

## MIRA INFORM REPORT

<b>Report No. :</b>	539489
<b>Report Date :</b>	21.11.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	MEMORY REPRO SYSTEMS PRIVATE LIMITED
<b>Registered Office :</b>	Plot No. 7, Lane No. 1 A, Mundka Udyog Nagar, Mundka, Delhi-110041
<b>Tel. No.:</b>	91-11-41420960/ 970
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	17.12.1990
<b>CIN No.:</b> [Company Identification No.]	U74899DL1990PTC042414
<b>Capital Investment / Paid-up Capital :</b>	INR 1.830 Million
<b>IEC No.:</b> [Import-Export Code No.]	0592015360
<b>TIN No.:</b>	07650148088
<b>PAN No.:</b> [Permanent Account No.]	AAACM2201J
<b>GSTN :</b> [Goods & Service Tax Registration No.]	07AAACM2201J1ZY
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>Manufacturing of Machinery Apparatus and Equipment, Book Binding Machine and Trading of Book Binding Machine.</li> <li>Manufacturing and Trading of Pre-Press and Post Press Printing Equipment. Offset Consumable and Spares, Casing in Machine, Plate Clearing Machine, Plate processor for CTCP and much more.</li> </ul> <p>[Registered Activity]</p>

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<b>No. of Employees :</b>	Not Divulged
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**RATING & COMMENTS**  
(Mira Inform has adopted New Rating mechanism w.e.f. 23<sup>rd</sup> January 2017)

<b>MIRA's Rating :</b>	<b>A</b>
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Maximum Credit Limit :</b>	USD 121100
<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 1990.</p> <p>For the financial year 2017, the company has reported dip in its revenue by 23.49% as compared to the previous year but has managed to maintain an average profit margin of 3.79%.</p> <p>The satisfactory financial risk profile of the company is marked by adequate net worth base along with sound liquidity position.</p> <p>Rating takes into consideration the subjects healthy Earnings per Share of INR 224.11 against the 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](mailto: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

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

**EXTERNAL AGENCY RATING**

**NOT AVAILABLE**

**RBI DEFAULTERS' LIST STATUS**

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

**EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS**

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

**BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS**

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 21.11.2018

**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**

**MANAGEMENT NON-COOPERATIVE [91-11-41420960/ 970]**

**LOCATIONS**

<b>Registered Office/ Factory :</b>	Plot No. 7, Lane No. 1 A, Mundka Udyog Nagar, Mundka, Delhi-110041, India
<b>Tel. No.:</b>	91-11-41420960/ 970
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:sales@memoryrepro.com">sales@memoryrepro.com</a>

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<b>Website :</b>	<a href="http://www.memoryrepro.com">http://www.memoryrepro.com</a>
<b>Dealer Network:</b>	<b>Located at:</b> <ul style="list-style-type: none"> <li>• Ahmedabad</li> <li>• Bangalore</li> <li>• Chennai</li> <li>• Hyderabad</li> <li>• Kolkata</li> <li>• Lucknow</li> <li>• Mumbai</li> <li>• Nagpur</li> </ul>

**DIRECTORS**

**AS ON: 31.03.2018**

<b>Name :</b>	Mr. Sanjeev Chadha		
<b>Designation :</b>	Director		
<b>Address :</b>	B-3/94-B, Lawrence Road, Delhi - 110035, India		
<b>Date of Appointment :</b>	02.01.1992		
<b>DIN No.:</b>	00429580		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U22219DL2006PTC153024	MMC DIGI PRESS PRIVATE LIMITED	22/11/2016	-
<b>Name :</b>	Mr. Gopal Krishan Khindria		
<b>Designation :</b>	Director		
<b>Address :</b>	22C, Pocket A2B, Ekta Apartment Opposite, District Park, Paschim Vihar, Delhi-110063 , India		
<b>Date of Appointment :</b>	02.01.1992		
<b>DIN No.:</b>	00429698		
<b>Name :</b>	Mr. Darshan Lal Chadha		
<b>Designation :</b>	Director		
<b>Address :</b>	B-3/94B, Lawrence Road, Delhi - 110035, India		
<b>Date of Appointment :</b>	17.12.1990		
<b>DIN No.:</b>	00451027		
<b>Name :</b>	Mr. Gaurav Khindria		
<b>Designation :</b>	Director		
<b>Address :</b>	B3/95a, Keshav Puram, North West Delhi-110035, India		
<b>Date of Appointment :</b>	01.09.2001		
<b>DIN No.:</b>	01168210		

