

MIRA INFORM REPORT

Report No. :	541790
Report Date :	03.12.2018

IDENTIFICATION DETAILS

Name :	DEBSON PUMPS PRIVATE LIMITED
Registered Office :	12, Bow Street, Kolkata – 700012, West Bengal
Tel. No.:	91-33-22437135
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	13.09.1995
CIN No.: [Company Identification No.]	U29130WB1995PTC074229
Capital Investment / Paid-up Capital :	INR 3.761 Million
PAN No.: [Permanent Account No.]	AABCD5639A
GSTN : [Goods & Service Tax Registration No.]	19AABCD5639A1ZW - West Bengal 18AABCD5639A1ZY - Assam
Legal Form :	Private Limited Liability Company
Line of Business :	Trading of Electric Motor. [Registered Activity]
No. of Employees :	Information denied by the management

RATING & COMMENTS

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

MIRA's Rating : A

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 is an established company incorporated in the year 1995 having satisfactory track record.</p> <p>For the financial year ended 2017, the company has witnessed a growth in its revenue and has reported fair profit margin at 2.55% (approx.)</p> <p>The company possesses sound financial profile marked by healthy net worth base along with low debt level and favourable gap between trade payables to its trade receivables.</p> <p>The company also derives strength from its long standing track record of business operation.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct and as per commitments.</p> <p>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 (30.06.2018)	Current Rating (30.09.2018)
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

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 03.12.2018

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

MANAGEMENT NON-COOPERATIVE (91-33-22437135)

LOCATIONS

Registered Office :	12, Bow Street, Kolkata – 700012, West Bengal, India
Tel. No.:	91-33-22437135
Fax No.:	Not Available
E-Mail :	debbasu_2007@yahoo.co.in

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Anantadeb Chakraborty
Designation :	Managing Director
Address :	D. N. Nyayaratna Street, Ward No 4, Sonarpur Harinavi, Kolkata -700148, West Bengal, India
Date of Birth/Age :	12.09.1950
Date of Appointment :	13.09.1995
DIN No.:	00683840

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PAN No.:	ACPPC3201J
Name :	Mr. Anjan Chakraborty
Designation :	Director
Address :	D. N. Nyayaratna Street, Ward No 4, Sonarpur Harinavi, Kolkata -700148, West Bengal, India
Date of Birth/Age :	17.11.1952
Date of Appointment :	13.09.1995
DIN No.:	00683859
PAN No.:	ACHPC8676P
Name :	Joyita Chakraborty
Designation :	Director
Address :	D. N. Nyayaratna Street, Ward No 4, Sonarpur Harinavi, Kolkata -700148, West Bengal, India
Date of Birth/Age :	03.07.1964
Date of Appointment :	30.11.1995
DIN No.:	00683894
PAN No.:	ACHPC8674R
Name :	Chandra Chakraborty
Designation :	Director
Address :	D. N. Nyayaratna Street, Ward No 4, Sonarpur Harinavi, Kolkata -700148, West Bengal, India
Date of Birth/Age :	13.10.1964
Date of Appointment :	30.11.1995
DIN No.:	00683995
PAN No.:	ACHPC8675Q
Name :	Mr. Abhishek Chakraborty
Designation :	Director
Address :	Vill - Harinavi, P.O.- Acharyapara P.S.- Sonarpur, 24- Pargns(S) Kolkata - 700148, West Bengal, India
Date of Birth/Age :	20.03.1985
Date of Appointment :	01.04.2005
DIN No.:	01279429
PAN No.:	AHHPC1437F
Name :	Mr. Krishna Chakraborty
Designation :	Director
Address :	D N Street Hari Navi, Acharya Para 24- Parganas(S) Kolkata -700148, West Bengal, India
Date of Birth/Age :	15.06.1956
Date of Appointment :	30.11.1995
DIN No.:	01402949
PAN No.:	ACNPC6834B
Name :	Anirban Chakraborty

Designation :	Director
Address :	72 D N Street Acharya Para Harinavi, Kolkata -700148, West Bengal, India
Date of Birth/Age :	21.07.1987
Date of Appointment :	19.07.2011
DIN No.:	03576133
Name :	Aviklal Mitra
Designation :	Director
Address :	143 Raja Rajendra Lal Mitra Road, Kolkata -700010, West Bengal, India
Date of Appointment :	28.08.2017
DIN No.:	07701151

