

MIRA INFORM REPORT

Report No. :	539395
Report Date :	14.11.2018

IDENTIFICATION DETAILS

Name :	GEMINI EDIBLES AND FATS INDIA PRIVATE LIMITED
Registered Office :	"Freedom House", 8-2-334/70 and 71, Opposite SBI Executive Enclave, Road No. 5, Banjara Hills, Hyderabad – 500034, Telangana
Tel. No.:	91-40-67357888
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	17.04.2008
CIN No.: [Company Identification No.]	U15205TG2008PTC058708
Capital Investment / Paid-up Capital :	INR 85.193 Million
PAN No.: [Permanent Account No.]	AADCG5150F
GSTN : [Goods & Service Tax Registration No.]	29AADCG5150F1ZQ – Karnataka 23AADCG5150F1Z2 - Madhya Pradesh 36AADCG5150F2ZU - Telangana 34AADCG5150F2ZY - Puducherry 21AADCG5150F1Z6 - Odisha 33AADCG5150F1Z1 - Tamil Nadu 32AADCG5150F1Z3 - Kerala 36AADCG5150F1ZV - Telangana 37AADCG5150F1ZT - Andhra Pradesh
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is primarily engaged in production and trading of edible oils and fats. [Registered Activity]
No. of Employees :	Information denied 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 :	Good
Payment Behaviour :	Regular
Litigation :	Clear
Comments :	<p>Subject is a subsidiary of "Golden Agri International India Holding Pte Limited", Singapore. The company was incorporated in the year 2008.</p> <p>It is engaged in trading, manufacturing and marketing of edible oils crude palm oil, crude palm kernel oil and crude sunflower oil and specialty fats for the bakery and confectionery segment.</p> <p>For the financial year 2018, the company has achieved a growth in its revenue and has reported profit margin of 2.46%.</p> <p>The healthy financial profile of the company is marked by strong networth base and good cash balance of the company</p> <p>The company has favourable Earning Per Share (EPS) of INR 115 against a face value (FV) of INR 10.</p> <p>Rating takes into consideration strong financial and managerial support that the company receives from its holding entity backed by its well experienced management team.</p> <p>However, these rating strengths get partially offset by susceptibility to volatility associated with commodity prices and company's presence in an intensely competitive industry.</p> <p>Business is active. Payment seems to be regular.</p> <p>In view of aforesaid, the company can be considered for good 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.

ECGC Country Risk Classification List

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Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
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

Rating Agency Name	CARE
Rating	Long term Rating = A-
Rating Explanation	Adequate degree of safety and low credit risk
Date	10.08.2018
Rating Agency Name	CARE
Rating	Short term Rating = A2+
Rating Explanation	Strong degree of safety and low credit risk
Date	10.08.2018

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 14.11.2018

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

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Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION DENIED

MANAGEMENT NON-COOPERATIVE (91-40-67357888/67357857)

LOCATIONS

Registered Office / Corporate Office:	"Freedom House", 8-2-334/70 and 71, Opposite SBI Executive Enclave, Road No. 5, Banjara Hills, Hyderabad – 500034, Telangana, India
Tel. No.:	91-40-67357888/67357857
Fax No.:	91-40-23550522/ 67357878/
E-Mail :	contactus@gefindia.net priya@gefindia.net vivek@gefindia.net
Website :	http://www.gefindia.com
Factory 1 :	Survey No: (Parts)1607/2, APIIC Limited, Industrial Park, Pantapalem (Epuru 1B) Village, Mutukuru Mandal, Sri Potti Sri Ramulu, Nellore – 524323, Andhra Pradesh, India
Factory 2 :	Survey Nos.(parts)176, 177, 308, Thammavaram Village, Suryaraopeta GP, Kakinada Rural Mandal, East Godavari Kakinada - 533005, Andhra Pradesh, India

