

## MIRA INFORM REPORT

<b>Report No. :</b>	535829.2
<b>Report Date :</b>	25.10.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	JARDINE ROCHE LIMITED
<b>Registered Office :</b>	506 Kingsbury Road London Nw9 9he
<b>Country :</b>	United Kingdom
<b>Financials (as on) :</b>	31.07.2018
<b>Date of Incorporation :</b>	20.07.2012
<b>Com. Reg. No.:</b>	08152060
<b>Legal Form :</b>	Private Limited with Share Capital
<b>Line of Business :</b>	<ul style="list-style-type: none"> <li>Other business support service activities n.e.c. [Registered Activity]</li> <li>Fitness Equipment's [Indirect Sources]</li> </ul>
<b>No. of Employees :</b>	Not Available

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	C
------------------------	---

Credit Rating	Explanation	Rating Comments
C	Medium High Risk	Business dealings permissible preferably on secured basis

<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Slow
<b>Litigation :</b>	Clear

**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.

**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)
United Kingdom	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

**UNITED KINGDOM - ECONOMIC OVERVIEW**

The UK, a leading trading power and financial center, is the third largest economy in Europe after Germany and France. Agriculture is intensive, highly mechanized, and efficient by European standards, producing about 60% of food needs with less than 2% of the labor force. The UK has large coal, natural gas, and oil resources, but its oil and natural gas reserves are declining; the UK has been a net importer of energy since 2005. Services, particularly banking, insurance, and business services, are key drivers of British GDP growth. Manufacturing, meanwhile, has declined in importance but still accounts for about 10% of economic output.

In 2008, the global financial crisis hit the economy particularly hard, due to the importance of its financial sector. Falling home prices, high consumer debt, and the global economic slowdown compounded the UK's economic problems, pushing the economy into recession in the latter half of 2008 and prompting the then BROWN (Labour) government to implement a number of measures to stimulate the economy and stabilize the financial markets. Facing burgeoning public deficits and debt levels, in 2010 the then CAMERON-led coalition government (between Conservatives and Liberal Democrats) initiated an austerity program, which has continued under the Conservative government. However, the deficit still remains one of the highest in the G7, standing at 3.6% of GDP as of 2017, and the UK has pledged to lower its corporation tax from 20% to 17% by 2020. The UK had a debt burden of 90.4% GDP at the end of 2017.

The UK economy has begun to slow since the referendum vote to leave the EU in June 2016. A sustained depreciation of the British pound has increased consumer and producer prices, weighing on consumer spending without spurring a meaningful increase in exports. The UK has an extensive trade relationship with other EU members through its single market membership, and economic observers have warned the exit will jeopardize its position as the central location for European financial services. Prime Minister MAY is seeking a new "deep and special" trade relationship with the EU following the UK's exit. However, economists doubt that the UK will be able to preserve the benefits of EU membership without the obligations. The UK is expected to officially leave the EU by the end of March 2019.

Source : CIA

## **COMPANY NAME AND ADDRESS**

Company Name: **JARDINE ROCHE LIMITED**  
Company No: **08152060**  
Company Status: **Active - Accounts Filed**  
Registered Address: **506 KINGSBURY ROAD LONDON NW9 9HE**

## **COMPANY SUMMARY**

Registered Address: 506 KINGSBURY ROAD  
LONDON  
NW9 9HE  
Trading Address: 506 Kingsbury Road  
LONDON  
NW9 9HE  
Website Address: -  
Telephone Number: -  
Fax Number: -  
TPS: -  
FPS: Yes  
Incorporation Date: 20/07/2012  
Previous Name: -  
Type: Private limited with Share Capital  
FTSE Index: -  
Date of Change: -  
Filing Date of Accounts: 14/06/2018  
Currency: GBP  
Share Capital: £100  
SIC07: 82990  
Charity Number: -  
SIC07 Description: Other business support service activities n.e.c. [Registered Activity]  
Fitness Equipment's [Indirect Sources]  
Principal Activity: -

## **ADDITIONAL INFORMATION**

CCJ's: 1 (£1,672)  
16/05/2017: COUNTY COURT BUSINESS CENTRE £1,672 Satisfied  
Ultimate Holding Company: -  
Accountant: -  
Mortgages: 1  
Group: 0 companies  
Linkages: 0 companies

Countries In 0 countries

## **KEY FINANCIALS**

Year to Date	Turnover	Pre Tax Profit	Shareholder's Funds	Employees
31/07/2017	-	-	£385,596	-
31/07/2016	-	-	£217,974	-
31/07/2015	-	-	£20,895	-

## **MORTGAGE SUMMARY**

Total Mortgage	1
Outstanding	1
Satisfied	0

## **TRADE DEBTORS / BAD DEBT SUMMARY**

Total Number of Documented Trade	0
Total Value of Documented Trade	£0

## **COMMENTARY**

This company has been treated as a Small company in respect of the rating/limit generated.
The latest Balance Sheet indicates a negative net working capital position.
There has been an increase in shareholders funds compared with the previous balance sheet.
This company trades in an industry with a moderate level of corporate failures.

