

MIRA INFORM REPORT

Report No. :	547151
Report Date :	31.12.2018

IDENTIFICATION DETAILS

Name :	MAA JASODA FOOD PRODUCTS PRIVATE LIMITED
Registered Office :	Village and PO Muktarpur, P.S-Tarakeswar Champadanga, Tarakeswar, Hooghly-712401, West Bengal
Mobile No.:	91-9733838224 [Mr. Bansibadan Dolui]
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	26.04.2010
CIN No.: [Company Identification No.]	U01111WB2010PTC146005
Capital Investment / Paid-up Capital :	INR 6.692 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.]	AAGCM7762E
GSTN : [Goods & Service Tax Registration No.]	19AAGCM7762E1Z6
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> Manufacturer, Trader and Supplier of Snacks, Bhujia, Chanachur, etc. [Confirmed by Management] Manufacturer of consumer food items, their by products including foods and vegetables, packed foods, extruded foods canned foods, preserved foods. [As per Memorandum of Association – Registry Document]
No. of Employees :	75 (Approximately) [In Office = 15 and In Factory = 60]

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RATING & COMMENTS

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

MIRA's Rating :

A

Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Satisfactory
Payment Behaviour :	Usually Correct
Litigation :	Clear
Comments :	<p>Maa Jasoda Food Products Private Limited is a trader and supplier of snacks which includes, Bhujia, Chanachur, etc. The company was incorporated in the year 2010 and has its base in Hooghly, west Bengal. It is an established company having satisfactory track record.</p> <p>For the financial year ended 2018, the company has witnessed a growth in its revenue and has achieved fair profit margin at 1.51% [approx.].</p> <p>The company possesses sound financial profile marked by adequate net worth base along with low debt level and favorable gap between trade payables and trade receivables.</p> <p>Rating also takes into consideration positive feedback received from its customer [Tulsi Marketing] from satisfactory product quality and supplier [Print and Pack] for payment behavior and overall performance of the company.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct and as per commitments.</p> <p>In view of the aforesaid, the company can be considered for business dealings at usual trade terms and conditions.</p> <p>NOTE: Site visit will be sent in due course.</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	Current Rating
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	(30.06.2018)	(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 31.12.2018

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. Bansibadan Dolui
Designation :	Director
Contact No.:	91-9733838224
Date :	27.12.2018

Given number [91-3212-256165] is not working

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LOCATIONS

Registered Office/ Factory :	Village and PO Muktarpur, P.S-Tarakeswar Champadanga, Tarakeswar, Hooghly-712401, West Bengal, India
Tel. No.:	Not Available
Mobile No.:	91-9733838224 [Mr. Bansibadan Dolui]
Fax No.:	Not Available
E-Mail :	sumangroupindia@gmail.com amiyarsantra@yahoo.co.in
Location :	Rented

DIRECTORS

AS ON: 31.03.2018

Name :	Mrs. Papiya Dolui
Designation :	Director
Address :	Astara, Hooghly-712401, West Bengal, India
Date of Birth/Age :	15.12.1976
Qualification :	HSC
Experience :	10 Years
Date of Appointment :	26.04.2010
DIN No.:	02917226
Name :	Mr. Baidya Nath Dolui
Designation :	Director
Address :	Astara, Hooghly-712401, West Bengal, India
Date of Birth/Age :	30.11.1973
Qualification :	HSC
Experience :	12 Years
Date of Appointment :	26.04.2010
DIN No.:	02917273
Name :	Mr. Bansibadan Dolui
Designation :	Director
Address :	Astara, Hooghly Kolkata-712401, West Bengal, India
Date of Birth/Age :	12.02.1968
Qualification :	B Com
Experience :	25 Years
Date of Appointment :	02.06.2010
DIN No.:	03034981

