

MIRA INFORM REPORT

Report No. :	545009
Report Date :	17.12.2018

IDENTIFICATION DETAILS

Name :	PREMRATAN CONCAST PRIVATE LIMITED
Registered Office :	903/A, Lakshchandi Heights, Krishna Vatika Road, Gokuldharm, Goregoan (East), Mumbai-400063, Maharashtra
Tel. No.:	Not Available
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	15.02.2005
CIN No.: [Company Identification No.]	U27100MH2005PTC151290
Capital Investment / Paid-up Capital :	INR 48.029 Million
PAN No.: [Permanent Account No.]	AADCP5347B
GSTN : [Goods & Service Tax Registration No.]	27AADCP5347B1ZM (Maharashtra)
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> Wholesale trade services of Iron ores and concentrates, other than roasted iron pyrites Manufacturing of mattresses (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 : B

Credit Rating	Explanation	Rating Comments
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B	Medium Risk	Business dealings permissible on a regular monitoring basis
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Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2005 and it is having moderate track record.</p> <p>For the financial year 2017, the company has increased its revenue as compared to its previous year along with average profit margin during the year.</p> <p>Rating takes into consideration, the moderate financial risk profile marked by modest networth base and comfortable debt protection metrics.</p> <p>Payment seem to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</p>

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

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 17.12.2018.

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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 DECLINED

Management non-cooperative (Mobile No.:91-9152219909)
Tel No.:91-22-32573669 (Not working)
Mobile No.:91-9819301791 (Switch off)

LOCATIONS

Registered Office :	903/A, Lakshchandi Heights, Krishna Vatika Road, Gokuldharm, Goregoan (East), Mumbai-400063, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9152219909
Fax No.:	Not Available
E-Mail :	premratanconcast@yahoo.com
Factory:	Plot No 15, Village Konsai, Khanavali Road, Taluka-Wada, District Palghar-421303, Maharashtra, India

DIRECTORS

As on 31.03.2018

Name :	Mr. Aditya Goel
Designation :	Director
Address :	S51, Sahayadiri Colony Chandranagar Po, Marutha Road, Palakkad- 678007, Kerala, India
Date of Appointment :	15.02.2005
DIN No.:	01382870
Name :	Mr. Pulkit Goel
Designation :	Director
Address :	903, A-Wing, Lakshchandi Heights, Krishna Vatika Marg, Gokuldharm Goregaon (East), Mumbai- 400063, Maharashtra, India
Date of Appointment :	15.02.2005
DIN No.:	01462676
Name :	Mr. Lalit Kumar Goel
Designation :	Director
Address :	903, A-Wing, Lakshchandi Heights, Krishna Vatika Marg, Gokuldharm Goregaon (East), Mumbai- 400063, Maharashtra, India
Date of Appointment :	15.02.2005
DIN No.:	01462709

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Name :	Mrs. Mamta Lalitkumar Goel
Designation :	Director
Address :	903, A-Wing, Lakshachandi Heights, Krishna Vatika Marg, Gokuldharm Goregaon (East), Mumbai- 400063, Maharashtra, India
Date of Appointment :	15.02.2005
DIN No.:	01818534
Name :	Mr. Sagar Goel
Designation :	Director
Address :	903, A-Wing, Lakshachandi Heights, Krishna Vatika Marg, Gokuldharm Goregaon (East), Mumbai- 400063, Maharashtra, India
Date of Appointment :	26.03.2015
DIN No.:	07132217
Name :	Mr. Anchal Goel Lalitkumar
Designation :	Director
Address :	903, A-Wing, Lakshachandi Heights, Krishna Vatika Marg, Gokuldharm Goregaon (East), Mumbai- 400063, Maharashtra, India
Date of Appointment :	26.03.2015
DIN No.:	07136508

MAJOR SHAREHOLDERS

As on 31.03.2017

Names of Shareholders	No. of Shares
Lalit Kumar Goel	511200
Lalit Kumar Goel and Sons HUF	690000
Mamta Goel	2500000
Pulkit Goel	400000
Aditya Goel	102500
Ashok Kumar Goel	500
Ashok Kumar Goel and Sons HUF	500
Geeta Goel	60500
Gauri Goel	500
Motilal Goel	71100
Motillal Goel and Sons HUF	101900
Nitin Goel	500
Peeyush Goel	500
Usha Goel	500
Vijay Goel	500
Aniu Gupta	100
Mohini Goel	100
Nita Gupta	100
P K Goel HUF	100

