

## MIRA INFORM REPORT

<b>Report No. :</b>	518440.2
<b>Report Date :</b>	23.07.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	INDIAN INSTITUTE OF DIABETES
<b>Registered Office :</b>	Pulayanarkotta, Thiruvananthapuram – 695033, Kerala
<b>Tel. No.:</b>	91-471-2559388
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Year of Establishment :</b>	2001
<b>Capital Grant :</b>	INR 177.302 Million
<b>IEC No.:</b> [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
<b>PAN No.:</b> [Permanent Account No.]	AAAAI0559H
<b>GSTN :</b> [Goods & Service Tax Registration No.]	32AAAAI0559H2Z0
<b>Legal Form :</b>	Society (A Government of Kerala Undertaking)
<b>Line of Business :</b>	Trader and distributor of pharmaceutical drugs, and also provides treatment for diabetes. [Confirmed by management]
<b>No. of Employees :</b>	90 (Approximately)

### RATING & COMMENTS

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

**MIRA's Rating :** A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

**Maximum Credit Limit :** USD 510000

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**INDIAN INSTITUTE OF DIABETES - 518440.2 (SUPPLEMENTARY REPORT) PAGE NO. : 2**

<b>Status :</b>	Good
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Indian Institute of Diabetes was founded in the year 2001 based on the memorandum of understanding between government of Kerala and World India Diabetes Foundation, USA.</p> <p>It is a trader and distributor of pharmaceutical drugs, and also provides treatment for diabetes.</p> <p>As per the financials of FY 2017, the subject achieved decent revenue from its operations but has incurred operational loss.</p> <p>The overall financial profile of the subject seems to be healthy.</p> <p>Rating also takes into account the financial and managerial support that subject receives from its venture entities backed by its well experienced management team.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the subject can be considered for business dealings at usual trade terms and conditions.</p> <p><b>NOTE:</b></p> <p>Site visit was conducted at the address which you have provided. Our executive has successfully traced the subject on the given address.</p> <p>At the premises, our executive met Mr. Radhakrishnan (Security Guard) who claimed that the subject is situated on the given address but did not allow our executive to enter the premises.</p> <p>Further, our executive enquired with neighbour companies – Mukambika Bakery and Hindlabs Clinical Laboratory and they claimed that the subject is situated on the given address.</p> <p>As per our executive's observation, it is a 1 storey building and the entire building belongs to the subject. Locality seems to be commercial and area appears to be neutral. Location was easy to find.</p> <p>We have sighted subject's name board.</p>

**NOTES:**

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**INDIAN INSTITUTE OF DIABETES - 518440.2 (SUPPLEMENTARY REPORT) PAGE NO. : 3**

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**

**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 23.07.2018

**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.

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**INDIAN INSTITUTE OF DIABETES - 518440.2 (SUPPLEMENTARY REPORT) PAGE NO. : 4**

**INFORMATION PARTED BY**

<b>Name :</b>	Mr. A. Mohanakumar
<b>Designation :</b>	Finance Officer
<b>Contact No.:</b>	91-9495728935
<b>Date :</b>	13.07.2018

**LOCATIONS**

<b>Registered Office :</b>	Pulayanarkotta, Thiruvananthapuram – 695033, Kerala, India
<b>Tel. No.:</b>	91-471-2559388
<b>Mobile No.:</b>	91-9495728935 (Mr. A. Mohanakumar)
<b>Fax No.:</b>	91-471-2559388
<b>E-Mail :</b>	<a href="mailto:iidtm@yahoo.com">iidtm@yahoo.com</a>
<b>Website :</b>	<a href="http://www.iidkerala.org">http://www.iidkerala.org</a>
<b>Location :</b>	Owned
<b>Locality :</b>	Commercial (At site visit)

**MANAGEMENT**

<b>Name :</b>	Dr. R V Jayakumar
<b>Designation :</b>	Member
<b>Qualification :</b>	MBBS
<b>Experience :</b>	34 years
<b>Name :</b>	Dr. P.K Jabbar
<b>Designation :</b>	Member
<b>Date of Birth/ Age :</b>	50 years
<b>Qualification :</b>	MBBS

