

MIRA INFORM REPORT

Report No. :	537911
Report Date :	05.11.2018

IDENTIFICATION DETAILS

Name :	SUVINO EXPORTS PRIVATE LIMITED (w.e.f.09.07.1999)
Formerly Known As :	SUVINO SYNTHETICS PRIVATE LIMITED
Registered Office :	C-702, Marathon Nextgen Innova, Opposite Peninsula Corp Park, Off Ganpatrao Kadam Marg, Lower Parel (West), Mumbai 400013, Maharashtra
Tel. No.:	91-22-40108400
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	11.09.1987
CIN No.: [Company Identification No.]	U17120MH1987PTC044642
Capital Investment / Paid-up Capital :	INR 2.500 Million
IEC No.: [Import-Export Code No.]	0392038633
PAN No.: [Permanent Account No.]	AAACS7206F
GSTN : [Goods & Service Tax Registration No.]	27AAACS7206F1ZK
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> ❖ Trader of Wire of Iron or Non-Alloy Steel. [Registered Activity] ❖ Manufacturing, Selling and Dealing of all types of Synthetics, Synthetic Fibres, Polyester, Acrylic, Polypropylene, Cotton, Fibres, etc. [As per Memorandum of Association]

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

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 :	A
------------------------	----------

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

Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 1987 and it is a trader of wire of iron and non-alloy steel.</p> <p>As per financials of March 2018, 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 established track record of business operations along with sound network base and comfortable debt coverage indicators.</p> <p>Further, the company has reported Earnings Per Share of INR 30.34 against its face value of INR 100.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual 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.

EXTERNAL AGENCY RATING

NOT AVAILABLE

RBI DEFAULTERS' LIST STATUS

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

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 05.11.2018

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

Name :	Mr. Avi Shaikh
Designation :	Not Divulged
Contact No.:	91-22-40108400
Date :	02.11.2018

LOCATIONS

Registered Office :	C-702, Marathon Nextgen Innova, Opposite Peninsula Corp Park, Off Ganpatrao Kadam Marg, Lower Parel (West), Mumbai 400013, Maharashtra, India
Tel. No.:	91-22-40108400/ 40108444
Fax No.:	Not Available
E-Mail :	avishek@suvino.com office@suvino.com
Website :	http://www.suvino.com
Corporate Office :	002, Shubh Apartment, B G Kher Road, Worli, Mumbai 400018, Maharashtra, India

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Avishek Vinod Modi
Designation :	Director

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

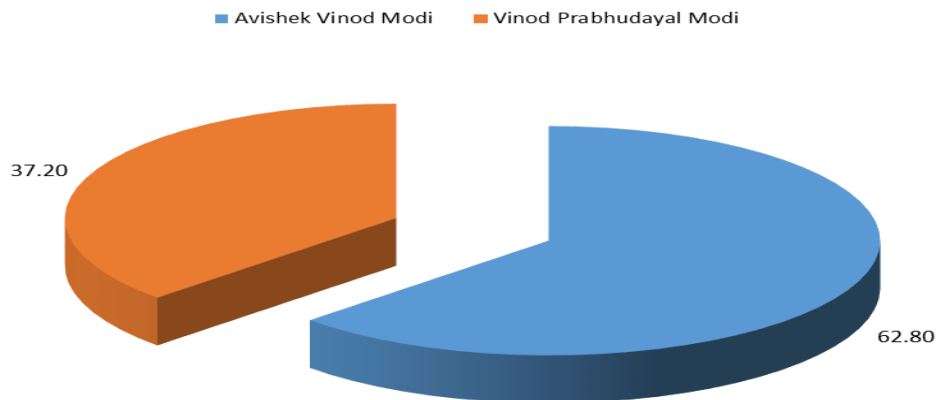
Address :	103, Shubh Apartment CHSL, B G Kher Road, Worli, Mumbai 400018, Maharashtra, India
Date of Appointment :	31.10.1997
DIN No.:	00126992
Name :	Mr. Vinod Prabhudayal Modi
Designation :	Director
Address :	103, Shubh Apartment CHSL, B G Kher Road, Worli, Mumbai 400018, Maharashtra, India
Date of Appointment :	11.09.1987
DIN No.:	00127012

