

MIRA INFORM REPORT

Report No. :	522172
Report Date :	28.07.2018

IDENTIFICATION DETAILS

Name :	SOUTHERN SCRIBE INSTRUMENTS PRIVATE LIMITED
Registered Office :	New # 398, Old # No. 766, Poonamalee High Road, Kilpauk, Chennai – 600010, Tamilnadu
Mobile No.:	91-9381039034 (Mr. Vijay Kumar)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	16.03.2010
CIN No.: [Company Identification No.]	U74900TN2010PTC074949
Capital Investment / Paid-up Capital :	INR 24.200 Million
PAN No.: [Permanent Account No.]	AANCS9579G
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	The Subject is engaged in the business of manufacturer of Ball Pens, Sketch Pens, Gel Pens, Mathematical Drawing Instruments and Other Stationery Items. (Registered activity)
No. of Employees :	Information declined by the management

RATING & COMMENTS

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

MIRA's Rating :	C
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Credit Rating	Explanation	Rating Comments
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C	Medium High Risk	Business dealings permissible preferably on secured basis
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Status :	Moderate
Payment Behaviour :	Slow
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2010 and it is a manufacturer of ball pens, sketch pens, gel pens, mathematical drawing instruments and other stationery items.</p> <p>As per financials of March 2017, the company has registered decline in its revenue as compared to its previous year's revenue and has reported minimal profit margin.</p> <p>Rating takes into consideration the company's accumulated previous year's losses which had led to erosion of net worth and weak financial risk profile.</p> <p>Payments seems to be slow.</p> <p>In view of aforesaid, the company can be considered for business dealings at safe and secured trade terms and conditions.</p>

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

ECGC Country Risk Classification List

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
India	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

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EXTERNAL AGENCY RATING

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

RBI DEFAULTERS' LIST STATUS

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

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

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

BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 28.07.2018

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 DENIED BY

Name :	Mr. Vijay Kumar
Designation :	Accounts Manager
Contact No.:	91-9381039034
Date :	26.07.2018

Name :	Mr. K. Gopalan
Designation :	Marketing Manager
Contact No.:	91-9381737402
Date :	26.07.2018

Name :	Mr. Hameed
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Designation :	Not Divulged
Contact No.:	91-9551044468
Date :	26.07.2018

LOCATIONS

Registered Office :	New # 398, Old # No. 766, Poonamalee High Road, Kilpauk, Chennai – 600010, Tamilnadu, India
Tel. No.:	91-44-27602083 / 25320053
Mobile No.:	91-9381039034 (Mr. Vijay Kumar) 91-9381737402 (Mr. K. Gopalan)
Fax No.:	91-44-26426855
E-Mail :	scpl6chn@gmail.com

DIRECTORS

As on 31.03.2018

Name :	Mr. Anish Jacob			
Designation :	Managing Director			
Address :	9/1, 15th Avenue, Harrington Road, Chetput, Chennai – 600031, Tamilnadu, India			
Date of Birth/Age :	17.06.1984			
Date of Appointment :	19.03.2010			
DIN No.:	00767309			
Other Directorship:	CIN/FCRN	Company Name	Begin Date	End Date
	U25200TN2011PTC080801	CHENNAI PLASTIK PRODUCTS PRIVATE LIMITED	27/05/2011	-
	U36991TN2002PTC049268	CHENNAI PEN PRODUCTS PRIVATE LIMITED	17/07/2002	-
	U74900TN2015PTC101934	SOUTHERN WRITING INSTRUMENTS PRIVATE LIMITED	31/12/2015	-
Name :	Mr. Kottukulam Jacob			
Designation :	Wholetime Director			
Address :	9/1, 15th Avenue, Harrington Road, Chetput, Chennai – 600031, Tamilnadu, India			
Date of Birth/Age :	28.02.1956			
Date of Appointment :	11.04.2011			
DIN No.:	00767434			
Other Directorship:	CIN/FCRN	Company Name	Begin Date	End Date
	U25200TN2011PTC080801	CHENNAI PLASTIK PRODUCTS PRIVATE LIMITED	27/05/2011	-
	U26999TN1990PTC019478	NELLAI CONCRETE PRODUCTS AND	03/08/1990	-

