

MIRA INFORM REPORT

Report No. :	538024
Report Date :	20.11.2018

IDENTIFICATION DETAILS

Name :	AMIT KUMAR
Registered Office :	11/570, Radha Nagar, Bulandshahar-203001, Uttar Pradesh
Mobile No.:	91-7417717171 (Mr. Amit Kumar)
Country :	India
Financials (as on) :	31.03.2018 (Provisional)
Date of Establishment :	27.06.2007
Capital Investment:	INR 4.217 Million
PAN No.: [Permanent Account No.]	AANFA9632K
GSTN : [Goods & Service Tax Registration No.]	09AANFA9632K1ZW
Legal Form :	Partnership Concern with an unlimited liability of the partners
Line of Business :	Construction Activity. [Confirmed by management]
No. of Employees :	44 (Approximately) (In office 4 + Infactory/Site: 40)

RATING & COMMENTS

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

MIRA's Rating :	B
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Credit Rating	Explanation	Rating Comments
B	Medium Risk	Business dealings permissible on a regular monitoring basis

Status :	Small concern
Payment Behaviour :	Slow but correct

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Litigation :	Clear
Comments :	<p>Subject is a partnership firm established in the year 2007 and it is engaged in construction activity.</p> <p>As per financials of March 2017, the subject has registered sharp decline in its revenue and has reported average profit margin.</p> <p>Rating takes into consideration the subject's small scale of business operations along with moderate financial risk profile and below average liquidity position.</p> <p>As per unaudited financials of March 2018, the subject has achieved a revenue of INR 6.72 million from its operations and has reported average profit margin.</p> <p>Payment seems to be slow but correct.</p> <p>In view of aforesaid, the subject can be considered for business dealings with some caution.</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

EXTERNAL AGENCY RATING

NOT AVAILABLE

RBI DEFAULTERS' LIST STATUS

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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 20.11.2018

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. Amit Kumar
Designation :	Partner
Contact No.:	91-7417717171
Date :	14.11.2018

LOCATIONS

Registered Office :	11/570, Radha Nagar, Bulandshahar-203001, Uttar Pradesh, India
Tel. No.:	Not Available
Mobile No.:	91-7417717171/9897664022 (Mr. Amit Kumar)
Fax No.:	Not Available
E-Mail :	gauravthakur0022@gmail.com
Website :	www.nameexports.com
Area :	3000 Sq. Ft
Location :	Owned

PARTNERS

Name :	Mr. Amit Kumar
Designation :	Partner
Address :	11/570, Radha Nagar, Bulandshahar-203001, Uttar Pradesh, India
Date of Birth/Age :	26.01.1988
Qualification :	Graduate
Experience :	10 Years
PAN No.:	ATWPS9689Q
Aadhaar Card:	4079 7071 5618

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Name :	Mrs. Ritu Sirohi
Designation :	Partner
Address :	D-14, Sector 48, Gautam Buddha Nagar, Noida, Uttar Pradesh, India
Date of Birth/Age :	05.12.1975
Qualification :	Graduate
Experience :	1 Years
PAN No.:	AHDPS3300F
Aadhaar Card:	7145 3361 2717

BUSINESS DETAILS

Line of Business :	Construction Activity. [Confirmed by management]
Brand Names :	Not Available
Agencies Held :	Not Available
Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash
Purchasing :	Cash

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:	--

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No. of Employees :	44 (Approximately) (In office 4 + Infactory/Site: 40)	
Bankers :	<ul style="list-style-type: none"> Bank of India HDFC Bank Limited 	
	Banker Name :	Punjab National Bank
	Branch :	Civil Lines, Bulandshahar, Uttar Pradesh, India
	Person Name (With Designation) :	Mr. K K Thakur (Manager)
	Contact Number :	91-8171113715
	Name of Account Holder :	Amit Kumar
	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	Satisfactory
	Remark :	We spoke with Mr. K K Thakur (Manager) who claimed that they are satisfied with the transactions of subject.

