

## MIRA INFORM REPORT

Report No. :	520499
Report Date :	19.07.2018

### IDENTIFICATION DETAILS

Name :	R.K.DIAGNOSTIC SERVICES PRIVATE LIMITED
Registered Office :	D.No:12-12-89, Old Club Road, Kothapet, Krishna, Guntur-522001, Andhra Pradesh
Tel. No.:	91-9849949049 [Mr. Ramana Kumar Kovi]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	14.06.1995
CIN No.: [Company Identification No.]	U85310AP1995PTC020696
Capital Investment / Paid-up Capital :	INR 1.410 Million
PAN No.: [Permanent Account No.]	AAECR0056Q
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged in the field of Rendering Diagnostic Services. [Registered Activity]
No. of Employees :	Not Divulged

### RATING & COMMENTS

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

<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually Correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 1995 and it is engaged in the field of Rendering Diagnostic Services.</p> <p>For the financial year 2017, the company has reported a dip in its revenue as compared to its previous year but has maintain average profit margin during the year.</p> <p>Rating takes into consideration, the satisfactory financial risk profile marked by adequate net worth base and strong debt protection metrics.</p> <p>Rating continues to derive strength from its established track record of its business operation backed by its extensive experience of its promoters.</p> <p>However, these rating strength gets partially offset by the susceptibility of margins to volatile raw material prices and exposure to intense competition in pharmaceutical industry.</p> <p>Payments seems to be usually correct.</p> <p>In view of aforesaid, the company can be considered for business dealing at usual trade terms and conditions.</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

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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 19.07.2018.

**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 DECLINED BY**

<b>Name :</b>	Mr. Ramana Kumar Kovi
<b>Designation :</b>	Managing Director
<b>Contact No.:</b>	91-9849949049
<b>Date :</b>	18.07.2018

**LOCATIONS**

<b>Registered Office :</b>	D.No:12-12-89, Old Club Road, Kothapet, Krishna, Guntur-522001, Andhra Pradesh, India
<b>Tel. No.:</b>	Not Available

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<b>Mobile No.:</b>	91-9849949049 [Mr. Ramana Kumar Kovi]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:rkscans@gmail.com">rkscans@gmail.com</a>

**DIRECTORS**

**AS ON: 31.03.2018**

<b>Name :</b>	Mr. Ramana Kumar Kovi
<b>Designation :</b>	Managing Director
<b>Address :</b>	D.No.5-91-18/2/A 3rd Line, Lakshmipuram, Guntur-522007, Andhra Pradesh, India
<b>Date of Appointment :</b>	14.06.1995
<b>DIN No.:</b>	00754148
<b>Other Directorship :</b>	
<b>CIN/FCRN</b>	<b>Company Name</b>
L24239TG1992PLC014775	DOLPHIN MEDICAL SERVICES LTD
<b>Begin Date</b>	30/09/2014
<b>Name :</b>	Ms. Ajitha Paruchuri
<b>Designation :</b>	Director
<b>Address :</b>	Dr.No.5-91-18/2 3rd Lane, Lakshmipuram, Guntur-522007, Andhra Pradesh, India
<b>Date of Appointment :</b>	15.06.2011
<b>DIN No.:</b>	03554662

