

MIRA INFORM REPORT

Report No. :	523993
Report Date :	08.08.2018

IDENTIFICATION DETAILS

Name :	ALLIED COMMERCIAL AGENCIES PRIVATE LIMITED
Registered Office :	Exhibition Road, P.S.Gandhi Maidan, District Patna – 800001, Bihar
Tel. No.:	91-612-2200378
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	13.02.1996
Capital Investment / Paid-up Capital :	INR 1.950 Million
CIN No.: [Company Identification No.]	U51109BR1996PTC007067
IEC No.: [Import-Export Code No.]	Not Divulged
PAN No.: [Permanent Account No.]	AAECA2511R
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Trader of Electrical Machinery and Parts. [Registered activity and also confirmed by management]
No. of Employees :	10 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :

B

Credit Rating	Explanation	Rating Comments
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B	Medium Risk	Business dealings permissible on a regular monitoring basis
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Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 1996 and it is engaged as trader of electrical products.</p> <p>For the financial year 2017, the company has achieved decent growth in its revenue as compared to its previous year but has reported thin profit margin during the year.</p> <p>The company possesses moderate financial risk profile marked by modest net worth base and weak debt protection metrics.</p> <p>Rating further gets constrained on account of its low profitability presence in highly competitive nature of the industry with presence of other large players and unorganized sector marked by profile margins exposed to fluctuations in the input prices.</p> <p>However, these rating weakness gets partially offset by positive feedback received from its bank (Bank of India) for satisfactory banking transactions.</p> <p>Payments seems to be slow but correct.</p> <p>In view of 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
Moderate Risk	B2
Moderately High Risk	C1

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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 08.08.2018

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

Name :	Mr. Prakash Pugalia
Designation :	Director
Contact No.:	91-9334489751
Date :	08-08-2018

LOCATIONS

Registered Office / Warehouse :	Exhibition Road, P.S.Gandhi Maidan, District Patna – 800001, Bihar, India
Tel. No.:	91-612-2200378
Mobile No.:	91-9334489751 (Mr. Prakash Pugalia)
Fax No.:	Not Available
E-Mail :	csp7259@gmail.com
Location :	Rented
Locality :	Commercial

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Prakash Kumar Pugalia		
Designation :	Director		
Address :	C/O Allied Commercial Agencies Behind Chanakya Cinema, Exhibition Road Patna – 800001, Bihar, India		
Date of Appointment :	13.12.1996		
DIN No.:	00830778		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U08011BR1996PLC007056	OPEL FINANCE LIMITED	30/11/2006	-
U00893BR2002PTC009816	OPEL CONSUMERS CONSULTANCY AND SERVICES PRIVATE LIMITED	01/05/2002	-
Name :	Mrs. ARUNA JAIN		
Designation :	Director		
Address :	C/O Allied Commercial Agencies Behind Chanakya Cinema, Exhibition Road Patna – 800001, Bihar, India		
Date of Appointment :	15.01.2014		
DIN No.:	06787741		

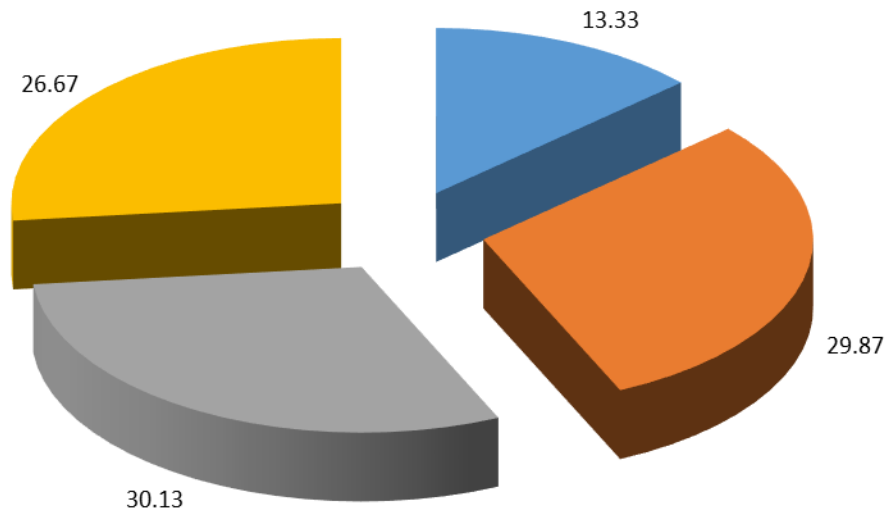
MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares	%age
Tarun Kumar Pugalia	20000	13.33
Prakash Kumar Pugalia	44800	29.87
Subhash Kumar Pugalia	45200	30.13
Aruna Jain	40000	26.67
Total	150000	100.00

