

MIRA INFORM REPORT

Report No. :	524328
Report Date :	14.08.2018

IDENTIFICATION DETAILS

Name :	STAUNCH TECHNOLOGIES PRIVATE LIMITED
Registered Office :	F3, Baid Mehta Complex, 16 Mount Road, Little Mount, Chennai-600015, Tamilnadu
Tel. No.:	91-44-22353175
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	17.06.2005
CIN No.: [Company Identification No.]	U72200TN2005PTC056646
Capital Investment / Paid-up Capital :	INR 2.000 Million
PAN No.: [Permanent Account No.]	AAJCS0647M
GSTN : [Goods & Service Tax Registration No.]	33AAJCS0647M1Z4 [Tamilnadu] 32AAJCS0647M1Z6 [Kerala]
Legal Form :	Private Limited Liability Company
Line of Business :	Dealer of Computer Parts. [Registered Activity]
No. of Employees :	Not Divulged

RATING & COMMENTS

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

MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

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Maximum Credit Limit :	USD 21700
Status :	Satisfactory
Payment Behaviour :	Usually Correct
Litigation :	Clear
Comments :	<p>Subject is an established company incorporated in the year 2005 having satisfactory track record.</p> <p>For the financials year ended 2017, the company has witnessed healthy growth in its revenue and has achieved fair profit margin at 2.15 % [Approx.]</p> <p>The company possesses an acceptable financials profile marked by satisfactory net worth base along with low debt level of the company.</p> <p>Trade relations are reported as fair. Business is active. Payments terms are seems to be usually correct and as per commitments.</p> <p>In view of the aforesaid, the company can be considered for business dealings at usual trade terms and conditions.</p>

NOTES :

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

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

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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 14.08.2018

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 DECLINED

MANAGEMENT NON-COOPERATIVE [91-44-22353175]

[91-9811383532] Number is busy

LOCATIONS

Registered Office :	F3, Baid Mehta Complex, 16 Mount Road, Little Mount, Chennai-600015, Tamilnadu, India
Tel. No.:	91-44-22353175
Fax No.:	Not Available
E-Mail :	arkaran06@yahoo.co.in
Website :	http://www.staunchtec.com

DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Vijayakumar Sudhakar
Designation :	Director
Address :	F3 Baid Mehta Complex 16 Mount Road, Little Mount, Chennai-600015,

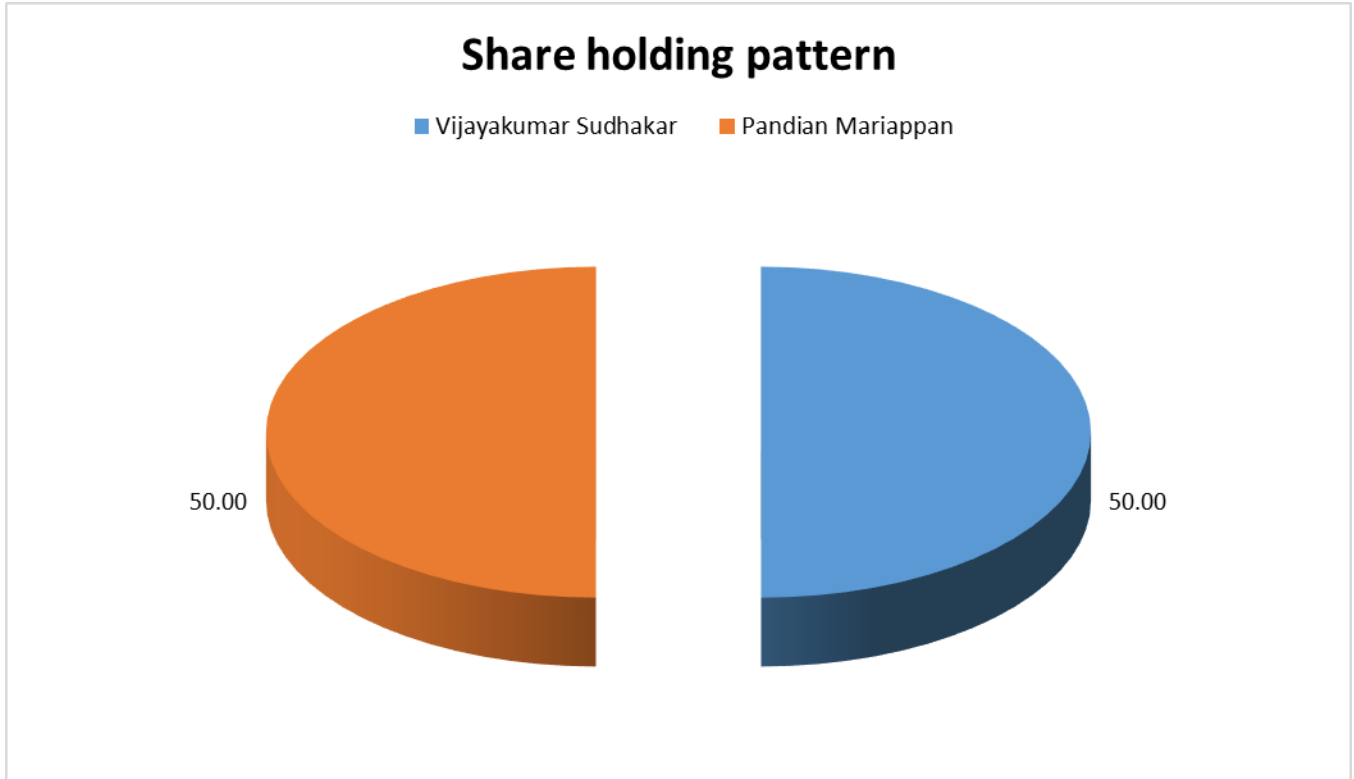
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	Tamilnadu, India		
Date of Appointment :	20.06.2005		
DIN No.:	00970759		
Other Directorship :			
	CIN/FCRN	Company Name	Begin Date
	U32109TN2011PTC081992	OXCUS TECHNOLOGIES PRIVATE LIMITED	19/08/2011
Name :	Mr. Pandian Mariappan		
Designation :	Managing Director		
Address :	9/8F, Type/8th Road, SIDCO Road, Chennai-600049, Tamilnadu, India		
Date of Birth/Age :	23.08.1978		
Date of Appointment :	17.06.2005		
DIN No.:	02604553		