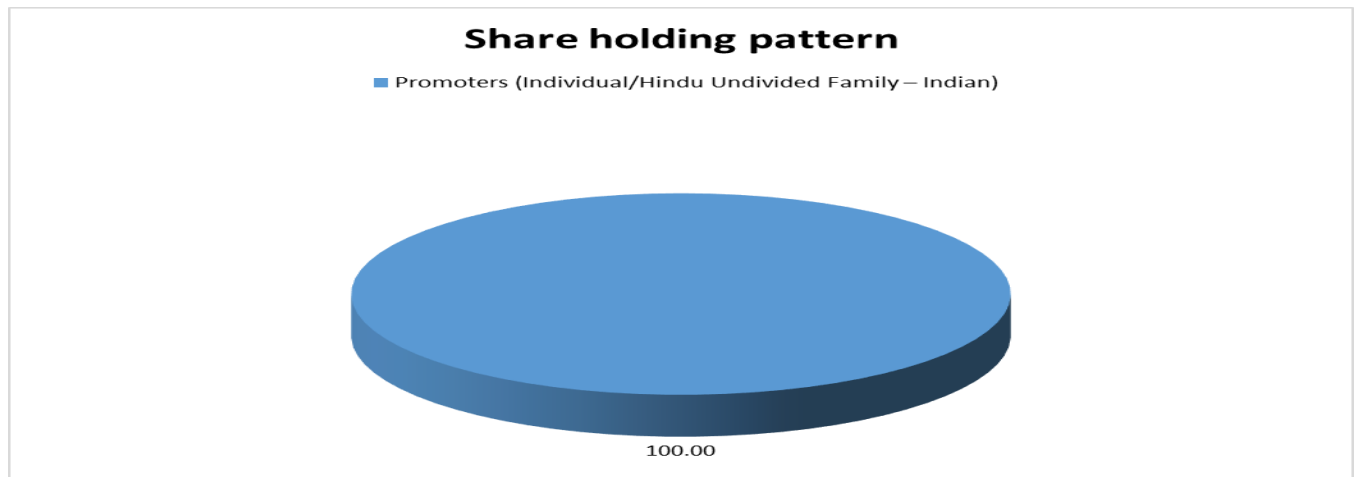
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P K Goel	100
Raj Shree Velvet (Partners R.C. Gupta)	100
Anchal Goel	67100
Nidhi Goel	50000
Rai Kumar HUF	99500
Pulkit Goel and Sons HUF	145000
Total	4802900

Equity Share Break up (Percentage of Total Equity)

As on 29.09.2017

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



BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Wholesale trade services of Iron ores and concentrates, other than roasted iron pyrites Manufacturing of mattresses (Registered Activity) 					
Products / Services :	<table border="1"> <thead> <tr> <th>Item Code No.</th> <th>Products/Services Description</th> </tr> </thead> <tbody> <tr> <td>99611922</td> <td>Iron ores and concentrates, other than roasted iron pyrites</td> </tr> </tbody> </table>	Item Code No.	Products/Services Description	99611922	Iron ores and concentrates, other than roasted iron pyrites	
Item Code No.	Products/Services Description					
99611922	Iron ores and concentrates, other than roasted iron pyrites					
Brand Names :	Not Available					
Agencies Held :	Not Available					
Exports :	Not Divulged					

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Imports :	Not Divulged
Terms :	Not Divulged

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	<ul style="list-style-type: none"> • Anmol Exim • P K Mutha and Company • VRB Logistics • Shree Sai Traders • Saan Global • Shri Durga Textile • Stc Fabrics • Royal Synthetics 		
Customers :	<ul style="list-style-type: none"> • Taj Enterprises • Shivshakti Agencies • Prime Foam Centre • Supreme Enterprises • Yasho Enterprises • Samar Steel Industries • Mansi Home Décor 		
No. of Employees :	Information denied by the management		
Bankers :	<ul style="list-style-type: none"> • HDFC Bank Limited • Kotak Mahindra bank Limited 		
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Long-term Borrowings		
	From Bank		
	Term Loan	9.119	12.989
	Total	9.119	12.989

