

MIRA INFORM REPORT

Report No. :	523409
Report Date :	06.08.2018

IDENTIFICATION DETAILS

Name :	R K LUMBERS PRIVATE LIMITED
Registered Office :	70/1/1, 1 st Floor, Marble Market, Mangolpuri, Delhi-110085
Mobile No.:	91-9910212024 [Mr. Sudhir]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	08.11.2006
CIN No.: [Company Identification No.]	U20299DL2006PTC155319
Capital Investment / Paid-up Capital :	INR 22.863 Million
PAN No.: [Permanent Account No.]	AADCR4349H
GSTN : [Goods & Service Tax Registration No.]	07AADCR4349H1ZA [Delhi] 06AADCR4349H1ZC [Haryana] 24AADCR4349H1ZE [Gandhidham]
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturer, Trader and Deal of all kind of Timbers, Lumbers, Woods, Timber Furniture, Lumber Furniture and all items made from Timber and Furnitures. [As per Memorandum of Association]
No. of Employees :	Information declined by the management

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
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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Status :	Satisfactory
Payment Behaviour :	Usually Correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2006 and it is engaged as manufacturer and trader of timber and wood products.</p> <p>For the financial year 2017, the company has reported a marginal decline in its revenue as compared to its previous year along with thin profitability margin during the year.</p> <p>Rating takes into consideration, satisfactory financial risk profile marked by adequate net worth base and strong debt protection metrics.</p> <p>Rating continues to derive strength from its established track record for its business operations backed by its well experienced management term.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade terms and conditions,</p>

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

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

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IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION DECLINED BY

Name :	Mr. Sudhir
Designation :	Manager
Contact No.:	91-9910212024
Date :	03.08.2018

LOCATIONS

Registered Office :	70/1/1, 1 st Floor, Marble Market, Mangolpuri, Delhi-110085, India
Tel. No.:	Not Available
Mobile No.:	91-9910212024 [Mr. Sudhir]
Fax No.:	Not Available
E-Mail :	pritamaggarwal@yahoo.co.in

DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Pritam Kumar Garg
Designation :	Director
Address :	D-243, Prashant Vihar, Delhi-110085, India
Date of Birth/Age :	12.09.1973
Qualification :	Graduate
Date of Appointment :	09.10.2013
PAN No.:	ACDPG5476H
DIN No.:	01128342
Name :	Mrs. Mamta Agarwal
Designation :	Additional Director
Address :	B-103, Sharma Resort Galpadar, Gim, Kutch-370201, Gujarat, India
Date of Birth/Age :	09.04.1973
Qualification :	Graduate
Date of Appointment :	01.09.2014
PAN No.:	ABZPA7209B
DIN No.:	06700169

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KEY EXECUTIVES

Name :	Mr. Sudhir
Designation :	Manager

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2017

Names of Shareholders	No. of Shares	% age holding
Mamta Agarwal	442700	19.36
Pritam Kumar	881000	38.53
Pritam Kumar and Sons HUF	244600	10.70
Sino Credit and Leasing Limited, India	10000	0.44
HS Advisory Private Limited	150000	6.56
SPS Tech Aid Private Limited	358000	15.66
Super Staffing and Securities Service	200000	8.75
Total	2286300	100.00

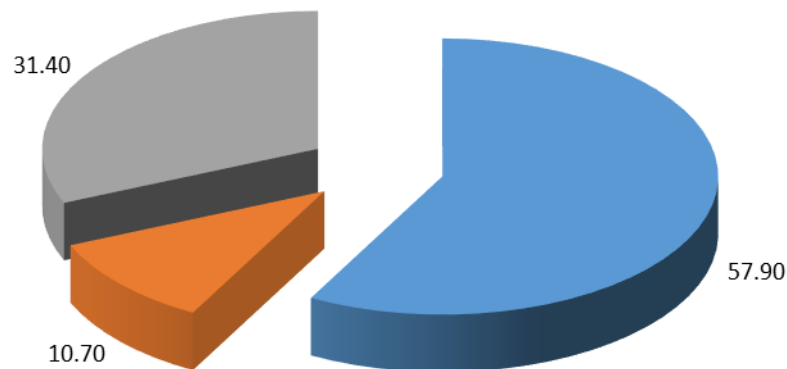
AS ON: 29.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters (Individual/Hindu Undivided Family - Indian)	57.90
Public/Other than promoters (Individual/Hindu Undivided Family - Indian)	10.70
Public/Other than promoters (Body corporate)	31.40
Total	100.00

