

MIRA INFORM REPORT

Report No. :	539761
Report Date :	19.11.2018

IDENTIFICATION DETAILS

Name :	K.T.ENTERPRISE
Registered Office :	Shop No 10, Ground Floor, Vivekanand Nagar 3, Near Vivek Laboratory, S V Road, Borivali (West), Mumbai – 400092, Maharashtra
Tel. No.:	91-22-28984881
Country :	India
Financials (as on) :	31.03.2017
Year of Establishment :	1996
Capital Investment / Paid-up Capital :	INR 6.485 Million
PAN No.: [Permanent Account No.]	AAMPM4864G
GSTN : [Goods & Service Tax Registration No.]	27AAMPM4864G1ZB
Legal Form :	Sole Proprietary Concern
Line of Business :	Dealer and Service Provides of Computers Hardware, Computer Repair, CCTV Installation, Fire Alarm, etc [Confirmed by management]
No. of Employees :	04 (Approximately) (as per site visit)

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

Maximum Credit Limit :	USD 18000 (IN INR 12,92,130.00)
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Status :	Satisfactory
Payment Behaviour :	Slow but correct
Litigation :	Clear

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

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 19.11.2018

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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. Nimesh
Designation :	Manager
Contact No.:	91-22-28984881
Date :	19.11.2018

Given number (91-9820282455) – Unavailable

LOCATIONS

Registered Office :	Shop No 10, Ground Floor, Vivekanand Nagar 3, Near Vivek Laboratory, S V Road, Borivali (West), Mumbai – 400092, Maharashtra, India
Tel. No.:	91-22-28984881
Mobile No.:	91-9820282455 (Mr. Kaushik Gordhandas Mehta)
Fax No.:	Not Available
E-Mail :	ktenterprise@gmail.com
Locality :	Commercial (as per site visit)

SOLE PROPRIETOR

Name :	Mr. Kaushik Gordhandas Mehta
Designation :	Proprietor
PAN No.:	AAMPM4864G

KEY EXECUTIVES

Name :	Mr. Nimesh
Designation :	Manager

BUSINESS DETAILS

Line of Business :	Dealer and Service Provides of Computers Hardware, Computer Repair, CCTV Installation, Fire Alarm, etc [Confirmed by management]
Brand Names :	Not Available
Agencies Held :	Not Available

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Exports :	Not Available
Imports :	Not Available
Terms :	
Selling :	Cash and Cheque
Purchasing :	Cash and Cheque

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 :	04 (Approximately) (as per site visit)	
Bankers :	Banker Name :	Not Divulged
	Branch :	--
	Person Name (With Designation) :	--
	Contact Number :	--
	Name of Account Holder :	--
	Account Number :	--
	Account Since (Date/Year of Account Opening) :	--
	Average Balance Maintained :	--
	Credit Facilities Enjoyed (CC/OD/Term Loan) :	--
	Account Operation :	--
	Remark :	--

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Auditors :	
Name :	Manjunath Gowda and Associates Chartered Accountants
Registration No :	1236669W
Collaborators :	Not Available
Membership :	Not Available
Sister Concern :	--

CAPITAL STRUCTURE

Particular	Amt in million
Mr. Kaushik. G. Mehta	6.485

FINANCIAL DATA
[all figures are INR Million]

ABRIDGED BALANCE SHEET

SOURCES OF FUNDS		31.03.2017	31.03.2016
EQUITY AND LIABILITIES			
1] Proprietor Capital		6.485	3.023
3] Reserves & Surplus		0.000	0.000
NETWORTH		6.485	3.023
LOAN FUNDS			
1] Secured Loans		2.016	2.429
2] Unsecured Loans		20.465	19.521
TOTAL BORROWING		22.481	21.950
DEFERRED TAX LIABILITIES		0.000	0.000
TOTAL		28.966	24.973
APPLICATION OF FUNDS			
FIXED ASSETS [Net Block]		4.710	4.907
Capital work-in-progress		0.000	0.000
INVESTMENT		2.243	2.115
DEFERREX TAX ASSETS		0.000	0.000
CURRENT ASSETS, LOANS & ADVANCES			
Inventories		3.746	2.656
Sundry Debtors		15.893	15.282
Sundry Deposits		6.651	7.217
Cash & Bank Balances		0.821	1.553
Other Current Assets		0.052	0.064
Loans & Advances		11.888	5.794
Total Current Assets		39.051	32.566
Less : CURRENT LIABILITIES & PROVISIONS			
Sundry Creditors		17.038	14.615
Other Current Liabilities		0.000	0.000
Provisions		0.000	0.000
Total Current Liabilities		17.038	14.615
Net Current Assets		22.013	17.951
MISCELLANEOUS EXPENSES		0.000	0.000

