

MIRA INFORM REPORT

Report No. :	504108
Report Date :	16.07.2018

IDENTIFICATION DETAILS

Name :	RELIABLE ENGINEERING
Registered Office :	Gat No.624/9, Plot No.8, Kuruli, Taluka Khed, Pune Nashik Road, Pune – 410501, Maharashtra
Tel. No.:	91-9822039343 (Mr. Sandip Chintaman Gopale)
Website :	Not Available
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	01.04.2010
Capital Investment / Paid-up Capital :	INR 21.010 Lacs
IEC No.: [Import-Export Code No.]	Not Applicable
TIN/CST No.:	27330795991
PAN No.: [Permanent Account No.]	AAMFR3581K
GST No.:	27AAMFR3581K1ZM
EM PART I.:	270251105039
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Manufacturing of Auto Parts
No. of Employees :	18 (Approximately)

RATING & COMMENTS

MIRA's Rating :	A
------------------------	----------

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.

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>Reliable Engineering is engaged in manufacturing of auto parts. The concern was started in the year 2010 and is based in Pune, Maharashtra. It is an established partnership concern having satisfactory track record.</p> <p>For the financial year ended 2017, the concern has witnessed a growth in its revenue and has achieved fair profit margin at 2.99% (approx.)</p> <p>The concern possesses an acceptable financial profile marked by satisfactory capital base along with comfortable debt level of the concern.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct and as per commitments</p> <p>The concern can be considered for business dealings at usual trade terms and condition.</p> <p>Note: Site visit was conducted at the Registered/Factory address of the concern. Our executive has successfully traced the concern at the address.</p> <p>At the premises, our executive met Mr. Sandeep (Partner) who confirmed existence of the concern at the given address.</p> <p>As per our executive observation, it is a two storey building which wholly belongs to the concern. Locality of the premises appears to be industrial, area seems to be neutral and area of the premises is 5000 (sq. ft.) (approx.)</p> <p>Name board of the concern was sighted at the given premises. Landmark of the area is "Alandi Phata" and 18 (approx.) employees were sighted at the premises.</p> <p>Our executive also had a word with the neighbour of the concern i.e., "Om Sai Enterprise" who confirmed that concern exists at the given address.</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

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.

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

EXTERNAL AGENCY RATING

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 16.07.2018

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 PARTED BY

Name :	Mr. Sandip Chintaman Gopale
Designation :	Partner
Contact No.:	91-9822039343
Date :	13.07.2018

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.

LOCATIONS

Registered Office/Factory :	Gat No.624/9, Plot No.8, Kuruli, Taluka Khed, Pune Nashik Road, Pune – 410501, Maharashtra
Tel. No.:	Not Available
Mobile No.:	91-9822039343 (Mr. Sandip Chintaman Gopale)
E-Mail :	reliable.engg@rediffmail.com
Area :	5000 Sq. Ft. (As per site visit)
Locality :	Industrial (As per site visit)

PARTNER

Name :	Mr. Sandip Chintaman Gopale
Designation :	Partner
Address :	Adgaon Post, Amboli, Adgaon, Pune – 410505, Maharashtra, India
Mobile No.:	91-9822039343
Date of Birth/Age :	10.08.1976
Aadhaar No.:	7527 3211 2743
PAN No.:	AGCPG7594D
Name :	Mr. Sanjeev Bangelshwari Kumar Sinha
Designation :	Partner
Address :	Makan No – 354, Ward No – 12, Ganganagar, Dewas-455001, Madhya Pradesh, India
Mobile No.:	91-7218734894
Date of Birth/Age :	18.03.1964
Aadhaar No.:	5326 8383 3080
PAN No.:	AFZPK3278C

DETAILS OF GROUP COMPANIES

NIL

BUSINESS DETAILS

Line of Business :	Manufacturing of Auto Parts
Products :	Auto Parts
Agencies Held :	--
Terms :	
Selling :	L/C, Cash and Credit
Purchasing :	L/C, Cash and Credit

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.