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<b>Name :</b>	Mr. Aman Khindria
<b>Designation :</b>	Director
<b>Address :</b>	22 C, Ekta Apartment, Pocket A2B Opposite ,District Park, Paschim Vihar, Delhi-110063 , India
<b>Date of Appointment :</b>	26.06.2008
<b>DIN No.:</b>	02244540

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

**AS ON: 31.03.2017**

Names of Shareholders	No. of Shares
Darshan Lal Chadha	660
Sanjeev Chadha	3600
Sonu Chadha	1860
Vinay Chadha	1200
Manav Khindria	1800
Sunita Khindria	2760
Anukriti Khindria	960
Gaurav Khindria	1800
Gopal Krishan Khindria	3660
<b>Total</b>	<b>18300</b>

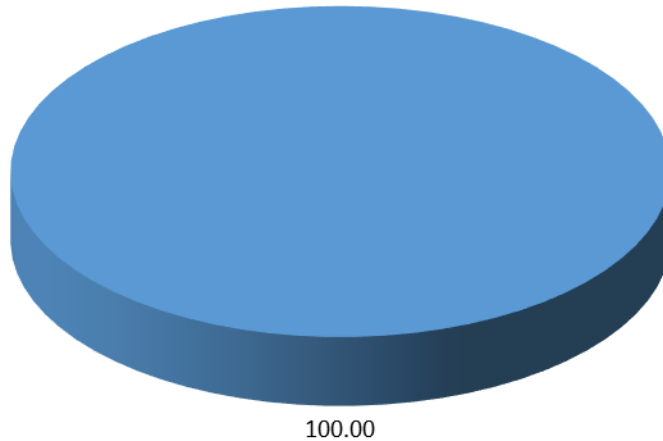
**AS ON: 28.09.2017**

Equity Share Breakup	Percentage of Holding
<b>Category</b>	
Promoters – Individual/ Hindu Undivided Family – Indian	100.00
<b>Total</b>	<b>100.00</b>

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### Share holding pattern

■ Promoters – Individual/ Hindu Undivided Family – Indian



#### BUSINESS DETAILS

<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>Manufacturing of Machinery Apparatus and Equipment, Book Binding Machine and Trading of Book Binding Machine.</li> <li>Manufacturing and Trading of Pre-Press and Post Press Printing Equipment. Offset Consumable and Spares, Casing in Machine, Plate Clearing Machine, Plate processor for CTCP and much more.</li> </ul> [Registered Activity]	
<b>Products :</b>	<b>ITC Code No.</b>	<b>Product Descriptions</b>
	84423090	Machinery, Apprts & Equipments
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>	Not Divulged	

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<b>Imports :</b>	Not Divulged
<b>Terms :</b>	
<b>Selling :</b>	Not Divulged
<b>Purchasing :</b>	Not Divulged

**PRODUCTION STATUS: NOT AVAILABLE**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference:</b>	Not Divulged	
	<b>Name of the Person (Designation):</b>	--	
	<b>Contact Number:</b>	--	
	<b>Since how long known:</b>	--	
	<b>Maximum limit dealt:</b>	--	
	<b>Experience:</b>	--	
	<b>Remark</b>	--	
<b>Customers :</b>	<b>Reference:</b>	Not Divulged	
	<b>Name of the Person (Designation):</b>	--	
	<b>Contact Number:</b>	--	
	<b>Since how long known:</b>	--	
	<b>Maximum limit dealt:</b>	--	
	<b>Experience:</b>	--	
	<b>Remark</b>	--	
<b>No. of Employees :</b>	Not Divulged		
<b>Bankers :</b>	<ul style="list-style-type: none"> <li>• ICICI Bank Limited</li> <li>• Kotak Mahindra Bank Limited</li> <li>• Axis Bank</li> </ul>		
<b>Facilities :</b>	<b>SECURED LOANS</b>	<b>31.03.2017 (INR In Million)</b>	<b>31.03.2016 (INR In Million)</b>
	<b>LONG-TERM BORROWINGS</b>		
	ICICI Bank Loan [BMW Car]	2.582	0.000
	Kotak Mahindra Prime Limited [Verrna1]	0.542	0.000
	Kotak Mahindra Prime Limited [Verrna1]	0.542	0.000
	Axis Bank [Wagon R]	0.270	0.000

