

MIRA INFORM REPORT

Report No. :	518115
Report Date :	05.07.2018

IDENTIFICATION DETAILS

Name :	UDIT OVERSEAS PRIVATE LIMITED
Registered Office :	703/50, Malvani Prathamesh CHS Limited, Chatrapati Shivaji Complex, Opposite Ekta Nagar, Kandivali (West), Mumbai-400067, Maharashtra
Tel. No.:	91-22-66998361
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	07.10.2008
CIN No.: [Company Identification No.]	U51900MH2008PTC187293
Capital Investment / Paid-up Capital :	INR 2.480 Million
PAN No.: [Permanent Account No.]	AABCU0319A
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Manufacturer of Fertilizers. [Registered Activity]
No. of Employees :	Not Divulged

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

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Maximum Credit Limit :	USD 41500
Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2008. It is a manufacture of fertilizers.</p> <p>As per the financial records of 2017, the company has reported a decline in its revenue as compared to the previous year but has managed to maintain an average net profit margin of 1.28%.</p> <p>The overall financial position of the company seems to be fair marked by sufficient net worth base along with low debt balance sheet profile.</p> <p>Business is active. Payment 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 condition.</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 (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

EXTERNAL AGENCY RATING

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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 05.07.2018.

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 DECLINED BY

Name :	Mr. Suresh Govardhan Sharma
Designation :	Director
Contact No.:	91-9820388538/ 9323285536
Date :	02.07.2018

MANAGEMENT NON-COOPERATIVE

[Contact No: 91-22-66998361]

[91-1423-327171] is not working

[91-9024362325] is not reachable

LOCATIONS

Registered Office :	703/50, Malvani Prathamesh CHS Limited, Chatrapati Shivaji Complex, Opposite Ekta Nagar, Kandivali (West), Mumbai-400067, Maharashtra, India
Tel. No.:	91-22-66998361

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Mobile No.:	91-9820388538/ 9323285536 [Mr. Suresh Govardhan Sharma]
Fax No.:	Not Available
E-Mail :	sharmao123@yahoo.com

DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Suresh Govardhan Sharma
Designation :	Director
Address :	Hindchem Corporation, Gala No.307, 3rd Floor, Linkway Ind Estate, Malad Link Road, Malad West, Mumbai-400064, Maharashtra, India
Date of Birth/Age :	28.12.1967
Date of Appointment :	07.10.2008
DIN No.:	01998690

Other Directorship :

CIN/FCRN	Company Name	Begin Date
U01122RJ2012PTC039270	U S AGROCHEM PRIVATE LIMITED	20/06/2012

Name :	Mr. Shyamsunder Babulal Kandoi
Designation :	Director
Address :	Flat No 603/604 Plot No C/33 Sunrise Chs, Shastri Ngr, Andheri West, Mumbai-400053, Maharashtra, India
Date of Appointment :	07.01.2010
DIN No.:	02844726

