

MIRA INFORM REPORT

Report No. :	525488
Report Date :	20.08.2018

IDENTIFICATION DETAILS

Name :	ABRASIVE UDOYOG LLP
Registered Office :	Gala No. 178, A 1, Bombay Talkies Compound, Malad (West), Mumbai-400064, Maharashtra
Tel. No.:	91-22-28812186
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	13.08.2014
Total Obligation of Contribution :	INR 3.000 Million
LLPIN No.:	AAC-5859
IEC No.:[Import-Export Code No.]	0314046542
PAN No.:[Permanent Account No.]	ABAF5128J
GSTN :[Goods & Service Tax Registration No.]	27ABAF5128J1ZK
Legal Form :	Limited Liability Partnership
Line of Business :	Manufacturer of Non-Metallic Mineral Products. [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

Maximum Credit Limit :	USD 8500
Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a limited liability firm started in the year 2014 and it is having satisfactory track records.</p> <p>For the financials year 2017, the firm has marginal declined in its revenue from operations as compared to previous year but maintained average profitability margin of 1.48%.</p> <p>Rating takes into consideration firm's sound financial profile along with adequate capital base and average debt balance sheet.</p> <p>Trade relations are fair. Business is active. Payments are seems to be slow but correct.</p> <p>In view of the aforesaid, the firm 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

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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 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 DECLINED BY

Name :	Mr. Rajesh
Designation :	Manager
Contact No.:	91-22-28812186
Date :	18.08.2018

[91-22-28769708] Incorrect Number

LOCATIONS

Registered Office :	Gala No. 178, A 1, Bombay Talkies Compound, Malad (West), Mumbai-400064, Maharashtra, India
Tel. No.:	91-22-28812186
Fax No.:	Not Available
E-Mail :	abrasiveudoyog@gmail.com
Factory :	Valiv Unit 1 and 5, 6, Shailesh Industrial Estate, Vasai (East), Thane-401208, Maharashtra, India

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DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Rajendrakumar Jaigovind Kedia	
Designation :	Designated Partner	
Address :	B-1404 DB Woods Gokuldharm, Goregaon (East), Mumbai-400063, Maharashtra, India	
Date of Birth/Age :	18.12.1951	
Date of Appointment :	13.08.2014	
DPIN No.:	03522280	
Other Directorship :		
CIN/FCRN	Company Name	Begin Date
U52190MH2018PTC312411	HYPERLOOP COMMERCE PRIVATE LIMITED	02/08/2018
U74990MH2011FTC218342	TORIN DRIVE INDIA PRIVATE LIMITED	06/06/2011
U74999MH2018PTC311368	INTUITIVE COMMERCE PRIVATE LIMITED	29/06/2018
U74999MH2018PTC311693	DESSORONO COMMERCE PRIVATE LIMITED	10/07/2018
Name :	Mr. Nitesh Rajendra Kedia	
Designation :	Designated Partner	
Address :	1404, B Wing, D. B. Woods, Krishna Vatika Marg, Goregaon (East), Mumbai-400063, India	
Date of Birth/Age :	28.08.1979	
Date of Appointment :	13.08.2014	
DPIN No.:	06668066	

KEY EXECUTIVES

Name :	Mr. Rajesh
Designation :	Manager

CONTRIBUTION DETAILS

NAMES OF PERSONS	Monetary value of contribution (INR In Million)
Tanushree Nitesh Kedia	0.750
Ranjana Rajendrakumar Kedia	0.750
Nitesh Rajendra Kedia	0.750
Rajendrakumar Jaigovind Kedia	0.750
Total	3.000

BUSINESS DETAILS

Line of Business :	Manufacturer of Non-Metallic Mineral Products. [Registered Activity]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	
Selling :	Not Divulged
Purchasing :	Not Divulged