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON 31.03.2018

Names of Shareholders	No. of Shares	Percentage of Holding
Avishek Vinod Modi	15700	62.80
Vinod Prabhudayal Modi	9300	37.20
Total	25000	100.00

Share holding pattern



AS ON 30.09.2017

Equity Share Breakup	Percentage of
-----------------------------	----------------------

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

	Holding
Category	
Promoters – Individual/ Hindu Undivided Family – Indian	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> ❖ Trader of Wire of Iron or Non-Alloy Steel. [Registered Activity] ❖ Manufacturing, Selling and Dealing of all types of Synthetics, Synthetic Fibres, Polyester, Acrylic, Polypropylene, Cotton, Fibres, etc. [As per Memorandum of Association] 	
Products :	ITC Code No.	Product Descriptions
	72179099	Other Wires N.E.S
	99611928	Wholesale trade and commission Trade, except of Motor vehicles and motorcycles
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :		
Selling :	Not Divulged	
Purchasing :	Not Divulged	

PRODUCTION STATUS (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--

	Maximum limit dealt:	--																		
	Experience:	--																		
	Remark	--																		
Customers :	<table border="1"> <tr> <td>Reference:</td> <td>Not Divulged</td> </tr> <tr> <td>Name of the Person (Designation):</td> <td>--</td> </tr> <tr> <td>Contact Number:</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:	Not Divulged	Name of the Person (Designation):	--	Contact Number:	--	Since how long known:	--	Maximum limit dealt:	--	Experience:	--	Remark	--				
Reference:	Not Divulged																			
Name of the Person (Designation):	--																			
Contact Number:	--																			
Since how long known:	--																			
Maximum limit dealt:	--																			
Experience:	--																			
Remark	--																			
No. of Employees :	Information declined by the management																			
Bankers :	❖ Central Bank of India Jenabai Building, Yusuf Meherali Road, Mandvi, Mumbai - 400003, Maharashtra, India ❖ Bank of India																			
Facilities :	<table border="1"> <thead> <tr> <th>SECURED LOANS</th> <th>31.03.2018 (INR In Million)</th> <th>31.03.2017 (INR In Million)</th> </tr> </thead> <tbody> <tr> <td>LONG-TERM BORROWINGS</td> <td></td> <td></td> </tr> <tr> <td>Term Loans - From Other Parties [Reliance Comm Fin Limited]</td> <td>10.124</td> <td>11.282</td> </tr> <tr> <td>SHORT TERM BORROWINGS</td> <td></td> <td></td> </tr> <tr> <td>Loans repayable on demand From Bank [Bank of India]</td> <td>13.142</td> <td>6.438</td> </tr> <tr> <td>Total</td> <td>23.266</td> <td>17.720</td> </tr> </tbody> </table>		SECURED LOANS	31.03.2018 (INR In Million)	31.03.2017 (INR In Million)	LONG-TERM BORROWINGS			Term Loans - From Other Parties [Reliance Comm Fin Limited]	10.124	11.282	SHORT TERM BORROWINGS			Loans repayable on demand From Bank [Bank of India]	13.142	6.438	Total	23.266	17.720
SECURED LOANS	31.03.2018 (INR In Million)	31.03.2017 (INR In Million)																		
LONG-TERM BORROWINGS																				
Term Loans - From Other Parties [Reliance Comm Fin Limited]	10.124	11.282																		
SHORT TERM BORROWINGS																				
Loans repayable on demand From Bank [Bank of India]	13.142	6.438																		
Total	23.266	17.720																		

Auditors :	
Name :	S.C. Jalan and Associates Chartered Accountants
Address :	24, Shree CHSL, 5th Floor, Laxmi Narayan Lane, Matunga, Mumbai – 400019, Maharashtra, India
PAN No.:	ABEFF0521M
Memberships :	Not Available
Collaborators :	Not Available

