

MIRA INFORM REPORT

Report No. :	518798
Report Date :	07.07.2018

IDENTIFICATION DETAILS

Name :	ANAND MINE TOOLS PRIVATE LIMITED [w.e.f. 03.06.2010]
Formerly Known As :	EXCEL PUMPS PRIVATE LIMITED
Registered Office :	Plot No-33-B1/2 MIDC Main Road, Hingna, Nagpur – 440028, Maharashtra
Tel. No.:	91-712-2232009
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	08.08.2006
CIN No.: [Company Identification No.]	U31103MH2006PTC163646
Capital Investment / Paid-up Capital :	INR 15.000 Million
IEC No.: [Import-Export Code No.]	Not Available
PAN No.: [Permanent Account No.]	AAICA7045C
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged into Providing Mining Support Services. [Registered Activity]
No. of Employees :	Information declined by the management

RATING & COMMENTS

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

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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 was incorporated in the year 2006 and it is engaged in trading of pumps, spare parts and earth moving machineries.</p> <p>As per financial of March 2017, the company has registered healthy growth in its revenue but has reported minimal profit margin.</p> <p>Rating takes into consideration the company's moderate financial risk profile of along with high debt balance sheet and unfavorable gap between its trade payables to its trade receivables.</p> <p>Payments seems to be slow but correct.</p> <p>In view of aforesaid, the company can be considered for business dealings with some caution.</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

Rating Agency Name	CARE RATING
Rating	Long Term Rating = B- (Issuer Non-Cooperative)
Rating Explanation	Risk prone credit quality and carries very high credit risk
Date	02.05.2018

Rating Agency Name	CARE RATING
Rating	Short Term Rating = A4 (Issuer Non-Cooperative)
Rating Explanation	Minimal degree of safety and very high credit risk
Date	02.05.2018

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 07.07.2018.

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 BY

Name :	Mr. Kamlesh
Designation :	Accountant
Contact No.:	91-712-2232009
Date :	07.07.2018

**Tel. No.: 91-9011000060 Continuously Ringing
91-712-2248709 Management Non-Cooperative.**

LOCATIONS

Registered Office / Works :	Plot No-33-B1/2 MIDC Main Road, Hingna, Nagpur – 440028, Maharashtra, India
Tel. No.:	91-712-2232009
Fax No.:	Not Available
E-Mail :	asiaengr_ngp@sancharnet.im
Head Office :	'Anand' Plot No-F-27, Behind Ganesh Temple, Tatya Tope Nagar, Nagpur – 440015, Maharashtra, India
Tel. No.:	91-712-2232009 / 2248709
Fax No.:	91-712-2245932
E-Mail :	contact@anandgroup.net.co

DIRECTORS

As on 31.03.2018

Name :	Mr. Hemant Tukaramji Jawade
Designation :	Director
Address :	Plot No. 53, Indraprastna Layout, Sawalambi Nagar, Nagpur – 440022, Maharashtra, India

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Date of Birth/Age :	17.09.1969
Qualification :	Graduate
Date of Appointment :	08.08.2006
PAN No.:	ABOPJ7339N
DIN No.:	00251415
Name :	Mr. Tukaram Mahadeorao Jawade
Designation :	Director
Address :	1 Poonam Vihar, Sawalambi Nagar, Nagpur – 440022, Maharashtra, India
Date of Birth/Age :	06.08.1939
Qualification :	Graduate
Date of Appointment :	08.08.2018
PAN No.:	AAZPJ1015F
DIN No.:	00292947

KEY EXECUTIVES

Name :	Mr. Kamlesh
Designation :	Accountant

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares
Hemant Tukaramji Jawade	89050
Tukaram Mahadeorao Jawade	10950
Total	100000

Equity Share Break up (Percentage of Total Equity)

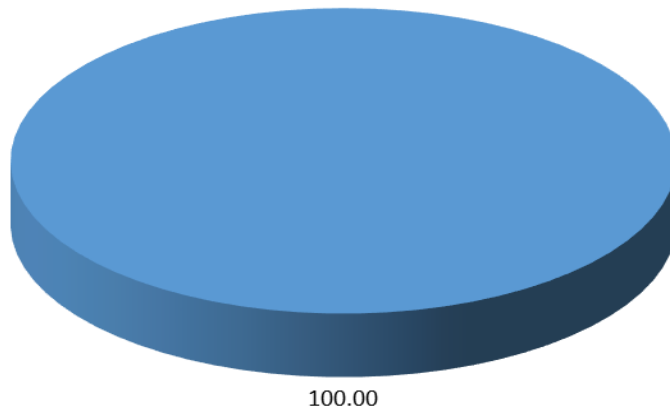
As on 30.09.2017

Category	Percentage
Promoter – (Individual/ Hindu Undivided Family – Indian)	100.00
Total	100.00