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

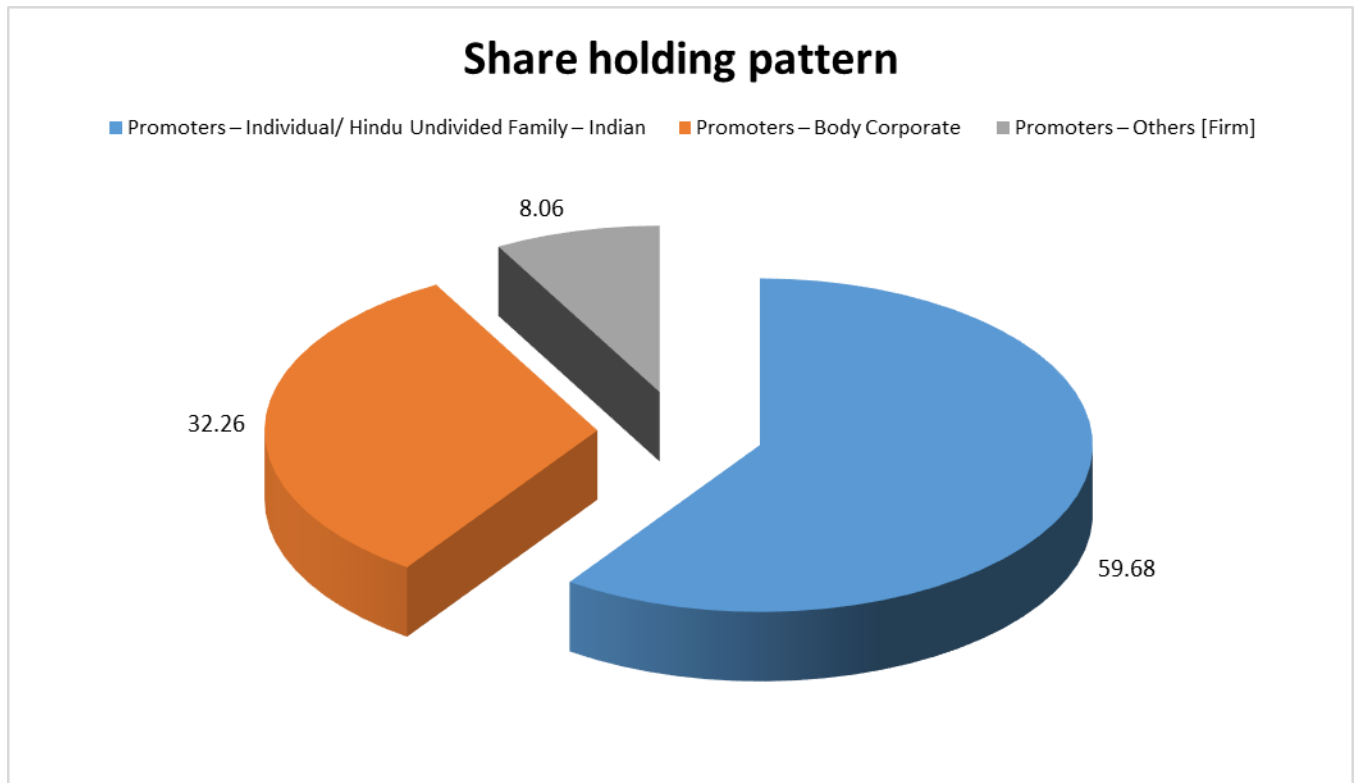
AS ON: 31.03.2017

Names of Shareholders	No. of Shares	Percentage of Holding
Suresh Govardhan Sharma	41300	16.65
Madhu Suresh Sharma	26700	10.77
Shyamsunder Babulal Kandoi	77500	31.25
Nanda Kandoi	2500	1.01
Mihir Agency	20000	8.06
Talent Infiway Limited	30000	12.10
Prinyage Offset Private Limited	50000	20.16
Total	248000	100.00

AS ON: 29.09.2017

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Equity Share Breakup	Percentage of Holding
Category	
Promoters – Individual/ Hindu Undivided Family – Indian	59.68
Promoters – Body Corporate	32.26
Promoters – Others [Firm]	8.06
Total	100.00



BUSINESS DETAILS

Line of Business :	Manufacturer of Fertilizers. [Registered Activity]	
Products/ Services :	ITC Code No.	Product Descriptions
	31059090	Manufacturer of Fertilisers
Brand Names :	Not Available	

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Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	
Selling :	Not Divulged
Purchasing :	Not Divulged

PRODUCTION STATUS: (NOT AVAILABLE)

GENERAL INFORMATION

Suppliers :	Reference:	Not Divulged	
	Name of the Person (Designation):	--	
	Contact Number:	--	
	Since how long known:	--	
	Maximum limit dealt:	--	
	Experience:	--	
	Remark	--	
Customers :	Reference:	Not Divulged	
	Name of the Person (Designation):	--	
	Contact Number:	--	
	Since how long known:	--	
	Maximum limit dealt:	--	
	Experience:	--	
	Remark	--	
No. of Employees :	Not Divulged		
Bankers :	<ul style="list-style-type: none"> Bank of Baroda Vidyadhar Nagar Branch,, Jaipur - 302013, Rajasthan, India 		
Facilities :	SECURED LOANS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
	SHORT TERM BORROWINGS		
	From Bank of Baroda (against hypothecation of stock)	10.190	10.221

