

**SHREE TIRUPATI BALAJEE AGRO TRADING COMPANY PRIVATE LIMITED - 518475**

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**MIRA INFORM REPORT**

<b>Report No. :</b>	518475
<b>Report Date :</b>	11.07.2018

**IDENTIFICATION DETAILS**

<b>Name :</b>	SHREE TIRUPATI BALAJEE AGRO TRADING COMPANY PRIVATE LIMITED
<b>Registered Office :</b>	Plot No-192, Sector-1, Pithampur, Dhar-454775, Madhya Pradesh
<b>Tel. No.:</b>	91-731-4217400/ 4061957
<b>Country :</b>	India
<b>Financials (as on) :</b>	31.03.2017
<b>Date of Incorporation :</b>	23.10.2001
<b>CIN No.:</b> [Company Identification No.]	U25204MP2001PTC014855
<b>Paid-up Capital :</b>	INR 18.159 Million
<b>IEC No.:</b> [Import-Export Code No.]	Not Divulged
<b>PAN No.:</b> [Permanent Account No.]	AAGCS3449G
<b>GSTN :</b> [Goods & Service Tax Registration No.]	23AAGCS3449G1ZF
<b>Legal Form :</b>	Private Limited Liability Company
<b>Line of Business :</b>	Subject is mainly engaged in the business of manufacturing and exporting of HDPE/PP Woven Sacks Fabric. (Registered Activity and Also Confirmed by Management)
<b>No. of Employees :</b>	50 (Approximately)

**RATING & COMMENTS**

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

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

<b>Status :</b>	Good
<b>Payment Behaviour :</b>	Regular
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject is a flagship company of STB Group and was incorporated in 2001. It is engaged in manufacturing and export of HDPE/PP woven sacks fabric.</p> <p>As per the financial of March 2017, the company has registered a growth of 8.24% in its revenue as compared to its previous year revenue and has reported average profit margin of 1.06%.</p> <p>Rating takes into consideration the company established track record of business operations marked by sound net worth along with average debt coverage indicators and decent liquidity position.</p> <p>Rating also takes into account the established market position along with extensive experience of its promoters and reputed clientele base.</p> <p>Further, the company has reported a good earning per share of INR 12.75 against its Face Value of INR 10.</p> <p>However, rating strength is partially offset by working capital-intensives operation, susceptibility to fluctuation in foreign exchange rates and exposure to intense competition in a fragmented industry.</p> <p>Payments seems to be regular.</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.

**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

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Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

**EXTERNAL AGENCY RATING**

<b>Rating Agency Name</b>	<b>CRISIL</b>
<b>Rating</b>	<b>Long Term Rating = BBB</b>
<b>Rating Explanation</b>	<b>Moderate degree of safety and moderate credit risk</b>
<b>Date</b>	<b>11.05.2017</b>

<b>Rating Agency Name</b>	<b>CRISIL</b>
<b>Rating</b>	<b>Short Term Rating = A3+</b>
<b>Rating Explanation</b>	<b>Moderate degree of safety and higher credit risk</b>
<b>Date</b>	<b>11.05.2017</b>

**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 11.07.2018

**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.

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**INFORMATION DENIED BY**

<b>Name :</b>	Mr. Dharmendra
<b>Designation :</b>	Accounts Department
<b>Contact No.:</b>	91-731-4217400
<b>Date :</b>	07.07.2018

**LOCATIONS**

<b>Registered Office / Factory :</b>	Plot No-192, Sector-1, Pithampur Dhar-454775, Madhya Pradesh, India
<b>Tel. No.:</b>	91-731-4217400/ 4061957
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:contact.stbindia@gmail.com">contact.stbindia@gmail.com</a> <a href="mailto:d.kalashdhar@shreetirupatibalajee.com">d.kalashdhar@shreetirupatibalajee.com</a>
<b>Website :</b>	<a href="http://www.shreetirupatibalajee.com">www.shreetirupatibalajee.com</a>
<b>Location :</b>	Owned
<b>Locality :</b>	Industrial

