

MIRA INFORM REPORT

Report No. :	544590
Report Date :	14.12.2018

IDENTIFICATION DETAILS

Name :	INTERNATIONAL COMMODITIES
Registered Office :	D. No. 07/05/84/4, Flat No 201, Wedge Wood Block, Jasti Square Apartments, Pandurangapuram, Vishakhapatnam - 530003, Andhra Pradesh
Mobile No.:	91-8341801276 [Mr. Vijay]
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment :	01.12.2015
Capital Investment :	INR 3.617 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.]	AAFFI4671Q
GSTN : [Goods & Service Tax Registration No.]	37AAFFI4671Q1ZO
Legal Form :	Partnership Concern with an Unlimited Liability of the Partners
Line of Business :	Trader of Coal. [Confirmed by Management]
No. of Employees :	05 [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 :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a partnership concern established in the year 2015.</p> <p>It is a trader of coal.</p> <p>Mr. Vijay (Accountant) provided general information about the subject to us.</p> <p>For the FY 2017, the concern has achieved massive growth in its revenue compared to the previous year along with an average profit margin of 1.06%.</p> <p>The sound financial risk profile of the concern is marked by adequate net worth base along with debt free balance sheet profile.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the concern 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 14.12.2018

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 PARTED BY

Name :	Mr. Vijay
Designation :	Accountant
Contact No.:	91-8341801276
Date :	11.12.2018
Name :	Mr. I.L.N.V Prasad Reddy
Designation :	Partner
Contact No.:	91-9949813594
Date :	11.12.2018

LOCATIONS

Registered Office :	D. No. 07/05/84/4, Flat No 201, Wedge Wood Block, Jasti Square Apartments, Pandurangapuram, Vishakhapatnam - 530003, Andhra Pradesh, India
Tel. No.:	Not Available
Mobile No.:	91-8341801276 [Mr. Vijay] 91-9949813594 [Mr. I.L.N.V Prasad Reddy]
Fax No.:	Not Available
E-Mail :	ksalesvizag@gmail.com ilnv@intcomm.com
Location :	Rented
Locality :	Commercial

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PARTNERS

Name :	Mr. I.L.N.V Prasad Reddy
Designation :	Partner
Name :	Mr. Prabhakar Reddy Kunjun
Designation :	Partner

KEY EXECUTIVES

Name :	Mr. Vijay
Designation :	Accountant

BUSINESS DETAILS

Line of Business :	Trader of Coal. [Confirmed by Management]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Advance Payment, L/C, Cheque, RTGS and Credit [60 Days]
Purchasing :	Advance Payment, L/C, Cheque, RTGS and Credit [60 Days]

GENERAL INFORMATION

Suppliers :	Reference:	Gimpex Limited
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
	Remark	--
Customers :	End Users	

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	<ul style="list-style-type: none"> Bharati Cement Kuburgi Cement Private Limited 																						
No. of Employees :	05 [Approximately]																						
Bankers :	<table border="1"> <tr> <td>Bank Name:</td> <td>Corporation Bank</td> </tr> <tr> <td>Branch:</td> <td>Film Nagar, Hyderabad - 500034, Telangana, India</td> </tr> <tr> <td>Person Name (with Designation):</td> <td>--</td> </tr> <tr> <td>Contact Number:</td> <td>91-40-23553120</td> </tr> <tr> <td>Name of Account Holder:</td> <td>--</td> </tr> <tr> <td>Account Number:</td> <td>--</td> </tr> <tr> <td>Account Since (Date/ Year of A/c Opening):</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained (Optional):</td> <td>--</td> </tr> <tr> <td>Credit Facilities Enjoyed (CC/OD/Term Loan):</td> <td>--</td> </tr> <tr> <td>Account Operation:</td> <td>--</td> </tr> <tr> <td>Remarks:</td> <td>Continuously ringing</td> </tr> </table>	Bank Name:	Corporation Bank	Branch:	Film Nagar, Hyderabad - 500034, Telangana, India	Person Name (with Designation):	--	Contact Number:	91-40-23553120	Name of Account Holder:	--	Account Number:	--	Account Since (Date/ Year of A/c Opening):	--	Average Balance Maintained (Optional):	--	Credit Facilities Enjoyed (CC/OD/Term Loan):	--	Account Operation:	--	Remarks:	Continuously ringing
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Credit Facilities Enjoyed (CC/OD/Term Loan):	--																						
Account Operation:	--																						
Remarks:	Continuously ringing																						

