

## MIRA INFORM REPORT

Report No. :	545526
Report Date :	26.12.2018

### IDENTIFICATION DETAILS

Name :	GANPATI TEXTILES
Registered Office :	5, 503, Kalpatru Heights, Kamatghar Road, Anjurphata, Bhiwandi, Thane-421302, Maharashtra
Mobile No.:	91-8459539011 [Mr. Yash Navratan Taparia]
Country :	India
Financials (as on) :	31.03.2018
Year of Incorporation :	January, 2017
Capital Investment :	INR 0.320 Million
PAN No.: [Permanent Account No.]	AWZPT3240J
GSTN : [Goods & Service Tax Registration No.]	27AWZPT3240J1ZR
Legal Form :	Sole Proprietary Concern
Line of Business :	Trading of Finished Textile Fabric. [Confirmed by Management]
No. of Employees :	04 [Approximately]

### RATING & COMMENTS

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

<b>MIRA's Rating :</b>	<b>B</b>
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Moderate
Payment Behaviour :	Slow but correct

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<b>Litigation :</b>	Clear
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**NOTES :**

Any query related to this report can be made on e-mail : [infodept@mirainform.com](mailto: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**

**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 26.12.2018

**IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS**

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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**

<b>Name :</b>	Mr. Yash Navratan Taparia
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-8459539011
<b>Date :</b>	22.12.2018

**LOCATIONS**

<b>Registered Office :</b>	5, 503, Kalpatru Heights, Kamatghar Road, Anjurphata, Bhiwandi, Thane-421302, Maharashtra, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91-8459539011 [Mr. Yash Navratan Taparia]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:yashtaparia144@gmail.com">yashtaparia144@gmail.com</a>
<b>Location :</b>	Owned
<b>Locality:</b>	Residential [As per site visit]
<b>Warehouse:</b>	Phase 3, D Wing, Gala No. 209, 2, Munisurat Compound, Near Mitali Hotel, Bhiwandi, Thane-421305, Maharashtra, India
<b>Area:</b>	1172 Sq. Ft.
<b>Location :</b>	Rented
<b>Locality:</b>	Industrial [As per site visit]

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Yash Navratan Taparia
<b>Designation :</b>	Proprietor
<b>Address :</b>	5, 503, Kalpatru Heights, Kamatghar Road, Anjurphata, Bhiwandi, Thane-421302, Maharashtra, India
<b>Date of Birth/Age :</b>	08.01.1997
<b>Qualification :</b>	BFM
<b>Experience :</b>	03 Years
<b>PAN No.:</b>	AWZPT3240J
<b>Aadhaar No.:</b>	9445 0097 3761

**BUSINESS DETAILS**

<b>Line of Business :</b>	Trading of Finished Textile Fabric. [Confirmed by Management]
<b>Brand Names :</b>	Not Available

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<b>Agencies Held :</b>	Not Available
<b>Exports :</b>	Not Available
<b>Imports :</b>	Not Available
<b>Terms :</b>	
<b>Selling :</b>	Credit [90 Days]
<b>Purchasing :</b>	Credit [90 Days]

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference:</b>	Shree Synthetics		
	<b>Name of the Person (Designation):</b>	Mr. Om Prakash [Proprietor]		
	<b>Contact Number:</b>	91-9323188592		
	<b>Since how long known:</b>	--		
	<b>Maximum limit dealt:</b>	--		
	<b>Experience:</b>	--		
	<b>Remark</b>	We spoke to Mr. Om Prakash [Proprietor] who denied to provide any feedback about subject company.		
	<b>Reference:</b>	Taparia Textile		
	<b>Name of the Person (Designation):</b>	Mr. Bansidhar [Proprietor]		
	<b>Contact Number:</b>	91-9326358106		
	<b>Since how long known:</b>	01 Year		
	<b>Maximum limit dealt:</b>	INR 0.800 Million		
	<b>Experience:</b>	<b>Payment Behavior</b>	<b>Market Goodwill</b>	<b>Overall</b>
	<b>Remark</b>	Excellent	Excellent	Excellent
	<b>Reference:</b>	Mahavir Synthetics		
<b>Name of the Person (Designation):</b>	Mr. Aanand Toshniwal [Proprietor]			
<b>Contact Number:</b>	91-9370744009			
<b>Since how long known:</b>	02 Years			

