

## MIRA INFORM REPORT

<b>Report No. :</b>	521926
<b>Report Date :</b>	30.08.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	LUNAWAT TRADING COMPANY
<b>Registered Office :</b>	201, Swapna Complex, 5, A Rasmi Society, Near Mithakali 6 Road, Navrangpura, Ahmedabad – 380009, Gujarat
<b>Mobile No.:</b>	91-9484864951 (Mr. Rajendra Lunawat)
<b>Website :</b>	Not Available
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Establishment :</b>	23.04.1984
<b>Capital Investment / Paid-up Capital :</b>	INR 121.133 Lacs
<b>PAN No.:</b> [Permanent Account No.]	AAAFL6080H
<b>GSTN :</b> [Goods & Service Tax Registration No.]	24AAAFL6080H1ZH
<b>Udyog Aadhaar No.:</b>	GJ01A0114204
<b>Legal Form :</b>	Partnership Concern with an unlimited liability of the partners
<b>Line of Business :</b>	Supply of raw cotton to various consumers.
<b>No. of Employees :</b>	5 (Approximately)

### RATING & COMMENTS

<b>MIRA's Rating :</b>	A
------------------------	---

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

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Usually correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a partnership concern and it was established in the year 1984. It is engaged as a supplier of raw cotton.</p> <p>For the financial year 2017, the concern has achieved topline growth in its revenue as compared to its previous year but it has reported thin profit margin during the year.</p> <p>Rating takes into consideration, established track record of business operations and fair revenue base of the concern.</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:</p> <p>Site visit was conducted at the given address and our executive has successfully traced the subject.</p> <p>At the premises, our executive met Mr. Rajendra Kumar Lunawat (Partner), who confirmed the existence of the subject on the given address.</p> <p>As per our executive's observation, it is a 4 storey building and subject is situated on the 2nd floor. Area of the premise is 1300 sq. ft.</p> <p>Location was easy to find, locality seems to be commercial and area near the premise seems to be neutral.</p> <p>Landmark: Narayan Nidhi.</p> <p>Our executive had sighted 5 employees along with telephone, fax machine, computers, air conditioners, office equipment, xerox machine and furniture items at the premises.</p> <p>No name board of the subject was sighted at the given address.</p> <p>On inquiry with local people Mr. Suryabhai (staff) from "Deora Group" and Mr. Nemichand from "Shah Motor Glass", they confirmed the existence of the subject on the given address.</p>

**NOTES:**

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

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

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

**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 31-03-2016.

**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 30.08.2018

**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.

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

**INFORMATION PARTED BY**

<b>Name :</b>	Mr. Rajendra Kumar Lunawat
<b>Designation :</b>	Partner
<b>Contact No.:</b>	91-9484864951
<b>Date :</b>	22.08.2018

**LOCATIONS**

<b>Registered Office :</b>	201, Swapna Complex, 5, A Rasmi Society, Near Mithakali 6 Road, Navrangpura, Ahmedabad – 380009, Gujarat, India
<b>Tel. No.:</b>	91-79-40049457
<b>Mobile No.:</b>	91-9484864951 / 9426520435 (Mr. Rajendra Lunawat) 91-9414113801 (Mr. Jinesh Kumar Lunawat)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:mohansobhagabd@yahoo.com">mohansobhagabd@yahoo.com</a>
<b>Area :</b>	1300 sq. ft.
<b>Location :</b>	Owned
<b>Locality :</b>	Commercial

**PARTNERS**

<b>Name :</b>	Mr. Rajendrakumar Budhraj Lunawat
<b>Designation :</b>	Partner
<b>Address :</b>	Jamola Factory Gali, Bijainagar, Tehsil Masuda, Baral-2, Ajmer – 305624, Rajasthan, India
<b>Date of Birth/Age :</b>	01.06.1967
<b>Mobile No.:</b>	91-9426520435
<b>E-mail :</b>	<a href="mailto:lunawatrajendra@yahoo.com">lunawatrajendra@yahoo.com</a>
<b>Aadhaar No.:</b>	4746 1550 8323
<b>PAN No.:</b>	AAKPL4165H
<b>Name :</b>	Mrs. Umrao Kanwar Lunawat
<b>Designation :</b>	Partner
<b>Address :</b>	Ward No.10, Mahavir Bazar, Near Jain Temple, Bijainagar, Ajmer – 305624, Rajasthan, India
<b>Date of Birth/Age :</b>	01.09.1934
<b>Mobile No.:</b>	91-9414113801
<b>Aadhaar No.:</b>	5693 1460 7904
<b>PAN No.:</b>	AAKPL4166E
<b>Name :</b>	Mrs. Ratanlata Parasmalji Lunawat
<b>Designation :</b>	Partner
<b>Address :</b>	Mahavir Bazar, Vijayanagar, Baral-2, Bijainagar, Ajmer – 305624, Rajasthan, India

