

MIRA INFORM REPORT

Report No. :	520880
Report Date :	25.07.2018

IDENTIFICATION DETAILS

Name :	PRITAM INTERNATIONAL PRIVATE LIMITED
Registered Office :	22, Rabindra Sarani, 1 st Floor, Room No. FF/2E, Kolkata – 700073, West Bengal
Tel. No.:	91-8755050580 (Mr. Vivek Kumar)
Country :	India
Financials (as on) :	31.03.2016
Date of Incorporation :	14.06.2000
CIN No.: [Company Identification No.]	U36991WB2000PTC091991
Capital Investment / Paid-up Capital :	INR 29.136 Million
PAN No.: [Permanent Account No.]	AAAAA1111A AACCP7023M
GSTN : [Goods & Service Tax Registration No.]	05AACCP7023M1ZD
Legal Form :	Private Limited Liability Company
Line of Business :	The Subject is engaged in the business of Manufacturing of pharmaceuticals, cosmetics and detergent (Including Job Work Recd). (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)

MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

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Maximum Credit Limit :	USD 280000
Status :	Moderate
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Pritam International Private Limited was incorporated in the year 2000.</p> <p>Management has not filed its financial record with government department for the year 2017 and same are not available from any other sources.</p> <p>As per the financial records of 2016, the company has achieved a decent growth in its revenue as compared to the previous year and has reported low net profit margin.</p> <p>The company possesses satisfactory financial position marked by adequate net worth base along with average debt balance sheet profile.</p> <p>Rating is constrained on account of absence of latest financial records.</p> <p>Business is active. 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
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

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EXTERNAL AGENCY RATING

Rating Agency Name	Not Available
Rating	Not Available
Rating Explanation	Not Available
Date	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 25.07.2018

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. Pratap Singh
Designation :	Not Divulged
Contact No.:	91-8755050580
Date :	23.07.2018

(MOBILE NO : 91-7088103814) MANAGEMENT NON COOPERATIVE

MOBILE NO : 91-9218536871 (RINGING)

LOCATIONS

Registered Office :	22, Rabindra Sarani, 1 st Floor, Room No. FF/2E, Kolkata – 700073, West Bengal, India
Tel. No.:	Not Available
Mobile No.:	91-8755050580 (Mr. Vivek Kumar)
Fax No.:	Not Available
E-Mail :	guptammanmohan@yahoo.com
Factory :	Khasra No. M 138, Raipur Industrial Area, Village Raipur, Pargana, Bahawanpur, Tehsil Roorkee, District Haridwar – 247667, Uttarakhand, India

DIRECTORS

As on 31.03.2017

Name :	Mr. Rajat Kumar Bhalotia		
Designation :	Director		
Address :	House No.112, Tarun Enclave Pitampura, Near Deepawli Chowk, New Delhi – 110034, India		
Date of Birth/Age :	06.06.1970		
Date of Appointment :	17.12.2012		
DIN No.:	02005778		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U24233HR2006PTC036501	SAI TECH MEDICARE PRIVATE LIMITED	15/06/2010	-

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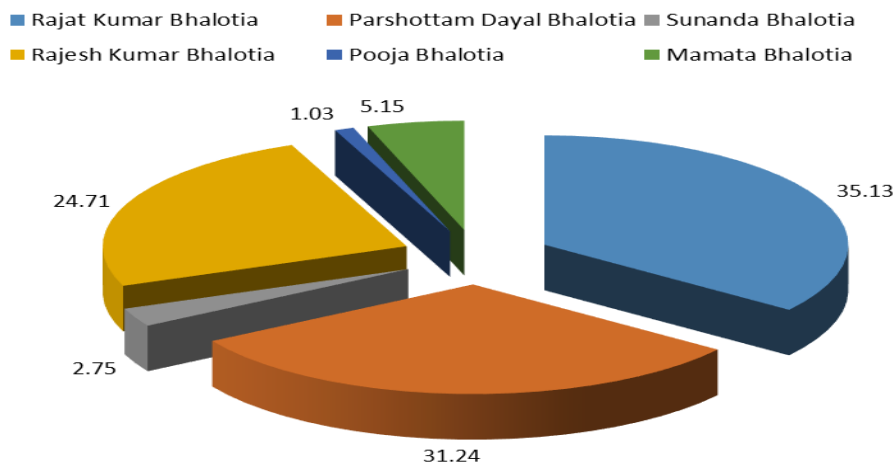
U24290DL2010PLC202821	WONDER CHEMICALS AND COATINGS LIMITED	18/05/2010	-
U74899DL1995PTC071009	WONDER HYGIENE PRODUCTS PVT LTD	21/07/1995	-
Name : Mr. Parshottam Dayal Bhalotia			
Designation : Director			
Address : 112, Tarun Enclave Pitam Pura, New Delhi – 110034, India			
Date of Appointment : 17.12.2012			
DIN No.: 03041345			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U24290DL2010PLC202821	WONDER CHEMICALS AND COATINGS LIMITED	18/05/2010	-

