

## MIRA INFORM REPORT

Report No. :	525770
Report Date :	20.08.2018

### IDENTIFICATION DETAILS

Name :	K. AMISHKUMAR TRADING PRIVATE LIMITED
Registered Office :	316, Loha Bhavan, P'D Mello Road, Mumbai – 400009, Maharashtra
Tel. No.:	91-22-23485228/ 23483701/ 25013980
Country :	India
Financials (as on) :	31.03.2018 [Provisional]
Date of Incorporation :	03.02.2006
CIN No.: [Company Identification No.]	U51900MH2006PTC159467
Capital Investment / Paid-up Capital :	INR 50.000 Million
IEC No.: [Import-Export Code No.]	0306002086
TIN No.:	27890532425
PAN No.: [Permanent Account No.]	AACCK7475J
GSTN : [Goods & Service Tax Registration No.]	27AACCK7475J1Z2
Legal Form :	Private Limited Liability Company
Line of Business :	Trader and Importer of Iron and Steel Products. [Registered Activity and also Confirmed by Management]
No. of Employees :	30 (Approximately)

### RATING & COMMENTS

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

**MIRA's Rating :**

**A**

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

<b>Status :</b>	Good
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 2006. It is a trader and importer of iron and steel products.</p> <p>As per the financial records of 2018, the company has achieved revenue a decent revenue base along with average profitability margin of 2.61%.</p> <p>As per the financial records of 2017, the company has achieved an average net profit margin of 4.09% but has reported a decline in its revenue as compared to the previous year's revenue.</p> <p>The sound financial position of the company is reflected by healthy net worth base and low debt balance sheet profile.</p> <p>Rating takes into consideration the company's favourable Earnings Per Share (EPS) of INR 45.79 as against its Face Value (FV) of INR 10.</p> <p>Rating is constrained on account of vulnerability of the company's operating performance to volatility in foreign exchange (FOREX) rates and its exposure to intense competition in the steel industry.</p> <p>Business is active. Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company 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](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

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<b>Risk Category</b>	<b>ECGC Classification</b>
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**

**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**

<b>Name :</b>	Mr. Kuldeep
<b>Designation :</b>	Accountant
<b>Contact No.:</b>	91-22-23485228
<b>Date :</b>	18.08.2018

**LOCATIONS**

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<b>Tel. No.:</b>	91-22-23485228/ 23483701/ 25013980
<b>Mobile No.:</b>	91-9820050272 [Mr. Ketan Pravinchandra Kamdar]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:admin@kamishkumar.com">admin@kamishkumar.com</a> <a href="mailto:ketanpkamdar@gmail.com">ketanpkamdar@gmail.com</a>
<b>Location :</b>	Owned
<b>Locality :</b>	Commercial
<b>Sales/ Adm. Office :</b>	402, Platinum, 4th Floor, Near to BMC Office, Opposite Railway Station, Ghatkopar [East], Mumbai, Maharashtra, India
<b>Tel. No.:</b>	91-22-25012000
<b>Fax No.:</b>	91-22-25013980
<b>Warehouse 1 :</b>	Plot No. 845, Kalamboli Warehousing Complex, Village Kalamboli, Taluka Panvel, District Raigad, Maharashtra, India
<b>Warehouse 2 :</b>	Plot No. 70, Kalamboli Warehousing Complex, Village Kalamboli, Taluka Panvel, District Raigad, Maharashtra, India
<b>Warehouse 3 :</b>	Plot No. 174, 175 and 176, Road No. 1, Bima Warehousing Complex, Village Kalamboli, Taluka Panvel, District Raigad, Maharashtra, India
<b>Warehouse 4 :</b>	13/2, MIDC, Taloja Industrial Estate, Taloja, Navi Mumbai - 410218, Maharashtra, India

**DIRECTORS**

**AS ON: 31.03.2018**

<b>Name :</b>	Mr. Pravinchandra Nagardas Kamdar		
<b>Designation :</b>	Director		
<b>Address :</b>	1201/1202, Gayatridham Tower, Derasar Lane M G Road, Ghatkopar (East), Mumbai-400077, Maharashtra, India		
<b>Date of Birth/Age :</b>	14.03.1942		
<b>Qualification :</b>	SSC		
<b>Date of Appointment :</b>	03.02.2006		
<b>PAN No.:</b>	AADPK0725D		
<b>DIN No.:</b>	00233012		
<b>Other Directorship :</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U45203MH2006PTC161497	PRAHANS INFRA - PROJECTS PRIVATE LIMITED	01/05/2006	-
<b>Name :</b>	Mr. Ketan Pravinchandra Kamdar		
<b>Designation :</b>	Director		

