

## MIRA INFORM REPORT

<b>Report No. :</b>	531934
<b>Report Date :</b>	01.10.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	COSMO GRANITES PRIVATE LIMITED
<b>Registered Office :</b>	No. 6, Ranjith Road, Kotturpuram, Chennai – 600085, Tamil Nadu
<b>Tel. No.:</b>	91-44-48680111 / 222
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2016
<b>Date of Incorporation :</b>	15.06.1992
<b>CIN No.:</b> [Company Identification No.]	U14299TN1992PTC022867
<b>Capital Investment / Paid-up Capital :</b>	INR 84.930 Million
<b>PAN No.:</b> [Permanent Account No.]	AAACC3044K
<b>GSTN :</b> [Goods & Service Tax Registration No.]	33AAACC3044K1Z0 (Tamil Nadu) 36AAACC3044K1ZU (Telangana)
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	Trader of Granites. [Registered Activity]
<b>No. of Employees :</b>	Information declined by the management

### 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
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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<b>Maximum Credit Limit :</b>	USD 560000
<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 1992. It is engaged as trader of Granites.</p> <p>As per the financial of 2016, the company has reported decline in its revenue as compared to previous year and has incurred operational loss.</p> <p>However, as per information gathered from other sources subject has achieved sales turnover of INR 615 million for the FY 2017 and has clocked a net profit margin of 2.31%.</p> <p>The satisfactory financial profile of the company is marked by adequate net worth base along with average debt coverage indicators.</p> <p>The rating takes into consideration the subject's long established track record of the business operations along with extensive experience of its promoters.</p> <p>Offsetting these strengths, the company faces slow growth in due to high competition in the industry.</p> <p>Business is active. 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> <p><b>Note:</b> As per Registrar of Companies, the date of balance sheet i.e. financial filed is shown as 31st March 2017 but documents related to the financials for the year 2017 are not available from any sources.</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 (31.12.2017)	Current Rating (01.04.2018)
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**

Rating Agency Name	CRISIL
Rating	Long term rating (Suspension Revoked) = B+
Rating Explanation	Risk-prone-credit-quality and Carries very high credit risk
Date	24.08.2017

**Reason for revoke: The firm has now shared the requisite information**

**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 01.10.2018

**IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS**

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

**INFORMATION DECLINED BY**

Name :	Mr. Senthil
Designation :	Not Divulged

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<b>Contact No.:</b>	91-9940194399
<b>Date :</b>	25.09.2018

**MANAGEMENT NON-COOPERATIVE [91-44-48680222]**

**Tel No.: 91-44-48680111 (Continuously Ringing)**

**LOCATIONS**

<b>Registered Office :</b>	No : 6, Ranjith Road, Kotturpuram, Chennai-600085, Tamilnadu, India
<b>Tel. No.:</b>	91-44-48680111 / 48680222
<b>Mobile No.:</b>	91-9940194399 [Mr. Senthil]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:durairajassocaites@gmail.com">durairajassocaites@gmail.com</a> <a href="mailto:cosmosales@cosmofloor.com">cosmosales@cosmofloor.com</a> <a href="mailto:info@cosmofloor.com">info@cosmofloor.com</a>
<b>Website :</b>	<a href="http://cosmofloor.com">http://cosmofloor.com</a>
<b>Branch Office :</b>	Old No. 18, New No. 118, Rajiv Colony, Karapakkam, OMR, Chenna i- 600119, Tamil Nadu, India

