

## MIRA INFORM REPORT

Report No. :	520135
Report Date :	17.07.2018

### IDENTIFICATION DETAILS

Name :	DELICIOUS COCO WATER PRIVATE LIMITED
Registered Office :	D-13, Udhyog Nagar, Peeragarhi, New Delhi - 110063
Tel. No.:	91-11-41053318
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	17.03.2008
CIN No.: [Company Identification No.]	U55209DL2008PTC175430
Capital Investment / Paid-up Capital :	INR 98.730 Million
PAN No.: [Permanent Account No.]	AACCD8427F
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Trading of Soft drinks and bottled mineral water. [Registered Activity]
No. of Employees :	Information denied by the management

### RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23<sup>rd</sup> January 2017)

**MIRA's Rating :**

**B**

Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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<b>Maximum Credit Limit :</b>	USD 370000
<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is an established company incorporated in the year 2008 having moderate track records.</p> <p>For the financial year ended 2017, the company has achieved a fair revenue of INR 19.800 million and has reported good profit margin at 7.68% (approx.)</p> <p>However, rating remains constrained on account of low reserves level along with small scale of operation activities and lowest earning per share of the company i.e., (earning per share of INR 0.15 against face value of INR 10).</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be slow but correct.</p> <p>In view of the aforesaid, the company can be considered for business dealings with some caution.</p>

**NOTES :**

Any query related to this report can be made on e-mail : [infodept@mirainform.com](mailto: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

**EXTERNAL AGENCY RATING**

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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 17.07.2018

**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**

**MANAGEMENT NON-COOPERATIVE (91-11-41053318)**

**LOCATIONS**

<b>Registered Office :</b>	D-13, Udhog Nagar, Peeragarhi, New Delhi – 110063, India
<b>Tel. No.:</b>	91-11-41053318
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:info.roc@apac.in">info.roc@apac.in</a>

**DIRECTORS**

**AS ON 31.03.2018**

<b>Name :</b>	Mrs. Nisha Gupta
<b>Designation :</b>	Director
<b>Address :</b>	61/23, Block 61, Ramjas Road Karol Bagh, New Delhi -110005, India
<b>Date of Birth/Age :</b>	05.08.1976
<b>Qualification:</b>	Graduate
<b>Date of Appointment :</b>	20.03.2017
<b>DIN No.:</b>	00526446

