

MIRA INFORM REPORT

Report No. :	519330
Report Date :	12.07.2018

IDENTIFICATION DETAILS

Name :	ALL ARCH INDIA PRIVATE LIMITED (w.e.f. 03.03.2010)
Formerly Known As :	ALL ARCH TRADING PRIVATE LIMITED
Registered Office :	G-08, Ground Floor, Suyog Industrial Estate Premise Co-Operative Society Limited, Next To HCC, L.B.S. Marg, Vikhroli (West), Mumbai – 400083, Maharashtra
Tel. No.:	91- 22-25779397
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	21.02.2005
CIN No.: [Company Identification No.]	U51430MH2005PTC151466
Capital Investment / Paid-up Capital :	INR 0.100 Million
PAN No.: [Permanent Account No.]	AAFCA1376B
GSTN : [Goods & Service Tax Registration No.]	27AAFCA1376B1Z2
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged in the business of Dealing in Architectural Products, Hardware, Adhesive, etc. [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 :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2005 and it is a dealer in architectural products, hardware and adhesive etc.</p> <p>As per financials of March 2017, the company has registered a growth of 9.40% in its revenue as compared to previous year's revenue and has incurred losses from its operations.</p> <p>Rating takes into consideration the company's satisfactory track record of business operations marked by sound net worth base along with comfortable debt coverage indicators and decent liquidity position.</p> <p>Payment terms 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 condition.</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
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

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EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	Not Available

RBI DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2018

BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 12.07.2018

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. Rakesh Ghai
Designation :	Managing Director
Contact No.:	91-98220324824
Date :	11.07.2018

91-22-25779397 (CONTINUOUSLY RINGING)

LOCATIONS

Registered Office :	G-08, Ground Floor, Suyog Industrial Estate Premise Co-Operative Society Limited, Next To HCC, L.B.S. Marg, Vikhroli (West), Mumbai – 400083, Maharashtra, India
	
Tel. No.:	91- 22-25779397
Mobile No.:	91-9820324824 (Mr. Rakesh Ghai)
Fax No.:	Not available
E-Mail :	info@allarchindia.com all_arch@rediffmail.com
Website :	http://www.allarchindia.com
Locality:	Commercial
Corporate Office :	502/ Dhamji Shamji Galleria, Above Dmart, LBS Marg, Kanjur Marg (West), Mumbai – 400083, Maharashtra, India
Tel. No.:	91-22-25782328 / 25779916 / 42151822
Pune Branch :	Shop No. 5, Meher Classic, Survey No. 584/C, Market Yard, Bibewadi, Pune – 411037, Maharashtra, India
Tel. No.:	91-22-24260920 / 842-5885033

