

## MIRA INFORM REPORT

<b>Report No. :</b>	517406
<b>Report Date :</b>	29.06.2018

### IDENTIFICATION DETAILS

<b>Name :</b>	UNI AUTOMATION (INDIA) PRIVATE LIMITED
<b>Registered Office :</b>	318/B1/1 Shindewadi Taluka-Bhor, District Pune – 412205, Maharashtra
<b>Tel. No.:</b>	91- 9850896215/9225605184 [Ms. Sujata]
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	29.09.1988
<b>CIN No.:</b> [Company Identification No.]	U29130PN1988PTC049012
<b>Capital Investment / Paid-up Capital :</b>	INR 9.143 Million
<b>IEC No.:</b> [Import-Export Code No.]	0389025615
<b>PAN No.:</b> [Permanent Account No.]	AAACU2350E
<b>GSTN :</b> [Goods & Service Tax Registration No.]	Not Divulged
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	Manufacturer of Electronic Components. [Registered Activity]
<b>No. of Employees :</b>	Information declined by the management

### RATING & COMMENTS

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

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

<b>Status :</b>	Satisfactory
<b>Payment Behaviour :</b>	Slow but correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is an established company incorporated in the year 1988 and it is having satisfactory track.</p> <p>For the financial year 2017, the company has registered decreased in its revenue from operations as compared to previous year and maintained minimal profitability margin of 0.50%.</p> <p>Rating takes into consideration sound financial risk profile of the company marked by adequate networth base and average debt balance sheet.</p> <p>Further, rating also derives strength from its long standing track records of business operations and capable liquidity position.</p> <p>However, rating strength is partially offset by declined in the profitability along with low Earning per share during the year and intense competition from industry.</p> <p>Trade relations are reported as fair. Business is active. Payments are seems to be slow but 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](mailto:infodept@mirainform.com) while quoting report number, name and date.

**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**

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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 29.06.2018

**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 DECLINED BY**

**MANAGEMENT NON-COOPERATIVE [91-9850896215/ 9225605184]**

**LOCATIONS**

<b>Registered Office :</b>	318/B1/1 Shindewadi Taluka-Bhor, District Pune – 412205, Maharashtra, India
<b>Tel. No.:</b>	Not Available
<b>Mobile No.:</b>	91- 9850896215/9225605184 [Office]
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:finance@uniautomation.com">finance@uniautomation.com</a> <a href="mailto:sales@uniautomation.com">sales@uniautomation.com</a>
<b>Website :</b>	<a href="http://www.uniautomation.com">http://www.uniautomation.com</a>
<b>Factory :</b>	Gat No.37, Shindewadi, (Shriwal), Mahad – Bho Road, Taluka Khandala, District Satara – 412801, Maharashtra, India
<b>Branch Office :</b>	Flat No. 202, 2 <sup>nd</sup> Floor, Vyankatesh Apartments, 494/11, Parvati, Pune- 411009, Maharashtra, India

**DIRECTORS**

**AS ON: 31.03.2018**

<b>Name :</b>	Mr. Vidhyadhar Krishnarao Mahajan
<b>Designation :</b>	Director
<b>Address :</b>	484/47, Mitramandal Colony, Pune – 411009, Maharashtra, India
<b>Date of Birth/Age :</b>	06.09.1954
<b>Date of Appointment :</b>	29.09.1988
<b>DIN No.:</b>	00346631
<b>Name :</b>	Ms. Sneha Vidhyadhar Mahajan

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<b>Designation :</b>	Director
<b>Address :</b>	484/47, Mitramandal Colony, Pune – 411009, Maharashtra, India
<b>Date of Birth/Age :</b>	24.03.1959
<b>Date of Appointment :</b>	29.09.1988
<b>DIN No.:</b>	00346662

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

**AS ON: 31.03.2017**

<b>Names of Shareholders</b>	<b>No. of Shares</b>	<b>Percentage of Holding</b>
Vidyadhar Krishnarao Mahajan	64500	70.55
Sneha Vidyadhar Mahajan	23330	25.52
Keshao Kambe	1200	1.31
Ram Ganesh Kulkarni	600	0.66
Nutan Sharad Kulkarni	600	0.66
Niranjan Vidhyadhar Mahajan	1200	1.30
<b>Total</b>	<b>91430</b>	<b>100.00</b>