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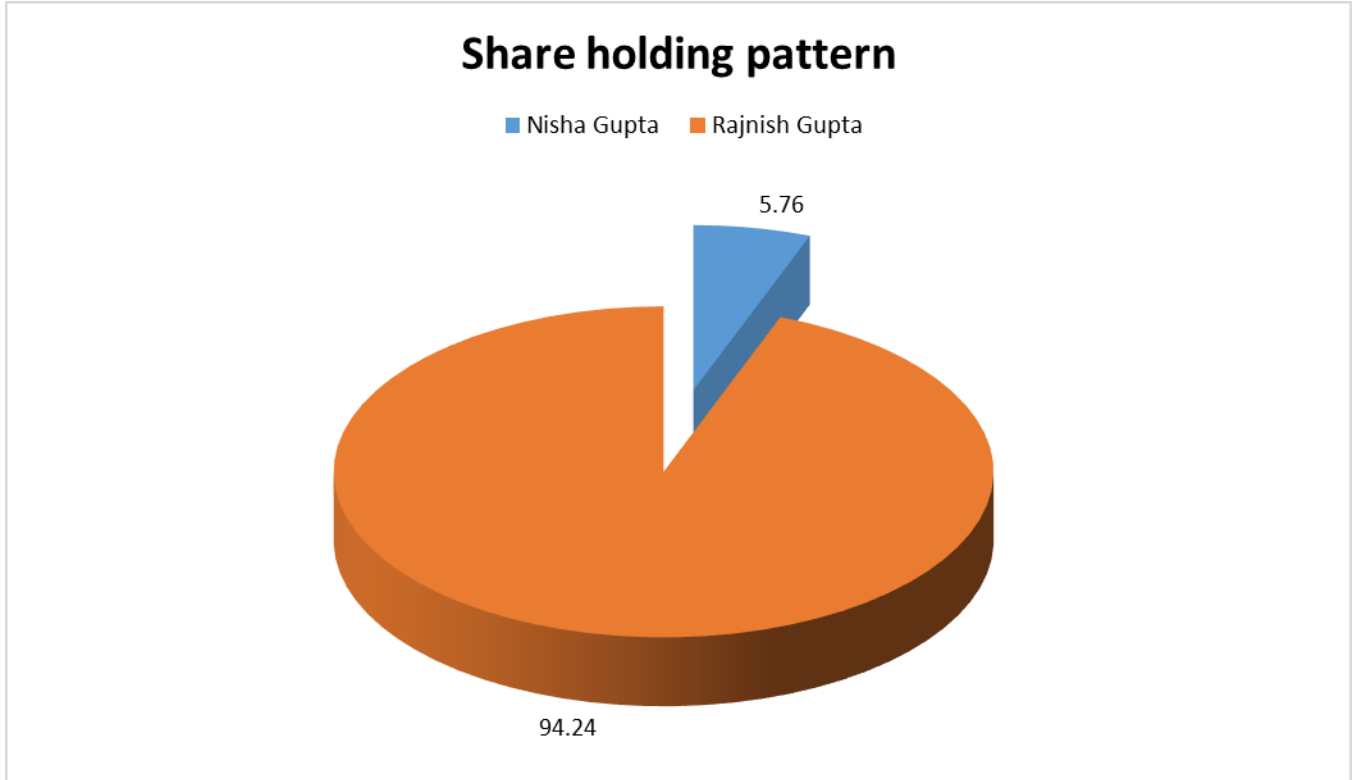
<b>PAN No.:</b>	AAHPG3080H		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U27109DL2000PTC104579	A P R STEELS PRIVATE LIMITED	23/03/2000	-
U70101DL2011PTC213879	ROSHNI INFRATECH PRIVATE LIMITED	11/02/2011	-
U55101DL2011PTC217709	ROSHNI HOTELS PRIVATE LIMITED	20/02/2017	-
U36911DL2011PTC227714	J.B. GOLD PRIVATE LIMITED	22/11/2011	-
U37100DL2016PTC301760	SHRIA GLASSES PRIVATE LIMITED	21/06/2016	-
<b>Name :</b> Mr. Rajnish Gupta			
<b>Designation :</b> Director			
<b>Address :</b> 61/23, Block 61, Ramjas Road Karol Bagh, New Delhi -110005, India			
<b>Date of Birth/Age :</b> 01.01.1975			
<b>Qualification:</b> Graduate			
<b>Date of Appointment :</b> 26.05.2014			
<b>DIN No.:</b> 00526544			
<b>PAN No.:</b> AAOPG5940M			
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U45400DL2008PTC178327	DMC INFRASTRUCTURE PRIVATE LIMITED	30/09/2010	-
U70101DL2011PTC213879	ROSHNI INFRATECH PRIVATE LIMITED	11/02/2011	-
U45201DL2006PTC146885	SUMANGLAM BUILDWELL PRIVATE LIMITED	28/02/2006	-
U55101DL2011PTC217709	ROSHNI HOTELS PRIVATE LIMITED	20/02/2017	-
U70101DL2011PTC218546	ROSHNI INFRABUILD PRIVATE LIMITED	01/01/2014	-
U70101DL2004PTC131387	SHIELD SQUARE BUILDERS DEVELOPERS PRIVATE LIMITED	20/12/2004	-
U36911DL2011PTC227714	J.B. GOLD PRIVATE LIMITED	22/11/2011	-
U45201DL2004PTC126958	B M R C CONSTRUCTIONS PRIVATE LIMITED	01/10/2013	-
U25209DL1998PTC092129	SHRI RAM MOULDERS PRIVATE LIMITED	15/05/1999	-
U74899DL1993PTC056503	G D CAPITALS PRIVATE LIMITED	30/09/2010	-
U24305DL2016PTC301220	ROSHNI FLEXIBLE PACKAGING PRIVATE LIMITED	10/06/2016	-
U37100DL2016PTC301760	SHRIA GLASSES PRIVATE LIMITED	21/06/2016	-

