

MIRA INFORM REPORT

Report No. :	523495
Report Date :	08.09.2018

IDENTIFICATION DETAILS

Name :	ONIONDEV TECHNOLOGIES PRIVATE LIMITED
Operating Name:	"GRAMVAANI"
Registered Office :	Flat No. C-92, Plot No. 8C, IDC CGHS Limited, Sector-11, Dwarka, New Delhi-110075
Mobile No.:	91-9899389636 [Mr. Rohit Singh]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	28.05.2015
CIN No.: [Company Identification No.]	U74140DL2015PTC280913
Capital Investment / Paid-up Capital :	INR 0.243 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	AACCO1517D
GSTN : [Goods & Service Tax Registration No.]	07AACCO1517D1ZY [Delhi] 29AACCO1517D1ZS [Karnataka]
Legal Form :	Private Limited Liability Company
Line of Business :	Providing Information and Communication Technology [ICT] and Community Media Services. [Registered Activity and also Confirmed by Management]
No. of Employees :	74 (Approximately)

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RATING & COMMENTS

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

MIRA's Rating :

A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Maximum Credit Limit :	USD 31600
Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2015 and it is engaged in providing Information and Communication Technology and community media services.</p> <p>For the financial year 2017, the company has achieved a decent growth in its revenue as compared to its previous year along with fair profit margin during the year.</p> <p>Rating takes into consideration, the satisfactory financial risk profile marked by adequate net worth base and strong debt protection metrics.</p> <p>Banker (ICICI Bank Limited) provided positive feedback and it is satisfied with the subject's banking transactions.</p> <p>Payments seem 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>Note: Site visit was conducted at the operating address and our executive has successfully traced the subject.</p> <p>At the premises, our executive met with receptionist (Name not divulged), who confirmed the existence of the subject on the said address.</p> <p>As per our executive's observation, it is a 5 storey building and the subject is situated on the first floor.</p> <p>Location was easy to find, locality seems to be commercial and area near the premise seems to be upmarket.</p>

	<p>Our executive has sighted approximately 30 employees along with telephone, fax machine, computers, air conditioner, office equipment, xerox machine and furniture items at the premises.</p> <p>No name board of the subject was sighted at the said address. But our executive has sighted name board of "Gramvaani", which is the subject's operating name.</p> <p>On inquiry with Mr. Pradeep and Mr. Karan from the vicinity, they confirmed the existence of the subject on the said address.</p>
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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 (31.12.2017)	Current Rating (01.04.2018)
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

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

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Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 08.09.2018

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. Rohit Singh
Designation :	Vice President
Contact No.:	91-9899389636
Date :	07.09.2018

LOCATIONS

Registered Office :	Flat No. C-92, Plot No. 8C, IDC CGHS Limited, Sector-11, Dwarka, New Delhi-110075, India
Tel. No.:	Not Available
Fax No.:	Not Available
E-Mail :	vijaysai@oniondev.com
Website :	www.oniondev.com
Operation Office:	Plot 346, 1st Floor, Udyog Vihar II Road, Udyog Vihar II, Sector 20, Gurugram-122016, Haryana, India
Tel No.:	91-11-69400445/ 69400446
Branch Office 1:	Incubex - Bannerghatta, #7, 3rd Floor, DSR Galleria, Billekahalli Signal, Bannerghatta Road, Bangalore - 560 076, Karnataka, India
Branch Office 2:	Singh Soudh 185/C, Ashok Nagar Gate No-4, Vidhyalay Marg, Ranchi – 834002, Jharkhand, India

DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Aaditeshwar Seth
Designation :	Director
Address :	IP 15, IIT Delhi, Hauz Khas, New Delhi-110016, India
Date of Appointment :	28.05.2015
DIN No.:	02865154

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Other Directorship :		
CIN/FCRN	Company Name	Begin Date
U22130DL2008PTC183387	GRAM VAANI COMMUNITY MEDIA PRIVATE LIMITED.	27/09/2010
Name :	Mr. Vijay Sai Pratap	
Designation :	Director	
Address :	N-802, Raj Lake View, 29th Main, N S Palya, Btm II Stage, Bengaluru-560076, Karnataka, India	
Date of Appointment :	28.05.2015	
DIN No.:	07109768	
Name :	Mr. Rashid Farooq Malik	
Designation :	Director	
Address :	805, Brokaw Court Bridgewater NJ 08807 Us	
Date of Appointment :	29.05.2017	
DIN No.:	07822271	

