

MIRA INFORM REPORT

Report No. :	483800
Report Date :	02.01.2018

IDENTIFICATION DETAILS

Name :	AYOKI FABRICON PRIVATE LIMITED
Registered Office :	137 and 139 Akashay Complex, Dhole Patil Road, Pune - 411001, Maharashtra
Tel. No.:	91-20-26163535, 26161514
Country :	India
Financials (as on) :	31.03.2014
Date of Incorporation :	29.10.1984
Com. Reg. No.:	11-034410
Capital Investment / Paid-up Capital :	INR 44.780 Million
CIN No.: [Company Identification No.]	U27107MH1984PTC034410
IEC No.:	3102014208
TAN No.: [Tax Deduction & Collection Account No.]	Not Available
PAN No.: [Permanent Account No.]	AABCA5780F
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is primarily engaged in the business of Construction / project activities

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	(Registered Activity)
No. of Employees :	Information denied by the management

RATING & COMMENTS

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

MIRA's Rating :	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
Litigation :	Clear
Comments :	<p>Subject is an established company incorporated in the year 1984 having moderate track record.</p> <p>As per Registrar of Companies the date of balance sheet (i.e. financial filed) is shown as 31.03.2016 but the documents related to the financial for the year 2016 and 2015 are not available from any sources.</p> <p>As per available financials of 2014, general financial position of the company seems to be sound.</p> <p>However, the rating is constrained on account of company's absence of audited financial details to evaluate the current financial standing.</p> <p>Trade relations are reported as fair. Business is active. Payments terms are reported to be slow but correct.</p> <p>The company can be considered for business dealings with some caution.</p> <p>Note:</p> <p>As per indirect source we could find, that company has achieved a total operating income of INR 1637.300 Million and a Profit after tax (PAT) of INR 23.100 Million during FY2016 as against a PAT of INR 32.100 Million and total operating income of INR 1794.000 Million during FY2015.</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 (30.06.2017)	Current Rating (30.09.2017)
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

Rating Agency Name	CARE
Rating	Long Term Rating = BBB-
Rating Explanation	Moderate degree of safety and moderate credit risk.
Date	01.02.2017

Rating Agency Name	CARE
Rating	Short Term Rating = A3
Rating Explanation	Moderate degree of safety and higher credit risk.
Date	01.02.2017

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 31-03-2016.

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 02.01.2018

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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

MANAGEMENT NON-COOPERATIVE (TEL. NO.: 91-20-26163535 / 30005100)

LOCATIONS

Registered Office :	137 and 139 Akashay Complex, Dhole Patil Road, Pune-411001, Maharashtra, India
Tel. No.:	91-20-26163535 / 26161514
Mobile No.:	91-9923192415 (Mr. Krishnankutti Panhan Kottakalam)
Fax No.:	91-20-26166510
E-Mail :	corporate@ayokifabrics.com neha@rsva.co.in vrushali@rsva.co.in
Website :	http://www.ayokifabrication.com

DIRECTORS

AS ON 31.03.2017

Name :	Mr. Ganesh Kumar Sukumaran Nair
Designation :	Director
Address :	A/12, Jagram Complex, Dhanori Road, Vishrantwadi, Pune-411015, Maharashtra, India
Date of Birth/Age :	30.05.1959
Date of Appointment :	16.08.1986
DIN No.:	00104991
Name :	Mr. Krishnankutti Panhan Kottakalam
Designation :	Director
Address :	A/12, Jagram Complex, Dhanori Road, Vishrantwadi, Pune-411015, Maharashtra, India
Date of Birth/Age :	02.06.1955
Date of Appointment :	30.12.1987
DIN No.:	00105053
Name :	Mr. Sanooj Kottakalathil

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Designation :	Director
Address :	C-1, 202, Mahalaxmi Vihar, Vishrantwadi, Pune - 411015, Maharashtra, India
Date of Birth / Age :	16.09.1981
Date of Appointment :	17.08.2015
PAN No.:	ARMPK9158J
Passport No.:	Z2314337
DIN No.:	02481112

