

MIRA INFORM REPORT

Report No. :	545625
Report Date :	21.12.2018

IDENTIFICATION DETAILS

Name :	AL-FREIGHT INTERNATIONAL PRIVATE LIMITED
Registered Office :	Plot No. 19/3, Sector - 6, Opposite Sanpada Bakery, Sanpada Navi Mumbai-400705, Maharashtra
Mobile No.:	91-9152447926 [Mr. Lourdes Leandro Dcosta Fernandes]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	29.06.1995
CIN No.: [Company Identification No.]	U63090MH1995PTC090050
Capital Investment / Paid-up Capital :	INR 1.097 Million
PAN No.: [Permanent Account No.]	AAACA5383K
GSTN : [Goods & Service Tax Registration No.]	27AAACA5383K1ZH
Legal Form :	Private Limited Liability Company
Line of Business :	Providing Container Handling Services for Import and Export Consignments. (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

Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 1995. It is engaged in providing container handling services for import and export consignments.</p> <p>As per the financial record of 2017, the company has achieved a fair growth of 16.74% in its revenue as compared to the previous year and has reported an average net profit margin of 1.82%.</p> <p>The company possesses satisfactory financial position marked by sufficient Network base along with acceptable debt balance sheet profile.</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.

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 21.12.2018

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 DECLINE BY

Name :	Mr. Lourdes Leandro Dcosta Fernandes
Designation :	Director
Contact No.:	91-9152447926
Date :	18.12.2018

LOCATIONS

Registered Office :	Plot No. 19/3, Sector - 6, Opposite Sanpada Bakery, Sanpada Navi Mumbai-400705, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9152447926 [Mr. Lourdes Leandro Dcosta Fernandes]
Fax No.:	Not Available
E-Mail :	lourdes@alfreightindia.com

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DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Lourdes Leandro D Costa Fernandes
Designation :	Managing Director
Address :	Plot No 94, Row House, Sector 2, Khoparkhairane, Navi Mumbai-400709 , Maharashtra, India
Date of Birth/Age :	13.02.1962
Date of Appointment :	29.06.1995
DIN No.:	00426732
Name :	Mrs. Althea Lourdes Fernandes
Designation :	Director
Address :	Abhyudaya Society, Plot No-94 Sector - 02, Kopar Khairne, Thane, Navi Mumbai-400709 , Maharashtra, India
Date of Birth/Age :	03.05.1973
Date of Appointment :	29.06.1995
DIN No.:	00545546