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

**AS ON: 31.03.2017**

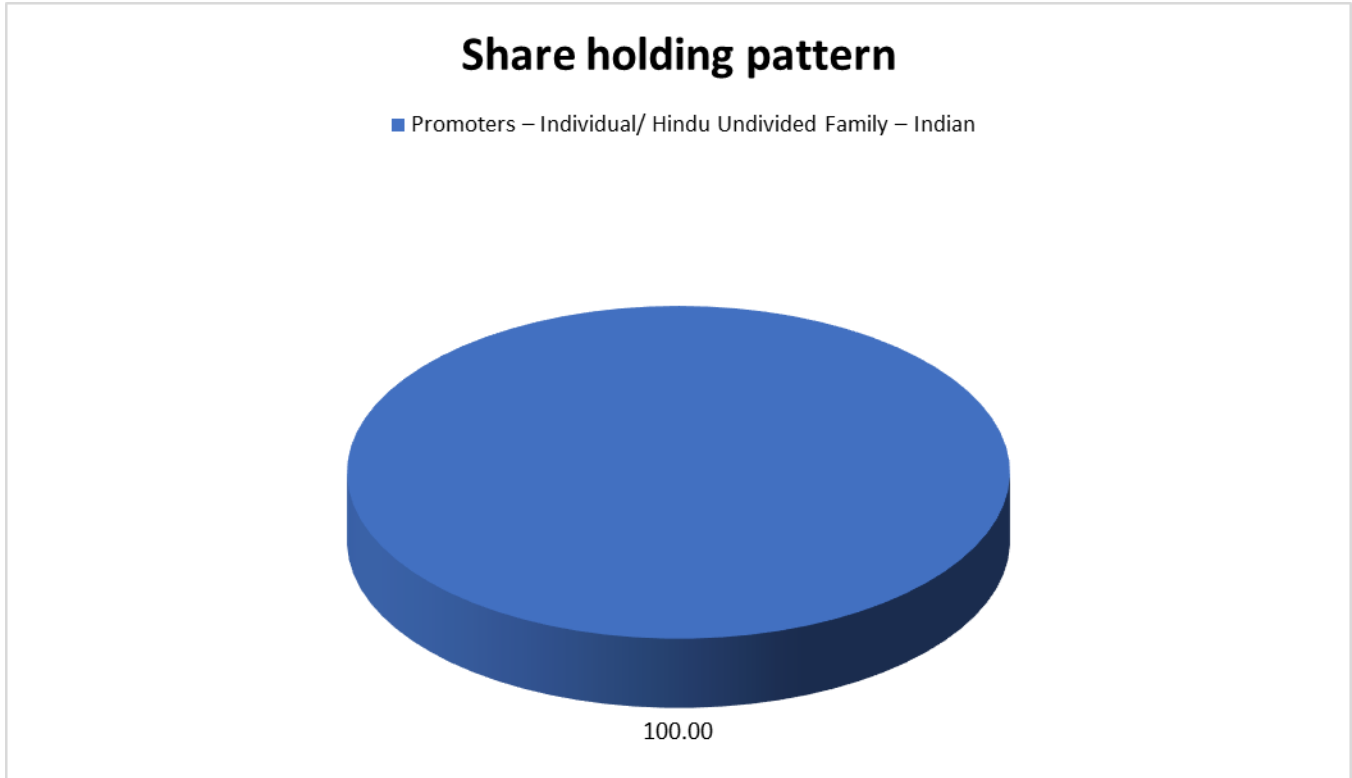
<b>Names of Shareholders</b>	<b>No. of Shares</b>	<b>Percentage of Holding</b>
Kovi Ramana Kumar	125000	88.65
Paruchuri Ajitha	16000	11.35
<b>Total</b>	<b>141000</b>	<b>100.00</b>

**AS ON: 30.09.2017**

<b>Equity Share Breakup</b>	<b>Percentage of Holding</b>
<b>Category</b>	
Promoters – Individual/ Hindu Undivided Family – Indian	100.00

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<b>Total</b>	<b>100.00</b>
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**BUSINESS DETAILS**

<b>Line of Business :</b>	Subject is engaged in the field of Rendering Diagnostic Services. [Registered Activity]	
<b>Products/ Services :</b>	<b>ITC Code No.</b>	<b>Product Descriptions</b>
	99931960	Diagnostic services
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>	Not Divulged	
<b>Imports :</b>	Not Divulged	

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<b>Terms :</b>	
<b>Selling :</b>	Not Divulged
<b>Purchasing :</b>	Not Divulged

**PRODUCTION STATUS: (NOT AVAILABLE)**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</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 (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--
	<b>Remark</b>	--
<b>No. of Employees :</b>	Not Divulged	
<b>Bankers :</b>	<b>Bank Name:</b>	Not Divulged
	<b>Branch:</b>	Not Divulged
	<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 A/c Opening):</b>	--
	<b>Average Balance Maintained (Optional):</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b>	--
	<b>Account Operation:</b>	--
<b>Remarks:</b>	--	