	Term Loan (against hypothecation of vehicles)	0.006	0.006
	Total	10.196	10.227

Auditors :	
Name :	Shailesh Sharma and Company Chartered Accountants
Address :	19, Apoorva Apartment, Anand Nagar , Vasai West, Palghar-401202, Maharashtra, India
PAN No.:	CJDPS9548B
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
250000	Equity Shares	INR 10/- each	INR 2.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
248000	Equity Shares	INR 10/- each	INR 2.480 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	2.480	2.480	2.480
(b) Reserves & Surplus	12.061	10.533	10.348
(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)	14.541	13.013	12.828
(3) Non-Current Liabilities			
(a) Long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.191	0.191
(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)	0.000	0.191	0.191
(4) Current Liabilities			
(a) Short term borrowings	10.196	10.227	10.289
(b) Trade payables	15.282	16.859	9.550
(c) Other current liabilities	0.000	0.000	2.307
(d) Short-term provisions	0.179	0.065	0.064
Total Current Liabilities (4)	25.657	27.151	22.210
TOTAL	40.198	40.355	35.229
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	5.362	5.551	6.332
(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)	0.422	0.000	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
Total Non-Current Assets	5.784	5.551	6.332

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(2) Current assets			
(a) Current investments	0.000	0.000	0.500
(b) Inventories	5.912	11.706	11.106
(c) Trade receivables	23.483	19.946	15.438
(d) Cash and cash equivalents	2.243	0.212	0.282
(e) Short-term loans and advances	2.520	2.940	1.571
(f) Other current assets	0.256	0.000	0.000
Total Current Assets	34.414	34.804	28.897
TOTAL	40.198	40.355	35.229

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Revenue from Operations	46.192	94.123	62.038
	Other Income	0.141	0.022	0.074
	TOTAL	46.333	94.145	62.112
Less	EXPENSES			
	Cost of Materials Consumed	35.105	80.149	27.425
	Purchases of Stock-in-Trade	0.000	0.000	31.963
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	5.794	8.111	(4.639)
	Employees benefits expense	1.269	1.423	2.108
	Other Administrative expenses	1.827	1.903	2.630
	Loss on sale of Assets	0.000	0.000	0.154
	TOTAL	43.995	91.586	59.641
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	2.338	2.559	2.471
Less	FINANCIAL EXPENSES	1.568	1.593	1.568
	PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.770	0.966	0.903
Less/ Add	DEPRECIATION/ AMORTISATION	0.675	0.781	0.567
	PROFIT/ (LOSS) BEFORE TAX	0.095	0.185	0.336
Less	TAX	(0.498)	0.000	0.194

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	PROFIT/ (LOSS) AFTER TAX	0.593	0.185	0.142
	Earnings/ (Loss) Per Share (INR)	9.34	0.57	0.57

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
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)	185.56	77.35	90.83
Account Receivables Turnover (Income / Sundry Debtors)	1.97	4.72	4.02
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	158.89	76.78	58.69
Inventory Turnover (Operating Income / Inventories)	0.40	0.22	0.22
Asset Turnover (Operating Income / Net Fixed Assets)	0.44	0.46	0.39

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.64	0.67	0.63
Debt Equity Ratio (Total Liability / Networth)	0.70	0.79	0.80
Current Liabilities to Networth	1.76	2.09	1.73

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(Current Liabilities / Net Worth)			
Fixed Assets to Network (Net Fixed Assets / Network)	0.37	0.43	0.49
Interest Coverage Ratio (PBIT / Financial Charges)	1.49	1.61	1.58

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	1.28	0.20	0.23
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.48	0.46	0.40
Return on Investment (ROI) ((PAT / Networth) * 100)	%	4.08	1.42	1.11

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.34	1.28	1.30
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.11	0.85	0.80
G-Score Ratio Financial (Networth / Total Assets)		0.36	0.32	0.36
G-Score Ratio Debt (Debts / Equity Capital)		4.11	4.12	4.15
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.34	1.28	1.30

