

MIRA INFORM REPORT

Report No. :	537956
Report Date :	02.11.2018

IDENTIFICATION DETAILS

Name :	UNBLOCK INDIA PRIVATE LIMITED
Registered Office :	11B, Jatindra Mohan Avenue, Kolkata – 700006, West Bengal
Tel. No.:	91-33-25338849
Country :	India
Financials (as on) :	31.03.2017
Date of Incorporation :	05.07.2011
CIN No.: [Company Identification No.]	U74999WB2011PTC164532
Capital Investment / Paid-up Capital :	INR 1.400 Million
PAN No.: [Permanent Account No.]	AABCU3336K
GSTN : [Goods & Service Tax Registration No.]	33AABCU3336K1ZE
Legal Form :	Private Limited Liability Company
Line of Business :	Trading in Rough Granite Blocks and Marbles (Registered activity)
No. of Employees :	Not Divulged

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

Status : Satisfactory

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Payment Behaviour :	Usually correct
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2011 and it is having satisfactory track record.</p> <p>For the financial year 2017, the company has achieved decent growth in its revenue as compared to its previous year along with fair profit margin during the year.</p> <p>Rating takes into consideration sound financial profile of the company marked by adequate net worth base along with negligible debt level.</p> <p>Rating also derives strength from long established track record of business operation along with well experienced management team.</p> <p>However, rating strengths gets partially offset by susceptibility of margins to fluctuation in raw material prices and presence in fragmented industry.</p> <p>Payments seems to be usually correct.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade term 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 02.11.2018

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 DECLINED

Management non-cooperative (Tel No.: 91-33-25338849)

LOCATIONS

Registered Office :	11B, Jatindra Mohan Avenue, Kolkata – 700006, West Bengal, India
Tel. No.:	91-33-25338849
Fax No.:	Not Available
E-Mail :	accounts@unblockindia.com
Website :	http://www.unblockindia.com

DIRECTORS

As on 31.03.2018

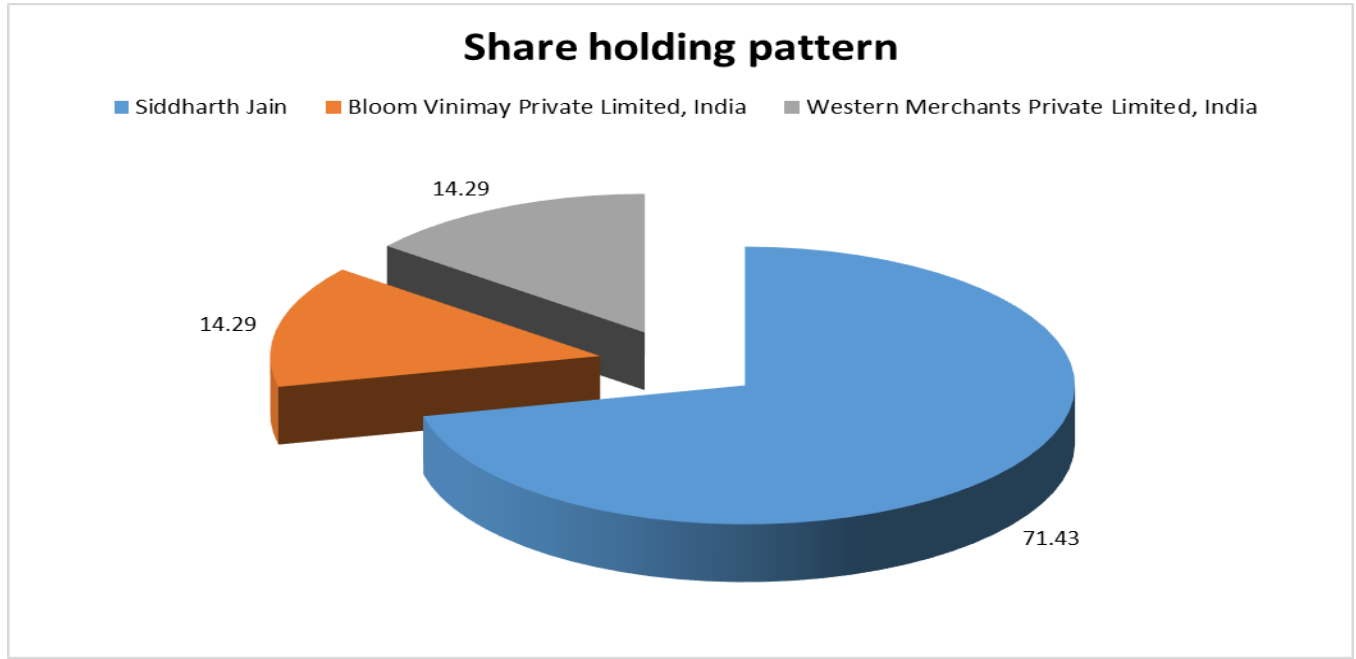
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Name :	Mr. Siddharth Jain		
Designation :	Director		
Address :	Plot No. 7 & 8, Kausalya Estate Karkhana Secunderabad-500195, Telangana, India		
Date of Birth/Age :	26.01.1981		
Date of Appointment :	05.07.2011		
DIN No.:	00004817		
Other Directorship:			
	CIN/FCRN	Company Name	Begin Date
	U27109WB1984PLC038241	JAI RAJ ISPAT LTD	30/09/2016
			End Date
			-
Name :	Mr. Srinivasa Kumar Patibanda		
Designation :	Director		
Address :	1-21-97/A, Plot No 27, Road No 2, Ram Naresh Nagar Near Ramalayam Temple, Hydernagar, Kukat Pally, Hyderabad-500085, Telangana, India		
Date of Appointment :	26.03.2015		
DIN No.:	07130504		