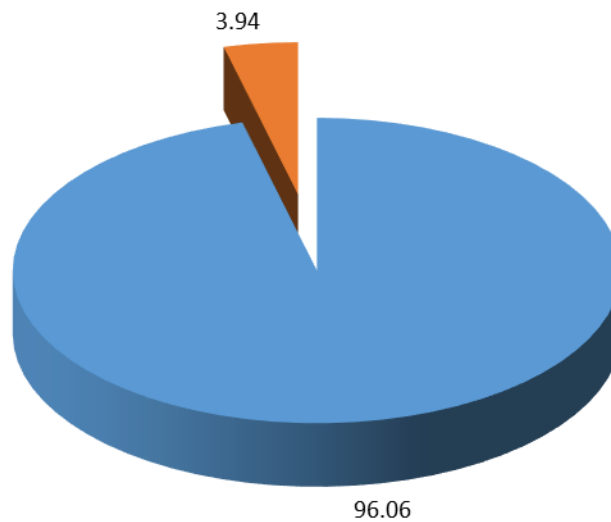
**AS ON: 29.09.2017**

<b>Equity Share Breakup</b>	<b>Percentage of Holding</b>
<b>Category</b>	
Promoters – Individual/ Hindu Undivided Family – Indian	96.06
Public/Other than promoters – Individual/ Hindu Undivided Family – Indian	3.94
<b>Total</b>	<b>100.00</b>

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### Share holding pattern

- Promoters – Individual/ Hindu Undivided Family – Indian
- Public/Other than promoters – Individual/ Hindu Undivided Family – Indian



#### BUSINESS DETAILS

<b>Line of Business :</b>	Manufacturer of Electronic Components. [Registered Activity]	
<b>Products :</b>	<b>ITC Code No.</b>	<b>Product Descriptions</b>
	85429000	Parts of Electronic Integrated Circuits And Micro Assemblies
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>	Not Divulged	
<b>Imports :</b>	Not Divulged	
<b>Terms :</b>		
<b>Selling :</b>	Not Divulged	

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**Purchasing :** Not Divulged

**PRODUCTION STATUS: NOT AVAILABLE**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--
	<b>Remark</b>	--
<b>Customers :</b>	<b>Reference:</b>	Not Divulged
	<b>Name of the Person (Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Since how long known:</b>	--
	<b>Maximum limit dealt:</b>	--
	<b>Experience:</b>	--
	<b>Remark</b>	--
<b>No. of Employees :</b>	Information declined by the management	
<b>Bankers :</b>	<b>Bank Name:</b>	HDFC Bank Limited
	<b>Branch:</b>	HDFC Bank House Senapati Bapat Marg, Lower Parel (West), Mumbai-400013, Maharashtra, India
	<b>Person Name (with Designation):</b>	--
	<b>Contact Number:</b>	--
	<b>Name of Account Holder:</b>	--
	<b>Account Number:</b>	--
	<b>Account Since (Date/ Year of A/c Opening):</b>	--
	<b>Average Balance Maintained (Optional):</b>	--
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan):</b>	--
	<b>Account Operation:</b>	--
	<b>Remarks:</b>	--
<b>Facilities :</b>	<b>SECURED LOANS</b>	<b>31.03.2017</b>   <b>31.03.2016</b>

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	(INR In Million)	(INR In Million)
<b>LONG-TERM BORROWINGS</b>		
<b>Term Loan from Banks</b>		
HDFC Bank		0.000
Loan against Property	}	0.000
Loan from Vehicles [Secured against vehicle]		34.613
<b>SHORT TERM BORROWINGS</b>		
<b>Loans Repayable on demand from banks</b>		
HDFC Cash Credit	21.772	14.594
Temporary Loan against FD	0.700	1.420
Temporary Loan against from Directors	1.700	0.000
<b>Total</b>	<b>58.785</b>	<b>16.775</b>

<b>Auditors :</b>	
<b>Name :</b>	A Kuber and Company Chartered Accountants
<b>Address :</b>	1293, Sadashiv Peth, Kaushik Housing Society, Flat No 1, Pune – 411030, Maharashtra, India
<b>PAN No.:</b>	ACDPK4788J
<b>Memberships :</b>	Not Available
<b>Collaborators :</b>	Not Available
<b>Enterprises over which key Managerial Personnel are able to exercise significant influence:</b>	Srujan Enterprises
<b>Subsidiary Companies :</b>	<ul style="list-style-type: none"> <li>• Mater Singapore Pte Limited</li> <li>• Resenso AG - Switzerland</li> </ul>

