

MIRA INFORM REPORT

Report No. :	524914
Report Date :	14.08.2018

IDENTIFICATION DETAILS

Name :	MAA PADMAVATI FABRICS INDIA PRIVATE LIMITED
Registered Office :	5/339, Kasliwal Sadan, Kagwade Mala, Ichalkaranji, Kolhapur – 416115, Maharashtra
Mobile No.:	91-9422414365 (Mr. Dineshkumar Bhagchand Kasliwal)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	02.06.2014
CIN No.: [Company Identification No.]	U17122PN2014PTC151346
Capital Investment / Paid-up Capital :	INR 0.100 Million
PAN No.: [Permanent Account No.]	Not Divulged
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Spinning, weaving and finishing of textiles. [Registered Activity]
No. of Employees :	Information denied by the management

RATING & COMMENTS

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

MIRA's Rating :

B

Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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Maximum Credit Limit :	USD 15000
Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is an established company incorporated in the year 2014 having moderate track record.</p> <p>For the financial year ended 2017, the company has achieved healthy growth in its operational revenue but reported very low profit margin at 0.04%. (approx.)</p> <p>Rating remains constrained on account of modest net worth base along with company's short track record of business operation.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be slow but correct.</p> <p>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
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

NOT AVAILABLE

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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 13.08.2018

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 BY

Name :	Mr. Dineshkumar Bhagchand Kasliwal
Designation :	Director
Contact No.:	91-9422414365
Date :	13.08.2018

LOCATIONS

Registered Office :	5/339, Kasliwal Sadan, Kagwade Mala, Ichalkaranji, Kolhapur – 416115, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9422414365 (Mr. Dineshkumar Bhagchand Kasliwal)
Fax No.:	Not Available
E-Mail :	amrutparakh@rediffmail.com

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Anilkumar Bhagchand Kasaliwal
Designation :	Director
Address :	5/339, Kasliwal Sadan, Kagwade Mala, Ichalkaranji, Kolhapur – 416115, Maharashtra, India
Date of Appointment :	02.06.2014
DIN No.:	06842502
Other Directorship:	

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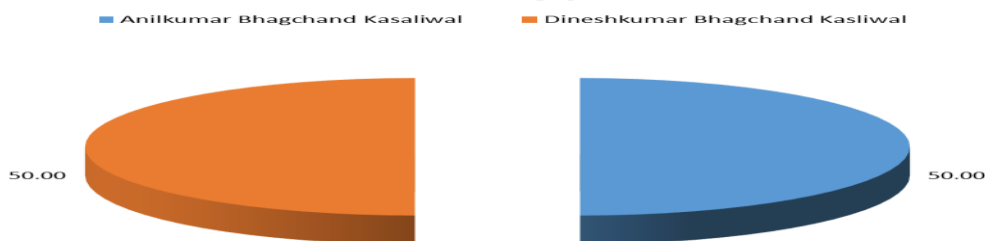
List of LLP			
LLPIN/FLLPIN	LLP Name	Begin Date	End Date
AAM-0429	MAA PADMAVATI YARNS LLP	19/02/2018	-
Name : Mr. Dineshkumar Bhagchand Kasliwal			
Designation : Director			
Address : 5/339, Kasliwal Sadan, Kagwade Mala, Ichalkaranji, Kolhapur – 416115, Maharashtra, India			
Date of Appointment : 02.06.2014			
DIN No.: 06842509			
Other Directorship:			
List of LLP			
LLPIN/FLLPIN	LLP Name	Begin Date	End Date
AAM-0429	MAA PADMAVATI YARNS LLP	19/02/2018	-

MAJOR SHAREHOLDERS

AS ON 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Anilkumar Bhagchand Kasaliwal	500	50.00
Dineshkumar Bhagchand Kasliwal	500	50.00
Total	1000	100.00

Share holding pattern



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

BUSINESS DETAILS

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Line of Business :	Spinning, weaving and finishing of textiles. [Registered Activity]	
Products / Services :	Name and Description of main products / services	NIC Code of the Product/service
	Spinning, weaving and finishing of textiles.	131
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

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 :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	Information denied by the management	
Bankers :	Banker Name :	Tamilnad Mercantile Bank Limited
	Branch :	Ward No. 5, House No. 105, Shiv Parvati Arcade, Laykar Lane, Ichalkaranji - 416115, Maharashtra, India
	Person Name (With Designation) :	--
	Contact Number :	--
	Name of Account Holder :	--