Share holding pattern

■ Tarun Kumar Pugalia ■ Prakash Kumar Pugalia ■ Subhash Kumar Pugalia ■ Aruna Jain



Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2017

Category	Percentage
Promoters [Individual/Hindu Undivided Family (Indian)]	100.00
Total	100.00

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BUSINESS DETAILS

Line of Business :	Trader of Electrical Machinery and Parts. [Registered activity and also confirmed by management]	
Products / Services :	Name and Description of main products / services	ITC Code
	Electrical Machinery & Parts Thereof	99611896
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :		
Products :	Finished Goods	
Countries :	<ul style="list-style-type: none"> • Nepal • Bangladesh 	
Imports :	Not Available	
Terms :		
Selling :	Cheque	
Purchasing :	Cheque	

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
Customers :	End Users,	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--

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	Remark :	--	
No. of Employees :	10 (Approximately)		
Bankers :	Banker Name :	Bank of India	
	Branch :	Patna Main, Frases Road, Post Cox No. 166, Patna – 800006, Bihar, India	
	Person Name (With Designation) :	Mr. Deepak	
	Contact Number :	91-612-2222413 / 2231337	
	Name of Account Holder :	--	
	Account Number :	--	
	Account Since (Date/Year of Account Opening) :	--	
	Average Balance Maintained :	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	
	Account Operation :	--	
	Remark :	He said that is good company. They are satisfied with their account.	
Facilities :	SECURED LOANS	31.03.2017	31.03.2016
		INR In Million	INR In Million
	LONG TERM BORROWINGS		
	Loans and advances		
	Secured loan from HDFC	0.657	0.819
	SHORT TERM BORROWINGS		
	Loans repayable on demand		
	From standard chartered Bank	0.996	0.997
	Form bank of India	6.124	2.802
	Total	7.777	4.618

Auditors :	
Name :	Csp and Associates LLP Chartered Accountants
Address :	Post Office Building, Jamal Road, Patna – 800001, Bihar, India
Tel. No.:	91-612-2200378
E-Mail :	csp7259@gmail.com
PAN No.:	AAMFC1151E
Memberships :	Not Available
Collaborators :	Not Available

Associates/Subsidiaries :	Not Available
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CAPITAL STRUCTURE

AS ON 30.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
200000	Equity Shares	INR 10/- each	INR 2.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
150000	Equity Shares	INR 10/- each	INR 1.500 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	1.500	1.500	1.110
(b) Reserves & Surplus	1.114	0.875	0.698
(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)	2.614	2.375	1.808
(3) Non-Current Liabilities			
(a) Long-term borrowings	0.657	0.829	0.193
(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)	0.657	0.829	0.193
(4) Current Liabilities			
(a) Short term borrowings	7.120	3.799	1.854
(b) Trade payables	4.823	4.288	4.556
(c) Other current liabilities	3.955	2.357	0.000
(d) Short-term provisions	1.644	1.100	0.687
Total Current Liabilities (4)	17.542	11.544	7.097
TOTAL	20.813	14.748	9.098
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	1.281	0.925	0.092
(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)	0.015	0.006	0.002
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.699	0.638	0.436
Total Non-Current Assets	1.995	1.569	0.530

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(2) Current assets			
(a) Current investments	1.114	0.279	0.254
(b) Inventories	7.425	5.641	4.097
(c) Trade receivables	8.704	6.036	2.940
(d) Cash and cash equivalents	0.449	0.760	0.779
(e) Short-term loans and advances	1.126	0.463	0.498
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	18.818	13.179	8.568
TOTAL	20.813	14.748	9.098