Auditors :	
Name :	P. Kmutha and Company Chartered Accountants
Address :	Alankar Building, 3 rd Floor, 208, Saumel Street, Masjid Bunder, Mumbai – 400003, Maharashtra, India
Tel. No.:	91-22-23436467/23414361
Mobile No.:	91-9820426111
Fax No.:	91-22-66336963
Income-tax PAN of	AAFPM3396L

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auditor or auditor's firm :	
Memberships No.:	032896
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 29.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
5000000	Equity Shares	INR 10/- each	INR 50.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
4802900	Equity Shares	INR 10/- each	INR 48.029 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	48.029	48.029	48.029
(b) Reserves & Surplus	(22.084)	(26.106)	(27.207)
(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)	25.945	21.923	20.822
(3) Non-Current Liabilities			
(a) long-term borrowings	54.729	53.796	48.412
(b) Deferred tax liabilities (Net)	4.584	4.584	4.627
(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)	59.313	58.380	53.039
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	20.043	17.375	14.349
(c) Other current liabilities	0.000	0.000	0.000
(d) Short-term provisions	0.783	0.916	0.000
Total Current Liabilities (4)	20.826	18.291	14.349
TOTAL	106.084	98.594	88.210
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	36.867	40.386	48.845
(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	9.043	1.210	0.164
(c) Deferred tax assets (net)	0.000	0.000	0.043
(d) Long-term Loan and Advances	0.838	0.838	0.838
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	46.748	42.434	49.890

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	26.032	30.054	22.825
(c) Trade receivables	22.667	21.274	7.619
(d) Cash and cash equivalents	3.773	(3.191)	1.278
(e) Short-term loans and advances	6.864	8.023	6.526
(f) Other current assets	0.000	0.000	0.072
Total Current Assets	59.336	56.160	38.320
TOTAL	106.084	98.594	88.210

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	121.045	93.431	30.440
	Other Income	0.856	3.356	4.712
	TOTAL	121.901	96.787	35.152
Less	EXPENSES			
	Cost of Materials Consumed	105.535	78.718	25.262
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(0.182)	2.395	0.066
	Employees benefits expense	1.009	0.885	0.834
	Other ADMINISTRATIVE expenses	3.025	3.844	0.973
	TOTAL	109.387	85.842	27.135
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	12.514	10.945	8.017
Less	FINANCIAL EXPENSES	2.024	1.561	5.202
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	10.490	9.384	2.815
Less/ Add	DEPRECIATION/ AMORTISATION	6.666	8.284	2.251
	PROFIT/ (LOSS) BEFORE TAX	3.824	1.100	0.564
Less	TAX	0.194	0.000	0.000
	PROFIT/ (LOSS) AFTER TAX	3.630	1.100	0.564

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Earnings / (Loss) Per Share (INR)	0.85	0.26	0.13
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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	6.717	(18.367)	(4.425)
Net cash flows from (used in) operations	NA	NA	NA
Net cash flows from (used in) operating activity	18.661	(7.502)	3.243

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	68.35	83.11	91.36
Account Receivables Turnover (Income / Sundry Debtors)	5.34	4.39	4.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	69.32	80.56	207.32
Inventory Turnover (Operating Income / Inventories)	0.48	0.36	0.35
Asset Turnover (Operating Income / Net Fixed Assets)	0.34	0.27	0.16

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.71	0.73	0.71
Debt Equity Ratio (Total Liability / Networth)	2.11	2.45	2.33
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.80	0.83	0.69
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.42	1.84	2.35

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Interest Coverage Ratio (PBIT / Financial Charges)	6.18	7.01	1.54
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	3.00	1.18	1.85
Return on Total Assets ((PAT / Total Assets) * 100)	%	3.42	1.12	0.64
Return on Investment (ROI) ((PAT / Networth) * 100)	%	13.99	5.02	2.71

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		2.85	3.07	2.67
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.60	1.43	1.08
G-Score Ratio Financial (Networth / Total Assets)		0.24	0.22	0.24
G-Score Ratio Debt (Debts / Equity Capital)		1.14	1.12	1.01
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.85	3.07	2.67