<b>Stock Loans</b>			
	ING Vysya Bank Machinery Loan	0.000	0.232
	ING Vysya Bank OD Limited [Person Guarantee of director]	(15.367)	(5.046)
	<b>Total</b>	<b>(11.431)</b>	<b>(4.814)</b>

<b>Auditors :</b>	
<b>Name :</b>	Yogra Jthareja Chartered Accountant
<b>Address :</b>	A-85, DSIDC Packaging Complex, Kirti Nagar, Delhi – 110015, India
<b>Mobile No.:</b>	91-9810028005/ 9654018156/ 9811828005
<b>PAN No.:</b>	AACPT8663L
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

### CAPITAL STRUCTURE

**AS ON: 31.03.2017**

**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
18300	Equity Shares	INR 100/- each	INR 1.830 Million

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
<b>(1) Shareholders' Funds</b>			
(a) Share Capital	1.830	1.830	1.830
(b) Reserves & Surplus	40.578	35.903	29.094
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>42.408</b>	<b>37.733</b>	<b>30.924</b>
<b>(3) Non-Current Liabilities</b>			
(a) Long-term borrowings	(11.431)	(4.814)	2.714
(b) Deferred tax liabilities (Net)	0.104	0.250	0.252
(c) Other long term liabilities	6.000	6.000	6.000
(d) long-term provisions	0.000	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>(5.327)</b>	<b>1.436</b>	<b>8.966</b>
<b>(4) Current Liabilities</b>			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	9.410	5.252	11.535
(c) Other current liabilities	23.683	26.257	12.707
(d) Short-term provisions	1.451	3.447	0.859
<b>Total Current Liabilities (4)</b>	<b>34.544</b>	<b>34.956</b>	<b>25.101</b>
<b>TOTAL</b>	<b>71.625</b>	<b>74.125</b>	<b>64.991</b>
<b>II. ASSETS</b>			
<b>(1) Non-current assets</b>			
(a) Fixed Assets			
(i) Tangible assets	23.169	21.490	23.538
(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	0.212	0.045	0.045
(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
<b>Total Non-Current Assets</b>	<b>23.381</b>	<b>21.535</b>	<b>23.583</b>

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<b>(2) Current assets</b>			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	30.170	29.100	27.339
(c) Trade receivables	11.166	10.453	9.983
(d) Cash and cash equivalents	0.116	5.760	0.076
(e) Short-term loans and advances	6.255	6.912	3.767
(f) Other current assets	0.537	0.365	0.243
<b>Total Current Assets</b>	<b>48.244</b>	<b>52.590</b>	<b>41.408</b>
<b>TOTAL</b>	<b>71.625</b>	<b>74.125</b>	<b>64.991</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	<b>SALES</b>			
	Revenue from Operations	108.133	141.323	81.508
	Other Income	5.394	1.122	2.081
	<b>TOTAL</b>	<b>113.527</b>	<b>142.445</b>	<b>83.589</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Materials Consumed	72.466	96.254	61.633
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(1.070)	(1.761)	(11.969)
	Employees benefits expense	19.730	21.945	16.939
	Other expenses	13.350	12.512	10.071
	<b>TOTAL</b>	<b>104.476</b>	<b>128.950</b>	<b>76.674</b>
	<b>PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>9.051</b>	<b>13.495</b>	<b>6.915</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>1.108</b>	<b>1.003</b>	<b>1.340</b>
	<b>PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>7.943</b>	<b>12.492</b>	<b>5.575</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>2.537</b>	<b>2.238</b>	<b>2.234</b>
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>5.406</b>	<b>10.254</b>	<b>3.341</b>
<b>Less</b>	<b>TAX</b>	<b>1.305</b>	<b>3.445</b>	<b>1.033</b>
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>4.101</b>	<b>6.809</b>	<b>2.308</b>

