

MIRA INFORM REPORT

Report No. :	542746
Report Date :	04.12.2018

IDENTIFICATION DETAILS

Name :	DIL EXIM LLP
Registered Office :	601, 6 th Floor, Embassy, Opposite Jubelly Baug, Javahar Road, Rajkot-360001, Gujarat
Mobile No.:	91-9824040577 (Mr. Dileshkumar Laxmidas Pabari)
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	12.07.2016
Total Obligation of Contribution:	INR 50.000 Million
LLPIN No.:	AAG-8954
IEC No.:	Not Applicable (As informed by the management that firm does not have export and import)
TIN No.:	24090210232
CST No.:	24590210232
PAN No.: [Permanent Account No.]	AAMFD5039L
GSTN : [Goods & Service Tax Registration No.]	24AAMFD5039L1Z7
Legal Form :	Limited Liability Partnership
Line of Business :	Trader and importer of all kind of edible oils, cereals, grains, fruits, vegetables, seeds and other agro products. (Registered activity and also confirmed by management)
No. of Employees :	06 (Approximately)

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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

Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a limited liability firm (LLP) established in the year 2016 and it is a trader and importer of edible oils and other agro products.</p> <p>As per financials of March 2018, the firm has registered healthy growth in its revenue and has reported minimal profit margin.</p> <p>Rating takes into consideration the firm's healthy financial risk profile along with zero debt balance sheet and good liquidity position.</p> <p>However, rating strength is partially offset by limited track record of business operations.</p> <p>Payments seems to be slow but correct.</p> <p>In view of aforesaid, the firm can be considered for business dealings at usual trade terms and 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

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 04.12.2018

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IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION PARTED BY (GENERAL DETAILS)

Name :	Mr. Dileshkumar Laxmidas Pabari
Designation :	Designated Partner
Contact No.:	91-9824040577
Date :	03.12.2018

LOCATIONS

Registered Office / Warehouse :	601, 6 th Floor, Embassy, Opposite Jubelly Baug, Javahar Road, Rajkot-360001, Gujarat, India
Tel. No.:	91-281-2222981 to 2222983 / 2222956/57/58/59/60
Mobile No.:	91-9824040577 (Mr. Dileshkumar Laxmidas Pabari)
Fax No.:	91-281-2222983
E-Mail :	ricky@skumargroup.net dileximllp@gmail.com
Location :	Owned
Locality :	Commercial

PARTNERS

As on 31.03.2018

Name :	Mr. Dileshkumar Laxmidas Pabari
Designation :	Designated Partner
Address :	"Alaukik" 4th Floor, Plot No. 1, Shreyas Society-2, Near Railway Crossing, Rajkot-360001, Gujarat, India
Date of Birth/Age :	03.09.1966
Date of Appointment :	12.07.2016
PAN No.:	ACVPP1753C
DPIN No.:	00648692
Name :	Mr. Ricky Mukeshkumar Pabari
Designation :	Designated Partner
Address :	Alaukik, Street No. 2 Corner, Shreyas Society, Near Railway Crossing, Rajkot-360001, Gujarat, India
Date of Birth/Age :	16.02.1990
Date of Appointment :	12.07.2016

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PAN No.:	APJPP7055A
DPIN No.:	06834179

CONTRIBUTION DETAILS

As on 31.03.2018

Names of Persons	INR In Million
Ricky Mukeshkumar Pabari	0.500
Dileshkumar Laxmidas Pabari	49.500
Total	50.000

BUSINESS DETAILS

Line of Business :	Trader and importer of all kind of edible oils, cereals, grains, fruits, vegetables, seeds and other agro products. (Registered activity and also confirmed by management)
Products/ Services :	<ul style="list-style-type: none"> • Edible Oils • Cereals • Grains • Fruits • Vegetables • Seeds
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	
Products :	Agro Products
Countries :	<ul style="list-style-type: none"> • Argentina • Malaysia • Indonesia • Ukraine • Brazil
Terms :	
Selling :	L/C
Purchasing :	L/C

PRODUCTION STATUS NOT AVAILABLE

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GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark:	--	
No. of Employees :	06 (Approximately)	
Bankers :	Bank Name	Standard Chartered Bank
	Branch	--
	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)	--
Auditors :		
Name :	Vijay Popat and Associates Chartered Accountants	
Memberships :	Not Available	
Collaborators :	Not Available	
Sister Concern : (Confirmed by	S. Kumar	