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares	%age
Rajat Kumar Bhalotia	102350	35.13
Parshottam Dayal Bhalotia	91010	31.24
Sunanda Bhalotia	8000	2.75
Rajesh Kumar Bhalotia	72000	24.71
Pooja Bhalotia	3000	1.03
Mamata Bhalotia	15000	5.15
Total	291360	100.00

Share holding pattern



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Equity Share Break up (Percentage of Total Equity)

As on 26.09.2017

Category	Percentage
Promoter – (Individual/ Hindu Undivided Family – Indian)	66.36
Public – (Individual/ Hindu Undivided Family – Indian)	33.64
Total	100.00

BUSINESS DETAILS

Line of Business :	The Subject is engaged in the business of Manufacturing of pharmaceuticals, cosmetics and detergent (Including Job Work Recd). (Registered activity)
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Divulged
Imports :	Not Divulged
Terms :	Not Divulged

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 :	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	

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Bankers :	Bank Name	ICICI Bank Limited	
	Branch	Land Mark Race Course Circle, Alkapuri, Vadodara – 390015, Gujarat, India	
	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	31.03.2016 (INR in Million)	31.03.2015 (INR in Million)
	Long-term Borrowings		
	Term loans from banks	106.114	99.299
	Working capital loans from banks	98.796	106.187
	Total	204.910	205.486
Financial Institutions :	Hero Fincorp Limited, 34, Community Centre, Basant Lokvasant Vihar, New Delhi – 110057, India		
Auditors :			
Name :	Prem Kumar Gupta and Company Chartered Accountants		
Address :	22, Rabindra Sarani, 1 st Floor, Room No. FF/2E, Kolkata, West Bengal, India		
Tel No.:	91-33-32526433		
Mobile No.:	91-9331194072		
PAN N Income-tax PAN of auditor or auditor's firm :	AAAAA2222A		
Memberships :	Not Available		
Collaborators :	Not Available		
Associates/Subsidiaries :	Not Available		

CAPITAL STRUCTURE

As on 26.09.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
300000	Equity Shares	INR 100/- each	INR 30.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
291360	Equity Shares	INR 100/- each	INR 29.136 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2016	31.03.2015	31.03.2014
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	29.136	29.136	29.136
(b) Reserves & Surplus	70.387	57.921	50.268
(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)	99.523	87.057	79.404
(3) Non-Current Liabilities			
(a) long-term borrowings	238.110	211.281	24.000
(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)	238.110	211.281	24.000
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	205.490	195.188	132.646
(c) Other current liabilities	9.604	3.840	0.060
(d) Short-term provisions	3.193	2.097	0.280
Total Current Liabilities (4)	218.287	201.125	132.986
TOTAL	555.920	499.463	236.390
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	179.993	126.205	61.417
(ii) Intangible Assets	0.181	0.092	0.000
(iii) Capital work-in-progress	2.379	2.379	2.379
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.302	7.117	5.837
(c) Deferred tax assets (net)	0.000	0.000	0.000

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(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	182.855	135.793	69.633
(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	138.667	239.574	90.403
(c) Trade receivables	194.058	59.214	50.889
(d) Cash and cash equivalents	10.594	16.106	3.504
(e) Short-term loans and advances	29.443	48.472	21.646
(f) Other current assets	0.303	0.304	0.315
Total Current Assets	373.065	363.670	166.757
TOTAL	555.920	499.463	236.390

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2016	31.03.2015	31.03.2014
	SALES			
	Income	1679.333	1156.787	58.838
	Other Income	10.114	9.711	1.308
	TOTAL	1689.447	1166.498	60.146
Less	EXPENSES			
	Cost of Materials Consumed	0.000	0.000	134.906
	Purchases of Stock-in-Trade	1325.942	1171.193	0.000
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	100.907	(149.171)	(90.403)
	Employees benefits expense	44.047	22.822	0.346
	Expenditure on production, transportation and other expenditure pertaining to exploration and production activities	0.000	0.000	4.237
	Other expenses	150.484	73.043	4.106
	TOTAL	1621.380	1117.887	53.192
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	68.067	48.611	6.954
Less	FINANCIAL EXPENSES	25.840	15.295	0.328
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	42.227	33.316	6.626

