

MIRA INFORM REPORT

Report No. :	516925
Report Date :	02.07.2018

IDENTIFICATION DETAILS

Name :	ANANDA AQUA EXPORTS PRIVATE LIMITED (w.e.f. 13.04.2004)
Formerly Known As :	ANANDA AGRO AQUACULTURE PRIVATE LIMITED
Registered Office :	D.No.27-8-21/3, Sivarao Pet, Bhimavaram – 534202, Andhra Pradesh
Tel. No.:	91-8816-272507
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	08.07.1993
CIN No.: [Company Identification No.]	U05005AP1993PTC015971
Capital Investment / Paid-up Capital :	INR 20.871 Million
IEC No.: [Import-Export Code No.]	Not Divulged
PAN No.: [Permanent Account No.]	AAGCA1156Q
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company.
Line of Business :	The main activities of the Company are Processing of Fish and Fishery Products for both domestic and International Markets and Aqua Feed Distribution. (Registered activity)
No. of Employees :	Information declined by the management

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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

Maximum Credit Limit :	USD 1300000
Status :	Satisfactory
Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject is a part of "Ananda Group". The company was incorporated in the year 1993.</p> <p>The company is involved in shrimp processing, shrimp feed trading and shrimp hatcheries. (information gathered from indirect sources).</p> <p>Aa per the financial of 2017, the company has reported decline in its revenue as compared to previous year but has managed to maintain low profit margin of 1.94%.</p> <p>The satisfactory financial profile of the company is marked by adequate network base along with negligible debt level.</p> <p>The company has favourable Earning per Share (EPS) of INR 34.13 against a face value (FV) of INR 10.</p> <p>The rating takes into consideration the subject's long established track record of the business operations along with extensive experience of its promoters.</p> <p>Business is active. 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.

ECGC Country Risk Classification List

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Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
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

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 02.07.2018

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 DENIED

Management Non Co-Operative (Tel No.: 91-8816-272507 / 7382611861)

LOCATIONS

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ANANDA AQUA EXPORTS PRIVATE LIMITED - 516925

PAGE NO. : 4

Registered Office :	D.No.27-8-21/3, Sivarao Petbhimavaram – 534202, Andhra Pradesh, India
Tel. No.:	91-8816-272507 / 272607 / 279111
Fax No.:	91- 8816-272707 / 279113.
E-Mail :	info@anandagroup.com anandagroup@gmail.com
Website :	http://anandagroup.com

DIRECTORS

As on 31.03.2018

Name :	Mr. Uddaraju Kasi Viswanadha Raju		
Designation :	Managing Director		
Address :	2-5-1, Siva Rao Peta (P), Bhimavaram West, Godavari – 534202, Andhra Pradesh, India		
Date of Birth/Age :	11.08.1952		
Date of Appointment :	08.07.1993		
PAN No.:	ABAPR5311E		
DIN No.:	01736604		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U99999AP1994PTC018223	SREE VICTORY SHRIMP PRODUCTS PVT LTD	11/01/2014	-
U72200AP1994PLC018778	BENGAL SCAMPI TECH LIMITED	17/11/1994	-
U65992AP1995PTC020531	KONARK FISHERIES PRIVATE LIMITED	31/05/1995	-
U65992AP1999PTC031107	AGS AERO SPACE PRODUCTS PRIVATE LIMITED	15/02/1999	-
U15142AP2000PTC034396	ANANDA BHAGAVATI FOODS PRIVATE LIMITED	08/05/2000	-
U24239TG2002PTC038533	DEVEE BIOLOGICALS PRIVATE LIMITED	20/02/2002	-
U52110AP2007PTC053798	ANANDA ENTERPRISES (INDIA) PRIVATE LIMITED	02/05/2007	-
U93000TG2011PTC077670	INDUS MEGA FOOD PARK PRIVATE LIMITED	25/11/2011	-
U74999AP2016NPL103400	UDDARAJU ANANDA RAJU EDUCATIONAL FOUNDATION	03/06/2016	-
U05150AP2016PTC104020	ANDHRA PRADESH BROODSTOCK MULTIPLICATIONCENTRE PRIVATE LIMITED	06/09/2016	-
Name :			
Mr. Uddaraju Ramakrishnama Raju			
Designation :			
Director			
Address :			
2-5-1, Siva Rao Pet, Bhimavaram West, Godavari Dt – 534202, Andhra Pradesh, India			
Date of Birth/Age :			
13.06.1958			
Date of Appointment :			
12.05.2004			
PAN No.:			
ABAPR5312H			
DIN No.:			
02488282			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date