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management)	
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CAPITAL STRUCTURE

As on 31.03.2018

Total Obligation Fund	INR 50.000 Million
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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2018	31.03.2017
SHAREHOLDERS FUNDS			
1] Contribution received		50.000	50.000
2] Reserves & Surplus		173.132	24.087
3] (Accumulated Losses)		0.000	0.000
NETWORTH		223.132	74.087
LOAN FUNDS			
1] Secured Loans		0.000	0.000
2] Unsecured Loans		0.000	74.929
TOTAL BORROWING		0.000	74.929
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		223.132	149.016
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress		0.000	0.000
INVESTMENT		1068.243	724.000
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		659.602	0.000
Sundry Debtors		612.115	172.131
Cash & Bank Balances		99.833	42.882
Other Current Assets		6.058	0.000
Loans & Advances		136.544	9.812
Total Current Assets		1514.152	224.825
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		2333.841	795.180
Other Current Liabilities		26.900	5.900
Provisions		0.026	0.405
Total Current Liabilities		2360.767	801.485
Net Current Assets		(846.615)	(576.660)
MISCELLANEOUS EXPENSES			
		0.000	0.000
TOTAL		223.132	149.016

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PROFIT & LOSS ACCOUNT

	PARTICULARS		31.03.2018	31.03.2017
	SALES			
	Income		12687.720	1814.923
	Other Income		122.048	53.132
	TOTAL		12809.768	1868.055
Less	EXPENSES			
	Purchases made for re-sale		12811.101	1810.015
	Increase/(decrease) in stocks [including for raw materials, work in progress and finished goods]		(659.602)	0.000
	Payment to auditors		0.025	0.018
	Insurance expenses		5.902	0.159
	Other expenses		550.180	32.822
	TOTAL		12707.606	1843.014
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		102.162	25.041
Less	FINANCIAL EXPENSES		22.063	4.618
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		80.099	20.423
Less/ Add	DEPRECIATION/ AMORTISATION		0.265	0.305
	PROFIT/ (LOSS) BEFORE TAX		79.834	20.118
Less	TAX		0.000	0.000
	PROFIT/ (LOSS) AFTER TAX		79.834	20.118

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars		31.03.2018	31.03.2017
Current Maturities of Long term debt		NA	NA
Cash generated from operations		NA	NA
Net cash flows from (used in) operation		NA	NA

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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017
Average Collection Days (Sundry Debtors / Income * 365 Days)		17.61	34.62
Account Receivables Turnover (Income / Sundry Debtors)		20.73	10.54
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		66.49	160.35
Inventory Turnover (Operating Income / Inventories)		0.15	0.00
Asset Turnover (Operating Income / Net Fixed Assets)		67.93	14.94

LEVERAGE RATIOS

PARTICULARS		31.03.2018	31.03.2017
Debt Ratio (Borrowing + Current Liabilities) / Total Assets)		0.91	0.92
Debt Equity Ratio (Total Liability / Networth)		0.00	1.01
Current Liabilities to Networth (Current Liabilities / Net Worth)		10.58	11.83
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.01	0.02
Interest Coverage Ratio (PBIT / Financial Charges)		4.63	5.42

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017
Net Profit Margin [(PAT / Sales) * 100]	%	0.63	1.11
Return on Total Assets [(PAT / Total Assets) * 100]	%	3.09	2.12

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Return on Investment (ROI) ((PAT / Networth) * 100)	%	35.78	27.15
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SOLVENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017
Current Ratio (Current Assets / Current Liabilities)		0.64	0.26
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.36	0.26
G-Score Ratio Financial (Networth / Total Assets)		0.09	0.08
G-Score Ratio Debt (Debts / Equity Capital)		0.00	1.50
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		0.64	0.26