KEY EXECUTIVES

Name :	Mr. Rohit Singh
Designation :	Vice President
Mobile no.:	91-9899389636
Email :	rohit.singh@oniondev.com
Name :	Mr. Veer Singh
Designation :	Finance and Administrator Officer
Mobile no.:	91-9999408368
Email :	veer.singh@oniondev.com

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2017

Names of Shareholders	No. of Shares
Vijay Sai Pratap	6088
Aaditeshwar Seth	10082
On Mobile Global Limited	4056
Mayank Shivam	595
Sibnath Mazumdar	144
Digital News Ventures LLC	2219
Media Development Investment Fund Inc.	740
Aaditeshwar Seth (For and on behalf of Dinesh Kapoor)	119
Aaditeshwar Seth (For and on behalf of Zahir Sirajbhai Koradia)	119

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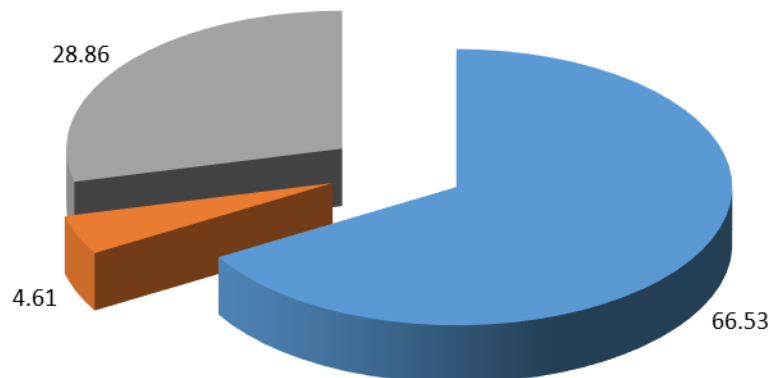
Aaditeswar Seth (For and on behalf of Balachandran Chandrasekharan)		119
Aaditeswar Seth (For and on behalf of Kamesh Babu Radhakrishnan)		25
Total		24306

AS ON: 30.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters – Individual/ Hindu Undivided Family – Indian	66.53
Public/Other than promoters – Individual/ Hindu Undivided Family – Indian	4.61
Public/Other than promoters - Body Corporate	28.86
Total	100.00

Share holding pattern

- Promoters – Individual/ Hindu Undivided Family – Indian
- Public/Other than promoters – Individual/ Hindu Undivided Family – Indian
- Public/Other than promoters - Body Corporate



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BUSINESS DETAILS

Line of Business :	Providing Information and Communication Technology [ICT] and Community Media Services. [Registered Activity and also Confirmed by Management]	
Products :	ITC Code No.	Product Descriptions
	99841909	Other telecommunications services n.e.c.
HSN/ SAC Code:	<ul style="list-style-type: none"> • 998313 • 998314 • 998319 • 998315 	
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	
Imports :	Not Available	
Terms :		
Selling :	Cheque	
Purchasing :	Cheque	

PRODUCTION STATUS: NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	End Users	
	Reference:	Quikr
	Name of the Person	Mr. Sonali Hadbhani