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ANANDA AQUA EXPORTS PRIVATE LIMITED - 516925

PAGE NO. : 5

U72200AP1994PLC018778	BENGAL SCAMPI TECH LIMITED	17/11/1994	-
U65992AP1995PTC020531	KONARK FISHERIES PRIVATE LIMITED	18/08/2000	-
U65992AP1999PTC031107	AGS AERO SPACE PRODUCTS PRIVATE LIMITED	28/09/1999	-
U52110AP2007PTC053798	ANANDA ENTERPRISES (INDIA) PRIVATE LIMITED	25/03/2015	-
U01403TG2012PTC083920	DHARMA AGRITEK FARMS PRIVATE LIMITED	31/10/2012	-
Name : Mr. Uddaraju Srinivasa Raju			
Designation : Director			
Address : 2-7-4,Sivaraopet, Bhimavaram West, Godavari – 534202, Andhra Pradesh, India			
Date of Birth/Age : 27.03.1967			
Date of Appointment : 12.05.2004			
PAN No.: ABTFS8746D			
DIN No.: 02488311			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U65992AP1995PTC020531	KONARK FISHERIES PRIVATE LIMITED	18/08/2000	-
U65992AP1999PTC031107	AGS AERO SPACE PRODUCTS PRIVATE LIMITED	28/09/1999	-
U15142AP2000PTC034396	ANANDA BHAGAVATI FOODS PRIVATE LIMITED	09/05/2000	-
U24239TG2002PTC038533	DEVEE BIOLOGICALS PRIVATE LIMITED	20/02/2002	-
Name : Mr. Uddaraju Anand Ramesh Varma			
Designation : Director			
Address : 2-7-4, Surya Bhavan, Sivaraopeta, Bhimavaram West, Godavari – 534202, Andhra Pradesh, India			
Date of Birth/Age : 26.02.1972			
Date of Appointment : 12.05.2004			
DIN No.: 02488327			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U65992AP1995PTC020531	KONARK FISHERIES PRIVATE LIMITED	18/08/2000	-
U52110AP2007PTC053798	ANANDA ENTERPRISES (INDIA) PRIVATE LIMITED	02/05/2007	-
Name : Mr. Uddaraju Muralianand Varma			
Designation : Director			
Address : 2-5-14, Sivaraopeta, Bhimavaram West, Godavari – 534202, Andhra Pradesh, India			
Date of Birth/Age : 29.08.1974			
Date of Appointment : 12.05.2004			
PAN No.: AAOPV6643G			
DIN No.: 02597467			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date

ANANDA AQUA EXPORTS PRIVATE LIMITED - 516925

PAGE NO. : 6

U65992AP1999PTC031107	AGS AERO SPACE PRODUCTS PRIVATE LIMITED	17/07/2002	-
U52110AP2007PTC053798	ANANDA ENTERPRISES (INDIA) PRIVATE LIMITED	02/05/2007	-
U05150AP2016PTC104020	ANDHRA PRADESH BROODSTOCK MULTIPLICATIONCENTRE PRIVATE LIMITED	24/02/2018	-

Name :	Mr. Uddaraju Sreeram Lakshimipathi Bhoga Raju
Designation :	Director
Address :	2-7-4, Sivaraopeta, Bhimavaram, Godavari – 534202, Andhra Pradesh, India
Date of Birth/Age :	27.03.1967
Date of Appointment :	12.05.2004
DIN No.:	02615898