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> Sunder Industries, Mumbai Ashapura Rubber, Nashik 		
Customers :	Retailers, Wholesaler and End Users <ul style="list-style-type: none"> Badve Engineering Limited, Pune Jabriel India Limited, Pune 		
No. of Employees :	18 (Approximately)		
Bankers :	Banker Name :	Bank of India	
	Name of the Relationship Manager:	Mr. Suresh Erande	
	Tel No.:	91-2135-249052	
	Mobile Number:	91-7507009989	
	Branch :	Chakan Branch, Pune – 410501, Maharashtra, India	
	Email :	chakan.pune@bankofindia.co.in	
	Branch Code :	000601	
	Account No.:	060130110000048	
	Type of Account:	Cash Credit	
	MICR Code :	411013025	
	IFSC Code :	BKID0000601	
	Banker Name :	HDFC Bank Limited	
	Name of the Relationship Manager:	Mr. Pramod Rana	
	Mobile Number:	91-8055341350	
	Branch :	Kohinoor Centre, Shop No 22,23,35 To 41, Building -B, Gat No 1281, Pune – Nashik Highway (Talegaon Chowk), Pune -410501, Maharashtra, India	
	Email :	pramod.rana30@gmail.com	
	Account No.:	07462320000878	
	Branch Code :	746	
	MICR Code :	411240017	
	Type Account:	Current A/C	
IFSC Code :	HDFC0000746		
Facilities :	Secured Loan	31.03.2017 (INR in Lacs)	31.03.2016 (INR in Lacs)
	Loans		

RELIABLE ENGINEERING - 504108

PAGE NO. : 6

	Bank of India	27.147	12.994
	Total	27.147	12.994

Auditors :	
Name :	Mayur D. Bhat and Company Chartered Accountants
Address :	Pune, Maharashtra, India
Membership No.:	147198

LITIGATIONS

NIL

CAPITAL STRUCTURE
[INR in Lacs]

As on 31.03.2017

Particulars	[INR in Lacs]
Capital Account	
Sandip Chintaman Gopale	16.969
Sanjeev Kumar	4.041
Total	21.010

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 DATA
[all figures are INR Lacs]

ABRIDGED BALANCE SHEET

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

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
EQUITY AND LIABILITIES			
1] Partner's Capital	21.010	38.068	39.134
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.000	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	21.010	38.068	39.134
LOAN FUNDS			
1] Secured Loans	27.147	12.994	25.991
2] Unsecured Loans	1.095	1.095	1.590
TOTAL BORROWING	28.242	14.089	27.581
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	49.252	52.157	66.715
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	25.336	24.403	15.945
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	24.315	10.435	9.548
Sundry Debtors	49.128	53.516	107.682
Cash & Bank Balances	7.238	1.818	3.317
Other Current Assets	5.614	5.211	4.963
Loans, Advances & Deposits	21.771	14.493	13.301
Total Current Assets	108.066	85.473	138.811
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	78.492	52.643	80.947
Other Current Liabilities and Provisions	5.658	5.076	7.094
Total Current Liabilities	84.150	57.719	88.041
Net Current Assets	23.916	27.754	50.770
MISCELLANEOUS EXPENSES	0.000	0.000	0.000

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	49.252	52.157	66.715
--------------	---------------	---------------	---------------

