

MIRA INFORM REPORT

Report No. :	517286
Report Date :	30.06.2018

IDENTIFICATION DETAILS

Name :	NEUTRAL PUBLISHING HOUSE LIMITED (w.e.f. 23.12.1994)
Formerly Known As :	NEUTRAL PUBLISHING HOUSE PRIVATE LIMITED
Registered Office :	Prabhat Khabar, 1 st Floor, 3 Dacres Lane, Kolkata – 700069, West Bengal
Tel. No.:	91-33-30229877 / 30229878
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	13.10.1989
CIN No.: [Company Identification No.]	U22219WB1989PLC047715
Capital Investment / Paid-up Capital :	INR 208.774 Million
PAN No.: [Permanent Account No.]	AABCN0482B
GSTN : [Goods & Service Tax Registration No.]	19AABCN0482B1ZT (West Bengal) 20AABCN0482B2Z9 (Jharkhand)
Legal Form :	A Closely Held Public Limited Liability Company
Line of Business :	Printing and publication of newspaper. [Registered Activity]
No. of Employees :	Information denied by the management

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+	Low Risk	Business dealings permissible with low risk of default

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Maximum Credit Limit :	USD 3200000
Status :	Good
Payment Behaviour :	Regular
Litigation :	Clear
Comments :	<p>Neutral Publishing House Limited (NPHL), incorporated in 1989, was set up by the Jhawar group of Kolkata to takeover a print media company named Prabhat Khabar (established in 1984). NPHL is mainly engaged in the print media business, publishing Hindi dailies "Prabhat Khabar". The company also operates FM Radio Channel ('Dhoom 104.8') in Ranchi and Jamshedpur. The company is also engaged in event management through its vertical Prabhat Buzz.</p> <p>For the financial year ended 2017, the company has achieved healthy operational revenue and has reported good profit margin at 12.71% (approximately).</p> <p>The company possesses robust financial profile marked by strong networth base along with negligible debt recorded.</p> <p>The rating also continue to draw comfort from the established track record of the company, qualified and professional management team and strong position of its Hindi daily in Jharkhand market.</p> <p>Fundamentals of the company are strong and healthy.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be regular and as per commitments.</p> <p>In view of the 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 (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

Risk Category	ECGC Classification
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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	CARE
Rating	Long Term rating= A-
Rating Explanation	Adequate degree of safety and low credit risk.
Date	03.10.2017

Rating Agency Name	CARE
Rating	Short Term Rating= A2+
Rating Explanation	Strong degree of safety and low credit risk.
Date	03.10.2017

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 30.06.2018

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

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Management Non-Cooperative (91-33-30229878)

91-651-3053100 – Continuously Busy

LOCATIONS

Registered Office :	Prabhat Khabar, 1 st Floor, 3 Dacres Lane, Kolkata – 700069, West Bengal, India
Tel. No.:	91-33-30229877 / 30229878
Fax No.:	91-33-30229879
E-Mail :	ashutosh.choubey@prabhatkhabar.in
Website :	https://www.prabhatkhabar.com
Corporate Office :	Prabhat Khabar, 15-P, Kokar Industrial Area, Post – Kokar, District: Ranchi – 834001, Jharkhand, India
Tel. No.:	91-651-3053100
Fax No.:	91-651-3053115
E-Mail :	adv.t.ranchi@prabhatkhabar.in
Radio Dhoom 104.8 FM :	<ul style="list-style-type: none"> ➤ 4th Floor, Manjusha Complex, H.B. Road, Lalpur , Ranchi – 834001, Jharkhand, India ➤ Baidehi Bhawan, Akashwani Chowk, Adityapur – 831013, Jamshedpur, India
Publication Centers :	Located at : <ul style="list-style-type: none"> ➤ Jamshedpur ➤ Dhanbad ➤ Deoghar ➤ Patna ➤ Bhagalpur ➤ Muzaffarpur ➤ Gaya ➤ Kolkata ➤ Siliguri
Branch Offices :	Located at : <ul style="list-style-type: none"> ➤ Mumbai ➤ Kanpur ➤ Bangalore ➤ New Delhi
Business Offices :	Located at : <ul style="list-style-type: none"> ➤ Ahmedabad ➤ Bhubaneswar

