

MIRA INFORM REPORT

Report No. :	539069
Report Date :	15.11.2018

IDENTIFICATION DETAILS

Name :	PRIME ABGB PRIVATE LIMITED
Registered Office :	12 B/2 and 3, Kartar Mansion No-II 35, Tribhuvan Road, Opposite Ashok Hotel, Mumbai – 400004, Maharashtra
Tel. No.:	91-22-67402000
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	31.08.1998
CIN No.: [Company Identification No.]	U30007MH1998PTC116384
Capital Investment / Paid-up Capital :	INR 0.250 Million
IEC No.: [Import-Export Code No.]	0312052537
PAN No.: [Permanent Account No.]	AABCP6338G
GSTN : [Goods & Service Tax Registration No.]	27AABCP6338G1ZD
Legal Form :	Private Limited Liability Company
Line of Business :	Subject is engaged in the business of dealing in Computer Parts and Peripherals and also provides I.T. Services. (Registered activity)
No. of Employees :	Information denied by the management

RATING & COMMENTS

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

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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 :	Usually correct
Litigation :	Clear
Comments :	<p>Subject is an established company incorporated in the year 1998 having satisfactory track.</p> <p>For the financial year ended 2018, the company has witnessed a growth in its revenue and has reported profit margin at 0.29% (approx.)</p> <p>The company possesses sound financial profile marked by healthy net worth base along with fair debt level of the company.</p> <p>The company also derives strength from its long standing track record of business operation.</p> <p>Trade relations are reported as fair. Business is active. Payment terms are seems to be usually correct.</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.

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

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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 15.11.2018

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. Gulbirsingh Bhatia
Designation :	Director
Contact No.:	91-9821035100
Date :	13.11.2018

Name :	Mr. Amar
Designation :	Accountant
Contact No.:	91-22-67402203
Date :	13.11.2018

LOCATIONS

Registered Office :	12 B/2 and 3, Kartar Mansion No-II 35, Tribhuvan Road, Opposite Ashok Hotel, Mumbai – 400004, Maharashtra, India
Tel. No.:	91-22-67402000 / 23896600 / 23855500/ 67402203
Mobile No.:	91-9821035100 (Mr. Gulbirsingh Bhatia)
Fax No.:	91-22-23885500
E-Mail :	gulbir@primeabgb.com sales@primeabgb.com
Website :	www.primeabgb.com
Area :	Owned
Location :	Commercial
Corporate Office:	Simlim Square, 106-109, 1st Floor, D.B. Marg, Lamington Road, Grant Road East, Grant Road East, Shapur Baug, Grant Road, Mumbai-400007, Maharashtra, India
Warehouse :	Paresh Complex, B Wing, 1 st Floor, Opposite Shilpa Hotel, Kalhar Village, Old Agra Road, Bhiwandi, Thane – 421302, Maharashtra, India

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DIRECTORS

As on 31.03.2018

Name :	Mr. Lawaljitkaur Gulbirsingh Bhatia
Designation :	Director
Address :	2B, Ganges Apartment, 2nd Banganga Cross Lane, Next To Raj Bhavan Mumbai - 400006, Maharashtra, India
Date of Birth/Age :	28.01.1975
Date of Appointment :	26.11.1998
DIN No.:	01557175
Name :	Mr. Gulbirsingh Bhatia
Designation :	Director
Address :	3-B, 3rd Floor Ganges, Next to Raj Bhavan 2nd Banganga Cross Lane, Walkeshwar, Mumbai - 400006, Maharashtra, India
Date of Birth/Age :	23.05.1973
Date of Appointment :	31.08.1998
DIN No.:	01680410
Name :	Mr. Amarjeet Singh Bhatia
Designation :	Director
Address :	37, Blue Heaven 14, Mount Pleasant Road, Malabhar Hill, Mumbai -400006, Maharashtra, India
Date of Appointment :	11.07.2018
DIN No.:	01681076