PRODUCTION STATUS: NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--

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	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
No. of Employees :	Not Divulged	
Bankers :	Bank Name:	Not Divulged
	Branch:	Not Divulged
	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 (CC/OD/Term Loan):	--
	Account Operation:	--
	Remarks:	--
Auditors :	Not Divulged	
Memberships :	Not Available	
Collaborators :	Not Available	
Associates/Subsidiaries :	Not Divulged	

CAPITAL STRUCTURE

Total Obligation of Contribution:	INR 3.000 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) Contribution received	3.000	3.000	3.000
(b) Reserves & Surplus	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	3.000	3.000	3.000
(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	0.000	0.000	0.000
(b) Trade payables	0.283	0.097	0.211
(c) Other current liabilities	7.521	6.069	3.422
(d) Short-term provisions	0.098	0.231	0.001
Total Current Liabilities (4)	7.902	6.397	3.634
TOTAL	10.902	9.397	6.634
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	1.994	1.355	1.246
(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	1.994	1.355	1.246
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	6.062	4.881	2.616

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(c) Trade receivables	1.710	1.590	1.290
(d) Cash and cash equivalents	0.414	1.001	0.926
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	0.722	0.570	0.556
Total Current Assets	8.908	8.042	5.388
TOTAL	10.902	9.397	6.634

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Revenue from Operations	13.144	14.400	2.375
	Other Income	0.007	0.033	2.723
	TOTAL	13.151	14.433	5.098
Less	EXPENSES			
	Purchases of Stock-in-Trade	6.363	8.353	3.585
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(1.182)	(2.264)	0.000
	Other expenses	6.253	6.515	1.293
	TOTAL	11.434	12.604	4.878
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	1.717	1.829	0.220
Less	FINANCIAL EXPENSES	1.084	0.807	0.086
	PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.633	1.022	0.134
Less/ Add	DEPRECIATION/ AMORTISATION	0.341	0.275	0.129
	PROFIT/ (LOSS) BEFORE TAX	0.292	0.747	0.005
Less	TAX	0.098	0.231	0.002
	PROFIT/ (LOSS) AFTER TAX	0.194	0.516	0.003

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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)	47.49	40.30	198.25
Account Receivables Turnover (Income / Sundry Debtors)	7.69	9.06	1.84
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	16.23	4.24	21.48
Inventory Turnover (Operating Income / Inventories)	0.28	0.37	0.08
Asset Turnover (Operating Income / Net Fixed Assets)	0.86	1.35	0.18

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.72	0.68	0.55
Debt Equity Ratio (Total Liability / Networth)	0.00	0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.63	2.13	1.21
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.66	0.45	0.42

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Interest Coverage Ratio (PBIT / Financial Charges)	1.58	2.27	2.56
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	1.48	3.58	0.13
Return on Total Assets (PAT / Total Assets) * 100	%	1.78	5.49	0.05
Return on Investment (ROI) (PAT / Networth) * 100	%	6.47	17.20	0.10

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.13	1.26	1.48
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		0.36	0.49	0.76
G-Score Ratio Financial (Networth / Total Assets)		0.28	0.32	0.45
G-Score Ratio Debt (Debts / Equity Capital)		0.00	0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.13	1.26	1.48