## **CCJ**

Total Number of Exact CCJs -	0	Total Value of Exact CCJs -	
Total Number of Possible CCJs -	0	Total Value of Possible CCJs -	
Total Number of Satisfied CCJs -	1	Total Value of Satisfied CCJs -	£1,672
Total Number of Writs -	-		

**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.

## **CURRENT DIRECTORS**

<b>Title</b>	Dr	<b>Function</b>	Director
<b>Name</b>	Pavindar Singh Mahal	<b>Nationality</b>	British
<b>Date of Birth</b>	11/1955	<b>Present Appointments</b>	1
<b>Latest Address</b>	506 Kingsbury Road, London	<b>Appointment Date</b>	01/01/2013
<b>Post Code</b>	NW9 9HE		
<b>Title</b>	Ms	<b>Function</b>	Director
<b>Name</b>	Satwinder Kaur Kundhi	<b>Nationality</b>	British
<b>Date of Birth</b>	05/1966	<b>Present Appointments</b>	1
<b>Latest Address</b>	506 Kingsbury Road, London	<b>Appointment Date</b>	01/01/2013
<b>Post Code</b>	NW9 9HE		









## **CURRENT COMPANY SECRETARY**

### Top Shareholders

<b>Name</b>	<b>Currency</b>	<b>Share Count</b>	<b>Share Type</b>	<b>Nominal Value</b>	<b>% of Total Share Count</b>
PAVINDAR SINGH MAHAL	GBP	60	ORDINARY	1	60
SATWINDER KAUR KUNDHI	GBP	40	ORDINARY	1	40

## **FINANCIALS**








### Profit & Loss

	Date Of Accounts	31/07/17	(%)	31/07/16	(%)	31/07/15	(%)	31/07/14	(%)	31/07/13
	Weeks	52	(%)	52	(%)	52	(%)	52	(%)	52
	Currency	GBP	(%)	GBP	(%)	GBP	(%)	GBP	(%)	GBP
	Consolidated A/cs	N	(%)	N	(%)	N	(%)	N	(%)	N
	<b>Turnover</b>	-	-	-	-	-	-	-	-	-
	Export	-	-	-	-	-	-	-	-	-
	Cost of Sales	-	-	-	-	-	-	-	-	-
	Gross Profit	-	-	-	-	-	-	-	-	-
	Wages & Salaries	-	-	-	-	-	-	-	-	-
	Directors Emoluments	-	-	-	-	-	-	-	-	-
	<b>Operating Profit</b>	-	-	-	-	-	-	-	-	-
	Depreciation	-	-	-	-	-	-	-	-	-


















**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.

**JARDINE ROCHE LIMITED - 535829.2 [SUPPLEMENTARY REPORT]**

**PAGE NO. : 7**






	Audit Fees	-	-	-	-	-	-	-	-	-
	Interest Payments	-	-	-	-	-	-	-	-	-
	<b>Pre Tax Profit</b>	-	-	-	-	-	-	-	-	-
	Taxation	-	-	-	-	-	-	-	-	-
	Profit After Tax	-	-	-	-	-	-	-	-	-
	Dividends Payable	-	-	-	-	-	-	-	-	-
	<b>Retained Profit</b>	-	-	-	-	-	-	-	-	-

Balance Sheet






	Date Of Accounts	31/07/17	(%)	31/07/16	(%)	31/07/15	(%)	31/07/14	(%)	31/07/13
	Tangible Assets	0	-	0	-	0	-	0	-	0
	Intangible Assets	£500,000	-	£500,000	-	£500,000	-	0	-	0
	<b>Total Fixed Assets</b>	<b>£500,000</b>	-	<b>£500,000</b>	-	<b>£500,000</b>	-	<b>0</b>	-	<b>0</b>
	Stock	0	-	0	-	0	-	0	-	0
	Trade Debtors	0	-	0	-	0	-	0	-	0
	Cash	£8,044	- 71.1%	£27,832	999.9%	£2,389	-	0	-	0
	Other Debtors	0	-	0	-	0	-	0	-	0
	Miscellaneous Current Assets	0	-	0	-	0	-	0	-	0
	<b>Total Current Assets</b>	<b>£8,044</b>	- <b>71.1%</b>	<b>£27,832</b>	<b>999.9%</b>	<b>£2,389</b>	-	<b>0</b>	-	<b>0</b>
	Trade Creditors	£122,448	- 60.5%	£309,858	-35.6%	£481,494	-	0	-	0
	Bank Loans & Overdrafts	0	-	0	-	0	-	0	-	0
	Other Short Term Finance	0	-	0	-	0	-	0	-	0
	Miscellaneous Current Liabilities	0	-	0	-	0	-	0	-	0
	<b>Total Current Liabilities</b>	<b>£122,448</b>	- <b>60.5%</b>	<b>£309,858</b>	<b>-35.6%</b>	<b>£481,494</b>	-	<b>0</b>	-	<b>0</b>
	Bank Loans & Overdrafts and LTL	0	-	0	-	0	-	0	-	0
	Other Long Term Finance	0	-	0	-	0	-	0	-	0
	<b>Total Long Term Liabilities</b>	<b>0</b>	-	<b>0</b>	-	<b>0</b>	-	<b>0</b>	-	<b>0</b>