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	511.189	502.171	443.348
	Other Income	0.962	0.232	0.240
	TOTAL	512.151	502.403	443.588
Less	EXPENSES			
	Cost of Materials Consumed	403.715	386.094	339.622
	Electricity Expenses	15.809	16.471	14.914
	Wages and Labour	0.000	9.781	8.872
	Accounting charges	0.000	0.770	0.605
	Audit Fees	0.000	0.345	0.337
	transport Charges	2.654	2.480	6.802
	Certification Charges	0.000	0.000	0.281
	Consultancy Charges	0.254	3.422	0.000
	Inspection Charges	0.000	0.070	0.000
	Insurance	0.150	0.322	0.206
	Labour Welfare	3.093	2.969	2.901
	Discount	0.000	0.072	0.467
	Diwali Bonus	0.000	2.588	2.163
	Machine Rent	0.000	0.225	0.000
	Fuel Expenses	0.602	0.000	0.000
	Office Expenses	0.005	1.927	1.471
	Other Charges	0.005	0.610	0.000
	Postage and Telephone	0.046	0.854	0.841
	Printing and Stationery	0.064	0.738	0.659
	Processing fees	0.000	0.000	0.087
	Professional Fees	1.280	0.460	0.680
	Remuneration to partners	25.000	24.119	24.219
	Repairs and Maintenance	0.868	8.223	5.018
	Retention on vat	0.166	0.140	0.126
	Professional Tax	0.000	0.052	0.000
	Salary paid	24.180	10.408	8.468
	Rent Paid	9.600	7.650	2.250
	Interest on capital	1.513	0.000	0.000
	VAT Paid	0.000	0.000	0.702
	TOTAL	489.004	480.790	421.691

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.

RELIABLE ENGINEERING - 504108

PAGE NO. : 9

	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	23.147	21.613	21.897
Less	FINANCIAL EXPENSES	3.414	4.668	4.482
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION	19.733	16.945	17.415
Less/ Add	DEPRECIATION/ AMORTISATION	4.435	2.366	2.769
	NET PROFIT/ (LOSS)	15.298	14.579	14.646

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	35.08	38.90	88.65
Account Receivables Turnover (Income / Sundry Debtors)	10.41	9.38	4.12
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	70.96	49.77	87.00
Inventory Turnover (Operating Income / Inventories)	0.95	2.07	2.29
Asset Turnover (Operating Income / Net Fixed Assets)	0.91	0.89	1.37

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.84	0.65	0.75
Debt Equity Ratio (Total Liability / Networth)	1.34	0.37	0.70
Current Liabilities to Networth	4.06	1.54	2.29

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.

(Current Liabilities / Net Worth)			
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.21	0.64	0.41
Interest Coverage Ratio (PBIT / Financial Charges)	6.78	4.63	4.89

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	2.99	2.90	3.30
Return on Total Assets ((PAT / Total Assets) * 100)	%	11.47	13.27	9.46
Return on Investment (ROI) ((PAT / Networth) * 100)	%	72.81	38.30	37.43

