

MIRA INFORM REPORT

Report No. :	526447
Report Date :	29.08.2018

IDENTIFICATION DETAILS

Name :	SARAOGI UDYOG PRIVATE LIMITED (w.e.f. 19.04.2004)
Formerly Known As :	ARIHANT COKE PRIVATE LIMITED
Registered Office :	21, Hemant Basu Sarani, Centre Point, 2 nd Floor, Suit No.212, Kolkata – 700001, West Bengal
Tel. No.:	91-33-22138779
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	26.04.1996
CIN No.: [Company Identification No.]	U23109WB1996PTC079509
Capital Investment / Paid-up Capital :	INR 75.071 Million
PAN No.: [Permanent Account No.]	AACCA2104N
GSTN : [Goods & Service Tax Registration No.]	24AACCA2104N1Z2 (Gujarat) 19AACCA2104N1ZT (West Bengal) 21AACCA2104N1Z8 (Odisha) 37AACCA2104N1ZV ((Andhra Pradesh)
Legal Form :	Private Limited Liability Company
Line of Business :	Trader of Coal and Coke. (Registered Activity)
No. of Employees :	Information declined by the management

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

Maximum Credit Limit :	USD 2300000
Status :	Good
Payment Behaviour :	Regular
Litigation :	Clear
Comments :	<p>Saraogi Udyog Private Limited (SUPL), Incorporated in 1996 is Kolkata-based promoted by members of Saraogi family, who have extensive experience in the coal trading industry. The company trades in coal and coke. It is an established company having good track record.</p> <p>For the financial year ended 2017, the company has witnessed a growth in its revenue and has achieved profit margin at 0.82% (approximately).</p> <p>The company possesses sound financial profile marked by healthy net worth base along with negligible debt recorded by the company.</p> <p>The company also derives strength from its long established track record of business operations.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be regular and as per commitments.</p> <p>In view of the aforesaid, the company 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

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

EXTERNAL AGENCY RATING

Rating Agency Name	CRISIL
Rating	Long Term Rating=BBB+
Rating Explanation	Moderate degree of safety and moderate credit risk.
Date	30.06.2018

Rating Agency Name	CRISIL
Rating	Short Term Rating=A2
Rating Explanation	Strong degree of safety and low credit risk.
Date	30.06.2018

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 29.08.2018

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 DENIED BY

Name :	Mr. Manmohan
Designation :	Accounts Department

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Contact No.:	91-33-22138779
Name :	Mr. Anil Kumar Saraogi
Designation :	Director
Contact No.:	91-9831048284
Date :	23.08.2018

LOCATIONS

Registered Warehouse/ Office :	Office / Corporate	21, Hemant Basu Sarani, Centre Point, 2 nd Floor, Suit No. 212, Kolkata – 700001, West Bengal, India
Tel. No.:		91-33-22138779 / 80 / 81 / 22481333/ 0674
Mobile No.:		91-9831048284 (Mr. Anil Kumar Saraogi)
Fax No.:		91-33-22435334 / 22138781
E-Mail :		saraogi@cal2.vsnl.net.in anil@saraogiudyog.com saraogiudyog@eth.net mukesh@saraogiudyog.com info@saraogiudyog.com
Website :		www.saraogiudyog.com
Field Office :	Located at:	<ul style="list-style-type: none"> • Haldia (West Bengal) • Durgapur (West Bengal) • Brijrajnagar (Orissa) • Talcher (Orissa)
Branches :	Located at:	<ul style="list-style-type: none"> • NH 5, PO Harianta, PS Tangi, Nirgundi, Cultack, Orissa • Dhanbad (Jharkahnd) • Chandrauli (Uttar Pradesh) • Raigarh (Chhattisgarh) • Vizag (Andhra Pradesh)

DIRECTORS

As on 31.03.2018

Name :	Mr. Ramesh Kumar Saraogi
Designation :	Director
Address :	DL-20, Salt Lake City, Sector II, Kolkata – 700091, West Bengal, India
Date of Birth/Age :	27.10.1960
Qualification :	Graduate