**DIRECTORS**

**As on 2018**

<b>Name :</b>	Mr. Binod Kumar Agarwal		
<b>Designation :</b>	Whole-Time Director		
<b>Address :</b>	203, Samyak Apartment, 16/3, Old Palasia, Indore-452001, Madhya Pradesh, India		
<b>Date of Birth/Age :</b>	04.02.1964		
<b>Date of Appointment :</b>	29.10.2001		
<b>Qualification :</b>	Graduate		
<b>PAN No.:</b>	ACQPA6399C		
<b>DIN No.:</b>	00322536		
<b>Other Directorship :</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U25199MP2004PTC016499	JAGANNATH PLASTICS PRIVATE LIMITED	08/09/2017	-
U25202MP2009PLC022526	SHREE TIRUPATI BALAJEE FIBC LIMITED	17/07/2017	-
U25202MP2010PTC023075	HONOURABLE PACKAGING PRIVATE LIMITED	08/09/2010	-
<b>Name :</b>	Mrs. Sunita Agrawal		
<b>Designation :</b>	Director		
<b>Address :</b>	203, Samyak Apartment, 16/3, Old Palasia, Indore-452001, Madhya Pradesh, India		
<b>Date of Birth/Age :</b>	26.06.1966		

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<b>Date of Appointment :</b>	23.10.2001		
<b>Qualification :</b>	Graduate		
<b>PAN No.:</b>	ADAPA0351P		
<b>DIN No.:</b>	00322594		
<b>Other Directorship :</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U25199MP2004PTC016499	JAGANNATH PLASTICS PRIVATE LIMITED	19/07/2004	-
U25202MP2009PLC022526	SHREE TIRUPATI BALAJEE FIBC LIMITED	06/09/2010	-
U25202MP2010PTC023075	HONOURABLE PACKAGING PRIVATE LIMITED	18/06/2010	-
U72900MP2016PTC035379	NBA TECH SOLUTIONS PRIVATE LIMITED	15/02/2016	-
<b>Name :</b>			
Ms. Vinita Agarwal			
<b>Designation :</b>			
Additional Director			
<b>Address :</b>			
203, Samyak Apartment, 16-3, Old Palasia, Indore – 452001, Madhya Pradesh, India			
<b>Date of Appointment :</b>			
16.12.2017			
<b>DIN No :</b>			
02775876			
<b>Other Directorship :</b>			
<b>CIN/FCRN</b>	<b>Company Name</b>	<b>Begin Date</b>	<b>End Date</b>
U17100MP2016PTC035533	AON TEXTILES PRIVATE LIMITED	06/11/2017	-

**KEY EXECUTIVES**

<b>Name :</b>	Mr. Dharmendra
<b>Designation :</b>	Accounts Department
<b>Name :</b>	Mr. Ritesh Gupta
<b>Designation :</b>	Company Secretary

**MAJOR SHAREHOLDERS**

**As on 31.03.2017**

<b>Names of Shareholders</b>	<b>No. of Shares</b>	<b>% of Holding</b>
Sunita Agrawal		31506
Pawan Kumar Agarwal		35
Binod Kumar Agarwal		14290
Anant Agarwal		33542
Haste Trading Private Limited, India		41322
Sakul Grover		17955