SOLVENCY RATIOS

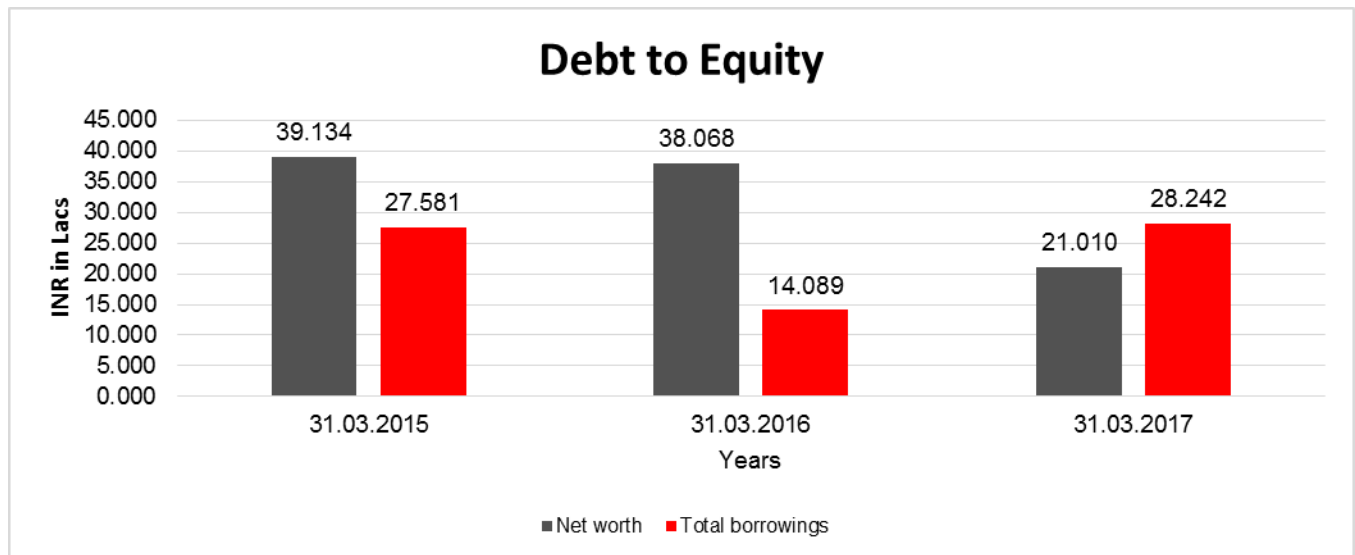
PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.27	1.45	1.55
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.98	1.28	1.44
G-Score Ratio Financial (Networth / Total Assets)	0.16	0.35	0.25
G-Score Ratio Debt (Debts / Equity Capital)	1.34	0.37	0.70
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.27	1.45	1.55

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

FINANCIAL ANALYSIS
[all figures are INR Lacs]

DEBT EQUITY RATIO

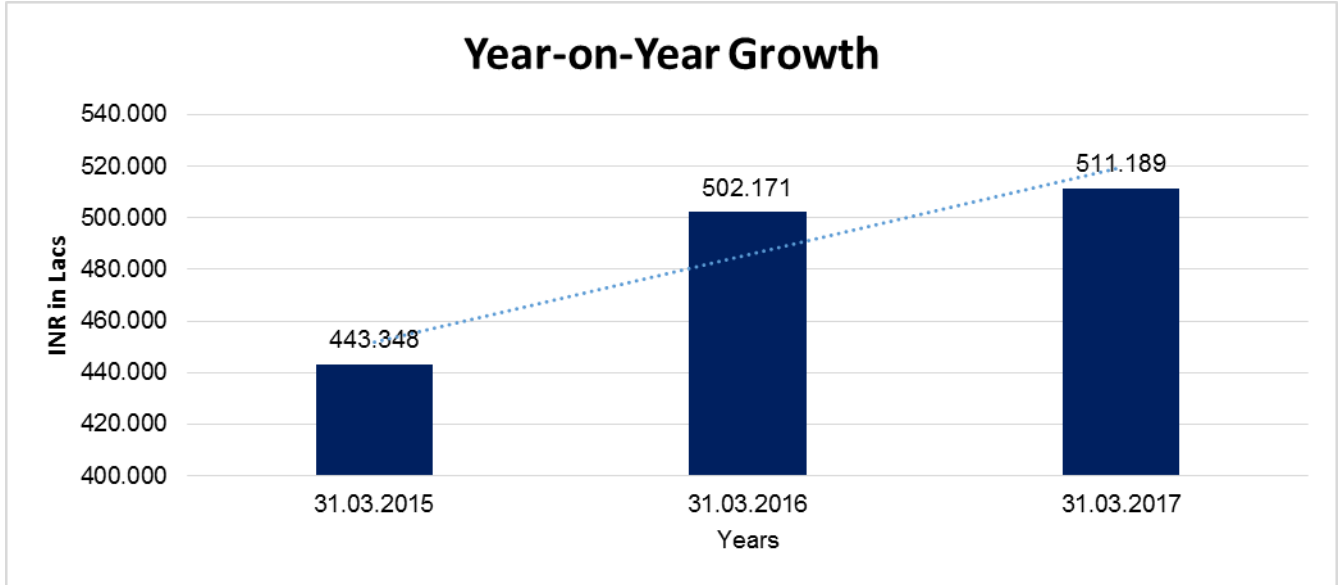
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Proprietor's Capital Account	39.134	38.068	21.010
Reserves & Surplus	0.000	0.000	0.000
Net worth	39.134	38.068	21.010
Secured Loans	25.991	12.994	27.147
Unsecured Loans	1.590	1.095	1.095
Total borrowings	27.581	14.089	28.242
Debt/Equity ratio	0.705	0.370	1.344