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Date of Appointment :	26.04.1996		
PAN No.:	APKPS6829Q		
DIN No.:	00660598		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U23109WB1995PTC070709	ARIHANT MAFEXCO PVT LTD	31/03/1995	-
U70101WB1996PTC077402	DUGAR CONSTRUCTION PVT LTD	29/09/2015	-
U36100DL2015PTC287226	SIDDHA UDYOG PRIVATE LIMITED	09/11/2015	-
Name :			
Mr. Anil Kumar Saraogi			
Designation :			
Director			
Address :			
DL-20, Salt Lake City, Sector II, Kolkata – 700091, West Bengal, India			
Date of Birth/Age :			
22.09.1963			
Qualification :			
Graduate			
Date of Appointment :			
26.04.1996			
PAN No.:			
APKPS6564E			
DIN No.:			
00660641			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U65999WB1995PTC070950	SARAOGI VINIYOG PVT.LTD.	06/04/1995	-
U70101WB1996PTC077402	DUGAR CONSTRUCTION PVT LTD	29/09/2015	-

KEY EXECUTIVES

Name :	Mr. Mukesh Kumar Pandey
Designation :	Company Secretary
Address :	6, Narsingh Bose Lane, 4th Floor, Fazir Bazar, Howrah, Kolkata – 711101, West Bengal, India
Date of Appointment :	01.08.2017
PAN No.:	AXBPP9268K
Name :	
Mr. Manmohan	
Designation :	
Accounts Department	

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares
Anil Kumar Saraogi	546500
Jaishree Saraogi	175500
Dulichand Saraogi (HUF)	50000
Kiran Saraogi	230000

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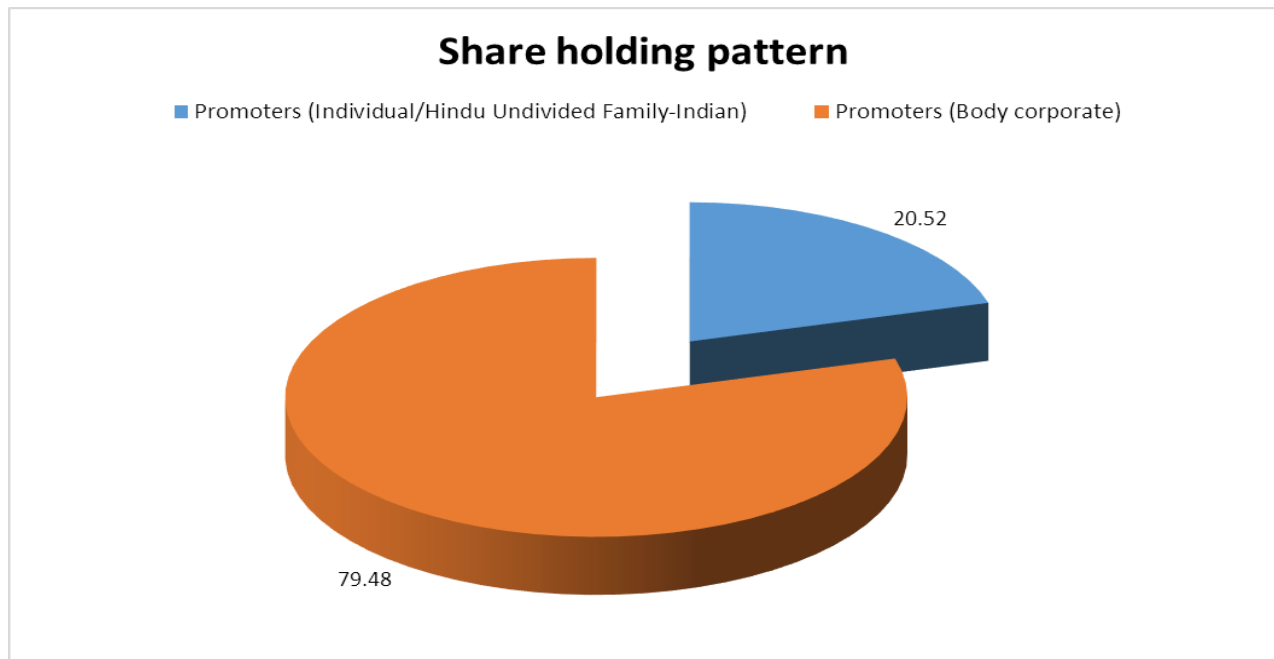
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Ramesh Kumar Saraogi		537900
Rishabh Saraogi		500
Arihant Mafexco Private Limited, India		55000
Saraogi Viniyog Private Limited, India		3159700
Dugar Construction Private Limited, India		2752000
Total		7507100

