

MIRA INFORM REPORT

Report No. :	539541
Report Date :	21.11.2018

IDENTIFICATION DETAILS

Name :	CALIBER MERCANTILE PRIVATE LIMITED
Registered Office :	Plot No 67/1 & 67/2, Khutala Village, M/S K.S.R. Freight Carriers, Ghugus Road, Khutala, Chandrapur – 442401, Maharashtra
Mobile No.:	91-9921545111 (Mr. Mohit Chadda)
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	03.07.2014
Capital Investment / Paid-up Capital :	INR 30.000 Million
CIN No.: [Company Identification No.]	U74999MH2014PTC255811
PAN No.: [Permanent Account No.]	AAFCC6938B
GSTN : [Goods & Service Tax Registration No.]	27AAFCC6938B1ZQ
Legal Form :	Private Limited Liability Company
Line of Business :	<ul style="list-style-type: none"> • Trading of Metal Ores and Metal in Primary Forms. [Registered Activity] • Trader of Coal and Petroleum Coke. (Confirmed by Management)
No. of Employees :	30 (Approximately)

RATING & COMMENTS

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

MIRA's Rating :

A

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

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 was incorporated in the year 2014 and it is a trader of coal and petroleum coke.</p> <p>As per financials of March 2018, the company has registered a growth of 56.16% in its revenue as compared to its previous year's revenue and has reported good profit margin of 5.93%.</p> <p>Rating takes into consideration the company's sound net worth base along with average debt coverage indicators and decent liquidity position.</p> <p>Further, the company has reported a good earnings per share of INR 20.51 against its face value of INR 10.</p> <p>Payment seems to be usually 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

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

High Risk	C2
Very High Risk	D

EXTERNAL AGENCY RATING

Rating Agency Name	CRISIL
Rating	Long Term Rating = BB- (Issuer Non – Cooperative)
Rating Explanation	Moderate risk of default
Date	20.03.2018

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 21.11.2018

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 (GENERAL DETAILS)

Name :	Mr. Mohit Chadda
Designation :	Director
Contact No.:	91-9921545111
Date :	19.11.2018

LOCATIONS

Registered Office :	Plot No 67/1 & 67/2, Khutala Village, M/S K.S.R. Freight Carriers, Ghugus Road, Khutala, Chandrapur – 442401, Maharashtra, India
Tel. No.:	Not Available
Mobile No.:	91-9921545111 (Mr. Mohit Chadda)
Fax No.:	Not Available
E-Mail :	mohit@chaddagroup.com
Location :	Owned
Locality :	Industrial
Warehouse :	Near Vimala, Siding Sakharwadi Village, Tadali, Chandrapur – 442406, Maharashtra, India

DIRECTORS

AS ON 31.03.2018

Name :	Mr. Ranjitsingh Pavitrasingh Saluja		
Designation :	Director		
Address :	Near S.P. College, Mohata Flat Road Ganj Ward, Chandrapur – 442401, Maharashtra, India		
Date of Birth/Age :	02.08.1958		
Qualification :	GRADUATION		
Date of Appointment :	29.03.2017		
PAN No. :	AERPS5191M		
DIN No.:	03638829		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U55101MH2011PTC223181	SIDDHARTH GRANDEUR PRIVATE LIMITED	18/10/2011	-
Name :	Mr. Anuj Krishan Chadda		
Designation :	Director		
Address :	Near Radha Krishna Mandir, Shastri Nagar, Mul Road, Chandrapur – 442401, Maharashtra, India		
Date of Birth/Age :	22.02.1986		

