

MIRA INFORM REPORT

Report No. :	540079
Report Date :	17.11.2018

IDENTIFICATION DETAILS

Name :	YASIN IMPEX INDIA PRIVATE LIMITED
Registered Office :	No. 3D, 3 rd Floor, Kences Tower, No. 1, Ramakrishna Street, North Usman Road, T. Nagar, Chennai – 600017, Tamilnadu
Tel. No.:	91-44-43559555 / 43532222
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	17.06.2008
CIN No.: [Company Identification No.]	U51900TN2008PTC068250
Capital Investment / Paid-up Capital :	INR 25.000 Million
IEC No.: [Import-Export Code No.]	0408015420
PAN No.: [Permanent Account No.]	AAACY3478P
GSTN : [Goods & Service Tax Registration No.]	37AAACY3478P1ZI (Andhra Pradesh) 33AAACY3478P1ZQ (Tamil Nadu)
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> • Trading in Coal • Importing and Exporting of Steam Coal, Heavy Melting Scrap, Sugar, Refined Oil, Steel Products and others. (Registered activity)
No. of Employees :	Not Divulged

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 2008 and it is having satisfactory track record.</p> <p>For the financial year 2017, the company has achieved healthy operational revenue and maintained profitability margin at 1.01% (approximately).</p> <p>Rating takes into consideration acceptable financial profile of the company marked by satisfactory net worth base and average debt balance sheet.</p> <p>The rating also takes into consideration favourable gap between trade payables to its trade receivables.</p> <p>However, rating strength is partially offset due to low reserves level of the company.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be slow but correct.</p> <p>In view of the 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.

ECGC Country Risk Classification List

Country Name	Previous Rating (30.06.2018)	Current Rating (30.09.2018)
India	A1	A1

Risk Category	ECGC Classification
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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	CRISIL
Rating	Long Term Rating (BB-) (Issuer not Cooperating)
Rating Explanation	Moderate risk of default.
Date	09.07.2018

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 17.11.2018

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 DENIED

MANAGEMENT NON-COOPERATIVE (TEL. NO.: 91-44-43559555/ 43532222)

91-44-26152905/ 2390955 (Not Working)

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LOCATIONS

Registered Office :	No. 3D, 3 rd Floor, Kences Tower, No. 1, Ramakrishna Street, North Usman Road, T. Nagar, Chennai – 600017, Tamilnadu, India
Tel. No.:	91-44-43559555 / 43532222
Fax No.:	91-44-42017017 / 43532222
E-Mail :	yasinimpex@gmail.com info@yasin.in
Website :	www.yasin.in
Branch Office :	1 st Floor, Block 2, Ebenezer Mansion, No. 97G/1H, Palayankattal (West), Teachers Colony Junction, Tuticorin – 628008, Tamilnadu, India
Administrative Office :	No. R-6, Park Road, Thaqwa Masjid Building, Anna Nagar West Extension, Chennai - 600 101, Tamilnadu, India