**DIRECTORS**

**AS ON: 31.03.2018**

<b>Name :</b>	Mr. Choudery Daggubati Naidamma		
<b>Designation :</b>	Director		
<b>Address :</b>	No.6, Ranjit Road, Kotturpuram, Chennai - 600085, Tamilnadu, India		
<b>Date of Birth:</b>	05.07.1965		
<b>Qualification:</b>	B.Tech		
<b>Date of Appointment :</b>	15.06.1992		
<b>PAN No.:</b>	ACXPC3349K		
<b>DIN No.:</b>	01028649		
<b>Other Directorship :</b>			
	<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>
	U33209TN1996PTC036497	COSMO ENTERTAINMENT PRIVATE LIMITED	09/09/1996
			<b>End Date</b>
			-
<b>Name :</b>	Mr. Venkaatesh Daggubati		
<b>Designation :</b>	Managing Director		
<b>Address :</b>	6, Cosmo Floor, 2nd Floor, Ferry Road, Off Ranjith Road, Kotturpuram, Chennai – 600085, Tamilnadu, India		
<b>Date of Birth:</b>	17.01.1964		

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<b>Qualification:</b>	M.B.A		
<b>Date of Appointment :</b>	15.06.1992		
<b>PAN No.:</b>	ABVPV7666H		
<b>DIN No.:</b>	01028708		
<b>Other Directorship :</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U33209TN1996PTC036497	COSMO ENTERTAINMENT PRIVATE LIMITED	09/09/1996	-
U51433TN2010PTC076337	COSMO HOME MART PRIVATE LIMITED	28/06/2010	-
<b>Name :</b>	Mr. Sarath Kumar Daggubati		
<b>Designation :</b>	Director		
<b>Address :</b>	D14, Sparkling Sands Avenue, Akkarai, Sholinganallur, Kancheepuram – 600119, Tamilnadu, India		
<b>Date of Birth:</b>	15.02.1962		
<b>Qualification:</b>	C.A.		
<b>Date of Appointment :</b>	15.06.1992		
<b>PAN No.:</b>	AMRPS6609L		
<b>DIN No.:</b>	02251601		
<b>Other Directorship :</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U33209TN1996PTC036497	COSMO ENTERTAINMENT PRIVATE LIMITED	09/09/1996	-
U45400TN2013PTC091827	H D CASA PRIVATE LIMITED	25/06/2013	-
U51433TN2010PTC076337	COSMO HOME MART PRIVATE LIMITED	28/06/2010	-

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

**AS ON: 31.03.2016**

<b>Names of Shareholders</b>	<b>No. of Shares</b>
S Asha Cap A/c	116500
S Anish Sai Cap A/c	28500
D Harikrishna Cap A/c	28500
D Humanth Cap A/c	28500
D H Sharath K Kumar Cap A/c	2522000
D H Sarath K Kumar - HUF Cap A/c	126000
D Ishwarya Cap A/c	28500
D Leela Devi Cap A/c	18000
D Madhavalatha Cap A/c	116500
D N Choudary Cap A/c	2522000

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D N Choudary - HUF Cap A/c		126000
D Rohit - Capital A/c		28500
D Sri Hari Rao Cap A/c		10500
Harsha Teja D - Cap A/c		28500
Suneetha D - Cap A/c		116500
Venkatesh C Cap A/c		2522000
Enkatesh D - HUF Cap A/c		126000
<b>Total</b>		<b>8493000</b>

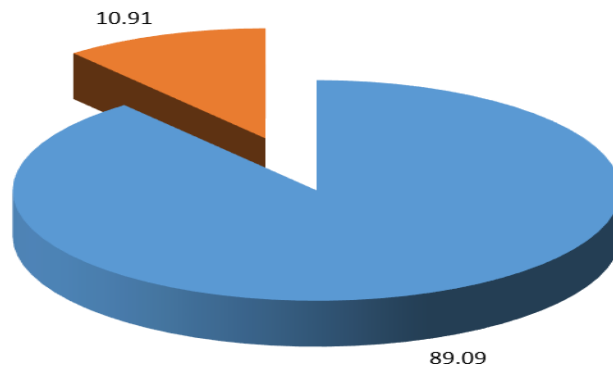
**Equity Share Break up (Percentage of Total Equity)**

