

MIRA INFORM REPORT

Report No. :	518499
Report Date :	07.07.2018

IDENTIFICATION DETAILS

Name :	ARTLINK UTILITY PRIVATE LIMITED
Registered Office :	226, T. N. Mukherjee Road, P.S. Uttarpara, Hooghly-712247, West Bengal
Mobile No.:	91-9830748648 (Mr. Ankit Kumar Jaiswal)
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	26.03.2014
Capital Investment / Paid-up Capital :	INR 1.000 Million
CIN No.: [Company Identification No.]	U51900WB2014PTC201485
IEC No.: [Import-Export Code No.]	Not Applicable (As informed by the management that firm does not have export and import)
PAN No.: [Permanent Account No.]	AAMCA6186E
GSTN : [Goods & Service Tax Registration No.]	19AAMCA6186E1ZC
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> Subject is engaged in the business of manufacturers, processors, sellers, distributors and dealers of paper bags, paper cup, non woven bags and all sorts of packaging materials. [As per Memorandum of Association] Manufacturer and trader of Iron and Steel and Paper Pulp. [Confirmed by management]
No. of Employees :	17 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :

B

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 2014. It is a manufacturer and trader of Iron and Steel and Paper Pulp.</p> <p>As per the financial records of 2017, the company has achieved a massive growth in its revenue as compared to previous year and has reported healthy profit margin.</p> <p>The moderate financial profile of the company is marked by small network base.</p> <p>However, rating weakness is partially offset by subject's debt free balance sheet profile.</p> <p>Payment 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

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Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

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

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 PARTED BY

Name :	Mr. Ankit Kumar Jaiswal
Designation :	Director
Contact No.:	91-9830748648
Date :	06.07.2018

LOCATIONS

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Registered Office / Factory / Warehouse :	226, T. N. Mukherjee Road, P.S. Uttarpara, Hooghly-712247, West Bengal, India
Tel. No.:	Not Available
Mobile No.:	91-9830748648 (Mr. Ankit Kumar Jaiswal)
Fax No.:	Not Available
E-Mail :	artlink.associates@gmail.com
Location :	Owned
Locality :	Commercial

DIRECTORS

AS ON 31.03.2017

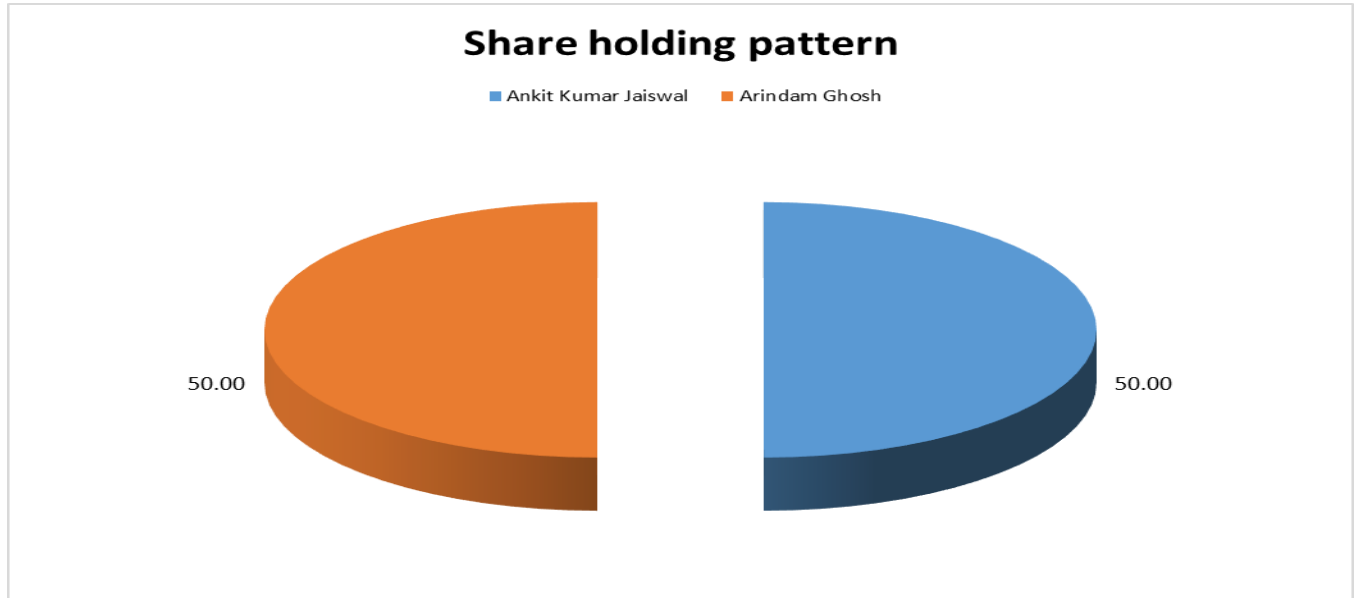
Name :	Mr. Ankit Kumar Jaiswal
Designation :	Director
Address :	246/D, APC Road, 4 th Floor, Kolkata-700006, West Bengal, India
Date of Birth/Age :	08.12.1990
Date of Appointment :	26.03.2014
DIN No.:	03010565
Name :	Mr. Arindam Ghosh
Designation :	Director
Address :	6D, Kedar Nath Das Lane, Kolkata-700030, West Bengal, India
Date of Birth/Age :	04.10.1974
Date of Appointment :	26.03.2017
DIN No.:	05216070