MAJOR SHAREHOLDERS

As on 31.03.2017

Names of Shareholders	No. of Shares	% of Holding
Siddharth Jain	100000	71.43
Bloom Vinimay Private Limited, India	20000	14.29
Western Merchants Private Limited, India	20000	14.29
Total	140000	100.00



Equity Share Break up (Percentage of Total Equity)

As on 30.09.2016

Category	Percentage
Promoters (Individual/Hindu Undivided Family – Indian)	71.43
Public/Other than promoters (Body corporate)	28.57
Total	100.00

BUSINESS DETAILS

Line of Business :	Trading in Rough Granite Blocks and Marbles (Registered activity)	
Products / Services :	Item Code No.	Products/Services Description
	99611192	Rough Granite Blocks
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

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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 :	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark:	--	
No. of Employees :	Not Divulged		
Bankers :	Banker Name :	HDFC Bank Limited	
	Branch :	Not Divulged	
	Person Name (With Designation) :	--	
	Contact Number :	--	
	Name of Account Holder :	--	
	Account Number :	--	
	Account Since (Date/Year of Account Opening) :	--	
	Average Balance Maintained :	--	
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--	
	Account Operation :	--	
Remark :	--		
Facilities :	Secured Loan	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
	Short-term borrowings		
	Working Capital Loan from HDFC Bank	16.280	0.000
	Total	16.280	0.000

Auditors :	
Name :	P.K. Jhavar and Company Chartered Accountants
Address :	7A, Bentinck Street, 2nd Floor, Kolkata – 700001, West Bengal, India
Membership No.:	055341
Income-tax PAN of auditor or auditor's firm :	ACGPJ3261J
Memberships :	Not Available
Collaborators :	Not Available
Enterprises over which KMP and their relatives have significant influence (Others) :	<ul style="list-style-type: none"> • Nirmala Goenka Estates Private Limited • Sree Ram Plywood Manufacturing Co Private Limited

CAPITAL STRUCTURE

As on 31.03.2017

Authorised Capital :

No. of Shares	Type	Value	Amount
200000	Equity Shares	INR 10/- each	INR 2.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
140000	Equity Shares	INR 10/- each	INR 1.400 Million

FINANCIAL DATA
[all figures are 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	1.400	1.400	1.400
(b) Reserves & Surplus	14.989	11.286	7.799
(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)	16.389	12.686	9.199
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	8.000	8.000
(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)	0.000	8.000	8.000
(4) Current Liabilities			
(a) Short term borrowings	16.280	37.490	24.706
(b) Trade payables	5.778	0.000	10.423
(c) Other current liabilities	2.421	4.770	5.186
(d) Short-term provisions	0.000	0.215	0.721
Total Current Liabilities (4)	24.479	42.475	41.036
TOTAL	40.868	63.161	58.235
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	6.627	7.983	9.433
(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	4.200	0.000	0.000
(c) Deferred tax assets (net)	0.123	0.075	0.005
(d) Long-term Loan and Advances	2.909	2.230	1.613
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	13.859	10.288	11.051
(2) Current assets			

