

MIRA INFORM REPORT

Report No. :	537200
Report Date :	01.11.2018

IDENTIFICATION DETAILS

Name :	EAST INDIA PHARMACEUTICAL WORKS LIMITED
Registered Office :	6, Little Russell Street, Nandalal Bose Sarani, Kolkata – 700071, West Bengal
Tel. No.:	91-33-22873004/07/09/3041/22830709
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	27.04.1936
Capital Investment / Paid-up Capital :	INR 66.745 Million
CIN No.: [Company Identification No.]	U24231WB1936PLC008598
PAN No.: [Permanent Account No.]	AAACE5779P
GSTN : [Goods & Service Tax Registration No.]	19AAACE5779P1ZS
Legal Form :	A Closely Held Public Limited Liability Company
Line of Business :	Manufacture of bulk drugs, Manufacture and sale of formulations and Trading Activities. (Registered Activity and also Confirmed by management)
No. of Employees :	1400 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :	A
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Credit Rating	Explanation	Rating Comments
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A	Acceptable Risk	Business dealings permissible with moderate risk of default
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Maximum Credit Limit :	USD 1200000
Status :	Good
Payment Behaviour :	Regular
Litigation :	Clear
Comments :	<p>Subject is a well-established company incorporated in the year 1936 and it is having fine track.</p> <p>It is involved in the manufacturing and marketing of formulations. EIPWL also products active pharmaceutical ingredient (API) for two of its key products- enteroquinol and tonoferon-while APIs for other formulation are products from other manufacturers.</p> <p>For the financial year 2017, the company has increased its revenue from operations as compared to previous year and maintained average profitability margin of 1.26%.</p> <p>Rating takes into consideration sound financial profile of the company marked by healthy networth base and average debt balance sheet.</p> <p>Further, rating also draws comfort from established presence in the domestic pharmaceutical market demonstrated by the popularity of its key products.</p> <p>Business is active. Payment seems to be regular.</p> <p>In view of the 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 (30.06.2017)	Current Rating (30.09.2017)
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

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 01.11.2018

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. Tarun Kumar
Designation :	Assistant Manager
Contact No.:	91-33-22873007
Date :	29.10.2018

LOCATIONS

Registered Office :	6, Little Russell Street, Nandalal Bose Sarani, Kolkata – 700071, West Bengal, India
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Tel. No.:	91-33-22873004/07/09/3041/22830709
Fax No.:	91-33-22873852 / 22874289
E-Mail :	eastindia@eastindiapharma.org
Website :	http://www.eastindiapharma.org
Factory 1 :	119, Biren Roy Road (West) , Kolkata – 700061, West Bengal, India
Tel. No.:	91-33-24933135 / 3284/ 3384/3435/4283/6897
Fax No.:	91-33-24937274
E-Mail :	eisf@eastindiapharma.org office@eastindiapharma.org
Factory 2 :	Waria Road, Raturia, Durgapur – 71321, West Bengal, India
Tel. No.:	91-343-255 5813 / 6177
Fax No.:	91-343-2555813
E-Mail :	eipwl_durgapur@eastindiapharma.org
Training Centre :	102, Shyama Prosad Mukherjee Road, Kolkata – 700026, West Bengal, India
Tel. No.:	91-33-24552490
Sales Office :	Located At : <ul style="list-style-type: none"> • Kolkata • Siliguri • Cuttack • Mumbai • Pune • Baroda • Guwahati • Chennai • Ernakulam • Jabalpur • Hyderabad • Bangalore • Lucknow • Delhi • Ambala • Patna • Jaipur

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Amit Kumar Sen
Designation :	Managing Director