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

Qualification :	Graduation		
Date of Appointment :	03.07.2014		
PAN No :	AFWPC0456M		
DIN No.:	06894652		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U74999MH2016PTC286974	KSR MOTORS PRIVATE LIMITED	20/10/2016	-
Name : Mr. Mohit Satishkumar Chadda			
Designation : Director			
Address : Near Radha Krishna Mandir, Shastri Nagar Mul Road, Chandrapur – 442401, Maharashtra, India			
Date of Birth/Age : 28.12.1986			
Qualification : Graduation			
Date of Appointment : 03.07.2014			
PAN No : AGCPC2685F			
DIN No.: 06894670			
Name : Mr. Rahul Roshanlal Chadda			
Designation : Director			
Address : B-30,Near Radha Krishna Mandir,Shastri Nagar Mul Road, Chandrapur – 442401, Maharashtra, India			
Date of Birth/Age : 29.12.1990			
Qualification : Graduation			
Date of Appointment : 03.07.2014			
PAN No : ALMPC8027C			
DIN No.: 06900066			
Name : Mr. Manish Kishankumar Chadda			
Designation : Director			
Address : B-41,Near Radha Krishna Mandir, Shastri Nagar, Mul Road, Chandrapur – 442401, Maharashtra, India			
Date of Birth/Age : 04.12.1983			
Qualification : Graduation			
Date of Appointment : 29.03.2017			
PAN No : AERPC9272P			
DIN No.: 07779782			

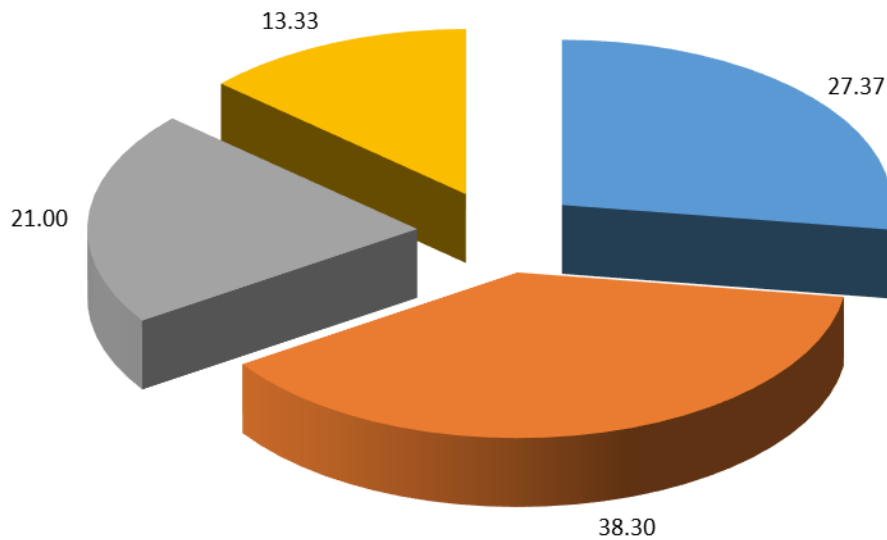
MAJOR SHAREHOLDERS

AS ON 31.03.2018

Names of Shareholders	No. of Shares	%age
Anuj Chadda	821000	27.37
Mohit Chadda	1149000	38.30
Rahul Chadda	630000	21.00
Manish Kishankumar Chadda	400000	13.33
Total	3000000	100.00

Share holding pattern

■ Anuj Chadda ■ Mohit Chadda ■ Rahul Chadda ■ Manish Kishankumar Chadda



DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

Equity Share Break up (Percentage of Total Equity)

AS ON 29.09.2018

Category	Percentage
Promoters [Individual/Hindu Undivided Family (Indian)]	100.00
Total	100.00

BUSINESS DETAILS

Line of Business :	<ul style="list-style-type: none"> Trading of Metal Ores and Metal in Primary Forms. [Registered Activity] Trader of Coal and Petroleum Coke. (Confirmed by Management) 	
Products / Services :	Name and Description of main products / services	ITC Code
	Trading of Metal ores and metal in primary forms	99611992
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Available	
Imports :	Not Available	
Terms :		
Selling :	L/C, Credit (30 / 60 / 90 Days) and Others (RTGS / NEFT)	
Purchasing :	L/C, Credit (30 / 60 / 90 Days) and Others (RTGS / NEFT)	

