

MIRA INFORM REPORT

Report No. :	540733
Report Date :	29.11.2018

IDENTIFICATION DETAILS

Name :	SREE VINAYAK DIAGNOSTICS
Registered Office :	Vinayak Apartment, Makhan Chatterjee Lane, Fatakgora, Po. Chandan Nagar, District, Hooghly – 712136, West Bengal
Mobile No.:	91-9830542333 [M. Surojit Kundu]
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment :	2016
Capital Investment :	INR 10.321 Million
PAN No.: [Permanent Account No.]	ADFFS1426C
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Partnership Concern with an Unlimited Liability of the Partners
Line of Business :	Subject is engaged in Providing Advanced Multispecialty Diagnostic Facility. [Confirmed by Management]
No. of Employees :	12 [Approximately]

RATING & COMMENTS

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

MIRA's Rating :	B
-----------------	----------

Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Relatively new business
----------	-------------------------

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.

Payment Behaviour :	Slow
Litigation :	Clear
Comments :	<p>Sree Vinayak Diagnostics is engaged in providing advanced multispecialty diagnostic facility. The concern was started in the year 2016 and has its base in Hooghly, India</p> <p>Mr. Surojit Kundu (Partner) provided information and claimed that Concern has commenced its commercial operation from November 2017.</p> <p>The concern has achieved revenue of INR 0.440 million till 31st March 2018.</p> <p>However, the rating takes into consideration sound capital base of the concern.</p> <p>Payment terms are slow.</p> <p>In view of the aforesaid, the concern can be considered for business dealings on dealings with some caution</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
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

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.

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 29.11.2018.

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 PARTED BY

Name :	Mr. Surojit Kundu
Designation :	Partner
Contact No.:	91-9830542333
Date :	28.11.2018

LOCATIONS

Registered Office :	Vinayak Apartment, Makhan Chatterjee Lane, Fatakgora, Po. Chandan Nagar, District, Hooghly – 712136, West Bengal, India
Tel. No.:	91-33-26832233/ 26832020/ 26851010
Mobile No.:	91-9830542333 [Mr. Surojit Kundu] 91-9051262294 [Mr. Tamnash Banerjee]
Fax No.:	Not Available
E-Mail :	sreevinayak.wb@gmail.com
Location :	Owned

PARTNERS

Name :	Mr. Surojit Kundu
Designation :	Partner
Address :	Makhan Chatterjee Lane, Fatak Gore, Chandannar, Hooghly – 712136, West Bengal, India
Date of Birth/Age :	27.03.1973
Experience :	30 Years

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.

PAN No.:	AFOPK1592E
Aadhaar No.:	2799 0724 9274
Name :	Mr. Probir Kumar Sett
Designation :	Partner
Address :	295, G T Road, ABS Sarda Kung, Block A, Flat 601, West Bengal, India
Date of Birth/Age :	11.11.1962
Experience :	20 Years
PAN No.:	AMAPS1516K
Voter ID No.:	BLG2535250
Aadhaar No.:	9397 0987 4212

KEY EXECUTIVE

Name :	Mr. Tamnash Banerjee
Designation :	Supervisor

BUSINESS DETAILS

Line of Business :	Subject is engaged in Providing Advanced Multispecialty Diagnostic Facility. [Confirmed by Management]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash
Purchasing :	Cash

GENERAL INFORMATION

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

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.

