

MIRA INFORM REPORT

Report No. :	520237
Report Date :	20.07.2018

IDENTIFICATION DETAILS

Name :	SHAMROCK OVERSEAS PRIVATE LIMITED [w.e.f. 11.01.2012]
Formerly Known As :	TAMANNA GOODS PRIVATE LIMITED
Registered Office :	Surya International, Main Road, Ravi Nagar, Raipur-492001, Chattisgarh
Mobile. No.:	91-7714299111 [Mr. Janat Kumar]
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	10.05.2007
CIN No.: [Company Identification No.]	U51109CT2007PTC001299
Capital Investment / Paid-up Capital :	INR 8.760 Million
IEC No.: [Import-Export Code No.]	0211027871
PAN No.: [Permanent Account No.]	AACCT7514K
GSTN : [Goods & Service Tax Registration No.]	22AACCT7514K1ZD
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> • Wholesale Trade of Agro Chemicals. [Registered Activity] • Manufacturing and Importer of a wide range of Agriculture Fungicide and Agriculture Fertilizer. [Confirmed by Management]
No. of Employees :	12 (Approximately)

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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

Maximum Credit Limit :	USD 288900
Status :	Satisfactory
Payment Behaviour :	Usually Correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2007 and it is having satisfactory track records.</p> <p>For the financial year 2017, the company has increased its revenue from operations as compared to previous year and maintained decent profit margin of 5%.</p> <p>General financial position of the company seems to be sound and acceptable along with low debt balance sheet.</p> <p>Further, rating also derives strength from its long standing track records of business operations and improvement in the revenue profile during the year.</p> <p>However, rating strength is partially offset by sharply declined in the profitability and intense competition from industry.</p> <p>Trade relations are reported as fair. Business is active. Payments are reported to be usually correct.</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 while quoting report number, name and date.

ECGC Country Risk Classification List

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
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India	A1	A1
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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

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 20.07.2018.

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. Janat Kumar
Designation :	Accounts Manager
Contact No.:	91-7714299111

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Date :	16.07.2018
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LOCATIONS

Registered Office/ Factory :	Surya International, Main Road, Ravi Nagar, Raipur-492001, Chattisgarh, India
Tel. No.:	Not Available
Mobile No.:	91-7714299111 [Mr. Janat Kumar]
Fax No.:	Not Available
E-Mail :	shamrock@live.in
Website :	https://www.shamrockoverseas.com
Location :	Owned

DIRECTORS

AS ON: 31.03.2018

Name :	Mr. Charanjeet Singh Chawla		
Designation :	Director		
Address :	Near Pandri Gurudwara, Govind Nagar, Raipur-492001, Chattisgarh, India		
Date of Birth/Age :	07.07.1946		
Date of Appointment :	17.01.2012		
DIN No.:	01107765		
Other Directorship :			
	CIN/FCRN	Company Name	Begin Date
	U24211CT1996PTC010537	G.T.B.AGRO CHEMICALS PVT LTD	05/08/1996
	U55101CT2007PTC020464	SHAMROCK GLOBAL PRIVATE LIMITED	05/12/2007
	U55204CT2007PTC001300	SHAMROCK VENTURES PRIVATE LIMITED	07/03/2008
Name :	Mr. Mandip Chawla		
Designation :	Director		
Address :	Shukla Colony, Ravi Nagar, Raipur-492001, Chattisgarh, India		
Date of Birth/Age :	06.10.1971		
Date of Appointment :	29.11.2010		
DIN No.:	01877295		
Other Directorship :			
	CIN/FCRN	Company Name	Begin Date
	U55101CT2007PTC020464	SHAMROCK GLOBAL PRIVATE LIMITED	05/12/2007
	U55204CT2007PTC001300	SHAMROCK VENTURES PRIVATE LIMITED	07/03/2008
Name :	Mr. Chiranjib Sinha		
Designation :	Director		
Address :	Janta 14, Sector I, Shankarnagar, Raipur-492001, Chattisgarh, India		
Date of Appointment :	21.05.2018		
DIN No.:	02478711		

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Other Directorship :		
CIN/FCRN	Company Name	Begin Date
U55101CT2007PTC020464	SHAMROCK GLOBAL PRIVATE LIMITED	10/09/2014
U55204CT2007PTC001300	SHAMROCK VENTURES PRIVATE LIMITED	30/09/2009