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Address :	63, Jodhpur Park, Kolkata – 700068, West Bengal, India		
Date of Birth/Age :	06.04.1943		
Qualification :	Graduate		
Date of Appointment :	01.08.2015		
PAN No.:	AIRPS4157K		
DIN No.:	00032823		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U74140WB1940PTC009964	A K SEN & CO PVT LTD	01/06/1985	-
U51909WB1991PLC053360	ADEIQ INTERNATIONAL LTD	11/10/1991	-
U85110WB1993PTC058605	QASAR HEALTHCARE PRIVATE LIMITED	20/04/1993	-
U51109WB2000PTC090913	MAPP CONSULTANTS PRIVATE LIMITED	12/01/2000	-
U91990WB2001NPL093699	ASSOCIATION FOR SOCIAL & ENVIRONMENTAL DEVELOPMENT	04/10/2001	-
Name : Mr. Probir Roy			
Designation : Director			
Address : 10, Sourin Roy Road, Behala, Kolkata – 700034, West Bengal, India			
Date of Birth/Age : 19.04.1944			
Date of Appointment : 25.07.2005			
PAN No.: ADIPR3014L			
DIN No.: 00033045			
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
L65990WB1913PLC218486	INDUSTRIAL AND PRUDENTIAL INVESTMENT COMPANY LIMITED	15/12/2017	-
L20211WB1957PLC023493	SARDA PLYWOOD INDUSTRIES LTD	23/09/2011	-
U15419WB1986PLC040729	KEVENTER AGRO LTD.	16/05/2005	-
U15209WB1991PLC051980	METRO DAIRY LTD	17/09/2015	-
Name : Mr. Ranabir Mukherjee			
Designation : Director			
Address : 16/2Q, Dover Lane, Kolkata – 700029, West Bengal, India			
Date of Birth/Age : 03.12.1928			
Date of Appointment : 23.08.1991			
PAN No.: ADYPM0035G			
DIN No.: 00042992			
Name : Mr. Dilip Samadar			
Designation : Director			
Address : FE-248, Sector III, Salt Lake City, Kolkata – 700091, West Bengal, India			
Date of Birth/Age : 16.03.1937			

Qualification :	CA, B.A(ECON)		
Date of Appointment :	22.07.2012		
PAN No.:	ATJPS8833M		
DIN No.:	00174153		
Name :	Mr. Tapas Roychaudhury		
Designation :	Director		
Address :	80, Jatin Das Road, Flat No 2A, Sarat Bose Road, Kolkata 700029, West Bengal, India		
Date of Birth/Age :	16.12.1949		
Qualification :	Graduate		
Date of Appointment :	16.09.2015		
PAN No.:	ADGPR4088Q		
DIN No.:	00711365		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U85110WB1989PTC047659	CARDIAC CARE PVT LTD	03/10/1989	-
U91990WB1907GAP001754	THE BENGAL CLUB LTD	15/01/2011	-
Name :	Suman Kumar Mukerjee		
Designation :	Director		
Address :	CJ – 34, Sector III, Salt Lake City, Kolkata – 700091, West Bengal, India		
Date of Birth/Age :	02.18.1949		
Qualification :	M.A., Ph.D		
Date of Appointment :	04.08.2011		
PAN No.:	AEIPM5222L		
DIN No.:	01262841		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
L51909WB1947PLC014515	JARDINE HENDERSON LIMITED	24/07/2014	-
U74140WB2005PLC106083	S JAYKISHAN CONSULTING LIMITED	16/03/2006	-
Name :	Mr. Debarshi Duttagupta		
Designation :	Managing Director		
Address :	Flat No. 15, Block 2 28/1A, Gariahat Sarat Bose Road, Kolkata – 700029, West Bengal, India		
Date of Birth/Age :	09.10.1976		
Qualification :	Graduate		
Date of Appointment :	01.09.2015		
PAN No.:	AGJPD5429K		
DIN No.:	01515595		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date