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	<ul style="list-style-type: none"> ➤ Chennai ➤ Chandigarh ➤ Coimbatore ➤ Dehradun ➤ Guwahati ➤ Gwalior ➤ Hyderabad ➤ Indore ➤ Jaipur ➤ Nagpur ➤ Pune ➤ Raipur ➤ Visakhapatnam
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DIRECTORS

AS ON 31.03.2018

Name :	Mr. Kamal Kumar Goenka		
Designation :	Managing Director		
Address :	406, Uma Shanti Apartment, Kanke Road, Ranchi – 834008, Jharkhand, India		
Date of Birth/Age :	17.09.1962		
Date of Appointment :	29.03.2010		
DIN No.:	02815329		
PAN No.:	ABCPG0364J		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U74140WB1989PLC046633	G.RAJ AND COMPANY CONSULTANTS LTD	28/09/2017	-
U26932WB1987PLC091221	U M CABLES LIMITED	29/02/2016	-
U67120WB1997PLC096496	NARNOLIA SECURITIES LIMITED	30/12/2017	-
Name :	Mr. Rajeev Jhawar		
Designation :	Director		
Address :	Arjun Enclave, Flat No. 4c, 12c, Judges Court Road, Kolkata – 700027, West Bengal, India		
Date of Birth/Age :	11.11.1964		
Date of Appointment :	24.08.2010		
DIN No.:	00086164		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U65993WB1989PLC046716	USHA MARTIN FINANCE LIMITED	14/12/1993	-
L31300WB1997PLC085210	USHA MARTIN EDUCATION & SOLUTIONS LIMITED	04/03/2000	-
L31400WB1986PLC091621	USHA MARTIN LIMITED	19/05/1998	-
U72900WB2000PTC092735	REDTECH NETWORK INDIA PRIVATE LIMITED	16/09/2009	-

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U45203DL1969PLC116581	USHA BRECO LIMITED	24/09/2010	-
U63040DL2005PLC138150	USHA BRECO REALTY LIMITED	10/09/2010	-
U74140WB2010PTC142701	JHAWAR VENTURE MANAGEMENT PRIVATE LIMITED	25/02/2010	-
U74999WB2010PTC154297	PARS CONSULTANCY & SERVICES PRIVATE LIMITED	27/10/2010	-
L26940OR2011PLC013933	ORIENT CEMENT LIMITED	13/08/2012	-
U93000WB2011NPL171499	KGVK SOCIAL ENTERPRISES LIMITED	29/12/2011	-

Name :	Mr. Bihari Lal Santhalia
Designation :	Director
Address :	5 JBS Halden Avenue, Block 4, Flat-1C, Silver Spri, Kolkata – 700105, West Bengal, India
Date of Birth/Age :	08.04.1941
Date of Appointment :	08.12.1989
DIN No.:	00179528

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U17299WB1946PLC013438	M H I CABLE & CONDUCTORS LTD	03/03/1986	-
U67120WB1974PTC029463	BASANT HOLDINGS PVT LTD	30/03/2007	-
U27101WB1986PTC040207	USHA COMMERCIAL PVT LTD	20/02/1986	-
U65993WB1989PLC046716	USHA MARTIN FINANCE LIMITED	07/03/2001	-
U67120WB1992PTC055401	PERK CREDIT & PROPERTIES PVT.LTD.	11/05/1992	-
U27109WB2002PLC094863	U-TOR ROLLING MILLS LIMITED	10/07/2002	-
U27105WB2002PLC094860	U-TOR CONSTRUCTION STEEL LIMITED	09/07/2002	-

Name :	Mr. Samir Lohia
Designation :	Director
Address :	502, Ridhiman Apartment, Vasant Bihar, Kanke Road, Ranchi – 834008, Jharkhand, India
Date of Birth/Age :	14.10.1968
Date of Appointment :	24.08.2010
DIN No.:	00655736

