

MIRA INFORM REPORT

Report No. :	525250
Report Date :	20.08.2018

IDENTIFICATION DETAILS

Name :	KAJAL SEA FOOD
Registered Office :	Village: Gholbagda, PO: Paushi, P.S. Bhupatinagar, East District Purba, Medinipur – 721444, West Bengal
Mobile No.:	91-7797843458 [Mr. Duranta Jana]
Country :	India
Financials (as on) :	31.03.2018 [Provisional]
Date of Establishment :	01.04.2002
Capital Investment :	INR 4.474 Million
PAN No.: [Permanent Account No.]	ASSPJ4672M
GSTN : [Goods & Service Tax Registration No.]	19ASSPJ4672M1ZT
Legal Form :	Sole Proprietary Concern
Line of Business :	Trader of Sea Foods, Fish Medicine, Fish Seed And Harvesting of Vannamie Prawn. [Confirmed by Management]
No. of Employees :	63 [Approximately]

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

Status :	Satisfactory
Payment Behaviour :	Usually Correct

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Litigation :	Clear
Comments :	<p>Subject is a proprietary concern and it was established in the year 2002.</p> <p>It is engaged as a trader of sea foods, fish medicine, fish seed and harvesting of vannamee prawns.</p> <p>For the financial year 2017, concern has achieved a topline growth in its revenue as compared to its previous year but it has reported thin profit margin during the year.</p> <p>As per available provisional statement for the financial year 2018, the concern has achieved a revenue of INR 496.59 million along with a profit of INR 1.63 million.</p> <p>The concern possesses a satisfactory financial risk profile marked by adequate capital base and strong debt protection metrics.</p> <p>The subject's supplier (Devi Sea Foods Limited) have given a positive feedback and it is satisfied with the subject's payment behavior and market goodwill. Customer (Devi Fisheries Limited) have also given a positive feedback and it is satisfied with the subject's product quality and delivery behavior.</p> <p>Payments seem to be usually correct.</p> <p>In view of aforesaid, the concern can be considered for business dealings at usual trade terms and conditions.</p> <p>Note: Site visit report will be sent soon.</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

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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

Name :	Mr. Duranta Jana
Designation :	Proprietor
Contact No.:	91-7797843458
Date :	17.08.2018

LOCATIONS

Registered Warehouse :	Office/	Village: Gholbagda, PO: Paushi, P.S. Bhupatinagar, East District Purba, Medinipur – 721444, West Bengal, India
Tel. No.:		Not Available

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KAJAL SEA FOOD - 525250

PAGE NO. : 4

Mobile No.:	91-7797843458 [Mr. Duranta Jana]
Fax No.:	Not Available
E-Mail :	kajalseafoods09@gmail.com
Location :	Rented

SOLE PROPRIETOR

Name :	Mr. Duranta Jana
Designation :	Proprietor
Address:	Gholbagda, P.O.: Paushi, P.S. Bhupatinagar, East Medinipur -721444, West Bengal, India
Date of Birth:	06.04.1975
Experience:	20 Years
PAN No.:	ASSPJ4672M
Passport No.:	R5864430
Aadhaar No.:	5551 8311 2572

BUSINESS DETAILS

Line of Business :	Trader of Sea Foods, Fish Medicine, Fish Seed and Harvesting of Vannamie Prawn. [Confirmed by Management]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Credit [30 Days]
Purchasing :	Credit [30 Days]

GENERAL INFORMATION

Suppliers :	Reference:	Devi Sea Foods Limited		
	Name of the Person (Designation):	Mr. Bramhananda		
	Contact Number:	9963999611		
	Since how long known:	3 Years		
	Maximum limit dealt:	As per requirement		
	Experience:	Payment	Market	Overall

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		behaviour	goodwill	
		Good	Good	Good
	Remark	They gave us positive response about subject company they are satisfied with their payment behavior and market goodwill		
Customers :	Others			
	Reference:	Devi Fisheries Limited		
	Name of the Person (Designation):	Mr. Ravi Kumar [General Manager]		
	Contact Number:	91-9491399241		
	Since how long known:	3 Years		
	Maximum limit dealt:	As per requirement		
	Experience:	Product Quality	Delivery Behaviour	Overall
		Good	Good	Good
	Remark	They gave us positive response about subject company they are satisfied with their product quality and delivery behavior.		
No. of Employees :	63 [Approximately]			
Bankers :	Bank Name:	IndusInd Bank		
	Branch:	Ground Floor, Municipality, Holding No. 577, 539, Hatahari Badshah Complex, Contai Purva Midnapare – 721401, West Bengal, India		
	Person Name (with Designation):	Mr. Rohan Mukherjee [Officer]		
	Contact Number:	91-3220-258970		
	Name of Account Holder:	KAJAL SEA FOOD		
	Account Number:	257797843458		
	Account Since (Date/ Year of A/c Opening):	--		
	Average Balance Maintained (Optional):	--		
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--		
	Account Operation:	--		
	Remarks:	We spoke to Mr. Rohan Mukherjee [Officer] who confirmed the existence of the account operation but denied to provide feedback on call. He told us send mail on cow@indusind.com		