KEY EXECUTIVE

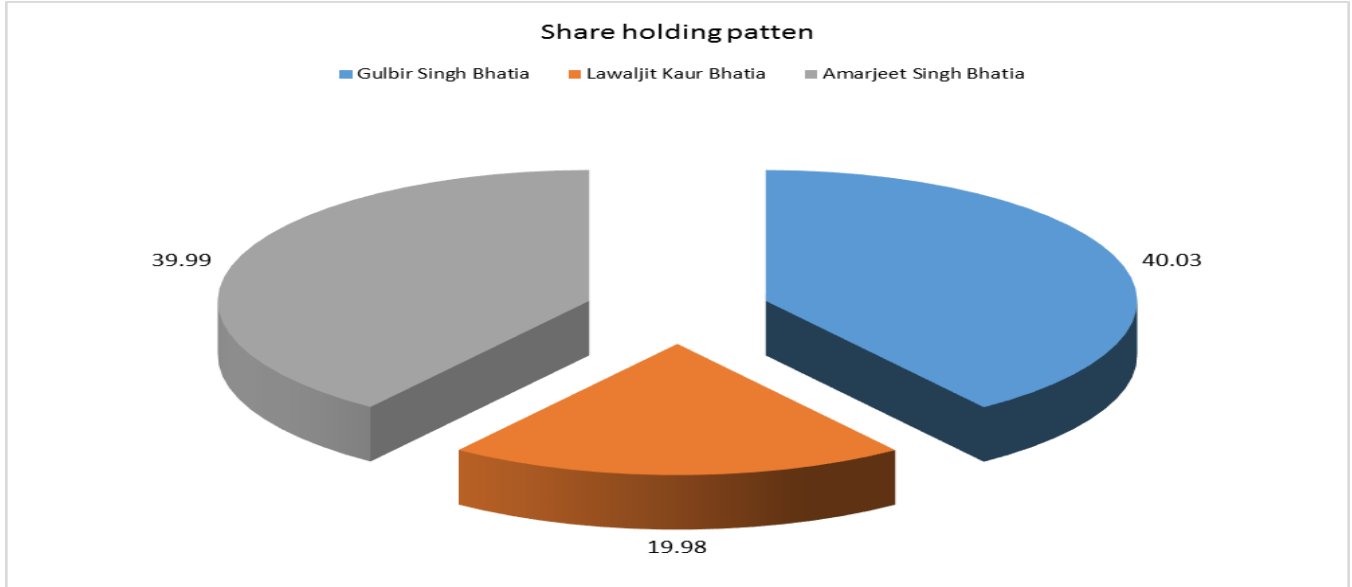
Name :	Mr. Amar
Designation :	Accountant

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

As on 31.03.2017

Names of Shareholders	No. of Shares	%age holding
Gulbir Singh Bhatia	10020	40.03
Lawaljit Kaur Bhatia	5000	19.98
Amarjeet Singh Bhatia	10010	39.99
Total	25030	100.00

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Equity Share Break up (Percentage of Total Equity)

As on 30.09.2017

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

BUSINESS DETAILS

Line of Business :	Subject is engaged in the business of dealing in Computer Parts and Peripherals and also provides I.T. Services. (Registered activity)	
Products / Services :	ITC Code No.	Products/Services Description
	99871300	Maintenance and repair services of computers and peripheral equipment
	99831423	Computer systems integration services
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	

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Imports :	Not Divulged
Terms :	Not Divulged

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	Information denied by the management	
Bankers :	Bank Name	HDFC Bank Limited
	Branch	HDFC Bank House, Senapati Bapat Marg, Lower Parel West, Mumbai – 400013, Maharashtra, 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)	--
	<ul style="list-style-type: none"> Union Bank of India, Nepean Sea Road Branch, Manisha, Opposite Petit Hall, 69-A, Nepeansea Road, Mumbai-400006, Maharashtra, India 	

Facilities :	SECURED LOAN	31.03.2018 (INR in Million)	31.03.2017 (INR in Million)
	Long-term Borrowings		
	Term Loan:		
	From Bank – Car Loan	0.043	0.535
	From Bank – Others	14.264	8.592
	Less: Due within 12 months	(0.043)	(0.492)
	Short-term borrowings		
	Cash Credit Facilities from Bank	3.937	3.953
	Total	18.201	12.588

Auditors :	
Name :	KRSHNA and Associates Chartered Accountants
Address :	23, Shree Ram Laxmi Niwas, Near Anthony Bakery, Kolbad, Thane – 400601, Maharashtra, India
Tel. No.:	91-22-25477009
Mobile No.:	91-7688398333
E-Mail :	info@krshnacs.com gst@krshnaca.com
Income-tax PAN of auditor or auditor's firm :	AAOFK1760F
Membership No:	147893
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

As on 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
50000	Equity Shares	INR 10/- each	INR 0.500 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
25030	Equity Shares	INR 10/- each	INR 0.250 Million