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<b>Facilities :</b>	---
<b>Financial Institution :</b>	<ul style="list-style-type: none"> <li>India Infoline Finance Limited  IIFL House, Sun Infotech Park, Road No. 16V, Plot No.B-23, Thane Industrial Area, Wagle Estate, Thane - 400604, Maharashtra, India</li> </ul>
<b>Auditors :</b>	
<b>Name :</b>	Polineni Associates Chartered Accountants
<b>Address :</b>	D.No.6-12-47, 12/1, Arundelpet, Guntur-522002, Andhra Pradesh, India
<b>Tel. No.:</b>	91-863-2235397
<b>E-Mail :</b>	<a href="mailto:polinenib@yahoo.com">polinenib@yahoo.com</a>
<b>PAN No.:</b>	AACFP7994E
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Enterprises owned by Key Managerial Personnel :</b>	<ul style="list-style-type: none"> <li>Ajitha Diagnostics</li> <li>R.K. Scan Centre [Prop. Kovi Ramana Kumar]</li> </ul>

**CAPITAL STRUCTURE**

**AS ON: 31.03.2017**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
400000	Equity Shares	INR 10/- each	INR 4.000 Million

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

No. of Shares	Type	Value	Amount
141000	Equity Shares	INR 10/- each	INR 1.410 Million

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
<b>(1) Shareholders' Funds</b>			
(a) Share Capital	1.410	1.410	1.410
(b) Reserves & Surplus	4.460	3.834	3.397
(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>5.870</b>	<b>5.244</b>	<b>4.807</b>
<b>(3) Non-Current Liabilities</b>			
(a) Long-term borrowings	78.598	90.128	90.355
(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
<b>Total Non-current Liabilities (3)</b>	<b>78.598</b>	<b>90.128</b>	<b>90.355</b>
<b>(4) Current Liabilities</b>			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	0.775	0.704	0.761
(c) Other current liabilities	0.000	0.000	0.000
(d) Short-term provisions	3.636	2.994	1.708
<b>Total Current Liabilities (4)</b>	<b>4.411</b>	<b>3.698</b>	<b>2.469</b>
<b>TOTAL</b>	<b>88.879</b>	<b>99.070</b>	<b>97.631</b>
<b>II. ASSETS</b>			
<b>(1) Non-current assets</b>			
(a) Fixed Assets			
(i) Tangible assets	26.526	52.706	56.897
(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	0.506	0.000	0.000
(c) Deferred tax assets (net)	0.938	0.173	0.114
(d) Long-term Loan and Advances	51.950	45.173	26.637
(e) Other Non-current assets	0.000	0.000	0.000
<b>Total Non-Current Assets</b>	<b>79.920</b>	<b>98.052</b>	<b>83.648</b>

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<b>(2) Current assets</b>			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	8.595	0.577	0.130
(d) Cash and cash equivalents	0.364	0.441	0.183
(e) Short-term loans and advances	0.000	0.000	13.670
(f) Other current assets	0.000	0.000	0.000
<b>Total Current Assets</b>	<b>8.959</b>	<b>1.018</b>	<b>13.983</b>
<b>TOTAL</b>	<b>88.879</b>	<b>99.070</b>	<b>97.631</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Revenue from Operations	18.652	22.349	21.921
	Other Income	3.395	3.237	5.453
	<b>TOTAL</b>	<b>22.047</b>	<b>25.586</b>	<b>27.374</b>
<b>Less</b>	<b>EXPENSES</b>			
	Employees benefits expense	2.924	3.798	1.728
	Other expenses	8.857	5.875	7.741
	<b>TOTAL</b>	<b>11.781</b>	<b>9.673</b>	<b>9.469</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>10.266</b>	<b>15.913</b>	<b>17.905</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>7.829</b>	<b>11.232</b>	<b>12.309</b>
	<b>PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>2.437</b>	<b>4.681</b>	<b>5.596</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>2.224</b>	<b>4.191</b>	<b>5.042</b>
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>0.213</b>	<b>0.490</b>	<b>0.554</b>
<b>Less</b>	<b>TAX</b>	<b>(0.390)</b>	<b>0.053</b>	<b>(0.014)</b>
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>0.603</b>	<b>0.437</b>	<b>0.568</b>
	<b>Earnings/ (Loss) Per Share (INR)</b>	<b>4.27</b>	<b>3.09</b>	<b>4.03</b>