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DIRECTORS

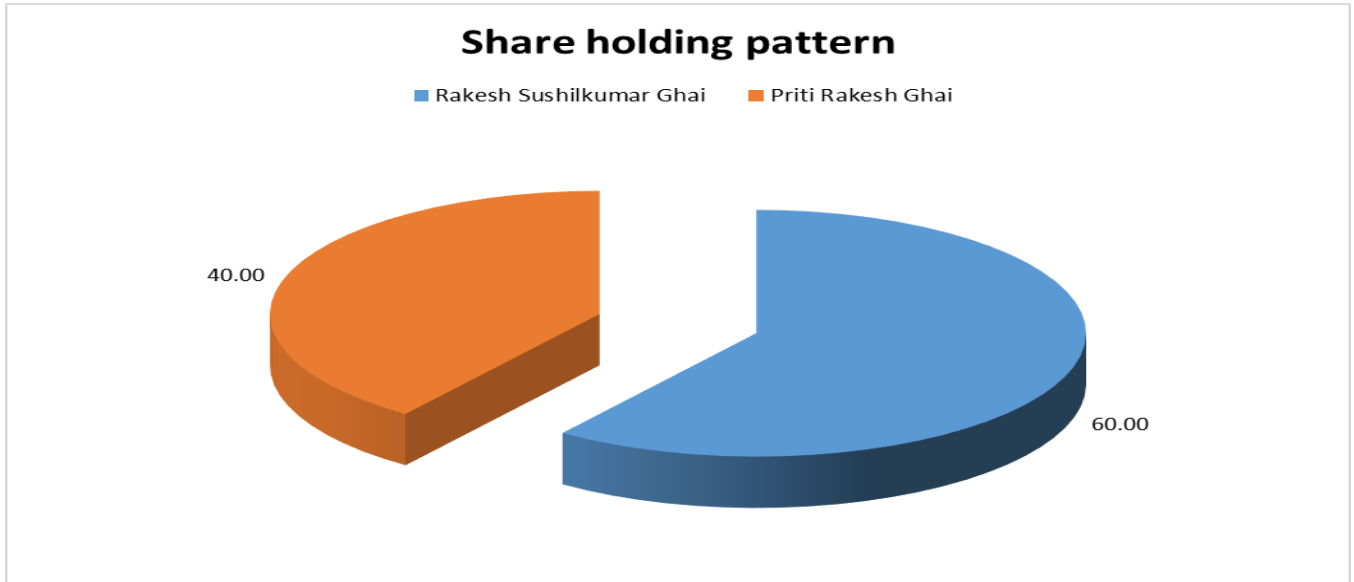
As on 31.03.2018

Name :	Mr. Rakesh Sushilkumar Ghai		
Designation :	Director		
Address :	C-43, Room No.160, Shiv Colony, Ulhasnagar - 421 003, Maharashtra, India		
Date of Birth/Age :	28.02.1969		
Date of Appointment :	21.02.2005		
DIN No. :	00051792		
Other Directorship :			
CIN/FCRN	Company Name	Begin Date	End Date
U72300MH2011PTC224107	OXEYE DIGITAL SOLUTIONS PRIVATE LIMITED	07/12/2016	-
U27203MH2004PTC149401	ARCHINTEX ARCHITECTURALS PRIVATE LIMITED	04/11/2004	-
Name :	Mrs. Priti Rakesh Ghai		
Designation :	Director		
Address :	C-43, Room No.160, Shiv Colony, Ulhasnagar - 421 003, Maharashtra, India		
Date of Birth/Age :	18.07.1973		
Date of Appointment :	21.02.2005		
DIN No. :	00151945		

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares	Percentage
Rakesh Sushilkumar Ghai	6000	60.00
Priti Rakesh Ghai	4000	40.00
Total	10000	100.00



Equity Share Break up (Percentage of Total Equity)

As on 02.09.2017

Category	Percentage
Promoter – (Individual/ Hindu Undivided Family – Indian)	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Subject is engaged in the business of Dealing in Architectural Products, Hardware, Adhesive, etc. [Registered Activity]	
Products :	Item Code No.	Product Description
	46633	Dealing in hardware, adhesives, silicon, sanitary fittings and fixtures and flat glass.
	99612620	Fittings, fixtures and ceramic sanitary fixtures
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	

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ALL ARCH INDIA PRIVATE LIMITED - 519330

PAGE NO. : 7

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 declined by the management	
Bankers :	Bank Name	Indian Overseas Bank, Kalbadevi Road Branch
	Branch	Chunilal Mehta Chambers, 15/17 Ovalwadi- Vithalwadi, Kalbadevi Road, Mumbai - 400002, 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)	--
Facilities :	Secured Loan	31.03.2017 31.03.2016

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	(INR in Million)	(INR in Million)
Long-term Borrowings		
Vijaya Bank Loan A/c.504406021000016 (Secured against term deposit of Mr. Dharmendra Ghai) (The Loan is repayable in 24 Monthly Installments and Rate of Interest is ranging between 17% and 20%)	0.000	1.777
From Other Parties		
Kotak Mahindra Prime Limited - CF-11367783 (Innova Loan) (Secured against hypothecation of Motor Car and personal guarantee of Directors) (The Loan is repayable in 35 Equal Monthly Installment and Rate of Interest is ranging between 9% and 11%)	0.000	0.454
Short-term borrowings		
Loans Repayable on Demand		
From Banks		
Indian Overseas Bank OD A/c No. 011102000006874 (Secured against Book Debts, Stock, Fixed Deposits and personal guarantee of Directors)	29.611	26.664
Total	29.611	28.895