<b>Date of Birth/Age :</b>	10.11.1958
<b>Mobile No.:</b>	91-9426520435
<b>Aadhaar No.:</b>	6953 6287 5017
<b>PAN No.:</b>	AAKPL4164G
<b>Name :</b>	Mr. Jinesh Kumar Lunawat (HUF)
<b>Designation :</b>	Partner
<b>PAN No.:</b>	AAAHJ5254M

**DETAILS OF GROUP COMPANIES**

NIL

**BUSINESS DETAILS**

<b>Line of Business :</b>	Supply of raw cotton to various consumers.
<b>Products / Services :</b>	Raw Cotton
<b>Brand Names :</b>	Not Available
<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	L/C, Cash and Credit
<b>Purchasing :</b>	L/C, Cash and Credit

**GENERAL INFORMATION**

<b>Suppliers :</b>	<ul style="list-style-type: none"> <li>Vishvanath Ginning Pressing Factory, Maharashtra</li> <li>Gopalkrishna Agro Products Private Limited, Maharashtra</li> <li>Sri Sandhya Enterprises, Telangana</li> </ul>
<b>Customers :</b>	Wholesalers, Retailers, End Users <ul style="list-style-type: none"> <li>Arvind Limited, Ahmedabad</li> <li>Nandan Denim Limited, Ahmedabad</li> <li>Sangam India Private Limited, Bhilwara</li> </ul>
<b>No. of Employees :</b>	5 (Approximately)

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

<b>Bankers :</b>	<b>Banker Name :</b>	HDFC Bank Limited
	<b>Branch :</b>	Astral Towers, Opposite Reliance Gen Insu, Near Mithakali Six Road, Ahmedabad – 380009, Gujarat, India
	<b>Person Name (With Designation) :</b>	Mr. Vipul Jani (Relationship Manager)
	<b>Contact Number :</b>	91-9327935782
	<b>E-mail :</b>	<a href="mailto:vipul.jani@hdfcbank.com">vipul.jani@hdfcbank.com</a>
	<b>Type of Account:</b>	Cash Credit
	<b>Type of facility :</b>	Cash Credit= INR 11.000 Lacs
	<b>Account Number :</b>	00062790000943
	<b>Branch Code :</b>	000006
	<b>IFSC Code :</b>	HDFC0000006
<b>MICR Code :</b>	380240002	

<b>Auditors :</b>	
<b>Name :</b>	Gopal Agarwal and Company Chartered Accountants
<b>Address :</b>	Beawar, Rajasthan, India
<b>Membership No.:</b>	014228

**LITIGATIONS**

**NIL**

**CAPITAL STRUCTURE**  
*[INR in Lacs]*

**AS ON 31.03.2017**

Name of Partners	Opening Balance	Rent	Interest	Share of profit	Total	Sundry Debit	Closing Balance
Umrao Kanwar Lunawat	22.088	0.660	2.651	0.794	26.193	0.000	26.193
Ratanlata Lunawat	15.902	0.660	1.907	0.793	19.262	0.026	19.236
Jinesh Kumar Lunawat HUF	33.632	0.660	4.036	0.793	39.121	0.000	39.121
Rajendra Kumar Lunawat	31.496	0.660	3.766	0.793	36.715	0.132	36.583
<b>TOTAL</b>	<b>103.118</b>	<b>2.640</b>	<b>12.360</b>	<b>3.173</b>	<b>121.291</b>	<b>0.158</b>	<b>121.133</b>