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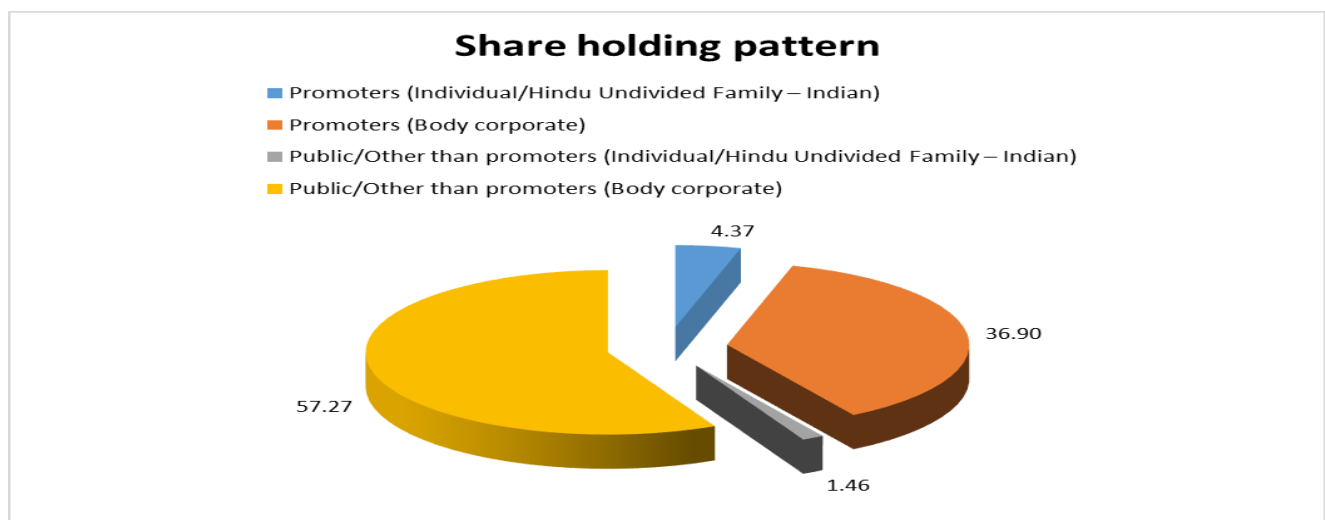
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Anant Trexim Private Limited, India		468746
Jagannath Plastics Private Limited, India		455106
Anant Textile Private Limited, India, India		49500
Nageshwar Vinimay Private Limited, India		295513
Honourable Plastics Private Limited, India		215000
Suhana Tradelink Private Limited, India		45455
Vinita Softwares Private Limited, India		65000
Crazy Dealcom Private Limited, India		74380
Ranjana Grover		8503
<b>Total</b>		<b>1815853</b>

**Equity Share Break up (Percentage of Total Equity)**

**As on 29.09.2017**

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	4.37
Promoters (Body corporate)	36.90
Public/Other than promoters (Individual/Hindu Undivided Family – Indian)	1.46
Public/Other than promoters (Body corporate)	57.27
<b>Total</b>	<b>100.00</b>



**BUSINESS DETAILS**

<b>Line of Business :</b>	Subject is mainly engaged in the business of manufacturing of HDPE/PP Woven Sacks Fabric. (Registered Activity and Also Confirmed by Management)	
<b>Products / Services :</b>	<b>Item Code No.</b>	<b>Products/Services Description</b>

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	63053200	Woven sack, Fabric etc.
<b>Brand Names :</b>	Not Available	
<b>Agencies Held :</b>	Not Available	
<b>Exports :</b>		
<b>Products :</b>	Finished goods	
<b>Countries :</b>	<ul style="list-style-type: none"> <li>• European Countries</li> <li>• African Countries</li> </ul>	
<b>Imports :</b>	Not Available	
<b>Terms :</b>		
<b>Selling :</b>	Advance Payment, L/C, Cheque, Credit and Other (NEFT/RTGS)	
<b>Purchasing :</b>	Advance Payment, L/C, Cheque, Credit and Other (NEFT/RTGS)	

**PRODUCTION STATUS – (NOT AVAILABLE)**

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
	<b>Remark:</b>	--
<b>Customers :</b>	Manufacturer	
	<b>Reference :</b>	Not Divulged
	<b>Name of the Person :</b>	--
	<b>Contact No.:</b>	--
	<b>Since How Long Known :</b>	--
	<b>Maximum Limit Dealt :</b>	--
	<b>Experience :</b>	--
<b>Remark:</b>	--	
<b>No. of Employees :</b>	50 (Approximately)	
<b>Bankers :</b>	<b>Banker Name :</b>	Bank of India

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	<b>Branch :</b>	Pithampur Industrial Estate 402, 1 Sector, MD Mhow, Neemuch Road, Dhar – 454775, Madhya Pradesh, India	
	<b>Person Name (With Designation) :</b>	--	
	<b>Contact Number :</b>	91-6542-2201464 (Ringing)	
	<b>Name of Account Holder :</b>	--	
	<b>Account Number :</b>	--	
	<b>Account Since (Date/Year of Account Opening) :</b>	--	
	<b>Average Balance Maintained :</b>	--	
	<b>Credit Facilities Enjoyed (CC/OD/Term Loan) :</b>	--	
	<b>Account Operation :</b>	--	
	<b>Remark :</b>	--	
	<b>Facilities :</b>	<b>Secured Loan</b>	
		<b>31.03.2017 (INR in Million)</b>	<b>31.03.2016 (INR in Million)</b>
		<b>Long-term Borrowings</b>	
	Loans and advances from related parties	37.500	52.305
	Rupee term loans from banks	109.241	79.421
	Other loans and advances	13.099	(30.204)
	Loans and advances from others	1.835	2.062
	Other loans and advances, others	(37.896)	0.000
	<b>Short-term borrowings</b>		
	Working capital loans from banks	448.361	358.314
	<b>Total</b>	<b>572.140</b>	<b>461.898</b>

