

MIRA INFORM REPORT

Report No. :	545967
Report Date :	24.12.2018

IDENTIFICATION DETAILS

Name :	IINFRASOL SERVICES
Registered Office :	203, Brahans Business Park, Plot No.16 A ,Mahal Industrial Estate, Near Paper Box Lane Off Mahakali Caves Road, Andheri (East), Mumbai – 400093, Maharashtra
Tel. No.:	91-22-40732500
Country :	India
Financials (as on) :	31.03.2018
Year of Establishment :	2007
Capital Investment:	INR 15.450 Million
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
TIN/Vat No.:	27100639123V
PAN No.: [Permanent Account No.]	AMMPS6159E
GSTN : [Goods & Service Tax Registration No.]	27AMMPS6159E1ZK
Legal Form :	Sole Proprietary Concern
Line of Business :	Subject is engaged in Providing Services of IT software and networking. [Confirmed by management]
No. of Employees :	50 (Approximately)

RATING & COMMENTS

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

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MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Maximum Credit Limit :	USD 44000 (IN INR 3086160.00)
Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject is a proprietorship concern established in the year 2007 and it is engaged in providing services of IT software and networking.</p> <p>As per financials of March 2018, the subject has achieved a revenue of INR 46.21 million from its operations and has reported a good profit margin of 6.72%.</p> <p>Rating takes into consideration the subject's satisfactory track record of business operations marked by sound capital base along with average debt coverage indicators and decent liquidity position.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the subject can be considered for business dealings at usual trade terms and conditions.</p> <p>Note:</p> <p>Site visit was conducted on the given address which you have provided. Our executive has successfully traced the subject at the given address.</p> <p>At the premises, our executive met with Mr. Vaibhav Gurav (Logistics Department) and he claimed that the subject exists on the given address.</p> <p>As per our executive's observation, it is a 6 storey building and subject is situated on 2nd floor. Location was easy to find and locality seems to be commercial. Area seems to be neutral and 6 employees were sighted at the premises.</p> <p>Name board of the subject was sighted at the premises.</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

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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 24.12.2018

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 (GENERAL DETAILS)

Name :	Ms. Pragati
Designation :	Admin Department
Contact No.:	91-22-40732500
Date :	21.12.2018

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LOCATIONS

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Tel. No.:	91-22-40732500
Fax No.:	Not Available
E-Mail :	accounts@iinfrasolservices.com
Website :	www.iinfrasolservices.com
Locality :	Commercial

SOLE PROPRIETOR

Name :	Mr. Ramesh Madaswamy Konar
Designation :	Proprietor
PAN No :	AMMPS6159E

KEY EXECUTIVES

Name :	Ms. Pragati
Designation :	Admin Department

BUSINESS DETAILS

Line of Business :	Subject is engaged in Providing Services of IT software and networking. [Confirmed by management]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash and Cheque
Purchasing :	Cash and Cheque

GENERAL INFORMATION

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Suppliers :	<ul style="list-style-type: none"> • ACE Enterprises • A H S infocom • Ahuja Electronics • Annue Industries • Arihant Informatics • Comprint Computers • Connexion • Informatics Technology • Ingram Micro India Limited • Iris Computers Limited • Orion Infotech Products 																						
Customers :	<p>End Users</p> <ul style="list-style-type: none"> • Acrotrend Solutions Private Limited • Adamake India Media Private Limited • Allcargo Logistic Limited • ARC Solutions • Audioplus • Aurous Jewels • CDP Private Limited • Chakiat Agencies Private Limited • Epimoney Private Limited • DY Patil University • Filtech Industries Private Limited 																						
No. of Employees :	50 (Approximately)																						
Bankers :	<table border="1"> <tr> <td>Banker Name :</td> <td>Not Divulged</td> </tr> <tr> <td>Branch :</td> <td>Not Divulged</td> </tr> <tr> <td>Person Name (With Designation) :</td> <td>--</td> </tr> <tr> <td>Contact Number :</td> <td>--</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 Account Opening) :</td> <td>--</td> </tr> <tr> <td>Average Balance Maintained :</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>Remark :</td> <td>--</td> </tr> </table>	Banker Name :	Not Divulged	Branch :	Not Divulged	Person Name (With Designation) :	--	Contact Number :	--	Name of Account Holder :	--	Account Number :	--	Account Since (Date/Year of Account Opening) :	--	Average Balance Maintained :	--	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	Account Operation :	--	Remark :	--
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Average Balance Maintained :	--																						
Credit Facilities Enjoyed (CC/OD/Term Loan) :	--																						
Account Operation :	--																						
Remark :	--																						

Auditors :	
Name :	Sanjay S Somani and Company Chartered Accountants

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Address :	Mumbai, Maharashtra, India
Membership No.:	120044
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	--

CAPITAL STRUCTURE

AS ON 31.03.2018

Particulars	INR IN Million	
Opening balance	15.641	
Add: Net profit	3.106	
Less Drawings	3.297	
Total		15.450

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FINANCIAL DATA
[all figures are INR Million]

