

MIRA INFORM REPORT

Report No. :	539222
Report Date :	19.11.2018

IDENTIFICATION DETAILS

Name :	P. R. COMMERCE PRIVATE LIMITED
Registered Office :	"Raikva", 3A, Ram Mohan Mullick Garden Lane, 4th Floor, Room No.10, P.S.-Beliaghata, Kolkata – 700010, West Bengal
Mobile No.:	91-9831046930 (Mr. Pawan Kumar Rajgaria)
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	02.02.2008
CIN No.: [Company Identification No.]	U51909WB2008PTC122333
Capital Investment / Paid-up Capital :	INR 1.900 Million
PAN No.: [Permanent Account No.]	AAECP7450N
GSTN : [Goods & Service Tax Registration No.]	Not Divulged
Legal Form :	Private Limited Liability Company
Line of Business :	Rental Income from Commercial Property. [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)

MIRA's Rating : C

Credit Rating	Explanation	Rating Comments
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C	Medium High Risk	Business dealings permissible preferably on secured basis
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Status :	Moderate
Payment Behaviour :	Unknown
Litigation :	Clear
Comments :	<p>Subject was incorporated in the year 2008.</p> <p>As per the financials of FY 2018, the company has not earned revenue from its operations.</p> <p>The moderate financial risk profile of the company is marked by average net worth base.</p> <p>Rating gets constrained on account of absence of operational revenue.</p> <p>No payment terms are known.</p> <p>In view of aforesaid, dealings are recommended on safe and secured terms.</p> <p>Note 1: Site visit was conducted at the address which you have provided.</p> <p>At the premises, our executive met security guard who was unaware about the subject and also the relation between the subject and Rajgaria Timber Private Limited. and Ananya Wood Private Limited.</p> <p>Locality seems to be commercial and area appears to be upmarket. Location was easy to find. We have not sighted subject's name board instead name board of "Rajgaria Timber Private Limited." and "Ananya Wood Private Limited."</p> <p>Note 2: As per indirect sources, "Rajgaria Timber Private Limited." And "Ananya Wood Private Limited." are the associate companies of the subject.</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

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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

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. Pawan Kumar Rajgaria
Designation :	Director
Contact No.:	91-9831046930
Date :	14.11.2018

LOCATIONS

Registered Office :	"Raikva", 3A, Ram Mohan Mullick Garden Lane, 4th Floor, Room No.10, P.S.-Beliaghata, Kolkata – 700010, West Bengal, India
Tel. No.:	Not Available
Mobile No.:	91-9831046930 (Mr. Pawan Kumar Rajgaria)

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Fax No.:	Not Available
E-Mail :	ladiadeepak@yahoo.co.in