YEAR-ON-YEAR GROWTH

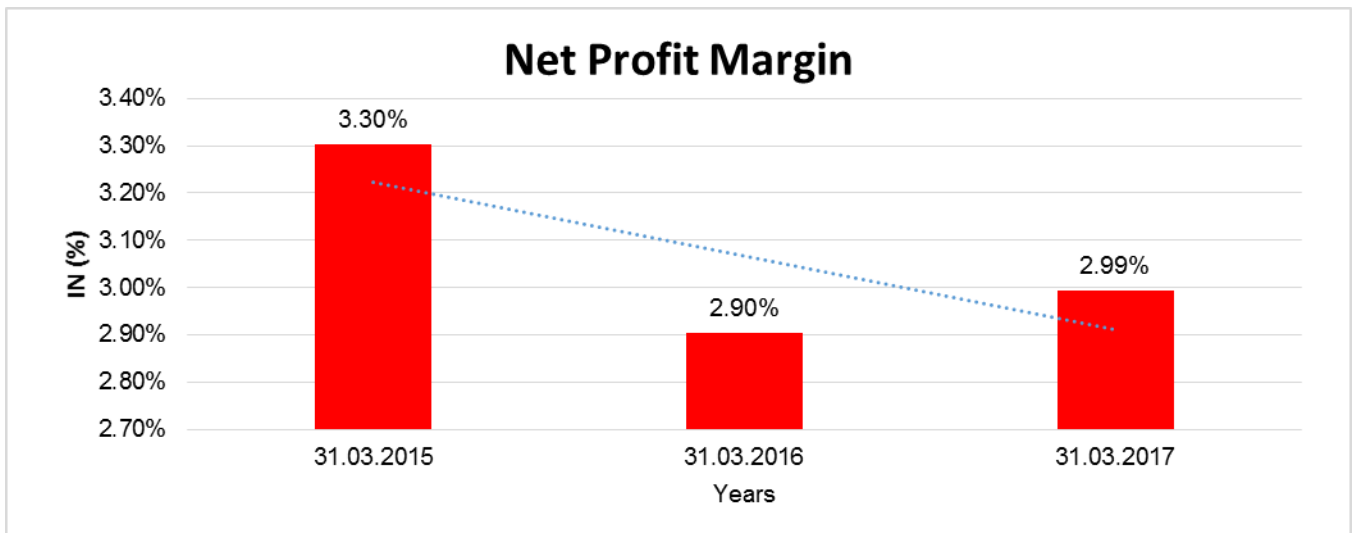
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	443.348	502.171	511.189
		13.268	1.796

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	31.03.2015	31.03.2016	31.03.2017
	INR In Lacs	INR In Lacs	INR In Lacs
Sales	443.348	502.171	511.189
Profit/ (Loss)	14.646	14.579	15.298
	3.30%	2.90%	2.99%



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.

