

## MIRA INFORM REPORT

<b>Report No. :</b>	530388
<b>Report Date :</b>	26.09.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	ESPERTO DIGITAL SOLUTIONS PRIVATE LIMITED
<b>Registered Office :</b>	Flat No. 112, 2 <sup>nd</sup> Floor, Sector-21-D, Faridabad – 121001, Haryana
<b>Tel. No.:</b>	91-11-42420068/ 43586825
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2018 (Provisional)
<b>Date of Incorporation :</b>	15.03.2016
<b>CIN No.:</b> [Company Identification No.]	U74999HR2016PTC058584
<b>Capital Investment / Paid-up Capital :</b>	INR 0.100 Million (Provisional)
<b>IEC No.:</b> [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
<b>PAN No.:</b> [Permanent Account No.]	AAECE2189B
<b>GSTN :</b> [Goods & Service Tax Registration No.]	06AAECE2189B1ZY
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	Providing Advertisement Services. (Registered activity and also confirmed by management)
<b>No. of Employees :</b>	30 (Approximately)

### RATING & COMMENTS

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

**MIRA's Rating :**

**B**

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

<b>Maximum Credit Limit :</b>	USD 1700
<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Esperto Digital Solutions Private Limited was incorporated in the year 2016.</p> <p>The company is engaged in providing advertisement services.</p> <p>As per the provisional financial records of 2018, the company has achieved revenue of INR 7.4 million along with average net profitability margin and has average network base.</p> <p>As per the financial records of 2017, the company has earned revenue of INR 2.4 million and has reported low net profit margin.</p> <p>The overall financial position of the company seems to be moderate marked by below average network base and low reserve base.</p> <p>Rating is also constrained on account of limited track record.</p> <p>Rating weakness is partially offset by positive feedback provided by the subject's customer about the subject and they are satisfied with the subject's services.</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 with some caution.</p> <p><b>NOTE:</b></p> <p>Site visit was conducted at the corporate office address and our executive has successfully traced the subject on the said address.</p> <p>At the premises our executive met Mr. Sanjeet Kumar (BDM) who confirmed the subject's existence on the corporate office address.</p> <p>During the visit our executive inquired with the neighbour company- Giriraj Tours and Travels Private Limited and neighbour Mr. Yashpal Singh and they both claimed that the subject exists on the said address.</p>

	As per our executive's observation, it is ground+3 storey building and subject is situated on the 3rd floor of the building. Location was easy to find. Locality appears to be commercial. Area seems to be neutral. Area of premises is 800 sq. ft. and more than 10 employees were sighted in the premises. Name board of the subject was not sighted at the said address.
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**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

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	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	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 26.09.2018

**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**

<b>Name :</b>	Mr. Manish Sharma
<b>Designation :</b>	Business Head
<b>Contact No.:</b>	91-7292068618
<b>Date :</b>	25.09.2018

**LOCATIONS**

<b>Registered Office :</b>	Flat No. 112, 2 <sup>nd</sup> Floor, Sector-21-D, Faridabad – 121001, Haryana, India
<b>Tel. No.:</b>	91-11-42420068/ 43586825
<b>Mobile No.:</b>	91-7292068618 (Mr. Manish Sharma)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:manish@espertodigital.in">manish@espertodigital.in</a> <a href="mailto:rashi2812@gmail.com">rashi2812@gmail.com</a> <a href="mailto:utkarshani@espertodigital.in">utkarshani@espertodigital.in</a>
<b>Website :</b>	<a href="http://www.espertodigital.in">http://www.espertodigital.in</a>
<b>Area :</b>	900 Sq. Ft.
<b>Location :</b>	Rented
<b>Locality :</b>	Commercial
<b>Corporate / Operational Office:</b>	H-309, Ground Floor, Sushant Shopping Arcade, B-Block, Sushant Lok, Gurugram – 122001, Haryana, India
<b>Area:</b>	800 Sq. Ft.
<b>Locality:</b>	Commercial

**DIRECTORS**

**As on 31.03.2018**

<b>Name :</b>	Mr. Vedvir Mahendra Singh
<b>Designation :</b>	Director
<b>Address :</b>	C-119, Near Patel Chowk, S Gm Nagar, Faridabad – 121001, Haryana, India
<b>Date of Birth/Age :</b>	10.08.1983
<b>Date of Appointment :</b>	13.06.2018
<b>DIN No:</b>	08158038