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TOTAL	28.966	24.973
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PROFIT & LOSS ACCOUNT

PARTICULARS	31.03.2017	31.03.2016
SALES		
Income	57.377	45.146
Other Income	0.663	0.394
TOTAL	58.040	45.540
Less EXPENSES		
Cost of Materials Consumed	43.904	30.637
Auditors Remuneration	0.023	0.023
Business Promotion	0.171	0.040
Commission Expenses	1.131	5.440
Conveyance Expenses	0.158	0.173
Courier Expenses	0.007	0.000
Donation	0.000	0.065
Electricity Charges	0.018	0.028
Insurance	0.049	0.045
Motor Car Expenses	0.078	0.074
Office Expenses	0.096	0.092
Printing And Stationer	0.010	0.011
Professional Fees	0.047	0.047
Rebates And Discount	0.058	10.133
Rent, Rates And Taxes	0.271	0.264
Repairs And Maintains	0.019	0.043
Other Expenses	5.232	2.380
TOTAL	51.272	40.390
PROFIT/ (LOSS) BEFORE INTEREST, AND DEPRECIATION AND AMORTISATION	6.768	5.150
Less FINANCIAL EXPENSES	1.576	0.741
PROFIT / (LOSS) BEFORE AND DEPRECIATION AND AMORTISATION	5.192	4.409
Less/ Add DEPRECIATION/ AMORTISATION	0.228	0.190
NET PROFIT	4.964	4.029

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KEY RATIOS

EFFICIENCY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Average Collection Days (Sundry Debtors / Income * 365 Days)		101.10	123.55
Account Receivables Turnover (Income / Sundry Debtors)		3.61	2.95
Average Payment Days (Sundry Creditors / Purchases * 365 Days)		28.43	36.29
Inventory Turnover (Operating Income / Inventories)		1.81	1.94
Asset Turnover (Operating Income / Net Fixed Assets)		1.44	1.05

LEVERAGE RATIOS

PARTICULARS		31.03.2017	31.03.2016
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)		0.86	0.92
Debt Equity Ratio (Total Liability / Networth)		3.47	7.26
Current Liabilities to Networth (Current Liabilities / Net Worth)		2.63	4.83
Fixed Assets to Networth (Net Fixed Assets / Networth)		0.73	1.62
Interest Coverage Ratio (PBIT / Financial Charges)		4.29	6.95

PROFITABILITY RATIOS

PARTICULARS		31.03.2017	31.03.2016
Net Profit Margin ((PAT / Sales) * 100)	%	8.65	8.92
Return on Total Assets ((PAT / Total Assets) * 100)	%	10.79	10.18

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Return on Investment (ROI) ((PAT / Networth) * 100)	%	76.55	133.28
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SOLVENCY RATIOS