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	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	--
	Remark :	--

Auditors :	
Name :	S. R. Khatod and Associates Chartered Accountants
Address :	13/163, Langote Mala, Ichalkaranji – 416115, Maharashtra, India
PAN N Income-tax PAN of auditor or auditor's firm :	AGAPK8610L
Memberships :	Not Available
Collaborators :	Not Available
Related party :	<ul style="list-style-type: none"> • Pankaj Fabrics (Bhagchand Gudarma Kasliwal) • Aman and Rahul Associated (Proprietor Anilkumar Bhagchand Kasaliwal) • Pankaj Cloth Traders (Proprietor Bhagchand Gudarma Kasliwal) • Pankajkumar Bhagchand Kasliwal (HUF) • Dineshkumar Bhagchand Kasliwal (HUF)

CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
20,000	Equity Shares	INR 100/- each	INR 2.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
1,000	Equity Shares	INR 10/- each	INR 0.100 Million

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FINANCIAL DATA
[all figures are 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	0.100	0.100	0.100
(b) Reserves & Surplus	0.116	0.054	0.012
(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)	0.216	0.154	0.112
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	0.000	0.000	0.000
(4) Current Liabilities			
(a) Short term borrowings	0.013	0.000	0.130
(b) Trade payables	29.401	23.499	58.491
(c) Other current liabilities	0.000	0.000	0.020
(d) Short-term provisions	0.128	0.109	0.034
Total Current Liabilities (4)	29.542	23.608	58.675
TOTAL	29.758	23.762	58.787
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	0.000	0.000	0.000
(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	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	0.000	0.000	0.000

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.582	0.000	0.050
(c) Trade receivables	25.751	22.996	58.706
(d) Cash and cash equivalents	3.425	0.766	0.031
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	29.758	23.762	58.787
TOTAL	29.758	23.762	58.787

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	140.010	63.511	58.859
	Other Income	0.065	0.004	0.000
	TOTAL	140.075	63.515	58.859
	Less EXPENSES			
	Cost of Materials Consumed	0.000	0.000	0.056
	Purchases of Stock-in-Trade	139.577	62.301	58.710
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(0.582)	0.050	(0.050)
	Employees benefits expense	0.000	0.000	0.000
	Other expenses	0.976	1.101	0.119
	TOTAL	139.971	63.452	58.835
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.104	0.063	0.024
	Less FINANCIAL EXPENSES	0.011	0.003	0.007
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.093	0.060	0.017
	Less/ Add DEPRECIATION/ AMORTISATION	0.000	0.000	0.000
	PROFIT/ (LOSS) BEFORE TAX	0.093	0.060	0.017
	Less TAX	0.030	0.019	0.005
	PROFIT/ (LOSS) AFTER TAX	0.063	0.041	0.012
	Add PREVIOUS YEARS' BALANCE BROUGHT	0.053	0.012	0.000

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	FORWARD			
	Balance Carried to the B/S	0.116	0.053	0.012
	Earnings / (Loss) Per Share (INR)	62.53	41.10	12.42

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	NA	NA	NA
Net cash flows from operating activities	2.646	0.885	(0.199)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	67.13	132.16	364.05
Account Receivables Turnover (Income / Sundry Debtors)	5.44	2.76	1.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	76.88	137.67	363.29
Inventory Turnover (Operating Income / Inventories)	0.18	0.00	0.48
Asset Turnover (Operating Income / Net Fixed Assets)	0.00	0.00	0.00

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.99	0.99	1.00
Debt Equity Ratio (Total Liability / Networth)	0.06	0.00	1.16

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Current Liabilities to Networth (Current Liabilities / Net Worth)	136.77	153.30	523.88
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.00	0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	9.45	21.00	3.43

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	0.04	0.06	0.02
Return on Total Assets (PAT / Total Assets) * 100	%	0.21	0.17	0.02
Return on Investment (ROI) (PAT / Networth) * 100	%	29.17	26.62	10.71

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.01	1.01	1.00
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		0.99	1.01	1.00
G-Score Ratio Financial (Networth / Total Assets)		0.01	0.01	0.00
G-Score Ratio Debt (Debts / Equity Capital)		0.13	0.00	1.30
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.01	1.01	1.00

