

MIRA INFORM REPORT

Report No. :	541870
Report Date :	05.12.2018

IDENTIFICATION DETAILS

Name :	SABOO COTSPIN PRIVATE LIMITED
Registered Office :	33B, Sudhir Chatterjee Street, Kolkata – 700006, West Bengal
Mobile No.:	91-9831009343 (Mr. Manish Saboo)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	21.05.1998
CIN No.: [Company Identification No.]	U17115WB1998PTC087189
Capital Investment / Paid-up Capital :	INR 2.595 Million
PAN No.: [Permanent Account No.]	AAECS5411J
GSTN : [Goods & Service Tax Registration No.]	19AAECS5411J1Z9
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturing of Industrial Leather Gloves. (Registered Activity)
No. of Employees :	Information declined by the management

RATING & COMMENTS

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

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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Maximum Credit Limit :	USD 62000
Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 1998. The company is engaged in manufacturing industrial leather gloves.</p> <p>As per the financial of 2017, the company has achieved 5.69% in its revenue as compared to the previous year and has reported an average net profit margin of 1.31%.</p> <p>The company possesses satisfactory financial position marked by sufficient network base.</p> <p>Business is active. Payment seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings 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 (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

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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 05.12.2018

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 BY

Name :	Mr. Manish Saboo
Designation :	Whole-time Director
Contact No.:	91-9831009343
Date :	29.11.2018

LOCATIONS

Registered Office :	33B, Sudhir Chatterjee Street, Kolkata – 700006, West Bengal, India
Tel. No.:	91-33-23648742
Mobile No.:	91-9831009343 (Mr. Manish Saboo)
Fax No.:	91-33-23648064
E-Mail :	saboo2@vsnl.com saboosafety@gmail.com
Website :	http://www.saboocotspin.com

DIRECTORS

As on 31.03.2018

Name :	Mr. Manish Saboo
Designation :	Whole-time Director
Address :	AE-695, Sector-1, Salt Lake Bidhannagar (M), North 24 Parganas, Kolkata – 700064, West Bengal, India
Date of Birth/Age :	21.07.1973
Date of Appointment :	21.05.1998
DIN No.:	00730603
Name :	Mr. Rajendra Prasad Saboo
Designation :	Director
Address :	P-94 C.I.T. Road, Scheme VI M, 2nd Floor, Kankurgachi, Kolkata – 700054, West Bengal, India
Date of Birth/Age :	22.09.1949
Date of Appointment :	21.05.1998
DIN No.:	00730778
Name :	Mr. Jagadish Prasad Saboo
Designation :	Director
Address :	AE 695, Sector-1, Salt Lake Bidhannagar, North 24 Parganas, Kolkata – 700064, West Bengal, India
Date of Birth/Age :	16.09.1944
Date of Appointment :	21.05.1998
DIN No.:	00739362

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MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares
Jagdish Prasad Saboo	22600
Manish Saboo	118800
Shilpa Saboo	99350
Pushpa Saboo	8500
Rajendra Prasad Saboo	5600
Suresh Saboo	3000
Puneet Saboo	500
Anju Saboo	500
Renu Saboo	500
Lalita Devi Lakker	100
Ramesh Kumar Mogra	10
Sanjoy Kumar Mogra	10
Usha Devi Mogra	10
Mrinmoy Saha	10
Onkarmal Prajapat	10
Total	259500

Equity Share Break up (Percentage of Total Equity)

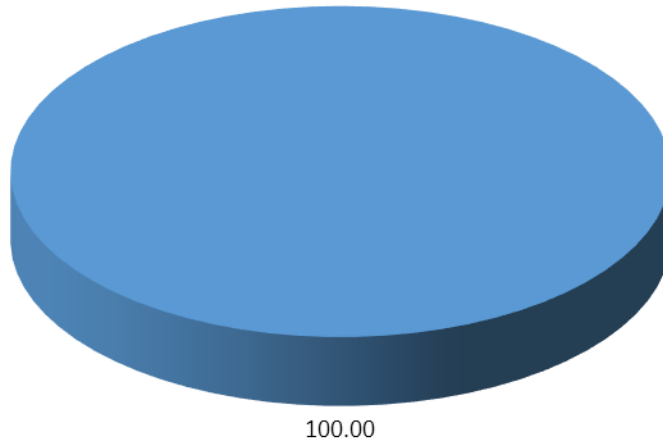
As on 30.09.2017

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

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Share holding pattern

■ Promoters (Individual/Hindu Undivided Family-Indian)