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Pradeep Kumar Chowdhry		
Designation :	Managing Director		
Address :	Flat No. S-5, Block-A, Stone Valley Apartments, Road No. 4, Banjara Hills, Hyderabad-500034, Andhra Pradesh, India		
Date of Birth/Age :	20.08.1955		
Qualification :	Post Graduation		
Date of Appointment :	29.09.2017		
PAN No.:	ACBPC7487L		
DIN No.:	01154121		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U52100TG2010PTC066755	LEO MERCHANDISE PRIVATE LIMITED	21/01/2010	-
Name :	Mr. Sumant Kumar Razdan		

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Designation :	Whole time Director		
Address :	Flat No. 702, Diu-2, Building 16, Rani Tree Park, Kukatpally, Ranga Reddy-500072, Andhra Pradesh, India		
Date of Birth/Age :	11.12.1954		
Qualification :	Graduation (BE)		
Date of Appointment :	23.02.2016		
DIN No.:	03056549		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U51909WB1993PTC060816	REALVALUE TRADERS PVT V LTD	24/09/2012	-
Name : Mr. Govind Ambady			
Designation : Director			
Address : T-7/1202, Vipul Belmonte, Sector-53, Gurugram - 122002, Haryana, India			
Date of Appointment : 28.09.2015			
DIN No.: 00057621			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U74999DL2012FTC231315	GOLDEN AGRI RESOURCES (INDIA) PRIVATE LIMITED	01/01/2014	-
U74120MH2015PTC269539	EMPERIUS INFRALOGISTICS PRIVATE LIMITED	22/01/2018	-
Name : Mr. Shobhit Agarwal			
Designation : Director			
Address : 61-A, HIG, Navyug Adarsh Apartment Vikash Puri, New Delhi 110018, India			
Date of Birth/Age : 12.01.1979			
Qualification : Post-Graduation			
Date of Appointment : 28.09.2015			
DIN No.: 06974331			
Name : Mr. Rajesh Chopra			
Designation : Director			
Address : 190 Depot Road # 16-18 Interlace Singapore – 109689, Singapore			
Date of Appointment : 29.09.2018			
DIN No.: 08139585			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U74999DL2012FTC231315	GOLDEN AGRI RESOURCES (INDIA) PRIVATE LIMITED	31/08/2018	-
U74120MH2015PTC269539	EMPERIUS INFRALOGISTICS PRIVATE LIMITED	24/09/2018	-

KEY EXECUTIVES

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Name :	Mr. Rajesh Kumar Aggarwal
Designation :	Company Secretary
Address:	307, Dalmia Vihar, Rajpura -140401, Punjab, India
Date of Birth/Age :	06.09.1958
Qualification :	Company Secretary
Date of Appointment :	19.03.2015
PAN No.:	AAVPA6966G

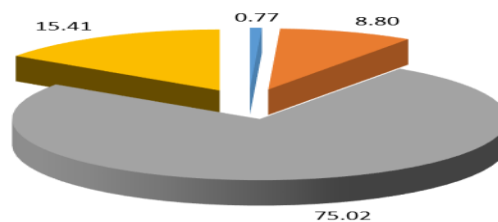
MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Pradeep Kumar Chowdhry	65250	0.77
Investment and Commercial Enterprise Pte. Limited, Singapore	750000	8.80
Golden Agri International India Holding Pte Limited, Singapore	6391592	75.02
Alka Chowdhry	1312500	15.41
Total	8519342	100.00

Share holding pattern

■ Pradeep Kumar Chowdhry
■ Investment and Commercial Enterprise Pte. Limited, Singapore
■ Golden Agri International India Holding Pte Limited, Singapore
■ Alka Chowdhry



AS ON 26.10.2018

Names of Allottee	No. of Shares
Black River Food 2 Pte Limited, Singapore	1768166
Total	1768166

Equity Share Break up (Percentage of Total Equity)

AS ON 29.09.2017

Category	Percentage
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Promoters- Individual/Hindu Undivided Family- Indian	16.17
Public/Other than promoters - Body corporate	83.83
Total	100.00