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	31.608	29.587	24.715
	Other Income	0.070	0.731	0.554
	TOTAL	31.678	30.318	25.269
Less	EXPENSES			
	Cost of Materials Consumed			
	Purchase of Stock-in-trade	27.424	27.169	23.366
	Changes in Inventories of finished goods, work-in-progress and stock-in-trade	(1.784)	(1.545)	(1.811)
	Employee Benefits Expenses	2.053	2.105	1.743
	Other Expenses	2.540	1.665	1.383
	TOTAL	30.233	29.394	24.681
	PROFIT/(LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	1.445	0.924	0.588
Less	FINANCIAL EXPENSES	0.897	0.470	0.353
	PROFIT/(LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.548	0.454	0.235
Less	DEPRECIATION/ AMORTISATION	0.203	0.178	0.025
	PROFIT/(LOSS) BEFORE TAX	0.345	0.276	0.210
Less	TAX	0.107	0.099	0.065
	PROFIT/(LOSS) AFTER TAX	0.238	0.177	0.145
	Earnings / (Loss) Per Share (INR)	1.59	1.18	1.31

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Particulars			31.03.2018
Sales Turnover (Approximately)			31.000

Expected Sales (2018-2019): INR 40.000 Million

The above information has been parted by Mr. Prakash Puglia (Director)

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	(2.107)	(1.531)	0.753
Net cash flow from operating activities	(2.214)	(1.506)	0.686

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	100.51	74.46	43.42
Account Receivables Turnover (Income / Sundry Debtors)	3.63	4.90	8.41
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	64.19	57.61	71.17
Inventory Turnover (Operating Income / Inventories)	0.19	0.16	0.14
Asset Turnover (Operating Income / Net Fixed Assets)	1.13	1.00	6.39

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.87	0.84	0.80
Debt Equity Ratio (Total Liability / Networth)	2.98	1.95	1.13

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Current Liabilities to Networth (Current Liabilities / Net Worth)	6.71	4.86	3.93
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.49	0.39	0.05
Interest Coverage Ratio (PBIT / Financial Charges)	1.61	1.97	1.67

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to Sales ((PAT / Sales) * 100)	%	0.75	0.60	0.59
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.14	1.20	1.59
Return on Investment (ROI) ((PAT / Networth) * 100)	%	9.10	7.45	8.02

SOLVENCY RATIOS

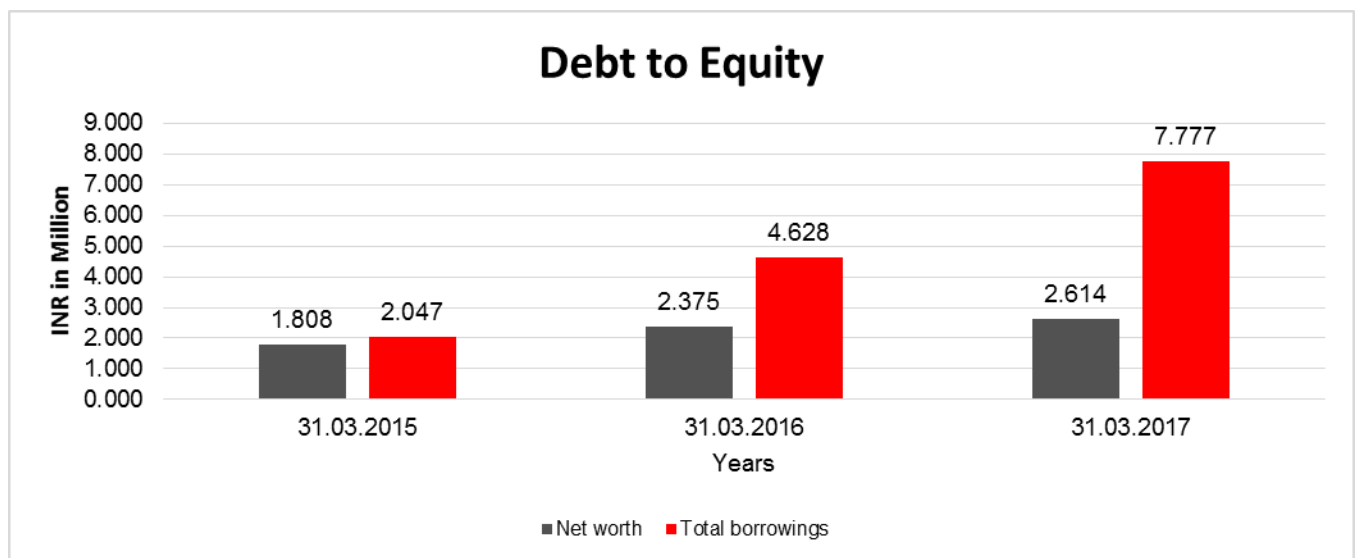
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.07	1.14	1.21
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.65	0.65	0.63
G-Score Ratio Financial (Networth / Total Assets)		0.13	0.16	0.20
G-Score Ratio Debt (Debts / Equity Capital)		5.18	3.09	1.84
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.07	1.14	1.21