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(a) Current investments	0.000	0.000	0.000
(b) Inventories	13.678	21.019	16.428
(c) Trade receivables	8.772	11.775	16.816
(d) Cash and cash equivalents	2.394	3.620	9.686
(e) Short-term loans and advances	2.000	15.487	3.600
(f) Other current assets	0.165	0.972	0.654
Total Current Assets	27.009	52.873	47.184
TOTAL	40.868	63.161	58.235

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016	31.03.2015
	SALES			
	Income	110.870	99.013	110.261
	Other Income	0.730	1.294	0.934
	TOTAL	111.600	100.307	111.195
Less	EXPENSES			
	Purchases of Stock-in-Trade	80.740	83.849	69.506
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	7.341	(4.591)	20.518
	Employees benefits expense	3.030	2.979	2.796
	Other expenses	12.541	8.540	7.876
	TOTAL	103.652	90.777	100.696
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	7.948	9.530	10.499
Less	FINANCIAL EXPENSES	2.912	4.490	4.926
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	5.036	5.040	5.573
Less/ Add	DEPRECIATION/ AMORTISATION	1.356	1.533	1.809
	PROFIT/ (LOSS) BEFORE TAX	3.680	3.507	3.764
Less	TAX	(0.022)	0.020	0.152
	PROFIT/ (LOSS) AFTER TAX	3.702	3.487	3.612
	Earnings / (Loss) Per Share (INR)	26.45	24.91	25.80

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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 Operations	34.629	(10.830)	9.533
Net Cash from Operating Activities	33.708	(12.039)	9.798

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Average Collection Days (Sundry Debtors / Income * 365 Days)	28.88	43.41	55.67
Account Receivables Turnover (Income / Sundry Debtors)	12.64	8.41	6.56
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	26.12	0.00	54.73
Inventory Turnover (Operating Income / Inventories)	0.58	0.45	0.64
Asset Turnover (Operating Income / Net Fixed Assets)	1.20	1.19	1.11

LEVERAGE RATIOS

PARTICULARS	31.03.2017	31.03.2016	31.03.2015
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.60	0.80	0.84
Debt Equity Ratio (Total Liability / Networth)	0.99	3.59	3.56
Current Liabilities to Networth (Current Liabilities / Net Worth)	1.49	3.35	4.46
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.40	0.63	1.03

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Interest Coverage Ratio (PBIT / Financial Charges)	2.73	2.12	2.13
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PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Net Profit Margin ((PAT / Sales) * 100)	%	3.34	3.52	3.28
Return on Total Assets ((PAT / Total Assets) * 100)	%	9.06	5.52	6.20
Return on Investment (ROI) ((PAT / Networth) * 100)	%	22.59	27.49	39.27

SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016	31.03.2015
Current Ratio (Current Assets / Current Liabilities)		1.10	1.24	1.15
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.54	0.75	0.75
G-Score Ratio Financial (Networth / Total Assets)		0.40	0.20	0.16
G-Score Ratio Debt (Debts / Equity Capital)		11.63	32.49	23.36
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.10	1.24	1.15

