

MIRA INFORM REPORT

Report No. :	537591
Report Date :	01.11.2018

IDENTIFICATION DETAILS

Name :	SHYAM LAL GOYAL TEXTILES PRIVATE LIMITED
Registered Office :	247, Gali Prajash, Behind Azad Market, Teliwara, New Delhi - 110006
Tel. No.:	91-9811082150 (Mr. Rajendra Kumar Goyal)
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	23.07.1999
CIN No.: [Company Identification No.]	U52322DL1999PTC100801
Capital Investment / Paid-up Capital :	INR 30.819 Million
PAN No.: [Permanent Account No.]	AADCS5793C
GSTN : [Goods & Service Tax Registration No.]	07AADCS5793C1Z9
Legal Form :	Private Limited Liability Company
Line of Business :	Trading of Clothes. (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 :	A
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Credit Rating	Explanation	Rating Comments
A	Acceptable Risk	Business dealings permissible with moderate risk of default

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Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 1999. It is a trader of clothes.</p> <p>As per the financials of FY 2018, the company has achieved revenue growth of 27.66% as compared to the previous year but has reported low profit margin of 0.42%.</p> <p>The satisfactory financial risk profile of the company is market by comfortable net worth base along with low debt balance sheet profile.</p> <p>Rating take into account the subject's long established track record of business operations along with extensive experience of its promoters.</p> <p>Payment seems to be slow but 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 (30.06.2018)	Current Rating (30.09.2018)
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 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 DENIED BY

Name :	Mr. Rajendra Kumar Goyal
Designation :	Director
Contact No.:	91-9811082150
Date :	31.10.2018

MANAGEMENT Non-Cooperative [Contact No.: 91-9810562096 (Mr. Sachin Goyal - DIRECTOR)]

LOCATIONS

Registered Office :	247, Gali Prajash, Behind Azad Market, Teliwara, New Delhi - 110006
Tel. No.:	91-11-65162701 / 02 / 03
Mobile No.:	91-9811082150 (Mr. Rajendra Kumar Goyal) 91-9810562096 (Mr. Sachin Goyal)
Fax No.:	Not Avilable
E-Mail :	slq.sachin@gmail.com

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Corporate Office :	B-149, DDA Shed, Okhla Phase II, New Delhi – 110020, India
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DIRECTORS

As on 31.03.2018

Name :	Mr. Rajender Kumar Goyal		
Designation :	Director		
Address :	C-640, New Friends Colony Okhla, Srinivaspuri, South Delhi, Delhi – 110065, India		
Date of Birth/Age :	04.04.1958		
Qualification :	Graduation		
Date of Appointment :	27.07.1999		
PAN No.:	AAKPG7962R		
DIN No.:	00094979		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U18101DL2005PTC142105	PARAG GARMENTS PRIVATE LIMITED	15/09/2006	-
U26960DL2007PTC168539	SLG JEWELLERS PRIVATE LIMITED	01/01/2016	-
U55101DL2008PTC175040	LOYAL HOTELS & RESORTS PRIVATE LIMITED	07/03/2008	-
U74899DL1979PTC009852	SERIES AUDIO SYSTEMS PVT LTD	02/07/2007	-
Name :	Mr. Suresh Chand Goyal		
Designation :	Director		
Address :	C-640, New Friends Colony Okhla, Srinivaspuri, South Delhi, Delhi – 110065, India		
Date of Birth/Age :	18.03.1954		
Qualification :	Graduation		
Date of Appointment :	27.07.1999		
PAN No.:	AAKPG7963Q		
DIN No.:	00095058		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U26960DL2007PTC168539	SLG JEWELLERS PRIVATE LIMITED	01/01/2016	-
U74899DL1979PTC009852	SERIES AUDIO SYSTEMS PVT LTD	02/07/2007	-
Name :	Mr. Sachin Goyal		
Designation :	Director		
Address :	C-640, New Friends Colony Okhla, Srinivaspuri, South Delhi, Delhi – 110065, India		
Date of Appointment :	26.09.2018		

