

MIRA INFORM REPORT

Report No. :	523471
Report Date :	06.08.2018

IDENTIFICATION DETAILS

Name :	NUVO HOME FASHIONS PRIVATE LIMITED
Registered Office :	6491, Sector B, Pocket 9, Vasant Kunj, New Delhi-110070
Mob. No.:	91-9810976381 (Mr. Anil Malhotra)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	22.12.2005
CIN No.: [Company Identification No.]	U18101DL2005PTC143993
Capital Investment / Paid-up Capital :	INR 2.500 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.]	AACCN2205P
GSTN : [Goods & Service Tax Registration No.]	07AACCN2205P1ZF
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> • Trader and Exporter of Fabrics. [Confirmed by Management] • Wholesale Trading of Fabrics. [Registered Activity]
No. of Employees :	05 [Approximately]

RATING & COMMENTS

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

MIRA's Rating :

A

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

Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2005 having satisfactory track record. It is manufacturer of wearing apparel, dressing and dyeing of fur, etc.</p> <p>For the financial year 2017, the company has achieved fair sales growth of 7.87% compared to its previous year but has reported with low profitability margin during the year.</p> <p>Rating takes into consideration, the satisfactory financial risk profile marked by sufficient net worth base along with low debt balance sheet profile.</p> <p>Rating further takes into account the established track record of its business operation backed by its well experienced promoters.</p> <p>Rating strength is partially offset by highly competitive nature of the industry with presence of other large players and unorganized sector marked by profit margins exposed to fluctuations in the input prices.</p> <p>Payments seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealing with usual trade terms and conditions.</p> <p>NOTE: Site visit report will be sent in supplementary.</p>

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

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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

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 06.08.2018

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 [GENERAL DETAILS]

Name :	Mr. Anil Malhotra
Designation :	Director
Contact No.:	91-9810976381
Date :	04.08.2018

LOCATIONS

Registered Office :	6491, Sector B, Pocket 9, Vasant Kunj, New Delhi-110070, India
Tel. No.:	Not Available
Mobile No.:	91-9810976381 (Mr. Anil Malhotra)
Fax No.:	Not Available

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E-Mail :	bksoodca@gmail.com
Location :	Owned
Locality :	Commercial

DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Anil Malhotra		
Designation :	Director		
Address :	6491, Sector B-9, Extension Vasant Kunj, New Delhi-110070, India		
Date of Birth/Age :	24.01.1966		
Date of Appointment :	22.12.2005		
DIN No.:	00337717		
Name :	Ms. Asha Malhotra		
Designation :	Director		
Address :	Flat No. 6491, Sector - B, Pocket – 9, Vasant Kunj, New Delhi-110070, India		
Date of Birth/Age :	28.09.1969		
Date of Appointment :	22.12.2005		
DIN No.:	00337813		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U74910DL2005PTC140057	RADIANT HR SOLUTIONS PRIVATE LIMITED	26/08/2005	-