**KEY EXECUTIVES**

<b>Name :</b>	Mr. A. Mohanakumar
<b>Designation :</b>	Finance Officer

**BUSINESS DETAILS**

<b>Line of Business :</b>	Trader and distributor of pharmaceutical drugs, and also provides treatment for diabetes. [Confirmed by management]
<b>Products :</b>	Pharmaceutical Drugs
<b>Brand Names :</b>	Not Available

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**INDIAN INSTITUTE OF DIABETES - 518440.2 (SUPPLEMENTARY REPORT) PAGE NO. : 5**

<b>Agencies Held :</b>	<ul style="list-style-type: none"> <li>• Novartis</li> <li>• Sun Pharmaceuticals</li> <li>• Torrent Pharmaceuticals</li> <li>• Cipla</li> </ul>
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Cash
<b>Purchasing :</b>	Credit (30 Days)

**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>	End Users	
	<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>	90 (Approximately)	
<b>Bankers :</b>	<b>Banker Name :</b>	Central Bank of India
	<b>Branch :</b>	Kumarapuram Branch, Medical College, Thiruvananthapuram – 695033, Kerala, India
	<b>Person Name (With Designation) :</b>	--
	<b>Contact Number :</b>	91-471-2445170 (Continuously Ringing)
	<b>Name of Account Holder :</b>	Indian Institute of Diabetes
	<b>Account Number :</b>	3610200245 (Not confirmed with banker)
	<b>Account Since (Date/Year of</b>	--

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**INDIAN INSTITUTE OF DIABETES - 518440.2 (SUPPLEMENTARY REPORT) PAGE NO. : 6**

	<b>Account Opening :</b>	
	<b>Average Balance Maintained :</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--
	<b>Account Operation :</b>	--
	<b>Remark :</b>	--

<b>Auditors :</b>	
<b>Name :</b>	P N Krishna Mani and Company Chartered Accountants
<b>Address :</b>	T.C. 24/2005, C.V. Raman Pillai Road, Thycaud P.O., Near Taj Residency, Trivandrum – 695014, Kerala, India
<b>Tel. No.:</b>	91-471-2325788 / 2328328
<b>Mobile No.:</b>	91-9447025788
<b>E-mail :</b>	<a href="mailto:shivuma@md3.vsnl.net.in">shivuma@md3.vsnl.net.in</a> <a href="mailto:shivuma.cas@gmail.com">shivuma.cas@gmail.com</a>
<b>Collaborators :</b>	Not Available
<b>Membership :</b>	Not Available
<b>Sister Concern :</b>	--

**CAPITAL STRUCTURE**

**AS ON 31.03.2017**

Particulars	INR in Million
<b>CAPITAL GRANT:</b>	
Amount utilised towards Capital Grant as per Last Balance Sheet	151.211
Add: Amount utilised during the year from Grant as per contra	26.091
<b>Total</b>	<b>177.302</b>

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS		31.03.2017	31.03.2016
<b>EQUITY AND LIABILITIES</b>			
1] Capital Grant		177.302	151.212
2] Share Application Money		0.000	0.000
3] Reserves & Surplus		0.000	0.000
4] (Accumulated Losses)		0.000	0.000
<b>NETWORTH</b>		<b>177.302</b>	<b>151.212</b>
<b>UNUTILISED GRANT</b>			
Unutilised Grant		13.331	8.666
<b>TOTAL BORROWING</b>		<b>13.331</b>	<b>8.666</b>
DEFERRED TAX LIABILITIES		0.000	0.000
<b>TOTAL</b>		<b>190.633</b>	<b>159.878</b>
<b>APPLICATION OF FUNDS</b>			
FIXED ASSETS [Net Block]		172.884	147.135
Capital work-in-progress		0.000	0.000
INVESTMENT		0.000	0.000
DEFERRED TAX ASSETS		0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories		3.582	0.000
Sundry Debtors		0.000	0.000
Cash & Bank Balances		6.658	4.664
Other Current Assets		0.021	0.127
Loans, Advances & Deposits		2.649	2.337
<b>Total Current Assets</b>		<b>12.910</b>	<b>7.128</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors		1.069	0.000
Other Current Liabilities & Provisions		0.096	0.047
<b>Total Current Liabilities</b>		<b>1.165</b>	<b>0.047</b>
<b>Net Current Assets</b>		<b>11.745</b>	<b>7.081</b>
MISCELLANEOUS EXPENSES		0.000	0.000
INCOME & EXPENDITURE A/C		6.004	5.662
<b>TOTAL</b>		<b>190.633</b>	<b>159.878</b>