**AS ON: 25.08.2017**

Equity Share Breakup	Percentage of Holding
<b>Category</b>	
Promoters (Individual/Hindu Undivided Family - Indian)	89.09
Public/Other than promoters (Individual/Hindu Undivided Family - Indian)	10.91
<b>Total</b>	<b>100.00</b>

**Share holding pattern**

- Promoters (Individual/Hindu Undivided Family - Indian)
- Public/Other than promoters (Individual/Hindu Undivided Family - Indian)



**BUSINESS DETAILS**

<b>Line of Business :</b>	Trader of Granites. [Registered Activity]	
<b>Products :</b>	<b>ITC Code No.</b>	<b>Product Descriptions</b>
	68022301	Dealing in Granites
<b>Brand Names :</b>	Not Available	

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<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Divulged
<b>Imports :</b>	Not Divulged
<b>Terms :</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>	Information declined by the management	
<b>Bankers :</b>	<b>Bank Name</b>	Not Divulged
	<b>Branch</b>	--
	<b>Person Name (With Designation)</b>	--
	<b>Contact Number</b>	--
	<b>Name of Account Holder</b>	--
	<b>Account Number</b>	--
	<b>Account Since (Date/Year of Account Opening)</b>	--
	<b>Average Balance Maintained (If Possible)</b>	--
	<b>Credit Facilities Enjoyed (If any)</b>	--

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	<b>Account Operation</b>	--	
	<b>Remarks (If any)</b>	--	
<b>Facilities :</b>	<b>SECURED LOANS</b>	<b>31.03.2016 (INR In Million)</b>	<b>31.03.2015 (INR In Million)</b>
	<b>LONG-TERM BORROWINGS</b>		
	Loans repayable on demand	345.441	365.676
	<b>SHORT TERM BORROWINGS</b>		
	Loans repayable on demand from banks	198.198	208.375
	<b>Total</b>	<b>543.639</b>	<b>574.051</b>

<b>Auditors :</b>	
<b>Name :</b>	Durairaj and Associates Chartered Accountants
<b>Address :</b>	60, 56th street, TVS colony, Anna Nagar, West Extn, Chennai 600 101, Tamilnadu, India
<b>Income-tax PAN of auditor or auditor's firm :</b>	AAAFT0404B
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

**CAPITAL STRUCTURE**

**AS ON: 31.03.2016**

**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
8493000	Equity Shares	INR 10/- each	INR 84.930 Million

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2016	31.03.2015	31.03.2014
<b>I. EQUITY AND LIABILITIES</b>			
<b>(1) Shareholders' Funds</b>			
(a) Share Capital	84.930	84.930	84.930
(b) Reserves & Surplus	109.530	116.571	109.059
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.900
<b>Total Shareholders' Funds (1) + (2)</b>	<b>194.460</b>	<b>201.501</b>	<b>194.889</b>
<b>(3) Non-Current Liabilities</b>			
(a) Long-term borrowings	345.441	365.676	380.589
(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
<b>Total Non-current Liabilities (3)</b>	<b>345.441</b>	<b>365.676</b>	<b>380.589</b>
<b>(4) Current Liabilities</b>			
(a) Short term borrowings	240.188	242.728	275.362
(b) Trade payables	195.297	130.332	56.736
(c) Other current liabilities	2.162	7.133	4.884
(d) Short-term provisions	8.059	6.972	14.940
<b>Total Current Liabilities (4)</b>	<b>445.706</b>	<b>387.165</b>	<b>351.922</b>
<b>TOTAL</b>	<b>985.607</b>	<b>954.342</b>	<b>927.400</b>
<b>II. ASSETS</b>			
<b>(1) Non-current assets</b>			
(a) Fixed Assets			
(i) Tangible assets	216.412	217.635	216.192
(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	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	219.638	219.772	192.157
(e) Other Non-current assets	2.000	3.000	4.000
<b>Total Non-Current Assets</b>	<b>438.050</b>	<b>440.407</b>	<b>412.349</b>