	<table border="1"> <tr> <td><b>Maximum limit dealt:</b></td> <td colspan="3">INR 0.100 Million</td> </tr> <tr> <td><b>Experience:</b></td> <td><b>Payment Behavior</b></td> <td><b>Market Goodwill</b></td> <td><b>Overall</b></td> </tr> <tr> <td></td> <td>Excellent</td> <td>Excellent</td> <td>Excellent</td> </tr> <tr> <td><b>Remark</b></td> <td colspan="3">They gave us positive response about subject company. They are satisfied with their payment behavior and market goodwill.</td> </tr> </table>	<b>Maximum limit dealt:</b>	INR 0.100 Million			<b>Experience:</b>	<b>Payment Behavior</b>	<b>Market Goodwill</b>	<b>Overall</b>		Excellent	Excellent	Excellent	<b>Remark</b>	They gave us positive response about subject company. They are satisfied with their payment behavior and market goodwill.																																																																														
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<b>Bankers :</b>	<table border="1"> <tr> <td><b>Bank Name:</b></td> <td>Canara Bank</td> </tr> <tr> <td><b>Branch:</b></td> <td>Shop No. 12, Konark Arcade, ST Depot Road, Bhiwandi, Thane-401302, Maharashtra, India</td> </tr> <tr> <td><b>Person Name (with Designation):</b></td> <td>--</td> </tr> <tr> <td><b>Contact Number:</b></td> <td>91-2522-222755</td> </tr> <tr> <td><b>Name of Account Holder:</b></td> <td>GANPATI TEXTILES</td> </tr> <tr> <td><b>Account Number:</b></td> <td>6727201000080</td> </tr> <tr> <td><b>Account Since (Date/ Year of A/c Opening):</b></td> <td>19.11.2018</td> </tr> <tr> <td><b>Average Balance Maintained (Optional):</b></td> <td>--</td> </tr> <tr> <td><b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b></td> <td>--</td> </tr> <tr> <td><b>Account Operation:</b></td> <td>Current Account</td> </tr> <tr> <td><b>Remarks:</b></td> <td>--</td> </tr> </table>		<b>Bank Name:</b>	Canara Bank	<b>Branch:</b>	Shop No. 12, Konark Arcade, ST Depot Road, Bhiwandi, Thane-401302, Maharashtra, India	<b>Person Name (with Designation):</b>	--	<b>Contact Number:</b>	91-2522-222755	<b>Name of Account Holder:</b>	GANPATI TEXTILES	<b>Account Number:</b>	6727201000080	<b>Account Since (Date/ Year of A/c Opening):</b>	19.11.2018	<b>Average Balance Maintained (Optional):</b>	--	<b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b>	--	<b>Account Operation:</b>	Current Account	<b>Remarks:</b>	--
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<b>Auditors :</b>	
<b>Name :</b>	Ashutosh S. Trivedi and Company Chartered Accountants
<b>Address :</b>	H No. 646, Jay Ambe Niwas, 2 <sup>nd</sup> Floor, Near Payal Cinema, Above Meher Hospital, Thane Road, Bhiwandi, Thane, Maharashtra, India
<b>Tel No.:</b>	91-2522-233888
<b>Mobile No.:</b>	91-9890068384
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Associates/Subsidiaries :</b>	Not Available

**CAPITAL STRUCTURE**

**AS ON: 31.03.2018**

Particulars	INR in Million	Particulars	INR in Million
Withdrawals	0.084	Opening Balance	0.110
Closing Balance	0.320	Income	0.294

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Total	0.404	Total	0.404
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**FINANCIAL ANALYSIS**  
*[all figures are in INR Million]*

**Note** : Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry.

**ABRIDGED BALANCE SHEET**

<b>SOURCES OF FUNDS</b>		<b>31.03.2018</b>	<b>31.03.2017</b>
<b>SHAREHOLDERS FUNDS</b>			
1] Capital Account		0.320	0.862
2] Reserves & Surplus		0.000	0.000
<b>NETWORTH</b>		<b>0.320</b>	<b>0.862</b>
<b>LOAN FUNDS</b>			
1] Secured Loans		0.000	0.000
2] Unsecured Loans		1.710	0.000
<b>TOTAL BORROWING</b>		<b>1.710</b>	<b>0.000</b>
<b>DEFERRED TAX LIABILITIES</b>			
		0.000	0.000
<b>TOTAL</b>		<b>2.030</b>	<b>0.862</b>
<b>APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS [Net Block]</b>			
Capital work-in-progress		0.000	0.000
<b>INVESTMENT</b>			
DEFERRED TAX ASSETS		0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories		0.909	0.618
Sundry Debtors		1.283	0.000
Cash & Bank Balances		0.027	0.244
Other Current Assets		0.031	0.000
Loans, Advances and Deposits		0.000	0.000
<b>Total Current Assets</b>		<b>2.250</b>	<b>0.862</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Sundry Creditors		0.220	0.000
Other Current Liabilities		0.000	0.000
Provisions		0.000	0.000
<b>Total Current Liabilities</b>		<b>0.220</b>	<b>0.000</b>
<b>Net Current Assets</b>		<b>2.030</b>	<b>0.862</b>
<b>MISCELLANEOUS EXPENSES</b>			
		0.000	0.000