FINANCIAL DATA
[all figures are 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	0.250	0.250	0.250
(b) Reserves & Surplus	13.248	12.193	11.097
(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)	13.498	12.443	11.347
(3) Non-Current Liabilities			
(a) long-term borrowings	15.433	9.560	16.744
(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	0.691	0.691	0.626
Total Non-current Liabilities (3)	16.124	10.251	17.370
(4) Current Liabilities			
(a) Short term borrowings	3.937	3.953	7.794
(b) Trade payables	38.614	35.121	28.346
(c) Other current liabilities	0.284	0.867	1.268
(d) Short-term provisions	-0.052	0.017	0.298
Total Current Liabilities (4)	42.783	39.958	37.706
TOTAL	72.405	62.652	66.423
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	1.852	2.420	3.005
(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	0.000	0.000	0.000
(c) Deferred tax assets (net)	0.736	0.704	0.500
(d) Long-term Loan and Advances	6.918	7.001	6.946
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	9.506	10.125	10.451

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	22.705	30.667	17.736
(c) Trade receivables	28.952	14.773	24.728
(d) Cash and cash equivalents	8.920	2.274	7.621
(e) Short-term loans and advances	0.048	2.613	5.826
(f) Other current assets	2.274	2.200	0.061
Total Current Assets	62.899	52.527	55.972
TOTAL	72.405	62.652	66.423

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	362.434	319.754	253.646
	Other Income	1.700	1.899	0.525
	TOTAL	364.134	321.653	254.171
Less	EXPENSES			
	Purchases of Stock-in-Trade	331.116	309.236	228.470
	Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	7.962	(12.931)	4.075
	Employees benefits expense	6.730	6.498	6.287
	Other expenses	14.027	14.444	11.198
	TOTAL	359.835	317.247	250.030
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	4.299	4.406	4.141
Less	FINANCIAL EXPENSES	1.486	2.219	2.475
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	2.813	2.187	1.666
Less	DEPRECIATION/ AMORTISATION	1.229	0.812	0.974
	PROFIT/ (LOSS) BEFORE TAX	1.584	1.375	0.692
Less	TAX	0.529	0.279	0.296
	PROFIT/ (LOSS) AFTER TAX	1.055	1.096	0.396
	Earnings / (Loss) Per Share (INR)	42.16	43.79	15.84

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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	0.043	0.491	0.505
Cash generated from operations	3.487	10.738	6.155
Net cash flows from (used in) operating activity	3.927	10.235	5.826

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	29.16	16.86	35.58
Account Receivables Turnover (Income / Sundry Debtors)	12.52	21.64	10.26
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	42.57	41.45	45.29
Inventory Turnover (Operating Income / Inventories)	0.19	0.14	0.23
Asset Turnover (Operating Income / Net Fixed Assets)	2.32	1.82	1.38

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.80	0.80	0.83
Debt Equity Ratio (Total Liability / Networth)	1.44	1.13	2.21
Current Liabilities to Networth (Current Liabilities / Net Worth)	3.17	3.21	3.32
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.14	0.19	0.26
Interest Coverage Ratio (PBIT / Financial Charges)	2.89	1.99	1.67

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PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	0.29	0.34	0.16
Return on Total Assets ((PAT / Total Assets) * 100)	%	1.46	1.75	0.60
Return on Investment (ROI) ((PAT / Networth) * 100)	%	7.82	8.81	3.49

SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)	1.47	1.31	1.48
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	0.94	0.55	1.01
G-Score Ratio Financial (Networth / Total Assets)	0.19	0.20	0.17
G-Score Ratio Debt (Debts / Equity Capital)	77.65	56.02	100.17
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.47	1.31	1.48