MAJOR SHAREHOLDERS

AS ON 30.09.2017

Names of Shareholders	No. of Shares	% of Holding
Ankit Kumar Jaiswal	50000	50.00
Arindam Ghosh	50000	50.00
Total	100000	100.00

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AS ON 30.09.2017

Equity Share Break up Category	Percentage
Promoters - Individual/Hindu Undivided Family – Indian	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Subject is engaged in the business of manufacturers, processors, sellers, distributors and dealers of paper bags, paper cup, non woven bags and all sorts of packaging materials. [As per Memorandum of Association] Manufacturer and trader of Iron and Steel and Paper Pulp. [Confirmed by management]
Products / Services :	<ul style="list-style-type: none"> Iron and Steel Paper Pulp Paper Bags Paper Cup
Brand Names :	Not Available
Agencies Held :	Not Available

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Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	L/C and Cheque
Purchasing :	L/C and Cheque

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 :	End Users	
	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
Remark :	--	
No. of Employees :	17 (Approximately)	
Bankers :	Bank Name	Union Bank of India
	Branch	P-720, Lake Town, Block A, Kolkata-700089, West Bengal, India
	Person Name (With Designation)	--
	Contact Number	91-33-25344612 (Number is continuously ringing)
	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)	--
	<ul style="list-style-type: none"> HDFC Bank 	
Facilities :	SECURED LOANS	31.03.2017 INR In Million
	SHORT TERM BORROWINGS	31.03.2016 INR In Million
	Loan from Bank	
	Car Loan HDFC Bank	0.626
	Total	0.626

Auditors :	
Name :	Pradyut Kumar Sarkar Chartered Accountants
Address :	No.6, Old Post Office Street, 2 nd Floor, Kolkata-700001, West Bengal, India
PAN No.:	AQCPS2903A
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON 30.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
100000	Equity Shares	INR 10/- each	INR 1.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
100000	Equity Shares	INR 10/- each	INR 1.000 Million

FINANCIAL DATA
[all figures are 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	1.000	1.000	1.000
(b) Reserves & Surplus	0.455	0.144	0.023
(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)	1.455	1.144	1.023
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	0.000	0.000	0.000
(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	0.000	0.000
(4) Current Liabilities			
(a) Short term borrowings	3.426	2.800	1.500
(b) Trade payables	3.509	1.802	0.009
(c) Other current liabilities	0.193	2.756	0.052
(d) Short-term provisions	0.154	0.028	0.008
Total Current Liabilities (4)	7.282	7.386	1.569
TOTAL	8.737	8.530	2.592
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	2.724	2.179	1.125
(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)	0.034	0.015	0.000
(d) Long-term Loan and Advances	0.200	0.200	0.200
(e) Other Non-current assets	0.019	0.028	0.038
Total Non-Current Assets	2.977	2.422	1.363