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<b>TOTAL</b>	<b>2.030</b>	<b>0.862</b>
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**PROFIT & LOSS ACCOUNT**

	PARTICULARS		31.03.2018	31.03.2017
	<b>SALES</b>			
	Sales		1.875	0.544
	Other Income		0.000	0.000
	<b>TOTAL</b>		<b>1.875</b>	<b>0.544</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of goods Sold		1.537	0.000
	Salary		0.000	0.092
	Rent		0.000	0.072
	Telephone charges		0.004	0.005
	Electricity bill		0.000	0.019
	Travelling Expenses		0.012	0.018
	Sundry Expenses		0.008	0.023
	Direct Expenses		0.011	0.000
	Hamali Charges		0.009	0.000
	<b>TOTAL EXPENSES</b>		<b>1.581</b>	<b>0.229</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST AND DEPRECIATION AND AMORTISATION</b>		0.294	0.315
<b>Less</b>	<b>FINANCIAL EXPENSES</b>		0.000	0.000
	<b>PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION</b>		0.294	0.315
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>		0.000	0.000
	<b>NET PROFIT FOR THE PERIOD</b>		<b>0.294</b>	<b>0.315</b>

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**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>		<b>31.03.2018</b>	<b>31.03.2017</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)		249.76	0.00
Account Receivables Turnover (Income / Sundry Debtors)		1.46	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		52.24	0.00
Inventory Turnover (Operating Income / Inventories)		0.32	0.51
Asset Turnover (Operating Income / Net Fixed Assets)		0.00	0.00

**LEVERAGE RATIOS**

<b>PARTICULARS</b>		<b>31.03.2018</b>	<b>31.03.2017</b>
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.86	0.00
Debt Equity Ratio (Total Liability / Networth)		5.34	0.00
Current Liabilities to Networth (Current Liabilities / Net Worth)		6.03	0.00
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.00	0.00
Interest Coverage Ratio (PBIT / Financial Charges)		0.00	0.00

**PROFITABILITY RATIOS**

<b>PARTICULARS</b>		<b>31.03.2018</b>	<b>31.03.2017</b>
Net Profit Margin ((PAT / Sales) * 100)	%	15.68	57.90
Return on Total Assets ((PAT / Total Assets) * 100)	%	13.07	36.54

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Return on Investment (ROI) ((PAT / Networth) * 100)	%		91.88	36.54