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	Yes
3	Locality of the entity	Yes
4	Premises details	Yes
5	Buyer visit details	Yes
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	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
16	No. of employees	Yes
17	Details of sister concerns	No
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	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 three 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

OBSERVATION POINTS

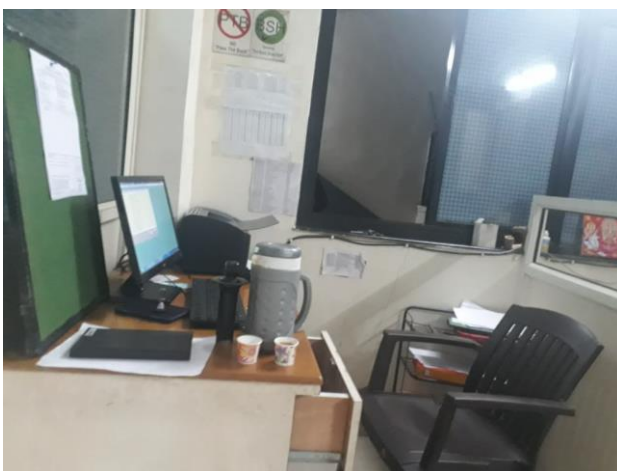
Name of Company :	RELIABLE ENGINEERING
Address :	Gat No.624/9, Plot No.8, Kuruli, Taluka Khed, Pune Nashik Road, Pune – 410501, Maharashtra, India
Mobile No.:	91-9822039343
Email:	reliable.engg@rediffmail.com
Person to whom we met:	Mr. Sandip Chintaman Gopale Designation: Partner
Name Board:	Sighted
Location:	Easy
Landmark (If Any):	Alandi Phata
Total Floors of the building:	2
Subject situated on:	Whole premise belongs to subject
Locality:	Industrial
Area of Premises :	5000 Sq. Ft.
Area:	Neutral
Level of operation :	Medium
Details of hypothecation signboard (If Any) (As displayed in factory / work) :	--
No. of Employees seen at Premises :	18
Visibility of Items:	<ul style="list-style-type: none"> • Computer • Office Equipment
Furniture items sighted:	<ul style="list-style-type: none"> • Chair • Table
Neighbour's Interview:	Name of company: Om Sai Enterprise Contact Person Name: Mr. Yogesh Patil

	Neighbour overview: Existence confirmed
Proof of visit:	Photograph Exterior with Name Board / Interior / Shop Floor / Stock etc.
Name:	Mr. Kishor S Chavan
Designation :	Field Executive
Contact No.:	91-9689270800

PICTURES



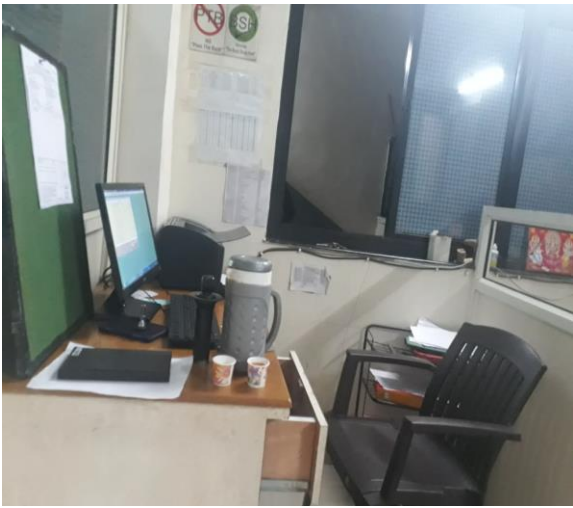
DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which 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.