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<b>Name :</b>	Mrs. Mamta Rani
<b>Designation :</b>	Director
<b>Address :</b>	FCA-119, Block-C, Near Patel Chowk, S.G.M. Nagar, Faridabad-121001, Haryana, India
<b>Date of Appointment :</b>	02.05.2016
<b>DIN No:</b>	07228380

**KEY EXECUTIVES**

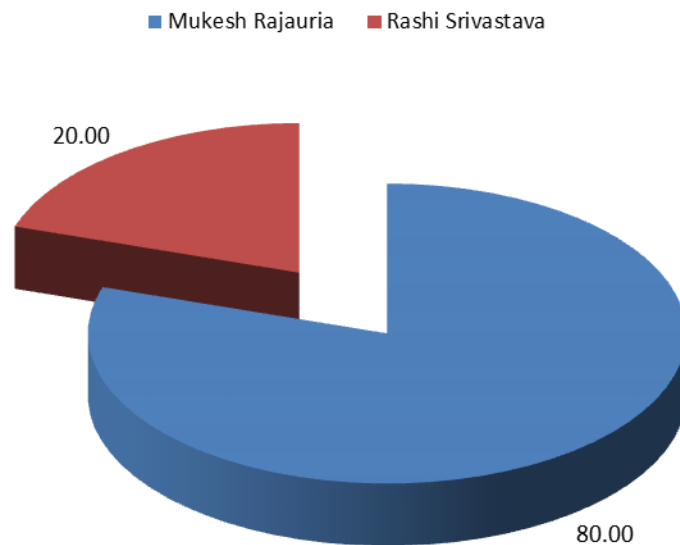
<b>Name :</b>	Mr. Manish Sharma
<b>Designation :</b>	Business Head

**MAJOR SHAREHOLDERS**

As on 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Mukesh Rajauria	8000	80.00
Rashi Srivastava	2000	20.00
<b>Total</b>	<b>10000</b>	<b>100.00</b>

**Share holding pattern**



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

As on: 30.09.2017

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	100.00
<b>Total</b>	<b>100.00</b>

**BUSINESS DETAILS**

<b>Line of Business :</b>	Providing Advertisement Services. (Registered activity and also confirmed by management)	
<b>Products / Services :</b>	<b>Item Code No.</b>	<b>Products/Services Description</b>
	99836310	Sale of advertising space in print media
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>	Not Available	
<b>Imports :</b>	Not Available	
<b>Terms :</b>		
<b>Selling :</b>	Cheque and (RTGS/NEFT)	
<b>Purchasing :</b>	Cheque and (RTGS/NEFT)	

**PRODUCTION STATUS – (NOT AVAILABLE)**

**GENERAL INFORMATION**

<b>Suppliers :</b>	Not Available <b>Note :</b> Since subject is service provider supplier details are not available	
<b>Customers :</b>	Advertisers	
	<b>Reference :</b>	OMD Media India Private Limited
	<b>Name of the Person :</b>	Mr. Abhishek Rajoria (Buying Head)
	<b>Contact No.:</b>	91-9310690540
	<b>Since How Long Known :</b>	1 Year
	<b>Maximum Limit Dealt :</b>	--