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

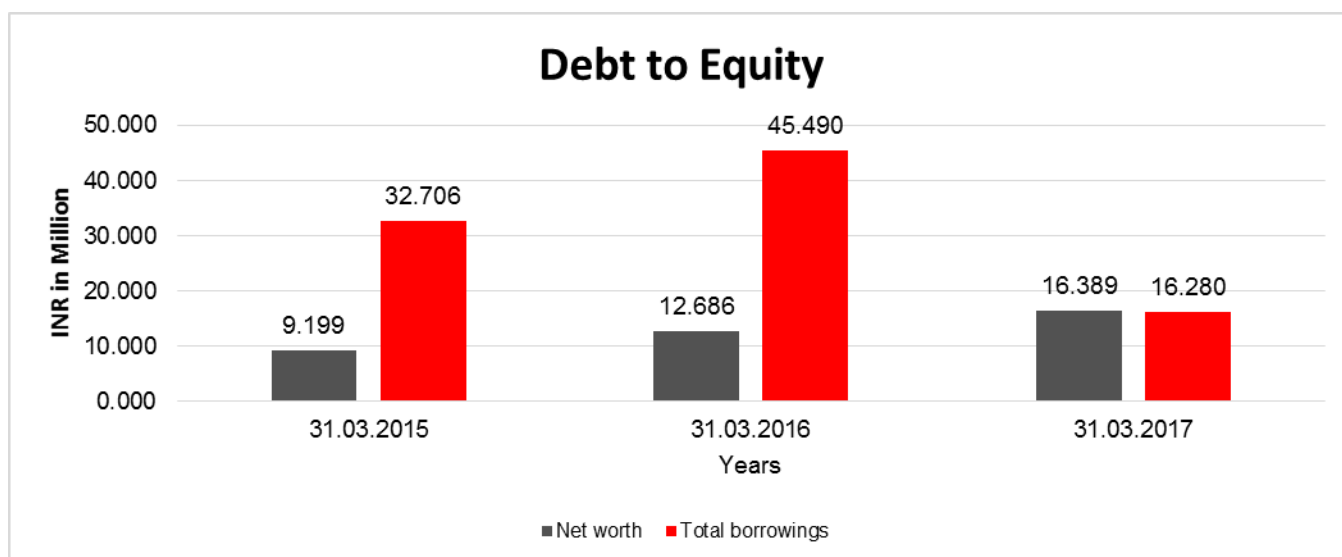
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Share Capital	1.400	1.400	1.400

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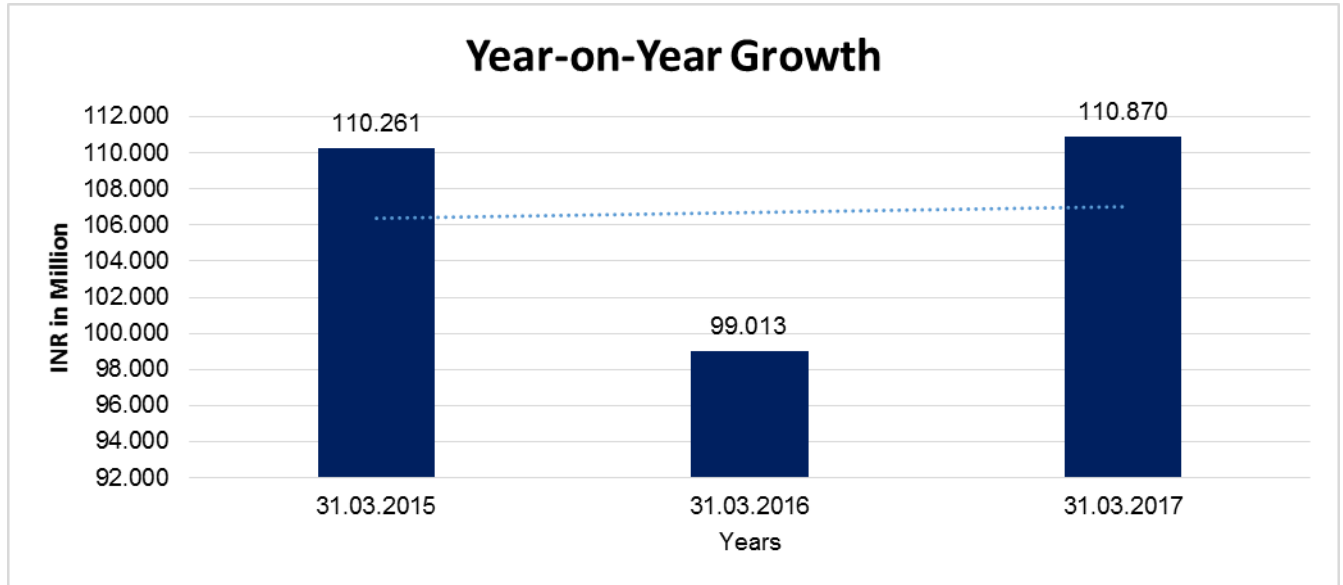
Reserves & Surplus	7.799	11.286	14.989
Net worth	9.199	12.686	16.389
long-term borrowings	8.000	8.000	0.000
Short term borrowings	24.706	37.490	16.280
Total borrowings	32.706	45.490	16.280
Debt/Equity ratio	3.555	3.586	0.993