BUSINESS DETAILS

Line of Business :	Manufacturing of Industrial Leather Gloves. (Registered Activity)	
Products/ Services :	Item Code No.	Product/ Services Description
	99887760	Textile, apparel and leather production manufacturing services
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

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 :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	Information declined by the management	
Bankers :	Bank Name	RBL Bank Limited
	Branch	Shahupuri, Kolhapur – 416001, 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)	--
<ul style="list-style-type: none"> The Royal Bank of Scotland, Hansalaya Building 15, Barakhamba Road, New Delhi – 110001, India 		

Auditors :	
Name :	A.K. Saboo and Company Chartered Accountants
Address :	P-50, CIT Scheme-VII (M), Block-I, Kolkata – 700054, West Bengal, India
Income-tax PAN of auditor	AIPPS0400B

or auditor's firm :	
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 30.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
260000	Equity Shares	INR 10/- each	INR 2.600 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
259500	Equity Shares	INR 10/- each	INR 2.595 Million

FINANCIAL DATA
[all figures are in 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	2.595	2.595	2.595
(b) Reserves & Surplus	19.238	17.178	15.308
(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)	21.833	19.773	17.903
(3) Non-Current Liabilities			
(a) Long-term borrowings	0.410	0.383	0.356
(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)	0.410	0.383	0.356
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	2.904
(b) Trade payables	28.241	19.588	20.704
(c) Other current liabilities	2.146	5.181	0.742
(d) Short-term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	30.387	24.769	24.350
TOTAL	52.630	44.925	42.609
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	6.365	3.726	3.290
(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)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.109	0.109	0.109
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	6.474	3.835	3.399

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SABOO COTSPIN PRIVATE LIMITED - 541870

PAGE NO. : 10

(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.842	0.796	0.541
(c) Trade receivables	27.032	23.590	25.446
(d) Cash and cash equivalents	12.138	11.960	8.113
(e) Short-term loans and advances	1.817	1.473	0.793
(f) Other current assets	4.327	3.271	4.317
Total Current Assets	46.156	41.090	39.210
TOTAL	52.630	44.925	42.609

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	156.921	148.477	118.310
	Other Income	13.473	17.059	12.033
	TOTAL	170.394	165.536	130.343
Less	EXPENSES			
	Cost of Materials Consumed	144.599	140.548	111.382
	Employees benefits expense	3.936	1.483	1.300
	Other expenses	17.985	20.003	14.467
	TOTAL	166.520	162.034	127.149
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	3.874	3.502	3.194
Less	FINANCIAL EXPENSES	0.499	0.393	0.500
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	3.375	3.109	2.694
Less/ Add	DEPRECIATION/ AMORTISATION	0.437	0.393	0.568
	PROFIT/ (LOSS) BEFORE TAX	2.938	2.716	2.126
Less	TAX	0.878	0.846	0.707
	PROFIT/ (LOSS) AFTER TAX	2.060	1.870	1.419
	EARNINGS IN FOREIGN CURRENCY	149.481	148.726	NA
	Earnings / (Loss) Per Share (INR)	7.94	7.21	5.47

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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 flow from operating activity	NA	6.893	5.145

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	62.88	57.99	78.50
Account Receivables Turnover (Income / Sundry Debtors)	5.81	6.29	4.65
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	71.29	50.87	67.85
Inventory Turnover (Operating Income / Inventories)	4.60	4.40	5.90
Asset Turnover (Operating Income / Net Fixed Assets)	0.61	0.94	0.97

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.59	0.56	0.58
Debt Equity Ratio (Total Liability / Networth)	0.02	0.02	0.18
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.39	1.25	1.36
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.29	0.19	0.18
Interest Coverage Ratio (PBIT / Financial Charges)	7.76	8.91	6.39

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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin [(PAT / Sales) * 100]	%	1.31	1.26	1.20
Return on Total Assets ((PAT / Total Assets) * 100)	%	3.91	4.16	3.33
Return on Investment (ROI) ((PAT / Networth) * 100)	%	9.44	9.46	7.93

