

**MIRA INFORM REPORT**

Report No. :	519924
Report Date :	17.07.2018

**IDENTIFICATION DETAILS**

Name :	EXCELUM ENTERPRISES
Registered Office :	Office No 209, Banarasi Heritage, Behind Inorbit Mall, Mind Space, Malad (West), Mumbai – 400064, Maharashtra
Mobile No.:	91-9820398447 (Mr. Kunal Dilip Tanna)
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment :	2014
Capital Investment :	INR 9.329 Million
IEC No.: [Import-Export Code No.]	0305062093
PAN No.: [Permanent Account No.]	ABVPT6658F
GSTN : [Goods & Service Tax Registration No.]	27ABVPT6658F1ZR
Legal Form :	Sole Proprietary Concern
Line of Business :	Manufacturer, Trader, Importer and Distributor of Superflow Products such as Large Axial Fans, etc. (Confirmed by management)
No. of Employees :	08 (Approximately) (In office = 03 + In factory = 05)

**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>	Satisfactory
<b>Payment Behaviour :</b>	Usually Correct
<b>Litigation :</b>	Clear
<b>Comments :</b>	<p>Subject was incorporated in the year 2014 as a proprietorship firm and it is having satisfactory track record.</p> <p>It is a manufacturer, trader, importer and distributor of superflow products such as large axial fans, etc.</p> <p>For the financial year 2017, the firm has increased its revenue from operation as compared to the previous year and maintained average profitability margin of 1.87%.</p> <p>Rating takes into consideration firm's sound financial risk profile marked by adequate capital base and average debt balance sheet.</p> <p>Further, firm also derive strength from its decent improvement in the revenue profile during the year.</p> <p>Trade relations are reported as fair. Business is active. Payments are usually correct.</p> <p>In view of aforesaid, the firm 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
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**

<b>Rating Agency Name</b>	Not Available
<b>Rating</b>	Not Available
<b>Rating Explanation</b>	Not Available
<b>Date</b>	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 17.07.2018

**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**

<b>Name :</b>	Mr. Kunal Dilip Tanna
<b>Designation :</b>	Proprietor
<b>Contact No.:</b>	91-9820398447
<b>Date :</b>	16.07.2018

**LOCATIONS**

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<b>Registered Office :</b>	Office No 209, Banarasi Heritage, Behind Inorbit Mall, Mind Space, Malad (West), Mumbai – 400064, Maharashtra, India
<b>Tel. No.:</b>	91-22-28788447/ 28768447
<b>Mobile No.:</b>	91-9820398447 (Mr. Kunal Dilip Tanna)
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:marketing@excelum.in">marketing@excelum.in</a> <a href="mailto:kunal.tanna@excelum.in">kunal.tanna@excelum.in</a> <a href="mailto:rb.roka@excelum.in">rb.roka@excelum.in</a> <a href="mailto:tannakunal@gmail.com">tannakunal@gmail.com</a>
<b>Website :</b>	<a href="http://www.excelum.in">http://www.excelum.in</a>
<b>Area :</b>	4500 Sq. ft.
<b>Location :</b>	Owned
<b>Locality :</b>	Commercial
<b>Factory :</b>	Unit No. 9, Royal Compound, At Post Kaman, Opposite RK Enterprises, Kaman, Maharashtra, India
<b>Location :</b>	Rented

**SOLE PROPRIETOR**

<b>Name :</b>	Mr. Kunal Dilip Tanna
<b>Designation :</b>	Proprietor
<b>Address :</b>	1801 flora Heights, Opposite Indra Darshan Phase 2, Lokhandwala, Andheri (West), Mumbai – 400053, Maharashtra, India
<b>Date of Birth/Age :</b>	37 Years
<b>Qualification :</b>	MPHIL/ M.Com/ MBA
<b>Experience :</b>	14 Years

**BUSINESS DETAILS**

<b>Line of Business :</b>	Manufacturer, Trader, Importer and Distributor of Superflow Products such as Large Axial Fans, etc. (Confirmed by management)
<b>Products :</b>	
<b>Brand Names :</b>	“SUPERFLOW”
<b>Agencies Held :</b>	<ul style="list-style-type: none"> <li>Aqua Systems – USA</li> <li>Edwards – United State of America”</li> </ul>
<b>Exports :</b>	
<b>Products :</b>	Large Axial Fans
<b>Countries :</b>	<ul style="list-style-type: none"> <li>United Urab Emirates</li> </ul>