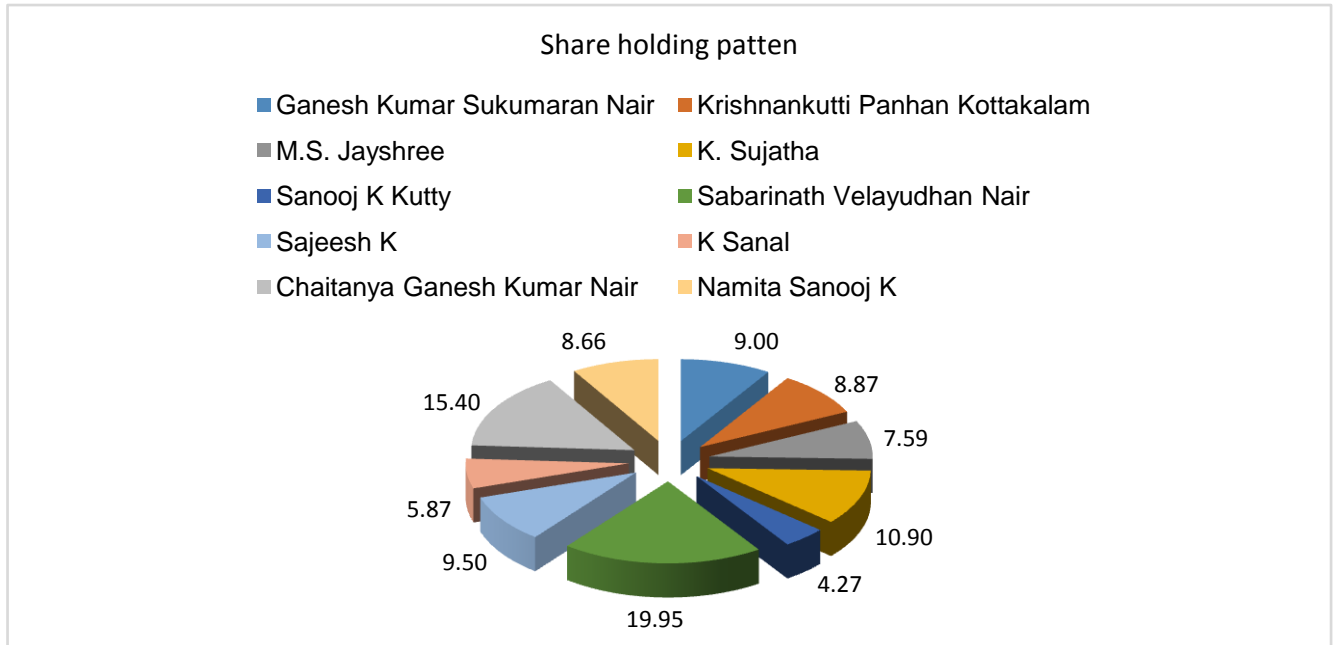
KEY EXECUTIVES

Name :	SNA and Associates
Designation :	Company Secretaries
Address :	#79, Prestige Point, 2 nd , Floor, 282 Shukrawar Peth, Pune – 411002, Maharashtra, India
Tel No.:	91-20-24487800, 24487900
Mobile:	91-9823162850
Email:	neha@rsva.co.in sc@rsva.co.in
Name :	Ms. Sharanya
Designation :	Office Executive

MAJOR SHAREHOLDERS

As on 31.03.2016

Names of Shareholders	No. of Shares
Ganesh Kumar Sukumaran Nair	40311
Krishnankutti Panhan Kottakalam	39720
M.S. Jayshree	33981
K. Sujatha	48792
Sanooj K Kutty	19104
Sajeesh K	42519
Sabarinath Velayudhan Nair	89319
K Sanal	26304
Chaitanya Ganesh Kumar Nair	68973
Namita Sanooj K	38778
TOTAL	447801



Equity Share Break up (Percentage of Total Equity)