	Bank Name:	HDFC Bank Limited
	Branch:	Dakshini Complex, Village Dhandighi, Digha Bypass, Contai, Purba Midnapore, Kolkata – 721401, West Bengal, India
	Person Name (with Designation):	--
	Contact Number:	91-3220-256356
	Name of Account Holder:	KAJAL SEA FOOD
	Account Number:	08488730000072
	Account Since (Date/ Year of A/c Opening):	--
	Average Balance Maintained (Optional):	--
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--
	Account Operation:	--
	Remarks:	Number is continuously ringing
	<ul style="list-style-type: none"> State Bank of India 	

Auditors :	
Name :	Maity Jha and Associates Chartered Accountants
Address :	57B Motijhil Avenue, Dumdum, Kolkata-700074, West Bengal, India
Tel. No.:	91-33-25602265
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON 31.03.2018 [PROVISIONAL]

Particulars	INR in Million
As per last account	3.369
Add: Net Profit	1.630

	4.999
Less: Drawings	0.525

Total	4.474

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FINANCIAL ANALYSIS
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018 [Provisional]	31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Capital Account	4.474	3.369	2.282
2] Reserves & Surplus	0.000	0.000	0.000
NETWORTH	4.474	3.369	2.282
LOAN FUNDS			
1] Secured Loans	0.143	0.218	0.306
2] Unsecured Loans	0.000	0.000	0.000
TOTAL BORROWING	0.142	0.218	0.306
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	4.616	3.587	2.588
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress	1.660	1.709	0.390
	0.000	0.000	0.000
INVESTMENT	0.000	0.000	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	5.897	1.020	1.857
Sundry Debtors	0.869	0.419	0.406
Cash & Bank Balances	0.203	0.378	0.040
Other Current Assets	0.000	0.000	0.000
Loans & Advances	0.000	0.215	0.000
Total Current Assets	6.969	2.032	2.303
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	3.966	0.113	0.076
Other Current Liabilities	0.047	0.041	0.029
Provisions	0.000	0.000	0.000
Total Current Liabilities	4.013	0.154	0.105
Net Current Assets	2.956	1.878	2.198
MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	4.616	3.587	2.588

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PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018 [Provisional]	31.03.2017	31.03.2016
	SALES			
	Sales	496.588	456.539	12.576
	Other Income	0.000	0.000	0.676
	TOTAL	496.588	456.539	13.252
Less	EXPENSES			
	Cost of Goods Sold	483.016	443.571	11.972
	Carriage inward	1.768	1.679	0.000
	Wages and labour charges	3.465	3.379	0.000
	Ice and cooling expenses	1.880	1.874	0.000
	Harvesting cost	0.759	0.676	0.000
	Salary and bonus	0.593	0.560	0.133
	Printing and stationery	0.010	0.000	0.000
	Drive and helper's salary	0.168	0.160	0.116
	Accounting charges	0.000	0.048	0.012
	General charges	0.048	0.000	0.000
	Electricity charges	0.012	0.007	0.005
	Carriage outward	2.353	2.274	0.000
	Fuel and lubricant	0.487	0.319	0.281
	Data processing charges	0.048	0.000	0.000
	Audit fees	0.016	0.025	0.008
	Trade license	0.001	0.001	0.000
	Professional tax	0.001	0.000	0.000
	Repair and maintenance	0.022	0.076	0.072
	Telephone and Postage charges	0.045	0.069	0.008
	Donation and subscription	0.005	0.004	0.003
	Travelling and conveyance	0.117	0.116	0.018
	Sales promotion expenses	0.048	0.053	0.011
	Misc. expenses	0.000	0.049	0.023
	TOTAL	494.862	454.940	12.662
	PROFIT BEFORE INTEREST, DEPRECIATION AND AMORTISATION	1.726	1.599	0.590
Less	FINANCIAL EXPENSES	0.047	0.036	0.039
	PROFIT BEFORE, DEPRECIATION AND AMORTISATION	1.679	1.563	0.551
Less/ Add	DEPRECIATION/ AMORTISATION	0.049	0.058	0.069