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U00064JH1993PTC005646	ELLAR COMMERCIAL PVT.LTD.	30/12/1993	-
U51909WB1985PTC039359	NAGARJUN TEXTILES (INDIA) PVT LTD	26/02/2005	-
U27104WB1988PTC045790	L.R.FERRO ALLOYS PVT LTD.	20/12/1988	-
U51392WB1991PTC050663	PRANAMI ESTATES PVT. LTD.	16/11/2013	-
U67120WB1995PTC067691	LOHIA HOLDINGS PVT. LTD.	20/01/1995	-
U14292JH2018PLC011449	FAIRMINE RESOURCES LIMITED	29/05/2018	-

Name :	Mr. Ranjit Kumar Dutta
Designation :	Director
Address :	99/3, Upper Burdwan Compound, PO- Lalpur, PS – Lalpur, Ranchi – 834001,

	Jharkhand, India		
Date of Birth/Age :	27.10.1964		
Date of Appointment :	28.03.2015		
DIN No.:	02759198		
PAN No.:	ABTPD4326Q		
Name :	Mr. Pravin Kumar Jain		
Designation :	Director		
Address :	2C, 14/2, Burdwan Road, Siddhartha Building, Alipore, Kolkata – 700027, West Bengal, India		
Date of Appointment :	18.09.2017		
DIN No.:	02583519		
Other Directorship:			
	CIN/FCRN	Company Name	Begin Date
			End Date
	L31400WB1986PLC091621	USHA MARTIN LIMITED	01/02/2012
	U26932WB1987PLC091221	U M CABLES LIMITED	26/07/2010
	U28999WB2003PLC095883	GUSTAV WOLF SPECIALITY CORDS LIMITED	13/08/2009
	U74210WB2006PLC108112	CCL USHA MARTIN STRESSING SYSTEMS LIMITED	27/07/2011
Name :	Anupriya Jhawar		
Designation :	Director		
Address :	51/F, Gariahat Road, Kolkata – 700019, West Bengal, India		
Date of Appointment :	26.07.2016		
DIN No.:	02740536		
Other Directorship:			
	CIN/FCRN	Company Name	Begin Date
			End Date
	U45203DL1969PLC116581	USHA BRECO LIMITED	19/09/2017
	U74900WB2015PTC205598	WONDERWALL EDUCATION PRIVATE LIMITED	12/03/2015
Name :	Stuti Raghav Agarwalla		
Designation :	Director		
Address :	13/14, Buckley Court, 13th Floor, 5, Wood House Road, Colaba, Mumbai – 400001, West Bengal, India		
Date of Appointment :	18.09.2017		
DIN No.:	07518179		
Other Directorship:			
	CIN/FCRN	Company Name	Begin Date
			End Date
	U22219MH2016PTC282096	MACARONI MEDIA WORKS PRIVATE LIMITED	06/06/2016

KEY EXECUTIVES

Name :	Mr. Ashutosh Choubey
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Designation :	Secretary
Address :	Near SBI Officers Colony, Devi Mandap Road, Ranchi – 834005, Jharkhand, India
Date of Birth/Age :	23.06.1969
Date of Appointment :	01.08.2005
PAN No.:	ADCPC9941K
Name :	Mr. Aloke Poddar
Designation :	Chief Financial Officer
Address :	Flat No-A2/4, Hari Om Tower, Circular Road, Ranchi – 834001, Jharkhand, India
Date of Appointment :	15.01.2015
PAN No.:	AIHPP0444L

MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares
Chetna Trading Private Limited	40000
Vico Syntex Private Limited	40000
Bancon Resources Private Limited	40000
Remix Dealers Private Limited	40000
Extrlinks Tie Up Private Limited	40000
Vincasu Resources Private Limited	40000
One Stop Commosale Private Limited	40000
Grenview Developers Private Limited	10000
Sargam Lefins Private Limited	40000
Arohit Syntex Private Limited	40000
Bharat Finance and Industries Limited	40000
Jyoti Vanijya Private Limited	40000
Mina Commotrade Private Limited	40000
Rachna Tradelink Private Limited	40000
Spider Commotrade Private Limited	40000
Sunlight Goods Private Limited	40000
Canny Properties Private Limited	40000
Usha Martin Ventures Limited	3050000
Umil Share and Stock Broking Services Limited	6376290
Prajeev Investments Limited	200000
Peterhouse Investments India Limited	1875700
Basant Kumar Jhawar	544415
Brij Kishore Jhawar	1268415
Rajeev Jhawar	2619015
Prashant Jhawar	3433605
Anupriya Jhawar	830000