As on 30.09.2015

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	17.87
Public/Other than promoters (Individual/Hindu Undivided Family – Indian)	82.13
Total	100.00

BUSINESS DETAILS

Line of Business :	Subject is primarily engaged in the business of Construction / project activities (Registered Activity)	
Products / Services :	Item Code No. 995440022	Product Description Installation, assembly and erection services of other prefabricated structures and constructions
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	

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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 : (From Indirect Source)	Reference :	Jaydeep Group
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
	<ul style="list-style-type: none"> • JK Cement • BK Birla and Group Companies • Lafarage • FL Smidth • Bharathi Cement • Thermax • Ambuja Cement • Aditya Birla – Ultratech • Kakaria Sugar Works 	
No. of Employees :	Information denied by the management	
Bankers :	Banker Name :	ICICI Bank Limited
	Branch :	Landmarkrace Course Circle, Alkapuri, Vadodara- 390015, Gujarat, India
	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 :	--
Facilities :	(INR In Million)	
	SECURED LOAN	
		As on
		31.03.2014
		As on
		31.03.2013
	LONG TERM BORROWING	
	Loans repayable on demand	104.364
	Loans repayable on demand from banks	503.685
		663.353
	SHORT TERM BORROWING	
	Rupee term loans from banks	308.801
	Total	916.850
		958.961

Auditors :	
Name :	RSVA and Company Chartered Accountants
Address :	30, Prestige Point, First floor, 283, Shukrawar Peth, Pune-411002, Maharashtra, India
PAN N Income-tax PAN of auditor or auditor's firm :	AAYFS1415P
Memberships :	Not Available
Collaborators :	Not Available
Enterprises which are owned, or have significant influence of or are partners with Key management personnel and their relatives: (As on 31.03.214)	<ul style="list-style-type: none"> • Ayoki Cembol Erectors Private Limited, India • Ayoki FabTech Private Limited, India • Ayoki Sales International, India • Hi - Tech Infrastructure, India • Newtech Construction, India

CAPITAL STRUCTURE

As on 30.09.2015

Authorised Capital :

No. of Shares	Type	Value	Amount
500000	Equity Shares	INR 100/- each	INR 50.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
447801	Equity Shares	INR 100/- each	INR 44.780 Million

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2014	31.03.2013	31.03.2012
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	44.780	44.780	14.927
(b) Reserves & Surplus	436.890	354.660	317.526
(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)	481.670	399.440	332.453
(3) Non-Current Liabilities			
(a) long-term borrowings	608.049	692.809	588.329
(b) Deferred tax liabilities (Net)	16.168	13.733	13.892
(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)	624.217	706.542	602.221
(4) Current Liabilities			
(a) Short term borrowings	308.801	266.152	154.628
(b) Trade payables	380.366	139.113	267.610
(c) Other current liabilities	0.000	0.000	0.000
(d) Short-term provisions	226.659	164.297	341.872
Total Current Liabilities (4)	915.826	569.562	764.110
TOTAL	2021.713	1675.544	1698.784
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	517.978	368.690	404.639
(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	0.044	0.044	16.325
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	94.245
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	518.022	368.734	515.209
(2) Current assets			

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(a) Current investments	122.268	107.156	0.000
(b) Inventories	42.622	67.553	101.022
(c) Trade receivables	558.517	282.927	337.444
(d) Cash and cash equivalents	379.737	405.464	266.028
(e) Short-term loans and advances	144.569	145.046	285.052
(f) Other current assets	255.978	298.664	194.029
Total Current Assets	1503.691	1306.810	1183.574
TOTAL	2021.713	1675.544	1698.784

PROFIT & LOSS ACCOUNT

PARTICULARS	31.03.2014	31.03.2013	31.03.2012
TOTAL INCOME	2319.811	2324.385	1998.346
TOTAL EXPENSES	2157.574	2170.809	1810.612
DEPRECIATION/ AMORTISATION	55.207	53.643	60.426
PROFIT/ (LOSS)	64.605	66.987	86.436
Earnings / (Loss) Per Share (INR)	144.27	149.59	193.02