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

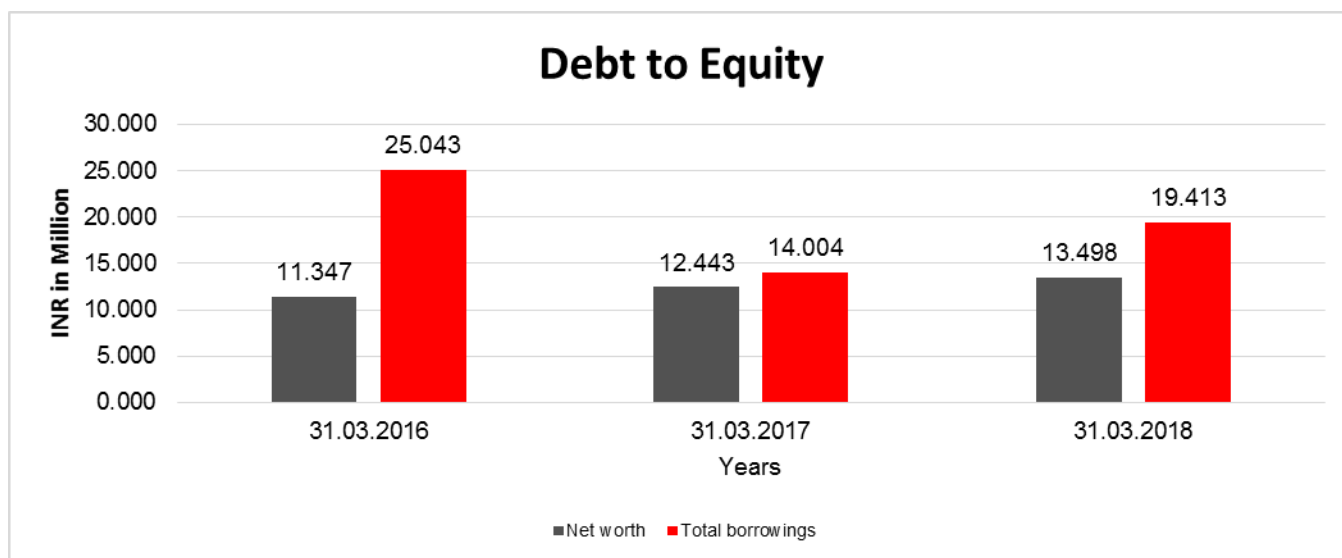
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	0.250	0.250	0.250
Reserves & Surplus	11.097	12.193	13.248
Money received against share warrants	0.000	0.000	0.000
Share Application money pending allotment	0.000	0.000	0.000
Net worth	11.347	12.443	13.498

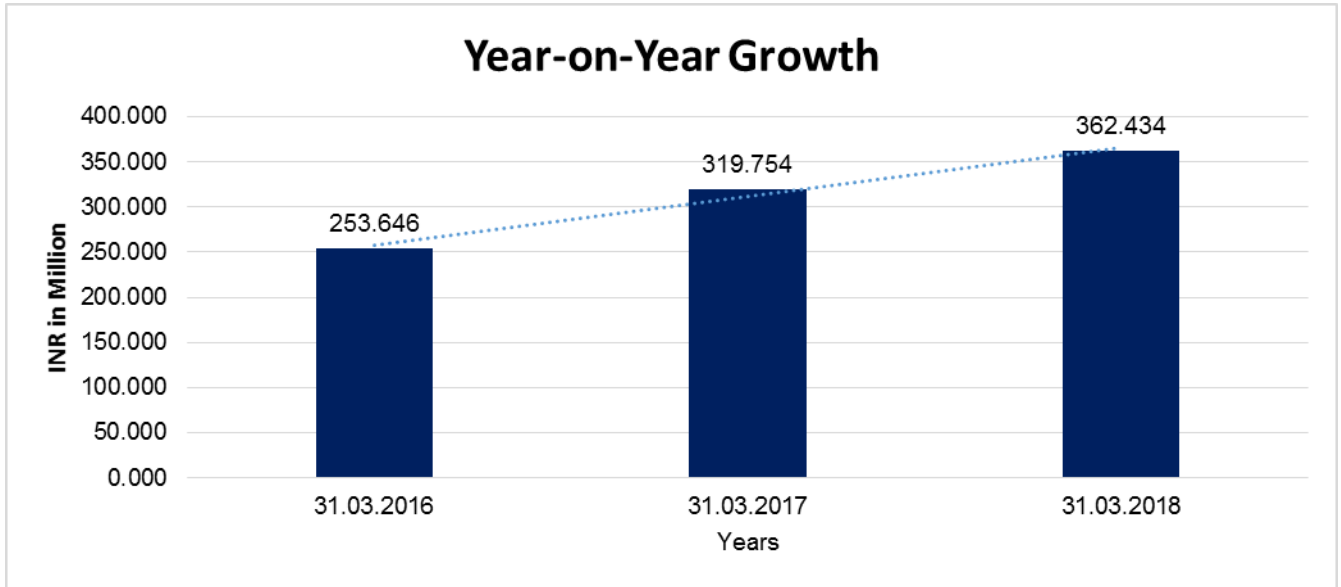
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long-term borrowings	16.744	9.560	15.433
Short term borrowings	7.794	3.953	3.937
Current maturities of long-term debts	0.505	0.491	0.043
Total borrowings	25.043	14.004	19.413
Debt/Equity ratio	2.207	1.125	1.438