**CAPITAL STRUCTURE**

**AS ON: 31.03.2017**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
150000	Equity Shares	INR 100/- each	INR 15.000 Million
150000	Preference Shares	INR 100/- each	INR 15.000 Million
	<b>Total</b>		<b>INR 30.000 Million</b>

**Issued, Subscribed & Paid-up Capital :**

No. of Shares	Type	Value	Amount
91430	Equity Shares	INR 100/- each	INR 9.143 Million

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

**ABRIDGED BALANCE SHEET [STANDALONE]**

<b>SOURCES OF FUNDS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
<b>I. EQUITY AND LIABILITIES</b>			
<b>(1) Shareholders' Funds</b>			
(a) Share Capital	9.143	10.143	17.143
(b) Reserves & Surplus	45.567	44.886	30.827
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>54.710</b>	<b>55.029</b>	<b>47.970</b>
<b>(3) Non-Current Liabilities</b>			
(a) Long-term borrowings	34.613	0.861	1.036
(b) Deferred tax liabilities (Net)	0.000	0.000	0.472
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	0.000	0.000	0.000
<b>Total Non-current Liabilities (3)</b>	<b>34.613</b>	<b>0.861</b>	<b>1.508</b>
<b>(4) Current Liabilities</b>			
(a) Short term borrowings	24.172	16.014	13.365
(b) Trade payables	14.023	12.438	8.404
(c) Other current liabilities	13.542	14.527	21.215
(d) Short-term provisions	6.862	4.452	7.363
<b>Total Current Liabilities (4)</b>	<b>58.599</b>	<b>47.431</b>	<b>50.347</b>
<b>TOTAL</b>	<b>147.922</b>	<b>103.321</b>	<b>99.825</b>
<b>II. ASSETS</b>			
<b>(1) Non-current assets</b>			
<b>(a) Fixed Assets</b>			
(i) Tangible assets	57.976	60.853	55.003
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	7.938	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	26.680	0.048	0.000
(c) Deferred tax assets (net)	0.270	0.678	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
<b>Total Non-Current Assets</b>	<b>92.864</b>	<b>61.579</b>	<b>55.003</b>

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<b>(2) Current assets</b>			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	22.429	17.810	11.545
(c) Trade receivables	20.279	11.368	24.878
(d) Cash and cash equivalents	5.449	2.615	3.298
(e) Short-term loans and advances	2.884	0.715	2.648
(f) Other current assets	4.017	9.234	2.453
<b>Total Current Assets</b>	<b>55.058</b>	<b>41.742</b>	<b>44.822</b>
<b>TOTAL</b>	<b>147.922</b>	<b>103.321</b>	<b>99.825</b>

**PROFIT & LOSS ACCOUNT [STANDALONE]**

	<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
	<b>SALES</b>			
	Revenue from Operations	91.933	113.437	95.289
	Other Income	0.953	1.119	1.025
	<b>TOTAL</b>	<b>92.886</b>	<b>114.556</b>	<b>96.314</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Materials Consumed	32.535	35.432	32.659
	Changes in WIP	1.504	(2.476)	0.188
	Employees benefits expense	26.738	25.370	22.646
	Other expenses	13.976	10.223	7.100
	Manufacturing Expenses	7.970	10.423	7.514
	<b>TOTAL</b>	<b>82.723</b>	<b>78.972</b>	<b>70.107</b>
	<b>PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>10.163</b>	<b>35.584</b>	<b>26.207</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>4.568</b>	<b>3.333</b>	<b>4.948</b>
	<b>PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>5.595</b>	<b>32.251</b>	<b>21.259</b>
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>4.518</b>	<b>5.395</b>	<b>3.767</b>
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>1.077</b>	<b>26.856</b>	<b>17.492</b>
<b>Less</b>	<b>TAX</b>	<b>0.614</b>	<b>7.567</b>	<b>5.755</b>
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>0.463</b>	<b>19.289</b>	<b>11.737</b>
	<b>EARNINGS IN FOREIGN CURRENCY</b>			

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	Export	35.387	9.128	NA
	<b>TOTAL EARNINGS</b>	<b>35.387</b>	<b>9.128</b>	<b>NA</b>
	<b>Earnings/ (Loss) Per Share (INR)</b>	<b>5.07</b>	<b>210.67</b>	<b>128.38</b>