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

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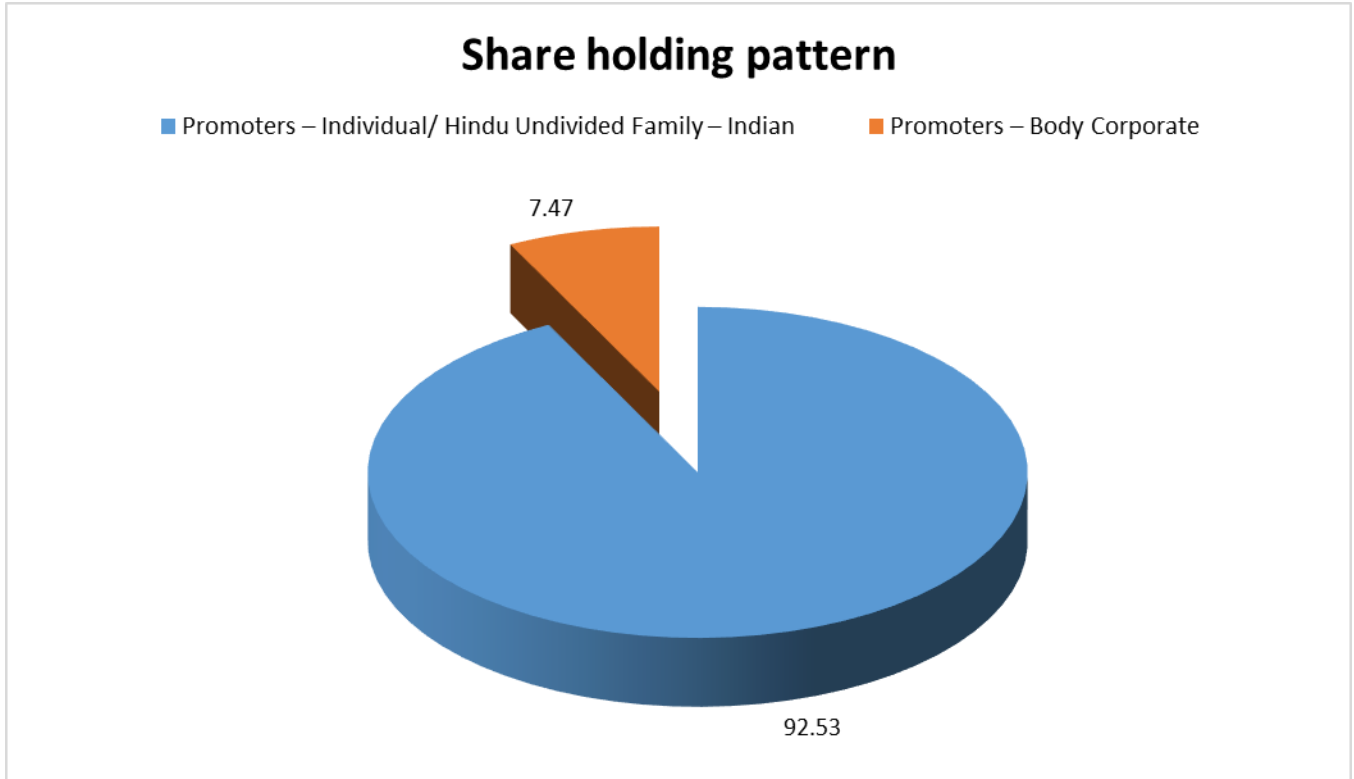
AS ON: 31.03.2018

Names of Shareholders		No. of Shares
Bansi Badan Dolui		68500
Papiya Dolui		81300
Baidya Nath Dolui		132800
Moutusi Dolui		100300
Asim Dolui		89800
Sujit Dolui		72000
Bijay Chakraborty		74500
Swamijee Tea House		50000
Total		669200

AS ON: 30.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters – Individual/ Hindu Undivided Family – Indian	92.53
Promoters – Body Corporate	7.47
Total	100.00

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BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Manufacturer, Trader and Supplier of Snacks, Bhujia, Chanachur, etc. [Confirmed by Management] Manufacturer of consumer food items, their by products including foods and vegetables, packed foods, extruded foods canned foods, preserved foods. [As per Memorandum of Association – Registry Document]
Products :	<ul style="list-style-type: none"> Snacks Bhujia Chanachur, etc.
Brand Names :	“Suman Chanachur”
Agencies Held :	Not Available
Exports :	Not Available

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Imports :	Not Available
Terms :	
Selling :	Credit [30 Days]
Purchasing :	Credit [30 Days]

PRODUCTION STATUS: NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference:	Print and Pack		
	Name of the Person (Designation):	Mr. Sujit Kumar Paul [Proprietor]		
	Contact Number:	91-9831760433		
	Since how long known:	06 Years		
	Maximum limit dealt:	INR 6.500 Million		
	Experience:	Payment Behavior	Market Goodwill	Overall
		Good	Good	Good
Remark	We spoke with Mr. Sujit Kumar Paul [Proprietor] who gave us positive feedback about subject and they are satisfied with payment behavior and market goodwill of subject.			
Customers :	Reference:	Tulsi Marketing		
	Name of the Person (Designation):	Mr. Hitesh [Partner]		
	Contact Number:	91-9978925412		
	Since how long known:	05 Years		
	Maximum limit dealt:	--		
	Experience:	Product Quality	Delivery Behavior	Overall
		Excellent	Excellent	Excellent
Remark	We spoke with Mr. Hitesh [Partner] who gave us positive feedback about subject and they are satisfied with product quality and Delivery behavior of subject			
No. of Employees :	75 (Approximately) [In Office = 15 and In Factory = 60]			
Bankers :	Bank Name:	State Bank of India		

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	Branch:	Tarakeswar, Hooghly, West Bengal, 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):	Cash Credit = INR 7.500 Million TL = INR 2.500 Million
	Account Operation:	--
Remarks:	--	

Facilities :	SECURED LOANS	31.03.2018	31.03.2017
		(INR In Million)	(INR In Million)
	LONG-TERM BORROWINGS		
	Term Loan from Bank	2.239	3.024
	SHORT TERM BORROWINGS		
	Loans repayable on Demand		
	From Banks	7.088	3.817
Total	9.327	6.841	

