

**MIRA INFORM REPORT**

<b>Report No. :</b>	535158
<b>Report Date :</b>	20.10.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	ANNAPURNA LIFESPACES LLP
<b>Registered Office :</b>	Puranik One, Near Kanchanpushpa Complex, Opposite Suraj Water Park, Kavesar Ghodbunder Road, Thane – 400615, Maharashtra
<b>Tel. No.:</b>	91-22-25988888
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	01.07.2013
<b>Total Obligation Fund :</b>	INR 0.100 Million
<b>LLPIN :</b>	AAB-6180
<b>PAN No.:</b> [Permanent Account No.]	Not Divulged
<b>GSTN :</b> [Goods & Service Tax Registration No.]	Not Divulged
<b>Legal Form :</b>	Limited Liability Partnership
<b>Line of Business :</b>	Construction activity (Registered Activity)
<b>No. of Employees :</b>	Information denied 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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<b>Credit Rating</b>	<b>Explanation</b>	<b>Rating Comments</b>
A	Acceptable Risk	Business dealings permissible with moderate risk of default

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<b>Maximum Credit Limit :</b>	USD 300 INR 20000
<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Slow
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was established in the year 2013. It is engaged in the business of construction.</p> <p>As per the financial of 2017, the subject has reported a decline in its revenue as compared to the previous year but has managed to maintain net profit margin of 6.13%.</p> <p>The overall financial position of the subject seems to be fair.</p> <p>Business is active. Payment seems to be slow.</p> <p>In view of aforesaid, the subject can be considered for business dealings at usual trade terms and condition.</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

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**

<b>Rating Agency Name</b>	Not Available
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<b>Rating</b>	Not Available
<b>Rating Explanation</b>	Not Available
<b>Date</b>	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 20.10.2018

**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**

**Management non-cooperative (Tel No.: 91-22-25988888)**

**LOCATIONS**

<b>Registered Office/ Site Address 1 :</b>	Puranik One, Near Kanchanpushpa Complex, Opposite Suraj Water Park, Kavesar Ghodbunder Road, Thane – 400615, Maharashtra
<b>Tel. No.:</b>	91-22-25988888
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:annapurnarealty1@gmail.com">annapurnarealty1@gmail.com</a>
<b>Website :</b>	<a href="http://www.puranikbuilders.com">www.puranikbuilders.com</a>
<b>Site Address 2 :</b>	Banashree Co-operative Housing Society Limited, 101/102, Model Colony, Shivaji Nagar, Pune-411016, Maharashtra, India
<b>Tel No.:</b>	91-20-2566 6188 / 99