	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 :	12 [Approximately]																							
Bankers :	<table border="1"> <tr> <td>Bank Name:</td> <td>Bank of India</td> </tr> <tr> <td>Branch:</td> <td>Ballygunge Circular Road Branch, Kolkata, West Bengal, India</td> </tr> <tr> <td>Person Name (with Designation):</td> <td>--</td> </tr> <tr> <td>Contact Number:</td> <td>--</td> </tr> <tr> <td>Name of Account Holder:</td> <td>--</td> </tr> <tr> <td>Account Number:</td> <td>--</td> </tr> <tr> <td>Account Since (Date/ Year of A/c Opening):</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained (Optional):</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (CC/OD/Term Loan):</td> <td>Cash Credit = INR 0.500 Million Term Loan = INR 26.000 Million</td> </tr> <tr> <td>Account Operation:</td> <td>--</td> </tr> <tr> <td>Remarks:</td> <td>--</td> </tr> </table>	Bank Name:	Bank of India	Branch:	Ballygunge Circular Road Branch, Kolkata, West Bengal, India	Person Name (with Designation):	--	Contact Number:	--	Name of Account Holder:	--	Account Number:	--	Account Since (Date/ Year of A/c Opening):	--	Average Balance Maintained (Optional):	--	Credit Facilities Enjoyed (CC/OD/Term Loan):	Cash Credit = INR 0.500 Million Term Loan = INR 26.000 Million	Account Operation:	--	Remarks:	--	
Bank Name:	Bank of India																							
Branch:	Ballygunge Circular Road Branch, Kolkata, West Bengal, India																							
Person Name (with Designation):	--																							
Contact Number:	--																							
Name of Account Holder:	--																							
Account Number:	--																							
Account Since (Date/ Year of A/c Opening):	--																							
Average Balance Maintained (Optional):	--																							
Credit Facilities Enjoyed (CC/OD/Term Loan):	Cash Credit = INR 0.500 Million Term Loan = INR 26.000 Million																							
Account Operation:	--																							
Remarks:	--																							

Auditors :	
Name :	Ashok Ghosh and Company Chartered Accountants
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON 31.03.2018

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.

Capital Investment :	INR in Million
Probir Kumar Sett	5.435
Surojit Kundu	4.886
Total	10.321

FINANCIAL ANALYSIS
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS			31.03.2018
SHAREHOLDERS FUNDS			
1] Capital Account			10.321
2] Reserves & Surplus			0.000
3] Profit /(Loss) Accounts			(1.826)
NETWORTH			8.495
LOAN FUNDS			
1] Secured Loans			11.304
2] Unsecured Loans			0.100
TOTAL BORROWING			11.404
DEFERRED TAX LIABILITIES			0.000
TOTAL			19.899
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			13.133
Capital work-in-progress			0.000
INVESTMENT			0.000
DEFERRED TAX ASSETS			0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories			0.453
Sundry Debtors			0.000
Cash & Bank Balances			0.157
Other Current Assets			0.193
Loans & Advances			4.731
Total Current Assets			5.534
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors			0.395
Other Current Liabilities			0.046
Provisions			0.000
Total Current Liabilities			0.441
Net Current Assets			5.093
MISCELLANEOUS EXPENSES			1.673
TOTAL			19.899

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.

PROFIT & LOSS ACCOUNT

PARTICULARS		31.03.2018
	SALES	
	Sales	0.440
	Other Income	0.153
	TOTAL	0.593
Less	EXPENSES	
	Cost of Goods Sold	0.056
	Accounting charges	0.016
	Advertisement charges	0.129
	Commission	0.013
	Conveyance	0.016
	Entertainment charges	0.023
	Legal charges	0.019
	License and taxes	0.069
	Misc expenses	0.019
	News paper and Internet ad	0.016
	New year gift	0.029
	Printing and stationery stamp	0.108
	Pathology charges paid	0.017
	Professional fees	0.026
	Property insurance	0.043
	Repair and maintenance	0.027
	Sever and installation	0.012
	Staff salary	0.956
	Ta Brl for sales	0.017
	Tea and tiffin expenses	0.012
	Telephone expenses	0.062
	Valuation charges	0.012
	Other expenses	0.112
	TOTAL	1.809
	PROFIT/ (LOSS) BEFORE INTEREST AND DEPRECIATION AND AMORTISATION	(1.217)
Less	FINANCIAL EXPENSES	0.610
	PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION	(1.826)
Less/ Add	DEPRECIATION/ AMORTISATION	0.000

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/ (LOSS)			(1.826)
--	---------------------------	--	--	----------------