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	<table border="1"> <tr> <td>(Designation):</td> <td>[sonali@quikr.com]</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>Denied to provide contact number</td> </tr> </table>	(Designation):	[sonali@quikr.com]	Contact Number:	--	Since how long known:	--	Maximum limit dealt:	--	Experience:	--	Remark	Denied to provide contact number								
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Remark	Denied to provide contact number																				
	<table border="1"> <tr> <td>Reference:</td> <td>Bajaj Allianz</td> </tr> <tr> <td>Name of the Person (Designation):</td> <td>Mr. Ashish Agarwal [ashishagarwal01@bajajallianz.co.in]</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>Denied to provide contact number</td> </tr> </table>	Reference:	Bajaj Allianz	Name of the Person (Designation):	Mr. Ashish Agarwal [ashishagarwal01@bajajallianz.co.in]	Contact Number:	--	Since how long known:	--	Maximum limit dealt:	--	Experience:	--	Remark	Denied to provide contact number						
Reference:	Bajaj Allianz																				
Name of the Person (Designation):	Mr. Ashish Agarwal [ashishagarwal01@bajajallianz.co.in]																				
Contact Number:	--																				
Since how long known:	--																				
Maximum limit dealt:	--																				
Experience:	--																				
Remark	Denied to provide contact number																				
	<table border="1"> <tr> <td>Reference:</td> <td>Bayer</td> </tr> <tr> <td>Name of the Person (Designation):</td> <td>Ms. Pooja Merchant [pooja.immadi.ext@bayer.com]</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>Denied to provide contact number</td> </tr> </table>	Reference:	Bayer	Name of the Person (Designation):	Ms. Pooja Merchant [pooja.immadi.ext@bayer.com]	Contact Number:	--	Since how long known:	--	Maximum limit dealt:	--	Experience:	--	Remark	Denied to provide contact number						
Reference:	Bayer																				
Name of the Person (Designation):	Ms. Pooja Merchant [pooja.immadi.ext@bayer.com]																				
Contact Number:	--																				
Since how long known:	--																				
Maximum limit dealt:	--																				
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Remark	Denied to provide contact number																				
No. of Employees :	74 (Approximately)																				
Bankers :	<table border="1"> <tr> <td>Bank Name:</td> <td>ICICI Bank Limited</td> </tr> <tr> <td>Branch:</td> <td>Delhi SDA Branch, C 18, Safdarjung Development Area, New Delhi-110016, India</td> </tr> <tr> <td>Person Name (with Designation):</td> <td>Ms. Madhuri [Deputy Branch Manager]</td> </tr> <tr> <td>Contact Number:</td> <td>91-11-41026017</td> </tr> <tr> <td>Name of Account Holder:</td> <td>ONIONDEV TECHNOLOGIES PRIVATE LIMITED</td> </tr> <tr> <td>Account Number:</td> <td>182505000136</td> </tr> <tr> <td>Swift Code:</td> <td>ICICINBBCTS</td> </tr> <tr> <td>Account Since (Date/ Year of A/c Opening):</td> <td>3 Years</td> </tr> <tr> <td>Average Balance Maintained (Optional):</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (CC/OD/Term Loan):</td> <td>No Facility</td> </tr> </table>	Bank Name:	ICICI Bank Limited	Branch:	Delhi SDA Branch, C 18, Safdarjung Development Area, New Delhi-110016, India	Person Name (with Designation):	Ms. Madhuri [Deputy Branch Manager]	Contact Number:	91-11-41026017	Name of Account Holder:	ONIONDEV TECHNOLOGIES PRIVATE LIMITED	Account Number:	182505000136	Swift Code:	ICICINBBCTS	Account Since (Date/ Year of A/c Opening):	3 Years	Average Balance Maintained (Optional):	--	Credit Facilities Enjoyed (CC/OD/Term Loan):	No Facility
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Swift Code:	ICICINBBCTS																				
Account Since (Date/ Year of A/c Opening):	3 Years																				
Average Balance Maintained (Optional):	--																				
Credit Facilities Enjoyed (CC/OD/Term Loan):	No Facility																				

	Account Operation:	Satisfactory
	Remarks:	Banker gave us positive response about subject company. They are satisfied with their banking transaction.