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

**FINANCIAL DATA**  
*[all figures are INR Lacs]*

**ABRIDGED BALANCE SHEET**

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

<b>SOURCES OF FUNDS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
<b>EQUITY AND LIABILITIES</b>			
1] Partner's Capital	121.133	103.118	100.130
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.000	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
<b>NETWORTH</b>	<b>121.133</b>	<b>103.118</b>	<b>100.130</b>
<b>LOAN FUNDS</b>			
1] Secured Loans	0.000	0.000	0.000
2] Unsecured Loans	108.841	99.373	91.597
<b>TOTAL BORROWING</b>	<b>108.841</b>	<b>99.373</b>	<b>91.597</b>
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
<b>TOTAL</b>	<b>229.974</b>	<b>202.491</b>	<b>191.727</b>
<b>APPLICATION OF FUNDS</b>			
FIXED ASSETS [Net Block]	0.827	0.367	0.430
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	11.668	185.525	0.000
DEFERRED TAX ASSETS	0.000	0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories	0.000	0.000	0.000
Sundry Debtors	94.866	131.598	16.573
Cash & Bank Balances	112.650	0.689	40.673
Other Current Assets	0.000	0.000	0.000
Loans & Advances	33.728	14.268	143.930
<b>Total Current Assets</b>	<b>241.244</b>	<b>146.555</b>	<b>201.176</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors	20.865	128.862	6.719
Other Current Liabilities	1.480	0.524	1.610
Provisions	1.420	0.570	1.550
<b>Total Current Liabilities</b>	<b>23.765</b>	<b>129.956</b>	<b>9.879</b>
<b>Net Current Assets</b>	<b>217.479</b>	<b>16.599</b>	<b>191.297</b>

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

MISCELLANEOUS EXPENSES	0.000	0.000	0.000
<b>TOTAL</b>	<b>229.974</b>	<b>202.491</b>	<b>191.727</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Income	924.191	524.875	1863.174
	Other Income	29.230	22.001	24.157
	<b>TOTAL</b>	<b>953.421</b>	<b>546.876</b>	<b>1887.331</b>
<b>Less</b>	<b>EXPENSES</b>			
	Purchases of cotton	912.265	520.148	1847.304
	Brokerage	1.065	0.635	3.525
	Electricity expenses	0.721	0.661	0.831
	Freight expenses	1.510	0.000	0.000
	Insurance	0.068	0.000	0.011
	Office rent	2.640	2.160	2.160
	Petrol expenses	0.102	0.092	0.097
	Salary	2.340	2.302	2.907
	Telephone expenses	0.317	0.393	0.308
	Travelling expenses	0.110	0.103	0.148
	Donation	0.000	0.000	0.050
	Quality allowances	0.000	0.219	0.000
	Air conditioner, computer repair and maintenance	0.066	0.082	0.023
	Legal expenses	0.248	0.223	0.195
	Municipal tax	0.042	0.043	0.042
	Office expenses	0.123	0.125	0.085
	Office maintenance	0.297	0.419	0.301
	Professional tax	0.034	0.034	0.031
	Scooter repair	0.073	0.036	0.081
	Stationery expenses	0.019	0.034	0.070
	Interest paid to partners	12.359	8.288	10.689
	<b>TOTAL</b>	<b>934.399</b>	<b>535.997</b>	<b>1868.858</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>19.022</b>	<b>10.879</b>	<b>18.473</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>14.328</b>	<b>8.977</b>	<b>13.247</b>
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>4.694</b>	<b>1.902</b>	<b>5.226</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>0.100</b>	<b>0.063</b>	<b>0.074</b>

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>4.594</b>	<b>1.839</b>	<b>5.152</b>
<b>Less</b>	<b>TAX</b>	1.420	0.570	1.550
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>3.174</b>	<b>1.269</b>	<b>3.602</b>

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)	37.47	91.51	3.25
Account Receivables Turnover (Income / Sundry Debtors)	9.74	3.99	112.42
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	23.00	29.64	42.96

**LEVERAGE RATIOS**

<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.52	0.69	0.50
Debt Equity Ratio (Total Liability / Networth)	0.90	0.96	0.91
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.09	2.22	1.01
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.01	0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)	1.33	1.21	1.39

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to Sales ((PAT / Sales) * 100)	%	0.34	0.24	0.19
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.25	0.38	1.79
Return on Investment (ROI) ((PAT / Networth) * 100)	%	2.62	1.23	3.60

**SOLVENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.82	0.64	1.98
Quick Ratio ((Current Assets - Inventories) / Current Liabilities)		1.82	0.64	1.98
G-Score Ratio Financial (Networth / Total Assets)		0.48	0.31	0.50
G-Score Ratio Debt (Debts / Equity Capital)		0.90	0.96	0.91
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.82	0.64	1.98