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<b>(2) Current assets</b>			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	450.581	463.878	397.002
(c) Trade receivables	77.228	35.414	103.644
(d) Cash and cash equivalents	9.570	3.075	3.811
(e) Short-term loans and advances	10.178	11.568	10.594
(f) Other current assets	0.000	0.000	0.000
<b>Total Current Assets</b>	<b>547.557</b>	<b>513.935</b>	<b>515.051</b>
<b>TOTAL</b>	<b>985.607</b>	<b>954.342</b>	<b>927.400</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2016	31.03.2015	31.03.2014
	<b>SALES</b>			
	Income	444.780	478.840	850.652
	Other Income	57.553	5.547	7.527
	<b>TOTAL</b>	<b>502.333</b>	<b>484.387</b>	<b>858.179</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Materials Consumed	389.392	346.394	715.555
	Employees benefits expense	21.026	21.167	22.564
	Other expenses	19.829	25.277	24.433
	Exceptional items	1.000	0.000	0.000
	<b>TOTAL</b>	<b>431.247</b>	<b>392.838</b>	<b>762.552</b>
	<b>PROFIT/(LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	71.086	91.549	95.627
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	69.810	74.885	67.438
	<b>PROFIT/(LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	1.276	16.664	28.189
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	8.047	7.513	6.826
	<b>PROFIT/(LOSS) BEFORE TAX</b>	<b>(6.771)</b>	<b>9.151</b>	<b>21.363</b>
<b>Less</b>	<b>TAX</b>	0.000	1.639	6.479
	<b>PROFIT/(LOSS) AFTER TAX</b>	<b>(6.771)</b>	<b>7.512</b>	<b>14.884</b>
	<b>Earnings/(Loss) Per Share (INR)</b>	<b>(0.80)</b>	<b>0.88</b>	<b>1.75</b>

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Particulars			31.03.2017
Sales Turnover (Approximately)			615.000 (Amalgamation has been taken from Indirect Sources)

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

PARTICULARS	31.03.2016	31.03.2015	31.03.2014
Current Maturities of Long term debt	NA	NA	NA
Net cash flows from (used in) operations	102.065	124.824	123.135
Net cash flows from (used in) operating activities	101.795	123.185	115.362

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2016	31.03.2015	31.03.2014
Average Collection Days (Sundry Debtors / Income * 365 Days)	63.38	26.99	44.47
Account Receivables Turnover (Income / Sundry Debtors)	5.76	13.52	8.21
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	183.06	137.33	28.94
Inventory Turnover (Operating Income / Inventories)	0.16	0.20	0.24
Asset Turnover (Operating Income / Net Fixed Assets)	0.33	0.42	0.44

**LEVERAGE RATIOS**

PARTICULARS	31.03.2016	31.03.2015	31.03.2014
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.80	0.79	0.79
Debt Equity Ratio (Total Liability / Networth)	3.01	3.02	3.37

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Current Liabilities to Networth (Current Liabilities / Net Worth)	2.29	1.92	1.81
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.11	1.08	1.11
Interest Coverage Ratio (PBIT / Financial Charges)	1.02	1.22	1.42

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2016	31.03.2015	31.03.2014
Net Profit Margin ((PAT / Sales) * 100)	%	(1.52)	1.57	1.75
Return on Total Assets ((PAT / Total Assets) * 100)	%	(0.69)	0.79	1.60
Return on Investment (ROI) ((PAT / Networth) * 100)	%	(3.48)	3.73	7.64

**SOLVENCY RATIOS**

PARTICULARS		31.03.2016	31.03.2015	31.03.2014
Current Ratio (Current Assets / Current Liabilities)		1.23	1.33	1.46
Quick Ratio ((Current Assets - Inventories) / Current Liabilities)		0.22	0.13	0.34
G-Score Ratio Financial (Networth / Total Assets)		0.20	0.21	0.21
G-Score Ratio Debt (Debts / Equity Capital)		6.90	7.16	7.72
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.23	1.33	1.46