<b>Auditors :</b>	
<b>Name :</b>	ABN and Company Chartered Accountants
<b>Address :</b>	223, Milinda Manor, IInd Floor, Opposite Central Mall, 2 RNT Marg, Indore 452001, Madhya Pradesh, India
<b>Income-tax PAN of auditor or auditor's firm :</b>	AACFA7738H
<b>Memberships :</b>	--
<b>Collaborators :</b>	--
<b>Enterprises which are owned, or have significant influence of or are partners with Key management personnel and their relatives :</b>	<ul style="list-style-type: none"> <li>Honourable Packaging Private Limited</li> <li>Jagannath Plastics Private Limited</li> <li>Shree Tirupati Balajee Fibc Private Limited</li> </ul>

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**CAPITAL STRUCTURE**

**As on 31.03.2017**

No. of Shares	Type	Value	Amount
2000000	Equity Shares	INR 10/- each	INR 20.000 Million

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

No. of Shares	Type	Value	Amount
1815853	Equity Shares	INR 10/- each	INR 18.159 Million

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

**ABRIDGED BALANCE SHEET [STANDALONE]**

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	18.159	18.159	18.159
(b) Reserves and Surplus	269.482	246.330	223.187
(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>287.641</b>	<b>264.489</b>	<b>241.346</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	123.779	103.584	79.426
(b) Deferred tax liabilities (Net)	9.685	9.807	8.826
(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>133.464</b>	<b>113.391</b>	<b>88.252</b>
(4) Current Liabilities			
(a) Short-term borrowings	448.361	358.314	288.677
(b) Trade payables	294.222	309.727	173.272
(c) Other current liabilities	53.135	37.904	40.482
(d) Short-term provisions	27.467	28.192	26.705
<b>Total Current Liabilities (4)</b>	<b>823.185</b>	<b>734.137</b>	<b>529.136</b>
<b>TOTAL</b>	<b>1244.290</b>	<b>1112.017</b>	<b>858.734</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	188.777	167.508	164.879
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Tangible assets 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	0.003	0.003	0.000
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term loans and advances	0.000	0.000	0.000
(e) Other Non-current assets	10.975	6.898	6.604
<b>Total Non-Current Assets</b>	<b>199.755</b>	<b>174.409</b>	<b>171.483</b>

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	572.967	482.974	465.471
(c) Trade receivables	178.224	173.181	101.926
(d) Cash and bank balances	67.900	78.509	17.303
(e) Short-term loans and advances	225.444	202.944	102.551
(f) Other current assets	0.000	0.000	0.000
<b>Total Current Assets</b>	<b>1044.535</b>	<b>937.608</b>	<b>687.251</b>
<b>TOTAL</b>	<b>1244.290</b>	<b>1112.017</b>	<b>858.734</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>			
	Total Revenue from operations	2178.371	2012.598	1875.273
	Other Income	4.208	0.636	0.102
	<b>TOTAL</b>	<b>2182.579</b>	<b>2013.234</b>	<b>1875.375</b>
<b>Less</b>	<b>EXPENSES</b>			
	Cost of Materials Consumed	1815.259	1633.937	1532.689
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(97.794)	(38.706)	(21.837)
	Employee benefit expense	109.286	77.810	74.843
	Other expenses	228.800	222.469	189.681
	Prior period items before tax	1.396	0.456	0.075
	<b>TOTAL</b>	<b>2056.947</b>	<b>1895.966</b>	<b>1775.451</b>
	<b>PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION</b>	<b>125.632</b>	<b>117.268</b>	<b>99.924</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	62.892	62.838	46.702
	<b>PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION</b>	<b>62.740</b>	<b>54.430</b>	<b>53.222</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>	26.690	20.996	18.439
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>36.050</b>	<b>33.434</b>	<b>34.783</b>
<b>Less</b>	<b>TAX</b>	12.898	12.631	13.280
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>23.152</b>	<b>20.803</b>	<b>21.503</b>