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Share holding pattern

- Promoters (Individual/Hindu Undivided Family - Indian)
- Public/Other than promoters (Individual/Hindu Undivided Family - Indian)
- Public/Other than promoters (Body corporate)



BUSINESS DETAILS

Line of Business :	Manufacturer, Trader and Deal of all kind of Timbers, Lumbers, Woods, Timber Furniture, Lumber Furniture and all items made from Timber and Furnitures. [As per Memorandum of Association]	
Products :	ITC Code No.	Product Descriptions
	99611914	Timber
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :		
Selling :	Not Divulged	

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Purchasing :	Not Divulged
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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 :	Reference:	Not Divulged	
	Name of the Person (Designation):	--	
	Contact Number:	--	
	Since how long known:	--	
	Maximum limit dealt:	--	
	Experience:	--	
	Remark	--	
No. of Employees :	Information declined by the management		
Bankers :	Bank Name:	Indian Overseas Bank	
	Branch:	--	
	Person Name (with Designation):	--	
	Contact Number:	--	
	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:	--		
Facilities :	SECURED LOANS	31.03.2017	31.03.2016

	(INR In Million)	(INR In Million)
LONG-TERM BORROWINGS		
Term loans from banks	123.377	149.584
Total	123.377	149.584

Auditors :	
Name :	Mittal Bhuvan and Company Chartered Accountants
Address :	4th , Floor, Ring Road Mall, Sector-3, Rohini, Delhi, India
Income-tax PAN of auditor or auditor's firm :	AHQPM4329K
Memberships :	Not Available
Collaborators :	Not Available
Related Party :	Pritam Kumar and Sons HUF

CAPITAL STRUCTURE

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
2500000	Equity Shares	INR 10/- each	INR 25.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
2286300	Equity Shares	INR 10/- each	INR 22.863 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	22.863	22.863	7.783
(b) Reserves and Surplus	107.433	101.468	36.675
(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)	130.296	124.331	44.458
(3) Non-Current Liabilities			
(a) long-term borrowings	157.250	196.158	312.610
(b) Deferred tax liabilities (Net)	0.000	0.734	0.234
(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)	157.250	196.892	312.844
(4) Current Liabilities			
(a) Short-term borrowings	0.000	0.000	0.000
(b) Trade payables	399.316	457.528	351.480
(c) Other current liabilities	0.000	0.000	0.000
(d) Short-term provisions	15.854	21.141	10.385
Total Current Liabilities (4)	415.170	478.669	361.865
TOTAL	702.716	799.892	719.167
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	28.018	33.346	36.510
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Tangible assets 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)	0.541	0.000	0.000
(d) Long-term loans and advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	28.559	33.346	36.510

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	173.972	245.224	173.896
(c) Trade receivables	348.860	391.353	346.450
(d) Cash and bank balances	112.579	100.988	149.635
(e) Short-term loans and advances	0.000	0.000	12.677
(f) Other current assets	38.746	28.981	0.000
Total Current Assets	674.157	766.546	682.658
TOTAL	702.716	799.892	719.168

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Total Revenue from operations	1083.840	1123.819	974.492
	Other Income	0.000	0.000	0.000
	TOTAL	1083.840	1123.819	974.492
Less	EXPENSES			
	Cost of Materials Consumed	65.924	68.722	1081.025
	Purchases of Stock-in-Trade	909.222	1092.886	0.000
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	71.253	(71.329)	(130.805)
	Employee benefit expense	3.782	3.893	1.025
	Other expenses	5.700	4.744	7.399
	TOTAL	1055.881	1098.916	958.644
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	27.959	24.903	15.848
Less	FINANCIAL EXPENSES	14.537	10.140	3.965
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	13.422	14.763	11.883
Less/ Add	DEPRECIATION/ AMORTISATION	5.987	6.841	4.948
	PROFIT/ (LOSS) BEFORE TAX	7.435	7.922	6.935
Less	TAX	1.469	3.449	2.208
	PROFIT/ (LOSS) AFTER TAX	5.966	4.473	4.727
	Earnings / (Loss) Per Share (INR)	12.56	9.42	9.95