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<b>Address :</b>	1204, Gayatridham Tower, Deraser Lane M G Road, Ghatkopar (East), Mumbai- 400077, Maharashtra, India		
<b>Date of Birth/Age :</b>	18.08.1971		
<b>Qualification :</b>	B.Com		
<b>Date of Appointment :</b>	03.02.2006		
<b>PAN No.:</b>	AABPK6092R		
<b>DIN No.:</b>	00233109		
<b>Other Directorship :</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U45203MH2006PTC161497	PRAHANS INFRA - PROJECTS PRIVATE LIMITED	01/05/2006	-

**KEY EXECUTIVES**

<b>Name :</b>	Mr. Kuldeep
<b>Designation :</b>	Accountant

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

**AS ON: 31.03.2017**

<b>Names of Shareholders</b>	<b>No. of Shares</b>	<b>Percentage of Holding</b>
Pravinchandra Nagardas Kamdar	2499950	50.00
Ketan Pravinchandra Kamdar	2249950	45.00
Hasumati Pravinchandra Kamdar	250050	5.00
Tejal Ketan Kamdar	50	0.00
<b>Total</b>	<b>5000000</b>	<b>100.00</b>

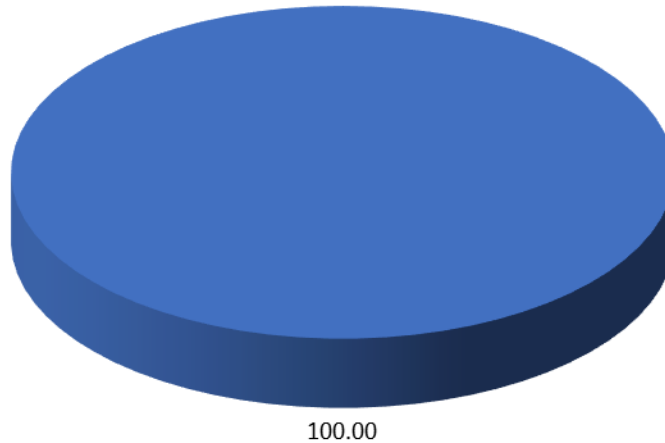
**AS ON: 30.09.2017**

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

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### Share holding pattern

■ Promoters – Individual/ Hindu Undivided Family – Indian



#### BUSINESS DETAILS

<b>Line of Business :</b>	Trader and Importer of Iron and Steel Products. [Registered Activity and also Confirmed by Management]	
<b>Products/ Services :</b>	<b>ITC Code No.</b>	<b>Product Descriptions</b>
	72179099	Other Wires N.E.S.
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>	Not Available	
<b>Imports :</b>		
	<b>Products :</b>	Raw Material
	<b>Countries :</b>	<ul style="list-style-type: none"> <li>• China</li> <li>• Japan</li> <li>• Korea</li> </ul>

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<b>Terms :</b>	
<b>Selling :</b>	Advance Payment, L/C and Others [RTGS, NEFT]
<b>Purchasing :</b>	Advance Payment, L/C and Others [RTGS, NEFT]

**PRODUCTION STATUS: (NOT AVAILABLE)**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--
	<b>Remark</b>	--
<b>Customers :</b>	End Users	
	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--
<b>Remark</b>	--	
<b>No. of Employees :</b>	30 (Approximately)	
<b>Bankers :</b>	<b>Bank Name:</b>	Bank of Baroda
	<b>Branch:</b>	Corporate Financial Services Branch,10/12, 4th, Floor, Mumbai Samachar Marg, Fort, Mumbai - 400023, Maharashtra, India
	<b>Person Name (with Designation):</b>	--
	<b>Contact Number:</b>	91-22-22642074/ 22662343
	<b>Name of Account Holder:</b>	--
	<b>Account Number:</b>	--
	<b>Account Since (Date/ Year of A/c Opening):</b>	--
	<b>Average Balance Maintained (Optional):</b>	--