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PAN No.:	AERPG7597P		
DIN No.:	00590763		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U17111DL1999PTC103028	SHYALGO TEXTILE PRIVATE LIMITED	15/08/2006	-
U18101DL2003PTC121687	SLG GLOBAL TEX PRIVATE LIMITED	01/01/2016	-
U18101DL2005PTC142105	PARAG GARMENTS PRIVATE LIMITED	15/09/2006	-

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

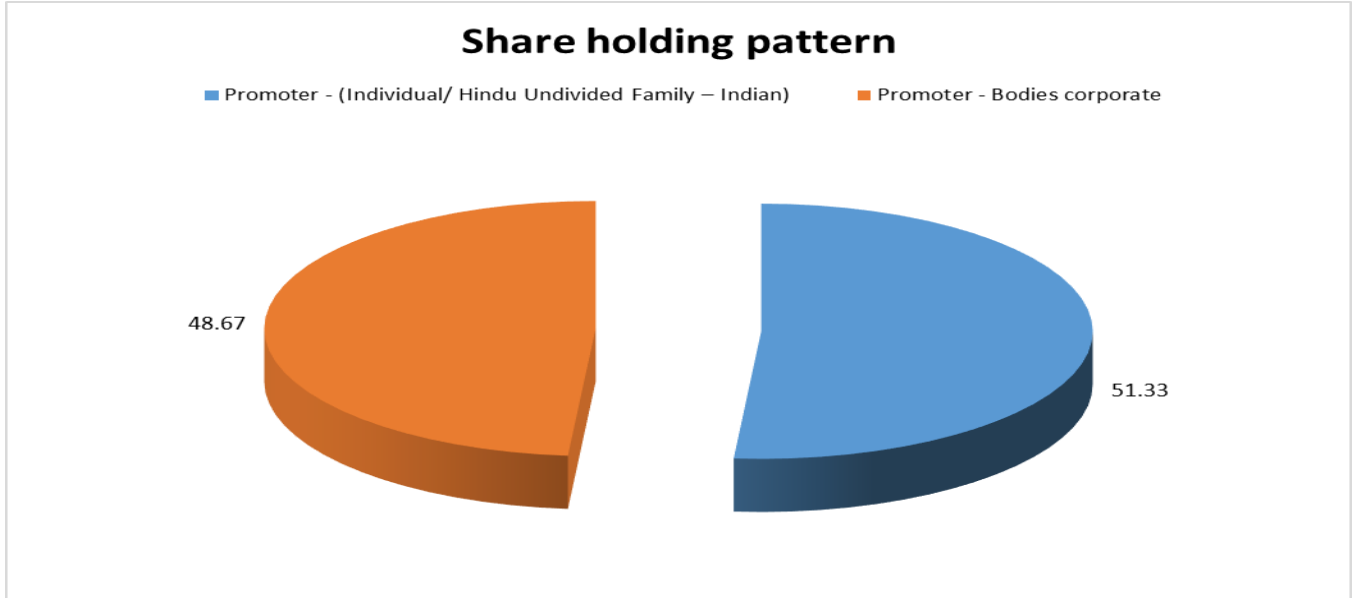
Names of Shareholders	No. of Shares
Suresh Chand Goyal	113100
Purshottam Das Goyal	120900
Rajender Kumar Goyal	170400
Nitin Goyal	289500
Shashank Goyal	322000
Pritesh Goyal	272500
Sachin Goyal	293500
Kotmak Commerce Private Limited	1500000
Total	3081900

Equity Share Break up (Percentage of Total Equity)

As on 29.09.2018

Category	Percentage
Promoter - (Individual/ Hindu Undivided Family – Indian)	51.33
Promoter - Bodies corporate	48.67
Total	100.00

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BUSINESS DETAILS

Line of Business :	Trading of Clothes. (Registered Activity)	
Products/ Services :	Item Code No.	Product/ Services Description
	62092000	Trading of Clothes
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 :	--