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Share holding pattern

■ Promoter – (Individual/ Hindu Undivided Family – Indian)



BUSINESS DETAILS

Line of Business :	Subject is engaged into Providing Mining Support Services. [Registered Activity]	
Products :	Item Code No.	Product Description
	9988 100	Mining support services
Brand Names :	Not Divulged	
Agencies Held :	Not Divulged	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS NOT AVAILABLE

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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	Not Divulged	
	Branch	--	
	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 (INR in Million)	31.03.2016 (INR in Million)
	Long-term Borrowings		
	Term loans from banks	63.021	87.232
	Short-term borrowings		
	Term loans from banks	79.591	9.983
	Total	142.612	97.215

Auditors :	
Name :	M. S. Kanade Chartered Accountants
Address :	162, Vivekanand Nagar, Nagpur – 440022, Maharashtra, India
PAN N Income-tax PAN of auditor or auditor's firm :	ADGPK6885N
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
100000	Equity Shares	INR 100/- each	INR 10.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
100000	Equity Shares	INR 100/- each	INR 10.000 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	10.000	10.000	10.000
(b) Reserves & Surplus	15.728	6.574	5.215
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	5.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	30.728	16.574	15.215
(3) Non-Current Liabilities			
(a) long-term borrowings	63.021	87.232	56.478
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(c) Other long term liabilities	7.200	7.200	7.200
(d) long-term provisions	0.000	0.000	0.000
Total Non-current Liabilities (3)	70.221	94.432	63.678
(4) Current Liabilities			
(a) Short term borrowings	99.593	23.500	20.832
(b) Trade payables	70.301	48.596	28.249
(c) Other current liabilities	37.051	14.668	0.998
(d) Short-term provisions	0.857	0.521	0.000
Total Current Liabilities (4)	207.802	87.285	50.079
TOTAL	308.751	198.291	128.972
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	80.035	75.603	77.288
(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)	0.973	0.490	0.001
(d) Long-term Loan and Advances	1.357	0.353	-1.379

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(e) Other Non-current assets	9.555	9.552	5.296
Total Non-Current Assets	91.920	85.998	81.206
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	34.914	25.693	1.541
(c) Trade receivables	142.550	54.601	33.039
(d) Cash and cash equivalents	10.643	13.550	5.343
(e) Short-term loans and advances	4.527	3.060	2.343
(f) Other current assets	24.197	15.389	5.500
Total Current Assets	216.831	112.293	47.766
TOTAL	308.751	198.291	128.972

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	1033.854	212.114	48.913
	Other Income	0.000	0.000	0.244
	TOTAL	1033.854	212.114	49.157
Less	EXPENSES			
	Purchases of Stock-in-Trade	904.235	193.839	21.125
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(9.221)	(24.152)	(0.930)
	Employees benefits expense	37.514	8.393	3.742
	Other expenses	62.797	11.238	7.152
	TOTAL	995.325	189.318	31.089
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	38.529	22.796	18.068
Less	FINANCIAL EXPENSES	15.000	12.030	8.821
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	23.529	10.766	9.247
Less	DEPRECIATION/ AMORTISATION	9.458	9.507	7.281
	PROFIT/ (LOSS) BEFORE TAX	14.071	1.259	1.966

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Less	TAX	3.865	(0.100)	0.142
	PROFIT/ (LOSS) AFTER TAX	10.206	1.359	1.824
	Earnings / (Loss) Per Share (INR)	102.06	13.59	18.24

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 operating activity	121.516	1.259	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	50.33	93.96	246.54
Account Receivables Turnover (Income / Sundry Debtors)	7.25	3.88	1.48
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	28.38	91.51	488.09
Inventory Turnover (Operating Income / Inventories)	1.10	0.89	11.72
Asset Turnover (Operating Income / Net Fixed Assets)	0.48	0.30	0.23

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.88	0.88	0.83
Debt Equity Ratio (Total Liability / Networth)	5.29	6.68	5.08

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Current Liabilities to Networth (Current Liabilities / Net Worth)	6.76	5.27	3.29
Fixed Assets to Networth (Net Fixed Assets / Networth)	2.60	4.56	5.08
Interest Coverage Ratio (PBIT / Financial Charges)	2.57	1.89	2.05

