

MIRA INFORM REPORT

Report No. :	484136
Report Date :	04.01.2018

IDENTIFICATION DETAILS

Name :	BENGAL BITUMEN
Registered Office :	K M Stone 110, N H-2, Chhata , Mathura - 281401, Uttar Pradesh
Tel. No.:	91-11-40516589
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment :	1990
Capital Investment :	INR 3.217 Million
IEC No.:	3315902127
GSTIN:	09ACKPN5830D1ZK
TIN/CST No.:	09427600189
PAN No.:	ACKPN5830D
[Permanent Account No.]	
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturer, Dealer and Trader of bituminous products, roofing felt, water proofing membrane and other allied products. (Confirmed by Management)
No. of Employees :	30 (Approximately)

RATING & COMMENTS

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

(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 :	Satisfactory
Payment Behaviour :	Usually Correct
Litigation :	Clear
Comments :	<p>Subject was established in the year 1990 as a proprietary concern having satisfactory track record.</p> <p>For the financial year 2017, the concern has achieved marginal growth in its sales turnover along with thin profit margin during the year.</p> <p>However, the general financial position of the concern seems to be satisfactory marked by adequate capital base and its long standing track record of its business operations.</p> <p>Payments are reported to usually correct.</p> <p>In view of aforesaid, the concern 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 (30.06.2017)	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

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

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 31-03-2016.

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 04.01.2018

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 PARTED BY

Name :	Mr. Krishna Kumar Nagpal
Designation :	Proprietor
Contact No.:	91-9811050557
Date :	04.01.2018

LOCATIONS

Registered Office/ Factory :	K M Stone 110, N H-2, Chhata , Mathura - 281401, Uttar Pradesh, India
Tel. No.:	Not Available
Mobile No.:	91-9811974851 (Mr. Himanshu) 91-9811050557 (Mr. Krishna Kumar Nagpal)
Fax No.:	Not Available
E-Mail :	accounts@bengalbitumen.in
Website :	http://www.bengalbitumen.in
Area:	54450 Sq. Ft.
Location :	Owned
Locality :	Commercial
Branch Office :	G-003, Salcon Aurum, District Center Complex, Jasola, New Delhi - 110025, India
Tel. No.:	91-11-40516589

SOLE PROPRIETOR

Name :	Mr. Krishna Kumar Nagpal
Designation :	Proprietor
PAN No.:	ACKPN5830D

BUSINESS DETAILS

Line of Business :	Manufacturer, Dealer and Trader of bituminous products, roofing felt, water proofing membrane and other allied products. (Confirmed by Management)
Products:	<ul style="list-style-type: none"> • Bituminous Products • Roofing Felt • Water Proofing Membrane • Other Allied Products.
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	
Products :	<ul style="list-style-type: none"> • Bituminous Products • Roofing Felt • Water Proofing Membrane • Other Allied Products
Countries :	<ul style="list-style-type: none"> • Nepal

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

Imports :	
Products :	Raw Material
Countries :	<ul style="list-style-type: none"> • Dubai • United States • Italy
Terms :	
Selling :	L/C, Cash, Cheque and Credit (30/60 Days)
Purchasing :	Cash, L/C, Cheque, Credit (30/60 Days) and Others (Bank Transfer)

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Wholesalers and Retailers	
	Reference:	Shalimar Paints Limited
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
Remark	--	
No. of Employees :	30 (Approximately)	
Bankers :	<ul style="list-style-type: none"> • Deutsche Bank • Punjab National Bank 	
	Bank Name:	Vijaya Bank
	Branch:	Barakhamba Road, Delhi-110001, India
	Person Name (with Designation):	---
	Contact Number:	18004255885 (Ringing)
	Name of Account Holder:	---
	Account Number:	---
Account Since (Date/ Year of A/c)	---	

