

MIRA INFORM REPORT

Report No. :	517513
Report Date :	03.07.2018

IDENTIFICATION DETAILS

Name :	SANGRAM AUTO COMPONENTS PRIVATE LIMITED
Registered Office :	Plot No. W-39, MIDC Area, Waluj, Aurangabad – 431136, Maharashtra
Mobile No.:	91-9890949053 (Mr. Narendra Vishvasrao Deshmukh)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	09.07.1997
CIN No.: [Company Identification No.]	U35900MH1997PTC109322
Capital Investment / Paid-up Capital :	INR 0.202 Million
IEC No.: [Import-Export Code No.]	Not Divulged
PAN No.: [Permanent Account No.]	AAECS6179D
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturing of Auto Component. (Registered Activity)
No. of Employees :	Information declined 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	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Good
Payment Behaviour :	Regular
Litigation :	Clear
Comments :	<p>Subject is an established company incorporated in the year 1997 and it having good track.</p> <p>For the financial year 2017, the company has increased its revenue from operations as compared to previous year and maintained average profit margin of 2.77%.</p> <p>Rating takes into consideration sound financial profile of the company marked by adequate networth base and low debt balance sheet.</p> <p>Further, rating also derives strength from established track records of business operations and improvement in the revenue as well as profitability profile during the year.</p> <p>Trade relations are fair. Payment terms are seems to be regular.</p> <p>In view of aforesaid, the company can be considered for normal 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.

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

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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 03.07.2018

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

Name :	Mr. Narendra Vishvasrao Deshmukh
Designation :	Whole-Time Director
Contact No.:	91-9890949053
Date :	29.06.2018

LOCATIONS

Registered Office :	Plot No. W-39, MIDC Area, Waluj, Aurangabad – 431136, Maharashtra, India
Tel. No.:	91-240-2554628
Mobile No.:	91-9890949053 (Mr. Narendra Vishvasrao Deshmukh)
Fax No.:	Not Available
E-Mail :	sangramauto39@gmail.com

DIRECTORS

As on 31.03.2018

Name :	Mr. Manoj Madhukar Kank
Designation :	Managing Director
Address :	Flat No 5, Plot No. 12, Pranav Apartment, Jai Nagar, Aurangabad – 431003, Maharashtra, India
Date of Birth/Age :	23.08.1965