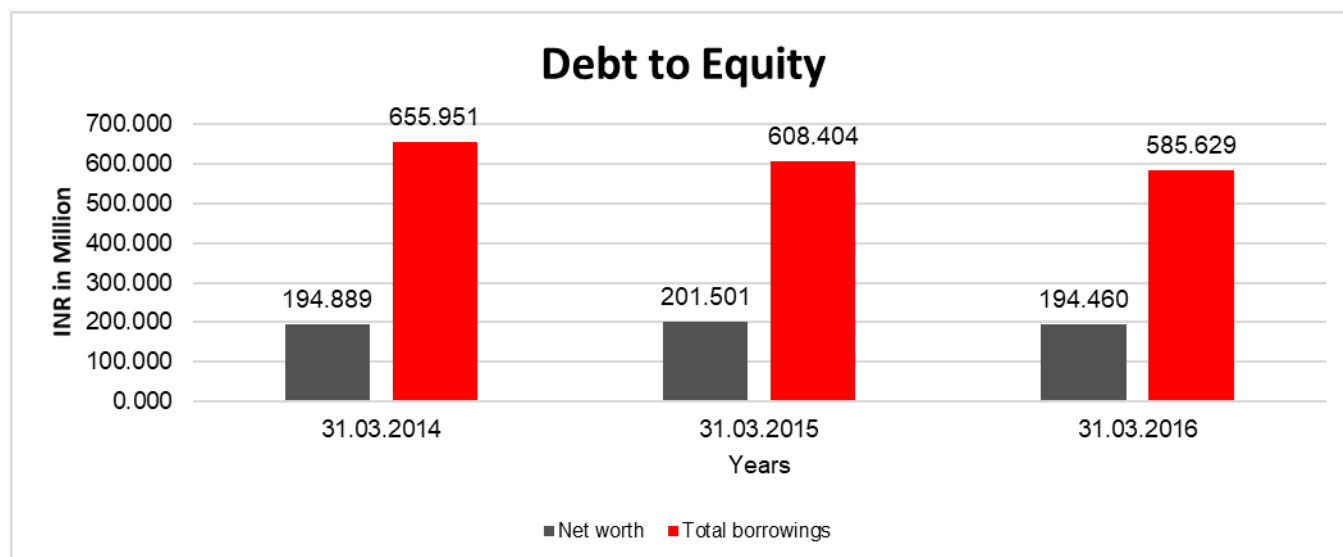
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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