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2017

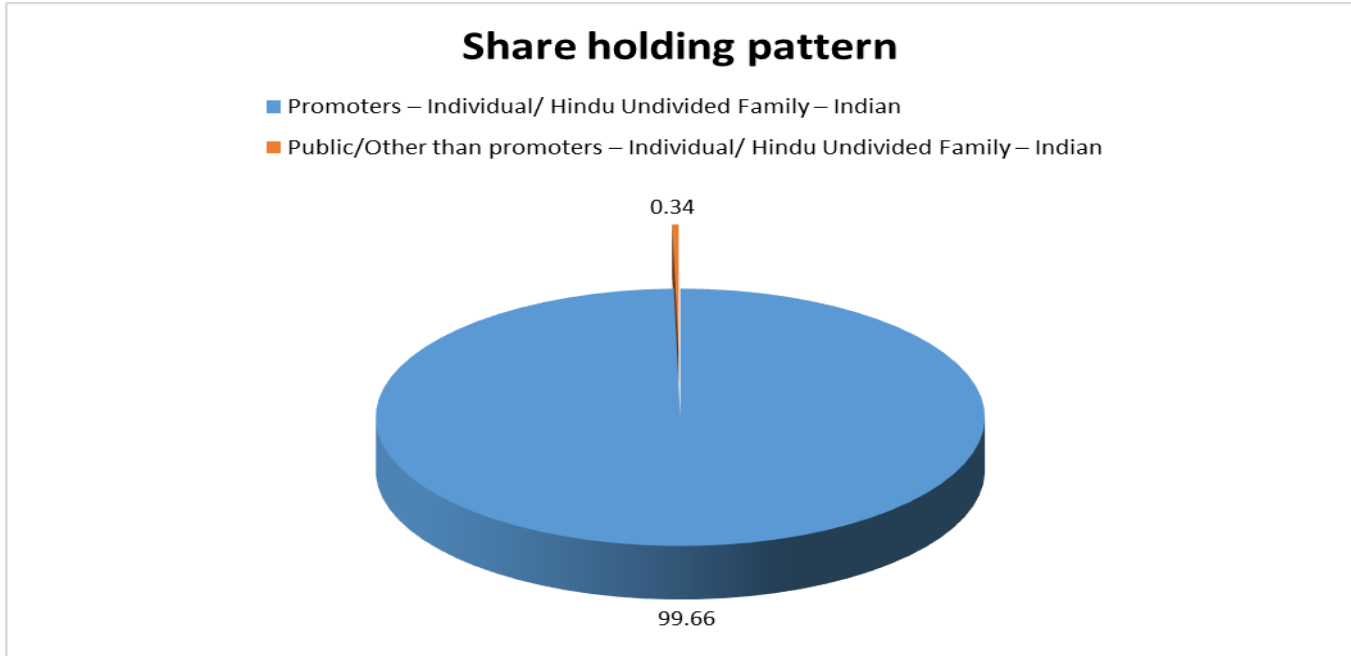
Names of Shareholders	No. of Shares
Lourdes D Costa Fernandes	9540
Althea Fernandes	1393
Linda Marcedo	4
John Mecedo	3
Scarlet Fernandes	30
Total	10970

AS ON: 30.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters – Individual/ Hindu Undivided Family – Indian	99.66
Public/Other than promoters – Individual/ Hindu Undivided Family – Indian	0.34
Total	100.00

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BUSINESS DETAILS

Line of Business :	Providing Container Handling Services for Import and Export Consignments. (Registered activity)	
Products :	ITC Code No.	Product Descriptions
	99671101	Container handling services for import and export consignments
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :		
Selling :	Not Divulged	
Purchasing :	Not Divulged	

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PRODUCTION STATUS: NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged	
	Name of the Person (Designation):	--	
	Contact Number:	--	
	Since how long known:	--	
	Maximum limit dealt:	--	
	Experience:	--	
	Remark	--	
Customers :	Reference:	Not Divulged	
	Name of the Person (Designation):	--	
	Contact Number:	--	
	Since how long known:	--	
	Maximum limit dealt:	--	
	Experience:	--	
	Remark	--	
No. of Employees :	Information declined by the management		
Bankers :	Bank Name:	Axis Bank Limited	
	Branch:	Gr. Floor, Ellora, Commercial Unit 1-4, Plot No. 27, Sector - 11, CBD Belapur, Navi Mumbai - 400614, Maharashtra, India	
	Person Name (with Designation):	--	
	Contact Number:	--	
	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:	--	
Facilities :	SECURED LOANS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)

SHORT TERM BORROWINGS			
Loans Repayable on demand			
Working Capital from Banks		24.841	18.854
Total		24.841	18.854

Auditors :	
Name :	Surya Associates Chartered Accountants
Address :	103 Deepika, Plot No 37 Gokhale Road, Kandivli West, Mumbai – 400067, Maharashtra, India
Tel. No.:	91-22-29671924 / 3648
Mobile No.:	91-9820077823
Fax No.:	91-22-29672236
E-Mail :	surya@born5.vsnl.net.in
PAN No.:	AARFS6853Q
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

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
10970	Equity Shares	INR 100/- each	INR 1.097 Million

