

UNIVERSAL CONSTRUCTION MACHINERY AND EQUIPMENT LIMITED - 523426 PAGE NO. :

MIRA INFORM REPORT

Report No. :	523426
Report Date :	07.08.2018

IDENTIFICATION DETAILS

Name :	UNIVERSAL CONSTRUCTION MACHINERY AND EQUIPMENT LIMITED [w.e.f. 25.06.2008]
Formerly Known As :	UNIVERSAL CONSTRUCTION MACHINERY AND EQUIPMENT PRIVATE LIMITED
Registered Office :	Universal House, Warje Jakatnaka, Kothurd, Naka, Kothurd, Pune – 411038, Maharashtra
Tel. No.:	91-20-25230777
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	09.09.2005
CIN No.: [Company Identification No.]	U29248PN2005PLC021271
Capital Investment / Paid-up Capital :	INR 199.823 Million
PAN No.: [Permanent Account No.]	AAACU7808B
GSTN : [Goods & Service Tax Registration No.]	27AAACU7808B1ZI
Legal Form :	A Closely Held Public Limited Liability Company.
Line of Business :	Manufacturer of Construction Machinery and Equipments. [Registered Activity]
No. of Employees :	Information declined by the management

RATING & COMMENTS

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

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MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2005 and it is having moderate track records.</p> <p>For the financial year 2017, the company has registered decreased its revenue from operations as compared to previous year and maintained minimal profitability margin of 0.20%.</p> <p>However, rating takes into consideration moderate financial risk profile of the company marked by low reserves level and modest liquidity position.</p> <p>Further, rating is constrained on account of declined in the revenue as well profitability profile, very low earnings per share during the year, large working capital requirement along with risk associated with nature of business operation and intense competition from industry.</p> <p>Trade relations are reported to be fair. Business is active. Payment terms are slow but correct.</p> <p>In view of the aforesaid, the company can be considered for business dealings with some caution.</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
Moderately Low Risk	B1

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Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

Rating Agency Name	CRISIL RATING
Rating	Long Term Rating = B-
Rating Explanation	Risk prone credit quality and carries very high credit risk
Date	28.12.2017

Rating Agency Name	CRISIL RATING
Rating	Short Term Rating = A4
Rating Explanation	Minimal degree of safety and very high credit risk
Date	28.12.2017

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.

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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 07.08.2018.

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 DENIED

Management Non-Cooperative (Tel. No.: 91-20-25230777 / 65008033)

LOCATIONS

Registered :	Universal House, Warje Jakatnaka, Kothurd, Naka, Kothurd, Pune – 411038, Maharashtra, India
Tel. No.:	91-20-25230777/ 65008033
Fax No.:	91-20-25231777
E-Mail :	ucmcs@uceindia.com jobs@uceindia.com sales@uceindia.com marketing@uceindia.com
Website :	http://www.uceindia.com
Factory 1/ Head Office :	Gat No. 327/ 328/ 329, A/P. Shivare, Tal. Bhor, District Pune – 411005, Maharashtra, India
Tel. No.:	91-2113-203096
Fax No.:	91-2113-284721
Factory 2 :	Located at: <ul style="list-style-type: none"> • Rudrapur, Uttaranchal, India
Branch Offices :	Located at: <ul style="list-style-type: none"> • Pune • Mumbai • Noida • Kolkata • Bangalore • Hyderabad

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	• Nagpur
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DIRECTORS

As on 31.03.2018

Name :	Mr. Abhijeet Rohidas More
Designation :	Director
Address :	302, Building No. A2, Karishma Society, Near Sangam Press, Kothrud, Pune - 411029, Maharashtra, India
Date of Birth/Age :	15.04.1977
Date of Appointment :	01.05.2006
PAN No.:	ACIPM6887F
DIN No.:	00265286