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	<b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b>	--	
	<b>Account Operation:</b>	--	
	<b>Remarks:</b>	Ringing	
	<ul style="list-style-type: none"> <li>The Saraswat Co-operative Bank Limited Fort Branch, Fort, Mumbai - 400001, Maharashtra, India</li> <li>Yes Bank Limited Yes Bank Tower, IFC 2, 25th Floor, Elphistone (W), Senapati Bapat Marg, Mumbai-400013, Maharashtra, India</li> </ul>		
<b>Facilities :</b>	<b>SECURED LOANS</b>	<b>31.03.2018 (INR In Million)</b>	<b>31.03.2017 (INR In Million)</b>
	<b>SHORT TERM BORROWINGS</b>		
	Loans repayable on demand from banks	}	65.378
	<b>Total</b>		<b>126.796</b>

<b>Auditors :</b>	
<b>Name :</b>	J. D. Zatakia and Company Chartered Accountants
<b>Address :</b>	306, Rupa Plaza, Jawahar Road, Ghatkopar [East], Mumbai – 400077, Maharashtra, India
<b>PAN No.:</b>	AAAPZ0084D
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associate Company :</b>	Prahans Infra - Projects Private Limited

**CAPITAL STRUCTURE**

**AS ON: 31.03.2018 [PROVISIONAL]**

**Authorised Capital : NOT AVAILABLE**

**Issued, Subscribed & Paid-up Capital : INR 50.000 Million**

**AS ON: 31.03.2017**

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**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
5000000	Equity Shares	INR 10/- each	INR 50.000 Million

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

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>	<b>31.03.2018</b> <b>[Provisional]</b>	<b>31.03.2017</b>	<b>31.03.2016</b>
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	50.000	50.000	50.000
(b) Reserves and Surplus	978.246	819.255	590.282
(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>1028.246</b>	<b>869.255</b>	<b>640.282</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	431.781	426.128	453.111
(b) Deferred tax liabilities (Net)	0.111	0.364	0.712
(c) Other long-term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>431.892</b>	<b>426.492</b>	<b>453.823</b>
(4) Current Liabilities			
(a) Short-term borrowings	126.796	65.378	82.875
(b) Trade payables	1430.318	1251.173	1870.472
(c) Other current liabilities	43.258	68.798	63.249
(d) Short-term provisions	9.363	16.489	0.000
<b>Total Current Liabilities (4)</b>	<b>1609.735</b>	<b>1401.838</b>	<b>2016.596</b>
<b>TOTAL</b>	<b>3069.873</b>	<b>2697.585</b>	<b>3110.701</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	71.909	69.693	71.699
(ii) Intangible Assets	0.012	0.016	0.121
(iii) Tangible assets 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	254.395	283.625	16.360
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term loans and advances	45.165	45.165	28.054
(e) Other Non-current assets	0.000	0.000	0.000
<b>Total Non-Current Assets</b>	<b>371.481</b>	<b>398.499</b>	<b>116.234</b>

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	1207.786	1026.304	1171.379
(c) Trade receivables	486.618	638.295	1191.311
(d) Cash and bank balances	561.114	373.991	422.304
(e) Short-term loans and advances	27.938	251.404	196.038
(f) Other current assets	414.936	9.092	13.435
<b>Total Current Assets</b>	<b>2698.392</b>	<b>2299.086</b>	<b>2994.467</b>
<b>TOTAL</b>	<b>3069.873</b>	<b>2697.585</b>	<b>3110.701</b>

**PROFIT & LOSS ACCOUNT**

	PARTICULARS	31.03.2018 [Provisional]	31.03.2017	31.03.2016
	<b>SALES</b>			
	Total Revenue from operations	6100.865	5600.497	6764.527
	Other Income	192.149	103.766	127.712
	<b>TOTAL</b>	<b>6293.014</b>	<b>5704.263</b>	<b>6892.239</b>
			[Due to business growth]	
<b>Less</b>	<b>EXPENSES</b>			
	Purchases of Stock-in-Trade	5846.779	4826.594	7034.642
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(181.483)	145.075	(625.456)
	Employee benefit expense	235.937	180.323	59.151
	CSR expenditure	0.000	1.294	0.077
	Other expenses	37.676	47.630	199.842
	<b>TOTAL</b>	<b>5938.909</b>	<b>5200.916</b>	<b>6668.256</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	354.105	503.347	223.983
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	123.358	146.305	146.131
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	230.747	357.042	77.852
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	2.505	2.417	2.603
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>228.242</b>	354.625	75.249
<b>Less</b>	<b>TAX</b>	69.252	125.652	38.794
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>158.990</b>	<b>228.973</b>	<b>36.455</b>

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**K. AMISHKUMAR TRADING PRIVATE LIMITED - 525770**

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Earnings / (Loss) Per Share (INR)	31.80	45.79	7.29
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**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

