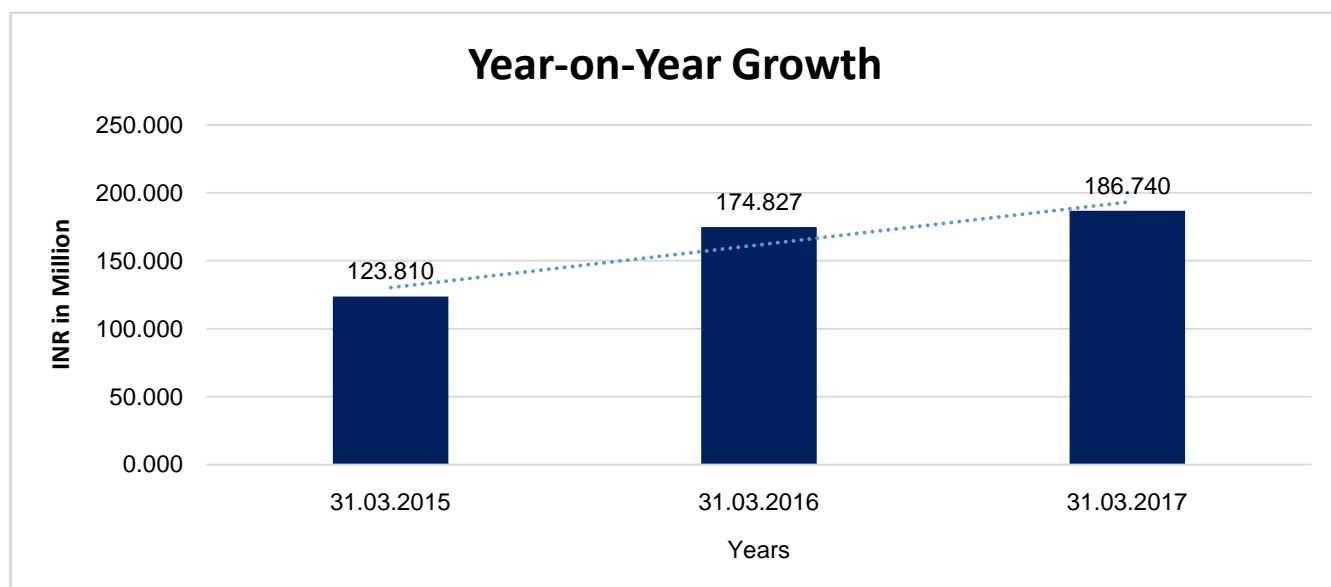
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<b>Debt/Equity ratio</b>	<b>0.437</b>	<b>0.662</b>	<b>0.675</b>
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#### YEAR-ON-YEAR GROWTH

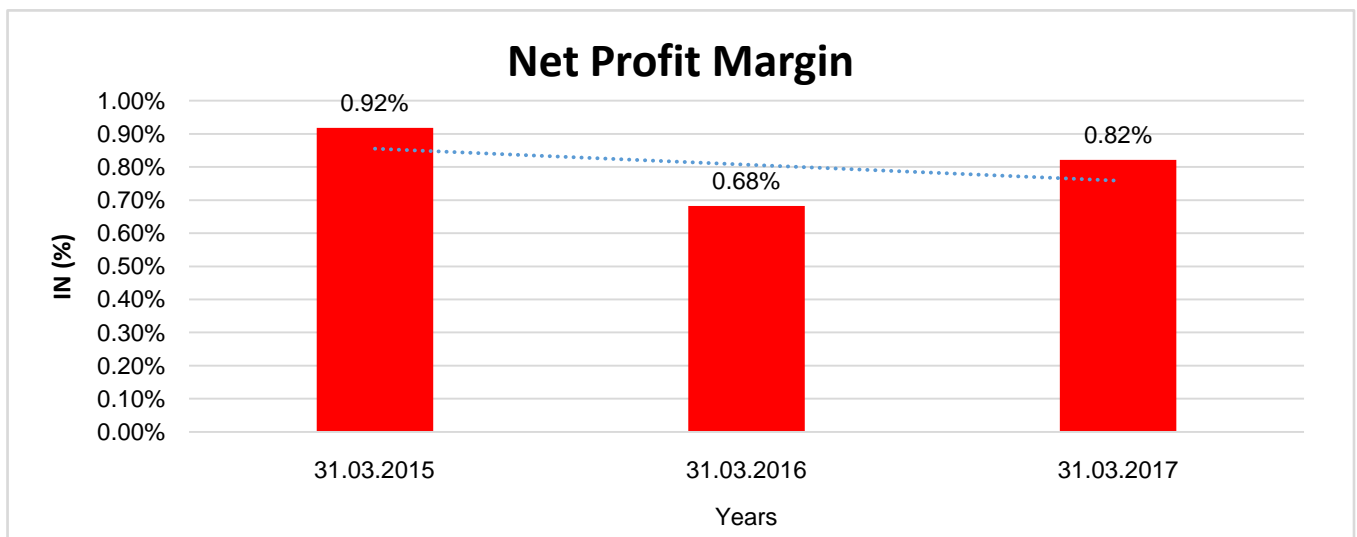
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	123.810	174.827	186.740
		<b>41.206</b>	<b>6.814</b>