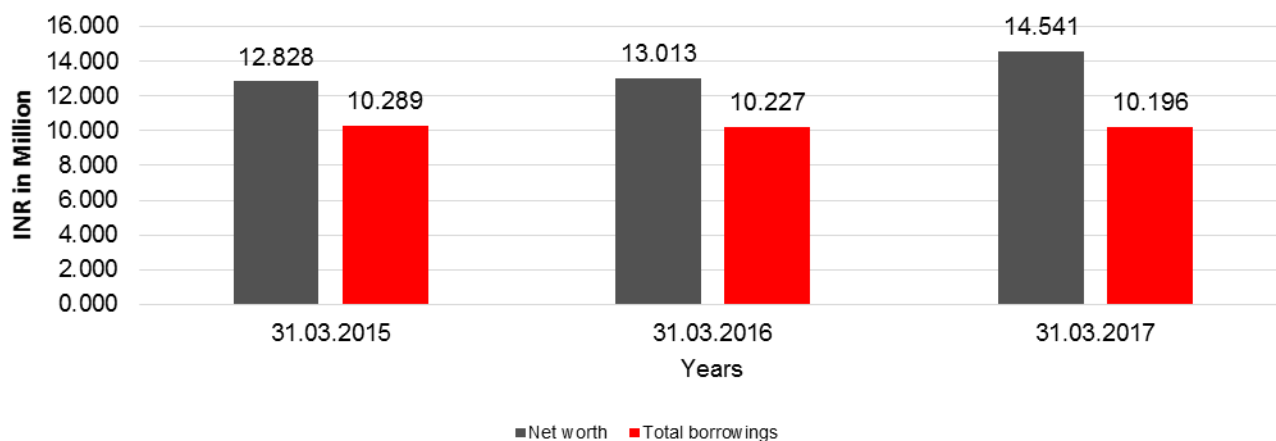
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	2.480	2.480	2.480
Reserves & Surplus	10.348	10.533	12.061
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	12.828	13.013	14.541
long-term borrowings	0.000	0.000	0.000
Short term borrowings	10.289	10.227	10.196
Total borrowings	10.289	10.227	10.196
Debt/Equity ratio	0.802	0.786	0.701