	Opening):	
	Average Balance Maintained (Optional):	---
	Credit Facilities Enjoyed (CC/OD/Term Loan):	---
	Account Operation:	---
	Remarks: --	

Facilities :	Secured Loan		31.03.2017 (INR in Million)
	Deutsche Bank		0.757
	Deutsche Bank Buyer's Credit		27.757
	Vijaya Bank		7.421
	Total		35.935
Auditors :			
Name :	Prakash Shri Krishna and Company Chartered Accountants		
Address:	Mathura, Uttar Pradesh, India		
Memberships No.:	074187		
Memberships :	Not Available		
Collaborators :	Not Available		
Sister Concern :	<ul style="list-style-type: none"> Broad Ways Address : Panipat, Haryana, India Line of Business: Manufacturer, Dealer and Trader of bitumen, bituminous products, roofing felt, water proofing membrane and other allied products.		

CAPITAL STRUCTURE

As on 31.03.2017

Particular	As on 31.03.2017 (INR in million)
Capital Account	3.559
Less: Drawings	1.423
Add: Net Profit	1.081
Total	3.217

FINANCIAL DATA
[all figures are in INR Million]

Note : Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry.

SOURCES OF FUNDS	31.03.2017	31.03.2016
EQUITY AND LIABILITIES		
1] Proprietors Capital	3.217	3.560
2] Share Application Money	0.000	0.000
3] Reserves & Surplus	0.000	0.000
4] (Accumulated Losses)	0.000	0.000
NETWORTH	3.217	3.560
LOAN FUNDS		
1] Secured Loans	35.935	24.082
2] Unsecured Loans	7.278	7.278
TOTAL BORROWING	43.213	31.360
DEFERRED TAX LIABILITIES	0.000	0.000
TOTAL	46.430	34.920
APPLICATION OF FUNDS		
FIXED ASSETS [Net Block]		
Capital work-in-progress	0.000	0.000
INVESTMENT	0.000	0.000
DEFERRED TAX ASSETS	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES		
Inventories	44.484	2.479
Sundry Debtors	14.283	47.574
Cash & Bank Balances	0.097	1.086
Other Current Assets	7.911	5.429
Loans, Advances and Deposits	3.355	2.539
Total Current Assets	70.130	59.107
Less : CURRENT LIABILITIES & PROVISIONS		
Sundry Creditors	26.477	18.444
Other Current Liabilities	2.174	8.826
Provisions		0.588
Total Current Liabilities	28.651	27.858
Net Current Assets	41.479	31.249
MISCELLANEOUS EXPENSES	0.000	0.000
TOTAL	46.430	34.920

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

PROFIT & LOSS ACCOUNT

	PARTICULARS			31.03.2017
	SALES			
	Income			158.151
	Other Income			0.244
	TOTAL			158.395
Less	EXPENSES			
	Cost of goods sold			124.762
	Customs Clearing Charges			4.085
	Customs Duty			8.567
	Electricity Expenses			1.563
	Entry Tax			1.564
	Factory Expenses			0.009
	Freight Inward			0.316
	Diesel Expenses			1.752
	Import Clearing Expenses			0.910
	KK Cess			0.002
	Wages			2.776
	Audit Fees			0.025
	Administrative Expenses			4.183
	Selling and Distribution Expenses			0.518
	Bad Debt			0.012
	Commission			0.176
	Donation			0.011
	Fee and Subscription			0.038
	Installation Charges			0.011
	Machinery Repair and Maintenance			0.032
	Miss Expenses			0.063
	Testing Charges			0.230
	Legal and Professional Charges			0.014
	Rates and Taxes			0.004
	Discount Allowed			0.167
	Recruitment Charges			0.014
	Godown Rent			0.050
	R and M building			0.057
	R and M Machinery			0.088
	Security Charges			0.088
	Software Renewal Charges			0.011
	Staff Welfare			0.136