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**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	123.810	174.827	186.740
Profit/(Loss)	1.136	1.193	1.533
	<b>0.92%</b>	<b>0.68%</b>	<b>0.82%</b>



**LOCAL AGENCY FURTHER INFORMATION**

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	No

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17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

**Note:** Registered office of the company has been shifted from "229, A.J.C.Bose Road, Kolkata -700020, West Bengal, India" to the present address w.e.f.15.05.2007

#### OPERATIONS AND STATE OF AFFAIRS OF THE COMPANY

The year witnessed remarkable performance with all round maintains from all the business segments and sale channels, market shares of all the key brands for the year ending 31<sup>st</sup> March 2017.

The remarkable performance has been achieved despite challenges of erratic seasons, currency fluctuations particular on the CIS regions and competitive marketing scenario. The company took many initiatives to achieved aggressive top-line yet meaningful bottom-line growth while coverage in the general trade was increased penetration in the modern trade was aggressive ramped up.

#### INDEX OF CHARGE:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G54072079	10524478	YES BANK LIMITED	24/07/2014	08/09/2017	-	300000.00	NEHRU CENTRE, 9TH FLOOR, DISCOVERY OF INDIADR. ANNIE BESANT ROAD, WORLI, MUMBAIMUMBAIMH40

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**ANMOL HEALTHCARE PRIVATE LIMITED - 484169 04-JAN-2018.HTM PAGE NO. : 17**

								0018IN
2	Y10362 743	90255 106	STATE BANK OF INDIA	06/07/2 002	31/03/2005	-	750000 0.0	COMMERCIAL BRANCHN. S. ROADKOLKATAWB70 0001IN
3	Y10364 497	90256 860	STATE BANK OF INDIA	13/05/2 000	02/06/2003	-	750000 0.0	COMMERCIAL BRANCHN. S. ROADKOLKATAWB70 0001IN
4	Y10361 085	90253 448	ALLAHA BAD BANK	28/02/1 992	17/03/1999	-	116100 00.0	INDUSTRIAL FINANCE BRANCH19; NELLI SENGUPTA SARANICALCUTTAWB 700087IN
5	C42450 809	80049 634	UCO BANK	28/06/2 006	07/08/2009	21/01/2015	145000 00.0	PARK STREET BRANCH75C, PARK STREET,KOLKATAWB 700016IN
6	C22495 303	10386 537	ING VYSYA BANK LIMITED	27/09/2 012	28/09/2012	13/09/2014	145000 00.0	THE MILLENIUM,SHOP NO.6,GROUND FLOOR,235/ 2 A,ACHARYA JAGDISH CHANDRA BOS,KOLKATAWB700 020IN
7	A03061 744	80008 805	STATE BANK OF INDIA	30/03/2 000	31/03/2005	22/07/2006	175000 00.0	COMMERCIAL BRANCH8, N. S. ROADKOLKATAWB70 0001IN

**FIXED ASSETS:**

- Land
- Building
- Office building
- Plant and machinery
- Refrigerator
- Electrical installation
- Tools and equipment
- Computer
- Office equipment
- Furniture and fixture
- Motor cycle
- Cycle

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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 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 63.67
UK Pound	1	INR 86.11
Euro	1	INR 76.58

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	POO
<b>Analysis Done by :</b>	VAR
<b>Report Prepared by :</b>	NKTS

**SCORE FACTORS**

DEMERIT POINTS		
--BANK CHARGES	YES/NO	YES
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	NO
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

**RATING EXPLANATIONS**

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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