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	<b>Experience :</b>	<b>Product Quality</b>	<b>Delivery Behaviour</b>	<b>Overall</b>
		Good	Good	Good
	<b>Remark:</b>	Mr. Abhishek Rajoria (Buying Head) they gave positive response about subject company.. They are satisfied with their services.		
	<b>Email:</b>	<a href="mailto:Abhishek.rajoria@omd.com">Abhishek.rajoria@omd.com</a>		
	<b>Reference :</b>	Dentsu Ages Network Private Limited		
	<b>Name of the Person :</b>	Mr. Avinash Tiwari (Director of Media Planning)		
	<b>Contact No.:</b>	91-9958244211		
	<b>Since How Long Known :</b>	1 Year		
	<b>Maximum Limit Dealt :</b>	INR 5.000 million (Yearly)		
	<b>Experience :</b>	<b>Product Quality</b>	<b>Delivery Behaviour</b>	<b>Overall</b>
	Good	Good	Good	
<b>Remark:</b>	Mr. Avinash Tiwari (Director of Media Planning) they gave positive response about subject company. They are satisfied with their services.			
<b>Reference :</b>	Autoportal.com			
<b>Name of the Person :</b>	Mr. Manoj Kumar (Marketing Manager)			
<b>Contact No.:</b>	91-9999956840			
<b>Since How Long Known :</b>	2 Years			
<b>Maximum Limit Dealt :</b>	INR 5.000 million (Yearly)			
<b>Experience :</b>	<b>Product Quality</b>	<b>Delivery Behaviour</b>	<b>Overall</b>	
	Good	Good	Good	
<b>Remark:</b>	Mr. Manoj Kumar (Marketing Manager) they gave positive response about subject company.. They are satisfied with their services.			
<b>No. of Employees :</b>	30 (Approximately)			
<b>Bankers :</b>	<b>Banker Name :</b>	ICICI Bank Limited		
	<b>Branch :</b>	K-6 & K-7 + K-12 & KB -12, Qutub Plaza, DLF City, Phase – I, Gurugram – 122002, Haryana, India		
	<b>Contact Number :</b>	91-124-3366777		
	<b>Name of Account Holder :</b>	Esperto Digital Solutions Private Limited		
	<b>Account Number :</b>	017705009210 (Not Confirmed with Banker)		
	<b>Swift / RTGS / IFSC Code:</b>	ICIC0000177		
	<b>Credit Facilities Enjoyed</b>	Current Account		

	<b>(CC/OD/Term Loan) :</b>	
	<b>Remark :</b>	Costumer care number

<b>Auditors :</b>	
<b>Name :</b>	Sundeep Satpal and Associates Chartered Accountants
<b>Address :</b>	163-A, G.F., Street No.16, Pratap Nagar, Opposite A.S.N., Day Boarding School, M.V. Phase – I, New Delhi – 110091, India
<b>Tel. No.:</b>	91-11-42154472
<b>Mobile No.:</b>	91-9811333133
<b>E-Mail :</b>	<a href="mailto:casundeep@gmail.com">casundeep@gmail.com</a>
<b>Income-tax PAN of auditor or auditor's firm :</b>	AOMPK9747E
<b>Membership No:</b>	507170
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

**CAPITAL STRUCTURE**

**As on: 31.03.2018 (Provisional)**

**Authorised Capital : Not Available**

**Issued, Subscribed & Paid-up Capital : INR 0.100 Million**

**AS ON: 31.03.2017**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

**Issued, Subscribed & Paid-up Capital :**

No. of Shares	Type	Value	Amount
10000	Equity Shares	INR 10/- each	INR 0.100 Million

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
<b>SHAREHOLDERS FUNDS</b>			
1] Share Capital	0.100	0.100	0.100
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.488	0.021	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
<b>NETWORTH</b>	<b>0.588</b>	<b>0.121</b>	<b>0.100</b>
<b>LOAN FUNDS</b>			
1] Secured Loans	0.000	0.000	0.000
2] Unsecured Loans	0.000	0.000	0.000
<b>TOTAL BORROWING</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
<b>TOTAL</b>	<b>0.588</b>	<b>0.121</b>	<b>0.100</b>
<b>APPLICATION OF FUNDS</b>			
FIXED ASSETS [Net Block]	0.000	0.000	0.000
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERREX TAX ASSETS	0.000	0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories	0.000	0.000	0.000
Sundry Debtors	0.812	0.212	0.000
Cash & Bank Balances	0.256	0.860	0.107
Other Current Assets	0.169	0.059	0.003
Loans & Advances	0.000	0.000	0.000
<b>Total Current Assets</b>	<b>1.237</b>	<b>1.131</b>	<b>0.110</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors	0.000	0.000	0.000
Other Current Liabilities	0.479	0.999	0.010
Provisions	0.170	0.011	0.000
<b>Total Current Liabilities</b>	<b>0.649</b>	<b>1.010</b>	<b>0.010</b>
<b>Net Current Assets</b>	<b>0.588</b>	<b>0.121</b>	<b>0.100</b>
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
<b>TOTAL</b>	<b>0.588</b>	<b>0.121</b>	<b>0.100</b>