DIRECTORS

As on 31.03.2018

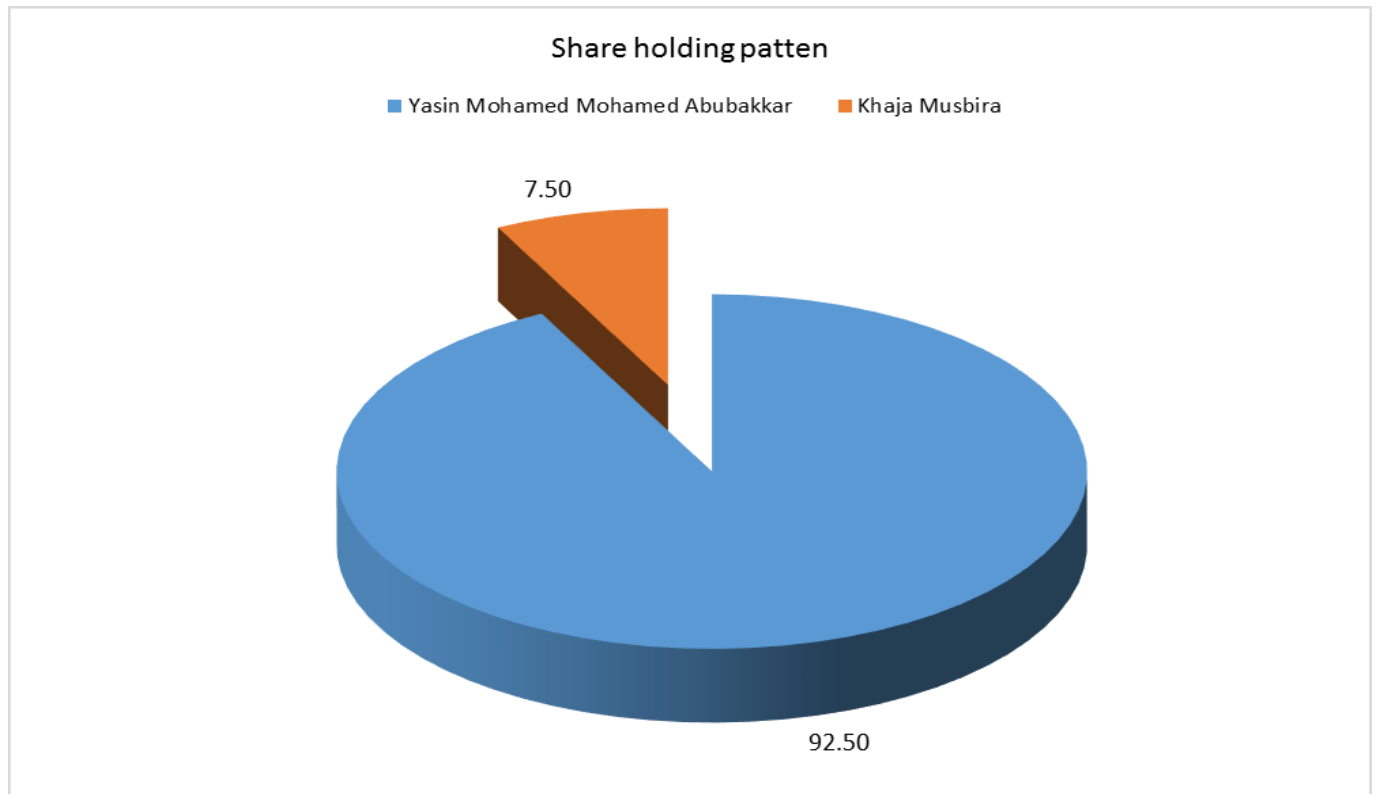
Name :	Mr. Yasin Mohamed Mohamed Abubakkar		
Designation :	Managing Director		
Address :	H-70, IInd Main Road, Anna Nagar East, Chennai - 600102, Tamil Nadu, India		
Date of Birth/Age :	09.04.1977		
Qualification :	Graduate		
Date of Appointment :	17.06.2008		
DIN No.:	01775619		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U55101TN2001PTC047120	YASIN HOTELS PRIVATE LIMITED	04/07/2005	-
U21098TN2002PTC048700	YESES STATIONERY PRIVATE LIMITED	13/02/2018	-
U28131TN2007PTC062616	YASIN INTERNATIONAL PRIVATE LIMITED	20/04/2007	-
U45200TN2010PTC076963	YASIN BUILDERS PRIVATE LIMITED	11/08/2010	-
U21093TN2006PTC061078	SIKKANTHAR STORES PRIVATE LIMITED	11/09/2006	-
U70200TN2012PTC084702	HYRA PROMOTERS PRIVATE LIMITED	28/02/2012	-
Name :	Mr. Khaja Musbira		
Designation :	Director		
Address :	H-70, IInd Main Road, Anna Nagar East, Chennai - 600102, Tamil Nadu, India		
Date of Birth/Age :	11.10.1985		
Qualification :	Graduate		
Date of Appointment :	02.07.2012		
DIN No.:	02738865		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date

U92490TN2001PTC047513	KAY-EM EVENT MANAGEMENT PRIVATE LIMITED	19/08/2009	-
U21098TN2002PTC048700	YESES STATIONERY PRIVATE LIMITED	13/02/2018	-

MAJOR SHAREHOLDERS

As on 31.03.2017

Names of Shareholders	No. of Shares	%age holding
Yasin Mohamed Mohamed Abubakkar	231250	92.50
Khaja Musbira	18750	7.50
Total	250000	100.00



Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

Category	Percentage
Promoter – (Individual/ Hindu Undivided Family – Indian)	100.00
Total	100.00