**SOLVENCY RATIOS**

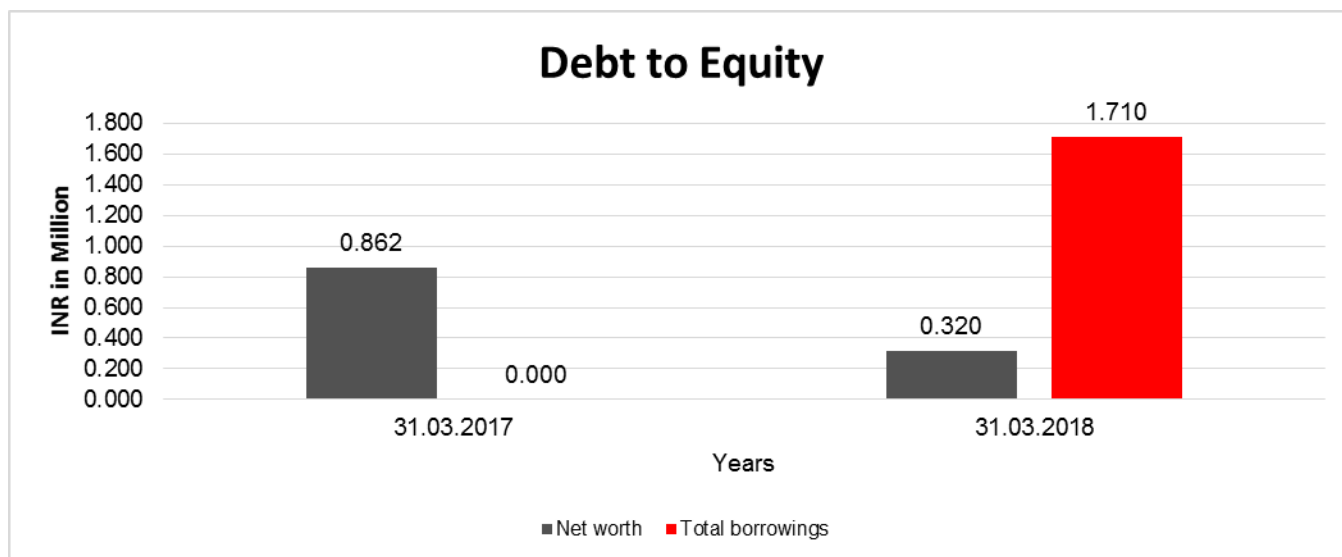
PARTICULARS		31.03.2018	31.03.2017
Current Ratio (Current Assets / Current Liabilities)		1.17	0.00
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.69	0.00
G-Score Ratio Financial (Networth / Total Assets)		0.14	1.00
G-Score Ratio Debt (Debts / Equity Capital)		5.34	0.00
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.17	0.00

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

**FINANCIAL ANALYSIS**  
*[all figures are in INR Million]*

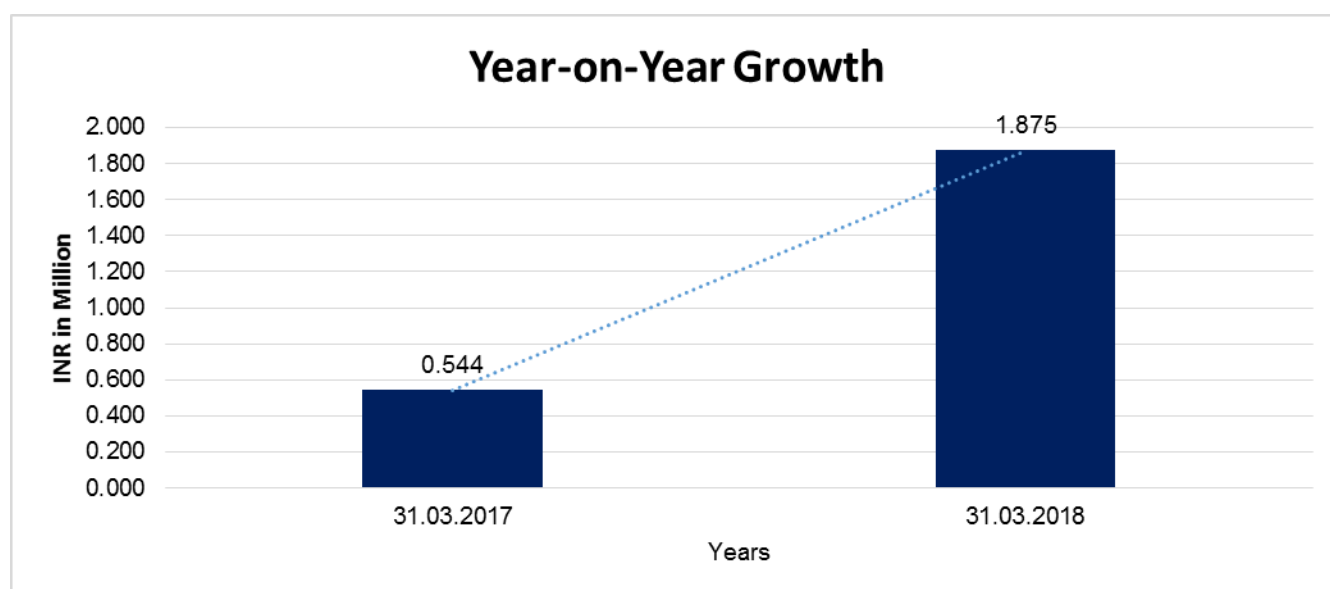
**DEBT EQUITY RATIO**

Particular	31.03.2017	31.03.2018
	INR In Million	INR In Million
Capital account	0.862	0.320
Reserves & Surplus	0.000	0.000
<b>Net worth</b>	<b>0.862</b>	<b>0.320</b>
Secured Loan	0.000	0.000
Unsecured Loan	0.000	1.710
<b>Total borrowings</b>	<b>0.000</b>	<b>1.710</b>
<b>Debt/Equity ratio</b>	<b>0.000</b>	<b>5.344</b>