**MAJOR SHAREHOLDERS**

**AS ON 31.03.2017**

<b>Names of Shareholders</b>	<b>No. of Shares</b>	<b>% of Holding</b>
Nisha Gupta	568250	5.76
Rajnish Gupta	9304750	94.24
<b>Total</b>	<b>9873000</b>	<b>100.00</b>

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**Equity Share Break up (Percentage of Total Equity)**

**AS ON 30.09.2017**

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	100.00
<b>Total</b>	<b>100.00</b>

**BUSINESS DETAILS**

<b>Line of Business :</b>	Trading of Soft drinks and bottled mineral water. [Registered Activity]		
<b>Products / Services :</b>	<b>Name and Description of main products / services</b>	<b>NIC Code</b>	<b>of the Product/service</b>
	Business of processors, bottles etc.	261	
<b>Brand Names :</b>	Not Available		

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<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Divulged
<b>Imports :</b>	Not Divulged
<b>Terms :</b>	Not Divulged

**PRODUCTION STATUS – (NOT AVAILABLE)**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>Customers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>No. of Employees :</b>	Information denied by the management	
<b>Bankers :</b>	<b>Banker Name :</b>	Small Industries Development Bank of India
	<b>Branch :</b>	Videocon Tower, Ground Floor, E-1,Rani Jhansi Road, Jhandwalan Extension, New Delhi - 110055, India
	<b>Person Name (With Designation) :</b>	--
	<b>Contact Number :</b>	--
	<b>Name of Account Holder :</b>	--
	<b>Account Number :</b>	--
	<b>Account Since (Date/Year of Account Opening) :</b>	--
	<b>Average Balance Maintained :</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--
	<b>Account Operation :</b>	--
	<b>Remark :</b>	--

Facilities :	(INR In Million)		
	SECURED LOAN	As on 31.03.2017	As on 31.03.2016
	LONG TERM BORROWING		
	Rupee term loans from banks	199.326	170.607
	<b>Total</b>	<b>199.326</b>	<b>170.607</b>

<b>Auditors :</b>	
<b>Name :</b>	A V R G and Associates Chartered Accountants
<b>Address :</b>	701-702, R.G. Trade Tower, Netaji Subhash Place , Pitampura, Delhi-110034
<b>PAN N Income-tax PAN of auditor or auditor's firm :</b>	AAPFA4079G
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	--

**CAPITAL STRUCTURE**

**AS ON 31.03.2017**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
10500000	Equity Shares	INR 10/- each	INR 105.000 Million

**Issued, Subscribed & Paid-up Capital :**

No. of Shares	Type	Value	Amount
9873000	Equity Shares	INR 10/- each	INR 98.730 Million

**FINANCIAL DATA**  
*[all figures are INR Million]*

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			

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(a) Share Capital	98.730	98.730	22.730
(b) Reserves and Surplus	31.247	29.727	29.564
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>129.977</b>	<b>128.457</b>	<b>52.294</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	199.326	170.607	78.779
(b) Deferred tax liabilities (Net)	0.733	0.090	0.000
(c) Other long-term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>200.059</b>	<b>170.697</b>	<b>78.779</b>
(4) Current Liabilities			
(a) Short-term borrowings	103.439	95.339	94.769
(b) Trade payables	0.000	0.000	5.888
(c) Other current liabilities	15.744	42.779	43.111
(d) Short-term provisions	0.412	0.048	0.180
<b>Total Current Liabilities (4)</b>	<b>119.595</b>	<b>138.166</b>	<b>143.948</b>
<b>TOTAL</b>	<b>449.631</b>	<b>437.320</b>	<b>275.021</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	438.406	395.054	0.000
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Tangible assets 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	0.000	0.000	253.857
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term loans and advances	1.600	12.500	15.400
(e) Other Non-current assets	0.054	0.081	0.108
<b>Total Non-Current Assets</b>	<b>440.060</b>	<b>407.635</b>	<b>269.365</b>
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	0.000	0.000	0.000
(d) Cash and bank balances	2.297	26.427	2.033
(e) Short-term loans and advances	6.960	2.815	3.623
(f) Other current assets	0.314	0.443	0.000
<b>Total Current Assets</b>	<b>9.571</b>	<b>29.685</b>	<b>5.656</b>
<b>TOTAL</b>	<b>449.631</b>	<b>437.320</b>	<b>275.021</b>