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
<b>Current Maturities of Long term debt</b>			
Secured by Land and Building	NA	0.000	5.660
Secured by Plant and Machinery	NA	0.000	1.770
Secured by Land and Building [HDFC Bank]	NA	0.475	0.000
Vehicle Loan	NA	0.438	0.438
<b>Total</b>	<b>NA</b>	<b>0.913</b>	<b>7.868</b>
Cash generated from Operating activities	7.644	23.652	13.607
Net Cash flow from (used in) Operations	NA	NA	NA

**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	80.51	36.58	95.29
Account Receivables Turnover (Income / Sundry Debtors)	4.53	9.98	3.83
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	157.32	128.13	93.92
Inventory Turnover (Operating Income / Inventories)	0.45	2.00	2.27
Asset Turnover (Operating Income / Net Fixed Assets)	0.15	0.58	0.48

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio	0.63	0.48	0.59

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((Borrowing + Current Liabilities) / Total Assets)			
Debt Equity Ratio (Total Liability / Networth)	1.07	0.32	0.46
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.07	0.86	1.05
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.20	1.11	1.15
Interest Coverage Ratio (PBIT / Financial Charges)	2.22	10.68	5.30

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.50	17.00	12.32
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.31	18.67	11.76
Return on Investment (ROI) ((PAT / Networth) * 100)	%	0.85	35.05	24.47

**SOLVENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		0.94	0.88	0.89
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.56	0.50	0.66
G-Score Ratio Financial (Networth / Total Assets)		0.37	0.53	0.48
G-Score Ratio Debt (Debts / Equity Capital)		6.43	1.75	1.30
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		0.94	0.88	0.89

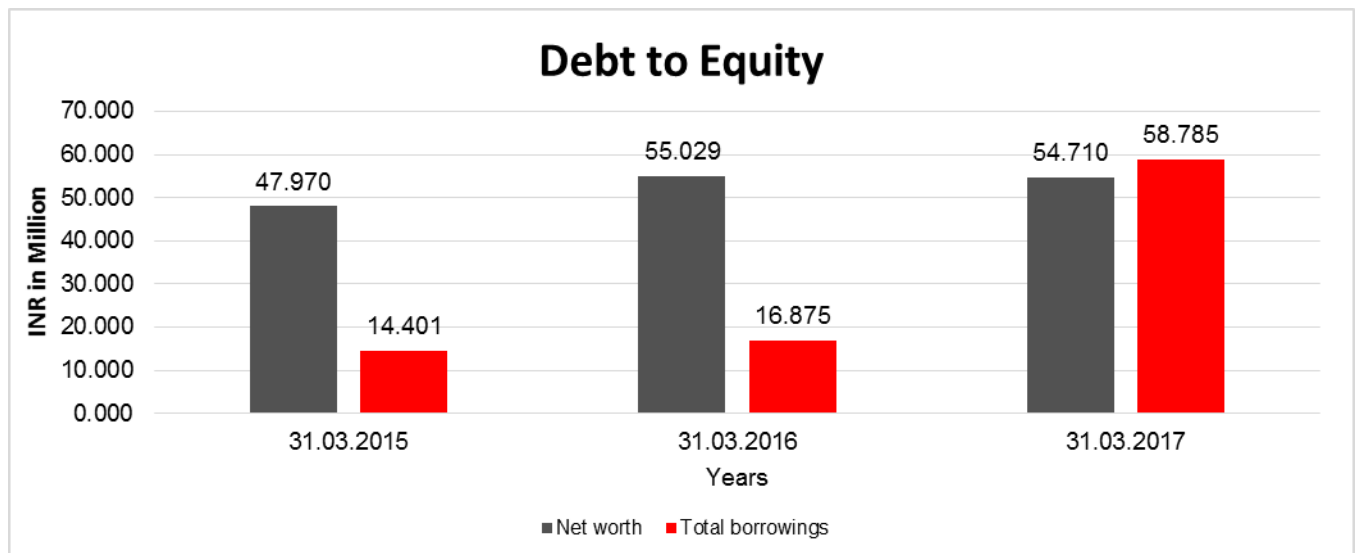
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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