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2017

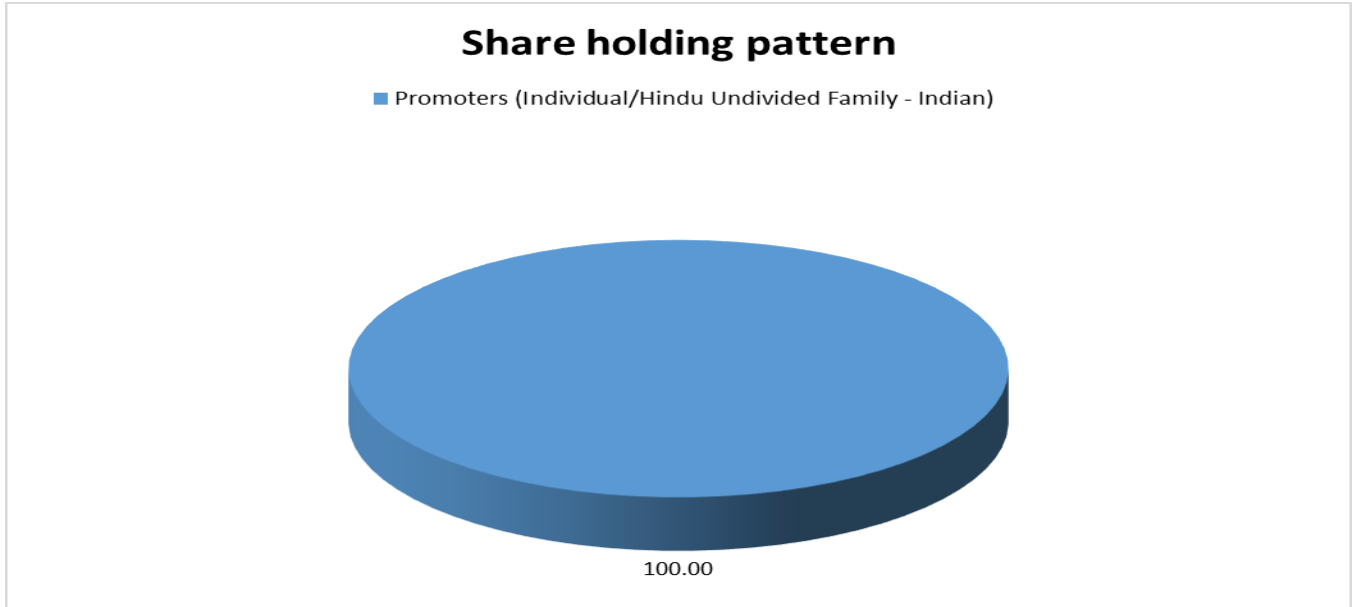
Names of Shareholders	No. of Shares	% age holding
Anil Malhotra	125000	50.00
Asha Malhotra	125000	50.00
Total	250000	100.00

AS ON: 27.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters (Individual/Hindu Undivided Family - Indian)	100.00
Total	100.00

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BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> • Trader and Exporter of Fabrics. [Confirmed by Management] • Wholesale Trading of Fabrics. [Registered Activity]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	
Products :	Fabrics
Countries :	<ul style="list-style-type: none"> • Germany • USA
Imports :	Not Available
Terms :	
Selling :	Cash, Advance Payment and Credit
Purchasing :	Cash, Advance Payment and Credit

PRODUCTION STATUS: NOT AVAILABLE

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GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged	
	Name of the Person (Designation):	--	
	Contact Number:	--	
	Since how long known:	--	
	Maximum limit dealt:	--	
	Experience:	--	
	Remark	--	
Customers :	Wholesalers		
	Reference:	Not Divulged	
	Name of the Person (Designation):	--	
	Contact Number:	--	
	Since how long known:	--	
	Maximum limit dealt:	--	
	Experience:	--	
Remark	--		
No. of Employees :	05 [Approximately]		
Bankers :	Bank Name:	Oriental Bank of Commerce	
	Branch:	Greater Kailash – Part II, M-33, GK Market, M-Block, New Delhi, India	
	Person Name (with Designation):	--	
	Contact Number:	91-11-29212234	
	Name of Account Holder:	--	
	Account Number:	--	
	Account Since (Date/ Year of A/c Opening):	--	
	Average Balance Maintained (Optional):	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--	
	Account Operation:	--	
Remarks:	We spoke to the management he denied to provide any information		
Facilities :	SECURED LOANS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
	SHORT TERM BORROWINGS		
	Overdraft with Oriental Bank of Commerce	4.674	2.967