**YEAR-ON-YEAR GROWTH**

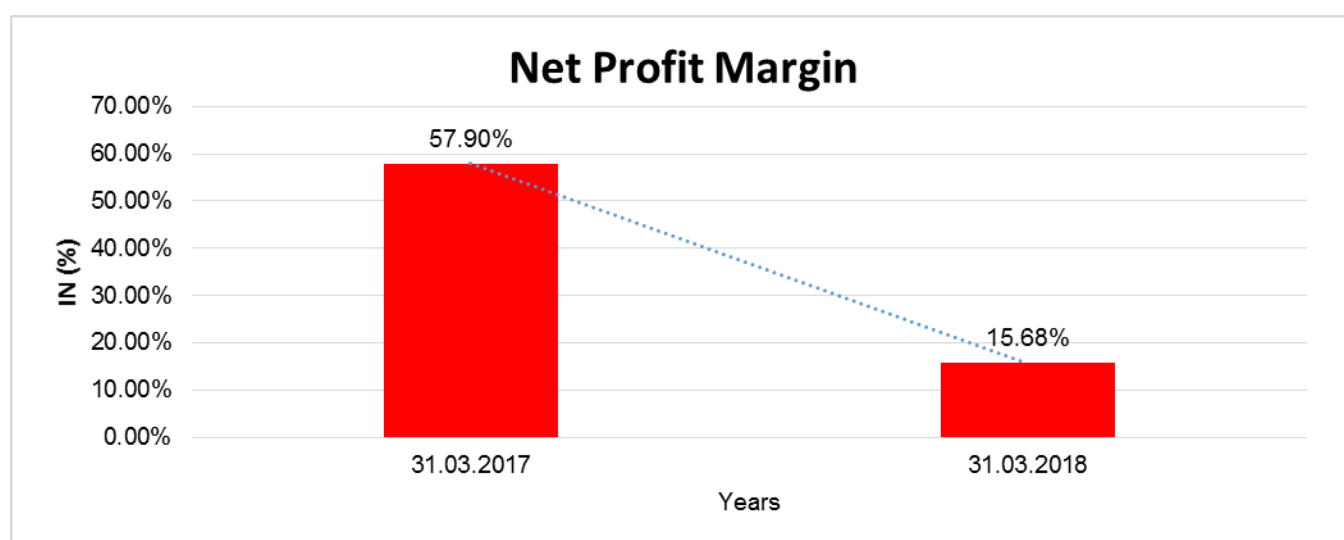
Year on Year Growth	31.03.2017	31.03.2018
	INR In Million	INR In Million
Sales	0.544	1.875
	<b>15.499</b>	<b>244.669</b>



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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2017	31.03.2018
	INR In Million	INR In Million
Sales	0.544	1.875
Profit/ (Loss)	0.315	0.294
	<b>57.90%</b>	<b>15.68%</b>



**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	Yes
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
15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	No
18	Major suppliers	Yes
19	Major customers	Yes
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	Yes
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

**OBSERVATION POINTS**

**SITE VISIT 1**

<b>Name of Company :</b>	GANPATI TEXTILES
<b>Address :</b>	5, 503, Kalpatru Heights, Kamatghar Road, Anjurphata, Bhiwandi, Thane-421302, Maharashtra, India
<b>Contact No.:</b>	91-7303701962
<b>Person to whom we met:</b>	Mr. Yash Taparia [Proprietor]
<b>Name Board :</b>	Not Sighted
<b>Location:</b>	Easy
<b>Landmark (If Any):</b>	Kalpatru Heights
<b>Total Floors of the Building :</b>	11 Floors
<b>Subject situated on:</b>	5 <sup>th</sup> Floor
<b>Locality:</b>	Residential
<b>Area :</b>	Upmarket
<b>Furniture Item Sighted:</b>	Yes
<b>Proof of visit:</b>	Photos

**SITE VISIT 2**

<b>Name of Company :</b>	GANPATI TEXTILES
<b>Address :</b>	Phase 3, D Wing, Gala No. 209, 2, Munisurat Compound, Near Mitali Hotel, Bhiwandi, Thane-421305, Maharashtra, India
<b>Contact No.:</b>	91-7303701962
<b>Person to whom we met:</b>	Mr. Yash Taparia [Proprietor]
<b>Name Board :</b>	Sighted
<b>Location:</b>	Easy
<b>Total Floors of the Building :</b>	2 Floors
<b>Subject situated on:</b>	2 <sup>nd</sup> Floor