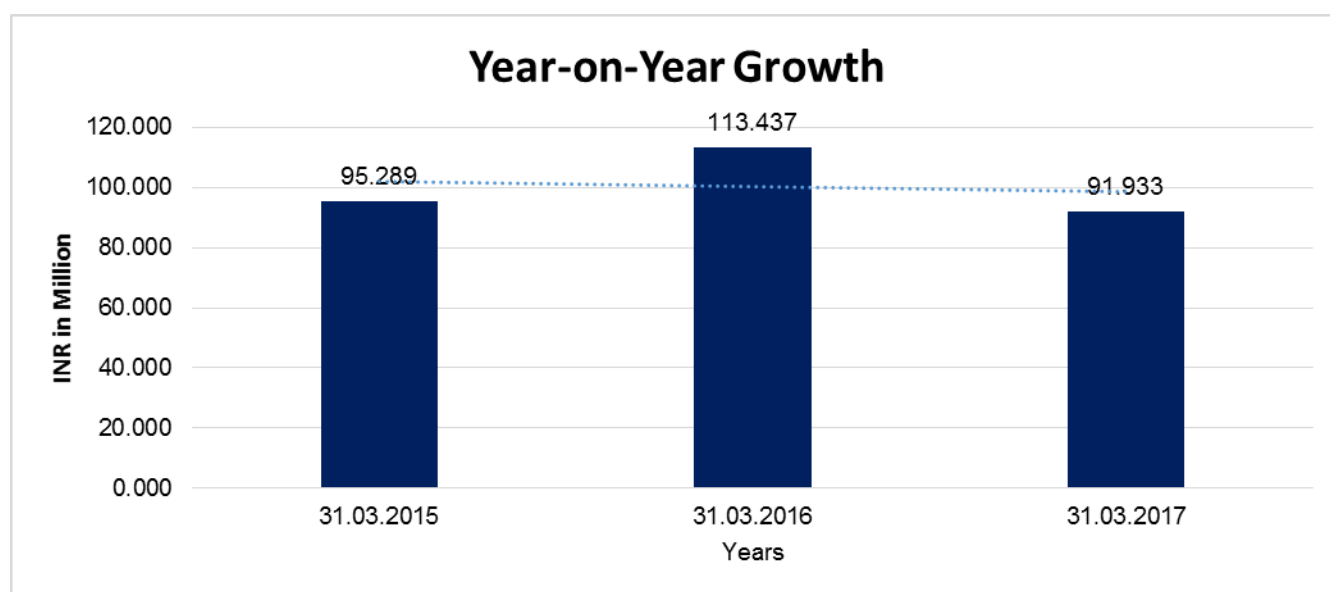
**DEBT EQUITY RATIO**

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	17.143	10.143	9.143
Reserves & Surplus	30.827	44.886	45.567
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
<b>Net worth</b>	<b>47.970</b>	<b>55.029</b>	<b>54.710</b>
long-term borrowings	1.036	0.861	34.613
Short term borrowings	13.365	16.014	24.172
<b>Total borrowings</b>	<b>14.401</b>	<b>16.875</b>	<b>58.785</b>
<b>Debt/Equity ratio</b>	<b>0.300</b>	<b>0.307</b>	<b>1.074</b>