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS			31.03.2018
Average Collection Days (Sundry Debtors / Income * 365 Days)			0.00
Account Receivables Turnover (Income / Sundry Debtors)			0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			2574.55
Inventory Turnover (Operating Income / Inventories)			(2.68)
Asset Turnover (Operating Income / Net Fixed Assets)			(0.09)

LEVERAGE RATIOS

PARTICULARS			31.03.2018
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.58
Debt Equity Ratio (Total Liability / Networth)			1.34
Current Liabilities to Networth (Current Liabilities / Net Worth)			0.06
Fixed Assets to Networth (Net Fixed Assets / Networth)			1.55
Interest Coverage Ratio (PBIT / Financial Charges)			(1.99)

PROFITABILITY RATIOS

PARTICULARS			31.03.2018
Net Profit Margin	%		(415.00)

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.

((PAT / Sales) * 100)				
Return on Total Assets ((PAT / Total Assets) * 100)	%			(8.98)
Return on Investment (ROI) ((PAT / Networth) * 100)	%			(21.49)

SOLVENCY RATIOS

PARTICULARS			31.03.2018
Current Ratio (Current Assets / Current Liabilities)			10.23
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)			9.39
G-Score Ratio Financial (Networth / Total Assets)			0.42
G-Score Ratio Debt (Debts / Equity Capital)			1.10
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)			10.23

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

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	Yes
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	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	No
22	Conduct of the banking account	Yes
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	No
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	Yes
29	Profitability for last three years	Yes
30	Major shareholders, if available	No
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	Yes
35	Negative Reporting by Auditors in the Annual Report	No

FINANCIAL INDICATOR

(INR IN MILLION)

PARTICULARS	OPERATING YEARS					
	31.03.2019	31.03.2020	31.03.2021	31.03.2022	31.03.2023	31.03.2024
Paid up capital						
Equity	12.321	12.321	12.321	12.321	12.321	12.321
Preference shares	12.321	12.321	12.321	12.321	12.321	12.321
Tangible networth	0.000	0.000	0.000	0.000	0.000	0.000
Investment in cost	9.667	9.452	10.533	13.559	17.006	20.778
Adjustment TNW						
Medium and long term loans	20.249	16.618	12.890	9.172	5.474	2.020
Capital employed	29.916	26.070	23.423	22.731	22.480	22.798
Current assets	4.722	4.639	5.328	8.728	10.944	12.792
Current liabilities	4.457	4.604	5.294	6.734	6.986	7.302
NWC	0.265	0.035	0.033	1.994	3.958	5.490
Net block	27.565	23.430	19.915	16.928	14.389	12.231
Net sales						
Domestic	8.964	11.707	13.179	16.785	18.953	17.122
Exports	0.000	0.000	0.000	0.000	0.000	0.000
Total	8.964	11.707	13.179	16.785	16.953	17.122
Other income	0.000	0.000	0.000	0.000	0.000	0.000
EBIDTA	5.493	7.254	8.068	10.838	10.359	10.005
Interest	1.458	2.707	2.266	1.825	1.383	0.942
Gross profit/(loss)	1.613	4.300	6.971	9.351	9.860	10.296
Taxes	0.000	0.127	0.707	1.800	1.989	2.134

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.

Cash annuals	4.035	4.420	5.095	7.013	6.987	6.930
Depreciation	4.864	4.135	5.514	2.987	2.539	2.158
Net profit/(loss)	(0.829)	0.285	1.581	4.026	4.448	4.772
Accumulated losses						
Net profit/capital employed (%)	(2.77%)	1.09%	6.75%	17.71%	19.78%	20.93%
RATIOS						
Current ration	1.06	1.01	1.01	1.30	1.57	1.75
Debit/equity						
Term laib./ adjusted TNW	2.48	2.15	1.58	0.95	0.54	0.26
TOL/adjusted TNW	2.58	2.25	1.73	1.17	0.73	0.45
TOL/quasi/Equity	2.53	2.22	1.71	1.17	0.73	0.44
Profitability PAT/ net sales	(9.25%)	2.43%	12.00%	23.98%	26.24%	27.87%
DSCR	1.69	1.11	1.23	1.60	1.65	1.70
Interest coverage	3.77	2.63	3.25	4.64	6.05	8.36
Inventory +receivables/sales (%)	25.85	21.19	19.57	18.99	25.39	25.91