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<b>Locality:</b>	Industrial
<b>Area :</b>	Downmarket
<b>No. of employees seen at premises:</b>	04 [Approximately]
<b>Visibility of Items:</b>	<ul style="list-style-type: none"> <li>• Telephone</li> <li>• Computers</li> </ul>
<b>Furniture Item Sighted:</b>	Yes
<b>Proof of visit:</b>	Photos

**COMPUTATION OF TOTAL INCOME**

[INR IN MILLION]

Particulars	31.03.2018
<b>Salary</b>	
Salary received from Taparia Textiles Private Limited	<b>0.106</b>
<b>Profits and Gains from Business or profession:</b>	
Income earned from cloth trading	0.294
<b>Net Taxable Income</b>	<b>0.400</b>
Tax Payable thereon	0.008
Add: Education Cess	0.000
<b>Total Tax Payable</b>	<b>0.008</b>
Less: S/A Paid on Challan	0.008
<b>Balance Amount Payable/ Refundable</b>	<b>0.000</b>

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**ASSESSMENT OF WORKING CAPITAL REQUIREMENTS**

**OPERATING STATEMENT**

(INR IN MILLION)

PARTICULARS	OPERATING YEARS	
	2018-19 [Estimated]	2019-20 [Projected]
<b>Gross Sales</b>		
Domestic Sales	15.000	20.000
Export Sales	0.000	0.000
Others income/ job work	0.000	0.000
<b>Total</b>	<b>15.000</b>	<b>20.000</b>
Less excise duty	0.000	0.000
<b>15.000</b>	<b>15.000</b>	<b>20.000</b>
% rise [+]/ [-] in net sales as compared to previous year	700.00%	33.33%
<b>Cost of sales</b>		
<b>Purchases</b>	14.900	18.700
Power and Fuel Expenses	--	--
Wages and Salaries	--	--
Depreciation	--	--
Other Expenses	0.010	0.010
<b>Cost of products</b>	<b>14.910</b>	<b>18.710</b>
Add: opening stock of finished goods	0.909	2.000
<b>Sub Total</b>	<b>15.819</b>	<b>20.710</b>
Deduct: Closing stock of Finished Goods	2.000	2.500
<b>Sub Total [Total cost of sales]</b>	<b>13.819</b>	<b>18.210</b>

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Gross Profit	1.181	1.790
Selling, General and Administrative Expenses	0.050	0.080
<b>Sub Total</b>	<b>13.869</b>	<b>18.290</b>
Operating Profit before interest	1.131	1.710
Interest	0.067	0.182
CC Interest	0.067	0.182
Term Loan interest	0.000	0.000
<b>Operating profit after interest</b>	<b>1.064</b>	<b>1.528</b>
Add: Other Non-Operating Income Interest Received	--	--
Discount received	--	--
<b>Sub-total [Income]</b>	<b>--</b>	<b>--</b>
Deduct Other Non-operating expenses	--	--
<b>Net of other Non-operating</b>	<b>--</b>	<b>--</b>
Income/ expenses	--	--
<b>Profit Before Tax/ Loss</b>	<b>1.064</b>	<b>1.528</b>
Income/ expenses	--	--
Provision for taxes	--	--
Deduct	--	--
<b>Net Profit/ Loss</b>	<b>1.064</b>	<b>1.528</b>
Withdrawals	0.425	0.611
Rate	0.040	0.040
<b>Retained Profit</b>	<b>0.638</b>	<b>0.917</b>
<b>Retained profit/ Net profit [% age]</b>	<b>60.00%</b>	<b>60.00%</b>

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**ANALYSIS OF BALANCE SHEET**

(INR IN MILLION)