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

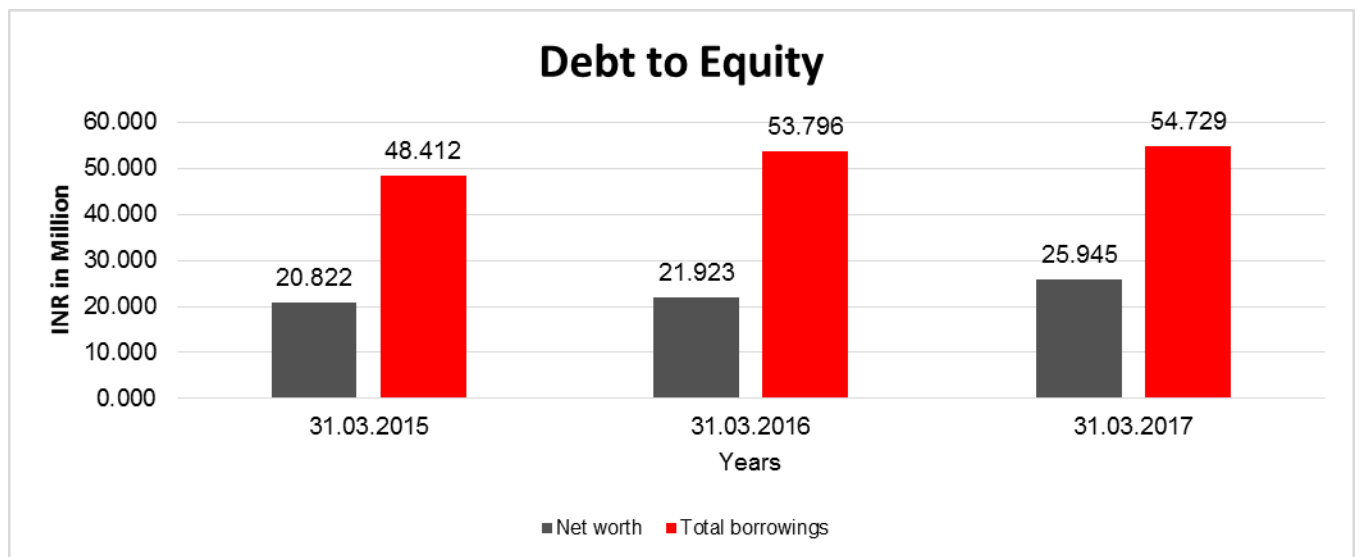
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	48.029	48.029	48.029
Reserves & Surplus	(27.207)	(26.106)	(22.084)

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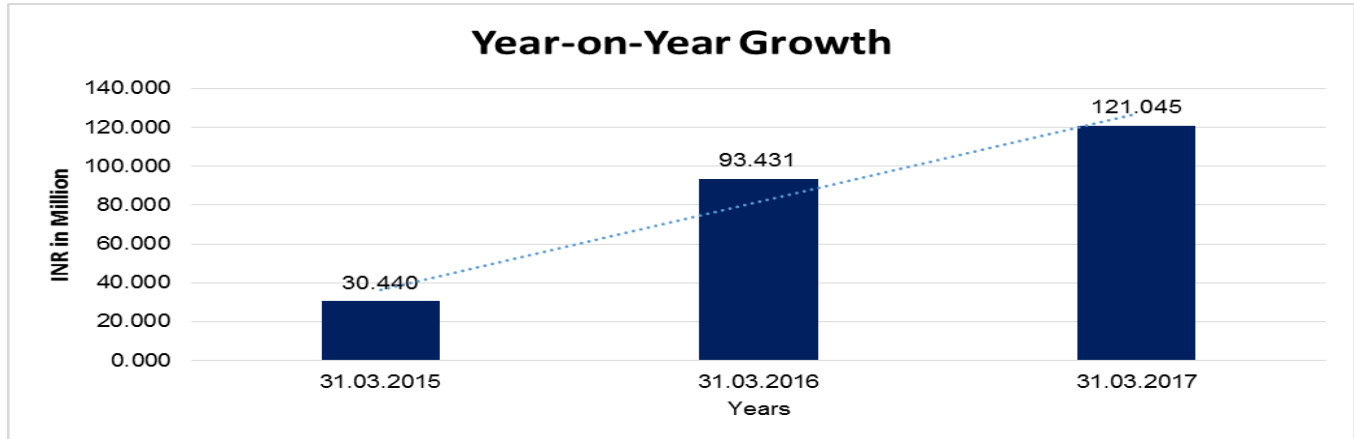
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	20.822	21.923	25.945
long-term borrowings	48.412	53.796	54.729
Short term borrowings	0.000	0.000	0.000
Total borrowings	48.412	53.796	54.729
Debt/Equity ratio	2.325	2.454	2.109