Auditors :	
Name :	Rizwan Saifi and Associates Chartered Accountants
Address :	IP Mall, Sector 18, Noida, Uttar Pradesh, India
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	--

CAPITAL STRUCTURE

AS ON 31.03.2018 (Provisional)

Capital Investment :	
Owned :	INR 4.217 Million
Borrowed :	--
Total :	INR 4.217 Million

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FINANCIAL DATA
[all figures are INR Million]

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

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Capital Account	4.217	3.823	2.800
2] Share Application Money	0.000	0.000	0.000
3] Reserves & Surplus	0.000	0.000	0.000
4] (Accumulated Losses)	0.000	0.000	0.000
NETWORTH	4.217	3.823	2.800
LOAN FUNDS			
1] Secured Loans	4.437	3.772	0.407
2] Unsecured Loans	0.890	0.890	0.466
TOTAL BORROWING	5.327	4.662	0.873
DEFERRED TAX LIABILITIES	0.000	0.000	0.000
TOTAL	9.544	8.485	3.673
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]	2.800	3.295	0.447
Capital work-in-progress	0.000	0.000	0.000
INVESTMENT	0.000	0.000	1.073
DEFERREX TAX ASSETS	0.000	0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories	0.546	0.666	0.195
Sundry Debtors	0.000	0.000	0.000
Cash & Bank Balances	3.922	2.482	0.131
Other Current Assets	2.345	2.115	0.000
Loans & Advances	0.000	0.000	1.837
Total Current Assets	6.813	5.263	2.163
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors	0.000	0.000	0.000
Other Current Liabilities	0.069	0.073	0.010
Provisions	0.000	0.000	0.000
Total Current Liabilities	0.069	0.073	0.010
Net Current Assets	6.744	5.190	2.153

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MISCELLANEOUS EXPENSES	0.000	0.000	0.000
TOTAL	9.544	8.485	3.673

PROFIT & LOSS ACCOUNT

PARTICULARS		31.03.2018 (Provisional)	
SALES			
	Income		6.727
	Other Income		0.003
	TOTAL		6.730
Less	EXPENSES		
	Other expenses		6.312
	TOTAL		6.312
	PROFIT/ (LOSS) BEFORE TAX		0.418
Less	TAX		0.126
	PROFIT/ (LOSS) AFTER TAX		0.292

PARTICULARS		31.03.2017	31.03.2016
SALES			
	Income	5.211	10.279
	Other Income	0.028	0.043
	TOTAL	5.239	10.322
Less	EXPENSES		
	Purchases of Stock-in-Trade	2.581	6.073
	Opening Stocks	0.197	0.000
	Closing Stocks	(0.666)	(0.196)
	Freight	0.043	0.000
	Machine hire charges (rent)	0.098	0.000
	Labour and Wages	1.463	2.673
	Salaries	0.152	0.144
	Staff/Labour welfare expenses	0.013	0.000
	Entertainment Expenses	0.010	0.000
	Sales Promotion	0.003	0.016
	Travelling and Conveyance	0.086	0.039
	Telephone Expenses	0.011	0.009
	Festival Celebration Expenses	0.021	0.000
	Other expenses		0.000

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	Accounting charges		0.036	0.000
	Legal fee		0.013	0.010
	Trade tax		0.000	0.452
	Printing and Stationery		0.008	0.010
	Audit Fee		0.000	0.010
	Labour Cess		0.000	0.100
	Interest on capital		0.336	0.266
	Miscellaneous		0.000	0.024
	Remuneration		0.000	0.345
	TOTAL		4.405	9.975
	PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION		0.834	0.347
Less	FINANCIAL EXPENSES		0.121	0.052
	PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION		0.713	0.295
Less/ Add	DEPRECIATION/ AMORTISATION		0.373	0.079
	PROFIT/ (LOSS) BEFORE TAX		0.340	0.216
Less	TAX		0.105	0.000
	PROFIT/ (LOSS) AFTER TAX		0.235	0.216

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		0.00	0.00
Account Receivables Turnover (Income / Sundry Debtors)		0.00	0.00
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		0.00	0.00
Inventory Turnover (Operating Income / Inventories)		1.25	1.78
Asset Turnover (Operating Income / Net Fixed Assets)		0.25	0.78

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LEVERAGE RATIOS

PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.56	0.55	0.24
Debt Equity Ratio <i>(Total Liability / Networth)</i>	1.26	1.22	0.31
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>	0.23	0.25	0.17
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>	0.66	0.86	0.16
Interest Coverage Ratio <i>(PBIT / Financial Charges)</i>	NA	6.89	6.67