MAJOR SHAREHOLDERS

AS ON 31.03.2017

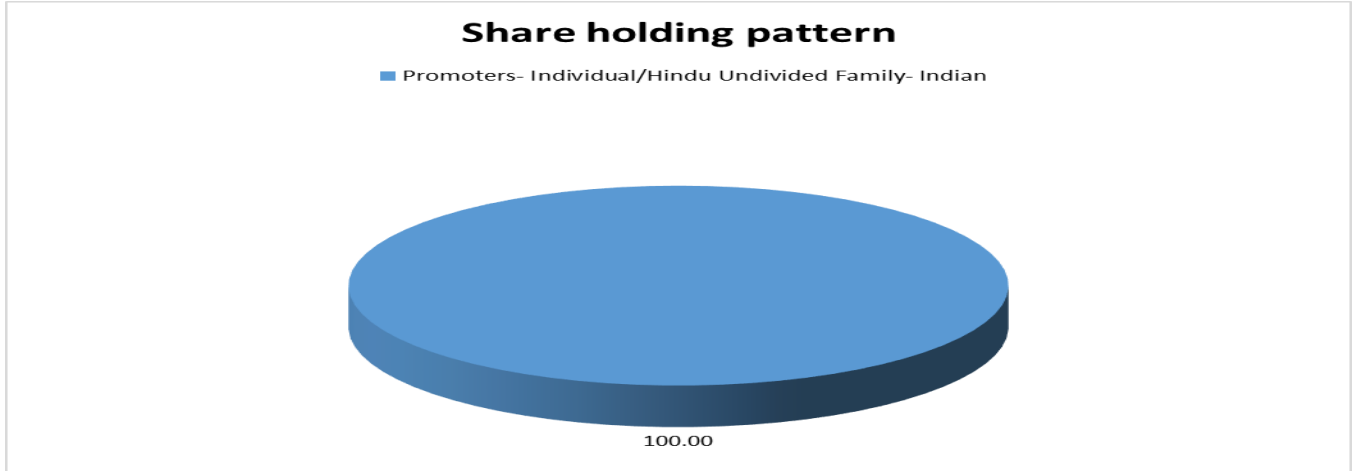
Names of Shareholders	No. of Shares
Anantadeb Chakraborty	19200
Anjan Chakraborty	7050
Krishna Chakraborty	1857
Joyita Chakraborty	4450
Chandra Chakraborty	4050
Abhishek Chakraborty	500
Anirban Chakraborty	500
Total	37607

Equity Share Break up (Percentage of Total Equity)

AS ON 30.09.2017

Category	Percentage
Promoters- Individual/Hindu Undivided Family- Indian	100.00
Total	100.00

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BUSINESS DETAILS

Line of Business :	Trading of Electric Motor. [Registered Activity]
Brand Names :	Not Available
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 :	--

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	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
No. of Employees :	Information denied by the management		
Bankers :	Banker Name :	ICICI Bank Limited	
	Branch :	ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara - 390007, Gujarat, India	
	Person Name (With Designation) :	--	
	Contact Number :	--	
	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 :	--	
	<ul style="list-style-type: none"> Indusind Bank Limited, Savitri Towers 3A, Upper Wood Street, Kolkata - 700017, West Bengal, India 		
Facilities :	(INR In Million)		
	SECURED LOAN	As on 31.03.2017	As on 31.03.2016
	SHORT TERM BORROWING		
	Cash Credit A/c with Indusind Bank Limited	35.472	24.818
	Total	35.472	24.818

Auditors :	
Name :	Basu Mitra and Company Chartered Accountants
Address :	31 Selimpur Road, Dhakuria, Kolkata – 700031, West Bengal, India
Tel. No.:	91-33-24055534
PAN N Income-tax PAN of auditor or auditor's firm :	AALFM6266F
Memberships :	Not Available
Collaborators :	Not Available

