

MIRA INFORM REPORT

Report No. :	538887
Report Date :	12.11.2018

IDENTIFICATION DETAILS

Name :	ROHIT AND COMPANY
Registered Office :	22, Strand Road, 1 st Floor, Kolkata – 700001, West Bengal
Tel. No.:	91-33-24883034
Country :	India
Financials (as on) :	31.03.2018 (Turnover Figure) 31.03.2017 (Detail Financial)
Year of Establishment :	1971
Capital Investment :	INR 193.494 Million (As on 31.03.2017)
IEC No.: [Import-Export Code No.]	0308069366
GSTN : [Goods & Service Tax Registration No.]	24AADFR3190D1ZJ (Gujarat) 27AADFR3190D1ZD (Mumbai)
PAN No.: [Permanent Account No.]	AADFR3190D
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Trader, Importer and Distributor of iron and steel products like H.R. Coils and Sheets, Ferro Chrome, Ferro Manganese and Silicon Manganese. (Confirmed by Management)
No. of Employees :	120 (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
A	Acceptable Risk	Business dealings permissible with moderate risk of default

Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear
Comments :	<p>Subject is a partnership concern established in the year 1971. It is a part of Bihani Group.</p> <p>It is a trader, importer and distributor of iron and steel products such as H R coils and sheets, ferro chrome, ferro manganese and silicon manganese.</p> <p>Mr. Ajay Damani (Manager) has claimed that the concern achieved revenue of INR 7600.000 million for the FY 2018.</p> <p>For the financial year 2017, the concern achieved revenue growth of 9.32% as compared to the previous year but has reported a low profit margin of 0.49%.</p> <p>The satisfactory financial risk profile of the concern is marked by sufficient capital base along with slightly high debt balance sheet.</p> <p>The rating continues to derive strength from strong experience of promoters in steel trading and distribution business, strong group profile (Bihani group), growing operations of the group and diversified client base.</p> <p>Rating is constrained on account of subject's working capital intensive nature of operations, volatility in steel prices as well as competitive and fragmented nature of steel trading business.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the concern 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

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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

EXTERNAL AGENCY RATING

Rating Agency Name	CARE
Rating	Long term borrowing : BBB-
Rating Explanation	Moderate degree of safety and moderate credit risk
Date	06.04.2018

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 12.11.2018

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. Ajay Damani
Designation :	Manager
Contact No.:	91-9327010192
Date :	12.11.2018

LOCATIONS

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Registered Warehouse :	Office/	22, Strand Road, 1 st Floor, Kolkata – 700001, West Bengal, India
Tel. No.:		91-33-24883034
Mobile No.:		91-9327010192 (Mr. Ajay Damani) 91-9574004917 (Mr. Romil Saxena)
Fax No.:		Not Available
E-Mail :		accounts@rohitandco.com
Website :		http://www.rohitandco.com
	Location:	Owned
	Locality:	Commercial
Corporate Office :		128-A, New Alipore, Block 'G', 4 th Floor, Kolkata – 700053, West Bengal, India
	Area :	800 Sq. Ft.
	Location :	Owned
Branch Office 1 :		B/605, Nirman Building, Behind Navarangpura Bus Stand, Ahmedabad – 380009, Gujarat, India
Tel. No.:		91-79-26563312/ 26430880/ 30024570
Fax No.:		91-79-66060057
Location :		Owned
Branch Office 2 :		301, Abhay Steel House, Baroda Street, Carnac Bunder, Masjid, Mumbai – 400009, Maharashtra, India
Tel. No.:		91-22-23710230
Location :		Owned
Branch Office 3 :		B2/1003, Marathon Innova, Opposite Penninsula Corporate Park, Off. Ganapatrao Kadam Marg, Lower Parel (West), Mumbai – 400013, Maharashtra, India
Branch Office 4 :		Plot No.852, KWC, Kalamboli-410218, Maharashtra, India

PARTNERS

Name :	Mr. Raghav Bihani
Designation :	Partner
Name :	Mr. Rohit Bihani
Designation :	Partner
Name :	Mr. Shree Narayan Bihani
Designation :	Partner

KEY EXECUTIVES

Name :	Mr. Ajay Damani
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Designation :	Manager
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BUSINESS DETAILS