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Anupama Jhawar	30000
Total	20877440

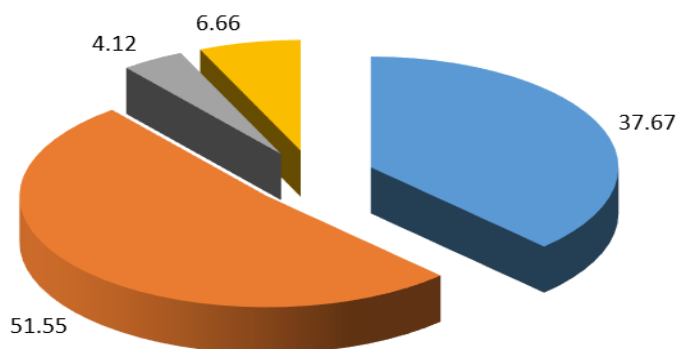
Equity Share Break up (Percentage of Total Equity)

AS ON 18.09.2017

Category	Percentage
Promoters [Individual/Hindu Undivided Family (Indian)]	37.67
Promoters [Bodies corporate]	51.55
Public/Other than promoters [Individual/Hindu Undivided Family (Indian)]	4.12
Public/Other than promoters [Body corporate]	6.66
Total	100.00

Share holding pattern

- Promoters [Individual/Hindu Undivided Family (Indian)]
- Promoters [Bodies corporate]
- Public/Other than promoters [Individual/Hindu Undivided Family (Indian)]
- Public/Other than promoters [Body corporate]



BUSINESS DETAILS

Line of Business :	Printing and publication of newspaper. [Registered Activity]	
Products / Services :	Name and Description of main products / services	ITC Code
	Newspapers and Periodicals	99891211
Brand Names :	Not Available	

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Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	Not Divulged

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
Customers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
No. of Employees :	Information denied by the management	
Bankers :	Banker Name :	State Bank of India
	Branch :	SME Branch, mecon campus, P.O. Doranda, Ranchi – 834002, Jharkhand, India
	Person Name (With Designation) :	--
	Contact Number :	--
	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 :	--

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Remark :		--	
Facilities :	SECURED LOANS	31.03.2017	31.03.2016
		INR In Million	INR In Million
	SHORT TERM BORROWINGS		
	Rupee term loans from banks	0.000	0.970
	Rupee term loans from others	99.807	0.000
	Total	99.807	0.970

Auditors :	
Name :	R K Garodia and Company Chartered Accountants
Address :	202, Sai Apartment, Kutchery Road, Ranchi, Jharkhand, India
PAN No.:	ADEPG6009L
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	--

CAPITAL STRUCTURE

AS ON 18.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
40000000	Equity Shares	INR 10/- each	INR 400.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
20877440	Equity Shares	INR 10/- each	INR 208.774 Million

FINANCIAL DATA
[all figures are in 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	208.774	225.502	225.502
(b) Reserves & Surplus	909.834	835.176	434.928
(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)	1118.608	1060.678	660.430
(3) Non-Current Liabilities			
(a) Long-term borrowings	0.000	0.000	196.502
(b) Deferred tax liabilities (Net)	0.000	0.000	1.651
(c) Other long term liabilities	0.000	0.000	0.000
(d) Long-term provisions	45.023	38.237	25.260
Total Non-current Liabilities (3)	45.023	38.237	223.413
(4) Current Liabilities			
(a) Short term borrowings	99.807	0.970	71.305
(b) Trade payables	62.563	129.827	63.800
(c) Other current liabilities	337.251	263.954	182.222
(d) Short-term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	499.621	394.751	317.327
TOTAL	1663.252	1493.666	1201.170
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	318.525	364.145	417.642
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	7.454	2.511	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.010	0.010	0.016
(c) Deferred tax assets (net)	22.190	14.463	0.000
(d) Long-term Loan and Advances	19.926	19.465	18.235
(e) Other Non-current assets	103.752	114.174	59.380
Total Non-Current Assets	471.857	514.768	495.273

