

MIRA INFORM REPORT

Report No. :	527438
Report Date :	30.08.2018

IDENTIFICATION DETAILS

Name :	PADMAVATI ROCK AND MINERAL
Registered Office :	Shop No. 40, Central Shopping Center, Mahavir Nagar, Kandivali (West), Mumbai – 400067, Maharashtra
Mobile No.:	91-9870022008 / 9323917656 (Mr. Dilip Jain)
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment:	2012
Capital Investment / Paid-up Capital :	INR 2.474 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	AABPJ5193J
GSTN : [Goods & Service Tax Registration No.]	27AABPJ5193J1ZI
Legal Form :	Sole Proprietary Concern
Line of Business :	Trader and Supplier of Rocks and Minerals. (Confirmed by management)
No. of Employees :	02 (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

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Status :	Satisfactory
Payment Behaviour :	Usually Correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2012 and it is engaged as trader and supplier of rocks and minerals.</p> <p>For the financial year 2017, the concern has achieved decent growth in its revenue as compared to its previous year but has reported average profit margin during the year.</p> <p>The concern possesses satisfactory financial risk profile marked by comfortable capital base and ideal debt protection metrics.</p> <p>Further Mr. Dilip Jain (Manager) provided information and claimed that the INR 10.000 Million for FY-2018. However, these figures are not yet verified.</p> <p>Rating takes into consideration, the established track record of its business operation and fair revenue base.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the company can be considered for business dealing 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

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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 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.

INFORMATION PARTEDBY

Name :	Mr. Dilip Jain
Designation :	Manager
Contact No.:	91-9870022008
Date :	28.08.2018

LOCATIONS

Registered Office :	Shop No. 40, Central Shopping Center, Mahavir Nagar, Kandivali (West), Mumbai – 400067, Maharashtra, India
Tel. No.:	Not Available

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Mobile No.:	91-9870022008 / 9323917656 (Mr. Dilip Jain)
Fax No.:	Not Available
E-Mail :	padmavati.rockmineral12@gmail.com
Area :	100 Sq. ft.
Location :	Rented
Locality :	Commercial

SOLE PROPRIETOR

Name :	Mr. Jayantilal Ghewarchand Jain
Designation :	Proprietor
Date of Birth/Age :	60 Years
Qualification :	10 th Pass
Experience :	9 Years
PAN No.:	AABPJ5193J

KEY EXECUTIVES

Name :	Mr. Dilip Jain
Designation :	Manager

BUSINESS DETAILS

Line of Business :	Trader and Supplier of Rocks and Minerals. (Confirmed by management)
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	L/C and Cheque
Purchasing :	L/C and Cheque

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--

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	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Wholesalers and Retailer	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	02 (Approximately)	
Bankers :	Bank Name	Vijaya Bank
	Branch	Kandivali (West), Mumbai, Maharashtra, 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)	--
Facilities :	SECURED LOAN	31.03.2017 (INR in Million)
		31.03.2016 (INR in Million)
	Bank Overdraft:	
	The Greater Bombay Co Op	1.828
		2.012
	HDFC Bank Car Loan	0.409
	Total	2.237
		0.568
		2.580

Auditors :	
Name :	Mr. Motilal Kothari Chartered Accountant
Auditors :	

Name :	Dhawan and Company Chartered Accountants
Address:	Mumbai, Maharashtra, India
Memberships No.:	70834
Memberships :	Not Available
Collaborators :	Not Available
Sister Concern:	Not Available

CAPITAL STRUCTURE

As on 31.03.2017

PROPRIETOR'S JAYANTILAL GHEWARCHAND JAIN

CAPITAL ACCOUNT

Particular	INR in Million	Particular	INR in Million
To Drawing	0.102	By Balance B/f	2.080
To Income Tax	0.047	By net Profit	0.573
To LIC of India	0.014		
To Bank	0.016		
To Balance C/f	2.474		
Total	2.653	Total	2.653

FINANCIAL DATA

[all figures are in INR Million]

Particulars			31.03.2018
Sales Turnover (Approximately)			10.000

Expected Sales (2018-2019) : INR 12.500 Million

The above information has been parted by Mr. Dilip Jain (Manager)