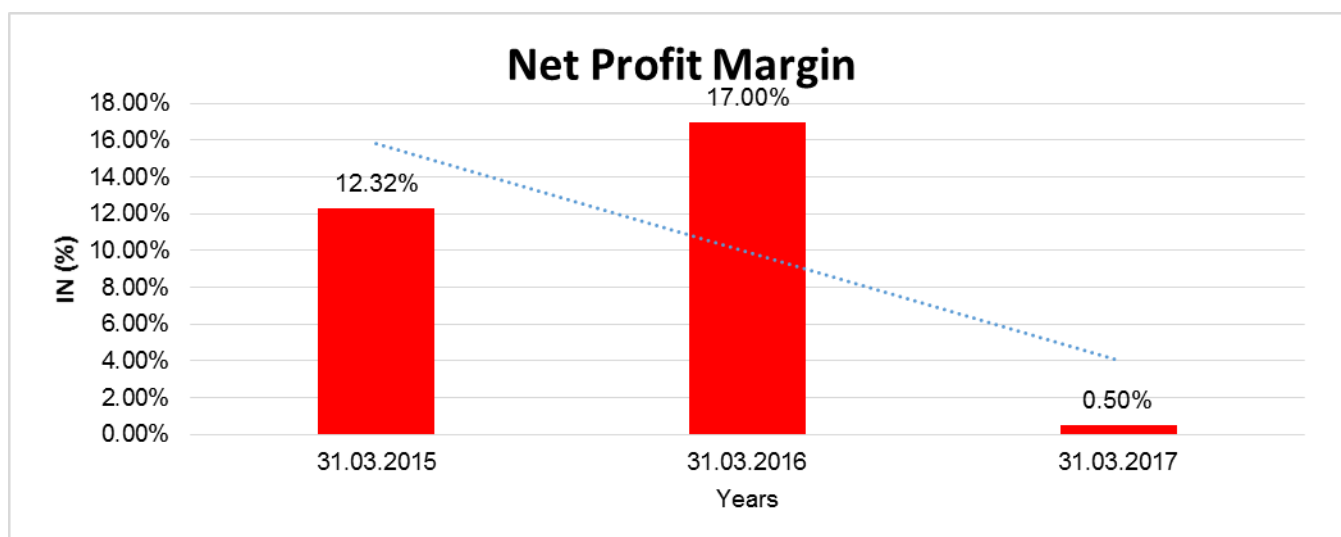
**YEAR-ON-YEAR GROWTH**

Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	95.289	113.437	91.933
		<b>19.045</b>	<b>(18.957)</b>



**NET PROFIT MARGIN**

Net Profit Margin	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	95.289	113.437	91.933
Profit/ (Loss)	11.737	19.289	0.463
	<b>12.32%</b>	<b>17.00%</b>	<b>0.50%</b>



**ABRIDGED BALANCE SHEET [CONSOLIDATED]**

SOURCES OF FUNDS		31.03.2017	31.03.2016
<b>I. EQUITY AND LIABILITIES</b>			
<b>(1) Shareholders' Funds</b>			
(a) Share Capital		9.143	10.142
(b) Reserves & Surplus		50.903	46.925
(c) Money received against share warrants		0.000	0.000
(2) Share Application money pending allotment		0.000	0.000
Minority Interest		8.339	0.000
<b>Total Shareholders' Funds (1) + (2)</b>		<b>68.385</b>	<b>57.067</b>
<b>(3) Non-Current Liabilities</b>			
(a) Long-term borrowings		34.898	0.788
(b) Deferred tax liabilities (Net)		0.000	0.000
(c) Other long term liabilities		0.000	0.000
(d) long-term provisions		0.000	0.000
<b>Total Non-current Liabilities (3)</b>		<b>34.898</b>	<b>0.788</b>
<b>(4) Current Liabilities</b>			
(a) Short term borrowings		24.172	16.014
(b) Trade payables		25.000	17.942
(c) Other current liabilities		14.829	14.601
(d) Short-term provisions		8.433	4.452
<b>Total Current Liabilities (4)</b>		<b>72.434</b>	<b>53.009</b>
<b>TOTAL</b>		<b>175.717</b>	<b>110.864</b>
<b>II. ASSETS</b>			
<b>(1) Non-current assets</b>			
<b>(a) Fixed Assets</b>			
(i) Tangible assets		61.564	60.853
(ii) Intangible Assets		0.000	0.000
(iii) Capital work-in-progress		7.938	0.000
(iv) Intangible assets under development		0.000	0.000
(b) Non-current Investments		0.000	0.000
(c) Deferred tax assets (net)		0.270	0.678
(d) Long-term Loan and Advances		0.000	0.000
(e) Other Non-current assets		11.807	0.000
<b>Total Non-Current Assets</b>		<b>81.579</b>	<b>61.531</b>
<b>(2) Current assets</b>			
(a) Current investments		0.000	0.000
(b) Inventories		27.989	17.810

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(c) Trade receivables		36.492	13.517
(d) Cash and cash equivalents		20.697	5.984
(e) Short-term loans and advances		3.837	2.788
(f) Other current assets		5.123	9.234
<b>Total Current Assets</b>		<b>94.138</b>	<b>49.333</b>
<b>TOTAL</b>		<b>175.717</b>	<b>110.864</b>