**PARTNERS**

**As on 31.03.2018**

<b>Name :</b>	Mr. Jagdish Kanayalal Khetwani
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<b>Designation :</b>	Designated Partner		
<b>Address :</b>	Flat No. 701, 7th Floor, Vihang Vihar CHS, Near Hariniwas, Naupada, Thane (West) 400602, Maharashtra, India		
<b>Date of Birth/Age :</b>	03.10.1966		
<b>Date of Appointment :</b>	27.09.2014		
<b>DPIN No.:</b>	01081500		
<b>Other Directorship :</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U45206MH2013PTC242163	ROSA DEVELOPERS PRIVATE LIMITED	19/04/2013	-
U70101MH2015PTC260664	ROSA REALTY PRIVATE LIMITED	06/01/2015	-
<b>LLPIN/FLLPIN</b>	<b>LLP Name</b>	<b>Begin Date</b>	<b>End Date</b>
AAB-5591	SUDHA INFRATECH LLP	01/08/2016	-
AAD-2875	SAI DARSHAN LIFESPACES LLP	01/04/2015	-
AAD-3205	VIJAY DARSHAN DEVELOPERS LLP	01/04/2015	-
AAD-3207	SAI DHARA DEVELOPERS LLP	31/12/2015	-
AAD-4186	SAI PRABHAT BUILDCON LLP	01/06/2015	-
AAD-4187	SAI UDAY REALTY LLP	01/07/2015	-
AAD-4188	SAI SHAKTI DEVELOPERS LLP	01/06/2015	-
AAE-4606	DARSHAN AVENUE LLP	29/07/2015	-
AAE-4608	DARSHAN INFRATECH LLP	29/07/2015	-
AAE-6230	AAKASH BUILDCORP LLP	24/08/2015	-
AAE-6232	DARSHAN BUILDCORP LLP	24/08/2015	-
AAF-1331	AAKASH VIJAY BUILDCORP LLP	05/11/2015	-
AAF-1381	VIJAY DARSHAN BUILDCORP LLP	06/11/2015	-
AAF-3832	AAKASH DARSHAN BUILDCORP LLP	24/12/2015	-
AAF-3833	VIJAY AAKASH BUILDCORP LLP	24/12/2015	-
<b>Name :</b>	Mr. Jayesh Lakhamshi Malde		
<b>Designation :</b>	Designated Partner		
<b>Address :</b>	3rd Floor, 11, Radha Niwas Building, 776-A Tilak Road, Dadar (East), Mumbai 400014, Maharashtra, India		
<b>Date of Birth/Age :</b>	22.12.1968		
<b>Date of Appointment :</b>	27.09.2014		
<b>DPIN No.:</b>	02035565		
<b>Other Directorship :</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U36911MH2006PTC160503	PARSVA PADMAVATI DESIGNER GOLD PRIVATE LIMITED	14/03/2006	-
U67120MH1997PTC106474	LONG LIFE FINTRADE AND INVESTMENT PRIVATE LIMITED	15/05/2002	-
<b>LLPIN/FLLPIN</b>	<b>LLP Name</b>	<b>Begin Date</b>	<b>End Date</b>
AAE-6230	AAKASH BUILDCORP LLP	24/08/2015	-

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<b>Name :</b>	Mr. Shailesh Gopal Puranik
<b>Designation :</b>	Body Corporate DP Nominee
<b>Address :</b>	2/172, Tarangan II, Adjoini, Cadbury Compound Pokharan, Thane-400602, Maharashtra, India
<b>Date of Birth/Age :</b>	01.07.1970
<b>Date of Appointment :</b>	27.09.2014
<b>DPIN No.:</b>	00097987
<b>Name :</b>	Mr. Dhairya Mahendra Shah
<b>Designation :</b>	Partner
<b>Address :</b>	317/A, Trivedi Niwas, Balchandra Road, Building No. 2, 3rd Floor, Room No. 7, Matunga (East), Mumbai – 400019, Maharashtra, India
<b>PAN No.:</b>	AAGPS4281D
<b>Name :</b>	Mr. Manoj Girdharilal Matlani
<b>Designation :</b>	Partner
<b>Address :</b>	B-1001, Fantasia, Raheja Garden, Thane – 400604, Maharashtra, India
<b>PAN No.:</b>	AAEPM5953E
<b>Name :</b>	Mr. Mahir Jagdish Khetwani
<b>Designation :</b>	Partner
<b>Address :</b>	Flat No.701, 7th Floor, Vihang Vihar CHS Limited, Panchpakhadi, Thane – 400602, Maharashtra
<b>PAN No.:</b>	BKTPK7102B
<b>Name :</b>	Mr. Manoj Sudhama Khetwani
<b>Designation :</b>	Partner
<b>Address :</b>	A 1202, Hill Grange, Hiranandani Estate, Patlipada, Ghodbunder Road, Thane – 400602, Maharashtra, India
<b>PAN No.:</b>	AFNPK2623K
<b>Name :</b>	Mr. Suresh Devichand Mehta
<b>Designation :</b>	Partner
<b>Address :</b>	Flat No 603, B Wing, Vikas Palms, Dr. Ambedkar Road, Panchpakhadi, Thane (West) -400602, Maharashtra, India
<b>PAN No.:</b>	ACQPJ0737R
<b>Name :</b>	Mr. Naresh Sudama Khetwani
<b>Designation :</b>	Partner
<b>Address :</b>	Flat No 1001, 10th Floor, Oasis Heritage, Near Centre Point, Panchpakhadi, Thane (West) – 400602, Maharashtra, India
<b>PAN No.:</b>	AHGPK8336C
<b>Name :</b>	Puranik Builders Private Limited
<b>Designation :</b>	Partner