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U99999AP1994PTC018223	SREE VICTORY SHRIMP PRODUCTS PVT LTD	11/01/2014	-
U65992AP1995PTC020531	KONARK FISHERIES PRIVATE LIMITED	18/08/2000	-
U65992AP1999PTC031107	AGS AERO SPACE PRODUCTS PRIVATE LIMITED	28/09/1999	-
U52110AP2007PTC053798	ANANDA ENTERPRISES (INDIA) PRIVATE LIMITED	15/02/2008	-

Name :	Mr. Uddaraju Jogi Anand Varma
Designation :	Director
Address :	2-5-1, Rajula Veedhi, West Godavari Bhimavaram - 534202, Andhra Pradesh, India
Date of Birth/Age :	16.10.1977
Date of Appointment :	12.05.2004
PAN No.:	AAJPU6937F
DIN No.:	02702190

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U72200AP1994PLC018778	BENGAL SCAMPI TECH LIMITED	12/10/2002	-
U65992AP1999PTC031107	AGS AERO SPACE PRODUCTS PRIVATE LIMITED	01/04/2004	-
U52110AP2007PTC053798	ANANDA ENTERPRISES (INDIA) PRIVATE LIMITED	01/03/2016	-
U13200AP2015PTC096204	MAXIM ROCKS PRIVATE LIMITED	01/03/2016	-

Name :	Mr. Uddaraju Krishna Prasad
Designation :	Director
Address :	2-5-1, Sivarao Peta, Bhimavaram West, Godavari – 534202, Andhra Pradesh, India
Date of Birth/Age :	15.05.1950
Date of Appointment :	08.07.1993
PAN No.:	AAHPU5711H
DIN No.:	02716545

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U72200AP1994PLC018778	BENGAL SCAMPI TECH LIMITED	17/11/1994	-

ANANDA AQUA EXPORTS PRIVATE LIMITED - 516925

PAGE NO. : 7

U65992AP1995PTC020531	KONARK FISHERIES PRIVATE LIMITED	31/05/1995	-
U65992AP1999PTC031107	AGS AERO SPACE PRODUCTS PRIVATE LIMITED	28/09/1999	-
U15142AP2000PTC034396	ANANDA BHAGAVATI FOODS PRIVATE LIMITED	08/05/2000	-
U01403TG2012PTC083920	DHARMA AGRITEK FARMS PRIVATE LIMITED	31/10/2012	-
U01403AP2012PTC084927	GODAVARI MEGA AQUA FOOD PARK PRIVATE LIMITED	19/12/2012	-
U74999AP2016NPL103400	UDDARAJU ANANDA RAJU EDUCATIONAL FOUNDATION	03/06/2016	-

Name :	Mr. Uddaraju Suryanarayana Raju
Designation :	Director
Address :	2-7-4, Sivarao Peta, Bhimavaram – 534202, Andhra Pradesh, India
Date of Birth/Age :	10.08.1969
Date of Appointment :	12.05.2004
PAN No.:	ABEPR1557N
DIN No.:	02816686

Other Directorship:

CIN/FCRN	Company Name	Begin Date	End Date
U99999AP1994PTC018223	SREE VICTORY SHRIMP PRODUCTS PVT LTD	11/01/2014	-
U65992AP1995PTC020531	KONARK FISHERIES PRIVATE LIMITED	18/08/2000	-
U52110AP2007PTC053798	ANANDA ENTERPRISES (INDIA) PRIVATE LIMITED	10/01/2017	-

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares
Uddaraju Kasi Viswanadha Raju	100780
Uddaraju Ramakrishanan Raju	27170
Uddaraju Krishna Prasad	39440
Uddaraju Uddaraju Sreeram Lakshimipathi Bhoga Raju	43400
Uddaraju Srinivasa Raju	92450
Uddaraju Suryanarayana Raju	292580
Uddaraju Radha Rani	75900
Uddaraju Jogi Ananda Verma	214284
Uddaraju Anand Kiran	13100
Uddaraju Anand Raju	10100
Uddaraju Murli Anand Verma	12600
Uddaraju Anand Ramesh Verma	12500
RajuVegesna infotech Pvt Ltd	833333
Namburi Kalyan Verma	191296
Uddaraju Anand k.	89117
Kode Srinivas	39023
Total	2087073