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U26922PN2002PTC016999	POONA CONSTRUCTION MACHINERY & PRODUCTS PRIVATE LIMITED	17/05/2002	-
U45203PN2007PTC130447	UNIVERSAL CIVIL INFRACON PRIVATE LIMITED	01/12/2008	-
U01400PN2008PTC132872	PARAMOUNT AGRO DEVELOPMENT CORPORATION PRIVATE LIMITED	30/09/2009	-
U65910PN2010PTC135306	MORE UNIVERSAL FIN-VEST PRIVATE LIMITED	12/01/2010	-
U29150PN2007PTC130508	SKY ELEVATORS PRIVATE LIMITED	31/07/2015	-
U29150PN2015PTC156360	UNIVERSAL AXIS LIFTING SOLUTIONS PRIVATE LIMITED	31/08/2015	-
U29253PN2015PTC156399	UNIVERSAL INTERNATIONAL BUSINESS PRIVATE LIMITED	04/09/2015	-
U29256PN2016PTC165972	UNIVERSAL HEAVY CONSTRUCTION MACHINERY PRIVATE LIMITED	12/08/2016	-

Name :	Mr. Rohidas Haribhau More
Designation :	Director
Address :	Karishma Apartment, So. No. 17/2, Near Sangam Press, Kothrud, Pune - 411029, Maharashtra, India
Date of Birth/Age :	15.11.1948
Date of Appointment :	09.09.2005
PAN No.:	AAXPM1481A
DIN No.:	00265339

Other Directorship :

CIN/FCRN	Company Name	Begin Date	End Date
U26922PN2002PTC016999	POONA CONSTRUCTION MACHINERY & PRODUCTS PRIVATE LIMITED	17/05/2002	-
U45203PN2007PTC130447	UNIVERSAL CIVIL INFRACON PRIVATE LIMITED	16/07/2007	-
U01400PN2008PTC132872	PARAMOUNT AGRO DEVELOPMENT CORPORATION PRIVATE LIMITED	30/09/2009	-

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U65910PN2010PTC135306	MORE UNIVERSAL FIN-VEST PRIVATE LIMITED	12/01/2010	-
U29150PN2015PTC156360	UNIVERSAL AXIS LIFTING SOLUTIONS PRIVATE LIMITED	31/08/2015	-
U29253PN2015PTC156399	UNIVERSAL INTERNATIONAL BUSINESS PRIVATE LIMITED	04/09/2015	-
U29256PN2016PTC165972	UNIVERSAL HEAVY CONSTRUCTION MACHINERY PRIVATE LIMITED	12/08/2016	-

Name :	Mr. Ranjit Rohidas More
Designation :	Managing director
Address :	A-2, 302, Karishma Apartments, Near Sangam Press, Off Karve Road, Pune - 411029, Maharashtra, India
Date of Birth/Age :	26.02.1973
Date of Appointment :	09.09.2005
PAN No.:	AEUPM1666A
DIN No.:	00265383

Other Directorship :

CIN/FCRN	Company Name	Begin Date	End Date
U45203PN2007PTC130447	UNIVERSAL CIVIL INFRACON PRIVATE LIMITED	16/07/2007	-
U01400PN2008PTC132872	PARAMOUNT AGRO DEVELOPMENT CORPORATION PRIVATE LIMITED	01/10/2008	-
U65910PN2010PTC135306	MORE UNIVERSAL FIN-VEST PRIVATE LIMITED	12/01/2010	-
U52399PN2012PTC142790	UNIVERSAL CONSTORE PRIVATE LIMITED	30/03/2012	-
U29150PN2015PTC156360	UNIVERSAL AXIS LIFTING SOLUTIONS PRIVATE LIMITED	31/08/2015	-
U29253PN2015PTC156399	UNIVERSAL INTERNATIONAL BUSINESS PRIVATE LIMITED	04/09/2015	-
U29256PN2016PTC165972	UNIVERSAL HEAVY CONSTRUCTION MACHINERY PRIVATE LIMITED	12/08/2016	-
U74999PN2016NPL166794	UNIVERSAL TECHNOLOGY BUSINESS INCUBATOR	14/10/2016	-

Name :	Mr. Ashok Kamalakar Gupte
Designation :	Director
Address :	Flat No. A2/803, Karishma Apartment, S. No. 17/2, Near Sangam Press, Kothrud, Pune - 411029, Maharashtra, India
Date of Birth/Age :	06.08.1952
Date of Appointment :	11.07.2008
DIN No.:	02340718