U85110WB1993PTC058605	QASAR HEALTHCARE PRIVATE LIMITED	21/07/2007	-
Name :	Sukamal Chand Basu		
Designation :	Director		
Address :	DL-126/6, Sector-II, Salt Lake City, Kolakata – 700091, West Bengal, India		
Date of Birth/Age :	15.12.1946		
Qualification :	Graduate		
Date of Appointment :	22.06.2010		
PAN No.:	ADYPB2079B		
DIN No.:	01735626		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
L63030MH1950GOI008033	SHIPPING CORPORATION OF INDIA LIMITED	26/09/2016	-
U74140WB1986PTC041200	DAWN CONSULTANCY PVT LTD	29/09/2016	-
U67190WB2007PTC116496	PADMASHRI FINANCIAL SOLUTIONS PRIVATE LIMITED	07/12/2015	-
U80220WB2010PTC151243	RIVERSIDE MANAGEMENT ACADEMY PRIVATE LIMITED	01/06/2013	-
Name :	Mr. Abhijeet Banerjee		
Designation :	Director		
Address :	63, Jodhpur Park, Kolkata – 700068, West Bengal, India		
Date of Birth/Age :	17.10.1969		
Qualification :	Graduate		
Date of Appointment :	27.06.2013		
PAN No.:	AECPB6291E		
DIN No.:	02940563		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U85100WB2009PTC132578	ASHOK NURSING HOME & HEALTHCARE PRIVATE LIMITED	11/02/2010	-
U93020WB2010PTC144631	ASHOK LABORATORY CLINICAL TESTING CENTRE PRIVATE LIMITED	29/03/2010	-
U85191WB2011PTC160599	ASHOK AYURVEDA PRIVATE LIMITED	10/03/2011	-
Name :	Mr. Himadri Sengupta		
Designation :	Director		
Address :	D-615A, Lake Gardens, Kolkata – 700045, West Bengal, India		
Date of Birth/Age :	20.11.1951		
Date of Appointment :	25.06.2010		
DIN No.:	03208107		
Name :	Chira Ranjan Addy		

Designation :	Director
Address :	3, Peary Mohan Roy Road, Alipore, Kolkata – 700027, West Bengal, India
Date of Birth/Age :	04.09.1937
Date of Appointment :	27.06.2013
DIN No.:	06606168

KEY EXECUTIVES

Name :	Mr. Debashis Patra
Designation :	Company Secretary
Address :	6/1/2, Chandrashekhar Roy Road, P.O.Garifa, Naihati, North 24 Parganas, Kolkata – 743166, West Bengal, India
Date of Appointment :	01.04.2018
PAN No.:	COYPP9887C
Name :	Mr. Tarun Kumar
Designation :	Assistant Manager