PARTICULARS	OPERATING YEARS	
	2018-19 [Estimated]	2019-20 [Projected]
<b>CURRENT LIABILITIES</b>		
<b>Short term borrowings from banks [Including bills purchased, discounted and excess borrowings placed on repayment basis]</b>		
From Canara Bank	2.000	2.000
From Other Banks	0.000	0.000
[Of which PB and BD]	0.000	0.000
<b>Sub Total</b>	<b>2.000</b>	<b>2.000</b>
Creditors for expenses	--	--
Sundry Creditors [Trade]	--	--
Advance payments from customers/ deposits from dealers	--	--
Provision for taxes	--	--
Cheque issued but not presented [HDFC]	--	--
Other Statutory liabilities/ GST Payable	--	--
PF Share capital/ Deposits/ Instalments of term loans/ DPGs/ debentures, unsecured loan etc. [due within 1 year]	--	--
Differed Tax	--	--
Other Current liabilities and Provision [Due within one year] [Excluding Differed tax]	--	--
<b>Others current Liabilities</b>	<b>--</b>	<b>--</b>
<b>TOTAL CURRENT LIABILITIES</b>	<b>2.000</b>	<b>2.000</b>

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<b>TERM LIABILITIES</b>		
Debentures [Not Maturing within one year]	--	--
Preference Shares [Redeemable after 1 year]	--	--
Term Loans/ CC [excluding instalments payable within one year]	--	--
Creditors for capital expenditures	--	--
Term Deposits [Repayable after one year]	--	--
Other term Liabilities [Unsecured Loans]	--	--
<b>TOTAL TERM LIABILITIES</b>	<b>--</b>	<b>--</b>
<b>TOTAL OUTSIDE LIABILITIES</b>	<b>2.000</b>	<b>2.000</b>
<b>NET WORTH</b>		
Partners' Capital	0.958	1.875
General reserve/ Share premium, is applicable	--	--
Revaluation Reserve, if applicable	--	--
Other reserves [excluding provisions]	--	--
Surplus [+] or Deficits [-] in P&L A/c	--	--
Quasi capital [Unsecured loans from Family and Friends]	1.710	1.710
<b>NET WORTH</b>	<b>2.668</b>	<b>3.585</b>
<b>TOTAL LIABILITIES</b>	<b>4.668</b>	<b>5.585</b>
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Cash and Bank Balances	0.068	0.085
Investments [Others than long term investments]	0.000	0.000
Receivables other than deferred and export [Including bills purchased and discounted by Banks]	2.500	2.800

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Instalments of deferred receivables [due within one year]	--	--
Inventory	--	--
<b>Total Inventory</b>	<b>2.000</b>	<b>2.500</b>
Advances recoverable in cash and kind	--	--
Advance Payment of Taxes	--	--
Loans and Advances	<b>0.100</b>	<b>0.200</b>
Deposit	--	--
Prepaid expenses	<b>0.100</b>	<b>0.200</b>
Others	--	--
<b>Total Current Assets</b>	<b>4.668</b>	<b>5.585</b>
<b>FIXED ASSETS</b>		
Gross Block [Land and Building, Machinery, capital work-in-progress]	--	--
Depreciation to date	--	--
<b>NET BLOCK</b>	<b>--</b>	<b>--</b>
Other non-current Assets	--	--
Investments/ Book Debts/ Advances/ Deposits which are not current assets	--	--
Non-Consumable Stores and spares	--	--
Others non-current asset including dues from directors	--	--
Total Other Non-current assets	--	--
<b>INTANGIBLE ASSETS</b>		
<b>Total Assets</b>	<b>4.668</b>	<b>5.585</b>
<b>Tangible Net Worth</b>	<b>2.668</b>	<b>3.585</b>
<b>NET WORKING CAPITAL</b>	<b>0.233</b>	<b>0.279</b>

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Current Ratio	2.33	2.79
<b>TOTAL OUTSIDE LIABILITIES/ TANGIBLE NET WORTH</b>	<b>0.75</b>	<b>0.56</b>

**COMPARATIVE STATEMENT OF CURRENT ASSETS AND CURRENT LIABILITIES**

(INR IN MILLION)

PARTICULARS	OPERATING YEARS	
	2018-19 [Estimated]	2019-20 [Projected]
<b>Current Assets</b>		
Raw Materials [Including Stores and Other Items used in the process of Manufacture]		
Imported	--	--
Months Consumption	--	--
Indigenous	--	--
Months Consumption	--	--
Others Consumable Spares excluding	--	--
Stock –in-progress	--	--
Finished Goods	2.000	2.500
Months cost of sales	(0.174)	(0.165)
Receivables other than deferred and exports [Including bills purchased and discounted by banks]	2.500	2.800
Months' domestic sales, excluding deferred payment sales	(0.200)	(0.168)
Export receivables [Including bills purchased/ discounted by banks]	--	--
Months' export sales	--	--
Advance to supplier of materials and stores/ spares, consumables	--	--
Other current assets including cash and bank balances and deferred	0.168	0.285

