

MIRA INFORM REPORT

Report No. :	546845
Report Date :	28.12.2018

IDENTIFICATION DETAILS

Name :	CHENAB IMPEX PRIVATE LIMITED
Registered Office :	J-1A, Ansa Industrial Estate, Sakivihar Road, Sakinaka, Mumbai – 400072, Maharashtra
Tel. No.:	91-22-28478880/ 40795800/ 28471623
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	03.05.1991
CIN No.: [Company Identification No.]	U51900MH1991PTC061497
Capital Investment / Paid-up Capital :	INR 2.000 million
PAN No.: [Permanent Account No.]	AAACC3509K
GSTN : [Goods & Service Tax Registration No.]	27AAACC3509K1ZR
Legal Form :	Private Limited Liability Company
Line of Business :	Exporter, Importers, Sellers and Buyers of food items (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

Credit Rating	Explanation	Rating Comments
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
Status :	Satisfactory	
Payment Behaviour :	Usually correct	
Litigation :	Clear	
Comments :	<p>Subject was incorporated in the year 1991 and it is engaged as importer, exporter, buyer and seller of food items.</p> <p>For the financial year 2018, the company has reported a decline in its revenue as compared to its previous year but it has achieved average profit margin during the year.</p> <p>Rating takes into consideration, the satisfactory financial risk profile marked by adequate networth base and comfortable debt protection metrics.</p> <p>Payment seems to be usually correct.</p> <p>In view of aforesaid, the company 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.

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 28.12.2018

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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 DENIED BY

Name :	Mr. Chandrakant
Designation :	Not Divulged
Contact No.:	91-9820661070
Date :	26.12.2018

Management non-cooperative (Tel No.: 91-22-40795800/ 28471623)

LOCATIONS

Registered Office :	J-1A, Ansa Industrial Estate, Sakivihar Road, Sakinaka, Mumbai – 400072, Maharashtra, India
Tel. No.:	91-22-28478880/ 40795800/ 28471623
Mobile No.:	91-9820661070 (Mr. Chandrakant)
Fax No.:	91-22-28470859
E-Mail :	nmohan1951@gmail.com sales@chenabimpex.com complaints@chenabimpex.com info@chenabimpex.com
Website :	http://www.chenabimpex.com

DIRECTORS

As on 31.03.2018

Name :	Mrs. Rajni Anil Chandhok
Designation :	Director
Address :	101, Leela Kunj, Corner of 13 X 15th Road, Khar (West), Mumbai – 400052, Maharashtra, India
Date of Birth/Age :	06.08.1962
Date of Appointment :	03.05.1991
DIN No.:	00687244
Name :	Mr. Anil Ratanchand Chandhok
Designation :	Director
Address :	101, Leela Kunj, Corner of 13 X 15th Road, Khar (West), Mumbai – 400052, Maharashtra, India
Date of Birth/Age :	10.08.1954
Date of Appointment :	03.05.1991

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DIN No.:	00687369
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MAJOR SHAREHOLDERS

As on 31.03.2018

Names of Shareholders	No. of Shares
Anil Ratanchand Chandhok	19739
Rajni Anil Chandhok	251
Chenab Information Technologies Private Limited, India	10
Total	20000

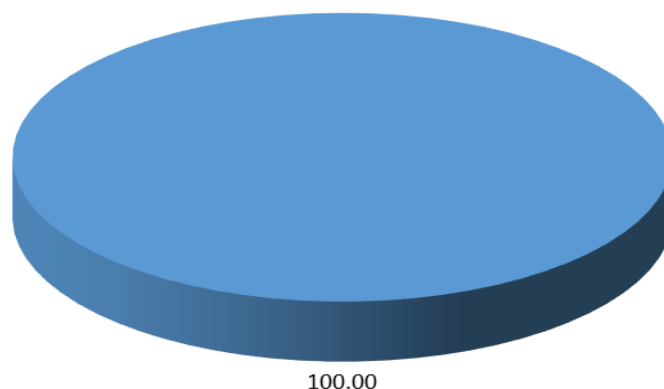
Equity Share Break up (Percentage of Total Equity)

As on 28.09.2018

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	99.95
Promoters (Body corporate)	0.05
Total	100.00

Share holding pattern

■ Promoters (Individual/Hindu Undivided Family – Indian)