PROFITABILITY RATIOS

PARTICULARS		31.03.2018 (Provisional)	31.03.2017	31.03.2016
Net Profit Margin <i>((PAT / Sales) * 100)</i>	%	4.34	4.51	2.10
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	3.04	2.75	5.86
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	6.92	6.15	7.71

SOLVENCY RATIOS

PARTICULARS	31.03.2018 (Provisional)	31.03.2017	31.03.2016
Current Ratio <i>(Current Assets / Current Liabilities)</i>	7.10	5.47	6.80
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>	6.53	4.77	6.39
G-Score Ratio Financial <i>(Networth / Total Assets)</i>	0.44	0.45	0.76
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>	1.26	1.22	0.31
G-Score Ratio Liquidity	7.10	5.47	6.80

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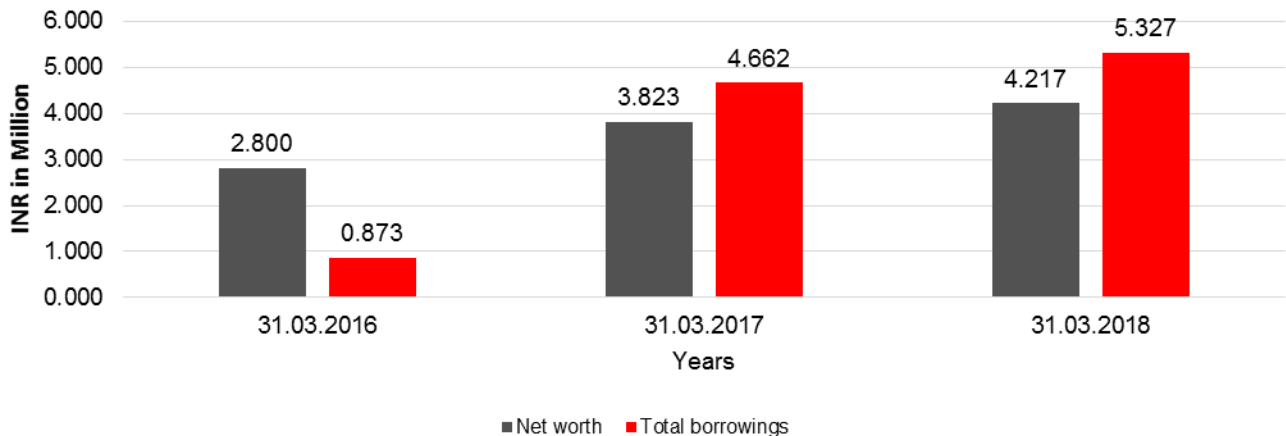
(Total Current Assets / Total Current Liabilities)			
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts			

FINANCIAL ANALYSIS
[all figures are INR Million]

DEBT EQUITY RATIO

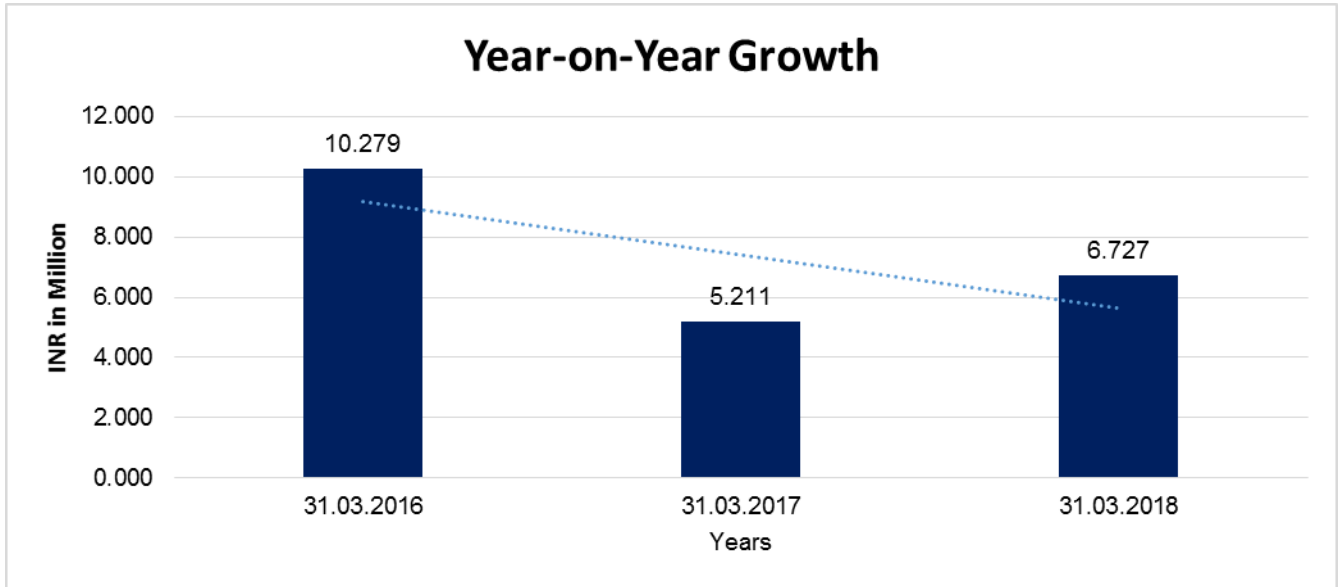
Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Capital Account	2.800	3.823	4.217
Reserves & Surplus	0.000	0.000	0.000
Net worth	2.800	3.823	4.217
Secured Loans	0.407	3.772	4.437
Total borrowings	0.873	4.662	5.327
Debt/Equity ratio	0.312	1.219	1.263