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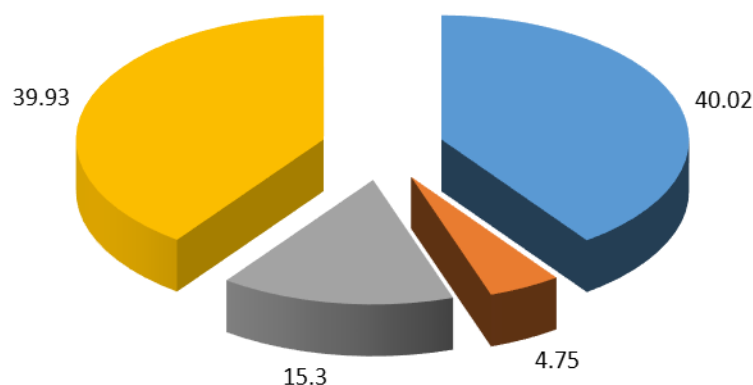
Equity Share Break up (Percentage of Total Equity)

As on 29.09.2017

Category	Percentage
Promoter - (Individual/ Hindu Undivided Family – Indian)	40.02
Public - Other than Promoters - (Individual/ Hindu Undivided Family – Indian)	4.75
Public - Other than Promoters – Non Resident Indian (NRI)	15.30
Public - Other than Promoters - Bodies corporate	39.93
Total	100.00

Share holding pattern

- Promoter - (Individual/ Hindu Undivided Family – Indian)
- Public - Other than Promoters - (Individual/ Hindu Undivided Family – Indian)
- Public - Other than Promoters – Non Resident Indian (NRI)
- Public - Other than Promoters - Bodies corporate



BUSINESS DETAILS

Line of Business :	The main activities of the Company are Processing of Fish and Fishery Products for both domestic and International Markets and Aqua Feed Distribution. (Registered activity)	
Products :	Item Code No.	Product Description
	23099020	Shrimp Feed
	03061790	Processed Frozen Shrimp
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 declined by the management	
Bankers :	Bank Name	HDFC Bank Limited
	Branch	HDFC Bank, House, Senapati Bapat

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		Marglower Parel West, Mumbai – 400013, Maharashtra, India
Person Name (With Designation)	--	
Contact Number	--	
Name of Account Holder	--	
Account Number	--	
Account Since (Date/Year of Account Opening)	--	
Average Balance Maintained (If Possible)	--	
Credit Facilities Enjoyed (If any)	--	
Account Operation	--	
Remarks (If any)	--	

Facilities :	Secured Loan	31.03.2017	31.03.2016
		(INR in Million)	(INR in Million)
	Long-term Borrowings		
	Rupee Term Loan from Banks	3.912	15.216
	Short-term Borrowings		
	Working Capital Loans From Banks	420.828	278.807
	Total	424.741	294.023

Auditors :	
Name :	Rao And Sharma Chartered Accountants
Address :	Door No 24 - 3 - 11/201, Suma Sri Residency Sreerampuram, Main Street, West Godavari, District Bhimavaram – 534202, Andhra Pradesh, India
Income-tax PAN of auditor or auditor's firm :	AAIFR6632F
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available
Enterprises Which Are Owned, or Have Significant Influence of or are Partners With Key Management Personnel and their Relatives :	<ul style="list-style-type: none"> • DEE VEE BIOLOGICAL PVT LTD • ANANDA FOODS • ANANDA AQUA APPLICATIONS • SHRI PADMAVATHI POLYMERS • SREE VICTORY SHRIMP PRODUCTS PVT LTD • ANANDA ESTATES • ANANDA ENTERPRISES (INDIA) PVT LTD

CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
10000000	Equity Shares	INR 10/- each	INR 100.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
2087073	Equity Shares	INR 10/- each	INR 20.871 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	20.871	20.871	20.871
(b) Reserves & Surplus	423.617	352.395	278.959
(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)	444.488	373.266	299.830
(3) Non-Current Liabilities			
(a) long-term borrowings	43.559	163.739	146.800
(b) Deferred tax liabilities (Net)	13.690	11.741	8.480
(c) Other long term liabilities	0.000	0.000	0.000
(d) long-term provisions	10.864	8.612	8.334
Total Non-current Liabilities (3)	68.113	184.092	163.614
(4) Current Liabilities			
(a) Short term borrowings	420.828	278.807	450.741
(b) Trade payables	241.355	448.714	500.598
(c) Other current liabilities	24.699	20.546	31.397
(d) Short-term provisions	38.470	0.115	0.140
Total Current Liabilities (4)	725.352	748.182	982.876
TOTAL	1237.953	1305.540	1446.320
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	290.289	350.049	339.706
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	27.971	25.140	15.230
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	25.233	25.733	25.733
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	101.097	44.631	12.958

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ANANDA AQUA EXPORTS PRIVATE LIMITED - 516925

PAGE NO. : 13

(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	444.590	445.553	393.627
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	77.673	118.768	122.830
(c) Trade receivables	529.816	638.965	689.799
(d) Cash and cash equivalents	78.458	34.265	102.974
(e) Short-term loans and advances	60.339	51.085	98.154
(f) Other current assets	47.077	16.904	38.936
Total Current Assets	793.363	859.987	1052.693
TOTAL	1237.953	1305.540	1446.320

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	3665.447	4066.011	5014.812
	Other Income	143.716	99.551	83.327
	TOTAL	3809.163	4165.562	5098.139
Less	EXPENSES			
	Cost of Materials Consumed	2301.899	2557.938	2949.363
	Purchases of Stock-in-Trade	891.912	1016.207	1560.325
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	41.238	6.170	(15.270)
	Employees benefits expense	71.896	46.697	41.356
	Other expenses	333.443	367.617	380.154
	TOTAL	3640.388	3994.629	4915.928
	PROFIT/(LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	168.775	170.933	182.211
Less	FINANCIAL EXPENSES	29.757	31.475	45.462
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	139.018	139.458	136.749
Less/ Add	DEPRECIATION/ AMORTISATION	27.083	27.876	18.805
	PROFIT/(LOSS) BEFORE TAX	111.935	111.582	117.944

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ANANDA AQUA EXPORTS PRIVATE LIMITED - 516925

PAGE NO. : 14

Less	TAX	40.713	38.146	21.918
	PROFIT/ (LOSS) AFTER TAX	71.222	73.436	96.026
	Earnings / (Loss) Per Share (INR)	53.63	53.46	56.51

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	10.419	13.067	15.195
Cash generated from operations	57.071	192.395	90.176
Net cash flow from operating activity	17.957	157.485	50.769

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	52.76	57.36	50.21
Account Receivables Turnover (Income / Sundry Debtors)	6.92	6.36	7.27
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	27.58	45.82	40.52
Inventory Turnover (Operating Income / Inventories)	2.17	1.44	1.48
Asset Turnover (Operating Income / Net Fixed Assets)	0.53	0.46	0.51

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.62	0.70	0.78
Debt Equity Ratio	1.04	1.19	1.99

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ANANDA AQUA EXPORTS PRIVATE LIMITED - 516925

PAGE NO. : 15

(Total Liability / Networth)			
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.63	2.00	3.28
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.72	1.01	1.18
Interest Coverage Ratio (PBIT / Financial Charges)	5.67	5.43	4.01

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	1.94	1.81	1.91
Return on Total Assets ((PAT / Total Assets) * 100)	%	5.75	5.62	6.64
Return on Investment (ROI) ((PAT / Networth) * 100)	%	16.02	19.67	32.03

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.09	1.15	1.07
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.99	0.99	0.95
G-Score Ratio Financial (Networth / Total Assets)		0.36	0.29	0.21
G-Score Ratio Debt (Debts / Equity Capital)		22.25	21.20	28.63
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.09	1.15	1.07