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U75113PN2007PTC129719	TARA MOBILE CRECHES PUNE	16/09/2010	-
U65999MH2011PLC213640	SUSTAINABLE AGRO-COMMERCIAL FINANCE LIMITED	19/09/2016	-
U74990PN2016NPL158909	HELP FOR CHILDREN IN NEED FOUNDATION	28/08/2017	-

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

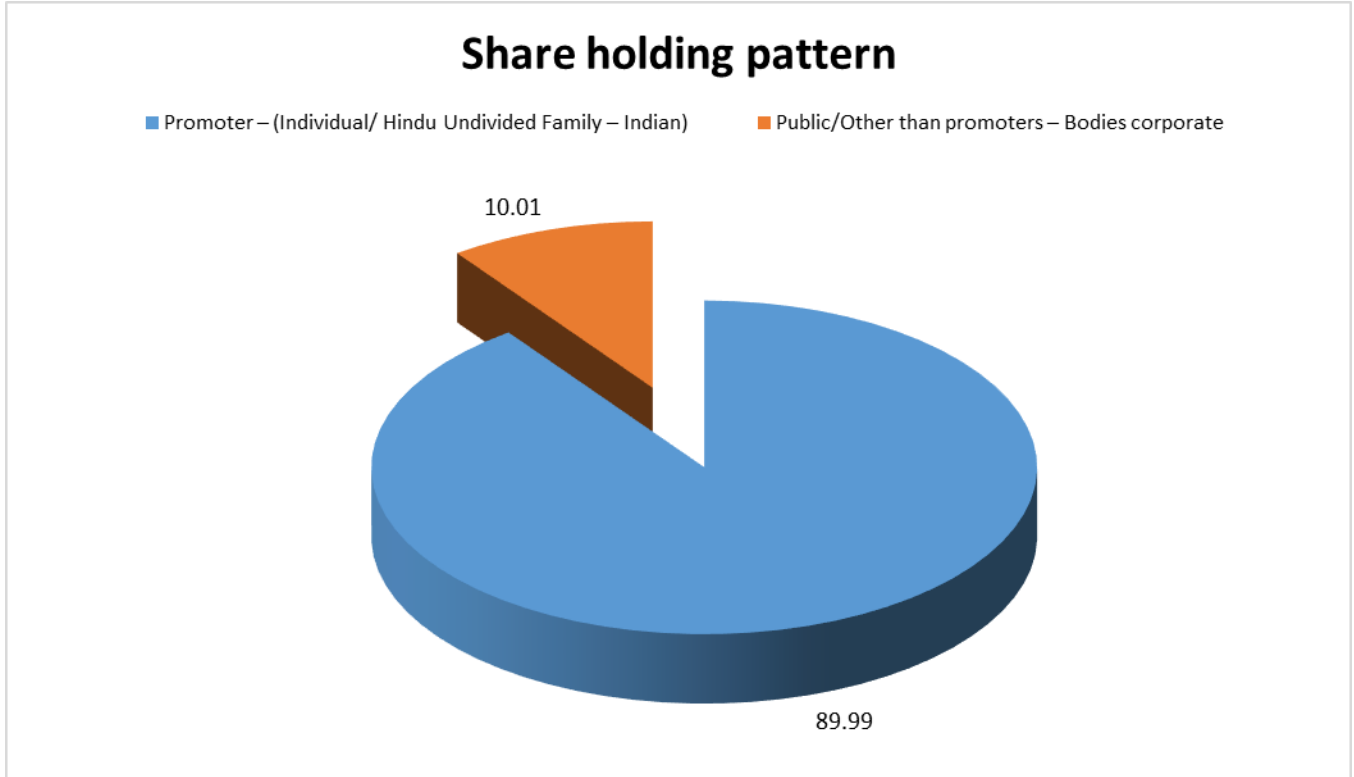
Names of Shareholders	No. of Shares
Rohidas Haribhau More	8261184
Ranjit Rohidas More	4095861
Abhijeet Rohidas More	4642670
Ranjana Rohidas More	982500
Aditi Ranjit More	16
Neeta Abhijeet More	16
Dipali Kunal Mohol	16
Poona Construction Machinery and Products Private Limited	1000000
Ranjit More jointly with Manish Tupe	1000000
Total	19982263