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2017

Names of Shareholders	No. of Shares	Percentage of Holding
Vijayakumar Sudhakar	10000	50.00
Pandian Mariappan	10000	50.00
Total	20000	100.00



AS ON: 30.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters – Individual/ Hindu Undivided Family – Indian	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	Dealer of Computer Parts. [Registered Activity]	
Products :	ITC Code No.	Product Descriptions
	Dealer in computer parts	99831312
Brand Names :	Not Available	

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Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	
Selling :	Not Divulged
Purchasing :	Not Divulged

PRODUCTION STATUS: NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • ACER India Private Limited • Amma Transport • ASP Computer Private Limited • CROMA • HP India Sales Private Limited • Avigilon Corporation 																		
Customers :	<ul style="list-style-type: none"> • Oracle India Private Limited • Finecons Private Limited • HLL Biotech Limited • Annamalai University • Felix Infotech Private Limited 																		
No. of Employees :	Not Divulged																		
Bankers :	<table border="1"> <tr> <td>Bank Name:</td> <td>IDBI Bank Limited</td> </tr> <tr> <td>Branch:</td> <td>No. 44/86, 4th Avenue Ashok Nagar, Subhiksha, Chennai-600083, Tamilnadu, India</td> </tr> <tr> <td>Person Name (with Designation):</td> <td>--</td> </tr> <tr> <td>Contact Number:</td> <td>--</td> </tr> <tr> <td>Name of Account Holder:</td> <td>--</td> </tr> <tr> <td>Account Number:</td> <td>--</td> </tr> <tr> <td>Account Since (Date/ Year of A/c Opening):</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained (Optional):</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed</td> <td>--</td> </tr> </table>	Bank Name:	IDBI Bank Limited	Branch:	No. 44/86, 4 th Avenue Ashok Nagar, Subhiksha, Chennai-600083, Tamilnadu, India	Person Name (with Designation):	--	Contact Number:	--	Name of Account Holder:	--	Account Number:	--	Account Since (Date/ Year of A/c Opening):	--	Average Balance Maintained (Optional):	--	Credit Facilities Enjoyed	--
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	(CC/OD/Term Loan):		
	Account Operation:	--	
	Remarks:	--	
Facilities :	SECURED LOANS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
	LONG-TERM BORROWINGS		
	Volkswagen Finance – Secured by Volkswagen Car	0.099	0.255
	Honda Car Loan	0.550	0.000
	IDBI OD A/C	0.990	0.540
	Bajaj Finance	1.754	0.000
	Total	3.393	0.795