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**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Income	19.800	9.900	9.603
	Other Income	0.140	0.000	0.000
	<b>TOTAL</b>	<b>19.940</b>	<b>9.900</b>	<b>9.603</b>
<b>Less</b>	<b>EXPENSES</b>			
	Purchases of Stock-in-Trade	0.000	0.000	8.003
	Employee benefit expense	0.186	0.191	0.374
	Other expenses	3.385	2.834	1.065
	<b>TOTAL</b>	<b>3.571</b>	<b>3.025</b>	<b>9.442</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>16.369</b>	<b>6.875</b>	<b>0.161</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	3.926	1.926	0.000
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>12.443</b>	<b>4.949</b>	<b>0.161</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	10.280	4.697	0.000
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>2.163</b>	<b>0.252</b>	<b>0.161</b>
<b>Less</b>	<b>TAX</b>	0.643	0.089	0.400
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>1.520</b>	<b>0.163</b>	<b>(0.239)</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>0.15</b>	<b>0.02</b>	<b>(0.02)</b>

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

<b>Particulars</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	(12.445)	0.674	43.871
Net cash flows from (used in) operating activities	(12.397)	0.854	43.472

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**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	0.00	0.00	0.00
Account Receivables Turnover (Income / Sundry Debtors)	0.00	0.00	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	0.00	268.54
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.04	0.02	0.00

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio (Borrowing + Current Liabilities) / Total Assets)	0.71	0.71	0.81
Debt Equity Ratio (Total Liability / Networth)	2.33	2.07	3.32
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.92	1.08	2.75
Fixed Assets to Networth (Net Fixed Assets / Networth)	3.37	3.08	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	4.17	3.57	0.00

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100)	%	7.68	1.65	(2.49)
Return on Total Assets	%	0.34	0.04	(0.09)

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((PAT / Total Assets) * 100)				
Return on Investment (ROI) ((PAT / Networth) * 100)	%	1.17	0.13	(0.46)

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	0.08	0.21	0.04
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.08	0.21	0.04
G-Score Ratio Financial (Networth / Total Assets)	0.29	0.29	0.19
G-Score Ratio Debt (Debts / Equity Capital)	3.07	2.69	7.64
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	0.08	0.21	0.04

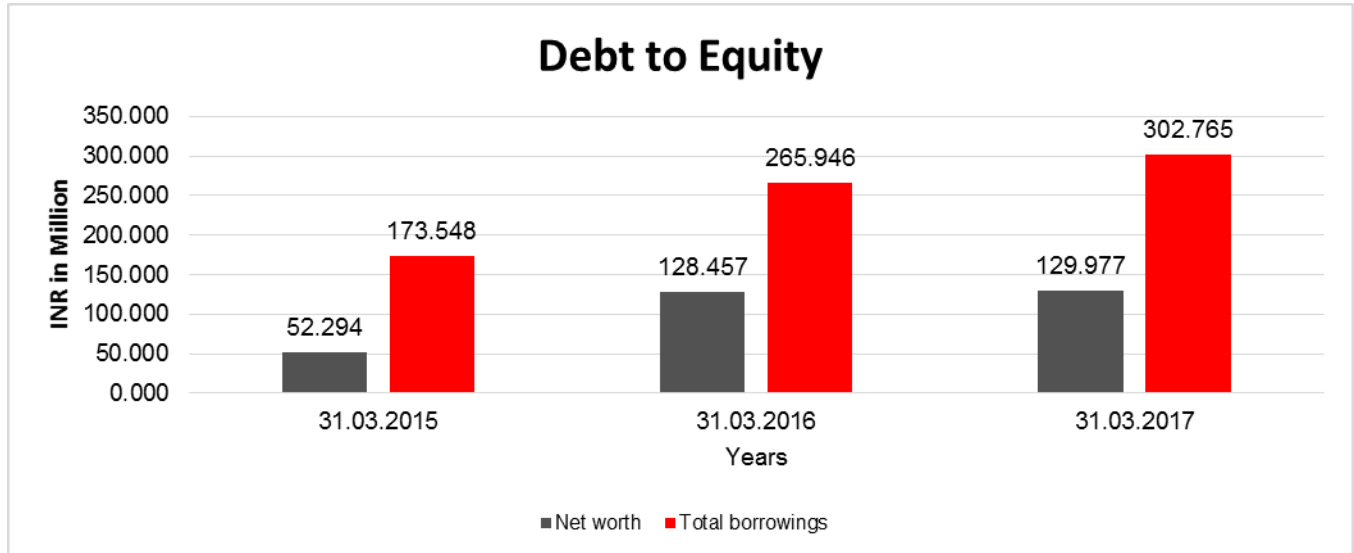
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