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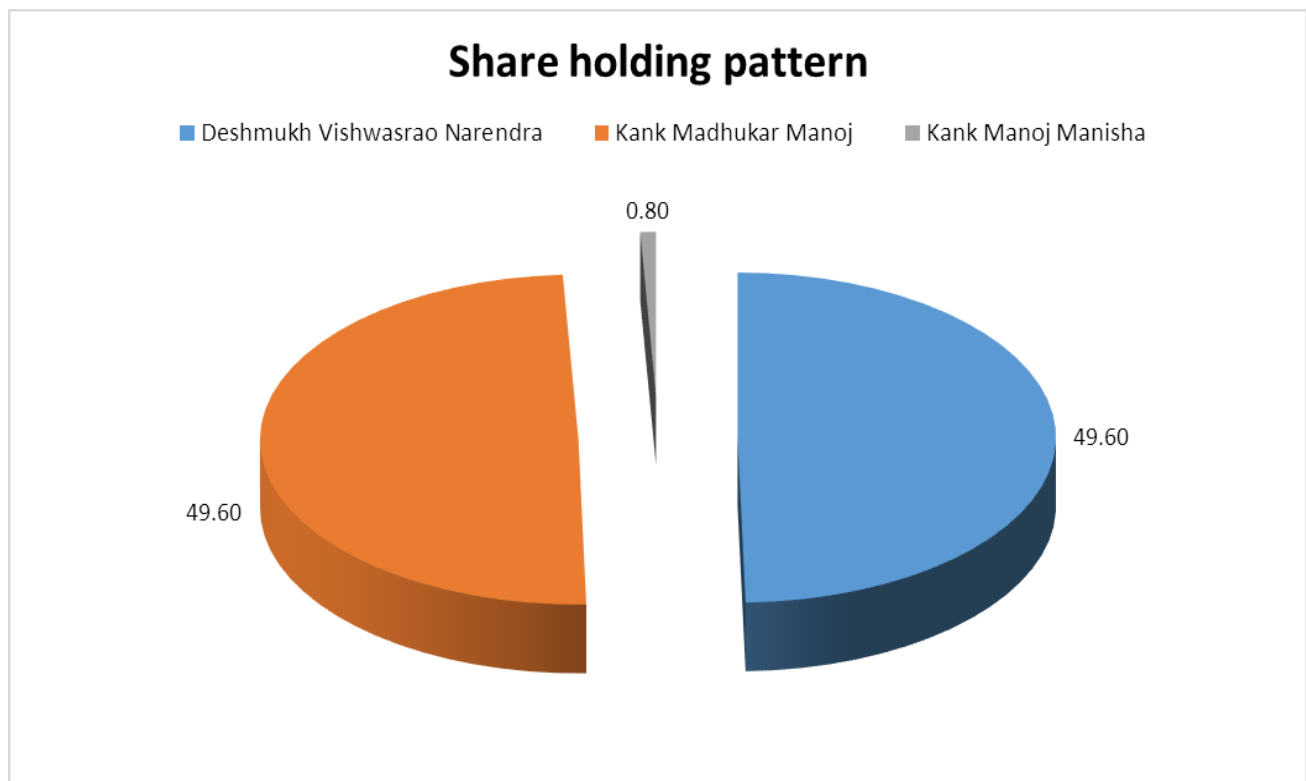
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Date of Appointment :	09.07.1997
DIN No.:	00321234
Name :	Mr. Narendra Vishwasrao Deshmukh
Designation :	Whole-Time Director
Address :	Shivam, Flat No 5, Plot No. 10, New Shreya Nagar, Aurangabad – 431005, Maharashtra, India
Date of Appointment :	09.07.1997
DIN No.:	00321232

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares	%age
Deshmukh Vishwasrao Narendra	1004	49.60
Kank Madhukar Manoj	1004	49.60
Kank Manoj Manisha	16	0.80
Total	2024	100.00



Equity Share Break up (Percentage of Total Equity)

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As on 25.09.2017

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

BUSINESS DETAILS

Line of Business :	Manufacturing of Auto Component. (Registered Activity)	
Products/ Services :	Item Code No.	Product/ Services Description
	87082900	OTHER PARTS & ACCESSORIES OF BODIES (INCL CABS)
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Fox Solutions • Om Sainath Industries • Option Transport Private Limited • Puja Engineering Works • Sachin Enterprises • Sai Samarth Industrial Supplier • Shree Gajanan Enterprises
Customers :	<ul style="list-style-type: none"> • Bosch Chassis Systems India Limited • Endurance Technologies Limited • Foundation Brake Manufacturing Limited • Shree Pressings • Lumax Gill-Austem Auto Technologies Private Limited • Indsur Gears Limited
No. of Employees :	Information declined by the management

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Bankers :	Bank Name	The Saraswat Co-Operative Bank Limited	
	Branch	Saraswat Bank Bhavan 953, Appasaheb Marathe Marg, Prabhadevi, Mumbai – 400025, Maharashtra, India	
	Person Name (With Designation)	--	
	Contact Number	--	
	Name of Account Holder	--	
	Account Number	--	
	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
	Remarks (If any)	--	
	<ul style="list-style-type: none"> Kotak Mahindra Bank Limited 		
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Long-term Borrowings		
	Term Loans From Banks		
	The Saraswat Bank Vehicle Loan 6774	0.387	0.653
	State Bank of India – Vehicle Loan	0.469	1.019
	Short-term borrowings		
	The Saraswat Co-Operative Bank Limited, Waluj-OD A/c 569	3.898	0.947
	The Saraswat Co-Operative Bank Limited, Waluj-FD OD A/c 2071	0.004	0.000
	Kotak Mahindra Bank Limited – CC A/c 2308	0.020	0.000
	The Saraswat Bank SL 5977	0.000	0.216
	Total	4.778	2.835
Note:			
Long-term Borrowings			
Term loan from The Saraswat Co-operative Bank Limited, Waluj Branch is secured against hypothecation of vehicle acquired out of the said loan.			
Term loan from State Bank of India is secured against hypothecation of vehicle acquired out of the said loan.			