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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	1.097	1.097	1.097
(b) Reserves & Surplus	20.638	20.382	20.246
(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)	21.735	21.479	21.343
(3) Non-Current Liabilities			
(a) Long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	1.117	1.168	1.288
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.482	0.444	0.339
Total Non-current Liabilities (3)	1.599	1.612	1.627
(4) Current Liabilities			
(a) Short term borrowings	24.841	18.854	11.293
(b) Trade payables	3.680	3.669	3.545
(c) Other current liabilities	7.207	8.512	9.043
(d) Short-term provisions	0.000	0.000	0.000
Total Current Liabilities (4)	35.728	31.035	23.881
TOTAL	59.062	54.126	46.851
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	5.562	5.774	6.205
(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	0.022	0.022	0.022
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	5.584	5.796	6.227

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	39.410	34.745	26.330
(d) Cash and cash equivalents	0.713	1.686	1.166
(e) Short-term loans and advances	13.355	11.899	13.128
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	53.478	48.330	40.624
TOTAL	59.062	54.126	46.851

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Revenue from Operations	13.992	11.986	11.795
	Other Income	0.000	0.456	0.030
	TOTAL	13.992	12.442	11.825
Less	EXPENSES			
	Employees benefits expense	5.571	5.442	4.431
	Other expenses	4.349	3.646	4.476
	TOTAL	9.920	9.088	8.907
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	4.072	3.354	2.918
Less	FINANCIAL EXPENSES	3.062	2.343	1.857
	PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	1.010	1.011	1.061
Less/ Add	DEPRECIATION/ AMORTISATION	0.636	0.647	0.798
	PROFIT/ (LOSS) BEFORE TAX	0.374	0.364	0.263
Less	TAX	0.119	0.228	(0.029)
	PROFIT/ (LOSS) AFTER TAX	0.255	0.136	0.292
	Earnings/ (Loss) Per Share (INR)	23.26	12.44	26.63

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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 (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)	1028.06	1058.06	814.79
Account Receivables Turnover (Income / Sundry Debtors)	0.36	0.34	0.45
Inventory Turnover (Operating Income / Inventories)	0.00	0.00	0.00
Asset Turnover (Operating Income / Net Fixed Assets)	0.73	0.58	0.47

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.60	0.57	0.51
Debt Equity Ratio (Total Liability / Networth)	1.14	0.88	0.53
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.64	1.44	1.12
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.26	0.27	0.29
Interest Coverage Ratio (PBIT / Financial Charges)	1.33	1.43	1.57

PROFITABILITY RATIOS

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PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin <i>((PAT / Sales) * 100)</i>	%	1.82	1.13	2.48
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	0.43	0.25	0.62
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	1.17	0.63	1.37

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio <i>(Current Assets / Current Liabilities)</i>		1.50	1.56	1.70
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>		1.50	1.56	1.70
G-Score Ratio Financial <i>(Networth / Total Assets)</i>		0.37	0.40	0.46
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>		22.64	17.19	10.29
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>		1.50	1.56	1.70

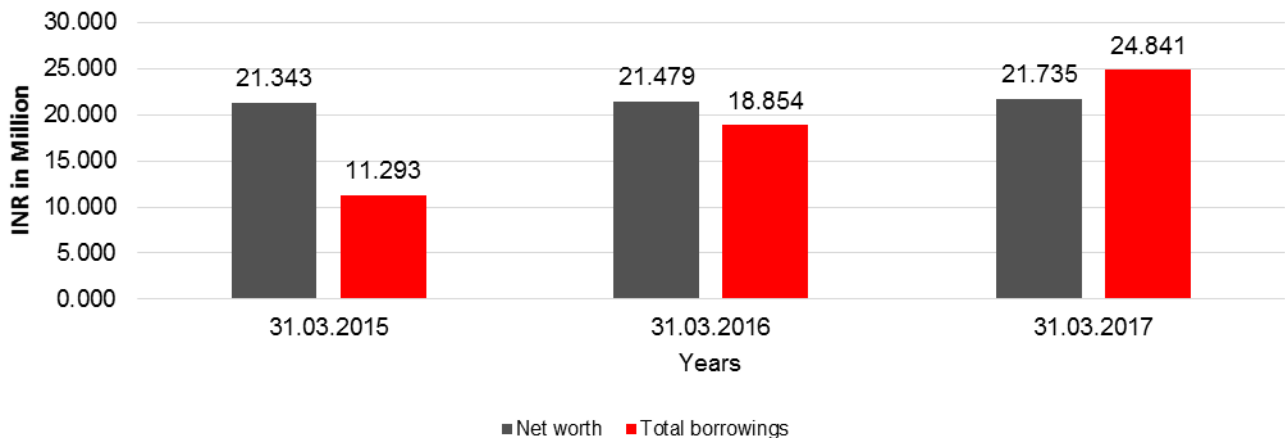
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