DIRECTORS

AS ON 31.03.2018

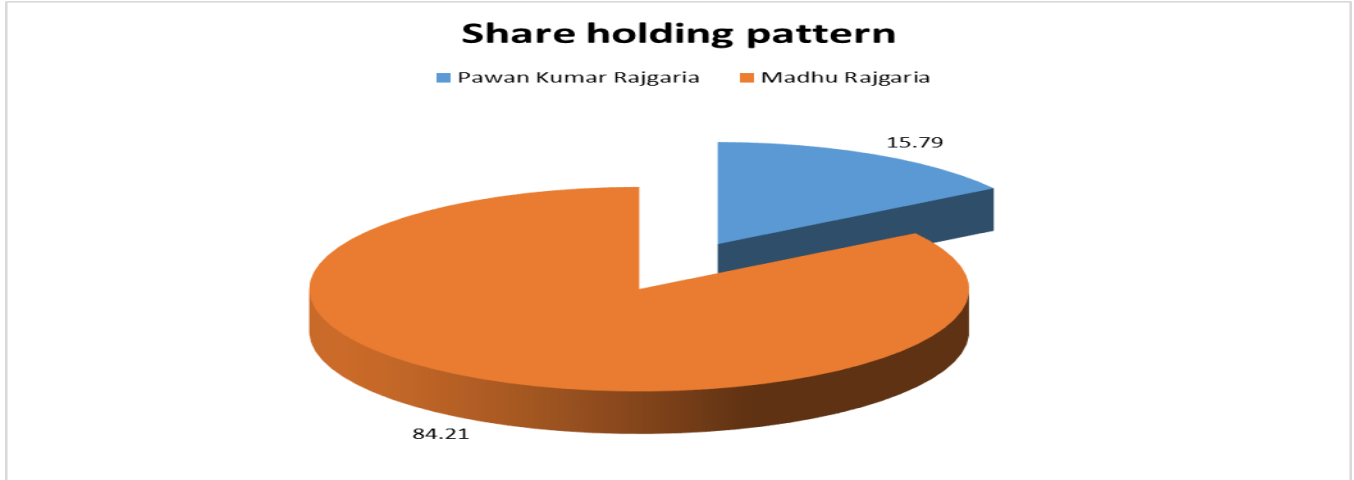
Name :	Mr. Pawan Kumar Rajgaria		
Designation :	Director		
Address :	The Empire, 16A, Gurusaday Road, Flat-13b, 13th Floor, Block-T-1, Kolkata-700019, West Bengal, India		
Date of Birth/Age :	06.10.1968		
Date of Appointment :	02.02.2008		
DIN No.:	00710788		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U01121WB2000PTC092582	RAJGARIA TIMBER PRIVATE LIMITED	21/11/2000	-
U20200WB2005PTC106200	ANANYA WOOD PVT LTD	18/11/2005	-
U70100WB2008PTC121521	BALAJI DEVCONS PRIVATE LIMITED	23/09/2011	-
Name :	Mrs. Madhu Agarwal Rajgaria		
Designation :	Director		
Address :	Flat-13B, 13th Floor, Block-C, The Empire, 16A, Gurusaday Road, Ballygunge, Kolkata – 700019, West Bengal, India		
Date of Appointment :	31.03.2009		
DIN No.:	02380409		
Other Directorship:			
CIN/FCRN	Company Name	Begin Date	End Date
U01121WB2000PTC092582	RAJGARIA TIMBER PRIVATE LIMITED	04/07/2005	-
U20200WB2005PTC106200	ANANYA WOOD PVT LTD	18/11/2005	-
U70100WB2008PTC121521	BALAJI DEVCONS PRIVATE LIMITED	04/10/2011	-

MAJOR SHAREHOLDERS

AS ON 31.03.2018

Names of Shareholders	No. of Shares	% of Holding
Pawan Kumar Rajgaria	30000	15.79
Madhu Rajgaria	160000	84.21
Total	190000	100.00

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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 :	Rental Income from Commercial Property. [Registered Activity]	
Products / Services :	Name and Description of main products / services	NIC Code of the Product/service
	Rental Income from Commercial Property	99721121
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	
Terms :	Not Divulged	

PRODUCTION STATUS – (NOT AVAILABLE)

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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 :	Banker Name :	State Bank of India
	Branch :	Commercial Branch, Jeevandeep 1, Middleton Street, Jeevandeep Building, 2nd Floor, Kolkata - 700071, West Bengal, India
	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 :	--

Auditors :	
Name :	Ladia and Associates Chartered Accountants
Address :	14/6, Sovaram Bysack Street, Kolkata – 700007, West Bengal, India
PAN N Income-tax PAN of auditor or auditor's firm :	AAYPL5853A
Memberships :	Not Available

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Collaborators :	Not Available
Associate Companies [From Indirect Sources]:	<ul style="list-style-type: none"> • Rajgaria Timber Private Limited • Ananya Wood Private Limited