	Total	4.674	2.967
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Auditors :	
Name :	B.K. Sood and Company Chartered Accountants
Address :	712, Eros Apartments, 56, Nehru Place, New Delhi-110019, India
Tel. No.:	91-11-26212633 / 26443628 / 41306199
E-Mail :	bksodaca@gmail.com
Income-tax PAN of auditor or auditor's firm :	AAAFB2395K
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
250000	Equity Shares	INR 10/- each	INR 2.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
250000	Equity Shares	INR 10/- each	INR 2.500 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	2.500	2.500	2.500
(b) Reserves & Surplus	6.529	5.033	3.944
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	9.029	7.533	6.444
(3) Non-Current Liabilities			
(a) Long-term borrowings	6.000	6.682	0.000
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	6.000	6.682	0.000
(4) Current Liabilities			
(a) Short term borrowings	4.674	2.967	6.682
(b) Trade payables	12.984	28.319	22.933
(c) Other current liabilities	0.418	1.087	20.620
(d) Short-term provisions	0.750	0.625	0.561
Total Current Liabilities (4)	18.826	32.998	50.796
TOTAL	33.855	47.213	57.240
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	1.211	1.470	1.778
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.093
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	1.211	1.470	1.871

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	18.643	28.129	24.273
(c) Trade receivables	12.168	14.719	8.260
(d) Cash and cash equivalents	0.081	0.473	0.643
(e) Short-term loans and advances	1.050	1.784	21.500
(f) Other current assets	0.702	0.638	0.693
Total Current Assets	32.644	45.743	55.369
TOTAL	33.855	47.213	57.240

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Revenue from Operations	141.784	131.444	120.050
	Other Income	0.709	0.038	0.691
	TOTAL	142.493	131.482	120.741
Less	EXPENSES			
	Cost of Materials Consumed	130.903	120.604	112.244
	Employees benefits expense	4.461	5.286	3.649
	Extraordinary items	(0.004)	0.083	-0.025
	Other expenses	3.936	2.550	2.238
	TOTAL	139.296	128.523	118.106
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	3.197	2.959	2.635
Less	FINANCIAL EXPENSES	0.551	0.669	0.354
	PROFIT BEFORE TAX, DEPRECIATION AND AMORTISATION	2.646	2.290	2.281
Less/ Add	DEPRECIATION/ AMORTISATION	0.400	0.483	0.746
	PROFIT BEFORE TAX	2.246	1.807	1.535
Less	TAX	0.750	0.719	0.468
	PROFIT AFTER TAX	1.496	1.088	1.067
	Earnings Per Share (INR)	5.98	4.35	4.27

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	1.468	(1.698)	NA
Cash used in operating activities	0.783	(2.433)	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	31.32	40.87	25.11
Account Receivables Turnover (Income / Sundry Debtors)	11.65	8.93	14.53
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	36.20	85.71	74.57
Inventory Turnover (Operating Income / Inventories)	0.17	0.11	0.11
Asset Turnover (Operating Income / Net Fixed Assets)	2.64	2.01	1.48

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.73	0.84	0.89
Debt Equity Ratio (Total Liability / Networth)	1.18	1.28	1.04
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.09	4.38	7.88
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.13	0.20	0.28

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Interest Coverage Ratio (PBIT / Financial Charges)	5.80	4.42	7.44
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	1.06	0.83	0.89
Return on Total Assets ((PAT / Total Assets) * 100)	%	4.42	2.30	1.86
Return on Investment (ROI) ((PAT / Networth) * 100)	%	16.57	14.44	16.56

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.73	1.39	1.09
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.74	0.53	0.61
G-Score Ratio Financial (Networth / Total Assets)		0.27	0.16	0.11
G-Score Ratio Debt (Debts / Equity Capital)		4.27	3.86	2.67
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.73	1.39	1.09