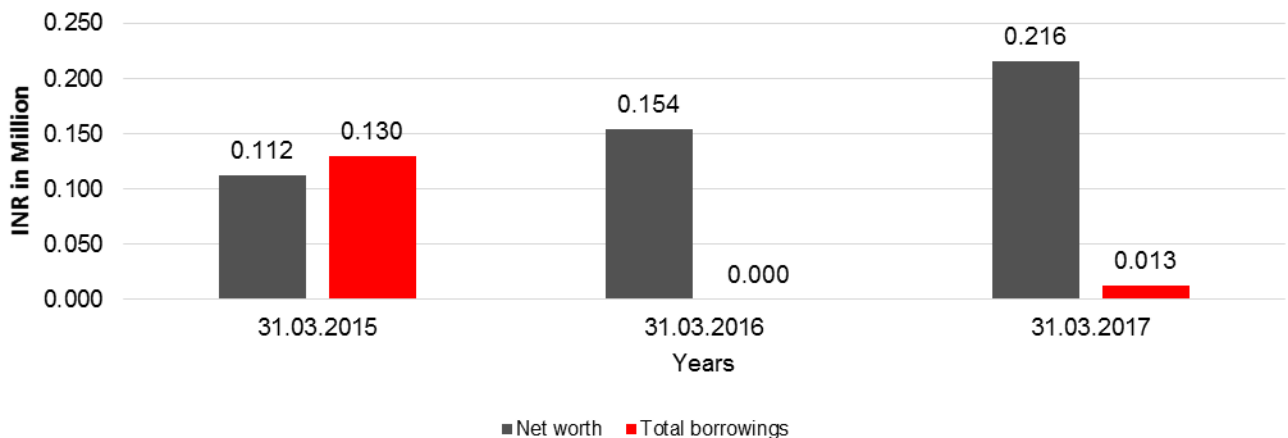
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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	0.012	0.054	0.116
Share Application money pending allotment	0.000	0.000	0.000
Net worth	0.112	0.154	0.216
Long Term borrowings	0.000	0.000	0.000
Short Term borrowings	0.130	0.000	0.013
Total borrowings	0.130	0.000	0.013
Debt/Equity ratio	1.161	0.000	0.060