CAPITAL STRUCTURE

AS ON 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
500000	Equity Shares	INR 10/- each	INR 5.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
190000	Equity Shares	INR 10/- each	INR 1.900 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	1.900	1.900	1.900
(b) Reserves & Surplus	16.242	16.213	16.216
(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)	18.142	18.113	18.116
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(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	0.000	0.000	0.000
Total Non-current Liabilities (3)	0.000	0.000	0.000
(4) Current Liabilities			
(a) Short term borrowings	1.788	2.100	2.180
(b) Trade payables	0.000	0.000	0.000
(c) Other current liabilities	0.070	0.115	0.173
(d) Short-term provisions	0.010	0.000	0.002
Total Current Liabilities (4)	1.868	2.215	2.355
TOTAL	20.010	20.328	20.471
II. ASSETS			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	18.686	18.686	18.686
(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	1.164	1.164	1.164
(c) Deferred tax assets (net)	0.000	0.000	0.000
(d) Long-term Loan and Advances	0.000	0.059	0.268
(e) Other Non-current assets	0.000	0.000	0.000
Total Non-Current Assets	19.850	19.909	20.118

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(2) Current assets			
(a) Current investments	0.000	0.000	0.000
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	0.000	0.000	0.000
(d) Cash and cash equivalents	0.107	0.373	0.353
(e) Short-term loans and advances	0.000	0.000	0.000
(f) Other current assets	0.053	0.046	0.000
Total Current Assets	0.160	0.419	0.353
TOTAL	20.010	20.328	20.471

PROFIT & LOSS ACCOUNT

	PARTICULARS	31.03.2018	31.03.2017	31.03.2016
	SALES			
	Income	0.000	0.000	0.000
	Other Income	0.760	0.480	0.666
	TOTAL	0.760	0.480	0.666
	Less EXPENSES			
	Employees benefits expense	0.650	0.400	0.400
	Other expenses	0.071	0.083	0.264
	TOTAL	0.721	0.483	0.664
	PROFIT/ (LOSS) BEFORE TAX	0.039	(0.003)	0.002
	Less TAX	0.010	0.000	0.001
	PROFIT/ (LOSS) AFTER TAX	0.029	(0.003)	0.001
	Earnings / (Loss) Per Share (INR)	0.15	(0.02)	0.11

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	NA	NA	NA
Net cash flows from (used in) operations	NA	NA	NA

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KEY RATIOS

LEVERAGE RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Debt Ratio <i>((Borrowing + Current Liabilities) / Total Assets)</i>	0.09	0.11	0.12
Debt Equity Ratio <i>(Total Liability / Networth)</i>	0.10	0.12	0.12
Current Liabilities to Networth <i>(Current Liabilities / Net Worth)</i>	0.10	0.12	0.13
Fixed Assets to Networth <i>(Net Fixed Assets / Networth)</i>	1.03	1.03	1.03

PROFITABILITY RATIOS

PARTICULARS		31.03.2018	31.03.2017	31.03.2016
Net Profit Margin <i>((PAT / Sales) * 100)</i>	%	0.00	0.00	0.00
Return on Total Assets <i>((PAT / Total Assets) * 100)</i>	%	0.14	(0.01)	0.00
Return on Investment (ROI) <i>((PAT / Networth) * 100)</i>	%	0.16	(0.02)	0.01

SOLVENCY RATIOS

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Current Ratio <i>(Current Assets / Current Liabilities)</i>	0.09	0.19	0.15
Quick Ratio <i>((Current Assets – Inventories) / Current Liabilities)</i>	0.09	0.19	0.15
G-Score Ratio Financial <i>(Networth / Total Assets)</i>	0.91	0.89	0.88
G-Score Ratio Debt <i>(Debts / Equity Capital)</i>	0.94	1.11	1.15
G-Score Ratio Liquidity <i>(Total Current Assets / Total Current Liabilities)</i>	0.09	0.19	0.15