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	0.99	0.64	3.73
Return on Total Assets ((PAT / Total Assets) * 100)	%	3.31	0.69	1.41
Return on Investment (ROI) ((PAT / Networth) * 100)	%	33.21	8.20	11.99

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.04	1.29	0.95
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.88	0.99	0.92
G-Score Ratio Financial (Networth / Total Assets)	0.10	0.08	0.12
G-Score Ratio Debt (Debts / Equity Capital)	16.26	11.07	7.73
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.04	1.29	0.95

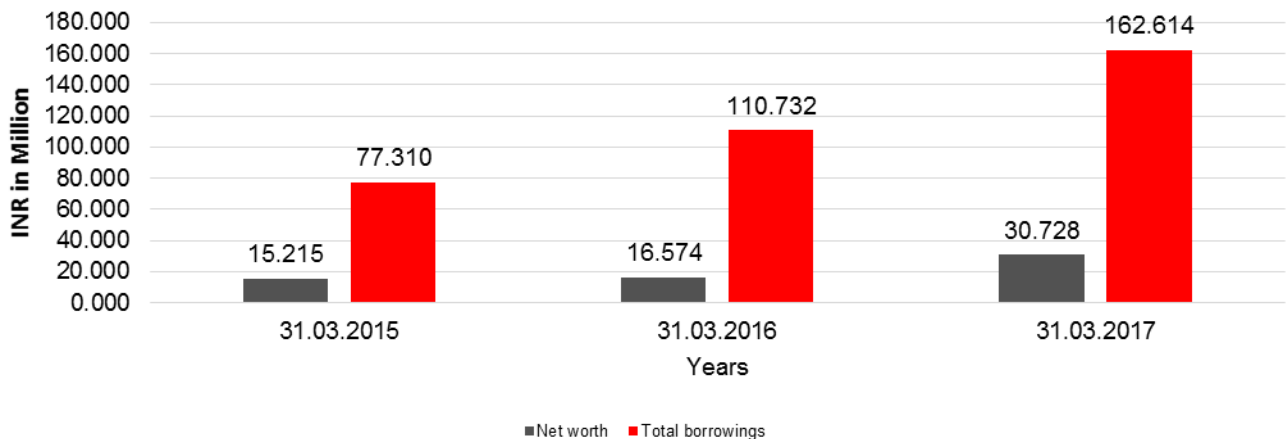
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	10.000	10.000	10.000
Reserves & Surplus	5.215	6.574	15.728
Share Application money pending allotment	0.000	0.000	5.000
Net worth	15.215	16.574	30.728
long-term borrowings	56.478	87.232	63.021
Short term borrowings	20.832	23.500	99.593
Total borrowings	77.310	110.732	162.614
Debt/Equity ratio	5.081	6.681	5.292