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	CONSTRUCTION COMPANY PRIVATE LIMITED		
U27209TN1983PTC010184	KOTTUKULAM ENGINEER PRIVATE LIMITED	01/12/1988	-
U36991TN2002PTC049268	CHENNAI PEN PRODUCTS PRIVATE LIMITED	17/07/2002	-
U52110TN1992PTC022736	AARS AGRO INDUSTRIES PRIVATE LIMITED	01/06/2001	-
U52396TN2003PTC051683	UNIVERSAL COLOURS INDIA PRIVATE LIMITED	19/07/2013	-
U74900TN2015PTC101934	SOUTHERN WRITING INSTRUMENTS PRIVATE LIMITED	24/08/2015	-
U74999TN1999PTC041874	SOUTHERN CHROMATICS PRIVATE LIMITED	02/09/1999	-

KEY EXECUTIVES

Name :	Mr. Vijay Kumar
Designation :	Accounts Manager
Name :	Mr. K. Gopalan
Designation :	Marketing Manager

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares
Kottukulam Jacob	8500
Annie Jacob	3080
Anish Jacob	16500
Tata Coffee Limited	7280
Shibu Punnen	2000
Chennai Pen Products Private Limited	1540
Anju Elizabeth Cherian	1000
Southern Writing Private Limited	2100
Total	42000

Names of Preference Shareholders	No. of Shares
Anish Jacob	50000
Kottukulam Jacob	100000
Annie Jacob	50000
Total	200000

Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

Category	Percentage
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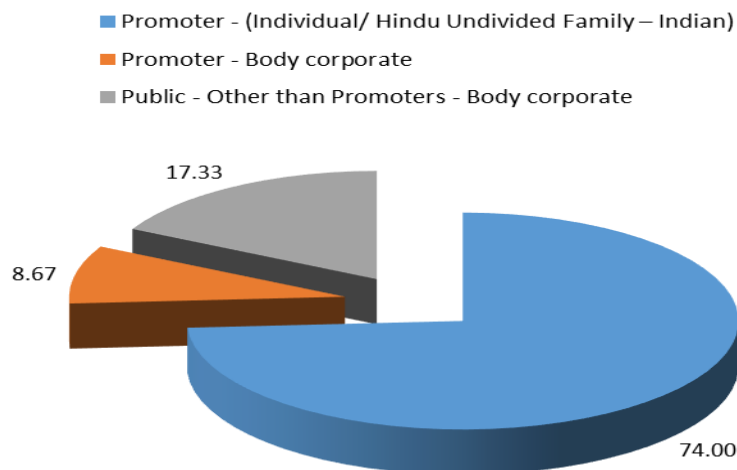
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Promoter - (Individual/ Hindu Undivided Family – Indian)	74.00
Promoter - Body corporate	8.67
Public - Other than Promoters - Body corporate	17.33
Total	100.00

Share holding pattern



BUSINESS DETAILS

Line of Business :	The Subject is engaged in the business of Manufacturer of Ball Pens, Sketch Pens, Gel Pens, Mathematical Drawing Instruments and Other Stationery Items. (Registered activity)
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	Not Divulged