KEY EXECUTIVES

Name :	Mr. Janat Kumar
Designation :	Accounts Manager

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

AS ON: 31.03.2017

Names of Shareholders	No. of Shares	Percentage of Holding
Mandip Singh Chawla	350500	40.01
Amitoj Kaur Chawla	121500	13.87
Mandip Singh Chawla HUF	156000	17.81
Charanjeet Singh Chawla	133000	15.18
Awadeep Singh Chawla	84500	9.65
Awaleen Kaur Chawla	20500	2.34
Master Sachveer Singh	10000	1.14
Total	876000	100.00

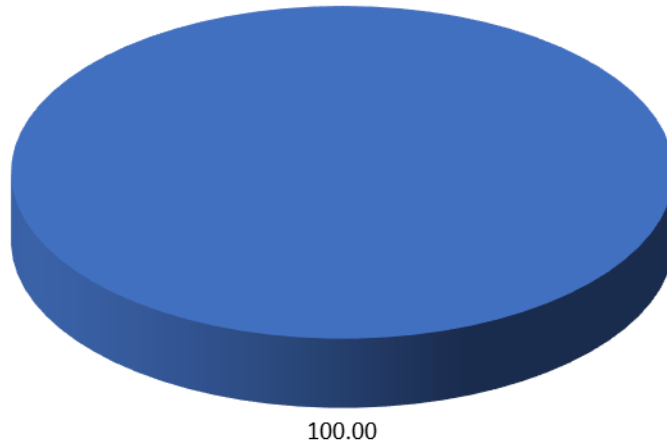
AS ON: 29.09.2017

Equity Share Breakup	Percentage of Holding
Category	
Promoters – Individual/ Hindu Undivided Family – Indian	100.00
Total	100.00

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Share holding pattern

■ Promoters – Individual/ Hindu Undivided Family – Indian



BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Wholesale Trade of Agro Chemicals. [Registered Activity] Manufacturing and Importer of a wide range of Agriculture Fungicide and Agriculture Fertilizer. [Confirmed by Management] 	
Products/ Services :	ITC Code No.	Product Descriptions
	99611720	Wholesale of agro chemicals
	NIC Code No.	Product Descriptions
	46209	Sale of Agro Seeds/ Sale of Agro Chemical/ Sale of Agro Fertilizer
Brand Names :	Not Available	
Agencies Held :	Not Available	

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Exports :	
Products :	Not Available
Countries :	Not Available
Imports :	
Products :	Fertilizer
Countries :	<ul style="list-style-type: none"> • China • Dubai
Terms :	
Selling :	Cash, Cheque, Credit and Others [NEFT]
Purchasing :	Cash, Cheque, Credit and Others [NEFT]

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 :	Wholesaler and End Users	
	Reference:	Not Divulged
	Name of the Person (Designation):	--
	Contact Number:	--
	Since how long known:	--
	Maximum limit dealt:	--
	Experience:	--
Remark	--	
No. of Employees :	12 (Approximately)	
Bankers :	Bank Name:	Bank of Baroda
	Branch:	Pandri Branch, Raipur, Chattisgarh, India
	Person Name (with Designation):	--

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	Contact Number:	91-771-2582360 [Wrong number] 91-771-3293256 [Ringing]	
	Name of Account Holder:	--	
	Account Number:	--	
	Account Since (Date/ Year of A/c Opening):	--	
	Average Balance Maintained (Optional):	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan):	--	
	Account Operation:	--	
	Remarks:	--	
	<ul style="list-style-type: none"> Punjab National Bank 		
Facilities :	SECURED LOANS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
	LONG-TERM BORROWINGS		
	Bank of Baroda	0.339	0.000
	Total	0.339	0.000

Auditors :	
Name :	Agrawal and Pansari Chartered Accountants
Address :	245, 2nd Floor, Rishabh Complex, M G Road, Raipur-492001, Chattisgarh, India
Tel. No.:	91-771-2227065/ 2227765
E-Mail :	pansari_ca@yahoo.com
PAN No.:	AAEFA4245R
Memberships :	Not Available
Collaborators :	Not Available
Associate Companies :	<ul style="list-style-type: none"> Shamrock Ventures Private Limited Shamrock Global Private Limited GTB Agro Chemicals (Private) Limited
Related Parties :	<ul style="list-style-type: none"> Nirmal Marketing Saffire Green Agri Technology