Auditors :	
Name :	R.J. Luthia and Associates Chartered Accountants
Address :	610/611, Parmeshwari Centre, Dalmia Estate, Above Galaxy Motors, Off LBS Marg, Mulund (West), Mumbai – 400080, Maharashtra, India
Tel. No.:	91-22-2564 1553/2569 4989
Fax No.:	91-22-2592 2236
E-Mail :	info@rjl.co.in
PAN N Income-tax PAN of auditor or auditor's firm :	AAAPL1267C
Memberships :	Not Available
Collaborators :	Not Available
Associates :	<ul style="list-style-type: none"> Desi Haat

	<ul style="list-style-type: none"> • Spectra Aluminium • Ssun Infra • Ssun Bharat Gas • Archintex Architecturals Private Limited • Allarch Healthcare Technologies
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CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

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

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

FINANCIAL DATA
[all figures are 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	0.100	0.100	0.100
(b) Reserves & Surplus	33.006	34.464	33.803
(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)	33.106	34.564	33.903
(3) Non-Current Liabilities			
(a) long-term borrowings	1.077	7.099	3.716
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	1.077	7.099	3.716
(4) Current Liabilities			
(a) Short term borrowings	35.680	28.325	44.176
(b) Trade payables	35.497	36.369	25.192
(c) Other current liabilities	17.371	16.315	11.898
(d) Short-term provisions	3.452	3.046	2.295
Total Current Liabilities (4)	92.000	84.055	83.561
TOTAL	126.183	125.718	121.180
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	9.189	9.827	12.299
(ii) Intangible Assets	0.013	0.021	0.034
(iii) Capital work-in-progress	2.662	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.313	0.050	0.050
(c) Deferred tax assets (net)	1.697	1.561	1.210
(d) Long-term Loan and Advances	1.043	1.003	0.994
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	14.917	12.462	14.587
(2) Current assets			

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ALL ARCH INDIA PRIVATE LIMITED - 519330

PAGE NO. : 11

(a) Current investments	0.000	0.000	0.000
(b) Inventories	40.557	37.505	31.475
(c) Trade receivables	59.057	65.004	65.251
(d) Cash and cash equivalents	4.904	6.166	5.049
(e) Short-term loans and advances	5.990	3.911	4.395
(f) Other current assets	0.758	0.670	0.423
Total Current Assets	111.266	113.256	106.593
TOTAL	126.183	125.718	121.180

PROFIT & LOSS ACCOUNT

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
SALES			
Income	247.727	273.428	233.715
Other Income	0.561	0.680	0.737
TOTAL	248.288	274.108	234.452
Less EXPENSES			
Purchases of Stock-in-Trade	205.206	226.984	188.074
Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(3.052)	(6.029)	4.870
Employees benefits expense	15.059	16.219	13.770
Impairment Loss	0.000	0.008	5.431
Other expenses	26.065	27.336	22.091
TOTAL	243.278	264.518	234.236
PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	5.010	9.590	0.216
Less FINANCIAL EXPENSES	5.097	6.451	3.030
PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	(0.087)	3.139	(2.814)
Less/ Add DEPRECIATION/ AMORTISATION	1.506	2.163	0.065
PROFIT/ (LOSS) BEFORE TAX	(1.593)	0.976	(2.879)
Less TAX	(0.136)	0.316	(0.886)
PROFIT/ (LOSS) AFTER TAX	(1.457)	0.660	(1.993)
Add PREVIOUS YEARS' BALANCE BROUGHT FORWARD	34.464	33.803	35.799

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Add	Provision for Tax FY 2013-14 written off	0.000	0.000	(0.001)
Add	Fringe Benefit Tax FY 2007-08	0.000	0.000	(0.002)
	Balance Carried to the B/S	33.007	34.463	33.803
	IMPORTS			
	Raw Materials	13.499	5.238	5.238
	Capital Goods	0.059	0.000	0.000
	TOTAL IMPORTS	13.558	5.238	0.000
	Earnings / (Loss) Per Share (INR)	(145.74)	66.04	(199.28)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	5.784	7.194	2.121
Cash generated from operations	5.493	13.915	10.085
Net cash flow from operating activity	6.721	13.241	9.108

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	87.01	86.77	101.90
Account Receivables Turnover (Income / Sundry Debtors)	4.19	4.21	3.58
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	63.14	58.48	48.89
Inventory Turnover (Operating Income / Inventories)	0.12	0.26	0.01
Asset Turnover (Operating Income / Net Fixed Assets)	0.42	0.97	0.02