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<b>EARNINGS IN FOREIGN CURRENCY</b>				
F.O.B. Value of Exports		641.495	703.166	561.464
<b>TOTAL EARNINGS</b>		<b>641.495</b>	<b>703.166</b>	<b>561.464</b>
<b>IMPORTS</b>				
Raw Materials		41.490	65.703	22.613
<b>TOTAL IMPORTS</b>		<b>41.490</b>	<b>65.703</b>	<b>22.613</b>
<b>Earnings / (Loss) Per Share (INR)</b>		<b>12.750</b>	<b>11.456</b>	<b>11.842</b>

<b>Particulars</b>			<b>31.03.2018</b>
Sales Turnover			2190.000
			(Due to business growth)

The above information has been parted by Mr. Dharmendra (Accountant)

**CURRENT MATURITIES OF LONG TERM DEBT DETAILS**

<b>Particulars</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Current Maturities of Long term debt	37.896	30.204	29.273
Net cash flows from (used in) operations	25.522	163.577	162.249
Net cash flows from (used in) operating activities	8.293	151.291	151.443

**KEY RATIOS**

**EFFICIENCY RATIOS**

<b>PARTICULARS</b>	<b>31.03.2017</b>	<b>31.03.2016</b>	<b>31.03.2015</b>
Average Collection Days (Sundry Debtors / Income * 365 Days)	29.86	31.41	19.84
Account Receivables Turnover (Income / Sundry Debtors)	12.22	11.62	18.40
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	59.16	69.19	41.26
Inventory Turnover (Operating Income / Inventories)	0.22	0.24	0.21

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Asset Turnover (Operating Income / Net Fixed Assets)	0.67	0.70	0.61
---	------	------	------

**LEVERAGE RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.79	0.78	0.74
Debt Equity Ratio (Total Liability / Networth)	2.12	1.86	1.65
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.86	2.78	2.19
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.66	0.63	0.68
Interest Coverage Ratio (PBIT / Financial Charges)	2.00	1.87	2.14

**PROFITABILITY RATIOS**

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	1.06	1.03	1.15
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.86	1.87	2.50
Return on Investment (ROI) ((PAT / Networth) * 100)	%	8.05	7.87	8.91

**SOLVENCY RATIOS**

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)	1.27	1.28	1.30
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.57	0.62	0.42
G-Score Ratio Financial	0.23	0.24	0.28

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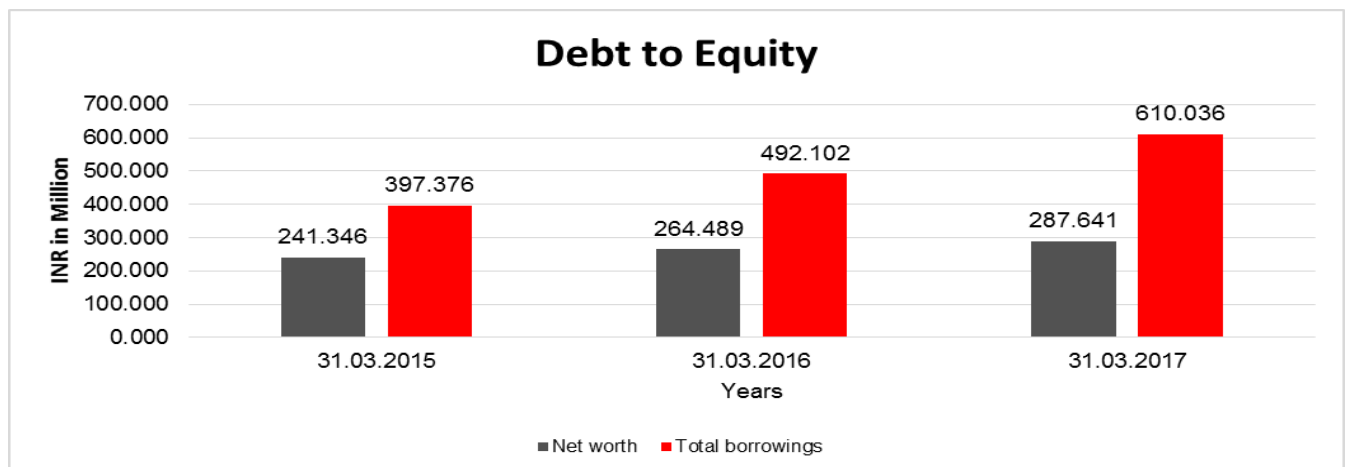
(Networth / Total Assets)			
G-Score Ratio Debt (Debts / Equity Capital)	33.59	27.10	21.88
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.27	1.28	1.30