SOLVENCY RATIOS

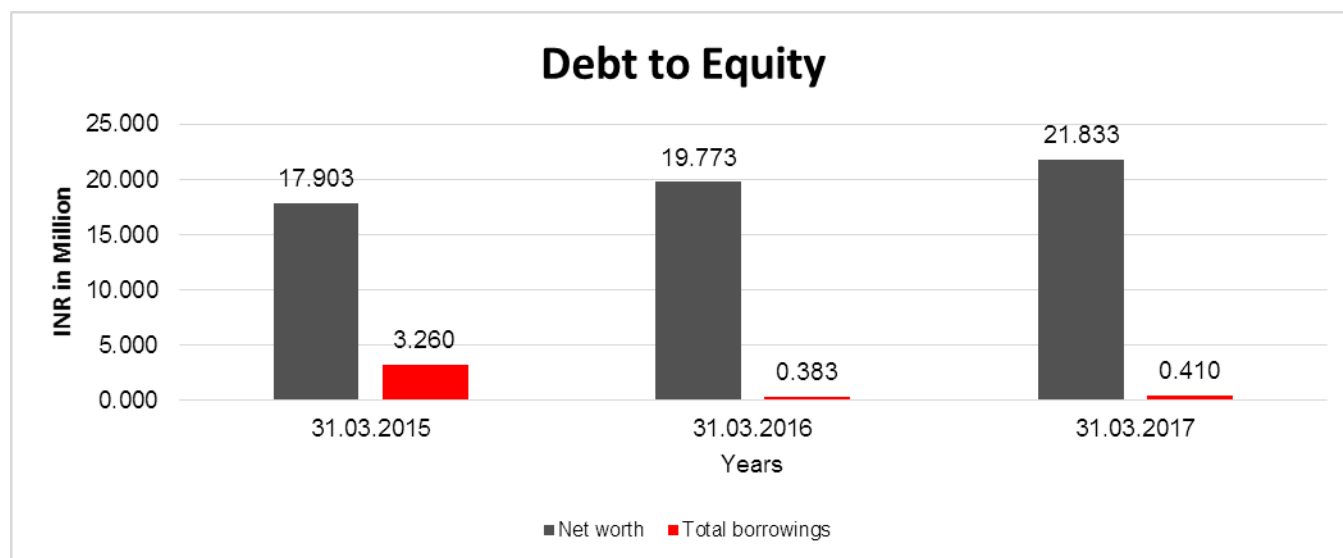
PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.52	1.66	1.61
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.49	1.63	1.59
G-Score Ratio Financial (Networth / Total Assets)		0.41	0.44	0.42
G-Score Ratio Debt (Debts / Equity Capital)		0.16	0.15	1.26
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.52	1.66	1.61

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

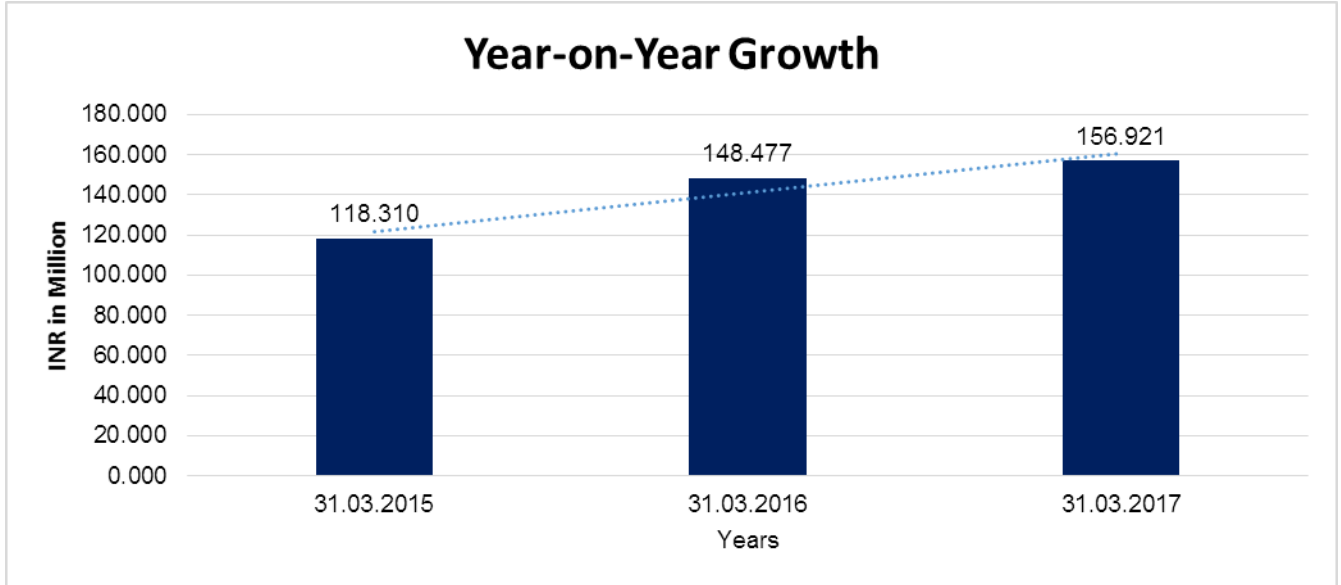
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	2.595	2.595	2.595
Reserves & Surplus	15.308	17.178	19.238
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	17.903	19.773	21.833
long-term borrowings	0.356	0.383	0.410
Short term borrowings	2.904	0.000	0.000
Total borrowings	3.260	0.383	0.410
Debt/Equity ratio	0.182	0.019	0.019