**DEBT EQUITY RATIO**

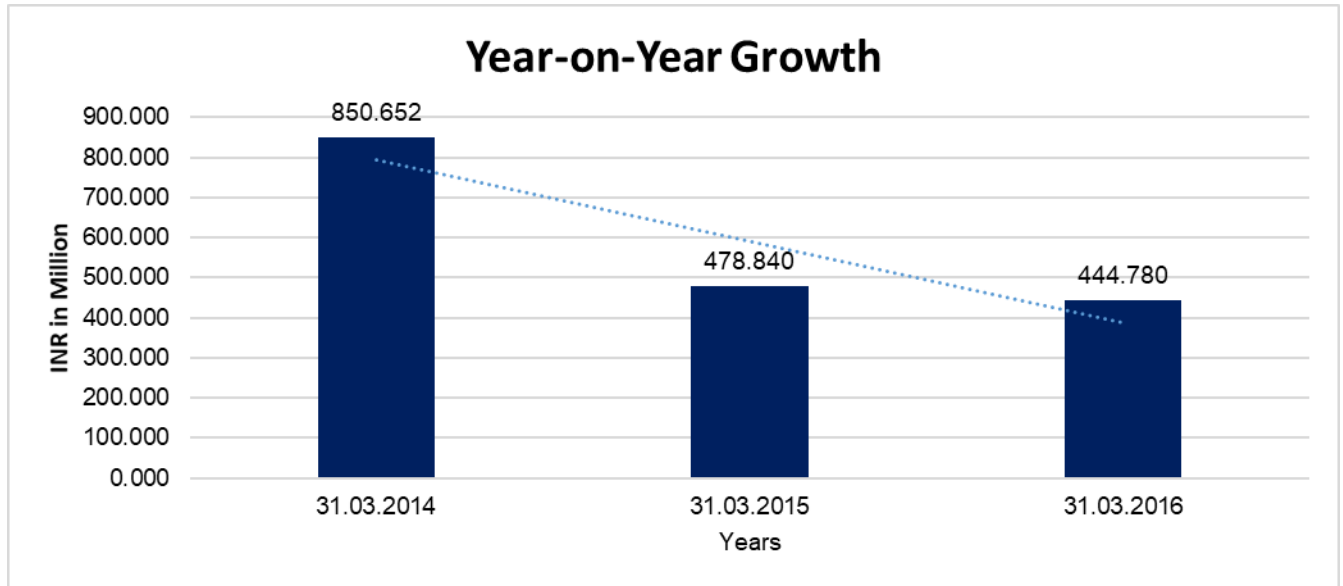
Particular	31.03.2014	31.03.2015	31.03.2016
	INR In Million	INR In Million	INR In Million
Share Capital	84.930	84.930	84.930
Reserves & Surplus	109.059	116.571	109.530
<b>Net worth</b>	<b>194.889</b>	<b>201.501</b>	<b>194.460</b>
long-term borrowings	380.589	365.676	345.441
Short term borrowings	275.362	242.728	240.188
<b>Total borrowings</b>	<b>655.951</b>	<b>608.404</b>	<b>585.629</b>
<b>Debt/Equity ratio</b>	<b>3.366</b>	<b>3.019</b>	<b>3.012</b>



**YEAR-ON-YEAR GROWTH**

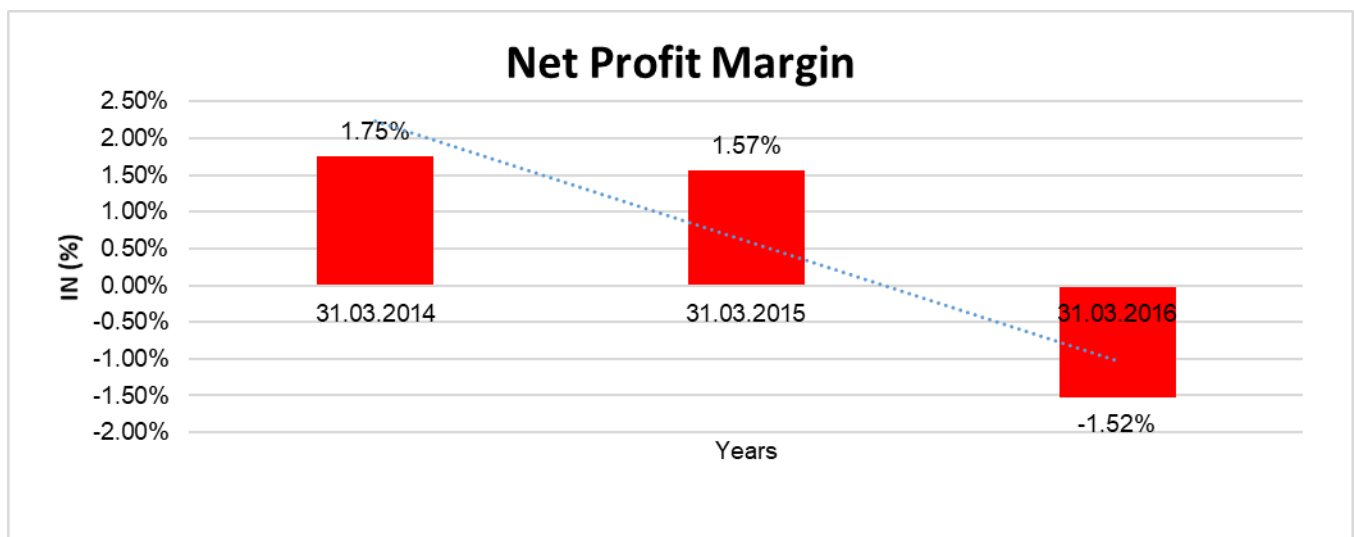
Year on Year Growth	31.03.2014	31.03.2015	31.03.2016
	INR In Million	INR In Million	INR In Million
Sales	850.652	478.840	444.780
		<b>(43.709)</b>	<b>(7.113)</b>