Auditors :	
Name :	N. Raghavendra Rao Chartered Accountant
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON 31.03.2017

Capital Investment :	INR in Million
D Rajesh Kumar Capital	0.433
I.L.N.V Prasad Reddy	3.184
Total :	3.617

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FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
SHAREHOLDERS FUNDS			
1] Capital Account		3.617	1.148
2] Reserves & Surplus		0.000	0.000
NETWORTH		3.617	1.148
LOAN FUNDS			
1] Secured Loans		0.000	0.000
2] Unsecured Loans		0.000	0.000
TOTAL BORROWING		0.000	0.000
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		3.617	1.148
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress		0.072	0.000
		0.000	0.000
INVESTMENT		0.000	0.000
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		0.000	0.439
Sundry Debtors		20.260	0.978
Cash & Bank Balances		6.723	4.691
Other Current Assets		0.324	0.005
Loans & Advances		0.250	0.000
Total Current Assets		27.557	6.113
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		22.145	1.067
Other Current Liabilities		0.869	3.898
Provisions		0.998	0.000
Total Current Liabilities		24.012	4.965
Net Current Assets		3.545	1.148
MISCELLANEOUS EXPENSES		0.000	0.000
TOTAL		3.617	1.148

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PROFIT & LOSS ACCOUNT

PARTICULARS		31.03.2017
SALES		
	Sales	155.403
	Other Income	10.610
	TOTAL	166.013
		(Due to business growth)
Less	EXPENSES	
	Cost of Goods Sold	149.156
	Direct expenses	6.241
	Branch office rent	0.168
	Discount paid	0.167
	Labour wages for screening machine	0.525
	L C Charges	0.189
	Office maintenance	0.204
	Partners remuneration	2.288
	Petrol Expenses	0.970
	Rent	0.176
	Salaries	2.476
	Staff welfare	0.343
	Steve dooring expenses	0.293
	Travelling and conveyance	0.536
	Vehicle maintenance	0.403
	Other Expenses	0.190
	TOTAL	164.325
	PROFIT BEFORE INTEREST, DEPRECIATION AND AMORTISATION	1.688
Less	FINANCIAL EXPENSES	0.010
	PROFIT BEFORE DEPRECIATION AND AMORTISATION	1.678
Less/ Add	DEPRECIATION/ AMORTISATION	0.019
	NET PROFIT/ (LOSS)	1.659

PARTICULARS		31.03.2016

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	SALES			
	Sales			9.982
	Other Income			0.000
	TOTAL			9.982
Less	EXPENSES			
	Cost of Goods Sold			4.777
	Direct expenses			3.269
	Handing charges			0.360
	Partners remuneration			0.599
	Salaries			0.236
	Staff welfare			0.005
	Travelling and conveyance			0.087
	Yard Rental Charges			0.399
	TOTAL			9.732
	PROFIT BEFORE INTEREST, DEPRECIATION AND AMORTISATION			0.250
Less	FINANCIAL EXPENSES			0.001
	PROFIT BEFORE DEPRECIATION AND AMORTISATION			0.249
Less/ Add	DEPRECIATION/ AMORTISATION			0.000
	NET PROFIT/ (LOSS)			0.249

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		47.59	35.76
Account Receivables Turnover (Income / Sundry Debtors)		7.67	10.21
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		54.19	81.53
Inventory Turnover (Operating Income / Inventories)		0.00	0.57

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INTERNATIONAL COMMODITIES - 544590