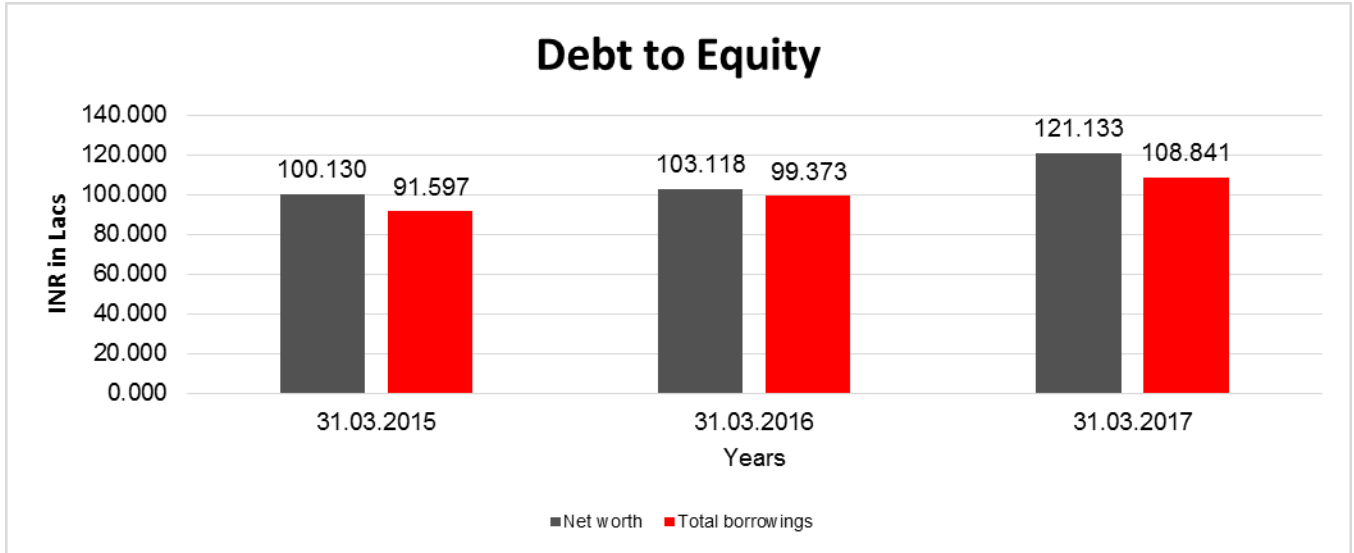
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

**FINANCIAL ANALYSIS**  
*[all figures are INR Lacs]*

**DEBT EQUITY RATIO**

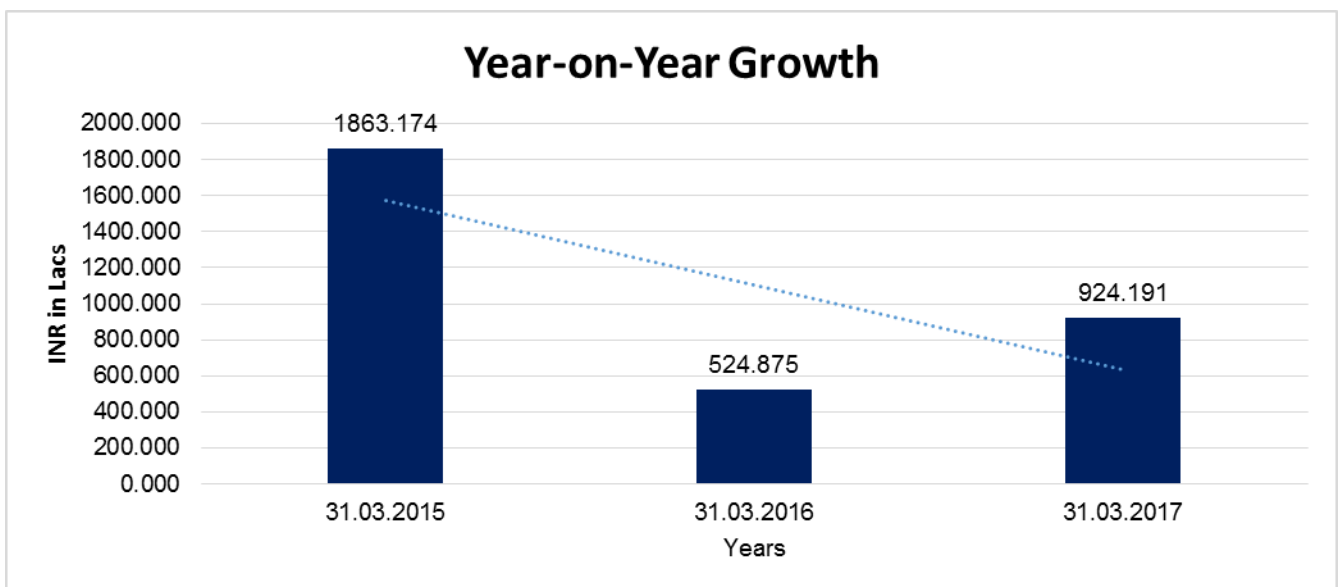
Particular	31.03.2015 INR In lacs	31.03.2016 INR In lacs	31.03.2017 INR In lacs
Partner's Capital	100.130	103.118	121.133
Reserves & Surplus	0.000	0.000	0.000
<b>Net worth</b>	<b>100.130</b>	<b>103.118</b>	<b>121.133</b>
Secured Loans	0.000	0.000	0.000
Unsecured Loans	91.597	99.373	108.841
<b>Total borrowings</b>	<b>91.597</b>	<b>99.373</b>	<b>108.841</b>
<b>Debt/Equity ratio</b>	<b>0.915</b>	<b>0.964</b>	<b>0.899</b>