Equity Share Break up (Percentage of Total Equity)

As on 21.09.2017

Category	Percentage
Promoters (Individual/Hindu Undivided Family-Indian)	20.52
Promoters (Body corporate)	79.48
Total	100.00



BUSINESS DETAILS

Line of Business :	Trader of Coal and Coke. (Registered Activity)	
Products/ Services :	Item Code No.	Product/ Services Description
	27011910	Trading In Coal and Coke
Brand Names :	Not Available	

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Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	Not Divulged

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	Information declined by the management	
Bankers :	Bank Name	Oriental Bank of Commerce
	Branch	Large Corporate Branch, 6th Floor, Om Tower, 32, Jawaharlal Nehru Road, Kolkata – 700071, West Bengal, India
	Person Name (With Designation)	--
	Contact Number	--
	Name of Account Holder	--
	Account Number	--
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	--

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	<ul style="list-style-type: none"> Central Bank of India, Kolkata Main Branch 33, Netaji Subhas Road, Kolkata – 700001, West Bengal, India Central Bank of India (Lead Bank), Red Cross Place Branch, 4 and 4/1 Red Cross Place, Kolkata – 700001, West Bengal, India Standard Chartered Bank, 19, Netaji Subhas Road, Kolkata – 700001, West Bengal, India 												
Facilities :	<table border="1"> <thead> <tr> <th>Secured Loan</th> <th>31.03.2017 (INR in Million)</th> <th>31.03.2016 (INR in Million)</th> </tr> </thead> <tbody> <tr> <td>Short-term borrowings</td> <td></td> <td></td> </tr> <tr> <td>Rupee term loans from banks</td> <td>22.329</td> <td>224.478</td> </tr> <tr> <td>Total</td> <td>22.329</td> <td>224.478</td> </tr> </tbody> </table>	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)	Short-term borrowings			Rupee term loans from banks	22.329	224.478	Total	22.329	224.478
Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)											
Short-term borrowings													
Rupee term loans from banks	22.329	224.478											
Total	22.329	224.478											

Auditors :	
Name :	R. Tulsian and Company Chartered Accountants
Address :	7/1C, Jatindra Mohan Avenue, Kolkata- 700006, West Bengal, India
Tel. No.:	91-33-25431785/ 2270/ 2271
Fax No.:	91-33-25432270
E-Mail :	tulsian_tax@hotmail.com
Website :	www.itaxplanner.com
Income-tax PAN of auditor or auditor's firm :	AAGFR4955B
Memberships :	Not Available
Collaborators :	Not Available
Subsidiary Company :	Saraogi Global Pte Limited, Singapore
Associate :	Saraogi Viniyog Private Limited
Other Related Party :	Arihant Mafexco Private Limited
Company under Common Control :	Dugar Construction Private Limited

CAPITAL STRUCTURE

As on 21.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
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7620000	Equity Shares	INR 10/- each	INR 76.200 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
7507100	Equity Shares	INR 10/- each	INR 75.071 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET (STANDALONE)

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	75.071	75.071	75.071
(b) Reserves and Surplus	729.070	686.864	658.006
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	804.141	761.935	733.077
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.105	0.051
(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	0.105	0.051
(4) Current Liabilities			
(a) Short-term borrowings	22.329	224.478	6.400
(b) Trade payables	1423.686	1751.448	1751.612
(c) Other current liabilities	115.295	131.966	97.134
(d) Short-term provisions	42.128	18.627	72.117
Total Current Liabilities (4)	1603.438	2126.519	1927.263
TOTAL	2407.579	2888.559	2660.391
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	29.830	24.034	17.363
(ii) Intangible Assets	0.000	0.000	0.000
(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	3.031	3.031	3.031
(c) Deferred tax assets (net)	0.010	0.000	0.000
(d) Long-term loans and advances	10.200	19.040	8.308
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	43.071	46.105	28.702