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Earnings/ (Loss) Per Share (INR)	224.11	372.09	126.14
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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
Cash generated from operations	NA	NA	NA
Net Cash flow from (used in) Operations	NA	NA	NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	37.69	27.00	44.70
Account Receivables Turnover (Income / Sundry Debtors)	9.68	13.52	8.16
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	47.40	19.92	68.31
Inventory Turnover (Operating Income / Inventories)	0.30	0.46	0.25
Asset Turnover (Operating Income / Net Fixed Assets)	0.39	0.63	0.29

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.32	0.41	0.43
Debt Equity Ratio (Total Liability / Networth)	(0.27)	(0.13)	0.09
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.81	0.93	0.81

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Fixed Assets to Networth (Net Fixed Assets / Networth)	0.55	0.57	0.76
Interest Coverage Ratio (PBIT / Financial Charges)	8.17	13.45	5.16

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	3.79	4.82	2.83
Return on Total Assets (PAT / Total Assets) * 100	%	5.73	9.19	3.55
Return on Investment (ROI) (PAT / Networth) * 100	%	9.67	18.05	7.46

**SOLVENCY RATIOS**

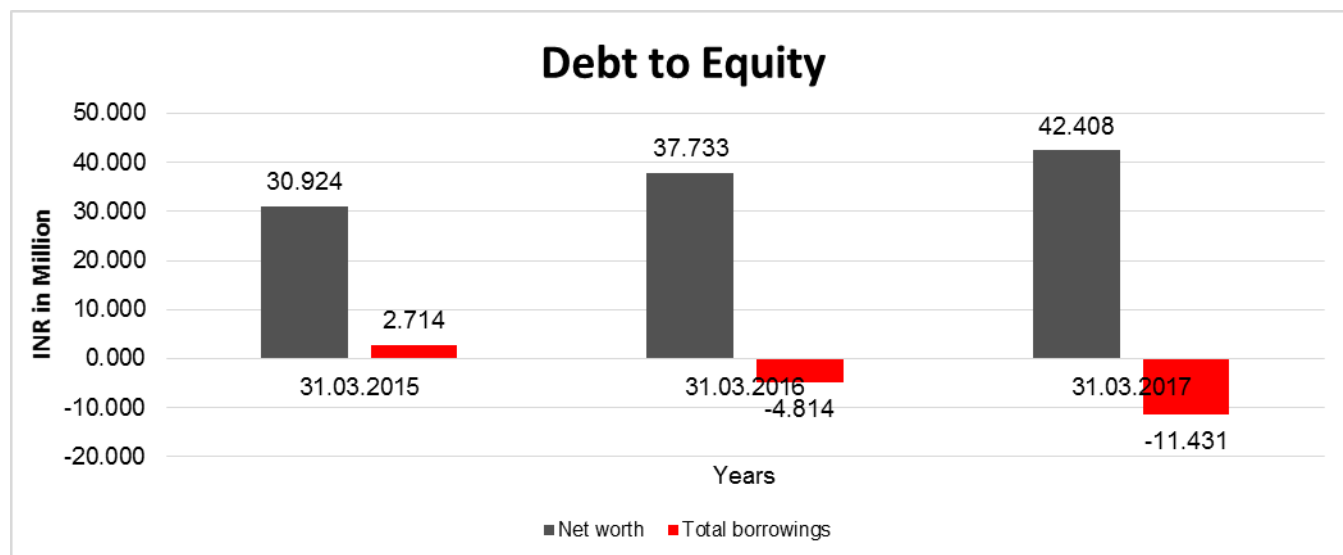
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.40	1.50	1.65
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		0.52	0.67	0.56
G-Score Ratio Financial (Networth / Total Assets)		0.59	0.51	0.48
G-Score Ratio Debt (Debts / Equity Capital)		-6.25	-2.63	1.48
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.40	1.50	1.65