CAPITAL STRUCTURE

AS ON: 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
900000	Equity Shares	INR 10/- each	INR 9.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
876000	Equity Shares	INR 10/- each	INR 8.760 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	8.760	8.760	8.760
(b) Reserves & Surplus	92.380	90.282	82.621
(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)	101.140	99.042	91.381
(3) Non-Current Liabilities			
(a) Long-term borrowings	20.102	1.200	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)	20.102	1.200	0.000
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	5.480	2.247	0.530
(c) Other current liabilities	8.875	9.149	0.031
(d) Short-term provisions	1.478	2.363	0.201
Total Current Liabilities (4)	15.833	13.759	0.762
TOTAL	137.075	114.001	92.143
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	1.922	1.964	2.929
(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	40.845	38.717	30.197
(c) Deferred tax assets (net)	0.480	0.480	0.373
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	10.003	22.036	5.010
Total Non-Current Assets	53.250	63.197	38.509

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	21.644	14.588	10.986
(c) Trade receivables	1.404	0.300	0.000
(d) Cash and cash equivalents	12.958	1.329	18.436
(e) Short-term loans and advances	24.171	29.200	21.543
(f) Other current assets	23.648	5.387	2.669
Total Current Assets	83.825	50.804	53.634
TOTAL	137.075	114.001	92.143

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Revenue from Operations	42.028	28.166	20.403
	Other Income	2.437	9.155	0.380
	TOTAL	44.465	37.321	20.783
Less	EXPENSES			
	Purchases of Stock-in-Trade	44.256	29.064	22.079
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(7.056)	(3.602)	(4.356)
	Employees benefits expense	1.017	0.718	0.478
	Other expenses	1.529	0.587	0.931
	TOTAL	39.746	26.767	19.132
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	4.719	10.554	1.651
Less	FINANCIAL EXPENSES	0.887	0.013	0.000
	PROFIT/ (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	3.832	10.541	1.651
Less/ Add	DEPRECIATION/ AMORTISATION	0.841	0.965	1.129
	PROFIT/ (LOSS) BEFORE TAX	2.991	9.576	0.522
Less	TAX	0.893	1.915	0.063
	PROFIT/ (LOSS) AFTER TAX	2.098	7.661	0.459

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Earnings/ (Loss) Per Share (INR)	2.39	8.75	0.52
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PARTICULARS			31.03.2018
Sales Turnover (Approximately)			90.000
			[Due to increase in sales]

The above information has been parted by Mr. Janat Kumar [Accounts Manager]

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/ (used in) operations	(3.999)	(15.403)	19.801
Net Cash flow from Operating Activities	(4.892)	(17.425)	19.614

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	12.19	3.89	0.00
Account Receivables Turnover (Income / Sundry Debtors)	29.93	93.89	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	45.20	28.22	8.76
Inventory Turnover (Operating Income / Inventories)	0.22	0.72	0.15
Asset Turnover (Operating Income / Net Fixed Assets)	2.46	5.37	0.56

LEVERAGE RATIOS

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PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.26	0.13	0.01
Debt Equity Ratio <i>(Total Liability / Networth)</i>	0.20	0.01	0.00
Current Liabilities to Network <i>(Current Liabilities / Net Worth)</i>	0.16	0.14	0.01
Fixed Assets to Network <i>(Net Fixed Assets / Networth)</i>	0.02	0.02	0.03
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>	5.32	811.85	0.00

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin <i>((PAT / Sales) * 100)</i>	%	4.99	27.20	2.25
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	1.53	6.72	0.50
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	2.07	7.74	0.50

SOLVENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Current Ratio <i>(Current Assets / Current Liabilities)</i>	5.29	3.69	70.39
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>	3.93	2.63	55.97
G-Score Ratio Financial <i>(Networth / Total Assets)</i>	0.74	0.87	0.99
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>	2.29	0.14	0.00
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>	5.29	3.69	70.39