Related party :	• Apollo Machines Private Limited
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CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 100/- each	INR 5.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
37607	Equity Shares	INR 100/- each	INR 3.761 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	3.761	3.761	3.761
(b) Reserves & Surplus	55.333	46.378	39.219
(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)	59.094	50.139	42.980
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(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	0.000	0.000
(4) Current Liabilities			
(a) Short term borrowings	35.472	24.818	32.025
(b) Trade payables	36.608	28.463	41.177
(c) Other current liabilities	7.308	8.991	4.292
(d) Short-term provisions	18.854	12.225	6.982
Total Current Liabilities (4)	98.242	74.497	84.476
TOTAL	157.336	124.636	127.456
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	12.131	11.705	13.171
(ii) Intangible Assets	0.000	0.000	0.000
(iii) 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	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.521	0.455	0.352
(d) Long-term Loan and Advances	29.864	24.594	18.524
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	42.516	36.754	32.047

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	38.751	25.594	17.063
(c) Trade receivables	75.024	58.689	74.216
(d) Cash and cash equivalents	0.905	3.483	4.056
(e) Short-term loans and advances	0.140	0.116	0.074
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	114.820	87.882	95.409
TOTAL	157.336	124.636	127.456

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	351.582	306.221	277.962
	Other Income	9.528	10.959	6.523
	TOTAL	361.110	317.180	284.485
Less	EXPENSES			
	Cost of Materials Consumed	313.544	273.687	236.788
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(13.156)	(8.531)	(1.612)
	Employees benefits expense	8.709	6.044	5.567
	Other expenses	33.445	30.322	27.635
	TOTAL	342.542	301.522	268.378
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	18.568	15.658	16.107
Less	FINANCIAL EXPENSES	3.602	2.799	4.183
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	14.966	12.859	11.924
Less/ Add	DEPRECIATION/ AMORTISATION	2.102	2.154	2.864
	PROFIT/ (LOSS) BEFORE TAX	12.864	10.705	9.060
Less	TAX	3.909	3.536	3.324
	PROFIT/ (LOSS) AFTER TAX	8.955	7.169	5.736
	Earnings / (Loss) Per Share (INR)	238.12	190.35	152.52

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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	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	77.89	69.95	97.46
Account Receivables Turnover (Income / Sundry Debtors)	4.69	5.22	3.75
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	42.62	37.96	63.47
Inventory Turnover (Operating Income / Inventories)	0.48	0.61	0.94
Asset Turnover (Operating Income / Net Fixed Assets)	1.53	1.34	1.22

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.62	0.60	0.66
Debt Equity Ratio (Total Liability / Networth)	0.60	0.49	0.75
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.66	1.49	1.97
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.21	0.23	0.31

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Interest Coverage Ratio (PBIT / Financial Charges)	5.15	5.59	3.85
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin (PAT / Sales) * 100	%	2.55	2.34	2.06
Return on Total Assets (PAT / Total Assets) * 100	%	5.69	5.75	4.50
Return on Investment (ROI) (PAT / Networth) * 100	%	15.15	14.30	13.35

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.17	1.18	1.13
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		0.77	0.84	0.93
G-Score Ratio Financial (Networth / Total Assets)		0.38	0.40	0.34
G-Score Ratio Debt (Debts / Equity Capital)		9.43	6.60	8.52
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.17	1.18	1.13