**FINANCIAL ANALYSIS**  
*[all figures are INR Million]*

**DEBT EQUITY RATIO**

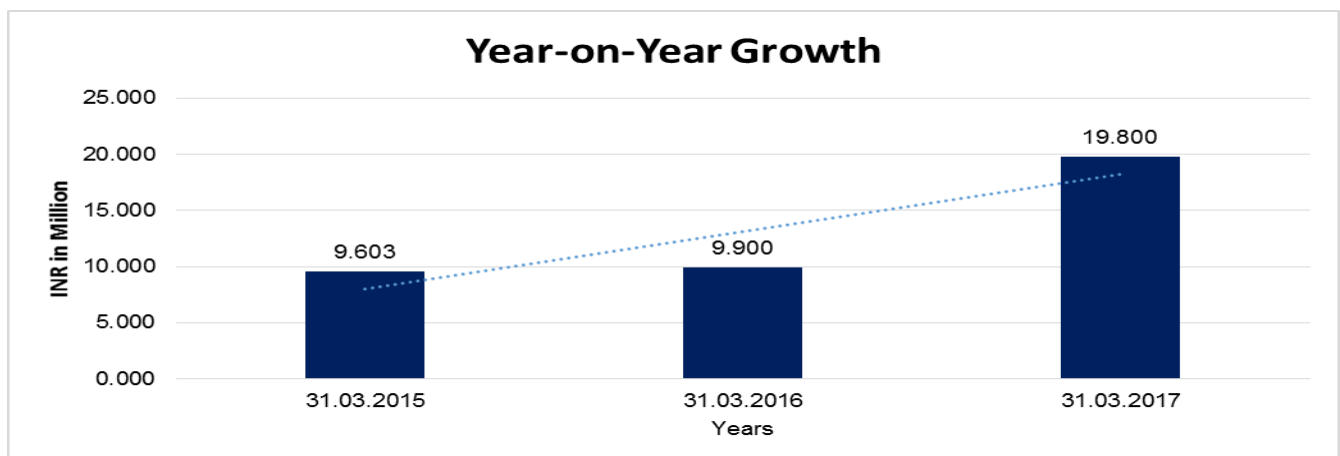
Particular	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Share Capital	22.730	98.730	98.730
Reserves & Surplus	29.564	29.727	31.247
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>52.294</b>	<b>128.457</b>	<b>129.977</b>
Long-term borrowings	78.779	170.607	199.326
Short term borrowings	94.769	95.339	103.439
<b>Total borrowings</b>	<b>173.548</b>	<b>265.946</b>	<b>302.765</b>
<b>Debt/Equity ratio</b>	<b>3.319</b>	<b>2.070</b>	<b>2.329</b>

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#### 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	9.603	9.900	19.800
		<b>3.093</b>	<b>100.000</b>