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

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Suppliers :	<ul style="list-style-type: none"> • Akaygents Private Limited • Allied Steel Mart • AL Office Automation • Afflatus Gravures Private Limited • Akshar Gravures Private Limited • Ambika Vyapar Private Limited • Anand Agencies and Mfg. Co. Private Limited • Asian Automation • Asian Pencils Private Limited • AVA Stores • Alok Masterbatches Limited • Bajali Turbo Services • Clear Polyplast India Private Limited • CRI Limited • Hindustan Cans Private Limited • Hi-Shine Inks Private Limited • Hi-Tech Writing Industries • Indian Writing Instruments • India Steel Traders • Packaging Solutions Private Limited • Powerthrm System Private Limited <table border="1" data-bbox="523 1178 1445 1402"> <tr> <td>Reference :</td> <td>Aeroflex India Private Limited</td> </tr> <tr> <td>Name of the Person :</td> <td>--</td> </tr> <tr> <td>Contact No.:</td> <td>--</td> </tr> <tr> <td>Since How Long Known :</td> <td>--</td> </tr> <tr> <td>Maximum Limit Dealt :</td> <td>--</td> </tr> <tr> <td>Experience :</td> <td>--</td> </tr> <tr> <td>Remark:</td> <td>--</td> </tr> </table>	Reference :	Aeroflex India Private Limited	Name of the Person :	--	Contact No.:	--	Since How Long Known :	--	Maximum Limit Dealt :	--	Experience :	--	Remark:	--
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Name of the Person :	--														
Contact No.:	--														
Since How Long Known :	--														
Maximum Limit Dealt :	--														
Experience :	--														
Remark:	--														
Customers :	<ul style="list-style-type: none"> • ITC Limited • Tata Coffee Limited • V Plus Stationary India Private Limited <table border="1" data-bbox="523 1563 1445 1787"> <tr> <td>Reference :</td> <td>Anand Agencies</td> </tr> <tr> <td>Name of the Person :</td> <td>--</td> </tr> <tr> <td>Contact No.:</td> <td>--</td> </tr> <tr> <td>Since How Long Known :</td> <td>--</td> </tr> <tr> <td>Maximum Limit Dealt :</td> <td>--</td> </tr> <tr> <td>Experience :</td> <td>--</td> </tr> <tr> <td>Remark:</td> <td>--</td> </tr> </table>	Reference :	Anand Agencies	Name of the Person :	--	Contact No.:	--	Since How Long Known :	--	Maximum Limit Dealt :	--	Experience :	--	Remark:	--
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Name of the Person :	--														
Contact No.:	--														
Since How Long Known :	--														
Maximum Limit Dealt :	--														
Experience :	--														
Remark:	--														
No. of Employees :	Information declined by the management														
Bankers :	<table border="1" data-bbox="523 1883 1445 1975"> <tr> <td>Bank Name</td> <td>Small Industries Development Bank of India</td> </tr> <tr> <td>Branch</td> <td>"Overseas Towers"756L, Anna Salai</td> </tr> </table>	Bank Name	Small Industries Development Bank of India	Branch	"Overseas Towers"756L, Anna Salai										
Bank Name	Small Industries Development Bank of India														
Branch	"Overseas Towers"756L, Anna Salai														

		(Opposite TVS), Chennai – 600002, Tamilnadu, India
	Person Name (With Designation)	--
	Contact Number	--
	Name of Account Holder	--
	Account Number	--
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	--
Facilities :	Secured Loan	31.03.2017 (INR in Million)
	Long-term Borrowings	31.03.2016 (INR in Million)
	Loan From ITC (Bank Guarantee)	2.450
	Total	2.450
		2.400

Auditors :	
Name :	Vijayan and Murali Chartered Accountants
Address :	54, 12th Avenue, Ashok Nagar, Chennai- 600083, Tamilnadu, India
Tel. No.:	91-44-24897099
Income-tax PAN of auditor or auditor's firm :	AAAFV1921D
Memberships :	Not Available
Collaborators :	Not Available
Other Related Parties :	<ul style="list-style-type: none"> • Chennai Pen Products Private Limited • Vellore Tin Products • Chennai Plastik Products Private Limited • Southern Writing Instruments Private Limited • Southern Wires • Tata Coffee Limited

CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

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No. of Shares	Type	Value	Amount
42000	Equity Shares	INR 100/- each	INR 4.200 Million
200000	Preference Share	INR 100/- each	INR 20.000 Million
	Total		INR 24.200 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
42000	Equity Shares	INR 100/- each	INR 4.200 Million
200000	Preference Share	INR 100/- each	INR 20.000 Million
	Total		INR 24.200 Million

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	24.200	24.200	24.200
(b) Reserves & Surplus	(39.355)	(41.277)	(42.051)
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	(15.155)	(17.077)	(17.851)
(3) Non-Current Liabilities			
(a) long-term borrowings	149.942	138.272	134.664
(b) Deferred tax liabilities (Net)	14.826	14.206	14.129
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	164.768	152.478	148.793
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	11.633	14.861	11.986
(c) Other current liabilities	3.030	2.707	5.422
(d) Short-term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	14.663	17.568	17.408
TOTAL	164.276	152.969	148.350
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	80.567	78.734	71.666
(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	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000