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
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Debt Ratio (Borrowing + Current Liabilities) / Total Assets)	0.78	0.78	0.74
Debt Equity Ratio (Total Liability / Networth)	1.28	1.23	1.48
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.78	2.43	2.46
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.36	0.28	0.36
Interest Coverage Ratio (PBIT / Financial Charges)	0.98	1.49	0.07

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	(0.59)	0.24	(0.85)
Return on Total Assets ((PAT / Total Assets) * 100)	%	(1.15)	0.52	(1.64)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	(4.40)	1.91	(5.88)

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.21	1.35	1.28
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.77	0.90	0.90
G-Score Ratio Financial (Networth / Total Assets)	0.26	0.27	0.28
G-Score Ratio Debt (Debts / Equity Capital)	425.41	426.18	500.13
G-Score Ratio Liquidity	1.21	1.35	1.28

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(Total Current Assets / Total Current Liabilities)

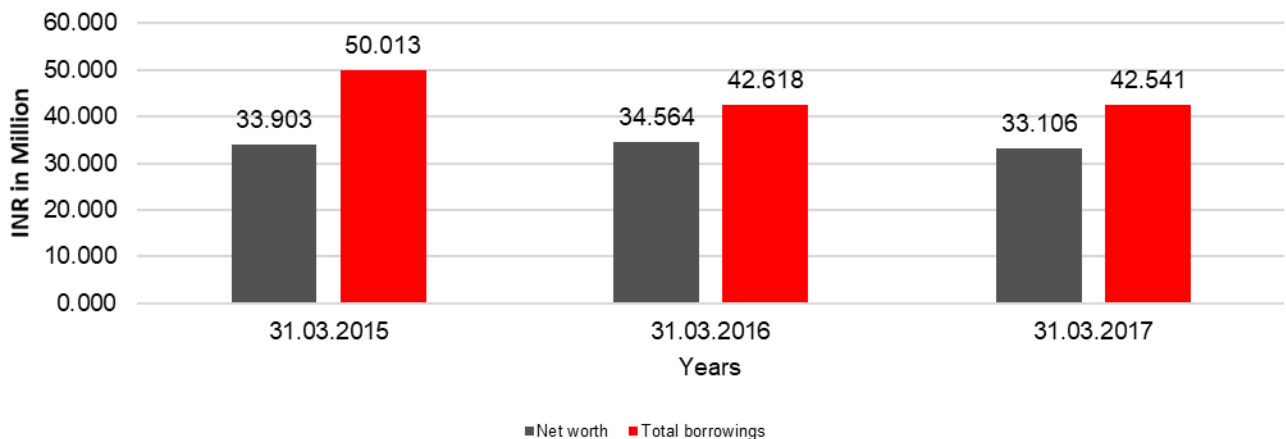
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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	0.100	0.100	0.100
Reserves & Surplus	33.803	34.464	33.006
Net worth	33.903	34.564	33.106
Long Term borrowings	3.716	7.099	1.077
Short Term borrowings	44.176	28.325	35.680
Current Maturities of Long term debt	2.121	7.194	5.784
Total borrowings	50.013	42.618	42.541
Debt/Equity ratio	1.475	1.233	1.285