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

	SB Cess			0.002
	Transportation Charges			1.538
	TOTAL			153.774
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION			4.621
Less	FINANCIAL EXPENSES			2.734
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION			1.887
Less/ Add	DEPRECIATION/ AMORTISATION			0.806
	NET PROFIT/ (LOSS)			1.081

	PARTICULARS			31.03.2016
	SALES			
	Income			161.846
	Other Income			0.219
	TOTAL			162.065
Less	EXPENSES			
	Cost of goods sold			138.273
	Customs Clearing Charges			0.054
	Customs Duty			3.217
	Electricity Expenses			1.023
	Entry Tax			1.692
	Factory Expenses			0.012
	Freight Inward			2.639
	Import Clearing Expenses			0.207
	Wages			4.784
	Administrative Expenses			1.771
	Selling and Distribution Expenses			0.328
	R and M Machinery			0.076
	Carriage Inward			0.090
	Generator Expenses			1.589
	Salaries			2.298
	Professional Expenses			0.038
	Filing Fees			0.097
	Services Tax Penalty			0.012
	Swachh Bharat Cess @0.5%			0.002

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

	TOTAL			158.202
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION			3.863
Less	FINANCIAL EXPENSES			1.911
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION			1.952
Less/ Add	DEPRECIATION/ AMORTISATION			0.637
	NET PROFIT/ (LOSS)			1.315

Particulars			31.03.2015
Sales Turnover (Approximately)			105.000

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		32.96	107.29
Account Receivables Turnover (Income / Sundry Debtors)		11.07	3.40
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		77.46	48.69
Inventory Turnover (Operating Income / Inventories)		0.10	1.56
Asset Turnover (Operating Income / Net Fixed Assets)		0.93	1.05

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio		0.96	0.94

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

((Borrowing + Current Liabilities) / Total Assets)			
Debt Equity Ratio (Total Liability / Networth)		13.43	8.81
Current Liabilities to Networth (Current Liabilities / Net Worth)		11.17	9.87
Fixed Assets to Networth (Net Fixed Assets / Networth)		1.54	1.03
Interest Coverage Ratio (PBIT / Financial Charges)		1.69	2.02

PROFITABILITY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%		0.68	0.81
Return on Total Assets ((PAT / Total Assets) * 100)	%		1.44	2.09
Return on Investment (ROI) ((PAT / Networth) * 100)	%		33.60	36.94

SOLVENCY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)			1.95	1.68
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			0.71	1.61
G-Score Ratio Financial (Networth / Total Assets)			0.04	0.06
G-Score Ratio Debt (Debts / Equity Capital)			13.43	8.81
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			1.95	1.68

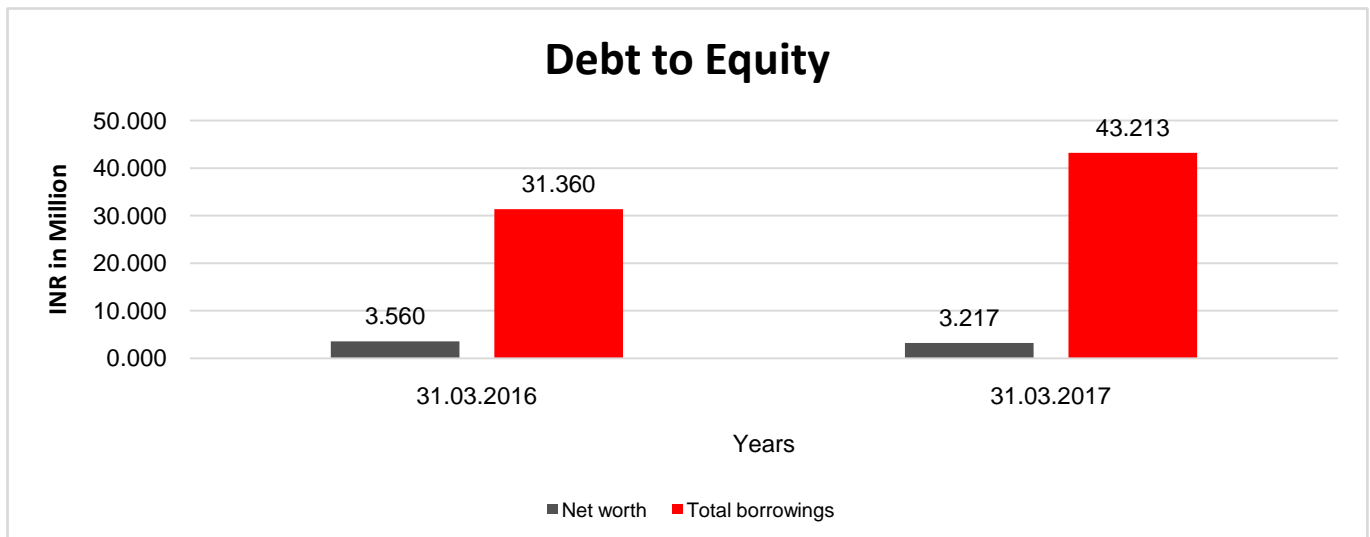
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