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

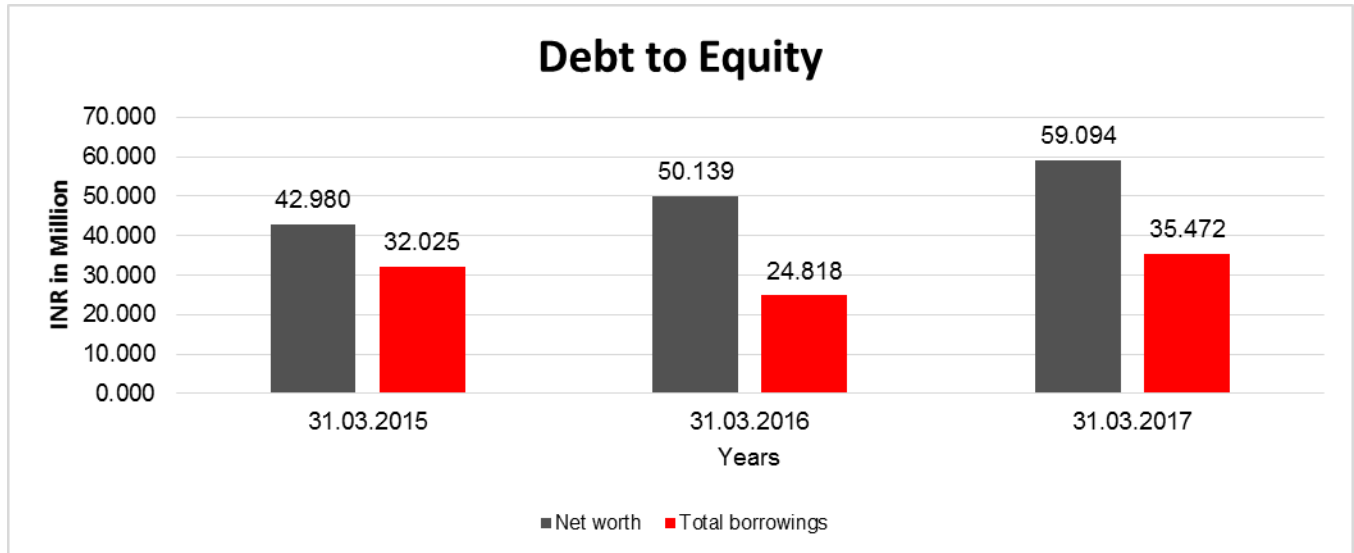
FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	3.761	3.761	3.761
Reserves & Surplus	39.219	46.378	55.333
Share Application money pending allotment	0.000	0.000	0.000
Net worth	42.980	50.139	59.094
Long Term borrowings	0.000	0.000	0.000

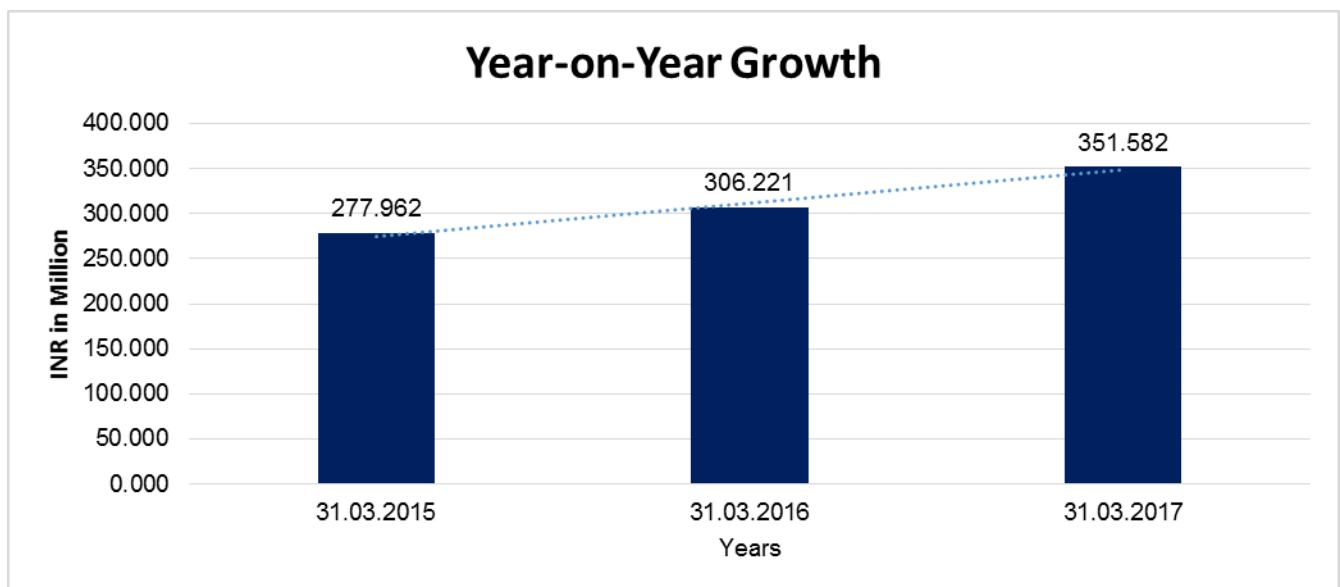
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Short Term borrowings	32.025	24.818	35.472
Total borrowings	32.025	24.818	35.472
Debt/Equity ratio	0.745	0.495	0.600