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Less/ Add	DEPRECIATION/ AMORTISATION	26.568	23.846	3.901
	PROFIT/ (LOSS) BEFORE TAX	15.659	9.470	2.725
Less	TAX	0.000	0.000	0.279
	PROFIT/ (LOSS) AFTER TAX	15.659	9.470	2.446
	Earnings / (Loss) Per Share (INR)	42.79	26.27	0.00

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2016	31.03.2015	31.03.2014
Current Maturities of Long term debt	NA	NA	NA
Net cash flows from (used in) operations	15.659	9.470	2.725
Net cash flows from (used in) operating activities	15.659	9.470	2.725

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2016	31.03.2015	31.03.2014
Average Collection Days (Sundry Debtors / Income * 365 Days)	42.18	18.68	315.69
Account Receivables Turnover (Income / Sundry Debtors)	8.65	19.54	1.16
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	56.57	60.83	358.89
Inventory Turnover (Operating Income / Inventories)	0.49	0.20	0.08
Asset Turnover (Operating Income / Net Fixed Assets)	0.37	0.38	0.11

LEVERAGE RATIOS

PARTICULARS	31.03.2016	31.03.2015	31.03.2014
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Debt Ratio (Borrowing + Current Liabilities) / Total Assets)	0.82	0.83	0.66
Debt Equity Ratio (Total Liability / Networth)	2.39	2.43	0.30
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.19	2.31	1.67
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.83	1.48	0.80
Interest Coverage Ratio (PBIT / Financial Charges)	2.63	3.18	21.20

PROFITABILITY RATIOS

PARTICULARS		31.03.2016	31.03.2015	31.03.2014
Net Profit Margin ((PAT / Sales) * 100)	%	0.93	0.82	4.16
Return on Total Assets ((PAT / Total Assets) * 100)	%	2.82	1.90	1.03
Return on Investment (ROI) ((PAT / Networth) * 100)	%	15.73	10.88	3.08

SOLVENCY RATIOS

PARTICULARS		31.03.2016	31.03.2015	31.03.2014
Current Ratio (Current Assets / Current Liabilities)		1.71	1.81	1.25
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.07	0.62	0.57
G-Score Ratio Financial (Networth / Total Assets)		0.18	0.17	0.34
G-Score Ratio Debt (Debts / Equity Capital)		8.17	7.25	0.82
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.71	1.81	1.25

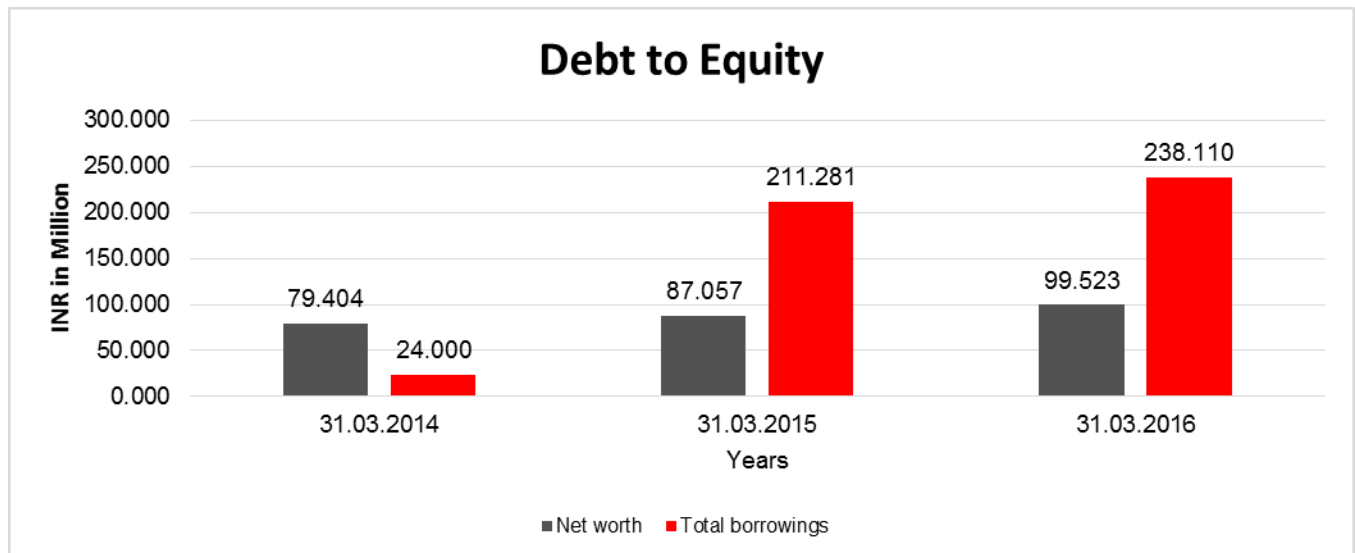
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Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