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.



**YEAR-ON-YEAR GROWTH**

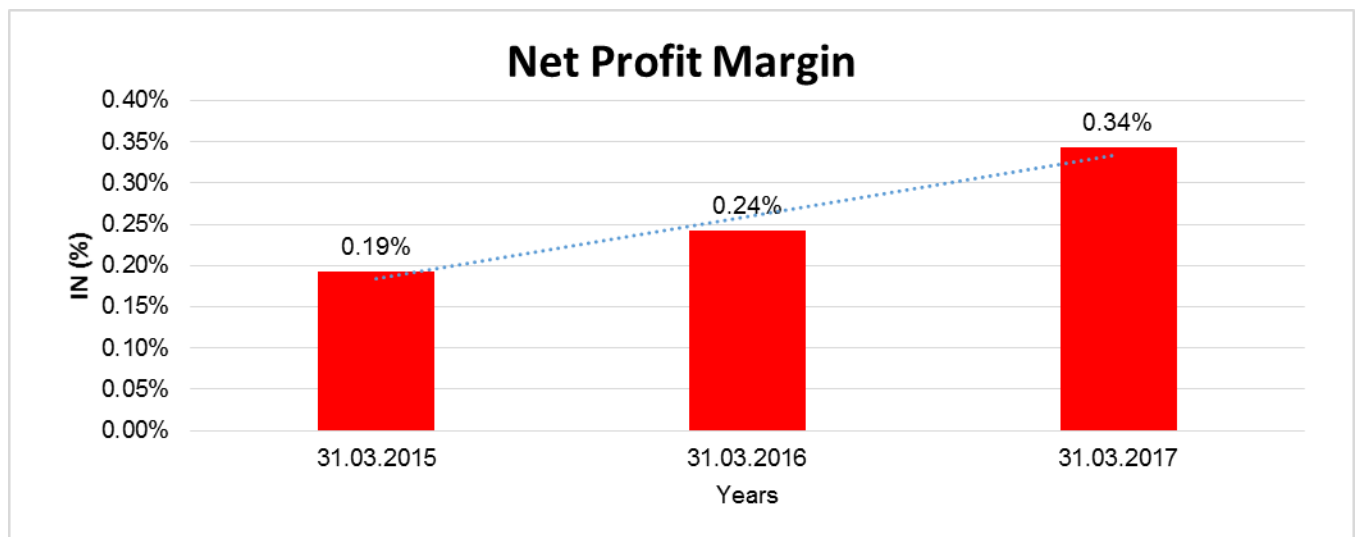
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Sales	1863.174	524.875	924.191
		<b>(71.829)</b>	<b>76.078</b>



**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

**NET PROFIT MARGIN**

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In lacs	INR In lacs	INR In lacs
Sales	1863.174	524.875	924.191
Profit/(Loss)	3.602	1.269	3.174
	<b>0.19%</b>	<b>0.24%</b>	<b>0.34%</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	Yes
5	Buyer visit details	Yes
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

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

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	No
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	No
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	Yes
35	Negative Reporting by Auditors in the Annual Report	No

**UNSECURED LOANS:**

<b>PARTICULARS</b>	<b>31.03.2017 INR In lacs</b>	<b>31.03.2016 INR In lacs</b>
<b>Loans from relatives of partners and associated concern</b>		
Gulabchand Lunawat HUF	15.401	}
Jinesh Kumar Lunawat	50.603	
Pramila Lunawat	32.417	
Renu Lunawat	10.420	
<b>Total</b>	<b>108.841</b>	<b>99.373</b>