SHAREHOLDING PATTERN

AS ON 31.03.2016

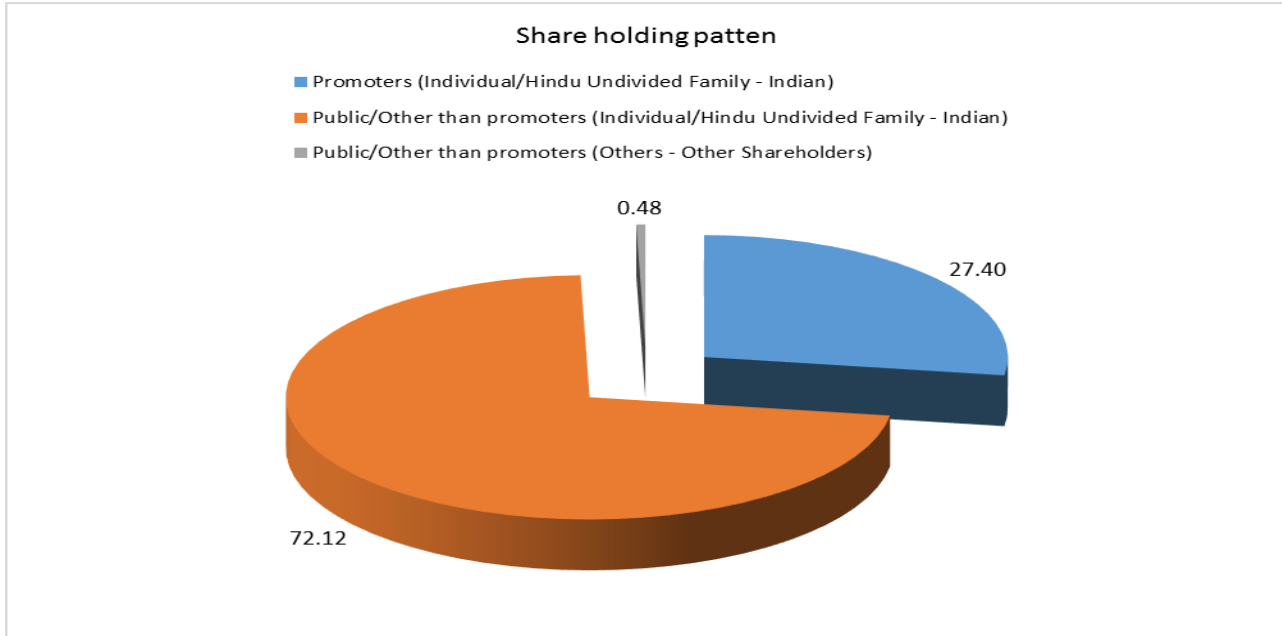
SHAREHOLDER DETAILS FILE ATTACHED

Equity Share Break up (Percentage of Total Equity)

AS ON 16.09.2016

Category	Percentage
Promoters (Individual/Hindu Undivided Family - Indian)	27.40
Public/Other than promoters (Individual/Hindu Undivided Family - Indian)	72.12
Public/Other than promoters (Others - Other Shareholders)	0.48
Total	100.00

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BUSINESS DETAILS

Line of Business :	Manufacture of bulk drugs, Manufacture and sale of formulations and Trading Activities. (Registered Activity and also Confirmed by management)	
Products :	Description products / services	ITC Code No
	Manufacture of bulk drugs, Manufacture and sale of formulations and Trading Activities	304, 304.1
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Products : Finished Goods	
	Countries : Africa	
Imports :	Products : Raw Material	
	Countries : Japan	
Terms :	Selling : L/C	
	Purchasing : L/C	

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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 :	Manufacturers		
	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
Remark:	--		
No. of Employees :	1400 (Approximately)		
Bankers :	Banker Name	United Bank of India	
	Branch Address	Hazra Road Branch, 53, Shyama Prasad Mukherjee Road, Kolkata – 700026, West Bengal, India	
	Person Name (With Designation)	--	
	Contact Number	91-33-24754768 (Ringing)	
	Name of Account Holder	--	
	Account Number	--	
	Account Since (Date/Year of Account Opening)	--	
	Average Balance Maintained (If Possible)	--	
	Credit Facilities Enjoyed (If any)	--	
	Account Operation	--	
Remarks (If any)	--		
Facilities :	SECURED LOAN	As on 31.03.2017	As on 31.03.2016
	LONG TERM BORROWING		
	Rupee term loans from banks	22.491	18.014

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	Other loans and advances	1.866	0.000
	SHORT TERM BORROWING		
	Working capital loans from banks	291.408	245.354
	Total	315.765	263.368

Auditors :	
Name :	APS Associates Chartered Accountants
Address :	3-C, Madan Street, 1 st Floor , Kolkata – 700072, West Bengal, India
Income-tax PAN of auditor or auditor's firm :	AADFA8794N
Memberships :	Not Available
Collaborators :	Not Available
Subsidiary Company :	Qasar Healthcare Private Limited, India (CIN No.:U85110WB1993PTC058605)

CAPITAL STRUCTURE

AS ON 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
10000000	Equity Shares	INR 10/- each	INR 100.000 Million

Issued, Capital:

No. of Shares	Type	Value	Amount
6675543	Equity Shares	INR 10/- each	INR 66.755 Million

Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
6674858	Equity Shares	INR 10/- each	INR 66.749 Million

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FINANCIAL DATA

[all figures are in Indian Rupees Millions]

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	66.745	66.745	66.745
(b) Reserves & Surplus	358.516	339.526	311.355
(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)	425.261	406.271	378.100
(3) Non-Current Liabilities			
(a) long-term borrowings	24.357	18.014	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	47.299	45.661	44.640
Total Non-current Liabilities (3)	71.656	63.675	44.640
(4) Current Liabilities			
(a) Short term borrowings	291.408	245.354	220.653
(b) Trade payables	243.454	275.021	265.933
(c) Other current liabilities	230.967	206.127	171.447
(d) Short-term provisions	8.972	21.509	18.966
Total Current Liabilities (4)	774.801	748.011	676.999
TOTAL	1271.718	1217.957	1099.739
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	104.592	95.526	101.139
(ii) Intangible Assets	1.611	2.288	3.251
(iii) Capital work-in-progress	81.400	62.714	4.422
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.100	0.100	0.100
(c) Deferred tax assets (net)	32.932	31.499	30.831
(d) Long-term Loan and Advances	9.539	18.007	6.233
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	230.174	210.134	145.976