Related Parties :	<ul style="list-style-type: none">❖ Ecolux India Private Limited❖ Jai Prochem LLP❖ Avishek Modi HUF❖ Vinod Modi HUF
--------------------------	--

CAPITAL STRUCTURE

AS ON 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
25000	Equity Shares	INR 100/- each	INR 2.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
25000	Equity Shares	INR 100/- each	INR 2.500 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	2.500	2.500	2.500
(b) Reserves & Surplus	39.239	38.481	37.893
(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)	41.739	40.981	40.393
(3) Non-Current Liabilities			
(a) Long-term borrowings	25.261	17.733	17.411
(b) Deferred tax liabilities (Net)	0.501	0.511	0.531
(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)	25.762	18.244	17.942
(4) Current Liabilities			
(a) Short term borrowings	14.230	6.644	1.280
(b) Trade payables	10.962	46.392	34.836
(c) Other current liabilities	1.157	1.038	0.930
(d) Short-term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	26.349	54.074	37.046
TOTAL	93.850	113.299	95.381
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	14.605	14.782	14.807
(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	7.121	7.121	7.121
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	21.726	21.903	21.928

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

(2) Current assets			
(a) Current investments	5.246	0.000	0.000
(b) Inventories	7.336	15.153	22.820
(c) Trade receivables	32.561	42.537	23.320
(d) Cash and cash equivalents	0.374	1.331	1.165
(e) Short-term loans and advances	26.607	32.375	26.148
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	72.124	91.396	73.453
TOTAL	93.850	113.299	95.381

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Sales	162.411	264.723	336.717
	Other Income	2.945	2.158	0.796
	TOTAL	165.356	266.881	337.513
Less	EXPENSES			
	Cost of Materials Consumed	7.816	11.220	102.496
	Purchases of Stock-in-Trade	124.874	226.903	173.719
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	7.818	7.666	32.068
	Employees benefits expense	4.843	4.572	3.755
	Other expenses	16.016	12.874	19.943
	TOTAL	161.367	263.235	331.981
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	3.989	3.646	5.532
Less	FINANCIAL EXPENSES	2.809	2.508	2.920
	PROFIT BEFORE TAX, DEPRECIATION AND AMORTISATION	1.180	1.138	2.612
Less/ Add	DEPRECIATION/ AMORTISATION	0.296	0.369	2.093
	PROFIT BEFORE TAX	0.884	0.769	0.519
Less	TAX	0.125	0.181	0.160
	PROFIT AFTER TAX	0.759	0.588	0.359

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

	Earnings Per Share (INR)	30.34	23.53	(14.34)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	1.157	1.038	0.930
Cash Generated from Operations	(8.836)	(3.694)	17.280
Net Cash (used in) / Generated from Operating Activities	(8.973)	(3.892)	16.976

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days <i>(Sundry Debtors / Income * 365 Days)</i>	73.18	58.65	25.28
Account Receivables Turnover <i>(Income / Sundry Debtors)</i>	4.99	6.22	14.44
Average Payment Days <i>(Sundry Creditors / Purchases * 365 Days)</i>	30.15	71.11	46.03
Inventory Turnover <i>(Operating Income / Inventories)</i>	0.54	0.24	0.24
Asset Turnover <i>(Operating Income / Net Fixed Assets)</i>	0.27	0.25	0.37

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.56	0.64	0.58
Debt Equity Ratio <i>(Total Liability / Networth)</i>	0.97	0.62	0.49
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>	0.63	1.32	0.92

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

Fixed Assets to Networth (Net Fixed Assets / Networth)	0.35	0.36	0.37
Interest Coverage Ratio (PBIT / Financial Charges)	1.42	1.45	1.89

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin (PAT / Sales) * 100	%	0.47	0.22	0.11
Return on Total Assets (PAT / Total Assets) * 100	%	0.81	0.52	0.38
Return on Investment (ROI) (PAT / Networth) * 100	%	1.82	1.43	0.89