Auditors :	
Name :	Debasish Roy and Associates Chartered Accountants
Address :	Kolkata, West Bengal, India
FRN.:	0330067E
Memberships :	Not Available
Collaborators :	Not Available
Related Parties :	<ul style="list-style-type: none"> • Jaya Tea House Address: 42, Strand Road, Room Ni. 59, 1st Floor, Kolkata-700001, West Bengal, India Line of Business: Trading of Tea • Swamiji Tea House Address: 42, Strand Road, Room Ni. 59, 1st Floor, Kolkata-700001, West Bengal, India Line of Business: Trading of Tea

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CAPITAL STRUCTURE

AS ON: 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
7000000	Equity Shares	INR 10/- each	INR 70.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
669200	Equity Shares	INR 10/- each	INR 6.692 Million

FINANCIAL DATA
[all figures are in 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	6.692	6.692	6.692
(b) Reserves & Surplus	7.566	6.178	5.176
(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)	14.258	12.870	11.868
(3) Non-Current Liabilities			
(a) Long-term borrowings	6.389	5.904	4.031
(b) Deferred tax liabilities (Net)	0.042	0.015	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)	6.431	5.919	4.031
(4) Current Liabilities			
(a) Short term borrowings	7.088	3.817	4.075
(b) Trade payables	7.705	10.946	8.677
(c) Other current liabilities	3.761	2.116	2.102
(d) Short-term provisions	0.632	0.110	0.725
Total Current Liabilities (4)	19.186	16.989	15.579
TOTAL	39.875	35.778	31.478
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	5.144	5.884	6.420
(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	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.080
(d) Long-term Loan and Advances	0.000	0.000	0.027
(e) Other Non-current assets	0.027	0.027	0.000
Total Non-Current Assets	5.171	5.911	6.527

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	26.334	24.687	22.372
(c) Trade receivables	7.246	3.860	1.686
(d) Cash and cash equivalents	0.499	0.570	0.356
(e) Short-term loans and advances	0.625	0.750	0.400
(f) Other current assets	0.000	0.000	0.137
Total Current Assets	34.704	29.867	24.951
TOTAL	39.875	35.778	31.478

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Revenue from Operations	92.065	79.537	76.673
	Other Income	0.000	0.000	0.000
	TOTAL	92.065	79.537	76.673
Less	EXPENSES			
	Cost of Materials Consumed	75.494	68.697	68.732
	Decrease / [Increase] in Inventories	1.555	(0.776)	(1.684)
	Employees benefits expense	5.072	3.485	3.751
	Other expenses	4.568	3.563	1.746
	TOTAL	86.689	74.969	72.545
	PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	5.376	4.568	4.128
Less	FINANCIAL EXPENSES	2.591	2.119	1.059
	PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	2.785	2.449	3.069
Less/ Add	DEPRECIATION/ AMORTISATION	0.739	0.921	1.081
	PROFIT/ (LOSS) BEFORE TAX	2.046	1.528	1.988
Less	TAX	0.659	0.525	0.645
	PROFIT/ (LOSS) AFTER TAX	1.387	1.003	1.343
	Earnings/ (Loss) Per Share (INR)	2.07	1.50	2.01

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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	3.305	1.819	1.819
Cash generated from operations	NA	NA	NA
Net Cash flow from (used in) Operations	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)	28.73	17.71	8.03
Account Receivables Turnover (Income / Sundry Debtors)	12.71	20.61	45.48
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	37.25	58.16	46.08
Inventory Turnover (Operating Income / Inventories)	0.20	0.19	0.18
Asset Turnover (Operating Income / Net Fixed Assets)	1.05	0.78	0.64

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.72	0.69	0.68
Debt Equity Ratio (Total Liability / Networth)	1.18	0.90	0.84
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.35	1.32	1.31
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.36	0.46	0.54

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Interest Coverage Ratio (PBIT / Financial Charges)	2.07	2.16	3.90
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PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin (PAT / Sales) * 100	%	1.51	1.26	1.75
Return on Total Assets (PAT / Total Assets) * 100	%	3.48	2.80	4.27
Return on Investment (ROI) (PAT / Networth) * 100	%	9.73	7.79	11.32

SOLVENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.81	1.76	1.60
Quick Ratio (Current Assets – Inventories) / Current Liabilities)		0.44	0.30	0.17
G-Score Ratio Financial (Networth / Total Assets)		0.36	0.36	0.38
G-Score Ratio Debt (Debts / Equity Capital)		2.51	1.72	1.48
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.81	1.76	1.60