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**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net Cash flow from (used in) Operations	NA	NA	NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	168.20	9.42	2.16
Account Receivables Turnover (Income / Sundry Debtors)	2.17	38.73	168.62
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	NA	NA	NA
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.39	0.30	0.31

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.93	0.95	0.95
Debt Equity Ratio (Total Liability / Networth)	13.39	17.19	18.80
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.75	0.71	0.51
Fixed Assets to Networth (Net Fixed Assets / Networth)	4.52	10.05	11.84
Interest Coverage Ratio	1.31	1.42	1.45

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(PBIT / Financial Charges)			
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**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	3.23	1.96	2.59
Return on Total Assets (PAT / Total Assets) * 100	%	0.68	0.44	0.58
Return on Investment (ROI) (PAT / Networth) * 100	%	10.27	8.33	11.82

**SOLVENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		2.03	0.28	5.66
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		2.03	0.28	5.66
G-Score Ratio Financial (Networth / Total Assets)		0.07	0.05	0.05
G-Score Ratio Debt (Debts / Equity Capital)		55.74	63.92	64.08
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.03	0.28	5.66

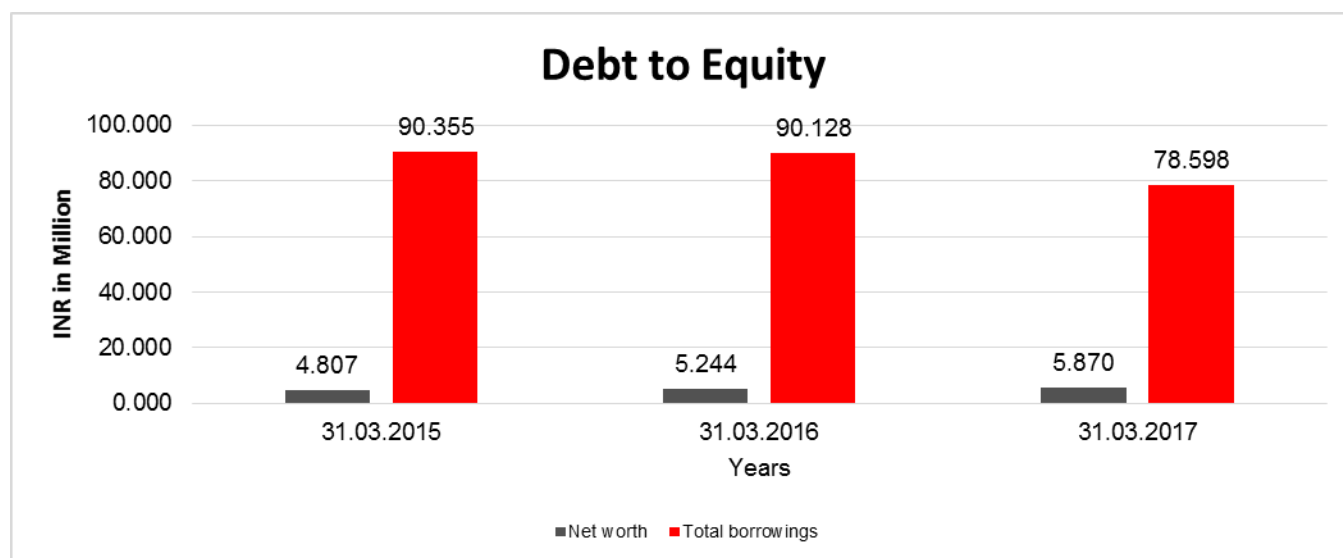
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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