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BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Trading in Coal Importing and Exporting of Steam Coal, Heavy Melting Scrap, Sugar, Refined Oil, Steel Products and others. (Registered activity) 					
Products :	<table border="1"> <thead> <tr> <th>Item Code No.</th> <th>Product Description</th> </tr> </thead> <tbody> <tr> <td>99622910</td> <td>Coal Trading</td> </tr> </tbody> </table>	Item Code No.	Product Description	99622910	Coal Trading	
Item Code No.	Product Description					
99622910	Coal Trading					
Brand Names :	Not Divulged					
Agencies Held :	Not Divulged					
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 :	Not Divulged	
Bankers :	Bank Name	The Karur Vysya Bank Limited

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	Branch	AC-6, II Avenue, L.K.S. Plaza, Anna Nagar, Chennai - 600040, Tamil Nadu, 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)	--

Auditors :	
Name :	Srivatsa and Arthreya Chartered Accountant
Address :	63, 6th Floor, Kences Tower, 1 Ramakrishna Street, T. Nagar, Chennai-600017, Tamilnadu, India
PAN N Income-tax PAN of auditor or auditor's firm :	AABFS4207Q
Membership No:	204965
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
250000	Equity Shares	INR 100/- each	INR 25.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
250000	Equity Shares	INR 100/- each	INR 25.000 Million

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	25.000	25.000	25.000
(b) Reserves and Surplus	13.333	3.270	26.196
(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)	38.333	28.270	51.196
(3) Non-Current Liabilities			
(a) long-term borrowings	79.090	174.512	169.768
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long-term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	79.090	174.512	169.768
(4) Current Liabilities			
(a) Short-term borrowings	0.000	0.000	2.026
(b) Trade payables	106.753	289.204	609.362
(c) Other current liabilities	3.341	26.754	8.715
(d) Short-term provisions	3.229	6.151	6.280
Total Current Liabilities (4)	113.323	322.109	626.383
TOTAL	230.746	524.891	847.347
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	2.430	3.210	4.276
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Tangible assets 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 loans and advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	2.430	3.210	4.276

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	82.893	152.376	386.278
(c) Trade receivables	124.630	335.600	366.683
(d) Cash and bank balances	3.277	26.344	78.378
(e) Short-term loans and advances	17.380	7.361	11.732
(f) Other current assets	0.136	0.000	0.000
Total Current Assets	228.316	521.681	843.071
TOTAL	230.746	524.891	847.347

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Total Revenue from operations	1001.272	1153.011	1686.841
	Other Income	0.228	31.897	10.444
	TOTAL	1001.500	1184.908	1697.285
Less	EXPENSES			
	Purchases of Stock-in-Trade	793.171	824.857	1734.800
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	69.482	233.902	(254.596)
	Employee benefit expense	11.899	16.576	15.221
	Other expenses	111.025	91.238	164.661
	Exceptional items	(2.621)	31.159	8.756
	TOTAL	982.956	1197.732	1668.842
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	18.544	(12.824)	28.443
Less	FINANCIAL EXPENSES	5.076	8.924	8.379
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	13.468	(21.748)	20.064
Less/ Add	DEPRECIATION/ AMORTISATION	0.774	1.178	1.278
	PROFIT/ (LOSS) BEFORE TAX	12.694	(22.926)	18.786
Less	TAX	2.589	0.000	6.324
	PROFIT/ (LOSS) AFTER TAX	10.105	(22.926)	12.462
	Earnings / (Loss) Per Share (INR)	40.42	(91.70)	49.85

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Net cash flows from (used in) operations	74.995	(54.741)	(148.019)
Net cash flows from (used in) operating activities	72.542	(54.741)	(154.341)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days [Sundry Debtors / Income * 365]	45.43	106.24	79.34
Account Receivables Turnover [Income / Sundry Debtors]	8.03	3.44	4.60
Average Payment Days [Sundry Creditors / Purchases * 365]	49.13	127.97	128.21
Inventory Turnover [Operating Income / Inventories]	0.22	(0.08)	0.07
Asset Turnover [Operating Income / Net Fixed Assets]	7.63	(4.00)	6.65

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio [(Borrowing + Current Liabilities) / Total Assets]	0.83	0.95	0.94
Debt Equity Ratio (Borrowings / NetWorth)	2.06	6.17	3.36
Current Liabilities to Networth (Current Liabilities /	2.96	11.39	12.23