BUSINESS DETAILS

Line of Business :	Subject is primarily engaged in production and trading of edible oils and fats. [Registered Activity]		
Products / Services :	Name and Description of main products / services	NIC Code	of the Product/service
	Edible Oil	10402	
Brand Names :	"FREEDOM"		
Agencies Held :	Not Available		
Exports :	Not Divulged		
Imports :	Not Divulged		
Terms :	Not Divulged		

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	Information denied by the management	

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Bankers :	Banker Name :	Yes Bank Limited	
	Branch :	Nehru Centre, 9th Floor, Discovery of India, Dr. Annie Besant Road, Worli, Mumbai - 400018, Maharashtra, India	
	Person Name (With Designation) :	--	
	Contact Number :	--	
	Name of Account Holder :	--	
	Account Number :	--	
	Account Since (Date/Year of Account Opening) :	--	
	Average Balance Maintained :	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	
	Account Operation :	--	
	Remark :	--	
	<ul style="list-style-type: none"> Indusind Bank Limited, 2401 Gen Thimmayya Road, Contonment, Pune - 411001, Maharashtra, India RBL Bank Limited, Shahupuri, Kolhapur - 416001, Maharashtra, India Axis Bank Limited, Trishul, Opposite Samartheshwar Mahadev Temple, New Lane Garden, Ellisbridge, Ahmedabad - 380009, Gujarat, India 		
Facilities :	(INR In Million)		
	SECURED LOAN	As on 31.03.2018	As on 31.03.2017
	LONG TERM BORROWING		
	Loans repayable on demand	10.000	10.000
	SHORT TERM BORROWING		
	Term loans from banks	19581.493	13047.522
	Loans repayable on demand	1156.384	0.000
	Total	20747.877	13057.522

Auditors :	
Name :	Singhi and Company Chartered Accountants
Address :	Unit No. 1704, Tower B, World Trade Tower DND Fly Way, C-01, Sector 16 Noida Uttar Pradesh, India
PAN N Income-tax PAN of auditor or auditor's firm :	AASFS9578D
Memberships :	Not Available
Collaborators :	Not Available
Holding company:	<ul style="list-style-type: none"> Golden Agri International India Holding Pte. Limited, Singapore

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Ultimate holding company:	<ul style="list-style-type: none"> Golden Agri-Resources Limited
Fellow subsidiary company:	<ul style="list-style-type: none"> Golden Agri Resources (India) Private Limited Golden Agri International Pte. Limited PT. Sinarmas Agro Res Tech TBK Integrated Advance IT Services
Entities where key management personnel or their relatives have significant influence:	<ul style="list-style-type: none"> Secunderabad Oils Limited

CAPITAL STRUCTURE

AFTER 29.09.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
10400000	Equity Shares	INR 10/- each	INR 104.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
10287508	Equity Shares	INR 10/- each	INR 102.875 Million

AS ON 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
10000000	Equity Shares	INR 10/- each	INR 100.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
8519342	Equity Shares	INR 10/- each	INR 85.193 Million

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FINANCIAL DATA
[all figures are 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	85.193	85.193	85.193
(b) Reserves and Surplus	3116.063	2128.427	1532.603
(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)	3201.256	2213.620	1617.796
(3) Non-Current Liabilities			
(a) long-term borrowings	238.017	237.471	524.196
(b) Deferred tax liabilities (Net)	112.330	125.581	113.447
(c) Other long-term liabilities	0.000	0.000	0.000
(d) long-term provisions	3.214	0.000	0.000
Total Non-current Liabilities (3)	353.561	363.052	637.643
(4) Current Liabilities			
(a) Short-term borrowings	20737.877	13047.522	5219.471
(b) Trade payables	2611.553	1333.713	1208.694
(c) Other current liabilities	1305.374	1117.150	714.322
(d) Short-term provisions	24.729	53.204	31.722
Total Current Liabilities (4)	24679.533	15551.589	7174.209
TOTAL	28234.350	18128.261	9429.648
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	1630.257	1329.144	1419.715
(ii) Intangible Assets	9.870	5.334	3.293
(iii) Tangible assets capital work-in-progress	14.752	38.684	4.031
(iv) Intangible assets under development	6.141	0.000	0.000
(b) Non-current Investments	1.250	1.250	0.128
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term loans and advances	83.025	45.956	65.008
(e) Other Non-current assets	1433.136	1030.500	0.094
Total Non-Current Assets	3178.431	2450.868	1492.269