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(e) Other Non-current assets	2.920	2.538	0.000
Total Non-Current Assets	83.487	81.272	71.666
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	33.470	36.545	31.058
(c) Trade receivables	20.772	20.632	19.488
(d) Cash and cash equivalents	10.307	3.041	18.167
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	16.240	11.479	7.971
Total Current Assets	80.789	71.697	76.684
TOTAL	164.276	152.969	148.350

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	226.315	234.672	299.403
	Other Income	15.858	10.375	12.077
	TOTAL	242.173	245.047	311.480
Less	EXPENSES			
	Cost of Materials Consumed	146.929	155.937	203.436
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(1.237)	(5.778)	(0.479)
	Employees benefits expense	16.395	15.928	16.167
	Other expenses	60.949	61.153	55.711
	TOTAL	223.036	227.240	274.835
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	19.137	17.807	36.645
Less	FINANCIAL EXPENSES	11.240	12.596	15.240
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	7.897	5.211	21.405
Less/ Add	DEPRECIATION/ AMORTISATION	5.354	4.361	4.215
	PROFIT/ (LOSS) BEFORE TAX	2.543	0.850	17.190

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Less	TAX	0.620	0.076	0.206
	PROFIT/ (LOSS) AFTER TAX	1.923	0.774	16.984
Add	PREVIOUS YEARS' BALANCE BROUGHT FORWARD	(41.277)	(42.051)	(59.015)
	Balance Carried to the B/S	(39.354)	(41.277)	(42.051)
	Earnings / (Loss) Per Share (INR)	8.00	3.00	70.00

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	14.782	7.212	NA
Net cash flow from operating activity	14.782	7.212	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	33.50	32.09	23.76
Account Receivables Turnover (Income / Sundry Debtors)	10.90	11.37	15.36
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	28.90	34.78	21.50
Inventory Turnover (Operating Income / Inventories)	0.57	0.49	1.18
Asset Turnover (Operating Income / Net Fixed Assets)	0.24	0.23	0.51

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
-------------	------------	------------	------------

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SOUTHERN SCRIBE INSTRUMENTS PRIVATE LIMITED - 522172

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Debt Ratio (Borrowing + Current Liabilities) / Total Assets)	1.00	1.02	1.03
Debt Equity Ratio (Total Liability / Networth)	(9.89)	(8.10)	(7.54)
Current Liabilities to Networth (Current Liabilities / Net Worth)	(0.97)	(1.03)	(0.98)
Fixed Assets to Networth (Net Fixed Assets / Networth)	(5.32)	(4.61)	(4.01)
Interest Coverage Ratio (PBIT / Financial Charges)	1.70	1.41	2.40

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.85	0.33	5.67
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.17	0.51	11.45
Return on Investment (ROI) ((PAT / Networth) * 100)	%	(12.69)	(4.53)	(95.14)

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		5.51	4.08	4.41
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		3.23	2.00	2.62
G-Score Ratio Financial (Networth / Total Assets)		(0.09)	(0.11)	(0.12)
G-Score Ratio Debt (Debts / Equity Capital)		6.20	5.71	5.56
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		5.51	4.08	4.41

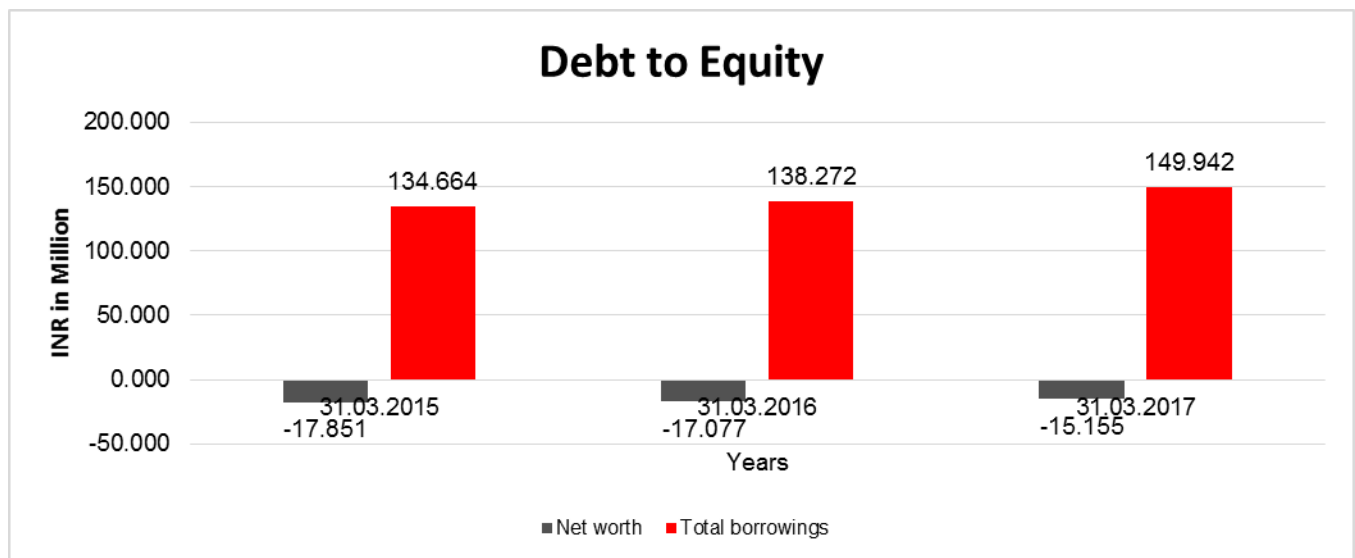
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Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