NETWORTH STATEMENT

MR. PROBIR KUMAR SETT [PARTNER]

(INR IN MILLION)

ASSETS

IMMOVABLE PROPERTY

Particulars	Own/Joint Name	Area	Location/Address	Present Value
Residential	Own	1698 Sq. Ft.	Fatakgora Giandan Nagar, G T Road, Uttar Pradesh	0.117
Residential	Own	1600 Sq. Ft.	Fatakgora Giandan Nagar, G T Road, Uttar Pradesh	0.890

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.

MOVABLE PROPERTY

VEHICLES

Type of vehicle	Model	Year of make	Cost at the time of purchase
Car	Estillo	2007	0.430
Suv	BR-V	2016	1.368

JEWELLERY

Particulars	Details of shridhan, if any
Gold	1.100

INVESTMENT IN BUSINESS: SREE VINAYAK AND DIAGNOSTICS = INR 0.600 MILLION

LIABILITIES

Borrowed from	Purpose of loan	Amt. of loan	Security	Repayment terms	Outstanding balance
SBI	Car	0.868	Car	EMI	0.700

LEGAL HEIRS/FAMILY PARTICULARS

Name	Occupation	Relation	Age	Marital status	Address
Purabi Sett	Business	Wife	52	Married	295, G T Road, Block-A, Flat 601, Bellur
Puja Sett	Service	Daughter	25	Unmarried	

NETWORTH STATEMENT

MR. SUROJIT KUNDU [PARTNER]

(INR IN MILLION)

ASSETS

IMMOVABLE PROPERTY

Particulars	Own/Joint Name	Present Value
-------------	----------------	---------------

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.

Residential	Own	11.600
Residential	Own	4.000
Flat	Own	1.200

MOVABLE PROPERTY

VEHICLES

Type of vehicle	Model	Year of make	Cost at the time of purchase	Present value
MUV	BR-V	2016	1.250	1.200

JEWELLERY

Particulars	Details of shridhan, if any
Gold	3.000

INVESTMENT IN BUSINESS: NIRMAN UDYOG = INR 3.500 MILLION

LIABILITIES

Borrowed from	Purpose of loan	Amt. of loan	Security	Repayment terms
HDFC	Car	0.800	Car	EMI

GUARANTOR

Name of the person to whom guaranteed	Name of the bank/ financial institution	Guarantee	Present status of a/c
STAT Polly Print Industry	HDB	7.000	Running

LEGAL HEIRS/FAMILY PARTICULARS

Name	Occupation	Relation	Age	Marital status
Mounita Kandu	Housewife	Spouse	86	Marries
Rohan Kandu	Student	Son	20	Unmarried
Sohan Kandu	Student	Son	11	Student
Adhar Kandu	Student	Son	11	Student

VALUATION REPORT

(GENERAL DETAILS)

Date of which the valuation is made	14.08.2017
Name of the Owner	MR. PROBIR KUMAR SETT MR. SURAJIT KUNDU
Postal address of the property	Holding No-1021, Makhan Chatterjee Lane, Fatakgora, "Vinayak Apartment", Commercial Space (Sree Vinayak Diagnostics) Nos. 1/A and 1/B, on Ground Floor, P.O-Chandernagore, District – Hooghly - 712136

Cost price of the property	INR 23.432 Million (Year 20170)
Market value of the property	INR 25.121 Million
Distress sale value	INR 21.353 Million
Registration value for similar properties with sub-registrar office	INR 25.470 Million

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 records exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 70.91
UK Pound	1	INR 90.84
Euro	1	INR 80.42

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	DIV
Report Prepared by :	ARC

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)

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.