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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	0.000	0.000	0.000
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	60.880	6.632	(203.048)
Net cash flows from (used in) operating activities	58.136	3.684	(204.025)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	117.48	127.11	129.76
Account Receivables Turnover (Income / Sundry Debtors)	3.11	2.87	2.81
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	149.47	143.76	118.67
Inventory Turnover (Operating Income / Inventories)	0.16	0.10	0.09
Asset Turnover (Operating Income / Net Fixed Assets)	1.00	0.75	0.43

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / TOTAL)	0.81	0.84	0.94
Debt Equity Ratio (Total Liability / Networth)	1.21	1.58	7.03
Current Liabilities to Networth (Current Liabilities / Net Worth)	3.19	3.85	8.14

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Fixed Assets to Networth (Net Fixed Assets / Networth)	0.22	0.27	0.82
Interest Coverage Ratio (PBIT / Financial Charges)	1.92	2.46	4.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.55	0.40	0.49
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.85	0.56	0.66
Return on Investment (ROI) ((PAT / Networth) * 100)	%	4.58	3.60	10.63

SOLVENCY RATIOS

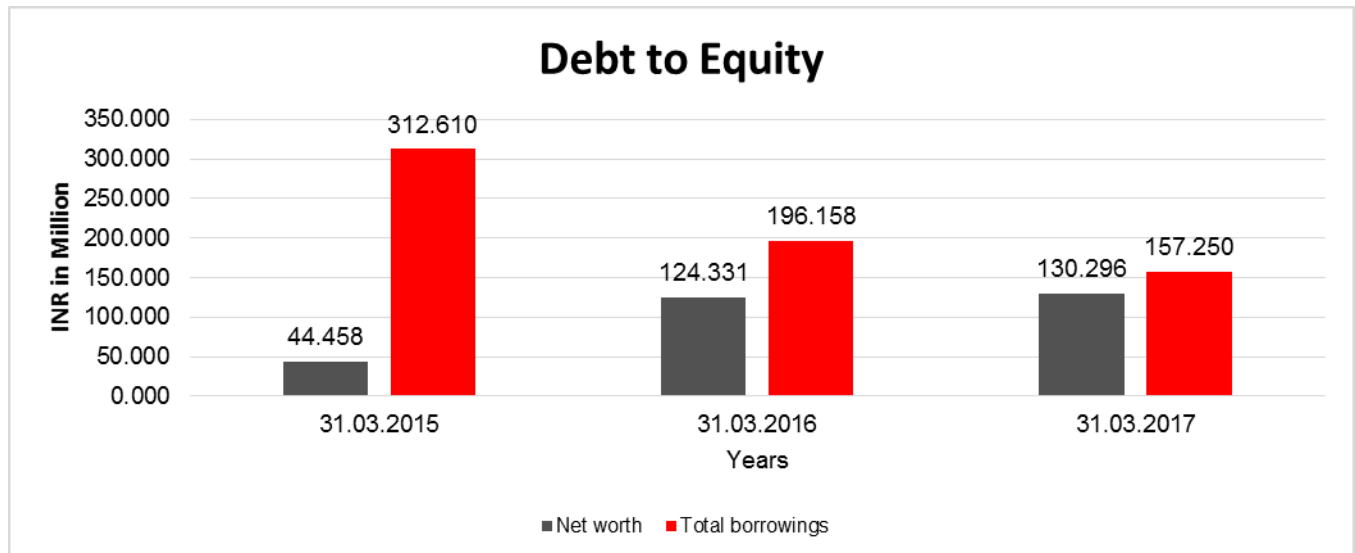
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.62	1.60	1.89
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.20	1.09	1.41
G-Score Ratio Financial (Networth / Total Assets)		0.19	0.16	0.06
G-Score Ratio Debt (Debts / Equity Capital)		6.88	8.58	40.17
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.62	1.60	1.89