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NetWorth)				
Fixed Assets to NetWorth (Net Fixed Assets / NetWorth)		0.06	0.11	0.08
Interest Coverage Ratio [PBIT / Financial Charges]		3.65	(1.44)	3.39

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin [(PAT / Sales) * 100]	(%)	1.01	(1.99)	0.74
Return on Total Assets [(PAT / Total Assets) * 100]	(%)	4.38	(4.37)	1.47
Return on Investment (ROI) [(PAT / NetWorth) * 100]	(%)	26.36	(81.10)	24.34

SOLVENCY RATIO

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio [Current Assets / Current Liabilities]		2.01	1.62	1.35
Quick Ratio [(Current Assets - Inventories) / Current Liabilities]		1.28	1.15	0.73
G-Score Ratio Financial [NetWorth / Total Assets]		0.17	0.05	0.06
G-Score Ratio Debt [Debts / Equity Capital]		3.16	6.98	6.87
G-Score Ratio Liquidity [Total Current Assets / Total Current Liabilities]		2.01	1.62	1.35

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

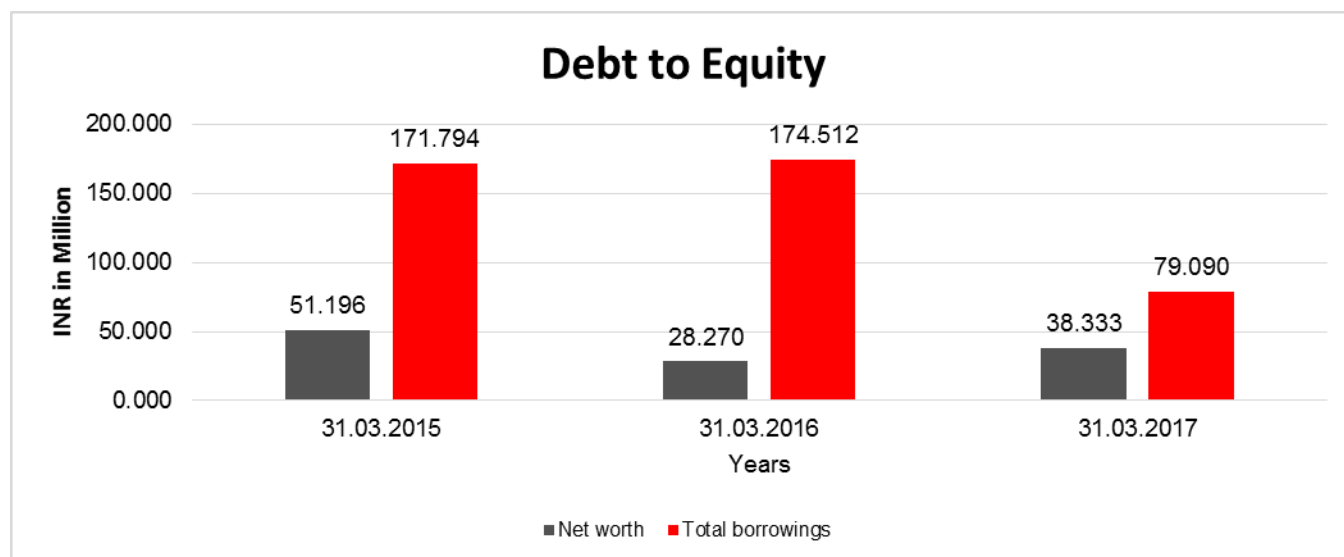
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	(INR In Million)	(INR In Million)	(INR In Million)
Share Capital	25.000	25.000	25.000
Reserves & Surplus	26.196	3.270	13.333
Net worth	51.196	28.270	38.333