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(2) Current assets			
(a) Current investments	0.000	688.348	0.000
(b) Inventories	6270.285	3851.463	3911.732
(c) Trade receivables	987.246	795.496	835.002
(d) Cash and bank balances	16222.535	9630.686	2573.205
(e) Short-term loans and advances	834.928	443.336	445.613
(f) Other current assets	740.925	268.064	171.827
Total Current Assets	25055.919	15677.393	7937.379
TOTAL	28234.350	18128.261	9429.648

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	40086.326	37632.097	24923.133
	Other Income	1135.344	516.573	479.752
	TOTAL	41221.670	38148.670	25402.885
Less	EXPENSES			
	Cost of Materials Consumed	24430.921	19648.854	15124.387
	Purchases of Stock-in-Trade	12202.341	15303.173	7338.304
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(686.224)	(40.080)	(80.027)
	Employee benefit expense	715.245	392.323	231.890
	CSR expenditure	2.371	5.129	0.000
	Other expenses	1779.011	1287.347	1383.536
	TOTAL	38443.665	36596.746	23998.090
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	2778.005	1551.924	1404.795
Less	FINANCIAL EXPENSES	1110.681	483.369	611.151
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	1667.324	1068.555	793.644
Less/ Add	DEPRECIATION/ AMORTISATION	155.257	142.212	127.478
	PROFIT/ (LOSS) BEFORE TAX	1512.067	926.343	666.166
Less	TAX	524.430	330.519	235.517
	PROFIT/ (LOSS) AFTER TAX	987.637	595.824	430.649

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	Earnings / (Loss) Per Share (INR)	115.93	69.94
			50.55

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	0.000	0.000	124.950
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	(699.381)	2020.532	(636.204)
Net cash flows from (used in) operating activities	(1257.321)	846.784	(789.819)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	8.99	7.72	12.23
Account Receivables Turnover (Income / Sundry Debtors)	40.60	47.31	29.85
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	26.02	13.93	19.64
Inventory Turnover (Operating Income / Inventories)	0.44	0.40	0.36
Asset Turnover (Operating Income / Net Fixed Assets)	1.67	1.13	0.98

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.88	0.87	0.83
Debt Equity Ratio (Total Liability / Networth)	6.55	6.00	3.63
Current Liabilities to Networth	7.71	7.03	4.43

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(Current Liabilities / Net Worth)			
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.52	0.62	0.88
Interest Coverage Ratio (PBIT / Financial Charges)	2.50	3.21	2.30

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin (PAT / Sales) * 100	%	2.46	1.58	1.73
Return on Total Assets (PAT / Total Assets) * 100	%	3.50	3.29	4.57
Return on Investment (ROI) (PAT / Networth) * 100	%	30.85	26.92	26.62

SOLVENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.02	1.01	1.11
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		0.76	0.76	0.56
G-Score Ratio Financial (Networth / Total Assets)		0.11	0.12	0.17
G-Score Ratio Debt (Debts / Equity Capital)		246.22	155.94	68.89
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.02	1.01	1.11