Auditors :	
Name :	Deepak Associates Chartered Accountants
Address :	207, 2nd Floor, Sant Nagar, East of Kailash, New Delhi-110065, India
PAN No.:	AAAFD3607Q
Firm Registration No.:	000850N
Membership No.:	084959
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
100000	Equity Shares	INR 10/- each	INR 1.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
24306	Equity Shares Fully paid up	INR 10/- each	INR 0.243 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital		0.243	0.213
(b) Reserves & Surplus		10.823	2.583
(c) Money received against share warrants		0.000	0.000
(2) Share Application money pending allotment		0.000	0.000
Total Shareholders' Funds (1) + (2)		11.066	2.796
(3) Non-Current Liabilities			
(a) Long-term borrowings		10.900	10.900
(b) Deferred tax liabilities (Net)		0.000	0.016
(c) Other long term liabilities		2.913	0.000
(d) long-term provisions		0.000	0.000
Total Non-current Liabilities (3)		13.813	10.916
(4) Current Liabilities			
(a) Short term borrowings		0.000	0.000
(b) Trade payables		30.195	5.660
(c) Other current liabilities		0.000	0.000
(d) Short-term provisions		0.000	0.000
Total Current Liabilities (4)		30.195	5.660
TOTAL		55.074	19.372
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets		1.317	0.379
(ii) Intangible Assets		5.406	0.000
(iii) Capital work-in-progress		6.834	0.000
(iv) Intangible assets under development		0.000	0.000
(b) Non-current Investments		0.000	0.000
(c) Deferred tax assets (net)		1.163	0.000
(d) Long-term Loan and Advances		0.000	0.000
(e) Other Non-current assets		0.267	0.311
Total Non-Current Assets		14.987	0.690

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(2) Current assets			
(a) Current investments		0.000	0.000
(b) Inventories		0.000	0.000
(c) Trade receivables		8.873	7.191
(d) Cash and cash equivalents		26.028	3.986
(e) Short-term loans and advances		0.772	0.093
(f) Other current assets		4.414	7.412
Total Current Assets		40.087	18.682
TOTAL		55.074	19.372

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Revenue from Operations	45.142	37.087
	Other Income	0.267	0.154
	TOTAL	45.409	37.241
Less	EXPENSES		
	Work-in-progress	(8.935)	0.000
	Employees benefits expense	28.260	18.449
	Exceptional items	0.359	0.000
	Other expenses	21.659	14.071
	TOTAL	41.343	32.520
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	4.066	4.721
Less	FINANCIAL EXPENSES	1.131	0.739
	PROFIT BEFORE TAX, DEPRECIATION AND AMORTISATION	2.935	3.982
Less/ Add	DEPRECIATION/ AMORTISATION	1.375	0.218
	PROFIT BEFORE TAX	1.560	3.764
Less	TAX	0.071	1.181
	PROFIT AFTER TAX	1.489	2.583
	Earnings Per Share (INR)	61.28	120.99

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PARTICULARS			31.03.2018
Sales Turnover (Approximately)			70.900

The above information has been parted by Mr. Rohit Singh [Vice President]

ADVERTISING / PROMOTIONAL EXPENSES

Years	INR in Million
2016-2017	0.031
2015-2016	NA

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS		31.03.2017	31.03.2016
Current Maturities of Long term debt		NA	NA
Cash generated from operations		33.375	(5.792)
Net Cash flow from /(used in) Operating Activities		30.946	(5.792)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		71.74	70.77
Account Receivables Turnover (Income / Sundry Debtors)		5.09	5.16
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		0.00	0.00
Inventory Turnover (Operating Income / Inventories)		0.00	0.00

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Asset Turnover (Operating Income / Net Fixed Assets)		0.30	12.46
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LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio (Borrowing + Current Liabilities) / Total Assets		0.75	0.85
Debt Equity Ratio (Total Liability / Networth)		0.98	3.90
Current Liabilities to Networth (Current Liabilities / Net Worth)		2.73	2.02
Fixed Assets to Networth (Net Fixed Assets / Networth)		1.23	0.14
Interest Coverage Ratio (PBIT / Financial Charges)		3.60	6.39

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Net Profit Margin (PAT / Sales) * 100	%	3.30	6.96
Return on Total Assets (PAT / Total Assets) * 100	%	2.70	13.33
Return on Investment (ROI) (PAT / Networth) * 100	%	13.46	92.38

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.33	3.30
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		1.33	3.30
G-Score Ratio Financial		0.20	0.14