YEAR-ON-YEAR GROWTH

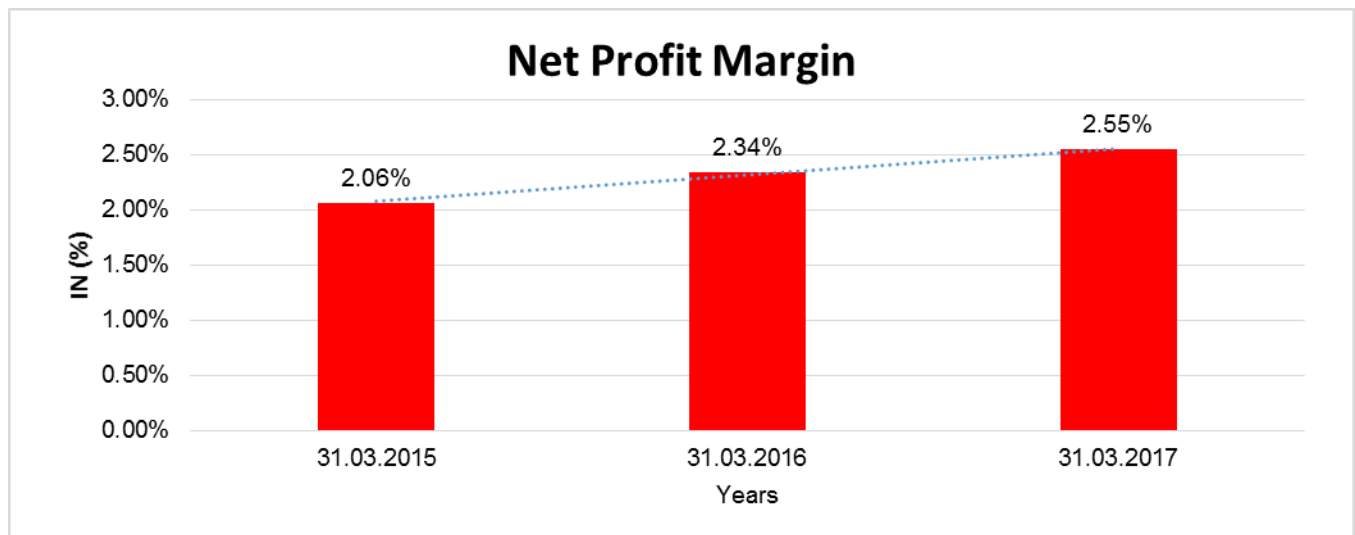
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	277.962	306.221	351.582
		10.166	14.813



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NET PROFIT MARGIN

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	277.962	306.221	351.582
Profit	5.736	7.169	8.955
	2.06%	2.34%	2.55%



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	No
8	Designation of contact person	No
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

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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	No
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

INDEX OF CHARGE:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	G83989640	100169308	ICICI BANK LIMITED	12/03/2018	-	-	70000000.0	ICICI BANK TOWER, NEAR CHAKLI CIRCLE, OLD PADRA ROADVADODARA GU390007IN
2	G93159705	10419181	INDUSIND BANK LTD.	14/03/2013	05/06/2018	-	80000000.0	SAVITRI TOWERS3A, UPPER WOOD STREETKOLKATA WB700017IN
3	B77954261	10185747	BANK OF INDIA	04/11/2009	-	08/06/2013	800000.0	MISSION ROW BRANCH,15, GANESH CHANDRA AVENUE,KOLKAT AWB700013IN

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4	B75491 159	902454 46	BANK OF INDIA	21/12/1 998	05/01/2013	10/05/2013	19367000.0	MISSION ROW BRANCH,15, GANESH CHANDRA AVENUE,KOLKAT AWB700013IN
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FIXED ASSETS:

- Furniture
- Printer and Fax Machine
- AC Machine
- Telecom systems
- Computer
- Electric and Installation
- Motor Car
- Plant and Machinery
- Office Building

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 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 69.77
UK Pound	1	INR 89.04
Euro	1	INR 78.96

INFORMATION DETAILS

Information Gathered by :	SHW
Analysis Done by :	DIV
Report Prepared by :	KVT

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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