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	504.819	691.075	843.006
(c) Trade receivables	1166.427	1043.673	1057.249
(d) Cash and bank balances	528.207	852.271	506.346
(e) Short-term loans and advances	165.055	255.425	225.063
(f) Other current assets	0.000	0.010	0.025
Total Current Assets	2364.508	2842.454	2631.689
TOTAL	2407.579	2888.559	2660.391

PROFIT & LOSS ACCOUNT (STANDALONE)

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Total Revenue from operations	5282.242	4858.329	6640.696
	Other Income	44.649	35.592	62.480
	TOTAL	5326.891	4893.921	6703.176
Less	EXPENSES			
	Purchases of Stock-in-Trade	4053.544	3680.417	6189.225
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	186.256	151.931	(598.977)
	Employee benefit expense	20.264	9.953	8.090
	CSR expenditure	0.000	0.000	2.554
	Other expenses	892.214	817.958	826.969
	Extraordinary items	0.000	0.000	33.924
	TOTAL	5152.278	4660.259	6461.785
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	174.613	233.662	241.391
Less	FINANCIAL EXPENSES	104.558	181.422	179.496
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	70.055	52.240	61.895
Less/ Add	DEPRECIATION/ AMORTISATION	3.108	1.972	1.001
	PROFIT/ (LOSS) BEFORE TAX	66.947	50.268	60.894
Less	TAX	23.615	17.285	20.098
	PROFIT/ (LOSS) AFTER TAX	43.332	32.983	40.796

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Earnings / (Loss) Per Share (INR)	5.77	4.23	5.41
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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 flows from (used in) operations	(307.685)	375.177	(397.267)
Net cash flows from (used in) operating activities	(317.164)	375.930	(458.360)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	80.60	78.41	58.11
Account Receivables Turnover (Income / Sundry Debtors)	4.53	4.66	6.28
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	128.20	173.70	103.30
Inventory Turnover (Operating Income / Inventories)	0.35	0.34	0.29
Asset Turnover (Operating Income / Net Fixed Assets)	5.85	9.72	13.90

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.67	0.74	0.72
Debt Equity Ratio (Total Liability / Networth)	0.03	0.29	0.01
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.99	2.79	2.63
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.04	0.03	0.02

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Interest Coverage Ratio (<i>PBIT / Financial Charges</i>)	1.67	1.29	1.34
--	------	------	------

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (<i>(PAT / Sales) * 100</i>)	%	0.82	0.68	0.61
Return on Total Assets (<i>(PAT / Total Assets) * 100</i>)	%	1.80	1.14	1.53
Return on Investment (ROI) (<i>(PAT / Networth) * 100</i>)	%	5.39	4.33	5.57

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (<i>Current Assets / Current Liabilities</i>)		1.47	1.34	1.37
Quick Ratio (<i>(Current Assets – Inventories) / Current Liabilities</i>)		1.16	1.01	0.93
G-Score Ratio Financial (<i>Networth / Total Assets</i>)		0.33	0.26	0.28
G-Score Ratio Debt (<i>Debts / Equity Capital</i>)		0.30	2.99	0.09
G-Score Ratio Liquidity (<i>Total Current Assets / Total Current Liabilities</i>)		1.47	1.34	1.37