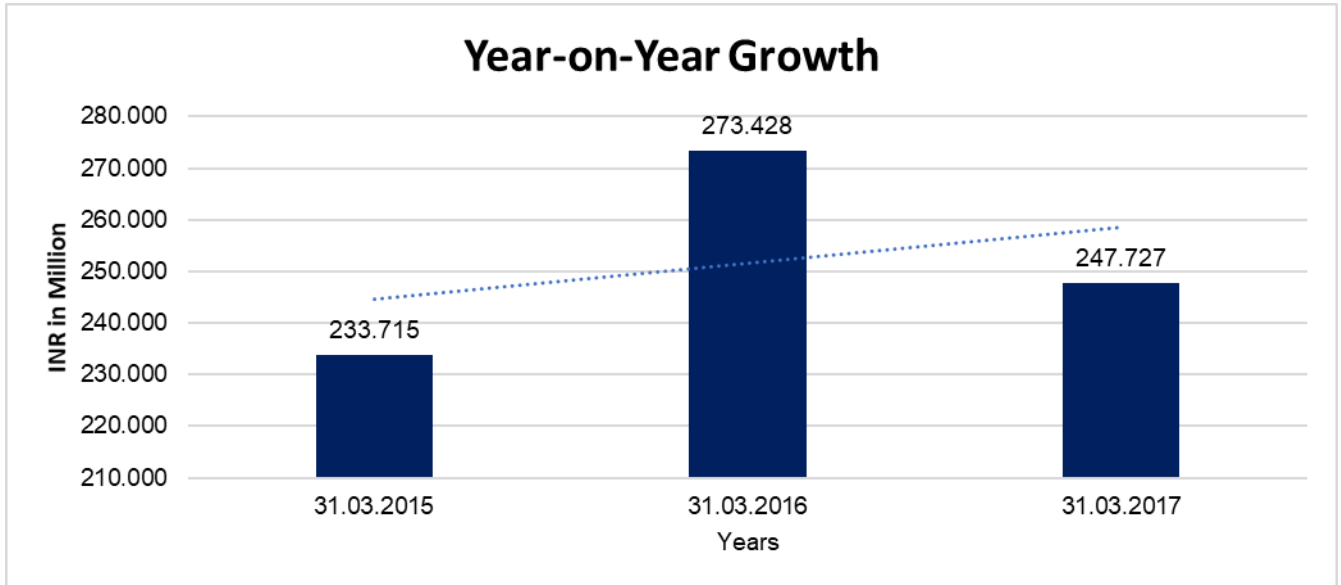
Debt to Equity



YEAR-ON-YEAR GROWTH

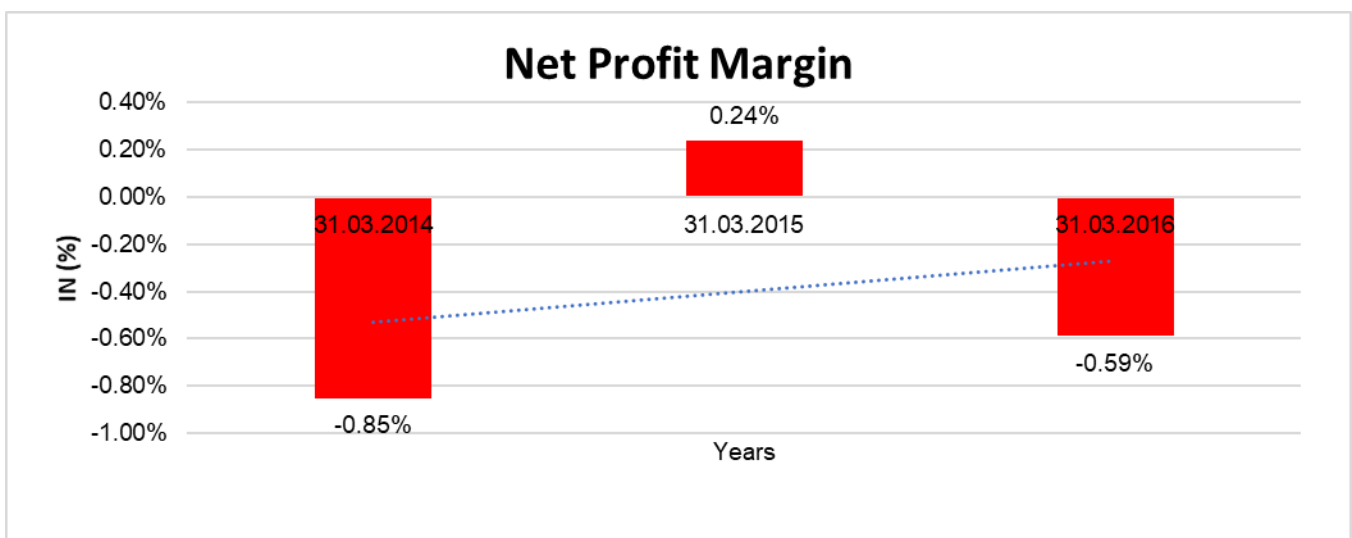
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	233.715	273.428	247.727
		16.992	(9.400)

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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	233.715	273.428	247.727
Profit/ (Loss)	(1.993)	0.660	(1.457)
	(0.85%)	0.24%	(0.59%)



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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	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	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	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

BACKGROUND

The Company was incorporated on February 21, 2005. Name of the company has been changed to All Arch India Private Limited with effect from February 2, 2010. The Company is principally engaged in the business of dealing in Architectural Products, Hardware, Adhesive, etc.