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	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		
Bankers :	Bank Name	Standard Chartered Bank	
	Branch	10, Parliament Street, New Delhi - 110001, 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	31.03.2018 (INR in Million)	31.03.2017 (INR in Million)
	Long-term Borrowings		
	Rupee term loans from others	0.448	11.692
	Short-term borrowings		
	Working capital loans from banks	106.323	62.054
	Total	106.771	73.746
Auditors :			
Name :	K.S Choudhary and Company Chartered Accountants		
Address :	212, M.J.Shopping Centre, 3 Veer Savarkar Block , Shakarpur, Delhi -110092, India		
Income-tax PAN of auditor	AAAFK7951J		

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or auditor's firm :	
Membership number of auditor :	086854
Memberships :	Not Available
Collaborators :	Not Available
Other Related Party :	<ul style="list-style-type: none"> • Nitin Expo Fab • Nitin Goyal HUF • Pritesh Expo FAB • Series Audio System Private Limited • Shashank Expo Fab • Shashank Goyal HUF • Shaurya Global HUF

CAPITAL STRUCTURE

As on 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
3100000	Equity Shares	INR 10/- each	INR 31.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
3081900	Equity Shares	INR 10/- each	INR 30.819 Million

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018	31.03.2017	31.03.2016
I. EQUITY AND LIABILITIES			
(1) Shareholders' Funds			
(a) Share Capital	30.819	30.819	15.819
(b) Reserves & Surplus	110.334	104.933	53.714
(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)	141.153	135.752	69.533
(3) Non-Current Liabilities			
(a) long-term borrowings	191.243	116.377	119.554
(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)	191.243	116.377	119.554
(4) Current Liabilities			
(a) Short term borrowings	106.323	62.054	102.037
(b) Trade payables	237.836	99.736	150.719
(c) Other current liabilities	0.924	1.291	1.048
(d) Short-term provisions	0.306	0.499	1.238
Total Current Liabilities (4)	345.389	163.580	255.042
TOTAL	677.785	415.709	444.129
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	3.421	4.267	3.772
(ii) Intangible Assets	0.000	0.000	0.000
(iii) Capital work-in-progress	3.744	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(b) Non-current Investments	6.330	6.330	6.330
(c) Deferred tax assets (net)	0.748	0.673	0.549
(d) Long-term Loan and Advances	0.970	1.002	1.371
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	15.213	12.272	12.022
(2) Current assets			

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(a) Current investments	0.000	0.000	0.000
(b) Inventories	58.024	15.777	9.841
(c) Trade receivables	598.060	381.268	414.032
(d) Cash and cash equivalents	6.355	6.278	6.924
(e) Short-term loans and advances	0.133	0.114	1.310
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	662.572	403.437	432.107
TOTAL	677.785	415.709	444.129

PROFIT & LOSS ACCOUNT

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
SALES			
Income	1278.765	1001.709	1606.001
Other Income	0.579	0.462	0.463
TOTAL	1279.344	1002.171	1606.464
Less EXPENSES			
Cost of Materials Consumed	0.000	0.000	0.000
Purchases of Stock-in-Trade	1244.903	932.770	1544.799
Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	(42.247)	(5.937)	(0.924)
Employees benefits expense	9.873	9.509	8.491
Other expenses	41.129	42.805	33.264
TOTAL	1253.658	979.147	1585.630
PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	25.686	23.024	20.834
Less FINANCIAL EXPENSES	16.776	16.910	16.219
PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	8.910	6.114	4.615
Less/ Add DEPRECIATION/ AMORTISATION	1.050	1.315	1.098
PROFIT/ (LOSS) BEFORE TAX	7.860	4.799	3.517
Less TAX	2.458	1.547	1.121
PROFIT/ (LOSS) AFTER TAX	5.402	3.252	2.396
Earnings / (Loss) Per Share (INR)	1.75	1.06	1.51