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

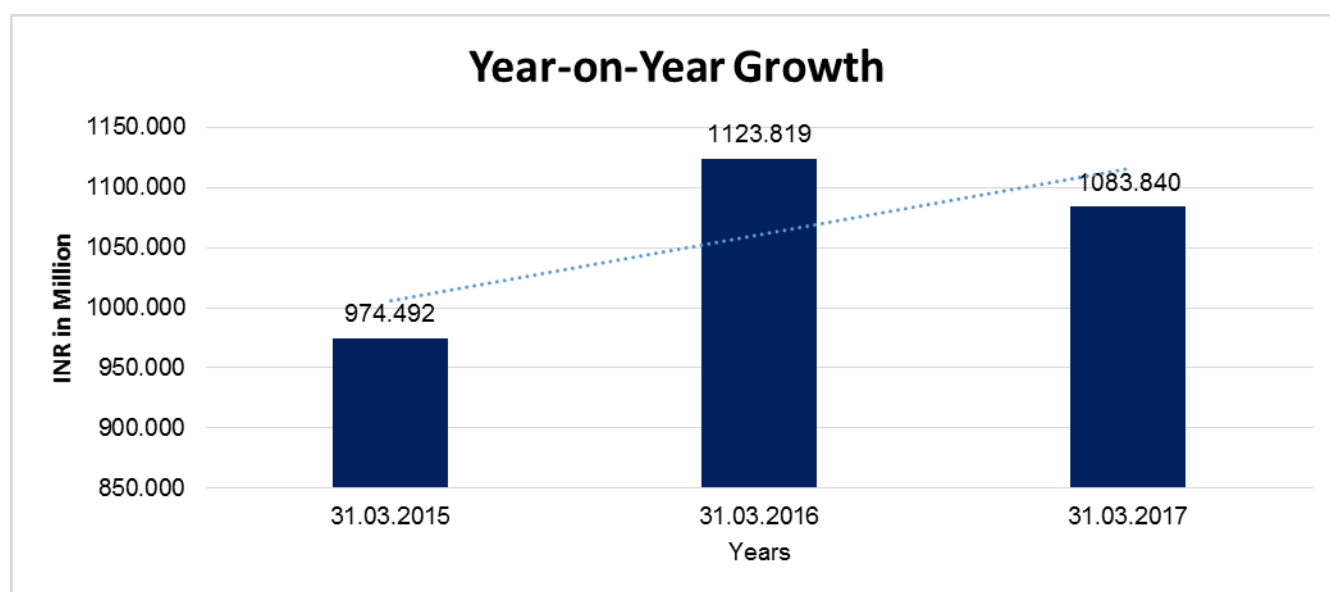
DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	7.783	22.863	22.863
Reserves & Surplus	36.675	101.468	107.433
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	44.458	124.331	130.296
long-term borrowings	312.610	196.158	157.250
Short term borrowings	0.000	0.000	0.000
Current Maturities of Long term debt	0.000	0.000	0.000
Total borrowings	312.610	196.158	157.250
Debt/Equity ratio	7.032	1.578	1.207