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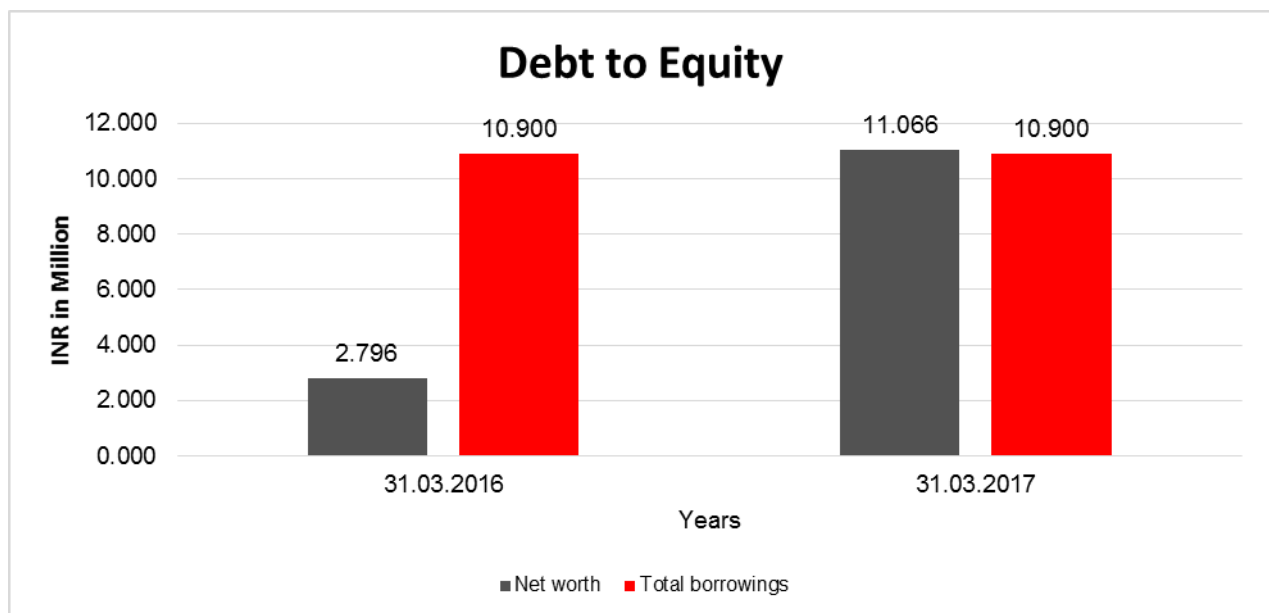
(Networth / Total Assets)			
G-Score Ratio Debt (Debts / Equity Capital)		44.86	51.17
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.33	3.30