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

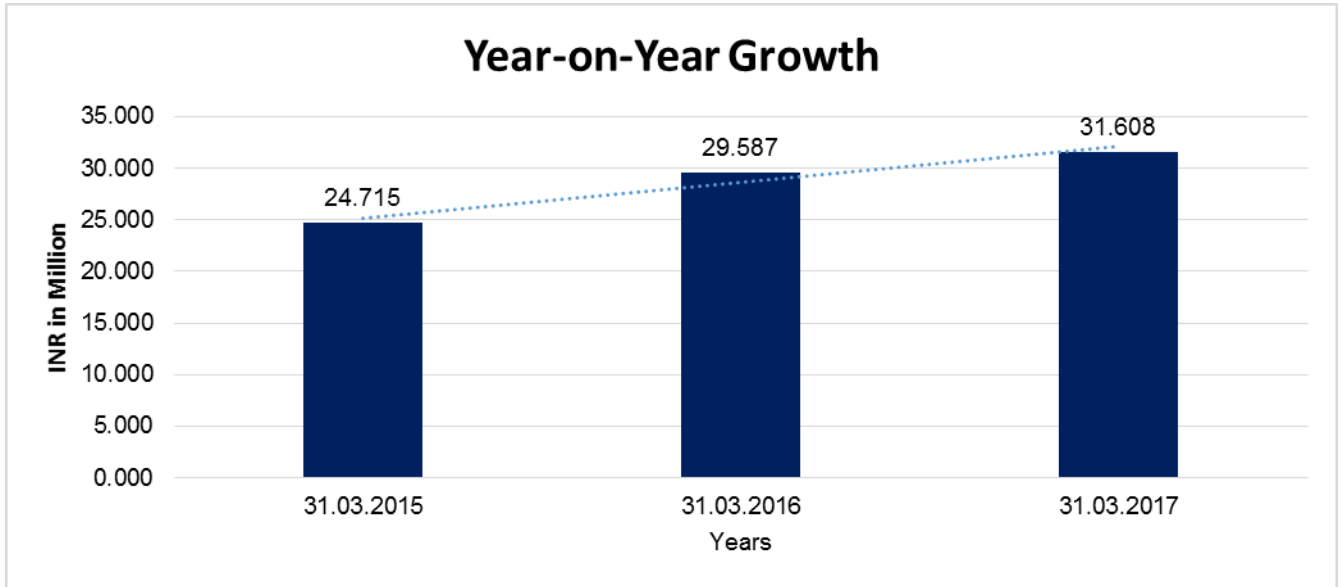
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	1.110	1.500	1.500
Reserves & Surplus	0.698	0.875	1.114
Share Application money pending allotment	0.000	0.000	0.000
Net worth	1.808	2.375	2.614
Long Term borrowings	0.193	0.829	0.657
Short Term borrowings	1.854	3.799	7.120
Total borrowings	2.047	4.628	7.777
Debt/Equity ratio	1.132	1.949	2.975