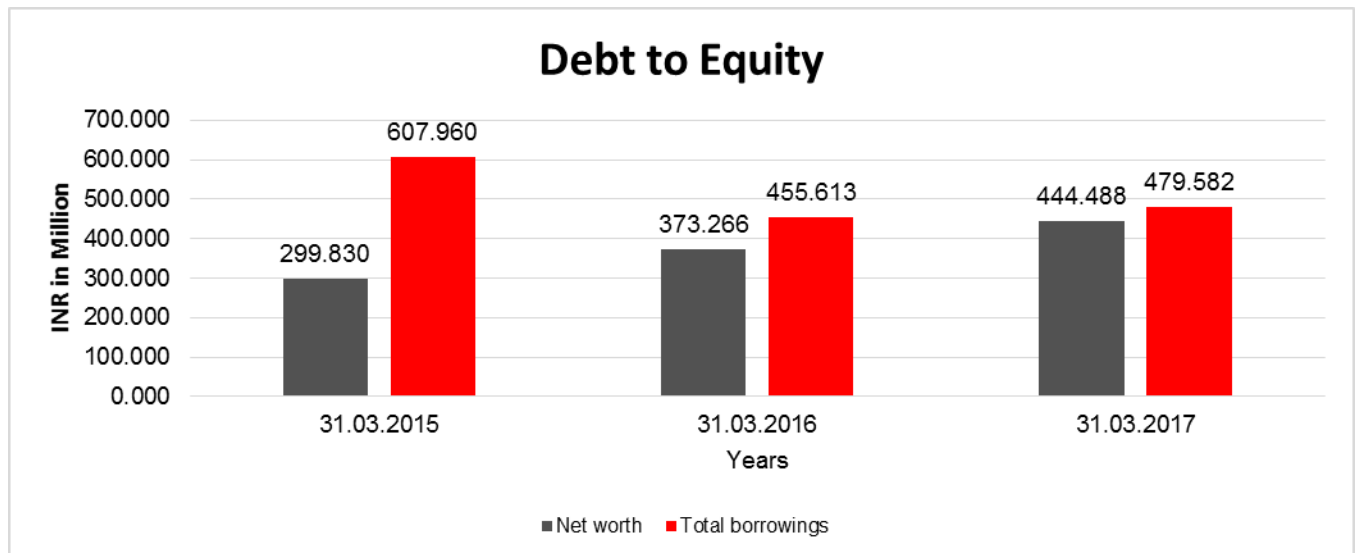
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

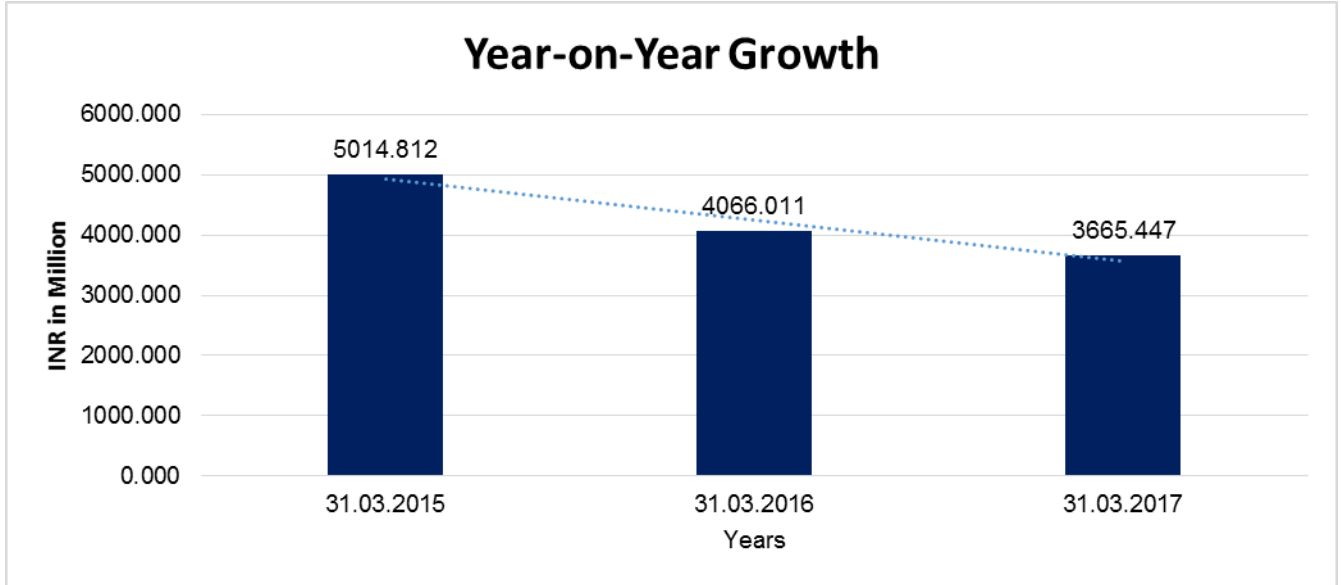
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	20.871	20.871	20.871
Reserves & Surplus	278.959	352.395	423.617
Net worth	299.830	373.266	444.488
Long Term borrowings	146.800	163.739	43.559
Short Term borrowings	450.741	278.807	420.828
Current Maturities of Long term debt	10.419	13.067	15.195
Total borrowings	607.960	455.613	479.582
Debt/Equity ratio	2.028	1.221	1.079