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 (INR in Million)	31.03.2016 (INR in Million)	31.03.2017 (INR in Million)
Share Capital	18.159	18.159	18.159
Reserves & Surplus	223.187	246.330	269.482
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>241.346</b>	<b>264.489</b>	<b>287.641</b>
long-term borrowings	79.426	103.584	123.779
Short term borrowings	288.677	358.314	448.361
Current maturities of long-term debts	29.273	30.204	37.896
<b>Total borrowings</b>	<b>397.376</b>	<b>492.102</b>	<b>610.036</b>
<b>Debt/Equity ratio</b>	<b>1.646</b>	<b>1.861</b>	<b>2.121</b>



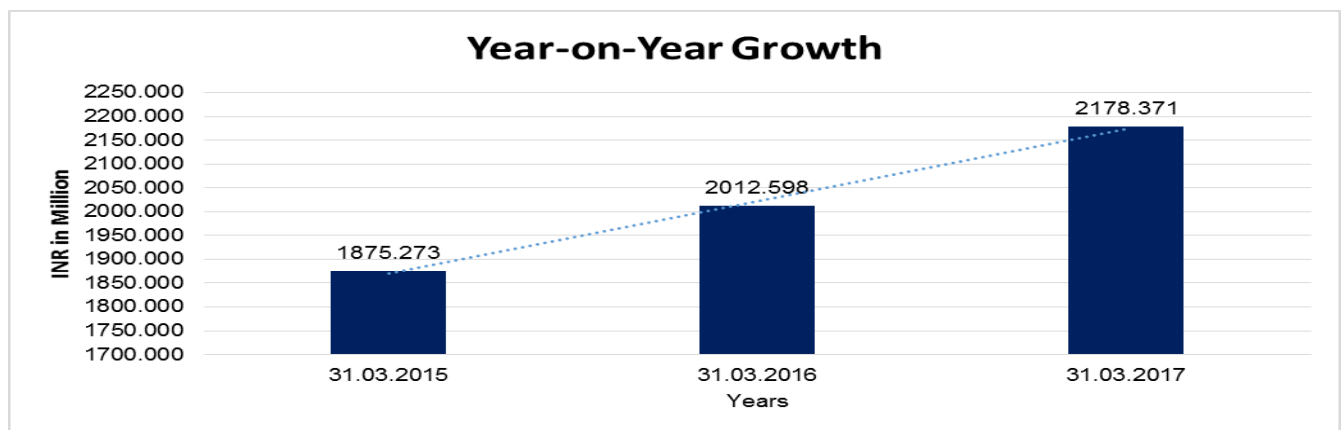
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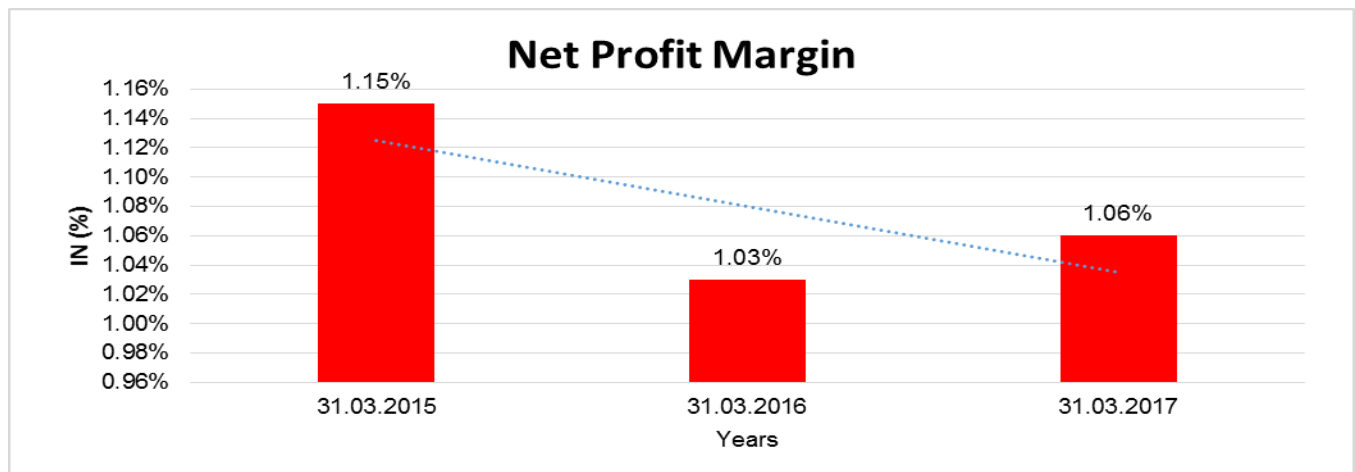
**YEAR-ON-YEAR GROWTH**

