

MIRA INFORM REPORT

Report No. :	525813
Report Date :	20.08.2018

IDENTIFICATION DETAILS

Name :	YUKTI EXIM
Registered Office :	B/208, Sanskrut Apartment, K.T. Wadi Lane, K.T Village Road, Vasai (West), Palghar – 401202, Maharashtra
Mobile No.:	91-9223432700 (Mr. Haresh Gunvatrai Madia)
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment:	2013
Capital Investment / Paid-up Capital :	INR 3.087 Million
IEC No.: [Import-Export Code No.]	0313079315
PAN No.: [Permanent Account No.]	AGOPM3883H
GSTN : [Goods & Service Tax Registration No.]	27AGOPM3883H1ZU
Legal Form :	Sole Proprietary Concern
Line of Business :	Trader and Supplier of Alcohol Chemical, Chlorinated Solvents and Monomers Chemicals etc. (Confirmed by management)
No. of Employees :	02 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :

A

Credit Rating	Explanation	Rating Comments
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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Maximum Credit Limit :	USD 8800
Status :	Satisfactory
Payment Behaviour :	Usually Correct
Litigation :	Clear
Comments :	<p>Subject is a proprietary firm established in the year 2013. It is a trader and supplier of alcohol chemicals, chlorinated solvents, monomers chemicals, etc.</p> <p>Mr. Hareesh (Proprietor) has claimed that the firm has achieved revenue of INR 100 million for the financial year 2018.</p> <p>As per the financial records of 2017, the firm has earned a massive growth in its revenue as compared to the previous year and has reported a low net profit margin.</p> <p>The overall financial position of the firm seems to be satisfactory marked by sufficient capital base.</p> <p>Furthermore, the subject's customers have given positive feedback and are satisfied with the subject's product quality and delivery behaviour. Suppliers have also given positive feedback and are satisfied with the subject's payment behaviour.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the firm can be considered for business dealings at usual trade terms and condition.</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

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Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	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 20.08.2018

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. Haresh Gunvatrai Madia
Designation :	Proprietor
Contact No.:	91-9223432700
Date :	18.08.2018

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LOCATIONS

Registered Office :	B/208, Sanskrut Apartment, K.T. Wadi Lane, K.T Village Road, Vasai (West), Palghar – 401202, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9223432700 / 8605522700 (Mr. Haresh Gunvatrai Madia)
Fax No.:	Not Available
E-Mail :	info@yuktiexim.com
Website :	http://www.yuktiexim.com
Area :	490 Sq. ft.
Location :	Owned
Locality :	Residential
Warehouse :	Niti Storing Services, Survey No. 174/ Hissa No. 2, Building – D, 9/10/11, Sai Shree Ram Complex, Purna Village, Bhiwandi, Thane – 421302, Maharashtra, India
Branch Office:	107, Parshwa Chambers, 1 st Floor, No. 17/21, Issaji Street, Masjid Bunder West, Mumbai – 400003, Maharashtra, India

SOLE PROPRIETOR

Name :	Mr. Haresh Gunvatrai Madia
Designation :	Proprietor
PAN No.:	AGOPM3883H

BUSINESS DETAILS

Line of Business :	Trader and Supplier of Alcohol Chemical, Chlorinated Solvents and Monomers Chemicals etc. (Confirmed by management)
Products :	<ul style="list-style-type: none"> • Alcohol Chemical • Chlorinated Solvents • Monomers Chemicals
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	

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YUKTI EXIM - 525813

PAGE NO. : 5

Selling :	Cheque and Credit (30 / 60 Days)
Purchasing :	Cheque and Credit (30 / 60 Days)

GENERAL INFORMATION

Suppliers :	Reference :	Troix Chemicals Private Limited		
	Name of the Person :	Mr. Rohit (Director)		
	Contact No.:	91-22-40231123		
	Since How Long Known :	More than 3 Years		
	Maximum Limit Dealt :	INR 2.000 – 3.000 Million		
	Experience :	Payment Behaviour	Market Goodwill	Overall
		Excellent	Excellent	Excellent
	Remark:	They gave us positive response about subject company and they are satisfied with their market goodwill and payment behaviour.		
	Reference :	Plastichem Indl Corporation		
	Name of the Person :	Mr. Nikhil Mehta (Manager)		
	Contact No.:	91-9223432786		
	Since How Long Known :	More than 3 Years		
	Maximum Limit Dealt :	INR 3.000 – 4.000 Million		
	Experience :	Payment Behaviour	Market Goodwill	Overall
Excellent		Excellent	Excellent	
Remark:	They gave us positive response about subject company and they are satisfied with their market goodwill and payment behaviour.			
Customers :	Retailer and End Users			
	Reference :	Virati Chemical		
	Name of the Person :	Mr. Rajesh Gupta (Manager)		
	Contact No.:	91-22-66313237		
	Since How Long Known :	More than 3 Years		
	Maximum Limit Dealt :	INR 7.000 – 8.000 Million		
	Experience :	Products Quality	Delivery Behaviour	Overall
		Excellent	Good	Good
Remark:	They gave us positive response about subject company and they are satisfied with their product quality			