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NET PROFIT/ (LOSS)	1.630	1.505	0.482
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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018 [Provisional]	31.03.2017	31.03.2016
Average Collection Days <i>(Sundry Debtors / Income * 365 Days)</i>	0.64	0.33	11.78
Account Receivables Turnover <i>(Income / Sundry Debtors)</i>	571.45	1089.59	30.98
Average Payment Days <i>(Sundry Creditors / Purchases * 365 Days)</i>	3.00	0.09	2.32
Inventory Turnover <i>(Operating Income / Inventories)</i>	0.29	1.57	0.32
Asset Turnover <i>(Operating Income / Net Fixed Assets)</i>	1.04	0.94	1.51

LEVERAGE RATIOS

PARTICULARS	31.03.2018 [Provisional]	31.03.2017	31.03.2016
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.48	0.10	0.15
Debt Equity Ratio <i>(Total Liability / Networth)</i>	0.03	0.06	0.13
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>	0.90	0.05	0.05
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>	0.37	0.51	0.17
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>	36.72	44.42	15.13

PROFITABILITY RATIOS

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PARTICULARS		31.03.2018 [Provisional]	31.03.2017	31.03.2016
Net Profit Margin <i>((PAT / Sales) * 100)</i>	%	0.33	0.33	3.83
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	18.89	40.23	17.90
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	36.43	44.67	21.12

SOLVENCY RATIOS

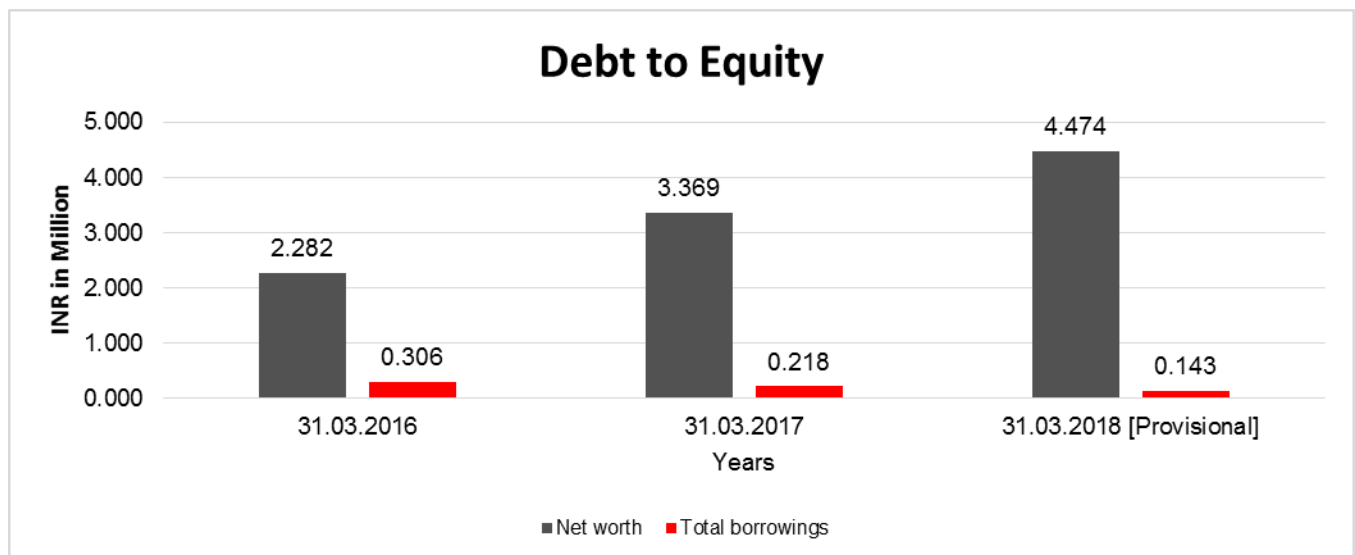
PARTICULARS		31.03.2018 [Provisional]	31.03.2017	31.03.2016
Current Ratio <i>(Current Assets / Current Liabilities)</i>		1.74	13.19	21.93
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>		0.27	6.57	4.25
G-Score Ratio Financial <i>(Networth / Total Assets)</i>		0.52	0.90	0.85
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>		0.03	0.06	0.13
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>		1.74	13.19	21.93