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(2) Current assets			
(a) Current investments	317.362	119.281	50.000
(b) Inventories	176.610	187.665	90.195
(c) Trade receivables	479.149	415.842	388.028
(d) Cash and cash equivalents	90.503	86.600	122.855
(e) Short-term loans and advances	15.606	58.355	26.124
(f) Other current assets	112.165	111.155	28.695
Total Current Assets	1191.395	978.898	705.897
TOTAL	1663.252	1493.666	1201.170

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Total Revenue from operations	2304.311	2334.981	2146.334
	Other Income	66.524	63.059	63.506
	TOTAL	2370.835	2398.040	2209.840
Less	EXPENSES			
	Cost of Materials Consumed	994.615	1034.957	1074.908
	Employee benefit expense	420.479	390.753	340.186
	Other expenses	446.809	420.357	453.828
	Exceptional items	8.860	24.244	3.712
	TOTAL	1870.763	1870.311	1872.634
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	500.072	527.729	337.206
Less	FINANCIAL EXPENSES	2.702	7.459	46.353
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	497.370	520.270	290.853
Less	DEPRECIATION/ AMORTISATION	58.311	69.914	90.466
	PROFIT/ (LOSS) BEFORE TAX	439.059	450.356	200.387
Less	TAX	146.078	49.270	85.377
	PROFIT/ (LOSS) AFTER TAX	292.981	401.086	115.010
	Earnings / (Loss) Per Share (INR)	13.79	17.79	5.10

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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	501.690	344.619	264.443
Net cash flows from (used in) operating activities	501.690	344.619	264.443

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	75.90	65.00	65.99
Account Receivables Turnover (Income / Sundry Debtors)	4.81	5.62	5.53
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	22.96	45.79	21.66
Inventory Turnover (Operating Income / Inventories)	2.83	2.81	3.74
Asset Turnover (Operating Income / Net Fixed Assets)	1.53	1.44	0.81

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.30	0.26	0.43
Debt Equity Ratio (Total Liability / Networth)	0.09	0.00	0.41
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.45	0.37	0.48
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.29	0.35	0.63
Interest Coverage Ratio (PBIT / Financial Charges)	185.07	70.75	7.27

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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to Sales ((PAT / Sales) * 100)	%	12.71	17.18	5.36
Return on Total Assets ((PAT / Total Assets) * 100)	%	17.61	26.85	9.57
Return on Investment (ROI) ((PAT / Networth) * 100)	%	26.19	37.81	17.41

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		2.38	2.48	2.22
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		2.03	2.00	1.94
G-Score Ratio Financial (Networth / Total Assets)		0.67	0.71	0.55
G-Score Ratio Debt (Debts / Equity Capital)		0.48	0.00	1.19
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.38	2.48	2.22

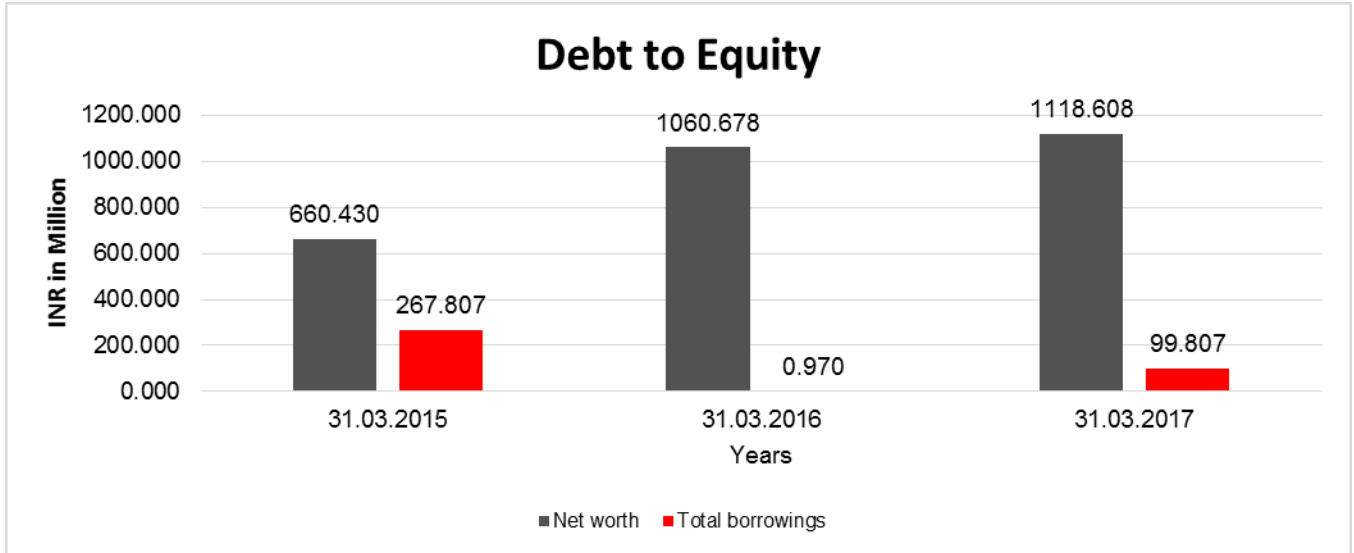
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