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2014	31.03.2013	31.03.2012
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow from operating activity	0.000	0.000	0.000

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2014	31.03.2013	31.03.2012
Average Collection Days (Sundry Debtors / Income * 365 Days)	87.88	44.43	61.63
Account Receivables Turnover (Income / Sundry Debtors)	4.15	8.22	5.92

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Inventory Turnover (Operating Income / Inventories)	3.81	2.27	1.86
Asset Turnover (Operating Income / Net Fixed Assets)	0.31	0.42	0.46

LEVERAGE RATIOS

PARTICULARS	31.03.2014	31.03.2013	31.03.2012
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.75	0.75	0.80
Debt Equity Ratio (Total Liability / Networth)	1.90	2.40	2.23
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.90	1.43	2.30
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.08	0.92	1.22

PROFITABILITY RATIOS

PARTICULARS		31.03.2014	31.03.2013	31.03.2012
Net Profit Margin ((PAT / Sales) * 100)	%	2.78	2.88	4.33
Return on Total Assets ((PAT / Total Assets) * 100)	%	3.20	4.00	5.09
Return on Investment (ROI) ((PAT / Networth) * 100)	%	13.41	16.77	26.00

SOLVENCY RATIOS

PARTICULARS	31.03.2014	31.03.2013	31.03.2012
Current Ratio (Current Assets / Current Liabilities)	1.64	2.29	1.55
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.60	2.18	1.42
G-Score Ratio Financial (Networth / Total Assets)	0.24	0.24	0.20

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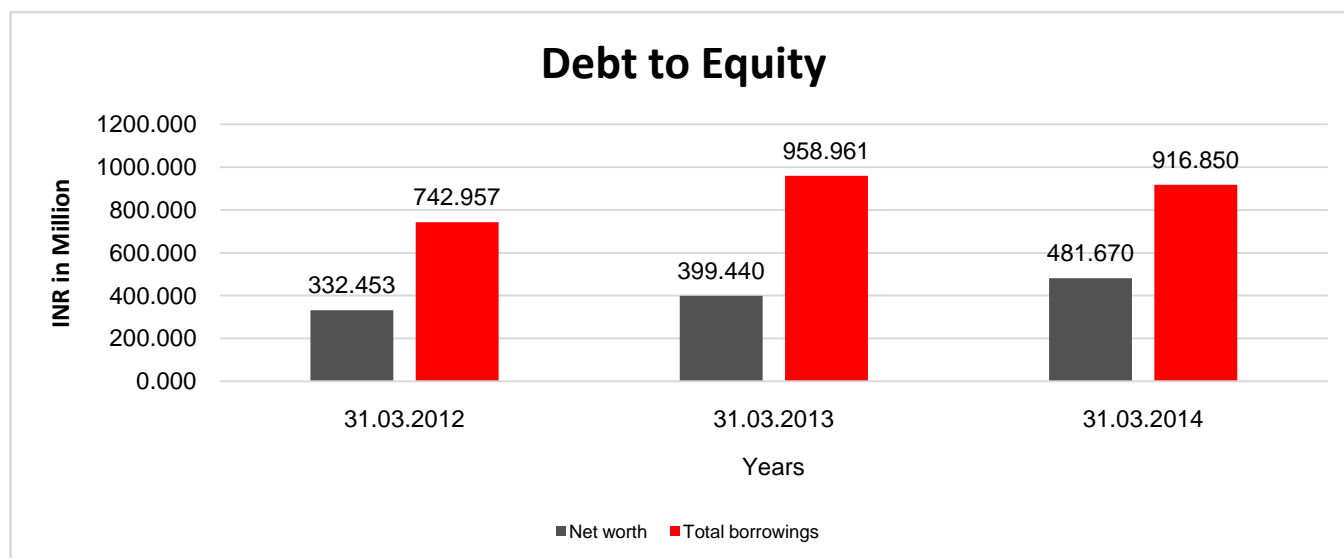
G-Score Ratio Debt (Debts / Equity Capital)	20.47	21.41	49.77
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.64	2.29	1.55