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

ABRIDGED BALANCE SHEET

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SOURCES OF FUNDS		31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1]Capital Account		2.474	2.080
3] Reserves & Surplus		0.000	0.000
4] (Accumulated Losses)		0.000	0.000
NETWORTH		2.474	2.080
LOAN FUNDS			
1] Secured Loans		2.237	2.580
2] Unsecured Loans		1.098	1.030
TOTAL BORROWING		3.335	3.610
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		5.809	5.690
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress		0.599	0.705
		0.000	0.000
INVESTMENT			
DEFERREX TAX ASSETS		0.020	0.020
		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		0.156	0.147
Sundry Debtors		7.048	5.775
Cash & Bank Balances		0.040	0.027
Other Current Assets		0.000	0.000
Loans, Advances and Deposits		0.560	0.025
Total Current Assets		7.804	5.974
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		1.691	0.364
Other Current Liabilities		0.923	0.645
Provisions		0.000	0.000
Total Current Liabilities		2.614	1.009
Net Current Assets		5.190	4.965
MISCELLANEOUS EXPENSES			
		0.000	0.000
TOTAL		5.809	5.690

PROFIT & LOSS ACCOUNT

	PARTICULARS		31.03.2017	31.03.2016
	SALES			

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	Income		11.148	8.689
	Other Income		0.009	0.000
	TOTAL		11.157	8.689
Less	EXPENSES			
	Cost of Materials Consumed		9.232	7.251
	Purchases of Stock-in-Trade		0.000	0.000
	Hamali Charges		0.107	0.061
	Account Charges		0.021	0.015
	Audit fees		0.020	0.000
	Car Expenses		0.019	0.014
	Conveyance Expenses		0.015	0.009
	Dep On Car		0.106	0.124
	Discount		0.016	0.000
	General Expenses		0.017	0.012
	Insurance		0.023	0.024
	Int on Bank CC		0.259	0.265
	Int on MVAT		0.029	0.000
	Interest on Loan		0.082	0.098
	Office Rent		0.083	0.059
	Printing and Stationery		0.002	0.001
	Processing Charges		0.014	0.000
	Profession Tax		0.000	0.003
	Profession Fees		0.023	0.008
	Salary		0.490	0.000
	Telephone Charges		0.003	0.010
	Travelling expenses		0.020	0.000
	TOTAL		10.581	7.954
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		0.576	0.735
Less	FINANCIAL EXPENSES		0.003	0.005
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		0.573	0.730
Less/ Add	DEPRECIATION/ AMORTISATION		0.000	0.000
	NET PROFIT		0.573	0.730

KEY RATIOS

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EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		230.76	242.59
Account Receivables Turnover (Income / Sundry Debtors)		1.58	1.50
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		66.86	18.32
Inventory Turnover (Operating Income / Inventories)		3.69	5.00
Asset Turnover (Operating Income / Net Fixed Assets)		0.96	1.04

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.71	0.69
Debt Equity Ratio (Total Liability / Networth)		1.35	1.74
Current Liabilities to Networth (Current Liabilities / Net Worth)		1.50	0.98
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.24	0.34
Interest Coverage Ratio (PBIT / Financial Charges)		192.00	147.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	5.14	8.40

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Return on Total Assets ((PAT / Total Assets) * 100)	%		6.80	10.90
Return on Investment (ROI) ((PAT / Networth) * 100)	%		23.16	35.10

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		2.10	2.93
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		2.06	2.86
G-Score Ratio Financial (Networth / Total Assets)		0.29	0.31
G-Score Ratio Debt (Debts / Equity Capital)		1.35	1.74
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.10	2.93