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 :	End Users and OEM's	

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

	Reference :	Not Divulged	
	Name of the Person :	--	
	Contact No.:	--	
	Since How Long Known :	--	
	Maximum Limit Dealt :	--	
	Experience :	--	
	Remark :	--	
No. of Employees :	30 (Approximately)		
Bankers :	Banker Name :	State Bank of India	
	Branch :	Plot No 1, Modern Shopping Cum Commercial Complex, Padoli Chandrapur – 442401, Maharashtra, India	
	Person Name (With Designation) :	--	
	Contact Number :	91-9850307815 (Number is Switch Off)	
	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 :	--	
	Bank of Maharashtra Lokmangal 1501, Shivaji Nagar, Pune – 411005, Maharashtra, India		
Facilities :	SECURED LOANS	31.03.2018 INR In Million	31.03.2017 INR In Million
	LONG TERM BORROWINGS		
	Other loans and advances	304.698	165.878
	Total	304.698	165.878

Auditors :	
Name :	R.R.Mamidwar and Company Chartered Accountants
Address :	106, Hakim AR Cade, Dharampeth, Nagpur – 440010, Maharashtra, India
PAN No.:	AABFR6341N
Memberships :	126266
Memberships :	Not Available
Collaborators :	Not Available
Associates/Subsidiaries :	Not Available

CAPITAL STRUCTURE

AS ON 29.09.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
3000000	Equity Shares	INR 10/- each	INR 30.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
3000000	Equity Shares	INR 10/- each	INR 30.000 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	30.000	30.000	20.000
(b) Reserves & Surplus	97.799	51.381	10.973
(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)	127.799	81.381	30.973
(3) Non-Current Liabilities			
(a) long-term borrowings	381.447	226.092	146.193
(b) Deferred tax liabilities (Net)	5.130	0.355	0.335
(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)	386.577	226.447	146.528
(4) Current Liabilities			
(a) Short term borrowings	0.000	0.000	0.000
(b) Trade payables	291.982	78.037	50.715
(c) Other current liabilities	0.000	0.000	0.000
(d) Short-term provisions	2.518	5.562	3.437
Total Current Liabilities (4)	294.500	83.599	54.152
TOTAL	808.876	391.427	231.653
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	167.766	18.943	15.750
(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)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	167.766	18.943	15.750
(2) Current assets			

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

(a) Current investments	0.000	3.200	0.660
(b) Inventories	37.547	26.950	23.392
(c) Trade receivables	530.623	281.886	179.219
(d) Cash and cash equivalents	8.431	43.224	3.707
(e) Short-term loans and advances	64.509	17.224	8.925
(f) Other current assets	0.000	0.000	0.000
Total Current Assets	641.110	372.484	215.903
TOTAL	808.876	391.427	231.653

PROFIT & LOSS ACCOUNT

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
SALES			
Income	1036.984	664.031	415.869
Other Income	208.771	135.711	28.961
TOTAL	1245.755	799.742	444.830
Less EXPENSES			
Purchases of Stock-in-Trade	820.111	587.293	366.660
Changes in inventories of finished goods, work-in-progress and Stock-in-Trade	0.000	0.000	(13.713)
Employees benefits expense	23.572	0.979	0.937
Other expenses	300.667	146.249	68.874
TOTAL	1144.350	734.521	422.758
PROFIT/ (LOSS) BEFORE INTEREST, TAX, DEPRECIATION AND AMORTISATION	101.405	65.221	22.072
Less FINANCIAL EXPENSES	18.273	19.258	11.815
PROFIT / (LOSS) BEFORE TAX, DEPRECIATION AND AMORTISATION	83.132	45.963	10.257
Less/ Add DEPRECIATION/ AMORTISATION	16.823	2.863	1.056
PROFIT/ (LOSS) BEFORE TAX	66.309	43.100	9.201
Less TAX	4.775	0.020	0.244
PROFIT/ (LOSS) AFTER TAX	61.534	43.080	8.957
Earnings / (Loss) Per Share (INR)	20.51	21.54	4.48

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	3.261	(33.952)	(41.722)
Net cash flow from (used in) operating activities	(11.856)	(41.786)	(35.251)

KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)	186.77	154.95	157.30
Account Receivables Turnover (Income / Sundry Debtors)	1.95	2.36	2.32
Average Payment Days (Sundry Creditors / Purchases * 365 Days)	129.95	48.50	50.49
Inventory Turnover (Operating Income / Inventories)	2.70	2.42	0.94
Asset Turnover (Operating Income / Net Fixed Assets)	0.60	3.44	1.40

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.84	0.79	0.86
Debt Equity Ratio (Total Liability / Networth)	2.98	2.78	4.72
Current Liabilities to Networth (Current Liabilities / Net Worth)	2.30	1.03	1.75
Fixed Assets to Networth (Net Fixed Assets / Networth)	1.31	0.23	0.51
Interest Coverage Ratio (PBIT / Financial Charges)	5.55	3.39	1.87

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
PAT to Sales ((PAT / Sales) * 100)	%	5.93	6.49	2.15
Return on Total Assets ((PAT / Total Assets) * 100)	%	7.61	11.01	3.87
Return on Investment (ROI) ((PAT / Networth) * 100)	%	48.15	52.94	28.92

SOLVENCY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		2.18	4.46	3.99
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		2.05	4.13	3.56
G-Score Ratio Financial (Networth / Total Assets)		0.16	0.21	0.13
G-Score Ratio Debt (Debts / Equity Capital)		12.71	7.54	7.31
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.18	4.46	3.99

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

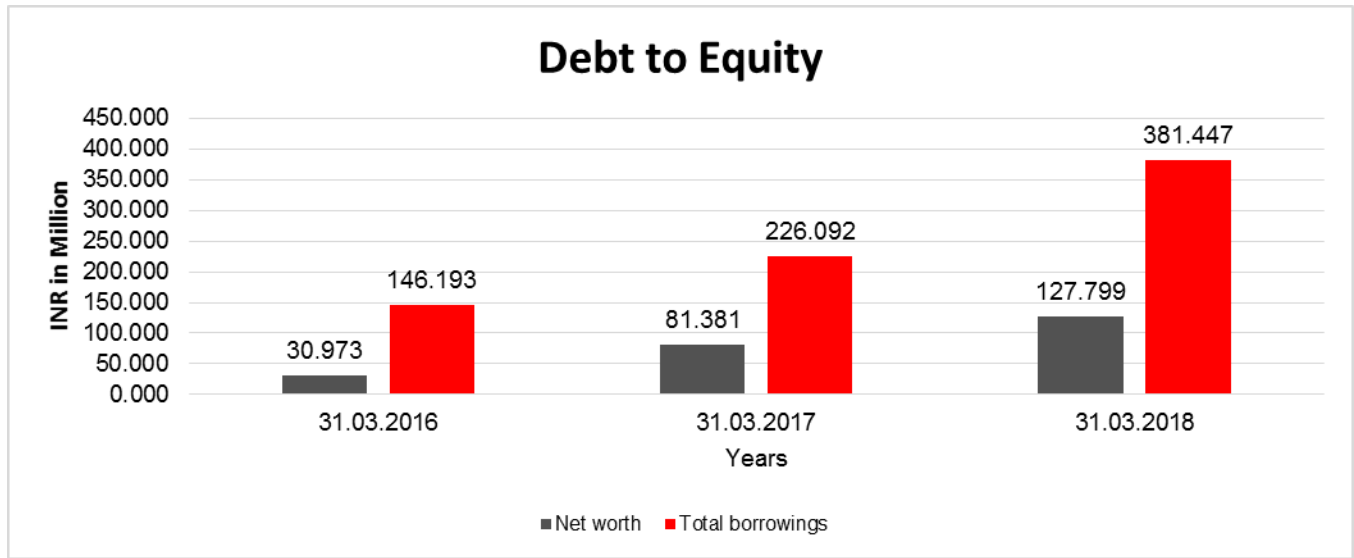
FINANCIAL ANALYSIS
[all figures are in INR Million]

DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Share Capital	20.000	30.000	30.000
Reserves & Surplus	10.973	51.381	97.799
Share Application money pending allotment	0.000	0.000	0.000
Net worth	30.973	81.381	127.799
long-term borrowings	146.193	226.092	381.447
Short term borrowings	0.000	0.000	0.000