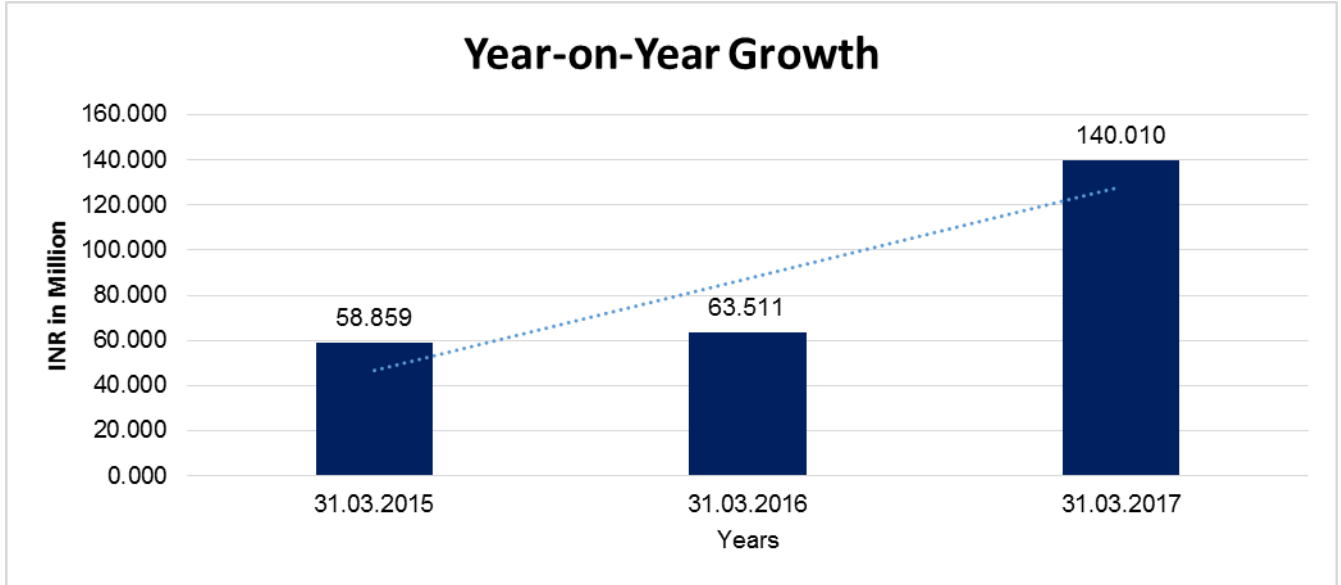
Debt to Equity



YEAR-ON-YEAR GROWTH

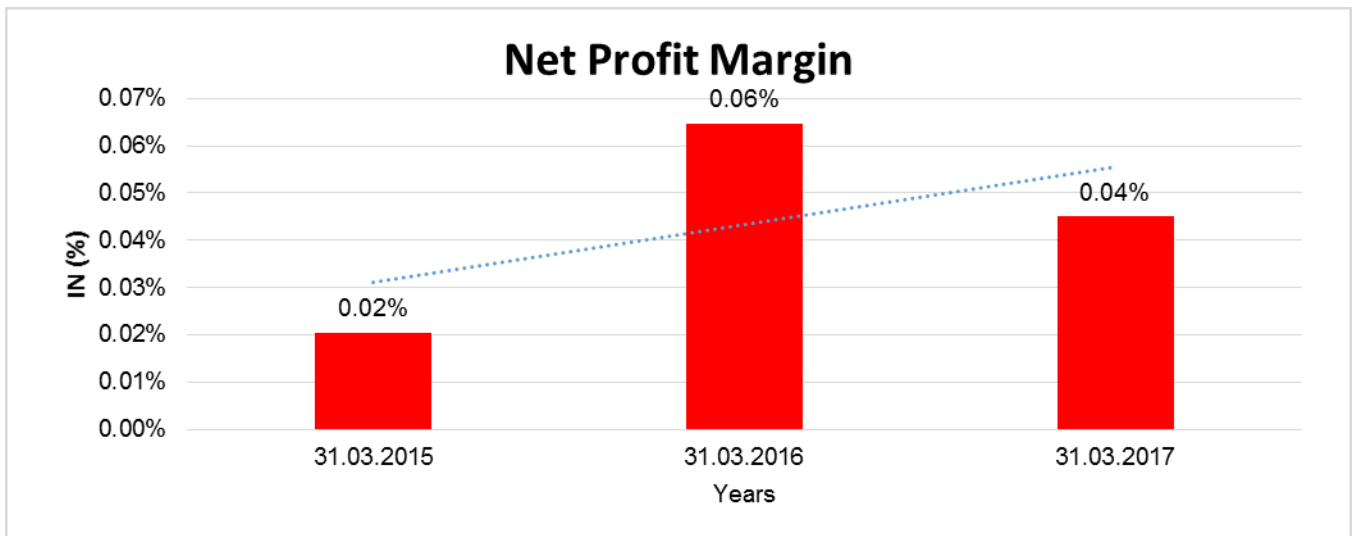
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	58.859	63.511	140.010
		7.904	120.450

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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	58.859	63.511	140.010
Profit	0.012	0.041	0.063
	0.02%	0.06%	0.04%



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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	No
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	No
17	Details of sister concerns	No
18	Major suppliers	Yes
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 about two year and ten months	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last about two year and ten months	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

HIGHLIGHT OF PERFORMANCE

During the year, the total Income of the Company was INR 14.075 Million against INR 63.515 Million in the previous year. The Company has earned a Profit after tax of INR 0.063 Million compared to profit of INR 0.041 Million in the previous year. The Directors are continuously looking for avenue for future of the Company.

UNSECURED LOANS:

(INR In Million)

Particulars	As on 31.03.2017	As on 31.03.2016
SHORT TERM BORROWING		
Loans and advances from related parties Anilkumar Bhagchand Kasaliwal	0.013	0.000
Total	0.013	0.000

INDEX OF CHARGE:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATIO N	AMOUNT	ADDRESS
1	G7689758 6	10015458 2	TAMILNAD MERCANTIL E BANK LIMITED	29/01/2018	20000000.0	WARD NO. 5, HOUSE NO. 105,SHIV PARVATI ARCADE, LAYKAR LANEICHALKARANJIMH41611 5IN

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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 69.10
UK Pound	1	INR 88.23
Euro	1	INR 78.90

INFORMATION DETAILS

Information Gathered by :	SHW
Analysis Done by :	DIV
Report Prepared by :	KVT

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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