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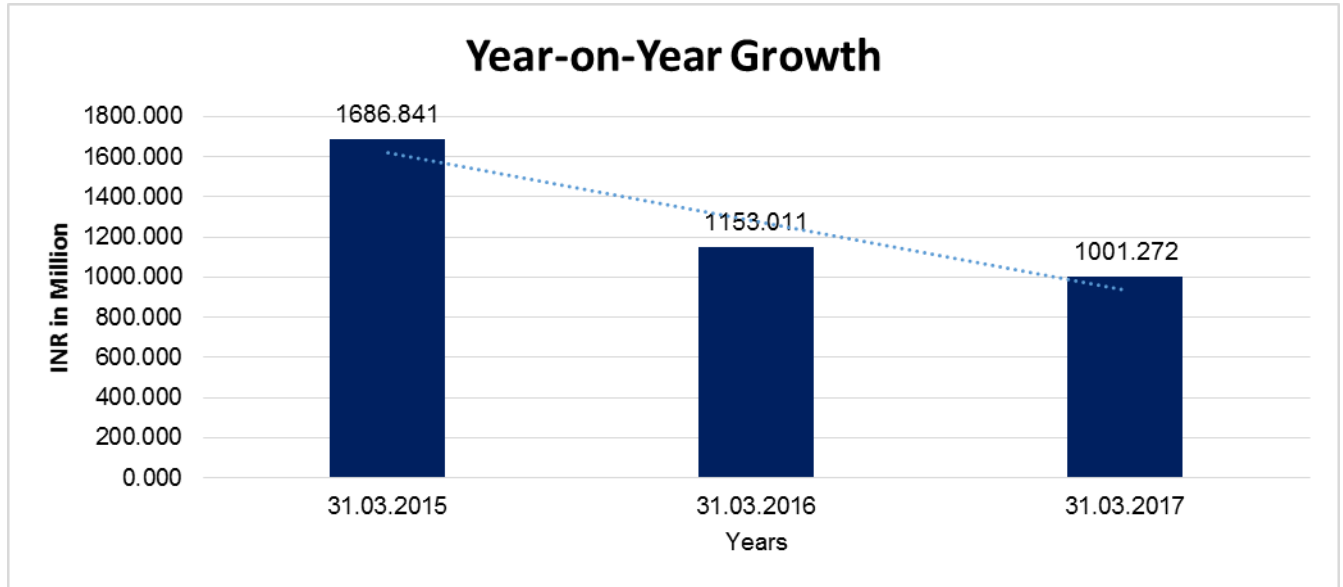
Long-term borrowings	169.768	174.512	79.090
Short term borrowings	2.026	0.000	0.000
Total borrowings	171.794	174.512	79.090
Debt/Equity ratio	3.356	6.173	2.063



YEAR-ON-YEAR GROWTH

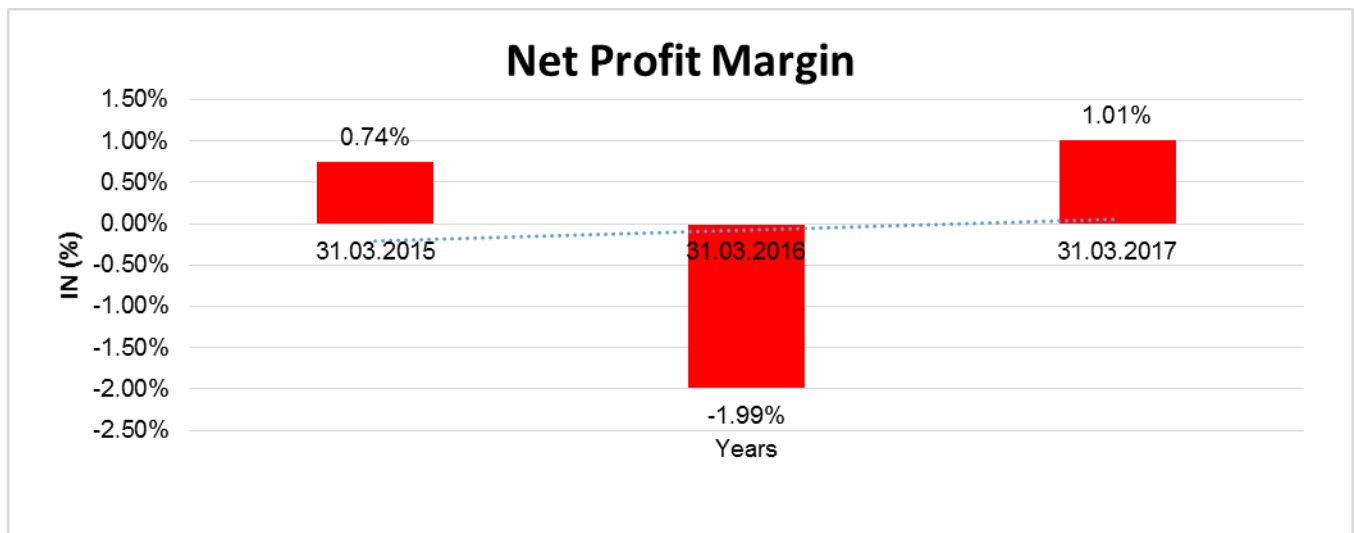
Year on Year Growth	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Sales	1686.841	1153.011	1001.272
		(31.647)	(13.160)