	and delivery behaviour.		
Reference :	Parth Chemicals		
Name of the Person :	Mr. Manish Ghiya (Partner)		
Contact No.:	91-9223433367		
Since How Long Known :	More than 3 Years		
Maximum Limit Dealt :	INR 5.000 Million		
Experience :	Products Quality	Delivery Behaviour	Overall
	Excellent	Good	Good
Remark:	They gave us positive response about subject company and they are satisfied with their product quality and delivery behaviour.		
No. of Employees :	02 (Approximately)		
Bankers :	Bank Name	HDFC Bank Limited	
	Branch	GF Mahesh Bhuvan, Guru Nanak Nagar, Ambali Road, Vasai (West), Palghar – 401202, Maharashtra, India	
	Person Name (With Designation)	--	
	Contact Number	91-22-30751912 (Continuously ringing)	
	Name of Account Holder	--	
	Account Number	50200015598664	
	IFSC Code:	HDFC0000408	
	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
	Remarks (If any)	--	

Auditors :	
Name :	Dharmendra Thar and Company Chartered Accountants
Memberships No.:	103946
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Not Available

CAPITAL STRUCTURE

As on 31.03.2017

Capital Investment :	
Owned :	INR 3.087 Million
Borrowed :	--
Total :	INR 3.087 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Capital Account		3.087	2.583
2] Share Application Money		0.000	0.000
3] Reserves & Surplus		0.000	0.000
4] (Accumulated Losses)		0.000	0.000
NETWORTH		3.087	2.583
LOAN FUNDS			
1] Secured Loans (Bank O/D)		0.513	1.242
2] Unsecured Loans		5.371	4.208
TOTAL BORROWING		5.884	5.450
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		8.971	8.033
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress		0.000	0.000
INVESTMENT		0.082	0.050
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		2.424	5.792
Sundry Debtors		26.130	16.549
Cash & Bank Balances		0.564	0.347
Other Current Assets		0.027	0.027
Loans & Advances		1.000	1.001
Total Current Assets		30.145	23.716
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		21.923	15.787
Other Current Liabilities		0.441	0.834
Provisions		0.000	0.000
Total Current Liabilities		22.364	16.621
Net Current Assets		7.781	7.095
MISCELLANEOUS EXPENSES			
		0.000	0.000
TOTAL		8.971	8.033

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PROFIT & LOSS ACCOUNT

	PARTICULARS		31.03.2017	31.03.2016
	SALES			
	Income		73.115	48.418
	Other Income		0.022	0.149
	TOTAL		73.137	48.567
Less	EXPENSES			
	Cost of Materials Consumed		70.463	46.542
	Purchases of Stock-in-Trade		0.000	0.000
	Custom Duty		0.178	0.000
	C and CHG		0.037	0.000
	Computer Expenses		0.000	0.003
	Discount		0.000	0.004
	Electricity		0.000	0.027
	Transportation		0.452	0.524
	Salaries		0.247	0.000
	Telephone Charges		0.007	0.014
	Brok and Commission		0.064	0.205
	Warehousing Expenses		0.195	0.099
	Mobile Charges		0.000	0.002
	Print and Stationery		0.000	0.004
	Insurance Charges		0.000	0.037
	Testing Expenses		0.010	0.000
	Testing Fees		0.008	0.000
	Loan Charges		0.000	0.025
	Office Rent		0.000	0.156
	Short Lifting		0.000	-0.057
	Web Service Charges		0.106	0.000
	General Expenses		0.003	0.002
	VAT/CST Paid		0.190	0.100
	Prof. Fees		0.032	0.000
	TOTAL		71.992	47.687
	PROFIT/ (LOSS) BEFORE INTEREST, AND DEPRECIATION AND AMORTISATION		1.145	0.880
Less	FINANCIAL EXPENSES		0.092	0.019
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION		1.053	0.861

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YUKTI EXIM - 525813

PAGE NO. : 10

Less/ Add	DEPRECIATION/ AMORTISATION		0.062	0.016
	NET PROFIT		0.991	0.845

Particulars		31.03.2018
Sales Turnover (Approximately)		100.000
		(Due to business growth)

The above information has been parted by Mr. Haresh Gunvatrai Madia (Proprietor)

Note : Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry Records.