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CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	0.000	0.000	NA
Net cash flows from (used in) operations	(96.871)	(1.412)	31.579
Net cash flows from (used in) operating activities	(99.598)	(2.649)	30.376

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	170.71	138.93	94.10
Account Receivables Turnover (Income / Sundry Debtors)	2.14	2.63	3.88
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	69.73	39.03	35.61
Inventory Turnover (Operating Income / Inventories)	0.44	1.46	2.12
Asset Turnover (Operating Income / Net Fixed Assets)	3.58	5.40	5.52

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.79	0.67	0.84
Debt Equity Ratio (Total Liability / Networth)	2.11	1.31	3.19
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.45	1.20	3.67
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.05	0.03	0.05
Interest Coverage Ratio (PBIT / Financial Charges)	1.53	1.36	1.28

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PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin [(PAT / Sales) * 100]	%	0.42	0.32	0.15
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.80	0.78	0.54
Return on Investment (ROI) ((PAT / Networth) * 100)	%	3.83	2.40	3.45

SOLVENCY RATIOS

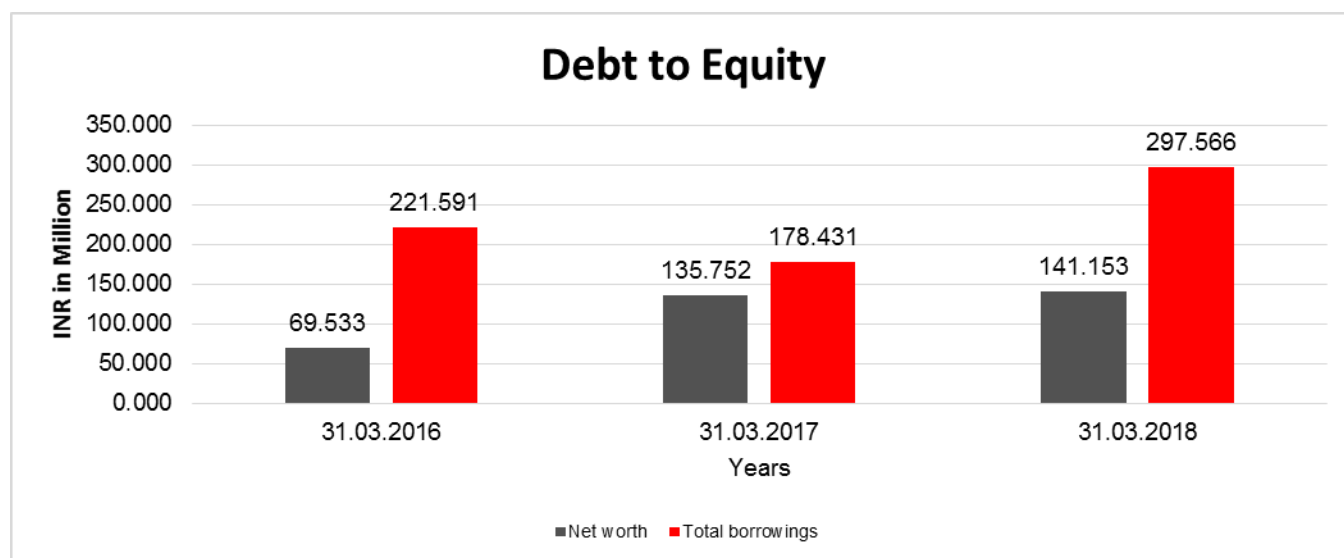
PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.92	2.47	1.69
Quick Ratio ((Current Assets - Inventories) / Current Liabilities)		1.75	2.37	1.66
G-Score Ratio Financial (Networth / Total Assets)		0.21	0.33	0.16
G-Score Ratio Debt (Debts / Equity Capital)		9.66	5.79	14.01
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.92	2.47	1.69