**DEBT EQUITY RATIO**

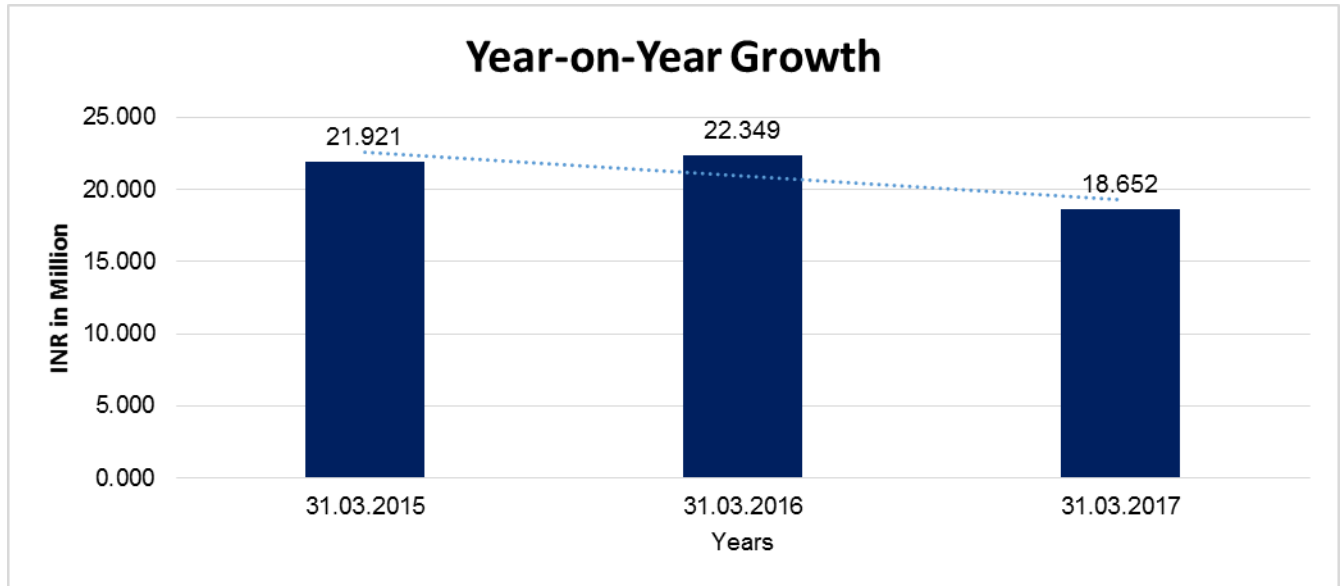
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	1.410	1.410	1.410
Reserves & Surplus	3.397	3.834	4.460
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>4.807</b>	<b>5.244</b>	<b>5.870</b>
long-term borrowings	90.355	90.128	78.598
Short term borrowings	0.000	0.000	0.000
<b>Total borrowings</b>	<b>90.355</b>	<b>90.128</b>	<b>78.598</b>
<b>Debt/Equity ratio</b>	<b>18.797</b>	<b>17.187</b>	<b>13.390</b>



**YEAR-ON-YEAR GROWTH**

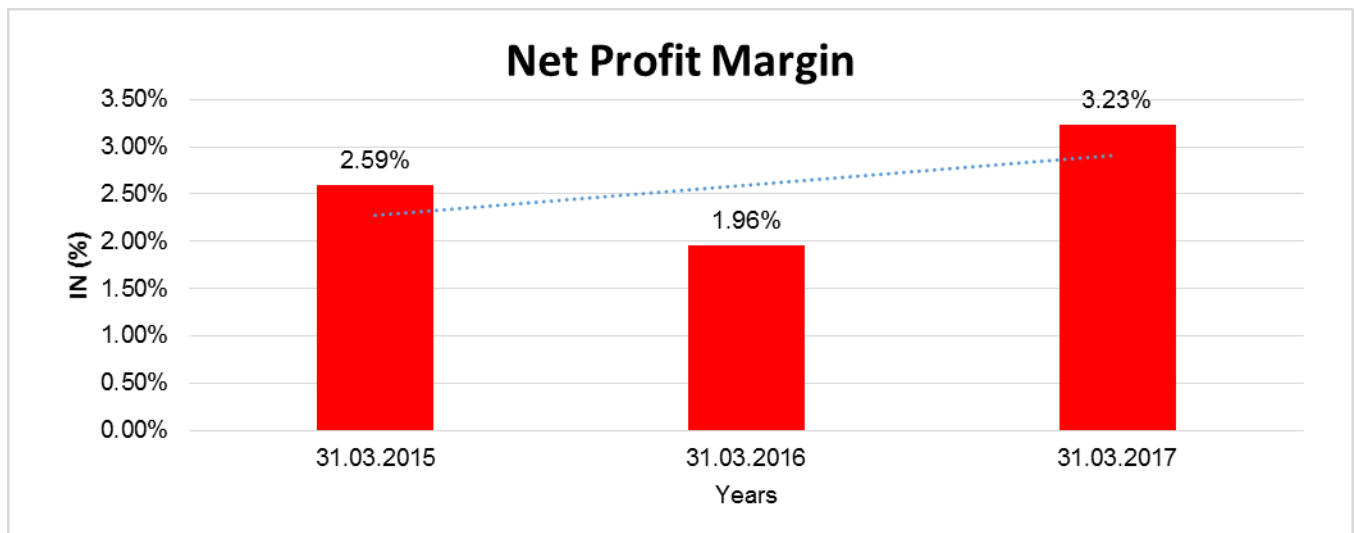
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	21.921	22.349	18.652
		<b>1.952</b>	<b>(16.542)</b>