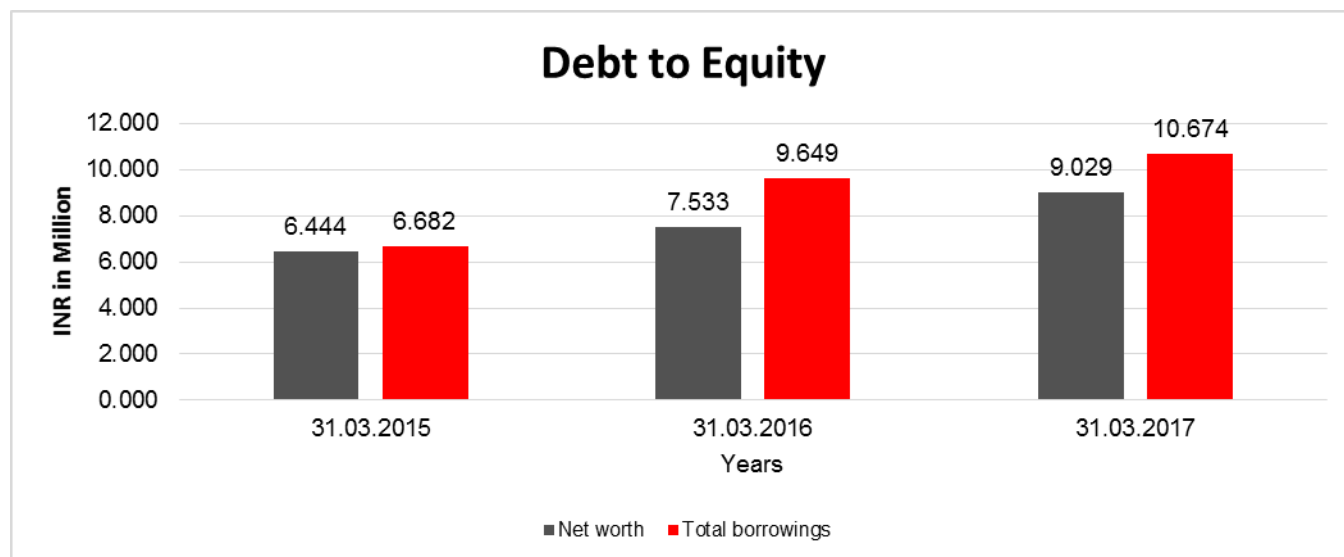
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

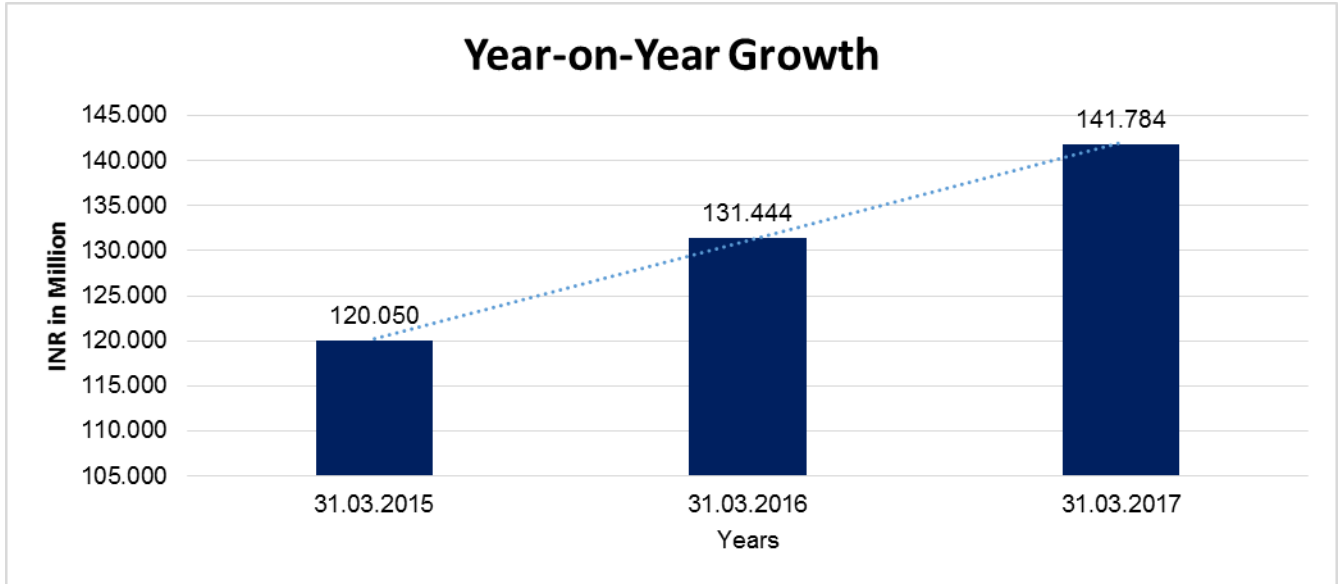
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	2.500	2.500	2.500
Reserves & Surplus	3.944	5.033	6.529
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	6.444	7.533	9.029
long-term borrowings	0.000	6.682	6.000
Short term borrowings	6.682	2.967	4.674
Total borrowings	6.682	9.649	10.674
Debt/Equity ratio	1.037	1.281	1.182