**CONTRIBUTION DETAILS**

As on 31.03.2018

Names of Person	Capital Contribution (INR in Million)
Dhairya Mahendra Shah	0.003
Manoj Girdharilal Matlani	0.003
Mahir Jagdish Khetwani	0.005
Manoj Sudhama Khetwani	0.003
Suresh Devichand Mehta	0.005
Naresh Sudama Khetwani	0.005
Jayesh Lakhamshi Malde	0.006
Jagdish Kanayalal Khetwani	0.020
Puranik Builders Private Limited, India	0.050
<b>Total</b>	<b>0.100</b>

**BUSINESS DETAILS**

<b>Line of Business :</b>	Construction activity (Registered Activity)
<b>Brand Names :</b>	Not Available
<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 :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--

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<b>Customers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>No. of Employees :</b>	Information denied by the management	
<b>Bankers :</b>	<b>Banker 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 :</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--
	<b>Account Operation :</b>	--
<b>Remark :</b>	--	
<b>Financial Institution :</b>	PNB Housing Finance Limited, 9th Floor, Antriksh Bhawan, 22 K G Marg, New Delhi-110001, Maharashtra, India	
<b>Auditors :</b>	Not Divulged	
<b>Memberships :</b>	Not Available	
<b>Collaborators :</b>	Not Available	
<b>Associates/Subsidiaries :</b>	Not Divulged	

**CAPITAL STRUCTURE**

**As on 31.03.2017**

<b>Total obligation fund :</b>	<b>INR 0.100 Million</b>
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**FINANCIAL DATA**  
*[all figures are INR Million]*

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
<b>EQUITY AND LIABILITIES</b>			
1] Contribution received	0.100	0.100	0.100
2] Reserves & Surplus	0.000	0.000	0.000
3] (Accumulated Losses)	0.000	0.000	0.000
<b>NETWORTH</b>	<b>0.100</b>	<b>0.100</b>	<b>0.100</b>
<b>LOAN FUNDS</b>			
1] Secured Loans	0.000	0.000	0.000
2] Unsecured Loans	22.202	15.850	39.371
<b>TOTAL BORROWING</b>	<b>22.202</b>	<b>15.850</b>	<b>39.371</b>
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
<b>TOTAL</b>	<b>22.302</b>	<b>15.950</b>	<b>39.471</b>
<b>APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS [Net Block]</b>			
Capital work-in-progress	1.160	0.955	1.046
	0.000	0.000	0.000
<b>INVESTMENT</b>	0.000	0.000	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories	65.724	52.930	121.522
Sundry Debtors	111.218	68.627	80.647
Cash & Bank Balances	20.373	8.473	7.846
Other Current Assets	0.000	0.000	0.000
Loans and Advances	64.753	51.490	44.198
<b>Total Current Assets</b>	<b>262.068</b>	<b>181.520</b>	<b>254.213</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors	63.757	27.000	30.532
Other Current Liabilities	162.224	132.428	185.256
Provisions	14.945	7.097	0.000
<b>Total Current Liabilities</b>	<b>240.926</b>	<b>166.525</b>	<b>215.788</b>
<b>Net Current Assets</b>	<b>21.142</b>	<b>14.995</b>	<b>38.425</b>
<b>MISCELLANEOUS EXPENSES</b>	0.000	0.000	0.000
<b>TOTAL</b>	<b>22.302</b>	<b>15.950</b>	<b>39.471</b>