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

FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

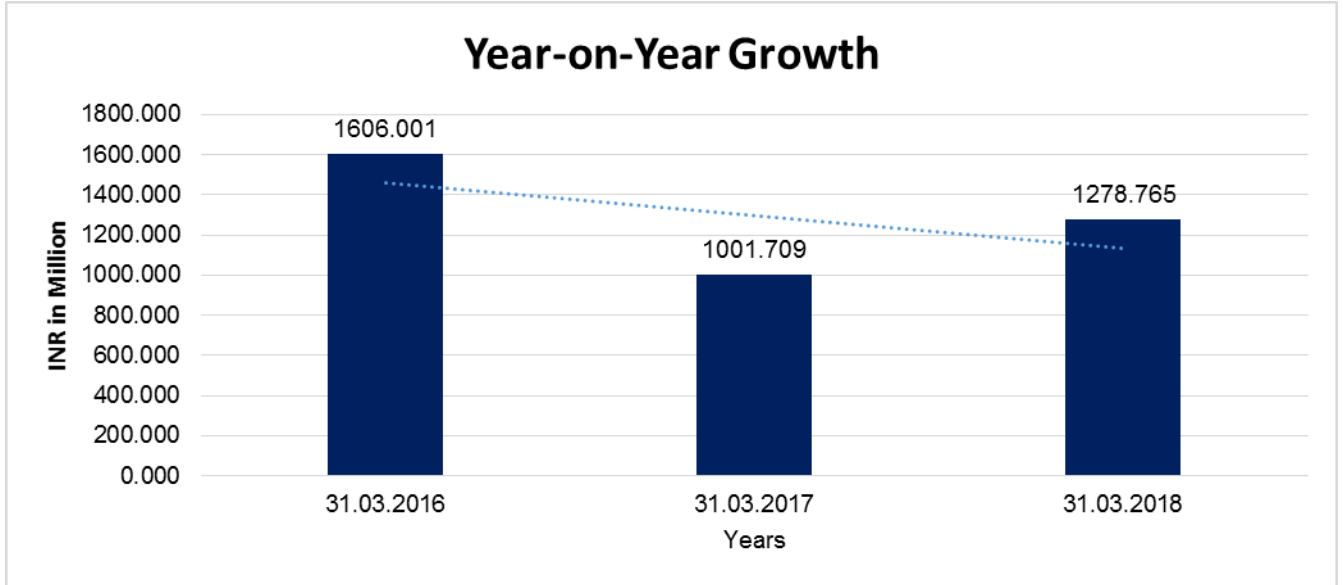
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	15.819	30.819	30.819
Reserves & Surplus	53.714	104.933	110.334
Net worth	69.533	135.752	141.153
long-term borrowings	119.554	116.377	191.243
Short term borrowings	102.037	62.054	106.323
Total borrowings	221.591	178.431	297.566
Debt/Equity ratio	3.187	1.314	2.108