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	In the absence of repayment schedule for loan Saraswat Bank Vehicle Loan. All dues are shown under Long Term Borrowings and not amount is shown under current maturities of long term debts.
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Auditors :	
Name :	Ashok Patil and Associates Chartered Accountants
Address :	A.P Heights,Behind Gopal Cultural Hall, Osmanpura, Aurangabad – 431005, Maharashtra, India
Income-tax PAN of auditor or auditor's firm :	AAWFA4711E
Memberships :	Not Available
Collaborators :	Not Available
Other related party :	<ul style="list-style-type: none"> • Yeshshree Press Comps Private Limited • Trayamurti Engineering Private Limited • Yeshwant Industries

CAPITAL STRUCTURE

As on 25.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 100/- each	INR 1.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
2024	Equity Shares	INR 100/- each	INR 0.202 Million

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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	0.202	0.202	0.202
(b) Reserves & Surplus	48.188	39.869	37.986
(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)	48.390	40.071	38.188
(3) Non-Current Liabilities			
(a) Long-term borrowings	8.733	6.160	18.273
(b) Deferred tax liabilities (Net)	0.198	0.457	1.072
(c) Other long term liabilities	5.207	3.360	0.207
(d) Long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	14.138	9.977	19.552
(4) Current Liabilities			
(a) Short term borrowings	3.922	1.163	4.294
(b) Trade payables	35.446	34.394	28.086
(c) Other current liabilities	9.873	2.484	5.355
(d) Short-term provisions	7.040	5.609	3.590
Total Current Liabilities (4)	56.281	43.650	41.325
TOTAL	118.809	93.698	99.065
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	49.168	48.480	56.337
(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	0.525	0.525	0.525
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	2.383	0.508	0.508
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	52.076	49.513	57.370

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	7.820	7.349	7.116
(c) Trade receivables	38.469	32.182	26.372
(d) Cash and cash equivalents	6.558	0.725	3.085
(e) Short-term loans and advances	11.448	2.675	2.545
(f) Other current assets	2.438	1.254	2.577
Total Current Assets	66.733	44.185	41.695
TOTAL	118.809	93.698	99.065

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	299.830	237.098	227.523
	Other Income	0.355	0.145	0.240
	TOTAL	300.185	237.243	227.763
Less	EXPENSES			
	Cost of Materials Consumed	203.097	154.947	157.779
	Purchases of Stock-in-Trade	0.000	0.000	0.000
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	0.000	0.000	0.000
	Employees benefits expense	23.141	18.968	15.223
	Other expenses	51.720	44.102	33.828
	TOTAL	277.958	218.017	206.830
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	22.227	19.226	20.933
Less	FINANCIAL EXPENSES	1.086	1.626	3.879
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	21.141	17.600	17.054
Less/ Add	DEPRECIATION/ AMORTISATION	8.612	10.640	12.223
	PROFIT/ (LOSS) BEFORE TAX	12.529	6.960	4.831
Less	TAX	4.209	2.275	(1.218)
	PROFIT/ (LOSS) AFTER TAX	8.320	4.685	6.049
	Earnings / (Loss) Per Share (INR)	4110.57	2314.58	2988.84

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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	0.282	2.052	3.354
Cash generated from operations	(5.960)	(2.524)	(11.299)
Net cash flow from operating activity	11.443	10.864	9.523