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

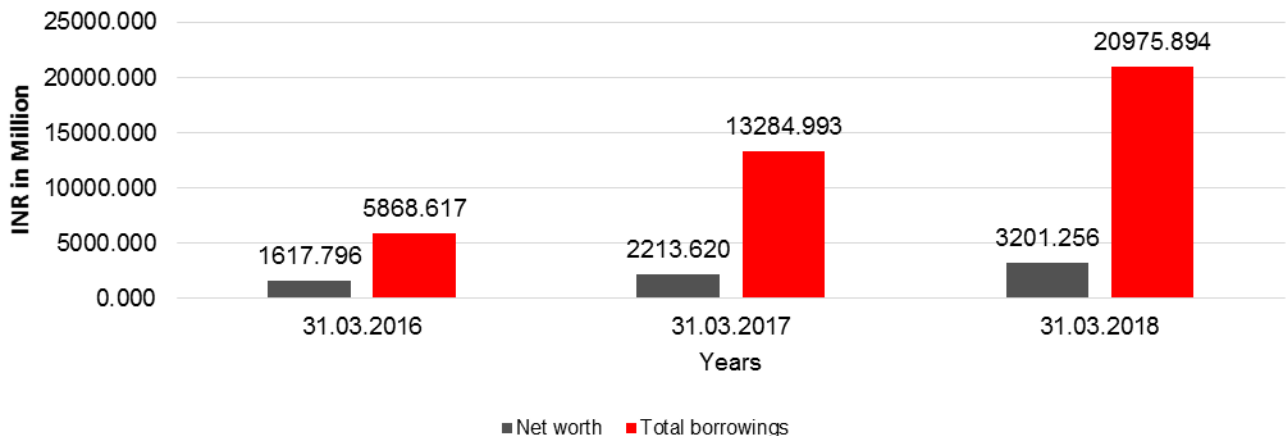
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FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)	31.03.2018 (INR In Million)
Share Capital	85.193	85.193	85.193
Reserves & Surplus	1532.603	2128.427	3116.063
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	1617.796	2213.620	3201.256
Long-term borrowings	524.196	237.471	238.017
Short term borrowings	5219.471	13047.522	20737.877
Current maturities of long-term debts	124.950	0.000	0.000
Total borrowings	5868.617	13284.993	20975.894
Debt/Equity ratio	3.628	6.001	6.552

