

MIRA INFORM REPORT

Report No. :	526863
Report Date :	28.08.2018

IDENTIFICATION DETAILS

Name :	LANDMARK INDUSTRIES
Registered Office :	Plot No.B-33, HSIIDC Sector 31, Near SRS Business Towers, Faridabad-121001, Haryana
Mobile No.:	91-8882722666 (Mr. Vijay Kumar)
Country :	India
Financials (as on) :	31.03.2018 (Turnover Figure) 31.03.2016 (Details Financial)
Date of Establishment :	01.01.2014
Capital Investment / Paid-up Capital :	INR 10.767 million (As on 31.03.2016)
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
TIN No.:	06851227847
GSTN : [Goods & Service Tax Registration No.]	02ABOFS2136A2ZO
PAN No.: [Permanent Account No.]	ABOFS2136A
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Manufacturer, Supplier and Distributor of Electrical Equipment (Confirmed by management)
No. of Employees :	41 (Approximately)

RATING & COMMENTS

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

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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 :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a partnership firm established in the year 2014. It is a manufacturer, supplier and distributor of electrical equipment.</p> <p>Mr. Vinay Kumar (Partner) has claimed that the firm has achieved revenue of INR 65.000 million for the financial year 2017 and INR 130.000 million for the financial year 2018.</p> <p>Payment seems to be slow but 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
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

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EXTERNAL AGENCY RATING

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 28.08.2018

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. Vinay Kumar
Designation :	Partner
Contact No.:	91-8882722666
Date :	25.08.2018

LOCATIONS

Registered Office/ Factory 1 :	Plot No.B-33, HSIIDC Sector 31, Near SRS Business Towers, Faridabad-121001, Haryana, India
Tel. No.:	Not Available
Mobile No.:	91-8882722666 (Mr. Vinay Kumar) 91-8882143466 (Ms. Sony)
Fax No.:	Not Available
E-Mail :	sales@landmarkindustries.in info@landmarkindustries.in
Website :	www.landmarkindustries.in
Area :	3600 sq.ft.

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Location :	Rented
Locality :	Industrial
Factory 2 :	1K EPIP, Jharmajri Industrial Area, Phase-II, Baddi-173205, Himachal Pradesh, India
Location :	Rented

PARTNERS

Name :	Mr. Vinay Kumar
Designation :	Partner
Date of Birth/Age :	31 Years
Qualification :	B. Tech Electrical
Experience :	19 Years
Name :	Ms. Sony
Designation :	Partner
Date of Birth/Age :	36 Years
Qualification :	MBA
Experience :	10 Years

BUSINESS DETAILS

Line of Business :	Manufacturer, Supplier and Distributor of Electrical Equipment (Confirmed by management)
Products :	Electrical Equipment
Brand Names :	Not Available
Agencies Held :	Not Divulged
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	L/C and Credit (30/60 Days)
Purchasing :	L/C and Credit (30/60 Days)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
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	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	41 (Approximately)	
Bankers :	Banker Name :	Indian Overseas Bank
	Branch :	Sector 28, Faridabad -121008, Haryana, India
	Person Name (With Designation) :	--
	Contact Number :	91-129-2277386 (Continuously Ringing)
	Name of Account Holder :	--
	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	--
	Remark :	--

Auditors :	
Name :	Jugal Arora and Company Chartered Accountants
Address:	Faridabad, Haryana, India
Membership No.:	097049
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	Not Available

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CAPITAL STRUCTURE

As on 31.03.2016

Capital Investment :	
Owned :	INR 10.767 Million
Borrowed :	--
Total :	INR 10.767 Million

FINANCIAL DATA
[all figures are INR Million]

Particulars		31.03.2018	31.03.2017
Sales Turnover (Approximately)		130.000	65.000
			(Due to Market Fluctuation)

Expected Sales (2018-2019): INR 150.000 Million

The above information has been parted by Mr. Vinay Kumar (Partner)

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

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS			31.03.2016
EQUITY AND LIABILITIES			
1] Partner's Capital			10.767
2] Reserves & Surplus			0.000
3] (Accumulated Losses)			0.000
NETWORTH			10.767
LOAN FUNDS			
1] Secured Loans			0.000
2] Unsecured Loans			5.100
TOTAL BORROWING			5.100
DEFERRED TAX LIABILITIES			0.000
TOTAL			15.867
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			0.632
Capital work-in-progress			0.000
INVESTMENT			0.000
DEFERRED TAX ASSETS			0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories			4.567
Sundry Debtors			2.683
Cash & Bank Balances			14.697
Other Current Assets			4.358

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Loans & Advances and Deposit			0.191
Total Current Assets			26.496
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors			10.840
Other Current Liabilities and Provisions			0.421
Total Current Liabilities			11.261
Net Current Assets			15.235
MISCELLANEOUS EXPENSES			0.000
TOTAL			15.867