SOLVENCY RATIOS

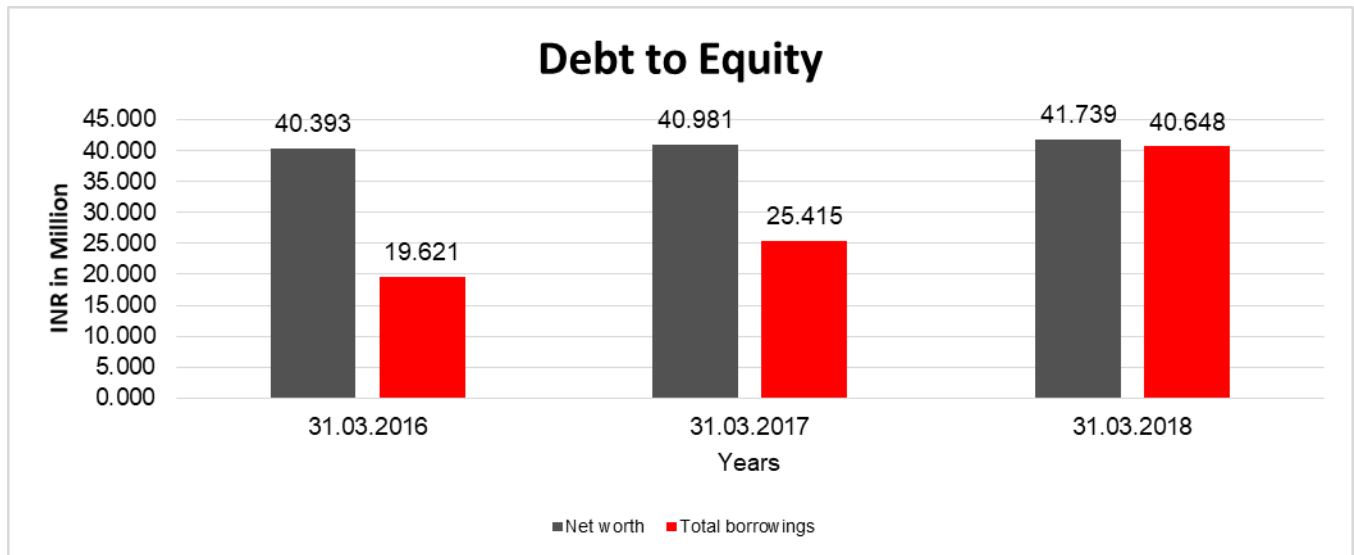
PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		2.74	1.69	1.98
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		2.46	1.41	1.37
G-Score Ratio Financial (Networth / Total Assets)		0.44	0.36	0.42
G-Score Ratio Debt (Debts / Equity Capital)		16.26	10.17	7.85
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.74	1.69	1.98