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

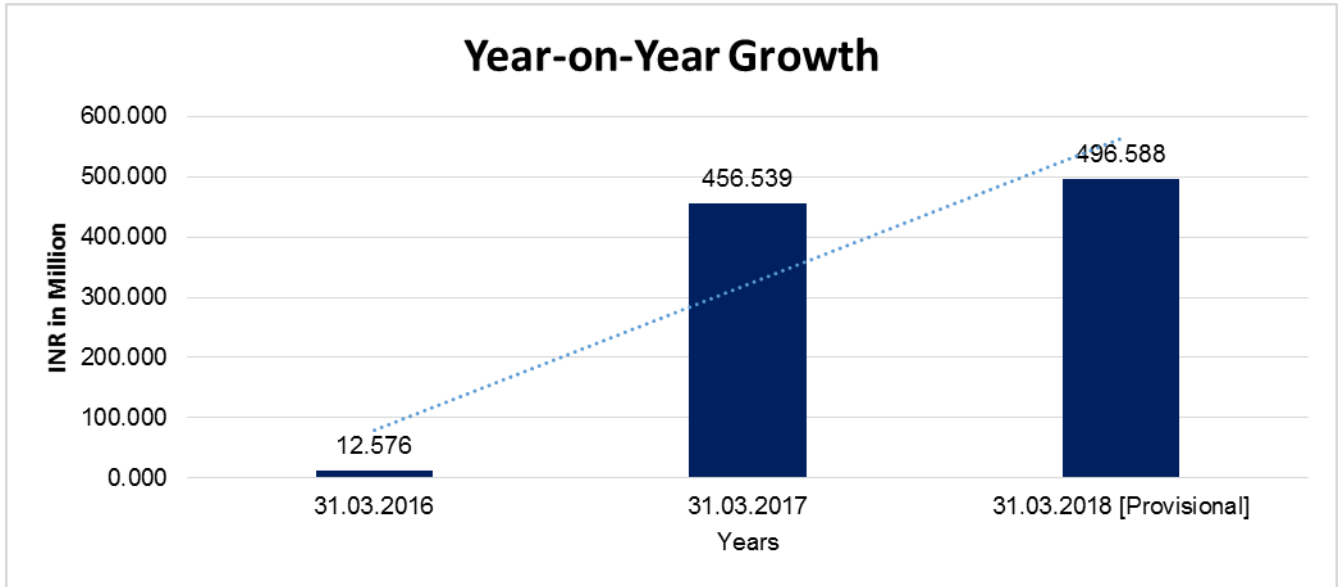
Particulars	31.03.2016	31.03.2017	31.03.2018 [Provisional]
	INR In Million	INR In Million	INR In Million
Share Capital	2.282	3.369	4.474
Reserves & Surplus	0.000	0.000	0.000
Net worth	2.282	3.369	4.474
Secured Loans	0.306	0.218	0.143
Unsecured Loans	0.000	0.000	0.000
Total borrowings	0.306	0.218	0.143
Debt/Equity ratio	0.134	0.065	0.032



YEAR-ON-YEAR GROWTH

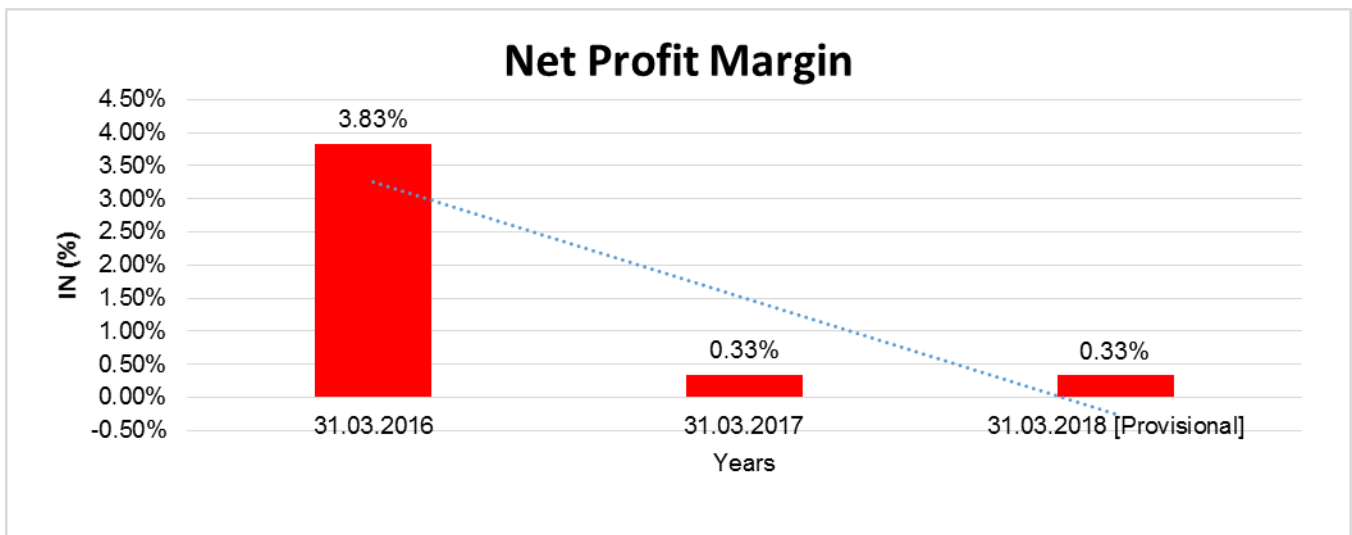
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018 [Provisional]
	INR In Million	INR In Million	INR In Million
Sales	12.576	456.539	496.588
		3,530.240	8.772