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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	21.921	22.349	18.652
Profit	0.568	0.437	0.603
	<b>2.59%</b>	<b>1.96%</b>	<b>3.23%</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	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	No
21	Banking facility details	No
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

**INDEX OF CHARGES**

S N O	SRN	CHA RGE ID	CHARGE HOLDER NAME	DA TE OF CR EA TION	DATE OF MODIFIC ATION	DATE OF SATISFA CTION	AMOUNT	ADDRESS
1	B3576 7128	10344 084	India Infoline Finance Limited	04/ 02/ 201 2	-	-	573170.0	IIFL House, Sun Infotech Park, Road No. 16V,Plot No.B-23, Thane Industrial Area, Wagle EstateThaneMH400604 IN
2	B3576 6682	10344 080	India Infoline Finance Limited	04/ 02/ 201 2	-	-	7481000.0	IIFL House, Sun Infotech Park, Road No. 16V,Plot No.B-23, Thane Industrial Area, Wagle EstateThaneMH400604 IN
3	A3304 6624	10089 386	ANDHRA BANK	12/ 02/ 200 8	-	-	1000000.0	Koretipadu BranchGUNTURAP522 002IN
4	Y1022 7378	90134 573	ANDHRA BANK	15/ 06/ 200 2	29/03/200 4	-	4500000.0	KORITEPADU BRANCHKORITEPAD UGUNTURAPIN

**UNSECURED LOANS**

PARTICULARS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
<b>LONG-TERM BORROWINGS</b>		
<b>Loans from other parties</b>		
Indiainfoline Limited, Mumbai HC 153	3.175	3.175
Andhra Bank SSI Gen – E1081430100081826	11.404	0.000
Indiainfoline Limited, Mumbai HC 1018	0.309	31.072
Peripherals India GNT	0.008	0.243
Tata Capital Financial Services	41.427	40.581
Loans from related parties	22.275	15.057
<b>Total</b>	<b>78.598</b>	<b>90.128</b>

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## **GENERAL INFORMATION**

Subject is a company engaged in the field of rendering diagnostic services. Its registered office is at Guntur and its turnover during the year is INR 18.652 Million.

## **BRIEF DESCRIPTION OF THE COMPANY'S WORKING DURING THE YEAR/ STATE OF COMPANY'S AFFAIRS ;**

During the year the company has achieved a turnover of INR 18.652 Million compared to of INR 22.349 Million during the previous year and recorded a profit before taxation of INR 0.213 Million compared to profit before tax of INR 0.490 Million during the corresponding period of previous year. The net profit after is INR 0.603 Million as against of INR 0.437 Million during the previous year. The Directors of the company are of the view that the performance of the company would further improve in the next financial year.

## **FIXED ASSETS:**

### **Tangible Assets**

- Air Conditioner
- Plant and Machinery
- Computer and Printer
- Electrical Fittings

**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 68.56
UK Pound	1	INR 89.72
Euro	1	INR 79.73

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	SHW
<b>Analysis Done by :</b>	NIS
<b>Report Prepared by :</b>	IND

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**SCORE FACTORS**

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--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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