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**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Income	240.967	281.143	251.137
	Other Income	0.000	0.000	0.000
	<b>TOTAL</b>	<b>240.967</b>	<b>281.143</b>	<b>251.137</b>
<b>Less</b>	<b>EXPENSES</b>			
	Personnel Expenses	0.000	0.000	0.882
	Administrative Expenses	4.650	2.369	2.140
	Selling Expenses	5.196	27.937	0.000
	Other expenses	206.494	228.130	216.011
	<b>TOTAL</b>	<b>216.340</b>	<b>258.436</b>	<b>219.033</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>24.627</b>	<b>22.707</b>	<b>32.104</b>
<b>Less</b>	<b>INTEREST</b>	1.909	2.903	9.115
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>22.718</b>	<b>19.804</b>	<b>22.989</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.143	0.164	0.220
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>22.575</b>	<b>19.640</b>	<b>22.769</b>
<b>Less</b>	<b>TAX</b>	7.813	6.800	0.000
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>14.762</b>	<b>12.840</b>	<b>22.769</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)	168.47	89.10	117.21
Account Receivables Turnover (Income / Sundry Debtors)	2.17	4.10	3.11
Inventory Turnover (Operating Income / Inventories)	0.37	0.43	0.26

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Asset Turnover (Operating Income / Net Fixed Assets)	21.23	23.78	30.69
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**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	1.00	1.00	1.00
Debt Equity Ratio (Total Liability / Networth)	222.02	158.50	393.71
Current Liabilities to Networth (Current Liabilities / Net Worth)	2631.28	1823.75	2551.59
Fixed Assets to Networth (Net Fixed Assets / Networth)	11.60	9.55	10.46
Interest Coverage Ratio (PBIT / Financial Charges)	12.90	7.82	3.52

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	6.13	4.57	9.07
Return on Total Assets ((PAT / Total Assets) * 100)	%	5.61	7.04	8.92
Return on Investment (ROI) ((PAT / Networth) * 100)	%	14762.00	12840.00	22769.00

**SOLVENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.00	1.00	1.00
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.75	0.71	0.52

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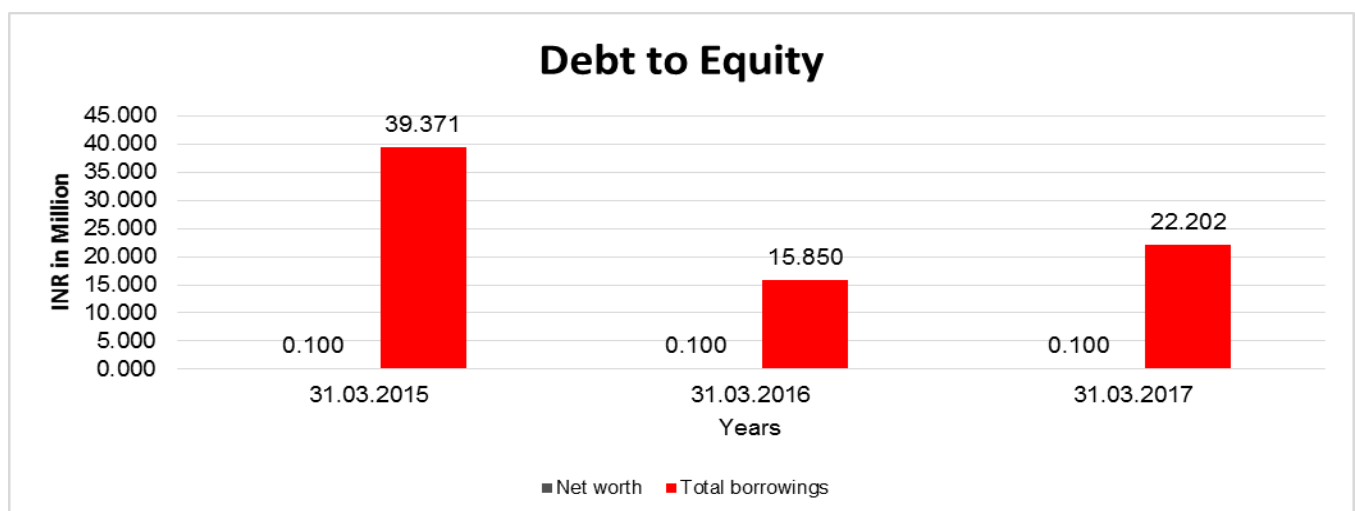
G-Score Ratio Financial (Networth / Total Assets)	0.00	0.00	0.00
G-Score Ratio Debt (Debts / Equity Capital)	222.02	158.50	393.71
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.00	1.00	1.00