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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	12.576	456.539	496.588
Profit	0.482	1.505	1.630
	3.83%	0.33%	0.33%



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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	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	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
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	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	Yes
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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

COMPUTATION OF DSCR

(INR IN MILLION)

PARTICULARS	OPERATING YEARS	
	31.03.2019 (Projected)	31.03.2020 (Projected)
Net sales	600.000	720.000
Net profit	2.045	2.465
Cash accruals	2.087	2.501
Interest	0.812	0.685
Total	2.899	3.186
TL repayment (Existing)	--	--
TL repayment (Proposed)	--	--
TL interest	8.12	6.85
Gross DSCR	--	1.47
Average Gross DSCR	(2.18)	
Net DSCR	1.57	1.68
PBT/N Sales (%)	0.34%	0.34%

ASSESSED BANK FINANCE

(INR IN MILLION)

PARTICULARS	OPERATING YEARS	
	31.03.2019 (Projected)	31.03.2020 (Projected)
TCA	20.895	22.201
OCL	4.545	4.050

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WC gap	16.350	181.51
NWC	4.350	6.151
ABF	12.000	12.000
NWC/TCA (%)	20.82%	27.71%
ABF/TCA (%)	57.43%	54.05%
OCL/TCA (%)	21.75%	18.24%
OCA/TCA (%)	0.45%	0.91%

ASSESSMENT OF WORKING CAPITAL REQUIREMENTS

OPERATING STATEMENT

(INR IN MILLION)

PARTICULARS	OPERATING YEARS	
	31.03.2019 (Projected)	31.03.2020 (Projected)
Gross sales		
i) Domestic sales [Prawn]	240.000	288.000
Domestic sales [Sea Feed]	360.000	432.000
ii) Export sales	--	--
iii) Other income	--	--
Total	600.000	720.000
Less: Excise duty	--	--
Returns	--	--
Total	0.000	0.000
Net sales	600.000	720.000
% rise on fall in net sales as compared to last year	21%	20%

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Cost of Sales:		
i) Raw-materials (including stores and other items used in the process of manufacture)		
(a) imported	--	--
(b) indigenous	585.629	702.200
ii) Other spare		
(a) imported	--	--
(b) indigenous	--	--
iii) Power and fuel	0.015	0.020
Direct labour/ salary [Factory wages and salary]	3.600	3.700
Other Expenses		
Freight	2.100	2.200
Other Overheads	3.000	3.200
Depreciation	0.042	0.036
Sub-total	594.386	711.356
viii) Add: Opening stocks in process	1.768	4.000
ix) Deduct: Closing stocks in process	4.000	4.200
x) Cost of Production	592.154	711.156
xi) Add: Opening stocks of finished goods	0.000	0.000
xii) Deduct: Closing stocks of finished goods	0.000	0.000
xiii) Sub-Total (Total cost of sales]	592.154	711.156
Selling, general and administrative expenses	4.536	5.119
SUB-TOTAL	596.690	716.275
Operating Profit Before Interest	3.310	3.725
Interest	1.265	1.260
Operating profit after interest	2.045	2.465
Add: non-operating incomes / expenses	--	--

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Interest on fixed deposit	--	--
Sub Total (Income)	0.000	0.000
Deduct other non-Op. expenses		
Prior Year Expenses	--	--
Round off	--	--
Sub Total (Expenses)	0.000	0.000
iii) Net of other non-operating income/expenses	0.000	0.000
Profit before tax/ loss	2.045	2.465
Provision for taxation	--	--
Net profit/loss	2.045	2.465
Provision for Def. Tax Assets	--	--
Provision for Def. Tax Liabilities	--	--
Profit/ (Loss) after Def. tax	2.045	2.465
Equity Dividend Paid	--	--
Retained profit	20.45	24.65
Cash Accruals	100%	100%

ANALYSIS OF BALANCE SHEET

(INR IN MILLION)

Particulars	2018-19 [Estimated]	2019-20 [Projected]
Liabilities		
Short term borrowing from bank [Including Bills purch, disc and excess borrowing placed on repayment]		
i) From Applicant Bank	12.000	12.000
ii) From Other Banks	--	--
iii) of which BP and BDI	--	--

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Sub Total	12.000	12.000
Short term borrowings from banks	--	--
Sundry Creditors – Goods	4.500	4.000
Advance Payments from customers	--	--
Deposits and Dealers	--	--
Provisions from Taxation	--	--
Dividend payables	--	--
Others statutory liabilities [Due within one year]	--	--
Deposits installment of Term Loans/ DPG/ Debentures due within one year	--	--
Other Current liabilities and provision [due within one year]	--	--
Other Current Liabilities	0.045	0.050
Sub Total	4.545	4.050
Total Current Liabilities	16.545	16.050
Term Liabilities		
Debentures	--	--
Preference shares	--	--
TL Bank (payable>1 year)	--	--
TL Others (payable>1 year)	--	--
Term deposits payable after one year	--	--
Other Term Liabilities (USL)	--	--
Differed tax liabilities [DTL]	0.000	0.000
Total Term Liabilities	0.000	0.000
TOTAL OUTSIDE LIABILITIES	16.545	16.050
NET WORTH		