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.601	4.193	0.777
(c) Trade receivables	4.524	0.663	0.238
(d) Cash and cash equivalents	0.587	1.145	0.057
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	0.048	0.107	0.157
Total Current Assets	5.760	6.108	1.229
TOTAL	8.737	8.530	2.592

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	22.363	6.342	2.012
	Other Income	0.032	0.073	0.075
	TOTAL	22.395	6.415	2.087
Less	EXPENSES			
	Cost of Materials Consumed	17.263	3.962	1.068
	Employees benefits expense	2.183	0.642	0.172
	Other expenses - direct	1.779	1.136	0.632
	Other expenses - indirect	0.252	0.202	0.088
	TOTAL	21.477	5.942	1.960
	PROFIT / (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	0.918	0.473	0.127
Less	FINANCIAL EXPENSES	0.000	0.000	0.000
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	0.918	0.473	0.127
Less	DEPRECIATION/ AMORTISATION	0.470	0.339	0.095
	PROFIT/ (LOSS) BEFORE TAX	0.448	0.134	0.032
Less	TAX	0.137	0.013	0.009
	PROFIT/ (LOSS) AFTER TAX	0.311	0.120	0.023
	Earnings / (Loss) Per Share (INR)	3.11	1.20	0.23

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Particulars			31.03.2018
Sales Turnover (Approximately)			30.000
			(Due to business growth)

The above information has been parted by Mr. Ankit Kumar Jaiswal (Director)

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	(0.042)	1.184	NA
Net cash flow from operating activities	(0.179)	1.171	NA

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365)	73.84	38.16	43.18
Account Receivables Turnover (Income / Sundry Debtors)	4.94	9.57	8.45
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	74.19	166.01	3.08
Inventory Turnover (Operating Income / Inventories)	1.53	0.11	0.16
Asset Turnover (Operating Income / Net Fixed Assets)	0.34	0.22	0.11

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.83	0.87	0.61
Debt Equity Ratio (Total Liability / Networth)	2.35	2.45	1.47

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Current Liabilities to Networth (Current Liabilities / Net Worth)	5.00	6.46	1.53
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.87	1.90	1.10
Interest Coverage Ratio (PBIT / Financial Charges)	0.00	0.00	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin [(PAT / Sales) * 100]	%	1.39	1.89	1.14
Return on Total Assets (PAT / Total Assets) * 100	%	3.56	1.41	0.89
Return on Investment (ROI) (PAT / Networth) * 100	%	21.37	10.49	2.25

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	0.79	0.83	0.78
Quick Ratio (Current Assets – Inventories) / Current Liabilities)	0.71	0.26	0.29
G-Score Ratio Financial (Networth / Total Assets)	0.17	0.13	0.39
G-Score Ratio Debt (Debts / Equity Capital)	3.43	2.80	1.50
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	0.79	0.83	0.78