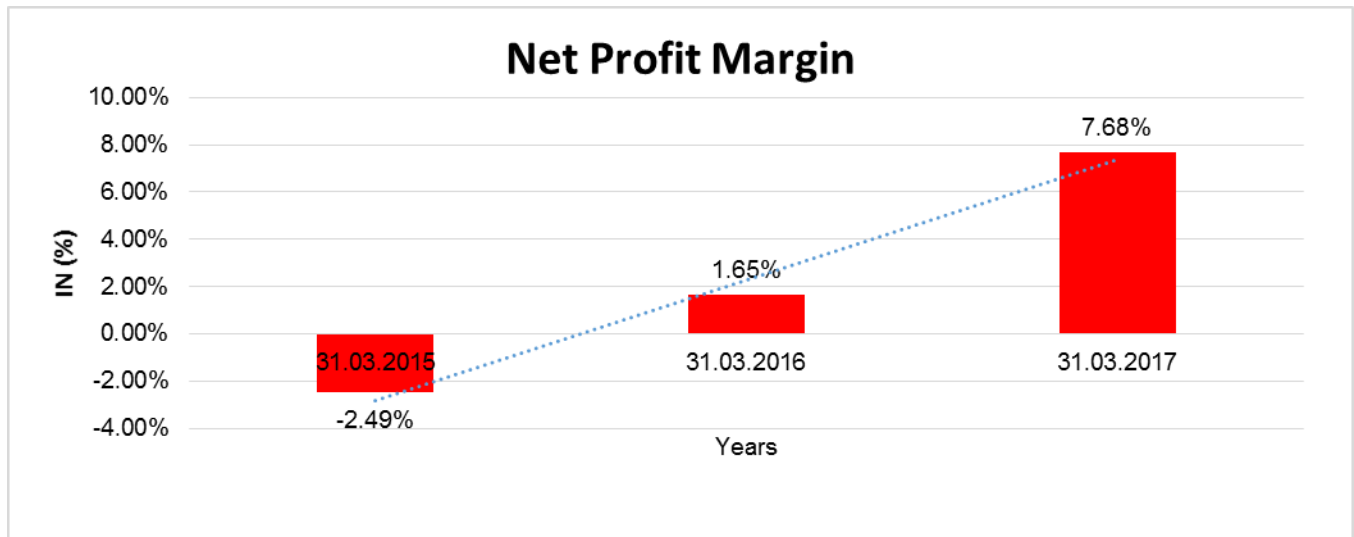


#### NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	(INR In Million)	(INR In Million)	(INR In Million)
Sales	9.603	9.900	19.800
Profit/ (Loss)	(0.239)	0.163	1.520

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	<b>(2.49 %)</b>	<b>1.65 %</b>	<b>7.68 %</b>
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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	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
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

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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

**STATE OF COMPANYS AFFAIRS:**

During the year, the Company has earned a net profit after tax of INR 1.520 Million as compared to the net profit after tax of INR 0.163 Million in the previous year. The details of financial performance of the company are appearing in the Balance Sheet and Profit and Loss account for the year. The Company continues to take effective steps in broad-basing its range of activities. In the current year, the directors are putting up efforts to increase the earning speed and it is hope that the company will do better in current Year.

**UNSECURED LOANS:**

(INR In Million)

Particulars	As on 31.03.2017	As on 31.03.2016
<b>SHORT TERM BORROWING</b>		
Other loans and advances, others	103.439	95.339
<b>Total</b>	<b>103.439</b>	<b>95.339</b>

**INDEX OF CHARGE:**

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	C81335549	10622146	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	23/02/2016	23/02/2016	-	200000000.0	VIDEOCON TOWER, GROUND FLOOR, E-1, RANI JHANSI ROAD, JHANDWALAN EXTENSIONNE W DELHIDL110055I

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								N
2	C81334 781	10625 144	SMALL INDUSTRI ES DEVELOP MENT BANK OF INDIA	23/02/2 016	-	-	89000000.0	VIDEOCON TOWER, GROUND FLOOR, E- 1,RANI JHANSI ROAD, JHANDWALAN EXTENSIONNE W DELHIDL110055I N
3	C77043 842	10389 039	RELIANCE HOME FINANCE LIMITED	30/11/2 012	-	29/01/2016	90000000.0	570, RECTIFIER HOUSE, 3RD FLOORNAIGAU M CROSS ROAD, WADALAMUMBA IMH400031IN

**FIXED ASSETS:**

**Tangible assets**

- Land
- Buildings
- Plant and equipment
- Emission reduction equipment
- Office equipment

**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 68.59
UK Pound	1	INR 90.85
Euro	1	INR 80.25

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	GYT
<b>Analysis Done by :</b>	DIV
<b>Report Prepared by :</b>	KVT

**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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