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

FINANCIAL ANALYSIS
[all figures are INR Million]

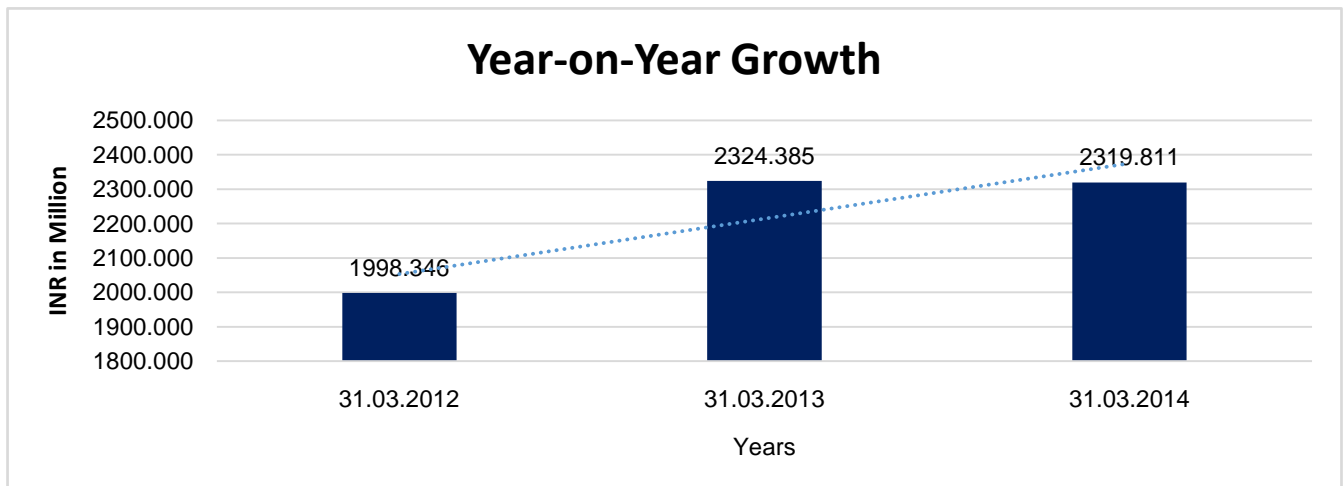
DEBT EQUITY RATIO

Particular	31.03.2012	31.03.2013	31.03.2014
	INR In Million	INR In Million	INR In Million
Share Capital	14.927	44.780	44.780
Reserves & Surplus	317.526	354.660	436.890
Net worth	332.453	399.440	481.670
long-term borrowings	588.329	692.809	608.049
Short term borrowings	154.628	266.152	308.801
Total borrowings	742.957	958.961	916.850
Debt/Equity ratio	2.235	2.401	1.903



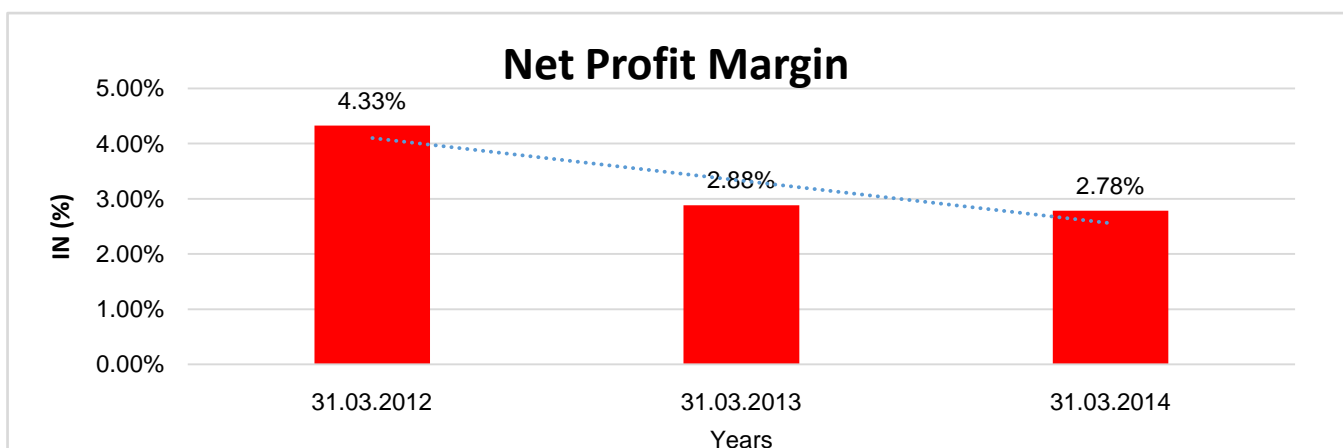
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2012	31.03.2013	31.03.2014
	INR In Million	INR In Million	INR In Million
Sales	1998.346	2324.385	2319.811
		16.315	(0.197)