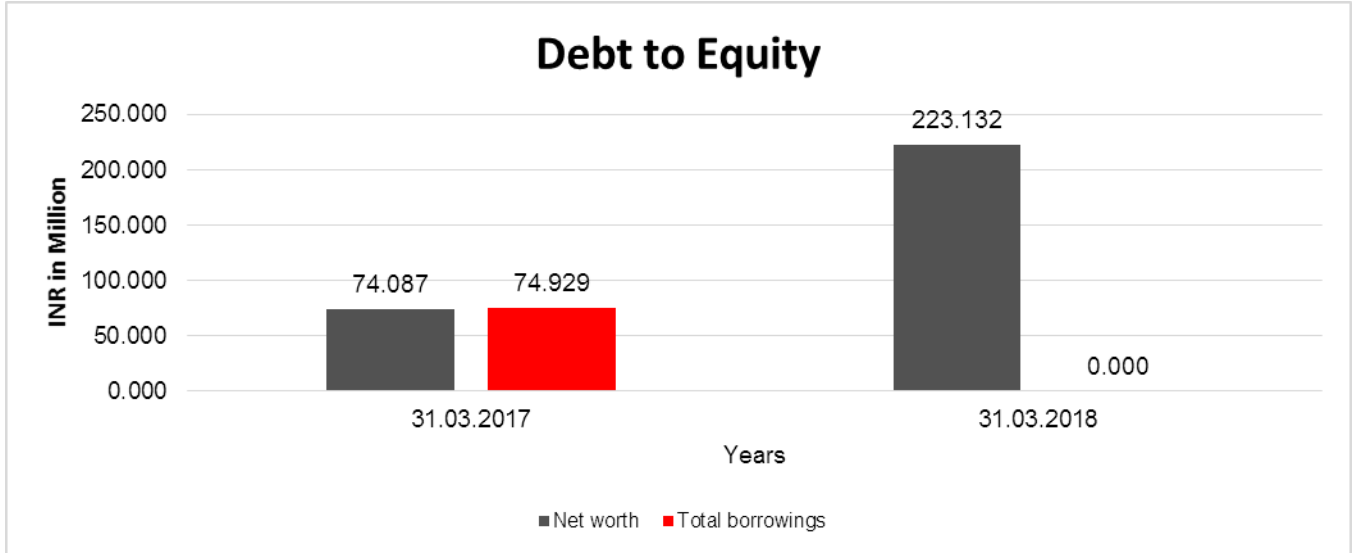
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

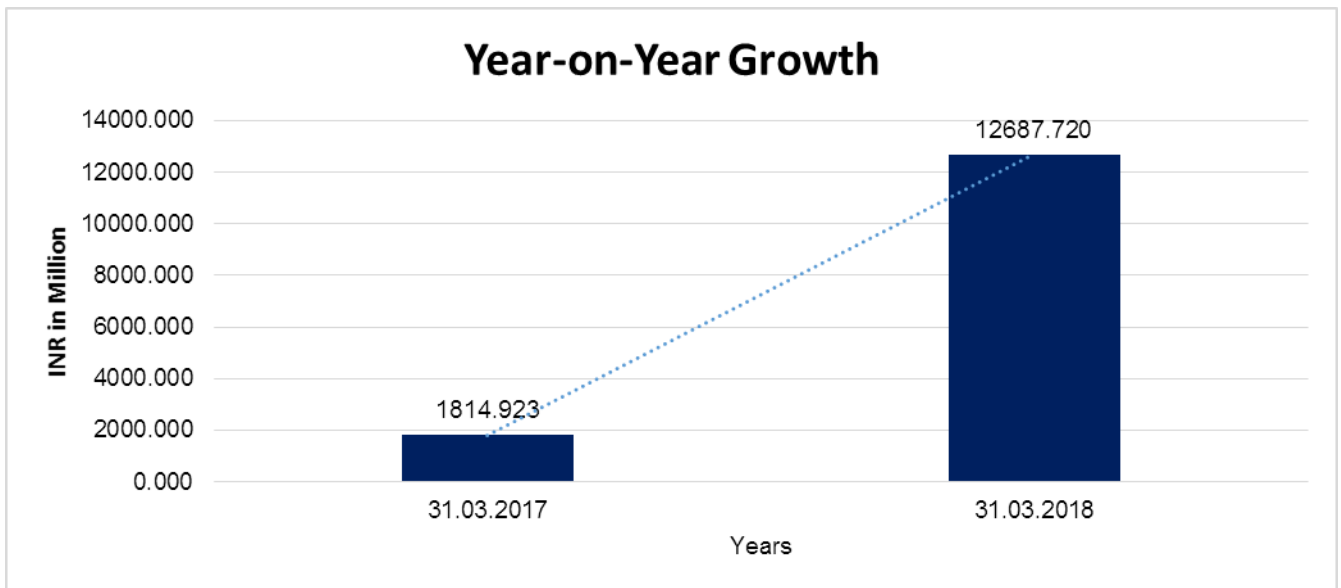
Particular	31.03.2017	31.03.2018
	INR In Million	INR In Million
Contribution received	50.000	50.000
Reserves & Surplus	24.087	173.132
Net worth	74.087	223.132
Secured Loans	0.000	0.000
Unsecured Loans	74.929	0.000
Total borrowings	74.929	0.000
Debt/Equity ratio	1.011	0.000