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

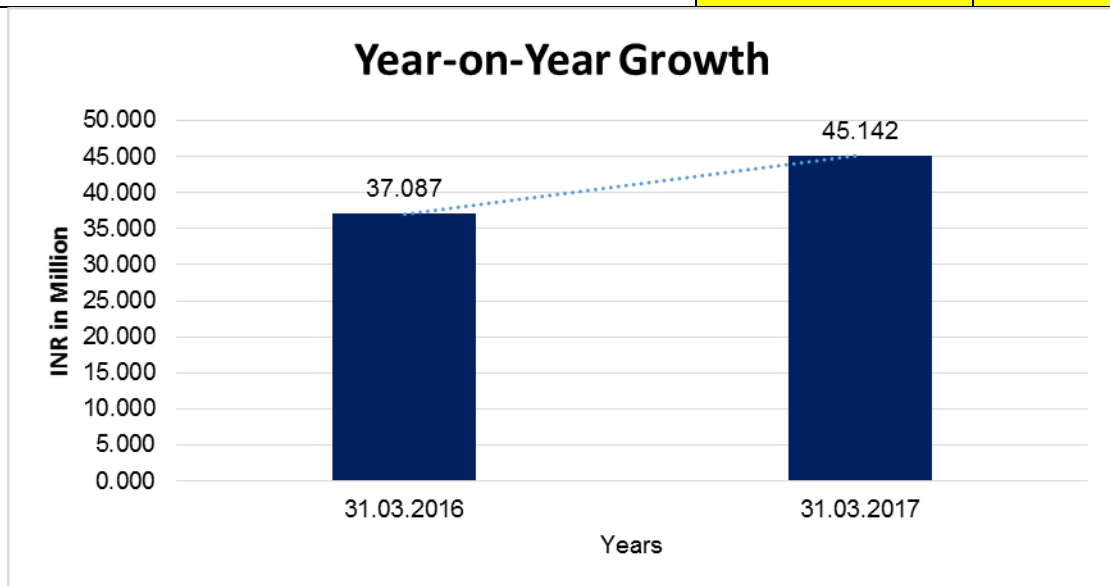
DEBT EQUITY RATIO

Particular	31.03.2016 INR In Million	31.03.2017 INR In Million
Share Capital	0.213	0.243
Reserves & Surplus	2.583	10.823
Money received against share warrants	0.000	0.000
Share Application money pending allotment	0.000	0.000
Net worth	2.796	11.066
long-term borrowings	10.900	10.900
Short term borrowings	0.000	0.000
Total borrowings	10.900	10.900
Debt/Equity ratio	3.898	0.985



YEAR-ON-YEAR GROWTH

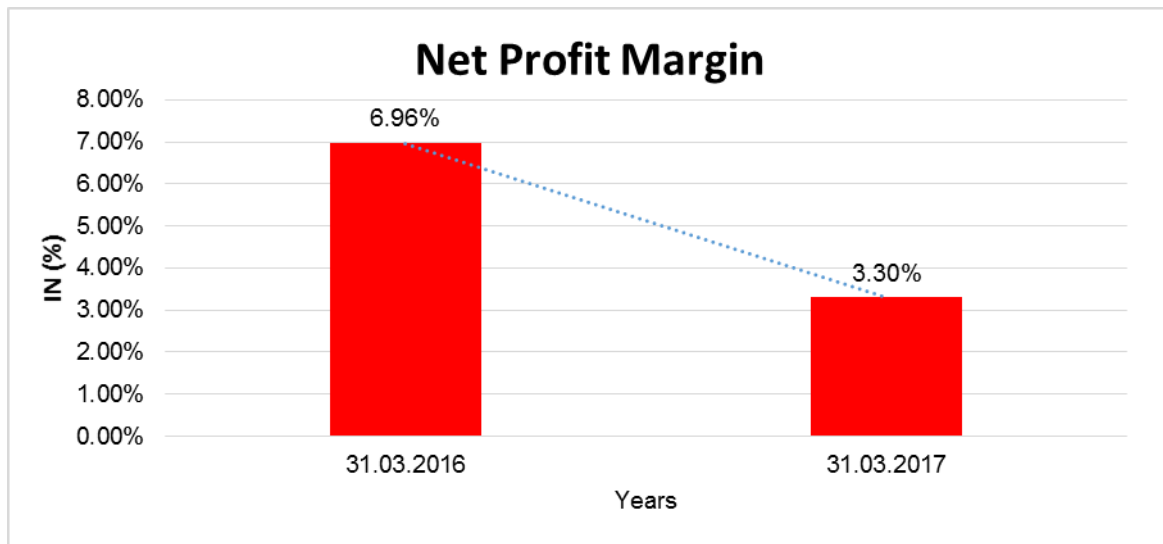
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	37.087	45.142
		21.719



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	37.087	45.142
Profit	2.583	1.489
	6.96%	3.30%



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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	Yes
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	No
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	Yes
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	No
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	Yes
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	Yes
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES: NO CHARGES EXISTS FOR COMPANY

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OBSERVATION POINTS

Name of Company :	PRACHI POLYCHEM PRIVATE LIMITED
Address :	Building No. 346, 1 st Floor, Operation Udyog Vihar, Phase II, Near People Chowk, Gurugram-122016, Haryana, India
Person to whom we met:	Receptionist [Name not divulged]
Name Board :	Not Sighted
Location:	Easy
Total Floors of the Building :	5 Floors
Subject situated on:	1 st Floor
Locality:	Commercial
Area :	Upmarket
No. of employees seen at premises:	30 [Approx.]
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Fax Machine • Telex • Computers • Air Conditioner • Office Equipment • Xerox Machine
Furniture Item Sighted:	Yes
Neighbours Interview :	Contact Person Name: Mr. Pradeep Neighbour's Overview: Existence Confirmed Contact Person Name: Mr. Karan Neighbour's Overview: Existence Confirmed
Proof of visit:	Photos

UNSECURED LOANS

PARTICULARS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
LONG-TERM BORROWINGS		
Loan from related party (Director-Mr. Vijay Sai)	2.200	2.200
Loan from financial institution	8.700	8.700
Total	10.900	10.900

COMPANY OVERVIEW

The company was incorporated with the following objective:

The company is engaged in the business to improve the quality of media delivery related to health, education, current affairs and related area for rural and other communities in India and other regions of the world by designing, supporting and disseminating technological tools and training methodologies and to develop new computerised, radio, television and mobile-derive hardware and software technologies and deploy it in rural and other areas.

