

**MIRA INFORM REPORT**

<b>Report No. :</b>	523420
<b>Report Date :</b>	08.08.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	UNIVERSAL CIVIL INFRACON PRIVATE LIMITED
<b>Registered Office :</b>	Universal House, Warje Jakat Naka, Kothrud, Pune – 411038, Maharashtra
<b>Tel. No.:</b>	91-20-25230777
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	16.07.2007
<b>CIN No.:</b> [Company Identification No.]	U45203PN2007PTC130447
<b>Capital Investment / Paid-up Capital :</b>	INR 0.100 Million
<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.]	AAACU9411C
<b>GSTN :</b> [Goods & Service Tax Registration No.]	27AAACU9411C1ZL
<b>Legal Form :</b>	Private Limited Liability Company.
<b>Line of Business :</b>	Subject is engaged in Construction Activity. [Registered Activity and also confirmed by management]
<b>No. of Employees :</b>	62 (Approximately)

**RATING & COMMENTS**

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

**MIRA's Rating :**

C

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Credit Rating	Explanation	Rating Comments
C	Medium High Risk	Business dealings permissible preferably on secured basis

<b>Status :</b>	Moderate
<b>Payment Behaviour :</b>	Slow
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 2007 and it is engaged in construction activity.</p> <p>For the financial year 2017, the company has not earned any revenue from operations.</p> <p>The company possesses moderate financial risk profile marked by eroded net worth base and weak debt coverage indicators.</p> <p>Rating gets constrained on account of its presence in highly fragmented and competitive real estate industry.</p> <p>Payment seems to be slow.</p> <p>In view of aforesaid, the company can be considered for business dealings at fully safe and secured trade terms and conditions.</p>

**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**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available
<b>Rating Explanation</b>	Not Available
<b>Date</b>	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**

<b>Name :</b>	Mr. Rahul Bujbal
<b>Designation :</b>	Accounts Manager
<b>Contact No.:</b>	91-20-25230777
<b>Date :</b>	06.08.2018

**LOCATIONS**

<b>Registered Office :</b>	Universal House, Warje Jakat Naka, Kothrud, Pune – 411038, Maharashtra, India
<b>Tel. No.:</b>	91-20-25230777
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:ucmcs@uceindia.com">ucmcs@uceindia.com</a>
<b>Website :</b>	<a href="http://www.uceindia.com">http://www.uceindia.com</a>
<b>Location :</b>	Owned
<b>Locality :</b>	Commercial

**DIRECTORS**

**As on 31.03.2018**

<b>Name :</b>	Mr. Abhijeet Rohidas More		
<b>Designation :</b>	Managing Director		
<b>Address :</b>	302, Bldg. No. A2, Karishma Society, Near Sangam Press, Kothrud, Pune – 411029, Maharashtra, India		
<b>Date of Birth/Age :</b>	15.04.1977		
<b>Qualification :</b>	B.Com		
<b>Experience :</b>	15 Years		
<b>Date of Appointment :</b>	16.07.2007		
<b>DIN No.:</b>	00265286		
<b>Other Directorship:</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U26922PN2002PTC016999	POONA CONSTRUCTION MACHINERY & PRODUCTS PRIVATE LIMITED	17/05/2002	-
U29248PN2005PLC021271	UNIVERSAL CONSTRUCTION MACHINERY AND EQUIPMENT LIMITED	01/12/2006	-

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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	-

<b>Name :</b>	Mr. Rohidas Haribhau More
<b>Designation :</b>	Director
<b>Address :</b>	Karishma Apartment, So.No. 17/2, Near Sangam Press, Kothrud, Pune – 411029, Maharashtra, India
<b>Date of Birth/Age :</b>	15.11.1948
<b>Qualification :</b>	B.Com.
<b>Experience :</b>	35 Years
<b>Date of Appointment :</b>	16.07.2007
<b>DIN No.:</b>	00265339

**Other Directorship:**

CIN/FCRN	Company Name	Begin Date	End Date
U26922PN2002PTC016999	POONA CONSTRUCTION MACHINERY & PRODUCTS PRIVATE LIMITED	17/05/2002	-
U29248PN2005PLC021271	UNIVERSAL CONSTRUCTION MACHINERY AND EQUIPMENT LIMITED	09/09/2005	-
U01400PN2008PTC132872	PARAMOUNT AGRO DEVELOPMENT CORPORATION PRIVATE LIMITED	30/09/2009	-
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	-