Auditors :	
Name :	T Baskaran And Company Chartered Accountants
Address :	F-10 Anand Bhavan, 10th Avenue Ashok Nagar, Chennai-600083, Tamilnadu, India
Tel. No.:	91-44-42300843
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
20000	Equity Shares	INR 100/- each	INR 2.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
20000	Equity Shares	INR 100/- each	INR 2.000 Million

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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	2.000	2.000	0.500
(b) Reserves & Surplus	5.619	3.065	1.913
(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)	7.619	5.065	2.413
(3) Non-Current Liabilities			
(a) Long-term borrowings	5.308	1.147	0.716
(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)	5.308	1.147	0.716
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	14.984	24.872	7.162
(c) Other current liabilities	0.379	0.868	0.230
(d) Short-term provisions	5.928	0.761	0.375
Total Current Liabilities (4)	21.291	26.501	7.767
TOTAL	34.218	32.713	10.896
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	3.092	1.146	1.256
(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	8.338	6.645	1.950
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	11.430	7.791	3.206

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	7.995	1.040	2.070
(c) Trade receivables	9.540	20.770	2.636
(d) Cash and cash equivalents	2.804	2.090	2.099
(e) Short-term loans and advances	2.449	1.022	0.885
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	22.788	24.922	7.690
TOTAL	34.218	32.713	10.896

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Revenue from Operations	118.579	75.793	60.504
	Other Income	0.833	0.543	0.766
	TOTAL	119.412	76.336	61.270
Less	EXPENSES			
	Purchases of Stock-in-Trade	99.168	63.189	57.990
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(6.955)	1.031	(2.053)
	Employees benefits expense	7.320	3.764	2.207
	Other expenses	15.424	6.109	2.137
	TOTAL	114.957	74.093	60.281
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	4.455	2.243	0.989
Less	FINANCIAL EXPENSES	0.524	0.235	0.221
	PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	3.931	2.008	0.768
Less/ Add	DEPRECIATION/ AMORTISATION	0.275	0.198	0.161
	PROFIT/ (LOSS) BEFORE TAX	3.656	1.810	0.607
Less	TAX	1.102	0.659	0.094
	PROFIT/ (LOSS) AFTER TAX	2.554	1.151	0.513

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Earnings/ (Loss) Per Share (INR)	127.72	57.57	102.53
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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net Cash flow from (used in) Operations	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	29.37	100.02	15.90
Account Receivables Turnover (Income / Sundry Debtors)	12.43	3.65	22.95
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	55.15	143.67	45.08
Inventory Turnover (Operating Income / Inventories)	0.56	2.16	0.48
Asset Turnover (Operating Income / Net Fixed Assets)	1.44	1.96	0.79

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.78	0.85	0.78
Debt Equity Ratio (Total Liability / Networth)	0.70	0.23	0.30
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.79	5.23	3.22

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Fixed Assets to Networth (Net Fixed Assets / Networth)	0.41	0.23	0.52
Interest Coverage Ratio (PBIT / Financial Charges)	8.50	9.54	4.48

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	2.15	1.52	0.85
Return on Total Assets (PAT / Total Assets) * 100	%	7.46	3.52	4.71
Return on Investment (ROI) (PAT / Networth) * 100	%	33.52	22.72	21.26