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Ordinary Share capital	4.474	5.969
Addition	--	--
Less: Withdrawals	(0.550)	(0.700)
Other reserves [excluding provisions]	--	--
Surplus (+) or deficit (-) in P&L A/c	2.045	2.465
Net Worth	5.969	7.734
TOTAL LIABILITIES	22.514	23.784
CURRENT ASSETS		
Cash and Bank Balance	0.095	0.201
Investments [Other than long term]	0.000	0.000
Receive other than deferred and exports (incl. bill purchase and discounted by banks)	0.800	0.800
Installment of Differed receivables [Due to within one year]	--	--
Inventory		
i) Raw Material		
a) Imported	--	--
b) Indigenous	--	--
ii) Stock in Process	4.000	4.200
iii) Finished Goods	0.000	0.000
Other Consumable Spares		
a) Imported	0.000	0.000
b) Indigenous	0.000	0.000
Total	20.000	21.000
Advance to Suppliers of raw material and spares	--	--
Advance Payment of Taxes	--	--
Other current Assets	--	--
Total Current Assets	20.895	22.201
FIXED ASSETS		

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Gross Block	1.916	1.916
Depreciation upto date	0.297	0.333
Net Block	1.619	1.583
Depreciation written back if any	--	--
OTHER NON-CURRENT ASSETS		
Investment / book debt/ advances deposits which are not current assets	--	--
Obsolete stocks	--	--
Other non-current assets incl. dues from directors different tax assets	0.000	0.000
Total other non-current assets	0.000	0.000
Intangible assets [patents, goodwill, prelm expenses, bad/ doubtful expenses not provided for etc.]	--	--
TOTAL ASSETS	22.514	23.784

FINANCIAL INDICATORS

(INR IN MILLION)

Particulars	2018-19 [Estimated]	2019-20 [Projected]
Net sales (value)	600.000	720.000
Exports	360.000	432.000
Operating profit	2.045	2.465
Total assets	22.514	23.784
TCA	20.895	22.201
TOL	16.545	16.050
PAT	2.045	2.465
PAT/ net sales (%)	0.34%	0.34%
Retained profit	2.045	2.465

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Retained profit / TA (%)	9.08%	10.36%
Net cash accruals (NCA)	2.087	2.501
NCA/ Total debt (%)	12.61%	15.58%
PBDIT	3.352	3.761
PBDIT / Intt.	0.265	0.298
PUC	4.474	5.969
TNW	6.519	8.434
Adjusted TNW	6.519	8.434
TOL/TNW	0.254	0.190
TOL/adj. TNW	0.254	0.190
Current ratio	0.126	0.138
ROCE	1.489	1.581
Inventory/ net sales + Recv./ Gross sales (days)	13	11
<u>RATIOS</u>		
Gross sales (value)	600.000	720.000
Net sales (Value)	600.000	720.000
Exports	360.000	432.000
Net sales /(Quantity)	--	--
Exports/ (Quantity)	--	--
Raw materials	585.629	702.200
Power and fuel	0.015	0.020
Directo labour	3.600	3.700
Selling and GA cost	4.536	5.119
Interest	1.265	1.260

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Operating profit	2.045	2.465
OPM [OP/NS] %	0.34%	0.34%
PBT	2.045	2.465
PBT/N sales (%)	0.34%	0.34%
PAT	2.045	2.465
Cash accruals	2.087	2.501
PBDIT	3.352	3.761
Intt. Cov. Ratio	2.65	2.98
PUC	44.74	59.69
TNW	65.19	84.34
Adjusted TNW	65.19	84.34
TOL/TNW	2.54	1.90
TOL/adj. TNW	2.54	1.90
Current ratio	1.26	1.38
NWC	43.50	61.51
DSCR	--	1.47
ROE (%)	52.15%	47.21%

INVENTORY AND RECEIVABLES

(INR IN MILLION)

Particulars	2018-19 [Estimated]	2019-20 [Projected]
RM-imported amount	--	--
RM-imported days	--	--

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RM-domestic amount	--	--
SIP-amount	4.000	4.000
SIP-days	2	2
FG-amount	--	--
FG-days	--	--
Receivables – expenses amount	--	--
Receivables – expenses days	--	--
Receivables – expenses amount	--	--
Receivables – dom – amount	0.800	0.800
Receivables – dom days	1	1
S cr. Amount	4.500	4.000
S. cr. Days	3	2
OCa – amount	0.095	0.201
Cash cycle (days)	1	1