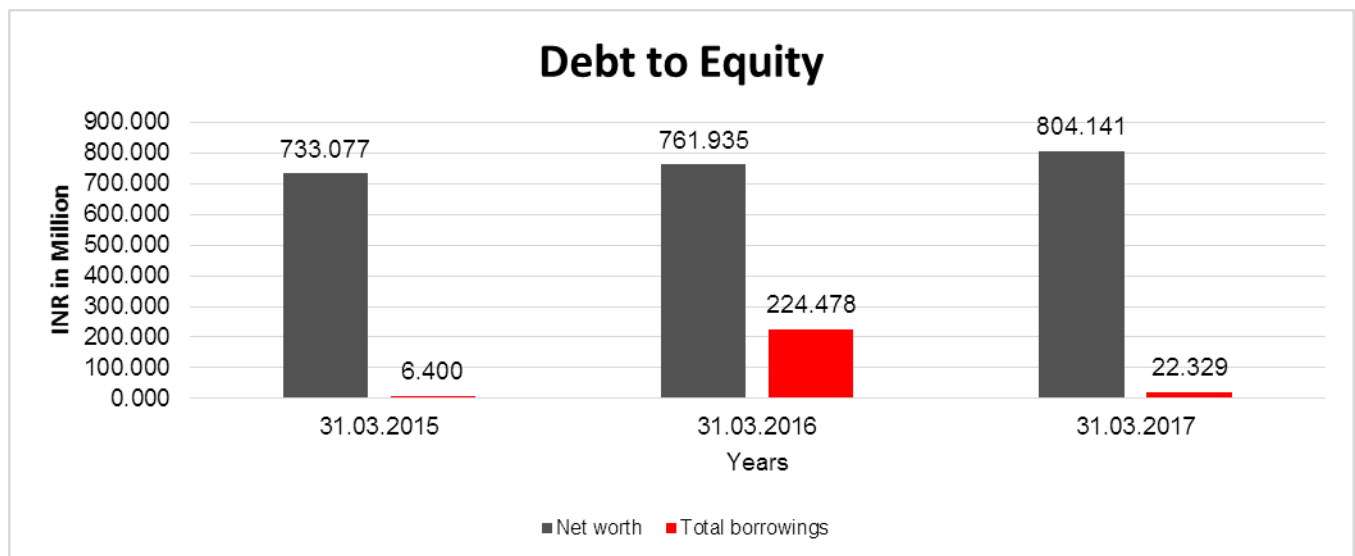
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

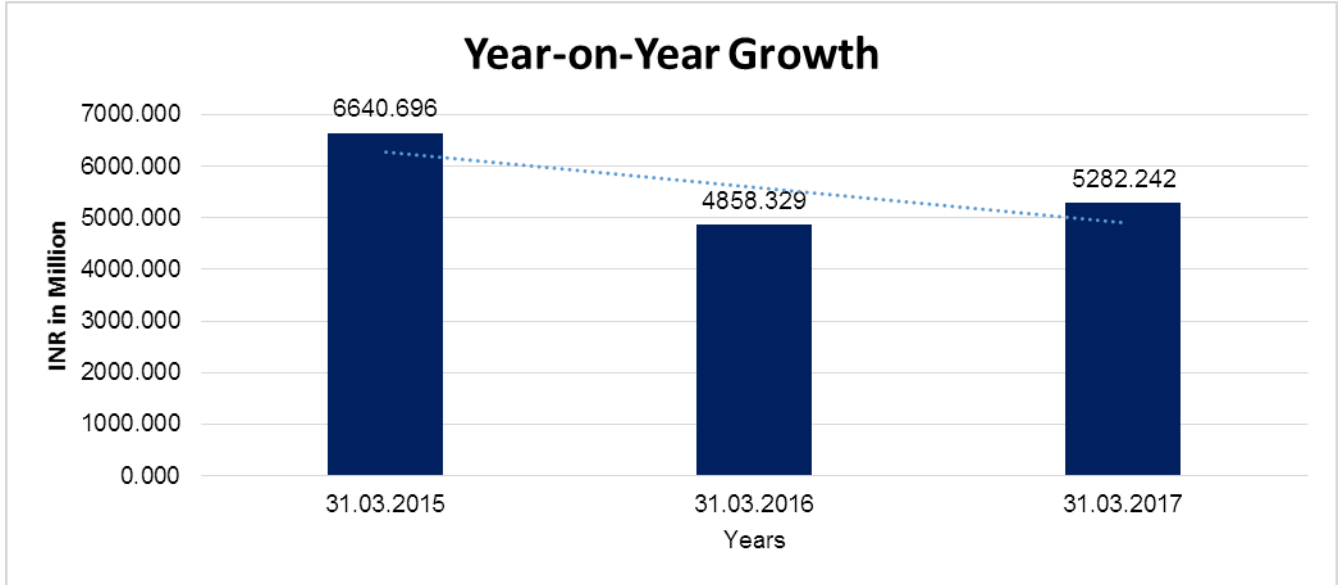
Particular	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Share Capital	75.071	75.071	75.071
Reserves & Surplus	658.006	686.864	729.070
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	733.077	761.935	804.141
Long-term borrowings	0.000	0.000	0.000
Short term borrowings	6.400	224.478	22.329
Total borrowings	6.400	224.478	22.329
Debt/Equity ratio	0.009	0.295	0.028