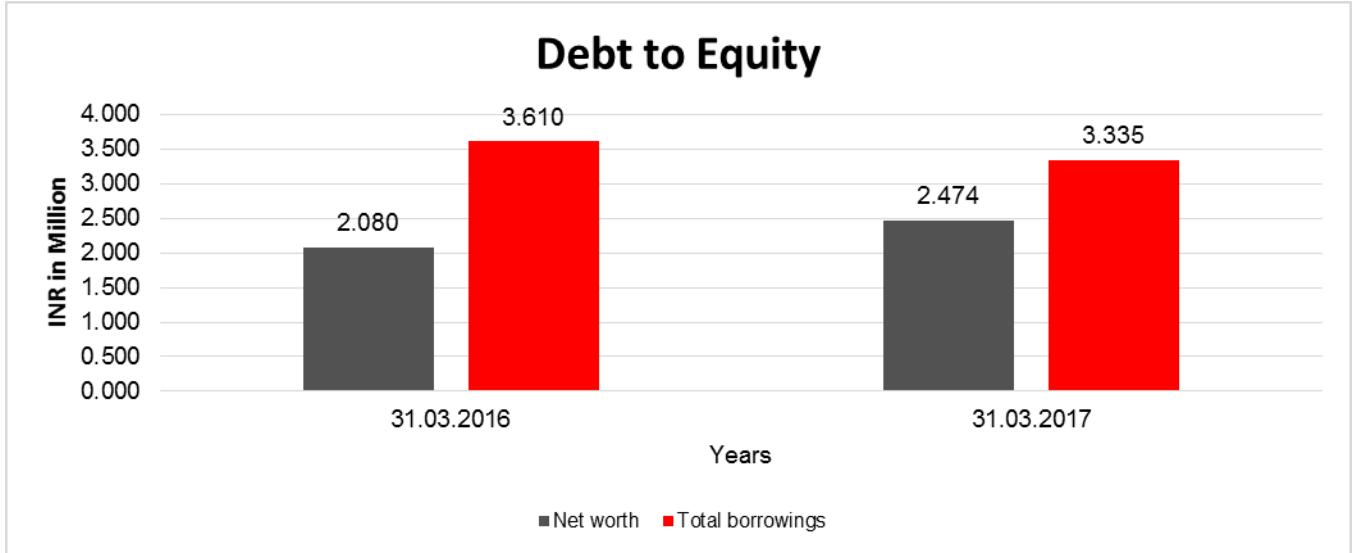
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

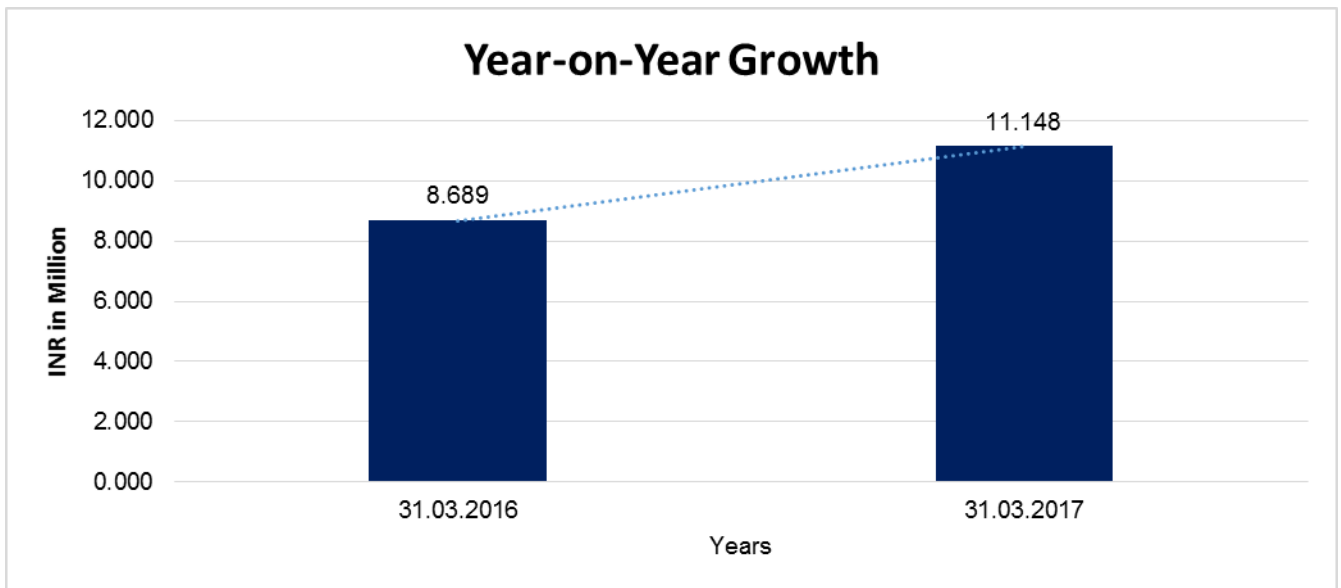
Particular	31.03.2016 INR In Million	31.03.2017 INR In Million
Proprietors Capital Account	2.080	2.474
Reserves & Surplus	0.000	0.000
Net worth	2.080	2.474
Secured Loan	2.580	2.237
Unsecured Loan	1.030	1.098
Total borrowings	3.610	3.335
Debt/Equity ratio	1.736	1.348