BUSINESS DETAILS

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Line of Business :	Exporter, Importers, Sellers and Buyers of food items (Registered Activity)	
Products / Services :	Item Code No.	Products/Services Description
	99611115	Exporter, Importers, Sellers, Buyers of Food Items
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS – (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	Information denied by the management	
Bankers :	Banker Name :	Kotak Mahindra Bank Limited
	Branch :	27BKC, C 27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051, Maharashtra, India
	Person Name (With Designation) :	--
	Contact Number :	--

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	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 :	--

Auditors :	
Name :	Mr. Mohan Chartered Accountant
Address :	204 B / 83, 2nd Floor, Balkrishna Centre, N G Acharya Marg, Chembur, Mumbai – 400071, Maharashtra, India
Tel. No.:	91-22-25218812/ 25517963
Mobile No.:	91-9820062693
Membership No.:	016272
Income-tax PAN of auditor or auditor's firm :	ACDPN2900M
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 28.09.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
20000	Equity Shares	INR 100/- each	INR 2.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
20000	Equity Shares	INR 100/- each	INR 2.000 Million

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FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	2.000	2.000	2.000
(b) Reserves & Surplus	34.452	31.868	29.734
(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)	36.452	33.868	31.734
(3) Non-Current Liabilities			
(a) long-term borrowings	64.429	47.474	49.973
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(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)	64.429	47.474	49.973
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	1.549	6.165	1.402
(c) Other current liabilities	1.404	0.227	0.269
(d) Short-term provisions	1.738	3.323	2.865
Total Current Liabilities (4)	4.691	9.715	4.536
TOTAL	105.572	91.057	86.243
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	27.009	27.686	28.959
(ii) Intangible Assets	0.073	0.010	0.083
(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	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.402	0.464	0.433
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	27.484	28.160	29.475
(2) Current assets			

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(a) Current investments	0.000	0.000	0.000
(b) Inventories	32.477	39.694	30.586
(c) Trade receivables	21.994	19.690	14.936
(d) Cash and cash equivalents	17.644	0.393	4.794
(e) Short-term loans and advances	3.253	1.197	4.535
(f) Other current assets	2.720	1.923	1.917
Total Current Assets	78.088	62.897	56.768
TOTAL	105.572	91.057	86.243

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	128.517	134.805	110.698
	Other Income	1.835	0.453	0.434
	TOTAL	130.352	135.258	111.132
Less	EXPENSES			
	Cost of Materials Consumed	90.058	94.889	76.626
	Employees benefits expense	14.315	13.655	14.185
	Other expenses	15.844	13.868	10.825
	TOTAL	120.217	122.412	101.636
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	10.135	12.846	9.496
Less	FINANCIAL EXPENSES	6.039	8.108	5.005
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	4.096	4.738	4.491
Less/ Add	DEPRECIATION/ AMORTISATION	1.032	1.541	1.367
	PROFIT/ (LOSS) BEFORE TAX	3.064	3.197	3.124
Less	TAX	0.800	1.000	1.000
	PROFIT/ (LOSS) AFTER TAX	2.264	2.197	2.124
	Earnings / (Loss) Per Share (INR)	113.18	109.87	106.19

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flows from (used in) operations	NA	NA	NA
Net cash flows from (used in) operating activities	NA	NA	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	62.46	53.31	49.25
Account Receivables Turnover (Income / Sundry Debtors)	5.84	6.85	7.41
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	6.28	23.71	6.68
Inventory Turnover (Operating Income / Inventories)	0.31	0.32	0.31
Asset Turnover (Operating Income / Net Fixed Assets)	0.37	0.46	0.33

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.65	0.63	0.63
Debt Equity Ratio (Total Liability / Networth)	1.77	1.40	1.57
Current Liabilities to Networth (Current Liabilities / Net Worth)	0.13	0.29	0.14
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.74	0.82	0.92

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Interest Coverage Ratio (PBIT / Financial Charges)	1.68	1.58	1.90
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PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	1.76	1.63	1.92
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.14	2.41	2.46
Return on Investment (ROI) ((PAT / Networth) * 100)	%	6.21	6.49	6.69

SOLVENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		16.65	6.47	12.51
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		9.72	2.39	5.77
G-Score Ratio Financial (Networth / Total Assets)		0.35	0.37	0.37
G-Score Ratio Debt (Debts / Equity Capital)		32.21	23.74	24.99
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		16.65	6.47	12.51