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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2014	31.03.2015	31.03.2016
	INR In Million	INR In Million	INR In Million
Sales	850.652	478.840	444.780
Profit/(Loss)	14.884	7.512	(6.771)
	<b>1.75%</b>	<b>1.57%</b>	<b>(1.52%)</b>



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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	Yes
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	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	No
26	Turnover of firm for last four 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

**UNSECURED LOANS**

PARTICULARS	31.03.2016 (INR In Million)	31.03.2015 (INR In Million)
<b>SHORT TERM BORROWINGS</b>		
Loans and advances from directors	32.856	31.165
Loans and advances from others	9.134	3.188
<b>Total</b>	<b>41.990</b>	<b>34.353</b>

**INDEX OF CHARGES**

S N O	SRN	Charge Id	Charge Holder Name	Date Of Creati on	Date Of Modifi cation	Date Of Satisf action	Amount	Address
1	G006 98316	100017 139	Union Bank Of India	12/01/ 2016	-	-	4000000.0	Chamiers Road Branch, 67 Chamiers Road, Chennai- 600018, Tamil Nadu, India
2	C5472 9678	105715 57	Union Bank Of India	11/02/ 2015	-	-	215000000.0	Chamiers Road Branch, No.67, Chamiers Road, Chennai-600018, Tamil Nadu, India
3	B8463 0326	104481 84	Axis Bank Limited	29/07/ 2013	-	-	2166000.0	Trishul, 3rd Floor, Opp Samartheshwar, Templelaw Garden, Ellis Bridge, Ahmedabad-380006, Gujarat, India
4	G564 24591	103710 30	Axis Bank Limited	03/08/ 2012	-	04/10/ 2017	225000000.0	Corporate Banking Branch,192, Karumuthu Nilayam, Anna Salai, Chennai- 600002, Tamil Nadu, India
5	B5755 8942	103512 81	Union Bank Of India	19/03/ 2012	-	18/08/ 2012	20000000.0	Chamiers Road Branch, No. 67, Chamiers Road, Chennai- 600018, Tamil Nadu, India
6	B5756 0641	902901 91	Union Bank Of India	18/12/ 1998	26/09/2 011	18/08/ 2012	156000000.0	Chamiers Road Branchno. 67, Chamiers Road, Chennai- 600018, Tamil Nadu, India
7	B5755 9460	902821 79	Union Bank Of India	18/12/ 1998	16/01/2 004	18/08/ 2012	3460000.0	90; Chamiers Road, Chennai- 600018, Tamil Nadu, India
8	B5756 0211	902832 63	Union Bank Of India	08/03/ 2004	-	18/08/ 2012	380500.0	90; Chamiers Road, Chennai- 600018, Tamil Nadu, India

**FIXED ASSETS:**

- Land
- Buildings
- Plant and equipment
- Factory Equipment
- Furniture and fixtures
- Vehicles
- Office Equipment
- Computer Equipment

**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 72.55
UK Pound	1	INR 94.91
Euro	1	INR 84.44

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	SHW
<b>Analysis Done by :</b>	NIS
<b>Report Prepared by :</b>	RSH

**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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