YEAR-ON-YEAR GROWTH

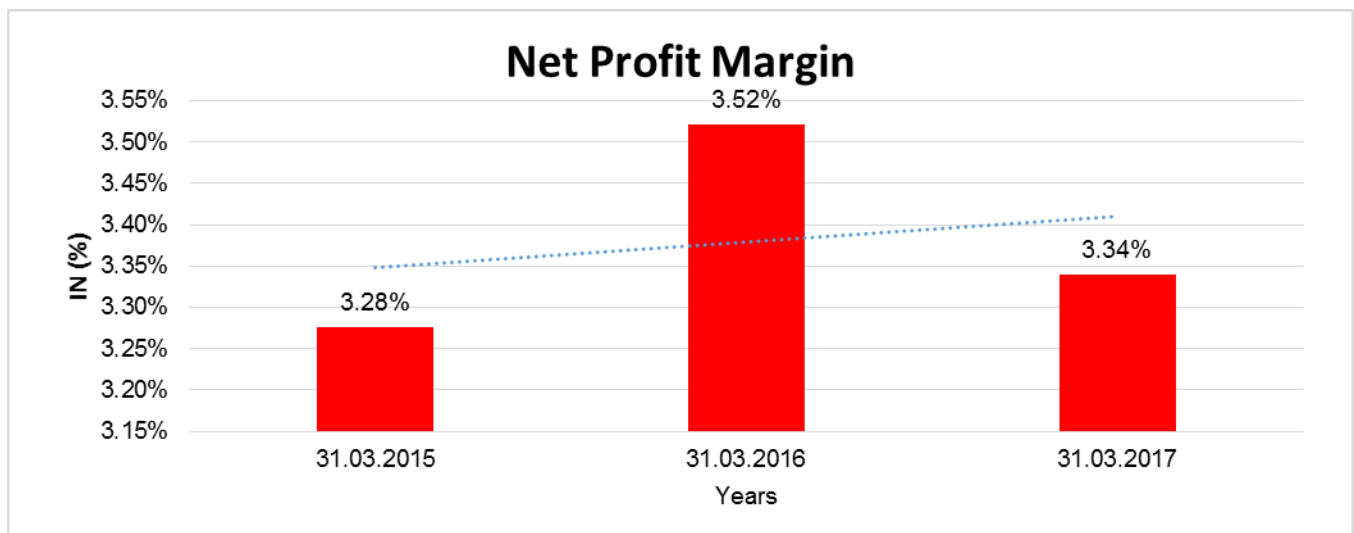
Year on Year Growth	31.03.2015	31.03.2016	31.03.2017
	INR In Million	INR In Million	INR In Million
Sales	110.261	99.013	110.870
		(10.201)	11.975

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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	110.261	99.013	110.870
Profit	3.612	3.487	3.702
	3.28%	3.52%	3.34%



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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	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	--

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34]	Payments terms	No
35]	Negative Reporting by Auditors in the Annual Report	No

OPERATIONAL REVIEW:

During the year, the company managed a turnover of INR 111.600 Million as against INR 100.307 Million in the previous year and earned Profit after tax of INR 3.702 Million as against INR 3.487 Million in the previous year. The Company fared well during the year in spite of the demonetisation and general slowdown in the economy which affected the infrastructure and construction activities.

UNSECURED LOAN

PARTICULAR	31.03.2017 (INR in Million)	31.03.2016 (INR in Million)
Long-term Borrowings		
From Others	0.000	8.000
Short-term borrowings		
From Related Parties	0.000	15.490
From Others	0.000	22.000
Total	0.000	45.490

INDEX OF CHARGES

S No	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	G08785 842	100042 618	HDFC BANK LIMITED	10/06/2016	-	-	45000000.0	1-10-60/3, 4TH FLOORSURYODAYA, BEGUMPETTHYDERAB ADTG500016IN
2	B60874 625	103448 30	HDFC BANK LIMITED	21/03/2012	30/10/2012	-	47000000.0	HDFC BANK HOUSEENAPATI BAPAT MARGLOWER PAREL WMUMBAIMH400013IN

FIXED ASSETS

- Crane 30 Ton
- Stock Yard
- Generator

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- Weighing Scale
- Electrical Installations
- Office Equipments
- Furniture and Fixtures
- Computer and Peripherals

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 :	TEJ
Analysis Done by :	NIS
Report Prepared by :	JYTK

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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