PROFIT & LOSS ACCOUNT

	PARTICULARS		31.03.2016
	SALES		
	Income		197.545
	Other Income		0.005
	TOTAL		197.550
Less	EXPENSES		
	Cost of goods		166.315
	Cartage Inward		2.765
	Salary		3.308
	Accounting Charges		0.024
	Audit Fees		0.050
	Bonus		0.141
	Business Development Expenses		0.428
	Cartage Outward		3.455
	Commission Paid		5.102
	Computer Repair and Maintenance		0.068
	Conveyance Expenses		0.227
	Discount Expenses		0.303
	Diwali Expenses		0.127
	Electricity Expenses		0.175
	Other Expenses		10.728
	TOTAL		193.448
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION		4.334
Less	FINANCIAL EXPENSES		0.232
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION		4.102

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Less/ Add	DEPRECIATION/ AMORTISATION			0.127
	NET PROFIT/ (LOSS)			3.975

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS			31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)			4.96
Account Receivables Turnover (Income / Sundry Debtors)			73.63
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			23.79
Inventory Turnover (Operating Income / Inventories)			0.95
Asset Turnover (Operating Income / Net Fixed Assets)			6.86

LEVERAGE RATIOS

PARTICULARS			31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.60
Debt Equity Ratio (Total Liability / Networth)			0.47
Current Liabilities to Networth (Current Liabilities / Net Worth)			1.52
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.06
Interest Coverage Ratio (PBIT / Financial Charges)			18.68

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PROFITABILITY RATIOS

PARTICULARS				31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%			2.01
Return on Total Assets ((PAT / Total Assets) * 100)	%			14.65
Return on Investment (ROI) ((PAT / Networth) * 100)	%			36.92

SOLVENCY RATIOS

PARTICULARS				31.03.2016
Current Ratio (Current Assets / Current Liabilities)				1.62
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)				1.34
G-Score Ratio Financial (Networth / Total Assets)				0.40
G-Score Ratio Debt (Debts / Equity Capital)				0.47
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)				1.62

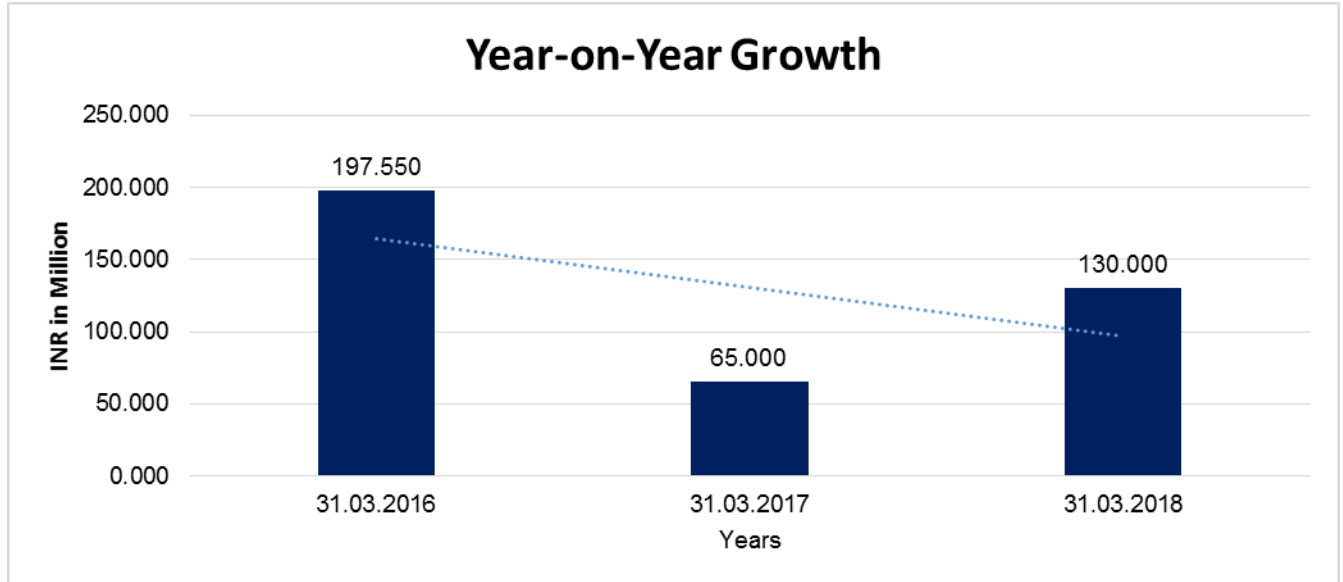
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	197.550	65.000 (Approximately)	130.000 (Approximately)
		(67.097)	100.000

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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	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	No
19	Major customers	No
20	Banking Details	Yes

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21	Banking facility details	No
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%	Yes
28	Estimation for coming financial year	Yes
29	Profitability for last one year	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

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 70.04
UK Pound	1	INR 89.95
Euro	1	INR 81.30

INFORMATION DETAILS

Information Gathered by :	NAG
Analysis Done by :	NIY
Report Prepared by :	JYTK

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	YES
--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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