NETWORTH STATEMENT

MR. DURANTA JANA [PROPRIETOR]

(INR IN MILLION)

BANK

Bank	Branch	S/B/ C/D a/c No.	Present Balance
SBI	Vachinda	30957182953	0.027
HDFC	Contai (West Bengal)	08488730000072	0.013

DETAILS OF ASSETS

IMMOVABLE PROPERTY

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Assets	Own/joint name	Area	Free hold or lease hold	Location/address	Present value	Whether encumbered (Give details)
Non Agri Land						
Residential	Own	44	Free hold	Gholbagda, P S Bhupatinagar East Medinipur	6.000	No
Agri. land	Own	150	Free hold	Gholbagda, P S Bhupatinagar East Medinipur	8.000	No

MOVABLE PROPERTY

Insurance Policies

Name of Branch	Surrender value
LIC	0.100

Vehicle

Name of Branch	Model	Surrender value
4 Wheeler	Ford	0.400

Particulars	Amount
Capital invested in business – name of firm	3.369

LIABILITIES

As Borrowed

Borrowed	Purpose of loan	Outstanding balance
Mahindra Finance	Car loan	0.150

LEGAL HEIRS/ FAMILY PARTICULARS

Name	Occupation	Relation	Age	Marital Status	Address
Madhumita_Jana	Businessmen	Spouse	33	Married	Village Gholbagda, P.O Paushi (East), Medinipur – 721444, West Bengal, India
Santanu Jana	Student	Son	06	Children	
Rajashree Jana	Student	Daughter	09	Children	
Kajal Jana	Student	Daughter	13	Children	

NETWORTH STATEMENT

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MRS. MADHUMITA JANA [GUARANTOR]

(INR IN MILLION)

BANK

Bank	Branch	Present Balance
IndusInd Bank	Contai (West Bengal)	0.014

MOVABLE PROPERTY

Jewellery

Particular	Valuation
Gold	0.070

LEGAL HEIRS/ FAMILY PARTICULARS

Name	Occupation	Relation	Age	Marital Status	Address
Duranta Jana	Businessmen	Wife	43	Married	Village Gholbagda, P.O Paushi (East), Medinipur – 721444, West Bengal, India
Santanu Jana	Student	Son	06	Children	
Rajashree Jana	Student	Daughter	09	Children	
Kajal Jana	Student	Daughter	13	Children	

NETWORTH STATEMENT

MR. SUBHASH CHANDRA [GUARANTOR]

(INR IN MILLION)

BANK

Bank	Branch	S.B. C/D a/c No.	Present Balance
IndusInd Bank	Contai (West Bengal)	159933154599	0.050

DETAILS OF ASSETS

Immovable Property

Assets	Own/joint name	Free hold or lease hold	Location/address	Present value	Whether encumbered (Give details)
Non Agri Land					

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KAJAL SEA FOOD - 525250

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Commercial	Own	Free hold	Bhaitgarh East Medinipur Paushi	7.000	No
Residential	Own	Free hold	Kanaidngi E, Medinipur Paushi	10.000	Yes

Movable Property

Insurance Policies

Name of company and Branch	Surrender Value	Annual Premium
LIC	5.000	1.000

Vehicles

Type of vehicle	Model	Present Value
4 Wheeler	Tavera	1.200
2 Wheeler	Yammah	0.070

Jewellery

Particular	Valuation
Gold	0.200

LIABILITIES

As Borrower

Borrowed from	Purpose of loan	Amount of loan	Security
Illahabad	Working capital	1.800	Residential Building

LEGAL HEIRS/ FAMILY PARTICULARS

Name	Occupation	Relation	Age	Marital Status	Address
Putul Jana	Businessmen	Spouse	42 Years	Married	Karaidighi (East), Medinipur
Abhijit Jana	Student	Son	13 Years	Unmarried	

NETWORTH STATEMENT

MR. PRADHAN ATANU [GUARANTOR]

(INR IN MILLION)

Vehicles

Type of vehicle	Present Value
2 Wheeler	0.050

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Jewellery

Particular	Valuation
Gold	0.030

Particular	Amount
Capital invested in business name of firm (As On 31.03.2017)	2.655

LEGAL HEIRS/ FAMILY PARTICULARS

Name	Occupation	Relation	Age	Marital Status	Address
Neelima Pradhan	House Mother	Mother	55 Years	Married	Karaidighi (East), Medinipur