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Cash and Bank Balances	0.068	0.085
Others	0.100	0.200
<b>TOTAL CURRENT ASSETS</b>	<b>4.668</b>	<b>5.585</b>
<b>Current Liabilities  [Other than bank borrowings for working capital]</b>	<b>--</b>	<b>--</b>
Creditors for purchase of raw materials, stores and consumable spares	--	--
Months' purchases	--	--
Advance from customers	--	--
Statutory Liabilities	--	--
Deferred Tax	--	--
Other Current Liabilities	--	--
<b>TOTAL</b>	<b>--</b>	<b>--</b>

**COMPUTATION OF MAXIMUM PERMISSIBLE BANK FINANCE FOR  
WORKING CAPITAL**

(INR IN MILLION)

PARTICULARS	OPERATING YEARS	
	2018-19 [Estimated]	2019-20 [Projected]
<b>TURNOVER METHOD</b>		
Total Current Assets	4.668	5.585
Current Liabilities [Other than bank borrowing]	--	--
Working capital gap [WCG]	4.668	5.585
Min Stipulated Net Working [Capital, i.e. 15% of [WCG-export receivables]]	0.700	0.838

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Actual Projected net working Capital	2.668	3.585
Item 3 minus item 4	3.968	4.747
Item 3 minus item 5	2.000	2.000
Maximum permissible bank Finance [Item 6 or 7 whichever is lower]	2.000	2.000
Excess borrowings representing short fall in NWC	--	--
<b>2<sup>ND</sup> METHOD</b>		
Total Current Assets	4.668	5.585
Current Liabilities [Other than Bank borrowing]	--	--
Working capital Gap [WCG]	4.668	5.585
Min. Stipulated Net Working Capital i.e. 15% of total current assets excluding export receivables	7.000	0.838
Actual/ projected net working capital	2.668	3.585
Item 3 minus item 4	3.968	4.747
Item 3 minus item 5	2.000	2.000
Maximum permissible Bank Finance	2.000	2.000
Excess borrowings representing short fall in NWC	--	--
<b>TURNOVER METHOD</b>		
Projected Accepted Turnover [Gross]	15.000	20.000
Working Capital	3.750	5.000
Bank Finance	3.000	4.000
Minimum, NWC/ Margin	0.750	1.000
Actual Net Working Capital Margin	2.668	3.585
Stipulation	--	--

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Bring Capital	--	--
Otherwise MPBF	3.000	4.000

**NETWORTH STATEMENT**

**MR. YASH NAVRATAN TAPARIA [PROPRIETOR]**

(INR IN MILLION)

<u>PARTICULARS</u>	<b>31.03.2018</b>
<b>ASSETS</b>	
Investment in Firm [Ganpati Textiles]	0.320
Cash and Bank Balance	0.027
<b>Total</b>	<b>0.347</b>
<b>LIABILITIES</b>	
Unsecured Loans	<b>NIL</b>
<b>TOTAL</b>	<b>0.347</b>

**PROJECT REPORT**

**ABOUT THE FIRM**

Subject is a proprietary concern of Mr. Yash Taparia,. The firm is established in the months of January 2017. The firm is trading into finished shirting fabric. The firm is procuring finished fabrics from local market in bulk and selling on retail basis to customers located Bihar and Rajasthan. The firms selling the fabric to the customers through known selling agents/ brokers.

The registered office address of the firm is 5, 503, Kalpatru Heights, Kamatghar Road, Anjurphata, Bhiwandi, Thane-421302, Maharashtra, India. The said address is residence of the Taparia family and used for communication address.

The firm is managing its commercial operations from unit address Phase 3, D Wing, Gala No. 209, 2, Munisurat Compound, Near Mitali Hotel, Bhiwandi, Thane-421305, Maharashtra, India. The said galais acquired on rent basis. The gala is admeasuring about 1172 Sq.fts.

The proprietor is having 3 years' experience of the textile industry. Before formation of this firm he was working in family firm running in the name and style of Taparia Textiles Private Limited. The firm archived sales of INR

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222.147 Million as of 31.03.2018. The directors of the company are father and uncle of Mr. Yash Taparia. Mr. Yash Taparia is the second generation of Taparia family in the textile business.

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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 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 70.18
UK Pound	1	INR 88.87
Euro	1	INR 79.88

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	SUP
<b>Analysis Done by :</b>	NSG
<b>Report Prepared by :</b>	RUP

**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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