Equity Share Break up (Percentage of Total Equity)

As on 29.09.2017

Category	Percentage
Promoter – (Individual/ Hindu Undivided Family – Indian)	89.99
Public/Other than promoters – Bodies corporate	10.01
Total	100.00

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BUSINESS DETAILS

Line of Business :	Manufacturer of Construction Machinery and Equipments. [Registered Activity]	
Products :	Item Code No.	Product Description
	29248	Construction Machinery and Equipments
Brand Names :	Not Divulged	
Agencies Held :	Not Divulged	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS NOT AVAILABLE

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GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
Customers :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
No. of Employees :	Information declined by the management		
Bankers :	Bank Name	HDFC Bank Limited	
	Branch	HDFC Bank House, Senapati Bapat Marg, Lower Parel West, Mumbai – 400013, Maharashtra, India	
	Person Name (With Designation)	--	
	Contact Number	--	
	Name of Account Holder	--	
	Account Number	--	
	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
	Remarks (If any)	--	
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Long-term Borrowings		
	Rupee term loans from others	28.748	85.465
	Short-term borrowings		
	Loans repayable on demand from	276.759	265.508

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	banks		
	Rupee term loans from banks	22.798	90.863
	Total	328.305	441.836

Auditors :	
Name :	Deekay and Company Chartered Accountants
Address :	5 Parshuram Apartments 1616, Sadashiv Peth, Pune – 411030, Maharashtra, India
Income-tax PAN of auditor or auditor's firm :	AABFD9996M
Memberships :	Not Available
Collaborators :	Not Available
Enterprises which are owned, or have significant influence of or are partners with Key management personnel and their relatives :	<ul style="list-style-type: none"> • Universal Sales and Allied Services • Indian Transport Services • Universal Constore Private Limited U52399PN2012PTC142790 • Poona Construction Machinery And Products Private Limited U26922PN2002PTC016999 • Universal Axis Lifting Solutions Private Limited U29150PN2015PTC156360 • Universal International Business Private Limited U29253PN2015PTC156399 • Sky Elevators Private Limited U29150PN2007PTC130508 • Universal Civil Infracon Private Limited U45203PN2007PTC130447

CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
20000000	Equity Shares	INR 10/- each	INR 200.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
19982263	Equity Shares	INR 10/- each	INR 199.823 Million

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FINANCIAL DATA
[all figures are in Rupees 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	199.823	199.823	199.823
(b) Reserves and Surplus	145.813	144.310	133.623
(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)	345.636	344.133	333.446
(3) Non-Current Liabilities			
(a) long-term borrowings	31.768	87.985	167.921
(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)	31.768	87.985	167.921
(4) Current Liabilities			
(a) Short-term borrowings	299.557	365.277	308.008
(b) Trade payables	241.795	222.945	285.042
(c) Other current liabilities	42.081	58.402	26.693
(d) Short-term provisions	20.793	21.810	25.094
Total Current Liabilities (4)	604.226	668.434	644.837
TOTAL	981.630	1100.552	1146.204
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	317.658	341.816	419.306
(ii) Intangible Assets	52.155	52.958	17.118
(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	0.502	0.502	0.502
(c) Deferred tax assets (net)	14.604	15.304	5.697
(d) Long-term loans and advances	6.228	6.203	6.048
(e) Other Non-current assets	0.000	0.000	0.000

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Total Non-Current Assets	391.147	416.783	448.671
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	143.575	151.884	168.500
(c) Trade receivables	308.959	365.627	354.979
(d) Cash and bank balances	19.887	9.203	12.072
(e) Short-term loans and advances	117.586	157.055	161.446
(f) Other current assets	0.476	0.000	0.536
Total Current Assets	590.483	683.769	697.533
TOTAL	981.630	1100.552	1146.204