YEAR-ON-YEAR GROWTH

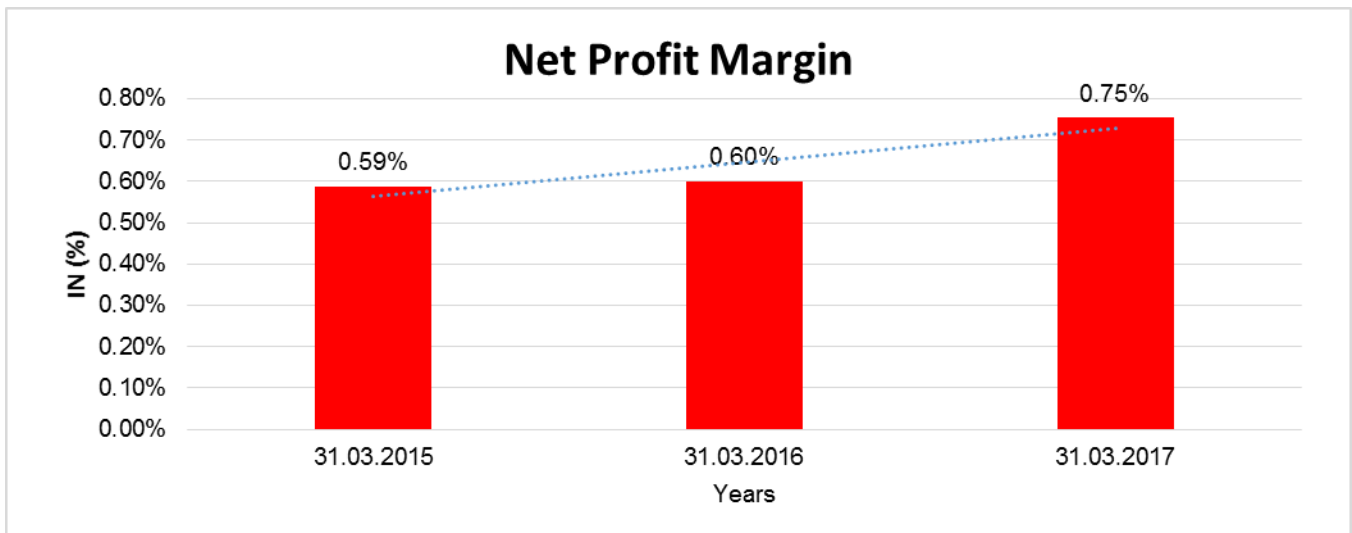
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	24.715	29.587	31.608
		19.713	6.831

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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	24.715	29.587	31.608
Profit/(Loss)	0.145	0.177	0.238
	0.59%	0.60%	0.75%



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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	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)	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	Yes
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	Yes
35	Negative Reporting by Auditors in the Annual Report	No

Company Information:

The company "Allied Commercial Agencies Private Limited" is not a Small Company as defined under section 2(85) of Companies Act 2013, accordingly the company has complied with Accounting standards as applicable to them and therefore cash flow statements have been annexed to the financial statements subjected to audit.

State Of affairs of company

During the current financial year, the company has earned Net profit of INR 0.238 Million as compared to net profit of INR 0.177 Million made in previous year.

UNSECURED LOANS:

PARTICULARS	31.03.2017 INR In Million	31.03.2016 INR In Million
LONG TERM BORROWINGS		
Loans and advances	0.000	0.010
Total	0.000	0.010

INDEX OF CHARGES:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G02306256	90263788	BANK OF INDIA	04/10/2005	21/03/2016	-	6200000.0	FRAZER ROADPATNABR800001IN

FIXED ASSETS:

- Land
- Building
- Plant and Machinery
- Furniture and Fixture
- Office Equipment
- Computer
- 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 68.82
UK Pound	1	INR 89.09
Euro	1	INR 79.55

INFORMATION DETAILS

Information Gathered by :	SHR
Analysis Done by :	NIS
Report Prepared by :	RNA

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	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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