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	229.967	217.703	212.784
(c) Trade receivables	560.257	584.374	561.688
(d) Cash and cash equivalents	202.320	152.752	126.960
(e) Short-term loans and advances	47.000	50.995	50.331
(f) Other current assets	2.000	1.999	2.000
Total Current Assets	1041.544	1007.823	953.763
TOTAL	1271.718	1217.957	1099.739

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	1501.524	1487.287	1377.502
	Other Income	0.981	0.865	8.721
	TOTAL	1502.505	1488.152	1386.223
Less	EXPENSES			
	Cost of Materials Consumed	433.170	449.909	451.279
	Purchases of Stock-in-Trade	14.236	7.494	4.065
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(13.112)	(1.684)	(15.223)
	Employees benefits expense	502.397	462.610	428.189
	Other expenses	476.996	456.550	420.344
	TOTAL	1413.687	1374.879	1288.654
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	88.818	113.273	97.569
Less	FINANCIAL EXPENSES	48.540	49.921	40.105
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	40.278	63.352	57.464
Less/ Add	DEPRECIATION/ AMORTISATION	14.732	14.359	16.334
	PROFIT/ (LOSS) BEFORE TAX	25.546	48.993	41.130
Less	TAX	6.554	12.789	23.837
	PROFIT/ (LOSS) AFTER TAX	18.992	36.204	17.293
	Earnings / (Loss) Per Share (INR)	2.85	5.42	2.59

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Particulars			31.03.2018
Sales Turnover (Approximately)			16.400
			(Due to business growth)

Expected Sales (2018-2019) : INR 18.000 Million (Due to business growth)

The above information has been parted by Mr. Tarun Kumar (Assistant Manager)

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2017	31.03.2016	31.03.2015
Current Maturities of Long term debt	14.180	12.818	1.694
Cash generated from operations	59.582	56.213	57.062
Net cash flows from (used in) operations	93.250	95.163	64.325

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	136.19	143.41	148.83
Account Receivables Turnover (Income / Sundry Debtors)	2.68	2.55	2.45
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	198.61	219.46	213.17
Inventory Turnover (Operating Income / Inventories)	0.39	0.52	0.46
Asset Turnover (Operating Income / Net Fixed Assets)	0.47	0.71	0.90

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio	0.64	0.64	0.62

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((Borrowing + Current Liabilities) / Total Assets)			
Debt Equity Ratio (Total Liability / Networth)	0.78	0.68	0.59
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.82	1.84	1.79
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.44	0.40	0.29
Interest Coverage Ratio (PBIT / Financial Charges)	1.83	2.27	2.43

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
PAT to sales Income ((PAT / sales) * 100)	%	1.26	2.43	1.26
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.49	2.97	1.57
Return on Investment (ROI) ((PAT / Networth) * 100)	%	4.47	8.91	4.57

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.34	1.35	1.41
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		1.05	1.06	1.09
G-Score Ratio Financial (Networth / Total Assets)		0.33	0.33	0.34
G-Score Ratio Debt (Debts / Equity Capital)		4.94	4.14	3.33
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.34	1.35	1.41