YEAR-ON-YEAR GROWTH

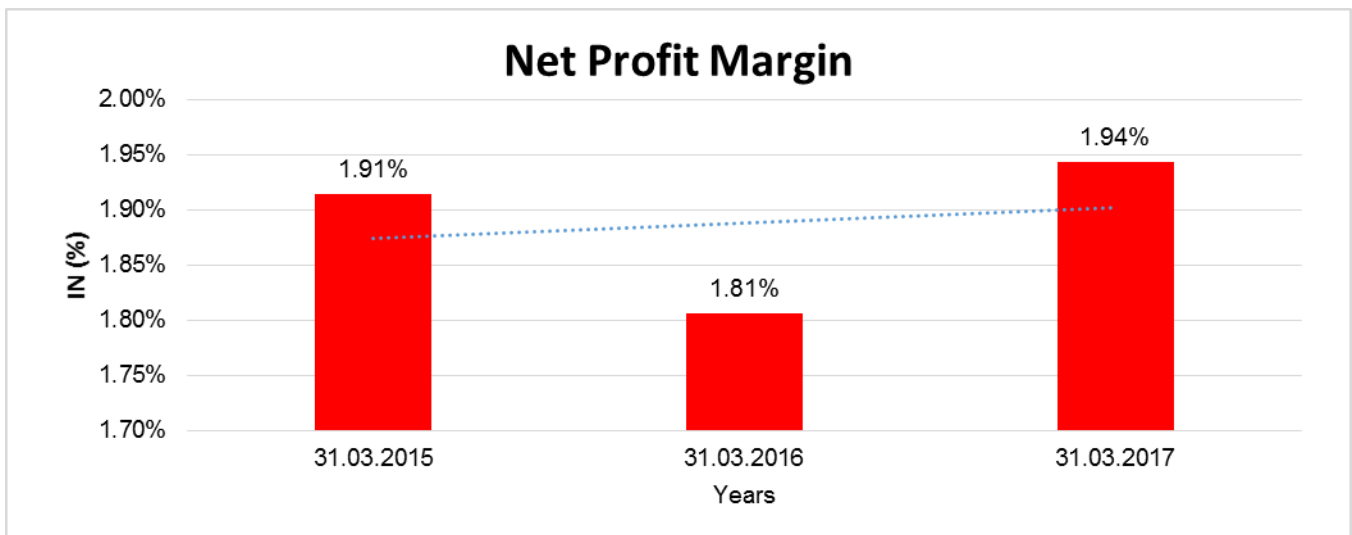
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	5014.812	4066.011	3665.447
		(18.920)	(9.852)

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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	5014.812	4066.011	3665.447
Profit	96.026	73.436	71.222
	1.91%	1.81%	1.94%



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

UNSECURED LOAN

PARTICULARS	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
Loans and Advances from Directors	39.647	148.523
Total	39.647	148.523

INDEX OF CHARGES:

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G7944 3313	10016 0493	Canara Bank	06/06/ 2017	-	-	220000000.0	Bhimavaram Branch, Bhimavaram – 534202, Andhra Pradesh, India
2	G3500 3441	10007 5621	Canara Bank	30/12/ 2016	-	-	1174000.0	Bhimavaram Branch, Bhimavaram – 534202, Andhra Pradesh, India
3	G0197 2843	10002 1509	Canara Bank	18/12/ 2015	-	-	552900000.0	Bhimavaram Branch, Bhimavaram – 534202, Andhra Pradesh, India
4	C7331 3405	10607 986	Canara Bank	24/09/ 2015	-	-	1110000.0	Bhimavaram Branch, Bhimavaram – 534202, Andhra Pradesh, India
5	C4054 3092	10543 207	Canara Bank	31/12/ 2014	-	-	4500000.0	PP Road, Opposite Reliance Super Market, Bhimavaram – 534201, Andhra Pradesh, India
6	B9734 4303	10479 929	HDFC BANK LIMITED	31/01/ 2014	-	-	2591000.0	HDFC Bank, House, Senapati Bapat Marglower Parel West, Mumbai – 400013, Maharashtra, India
7	B9002 7491	10461 464	HDFC BANK LIMITED	30/09/ 2013	-	-	2454000.0	HDFC Bank, House, Senapati Bapat Marglower Parel West, Mumbai – 400013, Maharashtra, India
8	B8569 7837	10450 953	HDFC BANK LIMITED	31/08/ 2013	-	-	2854000.0	HDFC Bank, House, Senapati Bapat Marglower Parel West, Mumbai – 400013, Maharashtra, India
9	B8024 4668	10438 356	HDFC BANK LIMITED	28/06/ 2013	-	-	500000.0	HDFC Bank, House, Senapati Bapat Marglower Parel West, Mumbai – 400013, Maharashtra, India

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PAGE NO. : 20

10	B7479 7911	10424 807	HDFC BANK LIMITED	23/04/ 2013	-	-	1880000.0	HDFC Bank, House, Senapati Bapat Marglower Parel West, Mumbai – 400013, Maharashtra, India
11	B7169 5308	10414 537	HDFC BANK LIMITED	22/03/ 2013	-	-	5370000.0	HDFC Bank, House, Senapati Bapat Marglower Parel West, Mumbai – 400013, Maharashtra, India
12	B7263 3241	10417 868	CANARA BANK	13/03/ 2013	-	-	603800000.0	Industrial Finance Branch, 5-10-194, Chakrapani Estate, Saifabad, Kalanjali Building, Hyderabad – 500004, Andhra Pradesh, India
13	B5945 2649	10379 919	HDFC BANK LIMITED	28/08/ 2012	-	-	3120000.0	HDFC Bank, House, Senapati Bapat Marglower Parel West, Mumbai – 400013, Maharashtra, India
14	B4113 5203	10359 449	HDFC BANK LIMITED	19/05/ 2012	-	-	2080000.0	HDFC Bank, House, Senapati Bapat Marglower Parel West, Mumbai – 400013, Maharashtra, India
15	Y1023 3163	90140 358	CANARA BANK	25/05/ 2005	25/0 5/20 05	-	116000000.0	BhimavaramBhimavaramapin
16	G0875 4251	90140 320	Canara Bank	25/08/ 2004	15/0 2/20 16	-	1189000000.0	Mid Corporate Branch, PP Road, Bhimavaram – 534202, Andhra Pradesh, India
17	Y1022 9629	90136 824	CANARA BANK	10/05/ 2000	-	-	34800000.0	Bhimavaram Branch, Bhimavaram – 534202, Andhra Pradesh, India
18	Y1023 2703	90139 898	CANARA BANK	04/07/ 1994	-	-	5000000.0	Bhimavaram Branch, Bhimavaram – 534202, Andhra Pradesh, India

CONTINGENT LIABILITIES:

(INR in million)

PARTICULARS	31.03.2017	31.03.2016
Guarantees	603.800	603.800
Total	603.800	603.800

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FIXED ASSETS

- Land
- Buildings
- plant and equipment
- Furniture and fixtures
- Motor vehicles
- Computer equipments

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

Information Gathered by :	KMN
Analysis Done by :	VRS
Report Prepared by :	PRN

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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