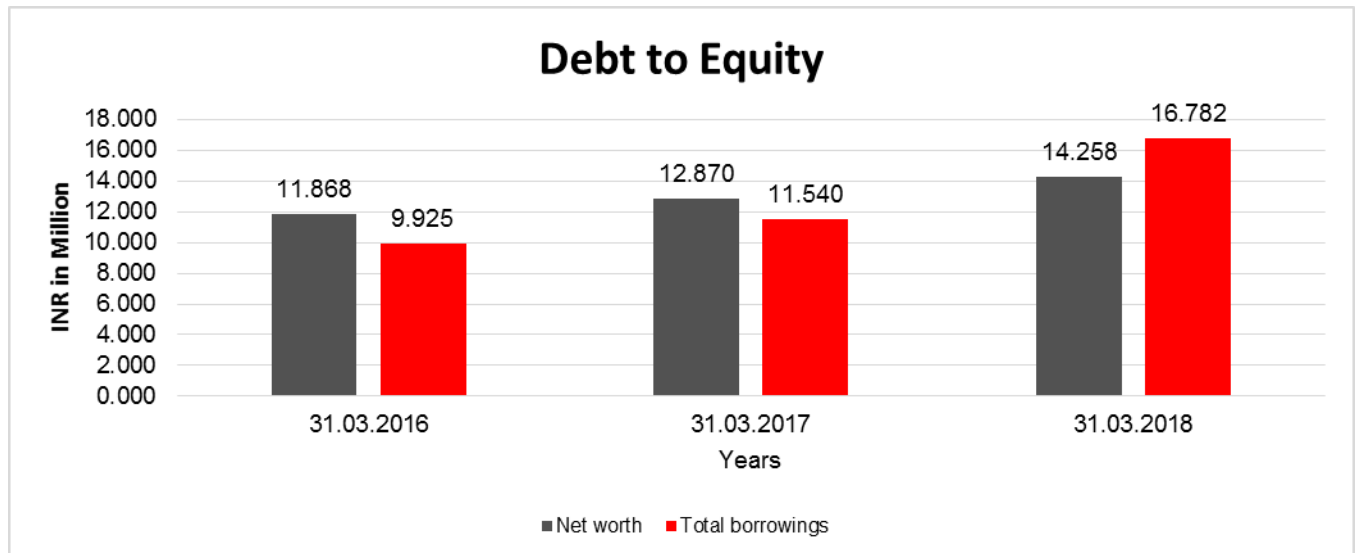
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in INR Million]

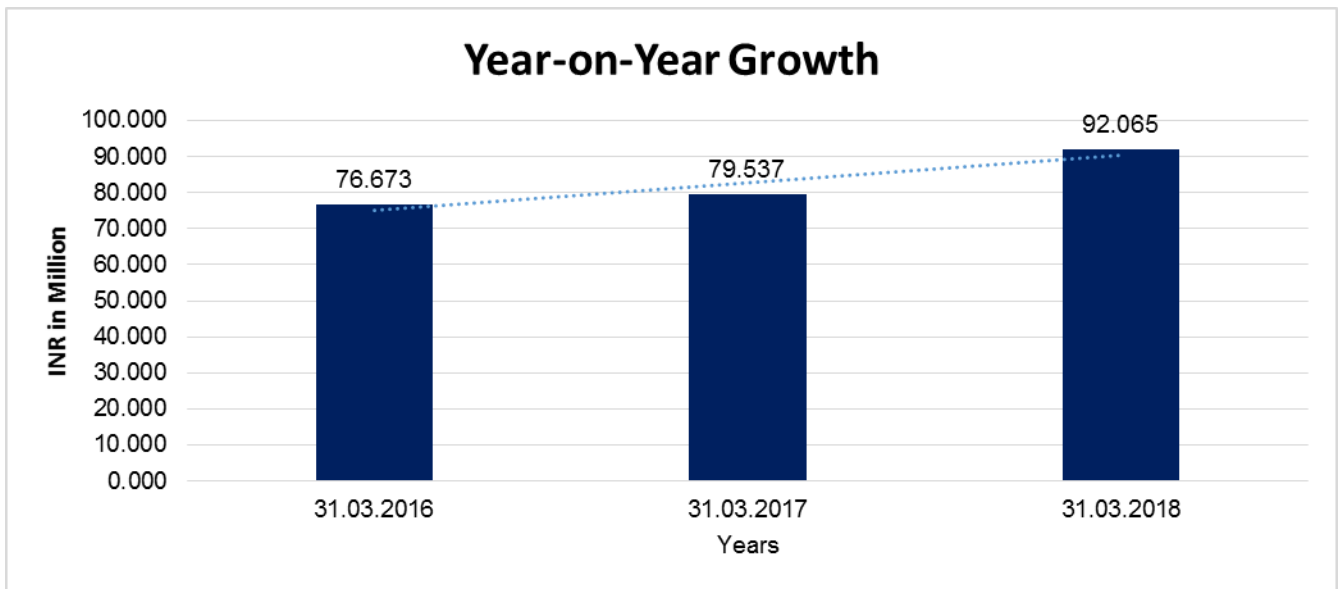
DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	6.692	6.692	6.692
Reserves & Surplus	5.176	6.178	7.566
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	11.868	12.870	14.258
long-term borrowings	4.031	5.904	6.389
Short term borrowings	4.075	3.817	7.088
Current Maturities of Long term debt	1.819	1.819	3.305
Total borrowings	9.925	11.540	16.782
Debt/Equity ratio	0.836	0.897	1.177