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**

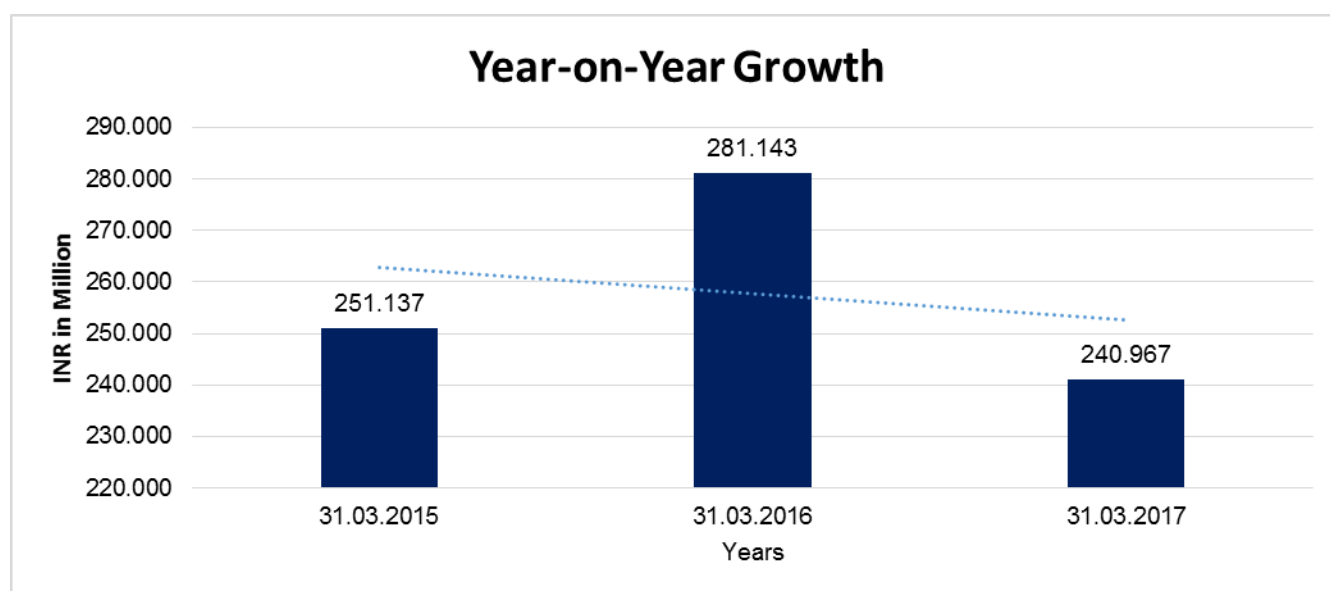
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Contribution received	0.100	0.100	0.100
Reserves & Surplus	0.000	0.000	0.000
<b>Net worth</b>	<b>0.100</b>	<b>0.100</b>	<b>0.100</b>
Secured loans	0.000	0.000	0.000
Unsecured loans	39.371	15.850	22.202
<b>Total borrowings</b>	<b>39.371</b>	<b>15.850</b>	<b>22.202</b>
<b>Debt/Equity ratio</b>	<b>393.710</b>	<b>158.500</b>	<b>222.020</b>