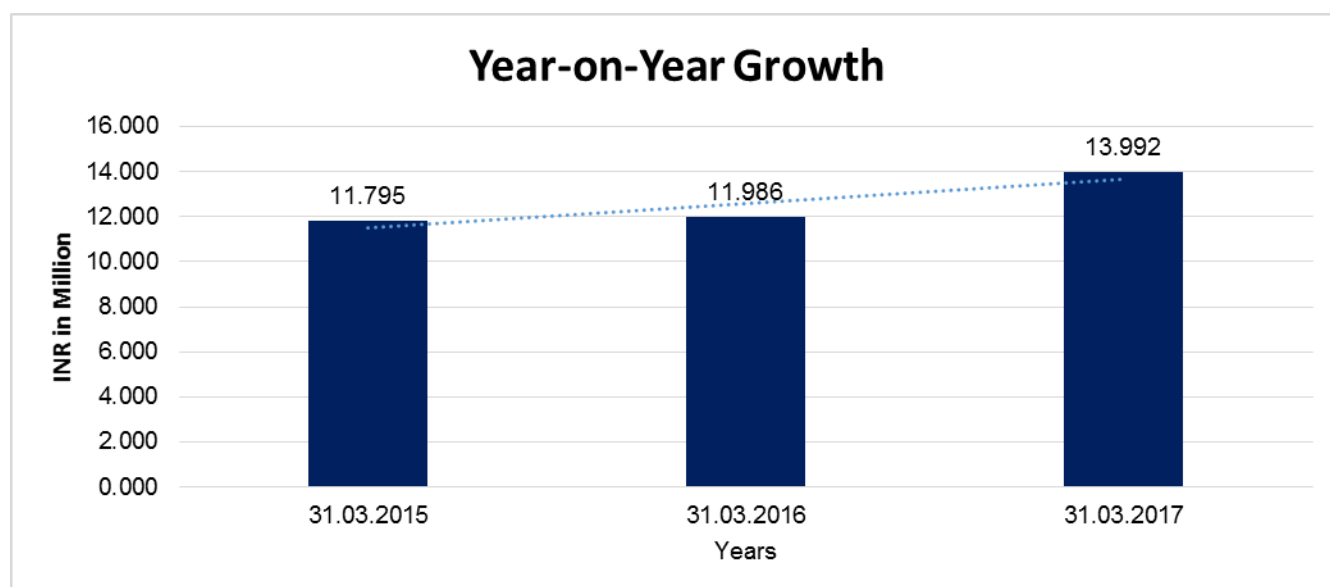
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	1.097	1.097	1.097
Reserves & Surplus	20.246	20.382	20.638
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	21.343	21.479	21.735
long-term borrowings	0.000	0.000	0.000
Short term borrowings	11.293	18.854	24.841
Total borrowings	11.293	18.854	24.841
Debt/Equity ratio	0.529	0.878	1.143