YEAR-ON-YEAR GROWTH

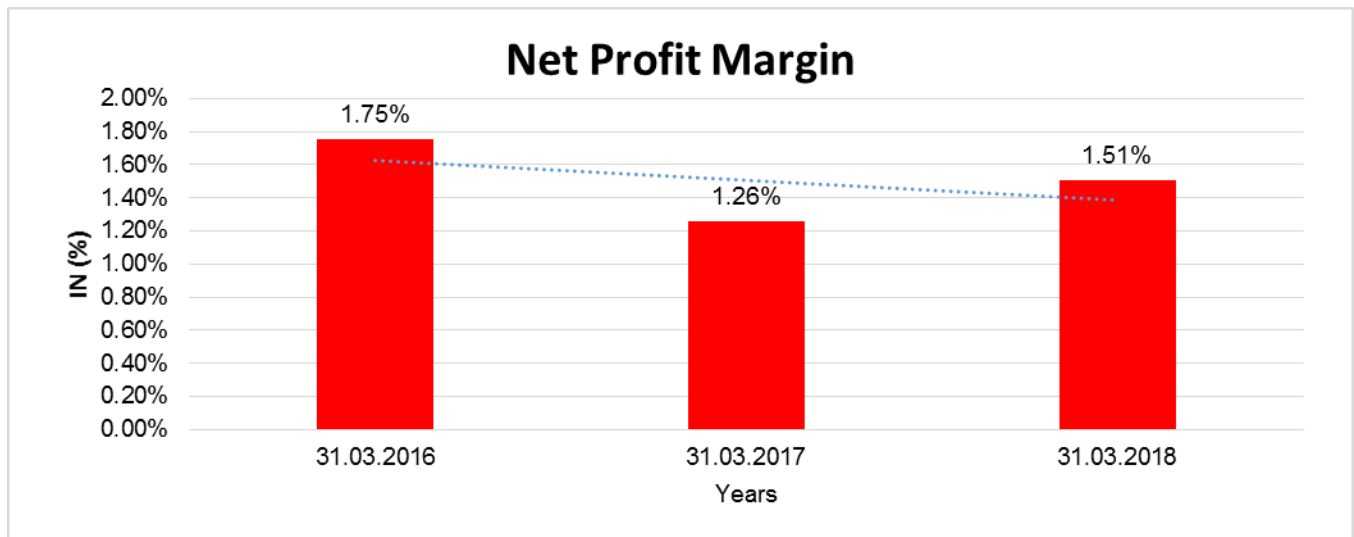
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	76.673	79.537	92.065
		3.735	15.751



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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	76.673	79.537	92.065
Profit/ (Loss)	1.343	1.003	1.387
	1.75%	1.26%	1.51%



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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	Yes
17	Details of sister concerns	Yes
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	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	Yes
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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

COST OF PROJECT

(INR IN MILLION)

PARTICULARS	OPERATING YEARS		
	31.03.2019 [Estimated]	31.03.2020 [Projected]	31.03.2021 [Projected]
Capital Cost of Project			
PAT	1.525	1.733	1.910
Depreciation	0.779	0.661	0.564
Cash Accrual	2.304	2.394	2.474
Interest on Term Loan	1.750	0.870	0.292
Cash Inflows	4.054	3.264	2.766
Net Cash Flows	4.054	3.264	2.766

COMPUTATION OF DSCR

(INR IN MILLION)

PARTICULARS	OPERATING YEARS		
	31.03.2019 [Estimated]	31.03.2020 [Projected]	31.03.2021 [Projected]
Net Profit	1.525	1.733	1.910
Depreciation	0.779	0.661	0.564
Interest on TL	1.750	0.870	0.292
Total (A)	4.054	3.264	2.766

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Interest on TL	1.750	0.870	0.292
Installment of TL	--	--	--
Total (B)	1.750	0.870	0.292
DSCR (A/B)	2.32	3.75	9.47

ASSESSMENT OF WORKING CAPITAL REQUIREMENTS
OPERATING STATEMENT

(INR IN MILLION)

PARTICULARS	OPERATING YEARS		
	31.03.2019 [Estimated]	31.03.2020 [Projected]	31.03.2021 [Projected]
SALES			
Gross Sales: Domestic	120.000	140.000	150.000
a) Manufactured Goods	120.000	140.000	150.000
b) Traded Goods	--	--	--
Less: Excise Duty	--	--	--
Net Sales: Domestic	120.000	140.000	150.000
	3.034	1.667	0.714
Gross Sales: Export	0.000	0.000	0.000
a) Manufactured Goods	--	--	--
b) Traded Goods	--	--	--
Less: Excise Duty	--	--	--
Net Sales: Export	0.000	0.000	0.000
Gross Sales: Total	120.000	140.000	150.000