**PROFIT & LOSS ACCOUNT [CONSOLIDATED]**

	PARTICULARS	31.03.2017	31.03.2016
	<b>SALES</b>		
	Revenue from Operations	133.750	123.884
	Other Income	0.953	1.119
	<b>TOTAL</b>	<b>134.703</b>	<b>125.003</b>
<b>Less</b>	<b>EXPENSES</b>		
	Cost of Materials Consumed	56.538	43.573
	Changes in WIP	1.504	-2.475
	Employees benefits expense	27.722	22.100
	Other expenses	32.442	24.833
	<b>TOTAL</b>	<b>118.206</b>	<b>88.031</b>
	<b>PROFIT BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	16.497	36.972
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	5.568	4.366
	<b>PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	10.929	32.606
<b>Less/ Add</b>	<b>DEPRECIATION/ AMORTISATION</b>	4.518	5.396
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>6.411</b>	<b>27.210</b>
<b>Less</b>	<b>TAX</b>	0.613	7.567
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>5.798</b>	<b>19.643</b>
	<b>Earnings/ (Loss) Per Share (INR)</b>	<b>63.41</b>	<b>214.84</b>

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

**INDEX OF CHARGES**

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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	G8 481 253 6	105960 91	HDFC BANK LIMITE D	01/10/20 15	05/02/20 18	-	73500000.0	HDFC BANK HOUSESE NAPATI BAPAT MARGLO WER PAREL WMUMBAI MH400013 IN
2	B8 781 405 9	104556 84	IDBI BANK LIMITE D	27/08/20 13	-	-	1750000.0	IDBI TOWER, WTC COMPLEX ,CUFF PARADE, MUMBAIM H400005IN
3	Y1 017 516 0	900901 39	UNITE D WESTE RN BANK LTD.	29/04/19 95	-	-	200000.0	SWARGAT E BRANCH. 484/1-31- 32; MITRAMA NDAL CO- OP.HSG. SOCIETYP UNEMH41 1009IN
4	Y1 017 446 8	900894 47	UNITE D WESTE RN BANK LTD.	01/03/19 89	-	-	500000.0	SWARGAT E BRANCH. 484/1-31- 32; MITRAMA NDAL CO- OP.HSG.

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								SOCIETY; PARVATIP UNEMH41 1009IN
5	G0 977 571 9	102963 00	IDBI BANK LIMITE D	14/06/20 11	-	01/08/2 016	3000000.0	IDBI HOUSE, 4TH FLOOR, DYANESH WAR PADUKA CHOWKF C ROAD, SHIVAJIN AGAR,PU NEMH411 004IN
6	C7 572 405 4	105706 03	IDBI BANK LIMITE D	03/02/20 15	-	20/12/2 015	1400000.0	IDBI HOUSE, DNYANES HWAR PADUKA CHOWK,F. C. ROAD SHIVAJIN AGARPUN EMH41100 4IN
7	C7 332 701 7	102062 93	IDBI BANK LIMITE D	22/02/20 10	23/02/20 10	08/12/2 015	18400000.0	IDBI HOUSE,D NYANESH WAR PADUKA CHOWKF C ROAD, SHIVAJIN AGAR,PU NEMH411 004IN
8	C7 227 357 6	900906 55	IDBI BANK LIMITE D	06/03/19 98	15/06/20 12	03/12/2 015	14000000.0	IDBI HOUSE, 4TH FLOOR, DNYANES HWAR PADUKA

								CHOWK,F. C. ROAD, SHIVAJIN AGAR,PU NEMH411 004IN
9	C7 227 501 9	102371 86	IDBI BANK LIMITE D	13/07/20 10	-	03/12/2 015	28700000.0	IDBI HOUSE, 4TH FLOOR,DY ANESHW R PADUKA CHOWK, F. C. ROAD, SHIVAJIN AGAR,PU NEMH411 004IN

**UNSECURED LOANS**

<b>PARTICULARS</b>	<b>31.03.2017 (INR In Million)</b>	<b>31.03.2016 (INR In Million)</b>
<b>LONG-TERM BORROWINGS</b>		
WMDC Differal Loan	0.000	0.100
<b>Total</b>	<b>0.000</b>	<b>0.100</b>

**OPERATIONS AND STATE OF AFFAIRS:**

During the year, the Company achieved revenue from operations (Net) of INR 91.900 million recording a decrease of 18.96% as compared to the previous year. The profit after tax for the year is INR 0.463 million

**FIXED ASSETS:**

- Land
- Factory Buildings
- Plant and Equipment
- Furniture and Fixtures
- Vehicles
- Office equipment
- Computer

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- Solar Equipment
- Other Equipments
- Factory Shed

**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 68.94
UK Pound	1	INR 90.21
Euro	1	INR 79.64

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	PRT
<b>Analysis Done by :</b>	PRS
<b>Report Prepared by :</b>	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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