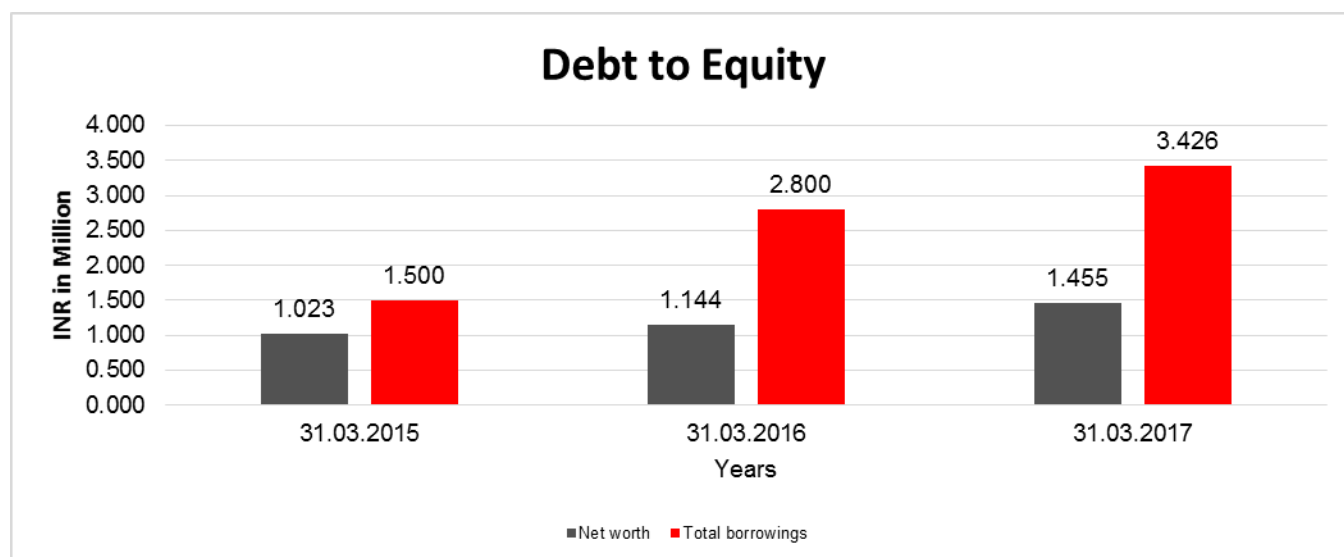
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

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DEBT EQUITY RATIO

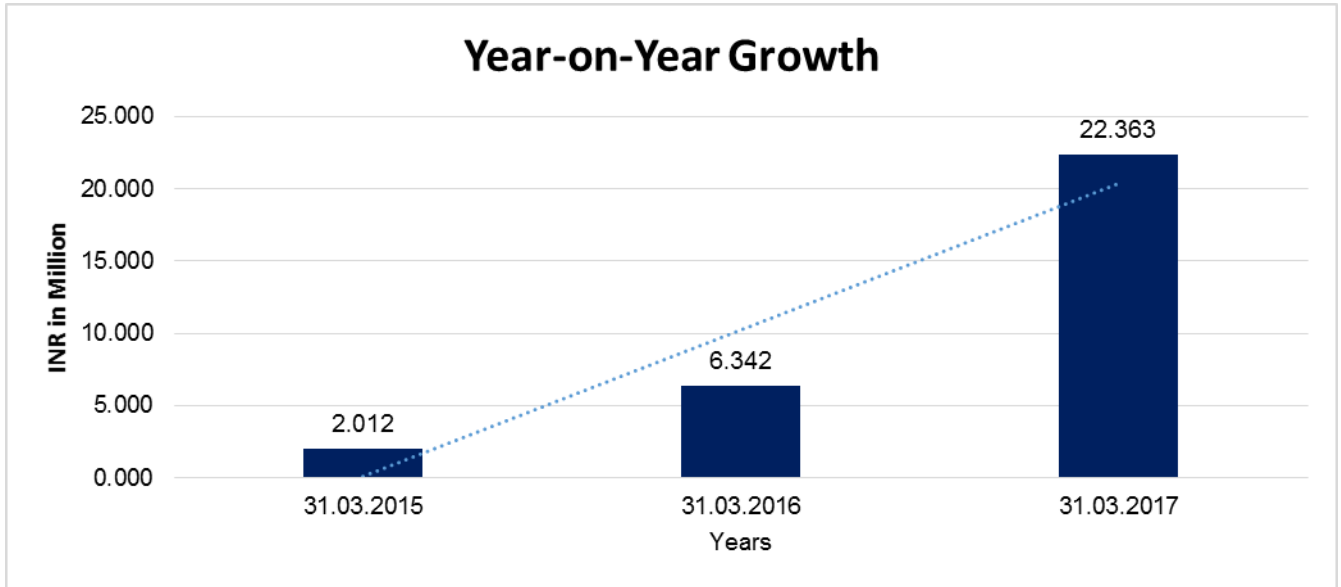
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	1.000	1.000	1.000
Reserves & Surplus	0.023	0.144	0.455
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	1.023	1.144	1.455
Long-term borrowings	0.000	0.000	0.000
Short term borrowings	1.500	2.800	3.426
Total borrowings	1.500	2.800	3.426
Debt/Equity ratio	1.466	2.448	2.355