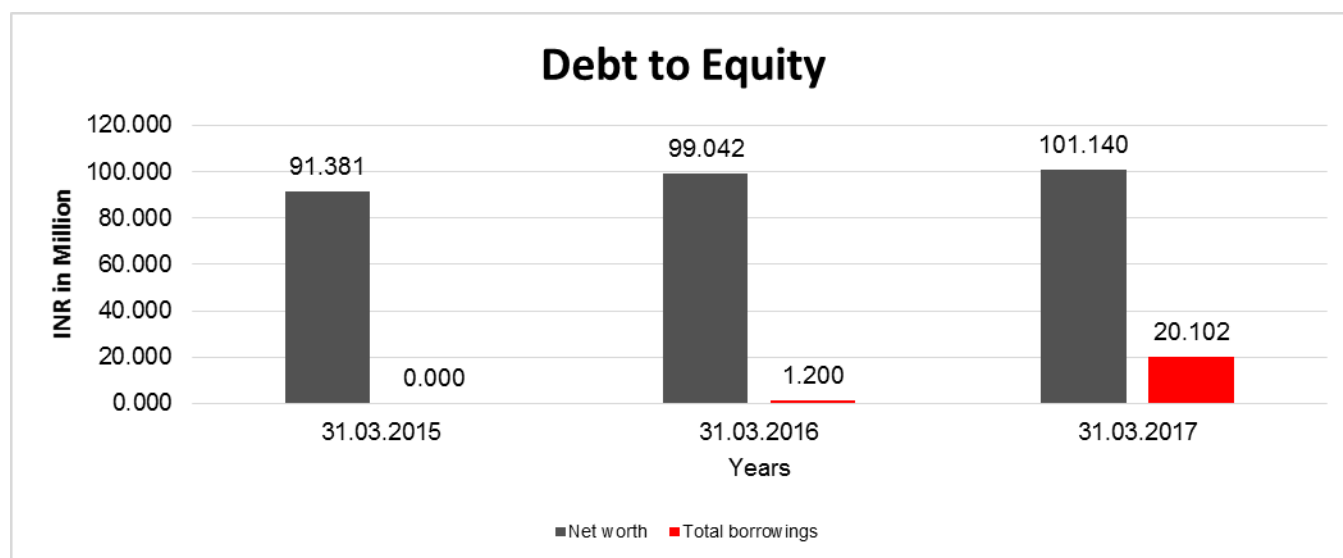
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

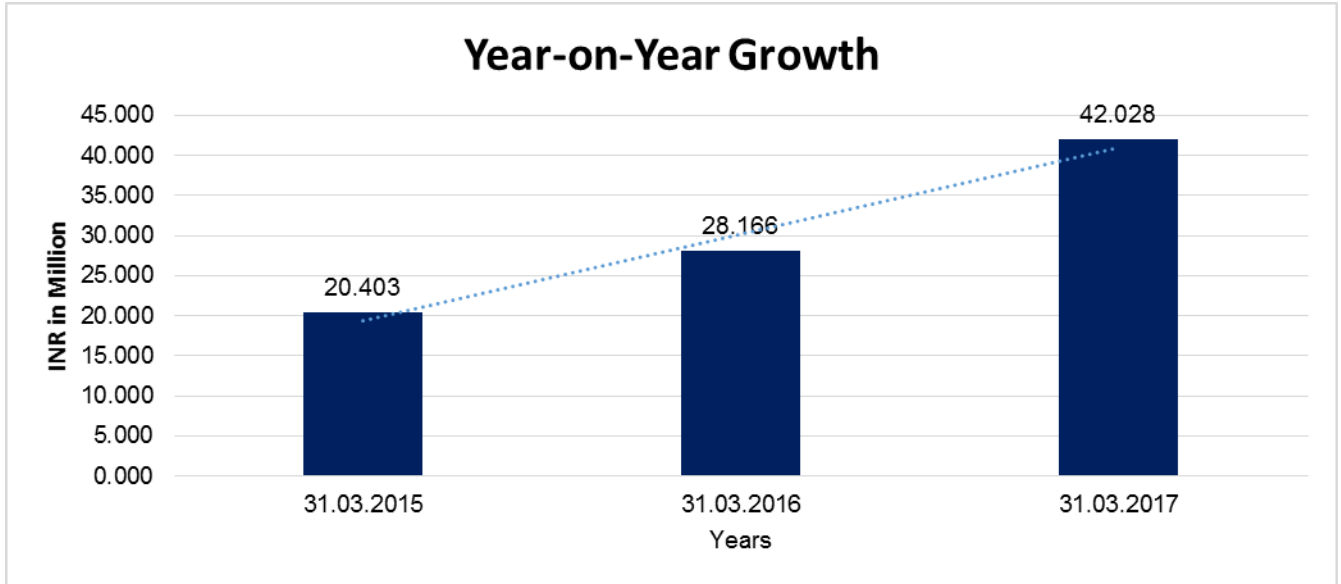
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	8.760	8.760	8.760
Reserves & Surplus	82.621	90.282	92.380
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	91.381	99.042	101.140
long-term borrowings	0.000	1.200	20.102
Short term borrowings	0.000	0.000	0.000
Total borrowings	0.000	1.200	20.102
Debt/Equity ratio	0.000	0.012	0.199