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**INDIAN INSTITUTE OF DIABETES - 518440.2 (SUPPLEMENTARY REPORT) PAGE NO. : 8**

**RECEIPTS AND PAYMENTS ACCOUNT**

PARTICULARS	31.03.2017	31.03.2016
<b>RECEIPTS</b>		
<b>Opening Balance</b>		
Cash in hand	0.000	0.001
SB A/C with District Treasury, Trivandrum	0.001	0.001
SBT - SB A/C 57000240451	2.582	4.302
ICICI - SB A/C 626201086345	0.002	0.002
SBI - SB A/C 10570282900	0.003	0.003
SBI - CA A/C 67355404286	1.617	0.000
SBI - CA A/C 67339834048	0.062	0.000
CBI - SB A/C 3248258742	0.397	0.371
Grant from Government of Kerala	32.178	15.420
Registration fee	0.312	0.272
Registration fee - City centre	0.044	0.045
Laboratory Fees collections	11.458	10.174
Laboratory Fee collections - City centre	2.260	2.133
Consulting charges Main Clinic	3.113	2.848
Consulting charges - City centre	0.591	0.683
Rent Recovered	0.098	0.040
Interest on Bank Deposit received	0.338	0.327
Miscellaneous Income	0.016	0.005
EPF Collection	0.594	0.410
GPF Collection	0.000	0.011
SLI Collection	0.000	0.001
GIS Collection	0.000	0.001
Auction sales	0.000	0.074
Yoga Fee Collection	0.099	0.065
SDIC	0.000	0.347
Pharmacy sales	12.454	0.747
NABH Accreditation receipts	0.000	0.012
EMEMP Received	0.289	0.586
Sponsorship Received	1.779	0.850
Deposits Received	0.020	0.000
CGHS Lab Income	0.865	0.000
Academic Income	0.051	0.000
Professional tax refund	0.000	0.118
Rates and taxes received	0.000	0.001
<b>Total</b>	<b>71.223</b>	<b>39.850</b>
<b>PAYMENTS</b>		
Salaries & Allowance	11.496	9.593
Festival allowance	0.000	0.095
EPF including employees contribution	0.983	0.877

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**INDIAN INSTITUTE OF DIABETES - 518440.2 (SUPPLEMENTARY REPORT) PAGE NO. : 9**

GPF remittance		0.000	0.011
SLI remittance		0.000	0.001
GIS remittance		0.000	0.001
Electricity charges		0.694	0.674
Telephone charges		0.088	0.133
Repairs and Maintenance		0.274	0.397
Laboratory purchase & expenses		4.988	4.918
Miscellaneous Office expenses		0.160	0.404
Postage		0.002	0.008
Travelling expenses		0.141	0.206
Printing & Stationery		0.440	0.517
Audit fee		0.000	0.011
Insurance charges		0.000	0.001
Clinic expenses		2.186	2.163
Loading and unloading charges		0.000	0.001
Security charges		0.109	0.165
Cleaning charges		0.381	0.367
Bank charges		0.010	0.001
Books & Periodicals		0.019	0.016
Rates and taxes		0.000	0.001
Sales tax deposit		0.000	0.015
Website Maintenance Expenses		0.002	0.017
Generator expenses		0.019	0.019
AMC of Equipments & Computers		0.467	0.517
Gardening expenses		0.054	0.058
Registration Fees		0.008	0.003
CME Community Programme		0.182	0.529
CDIC		0.049	0.071
EMEMP		0.000	0.221
World Diabetes Day Expenses		0.713	0.411
NABH Accreditation expenses		0.000	0.012
Research expenses		0.144	0.089
Building tax paid		0.000	0.046
Advertisement		0.108	0.042
Ethical committee expenses		0.000	0.029
Cable TV expenses		0.002	0.009
Pharmacy charges - Creditors		14.376	1.196
Equas renewal fee		0.000	0.007
Diacon Expenses		0.023	0.000
Vehicle expenses		0.239	0.000
Yoga fee paid		0.011	0.000
Software Expenses		0.014	0.000
Uniform Expenses		0.035	0.000
Academic Expenses		0.004	0.000
Legal Charges		0.016	0.000
Onam Celebration Expenses Purchase of Assets		0.037	0.000
Protein Analyser		0.052	0.000