YEAR-ON-YEAR GROWTH

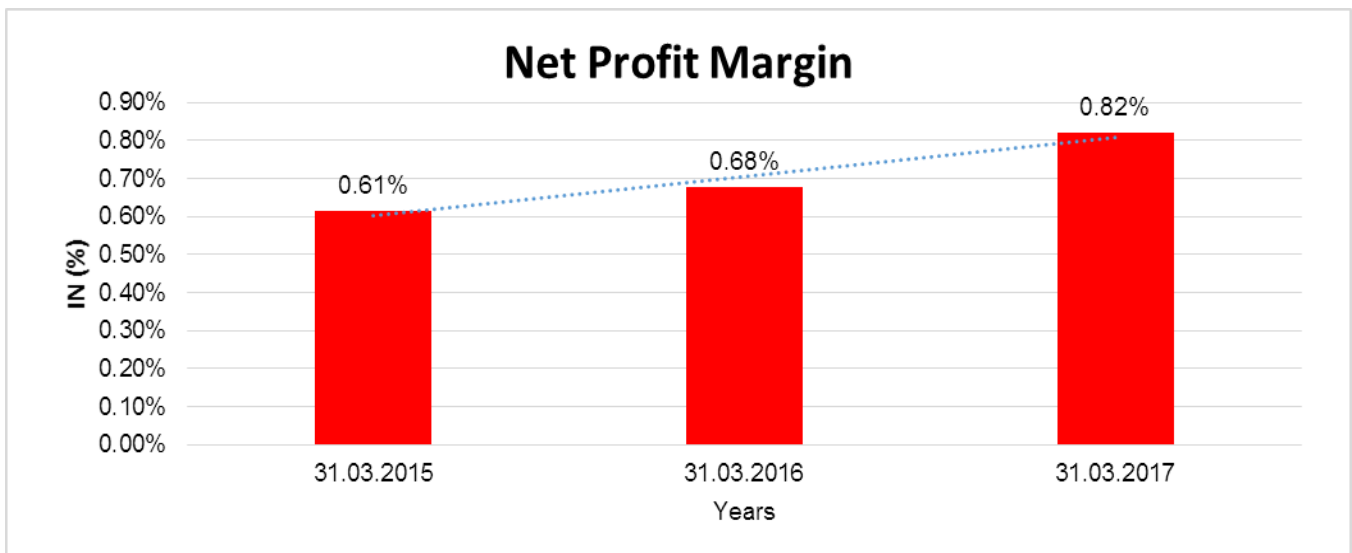
Year on Year Growth	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Sales	6640.696	4858.329	5282.242
		(26.840)	8.725

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NET PROFIT MARGIN

Net Profit Margin	31.03.2015 (INR In Million)	31.03.2016 (INR In Million)	31.03.2017 (INR In Million)
Sales	6640.696	4858.329	5282.242
Profit/ (Loss)	40.796	32.983	43.332
	0.61%	0.68%	0.82%



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ABRIDGED BALANCE SHEET - CONSOLIDATED

SOURCES OF FUNDS	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES		
(1) Shareholders' Funds		
(a) Share Capital	75.071	75.071
(b) Reserves and Surplus	908.730	837.191
(c) Money received against share warrants	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000
Total Shareholders' Funds (1) + (2)	983.801	912.262
(3) Non-Current Liabilities		
(a) long-term borrowings	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.104
(c) Other long-term liabilities	0.000	0.000
(d) long-term provisions	0.000	0.000
Total Non-current Liabilities (3)	0.000	0.104
(4) Current Liabilities		
(a) Short-term borrowings	116.727	259.124
(b) Trade payables	1380.570	1948.399
(c) Other current liabilities	119.993	135.240
(d) Short-term provisions	53.911	34.583
Total Current Liabilities (4)	1671.201	2377.346
TOTAL	2655.002	3289.712
II. ASSETS		
(1) Non-current assets		
(a) Fixed Assets		
(i) Tangible assets	29.830	24.034
(ii) Intangible Assets	0.000	0.000
(iii) Tangible assets capital work-in-progress	0.000	0.000
(iv) Intangible assets under development	0.000	0.000
(b) Non-current Investments	0.190	0.190
(c) Deferred tax assets (net)	0.010	0.000
(d) Long-term loans and advances	10.413	19.257
(e) Other Non-current assets	0.000	0.000
Total Non-Current Assets	40.443	43.481
(2) Current assets		
(a) Current investments	0.000	0.000
(b) Inventories	559.864	769.426
(c) Trade receivables	1267.668	1271.450