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

**FINANCIAL ANALYSIS**  
*[all figures are in INR Million]*

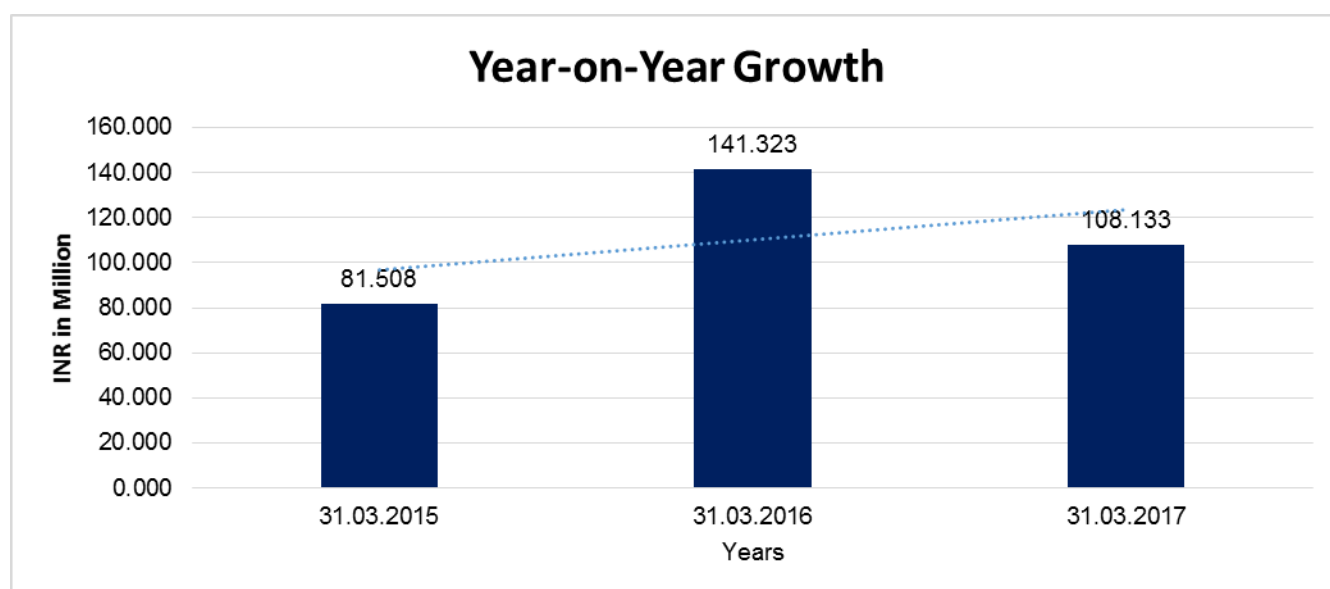
**DEBT EQUITY RATIO**

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	1.830	1.830	1.830
Reserves & Surplus	29.094	35.903	40.578
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>30.924</b>	<b>37.733</b>	<b>42.408</b>
long-term borrowings	2.714	(4.814)	(11.431)
Short term borrowings	0.000	0.000	0.000
<b>Total borrowings</b>	<b>2.714</b>	<b>(4.814)</b>	<b>(11.431)</b>
<b>Debt/Equity ratio</b>	<b>0.088</b>	<b>(0.128)</b>	<b>(0.270)</b>



**YEAR-ON-YEAR GROWTH**

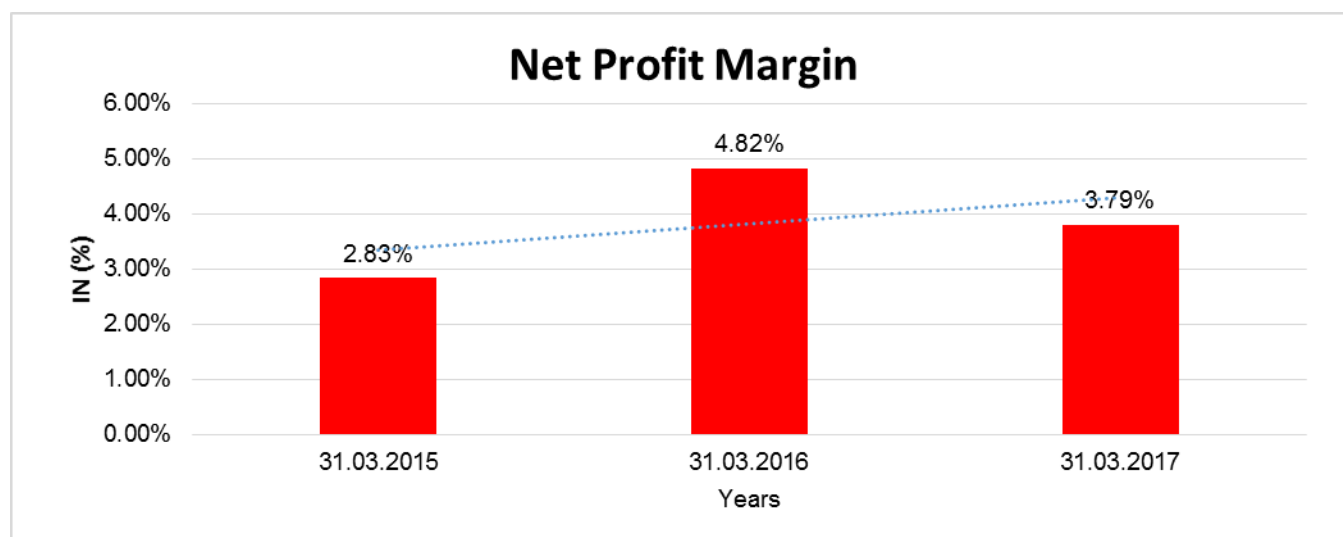
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	81.508	141.323	108.133
		<b>73.385</b>	<b>(23.485)</b>