YEAR-ON-YEAR GROWTH

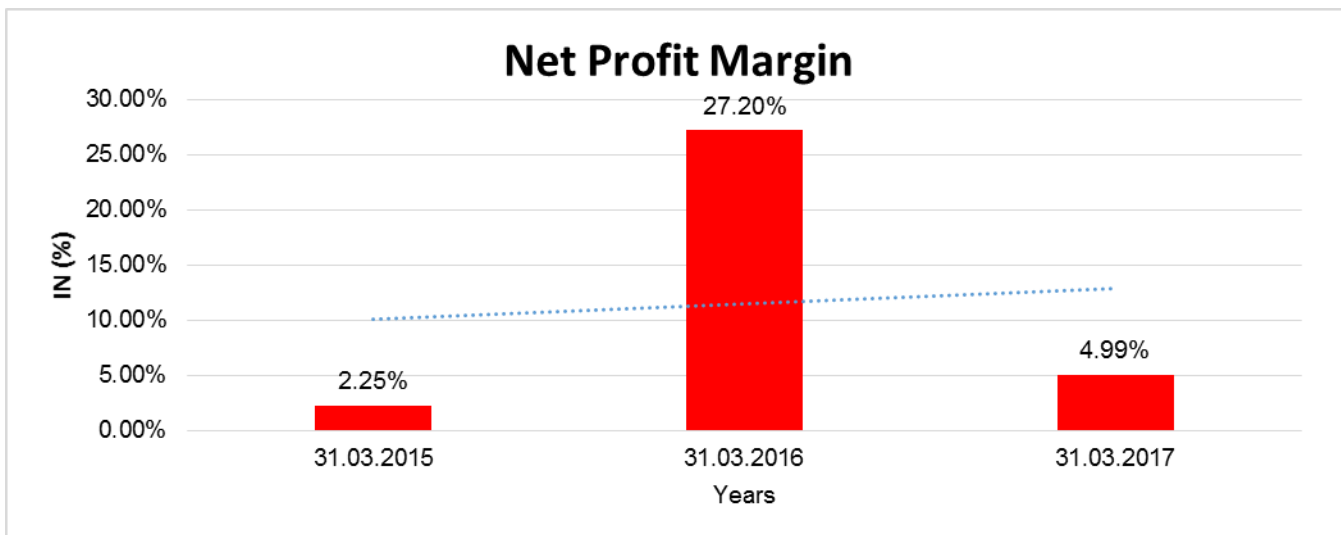
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	20.403	28.166	42.028
		38.048	49.215

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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	20.403	28.166	42.028
Profit	0.459	7.661	2.098
	2.25%	27.20%	4.99%



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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)	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	Yes
22	Conduct of the banking account	Yes
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

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INDEX OF CHARGES

S N O	SRN	CHA RGE ID	CHA RGE HOL DER NAM E	DATE OF CREA TION	DATE OF MODIFIC ATION	DATE OF SATISFA CTION	AMOUNT	ADDRESS
1	G4818 8973	10010 9012	PUNJ AB NATI ONAL BANK	15/06/ 2017	-	-	12000000.0	CHAWLA COMPLEX, DEVENDRA NAGARRAIPURCT492 001IN

UNSECURED LOANS

PARTICULARS	31.03.2017 (INR In Million)	31.03.2016 (INR In Million)
LONG-TERM BORROWINGS		
From Others	19.763	1.200
Total	19.763	1.200

REVIEW OF BUSINESS OPERATIONS AND FUTURE PROSPECTS

The Directors are optimistic about company's business and hopeful of more better performance with increased revenue in next year. There was no change in the nature of business of company.

FIXED ASSETS:

Tangible Assets

- Furniture and Fixtures
- Vehicles
- Computer

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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 68.83
UK Pound	1	INR 89.93
Euro	1	INR 80.12

INFORMATION DETAILS

Information Gathered by :	SRU
Analysis Done by :	PRS
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	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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