YEAR-ON-YEAR GROWTH

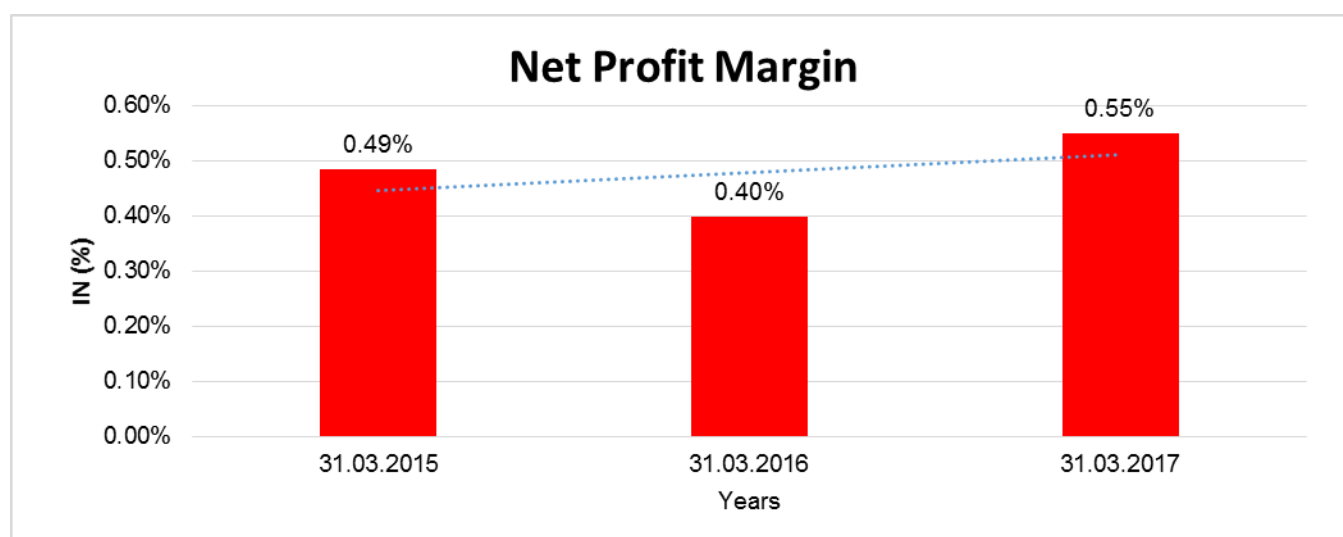
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	974.492	1123.819	1083.840
		15.324	(3.557)



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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	974.492	1123.819	1083.840
Profit/ (Loss)	4.727	4.473	5.966
	0.49%	0.40%	0.55%



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LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	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	Yes
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	No
17	Details of sister concerns	Yes
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	No
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES

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SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G36268910	100078163	THE KARUR VYSYA BANK LIMITED	25/08/2016	-	-	410000000.0	POST BOX NO.21,ERODE ROADKARURTA6 39002IN
2	C32020273	10528751	ING VYSYA BANK LIMITED	19/08/2014	-	-	370000000.0	55, GROUND FLOOR WEST AVENUE ROAD,PUNJABI BAGHNEW DELHIDL110026IN
3	B92275171	10466944	ING VYSYA BANK LIMITED	30/10/2013	-	-	270000000.0	NORTH AVENUE ROAD,WEST PUNJABI BAGH,NEW DELHIDL110055IN
4	G36106128	10538157	STANDARD CHARTERED BANK	01/11/2014	-	27/01/2017	240000000.0	10, PARLIAMENT STREETNEW DELHIDL110001IN
5	G36103729	10538163	STANDARD CHARTERED BANK	01/11/2014	-	27/01/2017	38000000.0	10, PARLIAMENT STREETNEW DELHIDL110001IN
6	G37093929	10456037	INDIAN OVERSEAS BANK	16/09/2013	-	09/04/2014	37500000.0	DLF QUTAB ENCLAVE, PHASE-II15 DAKSHIN MARGGURGAON HR122002IN
7	G37095130	10058166	INDIAN OVERSEAS BANK	30/05/2007	30/05/2013	09/04/2014	169200000.0	G-7, SEWA CORPORATE PARKM G

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			SEAS BANK					RAODGURGAON HR122002IN
8	G3709 4745	10058 364	INDIA N OVER SEAS BANK	30/05/ 2007	15/05/2 009	09/04/2 014	15000000.0	DLF QUTAB ENCLAVEPHASE- II DAKSHIN MARGGURGAON HR122002IN

UNSECURED LOANS

PARTICULARS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
LONG-TERM BORROWINGS		
Rupee term loans from others	33.873	46.574
Total	33.873	46.574

RESULTS OF BUSINESS OPERATIONS AND THE STATE OF COMPANY'S AFFAIRS

During the year, the Company has achieved a turnover of INR 1083.840 million. The net Profit after tax during the year has been INR 5.966 million as against the net profit of INR 4.473 million in the previous year.

FIXED ASSETS:

- Buildings
- Plant and equipment
- Computer equipment

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 68.79
UK Pound	1	INR 89.52
Euro	1	INR 79.67

INFORMATION DETAILS

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

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	YES
--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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