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**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2018 (Provisional)</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
	<b>SALES</b>			
	Income	7.478	2.464	0.022
	Other Income	0.000	0.000	0.000
	<b>TOTAL</b>	<b>7.478</b>	<b>2.464</b>	<b>0.022</b>
<b>Less</b>	<b>EXPENSES</b>			
	Accounting Charges	0.020	0.019	0.000
	Advertisement Expenses	0.086	0.015	0.000
	Audit Fees	0.011	0.011	0.004
	Business Promotion Expenses	0.286	0.035	0.000
	Consultancy Charges	2.474	0.933	0.005
	Conveyance Expenses	0.065	0.023	0.000
	Directors salary Expenses	1.200	0.500	0.000
	Electricity Expenses	0.082	0.032	0.000
	Misc. Expenses	0.036	0.008	0.015
	Office Expenses	0.012	0.008	0.000
	Office Rent	0.415	0.159	0.000
	Printing and Stationery Expenses	0.026	0.003	0.000
	ROC Filing Expenses	0.005	0.002	0.000
	Salary	2.046	0.657	0.000
	Telephone Expenses	0.036	0.024	0.000
	<b>TOTAL</b>	<b>6.800</b>	<b>2.429</b>	<b>0.024</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	0.678	0.035	(0.002)
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	0.002	0.001	0.000
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	0.676	0.034	(0.002)
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>	0.000	0.000	0.000
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>0.676</b>	<b>0.034</b>	<b>(0.002)</b>
<b>Less</b>	<b>TAX</b>	0.209	0.011	0.000
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>0.467</b>	<b>0.023</b>	<b>(0.002)</b>
<b>Add</b>	<b>PREVIOUS YEARS' BALANCE BROUGHT FORWARD</b>	<b>0.021</b>	<b>(0.002)</b>	<b>0.000</b>

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	<b>Balance Carried to the B/S</b>	<b>0.488</b>	<b>0.021</b>	<b>(0.002)</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>46.70</b>	<b>2.30</b>	<b>(0.20)</b>

**ADVERTISING PROMOTIONAL EXPENSES**

<b>Years</b>	<b>INR in Million</b>
2017-2018	0.086
2016-2017	0.015
2015-2016	0.000

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

<b>Particulars</b>	<b>31.03.2018 (Provisional)</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	NA	NA	NA
Net cash flows from (used in) operating activity	NA	NA	NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>	<b>31.03.2018 (Provisional)</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)	39.63	31.40	0.00
Account Receivables Turnover (Income / Sundry Debtors)	9.21	11.62	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	0.00	0.00
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.00	0.00	0.00

**LEVERAGE RATIOS**

<b>PARTICULARS</b>	<b>31.03.2018 (Provisional)</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
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Debt Ratio (Borrowing + Current Liabilities) / Total Assets)	0.52	0.89	0.09
Debt Equity Ratio (Total Liability / Networth)	0.00	0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.10	8.35	0.10
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.00	0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	339.00	35.00	0.00

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2018 (Provisional)	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	6.24	0.93	(9.09)
Return on Total Assets ((PAT / Total Assets) * 100)	%	37.75	2.03	(1.82)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	79.42	19.01	(2.00)

**SOLVENCY RATIOS**

PARTICULARS		31.03.2018 (Provisional)	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.91	1.12	11.00
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.91	1.12	11.00
G-Score Ratio Financial (Networth / Total Assets)		0.48	0.11	0.91
G-Score Ratio Debt (Debts / Equity Capital)		0.00	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.91	1.12	11.00