Year on Year Growth	31.03.2015 (INR in Million)	31.03.2016 (INR in Million)	31.03.2017 (INR in Million)
Sales	1875.273	2012.598	2178.371
		<b>7.323</b>	<b>8.237</b>



**NET PROFIT MARGIN**

Net Profit Margin	31.03.2015 (INR in Million)	31.03.2016 (INR in Million)	31.03.2017 (INR in Million)
Sales	1875.273	2012.598	2178.371
Profit	21.503	20.803	23.152
	<b>1.15 %</b>	<b>1.03 %</b>	<b>1.06 %</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	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	Yes
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)	Yes
16]	No. of employees	Yes
17]	Details of sister concerns	Yes
18]	Major suppliers	No
19]	Major customers	No
20]	Banking Details	Yes
21]	Banking facility details	No
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	Yes
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

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**INDEX OF CHARGES**

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Amount	Address
1	G871 87290	10017 6137	UNION BANK OF INDIA	07/05/2018	-	10000000.0	SATGURU PARINAYA PU-3, PLOT NO.5OPP. C21 MALL A.B ROAD INDOREINDOREMP452001IN
2	G892 01222	10017 5255	AXIS BANK LIMITED	22/03/2018	07/05/2018	69100000.0	SME CENTER, 2nd FLOOR KAMAL PALACE1 YASHWANT COLONY, Y.N. ROADINDOREMP452001IN
3	G394 14941	10008 6200	BANK OF INDIA	21/02/2017	-	11300000.0	148/1, RNT MargIndoreMP452001IN
4	G153 03761	10005 4450	HERO FINCORP LIMITED	28/07/2016	-	30000000.0	34, COMMUNITY CENTRE, BASANT LOKVASANT VIHARNEW DELHIDe110057IN
5	C4015 5830	10480 660	AXIS BANK LIMITED	22/01/2014	29/10/2014	120000000.0	SME CENTER, 2ND FLOOR, KAMAL PALACE,1 YASHWANT COLONY, Y.N. ROAD,INDOREMP452001IN
6	B9455 0241	10473 082	HDFC BANK LIMITED	18/01/2014	-	65000000.0	HDFC BANK HOUSESENAPATI BAPAT MARGLOWER PAREL WMUMBAIMH400013IN
7	B7352 6899	10420 962	BANK OF INDIA	26/03/2013	-	20000000.0	R.N.T. ROAD BRANCH,SILVER MALL, RNT ROADINDOREMP452001IN
8	B7151 9300	10414 017	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	22/03/2013	-	20000000.0	COMMERCE HOUSE, FIRST FLOOR,7, RACE COURSE ROAD, NEW PALASIA, INDOREINDOREMP452001IN
9	A4394 7001	10117 915	BANK OF INDIA	31/07/2008	-	7500000.0	SANYOGITAGANJ BRANCHSILVER MALL, RNT MARGINDOREMP452001IN
10	G416 06757	10039 903	Bank of India	15/02/2007	17/03/2017	850000000.0	RNT Marg Branch,Plot No. 2, South Tukoganj,IndoreMP454001IN

**FIXED ASSETS**

- Land
- Building
- Furniture and Fixture
- Computer
- Plant and Machinery

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**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.

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**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 68.65
UK Pound	1	INR 91.46
Euro	1	INR 80.78

**INFORMATION DETAILS**

<b>Information Gathered by :</b>	TEJ
<b>Analysis Done by :</b>	VIV
<b>Report Prepared by :</b>	TRUP

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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	YES
--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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