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Asset Turnover (Operating Income / Net Fixed Assets)		23.44	0.00
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LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio (Borrowing + Current Liabilities) / Total Assets)		0.87	0.81
Debt Equity Ratio (Total Liability / Networth)		0.00	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)		6.64	4.32
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.02	0.00
Interest Coverage Ratio (PBIT / Financial Charges)		168.80	250.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Net Profit Margin (PAT / Sales) * 100)	%	1.07	2.49
Return on Total Assets (PAT / Total Assets) * 100)	%	6.00	4.07
Return on Investment (ROI) (PAT / Networth) * 100)	%	45.87	21.69

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.15	1.23
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		1.15	1.14
G-Score Ratio Financial (Networth / Total Assets)		0.13	0.19

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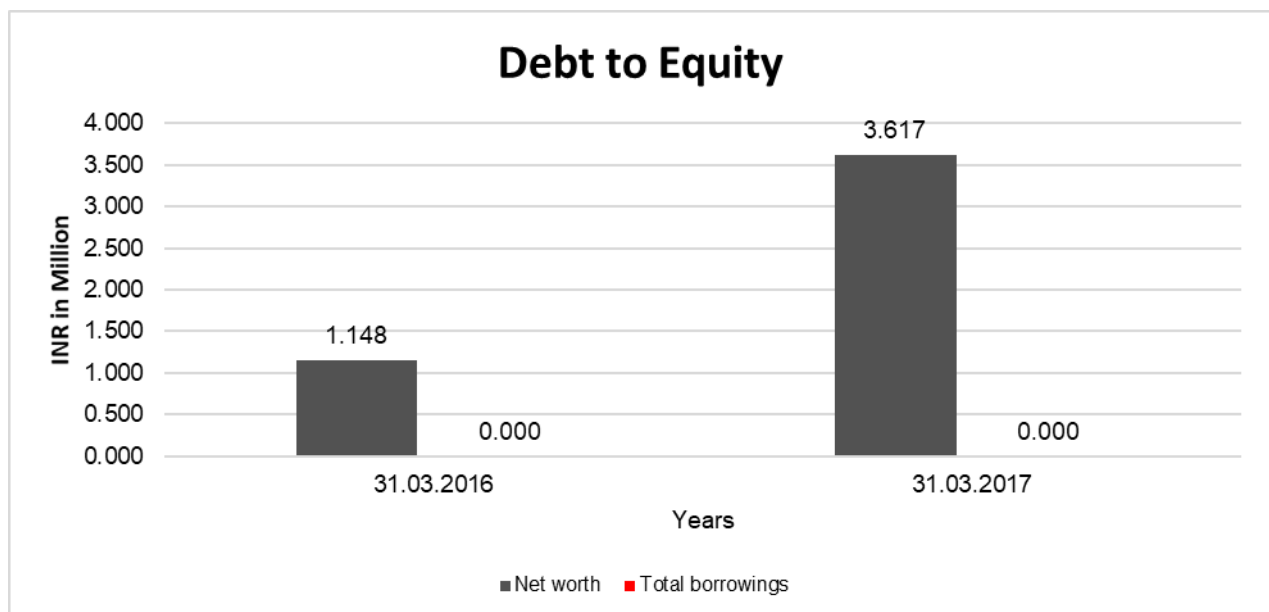
G-Score Ratio Debt (Debts / Equity Capital)		0.00	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.15	1.23