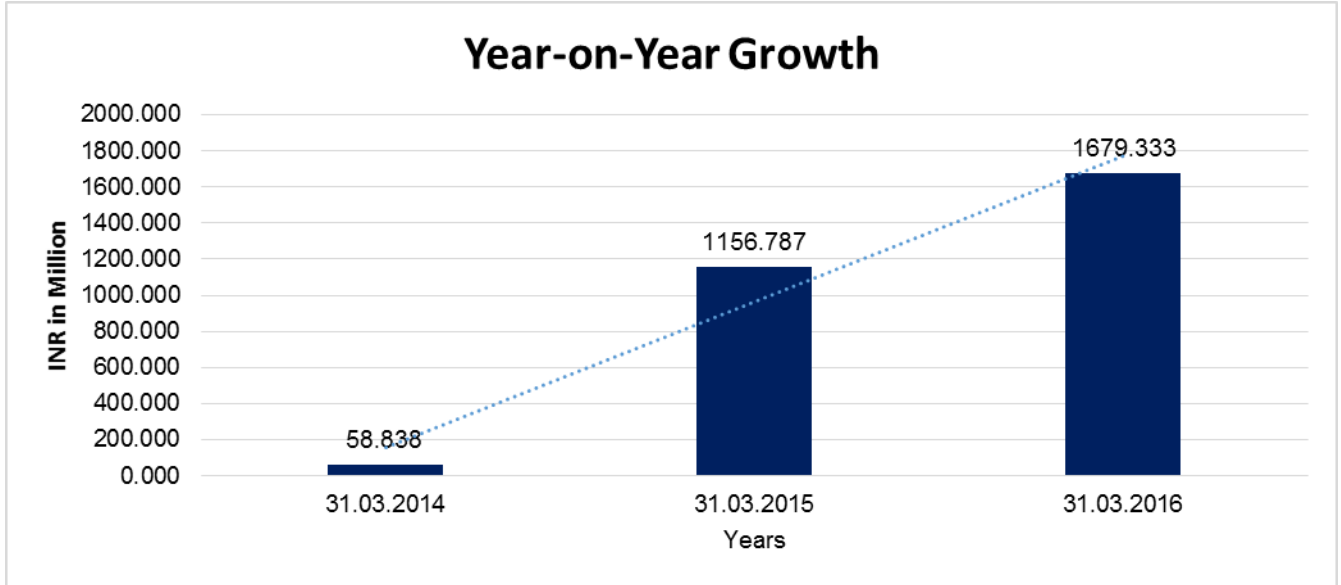
Particular	31.03.2014	31.03.2015	31.03.2016
	INR In Million	INR In Million	INR In Million
Share Capital	29.136	29.136	29.136
Reserves & Surplus	50.268	57.921	70.387
Share Application money pending allotment	0.000	0.000	0.000
Net worth	79.404	87.057	99.523
Long Term borrowings	24.000	211.281	238.110
Short Term borrowings	0.000	0.000	0.000
Total borrowings	24.000	211.281	238.110
Debt/Equity ratio	0.302	2.427	2.393