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

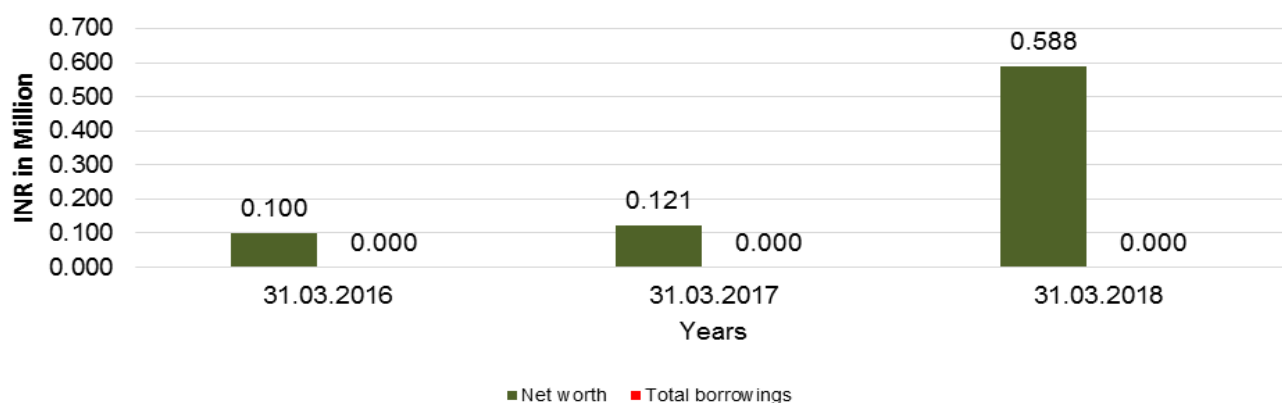
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**FINANCIAL ANALYSIS**  
*[all figures are in INR Million]*

**DEBT EQUITY RATIO**

Particular	31.03.2016	31.03.2017	31.03.2018 (Provisional)
	INR In Million	INR In Million	INR In Million
Share Capital	0.100	0.100	0.100
Reserves & Surplus	0.000	0.021	0.488
<b>Net worth</b>	<b>0.100</b>	<b>0.121</b>	<b>0.588</b>
Secured Loans	0.000	0.000	0.000
Unsecured Loans	0.000	0.000	0.000
<b>Total borrowings</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>
<b>Debt/Equity ratio</b>	<b>0.000</b>	<b>0.000</b>	<b>0.000</b>