Line of Business :	Trader, Importer and Distributor of iron and steel products like H.R. Coils and Sheets, Ferro Chrome, Ferro Manganese and Silicon Manganese. (Confirmed by Management)
Products/ Services :	<ul style="list-style-type: none"> • Iron and Steel Products • H.R. Coils and Sheets • Ferro Chrome • Ferro Manganese • Silicon Manganese
Brand Names :	Not Available
Agencies Held :	"Tata Steel Limited"
Exports :	Not Available
Imports :	
Products :	<ul style="list-style-type: none"> • Raw Material
Countries :	<ul style="list-style-type: none"> • Dubai • Singapore
Terms :	
Selling :	Advance Payment and Others (NEFT/ RTGS)
Purchasing :	Advance Payment and Others (NEFT/ RTGS)

GENERAL INFORMATION

Suppliers :	Reference :	<ul style="list-style-type: none"> • ABB Limited • Unimark Remedies Limited
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
Customers :	End Users and OEM's	
	Reference :	<ul style="list-style-type: none"> • Batliboi Limited • Jakson Engineers Limited

	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark :	--
No. of Employees :	100 (Approximately)	
Bankers :	Banker Name :	Indian Bank
	Branch :	281, 287, Narsi Natha Street, Kanmaor House, Mandvi, Carnac Bunder, Mumbai-400009, Maharashtra, India
	Person Name (With Designation) :	--
	Contact Number :	91-22-23754225
	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 :	Banker non-cooperative

Auditors :	
Name :	R.L. Mundra and Company Chartered Accountants
Address :	Mumbai, Maharashtra, India
Membership No.:	011659
Collaborators :	Not Available
Membership :	Not Available
Sister Concerns : (As Confirmed by management)	<ul style="list-style-type: none"> Proctor Marketing Limited Address: Andheri, Mumbai, Maharashtra, India Wrinkle Distributors Private Limited Vision Prokon Private Limited Darpan Vinimay Private Limited

CAPITAL STRUCTURE

As on 31.03.2017

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Capital Investment :	
Owned :	INR 193.494 million
Borrowed :	--
Total :	INR 193.494 million

FINANCIAL DATA
[all figures are INR Million]

Particulars			31.03.2018
Sales Turnover (Approximately)			7600.000
			(Due to Business Growth)

The above information has been parted by Mr. Ajay Damani (Manager)

Note: Sole Proprietary and Partnership concerns are exempted from filing their financials with the Government Authorities or Registry.

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Partners Capital		193.494	135.993
2] Reserves & Surplus		0.000	0.000
3] (Accumulated Losses)		0.000	0.000
NETWORTH		193.494	135.993
LOAN FUNDS			
1] Secured Loans		649.506	802.432
2] Unsecured Loans		1095.250	797.974
TOTAL BORROWING		1744.756	1600.406
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		1938.250	1736.399
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]		96.750	74.426
Capital work-in-progress		0.000	27.649
INVESTMENT		0.001	0.001
DEFERRED TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		963.864	976.029
Sundry Debtors		1077.167	871.312
Cash & Bank Balances		103.214	60.835
Other Current Assets		0.000	0.000
Loans & Advances		106.170	81.541
Total Current Assets		2250.415	1989.717

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Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors			
Other Current Liabilities			
Provisions			
Total Current Liabilities		408.916	355.394
Net Current Assets		1841.499	1634.323
MISCELLANEOUS EXPENSES		0.000	0.000
TOTAL		1938.250	1736.399

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2017	31.03.2016
	SALES		
	Income	7515.069	6874.681
	Other Income	11.233	13.780
	TOTAL	7526.302	6888.461
Less	EXPENSES		
	Purchases	6963.457	6441.700
	Changes in Stock	12.164	(41.688)
	Trading and operating expenses	190.377	167.334
	Payment and provision for employee	30.954	22.691
	Administration and Other Overheads	100.303	131.355
	Interest on partners' capital	6.182	4.980
	Remuneration paid to partners	5.400	0.000
	TOTAL	7308.837	6726.372
	PROFIT/ (LOSS) BEFORE INTEREST, DEPRECIATION AND AMORTISATION	217.465	162.089
Less	FINANCIAL EXPENSES	170.834	134.902
	PROFIT / (LOSS) BEFORE, DEPRECIATION AND AMORTISATION	46.631	27.187
Less/ Add	DEPRECIATION/ AMORTISATION	9.563	5.479
	NET PROFIT/ (LOSS)	37.068	21.708

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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		52.32	46.26
Account Receivables Turnover (Income / Sundry Debtors)		6.98	7.89
Inventory Turnover (Operating Income / Inventories)		0.23	0.17
Asset Turnover (Operating Income / Net Fixed Assets)		2.25	1.59

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.92	0.93
Debt Equity Ratio (Total Liability / Networth)		9.02	11.77
Current Liabilities to Networth (Current Liabilities / Net Worth)		7.77	8.48
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.50	0.75
Interest Coverage Ratio (PBIT / Financial Charges)		1.27	1.20