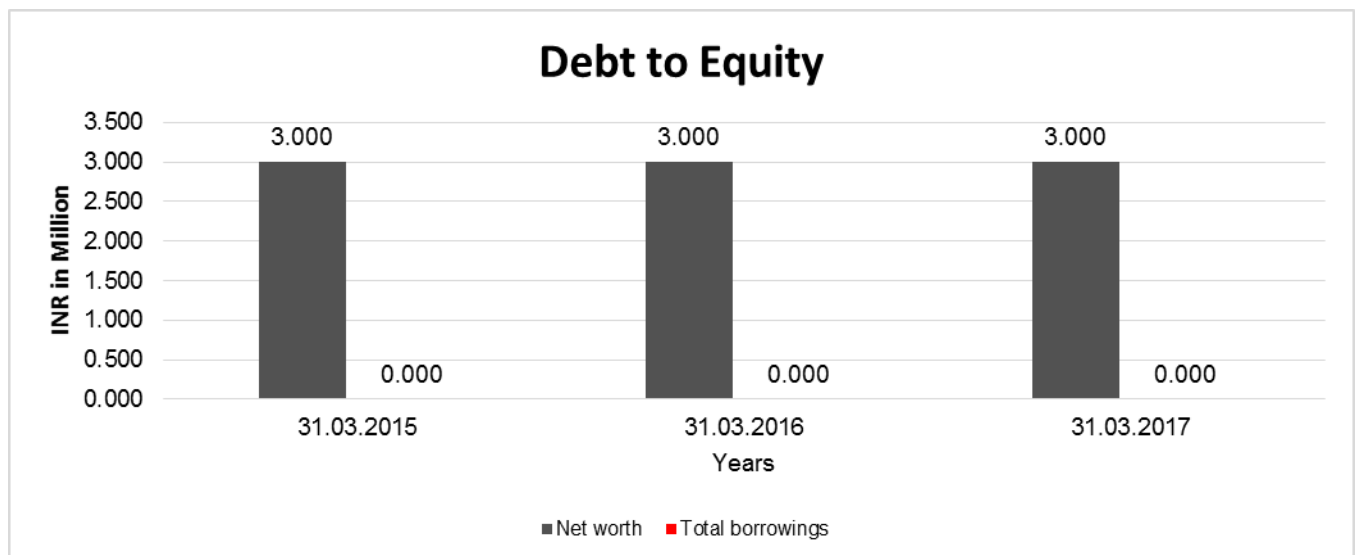
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in INR Million]

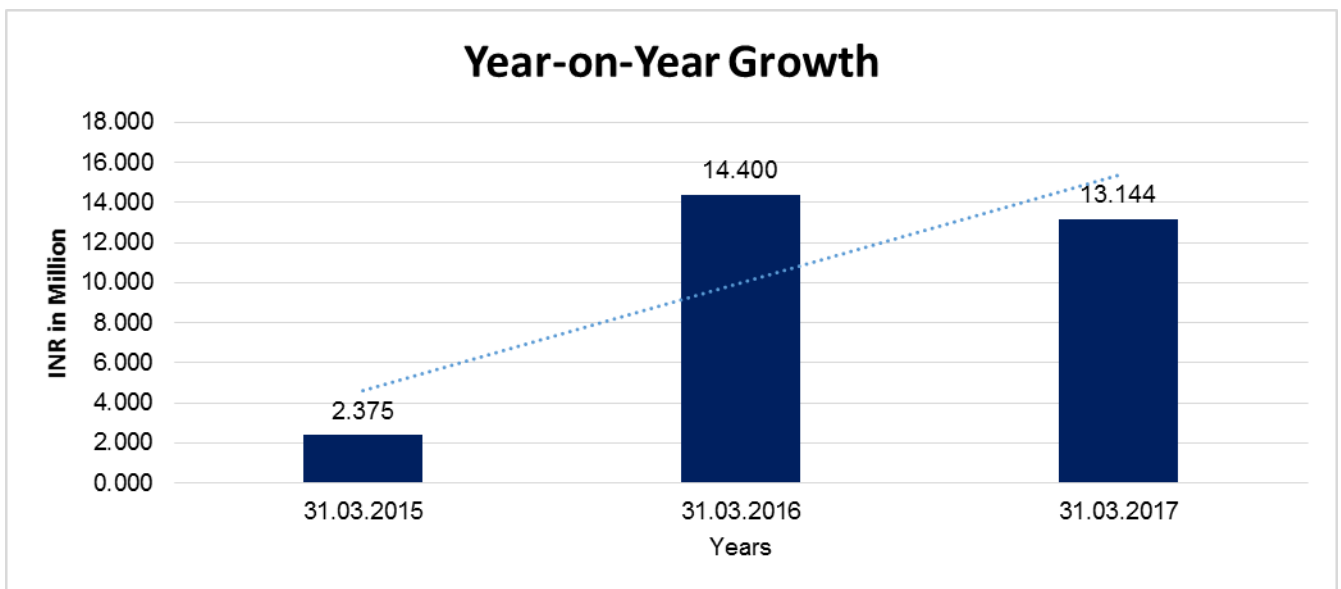
DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Contribution received	3.000	3.000	3.000
Reserves & Surplus	0.000	0.000	0.000
Net worth	3.000	3.000	3.000
Secured Loan	0.000	0.000	0.000
Unsecured Loan	0.000	0.000	0.000
Total borrowings	0.000	0.000	0.000
Debt/Equity ratio	0.000	0.000	0.000