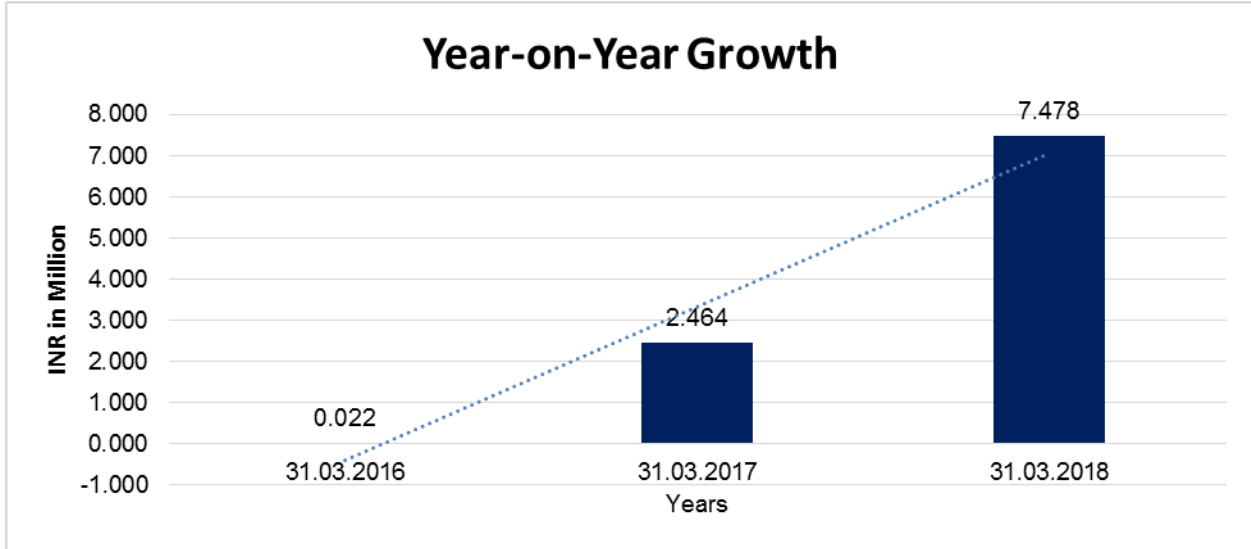
**Debt to Equity**



**YEAR-ON-YEAR GROWTH**

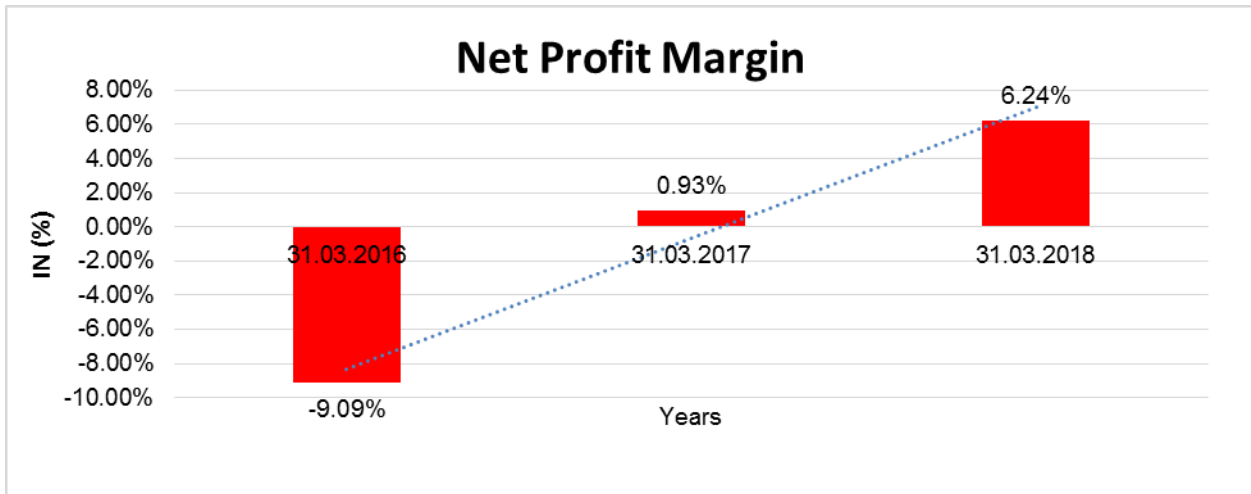
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018 (Provisional)
	INR In Million	INR In Million	INR In Million
Sales	0.022	2.464	7.478
		<b>11,100.000</b>	<b>203.490</b>

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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018 (Provisional)
	INR In Million	INR In Million	INR In Million
Sales	0.022	2.464	7.478
Profit /(Loss)	(0.002)	0.023	0.467
	<b>(9.09%)</b>	<b>0.93%</b>	<b>6.24%</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	Yes
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	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	Yes
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	No
22	Conduct of the banking account	Yes
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	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	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**

**OBSERVATION POINTS**

<b>Name of Company :</b>	ESPERTO DIGITAL SOLUTIONS PRIVATE LIMITED
<b>Address :</b>	H-309, Ground Floor, Sushant Shopping Arcade, B-Block, Sushant Lok, Gurugram – 122001, Haryana, India
<b>Mobile No.:</b>	91-9871261682
<b>Email:</b>	<a href="mailto:Sanjeetkumar127@gmail.com">Sanjeetkumar127@gmail.com</a>
<b>Person to whom we met:</b>	Mr. Sanjeet Kumar <b>Designation :</b> BDM
<b>Name Board :</b>	Not Sighted
<b>Location:</b>	Easy
<b>Landmark :</b>	Near Hotel Meriyat
<b>Total Floors of the building:</b>	Ground+3 Storey Building
<b>Subject situated on:</b>	3rd Floor
<b>Locality:</b>	Commercial
<b>Area of premises :</b>	800 Sq. Ft.
<b>Area :</b>	Neutral
<b>No. of employees seen at premises:</b>	10 (Approximately)
<b>Visibility of Items:</b>	<ul style="list-style-type: none"> <li>• Computer</li> <li>• Air Conditioner</li> <li>• Xerox Machine</li> </ul>
<b>Neighbour's interview :</b>	<b>Name of Company:</b> Giriraj Tours and Travels Private Limited <b>Neighbour's overview :</b> Existence Confirmed  <b>Contact person:</b> Mr. Yashpal Singh (Security Guard) <b>Neighbour's overview :</b> Existence Confirmed
<b>Proof of visit:</b>	Photograph / Visiting Card

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**PICTURES**



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**NEIGHBOUR:**



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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 72.81
UK Pound	1	INR 95.50
Euro	1	INR 85.62

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	TJL
<b>Analysis Done by :</b>	NYT
<b>Report Prepared by :</b>	MTN

**SCORE FACTORS**

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	NO
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

**RATING EXPLANATIONS**

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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