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YEAR-ON-YEAR GROWTH

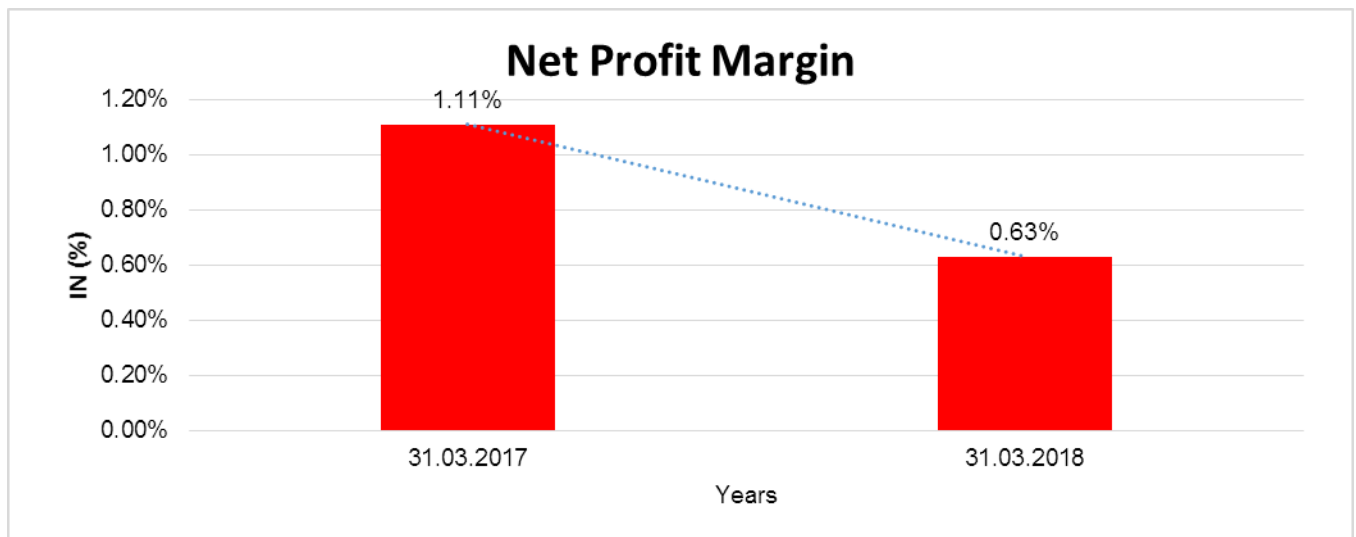
Year on Year Growth	31.03.2017	31.03.2018
	INR In Million	INR In Million
Sales	1814.923	12687.720
		599.078



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NET PROFIT MARGIN

Net Profit Margin	31.03.2017	31.03.2018
	INR In Million	INR In Million
Sales	1814.923	12687.720
Profit/(Loss)	20.118	79.834
	1.11%	0.63%



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

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15	Export/import details (if applicable)	Yes
16	No. of employees	Yes
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	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

INDEX OF CHARGES

Charges Registered							
SNo	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Amount	Address
1	M05007661	100048749	STANDARD CHARTERED BANK	30/08/2016	11/09/2017	1701000000.0	SIMARIA MENTION KALAWAD ROAD RAJKOT Rajkot GJ 360005 IN

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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 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 70.40
UK Pound	1	INR 89.73
Euro	1	INR 80.09

INFORMATION DETAILS

Information Gathered by :	SWT
Analysis Done by :	VIV
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	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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