YEAR-ON-YEAR GROWTH

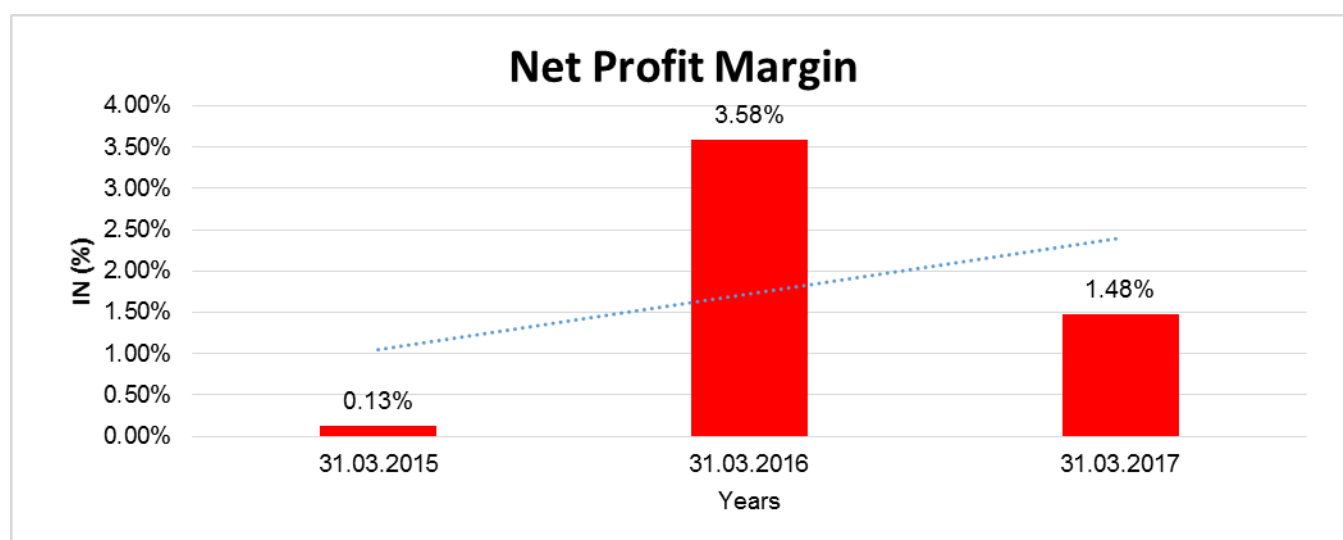
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	2.375	14.400	13.144
		506.316	-8.722



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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	2.375	14.400	13.144
Profit/ (Loss)	0.003	0.516	0.194
	0.13%	3.58%	1.48%



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	Yes
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No

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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	No
19	Major customers	No
20	Banking Details	No
21	Banking facility details	No
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	No
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: NO CHARGES EXISTS FOR COMPANY

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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 70.23
UK Pound	1	INR 89.37
Euro	1	INR 79.97

INFORMATION DETAILS

Information Gathered by :	NGL
Analysis Done by :	PRS
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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