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		130.44	124.75
Account Receivables Turnover (Income / Sundry Debtors)		2.80	2.93
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		113.56	123.81
Inventory Turnover (Operating Income / Inventories)		0.47	0.15
Asset Turnover (Operating Income / Net Fixed Assets)		1.03	0.99

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.90	0.90

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Debt Equity Ratio (Total Liability / Networth)		1.91	2.11
Current Liabilities to Networth (Current Liabilities / Net Worth)		8.98	8.06
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.36	0.34
Interest Coverage Ratio (PBIT / Financial Charges)		12.45	46.32

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	1.36	1.75
Return on Total Assets ((PAT / Total Assets) * 100)	%	3.16	3.43
Return on Investment (ROI) ((PAT / Networth) * 100)	%	32.10	32.71

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.09	1.14
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.00	0.86
G-Score Ratio Financial (Networth / Total Assets)		0.10	0.10
G-Score Ratio Debt (Debts / Equity Capital)		1.91	2.11
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.09	1.14

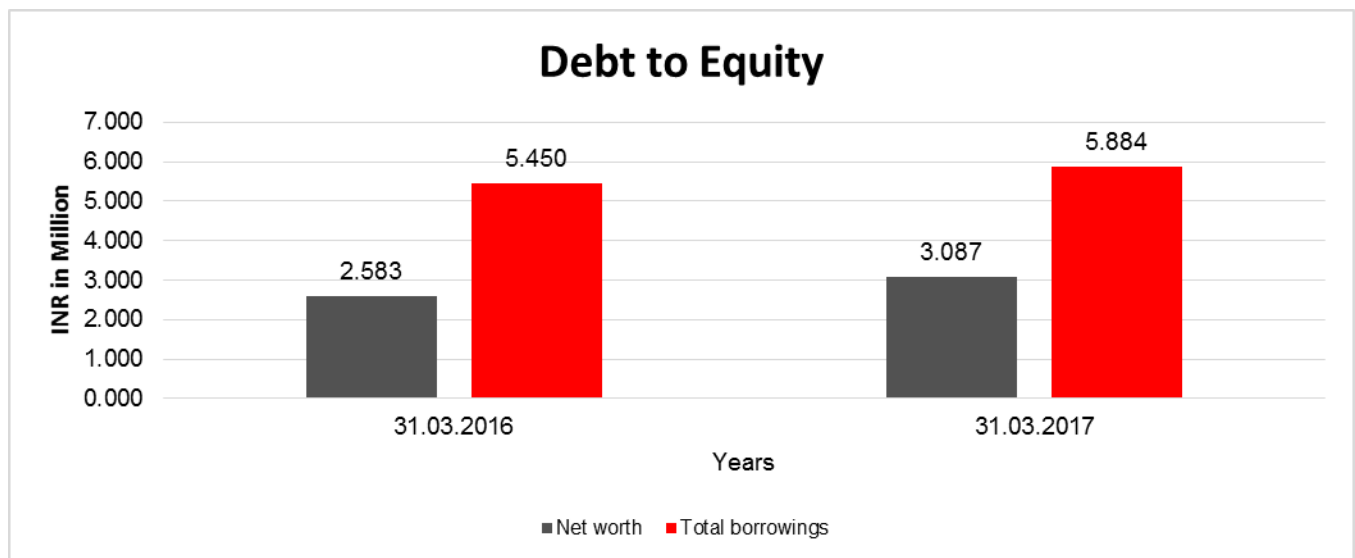
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