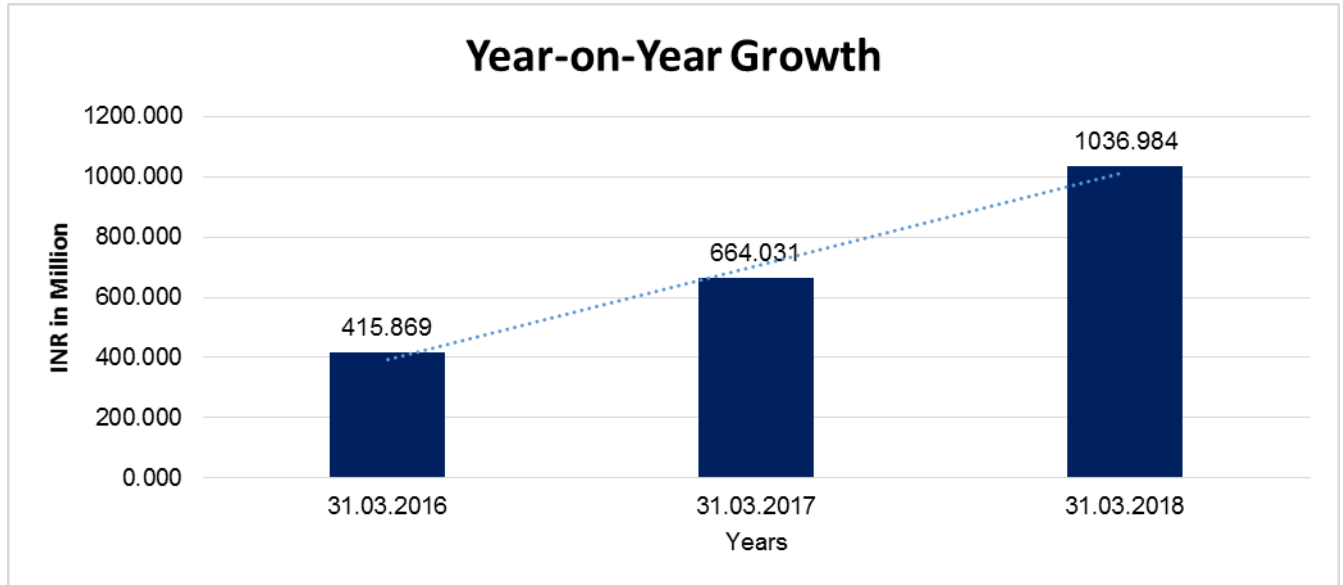
DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

	Total borrowings	146.193	226.092	381.447
Debt/Equity ratio		4.720	2.778	2.985



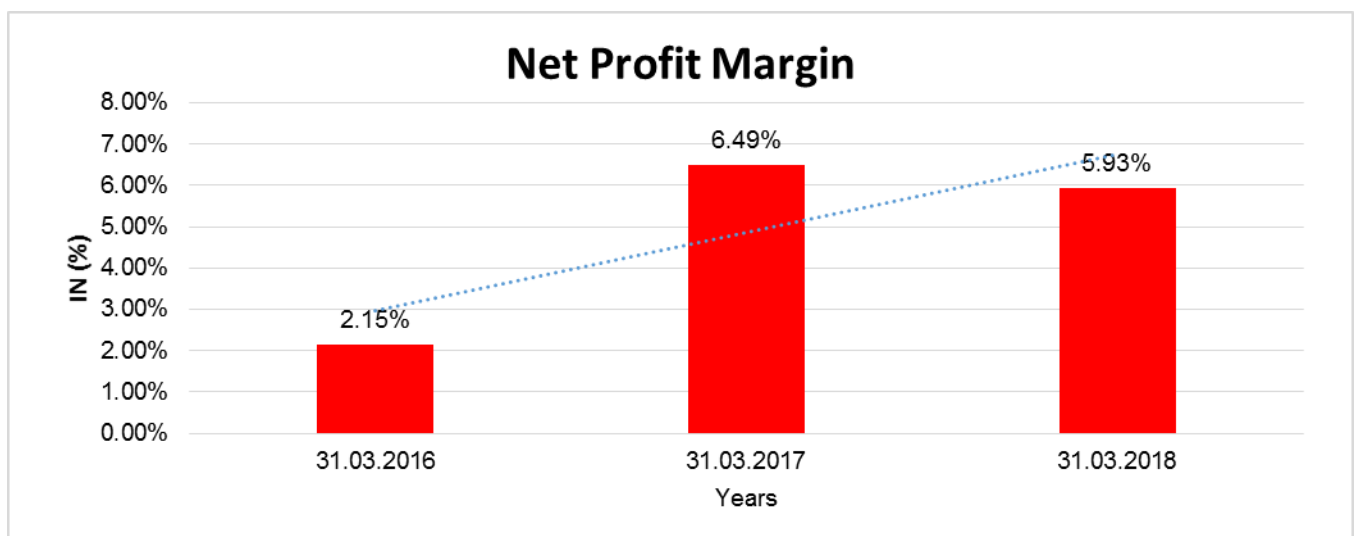
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2016	31.03.2017	31.03.2018
	INR In Million	INR In Million	INR In Million
Sales	415.869	664.031	1036.984
		59.673	56.165