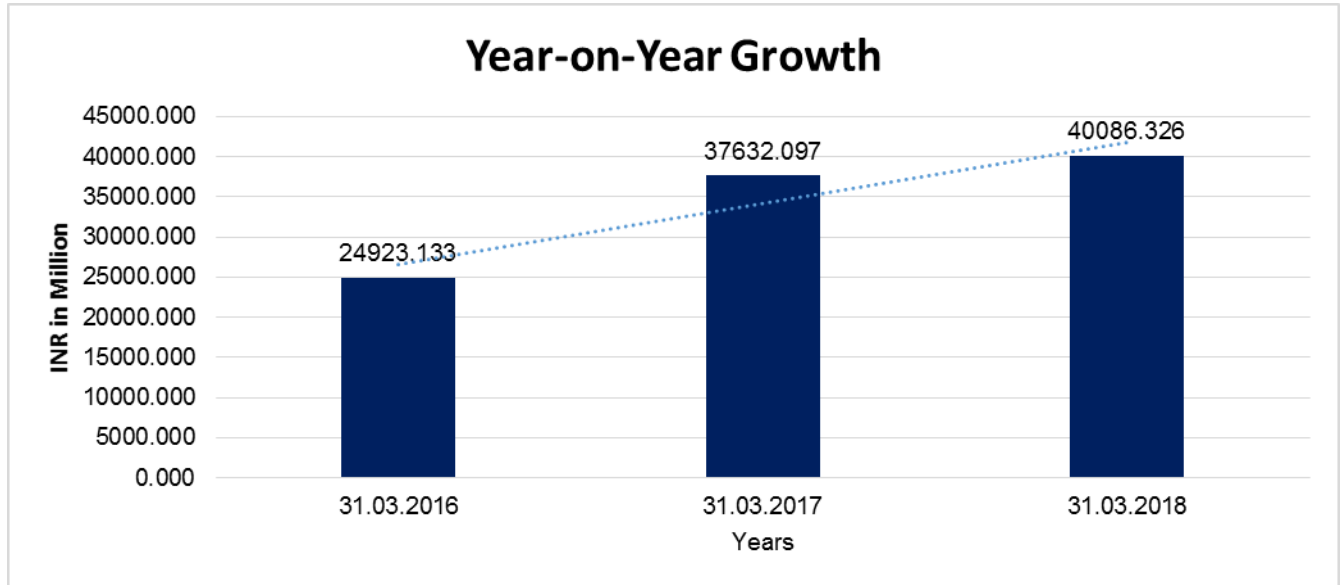
Debt to Equity



YEAR-ON-YEAR GROWTH

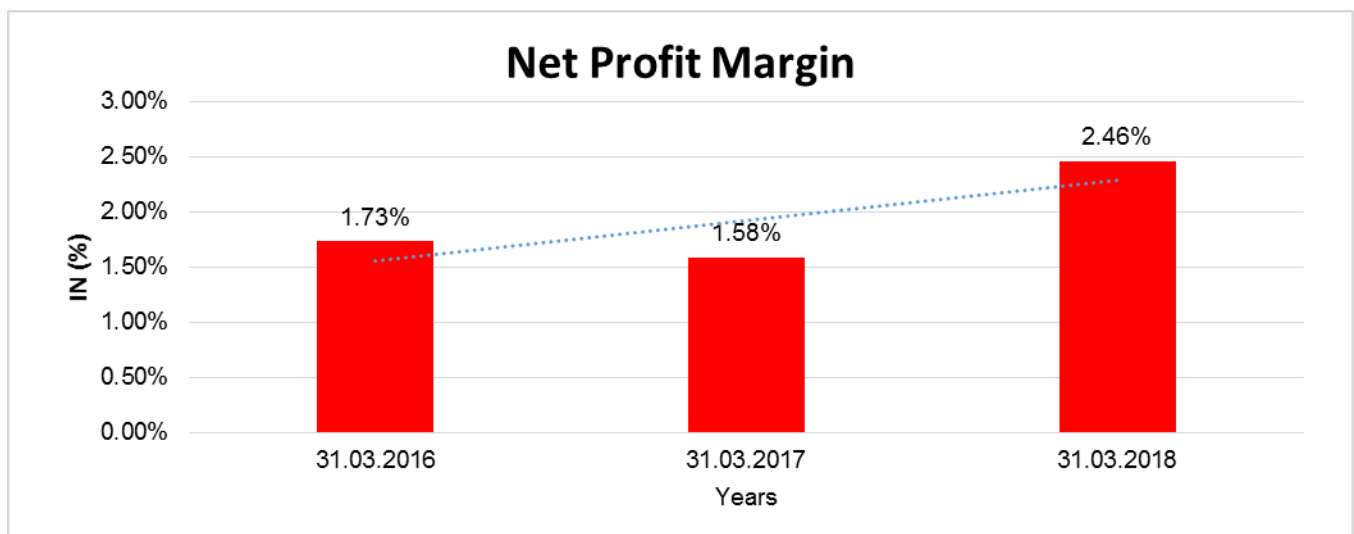
Year on Year Growth	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)	31.03.2018 (INR In Million)
Sales	24923.133	37632.097	40086.326
		50.993	6.522

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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	24923.133	37632.097	40086.326
Profit/ (Loss)	430.649	595.824	987.637
	1.73 %	1.58 %	2.46 %



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LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	No
8	Designation of contact person	No
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	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	Yes
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

COMPANY OVERVIEW

Subject is incorporated in accordance with the provisions of Companies Act, 1956. The Company is primarily engaged in production and trading of edible oils and fats.