FINANCIAL REVIEW

During the year, the company reported a satisfactory performance in terms of turnover than the last year but the profit after tax is less than the last year's profit. The company's profit after tax for the ended 31st March 2017 was INR 1.489 million against the last year profit after tax of INR 2.583 million. The directors hope better prospects in years to come.

FIXED ASSETS:

- Computers
- Furniture and Fixtures
- Office Equipment
- Mobile

PHOTOS



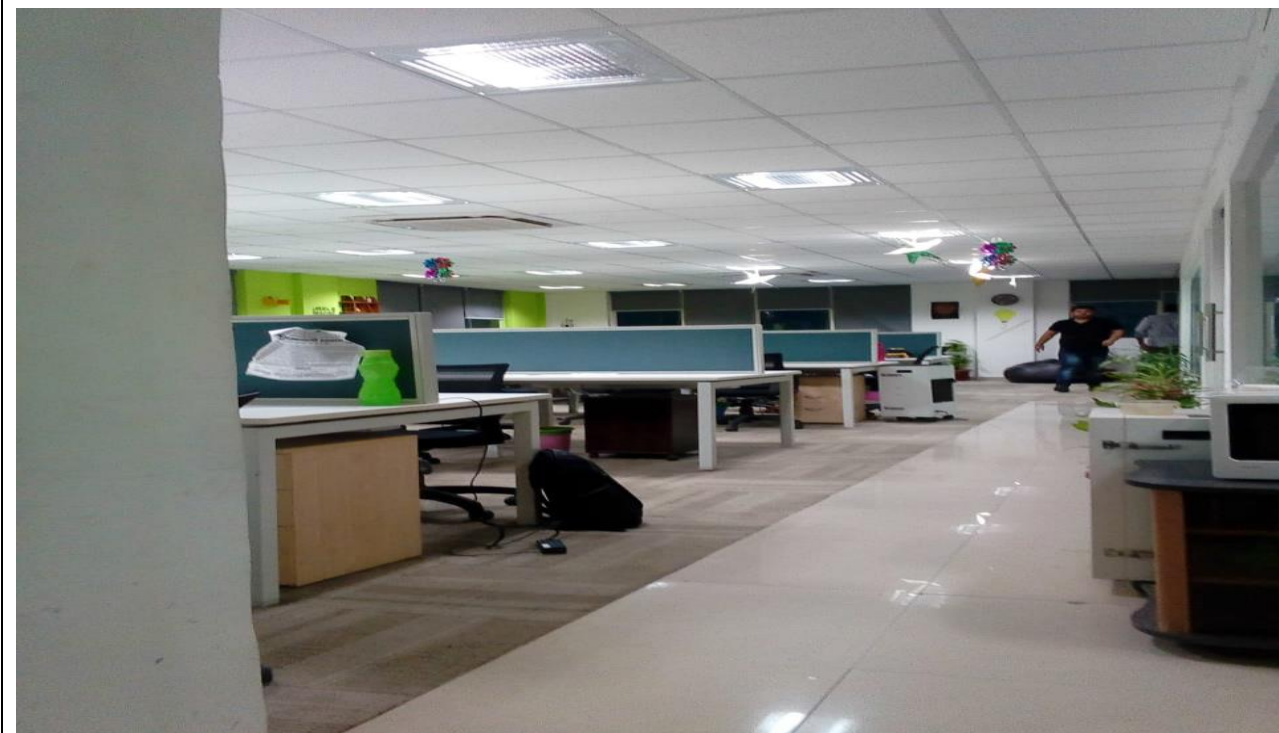
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CMT REPORT (Corruption, Money Laundering & Terrorism]

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 71.90
UK Pound	1	INR 93.04
Euro	1	INR 83.67

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	VIVR
Report Prepared by :	RUP

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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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