YEAR-ON-YEAR GROWTH

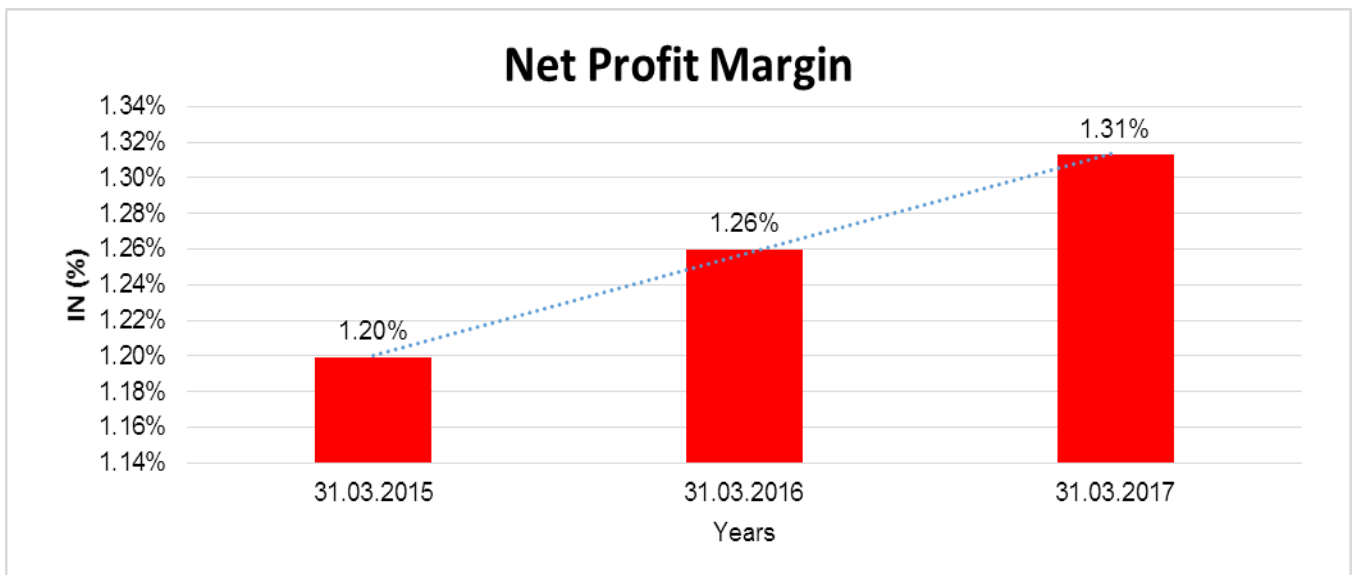
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	118.310	148.477	156.921
		25.498	5.687

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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	118.310	148.477	156.921
Profit/(Loss)	1.419	1.870	2.060
	1.20%	1.26%	1.31%



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LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	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	No
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	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

STATE OF COMPANY'S AFFAIRS

During the year, the total income of the company was INR 170.394 Million against INR 165.536 Million in the previous. During the period. The company has earned a profit after tax of INR 2.060 Million compared to INR 1.870 Million in the previous year.

UNSECURED LOAN

PARTICULARS	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
From Directors	0.410	0.383
Total	0.410	0.383

INDEX OF CHARGES

Charges Registered								
S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G9648 7772	10011 0647	RBL BANK LIMITED	07/07/ 2017	26/07/20 18	-	10000000.0	SHAHUPURI,KOLHAPUR,K OLHAPURMa416001IN
2	Y10354 676	90247 039	INDIAN BANK	30/01/ 2001	28/06/20 03	-	1600000.0	VIVEKANANDA ROAD BRANCH36/1 VIVEKANANDA ROADKOLKATAWB700007I N
3	G6873 5695	10358 560	THE ROYAL BANK OF SCOTL AND	25/04/ 2012	-	10/11/2 017	5000000.0	HANSALAYA BUILDING15, BARAKHAMBAA ROADNEW DELHIDL110001IN

FIXED ASSETS

- Land
- Plant and Machinery
- Electrical Fittings

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- Car
- Computer

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 70.68
UK Pound	1	INR 89.83
Euro	1	INR 80.11

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	NYT
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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