YEAR-ON-YEAR GROWTH

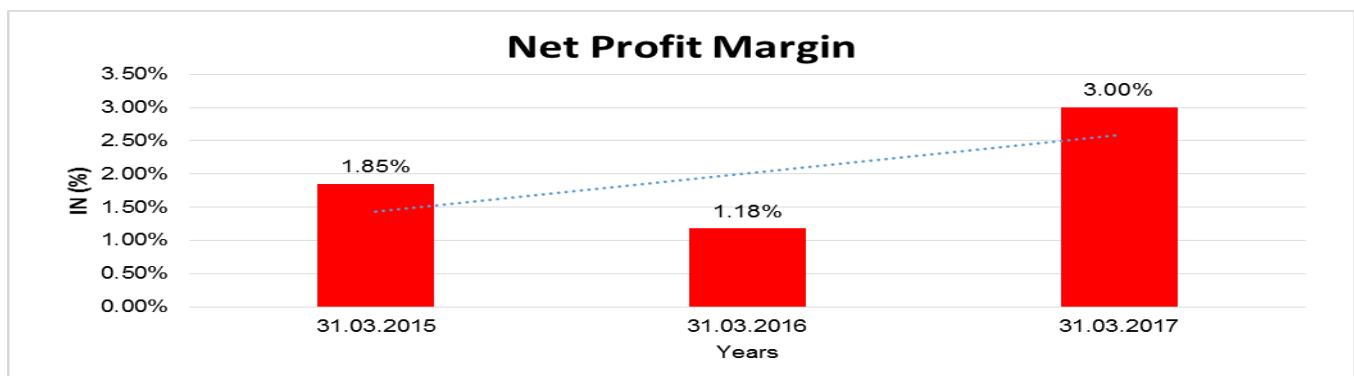
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	30.440	93.431	121.045
		206.935	29.556

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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	30.440	93.431	121.045
Profit	0.564	1.100	3.630
	1.85%	1.18%	3.00%



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	--

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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	No
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	Yes
19	Major customers	Yes
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

UNSECURED LOAN

PARTICULAR	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
Loans from Directors		
Lalit Goel	24.160	20.083
Aditya Goel	0.846	0.846
Mamta Goel	9.324	9.374
Pulkit Goel	6.404	4.258
Loans from Shareholders		
Anchal Gole	1.596	4.496

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Lalit Kumar Goel and Sons	0.885	0.000
Sagar Goel	2.395	1.750
Total	45.610	40.807

INDEX OF CHARGES:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G30367726	10438968	KOTAK MAHINDRA BANK LIMITED	21/06/2013	29/11/2016	-	30769000.0	27BKC, C 27, G BlockBandra Kurla Complex, Bandra (E),MumbaiMH400051IN
2	B75486506	10073480	ORIENTAL BANK OF COMMERCE	16/10/2007	-	02/05/2013	38600000.0	FORT BRANCH, JASH CHAMBERS, SIR P.M ROADMUMBAIMUMB AIMH400001IN
3	B75485060	10073478	ORIENTAL BANK OF COMMERCE	16/10/2007	-	02/05/2013	30000000.0	FORT BRANCH, JASH CHAMBERS, SIR P.M. ROADMUMBAIMUMB AIMH400001IN
4	B75487058	10073479	ORIENTAL BANK OF COMMERCE	16/10/2007	-	02/05/2013	68600000.0	FORT BRANCH, JASH CHAMBERS, SIR P.M. ROAD, MUMBAIMUMB AIMH400001IN

FIXED ASSETS

- Land
- Factory Building
- Furniture and Fixture
- Electric Fitting
- Computer
- Plant and Machinery
- Vehicle
- Motor Car

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 71.32
UK Pound	1	INR 90.91
Euro	1	INR 81.57

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	VIVR
Report Prepared by :	RKI

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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