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

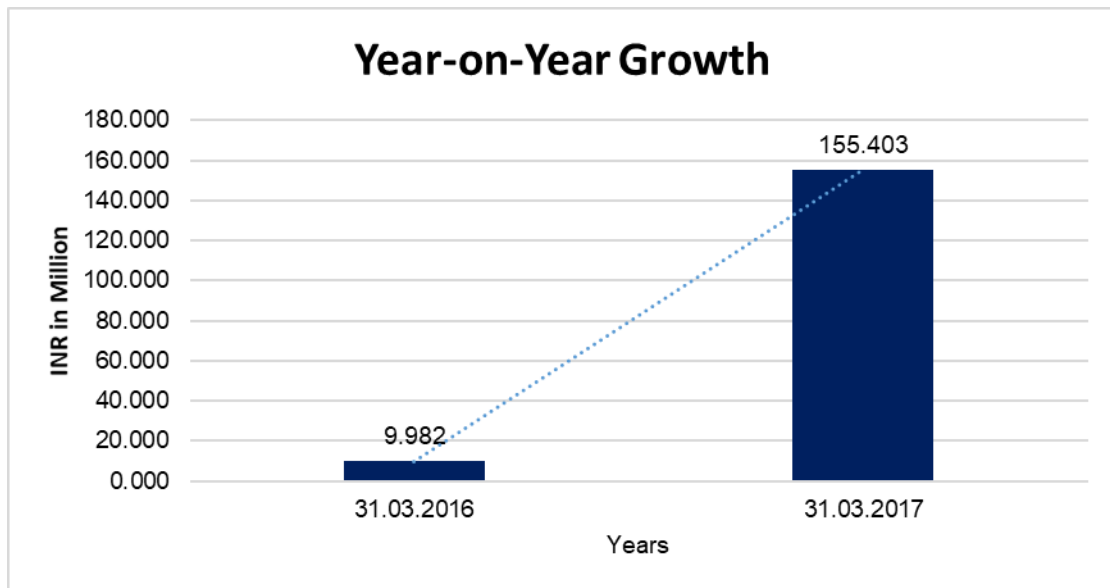
DEBT EQUITY RATIO

Particulars	31.03.2016	31.03.2017
	INR In Million	INR In Million
Capital Account	1.148	3.617
Reserves & Surplus	0.000	0.000
Net worth	1.148	3.617
Secured Loans	0.000	0.000
Unsecured Loans	0.000	0.000
Total borrowings	0.000	0.000
Debt/Equity ratio	0.000	0.000



YEAR-ON-YEAR GROWTH

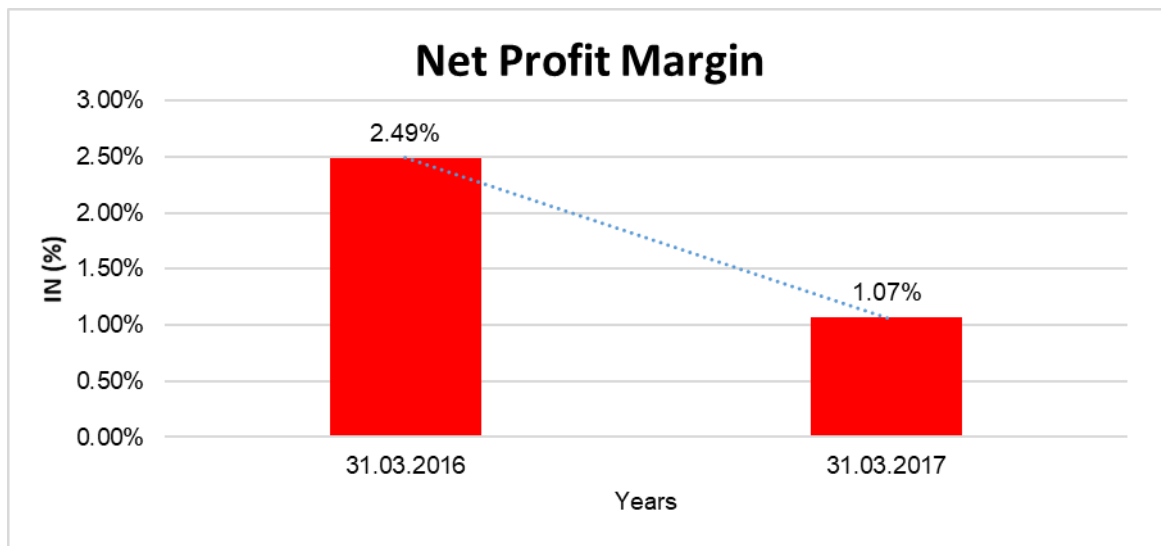
Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	9.982	155.403
		1,456.832



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	9.982	155.403
Profit	0.249	1.659
	2.49%	1.07%



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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	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	No
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	Yes
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	No
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 two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
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

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 71.54
UK Pound	1	INR 90.31
Euro	1	INR 81.34

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	PRY
Report Prepared by :	ARC

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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