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**YEAR-ON-YEAR GROWTH**

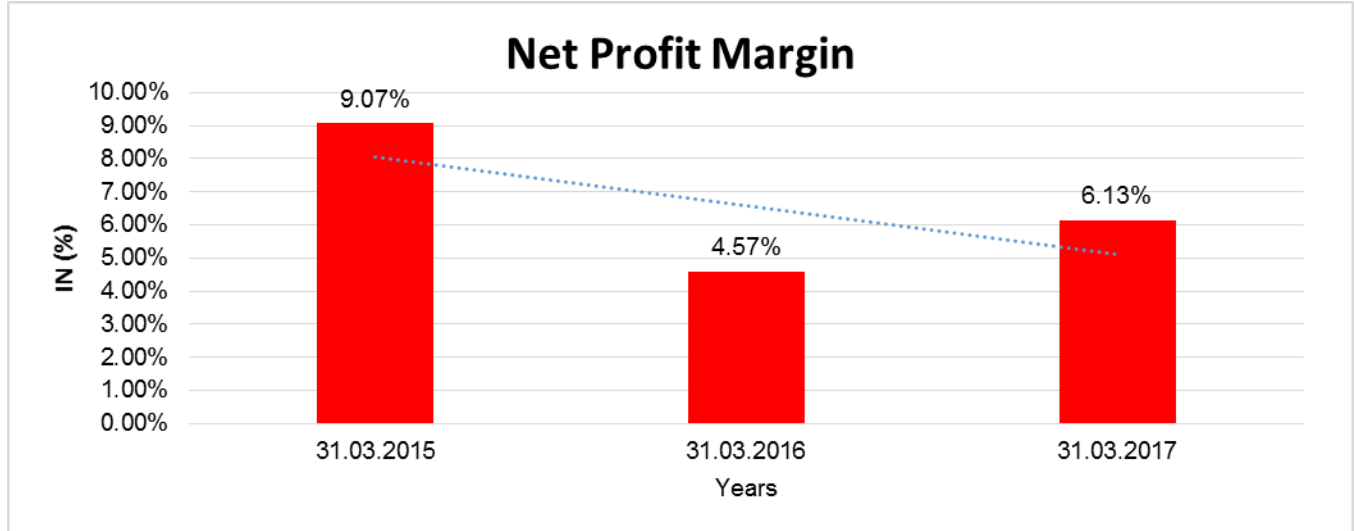
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	251.137	281.143	240.967
		<b>11.948</b>	<b>(14.290)</b>



**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	251.137	281.143	240.967
Profit	22.769	12.840	14.762
	<b>9.07%</b>	<b>4.57%</b>	<b>6.13%</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	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

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**ANNAPURNA LIFESPACES LLP - 535158**

**PAGE NO. : 14**

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	No
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

**NOTE:**

The registered office of the company has been shifted from 406, 4th Floor, Puranik Capitol, Ghodbunder Road, Kasarvadavali, Thane – 400601, Maharashtra, India to the present address w.e.f. 15.02.2016

**INDEX OF CHARGES**

S N o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	M06106819	100048938	PNB HOUSING FINANCE LIMITED	30/07/2016	06/11/2017	-	2800000000.0	9TH FLOOR ANTRIKSH BHAWAN 22 K G MARG NEW DELHI New Delhi DL 110001 IN
2	M00617555	100015944		04/12/2015	-	-	500000000.0	GDA House, First Floor, Plot No. 85 S. No. 94 & 95, Bhusari Colony (Right), Pune Pune MH 411038 IN

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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 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 73.44
UK Pound	1	INR 95.65
Euro	1	INR 84.17

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	GYT
<b>Analysis Done by :</b>	NIY
<b>Report Prepared by :</b>	JYTK

**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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