PARTICULARS	31.03.2018 [Provisional]	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Net cash flows from (used in) operations	NA	570.390	(807.984)
Net cash flows from (used in) operating activities	NA	318.397	(805.491)

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2018 [Provisional]	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	29.11	41.60	64.28
Account Receivables Turnover (Income / Sundry Debtors)	12.54	8.77	5.68
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	89.29	94.62	97.05
Inventory Turnover (Operating Income / Inventories)	0.29	0.49	0.19
Asset Turnover (Operating Income / Net Fixed Assets)	4.92	7.22	3.12

**LEVERAGE RATIOS**

PARTICULARS	31.03.2018 [Provisional]	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.67	0.68	0.79
Debt Equity Ratio (Total Liability / Networth)	0.54	0.57	0.84
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.57	1.61	3.15

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Fixed Assets to Networth (Net Fixed Assets / Networth)	0.07	0.08	0.11
Interest Coverage Ratio (PBIT / Financial Charges)	2.87	3.44	1.53

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2018 [Provisional]	31.03.2017	31.03.2016
Net Profit Margin (PAT / Sales) * 100	%	2.61	4.09	0.54
Return on Total Assets (PAT / Total Assets) * 100	%	5.18	8.49	1.17
Return on Investment (ROI) (PAT / Networth) * 100	%	15.46	26.34	5.69

**SOLVENCY RATIOS**

PARTICULARS		31.03.2018 [Provisional]	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.68	1.64	1.48
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		0.93	0.91	0.90
G-Score Ratio Financial (Networth / Total Assets)		0.33	0.32	0.21
G-Score Ratio Debt (Debts / Equity Capital)		11.17	9.83	10.72
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.68	1.64	1.48

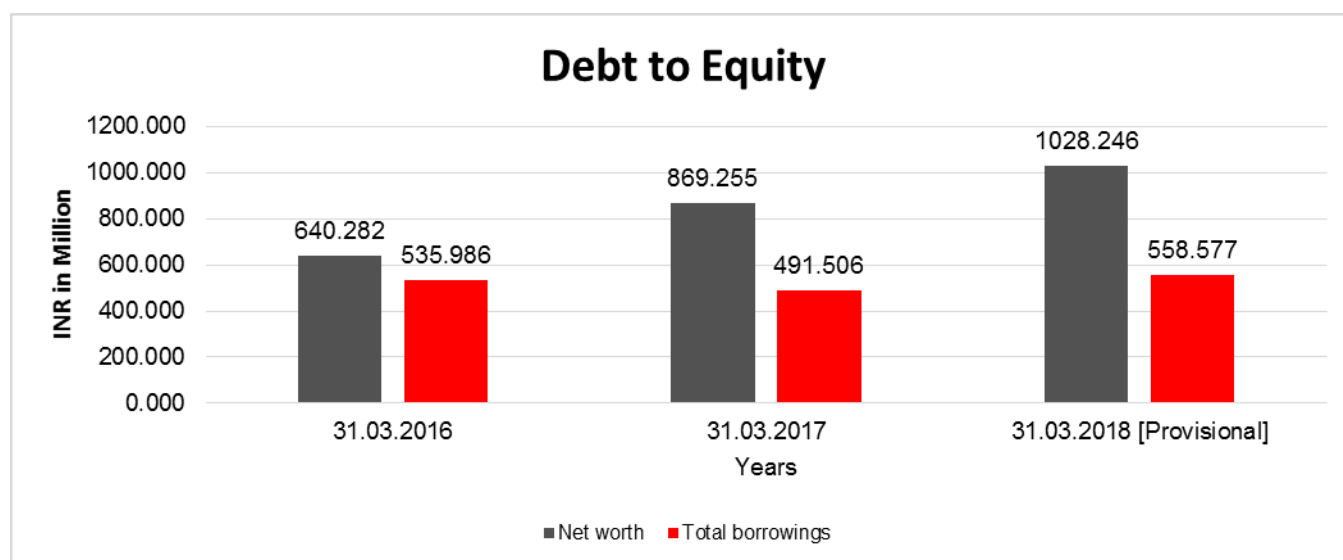
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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