PROFITABILITY RATIOS

PARTICULARS			31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%		0.49	0.32
Return on Total Assets ((PAT / Total Assets) * 100)	%		1.58	1.04

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Return on Investment (ROI) ((PAT / Networth) * 100)	%		19.16	15.96
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SOLVENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		1.50	1.73
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		0.86	0.88
G-Score Ratio Financial (Networth / Total Assets)		0.08	0.07
G-Score Ratio Debt (Debts / Equity Capital)		9.02	11.77
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		1.50	1.73

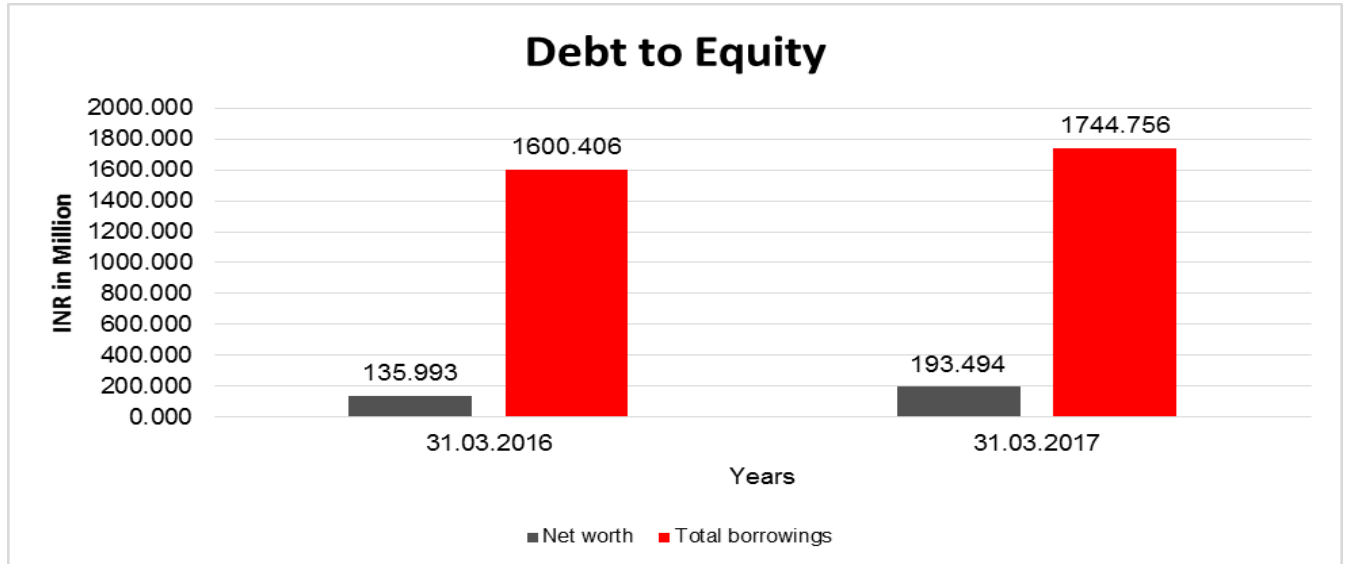
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

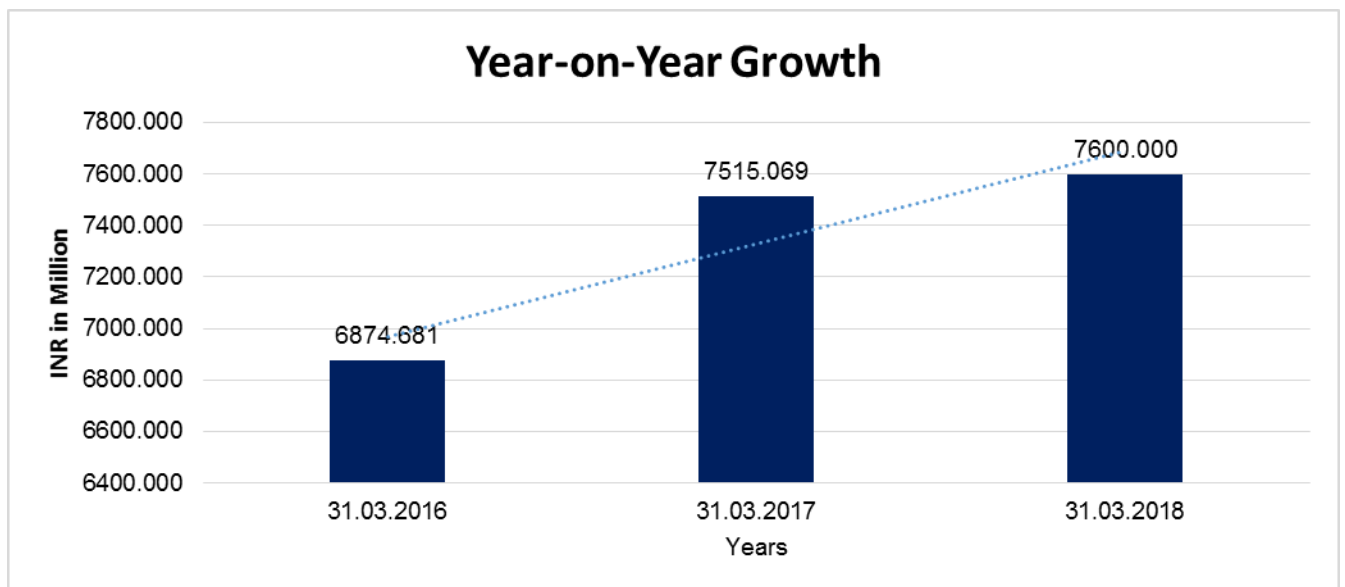
Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Partners' Capital	135.993	193.494
Reserves & Surplus	0.000	0.000
Net worth	135.993	193.494
Secured Loans	802.432	649.506
Unsecured Loans	797.974	1095.250
Total borrowings	1600.406	1744.756
Debt/Equity ratio	11.768	9.017