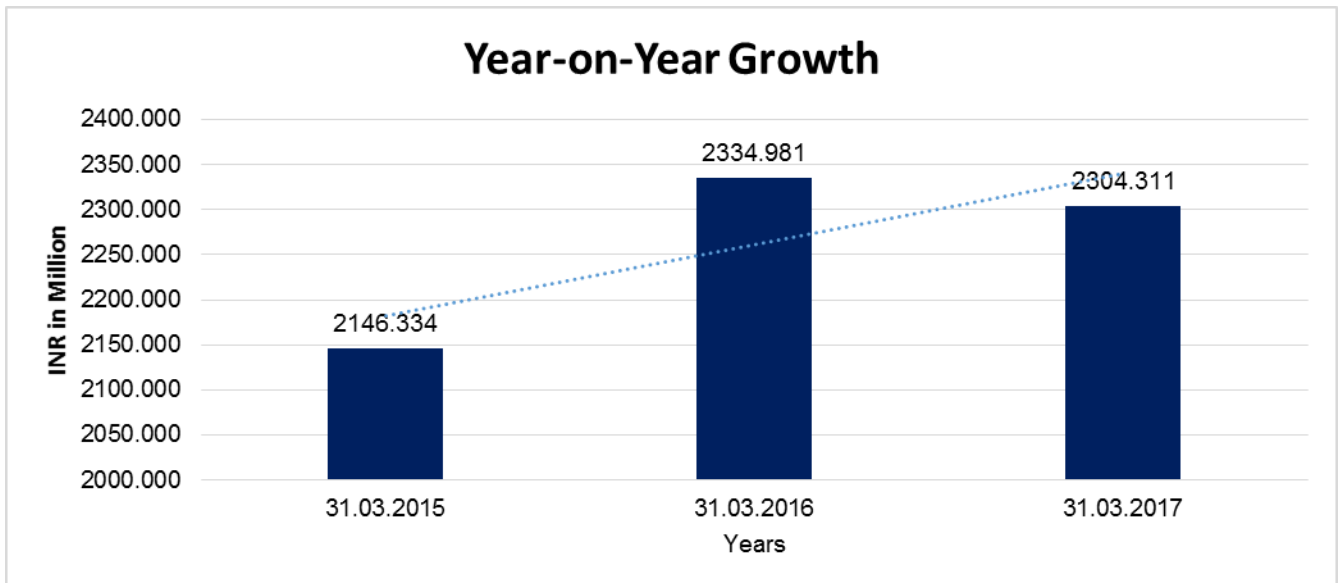
Particular	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Share Capital	225.502	225.502	208.774
Reserves & Surplus	434.928	835.176	909.834
Net worth	660.430	1060.678	1118.608
Long-term borrowings	196.502	0.000	0.000
Short term borrowings	71.305	0.970	99.807
Current maturities of long-term debts	0.000	0.000	0.000
Total borrowings	267.807	0.970	99.807
Debt/Equity ratio	0.406	0.001	0.089