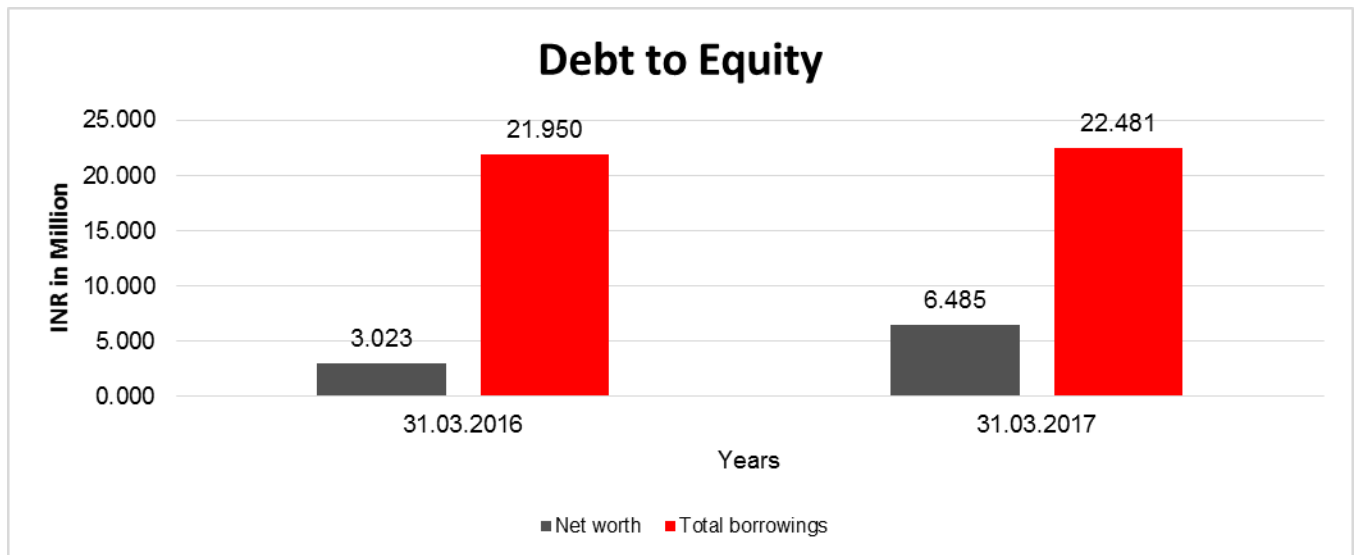
PARTICULARS		31.03.2017	31.03.2016
Current Ratio (Current Assets / Current Liabilities)		2.29	2.23
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)		2.07	2.05
G-Score Ratio Financial (Networth / Total Assets)		0.14	0.08
G-Score Ratio Debt (Debts / Equity Capital)		3.47	7.26
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)		2.29	2.23

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

FINANCIAL ANALYSIS
[all figures are INR Million]