**FIXED ASSETS:**

- Air Conditioner
- Furniture and Fitting
- Scooter
- Office Equipment

**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

**OBSERVATION POINTS**

<b>Name of Company :</b>	LUNAWAT TRADING COMPANY	
<b>Address :</b>	201, Swapna Complex, 5, A Rasmi Society, Near Mithakali 6 Road, Navrangpura, Ahmedabad – 380009, Gujarat, India	
<b>Mobile No.:</b>	91-9426520435	
<b>E-mail :</b>	<a href="mailto:mohansobhagabd@yahoo.com">mohansobhagabd@yahoo.com</a>	
<b>Person to whom we met:</b>	Mr. Rajendra Kumar Lunawat	<b>Designation :</b> Partner
<b>Name Board :</b>	Not Sighted	
<b>Location:</b>	Easy	
<b>Landmark (If Any):</b>	Narayan Nidhi	
<b>Total Floors of the building:</b>	4 Floor	
<b>Subject situated on:</b>	2 <sup>nd</sup> Floor	
<b>Locality:</b>	Commercial	
<b>Area of premises :</b>	Neutral	
<b>Area :</b>	1300 sq. ft. (Own – Since 1994)	
<b>Level of operation :</b>	Medium	
<b>Details of hypothecation signboard (If Any) (As displayed in factory / work) :</b>		
<b>No. of employees seen at premises:</b>	5	
<b>Visibility of Items:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Fax Machine</li> <li>• Computers</li> <li>• Air Conditioner</li> <li>• Office Equipment</li> <li>• Xerox Machine</li> </ul>	
<b>Furniture items sighted :</b>	Yes	
<b>Neighbour's interview :</b>	<b>Name of the company:</b> Deora Group	

	<b>Contact Person Name:</b> Mr. Suryabhai (Staff)  <b>Name of the company:</b> Shah Motor Glass <b>Contact Person Name:</b> Mr. Nemichand
<b>Neighbour's Overview:</b>	Existence confirmed
<b>Proof of visit:</b>	Photograph  <b>Photographs:</b> Interior / Shop Floor / Stock etc.
<b>Details of the person conducting visit:</b>	<b>Name:</b> Mr. Hiren Soni <b>Designation:</b> Field Executive <b>Contact No.:</b> 91-9898819196

**PICTURES**



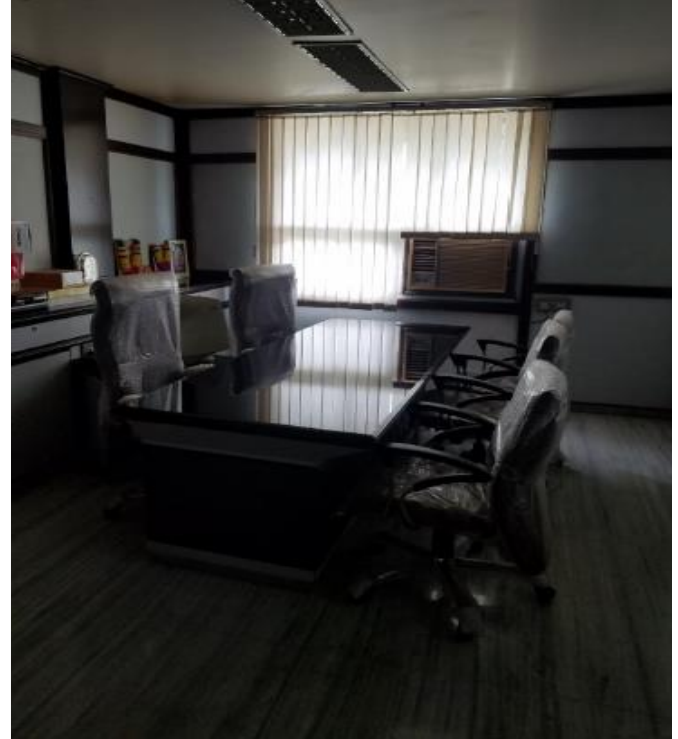
**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.



**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.



**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.



**NEIGHBOURS**



**DISCLAIMER** : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

**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 (as on 30.08.2018 date of report) :**

No press reports / filings exists on the subject.

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	PRT
<b>Analysis Done by :</b>	VVKR
<b>Report Prepared by :</b>	NKT

**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	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)

**DISCLAIMER :** This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.