SOLVENCY RATIOS

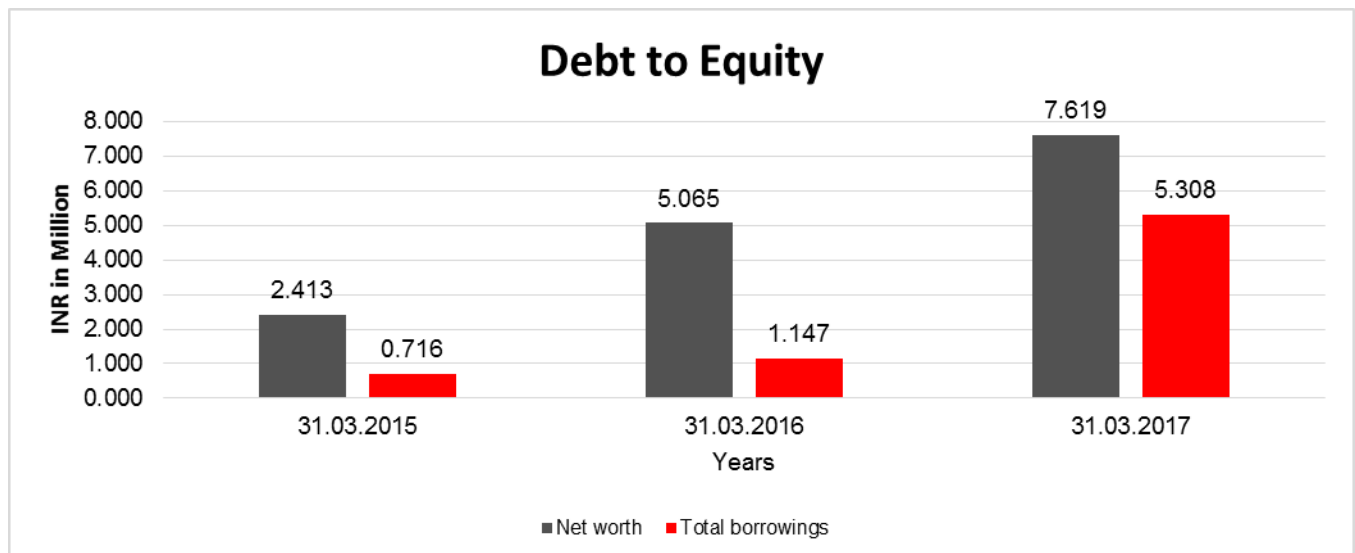
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.07	0.94	0.99
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		0.69	0.90	0.72
G-Score Ratio Financial (Networth / Total Assets)		0.22	0.15	0.22
G-Score Ratio Debt (Debts / Equity Capital)		2.65	0.57	1.43
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.07	0.94	0.99

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

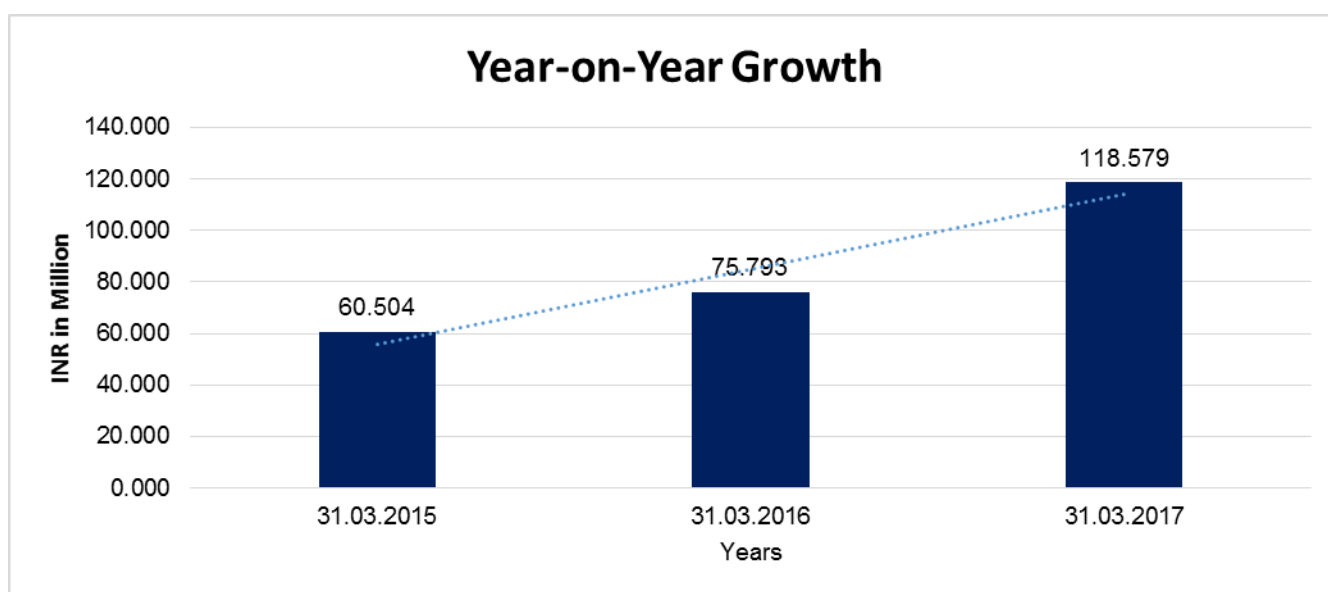
DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	0.500	2.000	2.000
Reserves & Surplus	1.913	3.065	5.619
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	2.413	5.065	7.619
long-term borrowings	0.716	1.147	5.308
Short term borrowings	0.000	0.000	0.000
Total borrowings	0.716	1.147	5.308
Debt/Equity ratio	0.297	0.226	0.697