<b>Imports :</b>	
<b>Products :</b>	Large Axial Fans
<b>Countries :</b>	<ul style="list-style-type: none"> <li>• China</li> <li>• United State of America</li> </ul>
<b>Terms :</b>	
<b>Selling :</b>	Cash and Credit (30/60 Days)
<b>Purchasing :</b>	Credit (60 Days)

**GENERAL INFORMATION**

<b>Suppliers :</b>	<b>Reference :</b>	Hangzhou Beron
	<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>	--
	<ul style="list-style-type: none"> <li>• Aqua System</li> </ul>	
<b>Customers :</b>	Wholesalers, Retailers, End Users and OEM's	
	<b>Reference :</b>	Fresh AIR
	<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>	08 (Approximately) (In office = 03 + In factory = 05)	
<b>Bankers :</b>	<b>Banker Name :</b>	RBL Bank Limited
	<b>Branch :</b>	Andheri (East), Mumbai - 400059, Maharashtra, India
	<b>Person Name (With Designation) :</b>	Mrs. Manisha
	<b>Contact Number :</b>	91-22-61156300
	<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>	Credit Limit INR 10.000 Million
	<b>Account Operation :</b>	--

	<b>Remark :</b>	Denied to provide any information
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<b>Auditors :</b>	
<b>Name :</b>	Avesh Patel and Company Chartered Accountants
<b>Address :</b>	Goregaon (East), Mumbai - 400063, Maharashtra, India
<b>Mobile No :</b>	91-9322150009
<b>Membership No :</b>	125396
<b>Collaborators :</b>	Not Available
<b>Membership :</b>	Not Available
<b>Sister Concern :</b>	--

**CAPITAL STRUCTURE**

**AS ON 31.03.2017**

Particular	Amount	Particular	Amount
Drawing	1.654	Balance B/F	8.529
Interest on Self Occupied property	0.536	Net profit	0.471
Life insurance Premium	0.168	Capital from personal Account	2.037
Medicclaim	0.021	Gift	0.153
		Interest on PPF	0.014
		Long term profit on sale of share	0.118
		Short term profit on sale of share	0.012
		Income tax refund	0.347
		Interest on FDR	0.015
Balance C/F	9.329	Interest on Saving bank A/C	0.012
	<b>11.708</b>		<b>11.708</b>

**FINANCIAL DATA**

*[all figures are INR Million]*

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS		31.03.2017	31.03.2016
<b>EQUITY AND LIABILITIES</b>			
1] Proprietor Capital		9.329	8.529

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**EXCELUM ENTERPRISES - 519924**

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2] Share Application Money		0.000	0.000
3] Reserves & Surplus		0.000	0.000
4] (Accumulated Losses)		0.000	0.000
<b>NETWORTH</b>		<b>9.329</b>	<b>8.529</b>
<b>LOAN FUNDS</b>			
1] Secured Loans		20.848	1.632
2] Unsecured Loans		0.000	0.000
<b>TOTAL BORROWING</b>		<b>20.847</b>	<b>1.632</b>
<b>DEFERRED TAX LIABILITIES</b>			
		0.000	0.000
<b>TOTAL</b>		<b>30.177</b>	<b>10.161</b>
<b>APPLICATION OF FUNDS</b>			
<b>FIXED ASSETS [Net Block]</b>			
Capital work-in-progress		9.933	3.154
		0.000	0.000
<b>INVESTMENT</b>			
DEFERRED TAX ASSETS		1.098	0.254
		0.000	0.000
<b>CURRENT ASSETS, LOANS &amp; ADVANCES</b>			
Inventories		4.783	5.098
Sundry Debtors		0.000	0.000
Cash & Bank Balances		0.000	0.000
Current Assets and Loans & Advances		15.946	2.076
<b>Total Current Assets</b>		<b>20.729</b>	<b>7.174</b>
<b>Less : CURRENT LIABILITIES &amp; PROVISIONS</b>			
Current Liabilities and Provisions		1.583	0.421
<b>Total Current Liabilities</b>		<b>1.583</b>	<b>0.421</b>
<b>Net Current Assets</b>		<b>19.146</b>	<b>6.753</b>
<b>MISCELLANEOUS EXPENSES</b>			
		0.000	0.000
<b>TOTAL</b>		<b>30.177</b>	<b>10.161</b>