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

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS			31.03.2018
EQUITY AND LIABILITIES			
1] Capital Account			15.450
2] Reserves & Surplus			0.000
3] (Accumulated Losses)			0.000
NETWORTH			15.450
LOAN FUNDS			
1] Secured Loans			28.098
2] Unsecured Loans			0.700
3] Bank O/D			13.791
TOTAL BORROWING			42.589
DEFERRED TAX LIABILITIES			0.000
TOTAL			58.039
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]			
Capital work-in-progress			0.000
INVESTMENT			4.622
DEFERREX TAX ASSETS			0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories			6.131
Sundry Debtors			21.823
Cash & Bank Balances			2.867
Other Current Assets			0.607
Loans & Advances			15.936
Total Current Assets			47.364
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors			8.626
Other Current Liabilities			0.584
Provisions			0.000
Total Current Liabilities			9.210

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Net Current Assets			38.154
MISCELLANEOUS EXPENSES			0.000
TOTAL			58.039

PROFIT & LOSS ACCOUNT

	PARTICULARS		31.03.2018
	SALES		
	Income		46.209
	Other Income		2.519
	TOTAL		48.728
Less	EXPENSES		
	Cost of Goods Sold		31.895
	Wages and Salaries		5.781
	Labour Charges Paid		1.077
	Advertisement Expenses		0.301
	Accounts Writing		0.034
	Audit Fees		0.018
	Commission Paid		0.214
	Conveyance		0.200
	Discount Allowed		0.004
	Electricity Charges		0.298
	Exhibition Charges		0.020
	Freight and Ocroi Charges		0.132
	Insurance Charges Paid		0.031
	Legal and Professional Fees		0.050
	Motor Car Expenses		0.112
	Printing and Stationery		0.005
	Repairs and Maintenance		0.019
	Sales Promotion Expenses		0.161
	Staff Welfare Expenses		0.135
	Telephone Charges		0.233
	Travelling Expenses		0.280
	TOTAL		41.000
	PROFIT/ (LOSS) BEFORE INTEREST, AND DEPRECIATION AND AMORTISATION		7.728
Less	FINANCIAL EXPENSES		3.550
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION		4.178

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Less/ Add	DEPRECIATION/ AMORTISATION			1.072
	NET PROFIT			3.106

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS			31.03.2018
Average Collection Days (Sundry Debtors / Income * 365 Days)			172.38
Account Receivables Turnover (Income / Sundry Debtors)			2.12
Average Payment Days (Sundry Creditors / Purchases * 365 Days)			98.71
Inventory Turnover (Operating Income / Inventories)			1.26
Asset Turnover (Operating Income / Net Fixed Assets)			0.51

LEVERAGE RATIOS

PARTICULARS			31.03.2018
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)			0.77
Debt Equity Ratio (Total Liability / Networth)			2.76
Current Liabilities to Networth (Current Liabilities / Net Worth)			0.60
Fixed Assets to Networth (Net Fixed Assets / Networth)			0.99
Interest Coverage Ratio (PBIT / Financial Charges)			2.18

PROFITABILITY RATIOS

PARTICULARS				31.03.2018

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Net Profit Margin ((PAT / Sales) * 100)	%			6.72
Return on Total Assets ((PAT / Total Assets) * 100)	%			4.62
Return on Investment (ROI) ((PAT / Networth) * 100)	%			20.10

SOLVENCY RATIOS

PARTICULARS				31.03.2018
Current Ratio (Current Assets / Current Liabilities)				5.64
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)				4.98
G-Score Ratio Financial (Networth / Total Assets)				0.23
G-Score Ratio Debt (Debts / Equity Capital)				2.76
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)				5.64

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

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	No
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	No
10	Date of Birth of Proprietor / Partners / Directors	No
11	Pan Card No. of Proprietor / Partners	Yes
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes

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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	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	No
26	Turnover of firm for last one year	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last one year	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

Name of Company :	IINFRA SOL SERVICES
Address :	203, Brahans Business Park, Plot No.16 A ,Mahal Industrial Estate, Near Paper Box Lane Off Mahakali Caves Road, Andheri (East), Mumbai – 400093, Maharashtra, India
Contact No.:	91-9594967009
Person to whom we met:	Name: Mr. Vaibhav Gurav Designation : Logistics Department
Name Board :	Sighted
Location:	Easy
Total Floors of the building:	6 Floors
Subject situated on:	2 nd Floor
Locality:	Commercial

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Area :	Neutral
No. of employees seen at premises:	6
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Fax Machine • Computers • Air Conditioner • Office Equipment
Furniture items sighted :	Yes (Table, Chair)
Proof of visit:	Photographs

FIXED ASSETS

- Furniture and Fixtures
- Air Conditioner
- Office Premises
- Motor Car
- Mobile Phone
- Computer and Printer

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 70.24
UK Pound	1	INR 88.99
Euro	1	INR 80.02

INFORMATION DETAILS

Information Gathered by :	JRL
Analysis Done by :	VIV
Report Prepared by :	KVT

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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