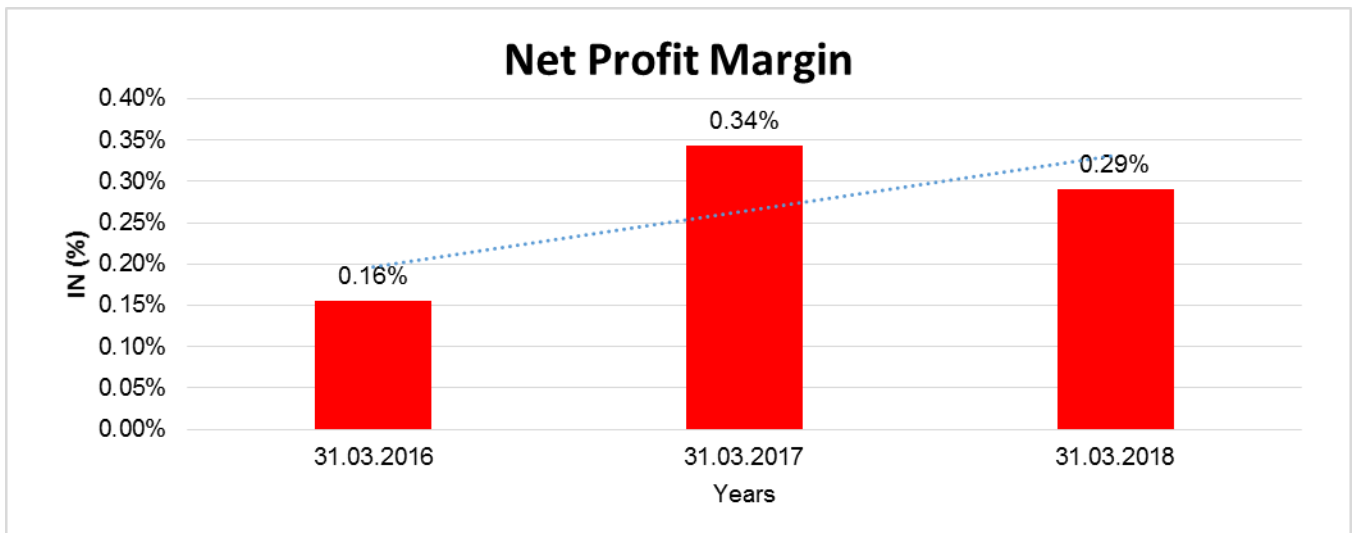
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	253.646	319.754	362.434
		26.063	13.348



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	253.646	319.754	362.434
Profit /(Loss)	0.396	1.096	1.055
	0.16%	0.34%	0.29%



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LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	Yes
8	Designation of contact person	Yes
9	Promoter's background	Yes
10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	No
17	Details of sister concerns	No
18	Major suppliers	No
19	Major customers	No
20	Banking Details	Yes
21	Banking facility details	Yes
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	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

BACKGROUND

The company is a private company domiciled in India and is incorporated under the provisions of the companies act, 2013. The company is engaged in the business of dealing in computer parts and peripherals and also provides I.T. services to its customers.

UNSECURED LOAN

Unsecured Loan	31.03.2018 (INR in Million)	31.03.2017 (INR in Million)
Long-term Borrowings		
Loan from Directors	1.169	0.925
Total	1.169	0.925

INDEX OF CHARGES

SN o	SRN	Charge Id	Charge Holder Name	Date of Creation	Date of Modification	Date of Satisfaction	Amount	Address
1	A99390585	10260905	HDFC BANK LIMITED	01/10/2010	-	-	10000000.0	HDFC BANK HOUSESE NAPATI BAPAT MARGLO WER PAREL WMUMBAI MH400013 IN
2	A30100408	10117654	UNION BANK OF INDIA	01/09/2006	-	-	10000000.0	Nepean Sea Road Branch, Manisha, O pp Petit Hall, 69-A, Nepeansea Road, Mum baiMH4000 06IN

FIXED ASSETS

- Office Equipment
- Furniture and Fixture
- Motor Vehicle
- Compute

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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 72.10
UK Pound	1	INR 93.70
Euro	1	INR 81.44

INFORMATION DETAILS

Information Gathered by :	SWT
Analysis Done by :	DIV
Report Prepared by :	MTN

SCORE FACTORS

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

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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