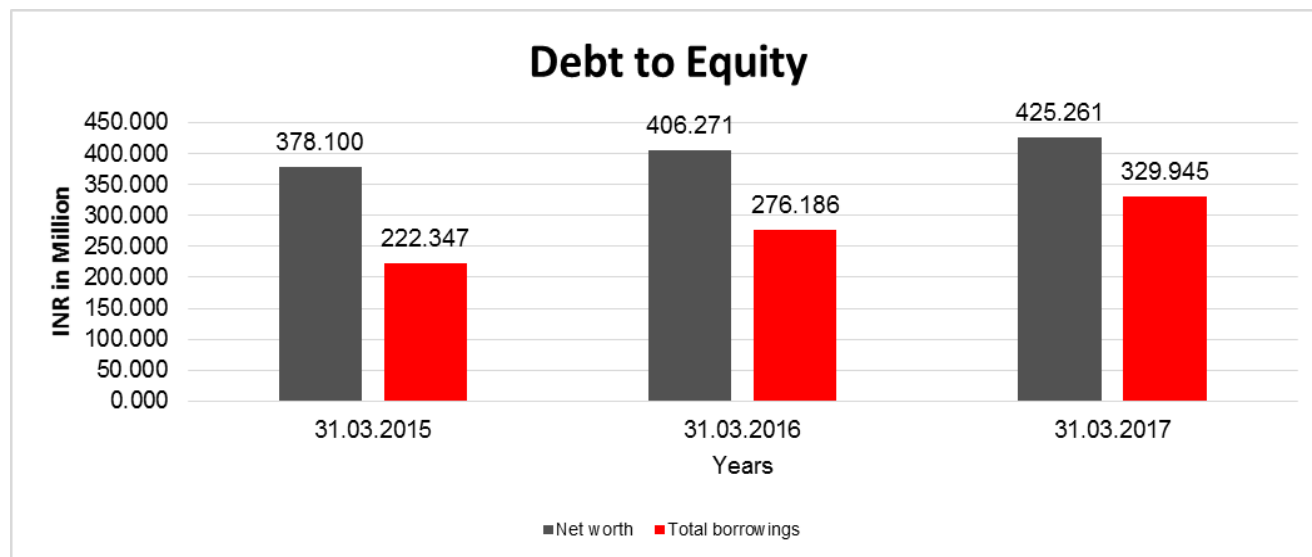
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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FINANCIAL ANALYSIS
[all figures are in Indian Rupees Millions]

DEBT EQUITY RATIO

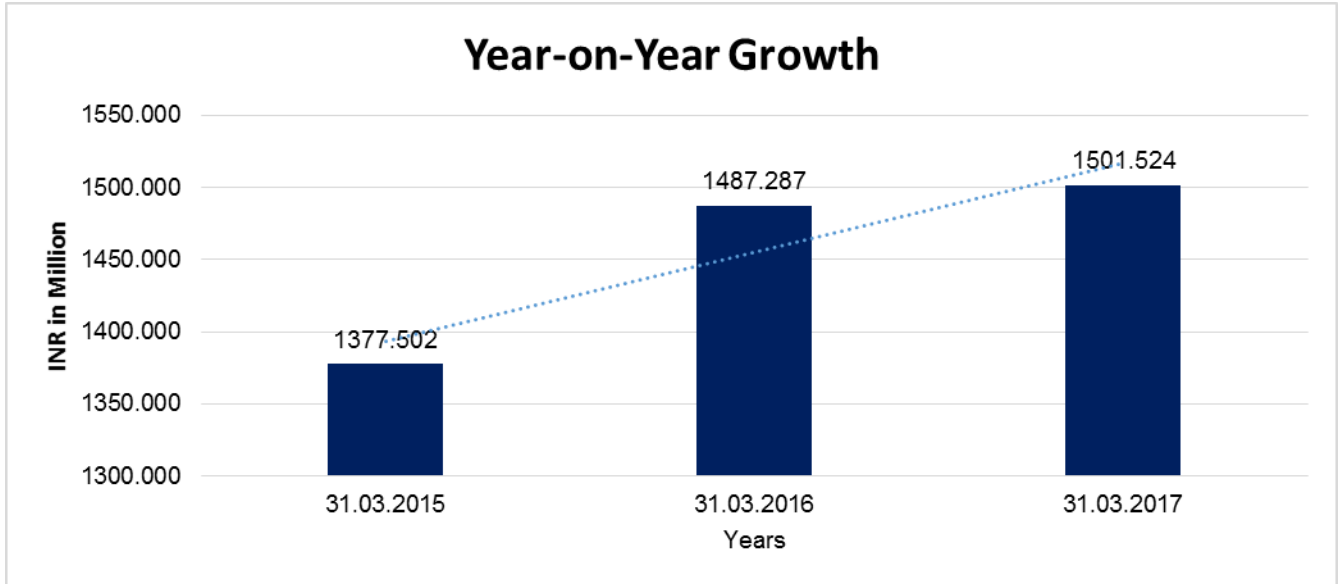
Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	66.745	66.745	66.745
Reserves & Surplus	311.355	339.526	358.516
Net worth	378.100	406.271	425.261
long-term borrowings	0.000	18.014	24.357
Short term borrowings	220.653	245.354	291.408
Current Maturities of Long term debt	1.694	12.818	14.180
Total borrowings	222.347	276.186	329.945
Debt/Equity ratio	0.588	0.680	0.776