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	46.83	49.54	42.31
Account Receivables Turnover (Income / Sundry Debtors)	7.79	7.37	8.63
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	63.70	81.02	64.97
Inventory Turnover (Operating Income / Inventories)	2.84	2.62	2.94
Asset Turnover (Operating Income / Net Fixed Assets)	0.45	0.40	0.37

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.55	0.55	0.64
Debt Equity Ratio (Total Liability / Networth)	0.27	0.23	0.68
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.16	1.09	1.08
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.02	1.21	1.48
Interest Coverage Ratio (PBIT / Financial Charges)	20.47	11.82	5.40

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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin [(PAT / Sales) * 100]	%	2.77	1.98	2.66
Return on Total Assets ((PAT / Total Assets) * 100)	%	7.00	5.00	6.11
Return on Investment (ROI) ((PAT / Networth) * 100)	%	17.19	11.69	15.84

SOLVENCY RATIOS

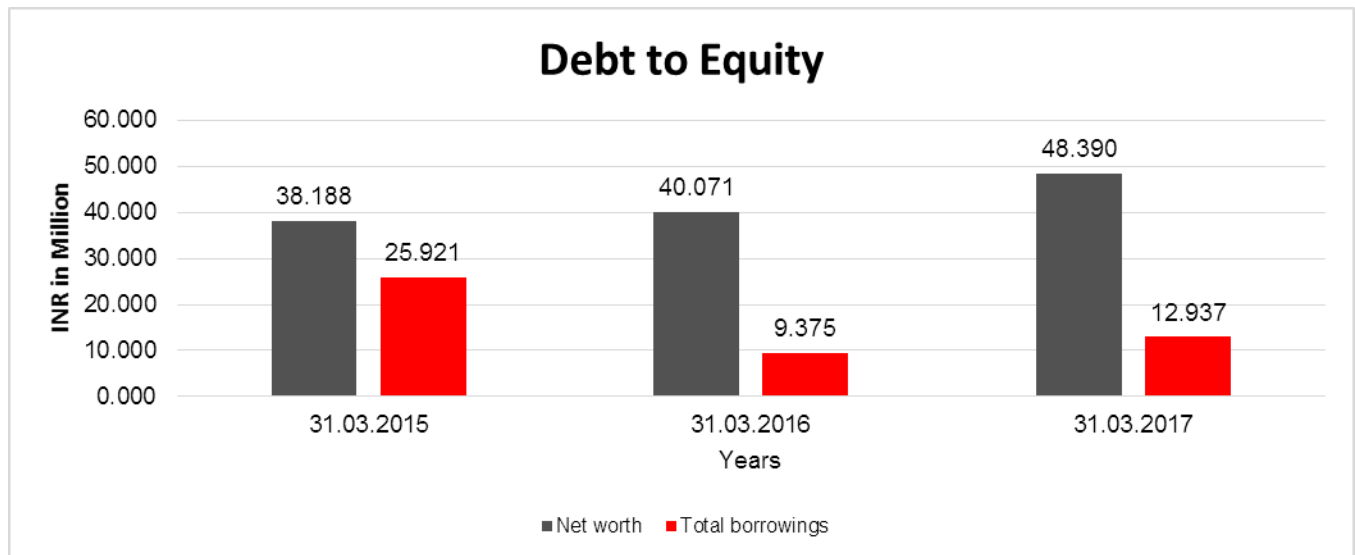
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.19	1.01	1.01
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.05	0.84	0.84
G-Score Ratio Financial (Networth / Total Assets)		0.41	0.43	0.39
G-Score Ratio Debt (Debts / Equity Capital)		64.04	46.41	128.32
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.19	1.01	1.01