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	415.869	664.031	1036.984
Profit/(Loss)	8.957	43.080	61.534
	2.15%	6.49%	5.93%



DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

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	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	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	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	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

OPERATIONS

The Company has INR 1245.755 million income in the current year as compared to INR 799.742 million in the previous year. The Net Profit for the year amounted to INR 61.534 million in the current year as compared to INR 43.080 million in the previous year.

UNSECURED LOANS:

PARTICULARS	31.03.2018 INR In Million	31.03.2017 INR In Million
LONG TERM BORROWINGS		
Other loans and advances	76.749	60.214
Total	76.749	60.214

INDEX OF CHARGES:

SN O	SRN	CHAR GE ID	CHARGE HOLDER NAME	DATE OF CREAT ION	DATE OF MODIFIC ATION	DATE OF SATISFA CTION	AMOUNT	ADDRESS
1	G9262 5011	100192 871	ICICI BANK LIMITED	30/04/2 018	-	-	4168000.0	222, VISHNU VAIBHAV, GR. FLOOR, PALM ROADCIVIL LINESNAGPURMH 440001IN
2	G7054 0513	100142 134	YES BANK LIMITED	28/11/2 017	-	-	29610000.0	206/1A, SWAMI SADAN APT. OPP GPO SQUAREVIP ROAD, CIVIL LINES BRANCHNAGPUR MH440001IN
3	G6991 2087	100139 868	YES BANK LIMITED	13/11/2 017	-	-	29610000.0	206/1A, SWAMI SADAN APT. OPP GPO SQUAREVIP ROAD, CIVIL LINES BRANCHNAGPUR MH440001IN
4	C70017 926	106024 11	ICICI BANK LIMITED	29/09/2 015	-	-	3227500.0	ICICI BANK TOWERSBANDRA KURLA COMPLEXMUMBAI MH400051IN
5	G7753 4113	105137 90	BANK OF MAHARAS HTRA	28/07/2 014	19/01/201 8	-	207500000.0	DEVAI GOVINDPUR BRANCH

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

								CHANDRAPURCH AWARE BUILDING "TADOBA ROAD"CHANDRAP URMH442401IN
6	G3332 1969	100021 333	BANK OF MAHARAS HTRA	29/03/2 016	-	09/01/201 7	25000000.0	LOKMANGAL 1501 , SHIVAJI NAGARPUNEPUN EMH411005IN

FIXED ASSETS:

- Land
- Building
- Plant and Machinery
- Furniture and Fixture
- Office Equipment
- Computer
- Vehicles

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 71.30
UK Pound	1	INR 91.16
Euro	1	INR 81.07

INFORMATION DETAILS

Information Gathered by :	SUP
Analysis Done by :	VIV
Report Prepared by :	RNA

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)

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.