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Total Revenue from operations	735.057	745.749	1047.605
	Other Income	41.055	3.585	177.145
	TOTAL	776.112	749.334	1224.750
Less	EXPENSES			
	Cost of Materials Consumed	392.819	459.754	700.276
	Purchases of Stock-in-Trade	62.630	29.755	41.233
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	12.426	7.996	(2.142)
	Employee benefit expense	73.769	80.239	114.549
	Other expenses	134.000	125.703	190.957
	Exceptional items before tax	0.000	(65.387)	(40.873)
	TOTAL	675.644	638.060	1004.000
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	100.468	111.274	220.750
Less	FINANCIAL EXPENSES	61.488	69.398	79.544
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	38.980	41.876	141.206
Less/ Add	DEPRECIATION/ AMORTISATION	36.258	40.541	130.063
	PROFIT/ (LOSS) BEFORE TAX	2.722	1.335	11.143
Less	TAX	1.219	(9.352)	(0.939)

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	PROFIT/ (LOSS) AFTER TAX	1.503	10.687	12.082
	EARNINGS IN FOREIGN CURRENCY			
	F.O.B. Value of Exports	37.555	68.188	NA
	TOTAL EARNINGS	37.555	68.188	NA
	Earnings / (Loss) Per Share (INR)	0.08	0.53	0.60

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
Net cash flows from (used in) operations	104.475	14.453	(24.522)
Net cash flows from (used in) operating activities	52.094	(50.282)	(23.584)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days [Sundry Debtors / Income * 365]	153.42	178.95	123.68
Account Receivables Turnover [Income / Sunday Debtors]	2.38	2.04	2.95
Average Payment Days [Sundry Creditors / Purchases * 365]	193.78	166.24	140.31
Inventory Turnover [Operating Income / Inventories]	0.70	0.73	1.31
Asset Turnover [Operating Income / Net Fixed Assets]	0.27	0.28	0.51

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio [(Borrowing + Current Liabilities) / Total Assets]	0.65	0.69	0.71

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Debt Equity Ratio (Borrowings / NetWorth)		0.96	1.32	1.43
Current Liabilities to Networth (Current Liabilities / NetWorth)		1.75	1.94	1.93
Fixed Assets to NetWorth (Net Fixed Assets / NetWorth)		1.07	1.15	1.31
Interest Coverage Ratio [PBIT / Financial Charges]		1.63	1.60	2.78

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin [(PAT / Sales) * 100]	(%)	0.20	1.43	1.15
Return on Total Assets [(PAT / Total Assets) * 100]	(%)	0.15	0.97	1.05
Return on Investment (ROI) [(PAT / NetWorth) * 100]	(%)	0.43	3.11	3.62

SOLVENCY RATIO

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio [Current Assets / Current Liabilities]		0.98	1.02	1.08
Quick Ratio [(Current Assets - Inventories) / Current Liabilities]		0.74	0.80	0.82
G-Score Ratio Financial [NetWorth / Total Assets]		0.35	0.31	0.29
G-Score Ratio Debt [Debts / Equity Capital]		1.66	2.27	2.38
G-Score Ratio Liquidity [Total Current Assets / Total Current Liabilities]		0.98	1.02	1.08

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

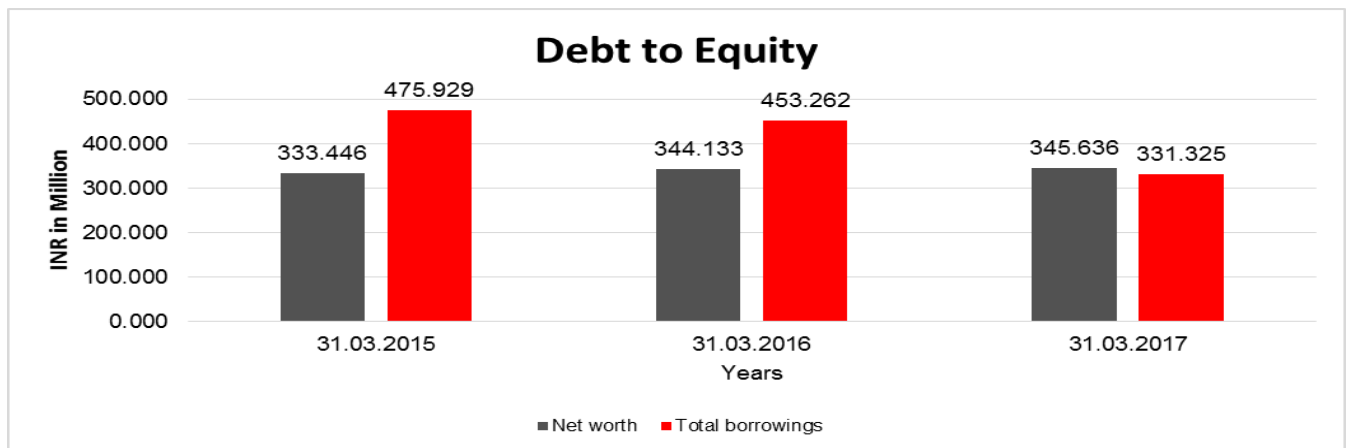
DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	(INR In Million)	(INR In Million)	(INR In Million)