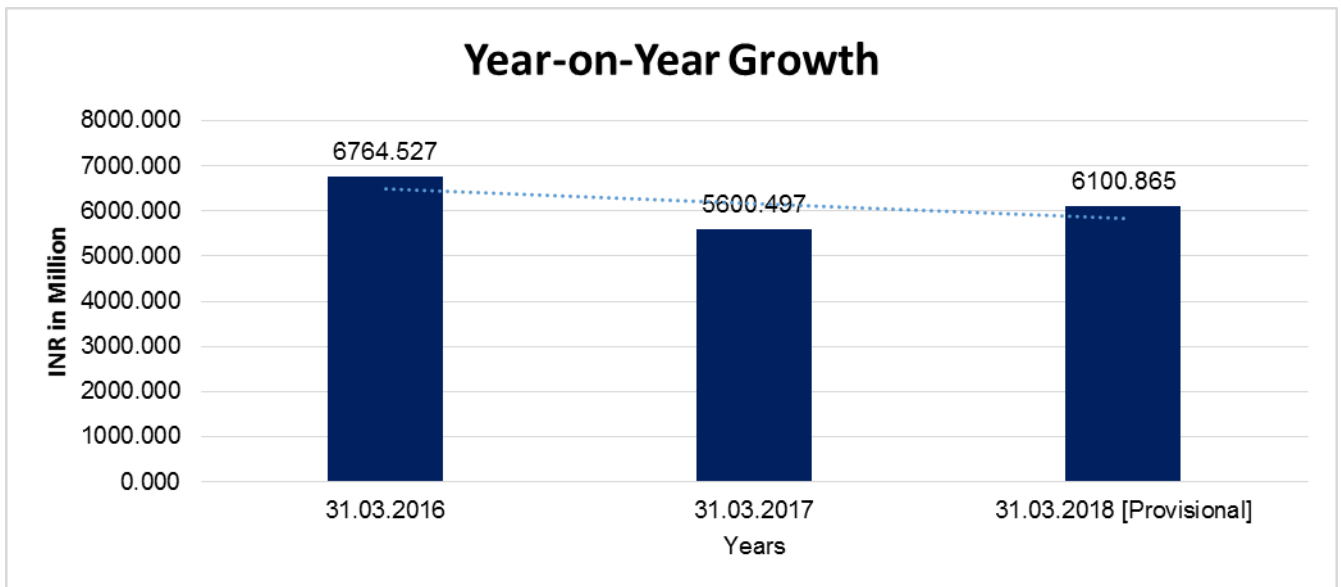
**DEBT EQUITY RATIO**

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	[Provisional] INR In Million
Share Capital	50.000	50.000	50.000
Reserves & Surplus	590.282	819.255	978.246
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>640.282</b>	<b>869.255</b>	<b>1028.246</b>
long-term borrowings	453.111	426.128	431.781
Short term borrowings	82.875	65.378	126.796
<b>Total borrowings</b>	<b>535.986</b>	<b>491.506</b>	<b>558.577</b>
<b>Debt/Equity ratio</b>	<b>0.837</b>	<b>0.565</b>	<b>0.543</b>



**YEAR-ON-YEAR GROWTH**

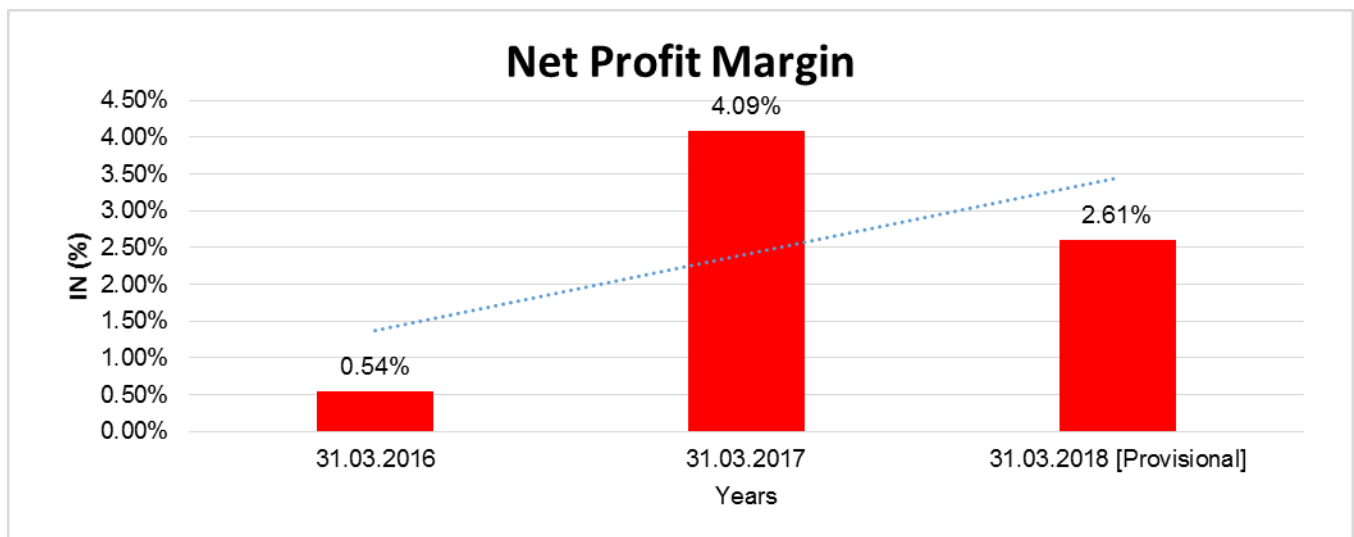
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018 [Provisional]
	INR In Million	INR In Million	INR In Million
Sales	6764.527	5600.497	6100.865
		<b>(17.208)</b>	<b>8.934</b>