UNSECURED LOAN

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
HDFC Bank Limited - Business Loan No. 30619276 (The Loan is repayable in 36 Equal Monthly Installments and Rate of Interest is ranging between 14% and 18%)	0.000	1.185
ICICI Bank Loan - Personal Loan No. 00033347999 (The Loan is repayable in 36 Equal Monthly Installments and Rate of Interest is ranging between 14% and 17%)	0.604	1.678
IndusInd Bank Limited - Business Loan No. 706000023468 (The Loan is repayable in 24 Monthly Installments and Rate of Interest is ranging between 17% and 20%)	0.000	0.474
Capital First Limited- Business Loan No. 3909335 (The Loan is repayable in 36 Monthly Installments and Rate of Interest is ranging between 18% and 21%)	0.473	1.531
Short-term borrowings		
Loans and Advances from Related Parties	6.069	1.661
Total	7.146	6.529

INDEX OF CHARGES:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G384 25112	10282 922	Indian Overseas Bank	02/04/ 2011	16/02/ 2017	-	34000000.0	KALBADEVI ROAD BRANCH, CHUNILAL MEHTA CHAMBERS15/17 OVALWADI- VITHALWADI, KALBADEVI ROADMUMBAIMH400002IN

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ALL ARCH INDIA PRIVATE LIMITED - 519330

PAGE NO. : 18

2	G404 39309	10397 862	INDIAN OVERSE AS BANK	15/06/ 2011	-	17/03/ 2017	443000.0	KALBADEVI ROAD BRANCH, CHUNILAL MEHTA CHAMBERS15/17 OVALWADI- VITHALWADI, KALBADEVI ROADMUMBAIMH400002IN
3	G358 02941	80007 176	THE SARAS WAT CO- OPERAT IVE BANK LIMITED	25/06/ 2005	15/04/ 2008	14/02/ 2017	3700000.0	VIKHROLI (WEST) BRANCHCHANDAN MANSION, VIKHROLIMUMBAIMH400083IN
4	C6546 3432	10237 829	The Saraswat Co- operative Bank Ltd.	31/08/ 2010	-	23/09/ 2015	2500000.0	Small and Medium Enterprises Branch,Prabhat BhavanBlock B, 1st floor, 96, L B S Marg, Vikhroli (w)MUMBAIMH400083IN
5	C6546 4570	10257 882	THE SARAS WAT CO- OPERAT IVE BANK LIMITED	06/12/ 2010	-	23/09/ 2015	2500000.0	SMALL AND MEDIUM ENTERPRISES BRANCH,PRABHAT BHAVANBLOCK B, 96 L.B.S.MARG, OPP.CIPLA, VIKHROLI (WEST)MUMBAIMH400083IN
6	C6546 2574	10305 260	THE SARAS WAT CO- OPERAT IVE BANK LIMITED	29/07/ 2011	-	23/09/ 2015	9800000.0	SMALL AND MEDIUM ENTERPRISE BRANCH,PRABHAT BHAVAN, 96, LBS MARG, VIKHROLI (WEST),MUMBAIMH400083IN
7	B3226 4350	80006 898	The Saraswat Co- operative Bank Limited	24/05/ 2005	16/04/ 2010	11/02/ 2012	10000000.0	Small and Medium Enterprises Branch, PrabhatBhavan, LBS Marg, Opp. Cipla, Vikhroli (W)MumbaiMH400083IN

FIXED ASSETS

- Air Conditioner
- Vacuum Cleaner
- Water Cooler
- Biometric Attendance System
- Camera

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- Drum Lifting Trolley
- Electric Water Motor
- Electrical Installations
- EPABX System
- Fax Machine
- Fire Extinguisher
- Graco Hydra mate 2 Part Pump
- Invertor
- Microwave Oven
- Mobile Phone
- Refrigerator
- Television
- UPS System
- Computers and Printer
- Motor Car
- Furniture and Fixtures
- Software

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 68.83
UK Pound	1	INR 91.35
Euro	1	INR 80.79

INFORMATION DETAILS

Information Gathered by :	SHAL
Analysis Done by :	VIV
Report Prepared by :	KJL

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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