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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	81.508	141.323	108.133
Profit/ (Loss)	2.308	6.809	4.101
	<b>2.83%</b>	<b>4.82%</b>	<b>3.79%</b>



**LOCAL AGENCY FURTHER INFORMATION**

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	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	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	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	SR N	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	Y1 012 257 5	900424 80	SYNDICATE BANK	01/06/19 99	01/06/19 99	-	1000000.0	MAYAPUR INEW DELHIDLI N
2	Y1 012 215 0	900420 55	SYNDICATE BANK	18/10/19 97	-	-	1500000.0	SSI FINANCE AND FEX BRANCHN OIDAUPIN
3	Y1 012 177 8	900416 83	SYNDICATE BANK	02/05/19 96	02/05/19 96	-	300000.0	SSI FINANCE AND FEX BRANCHN OIDAUPIN
4	Y1 012 144 3	900413 48	SYNDICATE BANK	13/12/19 94	13/12/19 94	-	500000.0	SSI FINANCE AND FEX BRANCHS ECTOR - 18NOIDAU PIN
5	Y1 012 097 2	900408 77	CANARA BANK	26/10/19 91	-	-	100000.0	NOIDAGH AZIABADU PIN
6	Y1 012 093 9	900408 44	CANARA BANK	26/06/19 91	26/06/19 91	-	100000.0	NOIDAGH AZIABADU PIN
7	G8 068 158 8	105194 80	ING VYSYA BANK LIMITE	07/08/20 14	-	21/03/2 018	10419000.0	2/10, WHSKIRTI NAGARNE W DELHIDL1

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			D					10015IN
8	G1 542 727 1	102054 69	THE KARUR VYSYA BANK LTD	10/02/20 10	-	22/09/2 016	9000000.0	B - 3LAWREN CE ROADNE W DELHIDL1 10035IN
9	G1 542 806 3	104486 48	THE KARUR VYSYA BANK LIMITE D	22/08/20 13	-	22/09/2 016	2000000.0	B - 3LAWREN CE ROADNE W DELHIDL1 10035IN
10	A9 744 779 1	900444 24	SYNDI CATE BANK	26/10/20 04	25/10/20 08	22/10/2 010	9000000.0	MAYAPUR INEW DELHIDL1 10064IN

**BRIEF DESCRIPTION OF THE COMPANY'S WORKING DURING THE YEAR/ STATE OF COMPANY'S AFFAIRS:**

The activity of the company is trading manufacturing and trading of pre-press and post press printing Equipment. Offset consumable and Spares, casing in machine, Plate Clearing machine, Plate processor for CTCP and much more.

**FIXED ASSETS:**

- Land
- Factory Building
- Office Premises
- Vehicles
- Scooter and Motor Cycle
- Furniture
- Office Equipment
- Machinery
- Computer

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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 71.33
UK Pound	1	INR 91.72
Euro	1	INR 81.69

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	SUP
<b>Analysis Done by :</b>	PRY
<b>Report Prepared by :</b>	RUP

**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	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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