**PROFIT & LOSS ACCOUNT**

<b>PARTICULARS</b>		<b>31.03.2017</b>	<b>31.03.2016</b>
<b>SALES</b>			
Sales		25.124	16.657
Other Income		1.379	3.063
<b>TOTAL</b>		<b>26.503</b>	<b>19.720</b>
<b>Less EXPENSES</b>			

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	Cost of Materials Consumed		18.786	12.433
	Other expenses		4.134	3.740
	Indirect Expenses		0.729	0.552
	Interest paid to other		0.142	0.048
	Sales promotion		0.100	0.224
	Commission		0.522	0.540
	Conveyance Expenses		0.053	0.030
	Power and Fuel		0.028	0.016
	Insurance		0.057	0.055
	Profession fees		0.211	0.100
	Rent		0.224	0.199
	Repair to building		0.050	0.164
	Staff welfare		0.001	0.015
	Telephone		0.070	0.048
	Fright		0.055	0.030
	Travelling Expenses		0.169	0.070
	Audit fees		0.030	0.030
	<b>TOTAL</b>		<b>25.361</b>	<b>18.294</b>
	<b>PROFIT / (LOSS) BEFORE DEPRECIATION AND AMORTISATION</b>		<b>1.142</b>	<b>1.426</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>		0.671	0.230
	<b>PROFIT/ (LOSS) BEFORE TAX</b>		<b>0.471</b>	<b>1.196</b>

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**KEY RATIOS**

**EFFICIENCY RATIOS**

PARTICULARS		31.03.2017	31.03.2016
Inventory Turnover (Operating Income / Inventories)		0.24	0.28
Asset Turnover (Operating Income / Net Fixed Assets)		0.11	0.45

**LEVERAGE RATIOS**

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.71	0.19
Debt Equity Ratio (Total Liability / Networth)		2.23	0.19
Current Liabilities to Networth (Current Liabilities / Net Worth)		0.17	0.05
Fixed Assets to Networth (Net Fixed Assets / Networth)		1.06	0.37

**PROFITABILITY RATIOS**

PARTICULARS			31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%		1.87	7.18
Return on Total Assets ((PAT / Total Assets) * 100)	%		1.48	11.30
Return on Investment (ROI) ((PAT / Networth) * 100)	%		5.05	14.02

**SOLVENCY RATIOS**

PARTICULARS			31.03.2017	31.03.2016
Current Ratio			13.09	17.04

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(Current Assets / Current Liabilities)			
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		10.07	4.93
G-Score Ratio Financial (Networth / Total Assets)		0.29	0.81
G-Score Ratio Debt (Debts / Equity Capital)		2.23	0.19
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		13.09	17.04