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

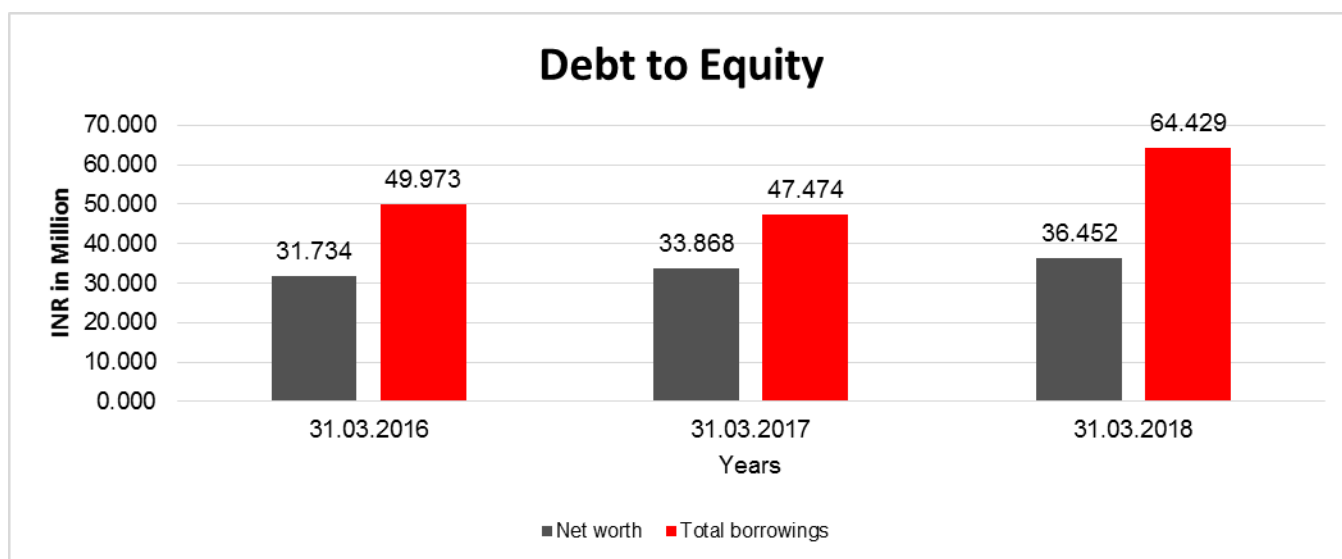
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	2.000	2.000	2.000

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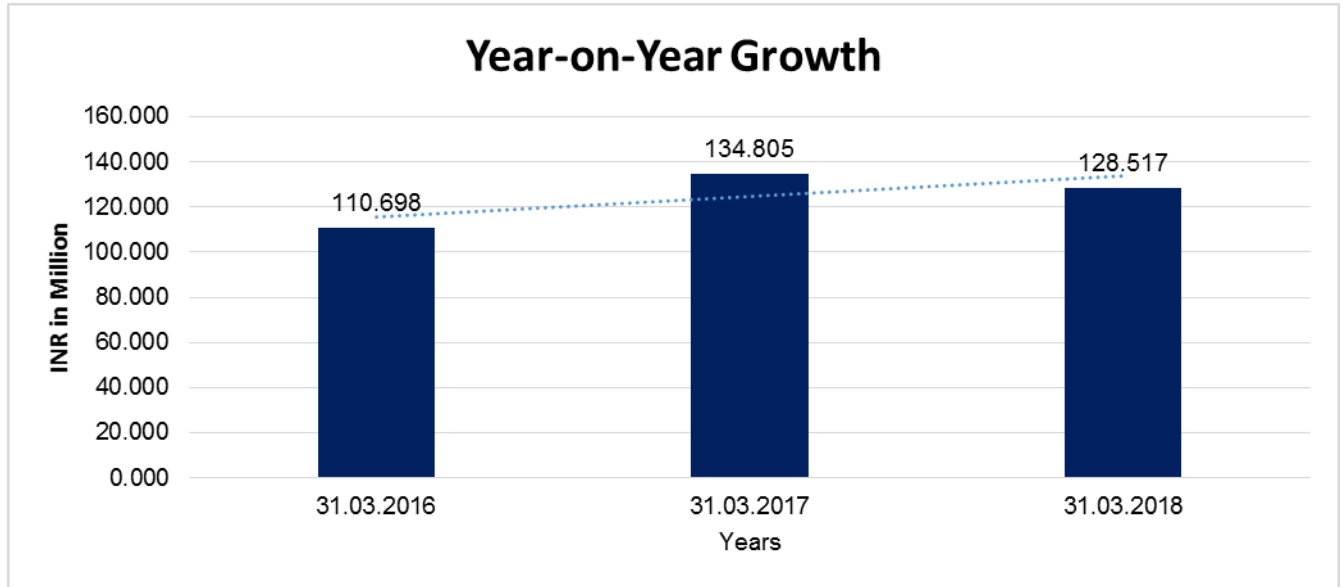
Reserves & Surplus	29.734	31.868	34.452
Net worth	31.734	33.868	36.452
long-term borrowings	49.973	47.474	64.429
Short term borrowings	0.000	0.000	0.000
Total borrowings	49.973	47.474	64.429
Debt/Equity ratio	1.575	1.402	1.768