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

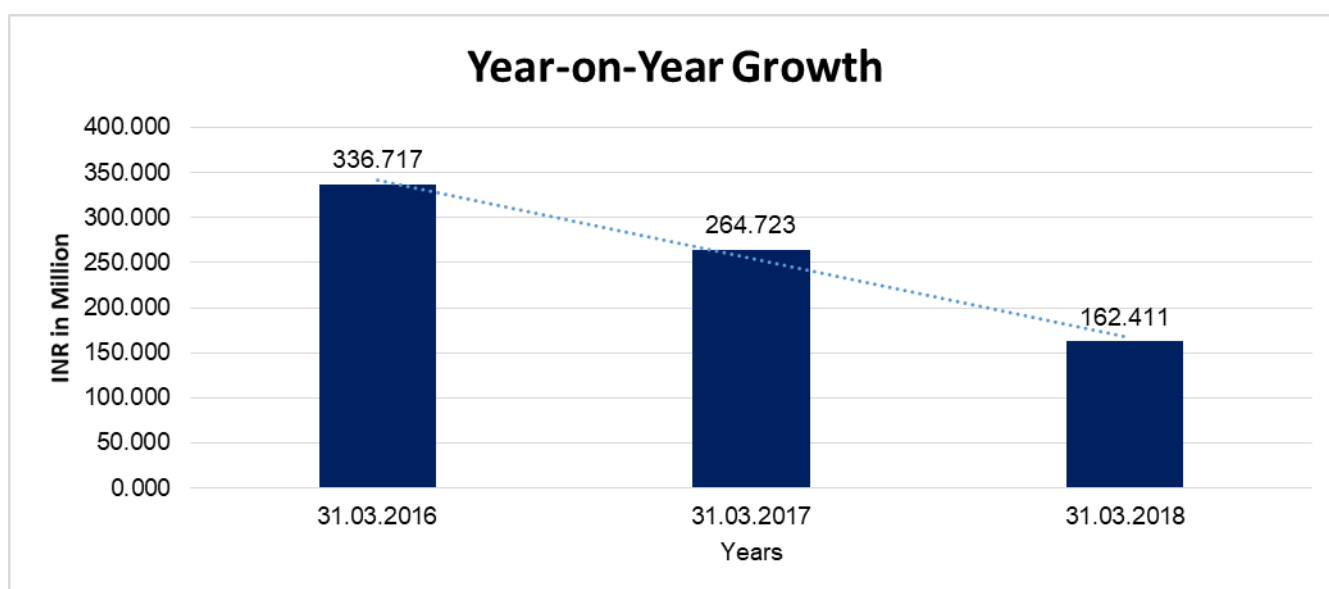
DEBT EQUITY RATIO

Particulars	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	2.500	2.500	2.500
Reserves & Surplus	37.893	38.481	39.239
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	40.393	40.981	41.739
long-term borrowings	17.411	17.733	25.261
Short term borrowings	1.280	6.644	14.230
Current Maturities of Long term debt	0.930	1.038	1.157
Total borrowings	19.621	25.415	40.648
Debt/Equity ratio	0.486	0.620	0.974



YEAR-ON-YEAR GROWTH

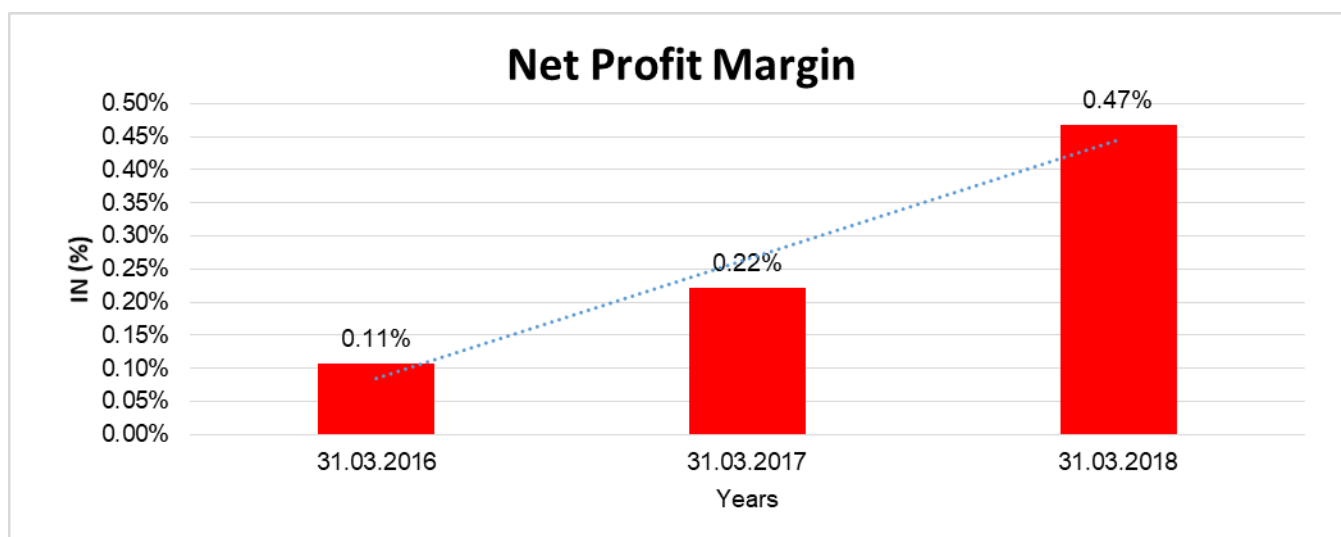
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	336.717	264.723	162.411
		-21.381	-38.649



DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	336.717	264.723	162.411
Profit	0.359	0.588	0.759
	0.11%	0.22%	0.47%



DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -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	No
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	No
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	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

INDEX OF CHARGES

CHARGES REGISTERED								
SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	C12829099	10340928	BANK OF INDIA	16/01/2012	28/06/2014	-	15000000.0	WORLI NAKA BRANCH , PANKAJ MANSION ,OPP. PODAR HOSPITAL, DR. A B ROAD, WORLIMUMBAIMH4000 18IN
2	A84137504	10216848	RELIANCE CAPITAL LTD	30/03/2010	-	-	15600000.0	"H" BLOCK 1ST FLOORHIRUBHAI AMBANI KNOWLEDGE CITY, KOPARKHAIRNENAVI MUMBAIMH400710IN
3	Y10320851	90218286	STATE BANK OF INDIA	20/09/1999	-	-	13000000.0	BACKBAY RECL. BRANCHRAHEJA CHAMER; NARIMAN POINTBOMBAYMH4000 21IN
4	Y10320229	90217664	CANARA BANK	19/03/1993	-	-	100000.0	KAKAD MARKETBOMBAYMH40 0002IN
5	B30414247	10195815	CENTRAL BANK OF INDIA	17/03/2009	-	03/01/2012	7000000.0	JENABAI BUILDING, YUSUF MEHERALI ROAD, MANDVI,MUMBAIMH400 003IN
6	B30416481	10174112	CENTRAL BANK OF INDIA	09/07/2009	-	03/01/2012	7000000.0	JENABAI BUILDING, YUSUF MEHERALI ROAD, MANDVI,MUMBAIMH400 003IN
7	A21597489	90218291	STATE BANK OF INDIA	30/09/1999	-	24/08/2007	13000000.0	BACKBAY RECL. BRANCHRAHEJA CHAMER; NARIMAN POINTBOMBAYMH4000 21IN
8	Y10320492	90217927	CANARA BANK	19/07/1995	-	11/02/2000	1300000.0	KAKAD MARKETBOMBAYMH40

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

								0002IN
9	Y1032 0500	90217 935	CANARA BANK	18/08/ 1995	-	11/02/ 2000	1325000.0	KAKAD MARKETBOMBAYMH40 0002IN

UNSECURED LOANS

PARTICULARS	31.03.2018 (INR In Million)	31.03.2017 (INR In Million)
LONG-TERM BORROWINGS		
Loans from Directors	11.937	4.887
Other Loans and Advances	3.200	1.564
SHORT TERM BORROWINGS		
Loans and Advances from Related parties	0.068	0.206
Other Loans and Advances	1.020	0.000
Total	16.225	6.657

OPERATIONS

The Company's working for the year has been encouraging. Better results are expected in the current year barring unforeseen circumstances, if any.

FUTURE PLANS

The Company has plans to expand/enlarge its activities. The company may invest in new projects which have potential for growth and return. Steps are being taken in this direction.

FIXED ASSETS:

- ❖ Furniture and Fixture
- ❖ Office Equipment
- ❖ Computers
- ❖ Air Conditioner
- ❖ Fire Extinguisher
- ❖ Sieving Machines
- ❖ Office Premises

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

CMT REPORT (Corruption, Money Laundering & Terrorism]

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

1] INFORMATION ON DESIGNATED PARTY

No 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	Indian Rupees
US Dollar	1	INR 72.92
UK Pound	1	INR 94.66
Euro	1	INR 83.04

INFORMATION DETAILS

Information Gathered by :	SHW
Analysis Done by :	VIV
Report Prepared by :	BVA

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)

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.