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

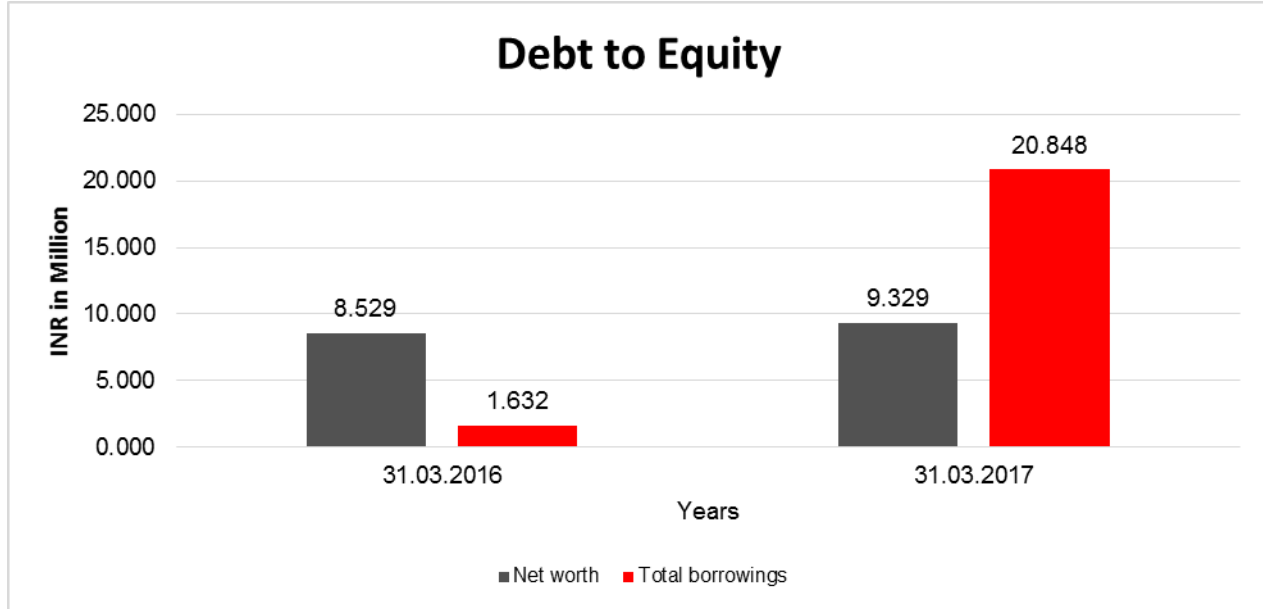
**FINANCIAL ANALYSIS**  
*[all figures are INR Million]*

**FINANCIAL ANALYSIS**  
*[all figures are in INR Million]*

**DEBT EQUITY RATIO**

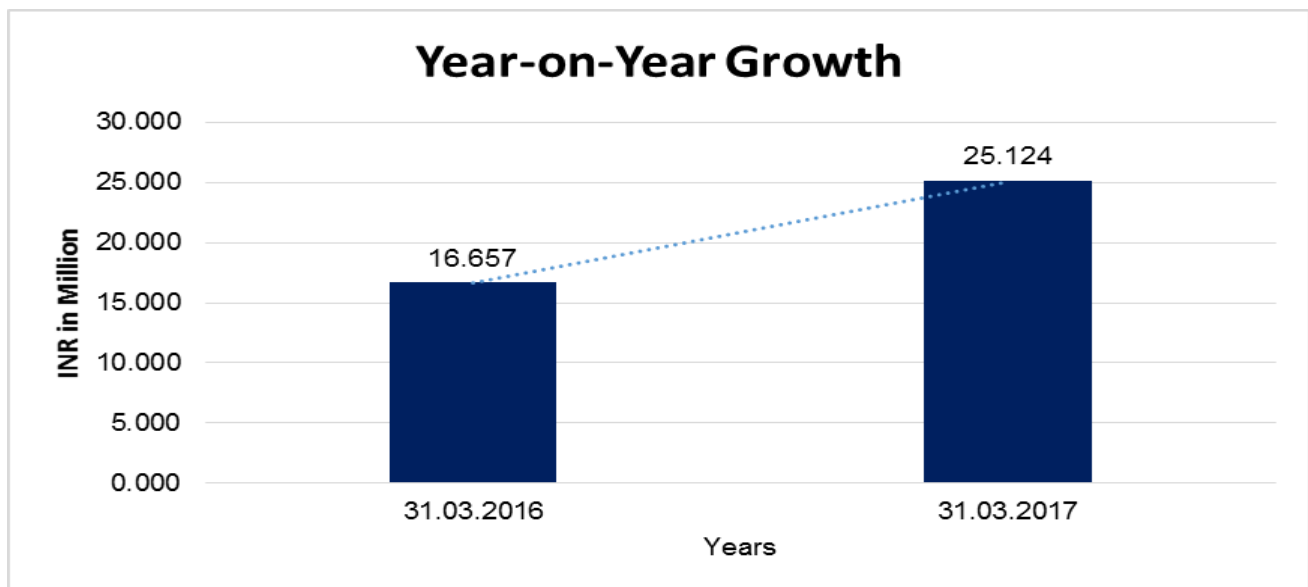
Particular		31.03.2015	31.03.2016
		INR In Million	INR In Million
Proprietor Capital		8.529	9.329
Reserves & Surplus		0.000	0.000
<b>Net worth</b>		<b>8.529</b>	<b>9.329</b>
Secured Loans		1.632	20.848
Unsecured Loans		0.000	0.000
<b>Total borrowings</b>		<b>1.632</b>	<b>20.848</b>
<b>Debt/Equity ratio</b>		<b>0.191</b>	<b>2.235</b>