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

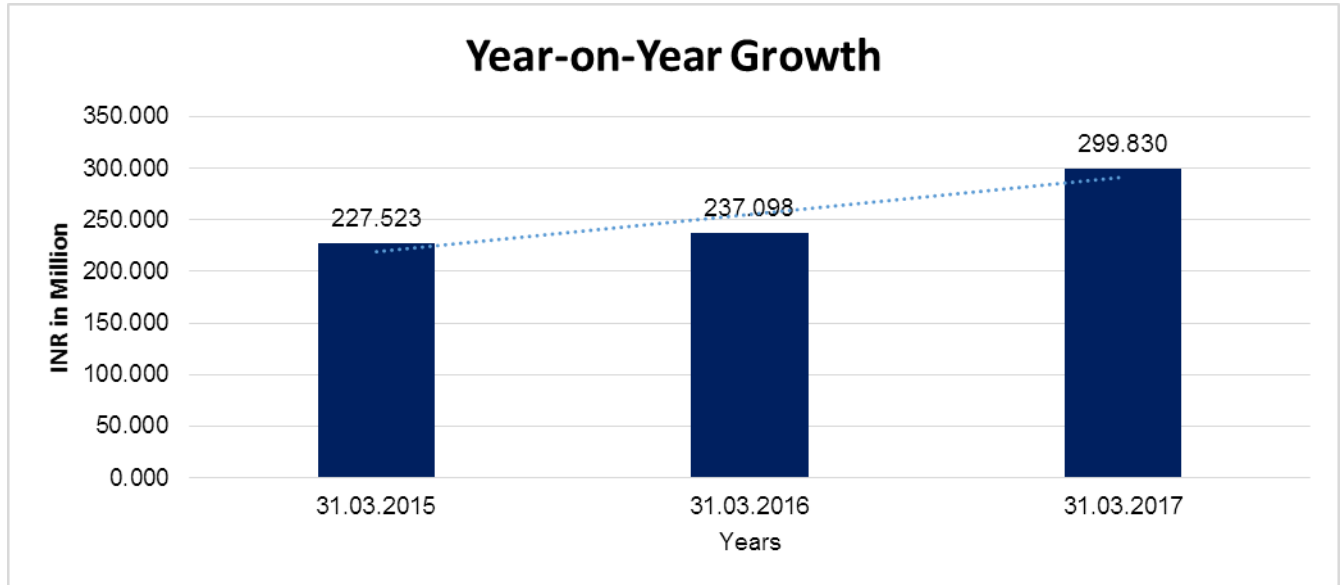
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.202	0.202	0.202
Reserves & Surplus	37.986	39.869	48.188
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	38.188	40.071	48.390
long-term borrowings	18.273	6.160	8.733
Short term borrowings	4.294	1.163	3.922
Current Maturities of Long term debt	3.354	2.052	0.282
Total borrowings	25.921	9.375	12.937
Debt/Equity ratio	0.679	0.234	0.267



YEAR-ON-YEAR GROWTH

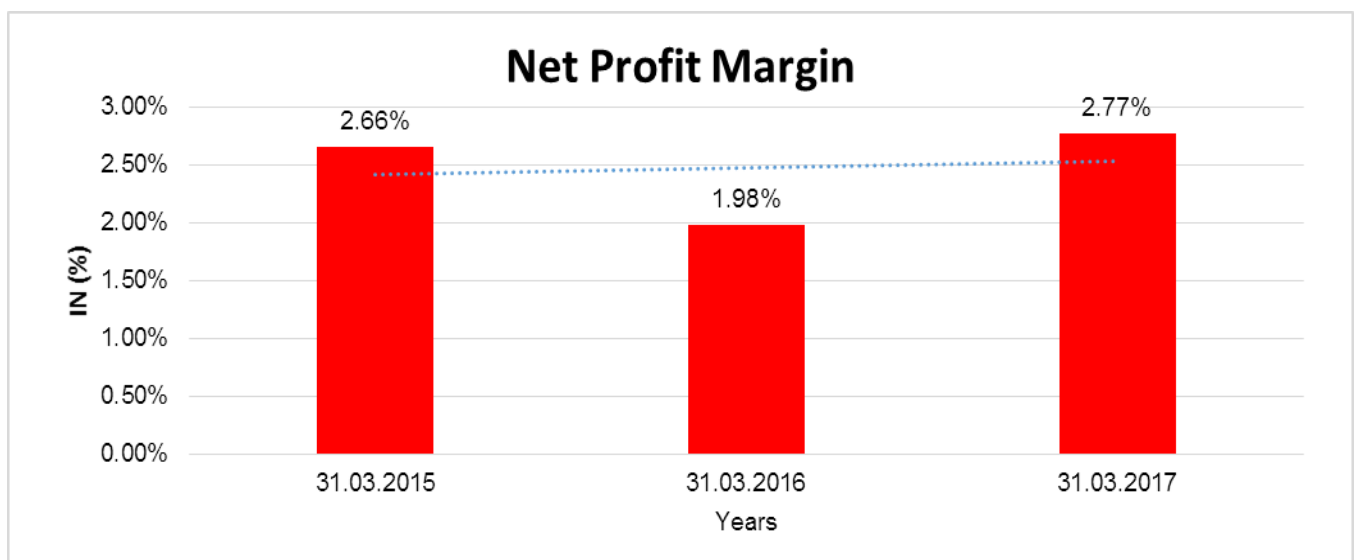
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	227.523	237.098	299.830
		4.208	26.458