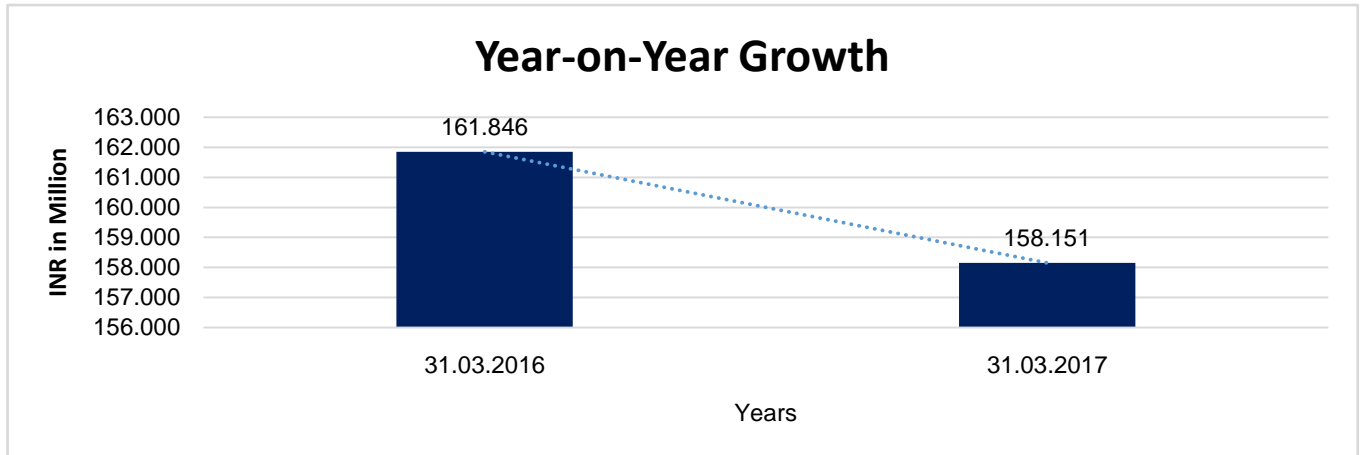
Particular		31.03.2016	31.03.2017
		INR In Million	INR In Million
Proprietors Capital		3.560	3.217
Reserves & Surplus		0.000	0.000
Net worth		3.560	3.217
Secured Loan		24.082	35.935
Unsecured Loan		7.278	7.278
Total borrowings		31.360	43.213
Debt/Equity ratio		8.809	13.433