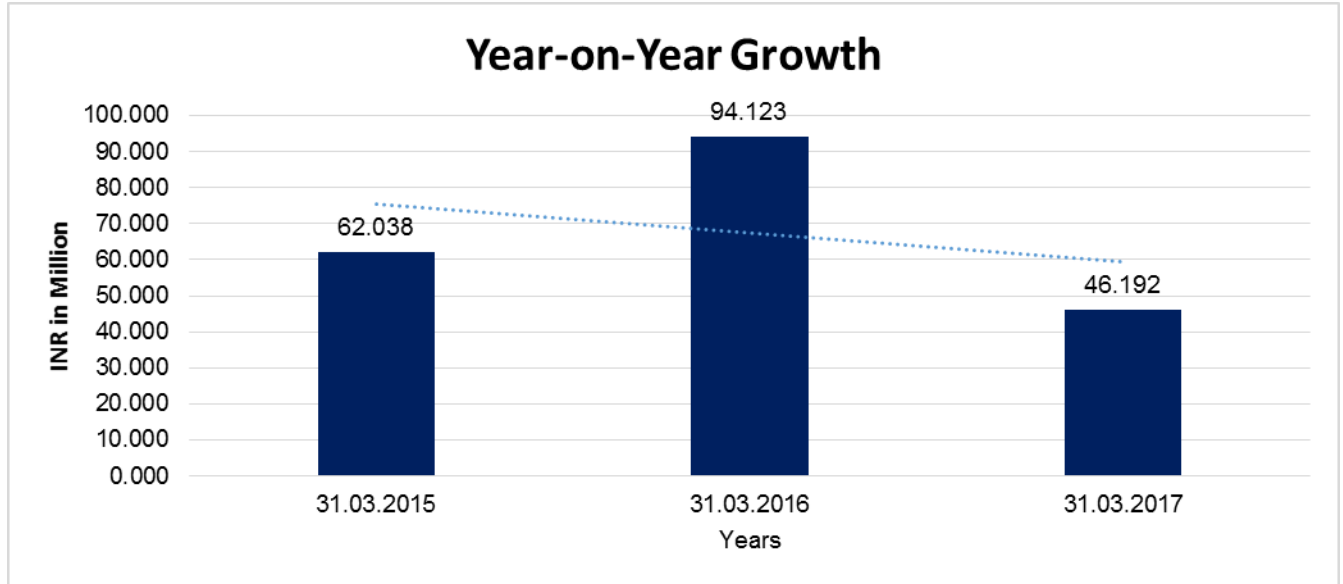
Debt to Equity



YEAR-ON-YEAR GROWTH

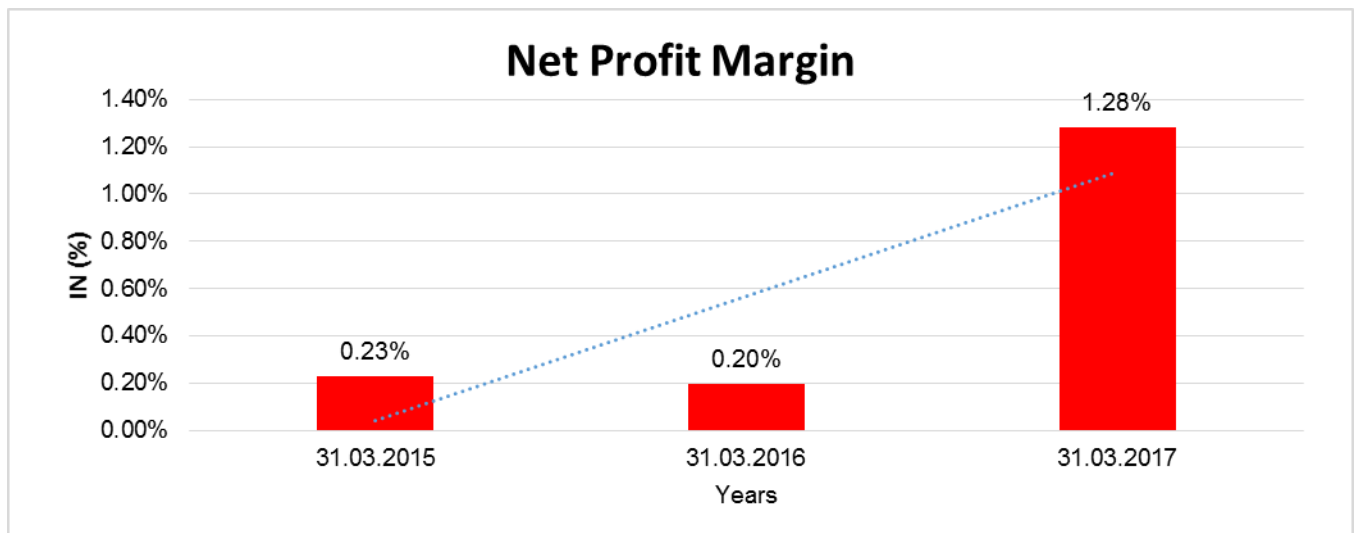
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	62.038	94.123	46.192
		51.718	(50.924)

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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	62.038	94.123	46.192
Profit	0.142	0.185	0.593
	0.23%	0.20%	1.28%



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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	No
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	No
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGES

S N O	SRN	CHA RGE ID	CHARGE HOLDER NAME	DAT E OF CRE ATIO N	DATE OF MODI FICAT ION	DATE OF SATISFA CTION	AMOUNT	ADDRESS
1	B2531 8189	10243 007	BANK OF BARODA	01/0 9/20 10	07/10/ 2011	-	10000000.0	Vidyadhar Nagar Branch,JaipurRJ30201 3IN

FIXED ASSETS:

Tangible Assets

- Land
- Buildings
- Plant and Machinery
- Furniture and Fixtures
- Vehicles
- Office Equipment
- Laboratory Equipments
- Motor Cycle

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 68.53
UK Pound	1	INR 90.52
Euro	1	INR 80.02

INFORMATION DETAILS

Information Gathered by :	SAV
Analysis Done by :	NIY
Report Prepared by :	IND

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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	NO
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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