YEAR-ON-YEAR GROWTH

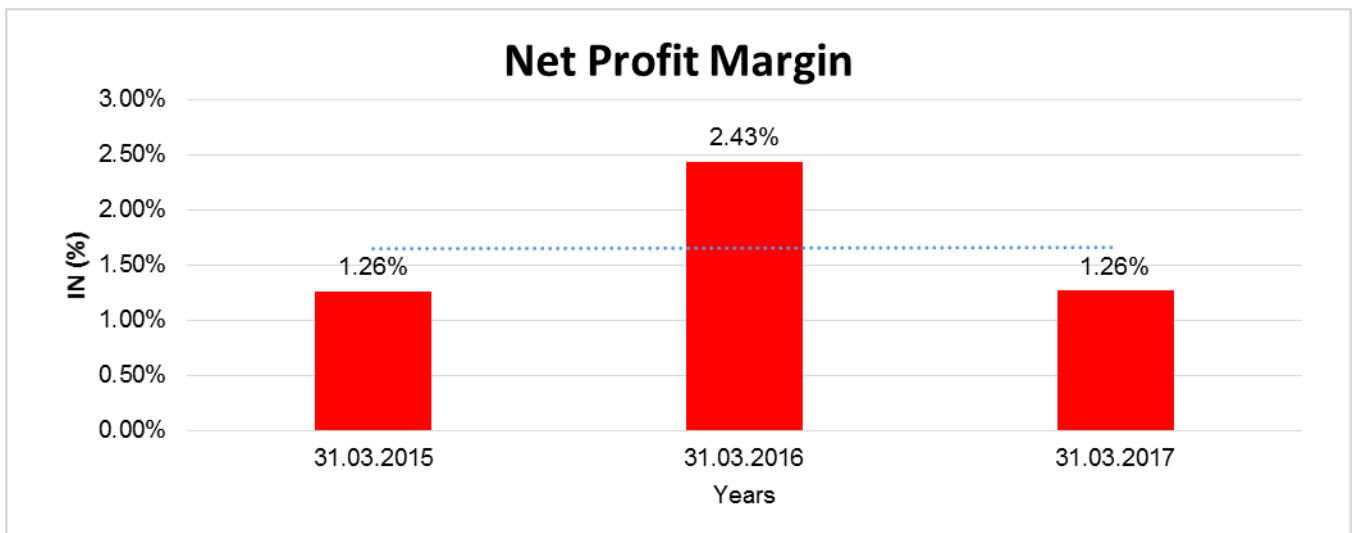
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	1377.502	1487.287	1501.524
		7.970	0.957

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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	1377.502	1487.287	1501.524
Profit	17.293	36.204	18.992
	1.26%	2.43%	1.26%



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ABRIDGED BALANCE SHEET (CONSOLIDATED)