YEAR-ON-YEAR GROWTH

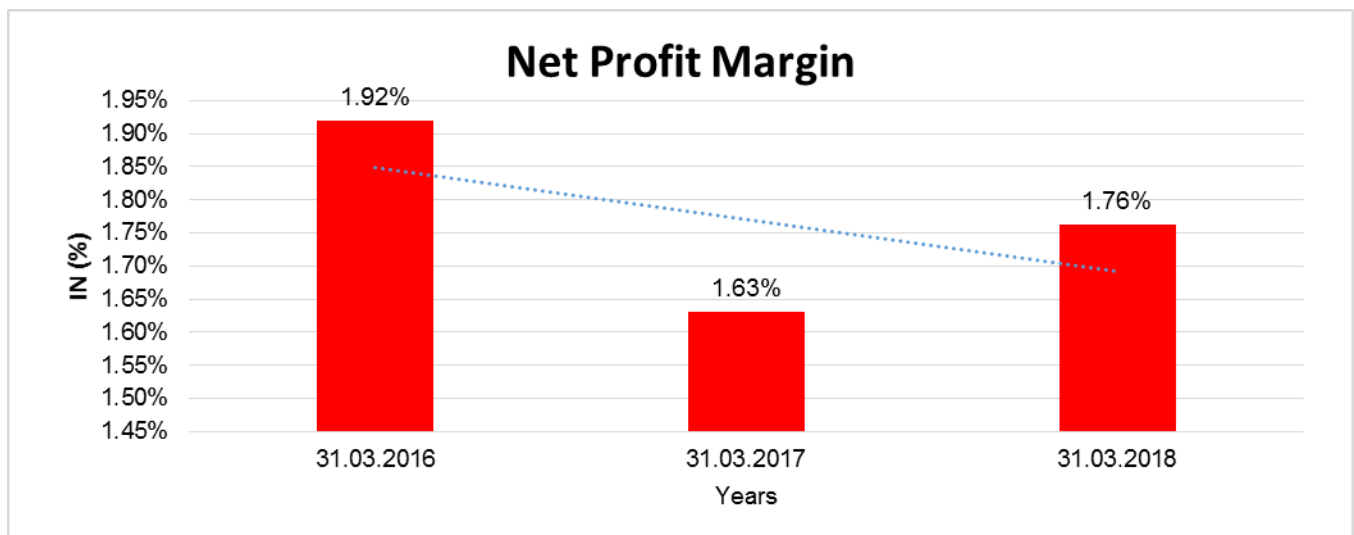
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	110.698	134.805	128.517
		21.777	(4.665)

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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	110.698	134.805	128.517
Profit	2.124	2.197	2.264
	1.92%	1.63%	1.76%



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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	No
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	--

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34]	Payments terms	No
35]	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G783884 93	1001194 16	KOTAK MAHIND RA BANK LIMITED	10/08/20 17	07/02/201 8	-	80000000.0	27BKC, C 27, G BlockBandra Kurla Complex, Bandra (E),MumbaiMa40 0051IN
2	C748152 34	9024246 8	State Bank of India	29/10/20 03	08/12/201 5	-	72600000.0	Commercial Branch, 1st floor, Lekhranj BhavanSaki Vihar Road, Saki Naka, Andheri (East),MumbaiM H400072IN

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

Information Gathered by :	SHW
Analysis Done by :	VIVR
Report Prepared by :	JYTK

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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