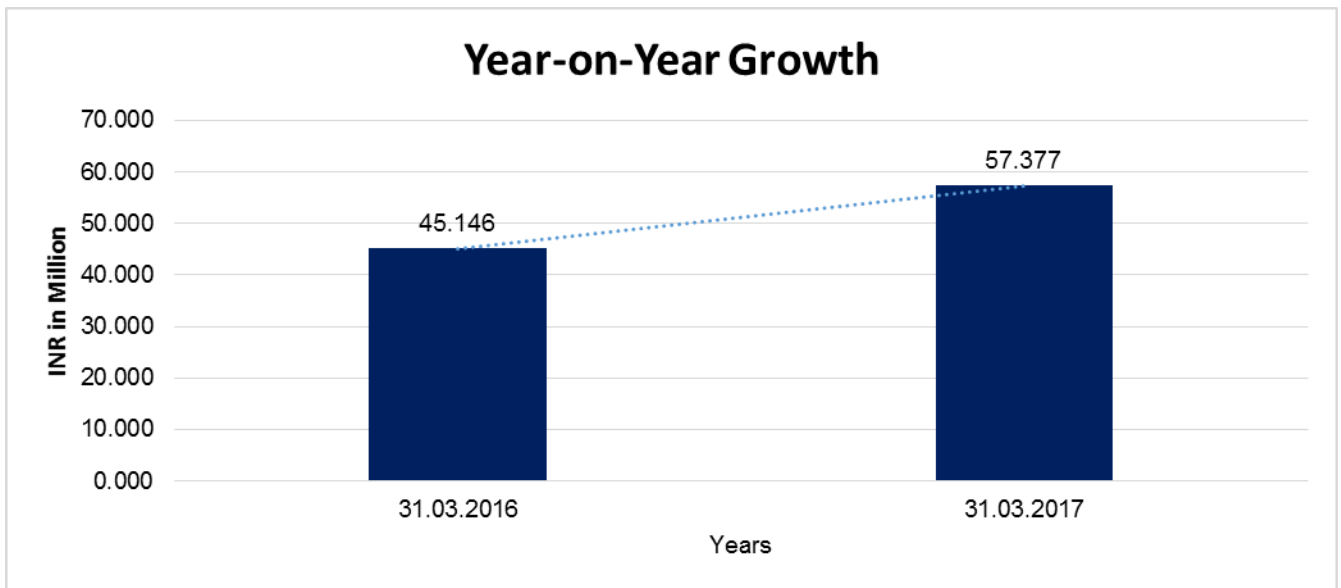
DEBT EQUITY RATIO

Particular	31.03.2016	31.03.2017
	INR In Million	INR In Million
Capital Account	3.023	6.485
Reserves & Surplus	0.000	0.000
Net worth	3.023	6.485
Secured borrowings	2.016	2.429
Unsecured borrowings	20.465	19.521
Total borrowings	21.950	22.481
Debt/Equity ratio	7.261	3.467



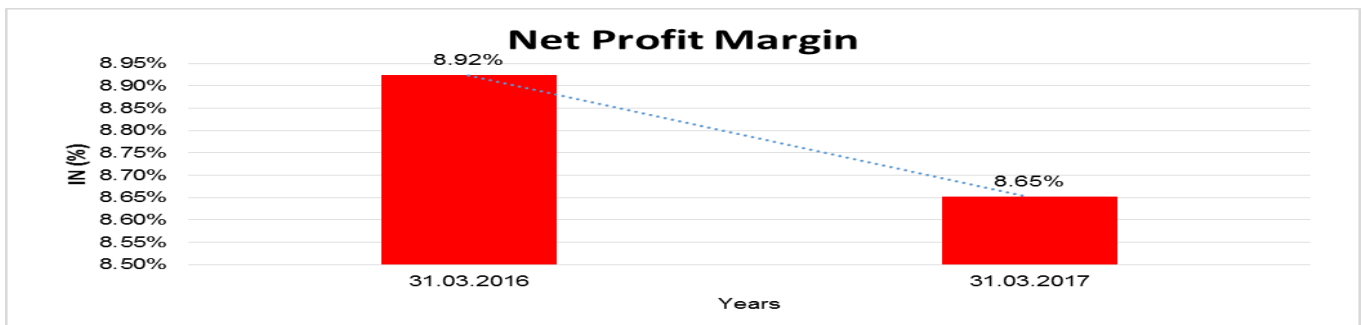
YEAR-ON-YEAR GROWTH

Year on Year Growth	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	45.146	57.377
		27.092



NET PROFIT MARGIN

Net Profit Margin	31.03.2016	31.03.2017
	INR In Million	INR In Million
Sales	45.146	57.377
Profit/(Loss)	4.029	4.964
	8.92%	8.65%



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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	Yes
5	Buyer visit details	Yes
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	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	No
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 two 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

OBSERVATION POINTS

Name of Company :	K.T.ENTERPRISE
Address :	Shop No 10, Ground Floor, Vivekanand Nagar 3, Near Vivek Laboratory, S V Road, Borivali (West), Mumbai – 400092, Maharashtra, India
Contact No.:	91-22-28984881
Person to whom we met:	Name: Mr. Nimesh Designation : Manager
Name Board :	Sighted
Location:	Easy
Landmark (If Any):	Near Kora Kendra Fly Over Bridge
Total Floors of the building:	Ground + 2 Floors
Subject situated on:	Ground Floor
Locality:	Residential
Area :	Upmarket
No. of employees seen at premises:	04
Visibility of Items:	<ul style="list-style-type: none"> • Telephone • Computers • Air Conditioner • Office Equipment • Xerox Machine
Proof of visit:	Photographs

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 71.79
UK Pound	1	INR 93.90
Euro	1	INR 81.84

INFORMATION DETAILS

Information Gathered by :	GAY
Analysis Done by :	NIY
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)

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