COMPANY PROFILE

Sri Duranta Jana, son of Late Iswar Chandra Jana aged about 44 years, by faith Hindu is a resident of Vill: Gholbagda, P.O.:Paushi, P.S.Bhupatinagar, East Medinipur, West Bengal, Pin-721444 . He is the Proprietor of the unit is having more than twenty years' experience in the same line of business. He is residing in such area where harvesting of prawn has been becoming an important source of income of the local habitants. During his schooling a challenge was thrown on him to be established by doing business of PRAWN/VANNAMIE. So, he started to gather experience for the same immediate after leaving of school education. He started his business in very small volume by harvesting of Prawn on lease rental basis. Subsequently, he started to purchase Sali land for harvesting of prawn wherever he found cheap and convenient to purchase. After struggling for many years he got a golden opportunity to enter into distributorship business of See Feed, Fish Seed and Fish Medicine with "Devi Sea Foods Limited ". It has changed his style of business radically. Presently, his nature of business is TRADING OF SEA FOODS, FISH MEDICINE, FISH SEED AND HARVESTING OF VANNAMIE PRAWN.

At First Fish Seeds, Sea Foods and Fish Medicines are purchased from different suppliers like, "Devi Sea Foods Limited" . Afterwards these are supplied to different fish farmer according to their capacity and requirement. Harvesting is done there. Generally, it takes about 90 days time for maturing. Then procurement of matured Vannamie Prawn is started. Then it goes to the processing /packaging section. After proper packaging with ice these are sent to the Exporter/Domestic purchaser like "Devi Fisheries Limited".

The unit is situated adjacent to Digha Road. The adjacent area is very much favourable for harvesting of SHRIMP AND PRAWN. Both sides of Digha road are becoming famous for this type of business. Seashore and Haldia Port are not far from this area. About 55-60 kilometers distances only. Electricity has no vital role here. Still power is supplied by WBSEDCL. Water in pond is available also. Since it is located in the rural area so cheap labour is available. No question should arise about transportation because of its location besides Digha Road. The road is also becoming wider than earlier.

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Demands both in domestic and in the abroad market for Vannamie is very lucrative. Our Central Govt. as well as State Govt. has implemented different financial assistance scheme of the Govt. with subsidy for harvesting of VANNAMIE PRAWN. NABARD has created special corridor for improvement of Fishery. In accordance with the demand in the market and the financial assistance scheme it is presumed that if quality of harvesting of vannamie prawn is properly maintained then required quantity will not be a factor for this type of business. In accordance with the demand in the market and the financial assistance scheme it is presumed that if quality of harvesting of vannamie prawn is properly maintained then required quantity will not be a factor for this type of business. High potentiality is there for exporting of the vannamie prawn. Here for this unit particularly huge requirement are there from the Supplier of Sea feed and medicine.

VALUATION REPORT

(GENERAL DETAILS)

Date as on which valuation is made	31.05.2018
Name of the Owner	Mr. Subhash Chandra Jana
Location, Street, Ward No	Mouza – Bhaitgar under Kanaidighi Gram Panchayat, P.S – Marishda, District – Purba Midnapore.
Survey/ Plot No. of Land	Mouza – Bhaitgar, J L No. 415, R D Dag No. – 171 and L R. Dag No. 257, R S Khatian No. 297 and L R Khatian No. 879 P S – Marishda, District Purba Medinipur - 721430

Market price of the property	INR 0.750 Million
Distress sale value	INR 0.600 Million
Registration value for similar properties with sub-registrar office	INR 0.619 Million

VALUATION REPORT

(GENERAL DETAILS)

Date as on which valuation is made	31.05.2018
Name of the Owner	Mr. Atanu Pradhan
Location, Street, Ward No	Mouza – Bhaitgar, J L No. 416, P S – Marishda Under Kanaidighi Gram Panchayet, District Purba Medinipur -

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	721427
Survey/ Plot No. of Land	Mouza – Bhaitgar, J L No. 177, R S Dag No. 2006, L R Dag No. 2318, R S Khatian Nos. 287, L R Khatian No. 46, P S Marishda, District Purba Medinipur - 721427
Market price of the property	INR 1.935 Million
Distress sale value	INR 1.548 Million
Registration value for similar properties with sub-registrar office	INR 1.682 Million

VALUATION REPORT

(GENERAL DETAILS)

Date as on which valuation is made	31.05.2018
Name of the Owner	Mr. Duranta Jana
Brief description of the property	Land and two stories residential building
Location, Street, Ward No	Mouza – Gholbagda under Baroj Gram Panchayat, P S – Bhupatinagar, District – Purba Midnapore.
Survey/ Plot No. of Land	Mouza – Gholbagda, J L No. 330, R S & L R Dag No. – 275, Khatian No. – 813, P S Bhupatinagar, District – Purbanagar, Pin – 721444.
Market price of land	INR 2.928 Million
Cost the property	INR 5.156 Million

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 :	SUP
Analysis Done by :	VIK R
Report Prepared by :	ARC

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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