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Sales	1686.841	1153.011	1001.272
Profit/ (Loss)	12.462	(22.926)	10.105
	0.74 %	(1.99 %)	1.01 %



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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	Yes
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	Yes
17	Details of sister concerns	No
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

SALES AND PROFITABILITY

REVIEW OF BUSINESS OPERATIONS AND FUTURE PROSPECTS

**The Directors take the pleasure of presenting the details of Business operations done during the year :
Sales and Profitability**

SALES AND OTHER INCOME:

The company has achieved sales and other income of INR 1001.500 million during the year against the previous year figure of INR 1184.908 million due to difficult business conditions.

PROFITABILITY:

During the year, the company has achieved a Net Profit of INR 10.104 million against the previous year loss of INR (22.926) million.

Marketing and Market environment:

The company has been in trading in Coal. The company is selling coal to the Local / Export Market. The environment and the potency for the products has been encouraging and do not seek any major challenges.

Future Prospects including constraints affecting due to Government policies:-

The company has not been facing any constraints, due to Government Policies, which affects the Performance

GENERAL INFORMAITON:

Subject was founded in the year 1947 in Madurai, the temple city of South India. Traditionally a farming family successfully diversified into Brick manufacturing industry in 1971. The 1990s saw the group taking up the prestigious Petroleum dealership of IOC. In 1992 Kasim Textile Mills Private Limited pioneered the manufacture of 100% Cotton Grey Fabric in South India.

Today Kasim Textile Mills equipped technologically with fully imported machinery is a name to reckon with for superior quality grey fabric completely export oriented to the USA & UK. With a vision and foresight into the potential of the Indian Industry The Yasin group expanded and diversified further in the year 2008 through the birth of Yasin Impex Private Limited, with registered office at Chennai for importing and exporting Steam Coal, Heavy Melting Scrap, Sugar, Refined Oil, Steel Products and others.

UNSECURED LOAN

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
Intercorporate borrowings	60.098	0.600
Deferred payment liabilities	0.000	150.355
Loans and advances from related parties	18.992	23.557

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Total	79.090	174.512
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INDEX OF CHARGES

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	H280729 99	100215 106	HDFC BANK LIMITED	30/10/2018	-	-	190000000.0	HDFC BANK HOUSESE NAPATI BAPAT MARGLO WER PAREL WMUMBAI MH400013 IN
2	C191646 31	104523 29	The Karur Vysya Bank Limited	21/12/2012	21/07/2014	-	481368000.0	Anna Nagar Branch AC-6, II Avenue, L.K.S. Plaza, Anna Nagar Chennai TN600040IN
3	G015730 05	102342 67	Karur Vysya Bank Limited	08/07/2010	-	29/03/2016	650000.0	AC 6 II AVENUE KS PLAZA, ANNA NAGARCHENNAI TN600040IN
4	G015733 93	104366 67	The Karur Vysya Bank Limited	19/06/2013	-	29/03/2016	90000000.0	AC-6, II Avenue, L.K.S. Plaza, Anna Nagar Chennai TN600040IN
5	G015726 01	102332 48	THE KARUR VYSYA BANK LIMITED	03/07/2010	-	29/03/2016	25000000.0	Central Loan Processing Cell Whites Road Chennai TN600040IN

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								14IN
6	B712865 61	102510 42	Indian Overseas Bank	04/11/201 0	-	01/03/2 013	40000000.0	MADURAI MAIN BRANCH, PUTHU MAHALIPA TTI ROADMAD URAITN62 5001IN

FIXED ASSETS

Tangible Assets

- Furniture and Fixture
- Computer
- Plant and Machinery
- Vehicle
- Office Equipment
- Computer Accessories

Intangible Assets

- Computer Software

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 71.80
UK Pound	1	INR 91.92
Euro	1	INR 81.46

INFORMATION DETAILS

Information Gathered by :	AKY
Analysis Done by :	DIV
Report Prepared by :	MTN

SCORE FACTORS

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

RATING EXPLANATIONS

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

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

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

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

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