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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	227.523	237.098	299.830
Profit/(Loss)	6.049	4.685	8.320
	2.66%	1.98%	2.77%



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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
17	Details of sister concerns	Yes
18	Major suppliers	Yes
19	Major customers	Yes
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

PERFORMANCE

During the year the company has earned revenue of INR 300.185 Million as compared to INR 237.243 Million during the preceding year. However, the company has earned profit of INR 8.320 Million during the year. The Directors thank the state holders and hope for the better business in the coming year.

UNSECURED LOAN

PARTICULARS	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
From Directors	7.877	4.488
Total	7.877	4.488

INDEX OF CHARGES

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G59917807	100131090	THE SARASWAT CO-OPERATIVE BANK LIMITED	28/09/2017	-	-	680000.0	SARASWAT BANK BHAVAN 953 APPASAHEB MARATHE MARG PRABHADEVI MUMBAI MAHARASHTRA 400025 INDIA
2	G59923813	100131097	THE SARASWAT CO-OPERATIVE BANK LIMITED	28/09/2017	-	-	680000.0	SARASWAT BANK BHAVAN 953 APPASAHEB MARATHE MARG PRABHADEVI MUMBAI MAHARASHTRA 400025 INDIA
3	G49427644	100112940	KOTAK MAHINDR	04/07/2017	-	-	90000000.0	27BKC, C 27, G Block

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SANGRAM AUTO COMPONENTS PRIVATE LIMITED - 517513 MIRA

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			A BANK LIMITED					Bandra Kurla Complex, Bandra (EAST), Mumbai MAHARASHT RA 400051 INDIA
4	G43107069	90143350	SARASWAT CO-OP. BANK LTD	30/03/2001	30/01/2009	06/05/2017	7500000.0	WALUJ BRANCH, PLOT NO. X-23, WALUJ INDUSTRIAL AREANEAR HOTEL OASIS, WALUJ AURANGABAD MAHARASHT RA 431136 INDIA
5	G43103456	10122123	THE SARASWAT CO-OPERATIVE BANK LTD	01/08/2008	-	11/04/2017	4000000.0	PLOT NO. X-23, WALUJ INDUSTRIAL AREA, NEAR HOTEL OASIS, WALUJ, AURANGABAD MAHARASHT RA 431136 INDIA
6	G43099886	10303440	THE SARASWAT CO-OP BANK LTD	29/03/2011	-	11/04/2017	11580000.0	PLOT NO. X-23, WALUJ INDUSTRIAL AREA, NEAR HOTEL OASIS, WALUJ, AURANGABAD MAHARASHT RA 431136 INDIA
7	G43098722	10509862	SARASWAT CO-OP. BANK LTD	20/05/2014	-	11/04/2017	1700000.0	PLOT NO. X-23, WALUJ INDUSTRIAL