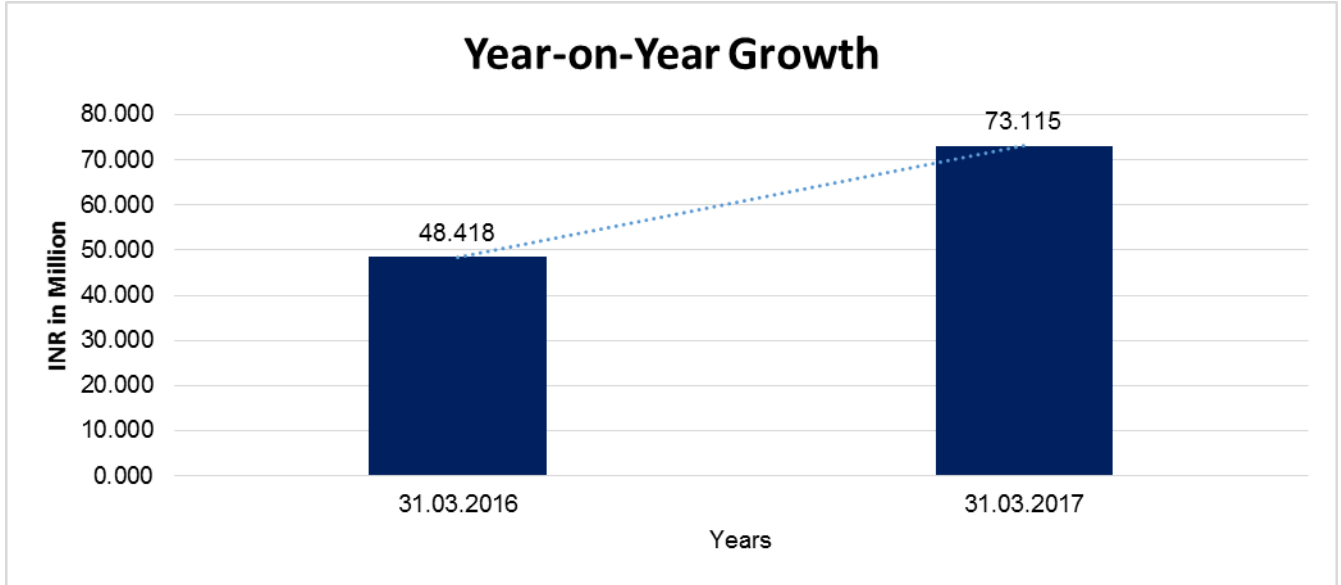
Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Capital Accounts	2.583	3.087
Reserves & Surplus	0.000	0.000
Net worth	2.583	3.087
Secured Loan	1.242	0.513
Unsecured Loan	4.208	5.371
Total borrowings	5.450	5.884
Debt/Equity ratio	2.110	1.906



YEAR-ON-YEAR GROWTH

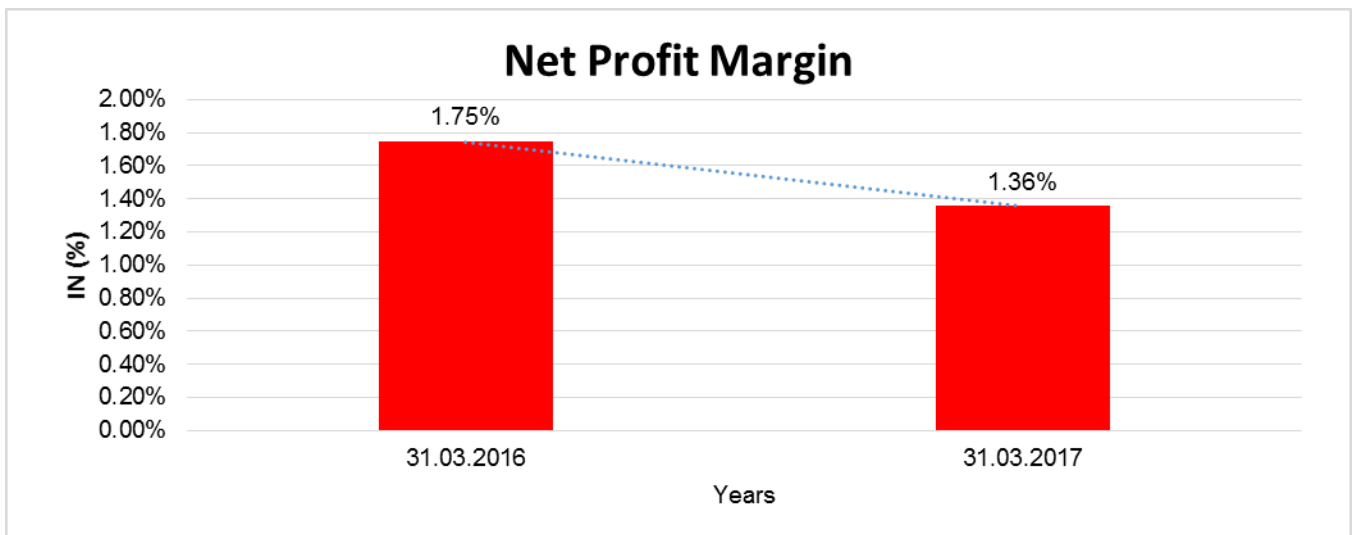
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	48.418	73.115
		51.008

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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	48,418	73,115
Profit	0,845	0,991
	1.75%	1.36%



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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 – Legal Form	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	No
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	Yes
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	Yes
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	No
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 two years	Yes
30	Major shareholders, if available	No
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

FIXED ASSETS

- Flat At Vabat
- Air Conditioner
- Computer
- Computer Software
- Activa
- Scooter
- Printer
- Household Article
- Motor Car

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 70.22
UK Pound	1	INR 89.36
Euro	1	INR 79.97

INFORMATION DETAILS

Information Gathered by :	RUB
Analysis Done by :	NIY
Report Prepared by :	SUJ

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--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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