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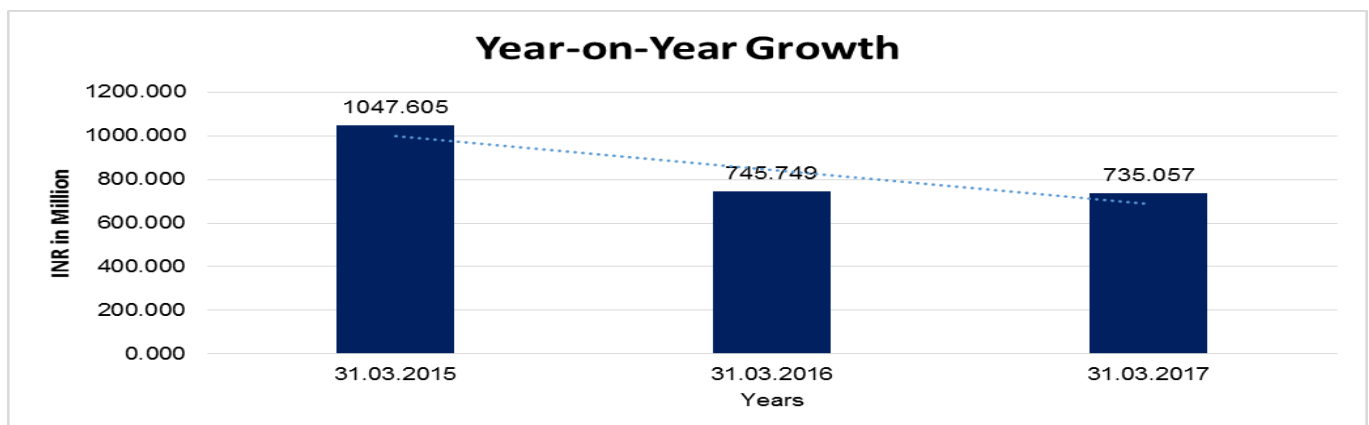
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Share Capital	199.823	199.823	199.823
Reserves & Surplus	133.623	144.310	145.813
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	333.446	344.133	345.636
Long-term borrowings	167.921	87.985	31.768
Short term borrowings	308.008	365.277	299.557
Total borrowings	475.929	453.262	331.325
Debt/Equity ratio	1.427	1.317	0.959



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	1047.605	745.749	735.057
	0.000	(28.814)	(1.434)