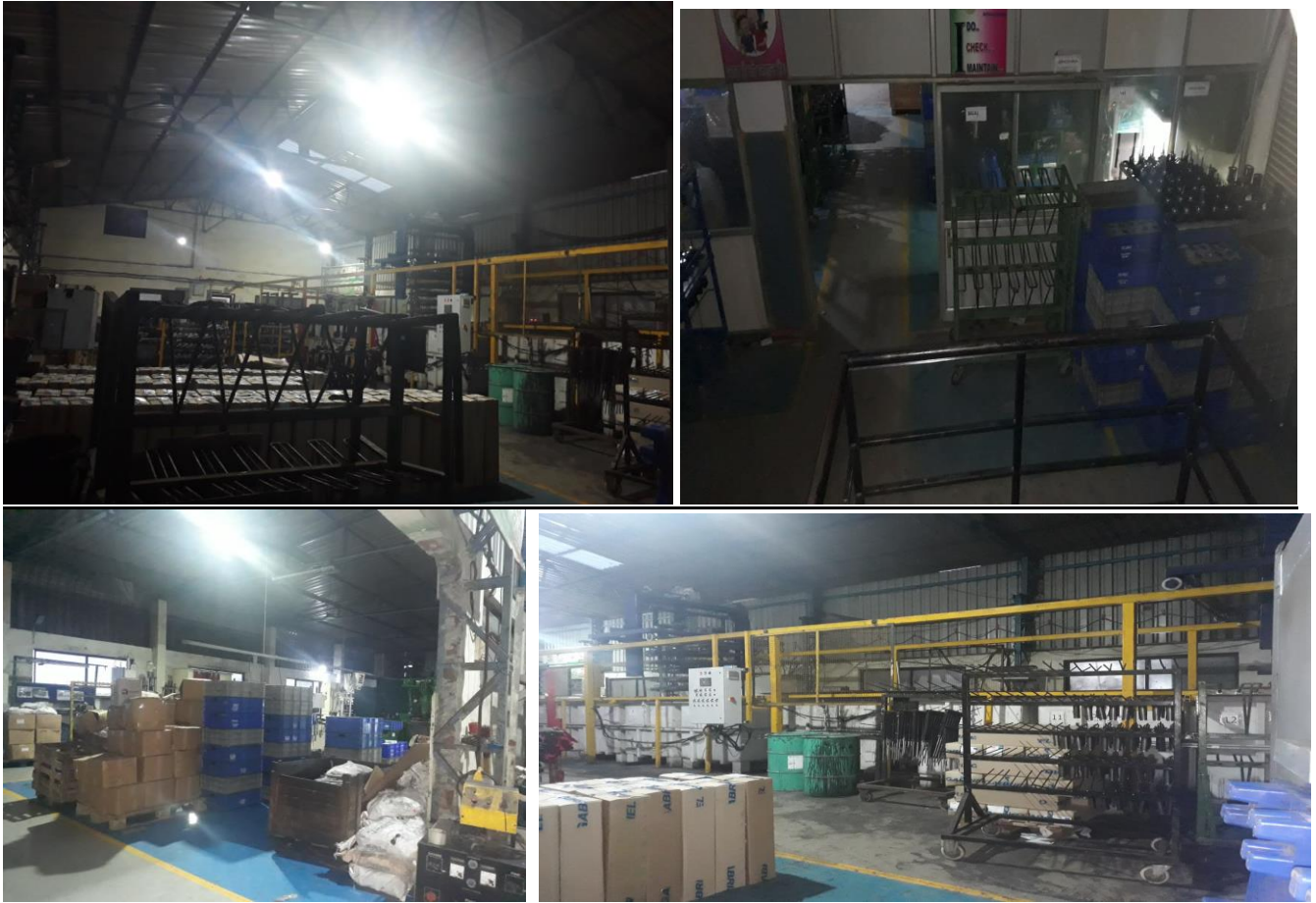
DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which 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.



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.



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.



UNSECURED LOAN

Particular	31.03.2017 (INR in Lacs)	31.03.2016 (INR in Lacs)
Shweta Shinha	1.095	1.095
Total	1.095	1.095

FIXED ASSETS

- Air conditioner
- Industrial fan
- Mobile
- Plant and machinery
- Tools and equipment
- Weighing scale
- Generator
- Inverter
- Furniture

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.

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 (as on 16.07.2018 (date of report) :

No press reports / filings exists on the subject.

INFORMATION DETAILS

Information Gathered by :	PRT
Analysis Done by :	DIV
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	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)

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.