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The company is the subsidiary of Golden Agri International India Holding Pte. Limited, a subsidiary of Golden Agri-Resources Limited, Singapore (Ultimate Holding Company)

REVIEW OF OPERATION

During the year, the company has achieved a sales turnover of INR 40092.590 Million with a profit before tax of INR 1512.070 Million. The performance of the company has been better than the previous year in terms of increase in trade volumes, resulting in increase in profit. Your directors are continuously looking for avenues for a sustainable growth for a longer period. The company is striving hard to market more value added products and focus on increasing market share in branded segment.

“FREEDOM” brand refined sunflower oil is number no.1 brand in the states of Telangana, Andhra Pradesh and Odisha and also has gained upper positions in the market of Karnataka. Further in order to cater to the demand the company is proposing to establish a new state of art vegetable oil refinery unit with focus on automation in the State of Andhra Pradesh.

UNSECURED LOANS:

(INR In Million)

Particulars	As on 31.03.2018	As on 31.03.2017
LONG TERM BORROWING		
Other external commercial borrowings	173.017	172.471
Intercorporate borrowings	55.000	55.000
Total	228.017	227.471

INDEX OF CHARGE:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	AMOUNT	ADDRESS
1	H27680 131	100214 429	YES BANK LIMITED	15/10/2018	-	200000000.0	NEHRU CENTRE, 9TH FLOOR DISCOVERY OF INDIA, DR. ANNIE BESANT ROAD, WORLIMUMBAIMH4000181N
2	G7823 9027	100121 835	INDUSIND BANK LTD.	18/08/2017	20/02/2018	7000000000.0	2401 GEN THIMMAYYA ROAD CONTONMENT PUNE MA411001IN
3	H05811 328	100109 287	RBL BANK LIMITED	10/07/2017	24/08/2018	1360000000.0	SHAHUPURI, KOLHAPUR, KOLHAPUR MH416001IN
4	H05820 683	100109 687	RBL BANK LIMITED	10/07/2017	24/08/2018	4000000000.0	SHAHUPURI, KOLHAPUR, KOLHAPUR MH416001IN
5	C48624	105584	YES BANK	16/01/2017	-	3500000000.0	9TH FLOOR, NEHRU

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	043	86	LIMITED	015			CENTRE DISCOVERY OF INDIA, WORLIMUMBAIMH4000181N
6	C51664 308	105339 89	RUCHI SOYA INDUSTRIES LIMITED	10/11/2014	27/04/2015	58975347.0	RUCHI HOUSE, ROYAL PALMS, SURVEY NO. 169, AAREY MILK COLONY, NEAR MAYUR NAGAR, GOREGAON (EAST) MUMBAIMH4000651N
7	C35632 397	105343 26	SECUNDE RABAD OILS LIMITED	10/11/2014	-	28365187.0	203, DIAMOND HOUSE, BEHIND TOPAZ BUILDING, PUNJAGUTTA, HYDERABAD. TG500082IN
8	C59116 137	105803 74	YES BANK LIMITED	27/10/2014	-	220000000.0	NEHRU CENTRE, 9TH FLOOR DISCOVERY OF INDIA, DR. ANNIE BESANT ROAD, WORLIMUMBAIMH4000181N
9	H27671 163	102465 17	YES BANK LIMITED	16/08/2010	15/10/2018	1900000000.0	NEHRU CENTRE, 9TH FLOOR DISCOVERY OF INDIA, DR. ANNIE BESANT ROAD, WORLIMUMBAIMH4000181N
10	G9523 6741	102143 77	AXIS BANK LIMITED	31/03/2010	12/07/2018	2830000000.0	TRISHUL, OPP: SAMARTHESHWAR MAHADEV TEMPLE NEW LANE GARDEN, ELLISBRIDGE AHMEDABAD GJ380009IN

FIXED ASSETS:

Tangible assets

- Land
- Buildings
- Plant and equipment
- Furniture and fixtures
- Vehicles
- Office equipment

Intangible assets

- Computer software

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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 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 72.18
UK Pound	1	INR 93.91
Euro	1	INR 81.61

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	DIV
Report Prepared by :	KVT

SCORE FACTORS

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