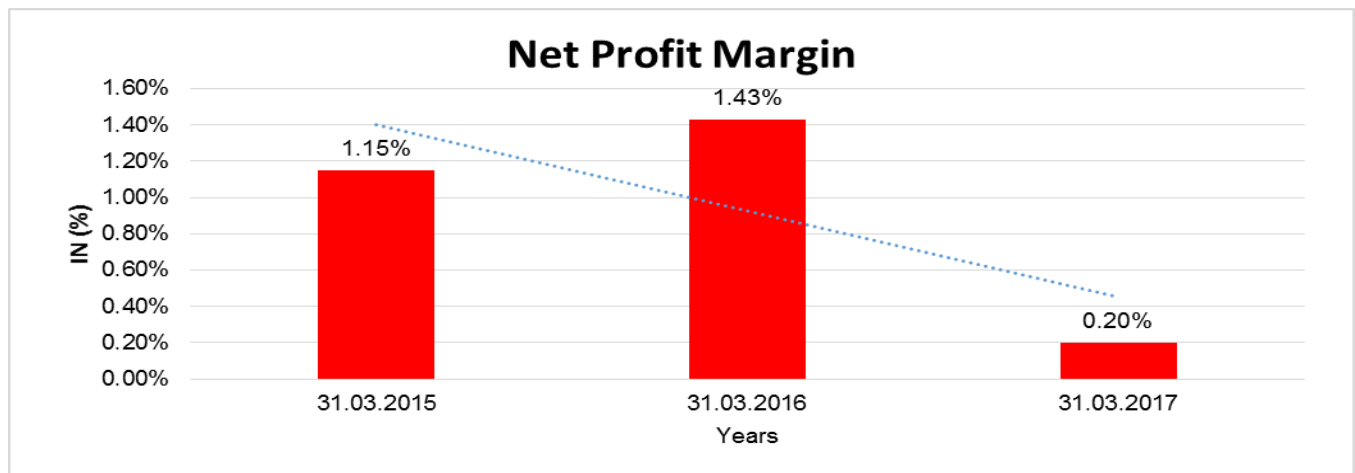


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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	(INR In Million)	(INR In Million)	(INR In Million)
Sales	1047.605	745.749	735.057
Profit/ (Loss)	12.082	10.687	1.503
	1.15 %	1.43 %	0.20 %



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	No
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

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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	Yes
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

UNSECURED LOAN

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
Deposits	3.020	2.520
Short-term borrowings		
Loans and advances from others	0.000	8.906
Total	3.020	11.426

THE STATE OF COMPANY'S AFFAIRS:

In the year 2016-17, the Company posted a Revenue from Operations of INR 735.057 Million and registered profit before tax (PBT) of INR 2.751 Million as compare to the previous year Revenue from Operations of INR 745.748 Million and registered loss before tax (LBT) of INR 64.052 Million.

INDEX OF CHARGES:

Charges Registered								
SN	SRN	Charge	Charge	Date of	Date of	Date of	Amount	Address

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o		Id	Holder Name	Creation	Modification	Satisfaction		
1	G66460015	100135020	SAMARTH SAHAKARI BANK LTD	22/05/2017	23/05/2017	-	75000000.0	2, ANTROLLIKAR SHOPPING CENTRE,DATTA CHOWKSOLAPURMH4 13007IN
2	C09022666	10505581	HDFC BANK LIMITED	07/05/2014	-	-	4110000.0	HDFC BANK HOUSESENAPATI BAPAT MARGLOWER PAREL WMUMBAIMH400013IN
3	B92152420	80007541	State Bank of India Industrial Finance Branch	06/02/2006	27/11/2013	-	563800000.0	Tara Chambers 2nd floor,Near Mariaai Police ChowkyOld Pune Mumai Highway, WadkewadiPuneMH411 003IN
4	G76171479	10530891	SAMARTH SAHAKARI BANK LIMITED	20/10/2014	28/03/2016	29/01/2018	50000000.0	Antrolkar Shopping CentreDatta ChowkSOLAPURMH41 3007IN
5	G75512178	10268038	HDFC BANK LIMITED	20/01/2011	-	24/01/2018	1762000.0	HDFC BANK HOUSESENAPATI BAPAT MARGLOWER PAREL WMUMBAIMH400013IN
6	C33380684	10448369	SAMARTH SAHAKARI BANK LIMITED	22/07/2013	-	22/10/2014	40000000.0	Antrolkar Shopping CentreDatta ChowkSOLAPURMH41 3007IN
7	B85201713	10131987	SAMARTH SAHAKARI BANK LIMITED	19/11/2008	-	05/09/2013	30000000.0	ANTROLIKAR SHOPPING CENTREDATTA CHOUKSOLAPURMH4 13007IN

FIXED ASSETS

- Land
- Building
- Furniture and Fixture
- Vehicle
- Office Equipment
- Computer Equipment

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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 68.51
UK Pound	1	INR 89.06
Euro	1	INR 79.23

INFORMATION DETAILS

Information Gathered by :	SHA
Analysis Done by :	PRA
Report Prepared by :	JYO

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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	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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