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YEAR-ON-YEAR GROWTH

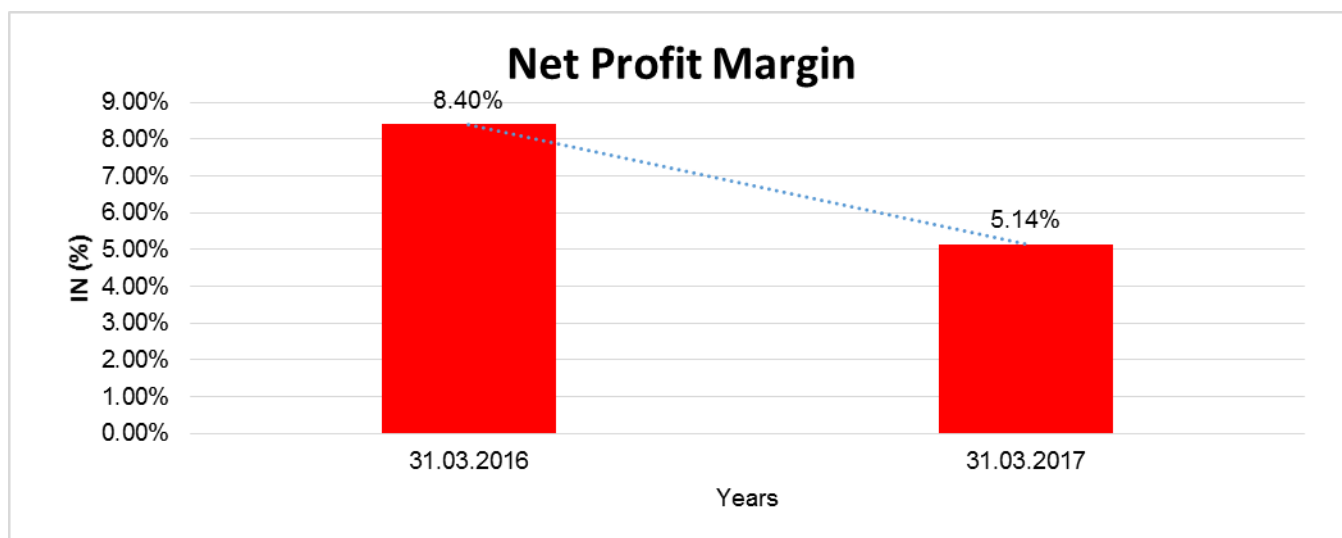
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	8.689	11.148
		28.300



NET PROFIT MARGIN

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Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	8.689	11.148
Profit	0.730	0.573
	8.40%	5.14%



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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 – Legal Form	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
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	No
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 two 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 LOAN

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Amratlal Bafna	0.200	0.200
Bherav Matching	0.200	0.200
Jayantilal G. Jain HUF	0.075	0.075
Jyotidevi J. Jain	0.105	0.125
Jyotsna M. Jain	0.100	0.100
Madanlal G. Jain	0.210	0.210
Seema D. Jain	0.114	0.120
Mukesh	0.094	0.000
Total	1.098	1.030

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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 70.50
UK Pound	1	INR 90.62
Euro	1	INR 83.33

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	NIS
Report Prepared by :	SUJ

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)

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