SOURCES OF FUNDS	31.03.2017	31.03.2016	31.03.2015
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	66.745	66.745	66.745
(b) Reserves & Surplus	349.371	330.400	302.268
(c) Money received against share warrants	0.000	0.000	0.000
(2) Minority Interest	(0.045)	(0.045)	(0.045)
(2) Share Application money pending allotment	0.000	0.000	0.000
Total Shareholders' Funds (1) + (2)	416.071	397.100	368.968
(3) Non-Current Liabilities			
(a) long-term borrowings	24.357	18.014	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	47.299	45.661	44.640
Total Non-current Liabilities (3)	71.656	63.675	44.640
(4) Current Liabilities			
(a) Short term borrowings	291.408	245.354	220.653
(b) Trade payables	243.454	275.021	265.933
(c) Other current liabilities	230.969	206.129	171.450
(d) Short-term provisions	8.972	21.509	18.966
Total Current Liabilities (4)	774.803	748.013	677.002
TOTAL	1262.530	1208.788	1090.610
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	104.592	95.526	101.139
(ii) Intangible Assets	1.611	2.288	3.251
(iii) Capital work-in-progress	81.400	62.711	4.422
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	0.000	0.000	0.000
(c) Deferred tax assets (net)	32.932	31.499	30.831
(d) Long-term Loan and Advances	9.539	18.007	6.233
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	230.074	210.031	145.876
(2) Current assets			
(a) Current investments	0.000	0.000	0.000

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(b) Inventories	229.967	217.703	212.784
(c) Trade receivables	551.131	575.248	552.565
(d) Cash and cash equivalents	202.352	152.805	127.048
(e) Short-term loans and advances	47.006	51.001	50.337
(f) Other current assets	2.000	2.000	2.000
Total Current Assets	1032.456	998.757	944.734
TOTAL	1262.530	1208.788	1090.610

PROFIT & LOSS ACCOUNT (CONSOLIDATED)

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	1501.524	1487.287	1377.502
	Other Income	0.981	0.865	8.721
	TOTAL	1502.505	1488.152	1386.223
Less	EXPENSES			
	Cost of Materials Consumed	433.170	449.909	451.279
	Purchases of Stock-in-Trade	14.236	7.494	4.065
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(13.112)	(1.684)	(15.223)
	Employees benefits expense	502.397	462.609	428.190
	Other expenses	477.017	456.586	420.379
	TOTAL	1413.708	1374.914	1288.690
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	88.797	113.238	97.533
Less	FINANCIAL EXPENSES	48.540	49.922	40.105
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	40.257	63.316	57.428
Less/ Add	DEPRECIATION/ AMORTISATION	14.732	14.359	16.334
	PROFIT/ (LOSS) BEFORE TAX	25.525	48.957	41.094
Less	TAX	6.554	12.789	23.836
	PROFIT/ (LOSS) AFTER TAX	18.971	36.168	17.258
	Earnings / (Loss) Per Share (INR)	2.84	5.42	2.59

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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	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	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last four years	Yes
27	Reasons for variation <> 20%	Yes
28	Estimation for coming financial year	Yes
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	Litigations that the firm/promoter involved in	No
32	Market information	--
33	Payments terms	Yes
34	Negative Reporting by Auditors in the Annual Report	No

INDEX OF CHARGE

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	DATE OF SATISFACTION	AMOUNT	ADDRESS
1	Z00059268	80014904	UNITED BANK OF INDIA	18/05/2006	12/10/2006	-	169900000.0	53, SHYAMAPRASAD MUKHERJEE ROADKOLKATAWB700 026, INDIA
2	G28789394	80027112	UNITED BANK OF INDIA	11/11/1986	21/11/2016	-	483300000.0	HAZRA ROAD BRANCH53, SHYAMA PRASAD MUKHERJEE ROADKOLKATAWB700 026, INDIA

FIXED ASSETS:

- Land
- Building
- Machinery
- Plant and Equipment
- Office Equipment
- Furniture and Fixture
- Vehicles

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 73.76
UK Pound	1	INR 94.81
Euro	1	INR 83.70

INFORMATION DETAILS

Information Gathered by :	DOL
Analysis Done by :	PRY
Report Prepared by :	SUD

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SCORE FACTORS

DEMERIT POINTS	
--BANK CHARGES	YES
--LITIGATION	NO
--OTHER ADVERSE INFORMATION	NO
MERIT POINTS	
--SOLE DISTRIBUTORSHIP	NO
--EXPORT ACTIVITIES	YES
--AFFILIATION	YES
--LISTED	NO
--OTHER MERIT FACTORS	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)