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**INDIAN INSTITUTE OF DIABETES - 518440.2 (SUPPLEMENTARY REPORT) PAGE NO. : 10**

Printer Purchased		0.034	0.000
Building Construction Cost		26.005	0.000
Induction Cooker		0.000	0.003
Sound system		0.000	0.009
Water purifier		0.000	0.007
Printer		0.000	0.058
Building construction cost		0.000	11.257
<b>Closing Balance</b>			
Cash in hand		0.000	0.000
SB A/C with District Treasury, Trivandrum		3.074	0.001
SBT - SB A/C 57000240451		3.027	2.582
ICICI - SB A/C 626201086345		0.002	0.002
SBI - SB A/C 10570282900		0.003	0.003
SBI - CA A/C 67349275564		0.000	1.617
SBI - CA A/C 67355404286		0.085	0.062
SBI - CA A/C 67339834048		0.467	0.397
	<b>Total</b>	<b>71.223</b>	<b>39.850</b>

**TRADING ACCOUNT**

PARTICULARS		31.03.2017	31.03.2016
<b>INCOME</b>			
Pharmacy sales		12.454	NA
Closing stock at cost		3.582	NA
	<b>Total</b>	<b>16.036</b>	<b>NA</b>
<b>EXPENDITURE</b>			
Pharmacy Purchases		15.445	NA
Gross profit		0.591	NA
	<b>Total</b>	<b>16.036</b>	<b>NA</b>

**INCOME AND EXPENDITURE ACCOUNT**

PARTICULARS		31.03.2017	31.03.2016
<b>INCOME</b>			
Fund transferred from Unutilised Grant		2.014	4.453
Registration fee		0.312	0.272
Registration fee - City centre		0.044	0.045
Laboratory Fees collections		11.458	10.174
Laboratory Fee collections - City centre		2.260	2.133
Consulting charges Main Clinic		3.113	2.848
Consulting charges - City centre		0.591	0.683

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**INDIAN INSTITUTE OF DIABETES - 518440.2 (SUPPLEMENTARY REPORT) PAGE NO. : 11**

Rent Recovered		0.098	0.040
Interest on Bank Deposit received		0.649	0.327
Miscellaneous Income		0.016	0.005
GPF Collection		0.000	0.011
SLI Collection		0.000	0.001
GIS Collection		0.000	0.001
EPF Collection		0.000	0.410
Auction sales		0.000	0.074
Yoga Fee Collection		0.099	0.065
CDIC		0.000	0.347
Pharmacy sales		0.000	0.747
NABH Accreditation Receipts		0.000	0.012
Professional tax refunded		0.000	0.118
Rates and Taxes received		0.000	0.001
EMEMP Received		0.184	0.000
Sponsorship Received		1.779	0.850
CGHS Lab Income		0.865	0.000
Academic Income		0.051	0.000
Excess of expenditure over income		0.342	0.399
<b>Total</b>		<b>23.875</b>	<b>24.016</b>
<b>EXPENDITURE</b>			
Salaries & Allowance		11.496	9.593
Festival allowance		0.000	0.095
EPF Less employees contribution		0.389	0.877
GPF remittance		0.000	0.011
SLI remittance		0.000	0.001
GIS remittance		0.000	0.001
Electricity charges		0.694	0.674
Telephone charges		0.088	0.133
Repairs and Maintenance		0.274	0.397
Laboratory purchase & expenses		4.988	4.918
Miscellaneous Office expenses		0.160	0.404
Postage		0.002	0.008
Travelling expenses		0.141	0.206
Printing & Stationery		0.440	0.517
Audit fee		0.000	0.012
Advertisement Charges		0.000	0.042
Clinic expenses		2.186	2.163
Security charges		0.109	0.165
Cleaning charges		0.381	0.367
Bank charges		0.010	0.001
Books & Periodicals		0.019	0.016
Website Maintenance Expenses		0.002	0.017
Rates & Taxes		0.000	0.000
Generator expenses		0.019	0.019
Pharmacy expenses		0.000	1.196