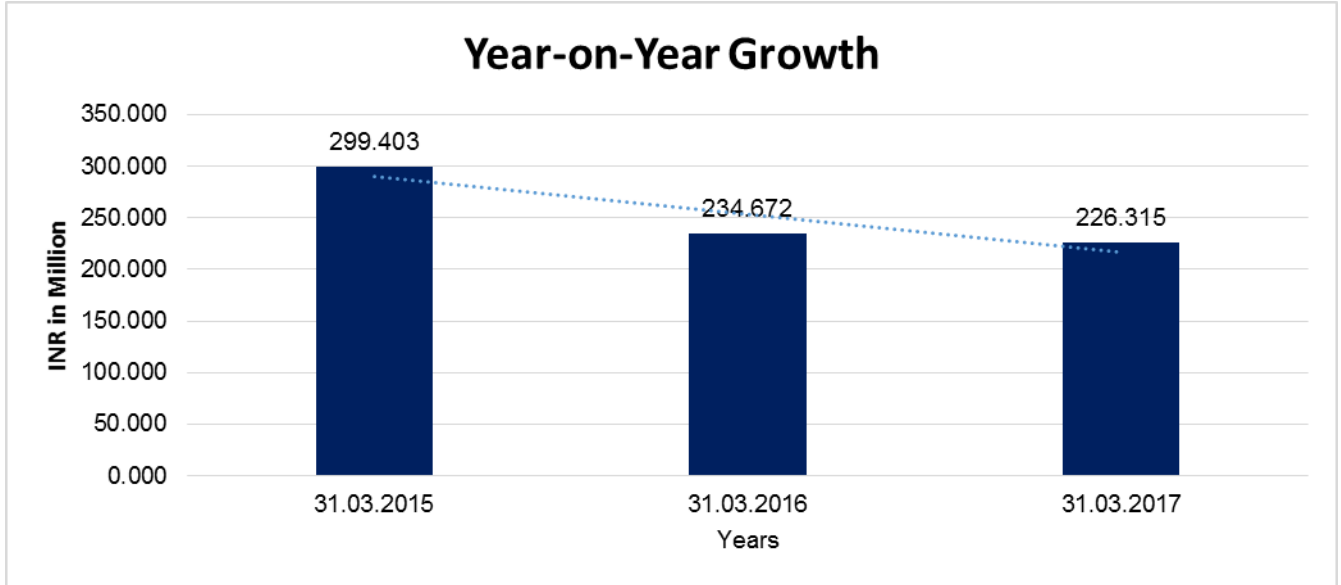
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	24.200	24.200	24.200
Reserves & Surplus	(42.051)	(41.277)	(39.355)
Net worth	(17.851)	(17.077)	(15.155)
Long Term borrowings	134.664	138.272	149.942
Short Term borrowings	0.000	0.000	0.000
Total borrowings	134.664	138.272	149.942
Debt/Equity ratio	(7.544)	(8.097)	(9.894)