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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018 [Provisional]
	INR In Million	INR In Million	INR In Million
Sales	6764.527	5600.497	6100.865
Profit/ (Loss)	36.455	228.973	158.990
	<b>0.54%</b>	<b>4.09%</b>	<b>2.61%</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	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	Yes
12	Voter Id Card No. of Proprietor / Partners	No

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**K. AMISHKUMAR TRADING PRIVATE LIMITED - 525770**

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13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	Yes
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	Yes
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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

**INDEX OF CHARGES**

S N O	SRN	CHA RGE ID	CHARGE HOLDER NAME	DATE OF CREA TION	DAT E OF MO DIFI CAT ION	DATE OF SATISFA CTION	AMOUNT	ADDRESS
1	C506 1064 1	105 628 67	YES BANK LIMITED	16/02 /2015	-	-	500000000.0	YES BANK TOWER, IFC 2,25TH FLOOR, ELPHISTONE (W), SENAPATI BAPAT MARG,MUMBAIMH40 0013IN
2	C506 1033 6	105 628 66	YES BANK LIMITED	14/02 /2015	-	-	500000000.0	YES BANK TOWER, IFC 2, 25TH FLOORELPHISTONE (W), SENAPATI

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								BAPAT MARGMUMBAIMH40 0013IN
3	B395 5637 8	101 860 49	BANK OF BAROD A	24/09 /2009	27/ 04/ 20 12	-	3880000000.0	CORPORATE FINANCIAL SERVICES BR.,10/12,4THFLOO R, MUMBAI SAMACHAR MARG, FORTMUMBAIMH400 023IN
4	A269 6466 8	101 504 47	THE BANK OF BAROD A LIMITED	30/10 /2007	-	-	845000000.0	CORPORATE FINANCIAL SERVICE BRANCHFORTMUM BAIMH400001IN
5	A423 0482 4	100 896 62	BANK OF BAROD A	30/10 /2007	25/ 04/ 20 08	-	1100000000.0	CORPORATE FINANCIAL SERVICE BRANCHFORTMUM BAIMH400001IN
6	A386 0217 3	100 293 61	THE SARAS WAT CO-OP BANK LTD	03/11 /2006	-	21/05/20 08	70000000.0	FORT BRANCH,FORTMUM BAIMH400001IN
7	A386 0246 2	100 402 62	THE SARAS WAT CO-OP BANK LTD	24/08 /2006	-	21/05/20 08	150000000.0	FORT BRANCH,FORTMUM BAIMH400001IN
8	A386 0271 0	100 402 99	THE SARAS WAT CO-OP BANK LTD	18/10 /2006	-	21/05/20 08	275000000.0	FORT BRANCH,FORTMUM BAIMH400001IN

**UNSECURED LOANS**

PARTICULARS	31.03.2018	31.03.2017
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	(INR In Million)	(INR In Million)
<b>LONG-TERM BORROWINGS</b>		
Loans and advances from directors		249.380
Loans and advances from others		176.748
<b>Total</b>	<b>431.781</b>	<b>426.128</b>

**FIXED ASSETS:**

**Tangible Assets**

- Land
- Buildings
- Plant and Equipment
- Furniture and Fixtures
- Vehicles
- Office Equipment
- Computer Equipments

**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**

<b>Information Gathered by :</b>	TEJ
<b>Analysis Done by :</b>	NYT
<b>Report Prepared by :</b>	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	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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