<b>Name :</b>	Mr. Ranjit Rohidas More
<b>Designation :</b>	Director
<b>Address :</b>	Karishma Complex Flno 1103 Wing A-11 Kothrud, Pune – 411038, Maharashtra, India
<b>Date of Birth/Age :</b>	03.04.1973
<b>Qualification :</b>	B.Com.
<b>Experience :</b>	15 Years
<b>Date of Appointment :</b>	16.07.2007
<b>DIN No.:</b>	00265383

**Other Directorship:**

CIN/FCRN	Company Name	Begin	End
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		Date	Date
U29248PN2005PLC021271	UNIVERSAL CONSTRUCTION MACHINERY AND EQUIPMENT LIMITED	01/01/2018	-
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	-

**KEY EXECUTIVES**

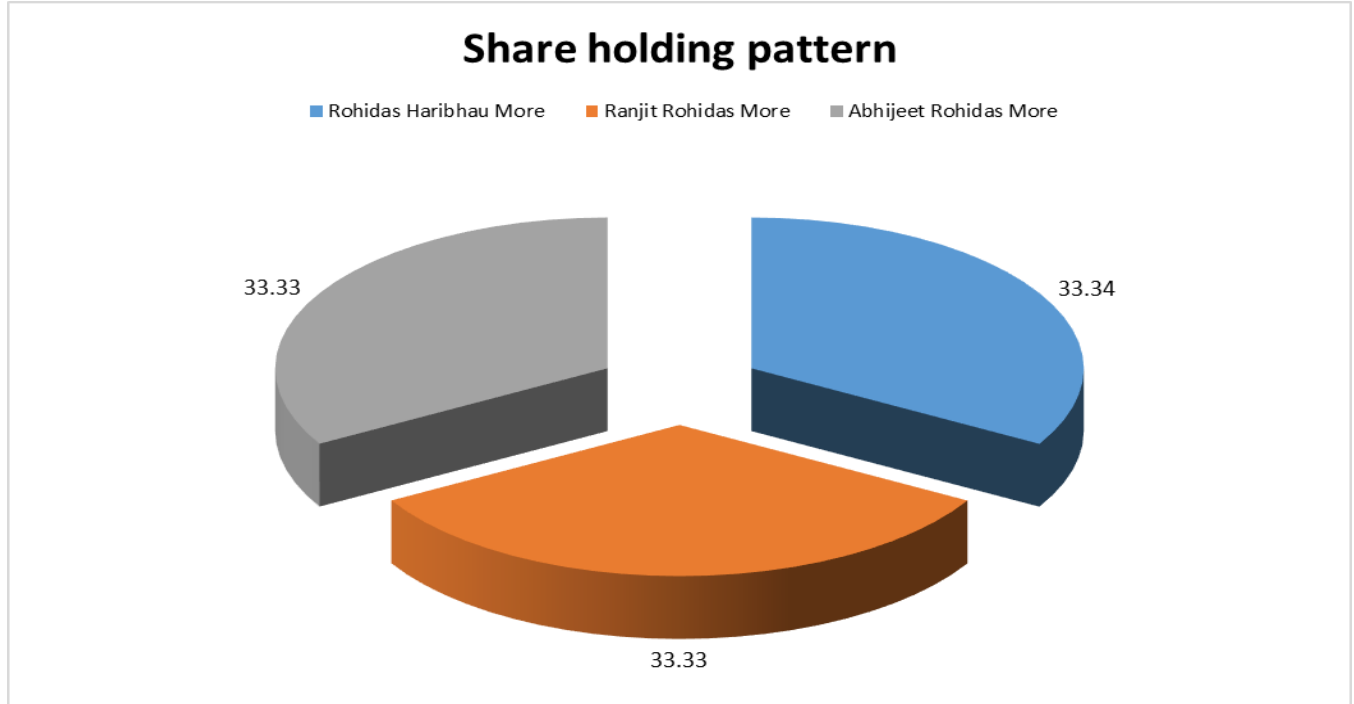
<b>Name :</b>	Mr. Rahul Bujbal
<b>Designation :</b>	Accounts Manager