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Net Sales: Total	120.000	140.000	150.000
Opening Stock of RMs	19.532	24.600	23.000
Add: Purchases of RMs	109.000	119.200	133.200
Less: Closing Stock of RMs	24.600	23.000	23.000
Raw Materials Consumed	103.932	120.800	133.200
Stores & Spares	--	--	--
Power & Fuel	1.650	1.700	1.800
Direct Labour (Factory wages & Salary)	4.800	5.000	5.100
Other Manufacturing Expenses	1.950	2.200	2.300
Repairs & Maintenance	--	--	--
Depreciation	0.779	0.661	0.564
Add: Opening Stock of WIP	--	--	--
Less: Closing Stock of WIP	--	--	--
Cost of Production	11.3111	130.361	142.964
Add: Opening Stock of FGs/TGs	6.802	7.300	5.000
Add: Purchases of FGs/TGs	--	--	--
Less: Closing Stock of FGs/TGs	7.300	5.000	5.000
Total Cost of Sales	112.613	132.661	142.964
Gross Profit	7.387	7.339	7.036
Selling, general and administrative expenses	1.725	2.071	2.103
Financial Expenses	3.440	2.790	2.212
a) Interest on Term Loan	1.750	0.870	0.292
b) Interest on Working Capital	1.690	1.920	1.920
Operating Profit	2.222	2.478	2.721

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Add: Other Non-Operating Income	--	--	--
Less: Other Non-Operating Expenses	0.000	0.000	0.000
Profit before Tax/ (Loss)	2.222	2.478	2.721
Less: Provision for Taxation	0.686	0.766	0.841
Less: Provision for FBT	--	--	--
Less: Provision for Deferred Tax	0.011	(0.021)	(0.030)
Net Profit / (Loss)	1.525	1.733	1.910
Cash Accruals	2.304	2.394	2.474
EBITDA	6.441	5.929	5.497

ANALYSIS OF BALANCE SHEET

(INR IN MILLION)

PARTICULARS	OPERATING YEARS		
	31.03.2019 [Estimated]	31.03.2020 [Projected]	31.03.2021 [Projected]
Paid up Capital :	6.692	6.692	6.692
- Equity	6.692	6.692	6.692
- Preference Share	0.000	0.000	0.000
Tangible Networkth	15.781	17.514	19.424
Investment in cos (Of which in group cos)	0.000	0.000	0.000
Adjusted TNW	15.781	17.514	19.424
Medium & Long Term Loans	5.727	1.471	0.000

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Capital Employed	21.561	19.017	19.426
Current Assets	42.273	38.469	39.517
Current Liabilities	30.193	25.487	24.091
NWC	12.080	12.982	15.426
Net Block	5.198	4.537	3.973
Net sales : Domestic	120.000	140.000	150.000
Exports	0.000	0.000	0.000
Total	120.000	140.000	150.000
Other Income	0.000	0.000	0.000
EBIDTA	6.441	5.929	5.497
Interest	3.440	2.790	2.212
Gross Profit/(Loss)	3.001	3.139	3.285
Taxes	0.697	0.745	0.811
Cash Accruals	2.304	2.394	2.474
Depreciation	0.779	0.661	0.564
Net Profit/(Loss)	1.525	1.733	1.910
Accumulated Losses	0.000	0.000	0.000
Net Profit/Capital Employed (%)	7.07%	9.11%	9.83%
RATIOS :			
Current ratio	1.40	1.51	1.64
Debt/Equity :			
Term liab./ Adjusted TNW	0.37	0.09	0.00
TOL/ Adjusted TNW	2.01	1.46	1.24

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TOL/Quasi Equity	1.75	1.46	1.24
Profitability%: PAT/Net Sales	1.27%	1.24%	1.27%
DSCR	2.32	3.75	9.47
Interest Coverage	1.86	1.86	2.12
Inventory + Receivables/ Sales (%)	0.34	0.26	0.25

MAXIMUM PERMISSIBLE

(INR IN MILLION)

PARTICULARS	OPERATING YEARS		
	31.03.2019 [Estimated]	31.03.2020 [Projected]	31.03.2021 [Projected]
SECOND METHOD OF LENDING			
Total Current Assets	42.273	38.469	39.517
Total Current Liabilities excluding Bank Borrowings	10.193	5.487	4.091
Working Capital Gap (a-b)	32.080	32.982	35.426
Minimum Stipulated Net Working Capital (25% of "a")	10.568	9.617	9.879
Actual/ Projected Net Working Capital	12.080	12.982	15.426
(c-d)	21.512	23.365	25.547
(c-e)	20.000	20.000	20.000
MPBF (lower of "f" and "g")	20.000	20.000	20.000
TURNOVER METHOD			
Sales Projected	120.000	140.000	150.000

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Sales Accepted by Bank	120.000	140.000	150.000
Working Capital Requirement	30.000	35.000	37.500
Min. Margin Required	6.000	7.000	7.500
Actual Margin Available	12.080	12.982	15.426
(c-d)	24.000	28.000	30.000
(c-e)	17.920	22.018	22.074
MPBF (lower of "f" and "g")	17.920	22.018	22.074