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**INDIAN INSTITUTE OF DIABETES - 518440.2 (SUPPLEMENTARY REPORT) PAGE NO. : 12**

AMC of Equipments & Computers		0.467	0.517
NABH Accredition Expenses		0.000	0.013
Gardening expenses		0.054	0.058
Registration Fees		0.008	0.003
CME Community Programme		0.182	0.529
CDIC		0.049	0.071
World Diabetes Day Expenses		0.713	0.410
Insurance charges		0.000	0.002
Research expenses		0.144	0.089
Advertisement		0.108	0.000
Cable TV expenses		0.002	0.008
Loading and unloading charges		0.000	0.002
Ethical Committee Expenses		0.000	0.029
Buiding tax paid		0.000	0.046
Equas Renewal Fee		0.000	0.007
Diacon Expenses		0.023	0.000
Vehicle Expenses		0.239	0.000
Yoga Fee Paid		0.011	0.000
Software Expenses		0.014	0.000
Uniform Expenses		0.035	0.000
Academic Expenses		0.004	0.000
Legal Charges		0.016	0.000
Onam Celebration Expenses		0.037	0.000
Audit Fee		0.029	0.000
Depreciation on fixed assets		0.342	0.399
	<b>Total</b>	<b>23.875</b>	<b>24.016</b>

**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	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	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes

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**INDIAN INSTITUTE OF DIABETES - 518440.2 (SUPPLEMENTARY REPORT) PAGE NO. : 13**

15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
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	No
26	Turnover of firm for last two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two 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**

<b>Name of Company :</b>	INDIAN INSTITUTE OF DIABETES
<b>Address :</b>	Pulayanarkotta, Thiruvananthapuram – 695033, Kerala, India
<b>Contact No.:</b>	91-471-2559388
<b>Person to whom we met:</b>	Mr. Radhakrishnan (Security Guard)
<b>Name Board :</b>	Sighted
<b>Location:</b>	Easy
<b>Landmark (If Any):</b>	Pulayanarkotta Junction
<b>Total Floors of the building:</b>	Ground + 1 Floor
<b>Subject situated on:</b>	Entire premises belongs to the subject
<b>Locality:</b>	Commercial

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***INDIAN INSTITUTE OF DIABETES - 518440.2 (SUPPLEMENTARY REPORT) PAGE NO. : 14***

<b>Area :</b>	Neutral
<b>Visibility of Items :</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Computers</li> </ul>
<b>Neighbour's Interview :</b>	Our executive enquired with neighbour companies – Mukambika Bakery and Hindlabs Clinical Laboratory and they claimed that the subject is situated on the given address.
<b>Proof of visit:</b>	Photograph

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**CMT REPORT (Corruption, Money Laundering & Terrorism]**

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

**1] INFORMATION ON DESIGNATED PARTY**

No records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

**2] Court Declaration :**

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

**3] Asset Declaration :**

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

**4] Record on Financial Crime :**

Charges or conviction registered against subject: **None**

**5] Records on Violation of Anti-Corruption Laws :**

Charges or investigation registered against subject: **None**

**6] Records on Int'l Anti-Money Laundering Laws/Standards :**

Charges or investigation registered against subject: **None**

**7] Criminal Records**

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

**8] Affiliation with Government :**

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

**9] Compensation Package :**

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

**10] Press Report :**

No press reports / filings exists on the subject.

**INDIAN INSTITUTE OF DIABETES - 518440.2 (SUPPLEMENTARY REPORT) PAGE NO. : 16**

**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 68.85
UK Pound	1	INR 89.67
Euro	1	INR 80.31

**INFORMATION DETAILS**

Information Gathered by :	PNM
Analysis Done by :	PRY
Report Prepared by :	NKT

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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	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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