**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 & Reserves

	Date Of Accounts	31/07/17	(%)	31/07/16	(%)	31/07/15	(%)	31/07/14	(%)	31/07/13
	Called Up Share Capital	£100	-	£100	-	£100	-	-	-	-
	P & L Account Reserve	£385,496	76.9%	£217,874	947.7%	£20,795	-	-	-	-
	Revaluation Reserve	-	-	-	-	-	-	-	-	-
	Sundry Reserves	-	-	-	-	-	-	-	-	-
	<b>Shareholder Funds</b>	<b>£385,596</b>	<b>76.9%</b>	<b>£217,974</b>	<b>943.2%</b>	<b>£20,895</b>	-	-	-	-



Other Financial Items

	Date Of Accounts	31/07/17	(%)	31/07/16	(%)	31/07/15	(%)	31/07/14	(%)	31/07/13
	Net Worth	- £114,404	59.4%	- £282,026	41.1%	- £479,105	-	-	-	-
	Working Capital	- £114,404	59.4%	- £282,026	41.1%	- £479,105	-	-	-	-
	Total Assets	£508,044	-3.7%	£527,832	5.1%	£502,389	-	-	-	-
	Total Liabilities	£122,448	- 60.5%	£309,858	-35.6%	£481,494	-	-	-	-
	Net Assets	£385,596	76.9%	£217,974	943.2%	£20,895	-	-	-	-

Cash Flow

	Date Of Accounts	31/07/17	(%)	31/07/16	(%)	31/07/15	(%)	31/07/14	(%)	31/07/13
	Net Cashflow from Operations	-	-	-	-	-	-	-	-	-
	Net Cashflow before Financing	-	-	-	-	-	-	-	-	-
	Net Cashflow from Financing	-	-	-	-	-	-	-	-	-
	Increase in Cash	-	-	-	-	-	-	-	-	-















Miscellaneous

	Date Of Accounts	31/07/17	(%)	31/07/16	(%)	31/07/15	(%)	31/07/14	(%)	31/07/13
	Contingent Liability	NO	-	NO	-	NO	-	NO	-	NO
	Capital Employed	£385,596	76.9%	£217,974	943.2%	£20,895	-	-	-	-
	Number of Employees	-	-	-	-	-	-	-	-	-
	Accountants									
	Auditors									
	Auditor Comments	The company is exempt from audit								

**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.

	Bankers	
	Bank Branch Code	

**Ratios**

	<b>Date Of Accounts</b>	<b>31/07/17</b>	<b>31/07/16</b>	<b>31/07/15</b>	<b>31/07/14</b>	<b>31/07/13</b>
	Pre-tax profit margin %	-	-	-	-	-
	Current ratio	0.07	0.09	-	-	-
	Sales/Net Working Capital	-	-	-	-	-
	Gearing %	0	0	0	0	0
	Equity in %	4793.60	783.20	874.60	-	-
	Creditor Days	-	-	-	-	-
	Debtor Days	-	-	-	-	-
	Liquidity/Acid Test	0.06	0.08	-	-	-
	Return On Capital Employed %	-	-	-	-	-
	Return On Total Assets Employed %	-	-	-	-	-
	Current Debt Ratio	0.31	1.42	23.04	-	-
	Total Debt Ratio	0.31	1.42	23.04	-	-
	Stock Turnover Ratio %	-	-	-	-	-
	Return on Net Assets Employed %	-	-	-	-	-

**Report Notes**

There are no notes to display.