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

As on 31.03.2017

Names of Shareholders	No. of Shares	% of holding
Rohidas Haribhau More	3334	33.34
Ranjit Rohidas More	3333	33.33
Abhijeet Rohidas More	3333	33.33
<b>Total</b>	<b>10000</b>	<b>100.00</b>

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

As on 30.09.2017

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

**BUSINESS DETAILS**

<b>Line of Business :</b>	Subject is engaged in Construction Activity. [Registered Activity and also confirmed by management]	
<b>Products :</b>	<b>Item Code No.</b>	<b>Product Description</b>
	45202	Construction and Infrastructure of Non Residential Buildings
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Divulged	
<b>Exports :</b>	Not Available	

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<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>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>Customers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>No. of Employees :</b>	62 (Approximately)	
<b>Bankers :</b>	<b>Bank Name</b>	State Bank of India
	<b>Branch</b>	Shirwal Branch, Pune, Maharashtra, India
	<b>Person Name (With Designation)</b>	--
	<b>Contact Number</b>	91-2169-244126
	<b>Name of Account Holder</b>	--
	<b>Account Number</b>	--
	<b>Account Since (Date/Year of Account Opening)</b>	--
	<b>Average Balance Maintained (If Possible)</b>	--
	<b>Credit Facilities Enjoyed (If any)</b>	--
	<b>Account Operation</b>	--
	<b>Remarks (If any)</b>	Denied to provide any feedback.

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Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	<b>Short-term borrowings</b>		
Working capital loans from banks		15.076	15.451
	<b>Total</b>	<b>15.076</b>	<b>15.451</b>

<b>Auditors :</b>	
<b>Name :</b>	P. S. Shingte and Company Chartered Accountants
<b>Address :</b>	224/225, Ashoka Center, Pune Satara Road, Pune – 411009, Maharashtra, India
<b>PAN N Income-tax PAN of auditor or auditor's firm :</b>	AADFP5203B
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates :</b>	<ul style="list-style-type: none"> <li>• Indian Transport Services</li> <li>• More Associates</li> </ul>
<b>Sister Concern :</b>	<ul style="list-style-type: none"> <li>• UCM and PPL</li> <li>• Universal Constore Private Limited</li> <li>• Universal Construction Machinery and Equipment Limited</li> <li>• More Universal Finvest Private Limited</li> <li>• Poona Cont. Mach. and Prod. Private Limited</li> <li>• UCMPL</li> <li>• Universal Con. Mach. and Eng. Private Limited</li> <li>• Universal Reality</li> <li>• Universal Construction Projects</li> <li>• Universal Axis Lifting Solution Private Limited</li> <li>• Universal International Private Limited</li> <li>• Sky Elavators Private Limited</li> <li>• Universal Sale and Allied Services</li> </ul>

**CAPITAL STRUCTURE**

As on 31.03.2017

**Authorised Capital :**

No. of Shares	Type	Value	Amount
5000000	Equity Shares	INR 10/- each	INR 50.000 Million

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

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

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

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	0.100	0.100	0.100
(b) Reserves & Surplus	(8.184)	(11.393)	(7.759)
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>(8.084)</b>	<b>(11.293)</b>	<b>(7.659)</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	11.131	10.591	4.503
(b) Deferred tax liabilities (Net)	0.134	0.258	0.514
(c) Other long term liabilities	1.230	1.234	1.229
(d) long-term provisions	0.000	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>12.495</b>	<b>12.083</b>	<b>6.246</b>
(4) Current Liabilities			
(a) Short term borrowings	15.076	15.451	19.168
(b) Trade payables	70.788	65.390	81.208
(c) Other current liabilities	7.154	3.775	4.843
(d) Short-term provisions	0.324	0.238	0.493
<b>Total Current Liabilities (4)</b>	<b>93.342</b>	<b>84.854</b>	<b>105.712</b>
<b>TOTAL</b>	<b>97.753</b>	<b>85.644</b>	<b>104.299</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	3.407	4.507	6.249
(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	0.000
(d) Long-term Loan and Advances	24.169	20.285	32.036