Debt to Equity



YEAR-ON-YEAR GROWTH

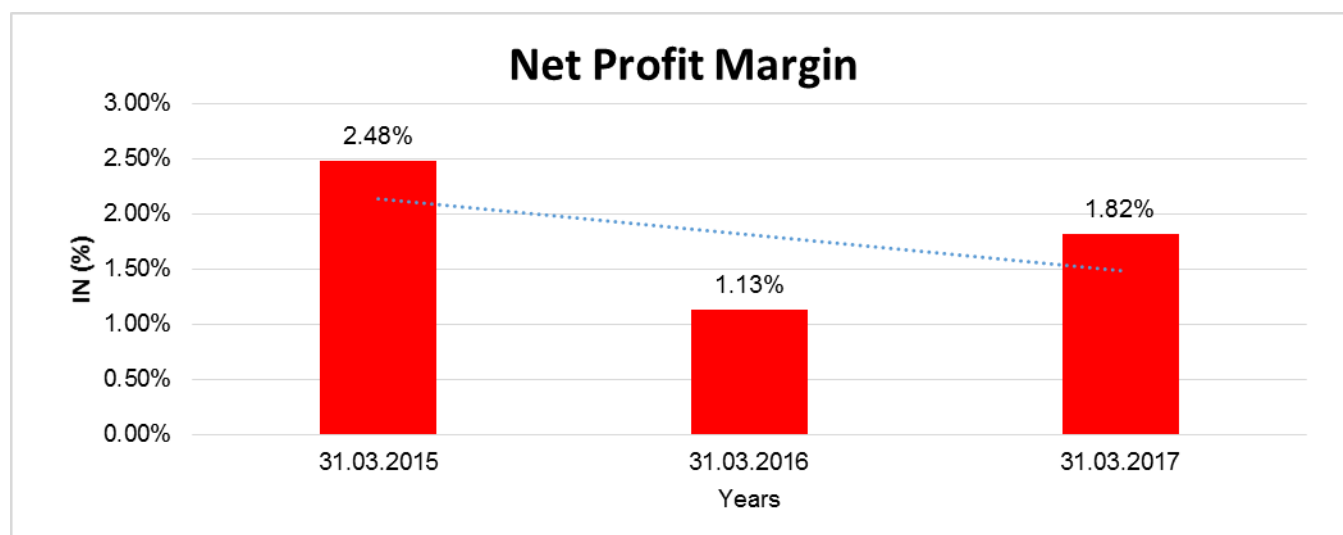
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	11.795	11.986	13.992
		1.619	16.736



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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	11.795	11.986	13.992
Profit/ (Loss)	0.292	0.136	0.255
	2.48%	1.13%	1.82%



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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

INDEX OF CHARGES

CHARGES REGISTERED								
SN O	SR N	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	C5 870 189 7	102257 44	AXIS BANK LIMITE D	24/05/20 10	20/06/20 15	-	19000000.0	GR. FLOOR, ELLORA, COMMER CIAL UNIT 1-4, PLOT NO.27SEC TOR - 11, CBD BELAPUR NAVI MUMBAIM H400614IN
2	B2 327 316 2	100157 63	SYNDI CATE BANK	23/06/20 06	29/03/20 07	18/10/2 011	10000000.0	DANA BUNDER BRANCH, 56, ASHOK CHAMBER S,1ST FLOOR D. R. MARG, MAJSID (EAST)MU MBAIMH40 0009IN
3	A9 364 647 9	101744 24	STATE BANK OF INDIA	11/08/20 08	-	21/06/2 010	15000000.0	KONKAN BHAVAN BRANCHC ICDO BHAVAN (SOUTH WING), CBD BELAPUR NAVI

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								MUMBAIM H400614IN
4	A9 364 384 9	100920 86	STATE BANK OF INDIA	04/02/20 08	04/02/20 08	21/06/2 010	15000000.0	KONKAN BHAVAN BRANCH, CIDCO BHAVAN (SOUTH WING),NA VI MUMBAIM H400614IN
5	A0 202 469 3	800062 87	SYNDI CATE BANK	10/02/20 04	-	23/06/2 006	5000000.0	DANABUN DER BRANCHB ARODA STREETM UMBAIMH 400009IN

STATE OF COMPANY'S AFFAIRS

There has been no change in the business of the company during the financial year ended 31st March, 2017.

FIXED ASSETS:

- Office Premises
- Office Equipment
- Vehicles
- Computer Equipment
- Furniture and Fixture

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 70.28
UK Pound	1	INR 88.85
Euro	1	INR 80.05

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	NYT
Report Prepared by :	RUP

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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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