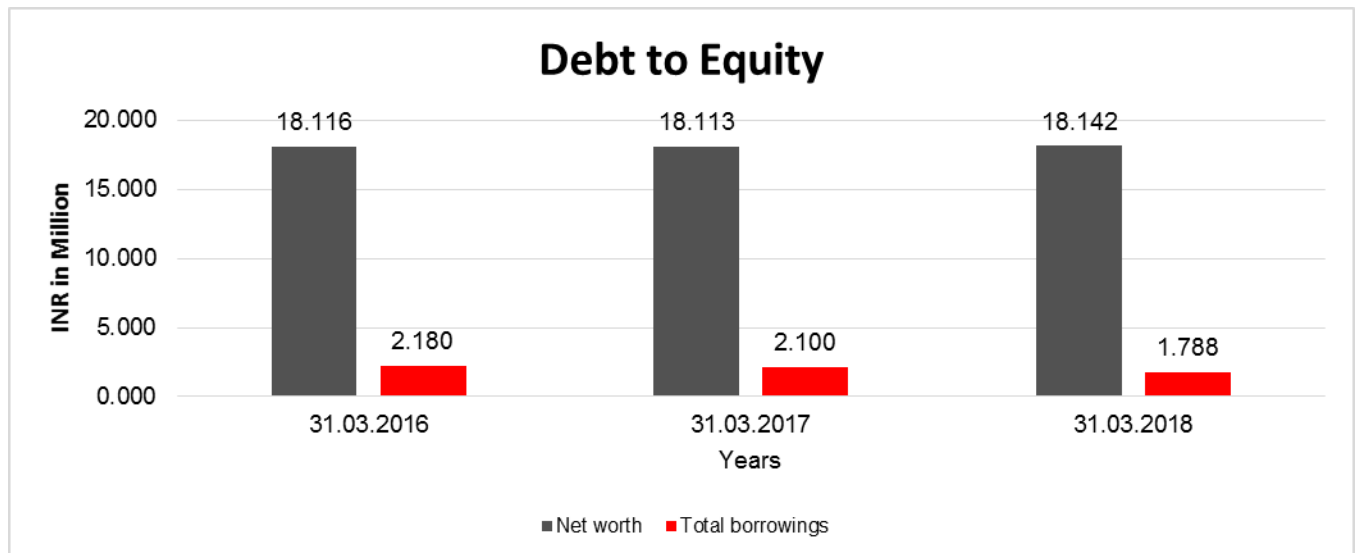
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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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
Share Capital	1.900	1.900	1.900
Reserves & Surplus	16.216	16.213	16.242
Share Application money pending allotment	0.000	0.000	0.000
Net worth	18.116	18.113	18.142
Long Term borrowings	0.000	0.000	0.000
Short Term borrowings	2.180	2.100	1.788
Total borrowings	2.180	2.100	1.788
Debt/Equity ratio	0.120	0.116	0.099



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	Yes
6	Contact numbers	Yes

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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	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	No
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 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

OBSERVATION POINTS

Name of Company :	P. R. COMMERCE PRIVATE LIMITED
Address :	"Raikva", 3A, Ram Mohan Mullick Garden Lane, 4th Floor, Room No.10, P.S.-Beliaghata, Kolkata – 700010, West Bengal, India
Name Board :	Not Sighted
Location:	Easy
Locality:	Commercial
Area :	Upmarket

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Proof of visit:	Photographs
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UNSECURED LOANS:

(INR In Million)

Particulars	As on 31.03.2018	As on 31.03.2017
LONG TERM BORROWING		
Unsecured	1.788	2.100
Total	1.788	2.100

INDEX OF CHARGE:

SN O	SRN	CHARGE ID	CHARGE HOLDER NAME	DATE OF CREATION	DATE OF MODIFICATION	AMOUNT	ADDRESS
1	G45959244	10311521	STATE BANK OF INDIA	29/09/2011	16/05/2017	453000000.0	COMMERCIAL BRANCH, JEEVANDEEP1, MIDDLETON STREET, JEEVANDEEP BUILDING, 2ND FLOOR KOLKATA WB70 0071 IN
2	G76545961	10169596	STATE BANK OF INDIA	27/07/2009	04/09/2017	523100000.0	COMMERCIAL BRANCH, JEEVANDEEP1, MIDDLETON STREET, JEEVANDEEP BUILDING, 2ND FLOOR KOLKATA WB70 0071 IN

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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 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 72.00
UK Pound	1	INR 92.42
Euro	1	INR 82.15

INFORMATION DETAILS

Information Gathered by :	KAM
Analysis Done by :	PRY
Report Prepared by :	KVT

SCORE FACTORS

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

RATING EXPLANATIONS

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

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

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

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

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