YEAR-ON-YEAR GROWTH

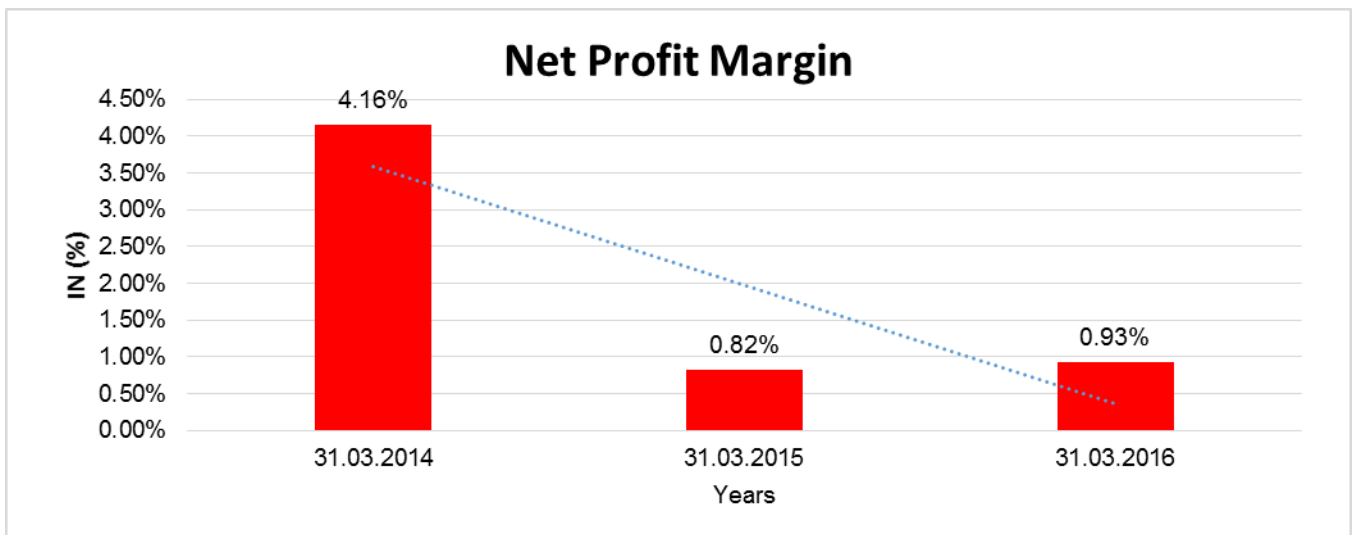
Year on Year Growth	31.03.2014	31.03.2015	31.03.2016
	INR In Million	INR In Million	INR In Million
Sales	58.838	1156.787	1679.333
		1,866.054	45.172

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NET PROFIT MARGIN

Net Profit Margin	31.03.2014	31.03.2015	31.03.2016
	INR In Million	INR In Million	INR In Million
Sales	58.838	1156.787	1679.333
Profit	2.446	9.470	15.659
	4.16%	0.82%	0.93%



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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	No
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	No
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

CORPORATE INFORMATION:

The Company has been into the business of manufacturing of pharmaceuticals, cosmetics and detergent products having its principal place of business is 22, Rabindra Sarani, 1 Floor, Room No. POE, Kolkata-700073.

UNSECURED LOAN

Unsecured Loan	31.03.2016 (INR in Million)	31.03.2015 (INR in Million)
Long-term Borrowings		
Other loans and advances, others	33.200	5.795
Total	33.200	5.795

INDEX OF CHARGES:

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G22 8885 31	1000 6086 1	HERO FINCORP LIMITED	26/10/2 016	-	-	8723000.0	34, COMMUNITY CENTRE, BASANT LOKVASANT VIHARNEW DELHIDe110057IN
2	G15 3548 06	1000 5451 7	HERO FINCORP LIMITED	30/01/2 016	-	-	15000000.0	34, COMMUNITY CENTRE, BASANT LOKVASANT VIHARNEW DELHIDe110057IN
3	C41 8076 45	1054 5865	RELIANC E CAPITAL LTD	29/11/2 014	-	-	19160000.0	"H" BLOCK 1ST FLOORDhirubhai Ambani Knowledge City, KoparkhairneNavi MumbaiMH400710IN
4	G12 8922 46	1047 0368	ICICI BANK LIMITED	28/12/2 013	12/08/2 016	-	201000000.0	LANDMARKRACE COURCE CIRCLEALKAPURIBARODA Gu390015IN
5	B454 1537 9	1023 5067	Bank of India	28/07/2 010	-	20/07/2 012	31000000.0	Mandvi Branch , Kanmoor House,281/287 Narsi Natha Street ,MumbaiMH400009IN
6	B454 1634 4	1023 5066	Bank of India	28/07/2 010	-	20/07/2 012	31000000.0	Mandvi Branch , Kanmoor House,281/287 Narsi Natha Street ,MumbaiMH400009IN

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FIXED ASSETS

- Land
- Buildings
- Other building
- Furniture and fixtures
- Office equipment
- Computer equipments

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 69.05
UK Pound	1	INR 90.30
Euro	1	INR 80.54

INFORMATION DETAILS

Information Gathered by :	KMN
Analysis Done by :	VRS
Report Prepared by :	KJL

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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