YEAR-ON-YEAR GROWTH

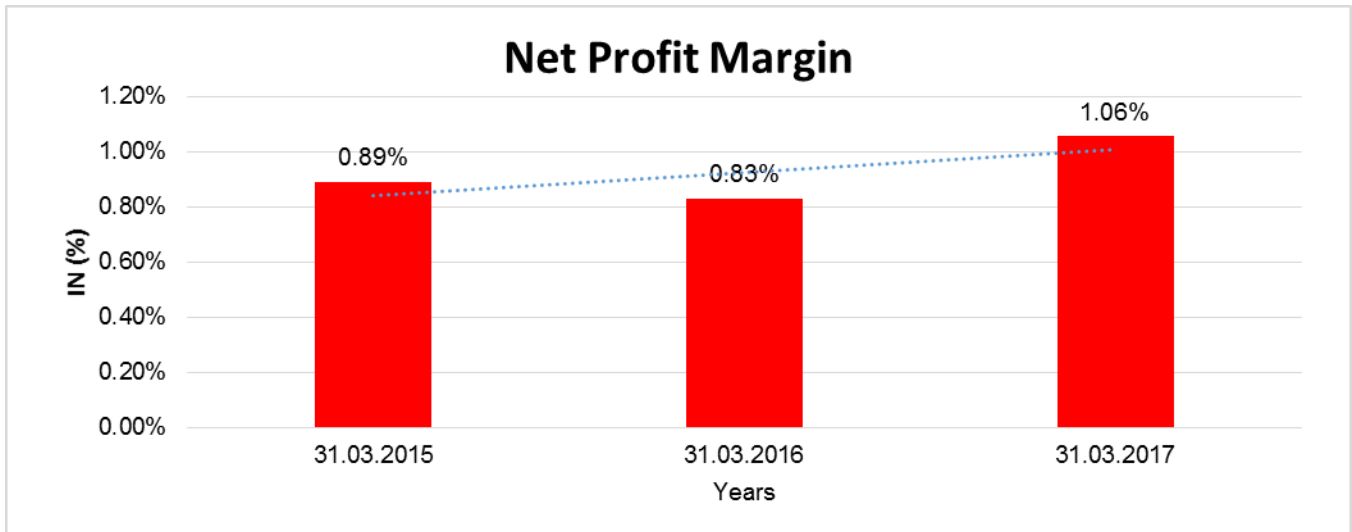
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	120.050	131.444	141.784
		9.491	7.866

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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	120.050	131.444	141.784
Profit	1.067	1.088	1.496
	0.89%	0.83%	1.06%



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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	--
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)	Yes
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	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	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

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G34852764	10436783	ORIENTAL BANK OF COMMERCE	19/06/2013	31/12/2016	-	30000000.0	MSME - HAUZ KHAS, INSTITUTION AREA, NEW DELHI DL110016IN

UNSECURED LOANS

PARTICULARS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
LONG-TERM BORROWINGS		
Loan from directors	6.000	6.682
Total	6.000	6.682

FIXED ASSETS:

- Computers
- Plant and Machinery
- Furniture and Fixture
- Vehicles

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 68.75
UK Pound	1	INR 91.07
Euro	1	INR 80.48

INFORMATION DETAILS

Information Gathered by :	NAGL
Analysis Done by :	NIS
Report Prepared by :	ARC

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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	YES
--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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