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YEAR-ON-YEAR GROWTH

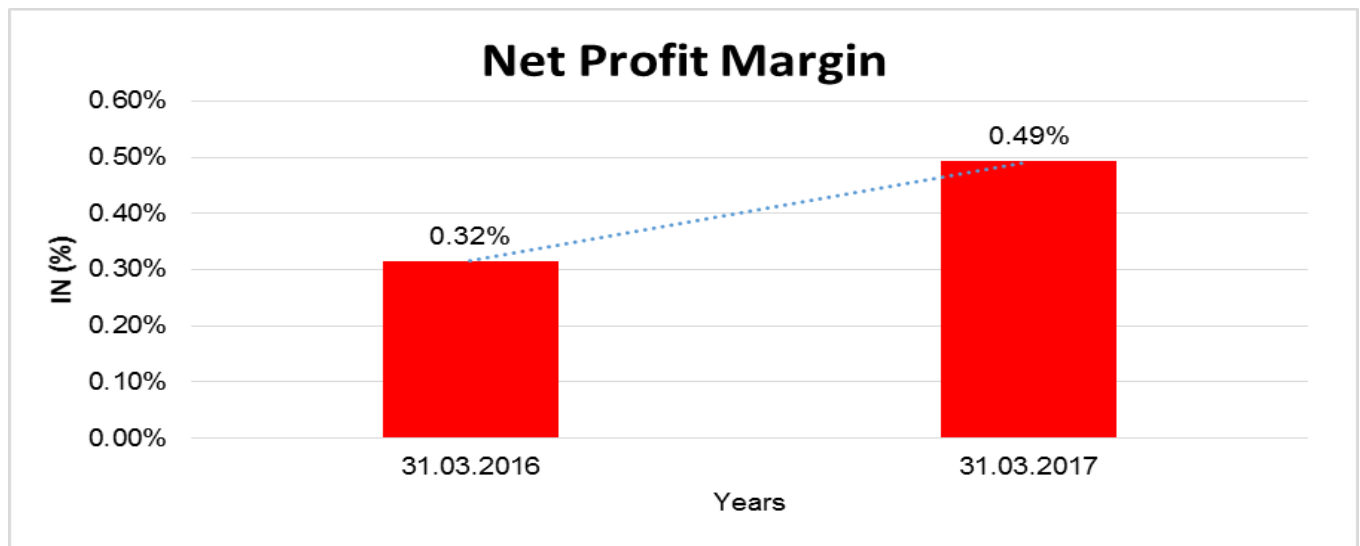
Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	6874.681	7515.069	7600.000
		9.315	1.130



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NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	6874.681	7515.069
Profit	21.708	37.068
	0.32%	0.49%



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	Yes
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	No
10	Date of Birth of Proprietor / Partners / Directors	No
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No

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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	Yes
19	Major customers	Yes
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 two years	Yes
30	Major shareholders, if available	No
31	External Agency Rating, if available	Yes
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	Yes
35	Negative Reporting by Auditors in the Annual Report	No

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 73.73
UK Pound	1	INR 94.87
Euro	1	INR 82.52

INFORMATION DETAILS

Information Gathered by :	AKS
Analysis Done by :	PRI
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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