FINANCIAL INDICATORS

(INR IN MILLION)

PARTICULARS	OPERATING YEARS		
	31.03.2019 [Estimated]	31.03.2020 [Projected]	31.03.2021 [Projected]
Paid up Capital :	6.692	6.692	6.692
- Equity	6.692	6.692	6.692
- Preference Share	0.000	0.000	0.000
Tangible Network	15.781	17.514	19.424
Investment in cos (Of which in group cos)	0.000	0.000	0.000
Adjusted TNW	15.781	17.514	19.424
Medium & Long Term Loans	5.727	1.471	0.000
Capital Employed	21.561	19.017	19.426
Current Assets	42.273	38.469	39.517
Current Liabilities	30.193	25.487	24.091

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NWC (g-h)	12.080	12.982	15.426
Net Block	5.198	4.537	3973
Net sales : Domestic	120.000	140.000	150.000
Exports	0.000	0.000	0.000
Total	120.000	140.000	150.000
Other Income	0.000	0.000	0.000
EBIDTA	6.441	5.929	5.497
Interest	3.440	2.790	2.212
Gross Profit/(Loss)	3.001	3.139	3.285
Taxes	0.697	0.745	0.811
Cash Accruals	2.304	2.394	2.474
Depreciation	0.779	0.661	0.564
Net Profit/(Loss)	1.525	1.733	1.910
Accumulated Losses	0.000	0.000	0.000
Net Profit/Capital Employed (%)	7.07%	9.11%	9.83%
RATIOS :			
Current ratio	1.40	1.51	1.64
Debt/Equity :			
Term liab./ Adjusted TNW	0.37	0.09	0.00
TOL/ Adjusted TNW	2.01	1.46	1.24
TOL/Quasi Equity	1.75	1.46	1.24
Profitability%: PAT/Net Sales	1.27%	1.24%	1.27%
DSCR	2.32	3.75	9.47
Interest Coverage	1.86	1.86	2.12

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Inventory + Receivables/ Sales (%)	0.34	0.26	0.25
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NETWORTH STATEMENT

MR. BHAIIDYANATH DOLUI [PARTNER]

(INR IN MILLION)

BANK

Bank	Branch	B/B/C/D/ a/c No.	Present balance
Bank of India	Tarakeswar	425310110001317	0.007
Allahabad Bank	Tarakeswar	21139077391	0.054

DETAILS OF ASSETS

MOVABLE PROPERTY:

Insurance Policies

Name of the company and Branch	Surrender Value
LIC	0.600

Jewellery

Particulars	Amount
Gold	0.050

Capital invested in business

Name of the company/firm	Amount
Maa Jasoda Food Products Private Limited	3.266

LEGAL HEIR/FAMILY PARTICULARS

Name	Occupation	Relation	Age	Marital Status	Address
Moutusi Dolui	House Wife	Wife	35	Married	Village and PO, P.S- Tarakeswar, Hooghly, West Bengal, India
Sanchite Dolui	Student	Daughter	19	Single	
Jasoda Dolui	House Wife	Mother	85	Married	

NETWORTH STATEMENT

MRS. PAPIYA DOLUI [PARTNER]

(INR IN MILLION)

BANK

Bank	Branch	B/B/C/D/ a/c No.	Present balance
Bank of India	Tarakeswar	42531011000990	0.012
Allahabad Bank	Tarakeswar	50363863490	0.002

DETAILS OF ASSETS

IMMOVABLE PROPERTY:

<u>Assets</u>	<u>Owned / joint venture</u>	<u>Acres</u>	<u>Free Holds/ Lease Hold</u>	<u>Location/ Address</u>	<u>Present Value</u>
<u>Non-Agri land</u>					
Commercial	Owned	25 Acres	Free Hold	Hooghly, West Bengal, India	25.000

MOVABLE PROPERTY:

Insurance Policies

Name of the company and Branch	Surrender Value
LIC	6.000

Jewellery

Particulars	Amount
Gold	1.000

Capital invested in business

Name of the company/firm	Amount
Maa Jasoda Food Products Private Limited	0.813
Swamijee Tea House	2.956

LIABILITIES

As borrower

Borrower From	Purpose of Loan	Amt of Loan	Outstanding Balance
State Bank Of India	Working Capital	2.500	2.488

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Tarakeswar			
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LEGAL HEIR/FAMILY PARTICULARS

Name	Occupation	Relation	Age	Marital Status	Address
Bansibadan Dolui	Business	Husband	50	Married	Tarakeswar, Hooghly, West Bengal, India
Suman Dolui	Student	Son	26	Single	
Moupiya Dolui	House Wife	Daughter	23	Married	

NETWORTH STATEMENT

MR. BANSIBADAN DOLUI [PARTNER]

(INR IN MILLION)

BANK

Bank	Branch	B/B/C/D/ a/c No.	Present balance
Allahabad Bank	Arambag	50363575768	1.759