YEAR-ON-YEAR GROWTH

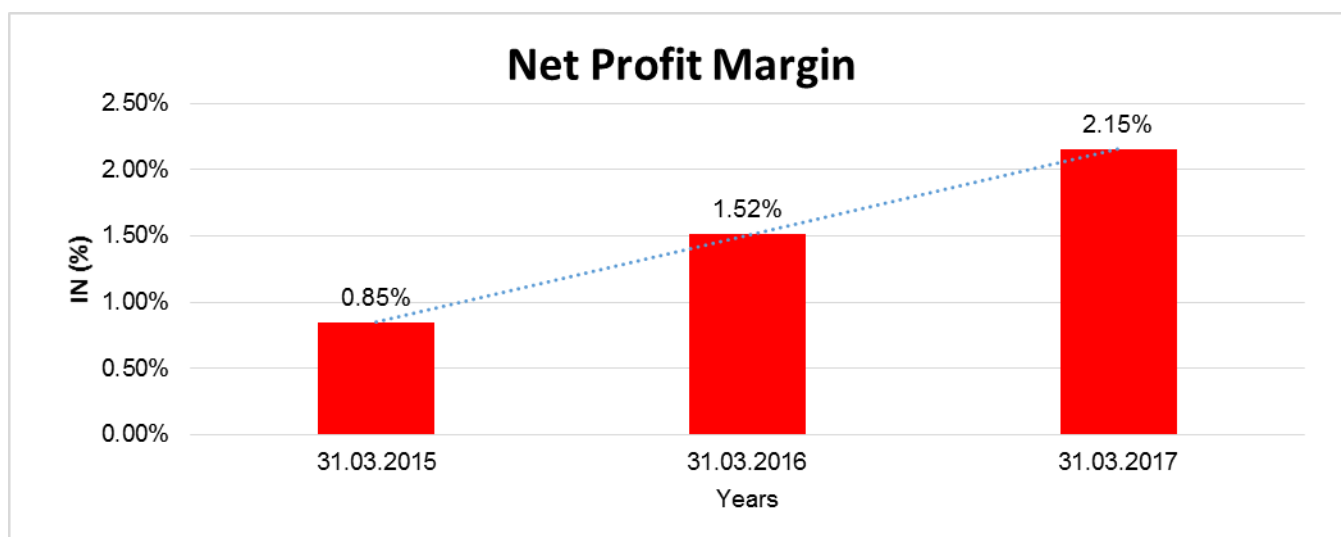
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	60.504	75.793	118.579
		25.269	56.451



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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	60.504	75.793	118.579
Profit/ (Loss)	0.513	1.151	2.554
	0.85%	1.52%	2.15%



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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	No
8	Designation of contact person	No
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	No
17	Details of sister concerns	No
18	Major suppliers	Yes
19	Major customers	Yes
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES

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CHARGES REGISTERED								
SN O	SR N	CHAR GE ID	CHAR GE HOLDE R NAME	DATE OF CREATI ON	DATE OF MODIFIC ATION	DATE OF SATISF ACTION	AMOUNT	ADDRESS
1	G0 309 650 0	103705 51	IDBI BANK LIMITE D	18/07/20 12	13/04/20 16	-	6000000.0	NO. 44/86, 04TH AVENUE ASHOK NAGARNE AR SUBHIKSH ACHENNA ITN600083 IN

UNSECURED LOANS

PARTICULARS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
LONG-TERM BORROWINGS		
Mariappan	1.020	0.000
Sudhakar	0.895	0.000
IDBI A/C 0889102000004923	0.000	0.004
Gokulam Chit Fund	0.000	0.348
Total	1.915	0.352

OPERATIONS

Revenue from operation during the year was higher due to improved business operations. Revenue from operation was INR 119.412 million against INR 76.336 million of last year. Profit after tax was INR 2.554 million against INR 1.151 million of last year.

FIXED ASSETS:

- Furniture and Fixture
- Cell Phone
- Two Wheeler
- Motor Car

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MIRA INFORM PRIVATE LIMITED
605, Palmspring, Near D'Mart, Link Road,
Malad (West), Mumbai - 400 064. INDIA
Tel : 91-22-40448000 (44 lines)
Fax : 91-22-40448045 / 40448046
E-mail : mira@mirainform.com
info@mirainform.com
Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

- Office Equipment
- Computer

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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 69.47
UK Pound	1	INR 88.63
Euro	1	INR 79.19

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	DIV
Report Prepared by :	RUP

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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	NO
--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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