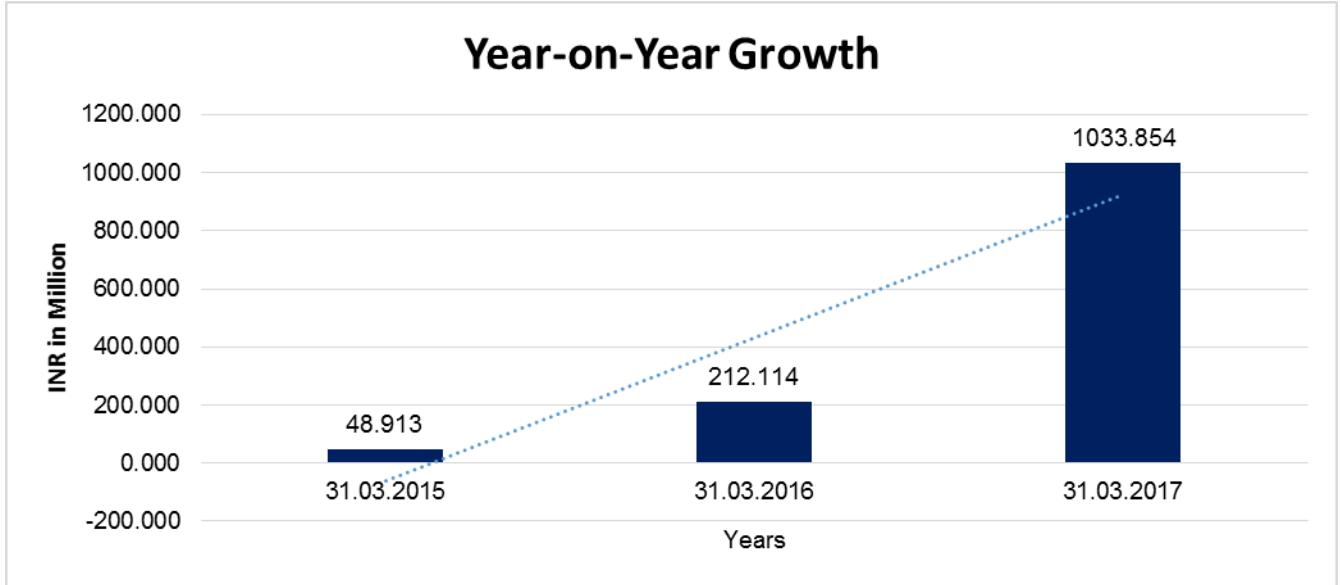
Debt to Equity



YEAR-ON-YEAR GROWTH

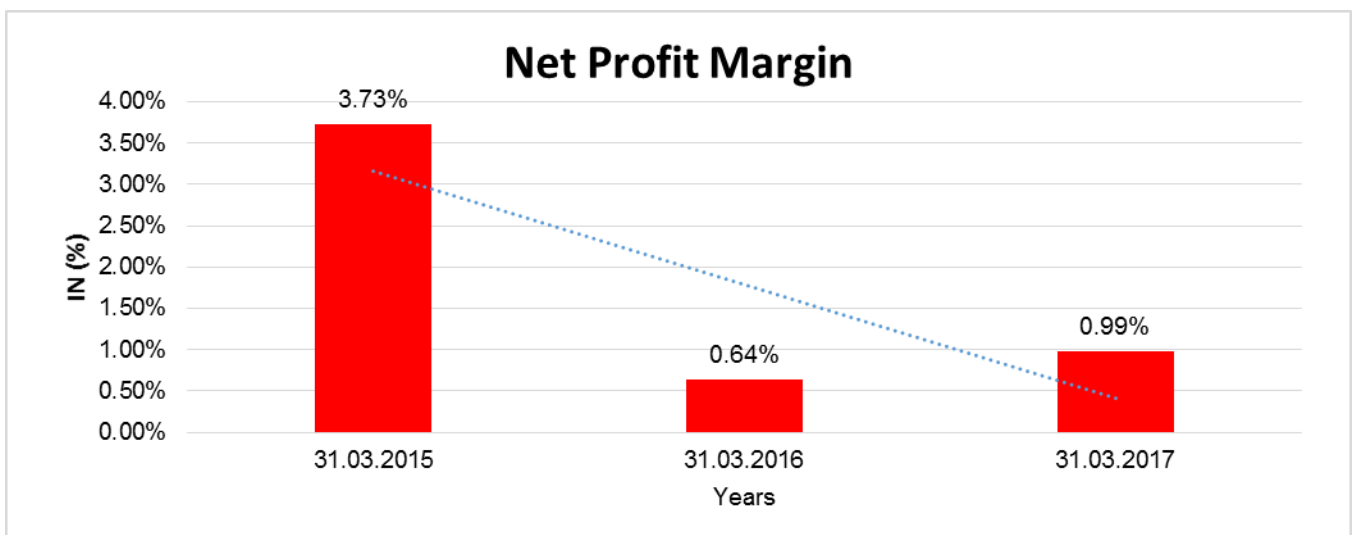
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	48.913	212.114	1033.854
		333.656	387.405

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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	48.913	212.114	1033.854
Profit	1.824	1.359	10.206
	3.73%	0.64%	0.99%



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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	Yes
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

OPERATIONS

The Company has INR 1033.854 Million income in the current year as compared to INR 212.113 Million in the previous year. The Net Profit for the year amounted to INR 10.206 Million in the current year as compared to INR 1.359 Million in the previous year.

UNSECURED LOAN

Unsecured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Short-term borrowings		
Other loans and advances	8.437	13.517
Term loans from others	11.565	0.000
Total	20.002	13.517

FIXED ASSETS

- Land
- Buildings
- Office building
- Plant and equipment
- Furniture and fixtures
- Vehicles
- Motor vehicles
- Office equipment
- Computer equipment

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 68.88
UK Pound	1	INR 91.14
Euro	1	INR 80.63

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	VIV
Report Prepared by :	JYO

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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