Debt to Equity



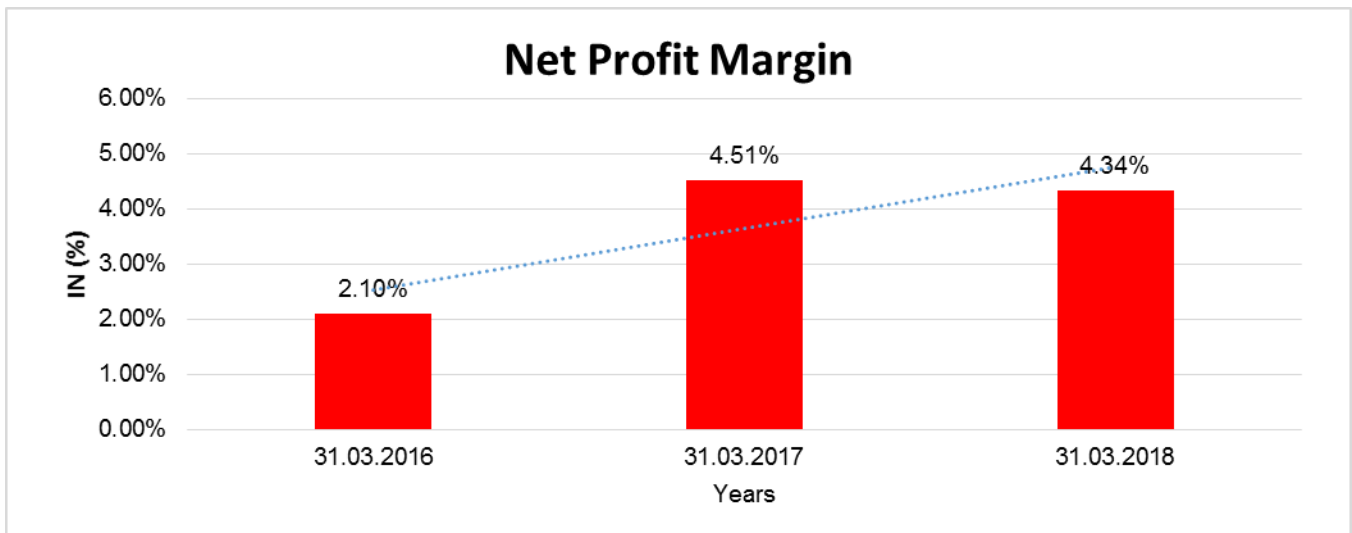
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	10.279	5.211	6.727
		(49.304)	29.092



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	10.279	5.211	6.727
Profit/(Loss)	0.216	0.235	0.292
	2.10%	4.51%	4.34%



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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	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	Yes
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	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 three years	Yes
30	Major shareholders, if available	No
31	External Agency Rating, if available	No
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 71.58
UK Pound	1	INR 91.99
Euro	1	INR 81.95

INFORMATION DETAILS

Information Gathered by :	AKY
Analysis Done by :	VIV
Report Prepared by :	KVT

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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