NET PROFIT MARGIN

Net Profit Margin	31.03.2012	31.03.2013	31.03.2014
	INR In Million	INR In Million	INR In Million
Sales	1998.346	2324.385	2319.811
Profit	86.436	66.987	64.605
	4.33%	2.88%	2.78%



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	No
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	No
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	Litigations that the firm/promoter involved in	--
32	Market information	--
33	Payments terms	No
34	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGE:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G46604047	100105785	HDFC BANK LIMITED	08/03/2017	-	-	1244500.0	HDFC Bank House, Senapati Bapat Marg, Lower Parel West Mumbai MH400013IN
2	G07724180	10552359	ICICI BANK LIMITED	06/02/2015	09/07/2016	-	47000000.0	LANDMARKRACE COURSE CIRCLE ALKAPURIBARODA Gu390015IN
3	C36494466	10535801	HDFC BANK LIMITED	09/12/2014	-	-	33674000.0	HDFC BANK HOUSE SENAPATI BAPAT MARG LOWER PAREL WMUMBAIMH400013IN
4	B90405283	10462390	ICICI BANK LIMITED	29/11/2013	-	-	11820253.0	LANDMARKRACE COURSE CIRCLE ALKAPURIBARODA GJ390015IN
5	C80082480	10398841	HDFC BANK LIMITED	05/12/2012	18/01/2016	-	39700000.0	HDFC BANK HOUSE SENAPATI BAPAT MARG LOWER PAREL WMUMBAIMH400013IN
6	B81928046	10300390	HDFC BANK LIMITED	19/07/2011	20/07/2013	-	39000000.0	HDFC BANK HOUSE SENAPATI BAPAT MARG LOWER PAREL WMUMBAIMH400013IN
7	B10701068	10280758	HDFC BANK LIMITED	08/04/2011	-	-	20250000.0	HDFC BANK HOUSE SENAPATI BAPAT MARG LOWER PAREL WMUMBAIMH400013IN
8	B10701589	10280759	HDFC BANK LIMITED	29/03/2011	-	-	89955000.0	HDFC BANK HOUSE SENAPATI BAPAT MARG LOWER PAREL WMUMBAIMH400013IN
9	B08527228	10275234	HDFC BANK LIMITED	14/03/2011	-	-	39093000.0	HDFC BANK HOUSE SENAPATI BAPAT MARG LOWER PAREL WMUMBAIMH400013IN
10	B71934228	10258989	HDFC BANK LIMITED	24/12/2010	26/03/2013	-	14000000.0	HDFC BANK HOUSE SENAPATI BAPAT MARG LOWER PAREL WMUMBAIMH400013IN

FIXED ASSETS

- Land
- Building
- Plant and equipment
- Furniture and fixtures
- Computer
- Vehicle

CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

1] INFORMATION ON DESIGNATED PARTY

No exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report :

No press reports / filings exists on the subject.

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 63.93
UK Pound	1	INR 86.07
Euro	1	INR 76.39

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	DIV
Report Prepared by :	KJL

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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