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								AREA, NEAR HOTEL OASIS, WALUJ, AURANGABA D MAHARASHT RA 431136 INDIA
8	G431021 10	1021268 8	THE SARASWA T CO-OP BANK LIMITED	25/03/20 10	-	11/04/201 7	31000000.0	PLOT NO. X- 23, WALUJ INDUSTRIAL AREA, NEAR HOTEL OASIS, WALUJ, AURANGABA D MAHARASHT RA 431136 INDIA
9	G430933 35	1052525 2	SARASWA T CO-OP. BANK LTD	29/09/20 14	-	11/04/201 7	15000000.0	PLOT NO. X- 23, WALUJ INDUSTRIAL AREA, NEAR HOTEL OASIS, WALUJ, AURANGABA D MAHARASHT RA 431136 INDIA
10	G430946 06	1052525 0	SARASWA T CO-OP. BANK LTD	29/09/20 14	-	11/04/201 7	15000000.0	PLOT NO. X- 23, WALUJ INDUSTRIAL AREA, NEAR HOTEL OASIS, WALUJ, AURANGABA D MAHARASHT RA 431136 INDIA
11	G431050 89	9014274 7	THE SARASWA T CO-OP BANK LTD	25/02/20 00	-	11/04/201 7	112900.0	PLOT NO. X- 23, WALUJ INDUSTRIAL AREA, NEAR

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								HOTEL OASIS, WALUJ, AURANGABAD MAHARASHTRA 431136 INDIA
12	G43104439	10072052	THE SARASWAT CO - OP BANK LTD	06/09/2007	-	11/04/2017	2680000.0	PLOT NO. X-23, WALUJ INDUSTRIAL AREA, NEAR HOTEL OASIS, WALUJ, AURANGABAD MAHARASHTRA 431136 INDIA
13	G43102649	10145383	SARASWAT CO-OP. BANK LTD	30/01/2009	-	11/04/2017	4680000.0	PLOT NO. X-23, WALUJ INDUSTRIAL AREA, NEAR HOTEL OASIS, WALUJ, AURANGABAD MAHARASHTRA 431136 INDIA
14	G43094978	10525249	SARASWAT CO-OP. BANK LTD	29/09/2014	-	11/04/2017	15000000.0	PLOT NO. X-23, WALUJ INDUSTRIAL AREA, NEAR HOTEL OASIS, WALUJ, AURANGABAD MAHARASHTRA 431136 INDIA
15	G43105477	90142357	THE SARASWAT CO-OP BANK LTD	22/03/1999	-	11/04/2017	1770000.0	PLOT NO. X-23, WALUJ INDUSTRIAL AREA, NEAR HOTEL

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								OASIS, WALUJ, AURANGABA D MAHARASHT RA 431136 INDIA
16	G431064 75	9014068 5	THE SARASWA T CO-OP. BANK LTD	22/03/19 99	08/06/20 10	11/04/201 7	13190000.0	PLOT NO. X- 23, WALUJ INDUSTRIAL AREA, NEAR HOTEL OASIS, WALUJ, AURANGABA D MAHARASHT RA 431136 INDIA
17	G430998 78	1024188 9	THE SARASWA T CO-OP BANK LTD	08/09/20 10	-	11/04/201 7	37500000.0	PLOT NO. X- 23, MIDC AREA WALUJ AURANGABA D MAHARASHT RA 431136 INDIA

FIXED ASSETS

- Land
- Building
- Plant and Machinery
- Electrical Installation
- Tools and Equipments
- Furniture and Fixtures
- Computer
- Software
- Office Equipments
- Vehicle

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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 :

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 68.62
UK Pound	1	INR 90.43
Euro	1	INR 79.95

INFORMATION DETAILS

Information Gathered by :	ARC
Analysis Done by :	PSD
Report Prepared by :	SUD

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	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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