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YEAR-ON-YEAR GROWTH

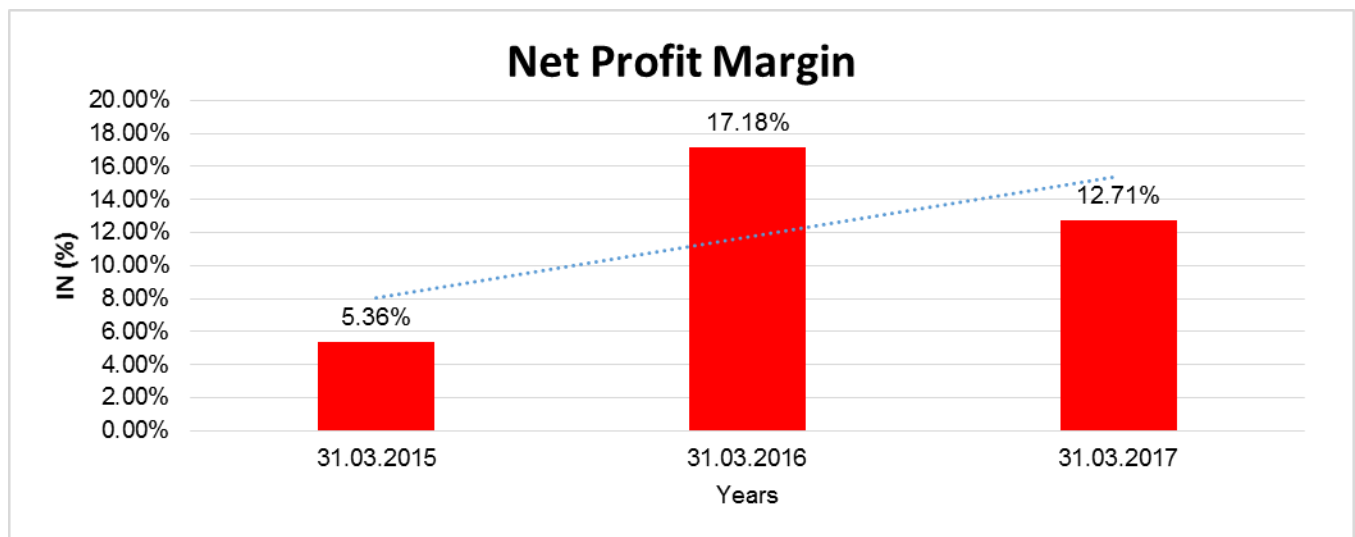
Year on Year Growth	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Sales	2146.334	2334.981	2304.311
		8.789	(1.314)



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NET PROFIT MARGIN

Net Profit Margin	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Sales	2146.334	2334.981	2304.311
Profit/ (Loss)	115.010	401.086	292.981
	5.36 %	17.18 %	12.71 %



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	No
8	Designation of contact person	No
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	Yes
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No


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16	No. of employees	No
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	Yes
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

INDEX OF CHARGES:

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	C7991 1939	902554 91	STATE BANK OF INDIA	18/08/2 005	04/02/2 016	-	300000000.0	S M E BRANCH, MECON CAMPUS P.O. DORANDA RANCHI JH834002IN
2	Y1036 1593	902539 56	INDIAN OVERSEAS BANK	19/05/2 000	09/03/2 004	02/09/2 005	4000000.0	MAIN ROAD RANCHI BR834001IN
3	Y1036 3612	902559 75	INDIAN OVERSEAS BANK	19/05/2 000	13/10/2 004	02/09/2 005	114546000.0	RANCHI BRANCH ATMARAM BHAWAN; RADHESHYAM LANE; MAIN ROAD RANCHI BR834001IN

FIXED ASSETS:

- Land
 - Building
 - Plant and Machinery
 - Furniture and Fixture
 - Office Equipment
 - Computer
 - 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 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 68.94
UK Pound	1	INR 90.21
Euro	1	INR 79.64

INFORMATION DETAILS

Information Gathered by :	KMN
Analysis Done by :	DIV
Report Prepared by :	NKT

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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