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(d) Cash and bank balances		541.122	926.709
(e) Short-term loans and advances		245.905	278.636
(f) Other current assets		0.000	0.010
Total Current Assets		2614.559	3246.231
TOTAL		2655.002	3289.712

PROFIT & LOSS ACCOUNT - CONSOLIDATED

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Total Revenue from operations	5804.345	5570.083
	Other Income	48.494	35.940
	TOTAL	5852.839	5606.023
Less	EXPENSES		
	Purchases of Stock-in-Trade	4369.259	4197.599
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	209.561	97.076
	Employee benefit expense	20.264	9.953
	Other expenses	1047.900	1004.334
	TOTAL	5646.984	5308.962
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	205.855	297.061
Less	FINANCIAL EXPENSES	105.491	187.594
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	100.364	109.467
Less / Add	DEPRECIATION/ AMORTISATION	3.108	1.972
	PROFIT/ (LOSS) BEFORE TAX	97.256	107.495
Less	TAX	28.107	23.576
	TOTAL PROFIT (LOSS) FOR PERIOD FROM CONTINUING OPERATIONS	69.149	83.919
Less	TAX EXPENSE OF DISCONTINUING OPERATIONS	0.229	0.229
	TOTAL PROFIT (LOSS) FOR PERIOD	68.920	83.690

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Earnings / (Loss) Per Share (INR)	9.18	4.23
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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	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
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	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
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	Yes
31	External Agency Rating, if available	Yes
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

FINANCIAL PERFORMANCE REVIEW

REVENUE ACHIEVEMENTS

The total gross revenue of the Company Increased to INR 5326.900 Million from INR 4893.900 Million in the previous year which is a rise of 8.84% in the total revenues.

PROFITABILITY

The Company's profit after tax is INR 43.300 Million in the current financial year which suggests a booming 33.41% rise in profits.

INDEX OF CHARGES

Charges Registered								
SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G92001908	100186694	ORIENTAL BANK OF COMMERCE	29/06/2018	-	-	250000000.0	Large Corporate Branch6th Floor, Om Tower, 32, Jawaharlal Nehru RoadKolkataWB700071IN
2	G83272054	100115653	CENTRAL BANK OF INDIA	07/08/2017	05/04/2018	-	451000000.0	Kolkata Main Branch33, Netaji Subhas RoadKolkataWB700001IN
3	C54421615	10571008	DBS BANK LTD.	27/01/2015	-	-	180000.0	4A, NANDALAL BASU SARANI(LITTLE, RUSSEL STREET)KOLKAT AWB700071IN
4	G46038287	10519052	CENTRAL BANK OF INDIA	05/09/2014	24/01/2017	-	241000000.0	Kolkata Main Branch33, Netaji Subhas RoadKolkataWB700001IN
5	G46040028	10311190	CENTRAL BANK OF INDIA	10/09/2011	24/01/2017	-	241000000.0	Kolkata Main Branch33, Netaji Subhas RoadKolkataWB700001IN
6	B22945	902445	CENTRA	05/08/1	23/09/20	-	200000000.0	Red Cross Place

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	711	32	L BANK OF INDIA (LEAD BANK)	997	11			Branch,4 & 4/1 Red Cross PlaceKolkataWB70 0001IN
7	G43492 586	105771 88	STANDA RD CHARTE RED BANK	01/07/2 015	-	12/05/20 17	100000000.0	19 NETAJI SUBHAS ROAD,KOLKATAW B700001IN

FIXED ASSETS

- Land
- Buildings
- Office building
- Other building
- Furniture and fixtures
- Vehicles
- Motor 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 70.38
UK Pound	1	INR 90.54
Euro	1	INR 82.26

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	DIV
Report Prepared by :	SUD

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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