YEAR-ON-YEAR GROWTH

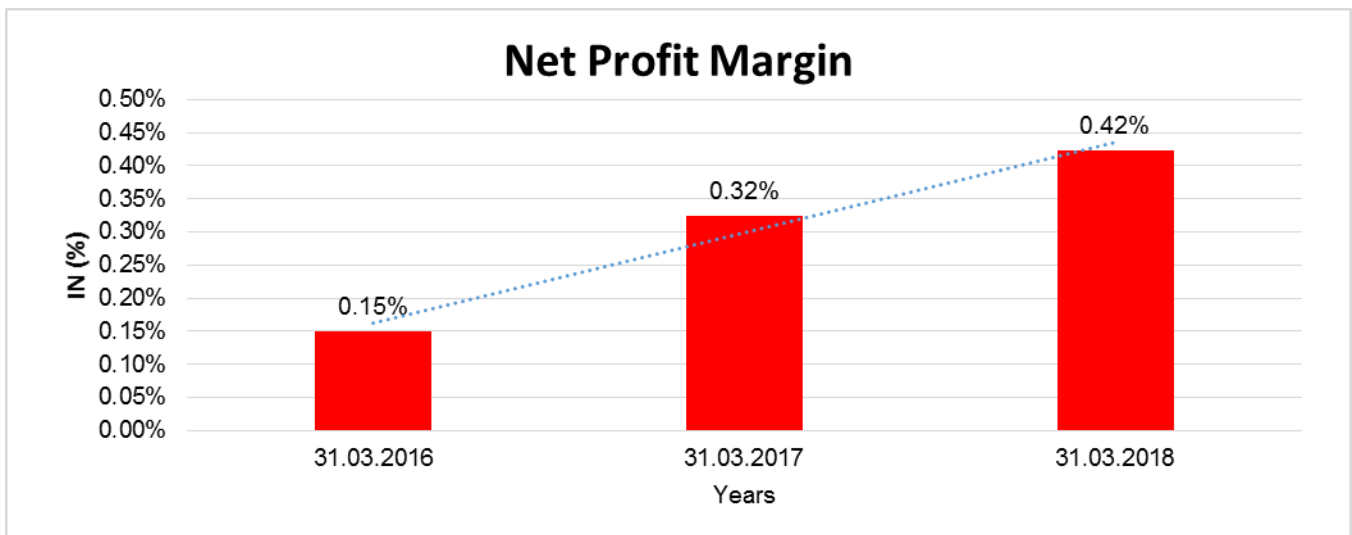
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	1606.001	1001.709	1278.765
		(37.627)	27.658

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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	1606.001	1001.709	1278.765
Profit	2.396	3.252	5.402
	0.15%	0.32%	0.42%



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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)	No
16	No. of employees	No
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 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

SHYAM LAL GOYAL TEXTILES PRIVATE LIMITED - 537591

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UNSECURED LOAN

Unsecured Loan	31.03.2018 (INR in Million)	31.03.2017 (INR in Million)
Long-term Borrowings		
Rupee term loans from others	154.500	104.685
Loans and advances from others	36.295	0.000
Total	190.795	104.685

INDEX OF CHARGES

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	C52 106 259	105 026 93	Standard Chartered Bank	28/04/2014	23/04/2015	-	130000000.0	10, Parliament Street, New Delhi-110001, India
2	G89 279 533	102 056 01	Standard Chartered Bank	17/02/2010	18/05/2018	-	140000000.0	10, Parliament Street, New Delhi-110001, India
3	C52 079 530	101 452 31	Standard Chartered Bank	04/03/2009	23/04/2015	-	260000000.0	10, Parliament Street, New Delhi-110001, India
4	A54 015 227	101 363 93	Standard Chartered Bank	08/12/2008	-	-	60000000.0	10, Parliament Street, New Delhi-110001, India
5	A89 569 941	100 426 73	Centurion Bank Of Punjab Limited	31/01/2007	-	07/07/2010	20000000.0	1907, Chandni Chowk, Opposite Gurudwara Sisganj, Delhi-110006, India
6	A57 917 569	100 244 79	Centurion Bank Of Punjab Limited	27/09/2006	01/02/2007	02/03/2009	90000000.0	1907, Chandni Chowk, Opposite Gurudwara Sisganj, Delhi-110006, India
7	A57 917 676	100 244 88	Centurion Bank Of Punjab Ltd	26/09/2006	-	02/03/2009	50000000.0	1907, Chandni Chowk, Opposite Gurudwara Sisganj, Delhi-110006, India
8	A57 873	100 429	Centurion Bank Of Punjab	31/01/2007	-	02/03/2009	20000000.0	1907, Chandni Chowk, Opposite Gurudwara Sisganj,

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	036	14	Limited					Delhi-110006, India
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FIXED ASSETS

- Building
- Furniture and Fixture
- Vehicles
- Motor vehicles
- 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 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 73.99
UK Pound	1	INR 94.10
Euro	1	INR 83.93

INFORMATION DETAILS

Information Gathered by :	JIR
Analysis Done by :	PRI
Report Prepared by :	RSH

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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