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(e) Other Non-current assets	3.207	1.270	1.270
<b>Total Non-Current Assets</b>	<b>30.783</b>	<b>26.062</b>	<b>39.555</b>
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	30.172	30.172	29.342
(c) Trade receivables	36.441	29.030	33.692
(d) Cash and cash equivalents	0.018	0.017	1.390
(e) Short-term loans and advances	0.339	0.363	0.320
(f) Other current assets	0.000	0.000	0.000
<b>Total Current Assets</b>	<b>66.970</b>	<b>59.582</b>	<b>64.744</b>
<b>TOTAL</b>	<b>97.753</b>	<b>85.644</b>	<b>104.299</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Income	0.000	1.441	12.876
	Other Income	7.537	0.300	1.113
	<b>TOTAL</b>	<b>7.537</b>	<b>1.741</b>	<b>13.989</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Materials Consumed	0.000	0.007	0.211
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	0.000	(0.830)	(0.042)
	Employees benefits expense	0.745	1.135	2.704
	Other expenses	0.139	0.845	13.652
	<b>TOTAL</b>	<b>0.884</b>	<b>1.157</b>	<b>16.525</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>6.653</b>	<b>0.584</b>	<b>(2.536)</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	2.361	2.907	0.920
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>4.292</b>	<b>(2.323)</b>	<b>(3.456)</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>	1.207	2.021	2.021
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>3.085</b>	<b>(4.344)</b>	<b>(5.477)</b>

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Less	TAX	(0.124)	0.000	0.000
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>3.209</b>	<b>(4.344)</b>	<b>(5.477)</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>320.90</b>	<b>(434.40)</b>	<b>(547.70)</b>

<b>Particulars</b>			<b>31.03.2018</b>
Sales Turnover			6.200

The above information has been part by Mr. Rahul Bujbal (Accounts Manager)

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

<b>Particulars</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow from operating activity	NA	NA	NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)	0.00	7353.19	955.08
Account Receivables Turnover (Income / Sundry Debtors)	0.00	0.05	0.38
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	0.00	3409621.43	140478.29
Inventory Turnover (Operating Income / Inventories)	0.22	0.02	(0.09)
Asset Turnover (Operating Income / Net Fixed Assets)	1.95	0.13	(0.41)

**LEVERAGE RATIOS**

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PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	1.07	1.11	1.06
Debt Equity Ratio (Total Liability / Networth)	(3.24)	(2.31)	(3.09)
Current Liabilities to Networth (Current Liabilities / Net Worth)	(11.55)	(7.51)	(13.80)
Fixed Assets to Networth (Net Fixed Assets / Networth)	(0.42)	(0.40)	(0.82)
Interest Coverage Ratio (PBIT / Financial Charges)	2.82	0.20	(2.76)

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.00	(301.46)	(42.54)
Return on Total Assets ((PAT / Total Assets) * 100)	%	3.28	(5.07)	(5.25)
Return on Investment (ROI) ((PAT / Networth) * 100)	%	(39.70)	38.47	71.51

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	0.72	0.70	0.61
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.39	0.35	0.33
G-Score Ratio Financial (Networth / Total Assets)	(0.08)	(0.13)	(0.07)
G-Score Ratio Debt (Debts / Equity Capital)	262.07	260.42	236.71

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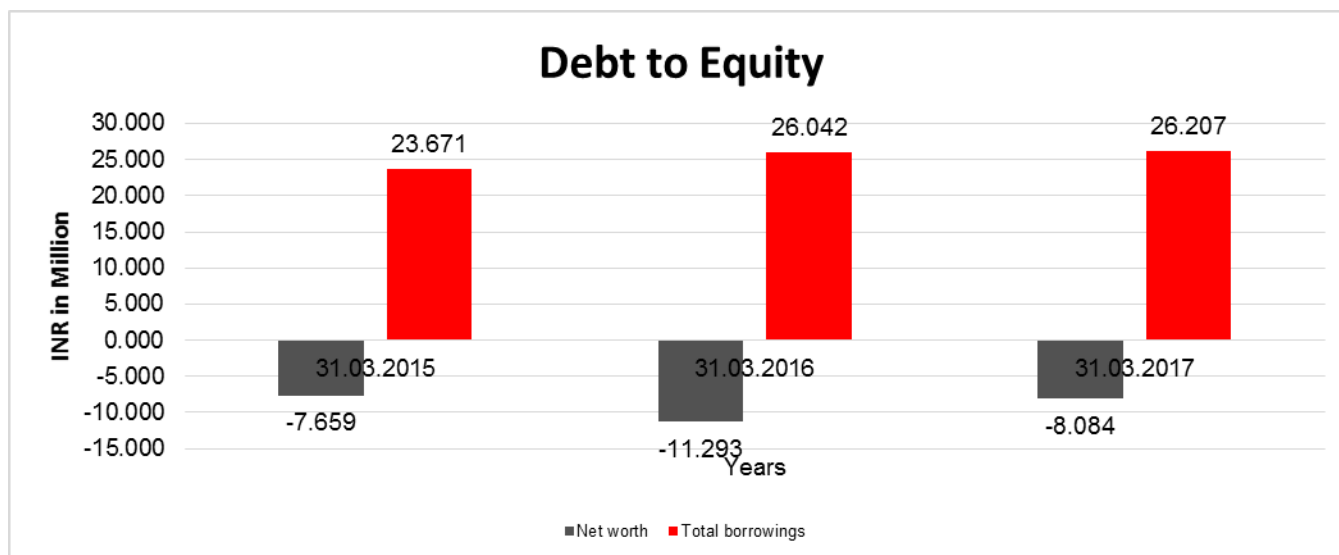
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	0.72	0.70	0.61
---	------	------	------