YEAR-ON-YEAR GROWTH

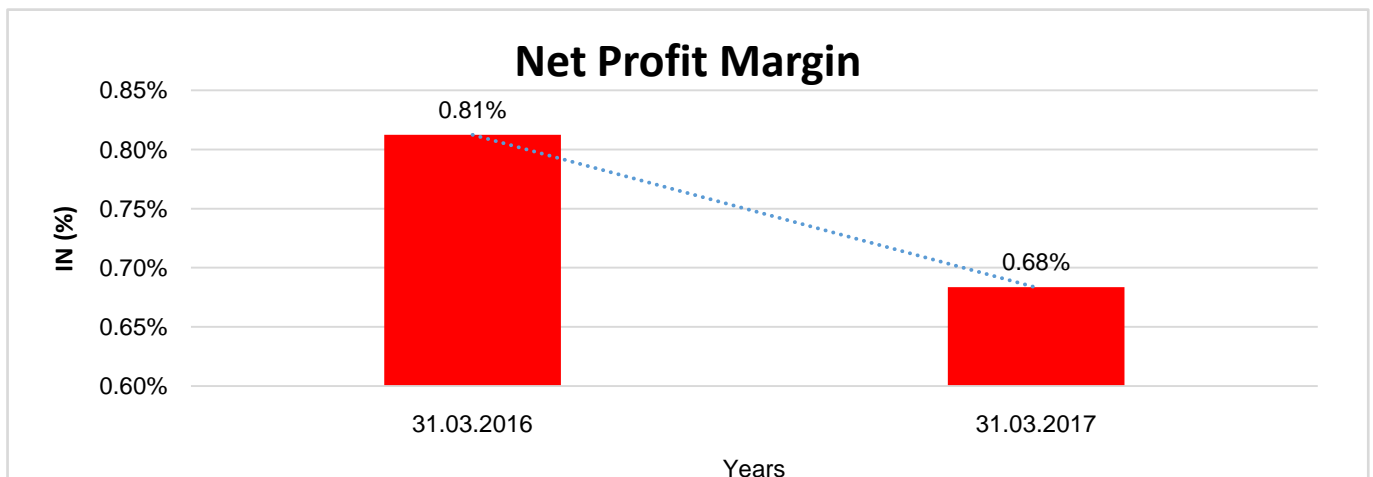
Year on Year Growth		31.03.2016	31.03.2017
		INR In Million	INR In Million
Sales		161.846	158.151
			(2.283)

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.



NET PROFIT MARGIN

Net Profit Margin		31.03.2016	31.03.2017
		INR In Million	INR In Million
Sales		161.846	158.151
Profit		1.315	1.081
		0.81%	0.68%



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

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

3	Locality of the entity	Yes
4	Premises details	Yes
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	No
10	Date of Birth of Proprietor / Partners / Directors	No
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)	Yes
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	Yes
22	Conduct of the banking account	Yes
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	No
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 two years	Yes
30	Major shareholders, if available	No
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

UNSECURED LOAN

PARTICULAR		31.03.2017 (INR in Million)
Unsecured Loan		7.278
Total		7.278

Fixed assets

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

- Land
- Plant and Machinery
- Building
- Computers and Accessories
- Furniture and Fixtures
- Generator

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 63.48
UK Pound	1	INR 86.40
Euro	1	INR 76.54

INFORMATION DETAILS

Information Gathered by :	POON
Analysis Done by :	NIS
Report Prepared by :	RKI

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	YES
--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)

PRIVATE & CONFIDENTIAL : This information is provided to you at your request, you having employed MIPL for such purpose. You will use the information as aid only in determining the propriety of giving credit and generally as an aid to your business and for no other purpose. You will hold the information in strict confidence, and shall not reveal it or make it known to the subject persons, firms or corporations or to any other. MIPL does not warrant the correctness of the information as you hold it free of any liability whatsoever. You will be liable to and indemnify MIPL for any loss, damage or expense, occasioned by your breach or non observance of any one, or more of these conditions

This report is issued at your request without any risk and responsibility on the part of MIRA INFORM PRIVATE LIMITED (MIPL) or its officials.

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.