DETAILS OF ASSETS

IMMOVABLE PROPERTY:

<u>Assets</u>	<u>Owned / joint venture</u>	<u>Location/ Address</u>	<u>Present Value</u>
<u>Non-Agri land</u>			
Residential	Owned – Freehold	Mukhtarpur, P.S- Champadanga, , Hooghly, West Bengal, India	8.000

MOVABLE PROPERTY:

Insurance Policies

Name of the company and Branch	Surrender Value
LIC	1.000

Term Deposit

Term Deposit Receipt No.:	Maturity Amount

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FD	1.756
RD	0.111

Vehicle

Type of Vehicle	Amount
Alto Car	2.000

Jewellery

Particulars	Amount
Gold	0.100

Capital invested in business

Name of the company/firm	Amount
Maa Jasoda Food Products Private Limited	0.685
Jaya Tea House	4.107
Swamijee Tea House	6.424

LIABILITIES

As borrower

Borrower From	Purpose of Loan	Amt of loan	Security	Repayment terms	Outstanding Balance
State Bank Of India Tarakeswar	Working Capital	2.500	Partnership	On Demand	2.488
Allahabad Bank	Working Capital	7.500	Proprietorship	On Demand	7.500

LEGAL HEIR/FAMILY PARTICULARS

Name	Occupation	Relation	Age	Marital Status	Address
Papiya Dolui	Business	Wife	42	Married	Astara, Hooghly Kolkata, West Bengal, India Astara, Hooghly Kolkata, West Bengal, India
Suman Dolui	Student	Son	26	Single	
Moupiya Dolui	House Wife	Daughter	23	Married	Sodhpur, Tarakeswar, Hooghly-712415, West Bengal, India

PROFILE

BUSINESS ACTIVITY

The Company is carrying on the business is manufacturer and supply of food products viz. Chanachur and successfully penetrating different parts of the country with their products and running the unit successfully over the year since the inception. Since the market boundary of the company has been extended all over India and the buyers are asking more quantity, the company has to maintain sufficient stock level to satisfy the valued customers. But because of constraints of fund they can't execute the orders properly.

They have a Limit with SBI, Tarakeswar Branch enjoying a CC Limit of 75 Lacs and TL of INR 2.500 million. The proposed borrower has appealed to their present banker by furnishing the requisite documents for processing to enhance the cash credit limit to INR 20.000 million from INR 7.500 million to cope with their paucity of fund but, the concerned bank officials didn't take such initiative to proceed their proposal and it is lying with the bank as dormant. At the present situation they have decided to discontinue their existing term loan limit with S.B.I. they need extra fund in term of working capital only.

GROUP CONCERNS:

No such group company is associated with this company of course, Mr. Banshi Badan Dolui, M.D. of the company has been successfully running a Proprietorship firm named "Jaya Tea House" in Kolkata Activity of which is wholesale trading of Tea. He is also a partner of another trading unit of Tea in Kolkata Namely "Swamiji Tea House" in which his wife Smt. Papiya Dolui is also a partner both having equal profit sharing ratio.

VALUATION REPORT

(GENERAL DETAILS)

Date as on valuation is made	09.10.2018
Name of the Owner	MAA JASODA FOOD PRODUCTS PRIVATE LIMITED
Brief description of the property	Factory Situated At Arambag Tarakeswar Road, Nortala, Mouza-Mukhtarpur, J.L No. 14, R.S Dag No.1484 and 1485, L.R Dag No. 1594 and 1595, L.R Khatian No. 980, P.O-Mukhtarpur, P.S. Tarakeswar, Under Talpur Gram Panchayat, District Hooghly-712401, West Bengal, India
Location of the property	Arambag Tarakeswar Road, Nortala, P.O-Mukhtarpur, P.S. Tarakeswar, District Hooghly-712401, West Bengal, India
Market Value	INR 25.203 Million

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Distress Sale Value	INR 17.642 Million
Registration Value for similar properties with sub Registrar Office [Of Land]	INR 3.822 Million

INDEX OF CHARGES

CHARGES REGISTERED								
SN O	SR N	CHAR GE ID	CHAR GE HOLDE R NAME	DATE OF CREATI ON	DATE OF MODIFIC ATION	DATE OF SATISF ACTION	AMOUNT	ADDRESS
1	B7 203 266 7	106285 38	STATE BANK OF INDIA	22/01/20 13	-	-	10000000.0	TARAKES WARTARA KESWAR WB712710 IN

UNSECURED LOANS

PARTICULARS	31.03.2018 (INR In Million)	31.03.2017 (INR In Million)
LONG-TERM BORROWINGS		
From Financial Institution	7.455	4.699
Less: Current Year Maturity	3.305	1.819
Total	4.150	2.880

FIXED ASSETS:

- Factory Building
- Plant and Machinery
- Electrical Fittings
- Commercial Vehicle
- Furniture and Fixture
- Computer

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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 69.98
UK Pound	1	INR 88.66
Euro	1	INR 80.18

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	DIV
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	YES
--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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