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**YEAR-ON-YEAR GROWTH**

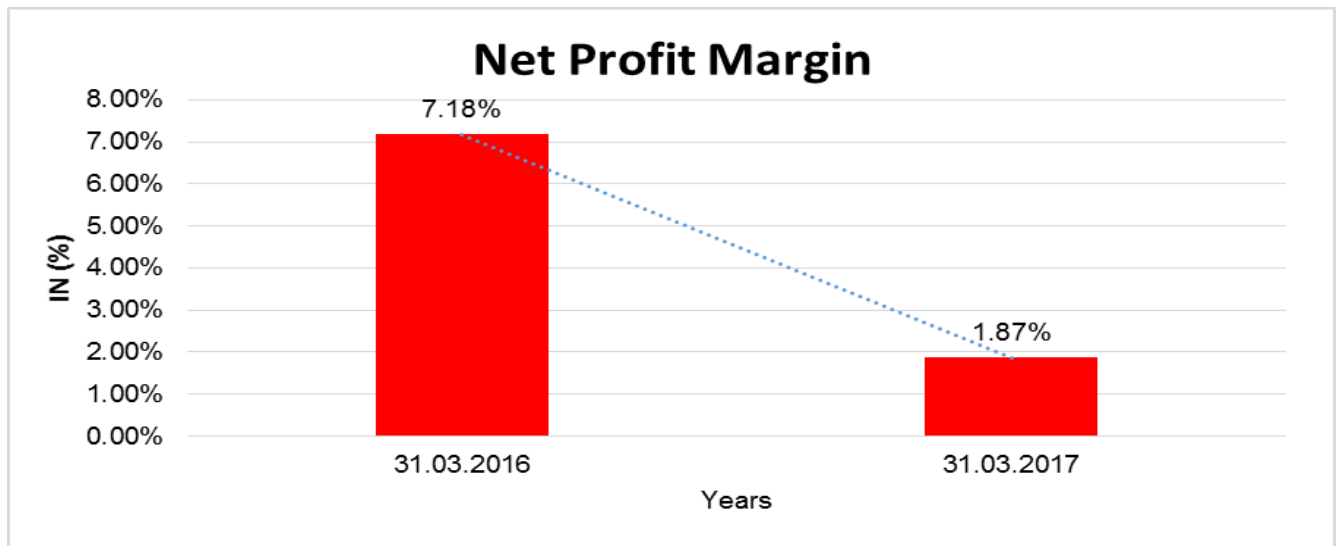
Year on Year Growth		31.03.2015	31.03.2016
		INR In Million	INR In Million
Sales		16.657	25.124
			<b>50.831</b>



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**NET PROFIT MARGIN**

Net Profit Margin		31.03.2016	31.03.2017
		(INR in Million)	(INR in Million)
Sales		16.657	25.124
Profit		1.196	0.471
		<b>7.18%</b>	<b>1.87%</b>



**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

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**EXCELUM ENTERPRISES - 519924**

**PAGE NO. : 13**

17	Details of sister concerns	No
18	Major suppliers	Yes
19	Major customers	Yes
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	No
26	Turnover of firm for last two years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last two years	Yes
30	Major shareholders, if available	No
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

**NOTE:** Registered office of the company has been shifted from No. 92 D, Government Industrial Estate, Ground Floor, Next Bank of Baroda Charkop, Kandivali (West), Mumbai - 400067, Maharashtra, India to the present address w.e.f. April 2016.

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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.

**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**

Information Gathered by :	RUB
Analysis Done by :	PSD
Report Prepared by :	TRUP

**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	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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