YEAR-ON-YEAR GROWTH

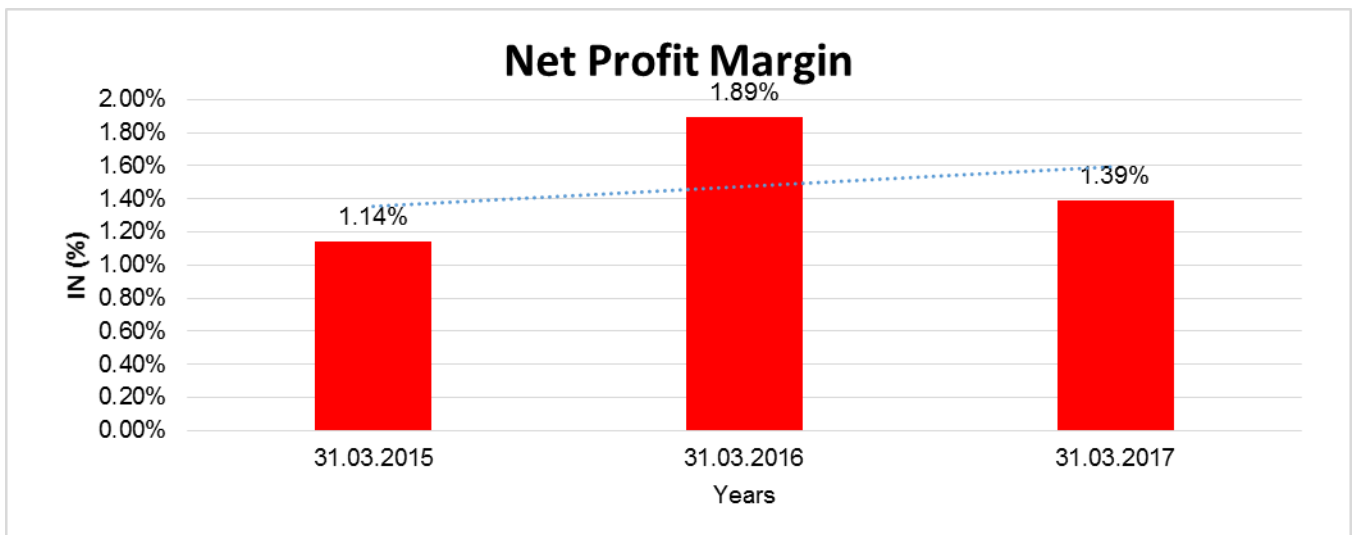
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	2.012	6.342	22.363
		215.209	252.617

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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	2.012	6.342	22.363
Profit	0.023	0.120	0.311
	1.14%	1.89%	1.39%



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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	Yes
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	Yes
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 four years	Yes
27	Reasons for variation <> 20%	Yes
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	Yes
35	Negative Reporting by Auditors in the Annual Report	No

STATE OF COMPANY'S AFFAIRS

During the current year, the company has made Net Profit before tax of INR 0.448 Million as compared to the previous financial year INR 0.134 Million.

UNSECURED LOANS:

PARTICULAR	31.03.2017 INR In Million	31.03.2016 INR In Million
Short-term borrowings		
Loans and advances from related parties		
Arindom Ghosh	1.800	2.050
Ankit Kr. Jaiswal	1.000	0.750
Total	2.800	2.800

FIXED ASSETS:

- Car
- Machinery
- Electric equipment
- Furniture and Fixture
- Telephone

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 :	ARC
Analysis Done by :	VAR
Report Prepared by :	BHG

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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