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

**FINANCIAL ANALYSIS**  
*[all figures are 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	0.100	0.100	0.100
Reserves & Surplus	(7.759)	(11.393)	(8.184)
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>(7.659)</b>	<b>(11.293)</b>	<b>(8.084)</b>
long-term borrowings	4.503	10.591	11.131
Short term borrowings	19.168	15.451	15.076
<b>Total borrowings</b>	<b>23.671</b>	<b>26.042</b>	<b>26.207</b>
<b>Debt/Equity ratio</b>	<b>(3.091)</b>	<b>(2.306)</b>	<b>(3.242)</b>

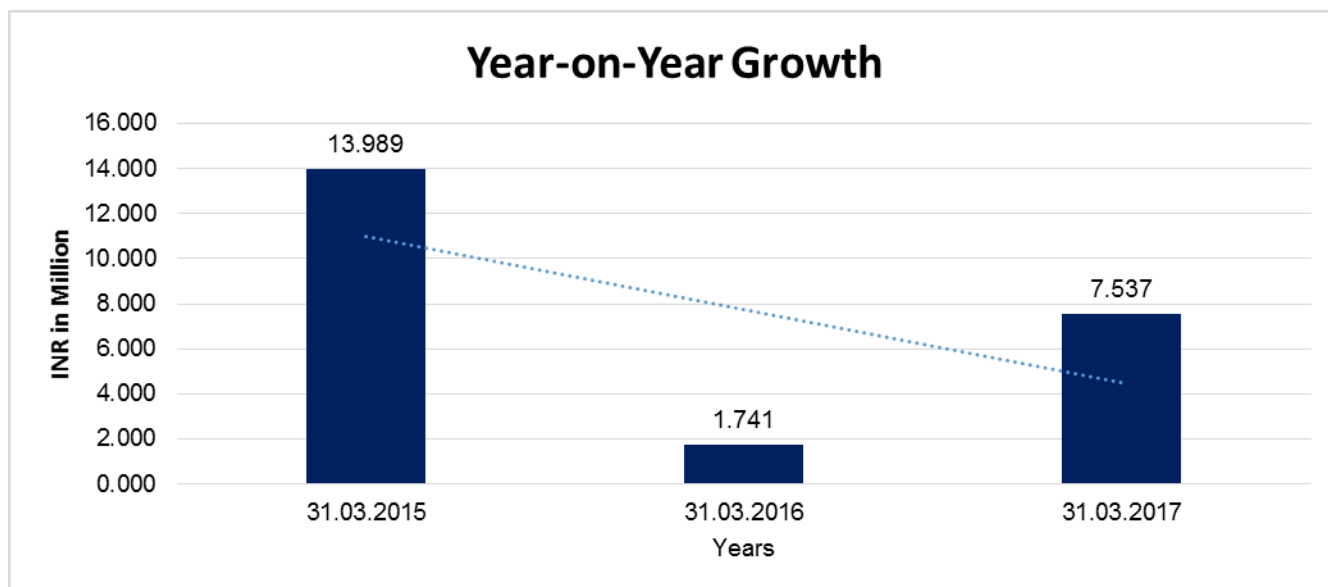


**YEAR-ON-YEAR GROWTH**

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
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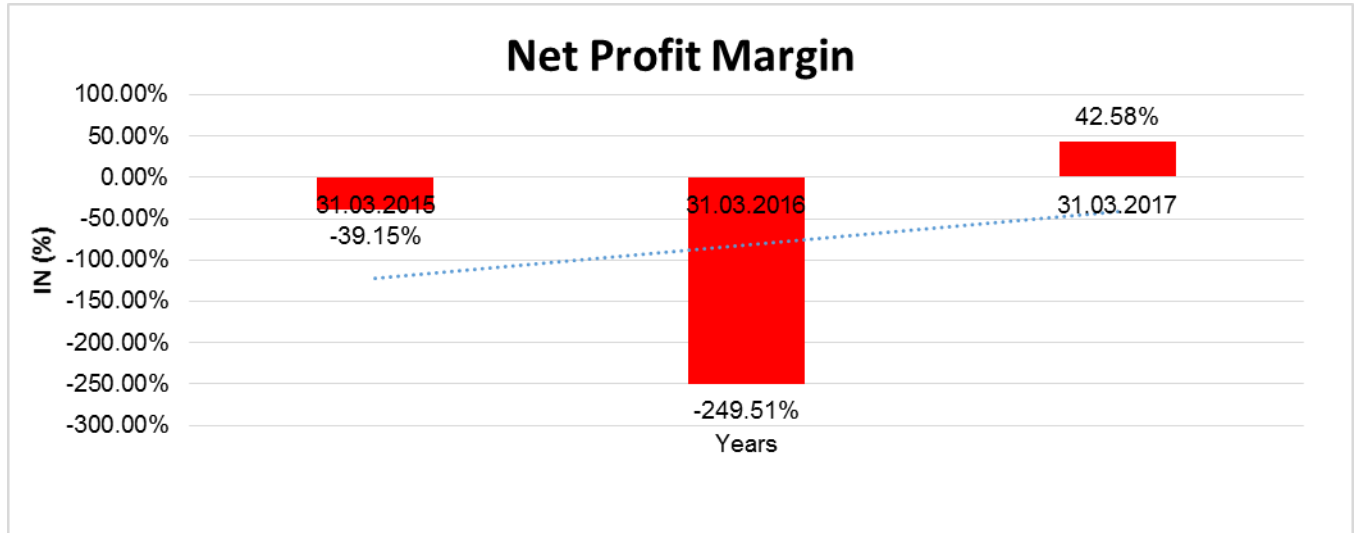
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	INR In Million	INR In Million	INR In Million
Total Income	13.989	1.741	7.537
		<b>(87.555)</b>	<b>332.912</b>



**NET PROFIT MARGIN**

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Total Income	13.989	1.741	7.537
Profit	(5.477)	(4.344)	3.209
	<b>(39.15%)</b>	<b>(249.51%)</b>	<b>42.58%</b>



**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)	No
16	No. of employees	Yes
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	--

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**UNIVERSAL CIVIL INFRACON PRIVATE LIMITED - 523420**

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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 four 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

**UNSECURED LOAN**

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
<b>Long-term Borrowings</b>		
Loans from related parties	11.131	10.591
<b>Total</b>	<b>11.131</b>	<b>10.591</b>

**STATE OF COMPANY'S AFFAIRS AND FUTURE OUTLOOK:**

The Company has earned a profit of INR 3.209 Million during the financial year. Directors have reasonable expectation that the Company has adequate resources to continue operations for the foreseeable future and accordingly directors are hopeful that, the Company will earn revenue and report profitability in the years to come.

**INDEX OF CHARGES:**

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	C03050085	10451340	Janaseva Sahakari Bank Limited Pune	03/09/2013	10/03/2014	-	21500000.0	156, Gandhi Chowk, Hadapsar, Pune MH411028IN
2	B80628555	10116504	GE CAPITAL TRANSPORTATION FINANCIAL SERVICES LIMITED	31/07/2008	-	19/07/2013	3900000.0	AIFACS BUILDING, 1, RAFI MARG, NEW DELHI DL110001IN

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**FIXED ASSETS**

- Plant and Machinery
- Computers
- Vehicle
- Office 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 68.86
UK Pound	1	INR 89.11
Euro	1	INR 79.60

**INFORMATION DETAILS**

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

**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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