**STATUS HISTORY**

<b>Date</b>	<b>Description</b>
01/08/2017	Compulsory strike off cancelled
06/07/2017	Dissolution (First Gazt)
26/08/2016	Compulsory strike off cancelled
07/07/2016	Dissolution (First Gazt)

**EVENT HISTORY**

<b>Date</b>	<b>Description</b>
07/08/2018	Confirmation Statement
18/06/2018	New Accounts Filed

**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.

18/06/2018	New Accounts Filed
05/08/2017	Confirmation Statement
29/07/2017	New Accounts Filed
29/07/2017	New Accounts Filed
19/07/2017	Change of Company Postcode
14/07/2017	Change in Reg.Office
14/07/2017	Change of Company Postcode
08/09/2016	New Accounts Filed
27/08/2016	Annual Returns
14/08/2015	Annual Returns
30/07/2015	Annual Returns
27/06/2015	New Accounts Filed
05/09/2014	Annual Returns

**Previous Company Names**

No Previous Names found

**Writ Details**

No writs found

**Statistics**

<b>Group</b>	-
<b>Linkages</b>	0 companies
<b>Countries</b>	In 0 countries

**Summary**

<b>Holding Company</b>	-
<b>Ownership Status</b>	
<b>Ultimate Holding Company</b>	-

**Group StructureFull**

No Group Structure

**Exact CCJ Details**

Date	Court	Amount	Status	Case Number	Date Paid
16/05/2017	COUNTY COURT BUSINESS CENTRE	£1,672	Satisfied	D1DT47R7	21/07/2017

**Possible CCJs Details**

Possible CCJ matches show CCJs that may be matched to a company based on various criteria such as similar trading names or addresses. This data is provided for your information only as an aid to decision-making and does not affect a company's rating.

There are no possible CCJ details

**Mortgage Details**

<b>Mortgage Type:</b>	
<b>Date Charge Created:</b>	16/10/14

<b>Date Charge Registered:</b>	17/10/14		
<b>Date Charge Satisfied:</b>	-		
<b>Status:</b>	OUTSTANDING		
<b>Person(s) Entitled:</b>	HABIB BANK AG ZURICH;		
<b>Amount Secured:</b>			
<b>Details:</b>	CONTAINS FIXED CHARGE.CONTAINS FLOATINGCHARGE.FLOATING CHARGE COVERS ALL THE PROPERTY OR UNDERTAKING OF THE COMPANY.CONTAINS NEGATIVE PLEDGE.		

## **PREVIOUS DIRECTOR/COMPANY SECRETARIES**

Name	Current Active Appointments	Previous Appointments	Dissolved Companies
Barbara Kahan	364	13118	9312
<b>Total Persons With Significant Control</b>	2	<b>Total Statements</b>	0
<b>Active</b>	2	<b>Active</b>	0
<b>Ceased</b>	0	<b>Ceased</b>	0

## **ACTIVE PERSONS WITH SIGNIFICANT CONTROL**

<b>Name</b>	Ms Satwinder Kaur Kundhi	<b>Kind</b>	Individual Person With Significant Control
<b>Address</b>	506 Kingsbury Road, London	<b>Country Of Residence</b>	England
<b>Post Code</b>	NW9 9HE	<b>Nationality</b>	British
<b>Date of Birth</b>	05/1966	<b>Notified On</b>	21/07/2016
<b>Nature Of Control</b>	Ownership of shares - between 25% and 50%		
<b>Name</b>	Mr Pavinder Singh Mahal	<b>Kind</b>	Individual Person With Significant Control
<b>Address</b>	506 Kingsbury Road, London	<b>Country Of Residence</b>	England
<b>Post Code</b>	NW9 0QR	<b>Nationality</b>	British
<b>Date of Birth</b>	11/1955	<b>Notified On</b>	21/05/2016
<b>Nature Of Control</b>	Ownership of shares - between 50% and 75%		

Ceased Persons With Significant Control

No Ceased Persons With Significant Control To Display

Active Statements

No Active Statements To Display



**MIRA INFORM PRIVATE LIMITED**  
605, Palmspring, Near D'Mart, Link Road,  
Malad (West), Mumbai - 400 064. INDIA  
Tel : 91-22-40448000 (44 lines)  
Fax : 91-22-40448045 / 40448046  
E-mail : mira@mirainform.com  
info@mirainform.com  
Website : <http://www.mirainform.com>  
<http://www.miraglobalcheck.com>  
<http://www.miraglobalcollections.com>

Ceased Statements

No Ceased Statements To Display	
<b>Average Invoice Value</b>	n/a
<b>Invoices available</b>	n/a
Paid	n/a
Outstanding	n/a
Trade Payment Data is information that we collect from selected third party partners who send us information about their whole sales ledger.	

**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.

**FOREIGN EXCHANGE RATES**

Currency	Unit	Indian Rupees
US Dollar	1	INR 73.26
UK Pound	1	INR 95.05
Euro	1	INR 83.99
GBP	1	INR 94.66

**Note** : Above are approximate rates obtained from sources believed to be correct

**INFORMATION DETAILS**

Analysis Done by :	NIY
Report Prepared by :	TPT

**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.

**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)