YEAR-ON-YEAR GROWTH

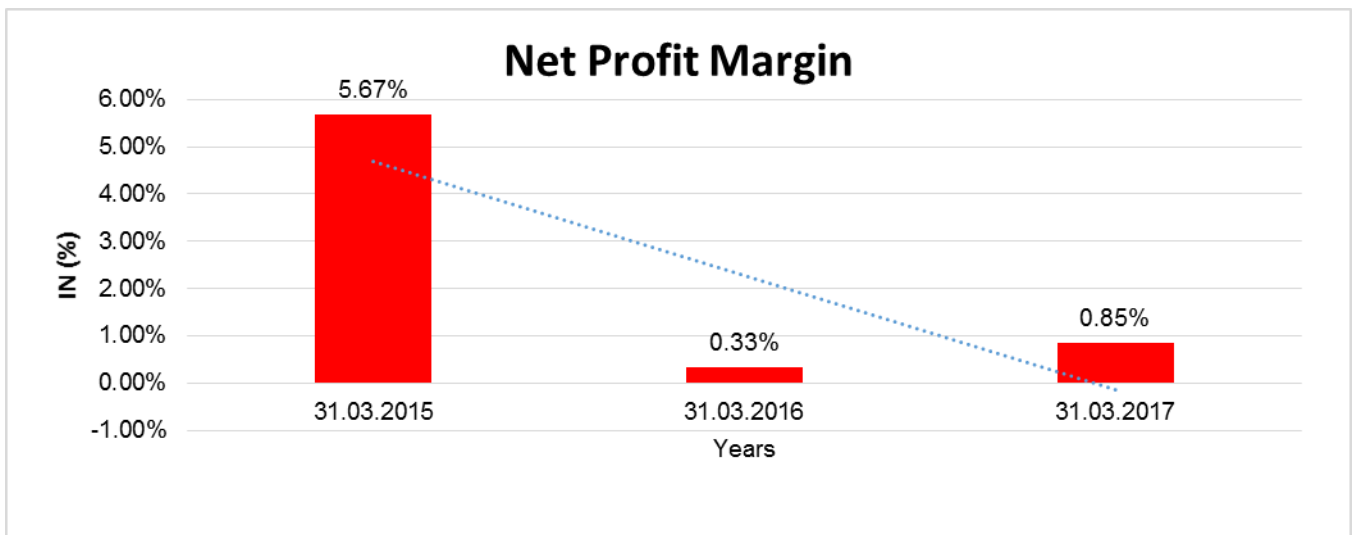
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	299.403	234.672	226.315
		(21.620)	(3.561)

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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	299.403	234.672	226.315
Profit	16.984	0.774	1.923
	5.67%	0.33%	0.85%



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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	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	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

CORPORATE INFORMATION

Subject was incorporated on 16.03.2010 as a Private Limited Company. The Company is engaged in the business of manufacturer of Ball Pens, Sketch Pens, Gel Pens, Mathematical Drawing Instruments and Other Stationery Items.

STATE OF COMPANY'S AFFAIRS AND FUTURE OUTLOOK:

The company has made profit after tax amounting to INR 2.543 Million and the directors have confidence in the business of the company.

UNSECURED LOAN

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
Loans and Advances from Director and their relatives:		
Anish Jacob	53.763	58.051
Annie Jacob	31.346	24.495
K. Jacob	62.060	52.801
Susan Jacob	0.323	0.525
Total	147.492	135.872

INDEX OF CHARGES:

SN	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G10376168	10267390	Small Industries Development Bank of India	23/02/2011	-	22/08/2016	50000000.0	"Overseas Towers"756L, Anna Salai (Opposite TVS), Chennai – 600002, Tamilnadu, India
2	G10377109	10227237	Small Industries Development Bank of India	05/07/2010	29/07/2010	22/08/2016	50000000.0	"Overseas Towers"756L, Anna Salai (Opposite TVS), Chennai – 600002, Tamilnadu, India

FIXED ASSETS

- Land
- Building
- Factory Building
- Furniture and Fixture

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- Plant and Machinery
- Computer Equipments
- Lorry

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 68.70
UK Pound	1	INR 89.98
Euro	1	INR 79.98

INFORMATION DETAILS

Information Gathered by :	ARC
Analysis Done by :	VIV
Report Prepared by :	SUJ

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	YES
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	YES
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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